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Red Salute



The Global
Commander-in-Chief
in The Battle of Ideas





**THE MAJOR TASK BEFORE
THE INSURANCE EMPLOYEES IS TO
DEFEND THEIR INDUSTRY
IN THE INTERESTS OF
NATIONAL DEVELOPMENT,
PROTECTION OF POLICYHOLDERS'
INTERESTS AND GAINS ACHIEVED IN
IMPROVING LIVING STANDARDS
THROUGH STRUGGLES**

ONWARD to the 24th GENERAL CONFERENCE

The 24th General Conference of AIIEA is scheduled to meet at Kochi, Kerala from 21st to 25th January 2017. This Conference has the enviable task of outlining the policy and program of the organisation for the next three years. The international and national developments that influence the insurance industry and the life of the insurance employees have to be properly scrutinised to develop tactics to meet the enormous challenges of the times we live in. The successes achieved in the last three years have to be consolidated and the organisation equipped with correct political and ideological understanding to carry out the set tasks.

The global capitalist crisis that began with the collapse of the Lehman Brothers in 2008 sees no end. The crisis is continuing and further deepening shattering the gains made by the working class through their struggles. The developments in the industrialised nations and the result of the referendum in Britain on the issue of continuance or exit from the

European Union indicate the collapse of the capitalist model based on privatisation, trickle-down theory and shifting of incomes from poor to the rich. The working class has made it clear that neo-liberalism has failed and they want the power of the State to protect them from the anarchy of the market.

Unfortunately the people disempowered by neo-liberalism see the Left in the advanced capitalist countries as part of the neo-liberal project and hence incapable of providing an alternative. This has resulted in massive gains for the Right and ultra-nationalist parties across Europe and a similar trend helped Donald Trump gain the presidency of United States. The Right and ultra-nationalists blame the immigrant workers as responsible for the misery of the natives rather than the capitalist exploitation of both the immigrants and the natives. This has given a fillip to the politics of hatred and division of the working class to the advantage of global finance capital.

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Cover page Images : A Soviet Poster on Castro and the memorial to Jose Marti, the national hero of Cuba, pioneer of freedom struggles in Latin America, at Plaza de la Revolucion(Revolution Square) in Havana, the place from where Castro addressed huge gatherings of Cuban people on May Day and July 26th every year.

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The never ending wars of imperialism have destroyed nations and imposed massive sufferings on people across the world. The nations in the West Asia are totally destabilised in the name of freeing people and democratising them. Millions of lives have been lost in these wars and millions more are displaced creating an unprecedented refugee crisis. Imperialism has to be held accountable for the crimes it has committed on humanity. Peace is a pre-requisite for development. There cannot be any development without peace. War can be an opportunity of earning massive profits for the arms producers and dealers but it shatters the lives of the common people. Therefore, no trade union committed to human values can ignore the dangers of war and need to give an important place for the struggle for peace and against imperialist war drive in its program.

Neo-liberalism does not respect the nature. In its greed for profits it is ravaging the nature and its exhaustible resources. The increasing natural calamities attributable to the climate change are a powerful message that the future of planet earth is not safe. The refusal of the rich nations to limit their carbon emissions shows their scant respect to the nature and safety of our planet. This has become a very important issue for the survival of human race and the trade union movement cannot remain unconcerned.

India has not remained immune to the global developments. The Indian economy is going through a difficult period. The growth of the GDP is not the reflection of the living standards of the people. The benefits of growth are appropriated by the rich resulting in massive inequalities. It is estimated that just 1 percent of the top population control nearly 58 percent of the national wealth. India today has the dubious distinction of being one of the most unequal societies. There is a crisis of unemployment. The economy is demand constraint. The demonetisation with the objective of unearthing black money has imposed tremendous hardship on the honest citizens. The informal economy is shattered. There is a reverse migration of workers. It is estimated that millions of jobs will be lost due to this measure and economy will take a big hit. With the passing of each day, it is becoming clear that demonetisation is an ill-thought and ill-prepared measure incapable of achieving

the stated objectives but succeeding in causing massive distress and derailing many sectors of the economy. The country is also witnessing increasing social conflicts with the government refusing to rein in the organisations fanning communal and caste hatred. Nationalism is given a new definition. Dissent is not tolerated. Democracy itself has become a casualty. The unity of the nation is under tremendous strain.

The insurance industry has performed admirably well to serve the nation. LIC is celebrating its Diamond Jubilee backed by a stupendous performance through its contribution to the nation building exercise and giving total security to the policyholders. The PSGI companies have also performed well. The public sector insurance industry cannot remain insulated from the general political and economic policies of the government. The government has decided to divest the shares of PSGI companies and there are indications that such attempts will also be made in LIC too. Therefore, the major task before the insurance employees is to defend their industry in the interests of national development, protection of policyholders' interests and gains achieved in improving their living standards through struggles. Struggles have to be developed to secure the long pending demand of a pension option and other benefits agreed but yet to be given.

The AIIEA has succeeded in improving the living standards of the insurance employees fighting against worst odds. These successes were achieved due to the correct reading of the political and economic situations and developing the struggles accordingly. But the situation globally and within our country is really grim. Meeting the present day challenges require cementing the unity of employees and building cadres with correct political and ideological understanding. In its history of over six and half decades AIIEA has weathered many storms successfully. It has achieved successes that seemingly looked impossible. The 24th General Conference too will rise up to the occasion and draw the policy and program that will steer the movement of insurance employees to successfully achieve the set tasks.

Onward to 24th General Conference of AIIEA.

24 वें महासम्मेलन की ओर

ए.आई.आई.ई.ए. का 24 वां महासम्मेलन केरल के कोच्चि शहर में 21 से 25 जनवरी के मध्य आयोजित किया जा रहा है। इस सम्मेलन के पास आगामी तीन वर्षों के लिये नीतियों व कार्यक्रमों की रूपरेखा बनाने का भारी भरकम कार्य है। बीमा उद्योग व इसके कामगारों के जीवन को प्रभावित करने वाले राष्ट्रीय व अन्तर्राष्ट्रीय घटना विकास का ठीक प्रकार से परीक्षण किया जायेगा ताकि अपने समय की महान चुनौतियों को पूरा करने के लिये कार्यनीति विकसित की जा सके। पिछले तीन वर्षों में प्राप्त सफलताओं को दृढ़ करना होगा और निर्धारित कार्यों को पूरा करने के लिये संगठन को सही राजनीतिक व विचारधारात्मक समझ से लैस करना होगा।

2008 में लीमेन ब्रदर्स के ढह जाने से शुरू हुआ विश्व पूँजीवादी संकट अभी समाप्त नहीं हुआ है। संकट जारी है तथा गहराता जा रहा है और मजदूर वर्ग द्वारा अपने संघर्षों के माध्यम से जो लाभ प्राप्त किये गये थे, वे नष्ट हो रहे हैं। औद्योगिक देशों के घटनाक्रम और विशेष तौर पर ब्रिटेन में यूरोपियन यूनियन में रहने या उससे बाहर निकलने के मुद्दे पर हुए जनमत संग्रह के परिणाम निजीकरण, रिसने के सिद्धान्त व गरीबों से अमीरों की तरफ आय के स्थानान्तरण के पूँजीवादी मॉडल के ढह जाने की ओर संकेत करते हैं। मजदूर वर्ग यह स्पष्ट कर चुका है कि नव-उदारवाद असफल हो गया है और वह बाजार की अराजकता से खुद की रक्षा के लिये राज्य की ताकत को इस्तेमाल करना चाहता है। दुर्भाग्य से, नव-उदारवाद द्वारा शक्तिहीन किये जाने के कारण लोग विकसित पूँजीवादी देशों में वामपंथ को नवउदारवादी परियोजना के हिस्से के तौर पर देखते हैं जिसमें विकल्प प्रदान करने की क्षमता नहीं है। इससे यूरोप में दक्षिणपंथी और धुर-राष्ट्रवादी पार्टियों को बहुत लाभ मिले हैं तथा इन्हीं रूढ़ानों ने अमरीका में राष्ट्रपति पद पर डोनाल्ड ट्रम्प की सहायता की है। देशी लोगों व प्रवासियों दोनों का ही पूँजी द्वारा शोषण किये जाने की बजाय दक्षिणपंथी और धुर-राष्ट्रवादी देशी लोगों की परेशानियों के लिये प्रवासियों पर दोष मढ़ते हैं। इससे विश्व वित्तीय पूँजी को लाभ प्राप्त हुआ है तथा घृणा की राजनीति और मजदूर वर्ग में विभाजन को बल मिला है।

साम्राज्यवाद के कभी समाप्त न होने वाले युद्धों ने राष्ट्रों को तहस-नहस किया है तथा दुनियाँ भर में लोगों के ऊपर भारी मुसीबतें लादी हैं। लोगों को आजाद करने और उन्हें जनतान्त्रिक बनाने के नाम पर पश्चिम एशिया के देश पूरी तरह अस्थिर हो गये हैं। इन युद्धों से लाखों जीवन नष्ट हो गये हैं तथा अन्य लाखों लोग विस्थापित

हो गये हैं जिससे अभूतपूर्व शरणार्थी संकट पैदा हो गया है। मानवता के विरुद्ध अपराधों में लिप्त होने के लिये साम्राज्यवाद को जवाबदेह ठहराया जाना चाहिये। विकास के लिये शांति जरूरी है। शांति के बिना कोई विकास नहीं हो सकता। हथियार बनाने वाले और उसके व्यापारियों के लिये युद्ध भारी मुनाफा कमाने का एक अवसर हो सकता है परन्तु यह आम आदमी के जीवन को तहस-नहस करता है। इसलिये, मानवीय मूल्यों के लिये समर्पित कोई ट्रेड-यूनियन युद्ध के खतरों की उपेक्षा नहीं कर सकती और उसे साम्राज्यवादी युद्धों के आन्दोलन के विरुद्ध शांति के लिये संघर्ष को अपने कार्यक्रम में एक महत्वपूर्ण स्थान देने की जरूरत है।

नव-उदारवाद प्रकृति का सम्मान नहीं करता है। मुनाफों के अपने लालच में वह प्रकृति तथा इसके समाप्त होने योग्य संसाधनों को नष्ट कर रहा है। जलवायु परिवर्तन से सम्बन्धित बढ़ते हुए प्राकृतिक संकट इस बात का शक्तिशाली संदेश देते हैं कि पृथ्वी का भविष्य सुरक्षित नहीं है। अपने कार्बन-उत्सर्जन की सीमा तय करने से धनी राष्ट्रों का इन्कार प्रकृति और हमारे नक्षत्र पृथ्वी की सुरक्षा के प्रति उनके अपर्याप्त प्रेम को ही दर्शाता है। यह मानव जाति के जीवित रहने के लिये बहुत महत्वपूर्ण मुद्दा बन गया है और ट्रेड-यूनियन आन्दोलन इस मुद्दे पर चिंतित हुए बिना नहीं रह सकता है।

भारत विश्व घटनाक्रम से अछूता नहीं रह गया है। भारतीय अर्थव्यवस्था एक कठिन दौर से गुजर रही है। जी.डी.पी. की वृद्धि लोगों के जीने के स्तर का मानदंड नहीं है। वृद्धि के लाभ धनी लोगों द्वारा हड़प लिये जाने से भारी असमानताएँ पैदा हो रही हैं। यह अनुमान लगाया गया है कि ऊपर की एक प्रतिशत जनसंख्या 58 प्रतिशत राष्ट्रीय आय को नियंत्रित करती है। भारत के पास आज यह विवादास्पद विशेष योग्यता है कि वह सबसे अधिक असमान समाजों में से एक है। यहां बेरोजगारी का संकट है। अर्थव्यवस्था में मांग की कमी है। काले धन को उखाड़ने के उद्देश्य से की गई मुद्राबंदी ने ईमानदार नागरिकों पर मुसीबतों का पहाड़ डाल दिया है। अनौपचारिक अर्थव्यवस्था नष्ट हो गई है। कामगारों का उल्टी दिशा में एक स्थान से दूसरे स्थान को आना-जाना हो रहा है। यह अनुमान लगाया गया है कि इस उपाय से लाखों रोजगार नष्ट हो जायेंगे तथा अर्थव्यवस्था पर भारी मार पड़ेगी। हर दिन समाप्त होने के साथ यह स्पष्ट होता जा रहा है कि विमुद्रीकरण एक ऐसा उपाय था जिसके बारे में अच्छी तरह सोचा नहीं गया था तथा जिसकी तैयारी अच्छी तरह से नहीं की गई थी और इस कारण वह अपने

निर्धारित उद्देश्य को प्राप्त करने में तो सक्षम था ही नहीं, इसके कारण भारी परेशानी हुई है तथा अर्थव्यवस्था के कई क्षेत्र पटरी से उतर गये हैं।

देश बढ़ते हुए सामाजिक संघर्षों का साक्षी बनता जा रहा है क्योंकि सरकार उन संगठनों पर नियंत्रण करने से मना कर रही है जो संप्रदाय व जाति पर आधारित घृणा को हवा दे रहे हैं। राष्ट्रवाद को नई परिभाषा दे दी गई है। असहमति को सहन नहीं किया जा रहा है। खुद जनतन्त्र दुर्घटना का शिकार है। देश की एकता पर भयंकर दबाव है।

बीमा उद्योग ने देश की सेवा के लिये सराहनीय रूप से कार्य किया है। एल.आई.सी. अपनी विशाल कार्यशीलता द्वारा राष्ट्र-निर्माण के उद्योग में योगदान और पालिसी धारकों को पूर्ण सुरक्षा प्रदान करके अपनी डायमण्ड जुबली का उत्सव मना रही है। सार्वजनिक क्षेत्र की आम बीमा कम्पनियों ने भी अच्छा काम किया है। सार्वजनिक क्षेत्र का बीमा उद्योग सरकार की सामान्य राजनीतिक व आर्थिक नीतियों से सुरक्षित नहीं रह सकता है। सरकार ने सार्वजनिक क्षेत्र की आम बीमा कम्पनियों के शेयर बेचने का निर्णय लिया है और इस बात के भी संकेत हैं कि वह एल.आई.सी. में भी इसी तरह का प्रयास करेगी। इसलिये राष्ट्रीय विकास व पालिसी-धारकों के हितों की रक्षा तथा संघर्षों द्वारा अपने जीवन स्तर में सुधार करने में प्राप्त लाभों की रक्षा करने का कार्य बीमा कामगारों के लिए एक मुख्य कार्य है।

पेंशन के एक और विकल्प के लिए लम्बे समय से चली आ रही मांग को पूरा करने के लिये तथा अन्य सहमत लाभों को प्राप्त करने के लिये जो अब तक नहीं दिये गये हैं, संघर्षों का विकास करना पड़ेगा।

ए.आई.आई.ई.ए. ने बुरी से बुरी संभावनाओं से लड़ते हुए बीमा कामगारों के जीवन-स्तर को सुधारने में सफलता प्राप्त की है। यह सफलता राजनीतिक और आर्थिक स्थिति का सही विश्लेषण करते हुए और उसी के अनुसार संघर्षों का विकास करके प्राप्त की गई है। परन्तु विश्व की और हमारे देश की भी स्थिति वास्तव में बहुत डरावनी है। वर्तमान चुनौतियों को पूरा करने के लिये कर्मचारियों की एकता को पुख्ता करने तथा सही राजनीतिक एवं विचारधारात्मक समझ के साथ कार्यकर्ताओं का निर्माण करने की आवश्यकता है।

अपने साढ़े छः दशकों के इतिहास में ए.आई.आई.ई.ए. ने अनेक तूफानों को सफलतापूर्वक झेला है। इसने वो सफलताएँ प्राप्त की हैं जिन्हें प्राप्त करना असंभव लग रहा था। 24 वाँ महासम्मेलन भी सफल होगा और इस तरह की नीतियों व कार्यक्रमों का निर्माण करेगा जोकि बीमा कर्मचारियों के आन्दोलन को नेतृत्व प्रदान करेंगी तथा निर्धारित कार्यों को सफलतापूर्वक पूरा करेंगी।

आओ, ए.आई.आई.ई.ए. के 24 वें महासम्मेलन की ओर चलें

DR. J. JAYALALITHAA IS NO MORE



Six-time Chief Minister and leader of the All India Anna Dravida Munnetra Kazhagam Party (AIADMK) for over three decades in Tamil Nadu, Dr.J.Jayalalithaa (68) passed away on December 5, 2016. She was a popular film actor and leader who ruled the State with resoluteness with several welfare measures for the benefit of citizens, particularly women and children. She was able to focus on nationalism and regionalism with acumen and insight. She commanded the respect of a mass of women citizens.

