

insurance Worker



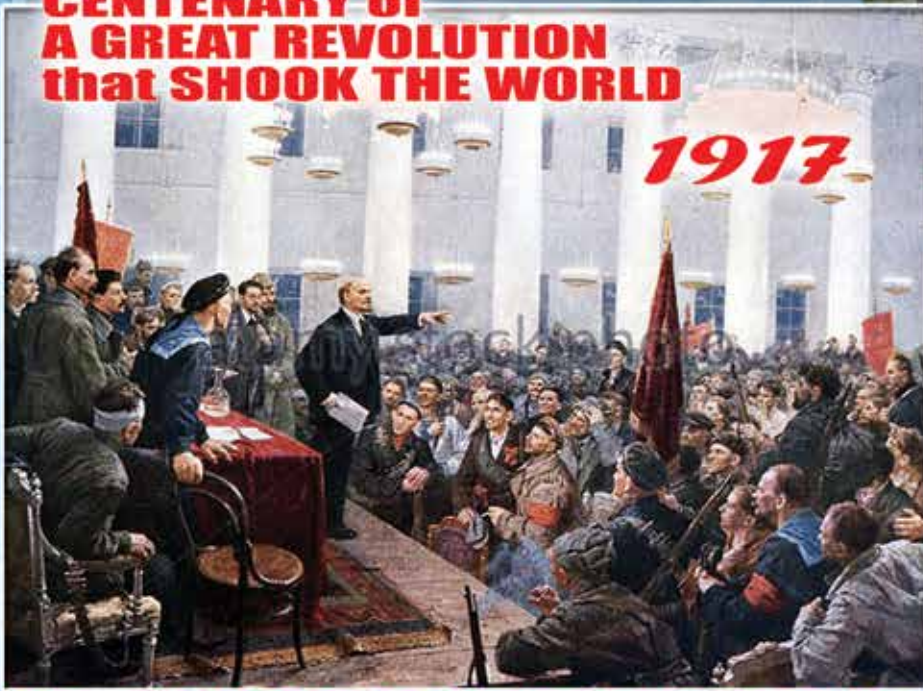
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*CIA cowards
could only kill him,
NOT HIS IDEAS
THAT CONTINUE
TO INSPIRE*

**CENTENARY of
A GREAT REVOLUTION
that SHOOK THE WORLD**

1917



NO GREAT REVOLUTION EVER FAILS

The
TRAGEDY
in
GORAKHPUR



फूल देखे थे
जनाजोंपे अक्सर मैने
कल 'गोरखपुर' में फूलों
का जनाजा देखा

RIGHT TO PRIVACY
BASIC DEMOCRATIC
HUMAN RIGHT



RIGHT TO
PRIVACY IS A
FUNDAMENTAL
RIGHT.

IT'S NOT
ABSOLUTE!

AN ISSUE OF
GENDER JUSTICE

**TALAQ
IALAQ
TALAQ**





Com. Inderjit Singh Lotey, Assistant,
Branch Office, Khanna, Divisional Office, Ludhiana (NZ)
Retired from LIC of India on 31.07.2017

Message from Com. Inderjit Singh Lotey

After serving in Indian Air Force for 15 Years, I joined LIC of India on 18.11.1991 and became the proud member of AIIEA. During my initial years of service in LIC, I was attracted towards the philosophy of working class by observing and participating in the continues struggles on the people's issues and unflinching fight for the welfare of insurance employees and working class under the leadership of AIIEA. Insurance Worker and Beema Majdoor helped me a lot in understanding the ideology of working class. I have two sons, both are M.Tech and settled in Canada. I am a contented person and owe my success to AIIEA/NZIEA and LIC of India.

I will always remain connected with the activities of AIIEA for social work and other progressive movements in the country. It was my good fortune to have been a part of this great organization and it has been a very satisfactory experience as well.

I pay my sincere gratitude to the Leadership of the Ludhiana Division, NZIEA & All India Insurance Employees' Association with revolutionary greetings to all the members of AIIEA.

THE TRAGEDY OF GORAKHPUR

फूल देखे थे जनाजों पे अक्सर मैंने
कल 'गोरखपुर' में फूलों का जनाजा देखा

*Flowers I had seen often decorating the coffins
Yesterday sadly in Gorakhpur I saw coffins of flowers*

These two lines of Gulzar speak of the pain, agony and anger of the nation at the Gorakhpur tragedy. It is unfortunate that 60 children died between August 7 and 11 in BRD Hospital, Gorakhpur, the Constituency of the U.P Chief Minister due to lack of oxygen. It was sheer negligence and insensitivity towards the poor that so many young lives were snuffed out. In the face of the national outcry, the blame game has begun. While the hospital administration has blamed the government for lack of funds, infrastructure and non-renewal of contract with the oxygen cylinder supplier, the government has blamed the doctors and the administration. The government has ordered an enquiry and has placed some doctors under suspension. But what is disgusting is that there is no political accountability over the loss of so many young lives.

The death of young children in Gorakhpur is not something new. Since 2012, it is reported that 3000 children have died due

to Japanese Encephalitis in BRD Hospital. The Chief Minister of Uttar Pradesh has cited unhygienic conditions as the reason for these deaths and the spread of disease. Following the Gorakhpur tragedy it came to light that large numbers of children have lost their lives in hospitals in Chhattisgarh and Nasik in Maharashtra. This pathetic situation is due to the neglect of the health care and the misplaced priorities of the government.

It is common knowledge that the public health system in India has totally collapsed. Large parts of the country do not even have primary health centres. The obsession with privatisation of health services has virtually killed the public health system making the health services unaffordable for the poor. It is a matter of shame that while we proudly claim to be the fastest growing large economy in the world, India's public spending on health care is abysmally low. The government hospitals lack both human and other necessary infrastructure. It is estimated that public spending on health is only around 1.3 percent of the GDP while China which is a five time bigger economy than India spends more than 4 percent of its GDP on health care. The World

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Health Organisation prescribes 1 doctor for 1000 people but in India the ratio is 1:1700. It is estimated that there is a shortage of over 5 lakh doctors in the country.

It is a matter of shame that India accounts for the largest numbers of deaths of children under age 5 in the world. Nearly 10.8 million children below the age of 5 years died in 2015. This translates to 2959 deaths every day and most of them from diseases that were preventable and controllable. The infant mortality rate in India is much higher than Bangla Desh and Sri Lanka. In Uttar Pradesh and Madhya Pradesh more than 50 out of every 1000 children die before they reach the age of 5. This is worst than Ethiopia, Ghana and

Sub-Saharan African countries. What is more disgusting is that girls continue to die in larger numbers than the boys. It is time that the government wakes up to the reality, change its priorities and focus on developing a strong public health system. The neo-liberal regime must understand that privatisation of health sector will deprive the poor and vulnerable sections of the population of basic health services. Right to health is a fundamental right under Article 21 of the Constitution. The government of Uttar Pradesh and the Central Government are accountable for the loss of so many young lives and they cannot escape the responsibility by laying the blame at the hospital administrations or doctors.

गोरखपुर की त्रासदी

फूल देखे थे जनाजों पे अक्सर मैंने
कल 'गोरखपुर' में फूलों का जनाजा देखा

गुलजार की ये दो पंक्तियाँ गोरखपुर की त्रासदी पर देश की पीड़ा, दर्द एवं गुस्से को बयां करती हैं। यह दुर्भाग्यपूर्ण है कि 7 अगस्त व 11 अगस्त के बीच आक्सीजन की कमी से उत्तर प्रदेश के मुख्यमंत्री के निर्वाचन क्षेत्र गोरखपुर के बी०आर०डी० हास्पिटल में 60 बच्चे मौत की नींद सो गये। यह गरीबों के प्रति निरी लापरवाही व संवेदनहीनता ही है जिसके कारण इतने सारे युवा लोगों की जानें चली गईं। राष्ट्रीय हो-हल्ला होने के कारण आरोपों का खेल शुरू हो गया है। हास्पिटल प्रशासन ने सरकार को फंड व बुनियादी सुविधाओं की कमी और आक्सीजन सिलेंडर की आपूर्ति करने वालों के साथ ठेके का नवीनीकरण न करने का जिम्मेदार ठहराया है वहीं सरकार ने डाक्टरों व प्रशासन के विरुद्ध आरोप लगाये हैं। सरकार ने एक जाँच का आदेश दिया है तथा कुछ डाक्टरों को निलम्बित कर दिया है। लेकिन जो वीभत्स है वह यह है कि इतनी सारी युवा मौतों के लिये कोई राजनीतिक जिम्मेदारी नहीं है।

गोरखपुर में युवा बच्चों की मृत्यु कोई नई घटना नहीं है। इस तरह की रिपोर्ट मिली हैं कि 2012 से बी०आर०डी० हास्पिटल में जापानी एनसिफलाइटिस से 3000 बच्चों की मृत्यु हो चुकी है। उत्तर प्रदेश के मुख्यमंत्री ने इन मौतों तथा बीमारी के बढ़ने के लिये साफ-सफाई की स्थिति को क्रोसा है। गोरखपुर त्रासदी के बाद यह प्रकाश में आया है कि छत्तीसगढ़ व महाराष्ट्र में नासिक के हास्पिटल में भी बड़ी संख्या में बच्चे मौत का शिकार हो चुके हैं। यह मर्मस्पर्शी स्थिति सरकार द्वारा स्वास्थ्य सेवाओं की उपेक्षा करने व उसकी बेठिकाने की वरीयताओं के कारण है।

यह आम जानकारी में है कि भारत में सार्वजनिक स्वास्थ्य योजना पूरी तरह ठप हो गई है। यहाँ तक कि देश के बहुत से भागों में प्रारम्भिक चिकित्सा केन्द्र भी नहीं है। स्वास्थ्य सेवाओं के निजीकरण की सनक ने सार्वजनिक स्वास्थ्य सेवाओं को लगभग मार ही दिया

है जिससे स्वास्थ्य सेवाओं को वहन करना गरीबों के लिये असंभव हो गया है। यह शर्म की बात है कि जहाँ हम दुनियाँ में सबसे तेज गति से बढ़ने वाली एक बड़ी अर्थव्यवस्था का दावा करते हैं, वहीं स्वास्थ्य सेवाओं पर होने वाला सार्वजनिक व्यय बहुत कम है। सरकारी अस्पताल आदमी और बुनियादी सुविधाएँ दोनों की कमी से ग्रसित है। यह अनुमान लगाया गया है कि स्वास्थ्य पर हमारा सार्वजनिक व्यय जी०डी०पी० के 1.3 प्रतिशत के बराबर है जबकि चीन जो हमसे पाँच गुनी बड़ी अर्थव्यवस्था है, स्वास्थ्य सेवाओं पर अपनी जी०डी०पी० का 4 प्रतिशत व्यय करता है। विश्व स्वास्थ्य संगठन 1000 व्यक्तियों पर एक डाक्टर का निर्धारण करता है परन्तु भारत में यह अनुपात 1:1700 का है। यह अनुमान है कि देश में 5 लाख डाक्टरों की कमी है।

यह शर्म की बात है कि भारत 5 वर्ष से छोटे बच्चों की मौतों के मामले में दुनियाँ में सबसे बड़ा देश है। 2015 में 5 वर्ष से छोटे बच्चों की लगभग 10.8 मिलियन मौतें हुई थीं। इसका मतलब यह हुआ कि 2959 बच्चों की मौतें प्रतिदिन हुईं और वह भी ऐसी बीमारियों से जिनको रोका जा सकता था व नियंत्रित किया जा सकता था। भारत में शिशुओं की मृत्यु दर बंगलादेश व श्रीलंका से बहुत ज्यादा है। उत्तर-प्रदेश व मध्य-प्रदेश में 1000 बच्चों में से 50 की मृत्यु तब तक हो जाती है जब तक वे 5 साल के होते हैं। यह इथियोपिया, घाना व उप-सहारावी अफ्रीकी देशों से भी खराब है। ज्यादा वीभत्स यह है कि लड़कों की अपेक्षा लड़कियाँ अधिक संख्या में मरती हैं।

यह समय है कि सरकार सच्चाई के प्रति जागृत होगी, अपनी वरीयताओं को बदलेगी और एक मजबूत सार्वजनिक स्वास्थ्य योजना पर ध्यान केन्द्रित करेगी। नव-उदारवादी शासन को यह समझना चाहिये कि स्वास्थ्य क्षेत्र के निजीकरण से हमारी जनसंख्या के गरीब व कमजोर वर्ग मूलभूत स्वास्थ्य सेवाओं से वंचित हो जायेंगे। संविधान

के अनुच्छेद 21 के अन्तर्गत स्वास्थ्य का अधिकार एक मूल अधिकार है। उत्तर-प्रदेश व केन्द्र की सरकार इन युवा मौतों के लिये जिम्मेदार हैं तथा वे इसका आरोप

डाक्टर व हास्पिटल प्रशासन पर डालकर जिम्मेदारी से बच नहीं सकते हैं।

PRIVACY A FUNDAMENTAL RIGHT

The Nine Judge Constitutional Bench of the Supreme Court delivered its verdict on August 24, 2017 in Justice K.S.Puttaswamy (Retd) vs Union of India case on the issue of right to privacy. In a landmark judgement the Court unanimously ruled that the right to privacy is a fundamental right. The Supreme Court over-ruled an eight judge bench judgment in the MP Sharma case and a six judge bench judgment in Kharak Singh case which had earlier ruled that privacy is not a fundamental right. This judgment has come as a big blow to the government which today is trying to enter into every private space of the citizens through Aadhar.

The Attorney General K.K.Venugopal arguing on behalf of the Government said that the right to privacy has no relevance for the hungry millions and it is only a concept of the elite. Earlier the Former Attorney General Mukul Rohatgi had argued in the Aadhar case that privacy was in fact not guaranteed by the constitution and went on to say that a person has no absolute right even on his or her body. The Counsels appearing for the BJP ruled States of Maharashtra, Gujarat and Haryana too argued against the right to privacy.

The Supreme Court rejected these arguments and held that 'privacy is a constitutionally protected right which emerges primarily from the guarantee of life and personal liberty in Article 21 of the Constitution. Elements of privacy also arise in varying context from other facets of freedom and dignity guaranteed by the fundamental rights contained in Part III of the Constitution. The Court further held that 'life and personal liberty are inalienable rights. These are rights which are inseparable from a dignified human existence. The dignity of the individual, equality between human beings and quest for liberty are the foundational pillars of the Indian Constitution.'

Commenting on the argument of the government that the poor need no privacy and it is only an elitist concept, the court observed 'the refrain that the poor need no civil and political rights and are concerned only with economic well being has been utilised to wreak the most egregious violations of human rights'. At a time when the government is intruding into all the private spaces of the citizens, the Court said 'all liberal democracies believe that the State should not have unqualified authority to intrude into certain aspect of human life and that the authority should be limited by parameters constitutionally fixed. Fundamental rights are the only constitutional firewall to prevent State's interference with those core freedoms constituting the liberty of a human being'.

This landmark judgment has further expanded the rights of the Indian citizens. This judgment has opened the possibility of challenging a large number of actions of the government which intrude into the privacy of the individual. The reckless usage of Aadhar which was once vehemently opposed by the BJP has been converted into a instrument of the State to spy every action of its citizens. The decision on Aadhar is pending before the Supreme Court. This has to be now tested in the background of the unanimous verdict of the Supreme Court recognising the right to privacy as a fundamental right.

The Supreme Court ruling has been welcomed by all progressive sections of the Indian society. The government is forced to take a U-turn and say that it was always in favour of the right to privacy despite advancing all the arguments against this right in the Supreme Court. The Supreme Court verdict is a victory for all citizens. The right to privacy is a basic democratic and human right and the Indian citizens must remain vigilant to guard this right.

निजता एक मौलिक अधिकार

निजता के अधिकार के मुद्दे पर उच्चतम न्यायालय की एक नौ सदस्यीय संविधान पीठ ने न्यायमूर्ति (से0नि0) के0एस0पुट्टास्वामी बनाम भारत मामले में 24 अगस्त 2017

को अपना फैसला सुनाया। इस विख्यात निर्णय में न्यायालय ने सर्वसम्मति से फैसला किया कि निजता का अधिकार एक मौलिक अधिकार है। उच्चतम न्यायालय ने एम0पी0शर्मा

मामले में आठ सदस्यीय व खडक सिंह मामले में 6 सदस्यीय पीठ के निर्णयों को पलट दिया जिनमें कहा गया था कि निजता का अधिकार मौलिक अधिकार नहीं है। इस निर्णय से सरकार को बहुत बड़ा धक्का लगा है जो आधार के माध्यम से अब नागरिकों के निजी स्पेस में प्रवेश करने की कोशिश कर रही है।

एटॉर्नी जनरल केके0वेणुगोपाल ने सरकार का पक्ष रखते हुए यह दलील पेश की थी कि निजता के अधिकार की लाखों गरीबों के लिये कोई प्रासंगिकता नहीं है और वह केवल विशिष्ट वर्ग की अवधारणा है। इससे पहले एटॉर्नी जनरल मुकुल रोहतगी आधार मामले में यह तर्क दे चुके थे कि वास्तव में संविधान निजता की गारंटी नहीं देता है और उन्होंने दलील पेश की थी कि व्यक्ति का अपने शरीर पर भी कोई संपूर्ण अधिकार नहीं है। बीजेपी शासित राज्यों महाराष्ट्र, गुजरात व हरियाणा के वकीलों ने भी निजता के अधिकार का विरोध किया था।

उच्चतम न्यायालय ने इन तर्कों को अस्वीकार कर दिया तथा कहा कि निजता संविधान से संरक्षित अधिकार है जो प्रारम्भिक रूप से संविधान के अनुच्छेद 21 के अन्तर्गत जीवन और व्यक्तिगत स्वतन्त्रता की गारंटी से निकलता है। संविधान के भाग 3 में दिये गये मौलिक अधिकारों द्वारा गारंटी दिये जाने वाले स्वतन्त्रता व सम्मान के अधिकार के आयामों के विभिन्न परिप्रेक्ष्यों से भी निजता का अधिकार पैदा होता है। न्यायालय ने आगे कहा कि “जीवन व व्यक्तिगत स्वतन्त्रता के अधिकारों को अलग नहीं किया जा सकता है। ये ऐसे अधिकार हैं जो सम्माननीय मानव अस्तित्व से अलग नहीं किये जा सकते। व्यक्ति का सम्मान, लोगों के बीच बराबरी व स्वतन्त्रता की इच्छा भारतीय संविधान के भवन की नींव है।”

