

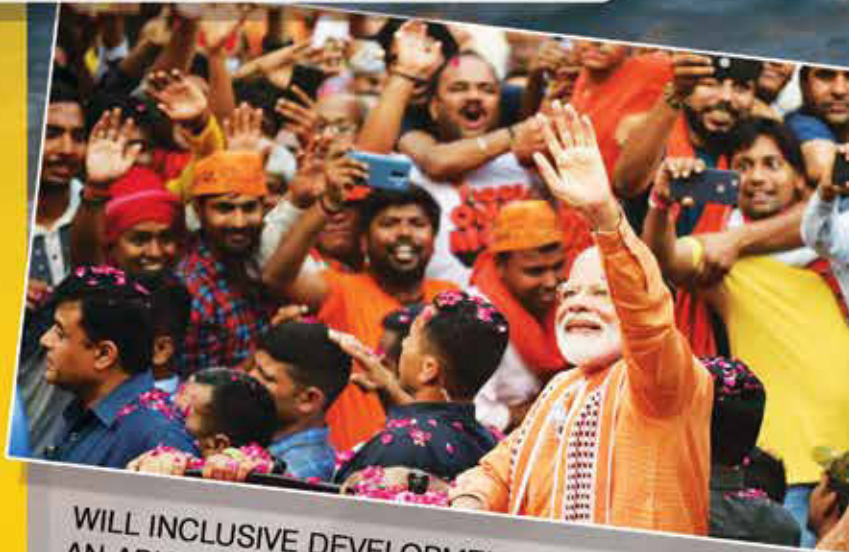
insurance Worker



Monthly Journal of All India Insurance Employees' Association

Vol. 62 • No. 6 • June 2019 • ₹ 10 • Pages 40+4

BJP LED NDA VOTED BACK TO POWER



THERE ARE
LESSONS TO BE LEARNT

WILL INCLUSIVE DEVELOPMENT AGENDA FOLLOW
AN ABUSIVE, DIVISIVE AND HATEFUL CAMPAIGN ?



*let the working class continue its struggle
for social and economic emancipation with
confidence and courage of conviction.*

POLITICISATION OF ARMED FORCES



GANDHI, GODSE & VIDYASAGAR



LESSON FROM FANI



SUCCUMING TO U.S. PRESSURE



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BJP LED NDA VOTED BACK TO POWER

The results of the 17th Lok Sabha Elections are now declared. The people have given their mandate. The BJP led NDA is voted back to power. The verdict of the people has to be respected. Insurance Worker congratulates the winners and hopes that the new government will engage itself to tackle the pressing problems of life and livelihood of the people. The new government must also ensure that the development it plans is inclusive.

These elections witnessed the most abusive, hateful, divisive and polarising campaign. Truth gave way to emotions and sectarian beliefs. It was truly disappointing that economic slow-down, unprecedented levels of unemployment, destruction of small and medium businesses due to demonetisation and hasty implementation of GST and dangerous social strife did not occupy enough space in the campaign. The Prime Minister and the ruling party were on the back foot due to incompetent handling of the economy and inability to redeem the promises made to the electorate in 2014. But

the dastardly terror attack in Pulwama and the subsequent developments helped the Prime Minister divert the public attention from the real issues to national security. A fear psychosis was created that the country is in real danger from enemies both external and internal. The entire campaign was reoriented on the issues of Pakistan, Muslims and liberals. The nation was made to believe that the incumbent Prime Minister is best suited to teach lessons to both external and internal enemies. Anybody raising genuine questions on national security issues was branded as supporter of Pakistan. Rather than issues of life and livelihood, Ali and Bajrangbali; shamshan and khabrastan; eid and diwali occupied the electoral discourse. The President of BJP made National Register of Citizens an election issue making it clear that nationality will be determined on the basis of religion. His calling alleged illegal immigrants as termites invited worldwide condemnation. His branding opposition as insects showed how scarcely he values democracy which necessarily has to accept and accommodate

LESSON FROM FANI

Santosh Kumar Mohapatra 9

There are Lessons to be Learnt from the 2019 Elections

P. Sainath 11

Politicisation of Defence Forces

V.S.Nalvade 14

Vanishing Jobs and Diminishing Wages

K.Venugopal Rao 19

Insurance News-A M Khan
Working Class Struggles-S.Sridhara
Economic Tid-bits-J.Suresh
For Our Field Force-Arivukkadal

In This Issue

सोशल मीडिया और मध्य वर्ग
रामजी तिवारी 22

SUCCUMBING TO U.S. PRESSURE
Sanctions & Withdrawal Of Concessions
Playing (Sp)Oil Sport
S.Sivasubramanian 25

Vidyasagar Will Defeat the Politics
of Those Who Call Godse a Patriot
SN Sahu 28

Attempts on Gandhiji's Life began in 1934
and it was not Godse alone..... 29

divergent views.

The opposition failed to counter this narrative on national security. It failed to ask questions and force the Prime Minister to accept the responsibility of intelligence failure that resulted in deaths of over 44 of our brave CRPF Jawans. The Congress as the main opposition party did very little to pin down the government on its economic failure and divisive politics. Rather than countering the hard hindutva, it chose to compete with BJP on this issue. The Congress failed to build upon the victories it registered in the Assembly elections in the Hindi heartland through alternative policies. The Congress is yet to learn the art of building alliances. It did not succeed in stitching alliances in crucial State of Uttar Pradesh and other important States in the Hindi heartland.

This election will also be known for the misuse of State machinery by the ruling party. There was selective use of Enforcement Directorate, CBI and Income Tax on political opponents. These were deliberate attempts to pin down the opponents and deny them a space for effective electioneering. Those who were earlier accused of being corrupt were taken into the party by converting them into saints; the classic example being Mukul Roy in West Bengal. It is true that all governments use these arms of the State to brow beat and terrorise the political opponents; but never in the past were these agencies used so blatantly and arrogantly.

The electoral process has also raised serious questions on the independence and neutrality of the Election Commission. This was one institution which had earned prestige and respect in the eyes of the people. But the manner in which the entire electoral process was conducted has lowered the image of the Election Commission. It drew a long schedule for the election giving scope to the allegation that it is to accommodate the interests of the incumbent government. It turned a blind eye to serious violation of the model code of conduct and its own rules by the Prime Minister and the BJP President. The serious issue of politicisation of the defence forces and seeking votes in the name of martyred CRPF Jawans were not considered as violation of code of conduct. The Road show of Amit Shah which resulted in violence and destruction of the statue of Vidyasagar by no stretch of imagination can be called as a political rally. It was a religious rally with people dressed in religious avatars

and raising religious slogans. Even this was not a violation of the model code. The Election Commission itself was divided on clean chits given to Prime Minister and Amit Shah. The dissent by one of the Commissioners was muzzled down. The handling of the EVMs by the Election Commission has also raised fears and raises questions if the Commission has conducted free and fair elections. The use of Niti Ayog and Government Departments by the Prime Minister for political rallies violates Representation of the People Act 1951. It must be remembered that for a similar offense Smt. Indira Gandhi was disqualified and barred from contesting elections for six years by Allahabad High Court.

This election also stands out for the role of media and money power. The BJP outspent all opposition parties taken together by many times over. The corporate funding through non-transparent electoral bonds has undoubtedly benefited the ruling party. Today Parliament has become hostage to money power and corporate and vested interests. This brings into sharp focus urgent need for electoral reforms. The media played along with the ruling party. The biased reports in favour of Prime Minister and ridiculing opposition were the main theme of corporate media. The rightwing soldiers played havoc in social media through fake news. Large sections of media both print and electronic wearing ideological blinkers, terribly failed Indian democracy.

The political Left is further marginalised in these elections. This is really sad. Left is the voice of the poor and dispossessed. The Left was instrumental in mobilising millions of workers, farmers, youth, students and women on their life and livelihood issues. It is true that competing communal politics in West Bengal by TMC and BJP shrunk space for Left politics. It is also true that in Tripura, the BJP has let loose a reign of terror against the Left. In Kerala, Left made every effort to prevent communal outfits making inroads. Equally Left is at a disadvantage due to massive role money plays in elections. But these are not reasons enough to explain the decline in electoral fortunes of Left. Why from a high of 61 Parliamentary seats in 2004, the Left is reduced to five seats in this election? The Left must critically analyse why it failed to catch the imagination of the youth, workers and poor as a potent political force. In a situation where inequalities are increasing, poor are struggling for a decent

existence; Left and its ideas would remain relevant. Despite the setbacks in elections, the Left remains a force to reckon in streets for its capacity on mass mobilisation. The Left must introspect and reinvent itself for the sake of tens of millions who have no voice in the decision making structures of the Indian State.

The working class is clear that mere change in government would not change their conditions of existence. They opposed BJP led NDA as they experienced it to be the most reactionary neoliberal regime. The working class was clear that change in government itself will not bring about a change in the policies as there is unanimity to a great extent in the political class except the Left on neo-liberalism. Still they hoped that a change in regime will help them expand space for struggles not only on their issues but also to defend the constitution and institutions built to protect the unity of people and nation. The electoral results are a challenge and the working class has to brace itself to meet these challenges.

The future of Indian Republic depends upon what the new government chooses to do. Will it work for inclusive agenda or further pursue the majoritarian interests? The nation cannot progress by othering minorities and excluding them from the process of social and economic development. True large sections of the Indian population including the working class were infected by the sectarian and religious campaign as emotions overcame truth. But emotions cannot last for a long time. Soon people have to reckon with truth and worry about issues of bread and butter. They would also realise that communal harmony and peace is necessary for the development of the country. India survived as a nation by accommodating its huge diversities and religious, cultural and linguistic pluralities. Recognition of these diversities is essential for the unity of the nation and its people. It is a challenging situation and let the working class continue its struggle for social and economic emancipation with confidence and courage of conviction.

भाजपा के नेतृत्व वाली एनडीए सत्ता में वापस

17वीं लोकसभा चुनाव के नतीजे अब घोषित हो चुके हैं। जनता ने अपना जनादेश दे दिया है। भाजपा के नेतृत्व वाले एनडीए को जनता ने फिर से सत्ता सौंपी है। जनता के फैसले का सम्मान किया जाना चाहिये। इंग्लैंड के वर्कर विजेताओं को बधाई देता है और आशा करता है कि नई सरकार जीवन और रोजी-रोटी की समस्याओं से जूझ रहे लोगों के मसलों को हल करने के लिए खुद शामिल होकर काम करेगी। नई सरकार को यह भी सुनिश्चित करना चाहिये कि उसके विकास की योजनाएं समावेशी हों।

इन चुनावों ने सबसे अधिक निंदाकारी, घृणास्पद, विभाजनकारी और धुंरवीकरण वाला अभियान देखा। सत्य ने भावनाओं और सांप्रदायिक विश्वासों को रास्ता दिया। यह वास्तव में निराशाजनक था कि आर्थिक मंदी, अभूतपूर्व स्तर की बेरोजगारी, नोटबंदी और जीएसटी के जल्दबाजी भरे कार्यान्वयन के कारण छोटे तथा मध्यम स्तर के उद्योगों की बर्बादी तथा खतरनाक सामाजिक कलह को अभियान में पर्याप्त स्थान नहीं मिला। 2014 में मतदाताओं से किए गये वादों को पूरा कर पाने में असमर्थता तथा अर्थव्यवस्था को संभालने में अयोग्यता के कारण प्रधानमंत्री तथा सत्ताधारी दल पिछले पैरों पर थे। लेकिन पुलवामा के कायराना आतंकी हमले तथा उसके बाद के घटनाक्रमों ने प्रधानमंत्री को जनता का ध्यान वास्तविक मुद्दों से हटाकर राष्ट्रीय सुरक्षा पर ले जाने में मदद की। भय का एक ऐसा मनोवैज्ञानिक माहौल बनाया गया कि वास्तव में देश भीतरी तथा बाहरी दोनों तरह के दुश्मनों के कारण खतरे में है। पूरे अभियान का रूख पाकिस्तान, मुसलमानों और उदारवादियों की तरफ मोड़ दिया गया। देश में इस प्रकार का विश्वास बनाया गया कि मौजूदा प्रधानमंत्री ही आंतरिक और बाहरी दुश्मनों को सबक सिखाने के लिए सर्वाधिक उपयुक्त हैं। जो कोई भी राष्ट्रीय सुरक्षा के मसलों

पर असली सवाल उठा रहा था उस पर पाकिस्तान समर्थक होने का ठप्पा लगा दिया गया। जीवन और आजीविका के मुद्दों के स्थान पर अली और बजरंगबली; श्मशान और कब्रिस्तान; ईद और दीवाली चुनावी चर्चा पर छा गये। बीजेपी के अध्यक्ष ने नागरिकों के राष्ट्रीय रजिस्टर को एक चुनावी मुद्दा बनाया जिससे यह स्पष्ट हो गया कि राष्ट्रीयता का निर्धारण धर्म के आधार पर किया जायेगा। उनके द्वारा आप्रवासियों को दीमक के रूप में सम्बोधित करने की दुनिया भर में निंदा की गयी। विपक्षियों को कीड़े-मकौड़े बताना यह दर्शाता है कि वह लोकतंत्र को कितना महत्व देते हैं, जिसमें भिन्न विचारों को भी स्वीकारना और समायोजित करना होता है।

विपक्ष राष्ट्रीय सुरक्षा पर इस व्याख्यान का मुकाबला करने में विफल रहा। वह सवाल पछने और प्रधानमंत्री को उस खुफिया विफलता की जिम्मेदारी स्वीकार करने के लिए मजबूर करने में विफल रहा, जिसके परिणामस्वरूप हमारे 44 से भी अधिक बहादुर सीआरपीएफ जवानों की मौत हुई थी। मुख्य विपक्षी दल के रूप में कांग्रेस ने आर्थिक विफलता और विभाजनकारी राजनीति पर सरकार को नीचा देखने के लिए विवश करने को बहुत कम कार्य किया। घोर-हिंदुत्व को चुनौती प्रस्तुत करने के स्थान पर उसने इस मुद्दे पर बीजेपी से प्रतियोगिता ही कर ली। वैकल्पिक नीतियों के माध्यम से हिन्दी हृदय क्षेत्र के विधान सभा चुनावों में दर्ज की गयी जीत को कांग्रेस आगे निर्मित नहीं कर सकी। कांग्रेस को गठबंधन बनाने की कला सीखना अभी बाकी है। यह उत्तर प्रदेश तथा अन्य महत्वपूर्ण हिन्दी भाषी क्षेत्रों के राज्यों में गठजोड़ करने में सफल नहीं हुई।

यह चुनाव सत्ता पक्ष द्वारा राज्य मशीनरी के दुरुपयोग के लिए भी जाना जाएगा। राजनीतिक विरोधियों पर प्रवर्तन निदेशालय, सीबीआई और आयकर का चयनात्मक उपयोग किया

गया था। ये जानबूझकर विरोधियों को परेशान करने और उन्हें प्रभावी चुनाव प्रचार के लिए जगह देने से इन्कार करने के प्रयास थे। जिन पर पहले भ्रष्ट होने का आरोप लगाया था, उन्हें संतों के रूप परिवर्तित करके पार्टी में शामिल कर लिया गया; पश्चिम बंगाल में मुकुल राय इसका सटीक उदाहरण हैं। यह सच है कि सभी सरकारें शासन के इन हथियारों का इस्तेमाल राजनीतिक विरोधियों को घुड़की देने और आतंकित करने के लिए करती हैं; लेकिन पूर्व में कभी भी इन संस्थाओं का इतना बेरहमी और दुस्साहस से इस्तेमाल नहीं किया गया था।

इस बार की चुनाव प्रक्रिया में चुनाव आयोग की स्वतंत्रता और तटस्थता पर भी गंभीर सवाल उठाए गये हैं। यह एक ऐसी संस्था थी जिसने लोगों की नजर में प्रतिष्ठा और सम्मान अर्जित किया था। लेकिन जिस तरह से पूरी चुनावी प्रक्रिया का संचालन किया गया, उससे चुनाव आयोग की छवि खराब हुई है। इसने चुनाव के कार्यक्रम को लम्बा बनाया जिससे यह आरोप लगाना सम्भव हो गया कि मौजूदा सरकार के फायदे के लिए यह ऐसा बनाया गया है। इसने प्रधानमंत्री और भाजपा अध्यक्ष द्वारा आदर्श आचार संहिता और उसके अपने नियमों के गंभीर उल्लंघन की ओर से भी आंख मूंद ली। रक्षा बलों के राजनीतिकरण और शहीद सीआरपीएफ जवानों के नाम पर वोट मांगने के गंभीर मुद्दे को आचार संहिता का उल्लंघन नहीं माना गया। अमित शाह के रोड शो के दौरान जिस तरह से हिंसा हुई तथा विद्रोहासंगर की प्रतिमा को तोड़ा गया, किसी भी दृष्टि से राजनीतिक रैली नहीं मानी जा सकती। वह एक धार्मिक रैली थी जिसमें लोगों ने धार्मिक अवतारों का रूप धारण किया हुआ था तथा धार्मिक नारे लगाए जा रहे थे। यहाँ तक कि इसे आदर्श आचार संहिता का उल्लंघन नहीं माना गया। चुनाव आयोग खुद प्रधानमंत्री और अमित शाह को दी गई क्लिनिकल चिट पर विभाजित था। कमिश्नरों में से एक के असंतोष को मजाक में उड़ा के दबा दिया गया। चुनाव आयोग द्वारा ईवीएम के रख-रखाव से भी आशंकाएं उठने लगी हैं और सवाल उठ रहे हैं कि क्या आयोग ने स्वतंत्र और निष्पक्ष चुनाव कराए हैं। राजनीतिक रैलियों के लिए प्रधानमंत्री द्वारा नीति आयोग और सरकारी विभागों का उपयोग जनप्रतिनिधित्व अधिनियम 1951 का उल्लंघन करता है। यह याद रखना चाहिए कि इसी प्रकार के अपराध के लिए इलाहाबाद उच्च न्यायालय द्वारा इंदिरा गाँधी को अयोग्य घोषित किया था और छह साल के लिए चुनाव लड़ने पर प्रतिबंध लगाया गया था।