The fact that President Pranab Mukherjee, Prime Minister Narendra Modi, former Prime Minister Deve Gowda, some Governors, nine Chief Ministers and a score from film world and political leaders from all over the country were present in her funeral showed that her popularity did not confine to the State of Tamil Nadu alone.

Insurance Worker joins the millions of people in paying its respects to the memory of the departed leader and conveys its condolences to the bereaved.



FIDEL CASTRO – THE EPIC REVOLUTIONARY

Amanulla Khan

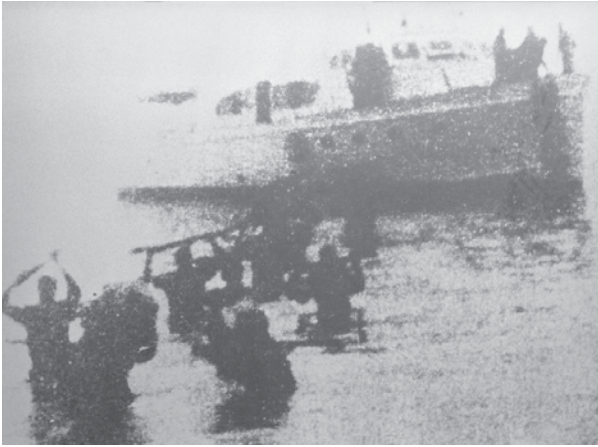
Fidel Castro, the Epic Revolutionary of the 20th century passed away on 25th November 2016 at the age of 90. His death is an irreplaceable loss not just to Cuba or Latin America but to every single individual who desires a world sans exploitation, war and hatred.

Yet, we would not mourn his death as there are thousand reasons to celebrate his life. Tens and thousands of men, women and children who lined up the funeral procession route to pay their respect shouted I am Fidel, I am Fidel. This shows that Fidel Castro lives in every progressive person not just in Cuba but all over the globe. He led a life full of rich struggles. His life inspires everyone across the continents who are engaged in struggles to change the world to make it fair and just to everyone of its inhabitants. For these struggles, Fidel was a symbol of hope. His death defying acts of heroism in standing up to the might of the US imperialism is seen as a battle of ideas. He propagated the idea of creating a new world in which the interests of the poor and under-privileged would be protected and every human being leads a life of dignity. He placed the tiny island nation of Cuba with a population of just 11 million onto the centre stage of global political discourse. He was a rare combination of both a revolutionary and a Statesman. He led the revolution and supported the struggles against colonialism and imperialism across the world while steering his people through tremendous

dangers and against worst odds. He left us a fantastic legacy as an example to follow.

Fidel Castro was born into a privileged family. As he grew up he was aghast to find the exploitation of his people and the economy by the mafias supported by US imperialism. He planned to overthrow the dictator Fulgencio Batista who ruled Cuba with the support of US big business and mafias. Batista headed a terrible regime where Cubans were subjected to unimaginable exploitation. This regime murdered more than 20000 Cubans who opposed its policies. In an attempt to overthrow the Batista regime, Fidel and his comrades decided to capture the second largest military base in the country, the Moncada Barracks in Santiago de Cuba. The attack on this military base failed and many of the rebels were captured and killed. Fidel Castro survived and he was captured. In the trial he made that brilliant speech 'History Will Absolve Me'. This speech outlined his political program and this political program became the rallying point of all those who were opposed to the dictator Batista.

After two years of prison, Fidel was granted amnesty and exiled to Mexico. In Mexico, he



Sailing from Mexico in the small motor boat Granma, which became a symbol of Cuban Revolution



Fidel Castro, Che Guevara and other leaders entering Havana, the capital of Cuba in January 1959.

along with his brother Raul mobilised a small force of fighters willing to challenge the Batista army. It was here that he met the Argentine doctor Che Guevara who made immense contribution to the fight against the hated dictator and for the success of the revolution. This small group of fighters led by Fidel sailed from Mexico to Cuba in a small and leaky motor boat Granma in December 1956 to achieve their objective of overthrowing the Batista regime. Unfortunately on landing, most of the rebel fighters were captured and killed by the Batista army. However Fidel, Raul and Che survived to struggle on the mountains of Sierra Maestra by mobilising the peasants and the poor. From here they waged guerrilla warfare to cripple the Batista Army with the help of the peasants. Finally on 1st January 1959, Fidel Castro triumphantly arrived in Havana inflicting a decisive defeat on the Batista Army. The dictator fled. The Cuban revolution had begun.

A Beacon of Revolution

The Cuban revolution brought about profound and long lasting changes in the Cuban society. Under the leadership of Fidel, Cuba brought revolutionary land reforms, nationalised foreign companies and established schools and clinics throughout Cuba. The revolution also attacked racism.

Naturally the privileged sections of the Cuban society, the US business interests and the mafia suffered due to these pro poor policies. The privileged sections took refuge in the United States and backed by

imperialism, they made all attempts to overthrow the revolution. The Cuban exiles in 1961 backed and financed by the United States invaded the Bay of Pigs in order to bring down the revolution. These forces were comprehensively defeated by the revolutionary forces of Cuba.

The US never reconciled to the existence of Cuba as a beacon of revolution in its backyard. Therefore innumerable attempts were made to overthrow the revolution both through overt and covert operations. More than 630 failed attempts were made on the life of Fidel Castro and Cubans were subjected to the most inhuman and barbaric economic blockade. In such a situation, Cuba had to turn to Soviet Union for help and support and in 1962 Soviet Union installed nuclear missiles in Cuba to protect the infant revolution. This was the only method the US was prepared to respect and finally the missiles were removed on a firm commitment that US would not attack Cuba.

The Cuban model

The Cuban revolution embarked on an alternate economic development. This alternative recognised the fact that mere growth in the economy will not help solve problems of Cuban society. The basic task of economic growth is to help improve the living standards of all the citizens and therefore Cuba rejected the neo-liberal economic development based on the trickledown theory. The Cuban model concentrated on fairer distribution of growth and resources of the nation to eradicate poverty. Despite low levels of GDP

and per capita incomes, Cuba succeeded in banishing hunger.

The United Nations Development Program Reports confirm that Cuba has one of the highest levels of human development in the world. With a life expectancy of over 79 years it matches the indicators of the rich nations. It has achieved 100 percent literacy which even the rich nations could not. Cuba's health sector is the envy of the far richer nations. It has the highest doctor-patient ratio in the world. Cuba has a fantastic record in gender equality. Cuba has demonstrated that even with low GDP the living standards of the people can be improved with an egalitarian distribution policy. The Indian ruling classes have to learn from the achievements of Cuba in human development by giving up their obsession with the GDP growth and the so called benefits of trickle-down and concentrate on the role of the State acting as a distributor of economic and social justice.

International solidarity and Humanitarian motives

Fidel, Che and their comrades realised that the task of the revolution is not just confined to Cuba, but has international responsibilities too. Cuba supported the struggles of people against colonialism and imperialist machinations across the world. Despite the difficult situation of confronting the US imperialism and a barbaric economic blockade, it sent troops to different countries to help the struggling people. Cuba played a great role in defending Angola and defeating the South African Army in 1988. This great contribution of Cuba changed the face of Africa and signalled the end of apartheid. The end of apartheid is the greatest contribution of Cuba to humanity. This was acknowledged by Nelson Mandela himself and it was not surprising that he first visited Cuba after becoming the President of South Africa.

Equally impressive is the record of Cuba on humanitarian aid. Cuba has responded to every major natural calamity by dispatching plane-loads of doctors, medicine and equipment. There are no political motives to this aid. It simply flows from the noble values of international solidarity and

humanitarian motives. It is amazing to see how this tiny nation with innumerable difficulties has rendered medical assistance to the far rich nations in times of need. Cuba considered health services as a fundamental right and built up a very successful health sector.

Today a large number of students from different parts of the world including from the United States are studying medicine in Cuba. The dedication of the Cuban doctors during the Jammu & Kashmir earthquake endeared them to the Indians. It is estimated that nearly 60000 Cuban doctors are in different parts of the world providing health services to the people.

A Great friend of India

Cuba played a significant role in the Non-Aligned Movement. The speeches of Fidel Castro in the United Nations reflected the concerns of the entire developing and under-developed nations. Cuba is a great friend of India. It stood by India in all the difficult times. In March 1983 at the 7th Non-Aligned Movement Summit in New Delhi, Fidel Castro called the then Indian Prime Minister Indira Gandhi as his sister and embraced her in a giant bear hug. This defining moment became the enduring symbol of the astonishing prestige of the Non-Alignment Movement. It is unfortunate that NAM now is no longer relevant. The Indian working class too considered Cuba as a friend and a great inspiration. It is a matter of pride that the Workers and Peasants in India joined together to help Cuba with food grains when it was facing a severe crisis due to economic blockade.



Fidel Castro at the 7th Summit of Non-Aligned Movement at New Delhi

A Visionary

Fidel was a visionary beyond his times. He was convinced that the present capitalist model based on exploitation of both human beings and nature is unsustainable. He was one of the first Statesmen to raise concerns over environmental degradation and climate change. He called the people to protect the earth for the future generations. Fidel's strong criticism and opposition to imperialism was infact a battle of ideas. Fidel Castro was a global commander in chief in this battle of ideas. In the face of imperialist attacks, the inhuman economic blockade and collapse of Soviet Union, he vowed to fight the hardship with the slogan Socialism or Death. The Cubans magnificently responded to this call to tide over the tremendous difficulties to save the revolution.

It is ironical that imperialism blames Cuba and Fidel of human rights violation. It refuses to acknowledge that food, housing, education and health are rights guaranteed to all Cubans which are not the rights given in the rich capitalist countries. It is also a fact that imperialism is the biggest violator of all basic human rights. Imperialism is engaged in never ending wars in order to capture the critical resources of the world. It is this greed that made imperialism attack Iraq on false pretext of it possessing the weapons of mass destruction. It is imperialism that has created the monster of terrorism by creating Jihadis to overthrow the Najeebulla Khan government in Afghanistan. These acts of imperialism have created a situation where no part of the world is free from conflict or terrorist violence. Humanity is paying an intolerably high price for the crimes of imperialism. Therefore, Fidel was right when he asserted that imperialism is the greatest enemy of humanity.

We bid farewell to Fidel. No figure in the contemporary history has influenced individuals, groups and nations as Fidel Castro has done. The rich legacy he has left will continue to be a source of strength and inspiration to democratic and progressive movements across the continents.

Long Live Fidel.
Long Live Revolution.



When Fidel Castro died on Nov. 25 at the age of 90, we lost one of the most remarkable leaders of the 20th century. No other head of state has so steadfastly stood up to the United States and survived.

In 1959, the Cuban Revolution, led by Castro and Ernesto "Che" Guevara, overthrew the ruthless Fulgencio Batista, who had come to power in a coup d'état. Batista's government had protected the interests of the wealthy landowners. In order to control the populace, Batista had carried out torture and public executions, killing as many as 20,000 people. During his regime, Batista was supported-financially and militarily-by the United States. Indeed, the U.S. Mafia's gambling, drug and prostitution operations flourished under Batista's government.

Led by Castro, the new Cuban government expropriated U.S.-owned property, companies and holdings in Cuba. The United States responded with a punishing economic embargo, which later became a blockade. The CIA attempted unsuccessfully to overthrow the revolution in the disastrous 1961 Bay of Pigs invasion.

Since 1959, the U.S. government and the expatriated Cuban-Americans who fled Cuba after the revolution have tried mightily to topple the Castro government, without success. Castro survived more than 630 assassination attempts.

The Remarkable Legacy of Fidel Castro

Marjorie Cohn

"Condemn me, it does not matter. History will absolve me." These were the famous words of Fidel Castro in 1953, throwing a challenge to Fulgencio Batista, the dictator supported financially and militarily by the US. History has absolved, and promises to continue to absolve, "El Comandante" Fidel Castro, says Marjorie Cohn, Professor Emerita at Thomas Jefferson School of Law and former president of the National Lawyers Guild and deputy secretary general of the International Association of Democratic Lawyers. Her most recent book is "Drones and Targeted Killing: Legal, Moral, and Geopolitical Issues." *Courtesy: Truthdig, December 5, 2016*

The Legacy of Fidel Castro

"What's amazing here is you've got a country that's suffered an illegal economic blockade by the United States for almost half a century and yet it's been able to give its people the best standard of health care, brilliant education," Ken Livingstone, former mayor of London, said in 2006. "To do this in the teeth of an almost economic war is a tribute to Fidel Castro."

Castro practiced a unique form of internationalism. Nelson Mandela credited Cuba with helping to bring down the system of apartheid in South Africa. Cuba fought with the revolutionaries in Angola. And Cuba regularly sends doctors to other countries and provides foreign nationals with free medical education.

As Nelson Valdes noted in 2013, Castro, together with others, "shaped a foreign policy and national movement around the fundamental concept of national sovereignty, yet devoid of any self-centered nationalism." He added, "This unique form of national self-determination incorporated other countries on an equal footing. In fact, national sovereignty and solidarity had precedence over ideology." Thus, Valdes wrote, "Cuba has aided countries, despite the economic and political differences they may have."

In 1953, in what is considered the beginning of the Cuban Revolution, Castro, his brother

Raul and more than 100 other rebels mounted a failed attack against the Batista regime at the Moncada Barracks. Castro was arrested, tried, sentenced to 15 years in prison and released in an amnesty deal two years later.

At his trial, Castro famously said in his defense, "Condemn me, it does not matter. History will absolve me."

A History of U.S. Inference in Cuba

The U.S. economic embargo was initiated in 1960 by President Dwight D. Eisenhower in response to a memorandum written by L.D. Mallory, a senior State Department official. Mallory proposed "a line of action that makes the greatest inroads in denying money and supplies to Cuba, to decrease monetary and real wages, to bring about hunger, desperation and the overthrow of the government."

Cuba turned to the U.S.S.R. for assistance, which supported the Cuban Revolution until the collapse of the Soviet Union in 1991. In 1962, in response to the stationing of U.S. nuclear missiles in Turkey, Soviet leader Nikita Khrushchev placed nuclear missiles in Cuba. After a tense standoff, Khrushchev and U.S. President John F. Kennedy negotiated a withdrawal of the missiles from both Cuba and Turkey.

The economic blockade continues to this day. It is an illegal interference in the affairs of the Cuban people, in violation of the

International Covenant on Civil and Political Rights and the Charter of the Organization of American States. Every year for 26 consecutive years, the United Nations General Assembly has called on the United States to lift the blockade, which has cost Cuba in excess of \$ 1 trillion.

U.S. meddling in Cuban affairs did not start in 1959. Since 1898, when the United States intervened in Cuba's war for independence, the U.S. government has tried to dominate Cuba. The United States gained control of Guantanamo Bay in 1903, when Cuba was occupied by the U.S. Army after its intervention in Cuba's war of independence against Spain.

Cuba was forced to accept the Platt Amendment to its constitution as a prerequisite for the withdrawal of U.S. troops from Cuba. That amendment provided the basis for a treaty granting the United States jurisdiction over Guantanamo Bay. The 1903 agreement gave the United States the right to use Guantanamo Bay "exclusively as coaling or naval stations, and for no other purpose." A 1934 treaty maintained U.S. control over Guantanamo Bay in perpetuity until the United States abandons it or until both Cuba and the United States agree to modify it. That treaty also limits its uses to "coaling and naval stations."