सरकार के इस तर्क पर टिप्पणी करते हुए कि गरीबों को निजता की आवश्यकता नहीं है और यह विशिष्ट वर्गीय अवधारणा है, न्यायालय ने कहा कि “यह निष्कर्ष निकाल लेना कि गरीबों को नागरिक व राजनीतिक अधिकारों की

जरूरत नहीं होती और वे केवल अपनी आर्थिक समृद्धि की चिंता करते हैं, इस तर्क को मानव अधिकारों के कुख्यात उल्लंघन का प्रतिशोध लेने के लिये इस्तेमाल किया जाता है।” ऐसे समय में जब सरकार नागरिक के निजी स्पेस में घुसने का प्रयास कर रही हो, न्यायालय ने कहा कि “सभी उदार जनतान्त्रिक व्यवस्थाओं का विश्वास है कि राज्य को मानव जीवन के कुछ पक्षों में घुसने का अनियंत्रित अधिकार नहीं होना चाहिये। यह अधिकार संविधान द्वारा तय किये गये मानकों तक सीमित होना चाहिये। मौलिक अधिकार ही संविधान की वह अग्नि दीवाल है जो राज्य को मानव समाज को बनाने वाली मूल स्वतन्त्रताओं में हस्तक्षेप करने से रोक सकती है।”

इस विख्यात निर्णय से भारतीय नागरिकों के अधिकारों का और विस्तार हुआ है। इस फैसले ने बड़ी संख्या में व्यक्ति की निजता में घुसने की सरकार की कार्यवाहियों को चुनौती देने की संभावना को खोल दिया है। आधार के अन्धाधुन्ध प्रयोग ने जिसका कि बीजेपी ने एक बार डटकर विरोध किया था, नागरिकों की प्रत्येक कार्यवाही की राज्य द्वारा जासूसी करने की मशीन में बदल दिया है। आधार पर निर्णय उच्चतम न्यायालय में लम्बित है। अब निजता के अधिकार को मौलिक अधिकार की मान्यता देने के उच्चतम न्यायालय के सर्वसम्मत फैसले की पृष्ठभूमि में इसकी परीक्षा होगी।

उच्चतम न्यायालय के फैसले का भारतीय समाज के सभी प्रगतिशील वर्गों द्वारा स्वागत किया गया है। सरकार को यू-टर्न लेने के लिये विवश होना पड़ा है और उच्चतम न्यायालय में इस अधिकार के विरोध में तर्क प्रस्तुत करने के वाबजूद उसने यह कहा है कि वह हमेशा से ही इस अधिकार के पक्ष में थी। उच्चतम न्यायालय का निर्णय सभी नागरिकों की विजय है। निजता का अधिकार एक मूलभूत जनतान्त्रिक व मानव अधिकार है और भारतीय नागरिकों को इस अधिकार की सुरक्षा करने के लिये सतर्क रहना चाहिये।

TRIPLE TALAQ DECLARED ILLEGAL

The Five-Judge Constitutional Bench of the Supreme Court by a majority decision declared the practice of instant triple talaq illegal and unconstitutional. It is a welcome judgement and all progressive sections must celebrate the ruling of the Apex Court. It is the success of the prolonged and fearless struggle of some Muslim women and organisations like Bharatiya Muslim Mahila Andolan. These brave women withstood tremendous opposition and pressure from within the Muslim community to take this battle to a logical end. It is interesting that a large number of Muslim countries have abolished the practice of triple talaq and a number of sects within Islam do

not follow this practice. But the Muslim Law Board remained adamant and refused to take steps to abolish this despicable practice.

The All India Muslim Personal Law Board had argued in the Court that triple talaq though bad in Islam and despised by the Prophet; yet it is an integral part of the religion. The Court rejected this argument and held that triple talaq is not integral to religion and infact it is against what is prescribed in the holy Quran. The Court said that what is Quaranically wrong cannot be legally right. The Court did not decide the issue by testing it on grounds of human rights; constitutional guarantee on right to equality and gender justice but

based its judgement on the Quranic saying. It is good that the Muslim Personal Law Board after initial vacillation has now decided not to for review of this judgement. This judgement provides an opportunity for the Personal Law Board to seriously introspect and undertake the job of bringing the personal law in tune with the present times and to ensure gender justice. The intellectuals and progressive sections within the Muslim community have a role to play in mobilising the opinion of the community in favour of such reforms. With the Supreme Court declaring the practice of instant triple talaq illegal and unconstitutional, the government must take the necessary follow up steps now.

The Prime Minister, President of the BJP and a number of ministers in the Union Cabinet were vocal that the issue of triple talaq is

about gender justice. The Prime Minister said that he wants justice for his Muslim sisters. This concern of the Prime Minister for the Muslim women is appreciable. But the Prime Minister must be concerned about justice to all women of the country irrespective of caste and religion. He can show his commitment to the cause of the women by empowering them socially, economically and politically. He can take the first step in this direction by getting the long pending legislation on Women Reservation passed in the Parliament. He is the unchallenged leader and his party has absolute majority and it will not be difficult for him to secure the parliamentary approval to the Women Reservation Bill. Can we hope that in the next session of Parliament, the Prime Minister will move decisively in this direction?

तीन तलाक गैर-कानूनी घोषित

उच्चतम न्यायालय की पाँच सदस्यीय संवैधानिक पीठ ने बहुमत के निर्णय द्वारा तात्कालिक तीन तलाक की प्रथा को गैर-कानूनी व असंवैधानिक घोषित किया है। यह एक स्वागत योग्य निर्णय है तथा सभी प्रगतिशील तबकों को सबसे ऊँची अदालत के इस निर्णय का उत्सव मनाना चाहिये। यह कुछ मुस्लिम महिला आन्दोलनों जैसे भारतीय मुस्लिम महिला आन्दोलन के लम्बे व भय रहित संघर्ष की सफलता है। इन बहादुर महिलाओं ने अत्यधिक विरोध व मुस्लिम समुदाय के अन्दर दबाव का जबरदस्त प्रतिरोध किया व इस लड़ाई को उसके तार्किक अन्त तक पहुँचा दिया। यह दिलचस्प है कि बड़ी संख्या में मुस्लिम देशों ने तीन तलाक की प्रथा को समाप्त कर दिया है और इस्लाम के अन्दर अनेक मत इस व्यवहार का अनुकरण नहीं करते हैं। लेकिन मुस्लिम लॉ-बोर्ड अड़ा रहा और उसने इस घृणित व्यवहार को समाप्त करने के लिये कदम उठाने से इन्कार कर दिया।

ऑल इंडिया मुस्लिम पर्सनल लॉ बोर्ड ने न्यायालय में यह तर्क दिया कि यद्यपि तीन तलाक इस्लाम में बुरा है तथा पैगम्बर भी इससे नफरत करते थे ; तथापि यह धर्म का एक अविभाज्य अंग है। न्यायालय ने इस तर्क को अस्वीकार कर दिया और कहा कि तीन तलाक धर्म का अविभाज्य अंग नहीं है और वास्तव में पवित्र कुरान में जो निर्धारित किया गया है यह उसका विरोधी है। न्यायालय ने कहा कि जो कुरान के हिसाब से गलत है वह कानूनी रूप से सही नहीं हो सकता। न्यायालय ने इस मुद्दे का मानव अधिकारों, संविधान में प्रदत्त बराबरी के अधिकार की गारण्टी व लिंग न्याय के आधार पर परीक्षा करने का निर्णय नहीं लिया परन्तु अपने निर्णय को कुरान की कहावत का आधार प्रदान किया। यह अच्छी बात है कि मुस्लिम

पर्सनल लॉ बोर्ड ने प्रारम्भिक अस्थिरता के पश्चात इस निर्णय की समीक्षा न करने का फैसला किया है। यह निर्णय पर्सनल लॉ बोर्ड को यह अवसर उपलब्ध कराता है कि वह गम्भीर रूप से आत्म परीक्षण करे और पर्सनल कानून को आज की परिस्थितियों के अनुरूप बनाने व लिंग न्याय सुनिश्चित करने के लिये काम करे। मुस्लिम समुदाय के बुद्धिजीवी व प्रगतिशील तबकों को इन सुधारों के पक्ष में राय एकजुट करके अपनी भूमिका का निर्वहन करना है। उच्चतम न्यायालय द्वारा तीन तलाक की प्रथा को गैरकानूनी व असंवैधानिक घोषित करने के पश्चात अब सरकार को इसके लिये आवश्यक कदम उठाने चाहिये।

प्रधानमंत्री, बीजेपी के अध्यक्ष तथा केन्द्रीय मंत्रिमंडल के कुछ सदस्य इस बात को कह रहे थे कि तीन तलाक का मुद्दा लिंग न्याय का मुद्दा है। प्रधानमंत्री ने कहा कि वह अपनी मुस्लिम बहिनों के लिये न्याय चाहते हैं। मुस्लिम महिलाओं के लिये प्रधानमंत्री की चिंता प्रशंसनीय है। परन्तु प्रधानमंत्री को जाति व धर्म के भेदभाव के बिना देश की सभी महिलाओं को न्याय दिलाने की चिंता होनी चाहिये। वे महिलाओं के प्रति अपनी प्रतिबद्धता उनको सामाजिक, आर्थिक व राजनीतिक रूप से शक्तिशाली बनाकर जाहिर कर सकते हैं। वे इस दिशा में पहला कदम संसद में काफी समय से लम्बित महिला आरक्षण विधेयक को पारित कराकर उठा सकते हैं। वे ऐसे नेता हैं जिनके लिए कोई चुनौती नहीं है और उनकी पार्टी को स्पष्ट बहुमत प्राप्त है तथा उनके लिये महिलाओं को आरक्षण देने सम्बन्धी विधेयक को संसद की स्वीकृति मिलने में कठिनाई नहीं होगी। क्या हम आशा कर सकते हैं कि संसद के आगामी सत्र में प्रधानमंत्री इस दिशा में निर्णात्मक कदम उठावेंगे ?



United Nations urges end to austerity, calls for ambition to rebalance global economy and achieve prosperity for all

UNCTAD/PRESS/PR/2017/032 Geneva, Switzerland, (14 September 2017)

The global economy appears stuck on its path to recovery. A new UNCTAD report, the **Trade and Development Report, 2017: Beyond Austerity – Towards a Global New Deal**, sets out an ambitious alternative policy route to build more inclusive and caring economies.

Launching the report, UNCTAD Secretary-General Mukhisa Kituyi said, "A combination of too much debt and too little demand at the global level has hampered sustained expansion of the world economy".

The report states that people should be put before profits, calling for a twenty-first century makeover to offer a global "new deal". Ending austerity, clamping down on corporate rent seeking and harnessing finance to support job creation and infrastructure investment will be key to such a makeover.

Good times, bad times

UNCTAD notes that the world economy in 2017 is picking up but not lifting off. Growth is expected to reach 2.6 per cent, slightly higher than in 2016 but well below the pre-financial crisis average of 3.2 per cent. Most regions are set to register small gains, with Latin America exiting recession and posting the biggest turnaround, even if only at 1.2 per cent growth. The eurozone is expected to see its fastest growth since 2010 (1.8 per cent) but is still lagging behind the United States of America.

The main obstacle to a robust recovery in the advanced economies is fiscal austerity, which remains the default macroeconomic option. According to UNCTAD findings, 13 out of 14 leading advanced economies experienced austerity between 2011 and 2015.

With insufficient global demand, trade remains sluggish. A minor improvement is expected this year, because of a recovery in South-South trade led by China. However, there is much uncertainty, especially with

regard to commodities trade, where a brief recovery in prices has not been sustained.

In the absence of a coordinated expansion led by the advanced economies, sustaining the limited global economic acceleration hinges on lasting improvements in emerging economies. But while most large emerging economies avoided austerity between 2011 and 2015, and China and India have maintained robust growth rates since, they are now facing significant downside risks. Debt levels continue to rise without real signs of robust growth, and there are concerns about political instability, falling commodity prices, higher interest rates in the United States and a stronger dollar. Capital inflows to developing countries remain negative, albeit less so than in recent years. Furthermore, unforeseen events could knock recovering economies off balance.

Age of anxiety: Inequality, indebtedness and instability spell precarious future

In the words of the lead author of the report, Richard Kozul-Wright, "Two of the biggest socioeconomic trends of recent decades have been a debt explosion and the rise of super-elites, loosely identified as the top 1 per cent." These, the report suggests, are linked through the deregulation of financial markets, to the widening ownership gap of financial assets and a fixation on short-term returns. As such, inequality and instability are hard-wired into hyperglobalization. The report shows that this makes for a world with insufficient levels of productive investment, precarious jobs and weakening welfare provision. This has become self-perpetuating, with the run-up to a crisis driven by the "great escape" of top incomes, while their aftermath is marked by austerity and stagnating incomes at the bottom.

A decade after sparking a massive global crisis that absorbed trillions of dollars of taxpayers' money in bailouts, the dominant

financial sector has barely changed. Indeed, debt levels are higher than ever. However, the report also examines other sources of anxiety linked to robots and gender discrimination, which are affecting job prospects in developed and developing economies alike. While automation and increased female participation should be welcome developments, they appear threatening because they coincide with a world of austerity and excessive competition, leading to a race to the bottom in job markets. The result is a popular backlash against a system that is perceived to have become unduly biased in favour of a handful of large corporations, financial institutions and wealthy individuals. The report warns that failure to correct the excesses of hyperglobalization is not only jeopardising social cohesion but diminishing trust in both markets and politicians.

Needed: An alternative to market fundamentalism

The report argues that far too much has been made of trade and technology in explaining the troubles of a hyperglobalizing world. Instead it calls for a serious examination of market power, rent-seeking behaviour and “winner-take-most” rules of the game, which have generated exclusionary outcomes.

The growing concentration of markets is a major issue highlighted in the report, with potentially corrosive consequences for the political system.

As long as policymakers continue to brandish the austerity sword and measure policy success by asset prices and profit levels, big business will dominate in key sectors, and the already significant inequalities may worsen further.

Towards a global new deal: Summoning the spirit of 1947

Moving away from hyperglobalization towards building inclusive economies is not just a matter of making markets work better. It requires a more exacting and encompassing agenda that addresses global and national asymmetries in technological know-how, market power and political influence.

With the United States withdrawing from its role as global consumer of last resort, recycling surpluses is a key element in rebalancing the global economy. The report turns the spotlight on the eurozone – especially Germany – which

is now running a large surplus with the rest of the world. The recent Group of 20 proposal made by Germany – a Marshall Plan for Africa – is welcome, but so far lacks the requisite financial muscle. The trillion-dollar Belt and Road Initiative of China is much bolder, even as its surplus has dropped sharply over the last two years.

The report draws lessons from 1947, when the International Monetary Fund, the World Bank, the General Agreement on Tariffs and Trade and the United Nations joined forces to rebalance the post-war global economy, and the Marshall Plan was launched. Seven decades later, an equally ambitious effort is needed to tackle the inequities of hyperglobalization to build inclusive and sustainable economies.

In response to the political slogan of yesteryear – “there is no alternative” – the report outlines a global new deal to build more inclusive and caring economies. This would combine economic recovery with regulatory reforms and redistribution policies, and do so with speed and at the requisite scale. The successes of the New Deal of the 1930s in the United States owed much to its emphasis on counterbalancing powers and giving a voice to weaker groups in society, including consumer groups, workers’ organizations, farmers and the dispossessed poor. This is no less true today.

In today’s integrated global economy, Governments will need to act together for any one country to achieve success. UNCTAD urges them to seize the opportunity offered by the Sustainable Development Goals and put in place a global new deal for the twenty-first century.

There is an alternative

Key measures discussed in the report include the following:

- Ending austerity with more and better public investment, with a strong caring dimension, including major public works programmes that improve infrastructure and generate employment.
- Helping to mitigate and adapt to climate change and to promote the technological opportunities offered by the Paris Agreement under the United Nations Framework Convention on Climate Change.
- Focusing more on care activities.

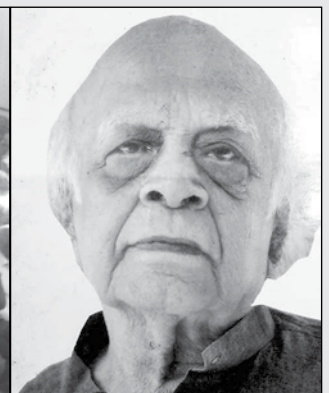
- Boosting government revenue (a greater reliance on progressive taxes, including on property and other forms of rent income, can address income inequalities). The report shows that even small changes to the marginal tax rate of the world's richest cohorts would significantly close funding gaps; tackling tax exemptions and loopholes and corporate abuse of subsidies would greatly add to revenues and fairness.
- Setting up a new global financial register to record who owns financial assets throughout the world as a first step towards fair taxation.
- Giving labour a stronger voice (wages need to rise in line with productivity, and work insecurity needs to be corrected through legislative action and active labour market measures).
- Taming financial capital (appropriate regulation of the financial sector, covering the range from private banking behemoths to "toxic" financial products).
- Improving capitalization of multilateral and regional development banks (the institutional gap in sovereign debt restructuring needs to be filled at the multilateral level).
- Reining in corporate rentierism (measures aimed at curtailing restrictive business practices need to be strengthened in tandem with stricter enforcement of existing national disclosure. For example, a global competition observatory could monitor global market concentration trends and patterns and gather information on various existing regulatory frameworks, as a first step towards coordinated international best practice guidelines and policies).

Com. Subodh Mehta, veteran CITU leader is no more

Com. Subodh Mehta, the veteran leader of CITU and CPI-M Gujarat passed away on 01/09/2017 at Bhavnagar at the age of 90. Com. Subodh Mehta was the icon of various movements in Gujarat. He fought many battles for the people of Gujarat. During Maha Gujarat movement he had played an important role with Lt. Shri Indulal Yagnik. On the 2nd September his body was kept at CITU office Bhavnagar for the tributes. Thousands of people gave tribute to Subodh Mehta. Mr. Shaktisinh Gohel, national Leader of Congress also visited the place. From Insurance employees Com. H I BHATT, Cyril Shukla, Kamlesh Bhatt, Haresh Bhatt and others gave tribute to Com .Mehta. His body was donated to Red Cross society for the use of Medical students.

