

# insurance Worker

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If demanding  
AAZAADI

from

HUNGER  
EXPLOITATION  
CASTE DISCRIMINATION

is SEDITION  
& ANTI-NATIONAL.....

In the Battle for  
the Soul and Idea of India,  
the Students have joined....  
the Workers too must join...



WHO IS ANTI-NATIONAL?  
JUNK THE SEDITION LAW

DR. AMBEDKAR &  
THE CONSTITUTION



International Women's Day 2016

PLEDGE FOR GENDER PARITY

PLANET 50-50  
BY 2030 **STEP IT UP** FOR GENDER  
EQUALITY

THE G S T BILL



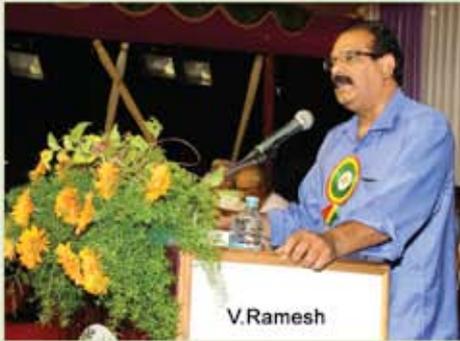


The Jathas as a prelude to the conference



## GOLDEN JUBILEE YEAR CONFERENCE OF SZIEF

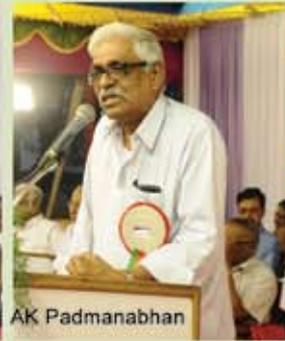
REPORT ON PAGES 30-32



V.Ramesh



Amanulla Khan



AK Padmanabhan



Sudha Sundararaman



K. Radhakrishnan, MLA & Former Speaker, Kerala



Some women comrades with the leadership of AIIEA

One photograph from Cultural Program



Audience in the inaugural session



## IT IS A CHILLING MESSAGE FALL IN LINE OR ELSE ...

The arrest of Kanhaiya Kumar, President of Jawaharlal Nehru University Students Union and charging him under Sedition law is a chilling message that political dissent would be ruthlessly crushed and voices differing from those of the ruling establishment will be violently silenced.

The JNU row is not an isolated incident. It is a clear pattern by the Hindutva forces to take over universities that offer space to question the majoritarian views rather than blindly conforming to them. It is with this aim that universities are being filled with pliant vice-chancellors who are close to the ideology of the Hindutva forces. History is being rewritten to give a saffron colour. The ABVP, student wing of the BJP is given State patronage and encouragement to deal with those who do not agree with the Hindutva ideology on the campuses. The foisting of a mediocre actor as the head of the premier FTII in Pune; the banning of the Ambedkar Study Centre in IIT, Chennai; the happenings in the Central University Hyderabad resulting into the most unfortunate death of Rohith Vemula were clear attempts to tame the students who could pose a

challenge to the project of Hindutva.

The JNU is the premier university in India having produced brilliant personalities in different walks of life. This university refused to reduce itself to the status of a teaching shop. It celebrated pluralism and plurality of thought and it has also been in the forefront of many a struggle to protect democracy and expand democratic rights. Such a University is always an eye sore for the Hindutva forces and therefore an incident where allegedly anti-India slogans were raised by a fringe among students, which we condemn, was utilized to crackdown on the entire student movement with the full police force. The pattern here is similar to what happened in Central University of Hyderabad. The ABVP complains; BJP MPs file FIRs and Central Ministers intervene in what essentially is a matter that needs to be investigated by the university administration and take appropriate action against those who are guilty.

In the case of JNU not only the HRD Minister demands action against all those who insult Bharat

### International Women's Day 2016 PLEDGE FOR GENDER PARITY

*M. Girija*

### STEP IT UP FOR GENDER EQUALITY

*R S Chenbagama*

### Caste Leads to Split, Class Will Unite

*Anand Teltumbde*

### Dr. Ambedkar and the Framing of the Indian Constitution

*Shreekanth Mishra*

### Goods and Services Tax (GST) Bill

*TVNS Ravindranath*

### फीकी पड़ी चमक, गहरा हुआ विषमता का विष

*रामचन्द्र शर्मा*

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Mata but even the Home Minister decides to direct the police to take stern action against the anti-national forces in the JNU. It is absolutely shameful that Home Minister relies upon a fake tweet to link students to dreaded Pakistani terrorist Hafiz Sayeed. The Police raids the University and arrests the elected President of JNUSU Kanhaiya Kumar and charge him with sedition without even preliminary investigations. The opportunity is utilized by the Hindutva forces to create a debate on nationalism with a clear political motive after the communal mobilization program failed in Delhi and Bihar elections. The government gives full authority to decide who is nationalist and who is anti-national to the Hindutva forces which also comprise the ABVP and some goon lawyers.

What is more shameful is the total subordination of the leading television channels to the Hindutva agenda. The Times Now TV Channel titled its program as One Voice One India. Does it not look similar to the RSS slogan of One Nation One language One Culture? News-X another channel titles its program as 'India fights Afzal League'. Media trial takes place with a frenzy to establish that students of JNU are anti-national making the courts and judicial system totally redundant. This is a serious assault on India's Constitution. Let Times Now know the simple truth that India is beautiful because of its diverse voices and debates that promote and enrich democracy. Let News-X too know that the title of its program seeks to establish all those who are opposed to the government actions as Anti-nationals. By the standards set by News-X it appears majority of Indians as anti-nationals. What is more nauseating is the use of fake videos to show that the arrested student leader indulged in anti-nation sloganeering.

There is a vicious campaign against the universities where students refuse to conform to the ideology of Hindutva in the social media. A BJP leader from Haryana called the protesting female students of JNU as prostitutes. The BJP MP Chandan Mitra demands 'shut down JNU'. A retired IT Czar Mohandas Pai says 'in case students wish to focus on politics and not on their studies, there is no case for tax payers to subsidise extreme views or an archaic left'. Both these statements demonstrate the arrogance of the rich and their anti-poor ideology. India today has one of the most privatized education systems in the world and this has made education out of bounds for the poor and depressed sections of the society. The demand to shut down JNU is not just an arrogant response to the dissenting voices but also to promote much more privatization of education. The IT Czar is projecting that the rich are doing a great favour to the poor by subsidizing their education. May we know from him who actually is the tax payer? Is not

every Indian citizen paying some tax either directly or indirectly? Is India the kingdom of the rich and poor do not have any right over its critical natural resources? And what about those poor industrialists who have looted the public sector banks established through tax payers money and their nationalism? The IT Czar through this perverse logic is trying to turn basic economic understanding upside down.

These precisely were the questions raised by Kanhaiya Kumar. He demanded freedom from hunger, freedom from feudalism, freedom from capitalism, freedom from exploitation, freedom from caste discrimination etc. For the IT Czar, Delhi Police Commissioner and their ilk these are very dangerous slogans and create disaffection against an elected government and therefore are seditious in nature. These are anti-national slogans as they oppose the neo-liberalism regime that is promoting the interests of the rich. These slogans are dangerous as they raise objection to the unprecedented accumulation of wealth by the top 1 percent of the Indian population depriving even basic necessities of life to the vast majority of the population. It has become a fashion to brand people anti-national if their opinion is different from majoritarian views. Today eating habits, wearing clothes and what not have to pass the test of nationalism. And if they do not conform to the views of the Hindutva brigade, one is branded anti-national and asked to pack off to a neighbouring country.