None of these treaties or agreements gives the United States the right to use Guantanamo Bay as a prison, or to subject detainees to arbitrary detention or torture, cruel, inhuman or degrading treatment, which have been documented at the prison.

Castro, who called the Guantanamo base "a dagger plunged into the heart of Cuban soil," refused to cash the rent checks the U.S. government sends annually. "An elemental sense of dignity and absolute disagreement with what happens in that portion of our national territory has prevented Cuba from cashing those checks," he noted. The United States, according to Castro, transformed the

Guantanamo base into a "horrible prison, one that bears no difference with the Nazi concentration camps."

It is no accident that President George W. Bush chose Guantanamo Bay as the site for his illegal prison camp. His administration maintained that Guantanamo Bay is not a U.S. territory, and thus, U.S. courts were not available to the prisoners there. But, as the Supreme Court later affirmed, the United States, not Cuba, exercises exclusive jurisdiction over Guantanamo Bay, so habeas corpus is available to prisoners there.

Amnesty International aptly described the irony: "Given the USA's criticism of the human rights record of Cuba, it is deeply ironic that it is violating fundamental rights on Cuban soil, and seeking to rely on the fact that it is on Cuban soil to keep the U.S. courts from examining its conduct."

Since the revolution, anti-Cuba organizations based in Miami have engaged in countless terrorist activities against Cuba and anyone who advocated normalization of relations between the U.S. and Cuba. These terrorist groups have operated with impunity in the United States with the knowledge and support of the FBI and CIA.

For example, Ruben Dario Lopez-Castro, associated with several anti-Castro organizations, and Orlando Bosch, who planted a bomb on a Cubana airliner in 1976, killing all 73 people aboard, "planned to ship weapons into Cuba for an assassination attempt on [Fidel] Castro."

In the face of this terrorism, the Cuban Five



Fidel Castro speaking in UN General Assembly.

"Castro, together with others shaped a foreign policy and national movement around the fundamental concept of national sovereignty, yet devoid of any self-centered nationalism."

came from Cuba to gather intelligence in Miami in order to prevent future terrorist acts against Cuba. The men peacefully infiltrated criminal exile groups. The Five turned over the results of their investigation to the FBI. But instead of working with Cuba to fight terrorism, the U.S. government arrested and convicted the five men of unfounded charges.

Human Rights in Cuba

The International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights contain two different sets of human rights, respectively.

Civil and political rights include the rights to life, free expression, freedom of religion, fair trial, self-determination; and to be free from torture, cruel treatment and arbitrary detention.

Economic, social and cultural rights comprise the rights to education, health care, social security, unemployment insurance, paid maternity leave, equal pay for equal work, reduction of infant mortality; prevention, treatment and control of diseases, as well as the rights to form and join unions and strike.

The U.S. government criticizes civil and political rights in Cuba while disregarding Cubans' superior access to universal housing, health care, education and its guarantee of paid maternity leave and equal-pay rates.

Unlike in the United States, health care is considered a right in Cuba. Universal health care is free to all. Cuba has the highest ratio of doctors to patients in the world, at 6.7 per 1,000 people. The 2014 infant mortality rate was 4.2 per 1,000 live births—one of the lowest in the world.

Free education is a universal right, up to and including higher education. Cuba spends a larger proportion of its gross domestic product on education than any other country in the world.

Cuban law guarantees the right to voluntarily form and join trade unions. Unions are legally independent and financially autonomous, independent of the Communist Party and the state. Unions have the right to stop work they consider dangerous. They have the right to participate in company management, to receive management information, to office space and materials, and to facility time for representatives. Union agreement is required

for layoffs, changes in patterns of working hours and overtime, and for input on the annual safety report.

As of 2018, the date of the next Cuban general election and the date Raul Castro has promised to step down from the presidency, there will be a limit of no more than two five-year terms for all senior elected positions, including the president. Anyone can be nominated to be a candidate. It is not required that one be a member of the Communist Party. No money can be spent promoting candidates and no political parties (including the Communist Party) are permitted to campaign during elections. Military personnel are not on duty at polling stations; school children guard the ballot boxes.

In 2006, the World Wildlife Fund, a leading global environmental organization, determined that Cuba was the only country in the world to have achieved sustainable development.

Meanwhile, the U.S. government has committed serious human rights violations on Cuban soil, including torture, cruel treatment and arbitrary detention at Guantanamo. And since 1960, the United States has expressly interfered with Cuba's economic rights and its right to self-determination through the economic embargo.

Cuba is criticized for its restrictions on freedom of expression. Castro learned from the Guatemalan experience what would happen if he did not keep a tight rein on his revolutionary government. Jacobo Arbenz, a democratically elected president of Guatemala, carried out agrarian land reform, which expropriated uncultivated lands, compensated the owners and redistributed them to the peasantry. This program raised the hackles of the United Fruit Company, which enlisted the U.S. government to overthrow Arbenz. The CIA and the State Department obliged.

Stephen Kinzer wrote in his biography of the Dulles brothers that Guevara "told Castro why [the CIA coup in Guatemala] succeeded. He said Arbenz had foolishly tolerated an open society, which the CIA penetrated and subverted, and also preserved the existing army, which the CIA turned into its instrument. Castro agreed that a revolutionary regime in Cuba must avoid those mistakes. Upon taking power, he cracked down on dissent and purged the army."



“Castro practiced a unique form of internationalism. Nelson Mandela credited Cuba with helping to bring down the system of apartheid in South Africa. Cuba fought with the revolutionaries in Angola. And Cuba regularly sends doctors to other countries and provides foreign nationals with free medical education.”

Obama Opens the Door to Normalization

In 2006, Castro suffered a serious illness and turned over the reins of power in Cuba to his brother Raul, who became president in 2008.

On March 21, 2016, President Obama and Raul Castro held a joint press conference at the Palace of the Revolution in Havana. Obama notably declared, “Perhaps most importantly, I affirmed that Cuba’s destiny will not be decided by the United States or any other nation. Cuba is sovereign and, rightly, has great pride. And the future of Cuba will be decided by Cubans, not by anybody else.” Unlike all prior U.S. presidents, Obama understands the significance of treating Cuba with respect.

This is a lesson Donald Trump will hopefully learn. The president-elect has sent mixed signals about whether he will continue Obama’s steps toward normalization of relations between the U.S. and Cuba. The businessman in him will be receptive to investment, and, indeed, hotel building, in Cuba.

But, pandering to Cuban-Americans in Florida during the election, Trump talked tough against Cuba’s government. “Many of our leaders seem to view Florida’s Cuban conservatives, including the assassins and terrorists among them, as People Who Vote,” Alice Walker wrote in “The Sweet Abyss.”

On the Cuban side, Raul Castro has made it clear that normalization cannot occur until the blockade is lifted and the United States returns Guantanamo to Cuba. In an op-ed in *The New York Times*, Harvard lecturer Jonathan Hansen wrote, “It is past time to return this imperialist enclave to Cuba,” adding, “It has served to remind the world of America’s long history of interventionist militarism.”

Normalization of relations will not happen overnight, Rene Gonzalez, one of the Cuban Five, told me when I visited Cuba last year. “We have to remember that relations between the countries have never been normal.” Antonio Guerrero, another member of the Five, added that normalization will require “the dismantling of the whole system of aggression against Cuba, especially the blockade.”

Castro survived 90 years. And Castro’s revolution survives, notwithstanding 57 years of aggression and assassination attempts by the United States.

“Fidel Castro was an authoritarian. He ruled with an iron fist. There was repression and is repression in Cuba. In Fidel’s kind of argument, he did it in the name of a different kind of democracy, a different kind of freedom—the freedom from illness, the freedom from racism, the freedom from social inequality,” Peter Kornbluh, director of the Cuba Documentation Project, told Amy Goodman on *Democracy Now!* “And Cuba has a lot of very positives that all the other countries that we don’t talk about don’t have. There isn’t gang violence in Cuba. People aren’t being slaughtered around the streets by guns every day. They defeated the Zika virus right away. There is universal health care and universal education.”

In a 1998 NBC interview with Maria Shriver, Castro wryly noted, “For a small country such as Cuba to have such a gigantic country as the United States live so obsessed with this island, it is an honor for us.”

History has absolved, and promises to continue to absolve, “El Comandante” Fidel Castro.

Demonetisation and India Inc.

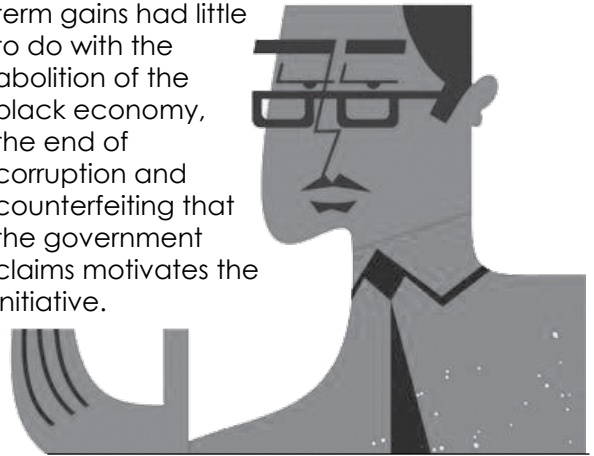
C. P. Chandrashekar

Professor at the Centre for Economic Studies and Planning, Jawaharlal Nehru University, New Delhi.

In Finance Minister Arun Jaitley's pre-Budget meeting with members of India's Chambers of Commerce and Industry and other special category capitalists like exporters, the latter reportedly told him that while demonetisation is a welcome move, the government must "offset the immediate downturn that industry will go through". This was accompanied by a range of demands varying from reduced corporate taxes to special export incentives and accelerated privatisation. In sum, India Inc had its own ideas of how the short term pain of demonetisation could be converted into long term gains for itself, though the policies recommended to ensure the realization of long term gains had little to do with the abolition of the black economy, the end of corruption and counterfeiting that the government claims motivates the initiative.

On the surface, this stance of India Inc seems to flow from its ostensibly limited dependence on the cash economy, especially when compared with 'unorganised' industry and the informal economy. What the demonetization exercise did and continues to do is flush out old currency from the system and limit access to new currency. To that end it requires holders of cash amounting for 86 per cent of the value of currency in circulation to exchange a small proportion of these notes for new ones or deposit them in their bank accounts to be replaced through a gradual process, since withdrawal of currency from these accounts is subject to stringent ceilings. The implication of this is that the measure would hit hardest those who need cash for transactions or who use it as a store of value to hold wealth that they have not declared in order to evade taxes or prevent

India Inc has its own ideas of how the short term pain of demonetisation could be converted into long term gains for itself, though the policies recommended to ensure the realization of long term gains had little to do with the abolition of the black economy, the end of corruption and counterfeiting that the government claims motivates the initiative.



detection of illegal earnings. The pain suffered by the former is seen to be the small sacrifice needed to force holders of unaccounted wealth to reveal their 'black' assets and suffer the penalty that would be imposed.

The argument that the hit to be taken by large industry would be limited is based on the presumption that its need for cash is limited, since most of its transactions are settled through cheques, bank transfers or electronic payments systems, rather than payments in cash. This 'independence' from cash is seen as having increased in recent times when banks have modernised their operations, embraced the internet and introduced the technological ingredients needed for a largely cashless economy.

The conclusion is that corporate India would only be affected indirectly by the demonetisation initiative, inasmuch as the latter is resulting in a liquidity crunch and a contraction of demand. Since that is seen as a short term constraint lasting till such time that the demand for new currency is met by supply from the mints, large industry has limited cause for concern. Demands such as those made at the pre-Budget meeting overstate the difficulties faced and losses suffered by

corporate India.

There is some truth in this when seen in relative terms. Agriculturists, petty producers and informal sector workers are likely to be hit the hardest during what is for them an excessively prolonged 'short-term'. But declaring the world of corporate India as largely cashless is an exaggeration. Even if we restrict the discussion to industry there are certain features of the "organised" sector that are ignored by those who argue that industrial India is substantially cash-independent. The first is that the registered manufacturing sector consists of many units that are medium and small enterprises, which while registered under the Factories Act, straddle the thin line between the informal and formal economy. These units range from those manufacturing cycles or lathes in Punjab, to those engaged in producing knitwear for export in Tirupur.

It is now clear that a substantial part of transactions undertaken by these units, to buy inputs, pay workers, and distribute goods, is in cash. Not surprisingly, their functioning has been adversely affected by the demonetisation exercise. Both depressed demand and difficulties in obtaining inputs have been reported from different parts of the country. Moreover, the currency shortage and the consequent rationing of legal tender have made it difficult for employers to meet cash payments. In many areas this has led to workers losing their jobs, however temporary they may have been.

A second feature of the industrial sector is that the organised and unorganised sections of it are not separated from and independent of each other. Rather, the organised sector is increasingly outsourcing a range of tasks earlier undertaken in-house to units in the informal sector, to reduce costs and circumvent

labour legislation. Profits are inflated by this ability to operate simultaneously in organised and unorganised forms. It is to be expected that in some of these transactions too there is an important role for cash, so that the operations of the organised sector can take a direct hit from the demonetisation. In sum, even the more 'modern' industrial, segment of the economy, which is seen as near-cashless, is bound to be affected adversely.

The third is that some of the "dynamic" industrial sectors (like garments) that drive exports, or that both contribute to exports as well as satisfy the desires of the rich and middle classes (like gems and jewellery) are ones in which manufacture and/or sale are based on cash transactions.

However, even in the industrial sector the effects of demonetisation are likely to be distributed regressively. Small and medium units, which dominate India's industrial landscape, are clearly more dependent on cash transactions for their day-to-day operations than the large firms that dominate many product markets and deliver India's leading brands.

But neither is the overall industrial economy relatively cash-free, nor are the operations of India's leading firm cashless in character. So the longer the currency shortage lasts (and it would last for much longer than the government claims), the greater would be the damage inflicted on the industrial sector in India.

All this leaves out the impact of the hit that black money held in currency form would take. To the extent that black wealth takes the currency form (it does, though by no means to the extent the government claims it does), corporate and industrial India would be an important target of the government's

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monetisation drive. The 'black economy' constructed with unreported receipts that have evaded taxes is not a seamy underside operating parallel to the world of the registered and/or corporatized, 'formal' sector. It is an integral part of the larger economy in which 'black' and 'white' segments seamlessly engage with each other. In that economy the formal industrial sector is required to engage in and profits from 'black' transactions. Moreover, there are enough alleged, investigated and confirmed instances of black wealth in the form of real and financial assets besides cash in the hands of leading business persons, which establish that India Inc thrives on unreported transactions and the money, wealth and corruption associated with that.

This discussion has some implications. It suggests that the extent of India's cash economy is not determined by the cashless payment and transactions options that are open to agents. So to exhort Indians to go cashless is not the best way to deal with the currency shortage. In the first instance, the return to normalcy would be defined by the pace at which new currency to replace the old can be issued. In the longer run, structural features and processes that create the space for cash transactions need to be addressed.

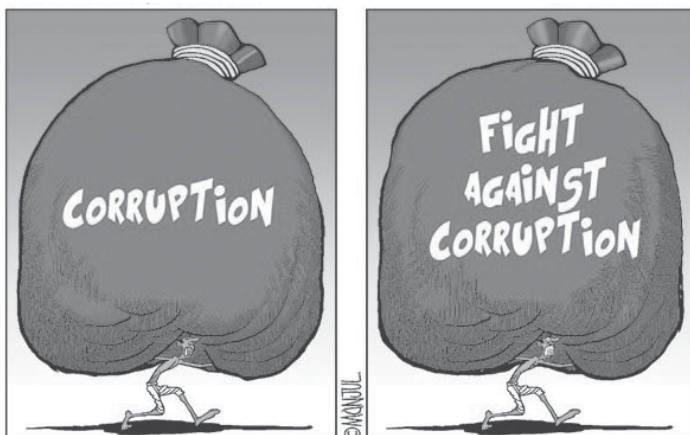
Further, it is clear that there is an assumption of a strong link between the degree of prevalence of a cash economy particular segment of the economy and its importance as a source of black incomes and location for black money and wealth.