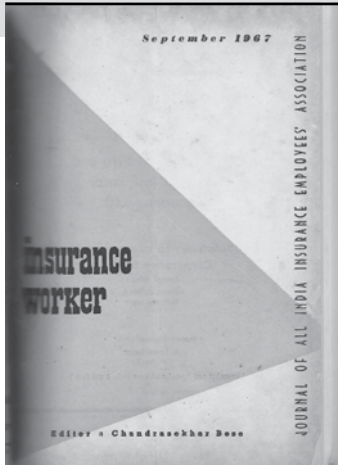
A largely attended condolence meeting was organized on 9th September at Ahmedabad. All prominent leaders of Central trade unions and independent federations paid glowing tributes to Com Subodh Mehta. Com Sitaram Yechury, General Secretary CPI(M) spoke about his association with Com Mehta and his contribution to the development of progressive and Left movement in Gujarat. The President of Gujarat Congress Shri Bharat Solanki and President of Gujarat BJP Shri Jitubhai Vaghani also spoke.

The condolence meeting concluded with Com H.I.Bhat, General Secretary, WZIEA proposing the vote of thanks.



EARLY DAYS OF INSURANCE WORKER

— Com. Chandrasekhar Bose



' In order to consolidate the AIIEA and give its membership a political and ideological understanding, around May-June 1957, comrades who worked at the AIIEA office raised a demand that we should also start a monthly organ to be called "Insurance Worker". Our comrades were very enthused with the proposal. Initially I was hesitant. I was not sure whether it would be possible to publish a monthly organ of our own. Also the bigger challenge that appeared to me was to maintain its periodicity....." The founding Editor of Insurance Worker reminisces on the early days of the journal.



The second AIIEA conference was held in Calcutta in 1955 and the Head Quarter was shifted to Calcutta from Bombay with Chandrasekhar Bose elected as the General Secretary. The verbal report which was placed in the Conference showed AIIEA had 6000 members of the total 30 thousand Life & General Insurance employees. But the Accounts showed that no unit had sent any subscription and a loan of about Rs 300/- had to be repaid.

From the donations of Rs.1000/- from Bombay Mutual Insurance union and Rs. 5000/- from Hindusthan Federation, a duplicating machine was purchased for AIIEA in Kolkata. This machine gave service to us for a long time. An old Remington typewriter was arranged from somewhere. This is how we started our full -fledged operations for AIIEA HQ with a big table, few folding iron chairs and these equipment. Naresh Sarkar, an employee of Hindusthan, took charge of looking after the office, filing papers etc. Every day after lunch hours, he used to arrive at the union office. A few more employees started helping out in dealing with the day to day matters. And we got Com. Dilip Roy who demands a detailed mention.

In order to consolidate the AIIEA and give its membership a political and ideological

understanding, around May-June 1957, Naresh, Dilip and others who worked at the AIIEA office raised a demand that like the Bank unions which had their mouthpiece, "Bank Worker", we should also start a monthly organ to be called "Insurance Worker". Saroj nodded his head in agreement. Our comrades were very enthused with the proposal. Initially I was hesitant. I was not sure whether it would be possible to publish a monthly organ of our own. Also the bigger challenge that appeared to me was to maintain its periodicity. Who would write articles regularly? It was not child's play to run a monthly journal. I knew that except Saroj, others who could write, would contribute one or two articles and then stop. It could run for some time on the steam of initial enthusiasm. Then we might earn a bad name if the organ was closed down. Would all the units send their reports and activities regularly? Our Divisions and branches used to carry out quite a number of programmes but news of those never reached the headquarters in time. If anything reached at all, it would be copies of circulars. Who would convert those into a printable news item and who would edit them? How a press could be selected to get it printed at a cheaper rate? Who would do proof reading and other managerial work? How to take care of statutory compliances like obtaining

a Newspaper Registration from Registrar of Newspapers for India, from Postal Authorities for priority delivery at a concessional rate and other compliance of the legal framework viz The Press and Publication of Books Act, 1867 and Delivery of Books and Newspaper Act 1954. Would it hamper our regular trade union activities so on and so forth? Com Dilip Roy came forward to take the responsibility of proof reading and coordination with the press, paper merchant, postal department etc. Saroj agreed to take responsibility of getting the articles written. A press was arranged. I had good relationship with the brothers of Nalini Ranjan Sarkar, the owner of Hindustan Insurance Company. His younger brother, Saroj Sarkar was the owner of Metropolitan Press located on the ground floor of Metropolitan Building. The press had Lino composing facility, the modern technique available at that point of time. He agreed to get the printing done at a nominal cost. Ultimately the wishes of our comrades prevailed and we decided to give birth to Insurance Worker, our monthly organ. The first issue was taken out in September, 1957 and the first two issues were printed at The Metropolitan Press, Kolkata.

It was decided, as the General Secretary of AIIEA, I would become the Editor and Com Saroj Choudhuri would be the Publisher of Insurance Worker. Com Rajni Patel, the then President of AIIEA was approached to write the Editorial of the introductory issue. He instead suggested a draft editorial to be sent to him. Com. Saroj drafted the Editorial and Com Rajni approved the same. The annual subscription rate was fixed at Rs 4/- while the price of a single edition was priced at 19 paise. Com Sunil Maitra was transferred back to Kolkata from Muzaffarpur in early part

Mr Bhide, ICS (Retd), as Chairman of LIC, had tried to introduce computers in LIC. AIIEA fought tooth and nail to oppose this efforts and finally could thwart the efforts and defeated the ill-design of the management with vigilant activism of AIIEA rank and file. This could had been effectively done through our campaign and Insurance Worker as the Organ played a crucial role in consolidating our position. Angered by this, a furious Mr Bhide ordered to stop giving advertisement in the Insurance Worker as according to him it was acting against the policies of the management.

of 1959 and became one of the writers of Insurance Worker. We could persuade LIC to provide advertisement on the Back Cover of all the issues of Insurance Worker.

After the second issue the press got closed down. From third issue onwards the printing was entrusted with The Ganashakti Printers Pvt Ltd. owned by a trust controlled by the undivided Communist Party of India. Since at that time, the matters were to be manually composed at Ganashakti Press it used to take a lot of time for the printing to get completed. Com Dilip used to spend all his evenings at the press to do proof reading and to ensure that the issue got published on scheduled date.

It is important here to mention the contributions of Com Dilip Roy. Com Dilip was the General Secretary of the Union of Bharat Insurance Company owned by Late Ram Krishna Dalmia. Dilip attend the first AIIEA conference in 1953 in Delhi as a Delegate from Bharat Insurance Company. Enthused by Pandit Nehru's statement that the black marketers would be hanged on the nearest lamp post; Dilip sent vital incriminating documents of Dalmias a proof of his financial irregularities and syphoning off policyholders' money to the Central Govt with a covering letter signed by all the 45 employees of Bharat Insurance's Calcutta office. The letter was forwarded by the Govt to Bharat Insurance for their comments and in retaliation they immediately closed down Calcutta office rendering all the 45 employees jobless overnight.

After that Dilip's fight for survival started and he did many meagre jobs at many places. For some time, he worked at Indian Statistical Institute as Personal Assistant to the famous British Scientist and Statistician Dr J.B.S Haldane. But every evening he would be present at 24 C.R.Avenue, the HQ of AIIEA. Whatever work would be there, be it typing or anything else, he would do it with utmost efficiency and dedication. Even though he was no longer an insurance sector employee and had no stake, day in and day out, early evening to late night, he had spent his years either at AIIEA HQ or in the Ganashakti Printers, head bent, shoulders hunched, reading the proof for Insurance Worker. As long as AIIEA had its headquarters in Kolkata, it was Dilip who had discharged this duty, simply out of his

love for AIIEA. That is why Sunil used to say that Dilip Roy was the only person who used to read each issue of Insurance Worker from beginning to the last page. Later he became an employee of the American multinational Colgate-Palmolive, and became their most trusted and responsible employee of their Kolkata office after their Manager. This position he commanded only due to his outstanding devotion and dedication for work. He did not have an affluent family life, his wife was always sick. He had a lean and thin build and himself used to fall seriously ill quite often. And in spite of all these, day after day, every day, he continued this work. That AIIEA could become so big, was because of the selfless and ceaseless endeavour of its central and local leaders. Our leaders never treaded the path of career advancement. But Dilip remained the unsung hero always ready to make sacrifice for his commitment. I have somewhat of a guilty feeling about Dilip. Colgate Palmolive was a Private Limited Company. Later, it came out as a Public Limited company. At that time, the Company wanted to give 500 shares to Dilip at the price of Rs. 10.00 per share. They had also offered him an advance to buy the shares which was to be paid back in instalments. He sought my advice. I advised him not to buy the share. I still do not understand why I did so. Perhaps I felt that becoming a shareholder meant becoming a part of the owners. Within a short time, this ten-rupee share rose to Rs. 1000.00. I do not know what its price is now. Besides the shares were earning high dividend. He was never financially well off and his family could have earned a lot of money had he sold these shares at the time of need. I simply cannot describe the kind of faith he had on my opinion. On the other hand, I do not hesitate to admit that it was only Dilip who had acquired the right to reprimand and discipline me. After the office of the Insurance Worker was shifted to Madras, the State Committee of CPI(M) entrusted Dilip with the job of Manager of Ganashakti Printers Pvt Ltd, the position he held till he breathed his last.

Between 1956-62, Paresh Roy became the General Secretary of Calcutta Division union. He had two Assistant Secretaries under him; Sunil Maitra and Prabhat Maitra. After Sunil's return, Calcutta Divisional union had started

publishing their own vernacular bulletin "Andoloner Khobor" (News of the Movement). Off and on, Sunil also started contributing articles for Insurance Worker. Number of subscribers was also swelling. Insurance Worker appointed two employees, Karthik and Samir at a nominal wage to take care of the day to day work. Com. Ramen Bhattacharya, the then Treasurer of AIIEA took additional responsibility as the Manager of the organ. Sunil became an M.P. in 1980 and gradually got sucked up in the Party's day to day activity. He found little time to contribute to Insurance Worker. Once Saroj retired from the services of LIC and shifted his base to Delhi for whole time party work, it were Dilip and Ramen who had to run the show.

The Insurance Worker played a vital role in organizing the employees. Mr Bhide, ICS (Retd), as Chairman of LIC, had tried to introduce computers in LIC. AIIEA fought tooth and nail to oppose this efforts and finally could thwart the efforts and defeated the ill-design of the management with vigilant activism of AIIEA rank and file. This could had been effectively done through our campaign and Insurance Worker as the Organ played a crucial role in consolidating our position. Angered by this, a furious Mr Bhide ordered to stop giving advertisement in the Insurance Worker as according to him it was acting against the policies of the management.

In 1972, in West Bengal, the Congress goons started fascist attacks on the democratic movement of all kinds. During one of the strikes these goons forcibly tried to break the strike and physically attacked some of our lady volunteers. Com. Sunil was beaten in front of Hindustan Building, the HQ of Eastern Zonal Office. During that time we wrote the main editorial titled "Save Democracy". During the Emergency days, we had to send the final version to the Home Dept. of the

I am very glad that Insurance Worker had completed 60 years of its glorious journey without even a single month's break. In the process it had developed a number of high caliber writers. I wish Insurance Worker will continue its uninterrupted run for many more years to come. This is particularly important in today's socio-political environment around us. Over the years Insurance Worker has earned the distinction as a stand out organ in its category.

State Govt for clearance for printing. Even quotes from Rabindranath Tagore's works and reproduction of Jawaharlal Nehru's speeches or writings got censored and were not allowed to be published. As a mark of protest and to demonstrate highhandedness of the Govt. we used to keep blank spaces wherever the matter was censored.

In 1978 AIIEA was recognized as the Sole Bargaining Agent after due verification. We could establish that AIIEA represents 78% of the Class III & IV LIC employees. When Com Sundaram was elected as the General Secretary, the HQ and the office of Insurance Worker were shifted to Madras. Till that date I served as the Editor of Insurance Worker, the role I accomplished for nearly 40 years. Now Insurance Worker is published from Bangalore though AIIEA HQ is currently located at Hyderabad.

The standard and quality of Insurance Worker has vastly improved. Com Amanulla Khan is the President and the Editor of Insurance Worker. I am very glad that Insurance Worker had completed 60 years of its glorious journey without even a single month's break. In the process it had developed a number of high caliber writers. I wish Insurance Worker will continue its uninterrupted run for many more years to come. This is particularly important in today's socio-political environment around us. Over the years Insurance Worker has earned the distinction as a stand out organ in its category. One of the best Parliamentarians India has ever produced and the CPI ideologue Prof Hiren Mukherjee in a letter praised the quality of articles being published in the Insurance Worker. Similar appreciation came from the eminent economist, leftist think tank and the first Finance Minister of the Left Front Govt in West Bengal Professor Ashok Mitra. Keeping these in view, I would urge upon the present office bearers to digitize and archive all the issues of Insurance Worker and keep it in public domain so that any interested reader can access them at any point of time.

As the first Editor of Insurance Worker I take this opportunity to thank the previous and the present Editors as well as the comrades whose zeal, perseverance and commitment have been the real success story of our great journal, Insurance Worker.

The year 2017 is the centenary year of the October Revolution.

It was in 1917 that the workers, peasants and other toiling masses in Russia successfully revolted against the Tsarist monarchy to establish a new socialist state – the Soviet Union. The Revolution is known as October Revolution even though it took place on November 7, 1917 (as per the new calendar known as Gregorian calendar) because as per the old Russian calendar (Julian Calendar) this date was October 25, 1917. The October Revolution is also known as the Great October Socialist Revolution. There had been many revolutions prior to 1917, but these were not as great or as successful as was the revolution of 1917. The French Revolution of 1789, the Paris Commune of Spring 1871, the Russian Revolution of 1905 (Lenin called it 'the dress rehearsal' for October 1917) and the Russian Revolution of February 1917 were all revolutions in their own right, but the Revolution of October 1917 was great because it was for the first time that the working class and its allies like the poor peasantry led a revolution to overthrow the exploiting classes. It marked a new epoch in world history through the establishment of a Socialist State.

The Soviet Union – the Socialist State – lasted for 74 years from 1917 to 1991. Some liberal scholars declared the disintegration of the Soviet Union in 1991 as 'the End of History'. Their followers may question today the logic of celebrating something that lasted for a mere 74 years. What is so great about the October Revolution then? Eminent historian Aijaz Ahmad offers a brilliant answer. He says "Almost the most surprising thing about the October Revolution is that it happened at all".

The Tsarist monarchy presided over a vast empire. The Russian empire before 1917 was second only to the British empire in terms of size. While the empire was big, its economy was the most backward. It was then the poorest economy in Europe. The per capita income in Russia in 1913 was 102 roubles compared to 463 roubles of England, 355 roubles of France and 292 roubles of Germany. The economy was primarily agricultural. Industry had developed, but productivity was low. The industrial working class comprised only 2 per cent of the population. But eighty



THE CONTINUING RELEVANCE OF THE GREAT OCTOBER REVOLUTION Shreekant Mishra

per cent of the population was dependent on agriculture. Over and above all this, the system was an aristocracy headed by the Tsar. The intensity of the Tsar's exploitation was matched only by the large size of his army. The only redeeming feature in this otherwise gloomy scenario was that Russia had an extensive education system with a large intelligentsia including scientists and engineers. The existence of socialist ideas can be ascribed to these intelligentsia. However, the overall picture was one of exploitation, misery, wretchedness and despondency.

The situation got further compounded with the Tsar deciding to join the First World War in 1914. Russia joined France and England in the war against Germany, Austria-Hungary and Turkey. The Bolsheviks under the leadership of Lenin firmly believed that the war was only an inter imperialist rivalry; the people had nothing to gain out of it; it was the result of the drive for monopoly over the world market and for destruction of capitalist competitors. The working class under the leadership of Lenin not only opposed the war, they called for civil war for the defeat of their own autocratic government. Many of them were put behind bars. Severe repression of their cadres followed. But they were undeterred. Two and a half years of war brought unprecedented havoc upon the country and the people. Miseries multiplied very thick and fast. The Bolsheviks under Lenin were proved right. This tilted the scale in favour of the workers and they led

The October Revolution is as relevant today as it was a century ago. This spectre of the October Revolution continues to haunt those who attack the working-class day in and day out by swearing in the name of liberalisation, privatisation and globalisation. If the Left ideology is so outdated and so irrelevant, as they propagate, why are the enemies of the Left so afraid? Because 'No Great Revolution ever really fails'.

the mass of the people to revolt. And the rest was history.

The October Revolution changed the face of Russia. The socialist Soviet Union brought about a radical transformation of the Russian economy. From a backward, agriculture dependent economy it metamorphosed into an industrial powerhouse with astounding progress in science, technology and all facets of human progress. The Soviet Union stood up to challenge the hegemony of mighty imperial powers. Despite tremendous advancements, the Soviet Union disintegrated after 74 years leading to the demise of socialism there. It however left invaluable lessons for mankind during the brief spell of its existence. As noted by Aijaz Ahmad, "No great revolution ever really fails; what is best in it simply becomes a permanent part of the reality that emerges

out of the revolutionary upheaval, and its limitations become the ground upon which the next revolutionary edifice is then sought to be built." What then is the best part of the revolution that continues to be relevant even today?

"Peace, Land and Bread."

The biggest lesson of the October Revolution is the Worker-Peasant alliance. It seems unbelievable today that an alliance of poor workers and impoverished peasantry could lead a successful revolution against a mighty empire! It can be said of course that they were supported by the ranks of the army too. But it has to be understood that the soldiers basically came from the countryside from the ranks of the peasantry. Lenin therefore used to call them "peasants in uniform".

This alliance of the Workers-Peasants-Soldiers led by the working class tried to unite the whole lot of the people under the slogan of "Peace, Land and Bread." Peace from the destruction of an imperialist war, Land to the peasants by way of land reforms and Bread to the hitherto hungry by ensuring progress for all – these slogans galvanised the people into rebellion. Today there is an unprecedented crisis in India's agricultural sector. Neoliberalism has destroyed India's agricultural sector and workers rights and benefits are under attack. Farmers and Workers are in a restive mood. There is thus a grand possibility of forming a grand alliance between the workers and peasants in India drawing proper lessons from the great October Revolution.

Fillip to national liberation movements

An enduring contribution of the October Revolution was the fillip it gave to national liberation movements all over the world including India. The world at this time was divided between many imperial powers – big and small. The British, German, Russian, French, Austro-Hungarian and Japanese empires had divided the world amongst themselves. Colonialism was at its peak. The struggle of the oppressed people in the colonies against their colonial masters and their movement for national liberation found new energy after the Russian revolution of 1917.