This is a dangerous situation. Fortunately the issue of JNU has united the student community. The students and teachers of premier institutions across the country and abroad have extended support to the students of JNU. A large number of progressive people from different walks of life have strongly criticized the government for its undemocratic actions. They have also expressed concern over the totally partisan behavior of Delhi police and its Chief who acted with alarming speed against students while turning a blind eye to the goon lawyers who indulged in violent activity on the court premises forcing the Supreme Court to comment that 'this is an extra-ordinary situation'.

The trade union movement cannot stand as a bystander in this struggle which is essentially to protect the Constitution and democratic rights. While we do not support any anti-India activity and condemn it unequivocally, the nationalism of Indian citizens cannot be decided by the forces of Hindutva. We must resist and oppose the boundaries of nationalism as drawn by Hindutva forces. Yes we demand freedom from hunger, unemployment, communal virus and caste discrimination. If this is anti-national in a semi feudal capitalist society, we fail to understand

what is Nationalism. If the demand for a fair, just and harmonious society is anti-national, we do not understand what is patriotism. For the Hindutva project to succeed it not only requires taming of the students, it also requires taming of the workers who constitute the majority in India. Let there be no doubt that the trade union movement will come under tremendous attack by the reactionary neo-liberal regime. The trends are clearly seen. The trade union

movement must rise to defend India, its constitution and the liberal values from the attacks by forces of Hindutva. The trade union movement must make it clear that the unity of India is not just the protection of its territorial boundaries but also the unity of its people. The students have joined the battle. The workers too must join the battle. It is bound to be a long and bitterly fought battle. We have to win this battle for the soul and idea of India. ■

## यह डरावना संदेश है—बात मानो अन्यथा....

जवाहरलाल नेहरू विश्वविद्यालय छात्र संघ के अध्यक्ष कन्हैया कुमार की गिरफ्तारी और उन पर राजद्रोह का अभियोग लगाना ऐसा डरावना संदेश देता है कि राजनीतिक असहमति को कठोरता से कुचल दिया जायेगा और शासक प्रतिष्ठान से असहमत होने वाली आवाजों को जबरदस्ती चुप करा दिया जायेगा।

जे.एन.यू. विवाद ऐसी अकेली घटना नहीं है। यह हिन्दुत्व की ताकतों द्वारा उन विश्वविद्यालयों पर कब्जा करने का एक तरीका है जो बहुमत के विचारों का अन्धानुकरण करने की बजाय उन विचारों पर सवाल उठाने के लिये कुछ स्वतन्त्रता प्रदान करते हैं। यही वह उद्देश्य है जिसके कारण विश्वविद्यालयों को ऐसे अनुकूल उप-कुलपतियों से भर दिया जाता है जो हिन्दुत्व की ताकतों की विचारधारा के नजदीक हैं। केसरिया रंग में रंगने के लिये इतिहास को पुनः लिखा जा रहा है। बीजेपी की छात्र शाखा ए.बी.वी.पी को राज्य का संरक्षण प्रदान किया जाता है तथा परिसरों में उन लोगों से निपटने को उसे प्रोत्साहित किया जाता है जो हिन्दुत्व की विचारधारा से सहमत नहीं होते हैं। पुणे की प्रमुख संस्था एफ.टी.आई.आई के अध्यक्ष पद पर एक सामान्य कलाकार को थोपना, आई.आई.टी चेन्नई में अम्बेडकर स्टडी सेंटर को बंद करना व हैदराबाद के केन्द्रीय विश्वविद्यालय की घटनाएँ जिनका परिणाम वहाँ के एक छात्र रोहित वेमुला की दुर्गभाग्यपूर्ण मृत्यु में हुआ, ये सब उन छात्रों को दबू बनाने के प्रयास थे जो हिन्दुत्व की परियोजना के लिये चुनौती प्रस्तुत कर सकते थे।

जे.एन.यू. भारत में एक प्रमुख संस्था है जिसने जीवन के विभिन्न क्षेत्रों में बुद्धिमान शख्सियतों को पैदा किया है। इस विश्वविद्यालय ने स्वयं को एक पढ़ाने वाली दुकान बनने से इंकार किया है। इसने विचारों की बहुलता व विविधता की प्रशंसा की है तथा यह जनतन्त्र की रक्षा करने व जनतान्त्रिक अधिकारों का प्रसार करने के लिये अनेक संघर्षों में आगे रहा है। ऐसा विश्वविद्यालय हिन्दुत्व की ताकतों के लिये हमेशा ही आँख के कांटे की तरह होता है और इसीलिये एक ऐसी घटना को पूरे पुलिस बल द्वारा छात्र आन्दोलन का दमन करने के लिये इस्तेमाल किया गया जिसमें कुछ सीमान्त छात्रों ने कथित रूप से भारत विरोधी नारे लगाये थे जिनकी कि हम निन्दा करते हैं। यहाँ जो तरीका अपनाया गया वह हैदराबाद

के केन्द्रीय विश्वविद्यालय में अपनाये गये तरीके के ही समान था। एबीवीपी शिकायत करती है, बीजेपी सांसद प्रथम सूचना रिपोर्ट लिखवाते हैं तथा केन्द्रीय मंत्री उन मामलों में हस्तक्षेप करते हैं जो अनिवार्य रूप से ऐसे मामले होते हैं जिन पर विश्वविद्यालय प्रशासन को जांच करनी होती है तथा दोषी पाये जाने वाले लोगों के विरुद्ध उचित कार्यवाही करनी होती है।

जे.एन.यू. के मामले में न केवल मानव संसाधन विकास मंत्री उन व्यक्तियों के विरुद्ध कार्यवाही करने की मांग करती है जो भारत माँ का अपमान करते हैं बल्कि स्वयं गृह मंत्री राष्ट्र-विरोधी ताकतों के खिलाफ कड़ी कार्यवाही करने के लिये पुलिस को हिदायत देते हैं। यह पूर्ण रूप से शर्मनाक है कि गृह मंत्री छात्रों को भयानक पाकिस्तानी आतंकवादी हाफिज सईद से जोड़ने के लिये एक झूठे ट्वीट का सहारा लेते हैं। पुलिस विश्वविद्यालय पर हमला करती है तथा जे.एन.यू. छात्र संघ के निर्वाचित अध्यक्ष कन्हैया कुमार को गिरफ्तार करती है और प्रारंभिक जांच के बगैर ही उन पर देशद्रोह का अभियोग लगाती है। दिल्ली और बिहार के चुनावों में सांप्रदायिक ध्वीकरण के असफल हो जाने के पश्चात सुस्पष्ट राजनीतिक मकसद से हिन्दुत्व की ताकतों द्वारा इस घटना का इस्तेमाल राष्ट्रवाद पर बहस छेड़ने के लिये किया जाता है। सरकार हिन्दुत्व की ताकतों को जिनमें एबीवीपी और कुछ ताकतवर वकील भी शामिल हैं, यह तय करने का पूरा अधिकार देती है कि कौन राष्ट्र-वादी है और कौन राष्ट्र-विरोधी।

हिन्दुत्व के कार्यक्रम के सामने मुख्य टेलीविजन चैनल्स की पूर्ण अधीनता और भी शर्मनाक है। टाइम्स नाउ टी0वी0 चैनल ने अपने कार्यक्रम को 'एक आवाज एक भारत' का शीर्षक दिया था। क्या यह आर.एस.एस. के एक देश, एक भाषा व एक संस्कृति के नारे जैसा नहीं लगता है? एक दूसरे चैनल न्यूज एक्स ने अपने कार्यक्रम को 'भारत अफजल के संघ से लड़ रहा है' शीर्षक दिया था। उन्माद के साथ मीडिया टायल यह स्थापित करती है कि जे.एन.यू. के छात्र राष्ट्र-विरोधी हैं और इस प्रकार यह न्यायालय व न्याय व्यवस्था को ही बेकार कर देती है। यह भारत के संविधान पर गंभीर हमला है। टाइम्स नाउ को यह साधारण सच जानना चाहिये कि जनतन्त्र को समृद्ध बनाने तथा प्रोत्साहित करने वाली विविध