It is in this background that three kinds of evidence must be read. The first is that

close to a month after the demonetisation was announced, less than two-thirds of the Rs. 14 lakh crore in circulation in the form of notes of Rs. 500 and Rs. 2000 denomination had been deposited with the banking system, and more than Rs. 5 lakh crore still remains in the system waiting to be converted into legal tender. Second, that there has been a surge of deposits in unlikely accounts including Jan Dhan Yojana accounts, pointing to an effort to find ways of converting old notes without breaching the Rs. 2.5 lakh barrier which triggers special scrutiny. And, third is that after a period when the rush was for conversion or deposit of old notes, the banking system is seeing a rush of withdrawals, creating suspicion that this is for exchange for old notes at a premium, by those who can find ways of replacing the old with the new without attracting attention. Paying that premium (rumoured to be around 30 per cent) would be a far better option than revealing the black income and paying a much high tax and penalty and inviting prosecution. All this corroborates the view that demonetisation per se cannot even fully unearth unaccounted or black money, let alone get rid of it.

It is also true that to the extent that business is not affected by the measures announced by the government, the latter are unlikely to be effective in shutting down the black economy. Meanwhile, it is becoming clear that a section of corporate India is looking to find illegal ways of protecting a part of its tax-evaded gains. Not surprisingly, official and unofficial spokespersons of India Inc have not only demanded benefits in return for the 'pain' they are suffering, but cautioned against harassment by tax authorities of law abiding citizens and a return to the 'inspector Raj' that reportedly prevailed before the era of liberalisation.

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Cartoon courtesy: Manjul, DNA

मुद्रा बंद-जनता त्रस्त

एन.के.पचौरी

आठ नवम्बर को मैं टेलीविजन देख रहा था। आप भी देख रहे होंगे। कामकाजी लोगों के लिये यही समय टेलीविजन देखने का होता है। अचानक न्यूज चैनल पर प्रधानमंत्री का चेहरा दिखाई दिया। उन्होंने लगभग चालीस मिनट भाषण दिया। मैंने उनका पूरा भाषण गौर से सुना यद्यपि मैं तो अमरीका में हो रहे राष्ट्रपति चुनाव के बारे में जानना चाहता था। भाषण के शुरू में तो उन्होंने भ्रष्टाचार, कालेधन आतंकवाद व नकली करेंसी पर भाषण करते हुए अप्रत्यक्ष रूप से इस पर नियंत्रण करने की जरूरत पर जोर दिया। बाद में वे अपने असली मकसद पर आ गये। उन्होंने 500 व 1000 रूपये के नोटों को अवैध घोषित करते हुए कहा कि आठ नवम्बर को आधी रात से ही इन नोटों की वैधानिकता समाप्त हो जायेगी। उन्होंने यह भी कहा कि 500 व 1000 के नोट कुल सरकुलेशन के लगभग 85 प्रतिशत हैं तथा इन्हें बंद कर देने से कालेधन पर भारी मार पड़ेगी। इससे भ्रष्टाचार पर भी लगाम लगेगी तथा खास बात यह है कि इससे आतंकवाद पर भी नियंत्रण लगेगा और इसको प्रोत्साहित करने वाली नकली करेंसी का भी सफाया हो जायेगा।

प्रधानमंत्री द्वारा यह घोषणा किये जाते समय मुझे भी इस कदम की विकरालता का अनुमान नहीं हुआ था जो आगे आने वाले दिनों में मेरे सामने वास्तविकता बन कर सामने आयी। प्रधानमंत्रीजी ने यह भी बताया था कि नौ नवम्बर को बैंक तथा एटीएम बंद रहेंगे तथा कुछ जगहों पर एटीएम 10 नवम्बर को भी बंद रहेंगे। उसके बाद सब सामान्य हो जायेगा। यह उनका राष्ट्र के नाम संदेश था। इस संदेश में उन्होंने नोटों को बदलने, कुछ जगहों पर उनके 11 नवम्बर तक चलते रहने, अपने खाते से पैसे निकालने आदि के बारे में विस्तार से बताया तथा इसकी जिम्मेदारी बैंकों, डाकघरों, उपडाकघरों व रिजर्व बैंक के कार्यालयों को दी गई थी।

आठ नवम्बर की रात को प्रधानमंत्री का राष्ट्र के नाम संदेश प्रसारित हुआ था तथा नौ नवम्बर से ही इस कदम की भयानकता की खबरें आने लगीं। नौ नवम्बर को सभी बैंकों व डाकघरों के सामने लम्बी-लम्बी कतारें देखने को मिलीं। पूछने पर कतारों में खड़े लोगों ने बताया कि वे अवैध किये गये नोटों को जमा करने तथा रोजाना की जरूरतों को पूरा करने के लिये धन को बदलवाने के लिये खड़े हुए हैं। कुछ लोग अपने खाते से पैसा निकालने के लिये कतारों में खड़े हुए थे जिसकी सीमा भी सरकार ने पहले ही तय कर दी थी। लोगों की इन कतारों के दवाब में आकर कई बार सरकार द्वारा सीमाएं बदली गईं। अन्तिम खबरों के अनुसार केवल 2000 की धनराशि बदली जा सकती थी और वह भी सीधे हाथ की ऊंगली पर स्याही के निशान के साथ। शादी में दूल्हा या दुल्हन में से किसी एक के माता-पिता ढाई लाख तक की राशि निकाल सकते थे। इसी तरह की कुछ

PM had appealed to the people with tearful eyes to give him 50 days, after which, he said, he was prepared for any punishment.

He also said that honest people need not worry, only dishonest people would be sleepless.

But the reverse is happening, the real tears in the eyes of this common man in queue testifies.

रियायतें किसानों को तथा मंडी में व्यापार करने वालों को दी गई हैं। एक हिन्दी दैनिक की टिप्पणी थी कि ढाई लाख की अनुमति तो मिली पर बैंक में नकदी नहीं।

शनिवार अर्थात् 19 नवम्बर को बैंकों ने धनराशि भी नहीं बदली तथा केवल अपने खाताधारकों का काम किया। उच्चतम न्यायालय ने टिप्पणी की कि मुद्रा-बंदी के कारण दंगे भी भड़क सकते हैं। इस बीच अब तक कतारों में लगने वाले 47 लोगों की मृत्यु हो चुकी है। कुछ समाचार पत्रों में लिखा गया है कि मोदी ने नोट-बंदी करके गरीबों को भिखारी बनाया। एटीएम मशीनें अभी तक काम नहीं कर रही हैं। लोगों को बहुत असुविधा का सामना करना पड़ रहा है। लोग प्रातः चार-पांच बजते ही लाइन में खड़े हो जाते हैं और उसके पश्चात् भी कैश मिलने की कोई गारंटी नहीं है क्योंकि बैंकों में कैश समाप्त हो जाता है। तरलता की बेहद कमी है।

सोलह नवम्बर को संसद का शीतकालीन सत्र शुरू हुआ तो सी0पी0आई0 (एम) सहित सभी विपक्षी पार्टियों ने सदन के दोनों सदनों में कार्य स्थगन का नोटिस देकर मुद्रा-बंदी पर बहस कराने की मांग की। संसद के दोनों सदनों को हंगामे के कारण 17 व 18 नवम्बर को स्थगित करना पड़ा। तृणमूल और आप पार्टियों ने तीन दिन के अन्दर मुद्रा-बंदी के फैसले को वापिस लेने की मांग की तथा दोनों पार्टियों के नेताओं ने राष्ट्रपति भवन तक मार्च करके राष्ट्रपति को मुद्रा-बंदी के कारण हो रही परेशानियों के आधार पर ज्ञापन सौंपा। इस बीच सारा विपक्ष नोट-बंदी के ऊपर लामबंद हो गया यद्यपि इसके बारे में विपक्षी पार्टियों के अलग-अलग विचार थे। परन्तु एक बात पर सभी सहमत थे कि जनता को इस कदम के कारण भारी परेशानी का सामना करना पड़ रहा है। यद्यपि सरकार को अनेक मामलों में झुकना पड़ा है परन्तु अभी भी वह इस कदम को उचित बता रही है। उसका कहना है कि इससे केवल बेईमान लोग परेशान हो रहे हैं और ईमानदार व्यक्तियों को डरने की आवश्यकता नहीं है।



प्रधानमंत्री ने आँसू भरी हुई आंखों से कहा कि देश के लोगों से उन्होंने 50 दिनों की मांग की है। इसके बाद वे उन्हें कोई भी सजा दे सकते हैं। सरकार अभी भी ऐसे पेश आ रही है कि उसके इस कदम से भ्रष्टाचार और कालेधन को चोट लगेगी तथा आतंकवाद व नकली करेंसी खत्म होगी। आइये, देखते हैं कि सच्चाई क्या है ?

काला धन क्या है ? शब्द कोष के अनुसार वह धन कालाधन है जिस पर कर नहीं दिया जाता। अर्थशास्त्रियों के अनुसार धन काला या सफेद नहीं होता वरन धंधा काला या सफेद होता है। जब धन काले धंधे में प्रयोग होता है तो वह काला धन हो जाता है। इस समय लगभग 17 लाख करोड़ रुपये की मुद्रा सर्कुलेशन में थी और इसमें से 500 व 1000 के नोट लगभग 15 लाख करोड़ रुपये के थे। अर्थशास्त्र को समझने वाले अनेक लोगों और विशेषज्ञों का मानना है कि मुद्रा में कालेधन की मात्रा मात्र छः या सात प्रतिशत हो सकती है, इससे अधिक नहीं। अतः छः या सात प्रतिशत मुद्रा के लिये 85 प्रतिशत मुद्रा को बंद कर देने तथा लोगों को तकलीफ में डालने का काम तुगलकी फरमान ही है। कोई भी निष्कपट सरकार ऐसा नहीं कर सकती।

जो भी लोग कहते हैं कि यह एक साहसिक व एतिहासिक कार्यवाही है वे गलत हैं। यह कार्यवाही न तो साहसिक है और न एतिहासिक। यदि सचमुच सरकार की मंशा काले धन पर प्रहार करने की होती तो उसे सोने व रीयल एस्टेट के व्यापार पर अंकुश लगाना चाहिये था। सरकार द्वारा ऐसा न करके मुद्रा को बंद करने का एलान करने का फैसला उसकी गलत मंशा व नीयत की ओर संकेत करता है।

मुद्रा-बंदी का नकली करेंसी से क्या संबंध है? नकली करेंसी की अधिकतम संख्या 40 करोड़ रुपये आंकी गई है जो विमुद्रित करेंसी का लगभग 0.0025 प्रतिशत है। जाहिर है कि इस थोड़े से धन के लिये पूरे देश में अव्यवस्था नहीं फैलाई जा सकती। और भ्रष्टाचार तथा आतंकवाद के बारे में कुछ न

कहा जाये वही ज्यादा अच्छा है। भ्रष्टाचार को खुद सरकार की कार्यवाहियाँ प्रोत्साहित कर रही हैं तथा इस सरकार के प्रधानमंत्री स्वयं बड़े उद्योगपतियों को शरण दे रहे हैं।

जहां तक आतंकवाद का प्रश्न है, उड़ी मामले और उसके बाद हुए सर्जिकल स्ट्राइक से भी जमीनी हालात में कोई अन्तर दिखाई नहीं देता है तथा पाकिस्तान द्वारा निरन्तर गोलाबारी जारी है जिसमें अनेक जवान शहीद हुए हैं। अतः आतंकवाद को रोकना भी इस कार्यवाही का उद्देश्य नहीं लगता है।

फिर सरकार का उद्देश्य क्या हो सकता है ? इसके संभावित उत्तर कई प्रकार के हो सकते हैं। एक तो यह कि सरकार तरलता Liquidity की समस्या से छुट्टी पाना चाहती थी और उसके लिये उसे यह सरल मार्ग प्रतीत हुआ। बैंकों के अदा न किये जाने वाले ऋणों की राशि बढ़ती जा रही थी यद्यपि इन ऋणों का 80 प्रतिशत भी उन उद्योगपतियों के पास था जिन्हें प्रधानमंत्री प्रोत्साहित करते हुए नहीं थकते। ऊपर से बैंकों को समर्थ बनाने के लिये सरकार द्वारा बैंकों को धन देने की जरूरत थी। सरकार द्वारा मुद्रा-बंदी करने से तरलता की परेशानी खुद ही दूर हो जायेगी। इसका दूसरा कारण प्रधानमंत्री मोदी द्वारा 2014 के आम चुनावों में जनता से किया हुआ यह वादा भी हो सकता है कि वे देश से बाहर की बैंकों में जमा कालेधन को देश में लायेंगे तथा इसके कारण प्रत्येक भारतीय को लगभग 15 लाख मिलेंगे क्योंकि विदेश में जमा कालेधन की मात्रा लगभग 80 लाख करोड़ रुपये है। इस पूरे काम में प्रधानमंत्री की विफलता का परिणाम यह हो सकता है कि उन्होंने अपने देश की आम जनता पर ही सर्जिकल स्ट्राइक किये हों। एक संभावित कारण कुछ राज्यों में विधान सभा के चुनाव भी हैं। वरिष्ठ पत्रकार तवलीन सिंह ने इस हम्माम में सब नंगे हैं नामक शीर्षक के अपने लेख में कहा है कि विरोधियों द्वारा जनता को अवैध धन बांटने की सुविधा को छीन लेने के लिये यह कदम उठाया गया है। जो भी कारण हो, इसे बहुत ही खराब ढंग से लागू किया गया है तथा ऐसा लगता है जैसे प्रत्येक भारतीय ही बेईमान हो गया है। यदि ऐसा करना आवश्यक था तो बुबाई और शादी के मौसम में तो यह नहीं ही किया जाना चाहिये था।



Cartoon courtesy: Gokul, Deccan Chronicle



Seventeenth Congress of the WFTU

The 17th Congress of World Federation of Trade Unions (WFTU) was held in Durban in South Africa from October 5-8, 2016 with the slogans 'Struggle – Internationalism – Unity' and 'Forward, for the attainment of the contemporary needs of the working class against poverty and wars generated by capitalist barbarism!'

The Congress was hosted by COSATU (Congress of South African Trade Unions), NEHAWU (National Education Health and Allied Workers' Unions), POPCRU (Police and Prison Civil Rights Union), CEPPWAWU (Chemical Energy Paper Printing Wood and Allied Workers' Union) and the National Union of Mineworkers of South Africa.

Around 1500 delegates representing 132 trade unions affiliated to WFTU from 112 countries participated in the Congress. 340 of them were women trade unionists. 69 percent of the total participants were from unions of private sector employees while 31 percent were from unions in the public sector. India had a large delegation comprising representatives of all the affiliated trade unions of WFTU – CITU, AITUC, AICCTU, AIUTUC and TUCC. CITU was represented by 23 delegates from different sectors. Swadesh Dev Roye, Hemalata, AR Sindhu, all national secretaries of CITU and Amitava Guha, member of its working committee participated from the CITU centre.

Today, the WFTU is the only international class oriented trade union that stands for the

principles of class struggle and solidarity of the working class at the global level. The activities of WFTU have expanded during the period since its 16th Congress in Athens five years ago. The membership of WFTU increased from 78 million to 92 million, by 18 percent, since the last Congress. At present WFTU affiliated unions exist in 126 countries.

The report presented by George Mavrikos, general secretary of WFTU, dealt mainly with the perspective of the WFTU about the present situation in the world, the conditions of the workers and their struggles and the way forward for the working class in its fight against capitalist onslaught. It reiterated the role of the working class in achieving a world without exploitation.