During India's struggle for independence, the revolutionary terrorists were severely suppressed at the time of the First World War. They were also greatly disillusioned because of the sudden suspension of the Non-Cooperation movement. At this point, young revolutionaries in India like Bhagat Singh, Surya Sen, Khudiram Bose, Chandrasekhar Azad, Ramprasad Bismil, Ashfaqulla Khan, B.K. Dutt and their comrades were greatly inspired by the Russian Revolution led by the working class and the success of the young Socialist State in consolidating itself. These young revolutionaries took the help of the young Soviet State and its ruling Bolshevik Party for freeing India from the yoke of British colonialism. Not only India, but the national liberation movements in other parts of Asia, Africa and Latin America drew their inspiration from the Russian Revolution. While it has become fashionable for the mainstream media and the corporate lobby in India today to denigrate the left ideology as obscurantist and outdated, they should remember that it was the Socialist Soviet State that helped India establish industrial infrastructure in the public sector in her formative years when all other imperial powers including the present day 'best friend' USA refused any help.

In the war against fascism

The October Revolution had a profound impact on the movement for democracy. Fascism was the biggest enemy of democracy. While right wing forces are on the rise in many parts of the world including India, we should not forget that in the war against fascism more than 20 million soldiers and people of the Soviet Union laid down their lives. The Soviet Red Army inflicted such a defeat on the fascist

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army of Hitler that they had to beat humiliating retreats from the battles of Moscow, Stalingrad and Leningrad. It is interesting to note that the retreating German soldiers from Moscow reportedly wrote on the walls: "Farewell Moscow". The Russians reportedly answered by writing back: "Don't worry, we shall reach Berlin". And in fact, the Germans were hunted down to Berlin by the Soviet Red Army. The Nazi flag in the Reichstag (German Parliament) was replaced by the Red Flag. The global capitalist powers today however are trying to equate fascism with communism with an intention to denigrate socialism and prevent any advancement of the left. They do not want the world to appreciate the fact that fascism is an extreme form of monopoly capitalism and that the world was saved from the scourge of Nazi fascism because of the heroic efforts of Socialist Russia.

The commitment of Socialist Russia to strengthening democracy can be gauged from the fact that one of the first decisions of the

socialist government was to ensure equal rights for women. It was the revolution that gave women the right to vote. It is interesting to note that this right was given to women in Britain only in 1928.

The concept of Welfare State

The October Revolution gave a new impetus to working class movements in all those countries that practiced parliamentary democracy but protected economic autocracies. It was the pressure of the October Revolution that forced many a capitalist country especially in western Europe to grudgingly introduce the concept of Welfare State with employment, health and pension benefits for the workers. It was no coincidence that various labour laws being practiced in India (which the present BJP government wants to put an end to in the name of labour reforms) were introduced in the aftermath of the Russian Revolution.

In fine, it can be said that the working class would stand to gain by cherishing and protecting the legacy of the great October Revolution. The October Revolution is as relevant today as it was a century ago. This spectre of the October Revolution continues to haunt those who attack the working-class day in and day out by swearing in the name of liberalisation, privatisation and globalisation. They feel threatened by the very prospect of a revolution. This is the reason as to why there is today more anti left and anti-communist propaganda than was the case during the hey days of the revolution. If left ideology is so outdated and so irrelevant, why are the enemies of the left so afraid?

Because 'No Great Revolution ever really fails'.

Despite tremendous advancements, the Soviet Union disintegrated after 74 years leading to the demise of socialism there. It however left invaluable lessons for mankind during the brief spell of its existence. As noted by Aijaz Ahmad, "No great revolution ever really fails; what is best in it simply becomes a permanent part of the reality that emerges out of the revolutionary upheaval, and its limitations become the ground upon which the next revolutionary edifice is then sought to be built."



P M had asked people to give him 50 days for the war against black money in his 13th November 2016 speech in Goa, after which he even offered to submit himself to punishment. But after more than 9 months now demonetisation has proved a disaster for nation heaping miseries on masses.

Who should be held accountable for the loss of over 100 lives and loss of livelihood of millions of people?



Demonetisation: **SERIOUS BLUNDER, MASSIVE DISASTER**

Dr Santosh Kumar Mohapatra

After months of vacillation, dithering, on 30 August 2017, RBI in its annual report, has finally come out with cold facts on demonetisation, which dealt a crippling blow to government's demonetisation measure. All the stated objectives of demonetization such as curbing black money, corruption, eliminating Fake Currency stalling terror financing as cited by Prime Minister's speech on , November 8 , 2016 have fallen flat.

BIGGEST MONEY LAUNDERING SCHEME

Out of Rs 17.97 lakh crore currency in circulation, Rs15.44 lakh crores in the form of Rs.500 and Rs.1000 notes were demonetised. The grim reality that haunts the government and votaries of demonetisation is that 98.66% demonetised currency (i.e, Rs.15.28 lakh crores) have returned to banking system as on June 30, 2017 leaving only Rs 16000 crore. It may touch 100% once figures of demonetised currencies collected by Bhutanese; Nepalese and Co-operative banks' accounted for. It means the black money holders have converted their black money in to white successfully and got interest on their black money too. Hence, so called biggest ever demonetization measure

has turned out to be a biggest ever money laundering exercise that had imposed hardship on people.

Defending the note ban in Supreme Court in November 2016 on behalf of government, the Attorney General had also said that Rs 4-5 lakh crore, that were being used in northeast and Jammu and Kashmir to fuel trouble in India would be neutralized (i.e., would not find its way to banking system). The arguments in favor of demonetisation was that, the quantum of currency that does not come in to banking system will reduce the liabilities by its equivalent and that government could use the dividend on this surplus for what it deemed fit. But expectation of government has been shattered as only a measly Rs 16000 crore has not returned to banking system. By contrast, the demonetisation has caused net losses to RBI from currencies issuances and liquidity operations.

The total expenditure of the RBI increased 107.84% to Rs 31,155 crore in 2016-17, primarily due to an increase in expenditure on the printing of new notes as part of remonetization of currency. The costs of

printing new currency were Rs 7,965 crore, about 133% higher than that the previous year when RBI had spent just Rs 3,421 crore. After a three-year pause, RBI was forced to put aside Rs 13,140 crore to replenish its contingency fund to cushion any liabilities that it may have in future. Managing the excess liquidity that banks deposited with the RBI at reverse repo rate also came with a pinching cost that resulted in a 17.11% decline in its net income for 2016-17 to Rs 43,232 crore from Rs 52,157 crore in the previous financial year. While neither black money retrieved nor corruption stalled, but due to increased expenditure and lower returns for its investments, the surplus paid by the RBI to the central government came down from Rs 65,876 crore in 2015-16 to Rs 30,659 in 2016-17.

NEITHER CURBED FAKE CURRENCY NOR STALLED TERROR FINANCING

As far as fake currency is concerned, the evidence is even murkier. According to RBI, 7, 62,072 pieces of counterfeit notes were detected in the banking system in 2016-17, compared to 632926 pieces detected last fiscal. The proportion of fake notes identified between April 2016 to March 2017 stands close to only 0.002% of the total number of demonetised notes. The RBI annual report also states that total counterfeit currency notes of Rs 500 and Rs 1,000 denomination detected until March 2017 were worth only Rs 41.5 crore.

What is worrisome is that banking channels also detected counterfeit notes of the newly denominated Rs 2,000 and the Rs 500 notes. Around 638 fake notes in Rs 2,000 denomination and 199 fake notes of the new Rs 500 notes were intercepted. It means fake new notes have been already in

market that nullifies the very purpose. As far as stalling terror financing is concerned such assertions fly in the face of facts. Despite the demonetisation, the scourge of terrorism has affected nations across continents and India has been among the worst hit in 2016 and continues to be plagued till now. With a spike in fatalities and injuries reported in 2016, India ill-fatedly surpassed Pakistan to become the third nation on the list of countries facing most number of terror attacks.

CAMOUFLAGING FAILURE

The government changed its narrative to the promotion of digital payments and formalising the informal economy to expand tax base and employment in order to camouflage its failure. When RBI is unable to tell the impact of demonetisation due to paucity of data, finance ministry issued a formal statement seeking to explain how demonetisation has been immensely beneficial to the Indian economy. More than 100 people died in queues while exchanging their old notes. Around 1.5 million jobs were lost. Farmers suffered most due to distress sale, and informal sector was decimated. Loss to economy alone was Rs 1.28 lakh crore within 50 days of demonetisation as per CMIE's report.

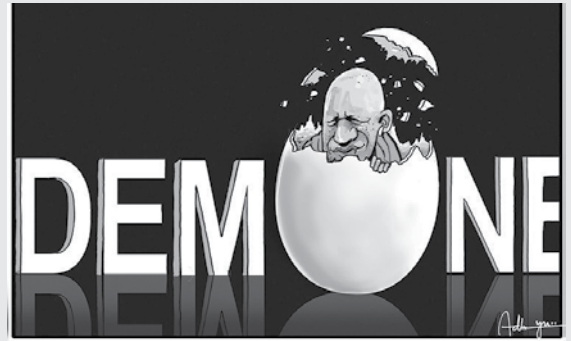
Demonetisation also pushed the economy in to abyss. Banking sector has been worst hit due to decline in credit off take and rise of Gross Non Performing Assets (NPAs) or bad loans. The total amounts of NPAs of bank was 173,800 crore at the end of March 2014 increased to Rs 7.65 lakh crore (9.5% of advances) at the end of March 2017. The stressed assets, that include NPAs, restructured loans and loan write off are estimated to be around Rs 11 lakh crores. Demonetisation has pushed the banks' credit



Cartoon courtesy: alok nirantar? @caricatured Sep 1

So called biggest ever demonetization measure has turned out to be a biggest ever money laundering exercise that had imposed hardship on people. The expectation of government that Rs 4-5 lakh crore, that were said to have being used in northeast and Jammu and Kashmir to fuel trouble in India would not find its way to banking system has been shattered. The government changed its narrative to the promotion of digital payments and formalising the informal economy to expand tax base and employment in order to camouflage its failure.

The reasons for flop show of demonetisation is that the intention of Modi was to derive political dividend by projecting himself as great crusader against corruption and black money. The decision was a political rather than economic. But nation suffered a lot as evident from contraction of economic activities. More than 100 people died in queues while exchanging their old notes. Around 1.5 million jobs were lost. Farmers suffered most due to distress sale, and informal sector was decimated. Loss to economy alone was Rs 1.28 lakh crore within 50 days of demonetisation as per CMIE's report. Demonetisation also pushed the economy in to abyss.



Cartoon courtesy:Sandeep Adhwaryu? @CartoonistSan

growth to historic lows. During the period between November 11 and December 23, 2016 credit off take has declined by Rs 5,229 crore, while banks' deposits grew by around Rs 4 lakh crore," and became a burden for RBI to sterilise those. Bank credit growth decelerated to Rs 1.5 lakh crore from April-July 2017 as compared to same period of previous fiscal.

DECLINE IN GROWTH

Demonetisation has hit the growth hardest. Economic Survey Volume II presented on August 11, 2017 pointed that Indian economy is subjected to deflationary pressure. The survey reveals that GDP growth slipped from 7.7% in the first half of 2016-17 to 6.5% in the second half. The slowdown in GDP indicators predated the demonetization of high-value banknotes in November, but intensified in the post-demonetization period. However, recent GDP growth data showed how badly demonetization has hit the economy. GDP Growth had fallen to just 6.1 % for the January to March 2017 quarter from 7.1% for the full fiscal year 2016-17. But what is worrisome is that GDP growth for April-June quarter of current fiscal has hit three-year low of 5.7% underlining the disruption caused by hasty implementation of ambiguous GST and unplanned demonetisation. Not only has the overall economy slowed down considerably in the post-demonetisation period, growth in sectors like manufacturing, agriculture, mining and construction have fallen sharply.

Had it not been for higher growth in service sectors like "public administration, defence and other services" and "trade, hotels, transport and communications" over the past two quarters, the economy would have slid into a recession. The slower pace of GDP growth also means India lost the tag of the

world's fastest-growing large economy for the second straight quarter to China, which grew 6.9%. Amit Shah has attributed the slowdown to 'Technical Reasons' which shows his poor understanding of economy. Investment or gross fixed capital formation (GFCF) has shrunk to 29.8% of GDP from 38% of GDP in 2007-08. This decline is more perceptible in case of corporate investment.

CONCLUSION

The reasons for flop show of demonetisation is that the intention of Modi was to derive political dividend by projecting himself as great crusader against corruption and black money. The decision was a political rather than economic. But nation suffered a lot as evident from contraction of economic activities. Since only 5% of black money is held in cash, demonetisation was resisted by erstwhile RBI governor Raghuram Rajan. The June 2017 round of the Consumer Confidence Survey by RBI shows people are as unhappy with their income growth, employment and economic well-being as they were before the Narendra Modi government came to power. Their perceptions and expectations on the general economic situation, the employment scenario, the overall price situation and their own income and spending are replete with pessimism.

The Prime Minister had asked people to give him 50 days for the war against black money in his 13th November 2016 speech in Goa, after which he even offered to submit himself to punishment. But after more than 9 months now demonetisation has proved a disaster for nation heaping miseries on masses. Who should be held accountable for the loss of over 100 lives and loss of livelihood of millions of people. The Prime Minister must answer the nation. ●



50th YEAR OF MARTYRDOM OF THE LEGENDARY ERNESTO 'Che' GUEVARA

Che was a great revolutionary. He was very unequivocal in his assertion that, "I am not a liberator. Liberators do not exist. The people liberate themselves."

Che was brutally killed, but they failed to kill the idea that Che propagated and believed. Che continues to live in the hearts of all those who are waging a relentless struggle against capitalist exploitation. So does his idea which continues to inspire the deprived and exploited sections of people across the globe.

B.Sanyal

50 years ago precisely on 9th October, 1967, Argentine born legendary Marxist revolutionary, an iconic hero, warrior against exploitation of all kinds, source of ignited inspiration to billions of people young and old, men and women who played a pivotal role in the successful Cuban revolution, an astounding personality with unflinching commitment to the victory of the revolution, Ernesto "Che" Guevara (Ernesto Guevara de la Serna) was brutally killed by the Bolivian forces aided & guided by the CIA in a dilapidated school room in La Higura, Bolivia. Che Guevara was not killed by the Bolivian army in the battle field. He was heavily wounded and captured on 8th October, 1967. The Bolivian forces at the dictates of the CIA bosses kept him in a school room at La Higura. They were so scared of Che, that his hands and legs were tied although he was bleeding profusely. On 9th October, 1967, just before noon, Sergeant Jaime Terán went to the school house to execute Che. Terán found Che propped up against the wall and Che asked him to wait a moment until he stood up. Terán was frightened, ran away and was ordered back by Colonel Selich and Colonel Zenteno. "Still trembling" he returned to the school house and without looking at Che's face he fired into his chest and sides. The last words Che spoke to Terán were, "I know you've come to kill me. Shoot, coward, you are only going to kill a man." Terán shot Che in the arms and legs and then in Che's thorax, filling his lungs with blood. Before his body disappeared to be secretly buried, his hands were cut off;

they were preserved in formaldehyde so that his fingerprints could be used to confirm his identity.

Born in Argentina

Ernesto Guevara was born to Ernesto Guevara Lynch and his wife, Celia de la Sernay Llosa, on June 14, 1928, in Rosario, Argentina. Che Guevara was the eldest of five children in a middle-class family of Spanish-Irish descent and leftist leanings. Guevara married twice. His first wife was Hilda Gadea Acosta (1955–1959), a Peruvian economist, Communist leader, and author and his second wife was Aleida March (1959–1967) a member of Castro's Cuban army. He had five children two sons Camilo, Ernesto and three daughters namely Aleida, Hilda and Celia.

The Cuban Revolution

It was in Guatemala that Guevara became a dedicated Marxist. He left Guatemala for Mexico, where he met the Cuban brothers Fidel and Raul Castro, political exiles who were preparing an attempt to overthrow the dictatorship of Fulgencio Batista in Cuba. Guevara joined Fidel Castro's 26th of July movement, which landed in a yacht Granma a force of 81 men (including Guevara) in the Cuban province of Oriente, late in November 1956. Immediately detected by Batista's army, they were almost wiped out. The few survivors, including the wounded Guevara, reached the Sierra Maestra, where they became the nucleus of a guerrilla army. The rebels slowly



Victorious revolutionaries Che along with Raul & Fidel Castro, entering Havana on Jan.2, 1959

gained in strength, seizing weapons from Batista's forces and winning support and new recruits. Guevara had initially come along as the force's doctor, but he had also trained in weapons use, and he became one of Castro's most-trusted aides. Indeed, the complex Guevara, though trained as a healer, also, on occasions, acted as the executioner (or ordered the execution) of traitors. The revolution won with Batista fleeing Cuba by air for the Dominican Republic just hours later on 1st of January 1959. After Castro's victorious troops entered Havana on January 2, 1959, Guevara served for several months at La Cabaña prison, where he oversaw the executions of individuals deemed to be enemies of the revolution. Guevara became a Cuban citizen, as prominent in the newly established Marxist



A villager garlanding Che Guevara during the Cuban team's visit to a Community Project Area in Pilana Block near Delhi.in July 1959.

government as he had been in the revolutionary army, representing Cuba on many commercial missions. He also became well known in the West for his opposition to all forms of imperialism and neocolonialism and for his attacks on U.S. foreign policy. He served as chief of the Industrial Department of the National Institute of Agrarian Reform and President of the National Bank of Cuba.

Che Guevara in India

India was one of the first countries to recognize Fidel Castro's socialist government after the Cuban revolution. Both countries have maintained close contacts in various

international forums, most importantly the United Nations. However, while the warmth and friendship India and Cuba have shared since the tiny Caribbean nation's revolution serve as a continuing reminder of Castro's affection for India, it was the legendary rebel Che Guevara, who visited New Delhi and Calcutta in July 1959 that laid the ground for that relationship. In December 1964 Guevara traveled to New York City, where he condemned U.S. intervention in Cuban affairs and incursions into Cuban airspace in an address to the United Nations General Assembly.