आवाजों और बहसों के कारण ही भारत एक सुन्दर देश है। न्यूज एक्स को भी समझना चाहिये कि इसके कार्यक्रम का शीर्षक उन सभी लोगों को राष्ट्र-विरोधी स्थापित करता है जो सरकार की कार्यवाही के विरोध में हैं। न्यूज एक्स द्वारा स्थापित किये गये मानकों से तो लगता है कि भारतीयों का बहुमत ही राष्ट्र-विरोधी हो गया है। यह साबित करने के लिये कि गिरफ्तार छात्र नेता राष्ट्र-विरोधी नारे लगाने में संलग्न थे, एक झूठे वीडियो का इस्तेमाल करना और भी अधिक घृणाजनक है।

यह उन विश्वविद्यालयों के विरुद्ध अनैतिक अभियान है जहाँ छात्र 'सोशल मीडिया' में हिन्दुत्व की विचारधारा से सहमत होने से इन्कार करते हैं। हरियाणा के एक बीजेपी नेता ने जे.एन.यू. की विरोध प्रकट करने वाली महिलाओं को वेश्या कहा था। बीजेपी सांसद चंदन मित्रा जे.एन.यू. को बंद करने की मांग करते हैं। सूचना प्रौद्योगिकी के एक सेवानिवृत्त सम्राट मोहन दास पाई कहते हैं 'यदि छात्र अध्ययन की बजाय राजनीति पर ध्यान केन्द्रित करना चाहते हैं तो करदाताओं द्वारा उनके अतिवादी विचारों या कि रूढ़िवादी वामपंथ को सब्सिडी देने का कोई सवाल ही नहीं है।' ये दोनों ही वक्तव्य घनाढ्यों व उनकी गरीब-विरोधी विचारधारा की उद्दंडता को ही दर्शाते हैं। भारत आज दुनियाँ में सबसे अधिक प्राइवेट शिक्षा व्यवस्था वाले देशों में से एक है और इसमें हमारे समाज के गरीब व दलित वर्ग के लिये शिक्षा को उनकी पहुँच से बाहर कर दिया है। जे.एन.यू. को बंद करने की मांग असहमत आवाजों को दबाने के लिये एक अडियल जवाब ही नहीं है वरन शिक्षा के निजीकरण को और अधिक प्रोत्साहन देना भी है। सूचना प्रौद्योगिकी के सम्राट यह कह रहे थे कि गरीबों की शिक्षा में सब्सिडी देकर धनाढ्य लोग बहुत बड़ा उपकार कर रहे हैं। क्या हम उनसे जान सकते हैं कि वास्तविक करदाता कौन है ? क्या प्रत्येक भारतीय नागरिक प्रत्यक्ष या अप्रत्यक्ष रूप से कुछ कर का भुगतान नहीं कर रहा है ? क्या भारत केवल धनाढ्यों का ही राज्य है और गरीबों का इसके प्रकृतिक संसाधनों पर कोई अधिकार नहीं है ? और उन गरीब उद्योगपतियों व उनके राष्ट्रवाद का क्या जिन्होंने करदाताओं के धन से स्थापित राष्ट्रीयकृत क्षेत्र के बैंकों को लूटा है ? अपने दूषित तर्क से आई.टी. सम्राट मूलभूत आर्थिक समझ को सर के बल खड़ा करने की कोशिश कर रहे हैं।

ठीक यही प्रश्न थे जो कन्हैया कुमार ने उठाये थे। उन्होंने भूख, सामंतवाद, पूँजीवाद, शोषण, जातिगत भेदभाव आदि से स्वतन्त्रता की मांग की थी। आई.टी. सम्राट, दिल्ली पुलिस आयुक्त और इन जैसों के लिये ये बहुत खतरनाक नारे हैं और एक निर्वाचित सरकार के प्रति रोष पैदा करते हैं और इसलिये इनकी प्रकृति राजद्रोही है। ये राष्ट्रविरोधी नारे हैं क्योंकि ये नव-उदारवादी शासन का विरोध करते हैं जोकि धनाढ्यों के हितों को प्रोत्साहित कर रहा है। ये नारे खतरनाक हैं क्योंकि ये ऊपर की एक प्रतिष्ठत भारतीय जनता द्वारा अभूतपूर्व सम्पत्ति एकत्रित करने और इसके परिणामस्वरूप भारत की विशाल बहुसंख्यक आबादी को अपने जीवन की मौलिक

आवश्यकताओं से वंचित करने का विरोध करते हैं। लोगों को राष्ट्र-विरोधी बताने का फैशन हो गया है यदि उनकी राय बहुमत के विचारों से अलग है। आज खाने की आदतें, कपड़े पहनने की आदतें और अन्य सब कुछ को राष्ट्रवाद की परीक्षा देनी पड़ती है। और अगर वे हिन्दुत्व ब्रिगेड के विचारों से मेल नहीं खाते हैं तो उन्हें राष्ट्र-विरोधी कह दिया जाता है तथा पड़ोस के देश को सामान बांधने के लिये कहा जाता है।

यह खतरनाक स्थिति है। सौभाग्य से जे.एन.यू. के मुद्दे ने छात्र समुदाय को एक कर दिया है। देश के अन्दर और बाहर प्रमुख संस्थाओं के छात्रों एवं अध्यापकों ने जे.एन.यू. के छात्रों को अपना समर्थन प्रदान किया है। जीवन के विभिन्न क्षेत्रों से बड़ी संख्या में प्रगतिशील लोगों ने सरकार की प्रजातन्त्र विरोधी कार्यवाही की आलोचना की है। उन्होंने दिल्ली पुलिस और उसके मुखिया के पूर्ण रूप से पक्षपातपूर्ण व्यवहार पर भी अपनी चिंता व्यक्त की है जिसने छात्रों के विरुद्ध तो तेजी से कार्यवाही की थी परन्तु उन ताकतवर वकीलों की ओर से आँख ही मोड़ ली जो न्यायालय परिसर में हिंसात्मक कार्यवाहियों में लिप्त थे जिसके कारण उच्चतम न्यायालय को यह टिप्पणी करने के लिये विवश होना पड़ा कि 'यह एक असाधारण स्थिति है'।

ट्रेड यूनियन आन्दोलन इस संघर्ष का मूक-दर्शक नहीं रह सकता जो अनिवार्य रूप से हमारे संविधान और जनतान्त्रिक अधिकारों की रक्षा के लिये किया जा रहा है। जहाँ हम भारत विरोधी नारों का समर्थन नहीं करते हैं तथा स्पष्ट रूप से इनकी निंदा करते हैं वही हम मानते हैं कि भारतीय नागरिकों का राष्ट्रवाद हिन्दुत्व की ताकतों द्वारा तय नहीं किया जा सकता। हमें हिन्दुत्व की ताकतों द्वारा राष्ट्रवाद के लिये खींची गई सीमा रेखा का विरोध व प्रतिरोध करना चाहिये। हाँ हम भूख, बेरोजगारी, सांप्रदायिक विष एवं जातिगत भेदभाव से स्वतन्त्रता की माँग करते हैं। यदि यह अर्द्ध-सामंती पूँजीवादी समाज में राष्ट्र-विरोधी है तो हमें नहीं मालूम कि देशभक्ति क्या है। यदि एक अच्छे, न्यायोचित व मैत्रीपूर्ण समाज की माँग राष्ट्र-विरोधी है तो हमें नहीं मालूम कि देश प्रेम क्या है। हिन्दुत्व परियोजना को सफल होने के लिये केवल छात्रों को ही नहीं वरन श्रमिकों को भी दबू बनाना जरूरी है क्योंकि भारत की आबादी में श्रमिकों का बहुमत है। इसमें कोई शक नहीं होना चाहिये कि प्रतिगामी नव-उदारवादी शासन ट्रेड यूनियन आन्दोलन पर भी भारी हमले करेगा। संकेत स्पष्ट रूप से दिखाई पड़ रहे हैं। ट्रेड-यूनियन आन्दोलन को हिन्दुत्व की ताकतों से अपने देश, संविधान व उदार मूल्यों की रक्षा करने के लिये उठ खड़े होना चाहिये। ट्रेड-यूनियन आन्दोलन को यह स्पष्ट कर देना चाहिये कि भारत की रक्षा का अर्थ केवल प्रादेशिक सीमा की रक्षा करना नहीं है वरन इसके लोगों की एकता की रक्षा करना है। छात्र इस लड़ाई में शामिल हो गये हैं। यह एक लम्बी व कठिन लड़ाई होगी। हमें भारत की आत्मा व भारत के विचार की रक्षा के लिये इस लड़ाई को जीतना ही होगा।