The report traced the roots of the present structural crisis of capitalism to its exploitative nature and the fundamental contradiction of the 'social nature of production and its private appropriation'. Capitalism is adopting the 'classic solutions' of destroying productive capacity, shifting production to low wage countries, privatisation, dismantling of strategic companies and industries and public services, generating and maintaining high levels of unemployment, abolishing the fundamental rights of the workers and attacking public social security systems etc to overcome this crisis. But these measures are proving to be futile.

The scientific and technological innovations available today with the toil of the workers have

This report is by Dr. K. Hemalata, who was one of the 23 CITU delegates to WFTU conference. Com. Hemalatha is now elected as President of CITU in its 15th Conference, held at Puri, Dec.10-14, 2016.

AIIEA is an affiliate of World Federation of Trade Unions. Com. Shreekant Mishra, Joint Secretary, was to represent AIIEA in this WFTU Conference. Unfortunately, due to a bereavement in his family, he could not attend the conference.

resulted in the creation of enormous wealth and the means to provide all human beings with decent living conditions. But because of the inherent character of the capitalist society, large numbers of workers live in poverty or are at a risk of slipping into poverty. Casual labour is increasing. Today 45 percent of all paid labour is casual.

The wages and other hard won rights of the workers including their basic rights – their right to organise and collective bargaining, to protest, to strike etc are under severe attack all over the world. Workers' struggles are being banned; ruling classes in many countries are resorting to various methods to divide the workers, particularly targeting the class oriented trade unions.

Women continue to be the main victims of exploitation and impoverishment, slavery, inequalities, precariousness and violence. They are subjected to discrimination in wages, in access to employment, jobs, social security etc. Children are denied free education; their human rights are being violated.

Despite such brutal onslaught, workers all over the world are fighting for their rights, for a dignified life and decent living and working conditions. Innumerable struggles, big and small, organised and spontaneous took place in almost all the countries across the world during this period.

The report exposed the role of the mainstream corporate controlled media, which plays a key role in manipulating the minds of people. People are made to passively and uncritically accept what the ruling classes want – that labour must serve the interests of big business.

Consumerism and individualism are promoted. Debt is projected as the solution to increase demand, whereas wage rise is opposed.

The discontent among the workers due to the impact of these policies is sought to be utilised by right wing, fascist and neo Nazi groups that are emerging in different countries. These are being utilised by the monopolies to act as their shock troops. Racism, xenophobia, backward and obscurantist values are encouraged. Under the false pretence of fighting terrorism, international offensive is being launched to subvert hard won rights and freedoms of the people and the workers.

NEED FOR CLASS ORIENTATION

Asserting that the working class world over has the same needs, same interests and same enemies, the report emphasised that class orientation in the trade union movement is the only way capable of attracting broad masses of workers. WFTU will fight with all its might for the unity of workers and strengthening class orientation in the trade union movement. The report also stressed the importance of the trade union movement taking the initiative for developing alliance with other sections of the toiling people like the poor farmers, agricultural workers, self employed, employed intellectuals and progressive artists.

The WFTU Congress expressed its solidarity with the peoples of Palestine and demanded the dissolution of NATO and dismantling of its military bases.

The Platform of Action adopted by the WFTU Congress included the demands to be taken up for campaigns and struggles in the next five years, up to 2020. These included stable full time employment for all, 35 hours working week, national minimum wage, collective bargaining right, social security for all, protection of the right to strike and protest and other democratic rights of the workers. The WFTU Congress also called upon all its affiliated unions and members to fight against privatisation of strategic sectors of economy, of health care, education, transport etc and for the right to free, compulsory and quality education, for public modern quality and universal health system and for the right to safe, quality housing with access to electricity,

water etc for all.

The report also made several proposals for strengthening the organisation including strengthening the base units. It was proposed that the term of an individual as president of WFTU be limited to one term and that of general secretary to three.

112 delegates and observers from as many organisations participated in the discussions and supported the formulations presented in the report. Swadesh Dev Roye, deputy general secretary of WFTU placed the report of the Committee on Resolutions. On behalf of CITU, Hemalata participated in the discussions.

The Congress re-elected George Mavrikos as the general secretary of WFTU. Mzwandile Makwayiba, from South Africa who is also the president of NEHAWU was elected as the

president. Swadesh Dev Roye from CITU and H Mahadevan from AITUC from India were re-elected as deputy general secretaries. A seat in the presidential council was kept vacant to be filled in by CITU, after its all India conference to be held in November.

Jacob Zuma, the South African president, Blade Nzimande, general secretary of the South African Communist Party and minister for higher education and Mildred Oliphant, labour minister addressed the Congress. Sidumo Dlamini, president of the Congress of South African Trade Unions (COSATU) welcomed the delegates. A huge colourful rally of workers was held on the concluding day of the Congress, with slogans in different languages in the world reverberating in the streets of Durban.

Pension Case in Delhi High Court

The Writ Petitions filed by AIIPA and others before the Hon'ble Delhi High Court were listed and taken up for hearing before lunch on December 8, 2016.

Before the Bench consisting of Justice Sanjeev Khanna and Justice Chandrasekhar, Learned Counsels of AIIPA placed their arguments on Rule 3(A) of Appendix IV of LIC [Employees'] Pension Rules and on upgradation of Pension with every wage revision.

Tracing the genesis of the Scheme and pointing out that all LIC Pensioners from January 1986 formed a homogenous group, AIIPA Senior Counsel, Sri Nagamohan Das said, Rule 3(A) sought to divide the group with a cutoff date and that this was contrary to Article 14 of the Constitution.

It was argued that the LIC had recognised this discrimination and decided in its Board Meeting of 24th Nov.2001 to end the discrimination but the Govt. decided not to implement the LIC Board Resolution on the plea of high costs and ripple effects. These factors do not confer a right to the Government to deny a benefit where there has been patent discrimination.

During the arguments, the Hon'ble Bench

sought clarifications on impact on Pension payable for Pre-August 1997 Pensioners in case Rule 3(A) was held to be void and our Counsels told the Hon'ble Court that total pension of Pre-August 1997 Pensioners would go up, as partial neutralisation of D.R. would become full neutralisation of Dearness Relief.

The Bench desired to know from the Counsels, whether LIC Pension Rules had any Provision on pension upgradation and wanted AIIPA Counsel to highlight more on legal points and the court adjourned for lunch.

When the Bench reassembled after lunch, there were submissions from other Counsels and the case was adjourned to January 4, 2017 when further submissions will be made by the AIIPA Counsels.

The efforts of AIIPA, through its Counsels, will concentrate on finer points of law and on issues that came up before the Bench on December 8, 2016.

It will be the endeavour of AIIPA to present a further fool-proof case in order that LIC Pensioners are enabled to get what is legitimately due.

Cashless Transactions- A Red herring

: Prof. Prabhat Patnaik

Speaking at a National Seminar organized at Visakhapatnam Prof Prabhat Patnaik, Professor emeritus, JNU, New Delhi referred to the cashless transactions as a red herring. Cashless transactions are costlier as they come with a charge, while cash transactions are free. The people are being forced to shift to cashless transactions, which is undemocratic, despotic and unconstitutional. The Indian scenario which is mostly rural is not in a position to go cashless in the near future.

The National Seminar was organized at Visakhapatnam on the topic, "Demonetisation and its effect on Economy and Insurance Business" on 14.12.2016.

Earlier in his address, he said , global finance capital is always volatile, moving with the pace of reforms, from one stock market to another, which does not contribute to the growth of the economy in real terms. The demonetization is also a part of the capitalist economy.

The BJP government says that demonetization will counter the black economy, curb funding terrorism and resolve the issue of counterfeit notes. Only 5-6% black money is stored in the form of cash, while the rest of black money is invested in the real estate, gold and other stock market investment. Therefore the demonetization is targeted at only 5% of the black economy. The rest of the 95% is unaffected. The claim of the Government that it will curb the black economy is therefore hollow, he said.

In actual practice the underquoting of bills in exports and imports, causes black money, which is invested world wide and again comes back from the same companies as FDI. This FDI is invited into the country by advancing loans, giving away large expanses of land, power subsidies, tax concessions etc. FDI is being invited into all sectors today, including the insurance sector.

The second reason for demonetisation as stated by the government is that, the high denomination notes are used to fund terrorism. But in reality terrorist activities are seldom carried out in cash. They are mostly online transactions. Therefore the claim of the government that it will curb funding to terrorist activities also is untrue.

The third claim of the government is that counterfeit notes are in circulation. But reports say that only 2% of the currency is counterfeit. So, to demonetize 86% of the currency for



2% counterfeit notes is not a wise decision. Instead they may be gradually removed from circulation, without causing inconvenience to the people.

In reality it is the common man who is affected the most. The people are bearing the brunt of demonetization, while the corporate sector loans in banks have increased. The banks now have an inflow of money, which is again lent to the corporates, who have already been the sole reason of the abnormal increase in the NPAs of public sector banks. The demonetization move is absurd, as it has hit the poorest sections of the society, the hardest, and also the informal sector, which contributes to 47% of the economy, has been affected. It is a frontal assault on the farm sector and the public sector. The Insurance business also is affected due to the cash crunch among the people.

He said, the economy would move into recession in the aftermath of demonetization, which would again affect the manufacturing sector, cause jobloss, which in turn would affect the Insurance sector also. Therefore the people need to oppose the demonetization move, he said.

The seminar was presided by Com N Ramakrishna, Council Member Insurance Institute of India. Com P Purnima, Honorary Secretary, Visakhapatnam Insurance Institute, welcomed the gathering. It was also addressed by Prof K Venkateswarulu. Com M Padmaja, Vice chairperson, VII also participated. The seminar was well attended by members of the Institute, middle class employees from various public sector undertakings, research scholars, students and lecturers. Com AVRK Murty proposed a vote of thanks.

4th Conference of ECZIEA's Clarion Call Strengthen LIC • Organise the Organisation • Save the Nation

The 4th Triennial General Conference of the East Central Zone Insurance Employees' Association (ECZIEA) was successfully held from 8-10 December 2016 in the industrial city of Jamshedpur in the state of Jharkhand. The Conference was hosted by Insurance Employees' Association Jamshedpur Division (IEAJD). The conference venue, Michael John auditorium, had been named as "Com. Sanjay Ghosh Manch" in memory of the beloved leader of insurance employees in the state of Jharkhand, late Com. Sanjay Ghosh. Around 300 delegates and observers from across the three states of Bihar, Odisha and Jharkhand attended the Conference.

The Colourful Rally: A huge and colourful rally, comprising of hundreds of insurance employees, preceded the inaugural cum open session of the conference. Starting from KMPM College campus in Bistupur, the rally covered a distance of about two kilometers and converged at the conference venue. As if to declare our unwavering support to the cause of the downtrodden, especially the Dalits and tribals, the rally was led by a tribal dance troupe of Dumariya, Ghatsila, East Singhbhum.

The dance troupe was followed by the women comrades of Jamshedpur division, all draped in sarees of the same colour and texture, to announce the unity of the organization as it were. The tribal dance to the beats of drums and cymbals and the spirited sloganeering espousing the cause of the people combined to give rise to a revolutionary ambience in the main thoroughfares of Jamshedpur. The high point of the rally was the warm welcome accorded to it at ten different centres by various fraternal trade unions of the city. Finally, students of Jamshedpur Women's College greeted the rally at the entrance of the conference venue by throwing rose petals on the delegates and observers.

The Flag Hoisting Ceremony: No sooner did the rally converge at the conference venue than the flag hoisting ceremony started. Com. Shraavan Kumar, President, unfurled the red flag of ECZIEA amidst thunderous slogans.



The flag hoisting was followed by offering floral tributes at the Martyrs' Column by the leaders of AIIEA, Zonal Association and representatives of fraternal trade unions.

Inaugural cum Open Session: The Open Session got off to a start with the rendition of two beautiful songs by the cultural troupe of IEAJD Jamshedpur. After a brief introductory address of the President, the meeting commenced with the welcome address of the Chairperson of the Reception Committee Prof. Dr. Shukla Mohanty, Principal Jamshedpur Women's College. In her brief but erudite address, Dr. Mohanty gave a bird's eye view of the flora and fauna of the state of Jharkhand, its contribution to India's struggle for independence and contribution in the making of modern India. She commended the role of insurance employees under the banner of AIIEA in protecting the public-sector character of LIC and safeguarding the interests of the nation. Com. Amanulla Khan, President

AIIEA, inaugurated the Conference and gave a brilliant exposition of the difficult situation in which the conference was taking place. He said that LIC had been able to retain market leadership even in a competitive scenario because of the ideological commitment of the cadres of AIIEA to public sector. He called upon the employees to remain ever vigilant because the government in power at the centre was hostile to the very concept of public sector. Com. Amanulla Khan was critical of the divisive ideology being pursued by the BJP led NDA and urged the gathering to protect the secular, democratic and pluralistic culture of India. Com. V. Ramesh, General Secretary AIIEA, complimented the members of AIIEA for solidly standing by the side of the organization in the wage revision struggle and explained the tactical line of AIIEA which helped clinch a good wage revision in a very hostile political environment. Sri Ratnakar Pattnaik, Sr. DM, Jamshedpur division and Com. Rajesh Kumar, General Secretary, All India LIC Employees Federation addressed the open session and wished all success of the conference. A galaxy of leaders of the fraternal trade unions including Com. K.K. Tripathy (CITU), Com. Pintu Rajak (SBI Staff Association), Com. R. N. Thakur (NGEO), Com. Biswajit Dev (FMRAI), Com. Paras Kumar (Loco Running Staff Assn.), Com. Tapas Chhotraj (Railway Men's Union), Com. Anil Gupta (LIAFI), Com. Ashok Bose (BJSGIEA), Com. Ashok Roy (LIC Class I Officers' Federation), Com. Arun Kumar (NFIFWI), Com. D. N. Singh (BEFI) and Com. Lotan Das (All India Kishan Sabha) greeted the conference and wished its all-round success. Com. Shreekant Mishra, General Secretary ECZIEA, proposed the customary vote of thanks.

The Delegates Session: The delegates session commenced on 9th of December with the placing of the Report of the Working Committee by the General Secretary of ECZIEA. The Report covered a wide gamut of issues starting from the international scene to the local issues of the zone. The Report discussed the prevailing national situation in great detail and outlined the task of the organization to defend the unity of the people, protect the industrial and consolidate the

organization to meet the enormous challenges of the times. Com. Sudhanshu Shekhar Singh, Treasurer ECZIEA, placed the audited statements of accounts for the three years ending 2015.

The debate on the Report that ensued thereafter was quite lively and illuminating. Com. Ashis Ranjan Mohapatra of Sambalpur divisional unit initiated the debate and made a brilliant exposition of the issues confronting insurance employees' movement and that of the working people in general. A total of 28 comrades participated in the discussion and expressed their full agreement with the basic formulations of the report. The discussion on the report was enriched with the participation of three women comrades Smrutirekha Sahoo (Convener, Women's Sub Committee), Com. Purobi Ghosh (Jamshedpur) and Com. Sanghamitra Sarangi (Sambalpur).

The delegates session had the privilege of listening to both the President and General Secretary of AIIEA. Intervening in the debate, Com. V. Ramesh, Gen. Secretary AIIEA spoke at length about AIIEA's determined efforts to resolve the pending issues like five-day week notification, one final option for pension, accumulation of PL up to 270 days, regularization of the residual RPT employees, early clearance of the Ex-gratia in lieu of bonus, transfer mobility policy etc. Appreciating the overall improvement in the organization over the last ten years, he made an impassioned plea to upgrade the ideological orientation of the cadres so as to prepare them as future leaders of the organization. Com. Amanulla Khan, President AIIEA, also intervened in the debate. He pointed out that the strength of the industry and strength of AIIEA were primarily responsible for the material improvement in the lives of insurance employees. It is however an irony that now the industry is being sought to be weakened by the ruling classes under the pretext of neo liberal reforms; at the same time attempts are also being made to weaken the organization by disrupting the unity of the workers through communal and divisive policies. He made a fervent appeal to preserve the hard-earned unity of the working class by protecting the syncretic culture of India and cited several examples to elucidate

his point. He implored the members to work for strengthening LIC in the public sector by making common cause with other stakeholders in LIC and the broader democratic movement. Com. Amanulla Khan called upon the members to spread AIIEA's message of love and goodwill in every nook and corner of the country and concluded by quoting the famous lines of Bashir Badr: "Jis din se chala hun meri manzil pe nazar hai, Mai ne kabhi mil ka patthar nahin dekha".