यह चुनाव मीडिया और धन शक्ति की भूमिका के लिए भी जाना जायेगा। भाजपा द्वारा किया गया खर्च सभी विपक्षी दलों के मिलाकर किये खर्च से भी कई गुना अधिक है। गैर पारदर्शी चुनावी बांड के माध्यम से कारपोरेट फंडिंग ने निस्संदेह सतारूठ पार्टी को लाभान्वित किया है। आज संसद पैसे की शक्ति और कारपोरेट तथा निहित स्वार्थों की बंधक बन गई है। यह चुनावी सुधारों की तत्काल आवश्यकता पर जोर देती है। मीडिया ने भी खेल में सत्ता पक्ष का साथ दिया। प्रधानमंत्री की तरफदारी तथा विपक्ष की खिल्ली उड़ाती हुई पक्षपातपूर्ण रिपोर्टिंग, कारपोरेट मीडिया की मुख्य विषय वस्तु बनी। फर्जी खबरों के माध्यम से दक्षिणपंथी फॉज ने सोशल मीडिया पर जमकर कहर ढाया। प्रिंट और इलेक्ट्रॉनिक दोनों ही तरह के मीडिया के अधिकांश हिस्से ने विचारधारा के चश्मे पहनकर, भारत के लोकतंत्र को बुरी तरह से विफल कर दिया।

इन चुनावों में राजनीतिक वामपंथी और भी अधिक हाशिए पर चले गये। यह वास्तव में दुःखद है। वामपंथ गरीबों तथा बेदखल लोगों की आवाज है। वामपंथ ने लाखों मजदूरों, किसानों, युवाओं, छात्रों और महिलाओं को अपने जीवन और आजीविका के मुद्दों पर एकजुट करने में महत्वपूर्ण भूमिका

निभाई है। यह सच है कि पश्चिम बंगाल में टी.एम.सी. तथा भाजपा के मध्य साम्प्रदायिक राजनीति की प्रतियोगिता में वामपंथी राजनीति के लिए स्थान बहुत सिकुड़ गया। यह भी सच है कि त्रिपुरा में बीजेपी ने वामपंथ के खिलाफ दमन और आतंक की कार्यवाहियों को खुली छूट दे रखी है। केरल में वामपंथियों ने साम्प्रदायिक संगठनों को रोकने का हर संभव प्रयास किया है। चुनावों में जितना बड़े पैमाने पर धन की भूमिका का प्रभाव है, वामपंथ को उतना ही उसका नुकसान हुआ है। लेकिन ये वामपंथ के चुनावी भविष्य में गिरावट को स्पष्ट करने के लिए पर्याप्त कारण नहीं हैं। ऐसा क्यों है कि 2004 के चुनावों में 61 सीटों के उच्च स्तर को प्राप्त करने वाला वामपंथ इस चुनाव में पाँच सीटों पर ही सिमट के रह गया? वामपंथियों को गंभीर रूप से विश्लेषण करना चाहिये कि वह क्यों युवाओं, मजदूरों तथा गरीबों के सपनों को एक शक्तिशाली राजनीतिक ताकत के रूप में पकड़ने में विफल रहा है? ऐसी स्थिति में जहाँ असमानताएं बढ़ रही हैं, गरीब अपने जीवन के अस्तित्व के लिए संघर्ष कर रहे हैं, लेफ्ट और उसके विचार प्रासंगिक बने रहेंगे। चुनावों में असफलताओं के बावजूद, वामपंथ की यह ताकत हमेशा रहेगी कि वो बड़े पैमाने पर जनसमूह को एकजुट कर सड़कों पर उतारने की सामर्थ्य रखता है। वामपंथ को उन करोड़ों लोगों के लिए अपने आप को आत्म निरीक्षण कर मजबूत करना होगा जिनकी भारत राज्य की नीतिनिर्धारक संस्थाओं में आवाज सुनने वाला कोई नहीं है।

मजदूर वर्ग को स्पष्ट है कि सरकार में परिवर्तन से उनके अस्तित्व की स्थिति में बदलाव नहीं होगा। उन्होंने बीजेपी के नेतृत्व वाली एनडीए का विरोध किया था क्योंकि उन्होंने यह अनुभव किया कि यह सबसे प्रतिकूल नवउदारवादी शासन है। श्रमिक वर्ग यह जानता था कि सरकार में परिवर्तन से नीतियों में बदलाव नहीं आएगा क्योंकि राजनीतिक वर्ग में नवउदारवाद को लेकर वामपंथ को छोड़कर काफी हद तक सभी एकमत हैं। फिर भी उन्हें उम्मीद थी कि शासन में बदलाव से उन्हें न केवल अपने मुद्दों पर संघर्ष करने के लिए जगह का विस्तार करने में मदद मिलेगी बल्कि लोगों और राष्ट्र की एकता की रक्षा के लिए बनाए गए संविधान और संस्थानों की रक्षा करने में भी मदद मिलेगी। चुनावी नतीजे एक चुनौती हैं। और मजदूर वर्ग को इन चुनौतियों का सामना करने के लिए खुद को संभालना होगा।

भारतीय गणराज्य का भविष्य इस बात पर निर्भर करता है कि नई सरकार क्या करना चाहती है? क्या यह समावेशी एजेण्डा के लिए काम करेगी या बहुसंख्यकों के हितों को ही और आगे बढ़ायेगी? ये राष्ट्र अल्पसंख्यकों को पराया बनाकर तथा उन्हें सामाजिक और आर्थिक विकास की प्रक्रिया से अलग-थलग करके प्रगति नहीं कर सकता। मेहनतकश वर्ग सहित भारत की जनसंख्या का एक वास्तविक बड़ा हिस्सा साम्प्रदायिक और धार्मिक अभियान से संक्रमित किया गया था क्योंकि सत्य को भावनाओं ने हरा दिया था। लेकिन भावुकता लम्बे समय तक टिकी नहीं रह सकती। जल्दी ही लोगों को सच्चाई से रूबरू होना होगा और रोजी-रोटी से जुड़े मुद्दों की चिंता करनी होगी। उन्हें यह भी एहसास होगा कि देश के विकास के लिए सांप्रदायिक सद्भाव और शांति आवश्यक है। भारत अपनी विशाल विविधता और धार्मिक, सांस्कृतिक तथा भाषाई बहुलता को समाहित करके ही एक राष्ट्र के रूप में बचा है। राष्ट्र और उसके लोगों की एकता के लिए इन विविधताओं की स्थापना आवश्यक है। यह एक चुनौतीपूर्ण स्थिति है मेहनतकश वर्ग विश्वास तथा साहस के साथ दृढ़ प्रतिज्ञ होकर सामाजिक और आर्थिक उद्धार के लिए अपने संघर्ष को जारी रखे।

DONATE LIBERALLY TO HELP 'FANI' AFFECTED PEOPLE OF ODISHA

Shreekant Mishra



An extremely severe cyclonic storm 'Fani' hit the coastal areas of Odisha in the early hours of May 3. It has left behind a trail of destruction. The cyclone made landfall near the coastal pilgrimage centre of Puri and brought heavy winds (at the rate of almost 200 kms per hour) and rainfall to Puri, Bhubaneswar, Cuttack and the adjoining areas. Odisha faces cyclones almost every year; we have heard of the recent cyclones Hudhud, Titli, Phailin and Super Cyclone of 1999. But this time, cyclone Fani was one of the rarest of rare cyclones – the first of its kind in last 43 years and third in last 150 years.

It is estimated that 1.65 crore people have been affected in 14 districts of Odisha, with the number of affected villages put at over 18,000. According to rough estimates, more than five lakh houses have been damaged. Till now, 65 deaths have been confirmed. But the figure is bound to go up once the debris is cleared and a clear assessment is made. According to estimates of the State Disaster Management Authority, at least 45,000 kms of power lines and 11,000 distribution transformers have been destroyed. Electric poles, trees, boundary walls, overhead water tanks, window panes have fallen flat everywhere. The city of Bhubaneswar has been badly battered. Bhubaneswar, otherwise known as a green city with coconut trees dotting the entire landscape, has literally become treeless. The famous Nandankanan zoological park has been completely devastated. But the city that has borne the brunt of the cyclone is the pilgrimage centre Puri. Puri has been damaged beyond recognition. The city has been literally flattened. The cyclone made landfall at Puri with windspeeds of 200kmph and then increasing up to 240 kmph. The severity was such that the famed Lord Jagannath Temple of Puri has not been spared either.

The AIIEA is sending Rs.5 lakhs to East Central Zone Insurance Employees' Association towards the relief work in Odisha. The AIIEA requests all Zonal Units and the Standing Committee (GI) to mobilise funds for the relief work.

Our own employees have also suffered badly. There was no electricity and water for days on end. Power outage continues in many parts even today. ATMs had run dry. People were without cash. There were long queues before banks. The situation became so critical that many of our employees had no choice but to leave Bhubaneswar with their family members to some safe places. Many children of insurance employees from across India studying in different colleges/universities in Bhubaneswar were stranded in their hostels without food, water, electricity, money. With more than 200 trains cancelled and air traffic disrupted, they had a really harrowing experience. The complete disruption of mobile telephone network made matters all the more difficult. We convey our red salute to our Bhubaneswar comrades who toiled very hard to locate such children, rescue them from their hostels, put them in some safe places and send them off to their respective places by giving some money. And all this, while they themselves had a tough time with their families!

All this however pales into insignificance when compared to the sufferings of the common man, the poor and down trodden. The corporate media, busy as it is singing praise for the ruling classes in the midst of the ongoing electoral battle, gave little or no coverage to the plight of the poor. Lakhs of poor families with hungry children are languishing in the government run relief centres. People living in slums in Bhubaneswar and Puri are without food and water even today. Their houses with thatched roofs have been completely blown off. With home and hearth both gone, life has become miserable for millions of people. They need immediate help.

How can we remain mute spectators in this time of crisis? It has been our tradition to help the needy. Lets all join hands to help the cyclone affected people of Odisha. Cuttack Divisional Unit of AIIEA has already started the relief operations. Employees are contributing generously. We have requested Cuttack and Bhubaneswar units to jointly undertake the relief operations. We request all our members, employees and friends to contribute generously to the relief efforts and help the cyclone victims of Odisha.

AIIEA DELEGATION MEETS LIC CHAIRMAN

A delegation of AIIEA comprising of Coms Amanulla Khan, President, V.Ramesh, General Secretary and H.I.Bhatt, Jt.Secretary met Shri M.R.Kumar, Chairman, LIC at Central Office on 2nd May, 2019 and discussed some issues of importance relating to the institution and the employees. Shri B.Venugopal, Managing Director, Shri Mukesh Gupta, ED(P), Smt.Pratibha Kher, Addl. ED(P), Shri S.G.Wanwar, Chief (P) and Smt. Aruna Seth, Secretary (P) were also present.

The AIIEA congratulated Mr M.R.Kumar on his appointment as Chairman of LIC and hoped that under his leadership this great institution will scale greater heights. The AIIEA expressed concern over the decline in the market share of LIC in the new business premium in the financial year 2018-19 and requested that proper strategies be drawn to regain the share so as to continue to dominate the market in all segments of the businesses. The Chairman pointed out that the marginal decline in the market share is primarily due to absence of a ULIP product. The LIC has filed a ULIP product with IRDA and regulatory approval is expected soon. He expressed confidence that LIC would register growth in the current financial year. The Chairman pointed out that the policy persistency ratio is an area of concern and LIC is taking necessary steps to overcome this issue.

The AIIEA pointed out that a perception is being created that LIC investments at times are not prudent and they are taken just to meet the policy requirements of the government ignoring the interests of the policyholders. The recent statements of some political leaders in this regard and the reporting by a section of the press are creating this negative perception. It is therefore necessary that we win this battle of perception with transparency in investments and assuring the policyholders of utmost security of their policy monies and decent returns. Both the Chairman and the Managing Director said that investment decisions of LIC are carefully taken keeping the interests of the institution and policyholders. They said that the investment in IDBI will be rewarding in the long term and will also help LIC to consolidate the bancassurance channel. They informed the delegation that in the last one month, the Bank has performed very well on this front.

Pension

Since the notification on final option

is already issued, we urged LIC to issue the administrative instructions for its implementation early. We said that the administrative instructions should be clear and should leave no scope for any ambiguity. To meet the financial requirement of cost sharing by the employees opting for the pension scheme, we suggested that non-repayable withdrawal from the accumulation of employees' contribution to PF should be allowed. The Chairman assured to take up this issue with the PF Trust.

We also suggested that the retired employees opting for pension should be allowed to adjust the arrears of pension which becomes payable from the date of notification against the repayment of 1.3 times the employer's PF accumulation and interest they received at the time of retirement. The AIIEA also suggested that the commutation value also can also be adjusted. The Chairman said they will look into these suggestions.

The AIIEA pointed out to the urgent necessity of improving the rate of family pension in line with the RBI and the government. We also reminded that the assurance of giving an option to join the Medclaim scheme for those retired employees who are out of it at present is still to be honoured. The Chairman said this is being discussed with the insurer as this would increase substantially the premium across the board. He, however, assured that this issue is still open and being looked into to find a reasonable solution. The AIIEA suggested that considering enormous contribution made to the institution by those retired, the LIC can consider introducing a cash medical benefit to them. We also pointed out that the cost of this benefit is not much and can be easily absorbed. The Chairman assured to look into this demand.

Wage Revision

The AIIEA said that all efforts must be made to settle the wage issue early so as to channelize our collective energies to meet the challenging competitive environment. We stressed that external developments should not be allowed to influence the course of our wage talks. The Chairman expressed agreement with the AIIEA and assured continuous follow up with the government to reach finality on wage revision at an early date.

The AIIEA expressed unhappiness that the demand for recognition of unions in LIC is still unsettled. This is undermining industrial

democracy and urged for immediate steps in this direction.

Recruitment

The delegation held separate discussions with the ED(P) thereafter. We were informed that steps have been taken for recruitment of 8000 Assistants and Zonal Offices have already identified division-wise vacancies. He expressed hope that in the next couple of months progress would be made in this regard. We pointed out there are some employees who were recruited through employment exchanges and are working continuously for nearly two decades. We demanded that these employees

should be given the benefit of absorption in terms of the Supreme Court ruling in Hashmuddin case. The ED(P) informed that legal opinion on this issue has been sought and LIC will take necessary steps once the opinion is obtained. We demanded recruitment in the Class IV cadre too. The AIIEA also demanded an amicable solution to the CGIT issue without further prolonging the litigation. The delegation also discussed issues like PLLI for early solution.

The AIIEA will further pursue the issues discussed.

AIIEA meets GIPSA officials

A delegation of AIIEA comprising of Coms. K V V S N Raju, Vice President, Sanjay Jha, Secretary, Standing Committee (Gen. Ins.) and Reena Mishra, General Secretary, NZGIEU met Sri Ravi Rai, Chief Executive, GIPSA at New Delhi on 07/05/2019. Mr. Rajendra Sharma, Sr. Vice president and Mr. Harish Adlakha, Vice President of GIPSA were also present during the meeting. The delegation discussed some of the current issues significant to the General Insurance employees.

Pension-

The meeting of the GMs(P) of the PSGICs will be held at Mumbai on May 08, 2019 to finalise the Administrative Instructions on the Final option of Pension. The AIIEA demanded that the same should be complete and clear in all respect. We suggested that the issuance of Administrative instructions be expedited and option forms along with prescribed format for Medical certificate (For retired employees) should be made available at the earliest. This is required as the calculation of commutation amount for retired employees is linked to the date of submission of option forms.

In order to meet the financial requirement of cost sharing by the employees opting for the pension scheme, we suggested that non-repayable withdrawal from the accumulation of employees' contribution to PF should be permitted. The Chief Executive assured to take up this issue with the GMs (P) for their taking up the matter with the respective PF Trusts. We also suggested that the retired employees opting for pension should be allowed to adjust the arrears of pension payable to them from the date of notification as well as their commutation amount against the repayment of 1.3 times the employer's PF accumulation and

interest thereon at the time of their retirement. The Chief Executive said they will keep these suggestions in mind while formulating the Administrative instructions.

AIIEA pointed out that the employees, who joined after June, 1995 but were left out of the Pension Scheme (Some Ex Servicemen and employees appointed on compassionate grounds after attaining the age of 35 years), should also be extended with this benefit. The CE assured to look into the same. AIIEA also demanded the revision in Family Pension in line with that in Central Government and RBI and 100 percent neutralization of DA for the pre-1.8.1997 retirees. The CE assured to take up these issues. On our pointing out the issue of refund of Non refundable PF loan from Companies' contribution, the GIPSA clarified and confirmed that the employees who had availed of such loans will have to refund the same with a simple interest @9% per annum.

Wage Revision-

AIIEA stressed that GIPSA should make all out effort to resolve wage revision issue at the earliest in order to channelize the energy of the employees towards meeting the challenges being faced by the PSGICs. We reiterated our demand of Industry wise settlement of wages and reminded the Management that the Wage Revision of the Insurance employees should not be allowed to be influenced by any factor extraneous to the industry. The Chief Executive appreciated our views and assured that they would take all the necessary steps for an early and satisfactory settlement of the wages.

AIIEA will continue to follow up the matters further and inform you accordingly.