# AIIEA RAISES EMPLOYEES ISSUES WITH LIC

## CHAIRMAN AGREES TO PURSUE PENSION OPTION HOUSING LOAN AND OTHER ADVANCES WILL BE SUBSTANTIALLY INCREASED

Com Amanulla Khan, President and Com V.Ramesh, General Secretary visited the Central Office of LIC on 20<sup>th</sup> February 2016 and held discussions with Shri S.K.Roy, Chairman, Smt Usha Sangwan, Managing Director, Shri Neeraj Agarwal, EDP, Shri Prakash Chand, Chief (P), Shri J.Sen, Secretary (ER) and other officials on various issues of the employees.

The Chairman shared some concerns on the growth of the new business, the turbulence in the stock markets and the declining interest rates that may impact the working of the institution. While agreeing with his concerns, we pointed out to the resilience of the institution that has stood the test of times and also assured our fullest cooperation in meeting the challenges confronting the LIC.

The AIIEA while appreciating the role played by the Chairman, Managing Director and the entire Personnel Department Team in the recently concluded wage revision requested for early solution to the residual issues.

### **PENSION OPTION AND IMPROVEMENTS**

We requested that the issue of Pension Option to be taken up with the government again. The arguments behind this demand are too well known to reiterate. The Chairman agreed that this issue is not closed and he will take up with the government at the appropriate time and assured of his best efforts to resolve this issue.

The Chairman said that the issue of 100% DA to pre-1997 retirees cannot be resolved till the issue is settled in the Supreme Court. We suggested some improvements in the existing pension scheme and introducing of a cash medical benefit for the pensioners to give some relief from the increasing medical costs.

We said early instructions should be issued for revision of pension, difference in commutation etc. to the employees who were on roll as on 1.8.2012 and retired thereafter. The officials informed that this requires formal approval of

the Board and the issue will be taken up in the next meeting of the Board.

The AIIEA requested for another option to join the mediclaim scheme to the pensioners who are out of the scheme. We pointed out that many pensioners unable to bear the cost of the premium had opted out of the scheme and now with the subsidy on premium extended to the pensioners, it is only fair to give another option to such pensioners to join the scheme. We also suggested that the dependents parents and parents-in-law not covered presently should be given an option to join. The LIC assured to consider extending these options and will take it up with the insurer.

### **DIAMOND JUBILEE OF LIC**

This year is the Diamond Jubilee Year of LIC and it will complete 60 years of magnificent work in spreading insurance and national building on 1<sup>st</sup> September 2016. We pointed out that LIC today is the finest public sector institution in the country and all classes of employees have contributed in building this great institution. In recognition of this great work, the occasion should be commemorated with a reward to the employees appropriately. On being asked as to what is our expectation, we said it is fair enough to demand for a special increment. The AIIEA also suggested that the contribution of the pensioners and all retired employees should also be remembered and recognized through a memento.

### **RECRUITMENT**

We pointed out to the urgent necessity of recruitment in view of the increasing volumes of business and service expectations of the policyholders. The Chairman agreed on the necessity of recruitment but pointed out to the issues pending in various courts including the Supreme Court on this issue. We said some solution has to be found in the interest of the institution. We were also informed that the formula for staff strength is being finalized and the same will be discussed with the AIIEA.

**HOUSING LOAN AND OTHER ADVANCES**

The LIC has agreed to enhance the Housing Loan substantially taking into view the huge increase in cost of purchase and construction. There will be substantial increase in both the cadre loan and extended cadre loan to all classes of employees. The benefit of this increased housing loan will be extended to the existing loans also. We expect administrative instructions on this issue in a fortnight's time.

It is also agreed to increase Vehicle Advance and LIC has agreed to consider doing away with restriction on number of times this advance can be availed. Our demand for a Four Wheeler Loan is also agreed to be considered. The LIC has also agreed to substantially increase the Festival Advance.

**5 DAY WEEK, PLLI AND LEAVE**

The officials informed us that notification for 5 day week and improvement in PLLI is still pending with the government and they are following it up for speedy notification. The

notification increasing the accumulation of PL to 270 days and introduction of Paternity Leave of 15 days on two occasions in the service period is also pending with the government. The notification for Ex-gratia in lieu of Bonus to the eligible employees is also with the government. The officials said they are continuously following it up with the government for early issuance of these notifications.

**UPGRADATION OF RPT EMPLOYEES AND FPA ISSUE**

The officials informed us that they are working for the upgradation of the RPT employees who could not be upgraded in the earlier scheme. We demanded this to be done early pointing out that this issue is pending for more than two years. LIC also agreed to restore the FPA to the eligible RPT employees who were denied this while upgrading them into full time services of the corporation.

Apart from the above, a number of individual cases and zone specific cases were also discussed. ■

**Service Tax on LIC Premiums - Disincentive for Social Security**

Life Insurance cover is a social security, as is universally understood. In a country like India, where the state does not provide the social security to its people, life insurance is the only way to get some kind of protection for the family on the demise of its breadwinner.

When the life insurance business was nationalized and LIC formed in 1956, the government declared spreading the 'gospel' of life insurance to every nook and cranny of the country, as one of the basic objectives of nationalisation. Since then, LIC has been spreading this message, and in the process mobilizing the savings of the people for nation building, fair and square. The government on its part was also encouraging and facilitating LIC's business procurement through incentives for savings. .

Today, with the advent of the neo-liberal regime, the spirit of nationalisation has been puddled. All that was associated with the nationalisation of life insurance is slowly paling into insignificance. While the encouragement in the form of incentives for the savings has started declining in quantity terms, disincentives are also put on play, to add to the woes.

In the earlier days of dirigisme – in the welfare state dispensation - life insurance was looked upon

**T. Senthilkumar,**  
**General Secretary, SZIEF**

as a hedge against the uncertainties of life. Now this outlook has yielded place to the corporate outlook of seeking profits out of such uncertainties. In the privatized life insurance business, this is natural to rule supreme.

The government also, on its part, seeks to fatten its coffers through imposing the service tax on the life insurance premiums. The NDA government like its predecessor UPA is quite unwilling to raise the taxes on the corporate houses and the elite. More than that, they are doling out annual largesse of around Rs. 5 lakh crores to the corporate houses in the name of 'revenue forgone'. This is apart from the periodical write-offs of corporate debts by the banks. After all, as the capitalist saying goes, "there is no free lunch", The government that is unwilling to collect taxes from the poor Adanis and Ambanis, however, needs money to spend for its own needs. It is at this juncture, certain areas of taxation became milch cows for the government. Earlier, it was the excise duty on petrol / diesel. The next best is the service tax on commodities and services meant for the common man. It is the sheer preponderance of numbers – the number

of LIC policyholders running to crores – that has made this area so very attractive. Though it may appear to be attractive for the purpose of filling government coffers, on the other side it would affect the national economy in the long run; if LIC dims, it will have a telling effect on the capacity of capital mobilisation for the developmental activities.