A new mission

After the victory of the Cuban revolution and the subsequent engagement of Fidel Castro and other revolutionaries in the development of socialism in Cuba, Che Guevara was convinced that his task in Cuba was over and he decided to leave Cuba for furthering the cause of revolution in other Latin American countries including Bolivia. His mission was crystal clear from the early days of his life. As explained by him, "After graduation, due to special circumstances and perhaps also to my character, I began to travel throughout America, and I became acquainted with all of it. Except for Haiti and Santo Domingo, I have visited, to some extent, all the other Latin American countries. Because of the circumstances in which I traveled, first as a student and later as a doctor, I came into close contact with poverty, hunger and disease; with the inability to treat a child because of lack

of money; with the stupefaction provoked by the continual hunger and punishment, to the point that a father can accept the loss of a son as an unimportant accident, as occurs often in the downtrodden classes of our American homeland. And I began to realize at that time that there were things that were almost as important to me as becoming famous for making a significant contribution to medical science: I wanted to help those people." At one occasion Guevara said, "At the risk of seeming ridiculous, let me say that the true revolutionary is guided by a great feeling of love. It is impossible to think of a genuine revolutionary lacking this quality."

Guevara's candid analysis of imperialism is still very relevant, "We must bear in mind that imperialism is a world system, the last stage of capitalism-and it must be defeated in a world confrontation. The strategic end of this struggle should be the destruction of imperialism. Our share, the responsibility of the exploited and underdeveloped of the world, is to eliminate the foundations of imperialism: our oppressed nations, from where they extract capital, raw materials, technicians, and cheap labor, and to which they export new capital-instruments of domination-arms and all kinds of articles, thus submerging us in an absolute dependence".

Che's memorial

In 1995 one of Guevara's biographers, Jon Lee Anderson, announced that he had learned that Guevara and several of his comrades had been buried in a mass grave near the town of Vallegrande in central Bolivia. In 1997 a skeleton that was believed to be that of Che Guevara and the remains of his six comrades were disinterred and transported to Cuba to be interred in a massive memorial and monument in Santa Clara on the 30th anniversary of Guevara's death. On the 80th anniversary of his birth, another memorial to Guevara, a statue, was dedicated in his hometown, Rosario, Argentina, in 2008, after decades of acrimonious debate among its citizens over his legacy.

Conclusion

The Cuban revolution was preceded by the Great October Revolution in 1917 followed by an equally great Chinese revolution in 1949. The concrete realities on which those revolutions took place were different on many counts. As Che Guevara wrote on October 8, 1960, "This is a unique revolution which some people maintain contradicts one of the most orthodox premises of the revolutionary movement, expressed by Lenin "Without a revolutionary theory there is no revolutionary

A massive memorial and monument in Santa Clara on the 30th anniversary of Guevara's death.



movement." It would be suitable to say that revolutionary theory, as the expression of a social truth, surpasses any declaration of it; that is to say, even if the theory is not known, the revolution can succeed if historical reality is interpreted correctly and if the forces involved are utilized correctly. Every revolution always incorporates elements of very different tendencies which, nevertheless, coincide in action and in the revolution's most immediate objectives....."

Che Guevara was very unequivocal in his assertion that, "I am not a liberator. Liberators do not exist. The people liberate themselves."

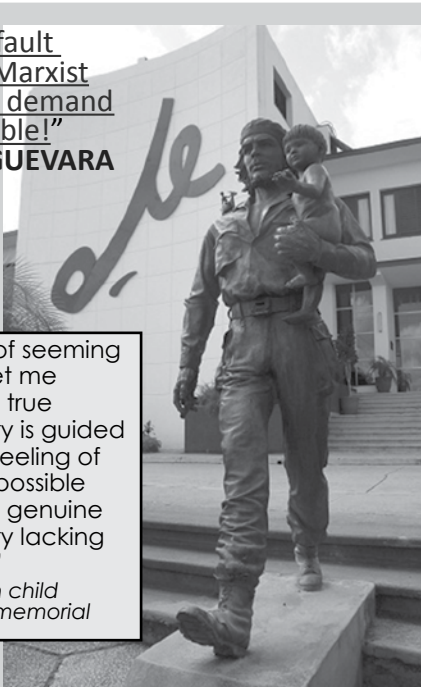
This was one of the many reasons why Che was a great revolutionary. Che was brutally killed. But they failed to kill the idea that Che propagated and believed. Che continues to live in the hearts of all those who are waging a relentless struggle against capitalist exploitation. So does his idea which continues to inspire the deprived and exploited sections of people across the globe.

ERNESTO 'CHE' GUEVARAS
CAN NEVER BE VANQUISHED.
LONG LIVE ERNESTO 'CHE' GUEVARA.
"LONG LIVE REVOLUTION."

It's not my fault
if reality is Marxist
Be realistic, demand
the impossible!"
- CHE GUEVARA

"At the risk of seeming ridiculous, let me say that the true revolutionary is guided by a great feeling of love. It is impossible to think of a genuine revolutionary lacking this quality."

-Che with child
Another memorial



इन पंक्तियों में हम निरन्तर लिखते आ रहे हैं और अपने पाठकों को आगाह करते आ रहे हैं कि विभिन्न सरकारों द्वारा अपनाई जाने वाली नव-उदारवाद की आर्थिक नीतियों का एक खराब परिणाम यह है कि इनसे गैर-बराबरी बढ़ी है। आर्थिक वृद्धि के ज्यादातर लाभ धनी लोगों द्वारा हड़प लिये जाते हैं जिसके कारण धन का केन्द्रीयकरण बढ़ता जा रहा है और यह इस आँकड़ों से और अधिक स्पष्ट हो जाता है कि सबसे धनी एक प्रतिशत लोगों के पास संपत्ति का हिस्सा बढ़कर 58.6 प्रतिशत हो गया है। यही नहीं फोर्ब्स पत्रिका के अनुसार भारत में डालर अरबपतियों की संख्या में वृद्धि हो रही है और यह आंकड़ा अब 100 से ऊपर चला गया है। भारत, अमरीका, चीन व जर्मनी के पश्चात चौथा ऐसा देश है जहां डालर अरबपतियों की संख्या में इतनी अधिक वृद्धि हो रही है जबकि दुनिया की अर्थव्यवस्थाओं में हमारे देश का स्थान आठवां है।

यही नहीं, 2010 में हमारे देश में डालर अरबपतियों की संख्या 2009 की अपेक्षा दोगुनी हो गई थी। यदि हम डालर अरबपतियों का ग्राफ देखें तो यह एक त्रिभुज के आकार का है और इससे ज्ञात होता है कि 1996 में जहां डालर अरबपतियों की संख्या नगण्य थी वहीं 2017 में यह बढ़कर 101 हो गई है। एक रिपोर्ट के अनुसार सबसे धनी एक प्रतिशत की संपत्ति वर्ष 2000 में 36.8 प्रतिशत थी जो 2017 में बढ़कर 58.6 प्रतिशत हो गई है तथा सबसे धनी दस प्रतिशत की संपत्ति 2002 में 63.94 प्रतिशत से बढ़कर 76.3 प्रतिशत हो गई है। वर्ष 2000 में सबसे धनी एक प्रतिशत व 10 प्रतिशत का अन्तर 29 प्रतिशत था जो 2015 में 23.3 प्रतिशत हो गया है।

क्रेडिट सुईस की एक रिपोर्ट के अनुसार भारत ने 2000 से 2015 तक अपनी संपत्ति में 2.284 खरब अमरीकी डालर पैदा किये थे परन्तु इस संपत्ति का 61 प्रतिशत एक प्रतिशत धनी लोगों के तथा 81 प्रतिशत 10 प्रतिशत धनी लोगों के खाते में चला गया। केवल 19 प्रतिशत ही शेष 90 प्रतिशत जनता को मिल पाया। यही नहीं, संयुक्त राज्य अमरीका में भी सबसे धनी एक प्रतिशत की संपत्ति वहां की कुल सम्पत्ति का 37.3 प्रतिशत है जबकि भारत में यह आंकड़ा 58.6 प्रतिशत का है। इन आंकड़ों से पता चलता है कि नव-उदारवाद की आर्थिक नीतियां हमारे देश ने अनेक विकृतियां पैदा कर रही है जिनमें से एक गैर-बराबरी के समाज का निर्माण है।

जहां तक मानव विकास सूचकांक एच.डी.आई.का प्रश्न है, हमारा स्थान 188 देशों में से 131 वाँ है जो पिछली वर्ष 130 वाँ था। हमारे देश का मानव विकास सूचकांक 0.624 है। भारत मीडियम ह्यूमन डवलमेन्ट में आता है जो 107 से लेकर 147 तक है। इस श्रेणी में कांगो, नामीबिया, व पाकिस्तान भी आते हैं। मानव विकास सूचकांक में हमारे ऊपर 130 वां स्थान अगर अफ्रीकी देश होंडूरस का है तो हमारे देश से ठीक नीचे भूटान का 132 वां स्थान है जिसका मानव विकास सूचकांक 0.607 है। होंडूरस के मामले में यह 0.625 है और इस

गैर-बराबर भारत

एन.के.पचौरी



Image courtesy: Scroll.in

प्रकार हम होंडुरास (0.625) व भूटान (0.607) के बीच में है। 2000 से 2015 तक हमारे देश के मानव सूचकांक में केवल 4 स्थानों में वृद्धि हुई है। इससे भी यही पता चलता है कि जहां धनी लोगों की सम्पत्ति में इजाफा हो रहा है तथा वे विदेशी चीजें खरीदने की स्थिति में है वहीं गरीब लोगों की स्थिति और अधिक खराब हो रही है। इस तथ्य को इस बात से भी जाना जा सकता है कि प्राथमिक क्षेत्र यानि कृषि का हमारी जीडीपी में योगदान 16-17 प्रतिशत है जबकि इस पर लगभग 60 प्रतिशत लोग निर्भर करते हैं और यही खेती में परेशानी का गंभीर कारण भी है जिसको स्वामीनाथन आयोग की सिफारिश लागू करके दूर किया जा सकता है परन्तु सरकार ने उल्टे उच्चतम न्यायालय में यह शपथ-पत्र दिया बताते हैं कि स्वामीनाथन आयोग की सिफारिशें लागू करना व्यवहारिक नहीं है।

इस बीच एक और रिपोर्ट आई है कि मुख्य कार्यकारी अधिकारी का वेतन आम स्टाफ के वेतन से 1200 गुना तक है। यद्यपि नियम इस बात की अनुमति नहीं देते कि कम्पनियाँ ये बताएं कि वे अपने मुख्य कार्यकारी अधिकारी को कितना वेतन देना चाहती हैं परन्तु सेबी ;?मठप्ड अपने निदेशकों को यह बताती हैं ताकि निवेशक उस कम्पनी के बारे में जान सकें जिसमें कि वे निवेश कर रहे हैं। नियमों के अनुसार कोई कम्पनी अपने शुद्ध लाभ के 5 प्रतिशत से अधिक किसी भी प्रबन्ध निदेशक को वेतन के रूप में नहीं दे सकती। यदि इस प्रकार के निदेशकों की संख्या एक से अधिक है तो कम्पनी अपने शुद्ध लाभ के 10 प्रतिशत से अधिक वेतन पर खर्च नहीं कर सकती। सैन्सेक्स की 30 कम्पनियों में से 15 ने 2016-17 के लिये वेतन की जानकारी दे दी है परन्तु शेष ने अभी तक यह जानकारी नहीं दी है। टी.सी.एस., अडानी पोर्ट, ल्यूपिन, एच.डी.एफ.सी0, आई.टी.सी. में यह अनुपात बहुत अधिक है जबकि सार्वजनिक क्षेत्र की कम्पनियों में यह बहुत

Creation of a highly unequal society is a major distortion greatly exacerbated by neo-liberal policy regime. According to a report, while the average salaries of corporate CEOs have gone up exponentially, those of the employees at the lower cadre are either stagnant or even gone down. In such difficult times, the fact that, thanks to AIIEA, public sector insurance employees could maintain their standard of living, vests them with a great responsibility of participating the struggles against such a policy regime.

कम है। अस्सी के दशक में आदर्श अनुपात 1:10 का माना जाता था। इससे पता चलता है कि भारत का समाज बहुत असमान होता जा रहा है और यह नव-उदारवाद की आर्थिक नीतियों का परिणाम है। रिपोर्ट बताती है कि रोजगारों की संख्या में कमी आ रही है। पिछले वित्तीय वर्ष में कर्मचारियों के औसत वेतन या तो कम हुए हैं या फिर स्थिर रहे हैं परन्तु मुख्य कार्यकारी अधिकारी के वेतन में 10 प्रतिशत की वृद्धि हुई है। बीमाकर्मियों को अपनी यूनियन ए.आई.आई.ई.ए. का आभारी होना चाहिये कि इस मुश्किल समय में भी उसने वेतन स्तर को बनाए रखने के लिये अभूतपूर्व संघर्ष किया है और मांगों को प्राप्त किया है। अन्य सुविधाएं भी ए.आई.आई.ई.ए. की ही बदौलत मिल रही हैं जिनके लिये कर्मचारी लोग आग्रह करते रहते हैं।

इसलिये नव-उदारवाद की इन नई आर्थिक नीतियों के विरुद्ध संघर्ष भी हमारे दायित्वों में से एक है जिसको पूरा करने के लिये हमें तन-मन व धन से काम करना चाहिये।

A Very Impressive Campaign against GST on Insurance

The transition to the Goods and Services Tax Regime has resulted into increase in the tax on insurance premiums from 15 percent to 18 percent. This has increased burden on the policyholders and has impacted the insurance industry. The AIIEA for the last several years has been agitating and requesting the government to withdraw the tax on insurance premium, especially on life and medical insurance. Rather than considering the legitimate request of AIIEA, the government has now enhanced the tax on insurance policies.

The AIIEA Working Committee that met at Surat on 24th and 25th July 2017 decided to mobilise support of the policyholders and general public against imposition of tax on insurance policies and advised all divisions to collect a minimum of 10 thousand signatures on petitions addressed to the Prime Minister and Finance Minister. The target that the AIIEA set for itself was around 11.5 lakh signatures to be collected in one month in August 2017. The call received very enthusiastic response and the AIIEA far exceeded the target as its units collected 45,23,434 signatures. The South Zone emerged as the leader of the movement by collecting 22,66,680 signatures with Thanjavur Division alone collecting over 4 lakh signatures. The signatures collected by the other Zonal Units are South Central 685191, North Zone 607473, Central Zone 505183, East Zone 202744, West Zone 101508, East Central Zone 88670 and North Central Zone 65985. The campaign has now begun in General Insurance.

Many prominent political leaders, intellectuals, elected representatives of the people have supported the campaign by signing the petitions. The Chief Minister of Puducherry has also signed the petition. Our units have met many members of the GST council and submitted memorandums to them. The signatures collected have been sent to the Prime Minister and Finance Minister. While all units of AIIEA have to be complimented for the excellent campaign carried out, the units of South Zone deserve special praise and compliments for the massive campaign unleashed. It may be noted that Central Zone,

the smallest zone has done a magnificent job by collecting a sizable number of signatures.

The AIIEA has pointed out to the Prime Minister and Finance Minister that there is no justification in subjecting the life insurance, annuities and health insurance products to taxation. The life insurance is a push product and has to be sold and not purchased. The life insurance has to compete with other modes of savings like fixed deposits and mutual funds. Naturally with the very nature of business the yield in the life insurance is much less than the fixed deposits and mutual funds. The GST would further impact the yield on the life insurance products. This is unfair when mutual fund investments are given a better tax treatment and annuities under the National Pension Scheme are exempted from GST. The differential treatment to annuities under NPS and those by the life insurance companies has created disparities.

The AIIEA has also brought to the notice of Prime Minister and Finance Minister that life insurance services in Australia, Malaysia, Singapore, European Union and many other countries are exempt from service tax/GST.

The AIIEA has pointed out to the Prime Minister and Finance Minister that life insurance premiums are mobilised for long term investment in the economy. Thus the economy benefits greatly. We have demanded the government to revisit the issue of taxation on life insurance and health insurance products; withdraw the GST and help the growth of the industry for the benefit of the economy as a whole. In the meantime, the policyholders and the general public have to be educated about the wrong policies of the government.



61st CONFERENCE OF IEA, ASANSOL

The 61st Annual General conference of Insurance Employees' Association, Asansol was held at Com R Govindarajan Manch, Bharati Bhawan, Burnpur on 02-03 September, 2017. At the outset Com P Mukherjee, President, IEA, Asansol, unfurled the Red flag. Amidst thunderous slogans, floral tributes were offered to the column of Martyrs'.

The inaugural session started with revolutionary songs sung by the comrades portraying the importance of Unity. In his welcome address, the Chairman of the Reception Committee Com K C Panja, Trade union activist and former General Secretary, IEA, Asansol praised the mighty Association for being vanguard in all struggle and movement of the working class in this Industrial region in particular.

Inaugurating the Conference Shri Debasish Sarkar, renowned professor of Economics of Chandannagar College depicted the cruel reality of the State in depriving the vast majority of the people of a decent living, growing inequalities and the concentration of wealth in few hands. Others who spoke on the occasion included Com Goutam Chakraborty, Sukumar Nayek, Gaurab Chand, Sangita Sharma, and R Chowdhury, as District Secretary, BEFI, Jt Convenor 12th July Committee, Burdwan, Sr DM, Asansol Divn,

President LIC C I Federation, Asansol Division, and President Workers' Union respectively.

In the Delegate Session Com A Dutta, General Secretary, presented the report of the Executive Committee. 18 members from Base Units debated on the Report and Report was unanimously adopted in the house. 16 Resolutions on the lines of AIIIEA were also adopted unanimously. Com M Ganguly, Treasurer presented the Statement of Accounts for the year 2016-17 and was adopted unanimously.

Com Debasish Mitra and Ramjiban Mukherjee were honoured in the Conference for their contribution to the Association on verge of their coming retirement by Com Jayanta Mukherjee and Ramkrishna Datta, GS and Vice President of EZIEA respectively.

The Conference elected Com Pradip Mukherjee, Abhijit Dutta, Manojit Ganguly as President, General Secretary and Treasurer respectively for the ensuing term. Com Kingshuk Banerjee, Jt Convenor, proposed the vote of thanks. The active participation of more than 130 comrades from all Base Units made the Conference a grand success. The Reception Committee has decided to hand over a sum of Rs 10000/- to our monthly journal Insurance Worker.

11th Conference of Khargapur Division Ins.Empl. Association

The 11th Annual General Conference of Khargapur Division Insurance Employees' Association was held on 13th August 2017 at the small town Jhargram. For the conference, the town was named as 'Com. R. Govindarajan Nagar' after the great leader of AIIEA Com. R. Govindarajan. The hall was named as 'Com. Dulal Chand Saren Mancha' after on of the active and devoted member of KDIEA Com. Dulal Chand Saren, who passed away few days back.

The conference started with the hoisting of the redcoloured flag of the divisional organisation and garlanding the martyrs' column by Com. Asim Kumar Misra, President of KDIEA, amidst shouting of slogan by all the comrades present there.