COM. H.I. BHAT, JT. SECRETARY, AIEA AND MEMBER, PF TRUST WRITES TO CHAIRMAN, LIC & CHIEF TRUSTEE ON ADJUSTMENT OF PF TOWARDS COST SHARING ON PENSION

Final Pension Option – Cost sharing by employees exercising option

I am happy that administrative instructions for implementation of Notification dated 23rd April, 2019 amending the LIC Employees' Pension Scheme have been issued. The existing employees who exercise the option to join the scheme have to pay an amount equivalent to 3.7 times the Pay as on 1.3.2019 in addition to the transfer of entire Employer's contribution and accumulated interest standing to the credit of their account.

The employees unions have been requesting to allow non-repayable withdrawal from their own contribution to help employees to make the additional contribution they have to, to join the Pension Scheme. This will mitigate some hardship in raising the funds. The administrative instructions have met this request partially. The employees retiring within 180 days from the date of notification have been allowed the facility of transfer of additional contribution from their PF

accumulation. This is because the existing rules allow non repayable withdrawal within one year of the retirement and the facility extended requires no amendment to the PF rules.

I am a member of the PF Trust representing the employees. I feel there should not be any difficulty in extending similar benefit to all those exercising the pension option. I do agree that this requires the approval of the PF Trust through a resolution or amendment to the PF rules. I suggest that this request be considered positively. In this connection, I request you to convene a meeting of the PF Trust as early as possible so that a decision is taken in this regard.

I am hopeful of a positive response from you. I would like to inform that I am endorsing a copy of this letter to other members of the PF Trust.

Thanking you,

Yours Faithfully
H I BHATT

Final Option to join 1995 Pension Scheme: AIEA advises employees to exercise option to join the scheme

We are glad to inform you that the Central Office, LIC has issued administrative instructions for implementation of LIC Employees' Pension (Amendment) Rules 2019. We are informed that the GIPSA will also release the instructions shortly.

The protracted struggle of the employees for one final option to join the 1995 Pension Scheme finally has culminated through the issuance of the instructions.

We have already communicated to you the salient features of the Amended Rules 2019 through our circular no. 15 dated 23.4.2019. Please note that the last date for exercising the option is 22.7.19 for in-service employees and for other category employees it is 21.8.2019. The last date for remittance of one time lump sum amount is 21.10.2019.

We advise all our employees to opt for Pension Scheme 1995 immediately without waiting for the last date. This is the last opportunity to join the scheme. We also advise the retired employees and the family members of the deceased employees to exercise their option at the earliest.

Com Jayant Sant

Com Jayant Sant, Former president of Insurance Pensioners Association (AIIPA) and former member of the executive committee of AIIPA died on 21 Jan, 2019 at Indore after prolonged illness. He was 82 and is survived by his wife, a daughter, a son and daughter-in-law.

Com. Sant was very active from the inception of formation of Insurance Pensioners Association in spite of his health problems. In his last years when movements become restricted he remained in contact with everybody through phone. He remained alive to the problems of pensioners. Insurance Worker condoles his death and shares the grief with the bereaved family.



LESSON FROM FANI

Santosh Kumar Mohapatra

As apprehended, the cyclonic storm “Fani” hit Odisha hard bringing with it copious rain and super-strong winds bringing life to a standstill in one third of Odisha. It has wrecked havoc in 14 districts with Puri, Khurdha bore the brunt of the storm while nine others Cuttack, Bhadrak, Kendrapara, Jagatsinghpur, Balasore, Mayurbhanja, Keonjhar, Dhenkanal and Nayagarh were also affected. Winds of 200 kilo meters per hour hit Puri before weakening and entering West Bengal.

The storm triggered dismay and consternation among people as it revived the ghastly memory of super cyclone of 1999. In term of devastation, destruction, Fani may not have been on the same scale as super cyclone of 1999 which killed 10,000 people, but extent of damage is heavy and no less than what Phailin had caused in Ganjam and Puri district of Odisha and Srikakulum district of Andhra Pradesh. Odisha Chief Minister described “Fani” as tragedy of humungous proportions.

It has left a trail of devastation and incalculable damage with more than 40 people dead (unofficial figures place the number at 64). Around 1 crore people have been affected adversely. Thousands of people are rendered homeless and road, power, and telecom infrastructure has been destroyed in vast areas. Scores of trees, electric poles have been uprooted, poer lines have snapped, thatched

There is a big lesson to be learnt from this natural cataclysm. Those who are arrogant, conceited, wedded to self-aggrandizement and think of themselves as bigger than others or nature should sublimate their egos. Many may believe that that nature’s fury causes more damage to human beings. But the reality is that human beings are causing more damage to this beautiful Earth by indulging in war, causing deforestation, and unbridled industrialization.

houses have been flattened, windows have been shattered and mobile towers broken. Three days past the storm, darkness engulfs large parts of coastal district and tourism has come to a standstill.

Although, worst is over, real works lies ahead. It will be Herculean task to restore communication, electricity and water supply. The government has yet to make assessment of losses. Phailin had required reconstruction to the tune of \$ 1.5 billion. The figure for Fani will be much higher.

What is praiseworthy is that Odish has done marvelous jobs at disaster management and is better prepared to cope with such disaster in India. Sincere effort was taken in evacuating. Nearly 12 lakh people have been evacuated and shifted to safer place (in 6575 cyclone shelters from 10,000 villages and 52 urban agglomerations, 24 hours ahead of the cyclone. While state government has earned applause of United nations and International media for handling the evacuation 1 lakh people to safety place, the administration appears to be little bit complacent and lethargic in restoring communication and electricity and water

facilities. As the election in Odisha is over, politicians have gone in to hibernation and are insensitive to the suffering of masses. They know their sincere effort will have no impact on the outcome of the election.

The shortage of man power especially technicians, engineers, experts, artisans is main cause for delay in restoration of normalcy. While Puri and Bhubaneswar are worst effected Cuttack is better off.. But official machinery is concentrated in Bhubaneswar and Puri while Cuttack is being ignored.

The reason may be most VIPs live in Bhubaneswar. A little bit of extra effort could have already restored electricity, communication in Cuttack as it is the financial capital of Odisha and its main business centre. The government should have requested for more engineers, personnel, and technicians in advance from unaffected areas or other neighboring states. Even the central government should have sent such personnel, technical personnnel in large numbers.

There is a big lesson to be learnt. from this natural cataclysm. It reveals how vulnerable, helpless and clueless humans in the face of nature's fury are. Those who are arrogant, conceited, wedded to self-aggrandizement and think of themselves as bigger than others or nature should sublimate their egos. Many may believe that that nature's fury causes more damage to human beings. But the reality is that human beings are causing more damage to this beautiful Earth by indulging in war, causing deforestation, and unbridled industrialization.

The more humans try to make their life comfortable in unnatural way; the worse will be nature's reaction to these. The use of air

conditioners, refrigerators and excessive use of vehicles leads to environmental pollution and degradation and trigger global warming. Rise of global temperature has serious consequences on livelihoods of masses. It is leading to melting of ice and rise of sea level. If this process is not halted, survival of entire humanity is at stake.

Scientists have invented the weapons of mass destruction that can decimate, destroy humans but they have not been able to prevent such natural catastrophe or mitigate their effects. They are able to predict in advance when flood and cyclone arise but not able to forecast earthquake which has more devastating and cataclysmic consequences and take heavy tolls on humans. Actually nature warns us and cautions us through such calamity about the future if humans do not take action.

Economist and head of countries are giving importance to the rise of GDP and the creation of wealth, which is not feasible without exploiting and depleting natural resources which are not infinite. The use of more vehicles and construction of houses leads to growth or rise of GDP but, it has huge detrimental effects on the environment. It is high times, this concept is reworked. Enough wealth has already created; only redistribution is needed.

Another lesson is that people should refrain from misusing or overusing energy and resources. Nature's fury cautions us and tells us how natural resources and energy are valuable in our lives and without these how our lives are painful and gruesome. Unless precautionary measures are taken such shortage of resources will haunt us. Survival of entire human race will be at stake. Posterity will not forgive us.

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There are Lessons to be Learnt from the 2019 Elections

P. Sainath

Indian elections have moved steadily in this millennium from being a gigantic political exercise of the people to a managerial exercise of math, money and plutocrats. The electoral system and process is broken, we need to fix it. The media are the lapdogs of power, we need to democratise them.

There are already learnings from these elections – and the past five years – regardless of their outcome.

One, the resilience of the Indian people – they've endured a full term of their nastiest government ever in 70 years. Two, we've seen the Indian media at its despicable worst in about 200 years.

Three: Indian elections have moved steadily in this millennium from being a gigantic political exercise of the people to a managerial exercise of math, money and plutocrats. The present Election Commission has morphed from public watchdog into a party-owned poodle. And the 'electoral bonds' tell you – even as names remain concealed – of the extent to which corporations and the super rich are 'managing' our elections.

Four: The money spent on poll campaigns and vote gathering since 2004 possibly outstrips such expenditures in all preceding Lok Sabha elections put together.

Five: Never has inequality been so entrenched in parliament. The Association for Democratic Reforms (ADR) analysis of candidate affidavits show us that in 2004, around 30% of MPs elected to the Lok Sabha were crorepatists. That figure rose to over 50% in 2009 and touched 83% in 2014. Will May



Courtesy : P. Mahamud

The author is the founder editor of the People's Archive of Rural India. He has been a rural reporter for decades and is the author of *Everybody Loves a Good Drought*.

This article was published in The Wire on 18th May 2019, five days before the counting of votes in the 17th General Elections held between 11th April and 19th May in seven stages.

23 see a crorepati clean sweep? The 'dance of democracy' seems more a waltz of the wealthy.

There are other learnings, too, regardless of whether the present government returns to power. The Bharatiya Janata Party and, independently, the Narendra Modi-Amit Shah dyarchy, have also notched up a couple of major political achievements. Modi-Shah have crippled the BJP as we knew it. The BJP once had something approaching a collective leadership: an Atal Bihari Vajpayee, an L.K. Advani, a Murli Manohar Joshi and several others including low-profile people from the Rashtriya Swayamsevak Sangh. That's gone. And those of the next generation seen as rivals were removed by late 2014 in a manner figuratively reminiscent of what you've seen on *Animal Planet*, when a new lion takes over an existing pride and deals with its ageing and infant felines.

Consequently, some of the BJP's high-profile ministers are those who wouldn't win a panchayat poll. This makes them entirely dependent on Modi-Shah. On the

other hand, the Rajnath Singhs and Nitin Gadkaris contest elections fearing their own leadership's machinations more than those of their opponents. Vajpayee and Advani were never electoral giants, but went out and faced the polls with their party firmly behind them.

This is not to suggest that the Vajpayees and Advanis were somehow more liberal than a Modi in their core beliefs, but perhaps they did their own party less damage. What makes this government unique in our history is that it is the only time an RSS *pracharak* has been prime minister with a majority in parliament.

In its turn, the BJP has gone along with the dyarchy in making every election, every issue, about the grandeur of Narendra Modi. The outcome of that is the rise of a serious anti-Modi vote, overlapping with but going beyond the anti-BJP vote. This is important regardless of what May 23 brings. The BJP remains saddled with the consequences of an emerging anti-Modi polarisation. (Already so pronounced in the South, where the KCRs and Naidus who were quite comfortable with the BJP for years, frenziedly disconnected with them as their own state elections drew near.)

And further compounded by a prime minister who ends campaign speeches sometimes without a word on his party's candidates – but with: “Remember, a vote for the *kamal* (lotus) is a vote for Narendra Modi.” Everything is about him, not his party. RIP BJP (as we once knew it).

Quite a bit of the speculation over coming coalitions assumes that the KCRs and Jagan Reddys will make a beeline for the BJP in case of a hung parliament. This denies them any political thinking or sense. The regional parties, within or outside the United Progressive Alliance, will seek the best deals

The small burst of coverage of the prime minister's radar, email and digital camera absurdities happened because the media cannot totally avoid that in election time. It isn't as if Modi grew more ignorant in the final weeks of his term.



Cartoon courtesy: Alok Nirantar

they can get. And there is nothing in the South or East that ensures they will automatically head for the National Democratic Alliance. In Odisha, Naveen Patnaik has to contend with the BJP replacing the Congress as his main opponent in that state.

Besides, the regional parties have seen how the BJP treats its allies. It cheerfully split its own closest partner in Goa, the Maharashtrawadi Gomantak Party, to hold on to its chief ministership and government. In Tamil Nadu, the AIADMK was subjected to a shotgun wedding: CBI raids on cabinet ministers, on even the Director General of Police, showed that Dravidian party its place. The AIADMK appears set to pay the price of its liaison on May 23.

The way the 'Modi factor' has been built up by corporate media, the manner in which a 'wave' is detected and deciphered – any fall in the party's existing number of seats will be an embarrassment. The greater the losses,



Cartoon courtesy: R. Prasad
Economic Times

the more agonising the embarrassment. The 'Modi magic' and halo of invincibility would be ruptured. Modi himself has just begun to speak about how his party and he are best suited to run coalition governments (having derided those for weeks before that). The managerial element of Indian elections is in full play.

For months, the media have been compelled to discuss 'rural distress' and farmer anger as factors in the elections. Sure, these were and are (and probably will remain) major electoral issues. But the distress and anger stands divided in important regions, into two or more camps. Managerial math drives the BJP's efforts to keep those divisions alive. Their 'ally' in this endeavour is the arrogance of the Congress party.

The Congress seems to believe 2019 is merely a training exercise for a sure victory in 2024. There is no guarantee that party will be around in 2024, in its present shape and strength anyway. That has not stopped them from destroying alliance possibilities in these polls in state after state. Or from daily harassing allies like the Janata Dal (Secular) in Karnataka. Or from betraying their own anti-BJP drive by having Rahul Gandhi contest from Wayanad in Kerala. There was also a huge failure to take important steps in Madhya Pradesh, Rajasthan and Chhattisgarh after the party's victories in the assembly polls there. The idea that a loan waiver would in itself ensure similar triumphs in the Lok Sabha elections was a silly one.

In the early decades, candidates who were not celebrities, millionaires or powerful industrialists could sometimes beat those who were. In 1971, a little-known Kailas Narain Narula Shivnarain beat a Naval Tata in the Bombay South Lok Sabha constituency. The latter had the Tata mantle, the money, the media and more. Shivnarain, like many of his party of the time, was swept into power on a political platform of *garibi hatao*. Politics mattered. Such individual upsets can still happen in Indian elections – but are much less likely, when managerial-kleptocrat control is far greater.

Math always mattered, but rarely as much as it did in 2014 and again in 2019 where political parties, the BJP most of all, banked on it quite considerably. The inane discussion about whether this is a 'wave' election will continue beyond May 23. Or if there was a 'historic mandate' as in 2014. There was a

decisive electoral victory in 2014, and no mandate. Try finding any other instance of a party winning a majority on 31% being credited with a 'mandate,' historic or otherwise.

In state after state, multiple fronts or parties contested each seat. This was begging for the first-past-the-post system to go berserk. It did. The Congress polling an all-time low of 19.52% in 2014, got just 44 seats. The BJP won 282 with 31%. (Note that in 2009, the BJP had polled roughly what the Congress did in 2014 – around 19% – but got 116 seats.) But the media will read the exit poll entrails for 'mandates' and 'waves'.

How the media have conducted themselves these past five years and during these elections, including those choreographed interviews, makes you wonder why Narendra Modi was ever worried about holding press conferences. No one from Big Media was ever going to trouble him.

The small burst of coverage of the prime minister's radar, email and digital camera absurdities happened because the media cannot totally avoid that in election time. It isn't as if Modi grew more ignorant in the final weeks of his term. The media in 2014 did gently report his howlers on 'genetic science' being involved in the birth of Karna in the *Mahabharata*. And of plastic surgery being practised in India in the time of Lord Ganesha thousands of years ago. But go back to that year and try finding editorials in the same newspapers calling out this rubbish for what it was. (Even this time, you can find regime-friendly hacks trying to place a charitable construction on Modi's radar ramblings.)

The electoral system and process is broken, we need to fix it. The media are the lapdogs of power, we need to democratise them. How, is another conversation.



Cartoon
courtesy:
P.Mahamud

POLITICISATION of DEFENCE FORCES



V.S.Nalvade

In the five years of Modi Government, most of the constitutional institutions were made subservient by ruthlessly crushing their autonomy. Let us have cursory look; four senior most judges of Supreme Court resorted to an unprecedented press conference, RBI witnessed unpleasant exit of two governors, C.B.I. was reduced to mockery and last but not the least is the election commission of India. The commission stretched the general election to nearly two months for reasons best known to them. Less said the better about the media, the fourth pillar of democracy. However, the most dangerous was blatant attempts to politicize the armed forces.

It began with the marketing of military operational actions. The fundamental rule of such operations is that they are kept secret for strategic reasons. The government of day is expected to give due credit to valiant defense personal and their leadership. Mr. Aditya Nath Yogi, Chief Minister of U.P. baptised Indian Army as 'Modi Sena' that too in the presence of former Army Chief. The BJP President was not far behind and announced the number of

Our Prime Minister says, if farmers suicide is a political issue then why not soldiers death be a political issue? He went to the extent of appealing first time voters to vote in the name of brave soldiers and pilots who participated in surgical strikes.

The letter to Hon. President who is Commander in Chief of Armed Forces by more than 150 former senior Military Officers including eight former Chiefs was neither received gracefully nor any action. The Election Commission has closed its eyes on the issue of politicization of military which is against its own guidelines. Thus there is urgent need of course correction in the interest of Democratic and Secular India.

(The writer is President, WZIEA who also has the distinction of serving Indian Navy for over 15 years).

terrorists killed in Balakot strike. Our Prime Minister while defending the necessity of such actions and martyrdom of soldiers stated, if farmers suicide is a political issue then why not soldiers death be a political issue? He went to the extent of appealing first time voters to vote in the name of brave soldiers and pilots who participated in surgical strikes.