### Impediment to Infrastructural Development

LIC has been contributing to the development of the country. It contributes to the Five Year Plans, Government Schemes like roads, infrastructure etc. Any fall in the growth of LIC will naturally affect the contribution of LIC to the development needs of the country. The government will be pushed to seek other modes for its fund mobilization. The Service Tax on the risk portion of the life insurance premium is acting as a disincentive now.

### Stumbling block to Long Term Savings

Life insurance premium is the only mode of savings that generates funds for long term investment in the economy.

Growth of Life Insurance Industry depends critically on the growth of household savings and disposable incomes, which are heavily on the decline now. Life Insurance industry has to compete with the other modes of savings though savings through Life insurance is unique as they alone can be deployed in long term infrastructural requirements of the country.

Unless differential treatment is given to make life insurance savings more attractive and competitive, funds mobilization by way of insurance leading to national infrastructural development would greatly suffer.

### Prevents Insurance Penetration & Expansion

When government at the centre is talking about insurance penetration, imposing Service Tax on LIC premiums will act as a deterrent in penetration. In a country like India, where a large section of the population is in casual jobs and not having a regular income, this will defeat the purpose of spreading insurance. The Service Tax on the risk portion of the life insurance premium is acting as a disincentive now.

### Give the Benefit of EEE

With more youth being gainfully employed in the IT Sector with the resultant higher pay in younger ages and with their investment pattern focusing predominantly on reaping short term gains, POLICIES FOR SHORTER DURATION BEING TREATED AS EXEMPT, EXEMPT AND TAX BASIS should be withdrawn and irrespective of the duration of the insurance contract must be given the benefit of EEE.

### A Meagre Portion of Total Service Tax Collection

The Government has collected Rs.6,504 crores as Service Tax from Life Insurance and Insurance related auxiliary services for the year 2013-14. An Amount of Rs.6504 crores as against the Total service tax collection of Rs.1,50,974 crores constituting 4.3% of the total Service Tax revenue is highly negligible considering the effect of this Service Tax.

*The AIIEA has written a letter to Finance Minister urging upon him to withdraw service tax on life insurance premium. The units of AIIEA have also met over 60 Members of Parliament on this issue. The response from large number of MPs has been good. They assured to take up this issue with the Finance Minister. Details of the MPs met and the photographs will be published in the April issue of Insurance Worker.*

#### FORM IV

(See Rule 8)

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# International Women's Day 2016

## PLEDGE FOR GENDER PARITY

M.Girija

In 2015, the World Economic Forum estimated that a slowdown in the already glacial pace of progress towards gender parity meant that the gender gap would not close entirely until 2133. Therefore, when we celebrate the International Women's Day, there is an urgent need to preserve the revolutionary character of this day and fight against all sorts of trends that seek to water down the spirit of the Day.

Worldwide, women continue to contribute to social, economic, cultural and political achievement. These achievements were made possible with the sacrifices of innumerable women all over the world. The relentless struggles and the supreme sacrifices made by these innumerable women have laid the foundations for the fruits that are being enjoyed by the present generation. If we go through the annals of the women's liberation movement, we could see that the origin of this Day lies in the struggles of women workers against their exploitative working conditions and the fight for asserting their rights. The working women who were in the forefront of these struggles had to face and overcome the condemnation by the obscurantist trade union leadership of their times. Many unions at that time refused to take up issues of working women as issues of the trade union. And working women were compelled to carry out a vigorous campaign against such reactionary leadership too. But all these things could not withhold them from carrying forward their struggle for equality at the work place and for other civil and democratic rights.

The struggles of the US women workers and their socialist sisters were the inspiration behind the proposal of Clara Zetkin that a particular day of each year should be observed all over the world focusing the demands of women. It is interesting to note that the Russian Revolution too started off with the demonstrations on International Women's Day in 1917. More than 10,000 women of the working class marched in the cold on the snow covered streets of St.

Petersburg demanding bread for their hungry children and the return of their men from the war. What started as a call by socialist women gradually echoed across the globe; country after country started observing March 8<sup>th</sup> as International Women's Day. Women's issues started attracting attention all over the world and governments in many countries were forced to take them into consideration.

In recent times, much progress has been made to protect and promote women's rights. However, according to the UN, it cannot be claimed that women have the same rights and opportunities as men. The majority of the world's women live in absolute poverty. On an average, women receive between 30 and 40 percent less pay than what men earn for the same work. Women also continue to be victims of violence, with rape and domestic violence listed as significant causes of disability and death among women worldwide. In such a situation, today every attempt is being made to rip the International Women's Day of its class content. In the present neo-liberal era, where profit is the driving force, anything and everything is being converted into commodities for trade. Every occasion is utilized to mint money. And the occasion of the International Women's day is no exception. When women advance in every sphere breaking the glass ceilings, attempts are being made to beat them back by the conservative, reactionary and fundamentalist forces. Because of this, progress towards gender parity has slowed down in many places.



The World Economic Forum predicted in 2014 that it would take until 2095 to achieve global gender parity. Then one year later in 2015, they estimated that a slowdown in the already glacial pace of progress meant that the gender gap would not close entirely until 2133. Therefore, when we celebrate the International Women's Day, there is an urgent need to preserve the revolutionary character of this day and fight against all sorts of trends that seek to water down the spirit of the Day.

As far as the All India Insurance Employees' Association is concerned, it strongly believes that total unity of the working class cannot be achieved as long as women employees who are a considerable section of the working class remain outside the purview of the TU movement. Therefore, apart from taking efforts to ensure gender parity in the work place for the women employees in the insurance industry, the organization takes conscious efforts to involve them in the day to day activities. Thus, it created an environment which naturally paved way for women to take up leadership in various tiers of the organization. And our women cadres and leaders have evolved not as the cadres and

leaders of women's movement alone, but also as the cadres and leaders of the mainstream TU movement. Some are leaders and front line cadres in other organisations in the democratic movements.

AIIEA does not leave the issues of women as the one that is to be fended by the Women's sub-committees. It has given a call for online petition demanding 33% reservation for women in Parliament and State Legislatures. The petition addressed to the Prime Minister has been launched in change.org on 10<sup>th</sup> of February, 2017 and this campaign is to continue for a period of one month. The organization has fixed a target of 5 lakh signatures and every effort is being taken by the Units of AIIEA to not only hit this, but also surpass it. So, on the occasion of rejoicing over the victories that we have achieved over years through our struggles, let us kindle our spirit to keep these struggles going by upholding the spirit of the International women's day. Let us support the common struggle of men and women against capitalist exploitation and for achieving social equality for all. Let us preserve and strengthen this spirit and rededicate ourselves in the fight for gender parity. ■

## ON-LINE PETITION ON WOMEN RESERVATION BILL

The Women Reservation Bill was introduced in Parliament in the year 1996. The Bill provides for 33 percent reservation to women in the Parliament and the State Assemblies. Despite the political parties claiming that they stand for gender justice and want increasing participation of women in politics, the Bill is gathering dust. The Bill was passed in Rajya Sabha in 2010 and since then it is a forgotten piece of legislation. No other Bill has seen the doublespeak by the political parties as this important piece of legislation that seeks to give political empowerment to women. It is only the Left which has been a consistent supporter of the Bill and has been demanding its passage.