On behalf of the Reception Committee, Chairman Dr. S C Patra, a veteran and well known doctor of Jhargram, placed his welcome address. He welcomed the comrades present there to the beautiful green town, which has just few days back become the head quarter of newly born Jhargram district. He also expressed his confidence that the conference will be a milestone for the organisation.

The conference was inaugurated by Com. Subrata Basu, Assistant Secretary, EZIEA. In his speech, he elaborately dealt with the present situation of the world, our country, state and industry. He said that the so called 'aache din' has come to corporates and topmost riches, not to the toiling mass and common people of our country. The pre-election promises made



by Mr. Narendra Modi is now being termed as 'election jumla' by his own party leaders. The labour laws are being changed against the benefit of the labours. Nationalised sectors are under threat of disinvestment by the central government. Our education system is being safronised by changing the country's history. In West Bengal, the political situation is very grave. No one is allowed to criticize the state government. Members of AIIEA are being threatned, sometimes they are being phycially attacked. Com. Basu called upon all the members to stand strong against all these and to change the political situation.

Leaders of fraternal organisations like 12th July Committee (joint forum of TU s), CITU, ABTA, ABPTA, HDIEA, WBBEF, LIC Cl.I Officers' Federation, Agents' organisations, AIIPA etc. also greeted the conference and showed their worriedness about the present situation. They also tressed upon the necessity of joint movement, which is the need of the hour.

Com. Tarun Kanti Biswas, General Secretary, KDIEA, placed the report on behalf of the Executive Committee. Treasurer Com. Debadatta Mahapatra placed the audited accounts of the organisation for the year 2016. 18 delegates from all 11 bases discussed on the report and were almost in the same opinion about the critical present situation we are facing. Every democratic activities including freedom of speech is being threatened by state sponsorted goons. The Central Government is continuing its anti-people measures by withdrawing subsidies on

essential commodities, not paying legitimate price for the foodgrains etc. It is also trying to weakening the PSUs by way of disinvestment. Bank loans of the big industrialists are being waived at a time when the pleasentries need it most. Communal forces are gathering strength. They also pointed out that staff strength in our division, specially in cl. III & IV cader, is reaching a crutial stage for both the orgainisation and LIC as a whole. In his replying speech, the General Secretary Com. Tarun Kanti Biswas was also in the same opinion with the previous speakers. He reminded the members to be cautious and vigilant in this situation when devicive forces are very active. He said that this is the moment when we are to be more united to fight for our demands. Fight for the new charter of demand may be a bitter one. He also called all the members to donate generously for the relief work for the flood victims of the area under our jurisdiction.

The conference once again elected Com. Asim Kumar Misra, Com. Tarun Kanti Biswas and Com. Debadatta Mahapatra as the President, General Secretary and Treasurer respectively for the ensuing term in the 11 member secretariate. The conference was a successful one with the gathering of 120 plus members different bases overcoming the heavy rain and continuing flood over a large area. The 11th Conference came to end with the closing speech by the president. The divisional committee congratulates all the comrades of Jhargram for successfully organising the conference in a befitting manner.

23rd General Conference of IEU- Belagavi

The 23rd Annual General Conference of Insurance Employees' Union, Belagavi division, held on 6th August 2017, at Belagavi divisional office premises, commenced at 10.00 am as scheduled with the hoisting of the flag of the union by Com. G.V.Kulkarni, President, in the august presence of Comrades Clement Xavier Das, and K.Jayateerth; the assembled members numbering over 150 from the 15 base units of the division, raised slogans in praise of the union.

The report of the Executive Committee, presented by Com.P.A.Joseph, General Secretary, was responded by 19 comrades of the base units. The report covering international, national and industrial scenarios were critically analysed by a few comrades who spoke eloquently on the restrictions imposed by USA on Visa and its effect on job potential, installation of Robotics, Artificial Intelligence and sensors that again are killing jobs, the failure of the union government to live up to its promise of creating two crore jobs annually, demonetisation, GST, the agrarian crisis, proposed disinvestment of shares of Public Sector General Insurance Companies (PSGIC), the wonderful performance of Life Insurance Corporation of India despite a sluggish economy, the wage charter that is due from 01.08.2017 etc.

Intervening in the debate, Com. Clement Xavier Das in his exhaustive address, stressed the need for unity among the employees and not to be carried away by divisive and disruptive provocations. Commending the performance of LIC of India, he said that achieving a wage revision will be much more difficult this time as the government will not go by performance but by some extraneous factors

that are inimical to the wage-structure of insurance employees. Com. K.Jayateerth, Joint Secretary, SCZIEF, complimented the employees for implementing all the calls of the union in letter and spirit. He clarified many issues of the employees, especially relating to acquiring qualifications. 10+2+3 systems, cut-off dates, MBA degree from certain universities etc. Veteran Com.R.H.Ayi, former President of IEU-Dharwad, greeted the conference.

Com.P.A.Joseph, while summing up the debate, clarified the issues raised by the members during the course of the debate, exhorted the members to conduct the union-work in an organised manner. The Report was unanimously adopted.

Com.Rajalakshmi, Convenor, Women sub-committee, presented the report of the activities of the woman sub-committee during the year under review.

The Conference decided to conduct workshop for women comrades and mobilize public support against GST on insurance premium through collection of signatures. The Conference adopted a number of resolutions relating to industry, employees and on issues relating to national importance.

The conference unanimously elected Coms G.V.Kulkarni, P.A.Joseph and K.N.Aparna as the President, General Secretary and Treasurer respectively for the ensuing terms.

The 23rd Annual General Conference of IEU- Belagavi concluded on an impressive note with Com. G.V.Kulkarni, underscoring the role of a true member and the task one has to undertake to keep the organisation well-oriented with working-class consciousness.



32nd Conference of Sambalpur Division Life Ins. Empl.Assn.

The 32nd Annual General Conference of the Sambalpur Division Life Insurance Employees' Association (SDLIEA) was organized from 2nd-3rd September 2017 at Bonaigarh, a tribal dominated remote part of Western Odisha endowed with rich mineral resources and bounty of mother nature with much fanfare and exuberance. A huge rally

of nearly 250 employees including a good number of lady comrades preceded the flag hoisting ceremony. The rally festooned with red flags and other colorful graffiti dotted the not so crowded routes of Bonaigarh befitting the uniqueness of the conference. Enthusiasm, exuberance and vibes of the Comrades were palpably visible all through the rally covering nearly two kilometers before it culminated at the ITDA Conference Hall—the venue of the conference. Com. Rajeeb Lochan Dash, president of SDLIEA unfurled the red flag amid thunderous slogans – "AIIEA-LONG LIVE, LONG LIVE WORKING CLASS UNITY". Floral tributes were paid by the guests, leaders and members in tandem to invoke the sacrifices of our worthy predecessors.

An enthralling opening song rendered by the children of our employees marked the beginning of the inaugural session attended by a galaxy of leaders from the fraternal organizations and persons of eminence belonging to various spheres of life. At the beginning of the session presided over by Com. Rajeeb Lochan Dash, a warm welcome was accorded by Com. Laxmana Munda, the CPI (M) MLA of Bonaigarh and the Chairman, Reception Committee. Com. Trinath Dora, General Secretary, SDLIEA gave an inaugural briefing on the purpose and significance of the conference. While inaugurating the conference, Com. Pradeep Mukerjee, President



ECZIEA, made an elaborate analysis of the prevailing socio economic situation narrating the twin dangers of religious nationalism and Neo-liberalism. He exhorted the employees to stand guard against such divisive policy and remain united in the face of the challenges facing our Industry. Com. Shreekanth Mishra, General Secretary, ECZIEA placed before the house the vision of AIIEA in safeguarding not only the interest of employees but also the idea of India that emerged during the freedom struggle. He was critical of the present political dispensation which is working on its hidden agenda to transform this country into a rabidly intolerant fascistic Hindu Rastra by polarizing and radicalizing the society. Other dignitaries who addressed the inaugural cum open session include Com. S. B. Dattagupta, President CDIEA, Com. S. B. Pattanaik, General Secretary, BDLIEA, Shri B. K. Patra of class-I Officers Association. The session came to an end with the customary vote of thanks by Com. Trinath Dora, General Secretary of SDLIEA.

The delegate session presided over by Com. Rajeeb Lochan Dash, started thereafter with presentation of the Annual Report and Audited statements of Accounts. Following initiation on report, as many as 25 delegates participated in the discussion enveloping all issues agitating the mind of the working class at large. Intervening in the debate Com.



8th Divisional Conference of LICEU, Thrissur Div.

The 8th Divisional Conference of LIC Employees' Union, Thrissur Division was confined to business session only this year as they could not conduct the General Conference on the proposed day of July 30, 2017 due to an unfortunate incident of suddenly declared hartal. However, the General Council was conducted the following day.

Preceded by the flag hoisting ceremony, the General Council was inaugurated by Com.S.Sivasubramanian Jt. Secretary, SZIEF. He narrated about the success story of LIC notwithstanding the presence of competition and the prevalence of depressing economic scenario. The spirit of the on-going campaign against GST by AIIEA resonated in his speech as he appealed to the Government of India to withdraw GST that was imposed on insurance premium.

Deepak Viswanath, General Secretary placed the report and K Vinod Treasurer presented the Statement of Accounts. The discussion on the report was initiated by Com K Rajesh and fourteen comrades overall including four women took part in it. The house unanimously adopted the report and Statement of Accounts after the reply to the discussion by the General Secretary.

Com.M Kunhikrishnan, President of SZIEF intervened in the discussion with some important inputs. While elaborating the strategy of AIIEA to snatch a handsome wage revision, he asserted that the specific condition prevailing in LIC should be taken into consideration for the wage revision in LIC

without giving room for influence of the wage talks elsewhere: The introduction of GST in various services of LIC would have debilitating impact on the industry. He also urged the Government of India to withdraw GST in LIC.

Com.M Rajeev, Com.Deepak Viswanath and Com.K.Vinod are elected as President, General Secretary and Treasurer respectively for the ensuing term.

Seminar on Job loss

As per the decision of AIIEA, LIC Employees' Union, Thrissur Division conducted Seminar on Job losses in the era of globalization at Palakkad on 22nd July, 2017. The Seminar was inaugurated by Com. K D Presenan, MLA Alathur. The shrinking of organized sector and the flourishing of unorganized sector during the last 25 years has dented the job security and left lakhs of workers to work under a system bordering on slavery, he opined. He also criticized the proposed changes in labour law, implementation of it would only exacerbate the present situation.

The subject was presented by Com.Saji Joseph, State Committee member of BEFI. In his elaborate presentation, he took out each sector where job-losses experienced due to globalization. Com.M.Rajeev, President, LIC Employees' Union was the moderator. Com.R Rajeev South Zone Working Committee Member welcomed the gathering and Com. C Narayanan Vice President, LIC Employees Union proposed Vote of Thanks.



Shreekant Mishra in his one and half hour long seminal address revolutionized the spirit of the conference on a range of present day employees issue like TMP, Biometrics, One more option for pension et al. He dwelt at length on the charter of demand for Wage Revision due from August-2017 and the difficulty in the way to achieve the just demand given the hostile attitude of the present day rulers. While summing up the debate, Com.

Trinath Dora, General Secretary of SDLIEA appealed the members not to be complacent but identify the weakness so as to take the organization to greater height in the days to come. As many as 25 resolutions were adopted unanimously by the conference. The conference unanimously elected a 23-member secretariat with Com.Rajeeb Lochan Dash, Com.MinaRanjanBishi and Com.Sadhan Mishra as President, General Secretary and Treasurer respectively for the ensuing term.

24th Conference of Tirunelveli Division

The 24th Divisional Conference of Insurance Corporation Employees Union, Tirunelveli Division was held on 06-07 August 2017 at Seydunganallur under Srivaikundam Branch Area. The conference commenced with a massive rally with the participation of more than 385 LIC employees and Agents which includes 150

The open session of the conference commenced with the flag hoisting by com R.Madhubal, President, ICEU, Tirunelveli Division. It was inaugurated by com K.Samuel Raj, State General Secretary, Tamilnadu Untouchability Eradication Front. He elaborated the social problems prevailing in the country and its impact on social and economic development of our country. He also cautioned the role of fundamentalist groups which are trying to divide the unity of Indian People in the name of caste and religion. Com K.Swaminathan, Vice President, SZIEF, in his special address, elaborated the political scenario in the country and the political aspect behind our wage charter. Com R.Punniyamurthy, vice president, SZIEF, com. S.Bala subramanian, Joint Secretary, GIEA, SZ, com S.Balasubramanian, President, LIC CI-I Federation, com N.P. RameshKannan, General Secretary, ICEU, Madurai and com A.C.Manoharan, General Secretary, LIAFI greeted the conference. An amount of Rs.25,000 which was collected from our members was handed over to com.K.Samuel Raj for the All India conference of DSMM to be held at Madurai. 1,05,000 Signatures obtained against the GST on Insurance Premium in Tirunelveli Division was handed over to com R.Dharmalingam, Vice President, SZIEF as first instalment. Prizes were distributed to children of comrades who got first mark in 10th and

In the Delegate session 21 comrades participated in the discussion on the report presented by the General Secretary Com.C.Muthukumaraswamy. The report of the 23rd women subcommittee meeting was presented by com M.Thilagam, the Convenor of Women Sub committee. Com V.Muthiah,



Treasurer, presented the statement of Accounts. After the summing up by General Secretary the report was adopted unanimously.

A convention on the topic WITHERING HUMANE was held in the conference by the special address of com. Madukkur Ramalingam, the Editor of Daily newspaper, THEEKATHIR.

Com T.Senthilkumar, General Secretary, SZIEF, com R.Dharmalingam, Vice president, SZIEF, com V.Janakiraman, Asst Treasurer, SZIEF and com M.V.Kuzhanthai samy, General Secretary, AIIPA, Tirunelveli Division greeted the conference.

The conference elected com R.Madhubal as President, com C.Muthukumaraswamy, as General Secretary, com V.Muthiah, as Treasurer.

Before the conference an OPEN convention to protect the agriculture and agricultural labour was organized at Srivaikundam on 09.07.2017. Com P.Shunmugam, State General Secretary of Tamilnadu Kissan Sabha gave the special address. A large number of peasants and agricultural workers participated in the conference in addition to members of ICEU. A two day street campaign was held on 02nd and 03rd of August in and around the villages of Srivaikundam branch area. The campaign to protect public sector LIC and against privatisation was much received by the General Public. In many places public gathered in large number. The agent friends made elaborate arrangement to receive the campaign.

Tamil Nadu State Convention on Agrarian Distress & Remedies

As per the call of the Secretariat of AIIEA, a State level Convention was organized by SZIEF on 'Agrarian Distress & Remedies' at Thanjavur on 19.8.2017.

More than 600 people participated in the Convention including 150 Peasants from the nearby rural areas. Apart from Thanjavur division comrades, divisional Units of Tamil Nadu mobilized our Comrades for the convention in good number. The Convention was presided by Com.T.Senthil Kumar, General Secretary, SZIEF. While com.V.Sethuraman, Joint Secretary, ICEU, Thanjavur Welcomed the gathering, Vote of Thanks was given by Com R.Dharmalingam, Vice President, SZIEF.

Com K.Balakrishnan, President, Tamil Nadu Peasant's Association, Agricultural Expert and Faculty of Madras Institute of Developmental Studies Shri J.Jeyaranjan and Shri Karthikai Selvan, Managing Editor of Pudhiya Thalaimurai TV Channel participated and delivered special address on the issues of Peasants.

Shri J.Jeyaranjan said that the Agriculture was neglected by the successive governments during the last 25 years in the era of neo-liberalism. "There is a virtual war on Agriculture. Peasants have been able to get only 30% of their loan needs from the nationalized bank. For the remaining 70% they have to depend on the private money lenders. The public investments in Agriculture have been reduced by the governments over the years" he said.

While speaking in the Convention, Com K.Balakrishnan said that more than 95% of the Peasants are having less than 10 acres of land. He said that while on the one hand the government was not encouraging domestic production, on the other it was encouraging imports which further impacts the agriculture. "India has signed agreements with countries like Mozambique, Ukraine, etc. to import wheat. The reason is,

Indian big corporates have invested in wheat crops in those countries having acquired crores of acres of land. This agreement is to benefit those big corporates" he exposed.

Shri Karthikai Selvan, the Managing Editor of Pudhiya Thalaimurai TV said that the 'Jha Committee' which was supposed to analyse the conditions of Agriculture had given a report that no peasant had committed suicide in Tamil Nadu. He also said that during the last ten years when 3,30,000 farmers had committed suicide in this country, the governments had given concessions to the Corporates to the tune of Rs. 55 lakh Crores.

A resolution moved by Com S. Sivasubramanian, Joint secretary, SZIEF and seconded by Com R.K. Gopinath, Treasurer, SZIEF was adopted in the Convention condemning the neo-liberal anti-peasant policies of the Government. The Convention demanded the Government to implement the M.S.Swaminathan recommendations on agricultural sector and increase MSP as promised in the BJP Manifesto.

ICEU, Thanjavur Division had made excellent arrangements for the Convention. Big hoardings highlighting the issues of peasants were put up at various parts of the city which drew appreciations from the common masses.



Business Campaign by Units of NZIEA

AIIEA/NZIEA has been consistently motivating its units to undertake business campaign amongst public to impress upon them to go in for insurance with LIC of India. Our units were advised to popularise different products of insurance with LIC. It was also emphasised to highlight the contributions of LIC in nation building through the campaign. The main achievement of LIC has been the realisation of the trust of people of this country. LIC is utilising the saving of the people through insurance in nation building. LIC is also fulfilling its task given to it by the nation at the time of its nationalisation in providing social security to its policyholders. This call of campaign for the growth of the business was also given by AIIEA in its Working Committee Meeting held on 24-25th July 2017 at Surat.

Chandigarh Divisional Committee

NZIEA Chandigarh Divisional Committee decided (as per the decision of WCM of AIIEA) to mobilise the employees to secure insurance policies for themselves on a single day i.e. 4.9.2017. For the successful implementation of the programme two cluster meetings - one at local level at Chandigarh and another at Patiala city were held wherein the Divisional Unit motivated the employees to implement the decision of Chandigarh Divisional Committee. As a result of the campaign, 475 policies were purchased by the employees with FPI of Rs. 76 lacs. The results were very encouraging.