Indian defense forces have carefully nurtured and maintained their political character. When the young officers pass out after training, there is a oath taking ceremony, the religious teachers of all religions are present at such occasions. The officer irrespective of his/her religion follows the religious practices of his/her Regiment. The major religious festivals are celebrated with equal zeal. I was onboard a Naval ship, which was in Jeddah harbor for few hours. Our commanding officer saw to it that Mohammedan personnel onboard could visit Mecca a holy place, some 85 KMs away. Operation Blue Star is another glaring example of strong secular character of our forces. The operation was led by then

Meanwhile in Pakistan...



Cartoon courtesy: Sajith Kkumar, Deccan Herald

Major General K.S. Brar a Sikh himself. He remains on hit list of terrorists. I was witness to uneasiness of my Sikh friends during those days, but it was overcome. There are many more such examples.

Lt. General Vijay Oberoi, former Vice Chief of Army in his article 'Insidious Politicizations' dtd. 08/05/2019 precisely narrates the character of our forces and points out the attempts to politicize the forces. Criticising these blatant attempts, he asserts that Military serves the Constitution through obedience to democratically elected government in power and therefore its politicization is very dangerous.

Another veteran Col. Ajay Shukla in his article in Business Standard dated 11/05/2019 wrote about starting allegation from the election administration in Ladakh about malpractices in voting by army soldiers. So far the postal ballots were used for voting by defense personnel. This time electronic ballots were sent to the station commanders. The personnel on leave were not able to exercise their voting right. He further writes that there have been reports of commanding officers influencing the voting. The Army said that they have investigated the matter and denied these allegations. But let us be very clear that even if there is an iota of truth in this allegation, the situation becomes very problematic for Indian democracy.

In the fog end of elections Prime Minister deliberately brought Indian Navy into political mudslinging. He referred to late Prime Minister's visit to Lakshadweep Islands in 1987 and use of INS VIRAT as taxi. The allegation

was refuted by then ships commanding officer and Admiral commanding southern command (former Vice Admiral Vinod Pasaricha and Admiral Ramdas). But two Junior Officers agreed with the Prime Minister. This makes it clear that our defence forces are also getting divided. The use of Naval ships and Air force planes by Prime Minister is legally allowed. Late Prime Minister Smt. Indira Gandhi also visited Lakshadweep in 1976 and INS Vikrant was used for the purpose. Such visits by Prime Minister and defense ministers help in boosting the moral of personnel.

The seriousness of this politicization goes back to earlier NDA Government which unceremoniously removed then Naval Chief Adm. Vishnu Bhagwat. His book "Betrayal of defence forces narrates the attempts to damage the secular foundation of defense forces. On page (181) he explicitly states "If holding fast to secular policies was considered a deviation then I was certainly guilty". Further late Hemant Karkare ATS Chief of Maharashtra did find conclusive evidence of terrorist activities by certain organization like Abhinav Bharat and the involvement of serving and retired army officers. This brave Police Officer who laid down his life fighting the terrorist has become anti-national for the forces representing the political right.

The situation is grim. The seriousness of the situation can be seen from the objectionable questions in the entrance examination for National Defence Academy which was conducted by UPSC on 21/4/2019.

Q. 35. Who said this, the world would have been really nice if Mahatma Gandhi was not there.

Q. 135. What type of Marriage is following as per Manu Smriti?

This is reported by Maharashtra Times. Do these questions have any relevance to the said examination? Is this not an attempt to promote a particular ideology and politicisation of the candidates aspiring to serve the Indian Defence Forces?

The letter to Hon. President who is Commander in Chief of Armed Forces by more than 150 former senior Military Officers including eight former Chiefs was neither received gracefully nor any action. The Election Commission has closed its eyes on the issue of politicization of military which is against its own guidelines. The Election Commission has become totally partisan. Thus there is urgent need of course correction in the interest of Democratic and Secular India.



Cartoon courtesy:
P.Mahamud

Aviva Insurance Allegedly Bribed Punjab & Sind Bank Officials to Sell Insurance Products

Sumedha Pal

Following the bancassurance policy, the Punjab & Sind Bank allegedly became the corporate agent of Aviva for a fee or a commission which was supposed to be a part of the “non fund income” of the bank.

(Courtesy: NewsClick 17/5/2019)

In 2000, the Government of India had introduced a scheme of Bancassurance, through the Banking Regulation Act. Under the scheme, insurance companies and banks had an agreement whereby banks were allowed to sell insurance products to its customers. The scope of the scheme was expanded in 2002, leading to gross violations of code of conduct of the banking sector. Documents accessed by *NewsClick* reveal how officials of the Punjab & Sind Bank were allegedly bribed by the privately owned Aviva Life Insurance to sell off its products, putting the sanctity of institutions such as the Insurance Regulatory and Development Authority (IRDA) and the Chief Vigilance Commission (CVC) under the scanner, exposing rampant corruption and lack of accountability in the sector through a PIL filed in the Delhi High Court.

Officers Bribed to Sell Insurance Products

Following the policy, the Punjab & Sind Bank allegedly became the corporate agent of Aviva for a fee or a commission which was supposed to be a part of the “non fund income” of the bank. The bank started selling its insurance projects to customers from 2005. However, as per this arrangement, the IRDA guidelines have ruled that “no payment other than the commission including administrative or servicing charges was to be paid to the bank”. Kulwinder Sethi, General Secretary of Punjab & Sind Bank Officers’ Union told *NewsClick*, “Aviva was transferring illegal money to the head office and to multiple officials as an incentive to ensure the selling of its products. The beneficiaries included zonal managers, assistant general managers, deputy general managers, and general managers, who were paid through the system of IBR banking.”

Explaining how the products were sold to customers of the bank, he said, “Those who would come in to get smaller loans sanctioned

were tricked into buying the products of the scheme. To get their work done, many fell for the promises of the bank officials. On failing to pay the premiums of the expensive policies, the policies would lapse, meaning that the money collected initially could be used as a profit to the insurance firm, while a part of it was given to the official as a commission.”

Sanctity of Institutions Under Scanner

Sethi further alleged, “A bank account was opened, which was used to collect the commission by the bank, however, the incentives collected did not find a place in the balance sheets of the bank.” Following an exhaustive examination of the documents, Kulwinder Sethi filed a Public Interest Litigation in the Delhi High Court, putting institutions such as IRDA, CVC and Ministry of Finance in the dock. The PIL pressurised the bank to respond, triggering a discussion on the recovery of the commission collected by the bank. Following the petition in the court, the CVC highlighted, that amounts ranging between Rs. 2 lakh to Rs. 22 lakh were paid to bank officials, including top functionaries, even those who did not have anything to do with the insurance products. The officials were also involved in misselling of insurance products and compelling the customers to buy the products.

Documents accessed by *NewsClick* show that the bank officials were paid incentives, despite the bank admitting that it did not have an incentive scheme, establishing the fact that this was an attempt by the government to keep the ongoing corruption under the carpet. Multiple rules were brazenly flouted ensuring profits for the insurance firm. These include Section 7 of the Prevention of Corruption Act, 1986, according to which no public servant can take gratification other than legal remuneration. The foreign trips taken by bank officials are also contrary to the Officers’

Conduct Act.

Taking cognisance of the issue, the IRDA in 2010, had recognised that the corporate agents had resorted to the use of introducers or finders of sub-agents in the scheme. IRDA had issued many guidelines and had found that Rs 5.19 crore was paid by Aviva during the financial year 2011-2012, which was not accounted for in the balance sheet of the bank, and was misappropriated by officials. Accordingly, vide letter dated September 23, 2013, a fine of Rs 5 lakh was imposed on the bank, which it paid.

Sethi added, "IRDA did not take cognisance of similar irregularities committed by the bank during the previous five financial years." Even the RBI was made a part of the case by the Delhi High Court as a respondent in the PIL. RBI finally submitted an affidavit in April 2015 to the effect that "payment of commission/ incentive directly to Bank Staff is prohibited". The RBI had also received complaints and during the scrutiny conducted by the bank, it was observed that employees of some of the banks apart from Punjab & Sind Bank were acting as corporate agents of the insurance companies.

Sethi through his PIL has highlighted that the process of recovery has been in a limbo, even after the Vigilance Commission sought that the recovery process be initiated. He said, "The Bank submitted a Board Resolution No. 21294 dated August 12, 2014, on February 18, 2015, during the court hearing on the PIL to the effect that "Recovery has been called for ...". But the fact is, till now only Rs 8,000 has been recovered so far. Bank Management has refused to give the list of amount called for recovery, and no efforts have been made in

spite of having had submitted the intent of the Board for effecting recovery."

Talking about the inaction of the CVC and other such regulators, Sethi said, "Even though regulators such as CVC, RBI, IRDA and MOF were aware of the ongoing irregularities, yet none of them took substantive steps to punish the officials or to nip the practice in the bud. It is only after this PIL that they are facing a serious problem. Also, the Board of Directors who had resolved in 2014 to direct the Bank Management to recover the corruption money has not cared to evaluate whether the Bank Management has complied with its directives or not. The Delhi High Court should not delay any further in disposing off this Writ Petition on merit."

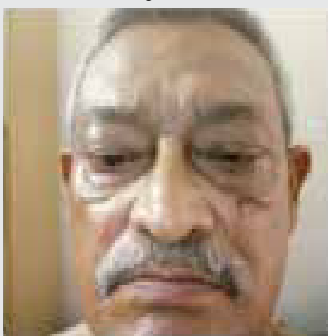
On being asked to clarify the amount commissioned by the bank, it had shown the following figures denying the presence of any commission, washing its hands off of all accountability. Sethi said, "There is a clear case of the fudging of balance sheets that exposes the extent of corruption in the scheme, which includes the misappropriation of public funds and blatant violations of law, making this a serious scam of siphoning off public funds.

If the siphoned amount is calculated from the year 2005 onwards, the illegal amount could be over Rs 25 crore. However, the scam could be much bigger since the amount of incentives given to the bank officials were also through foreign trips which have not been fully accounted for yet.

Despite several attempts to reach the Bank for comments on the allegations, there was no response

COM GAUTAM MOITRA ATTACKED BY TMC GOONS

Com Gautam Moitra, former General Secretary, Eastern Zone General Insurance Employees' Association was on the way to cast his vote along with his wife and son on 19th May in Kolkata North Constituency.



They were stopped on the way to the booth by around 15 goons of TMC who were known to him. They ordered him to go back without casting his vote. He refused to do so. Thereupon, these goons physically

attacked him, his wife and the son. Com Gautam was hit on the face and the chest very badly. He had underwent an angioplasty very recently. His son too was brutally beaten up and his wife suffered a fracture in the hand. Gautam was not alone. A large number of supporters of the Left were prevented both by the TMC and BJP in different parts of West Bengal from exercising their franchise. Despite the presence of the central forces, violent attack on Com Gautam could not be avoided. This speaks volumes about the inefficiency of the Election Commission. A police complaint has been lodged. The AIIEA demands the arrest of these hooligans and bringing them to justice without any delay



Total Assets of LIC cross Rs.30 lakh crore

Addressing the Senior Divisional Managers Conference on 20th May 2019, the Chairman of LIC Shri M.R.Kumar informed that the total assets of LIC crossed Rs.30 lakh crore in the financial year 2018-19. The other important take aways from the Chairman's speech are:

1. As against the minimum statutory requirement of 150%, LIC solvency ratio was 158.48% for within India business.
2. Corporation has realised a profit of Rs 23,656 crore by sale of equity and has generated an investible corpus of Rs. 3,48,692 crore
3. The market value of investment as at 31.03.2019 is Rs.28,74,268 crore (provisional) as against Rs. 26,46,389 crore as at 31.03.2018 showing a growth of 8.61%.
4. During the year 2018-19, as per provisional results, Corporation has invested Rs 2.23 Lac crore in Central and State Government Securities with an average annualised yield of 8.25%.
5. An investment of Rs. 30,595 crore was made in corporate bonds at a yield of 9.11% and an investment of Rs. 68,621 crore was made in Equities.
6. For the FY 2018-19- LIC collected TFPI of Rs.41,086.31 crore in individual assurance by selling 2,14,03,905 policies with 85.62%.
7. The market share of LIC stood at 66.24% and 74.71% in premium and policies respectively.
8. Market share of P&GS for NBPI is 79.4% and share of P&GS Business to LIC's Total New Business Premium Income is 64.12%.
9. Under Social Security Scheme nearly One Crore New Lives have been procured under Convergence.
10. This year Overall expense ratio has reduced and Conservation ratio has increased which is a good sign.
11. During the year, LIC Sports persons have won 03 Gold, 02 Silver and 04 Bronze Medals in International Sports Tournaments while they have won 03 Gold, 02 Silver and 06 Bronze Medals in National Level Sports Tournaments.
12. Our Golden Jubilee Fund continues doing the good job of shouldering our social responsibility. It has disbursed more than Rs.9 crore for 47 sanctioned projects. Scholarships worth Rs. 2.18 crore were disbursed to 6,137 beneficiaries.
13. LIC fulfilled its long term dream of stepping into banking arena. We have acquired 51% stake in IDBI Bank. It is one more step towards - LIC becoming a Financial Conglomerate and – towards our vision for providing all services to our patrons under one roof.
14. IDBI as our Bancassurance partner completed just in one month 20958 policies with a premium of Rs. 139.44 crore.
15. Need to concentrate on retention of market dominance, improving persistency ratio and retention of agency force.



Vanishing Jobs and Diminishing Wages

K.Venugopal Rao

It is now election season in India and it is being described as the festival of democracy. During this festive season many important issues and topics confronting the Nation are being debated and discussed. It is projected that during the last five years the progress and advancement that happened in India was incomparable and unmatched. It was told that the GDP growth was phenomenal and India is now the fifth largest economy in the world and by 2030 India will be the second largest economy after China. But prominent economists dispute this and they say that the growth of the GDP is not on the expected lines. Exports are falling and investments are not coming into the economy. Portfolio investments are going away from the country. The index of industrial production is on declining trend. Agriculture sector is in complete disarray. Service sector growth is stagnating. The NPAs of PSU Banks which were around 2 lakh crore in 2014 have increased to 12 lakh crore during the last five years. The number of economic offenders flying away from the country is also increasing day by day. Most importantly unemployment is increasing and it is said that around one crore jobs have vanished in the last one year itself. The promise of 2 crore jobs every year is not being redeemed. Instead, hundreds of industrial units are being closed leaving lakhs of people jobless. Recently Railway Recruitment Board has advertised for 62000 posts and around 1.9 crore people have applied for these jobs. In the same way 24 lakh people have applied for 400 Class IV jobs in Uttar Pradesh. These two examples indicate

In 1970-80s, if there was a 3-4% growth in the GDP then the growth in employment was used to be around 2%. During the last 25 years of neo-liberal policies, the ratio between GDP growth and employment growth has come down to 0.1%. Thus neither the growth in GDP nor new capital formation is leading to generation of new jobs leading to a serious unemployment problem in the country. The decreasing employment is accompanied by diminishing wages of the workers. Over the last 25 years Indian economy has been categorized as a low wage economy.

the severity of joblessness in India today. Two reports one by Azim Premji University titled as the “*the status of working in India*” and the other by Oxfam titled as “*Mind the Gap – the status of Employment in India in 2019*” establish the fact of jobless growth and fall in wages of the workers during the last few years.

The growth which cuts jobs and wages will not lead to an inclusive growth. Capital infusion is required for the growth of the economy. Infusion of capital should create new jobs. There is decrease in the infusion of capital into our economy. In 2017-18, around 11 trillion dollars have come into the Indian economy which is much lower than the 25 trillion dollars that have come into the economy in 2010-11. Capital infusion is not leading to creation of new jobs and only few jobs are being created through new capital infusion. For example in 1991, an investment of Rs 1 crore used to create around 90 jobs. But now the same value of capital is generating just 10 jobs. Another important factor is the ratio between GDP growth and employment generation. During the last 25 years of neo-liberal policies, the relation between the growth

of the GDP and employment creation is getting weakened year after year. In 1970-80s, if there was a 3-4% growth in the GDP then the growth in employment was used to be around 2%. But now higher GDP growth is not translating into creation of new jobs and a 7% growth in GDP is able to produce less than 1% growth in employment. The ratio between GDP growth and employment growth has come down to 0.1%. That means a 10% GDP growth can generate only 1% growth in employment. Thus neither the growth in GDP nor new capital formation is leading to generation of new jobs leading to a serious unemployment problem in the country.

To understand the severity of the employment situation in the country, we have to examine the three important indices relating to employment conditions. These are employment rate, unemployment rate and labour participation rate. The unemployment rate (the percentage of workers without job/employment in the total labour force) which was 5% in 2017 has increased to 5.9% in 2018 and reached to 7.2% in February 2019. Economists say that this is the highest unemployment rate in the country in the last 40 years. On one side the unemployment rate is increasing and on another side the labour participation rate is declining. Labour participation rate (LRR) is the number of people employed in the working age group (all those who are aged above 15) and also the number of unemployed people who are willing to work and take a job. A decline in labour participation rate indicates lack of interest of the people in the working age group to take up a job. This may be because of uncertainty in job and may be due to low wages offered for doing a job or

work. The labour participation rate in 2018 was 43.8% and it decreased to 42.7% in 2019. The combination of the increasing unemployment rate and the declining labour participation rate will be deadly for the employment condition. This combination will have a severe impact on the employment rate. The employment rate which was 41.8% in 2007 has declined to 39.7% in 2018. Around 40.75 crores were in employment in February 2018 and this has decreased to 40.60 crores in February 2018 and further declined to 40 crores in February 2019. The number of people in employment has come down drastically and at the same time the population of working age group is increasing rapidly. It is estimated that around 2 crore 30 lakhs people join in the working age group every year and if out of this around 42% want to join in a job then around 96 lakhs new jobs have to be created every year. That means around 8 lakh new jobs have to be generated every month. If jobs at this

Unemployment was an important issue before people in the 17 th Lok Sabha elections. Though, the rulers tried their best to divert the attention of the voters, youth in particular, demanded answers from the rulers on this vital issue. We reproduce herebelow two reports in News Central 24x7, a web news portal.