The BJP says it is committed to the Women Reservation Bill. The Congress too claims its commitment to this Bill. The Left whole heartedly supports it. Then what is preventing the Modi government to bring this

Bill in Lok Sabha and secure its passage. If the government can pass legislations on FDI and other issues, why is it not making efforts to secure the passage of this Bill? The only explanation can be its lack of political will. Armed with the decision of the 3<sup>rd</sup> Women Convention held in May 2015 at Bhubaneswar, the AIIEA has decided to popularize this demand and mobilise opinion in its favour. On 10<sup>th</sup> February 2016, an online petition asking the Prime Minister to take immediate steps to enact this Bill is launched. The AIIEA intends to reach widest possible sections of the people before the International Women's Day 2016 to seek their support.

The program has received enthusiastic response from cross sections of the society and especially from students. The details of this program will be carried in the next issue of Insurance Worker. ■

# PLANET 50-50 BY 2030 | STEP IT UP FOR GENDER EQUALITY

The UN Theme 2016 for the observance of International Women's Day "PLANET 50-50 BY 2030; STEP IT UP FOR GENDER EQUALITY" calls us to launch a vigorous campaign on "pledge for parity". To achieve this, we have to take larger steps towards gender equality, women's empowerment, women's rights and their participation in political and economic arena.

**R.S. CHENBAGAM**  
**JOINT SECRETARY,**  
**ICEU, TIRUNELVELI.**

**A**nd our Government has to commit itself to address the challenges that are holding women and girls back from reaching their full potential. The first International Women's Day observance emerged from the activities of labour movements of the twentieth century. Since then, International Women's Day has assumed a new dimension for women. While talking about gender parity we can travel a long way in many aspects. On the International Women's Day 2016, here are some thoughts we share.

## **Lowest female labour force participation (FLFP) rates –Is it true?**

According to the latest IMF report, "India has one of the lowest female labour force participation (FLFP) rates, at around 33% at the national level in 2012. This is well below the global average of around 50% and East Asia average of around 63%. Furthermore, female labour force participation has been on a declining trend in India, particularly since 2004-05.". This is based on the data delivered by the Indian NSSO on Employment and underemployment. It suggested that between 2004-05 and 2011-12 women's recorded work participation declined from 33.35 to 25.3% in rural areas and 16.6% to 14.7% in urban areas.

There has been much focus on this. But is it true at all? This is the question we have to raise. Here, we must note the arguments of the renowned Economist Jayati Ghosh.

"Much of this discussion probably misses the basic point, that a lot of work done by women is simply not captured by this data. So this decline may only reflect a further decline in the status of women in which more of the work they perform for their families and society is simply not recognized, much less rewarded."

Further she argued that, the advocates who talked about the less FLFP rates conveniently forget about the truth, that the activities associated with motherhood can also be outsourced and can be changed as an "economic" activity, since, as on date there are hiring of wet nurses *wet nurse* for breast feeding and surrogate motherhood to carry child in her womb, which make these explicitly paid economic activities which in turn also contribute to national income to the extent of remuneration received. Not only that, now there is a new and more realistic international Standard for the definition of "Work". According to the 19<sup>th</sup> International Conference of Labour Statisticians held in November 2013, which was later ratified by the ILO in March 2014, "Work comprises any activity performed by persons of any sex and age to produce goods or to provide services for use by others or own use". The last phrase "for use by others or for our own use" recognises the production of goods and services performed in the home for other household members and for personal use as "work".

Unpaid work must be taken into account since it encompasses activities which are essential for society and household to continue at all. In India the overall work participation rate for women is higher than men. In 2011-12, the total female work participation rate was 86.2% and for men it was 79.8%. Similarly another thing we have to note here is the gender gap in unpaid work. Less than 1% of men in both urban and rural areas have been involved in this as their principal duty while the proportion has been 60% for women. Here the economic and as well as a political point which should be given greater concern is that, there has been a shift of female work from remunerated or recognized

work to unpaid or largely unrecognized domestic duties. This is the indication of the low and declining status of women in Indian Society. If we are serious about gender Parity we should properly address it.

### **National Family Health Survey-4**

#### **– Some clear areas of priority**

Recently, Preliminary results of National Family Health Survey-4 (NFHS-4) for 13 States and 2 Union Territories have been released. According to that in all the States (except Goa) more than 50% of children and women are anaemic. This survey reveals another fact that while there is wide-spread under-nourishment, there is also an increasing prevalence of obesity. This shows that the Government needs to focus on promoting good quality and diverse diets. Similarly, there is an alarming rise in the cost of care in public health facilities. This pushes the people further down the poverty line.

Janani-Shishu Suraksha Karayakram was introduced to guarantee free and cashless services for pregnant women and new born children. But, the NFHS-4 data shows that there is a rise in expenses while availing the public health facility for delivery. Also it shows that there is rise in institutional deliveries. This means that there may be a Special Plan for women and children. They may be on paper and in the real sense they are not being implemented properly. Now this NDA Government is preparing for its second full Budget. The NFHS-4 results set out some clear areas of priority that are to be given more attention by the state. The need of the hour is to provide sufficient funds for ICDS Scheme and health plans for the successful implementation of them, since in the last year there was a massive cut in these areas.

### **VARIETY OF HUMAN RIGHT VIOLATIONS**

After globalisation of the Indian economy, human rights are being violated in a big way; women's rights are not being considered as human rights at all. By diminishing women's economic security, the neoliberal policies have exacerbated existing form of gender discrimination and violence against women and children. They are made more vulnerable to a variety of human rights violations. Many assault on women's dignity such as 'honour killings' and violence done in the name of culture or tradition are in essence human rights violations. Increase in poverty associated with globalization make the girls to be sold as child brides or pushed into prostitution or sexual slavery in order to support their families. We can note the extraordinary increase in rape in India in recent times. Although the reasons for this rise may be complex, there are some aspects connected with globalisation. The destruction of natural environment, elimination of major sectors of women's economic activity, and the exclusion of women from economic and political decision making are also the causes for this increase. Neoliberalism excludes poor from democratic processes.

In the last 30 years, global development of capitalism in the name of globalization, neoliberalism etc., depends everywhere on exploitation, oppression and marginalization of the general public especially the women and children. Employers prefer women workers more, because women are being considered by the employers as "docile, compliant, easy to manage, and difficult to organize". But, History shows - women workers in the most repressive situations have fought back, resisting the assaults of employers and even the Governments and their aggressive policies dictated by IMF, World Bank and WTO.

#### **Consolidation, the need of the hour**

Hence this is the time to consolidate to fight against globalization, neo-liberalism and the globalised capitalism. Without combating the globalised capitalism we cannot reach the goal of achieving an equitable society. Hence, consolidate the general mass, consolidate the unemployed, consolidate the youth, consolidate the students, consolidate the women, consolidate the farmers and consolidate all these under the leadership of workers for gender parity, for founding a just and equitable society. ■





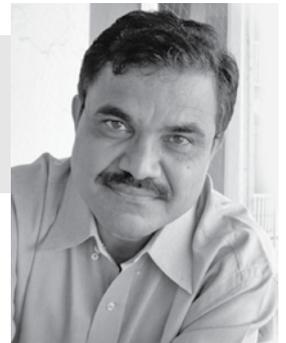
*"Maybe I was wrong, all the while, in understanding world. In understanding love, pain, life, death. There was no urgency. But I always was rushing. Desperate to start a life. All the while, some people, for them, life itself is curse. My birth is my fatal accident. I can never recover from my childhood loneliness. The unappreciated child from my past."*

Above is excerpt from the suicide note written by Rohith Vemula, A Dalit scholar at the University of Hyderabad killed himself on Sunday night, nearly two weeks after he and four other students were suspended by authorities and thrown out of the hostel.

**Newsclick** interviewed Civil Rights Activist and Writer **Anand Teltumbde** on the issue of institutional discrimination of the Dalit students in the higher education and other issues of caste, class etc.