The General Secretary of ECZIEA, Com. Shreekant Mishra, summed up the debate and appreciated the absolute unanimity of opinion expressed by all the delegates who spoke in the conference and pointed out that this was reflective of the unity that has been brought about throughout the zone. Following this, the Report along with the Audited Statements of Accounts were unanimously adopted by the house.

Call of the Conference: Given the mood of the delegates and observers and the guidance of AIIEA leadership, the 4th General Conference of ECZIEA gave a clarion call to "Strengthen LIC, Organise the Organisation and Save the Country". Without indulging in mere rhetoric, the conference felt that this was the time to walk the talk. The conference therefore decided to put the call of the conference into praxis and called upon the members to assiduously take up three primary tasks: A) Each One Buy One: every member should try to purchase at least one LIC policy for herself/himself or for any of her/his family member. The task should be completed by all divisional units before going to AIIEA's 24th Conference in Ernakulum from 21-25 January 2017. B) NEFT Data Capturing Drive by all units: NEFT mandate being an important aspect of policy servicing in LIC, the conference gave a call to go for a massive data capturing drive and get closer to our policy holders by giving prompt and efficient servicing. C) Regular Interface with Agents: The conference noted the seminal importance of our tied agency force in the matter of bringing new business and underscored the need to augment the knowledge base of our agent friends. Accordingly, our units have been called upon to execute this programme by taking the agents'

organisations into confidence at all tiers of the organization.

The conference adopted a number of resolutions on issues concerning the nation, insurance industry, insurance employees and the working class.

Election of Office Bearers: The Conference unanimously elected a 50 member Working Committee with Com. Pradip Kumar Mukherjee as President, Com. Shreekant Mishra as General Secretary and Com. Sudhanshu Shekhar Singh as Treasurer.

Release of Souvenir: The Reception Committee of the 4th Triennial General Conference of ECZIEA had brought out a Souvenir to commemorate the historic occasion in the city of Jamshedpur. Com. Amanulla Khan, President AIIEA, released the Souvenir and handed over the first copy to Com. V. Ramesh, General Secretary of AIIEA.

ECZIEA Website Inaugurated: It was a dream come true when the Website of ECZIEA was inaugurated during the conference by Com. Amanulla Khan, President AIIEA. Comrades of SDLIEA Sambalpur had taken great pains to develop the site. Speaking on the occasion, the President and General Secretary of AIIEA advised the members to make judicious use of technology in the cause of the organization. The web address of ECZIEA is: www.ecziea.org

Red Salute to IEAJD Jamshedpur: IEAJD Jamshedpur organized the conference in a befitting manner. Right from receiving the delegates and observers at the railway station through the commodious accommodation, sumptuous catering, hassle free transportation, richly entertaining cultural evenings to an emotional send off, everything was executed with flawless perfection. One would be failing in one's duty if some words of appreciation were not heaped on Jamshedpur comrades for their tremendous solidarity and camaraderie with other fraternal trade unions. This was abundantly visible during the rally, as also in the free Medical Camp put up by comrades of FMRAI for the entire duration of the conference. Red Salute comrades of Jamshedpur divisional unit for the overwhelming success of the conference. ●



5TH WOMEN'S CONVENTION OF CZIEA

The 5th women convention of CZIEA was held on 13th November 2016 at Kundan Guest House in Gwalior, It was hosted by GDIEA. Com. K .Hemalata, Secretary CITU was the Chief Guest and Com. Dharamraj Mahapatra, Joint Secretary CZIEA was the Special guest.

Addressing the convention, Com. K. Hemlata said that women are discriminated in every field. Even today working women are not being given equal pay according to their work and are harassed and tortured at work places. The Anganwadi workers, Data Operators , ASHA and USHA are nominally paid in the name of honorarium. These women do not get the benefits they are entitled to legally and are denied the permanency of jobs, There are not even basic facilities available to them at the work place.

The Slogan "Beti Bachao - Beti Padhao" sounds hollow in the background of over 41000 government schools being closed down. The imposition of education qualifications for fighting elections for the post like Panch & Sarpanch are to deny political and social empowerment to the women. Crimes against women are increasing at

an alarming level. The refusal to enact the Women Reservation Bill clearly shows the government lacks political commitment. The neo-liberal economic policies are hurting the workers and more particularly the women. Privatisation has become an article of faith. Com Hemalatha lauded the role of AIIEA in fighting for the expansion of democratic and trade union rights. She expressed happiness over the commitment of AIIEA on the issue of gender justice.

Special guest Com. Dharamraj Mahapatra also addressed the conference. 12 delegates expressed their views on the report presented by the convener and it was passed unanimously. The convention elected a 9 member committee for the Women Sub-Committee.

Earlier senior member Com. Mayna Das by hoisting the flag signalled the beginning of the convention. The convention was presided by Com. Geeta Pandit, Com. Jaya Decate and Com. Amita Gwaliorkar. The women comrades of GDIEA presented welcome song and jan geet. Vote of thanks was given by Com. Brijesh Singh, General Secretary of GDIEA. ●

Jubilant Combined General Conference of Hyderabad & Secunderabad Divisions

The 15th combined general conference of ICEU, Hyderabad & Secunderabad Divisions was held on the 3rd, 4th December 2016, in the premises of Lion's Bhavan, Secunderabad. The conference assumed historical importance, as it is the Diamond Jubilee Year Conference of ICEU, Hyderabad Division and the Silver Jubilee year conference of ICEU, Secunderabad Division. Prof. Sri M Kodandaram, Chairman, Telangana JAC who is also the Chairman of the reception committee for the combined conference, was the Chief Guest. Com. K Venu Gopal, Vice-President, AIIEA; Com. V Ramesh, General Secretary, AIIEA; Com. K Venu Gopal Rao, President, SCZIEF; Com. SK Geetha, Vice-President, SCZIEF; Com. Clement Xavier Das, General Secretary, SCZIEF and all other leadership of AIIEA & SCZIEF graced the conference with their presence. Over 400 delegates and observers attended the conference.

The conference took to a flying start with Com. Rajesh Singh, President, ICEU, Secunderabad Division hoisting the Flag amidst thunderous slogans reverberating in the air. Com. G Thirupathiah, President, ICEU, Hyderabad and Com. Rajesh Singh, President, ICEU, Secunderabad formed the Presidium. Com. N Adhish Reddy, General Secretary, ICEU, Hyderabad delivered the welcome address after Com. K Syamprasad, General Secretary, ICEU, Secunderabad invited the dignitaries on to the dais.

Prof. Sri M Kodandaram discussed at length the difficulties being faced by the common people as a result of the Demonetisation decision of the government, in his inaugural address. He doubted the success of the move and feared that it may lead to writing-off of bad debts, by the banks. The rights of the workers are being attacked under the neo-liberal regime and the trade unions should be vigilant over this, he cautioned.

He appreciated the active role being played by AIIEA in inculcating and promoting social awareness among employees and the public in general. This is one of the reasons for people identifying insurance more with LIC than any private player, he felt.

Prof. Sri M Kodandaram released the Diamond Jubilee and Silver Jubilee souvenirs brought out by both the divisions commemorating the occasion.

Com. K Venu Gopal informed that upon its formation, AIIEA took up nationalization of Insurance business in India as its first demand with the objective of safeguarding the policyholder's monies. The service standards set by LIC are the best in the industry and LIC

could reach such monumental heights, today, due to the unstinted cooperation and contribution of the employees organized under the banner of AIIEA. Demonetization will adversely affect the small business, increase dependence on cashless outlets, which are typically offered by the big business and thereby indirectly support the flourishing of corporates further. Any criticism of the PM or the government is being branded as anti-national and this is detrimental to the interests of the Trade Unions. We need to strengthen the AIIEA, identify ourselves more with the struggles of the common man and forge larger unity, he emphasized.

K Venu Gopal Rao, in his thought provoking address, noted that the conference is taking place in the centenary year of the great October Revolution which is also, incidentally, the 25th anniversary of the implementation of neo-liberal reforms in the country. The great October revolution is a landmark, in the evolution of human society, he observed. After 25 years of neo-liberal reforms, the income and wealth inequalities are ever increasing posing a serious threat to the survival of democracy



itself, he noted. Freedom of speech is being attacked and religious fundamentalism is on the rise under the present dispensation at the center. At a time when the average wage hike of workers all over the world is a meager 0.04 %, the AIIEA could secure a magnificent wage settlement to the LIC employees, he lauded. The AIIEA should be further strengthened, he called.

Com. SK Geetha, in her enlightening address, recalled the glorious 'Signature Campaign' against privatization, undertaken as per the call of the AIIEA conference held at Hyderabad. She called Hyderabad as a 'Karma Bhoomi', as many such important calls and decisions originated from Hyderabad. Conferences and Celebrations are a forum for recollecting, reviewing and rededicating ourselves to meet the challenges of neo-liberalism, she felt. A Country is not just geographical borders, but, country is people. The AIIEA is not just a mere trade union; it is a way of life. It is a password with which everybody's hearts could be opened. The AIIEA taught us to be human beings first and human beings till we breath last. We must respect the traditions and culture of each citizen and work for preserving the unity of the working class, she called.

Com. V Ramesh, in his emotive address to the conference, recalled the inspirational leadership of Com. V Sugunakar Rao that motivated many a young comrade to get involved in union activity. He appreciated the headquarters divisions for their excellent activity over the year's viz., the signature campaign, the sub-staff recruitment and the kala jatha's etc. He alleged that the government, as a part of its vigorous pursuance of the neo-liberal agenda,

is trying to dismantle public sector insurance industry. He gave a call to the employees to be prepared to plunge into bigger struggles for the protection of LIC. While informing the house that the issue of 5 day week, One more option on Pension, 270 days accumulation of PL and other issues are being pursued vigorously with the government, he reiterated that AIIEA will oppose any attempt for unilateral imposition of TMP, resolutely.

Com. Clement Xavier Das, recalled the glorious history of Hyderabad in playing a key role during the NIT award and the pension struggle. The government's moves to dismantle Public sector should be opposed, unitedly. It is only the Public sector that can guarantee employment generation and ensure the implementation of Reservations. AIIEA has been relentlessly safeguarding the interests of the employees and striving for betterment of their benefits. It is a testimony to the commitment of AIIEA to the cause of underprivileged that 87 % of the SC/ST employees in LIC, in class 3 & 4 cadres, are with AIIEA, despite the divisive politics. The AIIEA should be strengthened further and the unilateral actions of the management should be defeated, he called.

The conference was also addressed by Com. BS Ravi, Treasurer, AIIEA; Com. Md Mahboob, Vice-President, SCZIEF and Com. N Aruna Kumari, Convener, WWCC, Telangana State. All the former functionaries of both the divisions were felicitated, commemorating the occasion.

The conference elected Com. GThirupathiah, Com. N Adhish Reddy, Com. R Srinivasan as the President, General Secretary, Treasurer respectively, for Hyderabad Division and Com. Rajesh Singh, Com. K Syamprasad, Com. Maduri as President, General Secretary, Treasurer respectively for Secunderabad Division for the ensuing year 2016-17. Com. TVNS Ravindranath, Joint Secretary, ICEU, Hyderabad proposed the vote of thanks.



ANNUAL GENERAL MEETING OF IEA, THANE

The 24th A.G.M. of I.E.A., Thane was held on 13.11.2016 at Jeevan Chintamani, Thane Divisional Office. The Meeting was attended by about 90 comrades from the entire Division with appreciable participation of lady comrades.

The entrance was decorated by a beautifully drawn Rangoli, expressing the theme of fighting spirit of Comrades of AIIEA, prepared by Com Nandkumar Chavan.

Com Vasant Nalawade, President, WZIEA graced the occasion to inaugurate the Conference. In his inaugural address he explained in detail the virtual image created by the present Govt. regarding the development of the Indian economy and the practical picture and efforts taken by AIIEA in unifying all the classes of employees in LIC and the difficult task of maintaining the unity of diverse ideologies to protect the secular nature of the Country. He also explained in detail the social, political and economic aspects of India and exhorted members to come forward to make

India a safe, secure and equitable society.

Com Sharad Nanal, Organising Secretary, WZIEA, who graced the occasion as Chief Guest congratulated the employees for successfully implementing the decisions of AIIEA and through large participation in the activities of the organisation. He emphasised the need for strengthening the organisation by imparting the working class ideology in the members and improving the membership of the union. This is necessary so that the dream of the founding fathers of AIIEA of a just and exploitation free society can be achieved.

Ten Comrades took part in the debate enriching the report. The Report and the Statement of Accounts were unanimously adopted.

The Meeting unanimously elected Coms S.G.Naidu, Kamlakar Harwate and Trigunesh Joshi was elected as President, General Secretary and Treasurer respectively for the ensuing term.

Employees' Awareness Campaign in Mumbai

As per the decision of Zonal conference held at Nasik in September 2016 the leadership of WZIEA comprising of Com. V.S.Nalawade, President, Com.H.I.Bhatt, General Secretary, Com. S.A.Nanal, Org. Secretary, Com. K.Harvate, V.President, Com. Sanjay Kumar, Jt. Secretary, Com. C. Dalvi Convener (Mumbai) along with Divisional Leadership of four divisional Units of Mumbai began the week long campaign on 17 Oct. 2016 with Branches of M.D.O I. Everyday a review was taken in the evening.

The employees were informed about AIIEA's efforts in resolving pending issues like Pension option, five days week, 270 days P.L accumulation, paternity leave, ex gratia in lieu of bonus etc. The focus was also on challenges before public sector insurance industry in general and LIC in particular. These were explained in relation with attempts to fast track economic and Labour reforms. The state of Maharashtra is witnessing huge rallies for demanding reservation hence

employees were informed about serious situation of unemployment and social unrest. Nation wide strike 2nd September raised all demands concerning insurance employees. Finally appeal was made to strengthen the working class struggles in days to come in Mumbai, the financial capital of India, whose working class had played very important role in Independence struggle and India's trade union Movement. The employees responded well and gave feedback to our activists that they were unaware of many things. It was an exercise to expose anti struggle elements and enhance the participation of employees in future struggles. Total 49 meetings in various offices of five divisions of Mumbai were conducted. The concluding meeting was held in Thane division, one of the strongest units of WZIEA.

We congratulate the divisional leadership, Zonal office bearers and activists of Mumbai who worked tirelessly for six days to make the campaign successful.

Guntur: PFI Forum discusses Impact of Demonetisation



“The abrupt announcement of the government to invalidate the high currency notes has disrupted the life and living of the people in an unprecedented manner. The impact has been so severe in the rural areas” K.S.Lakshmana Rao, Ex-MLC said.

A debate was organized by the PFI Forum, Guntur on 22.11.2016 on the topic ‘Demonetisation and its impact’. Participating as a main speaker in the programme, Lakshmana Rao said “Instead of catching the black money holders and the willful defaulters, the Narendra Modi government is punishing the millions of common people. The small farmers, traders, daily wage earners are deprived of their day to day relief and denied access to their hard earned money. The Prime Minister and the Finance Minister are trying to portray their decision to demonetise the currency as a big step to unearth the black money. The most important fact is that the black money is

not in cash form and had already transformed into various forms like gold, land, investment and other immovable properties. The present situation resembles an ‘economic emergency’. On the other side, the government has resorted to waive the huge amount of loans extended to the big industrialists like Vijaya Mallya ‘.

Retd. Prof. C.S.R. Prasad of Hindu College opined that the big talk about the cash less system is inappropriate in a country like India in the present stage of development where 80.8% of the rural people are uncovered by the banking facilities. ‘It is totally aimed only to promote the business interests of the corporate sector and a deliberate attempt by the government to strengthen the liberal economy. The source for black money should be blocked and one way of ending this would be the state funding of the elections. The government should also disclose the names of those holding black money and the bank loan defaulters and take stringent action against them ‘ he said.