‘Subah Chai, Din Mein Pakoda, Raat Mein Chowkidari’:

Youth Slams BJP’s

Sambit Patra During TV Debate
(NewsCentral 24x7, May 15, 2019)

A video clipping, from a debate show on Hindi news channel *TV9 Bharatvarsh*, is going viral on social media. It shows a youth going head to head against Bharatiya Janata Party’s Puri Lok Sabha candidate Sambit Patra, questioning him on healthcare and education and asking him not to divert the conversation from real issues.

The young man, who was part of the audience, told Sambit Patra, “Sir.. 40-43 minutes have passed, you did not speak of education or healthcare not even once.” He then says, sarcastically, “you gave us jobs — sell tea in the morning, pakoda in the evening and be a watchman at night.”

ndirectly referring to the much-publicised Swachh Bharat mission, the youth asks, “You



Cartoon courtesy: Sandeep Adhwaryu, Times of India

scale are not created, it will further increase the unemployment rate causing immense hardship to millions of young people and their families.

The Govt is not ready to accept these statistics. The report of the National Statistical commission on employment was not released and has been put under carpet. Two important members of the commission resigned protesting the manipulation of statistics by the Govt. Niti Aayog came with statistics of creation of employment and increase in employment during the last few years. The loans given under Mudra and the increase in number of subscribers to PF accounts were shown as evidence of increased employment. The Govt argues that the Make in India and Start up India schemes have boosted the employment prospects in the country. But the loans given under Mudra are very meager and on an average around Rs 50000/- is being advanced under this scheme. We can understand the

kind of business that can be run by this amount of loan. It is also argued that around 75 lakhs new PF accounts were opened and these indicate the creation of new jobs in the country. The Pradhan Mantri Rojgar protsahan yojana actually helps the employers in evading the statutory responsibility of contributing their share to the PF account of the employees. Under this scheme, the Govt pays the employers contribution of PF for a newly recruited worker for three years. But instead of recruiting a new person, the employers show their existing employees (not covered under PF) as new recruits and get the benefit of the scheme. Thus the arguments that increase in the PF subscriptions indicate new job creation is not correct. By advancing the same arguments, Govt is claiming that sectors like tourism, transport etc are also creating new jobs. But all these are fallacious and misleading arguments.

The decreasing employment is accompanied



tell us one thing, do we go to a toilet to cast our vote this time? Because you don't talk about education or healthcare at all."

Patra then tries to divert the conversation by saying the young man was being 'disrespectful' by connecting elections with toilets.

In a condescending tone, he says, "See remember one thing, you can ask questions here, you are young, don't ever say... We will go to the bathroom to cast our vote."

When pressed on talking about the job loss and unemployment numbers in the country and not to deviate from the question, Patra continued, "Vote is your birthright... Give it to whoever you want, but please vote and go to vote."

The youth again questioned Patra, "About education and healthcare you did not say anything. You spoke poetic words, talk about education and healthcare for once."

Patra then embarks on a testimonial about Ayushman yojna, without going into whether it has been effective on the ground and reached the people.

The topic of education however was left untouched.

Country needs a Prime Minister, not Chowkidar'

(NewsCentral 24x7, 18 March 2019)

A clip from a debate show 'Takkar' broadcast by Aaj Tak has gone viral on social media. The video shows a young man slamming Prime Minister Narendra Modi and his Main Bhi Chowkidar campaign.

Taking the steam out of the campaign, the youth addressing a BJP spokesperson on the stage, can be heard saying that, "At one time you tell the youth to sell pakodas, and at others you talk about Chowkidar. We can get a Chowkidar from Nepal. But the country needs an effective Prime Minister, not a Chowkidar."



by diminishing wages of the workers. Over the last 25 years Indian economy has been categorized as a low wage economy. The growth in rural wages has declined to 3.84% in 2018 from 4.58% in 2014. The wages of agricultural labourers also has decreased to 3.64% in 2018 from 5.13% in 2014. There is discrimination on the basis of gender and caste in employment. The number of SC/ST people in low wage jobs is more than the others and their number is very less in high wage jobs. The same is the case for women and the share of women in senior and managerial positions were around 13% in 2011 and this has declined to 7% by 2018. Women are getting around 35 - 85% of what men get for the same job and working profile. Caste discrimination is more than the gender discrimination in getting decent jobs and good wages.

This situation has to be changed and for this working class has to bring the issues of life and living of working people on to the main agenda of the election battle. A comprehensive employment policy has to be formulated. The high growth and the increased productivity of the workers have neither created new jobs nor increased the wages of the workers. The industrial policy should ensure creation of employment and wage incentives to the workers. Public investments should be infused into the agricultural sector to increase rural incomes. Govt investments should increase in education, health, housing and public transport. Govt schemes are also very important in reducing the social and economic inequities. Trade unions should mobilize public opinion on these important issues and should support alternative political forces which strive for an inclusive model of economic growth.

Engineers, MBAs apply for sweepers job in TN



Cartoon courtesy: Sajith Kkumar, Deccan Herald



आधुनिक मीडिया की शुरुआत प्रिंट मीडिया से हुई मानी जाती है। इसका आधार-स्तम्भ वे लोग बने, जो समाज के लिए कुछ कर गुजरने की ईच्छा रखते थे, जिनके लिए मीडिया का अर्थ एक मिशन भी होता था। बाद में इलेक्ट्रॉनिक मीडिया का उदय हुआ। पहले रेडियो और फिर टेलीविजन माध्यम के द्वारा यह जनता की पसंद बना। लेकिन मीडिया का यह माध्यम एक बड़ी पूँजी की डिमांड करता था व नतीजतन साधारण और मिशनरी लोग इससे बाहर होते चले गये। पूँजी के इस बढ़ते प्रभाव ने टेलीविजन मीडिया का उद्देश्य मिशन से बदलकर मुनाफा कर दिया व प्रिंट मीडिया को भी यह फलसफा रास आया। उसने भी अपनी सीमाओं में रहते हुए वही रास्ता अपनाना शुरू किया जिस पर कि टेलीविजन मीडिया चल रहा था। यानि कि पूँजी और मुनाफे का रास्ता व ऐसे स्थिति में पत्रकारिता के मूल्यों को पीछे छूटना ही था। अब मुख्यधारा का दोनों मीडिया अभिजनवादी हो गया था।

लगभग एक-डेढ़ दशक पहले इस परिदृश्य पर सोशल मीडिया का उदय हुआ। सोशल मीडिया का अर्थ यह था कि अब समाज के लोग आपस में जुड़कर एक दूसरे से संवाद स्थापित कर सकते थे। जाहिर है कि यह संवाद सूचनाओं के आदान प्रदान से लेकर खबरों की सांझेदारी तक विस्तृत हो चला था। इसमें लिखित सूचनाये भी आदान-प्रदान की जा सकती थीं और चित्र तथा विडिओ भी शेयर किये जा सकते थे। यानि कि इस माध्यम से जुड़ा हुआ लगभग प्रत्येक आदमी अब एक पत्रकार हो गया था। वह खबरें भी दे रहा था और एक नागरिक के तौर पर उन खबरों के ऊपर अपनी राय भी। यह एक बड़ा युगांतरकारी परिवर्तन था जिससे हमारा समाज अनुभव कर रहा था।

एक मोटा-मोटी अनुमान के अनुसार हमारे देश की 125 करोड़ की आबादी में लगभग तीस-चालीस करोड़ लोग मध्य वर्ग के दायरे में आते हैं। अर्थात जिनके पास रोटी, कपड़ा और मकान तो है ही, आधुनिक दौर के जीवन को गरिमा प्रदान करने वाली अन्य आवश्यक दशाएं भी हासिल हैं। मसलन शिक्षा, स्वास्थ्य, बिजली और कंप्यूटर की उपलब्धता भी। सोशल मीडिया का माध्यम मुख्यतया इसी मध्य वर्ग के हाथों में सिमटा

सोशल मीडिया और मध्य वर्ग

रामजी तिवारी

हुआ है। बेशक कि इस माध्यम में सबको आजादी है कि वह अपने आपको यहाँ पर व्यक्त कर सके, लेकिन उच्च वर्ग को इसमें कोई खास रूचि नहीं रहती, क्योंकि यह एकतरफा माध्यम नहीं है। रही बात निम्न वर्ग की, तो उसके पहुँच में अभी भी सोशल मीडिया का यह माध्यम नहीं आ सका है। क्योंकि उसके बुनियादी संघर्ष, मसलन रोटी, कपड़ा और मकान के संघर्ष ही अभी समाप्त नहीं हुए हैं।

लगभग एक दशक के सोशल मीडिया के उभार से कुछ अंतर तो साफ़ रूप से परिलक्षित होते हैं। जैसे कि पहले के समय में मुख्यधारा की मीडिया को मैनेज करके जो खबरें दबा दी जाती थीं, या जिन खबरों को प्रमुखता के साथ हवा दे दिया जाता था, सोशल मीडिया के माध्यम से अब उन पर एक नियंत्रण हो गया है। मसलन किसी खबर को न तो अब ब्लैक आउट किया जा सकता है और न ही किसी झूठ को खबर को बनाकर बहुत लम्बे समय तक प्रचारित किया जा सकता है। इस हिसाब से मध्य वर्ग के हाथ में आया सोशल मीडिया का यह हथियार अब मुख्यधारा की मीडिया के लिए नियमन और नियंत्रण का कार्य भी करता है।

जैसे कि जे.एन.यू की घटना को ही लीजिये। यदि उसमें सोशल मीडिया का हस्तक्षेप नहीं हुआ होता, तो देश के टेलीविजन मीडिया ने नफरत के बीज को फैलाने में कोई कसर नहीं छोड़ी थी। गुजरात दलित आन्दोलन हो, रोहित वेमुला की आत्महत्या हो, कठुआ बलात्कार हो फिर कश्मीर में पैलेट गन के इस्तेमाल की बात हो, सोशल मीडिया ने हर संवेदनशील मुद्दों को अपनी आवाज दी है।

इस तरह मध्य वर्ग ने आज सोशल मीडिया को इस स्थिति में पहुँचा दिया है कि अब मुख्यधारा की मीडिया किसी महत्वपूर्ण समाचार को दबा नहीं सकता। न ही वह अधिक समय तक किसी भ्रामक खबर को चला सकता है। सोशल मीडिया पर उसका पर्दाफाश हो ही जाना है। कारण यह है कि यहाँ पर देश और समाज के लगभग सभी कोने और हिस्से के लोग किसी न किसी तरह से जुड़े हुए होते हैं। इस माध्यम में सीधे-सीधे जमीन से रिपोर्टिंग होती है, इसलिए हर तरह की खबरें यहाँ जगह पा लेती हैं। इसके बरक्स जब हम

With the corporatisation of the mainstream media, particularly the electronic one, profit motive prevails over journalism, in its true spirit. The social media has tried to fill that void to a certain extent and prevented journalism from becoming totally elitist. However, some negative aspects have also come into play. The social media remains the monopoly of the middle class, and as regards Democracy, which requires more democracy to be effective, social media also require more democracy, both among the stakeholders and the regulators.

The author, Com. Ramji Tiwari, is a leading activist of Varanasi Division Insurance Employees' Association.

टेलीविजन मीडिया को देखते हैं तो यह पाते हैं कि वह मुख्यतया शहरी और महानगरीय समस्याओं को लेकर ही अधिक मुखर दिखाई देता है। जाहिर है कि उसकी पहुँच अभी भी बृहत्तर भारत तक नहीं हो सकी है। या इसे ऐसे भी कहा जा सकता है कि मुख्यधारा का यह कारपोरेट मीडिया बृहत्तर भारत को अपने एजेंडे में रखता ही नहीं।

लेकिन मध्य वर्ग के हाथों में आया सोशल मीडिया का यह हथियार हमेशा सकारात्मक परिणाम दे रहा। किसी तरह का खास नियमन, अधिनियंत्रण नहीं होने के कारण इस माध्यम के जरिये जितनी अराजकता और भ्रम की स्थिति फैलाई जा सकती है, वह फैलाई गयी है। बहुत सारे फर्जी वीडियो के माध्यम से सांप्रदायिक सौहार्द्र को बिगाड़ने का खेल भी इस सोशल मीडिया पर खेला गया है। मसलन मुजफ्फरनगर दंगे की बात ही लें। वहाँ पर हिन्दुओं के बीच एक पाकिस्तानी घटना का वीडियो यह कहकर प्रचारित किया गया कि यह मुजफ्फरनगर के एक मुस्लिम इलाके का वीडियो है जिसमें मुस्लिम समुदाय का एक हुजूम दो युवकों को पीट-पीटकर मार डालता है। इस वीडियो ने उस दंगे को भड़काने में अहम् भूमिका निभाई।

दादरी में अखलाक की हत्या में भी सोशल मीडिया की नकारात्मक भूमिका सामने आयी। फिर बंगलोर में पूर्वोत्तर भारत के लोगों के प्रति भी सोशल मीडिया के माध्यम से एक घृणित कैम्पेन चलाई गई। ऐसे और कई मसले आये जहाँ सोशल मीडिया ने समाज को एक गलत दिशा देने में अपनी भूमिका निभाई।

ऐसा इसलिए संभव हुआ क्योंकि यहाँ पर उपस्थित अधिकतर लोग एक तरह से साधारण लोग हैं। उन्हें

खबरों और उनके पीछे की सच्चाईयों की कम ही जानकारी रहती है। वे नहीं समझ पाते कि कौन सी खबरें खबरे कंप्यूटर के सहारे जोड़-तोड़कर फैलाई जा रही है। और कौन सी खबरे किसी घृणा कैम्पेन के रूप में चल रही है। इस माध्यम में ऐसे बहुत सारे लोग भी सक्रिय हो गए हैं, जो संगठित होकर किसी खास दल या विचारधारा के लिए काम करते हैं। मसलन उनकी साइबर टीम अनवरत घृणा के मैसेज को सोशल मीडिया पर डालती रहती है, और वह मैसेज पूरे देश में फैलता रहता है व जब तक कि उस सन्देश की सच्चाई सामने आती है कोई और सन्देश हवा को जहरीला बनाने के लिए निकल चुका होता है व चुकि अब एक बड़ी आबादी इस सोशल मीडिया पर आ चुकी है इसलिए इन खबरों का उस आबादी पर बहुत नकारात्मक असर भी पड़ता है।

सोशल मीडिया की इसी कमजोरी की आड़ में सरकारों को यह अवसर मिल जाता है कि वे किसी भी जन-प्रतिरोध से निबटने के दौरान सोशल मीडिया को प्रतिबंधित कर देती हैं। वे इस बात का हवाला देते हैं कि सोशल मीडिया के कारण समाज में भ्रम और वैमनस्यता फैल रही है। सोशल मीडिया अराजकता को बढ़ावा दे रही है। इसके कारण सामाजिक सौहार्द बिगड़ रहा है। और फिर प्रतिबन्ध की बात होने लगती है। यानि कि अभिव्यक्ति की स्वतंत्रता की जो आजादी प्रिंट और टेलीविजन मीडिया को हासिल है, वही आजादी सोशल मीडिया को हासिल नहीं है। इस पर जब प्रतिबन्ध लगाया जाता है तब प्रेस की स्वतंत्रता का वह हौवा खड़ा नहीं होता, जो प्रिंट और टेलीविजन मीडिया पर लगाये जाने वाले प्रतिबन्ध के समय खड़ा होता है। इसका मतलब यह है कि सोशल मीडिया को अभी मीडिया का दर्जा पूरी तरह से हासिल नहीं हुआ है। उसे काफी अग्र-मगर के साथ काम करना पड़ता है।

कुल मिलाकर सोशल मीडिया मुख्यतया अभी मध्यवर्ग के हाथों में ही सिमटी हुई है। हालांकि जिस तरह से भारत में साक्षरता और डिजिटल क्रांति हो रही है, उसमें यह उम्मीद बँधती है कि आने वाले कुछ समय में इसके ऊपर मध्य वर्ग की स्थापित मोनोपोली टूटेगी, इसका विस्तार भी होगा। वहीं दूसरी तरफ जैसे-जैसे मुख्यधारा की मीडिया का कारपोरेटाईजेशन और बढ़ता जाएगा, वैसे-वैसे सोशल मीडिया की भूमिका भी समाज में बढ़ती जायेगी। कहना न होगा कि तब उस पर यह जिम्मेदारी भी आयत होगी कि वह अपने आपको सही दिशा में संचालित करे।

जैसे कि इस दौर में लोकतंत्र को संचालित करने के लिए और अधिक लोकतंत्र की जरूरत है, उसी तरह सोशल मीडिया में भी और अधिक लोकतंत्र की जरूरत है। इसके भागीदारों के भीतर भी और इसके नियंत्रकों की तरफ से भी।

On May 2, the Trump administration brought to an end the waiver the US had granted eight countries, including India, of sanctions on imports of oil from Iran. This is in continuation of the unilateral withdrawal of the US from the Iran Nuclear Agreement in May 2018. China, India, Japan, South Korea, Italy, Greece, Turkey and Taiwan were the eight countries that have been given concessions of purchasing oil from Iran even after the US unilaterally withdrawn from the Nuclear Agreement with Iran and subsequent sanctions were imposed on Iran. According to the data available in 2018, Iran's exports of crude oil and condensate peaked in June at about 2.7 billion barrels per day. As of January, 2018 Iran had an estimated 157 billion barrels of proved crude oil reserves, representing almost 10 percent of the world's crude oil reserves and about 13% of reserves held by the OPEC(Organisation of Petroleum Exporting Countries). Political analysts say that Asian nations India, South Korea, China and Japan are likely to be the hardest hit after the concessions were removed by the US. If crude prices go higher, currencies in import dependent countries may waken and inflation could accelerate.