We reproduce this interview for our readers

## Caste Leads to Split, Class Will Unite



*Whatever has happened in the Hyderabad Central University (HCU) and incidents thereafter, regular protests have taken place and the police has unleashed its brutality on the student community.*

*What is your stand on that?*

**Anand Teltumbde:** You see, whatever has happened in Hyderabad is in public domain to recall the facts of the case. The entire episode started with the screening of 'Muzaffarnagar Baaki Hain' — the documentary by Nakul. The police brutality is condemnable. But this also exposes the nefarious agenda of the current regime which includes rampant saffronisation of the educational institutions.

*One can clearly see that there are external forces acting upon the university. Even the campuses are being clearly saffronised. And the functionaries who have prejudices against Dalit students have done this. Isn't it?*

**A:** This fact cannot be denied. So with Dattatreya, the MP and Minister writing to Smriti Irani, the entire episode has taken a different direction. A union minister sending four or five reminders asking them what actions has been taken on the issue is a clear indication on the role everyone has played on this issue. Rohith, whom I personally knew and all the other students had invited me to Hyderabad when they were expelled from hostels. This agitation by the students and the flare up and the beating of

the students outside the RSS headquarters clearly reveals the government is out to teach the students a lesson. The students who are not with them are 'anti-nationals' according to them. It was actually a message that if you are not with us, you are against us. This is the kind of attitude the government has adopted. It is probably digging their own grave because the things are not going to be same any more.

*When we talk about the government, it has adopted an attitude of naming anyone raising voices of dissent as anti-national. We have seen, in different instances, a systematic discrimination being carried out by the state against Dalit students. Please comment.*

**A:** The government has been clearly pushing a Hindutva agenda. It has been done. There are prejudices against Dalits. There is no denying of that fact. If you look at the projected allocation for the marginalized communities, it amounts to thousands of crore but not even a fraction of it reaches the targeted groups.

*This incidence also brings up the question of reservation. So what's your stand on that? What role you think these affirmative action have in the current scenario?*

**A:** See if affirmative action or reservation has helped Dalit is a really big question. The Dalits

do not realise that who are visible among Dalits are the middle classes. It's the middle class or the upper class which benefits from these actions. Rest remains untouched and that is why they are now unable to fill up their reserved quota. That is the manifestation that is not in public domain. People do not notice what is happening. Though there are a number of voices around it, there is no honesty about filling up these reserved seats.

***This incidence also brings up the question of reservation. So what's your stand on that? What role you think these affirmative action have in the current scenario?***

A: Yes, the marks provided in the theory paper and the interview would never co-relate. Dalits do not lag behind in theory as much as in interviews wherever human influence is involved. It is good that people are digging out data etc. our society is so biased and prejudiced.

***This brings me to another question. At Madras IIT, AmbedkarPeriyar Circle was banned. Most of the teachers in IIT Madras are from upper caste. Don't you think this prejudice is bound to happen when the faculty is mainly drawn from a section of the society?***

A: See one thing is, the entire making of the constitution is actually designed for that kind of problem. There should not be any illusion about it. It is not Madras IIT which is singled out. All our IIMs or IITs hardly have any SC or ST faculty.

***The form of exploitation may have changed but it still continues and it still continues on the same section of people. Do you want to comment something on that***

A: This is again often repeated remark. Urbanisation has doubled in the last five year. People claimed that probably, caste like issues will be irrelevant as the society gets more industrialized. One should go back to 1850 etc when railways were coming to India. Did things change then? No is the answer to it. People said that with industrialization of India, structures like caste would collapse. Actually, this did not happen. Caste is a life-long thing and resilient. Unless there is a conscious effort to root it out it will persist in urban India. Before coming to IIT I was in corporate world, I do know corporate world. Even the most modern corporate offices in the country the caste exists. Modernization has many faces.

***There was a survey done by Indian Express, around two years ago, which says that every fourth Indian practices untouchability.***

A: It tells you, caste exists in a feudal form. Actually, you have to relate what has happened over last two decades. Actually we have not taken into consideration the political economy, how it has impacted the caste. After the advent of neo-liberalisation what has happened is suddenly people are embarrassed to speak about caste openly and fear that it would be termed backward. In 60s, 70s and 80s it has totally changed. At the same time, Y2K project had come and India had become IT hub. The technological advancements don't mean the advancement of the thoughts. Now, caste is declared openly, you see in TV channels and even written in print media. Not adequately noted by the intellectuals and commentators. It is very unfortunate. This is what is happening in the country.

***Anand, this will bring to my last question. What do you think is the role of parties and organizations, which claim to represent the Dalit identity, from here to take forward the demands of the SC, ST community? What role do the Left organizations have in it?***

A: You asked about the Dalit politicians and Dalit politics as such, what their contributions have been. Post Poona pact which Ambedkar signed with Gandhi, the entire independent Dalit voice was alienated. So Ambedkar in his life time realized that the political connections will become detrimental. The man actually could not win a single election thereafter. Kanshi Ram actually put in it properly that it was chamcha raj which was created. You should take overall situation of Dalits. All those constitutional paraphernalia is no doubt which is being projected, only 10 percent of the people are really benefited and 90 percent of the people are left actually at the start of the Dalit movement. So, it is pitiable kind of thing not noted by Dalit intellectuals. I absolutely agree that solution to caste based discrimination is the class based mobilization. Caste is used only to split and not to unite. Many people and many sociologists actually suggest that caste has become category. So use the caste medium and you are bound to split. Forming alliances on basis of the economic conditions of the individuals i.e. class based alliance is the way ahead to bring people on a single platform. ■

# Dr. Ambedkar and The Framing of the Indian Constitution

## ● Shreekant Mishra

The French writer Andre' Marlaux once asked Jawaharlal Nehru what had been his 'greatest difficulty since independence'. Nehru replied: 'Creating a just state by just means'. The Constitution of India was probably the most important instrumentality in independent India's collective aspirations for creating a just society by a just means. And if anyone is to be credited for his stellar contribution to the process of the framing of India's Constitution, it is doubtless Dr. B.R.Ambedkar. Dr. Ambedkar's relationship with and contribution to India's Constitution can be best understood if one would closely look at the statues of Ambedkar; his right forefinger raised upwards and left hand holding a copy of the Constitution. While it is not possible, given the constraints of space, to deal with

the whole gamut of Ambedkar's contribution to the Constitution making exercise, it would be fair enough to try and understand his passion for the lowliest of the low in India which was visible in abundant measure in the Constitution he helped draft.