All India Progressive Forum District General Secretary and Chartered Accountant P.V. Malli Kharjuna Rao, PFI Forum Vice-Chairman V.V.K Suresh, ICEU Divisional Asst. Treasurer K.J.S.Vijaya Kumar also spoke in the debate.

Leaders from various Associations N.Bangaru Babu, K.Naga Malleswara Rao, K.Mastan Rao, M.Rajeswara Rao, M.Hanumantha Rao, N.Kalidasu, L.Raghavaiah also participated in the programme.

Kozhikode: Discussions on the Concerns & Experiences

In the wake of the demonetisation of the 500 and 1000 Rupee note initiated by the Govt. of India, the LIC Employees’ Union, Kozhikode Division organised a discussion on “Demonetisation - Concerns and Experiences” at the Divisional office premises on Nov.23. Com PP Krishnan, Joint Secretary, SZIEF gave a lucid account of the exercise and its disastrous effects on the economy of the country. Com M Kunhikrishnan, President, SZIEF, spoke on the post demonetisation experience of the common man and how it is adversely affecting the business of LIC of India. The

programme organised at the entrance of the Divisional Office premises was well attended by general public along with our agents, employees, officers and pensioners. Com. IK Biju President, LIC Employees’ Union presided.

Insurance Worker Readers’ Forum of Ramanattukara Base Unit organized a similar programme on 06.12.2016 at Branch office premises. Com PP Krishnan presented the topic for discussion. Many agents, Development officers and Class I Officers attended the meeting along with our members.

Demonetisation and its Impact: Discussion at Bangalore

As a part of Diamond Jubilee and Silver Jubilee of ICEU Bangalore I and II a discussion on

Demonetisation and its Impact was organized at Bangalore on 17.12.2016.

Shri.V.Sridhar, Chief editor Front line and Com. Amanulla Khan, President AIIEA were the speakers.

Sri.V.Sridhar, called demonetization is the biggest single economic decision with such a wide impact since independence. When Prime Minister Sri.Narendra Modi declared demonetization of currency notes of higher value of Rs.500 and Rs.1000, the currency notes of around 15.44 lac cores that is 86% of total notes in circulation were withdrawn. The remaining 14% of notes of various denominations had to fill the gap that was created. In that situation it was illogical to introduce currency of even higher denomination i.e., 2000/- Neither Government not RBI had clue regarding how much currency was printed and today nobody knows how long this plight would continue.

The tall claim of Government that the black money can be controlled by demonetization is a farce as the black money is never stashed in the form of liquid



cash. Ill gotten money that is accumulated by avoiding tax goes out of country and comes back in the form of FDI through Mouritius route. Our government gives a red carpet welcome to FDI by further more giving of concessions. The real impact of demonetization is the hardship faced by the common men. There is a distress selling of agriculture products. The big business houses are buying them and hoarding yield in future. This in reality demonetization has facilitated a massive transfer of wealth from the poor to the rich.

Calling cash less economy as a mirage he said there is a security threat to the users. In reality they lose their privacy as their data can be hacked. The cash less transactions also involve huge transaction costs which will increase the burden on the people. It will only help the e-wallet companies like Paytm he opined. He concluded by calling demonetization as a "Gigantic blunder that is celebrated"

Com.Amanulla Khan in his lucid

speech told the demonetization has heaped distress on the common man. The supreme court has rightly called demonetization as carpet bombing. Instead of punishing those who possess black money the innocent common people are put to



distress.

Demonetization is no means to check the black money. In the last five years, Income Tax department has recovered Rs. 2.16 lac crores through raids. What is required is the political will to implement stringent laws. Government lack this will to act tough instead the government is helping the very same people through tax waiver and waiver of loans he criticised. Our prime minister is now speaking of cash less economy while the finance minister is saying no economy can be completely cash less. Both are not speaking about the rude impact of demonetization on people and the economy. Twenty million jobs are lost so far. How can we move towards cash less economy when 55% of our people donot have a bank account, he questioned. The government has declared a rebate of 8% on

the premium on E-Tern policies. Right now only Term Assurance and Jeevan Akshay are issued on-line. What could be the impact of this decision on industry and the jobs?

The whole process of demonetization has undermined the democracy itself. Such an important monetary decision is taken keeping the parliament in dark. Prime Minister has refused to speak in the parliament. For the first time opposition wanted a debate in parliament and the ruling party did not allow it to happen. The prime minister owes an answer to people he concluded.

The programme was well attended by comrades from various base kunits. Com K.Gopal General Secretary, ICEU, Bangalore II welcomed the gathering and Com. Sameera, Assistant Treasurer proploded the vote of thanks.

PFI TIRUNELVELI : SEMINAR ON DEMONETISATION

A convention was arranged by PEOPLE FOR INDIA FORUM, Tirunelveli, on the Topic "Black Money the Real Facts" on 2.11.2016

Prof. VENKATESH ATHREYA, the notable economic professor and former V.C of Bharathidasan University delivered the keynote address. Prof. Athreya analysed in detail about the impact of Demonetisation and the wrong handling of the issue by CentralGovt.



Around 350 people representing various sections of the people participated in the program. Prof. Manikumar, Former Dean of Vivekanandha University, Sagar, Madhya Pradesh

Presided over and com C.Muthukumara swamy, General Secretary narrated the background in which the seminar was organized. The program came for wide appreciation from the people.



Seminar on “Crisis of Civilization”

organised by
KSDIEA

The Kolkata Suburban Division Insurance Employees' Association, known as KSDIEA, an affiliated unit of All India Insurance Employees' Association, has stepped into its 30th birth Anniversary on 7th of November, 2016. In this historical juncture, the Association decides to celebrate its three decades of struggle and advancement organizing various programmes such as Seminars, Voluntary Blood Donation Camp, Campaign programme in the remotest part of the operational jurisdiction of the Division against the policy of the Government to destabilize nationalized insurance, T.U Classes to enrich the knowledge of the activists etc. As a part of this celebration aiming at development of organization, a Seminar was organized at Dum Dum Branch office premises on 12th November, 2016. The subject matter of the Seminar was “Crisis of Civilization” and the lone speaker of the seminar was Dr Shymal Chakroborty, an eminent professor of Kolkata University.

Our Dum Dum Base unit arranged and organized the seminar in a befitting manner. All classes of employees and agents of Dum Dum Branch enthusiastically took the responsibility of organizing the seminar and enriched the organization to a great extent. The audience was packed and as many as 250 employees of all classes and agents attended the seminar from different branch units of North 24 Parganas and contiguous branch offices.

The Seminar was presided by Com Shyama Prasad Bhattachara, the Vice – president of KSDIEA. The employees of DumDum Base presented three songs beautifully arranged and were applauded by the house. Com Chandrasekhar Bose, the legendary personality and founder member



of AIEA graced the occasion. Com Bose and Professor Chakrovorty were greeted with flower bouquet and on behalf of the Association two books were present to Com Chakrovorty honoring his long attachment with the Association. Com Ujjal Paul, the General Secretary of KSDIEA, welcomed the august house and explained the purpose of arranging the Seminar in the present social and economic background of the country briefly and congratulated the organizers of Dum Dum Base and Branch authority for their soulful involvement in organizing the seminar.

Professor Shyamal Chakrovorty with his eloquent speech on the subject mesmerized the house. He was critical in analyzing the historical essence of great India and invoked the audience to combat fearlessly the deliberate attack over the freedom of speech by the right wing political force who desperately engaged in destabilizing the social bonding of this great country. In his masterly speech he referred the works and stands taken by the great scholars at the juncture of crisis of civilization and asked the house to remember the message of those personalities of this planet starting from great Tagore to Dr Meghnath Saha – from Dr Bhupen Hazarica to Paul Robson.

The seminar was ended with the speech of Com Shyama Prasad Bhattacharya who chaired the seminar.

SEMINAR ON LIC AND NATION BUILDING IN KOLLAM & THIRUVANANTHAPURAM

Two seminars titled "Contribution of LIC in Nation Building Activities" were conducted in Thiruvananthapuram division as a part of the Diamond Jubilee celebrations of LIC. The first seminar was held in Kollam on 12/11/2016, which was inaugurated by Corporation Mayor Advocate Rajendra Babu and the principal speech rendered by Com. Mohanan, State Secretary of BSNLEU. Com. Sureshkumar presented the seminar paper and Com. K.V. Jnaneswaran of LIC Pensioners Association spoke on the occasion.

The second seminar was held in the state capital of Kerala, Thiruvananthapuram on 10th of December in YMCA Hall. Kerala Planning Board Member and economist Prof. K. N. Harilal inaugurated the seminar. In Kerala the newly formed LDF Ministry retained the planning commission and appointed eminent persons as its members. Prof. Harilal spoke about the current issue of demonetization and its ill effects on the economy. The economic development of an

economy depends on people's expectations. Demonetisation has killed these expectations. There may be a decline of growth in GDP. LIC is socializing the uncertainty of life through insurance, thus contributing to National development. Divisional Secretary P. Raju presented the seminar paper. Sri. K.G. M. Nair of Consumer Protection Council and former member of Policyholders Council initiated the discussion. He has said that the contribution of LIC to National building activities should be campaigned amongst the public. S. S. Potty, vice president of LIAOI advised to study the impact of demonetization on LIC. Com. Rajkumar, class I officers all India, secretary has requested that all the unions should come together for the protection of LIC in public sector. Com. Baburaj, NFIWFI divisional secretary also participated in the discussion along with the representatives of agents. The divisional president Com. Ganapathykrishnan was the moderator of the seminars.





LIC @ 60, LPG @ 25:

came together at a meeting under the caption " LIC @ 60, LPG @25: Confluence of Generations" organised at the LIC Divisional office premises, Kozhikode. It turned out to be a unique experience when retirees, some of them as old as 90 years and above, turned up at 10 in the morning to take part in the meeting, to recollect the struggles of the past undertaken to protect the insurance industry and to strengthen the AIIEA. Inaugurating the programme Prof T P Kunhikannan, former Secretary, Kerala Sasthra Sahithya Parishath dealt in detail on the impact of LPG policies and on the post liberalisation scenario in India including the demonetisation issue. Com. M Kunhikrishnan, Vice President, AIIEA, offered felicitations. Our senior leaders who nurtured and led the movement of LIC employees earlier in Coimbatore Division and later in Kozhikode

As part of the Diamond Jubilee Celebrations of LIC of India, LIC Employees' Union, Kozhikode Division organized a get together of employees and the retirees. On 27th November 2016, leaders and cadres of LIC Employees' Union and LIC Pensioners Association(AIIPA) of Kozhikode, Malappuram and Wayand Districts of Kozhikode Division

Seminar on "Indian Women and Their Legal Rights" at Kolkata

The Womens' Sub Committee of Insurance Employees Association ,KMD-II organised a seminar on " Indian Women and Their Legal Rights " on 17.12.2016 at Jeevan Tara Building, Kolkata. Com. Bharati Mutsuddi , ex chairperson, West Bengal State Womens' Commission and eminent lawyer of Kolkata High Court was the speaker. A considerable number of women employees and agents came from different branches of KMDO-II to attend the seminar.

Comrade Titila Mukherjee along with Com.

Arpita Roy and Com. Sanhita Dasgupta , the joint conveners of womens subcommittee conducted the seminar.

Com. Bharati Mutsuddi elaborately explained the legal aspects in respect of Womens' rights in Indian Scenario She also stressed upon the propagation of awarness in this field among Indian women.

At the end Com. Tapas Kumar Chattopadhyay, General Secretary, prop[osed vote of thanks to all concerned.



Confluence of Generations

Division shared their rich experiences. The presence of almost all the principal office bearers of LICEU Kozhikode Division right from its formation in 1973 made the meeting more significant. Com. C Ravindranathan and Com.C Narayanan, the first General Secretary and Treasurer respectively, Comrades C Achuthan, Sukumaran Punnassery, P Bhaskaran and KKC Pillai who led the organization several years as President and/or General secretary and Com.P Roy Kurien, former Treasurer shared their experiences. The words of our senior comrades and their presence itself were very much inspiring for the present generation. On behalf of the pensioners present Com P Abdu Samad and on behalf of the present



leadership Com. PK Bhagiabindu and Com.MJ Sreeram spoke at the meeting. Com IK Biju, President, LIC Employees' Union, Kozhikode Division presided over the meeting and Com PP Krishnan General Secretary gave the welcome address. The function came to a close with the vote of thanks by Com PN Nambissan, Vice President, LICEU Kozhikode Division.

WWCC SEMINAR AT VIZAG

Working Women Coordination Committee, Visakhapatnam Division organized a seminar on "Menopause Issues in Women" on 23.11.2016 at Divisional office Club premises. The seminar was an interactive session with our women comrades participating actively in the session. Dr I Vani, MD, DGO, Assistant professor of Gynaecology in King George Hospital, addressed the seminar. Speaking on the occasion, she dealt with the various physical, hormonal and emotional imbalances during the phase and also gave tips to avoid the disturbances. She said that women

generally take very good care of their family members but neglect their own health. She suggested that middle aged women must take balanced diet rich in calcium and emphasized the need for regular exercise. More than 75 women comrades participated and benefitted from the advice of the doctor.

The meeting was presided over by Com T Sunanda, Convenor, Com M Kameshwari, AP State Convenor participated. Com RV Padmavathi, Co Convenor welcomed the gathering and com Purnima delivered a vote of thanks.



INSURANCE NEWS IN BRIEF

The IRDA, on November 30th 2016, has allowed insurers to invest in additional tier 1 (AT1) bonds sold by banks, with some 'strict' clauses. Insurance firms can invest in AT1 bonds of only those banks with at least an 'AA' rating and should have declared dividend in last two years. Insurance firms can invest not more than 10% in such issues. AT1 bonds are perpetual bonds (with no maturity date) with debt-like and equity-like features issued by banks to augment their tier 1 capital.



The IRDA is tightening rules to ensure that companies take its approval before they enter into deals to pay non-compete fees. This comes in the wake of the HDFC Life-Max Life merger, which involves a large non-compete fee being paid out to the exiting investor. The deal between Max Life and HDFC Life involved a three-way merger process whereby Max Life would first merge with listed entity Max Financial Services. In the second stage, the insurance business would be demerged and merged with HDFC Life. In the final stage, the non-insurance business of the merged Max Life-Max Finance would be merged with Max India. The process will result in the merged life companies getting listed, although both are currently unlisted entities. The deal involved the merged entity paying a non-compete fee of Rs 850 crore to the promoters of the Max Group.



As at the end of October 2016, the total number of products of life insurance sector has jumped by 12.3 per cent compared to the same period last year, from 610 products as at the end of October 2015 to 685 this October. While LIC has increased its number of products by four, the private sector's, all 23 companies put together, number has increased by 71, average 3 per company.



"Total premium of the overall insurance industry in the country, both life and non-life combined, is projected to reach Rs 26 trillion by 2020" says a Report by CII-KPMG, while lamenting that the country is yet to traverse the path of insurance distribution through extensive use of digital channels. The Report further suggests that this transition has to be supported by an equally significant rise in the number of intermediaries involved in the distribution of insurance. It estimates that there is a need for building one billion distributor workforce to tap the under-penetrated financial distribution markets in the country.

Now that Though the life insurance industry expected to witness drop in premium collections by 10 per cent post-demonetisation, premium collection of life insurance companies has more than doubled in November 2016. Premium collection for all life insurers taken together rose to Rs 16,061 crore from Rs 7,553 crore a year ago. LIC amassed a total of Rs 12,528 crore worth of premium in November, compared with Rs 5,182 crore in same month last year. Market share of LIC is 72.79 percent on the basis of First Premium and on the basis of number of Policies its market share is 75.45 percent.