India, the world's third biggest oil consumer, meets more than 80% of its oil needs through imports. Iran, in 2017-18 was its third largest supplier after Iraq and Saudi Arabia and meets about 10% of the total needs. In 2013-14 and 2014-15, India bought 11 million tonnes and 10.95 million tonnes respectively from it. Imports from Iran increased to 12.7 million tonnes in 2015-16. In the following year the Iranian supplies increased to 27.2 million tonnes. Iranian oil is a lucrative buy for refiners as the Persian Gulf nation provides 60 days of credit for purchases, terms not available from suppliers of substitute crudes - Saudi Arabia, Kuwait, Iraq, Nigeria and the US. Moreover, the Iranian contracts were favourable in terms of them being Free on Board(FOB) basis and free insurance.

An Agreement and its downfall

The Iranian nuclear agreement was signed in 2015 between Iran and six countries - the United States, Russia, China, France, UK and Germany. At the time of the agreement, the then US President Barack Obama's administration expressed its confidence that the Joint Comprehensive Plan of Action(JCPOA) would prevent Iran from building a nuclear



Sanctions & Withdrawal Of Concessions Playing (Sp)Oil Sport

S.SIVASUBRAMANIAN

The Modi government has promptly accepted the US decision and has asked India's Oil Companies to stop purchase of Oil from Iran. Buckling to imperialist pressure plays spoil sport on the nation's economy. The consequences can hardly be imagined. Increase in oil prices always have a deleterious effect on the Indian economy. Whatever government takes charge at the Centre, it should adopt an independent foreign policy, not buckling to the imperialist pressures. The Nation and its people should be its priority in deciding the policies.

programme in secret. Iran, it said, had committed to “extraordinary and robust monitoring verification and inspection”. The Obama administration at that time said that the JCPOA would remove the key elements Iran would need to create a bomb. Iran also agreed not to engage in activities, including research and development, which could contribute to the development of a nuclear bomb.

According to the JCPOA, every 90 days the President of the United States would certify, among other things, that Iran was adhering to the terms of the agreement. Inspectors from the IAEA, the global nuclear watchdog, would continuously monitor Iran's declared nuclear sites and also verify that no fissile material is moved covertly to a secret location to build a bomb. Iran also agreed to implement the Additional Protocol to their IAEA safeguards Agreement, which allows inspectors to access any site anywhere in the country they deem suspicious. The IAEA Director General Yukiya Amano told the Agency's 35 Member Board of Governors in March 2018 that Iran had been implementing its nuclear related commitments under the Joint Comprehensive Plan of Action. Even in February 2019, the available latest reports from IAEA said that Iran has still been

complying with the JCPOA. The IAEA's report showed that over the last three month period, Iran's stock of heavy water had risen from 122.8 to 124.8 metric tonnes and that it held 163.8 kg of enriched uranium, up from 149.4 kg it held in November 2018. Both levels are within the limits set by the JCPOA.

Sanctions previously imposed by the UN, US and EU in an attempt to force Iran to halt uranium enrichment crippled its economy, costing the country more than 160 billion dollars in oil revenue from 2012 to 2016 alone. It is being said that, under the deal, Iran gained access to more than 100 billion dollars in assets frozen overseas, and was able to resume selling oil on international markets and using the global financial system for trade.

During his electoral campaign itself, Trump had made it clear that renegotiation of the JCPOA was one of his top priorities in foreign affairs. Trump described the Iran deal as a disaster, the worst deal ever, and so terrible that could lead to a nuclear holocaust. According to the JCPOA, the State Department under Trump administration had made the certification in March 2017 and July 2017. On October 13, 2017, Trump announced that the United States would not make the certification

provided for under US domestic law, on the basis that the suspension of sanctions was not 'proportionate and appropriate'. Trump's announcement of the United States' withdrawal from the nuclear agreement is an unwarranted one and to be resolutely opposed by the United Nations.

Buckling to Imperialist Pressure

India relinquished non-alignment principles long back. In the foreign policy, there is a tilt towards imperialism during the last two decades. It was the UPA 1 government in the year 2006 which supported the resolution adopted by the IAEA Board to 'report' the Iran nuclear issue to the Security Council. The resolution adopted by the IAEA on the Iran nuclear issue is unjustifiable and one sided. Voting with the US and other Western countries to refer Iran to the UN Security Council, the Manmohan Singh government caved in to the US pressure and had gone back on its stated stand. Till the eve of the vote in the IAEA, the Indian government had maintained that the Iran issue should be dealt with within the framework of the IAEA and that decisions have to be taken by consensus. The IAEA was taking decisions by consensus till such time the resolution was adopted by a vote. Out of 35 countries on the board, 22 voted for the resolution. Apart from China and Russia, ten other countries belonging to the non-alignment movement such as South Africa, Brazil, Mexico and Sri Lanka had abstained. Even Pakistan had abstained itself. India had broken ranks with the non-aligned countries which had decided not to support the US stand on Iran. It is to be noted here that it was only after India voting with the US, the Bush administration and Manmohan Singh government have signed the nuclear agreement that would enable US private nuclear power companies to set up reactors in India.

This time also the US has put all sorts of pressure on India to make it accepting its policy towards Iran. According to reports, the US has stipulated that India's "escrow account" used for Rupee-Rial trade cannot be operated after its May 2 deadline. The US is also placing strict financial curbs on any entities or companies violating the oil sanctions, including a ban on the use of SWIFT banking international transaction system by the companies, seizure of any US assets of these companies, and curtailing any other dollar transactions. The Trump administration

had also notified its Congress that it wanted to scrap the trade concessions for India, the largest beneficiary of the 'Generalized System of Preferences' that impacts 5.7 billion dollars' worth of goods. The Trump administration's sanctions on Iran and Venezuela is hampering the global flows of oil from these countries. It also prompts an increase in the price of oil. Oil prices have surged on April 22, 2019 surpassing highs not seen since the last fall. Brent Crude, the international benchmark for oil prices, was up 28 percent and almost breached 70 dollars a barrel.

Consequences & Priority

The Modi government has promptly accepted the US decision and has asked India's Oil Companies to stop purchase of Oil from Iran. Buckling to imperialist pressure plays spoil sport on the nation's economy. The consequences can hardly be imagined. Increase in oil prices always have a deleterious effect on the Indian economy. As far as India is concerned:

1. *If India is not able to get oil from Iran, it will have to buy at a much higher price from the spot markets.*
2. *If oil is purchased at a much higher price, its end result is the increase in the retail prices of Petrol and Diesel.*
3. *The increase in the retail prices of Petrol and Diesel will have its cascading effect on the Indian economy by way of higher prices of commodities including essential commodities.*
4. *The inflation will go up in the country.*
5. *In case the oil companies are asked to absorb a portion of the increase in the imported price of oil, that would affect the government revenues.*
6. *To make over the loss of revenue by way of this, the government may resort to increasing the indirect taxes; or otherwise the government may cut the expenditure on welfare schemes -both measures would have harmful consequences on the livelihood of the Indian people.*

The country is in the midst of the 17th Lok Sabha elections. By the time this is published, the results would have been known. Whatever government takes charge at the Centre, it should adopt an independent foreign policy, not buckling to the imperialist pressures. The Nation and its people should be its priority in deciding the policies.

● (The writer is Joint Secretary, SZIEF)

The middle income trap that India must avert



Courtesy:
Livemint
12/5/2019)

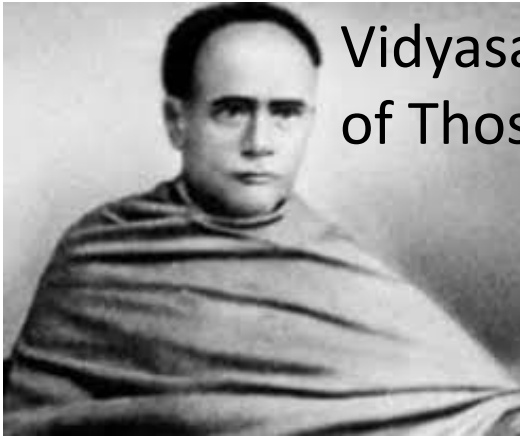
A top economic adviser has flagged the risk of stagnation that lack of inclusive growth could cause. We must reduce inequality and help everyone achieve upward mobility. Failure at this stage could leave India stagnant in a lower middle-income bracket, even as China strives to catch up with and overtake the US.

The warning by Rathin Roy, a member of an economic panel advising Prime Minister Narendra Modi, that India could be headed for a “structural crisis” has sparked a debate on whether the economy’s days of high single-digit growth rates are a thing of the past. According to Roy, India’s growth has mostly been driven by demand generated by 100 million-odd people at the top of the country’s socio-economic pyramid. But that demand has begun to exhaust itself, and so India could slip into a “middle-income trap”. This is a risk that emerging economies are said to be vulnerable to. As a country runs out of new sources of growth after an initial burst of rapid expansion, it finds itself unable to break into a higher-income league. In India right now, the relatively weak offtake of everything, from cars and apartments to suds and toothbrushes, points to a slowdown in consumption. But is this temporary, or a sign of early market saturation?

Wealth inequality and the hierarchical distribution of income in developing countries has long been identified as a growth barrier. The greater the gaps between strata, by this analysis, the slower the upward mobility of families that are at lower levels. Such economies typically experience lopsided expansion, with the positive fallout of an economic boom on top often failing to reach those below. Sustaining growth requires the mass mobilization of financial as well as human resources, and if inequality is acute, the latter tend to come up short. This phenomenon is exemplified by Brazil and South Africa, among a few others. These countries increased their economic output at a fast clip for several years at a stretch, but large sections of their population

did not see their lives get better. They got left behind. India appears to have undergone something similar. Opening up to global capital in the early 1990s gave the economy a big boost, transforming upper-crust and middle-class lifestyles beyond recognition. Their prosperity also generated enough demand for goods and services for India’s have-nots to get slightly better off, and it’s clear that poverty levels did fall. Yet, growth impulses seem to have flagged and the economy’s incline has flattened out.

To the extent that India’s policy mix is to blame, it’s likely that reforms can help the economy regain pace and achieve its potential. However, the wider risk of a middle-income trap should not be dismissed. The *Economic Survey 2017-18* saw a shift in resources from low to high productivity sectors and robust exports as growth aids. Both are related, since production competitiveness tends to spur exports as well. The best insurance against the risk of slipping into a middle-income trap, however, would be to address mobility restraints at lower levels of the socio-economic pyramid. This would mean sharply upping the quality of healthcare, education and skill development for the deprived masses. These are long-gestation projects, as it were, and the results could take decades. But the economy needs to rise as a whole, not in parts. In the interim, policymakers must not use the trap story as an excuse for poor near-term growth. The country should do all it can for a badly needed uptick. Failure at this stage could leave India stagnant in a lower middle-income bracket, even as China strives to catch up with and overtake the US. If this is to be an “Asian century”, India must stay in the reckoning.



Vidyasagar Will Defeat the Politics of Those Who Call Godse a Patriot

Vidyasagar represented the soft power of India in the 19th Century against the hard power of the mighty British empire. The outrage at the demolition of Vidyasagar's statue is in defence of that soft power. The hard power of money to build a grand statue of Vidyasagar, as promised by the Prime Minister, is an affront to Vidyasagar who never can be represented in terms of grandeur and grandstanding.

SN Sahu

The demolition of the bust of legendary social reformer Ishwar Chandra Vidyasagar in Kolkata during the road show of BJP President Amit Shah is deeply agonising for any Indian. It is in that tragic context we should hark back to Gandhi's illuminating article on Vidyasagar written on September 16 1905 in the Indian Opinion started by him in South Africa to educate Indians, transmit news and views and above all make them familiar with the icons of India.

Gandhi said at that time, "... had Ishwarchandra been born among a European people, an imposing column, like the one raised by the British for Nelson, would have been erected as a memorial to him. However, a column to honour Ishwarchandra already stands in the hearts of the great and the small, the rich and the poor of Bengal".

Gandhi would not have imagined that a 114 years later, forget an imposing column, Vidyasagar's bust would be destroyed by workers of a party ruling India. It is certainly tragic that his bust has been demolished violently by those who have no love for history and are adept in distorting the legacy of those who stood above religion and caste to transform society along progressive lines.

If we juxtapose the unveiling of the huge multi-crore statue of Sardar Patel in Gujarat by Prime Minister Narendra Modi against the demolition of the bust of Ishwar Chandra Vidyasagar in Kolkata during the BJP chief's election campaign, then the contrast in itself reveals the state of affairs in the 21st century where the BJP has brazenly appropriated icons, and devalued the shared legacy of our ancient civilisation.

Gandhi's article on an iconic figure like



The author served as Officer on Special Duty and Press Secretary to President of India late Shri K R Narayanan and had a tenure as Director in Prime Minister's Office

and Joint Secretary in Rajya Sabha Secretariat.

Courtesy: The Citizen, 17th May 2019

Vidyasagar educates us about the exalted place Bengal secured in India because of the pioneering services rendered by its people, wedded to transformation and change based on progressive values.

Attributing the special distinction of Bengal in India to the succession of great men born there during the 19th Century Gandhi affirmed that in his view, "Ishwarchandra Vidyasagar was the greatest among them".

He questioned patriarchy, took bold decisions to start school and college for women, and championed the cause of widow remarriage in those days. His contribution to gender equality and women empowerment is epoch. In demolishing the bust of Ishwar Chandra Vidyasagar the perpetrators were attempting



Cartoon courtesy:
Satish Acharya,
sify.com

to demolish the idea of equality and equal opportunity for all, irrespective of gender.

Explaining the meaning of Vidyasagar, the title conferred on Ishwar Chandra, Gandhi said that it meant an ocean of learning. He added that Vidyasagar “was an ocean of compassion, of generosity, as well as of many other virtues.”

Today when majoritarianism in the name of Hindutva is privileging immediate religious identity over numerous other multiple identities of citizens it is instructive to find that Gandhi presented Ishwar Chandra Vidyasagar in terms of his inclusive and broad outlook. And stated, “he was a Hindu, and a Brahmin too. But to him, Brahmin and Sudra, Hindu and Muslim, were all alike”.

His catholicity was evident in his action in feeding poor Muslims at his own expense. Wearing a dhoti, shawl and a sleeper he looked very dignified and graceful and with that simple attire he met the Governors and poor alike. “He was”, Gandhi said, “really a fakir, a

sannyasi or a yogi.”

Prime Minister Modi who calls himself a fakir and the Chief Minister of UP with Yogi attached to his name should reflect on the works of Vidyasagar and atone for the demolition of the statue of one of the greatest social reformers of India.

Vidyasagar was a scholar of Sanskrit. While walking to the Sanskrit college located in distant Kolkata he learnt English numerals from the milestones erected on the road side and memorized them. His proficiency as a student of Sanskrit secured him the job of a teacher of that subject. The current dispensation at the centre talks ad nauseum about the necessity of promoting Sanskrit in educational institutions, but should first learn the lessons of humility and culture from Vidyasagar’s life. As for his the pursuit of Sanskrit was an arduous quest for expansion

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Attempts on Gandhiji’s Life began in 1934 and it was not Godse alone.....

PM Modi is reported as saying in an interview to a channel on 17th May, 2019: “The comments on Gandhi and Godse are deplorable, disgusting and are not language fit for civilised society. Those who say such things should think 100 times. It is a different issue that they have apologized, but I will not be able to forgive them from my heart.”

The disapproval of the PM, was to Pragya Singh Thakur’s praise for Nathuram Godse, the assassin of Mahatma Gandhi, that he “was, is and will remain a deshbhakt”, which was supported by two sitting BJP MPs and who are contesting again

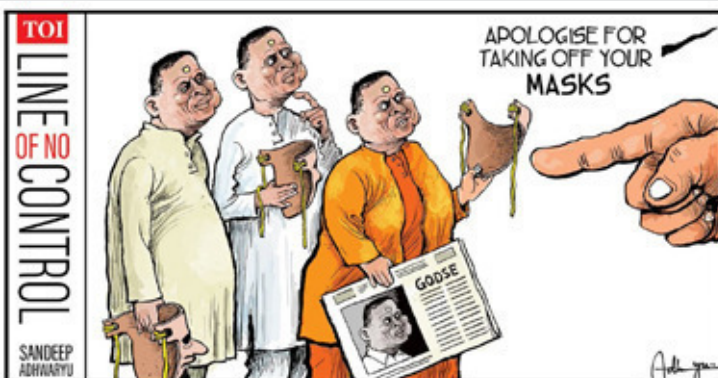
It may be recalled that she, still a terror-

accused, was chosen by BJP to contest from Bhopal Lok Sabha constituency, and the choice was defended by the PM himself as “a symbolic answer to all those who falsely labelled the rich Hindu civilization as terrorist”

BJP, earlier had to disassociate itself from her condemnation of Hemant Karkare, the courageous police officer, who laid down his life fighting the Pakistani terrorists.

In spite of this, and despite the advice of his close political ally, the Bihar CM, after Godse comment, the PM (or his party) has not withdrawn her candidature. The ‘disapproval’ has been taken with a pinch of salt by many.

When the Mahatma was killed, there were (and still are) people, who though not support, but sympathise with Godse, as it was said, that, Gandhi was being targeted on the issue of partition of India and his demand for Rs.55 crores to be transferred to Pakistan. It turned out to be an utter lie and an attempt at myth-making. In fact, the attack on his life had begun from 1934 itself, when Pakistan was not born at all. There were five attempts earlier, and Godse was part of at least three attempts.