Jalandhar Divisional Committee

Jalandhar Divisional Committee gave a call to the employees to purchase LIC policies on the closing day of March i.e. 31.3.2017. The Divisional Unit continued their efforts to motivate the employees to implement the decision of the divisional committee from time to time. As a result of it employees in the Jalandhar Division procured a total of 322 policies with 8.59 lac FPI. The efforts

of Jalandhar Divisional Committee bore the fruits of their efforts in procuring the policies for the LIC.

Bikaner Divisional Committee

NZIEA Bikaner Divisional Committee gave a call, "**One employee one Policy**" amongst the employees, family members and relatives in the division. The period of campaign was specified from 23.6.2017 to 20.8.2017. All the 18 units of NZIEA under Bikaner Division participated in the campaign with full enthusiasm. A total number of 248 policies with SA 47.93 lacs & FPI Rs. 7.77 lacs were procured. The total FYPI went to the extent of Rs. 21.28 lacs. Out of it single premium mobilised was 19.99 lacs. It was successful effort by the Bikaner Divisional Committee.

Delhi Divisional Committee-1

On 59th anniversary of LIC, NZIEA Delhi Divisional Committee-I gave a call to employees to procure LIC policies in a limited period of one week i.e. 1st Sept. to 7th Sept. As a result of their hectic efforts, a total of 837 policies could be procured in Delhi Division-I i.e. the highest number of policies procured in the division amongst the units of NZIEA till date. It was indeed a great & successful effort by the Divisional Committee.

Shimla & Ludhiana Divisional Committees

In order to motivate the agents and policyholders for effectively meeting the challenges before public sector insurance industry and also to motivate them for encouraging the business activities of LIC on the count of FPI & Policies, meets were also organised in Ludhiana and Shimla Divisions in the recent past. These motivational meetings gave positive and effective results in both the divisions.

Thiruvananthapuram Division donates Ambulance

The Women's committee of LIC Employees Union, Thiruvananthapuram division has donated an ambulance to the kottarakkara Taluk Government Hospital as a part of the social welfare activities of the committee, which regularly provide help to the socially weaker sections of the people every year. A meeting was arranged in the hospital premises on 20th of August, 2017. Com.J. Mercykuttyamma, Minister of Fisheries of LDF ministry inaugurated the meeting by giving the symbolic key of the ambulance to Com.Geetha Sudhakaran, Chairperson of the kottarakkara Municipal Council who manages the hospital. Minister appreciated the work and social activities of the women's committee of the union and also the social contribution of LIC to our society. She has also mentioned the Ar dram project of the LDF Govt which provides health facilities to the weaker sections of the people. Com. Aisha Potty, Member of the Kerala Legislative Assembly flagged off the ambulance. She spoke in detail about the activities of our union against privatization of insurance and strengthening of LIC in the current scenario. Com.M. Kunjikkrisnan, vice president AIIEA greeted the function. He said that as a part of the society the union has been doing these types of activities. He also requested the public of their help in the campaign against the unjust imposition of GST on insurance premium. Comrades Vini K. R and Vijaya.J, joint convenors of south zone working women coordination committee also greeted the meeting.

Com M.Shaju, Municipal Vice chairman, Dr. Biju B. Nelson, Hospital Supdt, com M. Babu, CITU area secretary, Com. Ganapathy Krishnan, divisional president, Comrades S. Shamlal, Karthika V. Nath and Jyothimariam John, Municipal councilors, Comrade. R. Babukuttan Nair (LIAFI) and com. Baburaj.J (NFIFWFI) greeted the meeting. The union has also decided to sponsor 50 chairs for the use of outpatients coming in the hospital.

Com. V. Anurekha, divisional women's committee convenor presented the report of



the social welfare activities of the union. The meeting was presided by com.C. Mukesh, Chairman of the Reception committee formed for arranging the function and the Municipal standing committee for welfare activities. Com.K. S. Thanooj, convenor of the organizing committee made the welcome speech and comrade. V. S. Bindu, divisional women's joint convenor thanked the gathering.

The meeting was a huge success with the participation of the large number of comrades from branches, pension comrades, agents, development officers, hospital staff and a host of political dignitaries and other respectable persons.

The 15th women's convention of the union was also held on the same day in the nearby school premises. The meeting was presided by a presidium comprising comrades H. S. Jeena, A. Ananthakumari, V. S. Bindu, V K .Anita and V. Anurekha. The General secretary of the union com P. Raju welcomed the gathering. A report was presented and discussion followed. Comrades K. P. Remadevi, V. Latha, S. Girija, H. S. Jeena, V. Vineetha, G. Parvathy prabha and Smitha Elizabeth John participated in the discussion. Com. Kunhikrishnan, comrades J. Vijaya and K.R.Vini, joint convenors of south zone working women's coordination committee and Ganapathy Krishnan complimented the report. Later the report was unanimously passed. Com.S. Girija was elected as the new women's committee convenor and comrades A. Ananthakumary, H. S Jeena, V. S. Bindu, and K P. Remadevi.were elected as Joint convenors along with 29 member womens committee. Comrade V. K.Anitha proposed the vote of thanks.

Tamilnadu State level Convention on Communal Harmony

A State level Convention on Communal Harmony was held at Coimbatore on 9th September, 2017. The Convention was hosted by SZIEF as per the call of the Working Committee of AIIEA held at Surat.

Three eminent resource persons participated and delivered special address in the Convention. **Shri Peter Alphonse**, Indian National Congress, **Prof. Arunan**, Honorary President, Tamilnadu Progressive Writers' and Artists' Association and **Shri. Aloor Shanavas**, Leader, ViduthalaiChiruchaigalKatchi were the personalities who participated in the Convention. Com **K.Swaminathan**, Vice President, SZIEF presided the convention.

Prof. Arunan while speaking in the convention said, "the forces who are claiming that Hinduism is the only religion are trying hard to hide the fact that it represents multiplicity and these forces are trying to forge and force a single culture on 130 crore people of this country". He also said that secularism means that religion should be separated from education, politics and government.

Shri Peter Alphonse said that science has been advancing day by day. He also said that while scientific innovations are on the one side, on the other side these religious forces are trying to put the people to a situation existed several years back.

Shri.Aloor Shanavas said that secularism



means not only respecting the religious sentiments and the religious rituals of others, it also means enabling the people belonging to other religions owning their religious sentiments and observing their religious rituals without any hindrance.

More than 500 Comrades from the Divisions in Tamilnadu participated in the Convention. Earlier, Com **K.Thulasitharan**, General Secretary, ICEU, Coimbatore welcomed. Com **M. Girija**, Joint secretary, SZIEF was also one among the leaders on the dais. Com **S.Sivasubramanian**, Joint Secretary, SZIEF delivered the vote of thanks. Comrade **T.Senthilkumar**, General Secretary, SZIEF moved the resolution condemning the communal attacks and calling for communal harmony among the people which was seconded by Comrade **V.Suresh**, Joint Secretary, SZIEF. Comrades of ICEU, Coimbatore Division made the elaborate arrangements for the successful conduct of the Convention. The convention was participated by leaders and cadres of various organisations of Coimbatore. ●

Meeting of leading functionaries of IPA's in Maharashtra & Goa

A day long meeting of leading functionaries of Insurance Pensioners Association from Maharashtra and Goa was organised at Pune on 20th Aug. 2017 as suggested by AIIPA, General Secretary Com.T.K.Chakraborty.

Com.Chandrashekhar Limaye presided over the very successful meeting in as much as it inspired all the participants for a determined effort in strengthening the AIIPA at their levels.

Along with General Secretary

Com.T.K.Chakraborty, Com.Ramesh Patne and Com.B.J. Kerkar addressed the gathering, giving latest position about the AIIPA's case in the Supreme Court.

A copy of the declaration issued at the end of the meeting is enclosed for publication in the "Insurance Worker".

In the evening, a General Body Meeting was also held, addressed by the above mentioned speakers.

Seminar on 'Our Vision of India' at Udupi

In tune with the decision of the General Conference of AIEA, IEU Udupi Division organised a seminar on the subject "Our Vision of India" at Udupi on 12.08.2017.

Com. N. Vijayakumar, President ICEU Mysore Division while presenting the subject discussed the concept of an "Independent Nation" as perceived well before independence by the three different ideologies existed in the country. The Indian National Congress which was in the forefront of freedom struggle had a vision of secular democracy and the second vision was of left which wanted a secular country with economic self-reliance and in contrast to both these the Hindu Maha sabha defined the Nationhood within the narrow understanding of hindu communalism. He clearly described our conception of India as building the nation on the firm foundation of secular democracy, economic sovereignty and self reliance. Continuing he said the BJP which is leading the Government is pursuing a divisive agenda and imposing its brand of hindutva on the nation. This is totally against the Idea of India as envisaged by the national liberation movement and therefore we must resist the divisive forces.

After the seminar an attractive snake show presentation and lecture by the famous aphidologist



Sri Gururaj Sanil was arranged. Showcasing the variety of venomous and non venomous snakes, Sri Gururaj Sanil explained the nature and life of snakes and said how snakes and other reptiles are useful to mankind. He said people of the region being serpent worshipers have several misconceptions about snakes. He warned at the attitude of people killing snakes at sight would cause serious ecological imbalance.

Over 150 persons comprising of members of the union and their family, officers, Development Officers, members of DSS unit and BSNL union participated in both the programmes.

Com. Deric A. Rebello Vice President IEU Udupi division welcomed, com. U. gurudath General Secretary IEU Udupi Division initiated the proceedings and Com. K. Vishwanatha President IEU Udupi Division proposed the vote of thanks.

Blood Donation Camp organized by IEA Jamshedpur Division

A Blood Donation Camp was organized by IEA Jamshedpur Division on 18.08.2017 at Jeevan Prakash Bhawan, Bistupur, Jamshedpur in the memory of Com. Saroj Choudhuri. Sr. Div. Manager of LIC of India, Jamshedpur Division Md. Mobiuddin Ansari has inaugurated the camp. In his address he threw light on the need of blood donation for the society. He appreciated IEAJD for organizing the blood donation camp. Com. Ganesh Lal, President IEAJD paid homage to com. Saroj Choudhuri and remembered his work for the society. Com. Amit Maity, Gen Secretary, said that the IEAJD is organizing the Blood donation camp every year as a duty to serve the society. He appealed all the people to come forward and generously participate in the blood donation programme. Com. Pradip Mukherjee, President, ECZIEA and Vice President, AIEA was also present



at this moment. IEAJD has also felicitated Sri Subir Kundu, Sri Somnath Pal who has donated blood for more than 100 times. Com. Annapurna Mukherjee, comrade of Chakradharpur Base and wife of Com. Pradip Mukherjee President, ECZIEA has donated blood for 51 times. IEAJD also felicitated her. A large number of Employees, Dev. Officers, Officers and agents of Lici, JSR Div along with employees of General Insurance Sector and Banks and their relatives and friends have enthusiastically participated in programme. Comrades of chakradharpur, chaibasa and Ghatshila branches has also participated generously at this camp. 131 units of Blood are collected at this camp

INSURANCE NEWS IN BRIEF

- ◆ To curb pollution, the Supreme Court has issued a directive that insurance of vehicle should be renewed only when the owner submits pollution under control (PUC) certificate. General Insurance companies are awaiting guidelines either from Government or IRDA for implementation of the Supreme Court directive.
- ◆ Thirteen Indian insurance companies have come together to use a block chain-like technology to create a central repository of policyholder data, so that insurers need not repeat the registration procedure for multiple policies. Blockchain is a digital ledger used to store information of all crypto-currency transactions. Here, it takes the form of a distributed and decentralised method of storing information. Blockchain technology, it is said, will detect multiple fraudulent claims more efficiently. Cost effectiveness is also another reason for these companies to adopt this technology.
- ◆ The merger of HDFC General Insurance with HDFC Ergo became effective from August 16. HDFC General Insurance was a fully owned subsidiary of HDFC Ergo when it bought L&T General Insurance Company. This merger makes HDFC Ergo third largest private general insurance company with a market share of 5.25 per cent. The net worth of the merged HDFC Ergo stands dropped at Rs.1485 crores wiping out the accumulated losses of HDFC General Insurance. The net worth of the standalone HDFC Ergo before merger was Rs.1812 crores.
- ◆ Insurers are one of the largest drivers of Indian stocks, besides foreign institutional players. In the past, insurance firms specially the Life Insurance Corporation of India (LIC), the country's largest insurer, have helped prop up the market against steep falls. But the year 2017, January to date, India's benchmark Sensex has risen about 19 per cent. In this period, Foreign Portfolio Investors (FPIs) have net bought shares worth \$7.1 billion, while MFs have shopped for stocks worth \$10.8 billion. Insurers, on the other hand, have sold shares worth \$4.3 billion.
- ◆ Insurance broking is getting deep rooted in India. It has registered a remarkable compounded annual growth rate (CAGR). It is expected that insurance broking will contribute close to 40 per cent of gross direct premium in non-life insurance market by 2025. According to E Y Vision Report 2025 the non-life insurance market is expected to be at Rs.4,00,000 crore and the brokers' market share is likely to be around Rs.1,60,000 crore.
- ◆ Simplifying usage of insurance e-commerce and issuance of electronic policies, IRDA, will soon allow 'one time pass word' to open e-insurance account, store and access e-policies, which at present is possible only with e-signature. As part of its ongoing effort to improve insurance penetration, the IRDA says, it has also permitted using e-KYC facility offered by UIDAI which provides the unique Aadhaar number. Insurers can perform the verification of the client through e-KYC authentication facility provided by UIDIA. UIDAI provides biometric authentication of a person based on Aadhaar!
- ◆ Though the number is not arrived at, definitely there has been an increase in the mis-selling of the insurance products by the banks. Mis-selling refers to certain 'unfair business practices', including wrong sale of products, loading on products and promise of high returns. Customers easily give in to the aggressive marketing techniques, primarily on account of the trust reposed on the bank they have been banking with. Banks doing so is attributed to the insurers going aggressive on bancassurance channel. For Banks it is additional revenue and further penetration for the insurance companies.
- ◆ Continued increase in ransomware attacks such as recent WannaCry worm, that locked up more than 200000 computers around the world has spurred proposals to strengthen the European Union's especially dedicated security agency and set up a fund to help countries who suffer such attacks. EU proposes a common plan to coordinate the response in case of a large scale attack. This security agency will work on annual pan-European exercises and contribute to the improvement of EU's capabilities and expertise. EU also proposes a Cybersecurity Research and Competence Centre to gather expertise and support new technologies, such as assessing encryption methods.
- ◆ Sigma, Swiss Re's industry research unit, says that global insured losses from natural catastrophes and man-made disasters in the first half of 2017 totaled just US\$23 billion, while economic losses during the same period comes to US\$44 billion; an indication of the extent of the protection gap that exists across the globe.
- ◆ At the close of August 2017 LIC sees an increase in the market share in first premium and also number of policies. From a market share of 73.68 percent in July 2017 LIC captures 74.36 percent in first year premium and in the number of policies the market share which was 74.86 percent in July 2017 rose to 75.88 percent.

■ **A.M.KHAN, DHARWAD**

ECONOMIC TID BITS

- The US Census data shows that the household income of the 90th percentile (100th being the highest) was 12.53 times higher than the household income of 10th percentile in 2016, up from 12.23 times higher in 2015 and 11.8 times higher in 2007. According to Bloomberg News, since 2007 average inflation – adjusted income has climbed more than 10% for households in the higher fifth of the earnings distribution, and it has fallen 3.2% for the bottom quintile. Incomes of the top 5% jumped 12.8% over the period. According to figures from eHealth, a large private health exchange, average deductibles for families rose 5% from 2016 to 2017, and average individual premiums rose 22% over the same period.
 - In USA, in 2016 student debt rose by 4% from 2015, averaging \$ 30,000 per young person, eliminating over 80% of income rise for 25-34 year olds. A Bloomberg report notes that credit card defaults increased from 2.5% in 2015 to 3% in 2016. The household debt of USA has reached \$ 12.7 trillion in the first quarter of 2017, surpassing the previous peak of 2008. For most of the Americans, borrowing is the answer to maintaining their standard of living. The report also notes that income from wages minus household debt trended downwards in 2015, meaning that a loss of roughly \$ 500 billion across the economy in just one year.
 - The IMF has revised upwards its estimate of Chinese growth rates. Chinese economy would expand by an average 6.4% in 2018-20 compared with its previous estimate of 6% and 6.7% in 2017 compared with its earlier forecast of 6.2%. However, IMF has also expressed its concern over the rise in Chinese debt and its impact on global economy. China's non-financial sector debt was now expected to reach 290% of GDP by 2022, compared with 235% last year. Earlier, IMF estimated that Chinese debt would stabilize at around 270% of GDP over the next five years. The total debt of China is at \$ 28 trillion at the end of last year.
 - The S & P Index 500 has risen by around 268% since March 2009, after 2008 financial crisis, with voices of concern being raised about another stock market bubble. The longest Bull Run was from 1987 to 2000 which ended with collapse of the dotcom bubble. It is reported that Apple, Microsoft and Alphabet (the parent company of Google) are the top US firms which is dominantly the global bond market. Some 30 major US
- Corporations now hold more than \$ 800 billion worth of fixed income investments and overall, the cash holdings of US Corporations have risen to more than \$ 2 trillion, an increase of 50% over the past decade and more than double their holdings at the turn of the century.
- According to a study by the Department of Housing and Urban Development (HUD) , 567,000 households in Los Angeles paid more than half of their income in rent or live in "severely inadequate conditions". The rent in Los Angeles has registered increase of 58% during the last six years. California, the richest state in the richest country is home to 12% of Americans and it is also home to 22% homeless Americans. According to Harvard University's Joint Centre for Housing studies, the average rental prices rose by 7% nationwide between 2001 and 2014 and during the same period, the household income sunk by 9%. In 2001, in USA 41% of renters spent 30% of their income in rent and in 2014 it rose to 49%. In the same year, 26% of renting population nationwide spent more than 50% of their incomes in paying rent. The US government has proposed to cut \$ 7 billion in budget on housing this year, which will only result in more pressure on common man.
 - According to OECD, the overall tax burden in USA is at 26% of total economic output in 2014, is the fourth-lowest amongst the major industrialized countries. The top ten central banks now hold an estimated \$ 21 trillion worth of financial assets on their balance sheets. The US Fed Reserve has expanded its holdings from around \$ 800 billion before 2008 crisis to \$ 4.5 trillion today. The ultra-wealthy have not only benefitted from the rise in asset prices, but also because of the low interest rate regime, they have been able to increase their wealth through financial leveraging. The fastest area of the growth of wealth is in tech companies. According to Forbes, the total wealth of the world's richest tech billionaires has exceeded \$ 1 trillion this year, registering a growth of 21% in the last 12 months.