Economic Non-life insurance premium up to November 30th 2016 has grown by 31.7%. It has increased to Rs.81772.88 crore from Rs.62097.91 crore as of November 2015. While the private sector grew by 33.9 percent the public sector grew by 25.8 percent. The industry has been growing at around 16 per cent every year since 2006-07. It is expected that the business for the industry would cross Rs.1.2 lakh crore in this fiscal 2016-17.



Insurance against cyber risk represents a tremendous new business for the insurance industry. Numerous problems with the insurability impede the development of the market at present. Lack of data, risk of change, accumulation risk, loss sizes, availability of risk capital and potential moral hazard problems are the main insurability problems. Total annual premium of cyber insurance is around \$2 billion and is expected to reach \$20 billion by 2025. The USA is the largest cyber insurance market, where nearly 20 per cent of all organisations have cyber insurance and the number is increasing every year.



Growth in global non-life premiums is expected to fall slightly from 2.4 percent in 2016 in real terms to 2.2 percent in 2017, and will accelerate to 3.0 percent in 2018, says Swiss Re.'s Global insurance review and outlook for 2017-18. In the life sector, global premiums are expected to grow by 4.8 percent in 2017 and 4.2 percent in 2018 predicts Swiss Re. It mentions that the emerging markets, particular those in Asia, will be the main driver of premium growth in both non-life and life sectors.

A.M.KHAN, DHARWAD

ECONOMIC TID BITS

- ◆ Australian government has passed a draconian Australian Building and Construction Commission (ABCC) Bill which is aimed to outlaw and suppress all strikes, stoppage and ban on work by workers throughout construction, transport, offshore oil and gas industries as well as solidarity action by other workers.
- ◆ A sharp decline in oil industry actively since the summer of 2014 has led to rising unemployment and poverty in Alberta, a province once called "the economic engine" of Canada. In 2015, the unemployment rate grew from 4.7% to 7% and now stands at 7.8%, significantly higher than the national average of 6.9%. In 2015, 17579 workers lost their jobs, about 78% in oil & gas industry. 52,000 people in Edmonton and 60000 people in Calgary were searching for jobs in December 2015, in a province with a population of just 4 million. Alberta's resource sector lost nearly 21,000 jobs, manufacturing sector jobs were down by 5.3% while construction employment fell by 2.7%.
- ◆ According to a report by Statistics Canada, Canadians ended 2015 with a record-high debt burden, with the ratio of household credit market debt to disposable income rose by 165.4% in the final quarter. In 2015, Canadian household debt rose by 4.9%, the fastest pace in four years, to a record Canadian \$ 1.92 trillion including a 6.3% surge in mortgage debt. Disposable income meanwhile grew by just 0.3%.
- ◆ According to a forecast by Office for Budget Responsibility (OBR), the UK economy would grow 2.4% lower than the earlier forecast of March. Overall government borrowing would be 122 billion pounds by 2020/2021, much higher than the 100 billion pounds projected in March. The national debt of UK is expected to be 90% of its GDP next year, set to hit 2 trillion pounds, which was 100 billion pounds in 2010. Additional borrowings directly related to Brexit would be 58.7 billion pounds over the next six year (188 million pounds a week). During the last 18 months, the UK government has carried out 12 billion pounds cut in welfare measures as part of austerity.
- ◆ Mark Carnay, the Governor of Bank of England has said, "Globalization is associated with low wages, insecure employment, stateless corporations and striking inequalities", questioning the rationale of the World Bank definition of poverty as earning less than \$ 1.90 a day. He also warned that the public support for open markets is under threat. In Anglo-Saxon countries, the income share of wealth held by the richest 1% has risen notably since 1980 and today in USA the top 1% of the richest households receives 20% of all income. Globally, the share of wealth held by the richest 1% rose from one-third in 2000 to one-half in 2010. In UK, the income share of top 1% had tripled from 5% in the early 1980s to 15% in 2009.
- ◆ According to End Child Poverty Coalition Report, in UK 3.7 million (29%) children are living in poverty. In Birmingham the child poverty rate is 47.3%. Manchester, Leeds, Glasgow, Liverpool have child poverty rates greater than 43%. Since 2010, the number of children in absolute poverty has increased by 0.5 million and two-thirds (64%) of children growing up in poverty, live in a family where at least one member work, reflecting the meager wages as well as limited social security provided by the State.
- ◆ According to a report by Social Justice Index 2016, published by Bertelsmann Foundation, one in four citizens in Europe are living in poverty. This is a total of 118 million people. The percentage of people who are poor in spite of having a full time jobs rose to 7.8% in 2015, an increase of 0.6% from 2013. Germany stands at 7th place in the Social Justice Index, and 7.1% of people are living in poverty in 2015, which was 5.9% in 2009. The unemployment rate of European Union is 9.6%. In 2013, 23.7% of people were living in poverty. In Spain the poverty rate is 28.6% and in Greece it is 35.7%. 4.6 million Young people in European Union are unemployed. In 2015, 20.4% of young people had no work, an increase of almost 5% since 2008.
- ◆ Children under age 18 living in poverty in Romania is 46.8%, Bulgaria 43.7%, Greece 37.8%, Hungary 36.1%, Spain 34.4%, Italy 33.5%, Portugal 29.6%. In Greece, the number of Children facing material deprivation has almost tripled since 2007 from 9.7% to 25.7% now. The total number of unemployed young people in Spain & Greece is almost 50% and in Italy it is 40.3%.

J.SURESH, MYSORE

WORKING CLASS STRUGGLES

Dominican Republic: One-day truckers strike for fee increase

Drivers of freight trucks, flatbeds and tractor-trailers held a 24-hour stoppage on December 6 to push for higher freight fees. At least 90,000 truckers, affiliated with the Fenatrado truckers' federation struck nationwide. The striking truckers also demanded improvements in working conditions and the end of a fuel subsidy to the business sector.



Clashes erupt between Brazilian police and anti-austerity protesters

Thousands of anti-austerity demonstrators protested "fiscal adjustment" measures being discussed in Rio de Janeiro's legislature on December 6. The protesters gathered in front of the Legislative Assembly headquarters of Rio de Janeiro or Alerj. Some of the workers demanded back wages, which the federal government ordered the state to pay, following the state's declaration of a financial emergency ahead of the Rio Olympics earlier this year. The demonstrations included public security employees such as police, firefighters and prison guards, who were engaged in previous demonstrations.



Short strike by Chilean metro ticket clerks over wages, benefits, conditions

Hundreds of ticket clerks for the Metro de Santiago underground railway network struck on the morning of December 7 at 27 stations in the Chilean capital. The striking workers walked off the job to press their demands, including a raise in salaries, which they claim are barely above the minimum; "quality of life" benefits; overtime pay and bonuses for working festive days and 6-day workweeks. They also complained of being contract workers and not permanent employees.



Quebec paramedics on strike

Some 3,600 paramedics, ambulance dispatchers and other emergency health care workers are on strike. The workers involved in the dispute are represented by the Fédération de la santé et des services sociaux (FSSS-CSN), who have been working without a contract since March of 2015. The emergency health care workers are employed by ambulance companies across the province of Quebec and their right to strike is limited by essential service legislation which will mean that any job action may have a limited effect.



Bangladesh: Dhaka police attack sacked garment workers

Ten workers were injured when police used teargas and lathi charged a demonstration by over 1,600 garment workers outside their closed factory in Mirpur on 5th December. Rezaul Apparels workers

were demanding wages and severance pay. Police intervened when the demonstration spilled onto the main road leading to the Mirpur Zoo after workers from neighbouring factories joined the protest.



Sri Lankan port workers demonstrate

Hundreds of Port workers in Hambantota walked out on December 7 and picketed the port entrance to demand permanent jobs. Workers told the media that they had been employed on a temporary basis for several years. They launched a hunger strike, vowing to continue until their demand is met.



Pakistan: Rice mill workers in Larkana strike

Over 4,000 workers at 42 rice mills in Larkana, Sindh province began an indefinite strike on December 3 after wage negotiations broke down the night before. All Larkana rice mills have been closed by the walkout. The Rice Factories Labour Union and the Rice Mills Workers Union have accused mill owners of renegeing on a 2014 agreement to increase pay by 40 percent at the end of the wage-contract period.



Australian public sector workers begin stoppages

Over 30,000 federal public servants from the Department of Human Services (DHS), which runs Centrelink, Medicare, the Child Support Agency and administers veterans payments, began relay stoppages in the second week of December. The walkouts are part of protected industrial action in a three-year dispute with the Liberal-National federal government over a new agreement.



Strike by UK post office managers

Staff who manage the 300 Crown Post Offices—the main dedicated offices in towns and cities—went on strike on 3rd December. This follows strikes held on September 15 and October 31. The managers are opposing plans to sell off the state-owned post offices, cut staff and end the current defined pension scheme in March next year. They are members of the Unite union and the Communications Workers Union.



UK atomic weapons staff to hold further strike

Staff working for the Atomic Weapons Establishment

held further 24-hour strike on December 5. The members of the Unite union, who voted by a more than 90 percent majority for action, are based at Aldermaston and Burghfield, Berkshire. The strike is in opposition to AWE's plans to phase out the defined benefit pension scheme and replace it with an inferior one.

S.SRIDHARA, MYSORE

For our Field Force

Online Discount

Following the demonetisation, the government asked public sector insurers to provide discounts of up to 10% on the premium amount for general insurance policies and 8% in new life policies of Life Insurance Corporation sold online. LIC sells only two policies online now — a term-policy 'E-Term' and a single-premium policy Jeevan Akshay. Life insurers need the regulator IRDAI's approval to sell online and therefore most of the products are not compatible for digital sales.

LIC not allowed

Though the LIC and banks are being governed by the Negotiable Instruments Act, only banks, except those in the cooperative sector, were allowed to accept demonetised Rs.1,000 and Rs.500 notes. Permission was granted to post offices, petrol bunk and even toll plazas, but LIC was not included on the list of institutions identified for exchanging demonetised notes. A large number of customers who had availed themselves of insurance policies ranging between Rs.1 lakh and Rs.5 lakh, mostly in the lower and middle-income brackets, were unable to pay the premium in time for want of currency and now run the risk of losing the insurance cover for payment default. Equally pitiable is the plight of 10,61,560 agents across the country. Most of them make out a living by issuing and servicing policies and maintaining their client base intact. Payment disruptions would take a heavy toll on their monthly returns and many of them would be compelled to explore other career options. (-The Hindu)

LIC Grows 315%

Data from the Life Insurance Council showed that LIC's new premiums saw a 315% jump on a year-on-year basis. Private life insurance companies, on the other hand, saw an almost 50% growth in new business premiums for the month of November 2016 compared to November 2015. For the April to November period, LIC had seen a growth of 104% while private insurers saw a growth of 26%.

Highest premium ever

The Dadar branch of LIC has sold a policy with the highest premium ever, i.e. Rs.50 crore. The record premium was paid by an individual for a Jeevan Akshay pension plan. The buyer is understood to be a businessman with real estate interests.

Rs.156 Cr to Central Bank

LIC is offering Rs.156.79 crore to Central Bank of India by purchasing 1.71 crore shares on a preferential basis, Central Bank said in a regulatory filing.

Penalty

IRDAI has imposed a penalty of Rs 20 lakhs on Birla Sun Life Insurance for denying death claim, engagement of business mentor, violation of norms related to premium collection with regard to ULIP products and violation of Corporate Agents guidelines by arranging foreign trips and distribution of gift cards to the employees of corporate agents and brokers. It has imposed a penalty of Rs.5 lakhs on Aviva Life Insurance Co. also for violations in policy conditions.

More Complaints on Private companies

Received more complaints against private insurers than the public-sector insurance companies, said B N Mishra, current ombudsman of Chennai. In life, 59% of the complaints were against Private insurers while LIC has more than 70% of the life insurance market. In general insurance also, more than 53% complaints were against private general insurers.

Jan Dhan Sales

The government is planning to ask banks to sell financial services products, including insurance and pension schemes to Pradhan Mantri Jan Dhan Yojana accounts that have seen a sudden flow of deposits. It is clarified that, the Banks will not push these products but just educate such account holders when they come to withdraw or deposit.

GI in Foreign Currency

Indians living outside can buy health or general insurance in foreign currency irrespective of the currency for settlement claims, the Reserve Bank said in the revised general and health insurance manual. For these residents, claims will be settled under cashless international health insurance policies to hospitals providing treatment or through a third-party administrator (TPA). Besides, all general or health insurance policies are allowed to be placed in foreign exchange and no Reserve Bank permission will be required for issuance or renewal of any policy, it said.

Bonus may fall

Interest rates are falling after demonetisation of old high-denomination currency notes. The sudden reduction in the interest rates can be expected to have an adverse impact on life insurance companies, because of lower yields on fixed-interest assets. So, it could also lower the bonuses on traditional insurance plans.

ARIVUKKADAL, THANJAVUR

A Campaign against Environmental Degradation

Sulthan Bathery Base Unit of LIC Employees' Union, Kozhikode division conducted a unique awareness programme joining hands with the District administration in their initiative to make Wayanad district free of plastic wastes.

As the first stage of the campaign programme envisaged by the base unit to enlighten the people on the ill effects of pollution out of plastic wastes, Base Unit stitched and distributed more than 1000 carry bags made of cotton to the public.

The bags with the message "AVOID PLASTIC - PROTECT THE EARTH" inscribed on it were stitched at the branch



office premises by our comrades at a well attended function, inaugurated by the Chairman of the Sulthan Bathery Municipality, Sri CK Sahadevan.

As the second phase of the campaign a bike rally exhibiting the cotton bags with the slogan was held in the city which was flagged off by Sri MK Pramod, District Secretary, NANMA, an association of artists. Colourful flags and musical instruments made the rally more attractive. During the distribution of the bags a magic show and folklore music were held. As a recognition to our campaign the Municipal authorities invited the office bearers of our base unit for a discourse on the project in the Municipal Council Meeting. Wayanad district is facing acute environmental degradation, of late and the initiative has evoked good attention.

DONATIONS

Insurance Worker gratefully acknowledges donations from the following comrades and heartily thanks them for their love and affection towards the Journal :

Com.C.Kandasamy, Retired from Mettur Branch, National Insurance Co.Ltd, Coimbatore Region, SALEM Rs.1000/-
 Com. Tarak Sikdar, HDIEA, Kolkata RS.2000/-

DONATIONS TO AIIEA :

Com.Padmaja, Retired AO, Vizag DO, donated a sum of Rs.10,000/- to the AIIEA on the eve of her retirement from LIC. She was the former President of Vizag Division and is also wife of MVS Sharma, MLC, who was also the Office-bearer of Vizag DO along with Com.K.Venugopal.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January	269	6140.17
February	267	6094.52
March	268	6117.34
April	271	6185.81
May	275	6277.12
June	277	6322.77
July	280	6391.25
August	278	6345.60
September	277	6322.77
October	278	6345.60

Base 1960=Base 2001x22.8259

4th Conference of ECZIEA

8-10 Dec. 2016
Jamshedpur

(REPORT ON PAGES 22-24)



Chairperson of the Reception Committee
Prof. Dr. Shukla Mohanty, delivering the welcome speech



Com. Amanulla Khan, President, AIEEA
inaugurating the conference.



Com. Shreekant Mishra,
General Secretary,
ECZIEA, summing
up the debate



Com. V. Ramesh, General Secretary
AIEEA, addressing the delegates



STRUGGLE - INTERNATIONALISM - UNITY



WORLD TRADE UNION CONGRESS
5-8 October 2016, Durban, South Africa

Trade Unions
of the West
Strong, Massive,
Democratic, Militant

WFTU
Powerful, organized
in the class war & for
class liberation

Struggle - Internationalism - Unity

Com.Mzwandile Makwayiba
President



Com.George Mavrikos
General Secretary



'Forward, for the attainment of the contemporary needs of the working class against poverty and wars generated by capitalist barbarism!'

Call of 17th Congress of World Federation of Trade Unions
(REPORT ON PAGES 18-20)