Cartoon courtesy: Sandeep Adharyu, Times of India

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and the cultivation of mind.

Once in 1925 when Gandhi was addressing a public rally in Kolkata he recalled Sir Surendranath who told him with pride that he belonged to the school of Vidyasagar and the dearest cause of his life was to extend service to the women who became widows when they were girls. He quoted his words “I belong to the school of Vidyasagar. You will find it written in the first page of my book. If I had to rewrite the whole of my life, what do you think I would do? I would serve the neglected widow. I would repair the fortunes of many a broken home. I cannot bear the sight of innocent children having widowhood enforced upon them. Let the young men of Bengal remember their little innocent sisters.”

Gandhi then wrote “The political freedom of this country involves our contract with every department of life. You may not get political freedom but cannot wait for social amelioration.”

Such was the impact of Ishwar Chandra Vidyasagar on the collective conscience of the nation during the freedom struggle. Gandhi’s words, “The political freedom of this country involves our contract with every department of life. You may not get political freedom but cannot wait for social amelioration” made in

the context of Vidyasagar constitute categorical imperatives for our time when winning elections have become the be all and end all of political persuasion without any semblance of its integration with social and economic issues.

In demolishing the bust of Vidyasagar a sinister attempt has been made to give primacy to politics of hooliganism over the compassionate rebellion of one of the foremost social reformers produced by Bengal and India.

Vidyasagar represented the soft power of India in the 19th Century against the hard power of the mighty British empire. The outrage at the demolition of Vidyasagar’s statue is in defence of that soft power. Politics of hooliganism can never be any match for the soft power embedded in the vision of Vidyasagar.

The hard power of money to build a grand statue of Vidyasagar, as promised by the Prime Minister, is an affront to Vidyasagar who never can be represented in terms of grandeur and grandstanding.

Eventually the soft power of Vidyasagar will register a remarkable triumph over the violence and vandalism which have been unleashed by the people advocating hatred and presenting Nathuram Godse as a patriot.

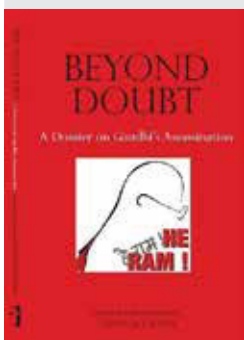
Attempts on Gandhiji’s Life began in 1934....

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A book ‘Beyond Doubt-A Dossier on Gandhi’s Assassination’ edited by Teesta Setalvad published in 2015, lays bare this fact. The following are some extracts from the book:

First attempt—June 25, 1934

Gandhi was to deliver a speech at the Pune Corporation auditorium. He and Kasturba were travelling in a motorcade consisting of two similar cars. On the way, the car in which the Gandhis were travelling got stuck at a railway crossing. The first car arrived at the auditorium and the welcoming committee assumed that the Gandhis had arrived and stepped forward to welcome them. Just then a bomb was thrown at the car, grievously injuring the Chief Officer



of the Corporation, two policemen and seven others.....

Second attempt—July 1944

After his release from the Aga Khan Palace imprisonment in May 1944, Gandhi contracted Malaria and was advised rest. He retired to Panchagni, a mountain resort near Pune. A group of 18–20 men reached Panchagni by a chartered bus from Pune and held a day-long protest and shouted anti-Gandhi slogans. When Gandhi was told about this, he invited the leader of the group—NATHURAM VINAYAK GODSE—for a discussion. Godse rejected the invitation,

During the prayer meeting that evening, Godse, dressed in a Nehru short, rushed towards Gandhi. He was brandishing a dagger in his hand and shouting anti-Gandhi slogans. He was overpowered The other youth accompanying youth had ran away. Gandhi asked Godse to spend eight days with him so that he could understand Godse’s point of

Contd on Page 40

35th Conference of Chennai Region General Insurance Employees' Association

The 35th Conference of Chennai Region General Insurance Employees' Association was held on 27th April, 2019 at Chennai. More than 100 comrades including many new recruits and women comrades participated in the conference enthusiastically in the backdrop of the victory achieved on pension option. Com N.Balakrishnan, President CHRGIEA presided over the conference. Inaugurating the conference, Com G.Anand, General Secretary, GIEA SZ gave an account of the struggles launched by AIIEA in securing the amendment to Pension Scheme, 1995. He also pointed out the achievements of the PSGI companies despite the stiff competition and unethical practices indulged by the Private General Insurance Companies. He also criticised the biased attitude of IRDAI towards Private Insurers and impressed upon the need to innovate with Modern Technology to compete with the private insurers without any negative impact on our Human resources.

Com M.Nagarajan, General Secretary presented the Annual Report of the Regional Committee. 14 comrades participated in the debate. The discussion on the debate was initiated by Com B.Pattabiraman, Treasurer, CHRGIEA. The Young comrades enriched the debate by offering many new ideas and useful suggestions towards Customer Service and strengthening of the Public Sector General Insurance Industry. The conference also adopted the Annual report

and the audited accounts unanimously. The conference adopted 10 resolutions including the demand for Merger of all the four PSU insurers, containing Unemployment etc., In the conference three comrades who are retiring were felicitated by Com Sanjay Jha, Secretary Standing Committee, AIIEA.

Com Sanjay Jha delivered the Valedictory Address. In his address to the Conference, Com Sanjay Jha congratulated the employees on the victory for final option on Pension. He also stressed the need for intensifying the struggle against the National Pension System (NPS) and recalled AIIEA's struggles in removing the NPS, particularly the flash Two Hour Walk out Strike in 2010 when the Notification on Wage Region also included implementation of NPS for the PSGI Industry. He also briefed the conference about the Discussions on Wage Revision held by GIPSA at Mumbai on 4th April, 2019. He spoke in detail about AIIEA's arguments in the Discussions in defence of the Industry viz., Improvement in Productivity, ICR, Combined ratios, Profitability, underwriting experiences and the demands placed by AIIEA in securing a good wage revision, vis-a-vis., Full Merger of DA, reasonable loading after merger of DA, Industry wise Settlement of Wage issue, Updation of Pension, Improvements in Family Pension etc., Com Sanjay Jha called upon the working class to unite and struggle for protecting the Public Sector which is under constant threat by the present Government.



The Conference elected Com N.Balakrishnan as President, Com M.Nagarajan as General Secretary and Com B.Pattabiraman as Treasurer for the ensuing term.

9th Conference of Bilaspur Division Insurance Employees Association

The 9th Annual General Conference of Bilaspur Division Insurance Employees' Association was held on 10th and 11th March 2019 at Raigarh, (C.G.). The conference was well organised by Raigarh unit. The conference began with colourful procession of more than 350 comrades holding the red flags and placards highlighting the demands of common people. The rally started from Natwar High School premises, Raigarh and passed through the city. It was greeted by fraternal trade unions like LIAFI, NFIFWI and by different organisations. The flag of the association was unfurled at the venue by Com. Sangeeta Jha, President of BDIEA. Floral tribute was offered to the martyr column. Thereafter

comrades of Raigarh unit sang welcome and revolutionary people songs.

The Chairman of the Reception Committee Com. Prabhat Tripathi, Sahitya Academy awardee delivered the welcome speech and Com. Sangeeta Jha, President, presented the Presidential Address. Inaugrating the conference, Com. D.R. Mahapatra, General Secretary, CZIEA congratulated the people and fraternal trade unions for the warm welcome of the rally which clearly shows the mass rejection of anti common people policy of the government by the working class and common people. He congratulated the people of the state for defeating BJP government. He told that this conference is being organised at a critical

Seminar on “Agrarian Crisis and its alternative remedies”

A Seminar on Agrarian Crisis and alternatives remedies was organised by Insurance Employees' Association, Burdwan on 25th April 2019. The Indian agriculture is in deep crisis impacting majority of people in India who are dependent on it. The seminar was organised to highlight the deep crisis and steps necessary to relieve the farming community of the tremendous hardship they are undergoing. More than 500 people from different walks of life attended the seminar.

Com Vijoo Krishnan, the JNU alumnus and Joint Secretary of All-India Kisan Sabha (AIKS), the largest farmers' organization in the country that led the historic farmers' long march to reach Mumbai from the Nasik was the chief guest. Speaking at the seminar, Com Vijoo Krishnan compared the agrarian scenario in West Bengal in comparison to Kerala, where the Left Government is providing so many facilities for the upliftment of the farmers, specially, minimum price of crops. Not only farmers, even workers from unorganized sector are migrating to work in Kerala because the



minimum wage paid is Rs.600 per day which is nowhere in the country. Apart from that, they are also been provided with good housing, water and electricity and social securities.

With elections knocking at the doorstep and the ruling party publishing “Apolitical Interviews”, Com Krishnan reminded us why it is an absolute necessity to talk and analyse politics during elections instead of choosing this apolitical path. “Politics decides our future, so we have to choose our politics carefully”, he added. He narrated his field experiences of how the present agrarian policies have miserably failed the farmers despite all its lucrative promises. The number of farmer suicides published

and transitional time. The election to 17th Lok Sabha can be declared anytime and that we have to play an important role in this election.

Com. V.S. Baghel, Joint Secretary, CZIEA dealt about safety of women, unemployment and issues related to insurance industry. Com. Atul Deshmukh, General Secretary, RDIEU also greeted the conference. Com. Praveen Tamboli conducted the proceedings and vote of thanks was proposed by Com. Rajesh Sharma. Under the direction of IPTA Com. Ajay Aathle “ Ajab Madaari, Gajab Tamasha” play was conducted.

In the delegate session, Com. Rajesh Sharma presented a comprehensive report on behalf of working committee; the discussion on which was initiated by Com. Veerendra Shende. 16 comrades participated in the debate. The debate reflected the great level of maturity and unity of thoughts in

the organisation. General Secretary replying to the debate appealed for strengthening the union at all levels. Report and audited accounts were adopted unanimously. The conference adopted 16 resolutions on various important issues.

Coms. D.R. Mahaptra, Atul Deshmukh, V.S. Shukla, Ganga Sahu and Geeta Pandit intervened in the debate and stressed on strengthening the organisation and to prepare to meet challenges in the current political scenario. They appealed for strengthening the forces which stand with the working class and raise voices for toiling masses.

The conference unanimously elected Com. Sangeeta Jha, Com. Rajesh Sharma and Com. Alka Gupta as the President, General Secretary and Treasurer respectively for ensuing term. The conference came to close with Com. Sangeeta Jha proposing the vote of thanks.

officially does not even picturize one-fourth of the actual number, across states. He urged all likeminded people to join hands in the agrarian uprising to fight against the anti-farmer policies. And in doing so, analyze the last five years, and upsurge the anti-human neo-liberal policy makers by holding them accountable for the present agrarian debacle!

Com. Amal Halder, Joint Secretary of AIKS, also spoke on his concerns about the pathetic situation of farmers in Bengal, and also, in various parts of the country. Com.

Jayanta Mukherjee, Gen. Secretary, EZIEA, pointed out to the solidarity of the insurance employees with the farming community and the necessity to fight the neo-liberal agrarian policies by building a broad platform of all farmer organisations and the trade unions

The seminar was presided by Com. Sajal Raja, Gen. Secretary, IEA Burdwan. Com. Vijoo Krishnan and Com. Amal Halder were felicitated by Com. Jayanta Mukherjee, Com. Debasish Bhattacharya and Com. Prabir Dutta. The seminar was immensely successful.



Seminar at Vizag on “Dr Ambedkar’s Views - Public Sector”



ICEU Visakhapatnam Division organised a seminar commemorating the 128th birth anniversary of Babasaheb Ambedkar on the topic “Dr Ambedkar’s Views - Public Sector”, at Visakhapatnam Divisional Office Club premises, on 16.04.2019. Com G Kishore Kumar, Joint Secretary, SCZIEF, Sri P Ramesh Babu, Senior Divisional Manager, LIC of India, Visakhapatnam Division, Com K Lokanadham, KVPS leader and Com G Vijay Kumar, General Secretary, SC/ST Welfare Association, participated in the seminar. Addressing the seminar, Com Kishore said that Dr Ambedkar’s viewed a strong public sector to play an important role in the development of the country. Dr Ambedkar had very clearly written in some of his papers about the

role the public sector will play in achieving the basic principles of the constitution, of equality, fraternity. Sri P Ramesh Babu, SDM, also addressed the gathering. He said that Dr Ambedkar’s views are very close to the Marxist approach in many of the key issues. Com Lokanadham, KVPS leader said that

the spirit of the constitution is at danger today with the ruling NDA having no faith in the constitution. There are many issues in the country wherein attacks on Dalits, minorities and women have increased manifold during these five years. Public sector alone is upholding the reservations for the down trodden, but since the ruling classes are bent on destroying the public sector, the reservations also are at stake. Therefore the left parties are demanding reservations in the private sector also, he said. Com G Vijaykumar, General Secretary, SC/ST employees welfare association also greeted the audience.

The seminar was presided over by Com M Kameshwari, President, ICEU, and Com N Ramanachalam, General Secretary, ICEU delivered a vote of thanks.

22ND Working Women’s Convention in Vellore Div.

The Twenty Second Working Women’s Convention of Vellore Division was held at Pondicherry on 09.03.2019 and at Vellore on 10.03.2019 this year too.

PONDICHERRY: The Convention at Pondicherry on 09.03.2019 commenced with a Self defense demonstration show by the students of a martial arts school followed by a welcome choir song by the women Comrades of Pondicherry 1 Branchi Unit. The Convention was presided by Com K.Meera, Com V.T.Sivapriya and Com J.Isabella, Joint Convenors and Com R.Jayashree, Editorial committee member, Udhayam magazine, welcomed the gathering. Com P.Suganthi, Tamilnadu State General Secretary, AIDWA, inaugurated the Convention. She shared

her experiences of dealing with the various problems faced by women and the ever increasing attacks on women. She also appealed the LIC Working women to contribute



Seminar on “Unemployment- Public Sector”

As per the call of AIEA, ICEU Visakhapatnam Division organised a seminar on the topic “Unemployment- Public Sector”, at Visakhapatnam Divisional Office Club premises, on 22.03.2019. Com K Venugopala Rao, President, SCZIEF, addressed the seminar as the chief speaker. Speaking on the occasion, he said that though the government claims to become the fifth largest economy in the world, in reality the GDP growth has reduced and exports have declined. The tax collections also do not reach the expectation of the government. The banking sector also is under the huge pressure of more than 13 lakh crores, inflicted by 32 defaulters, like Nirav Modi, Mehul Choksy, Vijay Malya etc. The Global Wage Report, Oxfam report and Azim Premji report, all confirm that wealth is concentrated in the hands of a few individuals. 1% of the people own nearly 51% of the country's wealth. The situation of jobs is grim and nearly one crore jobs have been lost only in the year 2016-17. The unemployment is at 7.2 %, the highest in the past 45 years. Among the highly educated youth the employment rate is 16%. The Modi Government counts the number of PF subscribers, as the Government is paying the contribution that should have been paid by the employers. Most of the jobs are contract and outsourcing jobs, devoid of any security. The Government is bent on destroying the PSUs. The economy should be driven towards

savings rather than consumerism, he said. The working class must struggle to protect their jobs.

Leaders of fraternal trade unions, Com Sagar from BSNL, Com Narasinga Rao, railway union, Com MRD Raju, General Secretary, Postal union, Medical representatives union leader, Com Chandra Mouli, Com Ramachandra rao, BEFI also addressed the seminar.

Com YV Satish, joint secretary, ICEU, welcomed the gathering, Com Kameshwari, President ICEU, presided over the meeting and Com N Ramanachalam, General Secretary, delivered the vote of thanks. The seminar was attended by employees , retired employees , other public sector employees and students.



for increasing awareness. Ten comrades took part in the lively discussion on the sub- committee report submitted by the Convenor Com R.Amutha. Com S.Palaniraj, President greeted and Com S.Raman, General Secretary summed up the discussion. Com G.K.Azhagumani, President, Pondicherry 1 unit proposed vote of Thanks.

VELLORE: The convention at Vellore on 10.03.2019 commenced with a skit by women comrades of vellore branch unit which spoke on the contemporary issues. The Convention was presided by Com C.Parameswari, Com S.Neela Guhesh, Joint Convenors and Com P.Gangadevi, Joint Secretary welcomed the gathering. Com S.Valentina, Tamilnadu State President, AIDWA inaugurated the convention and she explained how women is seen and

portrayed in the society even in this modern era and appealed to take part in movements for justice whenever a women is affected. Twelve comrades took part in the discussion on the Sub committee report placed by Com R.Amutha, Convenor. While Com S.Palaniraj, President greeted, Com S.Raman, General Secretary summed up the discussion. Com R.Padmapiya, Joint Convenor proposed vote of thanks.

A New Sub Committee with Com R.Amutha as Convenor and Comrades C.Parameswari, S.Neela Guhesh, V.T.Sivapriya, S.Srividhya, B.Ananthi and J.Isabella as Joint Convenors was elected. Around 130 women comrades took part in both these conventions besides male comrades despite being a holiday

Insurance News in brief

■ A.M.KHAN, DHARWAD

Many insurance companies in India have breached their expense limit set by the IRDA with regard to their endowment products. They are now seeking exemptions in meeting the norms. The expense caps are described according to product categories and the number of years a company has been in operation. For regular premium policies, up to 100% of the first year's premium and 20% of renewal premiums can be spent in expenses for companies that are in operation for four years. But if the company is in operation for 8-10 years, then the limit on expenses in the first year is capped at 93% of the first-year premium and 19% of the renewal premium. The private insurance companies in a recent meeting with the IRDA have called for putting the expense limit at an aggregate level rather than at the segmental level.