■ J.SURESH, MYSORE

WORKING CLASS STRUGGLES

Nigerian transport workers strike over unpaid minimum wage payments

Nigerian transport workers went on strike at Harmony Holdings on August 23 in the Kwara State capital, Ilorin. Harmony Holdings is a government management company running Kwara State Transport Corporation and is one of the many subsidiaries it operates throughout the region.

South Korea: MBC program producers on strike

Hundreds of reporters, TV producers, camera journalists and announcers at public broadcaster MBC have been on strike since August 7 following revelations of an MBC "blacklist." Workers claim that management has categorised journalists into different groups based on their involvement in a 170-day strike in 2012, their relations with the labour union, and "loyalty" to the company. The list, they allege, is used by management for personnel matters and intimidation. MBC workers began voting on August 24 on whether to extend the strike and stop all program production.

Terminated Cambodian garment workers picket factory

Hundreds of workers from the Nantai Garment Factory in Steung Meanchey commune are protesting outside the factory's gates in a dispute over severance pay following a change in ownership. Workers were told that their contracts would not be renewed after September 1. Workers were only given \$60 as severance, which they claim is contrary to what they are owed under the Labour Law.

Bangladeshi tannery factory workers walk out

Over 3,000 workers from several factories in the Tannery Industrial Estate in Savar, on the outskirts of Dhaka, walked off the job for two hours on 28th August over wages and conditions. They demonstrated inside the estate demanding a 3,000 taka interim allowance, a hospital at the estate, a canteen at each factory and housing facilities.

Pakistan: Punjab teachers continue campaign over pay and privatisation

Teachers from Punjab government schools protested outside the Lahore Press Club on August 24 as part of a long running campaign over several demands. These included a pay rise, in-service promotions, teaching allowances and other incentives. Some teachers have not had a pay-scale increase for over two decades.

Brisbane bus drivers strike again

Following several weeks of limited strike action and

work bans, Brisbane City Council bus drivers walked off the job on 29th August in two four-hour stoppages at 10am–2pm and 6pm–10pm. Rail, Tram and Bus Union (RTBU) members are opposed to the council's proposed new enterprise agreement. They were joined by other council workers from various unions in a demonstration outside the Brisbane City Town Hall during the strike.

Mexican technical institute teachers and administrative employees strike

Hundreds of teachers and administrative personnel at the Poniente campus of the Merida Technical Institute (ITM) in Merida, Yucatan stopped work on August 31. The walkout centered on the failure of the administration to deal with a number of problems about which the workers had complained. A primary concern is the lack of decent equipment. There is a scarcity or lack of projectors, screens and whiteboards and undependable Internet access. Illumination is poor in many classrooms, as is ventilation. Technological materials are outdated or unavailable.

Bolivian packaging plant workers strike for wage raise, bonus, job stability

Workers at the Empacar packaging plant in Santa Fe de la Sierra, Bolivia went on a seven-day strike from 28th August. Their main demands center on categorization of their job posts, wage parity, a production bonus and job stability. In addition, they demand that Empacar withdraw its petition to declare the strike illegal.

Argentine judicial workers hold three-day strike over wage rise

The Buenos Aires Judicial Association (AJB) held 72-hour strike August 30 to September 1 to press salary demands following fruitless negotiations with representatives of the provincial government.

California Riverside County workers demonstrate, announce intent to strike

Government employees of Riverside County, California, held a protest demonstration outside the Board of Supervisors' meeting in the city of Riverside August 29 to announced a strike. The 7,000 members of the Service Employees International Union (SEIU) Local 721 work for the most part in the county health system and the Department of Public Social Services and have been without a contract since 2016.

S.SRIDHARA, MYSORE

LIC - Smartest

LIC might be one of the country's smartest domestic institutional investors. The stock portfolio of LIC has outperformed the benchmark index in the last three years as well as in the current calendar year by a wide margin. About 75 of the top 100 stocks in LIC's portfolio have given a return between 25% and 900% in the past three years as compared with Sensex's gain of 24% during this period.

Director in UCO Bank

LIC has asked UCO Bank to induct a nominee from LIC on the board of UCO Bank. LIC's demand comes after its stake increased to 17%. Bank may soon announce extra ordinary general meeting to take shareholder's approval for inducting a nominee on the bank's board.

25% Growth

The first year premium of Indian life insurers grew 23% in August over the same month a year ago, led by LIC. For the private companies, the first year premium growth stood at 16% year on year, while the figure was 25% for LIC. The number of policies in terms of first year premium of life insurers rose 19%, with three-fourths coming from LIC.

Loan online

In order to keep pace with the current insurance and gen-next trends, Life Insurance Corporation (LIC) of India would soon allow loans to be procured online.

Unclaimed amounts

Unclaimed amount belonging to policyholders lying with insurance companies has reached nearly Rs 12,000 crore. LIC, who is having 3/4 of the Life insurance market has only 50% of the unclaimed money. Pvt. cos, with less than 1/4 marketshare, have the remaining.

Aadhaar not mandatory

IRDAI has clarified that authentication of policyholders or clients by insurance companies using Aadhaar number will be on a voluntary basis and with their consent. However, in case material difference is observed either in the name or photograph in Aadhaar is not clear, the insurer can carry out additional due diligence and maintain a record of the additional documents sought pursuant to such due diligence.

Agents Database

IRDAI has launched a Central Database of all Insurance Sales Persons in the country. Christened as 'Envoy', the database will ensure that all licensed insurance sales persons working for insurers and intermediaries including entities such as insurance agents, broker qualified persons, specified persons of corporate agents, authorised verifiers of web aggregators, point of sales persons (POS) etc do not work with multiple insurers and intermediaries in the same business category.

For our Field Force

No need of Agency

IRDAI has allowed all general insurers to sell motor cover policies through auto dealer networks without any tie-ups and offering differential pricing. The IRDAI has also allowed higher commission for the auto dealers which would be paid by the insurer. For own damage cover, these dealers will be paid 19.5% for cars, and 22.5% for two-wheeler covers.

PayTM in Insurance

Paytm Payments Bank has applied for a composite license meaning they can sell products of both life and general insurers. According to IRDAI rules, a bank (including small finance banks and payments banks) can tie-up with three life, three non-life and three standalone health insurance companies.

Mis-selling by banks rises

Instances of mis-selling of insurance products through bank branches are on the rise. Customers easily give in to the aggressive marketing techniques of some bank employees primarily on account of the trust reposed on the bank they have been banking with. Though there is no official data on the number of policies mis-sold, calls made to banking and insurance ombudsman offices in Mumbai, Kolkata, Chennai and Ahmedabad confirm there is a rise in complaints from people on mis-selling by banks.

Mis-selling under Ombudsman

In a notification on 23 June 2017, the RBI said that customers who are mis-sold third-party products by banks can now go directly to the banking ombudsman. In the notification, RBI has said that it has widened the scope of its Banking Ombudsman Scheme 2006, to include deficiencies arising out of selling insurance, mutual fund, and other third-party products by banks.

GST Fall

Number of customers seeking life insurance policies and other business insurances has reduced by over 20% due to demonetisation and implementation of GST. "For a corporate company or individuals paying insurance premium of Rs 5 lakh, 18% GST is now computed. This means Rs 90,000 has to be paid extra without any new value addition or new services. This has reduced footfall and people now opt for low premiums," disclosed a senior manager of National Insurance Company. Those paying vehicle and medical insurance are also not spared.

ARIVUKKADAL, THANJAVUR

Response



The Cover page of Insurance Worker's September '17 details the journey of the great journal. The forty pages of our journal impart political and ideological education. The uninterrupted journey of Insurance Worker for 60 years now is a great achievement.

Kudos to Editorial Team and greetings to all readers on the Diamond jubilee of Insurance Worker.

P.MUTHUKUMARAN, ,
TIRUVANNAMALAI...

The August'2017 edition of the journal carries some glimpses related to the Independence movement of India and attainment of the freedom. In the back

side of front cover page and back cover page, there are also photographs of Pt. Jawaharlal Nehru and Mahatma Gandhi and their speeches, respectively. But, I am shocked on failing to find neither a photograph nor any article on "Netaji" Subhas Ch. Basu or his contribution to the movement for independence of India.

I think, Netaji also played a pivotal role in freedom movement. In my opinion, the real value of the term

"Netaji" or "leader" has been lost due to its random misuse. The term is applicable to a few persons in the world and Subhas Chandra Bose is one of them. He is the Real Hero in Indian history.

Hope, you will reconsider the same for the next year and I will find at least a photograph or an article on "Netaji" or on his contribution or on "Ajad Hind Fauj" to acknowledge the contribution of Netaji to the freedom movement.

B BHATTACHARYA

EDITOR REPLIES

The purpose of the issue was to highlight the dreams of the national liberation movement and the failure of the Indian State to redeem the promises made to the people. It was not a discussion on the independence movement itself. Insurance Worker is very clear that there were many streams in the independence movement and each greatly contributing to the struggle. We are aware that not just the Congress, but the communists, Shaheed Bhagat Singh and his comrades and Netaji and Azad Hind Army played very important roles in the independence movement. This journal in the past had discussed about these and had paid glowing tributes to Netaji, Captain Laxmi Sehgal and the Azad Hind Army. We appreciate the suggestion that we must write on the contribution of these streams and we will certainly do it. Let there be no doubt that Netaji was a great inspiration to the national liberation movement and continues to be so even today for the oppressed sections fighting for a just, fair and equal society.

DONATIONS

OsmaniaUniversity, Hyderabad	Rs.5000
KolkataSuburban Div. Ins.. Empl.. Association	10,000
Com.Kusum, HGA, Delhi DO-I.	1000
Com.Bansi Dhar, Assistant, Delhi DO-I	500
Com.Roopchand, Connaught Place Br.,Delhi	1100
Com.Mayana Dass Assistant, Raipur Division	1000
Com.Balwinder Singh, Bathinda Br.,Ludhian Div.	500
Com.Sanyasi Behera,Rayagada Br., Berhampur Div.	1000
Com. Rabindra Kumar Barik,Kenrapara Br,Cuttack Div.	1000

An amount of Rs.5,000/- has been received as donation from Com. V. Arjunan,Madurai Division by the AIIEA.

AIIEA and the Insurance Worker thank the above comradeS for their fine gesture

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
October 2016	278	6345.60
November	277	6322.77
December	275	6277.12
January 2017	274	6254.30
February	274	6254.30
March	275	6277.12
April	277	6322.77
May	278	6345.60
June	280	6391.25
July	285	6505.38
Base1960=Base2001x22.8259		

With Best Compliments



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ಆರೋಗ್ಯ ಮತ್ತು ಕುಟುಂಬ ಕಲ್ಯಾಣ ಇಲಾಖೆ



**ಪ್ರಗತಿಯ ಹಾದಿಯಲ್ಲಿ
 ಕರ್ನಾಟಕ**

ಒಂದು ನಡಿಗೆ ಆರೋಗ್ಯದ ಕಡೆಗೆ

ನಮ್ಮದು ಸರ್ಕಾರವನ್ನೇ
 ಒಳಗೊಂಡ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಯನ್ನು
 ಬಯಸುವ ಸರ್ಕಾರ.
 ಜನಪರ ಮತ್ತು
 ಜನಮುಖಿ ಸರ್ಕಾರ



**ಬದಲಿಗೇ ವರ್ಷದಿಡೀಗೆ
 ಛೇದನೆಯ ನಡಿಗೆ...**

**ಶ್ರೀ ಸಿದ್ದರಾಮಯ್ಯ
 ಸರ್ಕಾರ್ಯ ಕುಟುಂಬ ಕಲ್ಯಾಣ**

ಉಚಿತ ದಯಾಲಸಿಸ್ ಸೌಲಭ್ಯ



ಮಕ್ಕಳಿಂದ ಪ್ರೇರಿತರ ರೋಗಗಳಿಗೆ ರಾತ್ರಿ ಎಲ್ಲ ಮಾರ್ಗದ ಇಲಾಖೆಯ ಮೂಲಕ ಉಚಿತ ತಯಾರಿಸುವ ಸೌಲಭ್ಯ

ತೀವ್ರ ನಿಗಾ ಘಟಕಗಳ ಸ್ಥಾಪನೆ



ಹಿಂದೆ ಇರಲಿಲ್ಲದಿದ್ದಂತಹ ವೈದ್ಯಕೀಕರಣ ಮತ್ತು ಚಿಕಿತ್ಸಾ ಸೌಕರ್ಯಗಳನ್ನು ಉಚಿತವಾಗಿ ಒದಗಿಸುವ ಉದ್ದೇಶದಿಂದ ತೀವ್ರ ನಿಗಾ ಘಟಕಗಳನ್ನು ರೋಗಿಗಳಿಗೆ ಉಚಿತವಾಗಿ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ನಾವಿದ್ದಲ್ಲೇ ತಜ್ಞ ವೈದ್ಯರ ನೇಮಿಯನ್ನು ಪಡೆಯಬಹುದೇ ?



ಸ್ಥಳೀಯವಾಗಿ ಉಪಸ್ಥಿತ ರೋಗಿಗಳಿಗೆ ಉಚಿತವಾಗಿ ವೈದ್ಯಕೀಕರಣ ಮತ್ತು ಚಿಕಿತ್ಸಾ ಸೌಕರ್ಯಗಳನ್ನು ಒದಗಿಸುವ ಸ್ವಾಮ್ಯದಿಂದ 24 ಗಂಟೆ ಸುತ್ತಲೂ 3 ತಿಂಗಳಿಗೊಮ್ಮೆ ಉಚಿತವಾಗಿ ರೋಗಿಗಳಿಗೆ ಸೌಕರ್ಯ ಒದಗಿಸುವ ಸೌಕರ್ಯ.

ಸೂಪರ್ ಸ್ಪೆಷಾಲಿಟಿ ಆಸ್ಪತ್ರೆಗಳು



ನಿರೀಕ್ಷಾ ವೈದ್ಯಕೀಕರಣ ಕ್ಷಮತೆಯನ್ನು ಹೆಚ್ಚಿಸುವ ಉದ್ದೇಶದಿಂದ ರಾಜ್ಯಾದ್ಯಂತ, ರಾಜಧಾನಿ, ಕುಟುಂಬ, ಕುಟುಂಬದ ಆರೋಗ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ನಿಮ್ಮ ಮನೆ ಬಾಗಿಲಿಗೆ ಆರೋಗ್ಯ ನೇವೆಗಳು



ನಿರೀಕ್ಷಾ ವೈದ್ಯಕೀಕರಣ ಕ್ಷಮತೆಯನ್ನು ಹೆಚ್ಚಿಸುವ ಉದ್ದೇಶದಿಂದ ರಾಜ್ಯಾದ್ಯಂತ, ರಾಜಧಾನಿ, ಕುಟುಂಬ, ಕುಟುಂಬದ ಆರೋಗ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಮಂಗಳೂರಿನ ವೆನ್ಸಾಲ್ ಆಸ್ಪತ್ರೆ ಮೇಲ್ದರ್ಜೆಗೇರಿಸುವಿಕೆ



ಮಂಗಳೂರಿನ ವೆನ್ಸಾಲ್ ಆಸ್ಪತ್ರೆಗೆ ಮೇಲ್ದರ್ಜೆಗೇರಿಸುವ ಉದ್ದೇಶದಿಂದ ರಾಜ್ಯಾದ್ಯಂತ, ರಾಜಧಾನಿ, ಕುಟುಂಬ, ಕುಟುಂಬದ ಆರೋಗ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ತಾಯಿ ಮತ್ತು ಮಗುವಿನ ಆರೋಗ್ಯ ಸುರಕ್ಷೆ



ತಾಯಿ ಮತ್ತು ಮಗುವಿನ ಆರೋಗ್ಯ ಸುರಕ್ಷೆ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಕಡಿಮೆ ದರದಲ್ಲಿ ಗುಣ ಮಟ್ಟದ ಶಿಕ್ಷಣಗಳು



ಕಡಿಮೆ ದರದಲ್ಲಿ ಗುಣ ಮಟ್ಟದ ಶಿಕ್ಷಣಗಳು ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಶುದ್ಧೀಕೃತ ಕುಡಿಯುವ ನೀರು



ಶುದ್ಧೀಕೃತ ಕುಡಿಯುವ ನೀರು ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ವಿಸ್ತರಣಾ ಚಿಕಿತ್ಸಾಲಯ



ವಿಸ್ತರಣಾ ಚಿಕಿತ್ಸಾಲಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಕ್ಯಾಂಪಸ್ ಸೌಲಭ್ಯ



ಕ್ಯಾಂಪಸ್ ಸೌಲಭ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಅಂಬುಲೆನ್ಸ್ ನೇವಾ ಸೌಲಭ್ಯ



ಅಂಬುಲೆನ್ಸ್ ನೇವಾ ಸೌಲಭ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಎಲ್ಲಾ ಸೇವೆಗಳಿಗೆ ಅನ್ವಯಿಸುವ ಉಚಿತವಾದ ಶಿಕ್ಷಣಗಳು ಉಚಿತವಾಗಿ ಒದಗಿಸುವ ಉದ್ದೇಶದಿಂದ ರಾಜ್ಯಾದ್ಯಂತ, ರಾಜಧಾನಿ, ಕುಟುಂಬ, ಕುಟುಂಬದ ಆರೋಗ್ಯ ಮತ್ತು ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಮೂಲಕ ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ, 22-17 ನಂದಿ ಆರೋಗ್ಯ ಕುಟುಂಬದ 1847 ನಂದಿ ರೋಡ್, ಬೆಂಗಳೂರು. ಆಧಾರ್ ಅಥವಾ Website: www.karhfw.gov.in ನೇವಾ ಸೌಕರ್ಯ. ಆಧಾರ್ ಆರೋಗ್ಯ ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಆರೋಗ್ಯ. ಕರ್ನಾಟಕ ಸರ್ಕಾರ, 22-17 ನಂದಿ ರೋಡ್, ಬೆಂಗಳೂರು. ಆಧಾರ್ ಅಥವಾ Website: www.karhfw.gov.in ನೇವಾ ಸೌಕರ್ಯ. ಕರ್ನಾಟಕ ಸರ್ಕಾರ, 22-17 ನಂದಿ ರೋಡ್, ಬೆಂಗಳೂರು. ಆಧಾರ್ ಅಥವಾ Website: www.karhfw.gov.in ನೇವಾ ಸೌಕರ್ಯ.