Insurance companies, in India, want to own and nurture the startups which align with their business, with 100% stake from the current 10% cap the IRDA has put. In life insurance, companies are using either in-house or outsourced big data or artificial intelligence for underwriting. Insurers are using technology that aids fraud detection at the point of underwriting and also for assessing risk.

IRDA buys the Group Medclaim Policy and Group Personal Accident Policy for its employees from IffcoTokio General Insurance Company for a premium of Rs.1,26,26,000.

IRDA has formed a panel to review the existing regulatory framework on micro-insurance. The panel consisting of 13 members will suggest product designs with customer-friendly underwriting and easy premium payment methods among other things.

While allowing the insurance companies, the IRDA, to make full provisions for defaults by debt-ridden Infrastructure Leasing and Financial Services (IL&FS) and its entities and the two Reliance Capital arms, that have been downgraded recently, has advised them to use their judgement while making investments and not fully depend on the credit rating agencies.

As the insurance companies are gearing up to process claims arising due to the ravaging of cyclone Fani, it has been once again found that loss due to inadequate coverage is huge. In most of the calamities the uninsured losses are much higher than the insured losses. The Lloyd's Underinsurance Report 2018 has estimated that India has the second

largest global underinsurance at \$27 billion. "India suffers, as its neighbour Bangladesh does, from flooding and earthquakes in the north around the Himalayas, but with a far more developed economy, it has significantly more GDP potentially at risk in absolute terms," the report further states.

The IRDA has framed draft guidelines to allow policy holders to receive claim settlement in instalments instead of only as a lump-sum pay-out as it is so now. The key features of the draft guidelines are: instalments will not be by default but as additional option beside lump-sum; Even after instalment pay-outs have commenced the insured will have the option to withdraw the remaining amount in lump-sum; instalments to be offered only beyond a threshold limit of sum insured; claim payments cannot exceed five years and premium for both the options should be the same.

Lloyd's of London, plans to halve the cost of buying to restore the fortunes of the company, from 39 per cent of premium to 30 percent within next two years and further to 20 per cent within five years. The cost of taking our insurance at Lloyd's has almost not changed from 1990.

Canada, in a big way, plunged in modernising identity verification using blockchain technology by letting the consumers to digitally prove who they are to securely access banking and insurance. Sun Life Financial Inc. is the first North American insurer to be on the service.

Europe's biggest insurers are on the hook for as much as \$450 million from a pair of airline crashes involving Boeing Co. 737 Max planes. Munich Re says it could pay 150 million euros (\$168 million), an conservative estimate; Swiss Re expects to pay up to \$135 million; Hannover Re has calculated that it will have to pay out as much as \$56 million; Allianz SE and Zurich Insurance Group AG - covering directors and officers' liability - may have to part with a combined \$91 million.

Indian cyber insurance market has grown by 40 per cent. The corporates have identified that cyber-heft has been continuously on the increase and is the prominent threat to their business. Data from the Data Security Council of India reports that 350 cyber insurance policies were bought by Indian corporates in 2018 as against 250 in 2017 marking a 40 per cent increase in the sale of these products. During this period, the average cost of data breach in India rose by 7.9 per cent to Rs.12 crore. India between 2016 and 2018 was also the second most affected country from cyber-threats.

Working Class Struggles

S.SRIDHARA, MYSORE ■

Brazilian University Workers, Students strike against Govt. budget cuts:

Public University Professors, Workers and Students in Brazil called for a general strike on May 15 against attacks on public education by the Government. The strike action was in response to right wing President's recent announcement that his Government is going to cut public university funding by 30%. Three Federal Universities have already announced that they may not be able to survive the budget cuts, which will make education less affordable.



Argentina judicial workers strike over salary demand:

The Buenos Iris Judicial Association members strike over salary demand on 15th and 16th May 2019. The Government offered 7.5%. Previously on 7th May, one day strike held by workers association as well the health syndicate association members demanding reopening of talks. The working conditions and continuing attacks on living standards were also the subject of the strike.



Civil Service workers in Peru strike over salary demand:

Workers of Peru's National Registry of Identification and Civil State struck work on 8th May to press demand for payment of higher salaries. The National Union Workers are demanding that the Ministry of Economy and Finance to recognize labour rights acquired through judicial decisions and arbitration awards. The workers are presently a barely minimum wage.



Columbian Truckers call for nationwide strike:

Cargo Truck Drivers in Columbia are given a call to go on nationwide strike on 20th May, to the lack of response by the National Government to their demands. Over 3 lakh Drivers from 30 different syndicate group are expected to stop work. The Truck Drivers sight the Government disinterest in their concern and refusal to remedy their complaints.



Strike by Ontario, (Canada) Sheet Metal Workers:

Strike by the sheet metal workers in the province of Ontario is continuing into its second week. The strike which started on 5th May demanding new contract, which the Management refused. The contract has expired on 30th April.



Pakistan Karachi Steel Mill Workers oppose privatization:

Steel Mill workers in Karachi held protest on 11th May against successive Government's attempt to privatise state owned enterprises. The retired workers are demanding immediate payment outstanding pensions also joined the protest.



Bangladesh garment workers oppose factory closure and unpaid salary:

Over thousands of garment workers from the Golden Horizon Ltd., factory in Nasheerabad Industrial Area protested on 13th May over outstanding salaries and other benefits. The factory management suddenly closed the plant

and refused to pay two month's outstanding wages.



Public Sector strike closes schools in French Polynesia:

Strike action by public sector workers closed number of schools in Polynesia on 10th May. The walk-out is part of France wide protest against the Government planned reforms which are supposed to be tabled in the National Assembly. An umbrella group of 7 Unions called for the strike, fearing the reforms will lead to job losses and degrading services. In France, more than a lakh people joined the rallies against the proposed reform plan.



Strikes in US by workers outpacing in 2018:

With new strikes this May by the hospital workers in Toledo-Ohio, Teachers in OREGON, North and South Carolina and international strikes and protests by UBER, LYFT Drivers, the no. of major work stoppages in the United States is on pace to surpass last year's total American workers involved in 20 major work stoppages in 2018, involving more than 5 lakh workers. This is highest number of strikes since 1986. The workers are on strike against a decade of falling real wages. Government Austerity Programmes and an unprecedented transfer of wealth from the working class to the financial and corporate ruling elite. On 16th May 39000 UC Medical Care Centre Service and Patient Care Technicians went on strike against on outsourcing contracts for large no. of public sector workers. Workers have expired and they are facing battle with the Government for new contract.



South African Health Workers and Paramedics demonstrate over long hours and dangerous working conditions:

Workers demonstrated on 2nd May at Cape Town, South Africa over long working hours and dangerous working conditions. Although the contract is for 45 hours a week, workers are working for more than 60 hours. The workers are paid below minimum wage. They are demanding their jobs to be made permanent and should be employed the Western Cape Health Department.



UBER Drivers in UK cities join worldwide strike:

On 8th May, UK Drivers working for UBER held a strike internationally. Despite UK Court rulings that UBER drivers are entitled to rights such as the minimum wage and holiday, the company insists the workers are on self employed basis.

Strike by West Thames College Lecturers in UK: On 7th and 8th May, Lecturers went on strike, they are protesting against the pay restraints. College Lecturers earn less than school teachers. On 2nd May, Lecturers at Lambeth College and New City College London struck over salary dispute.

Economic Tid Bits

■ J.SURESH, MYSORE

❖ Amazon announced a record profit of \$ 3.6 billion profit in the first three months of 2019 and it is on track to top the \$ 11.2 billion profits that it made in 2018. Despite these massive profits, Amazon's accounting department has been able to utilise a variety of tax credits and tax breaks on executive stock options to pay no federal income taxes for the last two years. In 2018, Amazon received a rebate of \$ 129 million, for an effective tax rate of -1.2%. In 2017, Amazon received a rebate of \$ 140 million, making its then effective tax rate -2.5%. Jeff Bezos, the CEO of Amazon added \$ 50 billion to his net worth in 2018, making more in one second \$2950, than the average Amazon worker in India made in an entire year, \$ 2796. If Bezos's \$ 150 billion fortune were divided up equally among his employees, each one would get a bonus of \$ 2,32,000.

❖ The GDP of India grew at 6.6 % for the year 2018-19, lowest growth in the last five years from 8.2%. The GST collections, despite the claims by government, have shown a decline from 7.8% in 2017-18 to 5.8% in 2018 -19, reflecting a massive slowdown in the economy. Pre-demonetization global GDP was 2.6% and grew post-demonetisation to 3.1%. In contrast, the post demonetization India's GDP growth fell from 7.8% to 6.6%. The depreciation of the rupee during the last five years has reached historically low levels – the value of the rupee to US dollar was 63.19 in 2014 and shot up to 71.76 in 2019. India's trade balance declined by 29.8% between 2014-19 reflecting a fall in export earnings. The Current Account Deficit of India increased from 1% of GDP in 2017-18 to 2.9% in 2018-19. In dollar terms, this translates to a deficit growth from 6.1 billion US dollars to 19.1 billion US dollars. Agriculture growth rate fell from 5.1% to 2.17% and further to 1.7% between 2015 and February 2019, fourth successive negative growth rate registered in the last four quarters.

❖ The unemployment rate of India in April 2019 was at 7.60%. According to a report based on a survey published by the Association for Democratic Reforms, 46.8% of respondents made a point that employment generation is a major narrative during the 2019 general elections that matter to

the voter. The ADR questionnaire asked the respondents to list the top five issues from the list of 31 issues concerning the day-today life and living of the people. The next most important issue was better health care services which had a distant 34.6%.

❖ New investment proposals in India in 2018-19 were lowest in 14 years. The proposals adding up to a dismal Rs. 9.5 trillion. 2018-19 would be the fourth consecutive year of decline in new investment proposals, which began in 2015-16. New investment proposals were robust during the five years from 2006-07 through 2010-11 when they averaged Rs.25 trillion a year. The decline was rapid and 2013-14 it was just Rs. 10 trillion. An important difference between the investments boom of 2006-11, the share of private sector in total new investment proposals was 62% and in 2014-16, it has come down to 47%, reflecting their lack of enthusiasm.

❖ According to Australian Bureau of Statistics, the inflation came to 0% in March, pushing the annual rate from 1.8% to 1.3%. The inflation rate is now well below the Reserve Bank of Australia's target of 2.3%, leading to predictions that the Central Bank would be forced to quickly cut its cash interest rate, which already has been at a record low of 1.5% for more than two-and-a-half years. With an estimated 40,000 jobs already eliminated by the fall in housing constructions, unemployment rate rose from 4.9% to 5%.

❖ According to the latest OECD report, a growing number of middle-income earners perceive "that the current socio-economic system is unfair." This is attributed to the fact that in many OECD countries, working households have faced "dismal income growth or stagnation" and in some cases decline. Middle incomes increased at a rate of one-third less than the top 10% over the past 30 years. Broken down by decade, income-growth for middle income households was 0.1% from mid 1980s to mid 1990s; 1.6% from the mid 1990s to mid 2000s; and 0.3% from 2007 to 2016. The report found that across the OECD countries the top 10% of the households, own nearly half of the wealth, while the bottom 40% own only 3%.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

Struggling private : It has been more than 19 years since private sector companies were allowed to enter the life insurance sector. There are now 23 private sector life insurers operating in the market. However, despite investing a significant amount of capital in excess of Rs 36,000 crore, many life insurers continue to face headwinds on their future growth prospects and profitability. While several promoters are looking to divest either full or a part of their stakes in the businesses in recent years, they have been finding it difficult to offload the holdings.

Unfair market practices : The public sector general insurers claimed that 'unfair market practices' by private insurers have resulted in them losing out heavily in the motor business. The state-run insurers have alleged that private insurers are offering higher commission above the limit set by the IRDAI to agents and dealers. In FY19, the four major government-run insurance firms had together seen deceleration in growth from 45% to 40% in the motor insurance segment.

Insurance through Auto dealer : While buying a new vehicle, customers can compare prices and buy insurance from an agent or broker or aggregator. Auto dealers are one of the biggest distribution channels for insurance companies when it comes to retail motor insurance. For SBI General, about 85-90% of the business comes through top dealerships like Maruti.

Motor Policy through whatsapp : Bharti AXA General Insurance said it will sell policies through social media messaging platform WhatsApp and has tied up with web aggregator Wishfin Insurance for speedy delivery of two-wheeler cover.

Ticket cancellation insurance : When a customer cancels a flight, a significant portion of the ticket amount is deducted as penalty by the airlines. The refund is usually meagre in comparison to the overall ticket price. EaseMyTrip has tied up with Liberty General Insurance as group policyholders for its customers to provide zero cancellation penalties to its customers to reduce their cancellation worries.

Cyber attacks cost customers : India faces the second highest number of cyber attacks each year, hitting a whopping 120 crore attempts in 2018. Defending against all of those attacks isn't cheap, neither is the payout for insurance companies when they occur. And that price just went up. But these banks obviously aren't eating the costs themselves. That means, as cyber insurance gets more expensive, the costs will trickle down to your loans, interests rates, and even the insurance you buy from banks.

Suppression of facts : The Supreme Court has observed that failure of the insured to disclose the policy of insurance obtained earlier in the proposal form entitled the insurer to repudiate the claim under the policy.

Cheque bounce : The Bombay High Court has held that when a cheque issued towards payment of insurance premium bounces, an insurance company is not bound to indemnify the owner of the insured vehicle (in this case the offending vehicle) and has a right to recover compensation awarded in case of motor accidents from the owner of the offending vehicle.

Not allowed without TP insurance : The Punjab government has decided not to release vehicles involved in accidents resulting in death or injuries unless they have third party insurance cover or the owner furnishes "sufficient security" to the court, enough to pay compensation to the victims.

Insurance company can't decide : During hospitalization, the doctor prescribed x-ray, laboratory tests, several medicines, injections and consulting a physician. But the insurance company claimed that such treatment was not needed for treating cervical spondylosis and therefore they rejected the claim giving reason that no active treatment was given. Only doctor and not the insurance company can decide the line of the treatment give to patient observed the consumer court and ordered the insurance firm and third-party administrator (TPA) to pay the insured amount.

Sandbox : As part of the regulatory sandbox initiative, IRDAI allows testing of relevant products and services for six months before they are commercially launched in the market. Products only for miners, one-day trek insurance, film-ticket insurance, airline-ticket cancellation and insurance for health-outbreak hit areas are just some of the products that insurance companies are experimenting with after the insurance regulator allowed testing of products before launch. This method is expected to help companies have a better success rate with their products. At present, about 780 life insurance and over 1,000 general insurance products are being sold in the market for individuals and groups. According to industry estimates, for every 10 new products that are filed, two fail to make the mark at present.

Attempts on Gandhiji's Life began in 1934....

Contd from Page 30

view. Godse rejected and he was allowed to go by a magnanimous Gandhi.

Third attempt: September 1944

Gandhi was preparing to hold talks with Jinnah. The Hindu Mahasabha was opposed to this. Godse and L.G.Thatte openly campaigned against the talks and threatened to stop Gandhi from meeting Jinnah. The talks began in Bombay on September 9 and lasted for 18 days. He travelled from Sevagram to Bombay for the talks. Godse led a gang of men to stop Gandhi. They picketed the ashram to ensure that Gandhi did not leave to Bombay..... Godse

was stopped and detained by ashramites as he tried to reach Gandhi and a dagger was found on his person.....

Fourth Attempt: June 1946

On the way to Pune, the train carrying Gandhi, known as the Gandhi special, met with an accident between Nerul and Karjat stations. The loco pilot in his report claimed that boulders were placed on the tracks of the train with an intention to derail it. Though the train crashed into the boulders, a tragedy was averted because the loco pilot had slowed down the train before impact.....

Fifth attempt: January 20, 1948

Gandhi was late in starting his prayer meeting, as the public address system had failed. MadanlalPahwa, Nathuram Godse, Narayan Apte, Vishnu Karkare, Digambar Badge, Gopal Godse and Shankar Kistaiya congregated that day at the Birla Bhavan. Madanlal and Vishnu were at the Bhavan and the others reached the prayer meeting through the rear entrance by a taxi driven by Surjeet Singh, the 14th witness of prosecution in the Gandhi assassination trial. MadanlalPahwa tried to bribe Choturam, a driver staying in Birla Bhavan servants'

quarters to allow him to approach the podium where Gandhi was sitting, ostensibly to take his photograph. When questioned by Choturam about the need for photographing Gandhi from the back and also queried about the lack of a camera, Madanlal walked off as if returning to the taxi, instead went up to the wall behind the podium and placed the gun cotton slab on the wall and ignited the fuse. The others saw that the plan was not succeeding and so they rushed to the taxi and left. The explosion was mild.....

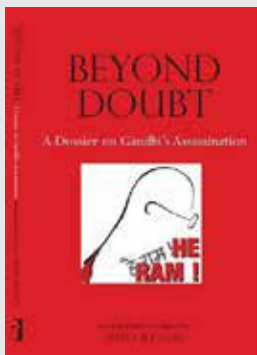
The plan was for the bomb to go off near the podium and in the ensuing panic, for Badge or Kistaiya to shoot Gandhi.Godse and

Apte went back to their hometowns. They reached Delhi on January 29, after procuring a Beretta automatic and eleven bullets with the help of an RSS man.

And on the next day, the Final attempt: January 30, 1948—Success

As much as Gandhi's and the Congress's commitment to a secular and composite Indian nationhood was a deep source of resentment for the proponents of Hindu Rashtra, it was the democratic and egalitarian agenda articulated by the National leadership through the Karachi Resolution that they resented. The attempts on Gandhi's life that began in 1934 were the Hindutva's response to the dominant political articulations of nationhood, caste and economic and other democratic rights which challenged the idea of a hegemonic and authoritarian Hindu Rashtra.

(Courtesy: 'Beyond Doubt-A Dossier on Gandhi's Assassination' edited by Teesta Setalvad, 2015



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