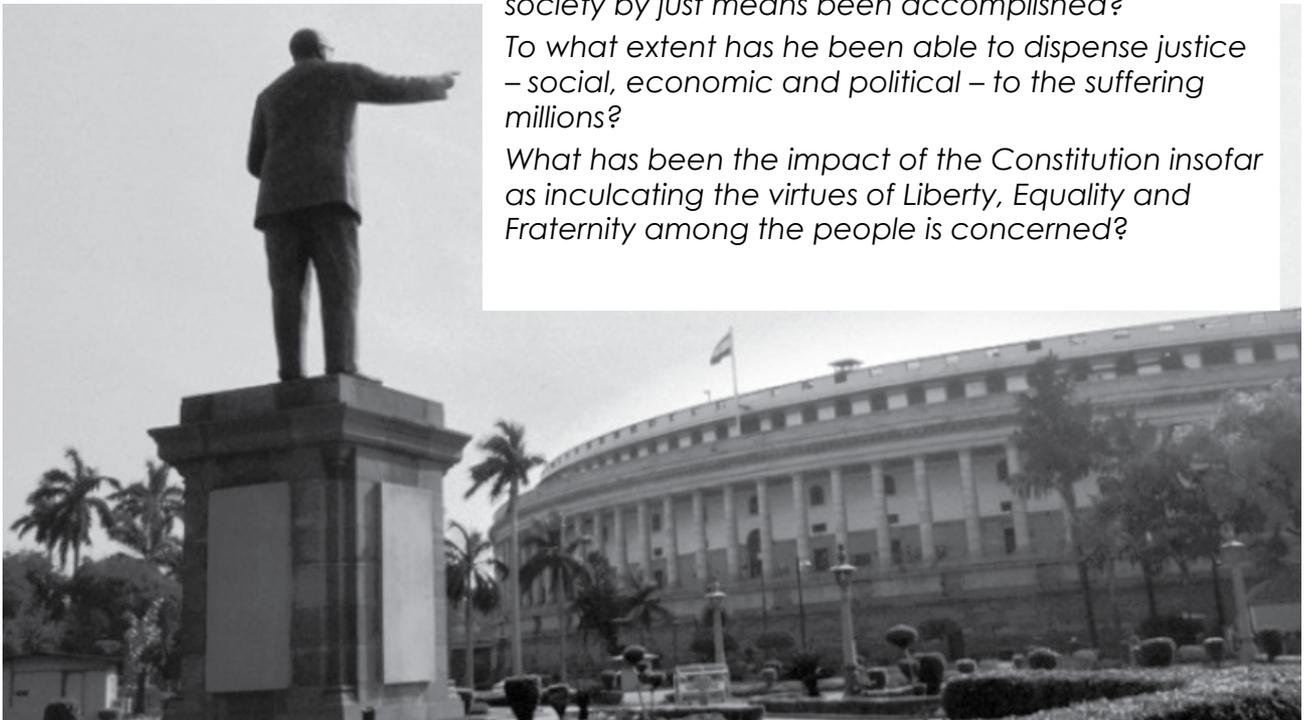
The constitution of India came into force on 26 January 1950. But the process of the evolution of the Constitution began many decades before that. Its origins in fact lie deeply embedded in India's struggle for independence. If independence from British imperialism symbolized freedom from centuries

As the nation celebrates 125<sup>th</sup> birth anniversary of Dr. Ambedkar, it is apt to ask some searching questions.

*How far has Ambedkar's dream of building a just society by just means been accomplished?*

*To what extent has he been able to dispense justice – social, economic and political – to the suffering millions?*

*What has been the impact of the Constitution insofar as inculcating the virtues of Liberty, Equality and Fraternity among the people is concerned?*



of exploitation, the framing of the Constitution was an attempt at codification of the freedom so that exploitation did not take place in future. This was a formidable task. The Congress under the leadership of Pt. Nehru decided to give this onerous responsibility to one of its, nay Gandhi's, most ardent critics named Dr. B.R. Ambedkar. He was aware that he had to work for codifying political freedom to a people long used to suffering institutionalized inequality in the form of the caste system. He used to quote a few lines from the poet P.B. Shelley to describe the pitiable condition of the socially oppressed in India:

"Pale for the weariness of climbing heaven,  
And gazing on earth;  
Wandering companionless among the Stars,  
That have a different birth."

Dr. Ambedkar was not only a learned scholar and an eminent jurist. Given his life long fight against deep seated social evils like untouchability and the caste system, he can very well be called a radical of his times. Describing his ideal society, he would say- "My ideal would be a society based on liberty, equality and fraternity". He played a seminal role in the framing of India's constitution and tried to translate his conception of an ideal society into a reality.

Parliamentary Democracy was probably the biggest contribution of Dr. Ambedkar through the entire constitution making exercise. He was a strong advocate of the parliamentary form of government right from the inception of the Government of India Act of 1935. It is wrongly believed that India blindly followed the British Constitution when it adopted a parliamentary form of democracy in 1950, with a Cabinet led by a Prime Minister. The truth is that the spirit of democracy was inculcated among the people by the freedom movement itself. The love for democracy found expression not only in the countless petitions and memoranda that were submitted to the colonial government but also in the wide participation of the masses in the national movement. Dr. Ambedkar could sense this and firmly believed that parliamentary

democracy alone can usher in an egalitarian society through the application of the principle of social democracy. That is why before his appointment as the Chairman of the Drafting Committee of the Constitution he submitted a Memorandum to the Constituent Assembly in March 1947 and pleaded for parliamentary form of democracy. The democratic aspirations of the people and the suitability of parliamentary form of democracy thus found their loudest expression in the Preamble to the Constitution itself when it started with "We the People of India....."

Dr. Ambedkar realized from his own experience that without constitutional safeguards, freedom would be absolutely meaningless to the poor and downtrodden people of India, especially the untouchables. He was therefore a champion of Fundamental Rights. Part III of the Indian Constitution guarantees fundamental rights to the citizens against the State. The first and foremost Article in the Fundamental Rights Chapter of the Constitution is the Right to Equality- equality before law and equal protection of law (Article 14). Dr. Ambedkar was conscious that if fundamental rights were to be meaningful, discrimination on the basis of caste, creed, religion, sex, birth etc. had to be banished. He was therefore instrumental in formulating Article 15 which prohibited discrimination on these bases. Article 17 of the Constitution which forbids untouchability of any kind and abolishes it altogether reflects Dr. Ambedkar's commitment to the socially oppressed. He saw to it that the fundamental rights were made justiciable. The right to move to the Supreme Court for enforcement of fundamental rights under Article 32 is itself a fundamental right. Article 32 authorises the Supreme Court to issue directions, orders or writs for enforcement of the fundamental rights guaranteed by the constitution. Dr. Ambedkar used to call this right as the heart and soul of the Constitution.

Dr. Ambedkar's concern for the untouchables and the underprivileged can be ascertained from his first interaction with Gandhi. When Ambedkar met Gandhi for the first time in 1931,

Gandhi asked him about his sharp criticism of the Congress' role in the struggle for the homeland. Ambedkar replied: "Gandhiji, I have no Homeland. No untouchable worth the name will be proud of this land". This only shows his utter frustration with the caste system. He devoted his entire life to the upliftment of the untouchables from the clutches of the caste system. The most significant contribution of Ambedkar to the Constitution is therefore the policy of positive discrimination or reservation. Some provisions of Part III and many provisions of Part IV of the Constitution deal with the constitutional mandate to ameliorate the conditions of Scheduled Castes, Scheduled Tribes and Other backward Classes. The country adopted the policy of reservations for the SCs and STs initially for a period of 10 years and subsequently extended it still further. Dr. Ambedkar himself was aware of the fact that while constitutional safeguards like reservations were important, untouchability or the caste system was not going to be abolished unless and until the economic condition of the oppressed was drastically improved. Despite the constitutional provisions for reservation, he knew that bitter struggle of the oppressed was needed to ensure their progress. He used to say: "You cannot hope to secure your lost rights by begging to the conscience of the usurpers. They have to be secured through hard struggle. Goats are used as sacrificial offerings, not lions".

At a time when minority rights are under

increasing attack and all sorts of canards are being spread against them, it is interesting to note that Ambedkar was for absolute rights of the minorities. It would be instructive to note that Dr. Ambedkar vehemently protested K.M.Munshi's proposal that the clause forbidding discrimination against minorities in admission to state educational institutions and prohibiting compulsory religious instruction to them be referred to a committee for further consideration. He said: "Rights for minorities should be absolute rights. They should not be subject to any consideration as to what another party may like to do to minorities within its jurisdiction". His stand on the issue makes it absolutely clear that secularism for him was a universal value and therefore there was no need for it to be specifically mentioned in the Constitution. Article 30 dealing with the protection of minorities can be said to be his brainchild.

The nature of Dr. Ambedkar's social questioning on issues relating to women was as radical as in any other issue. He said- "I measure the progress of a community by the degree of progress which women have achieved". Ambedkar saw women as the victims of the oppressive, caste based and rigid hierarchical social system. Therefore he advocated empowerment of women. He believed that women had to be moved from a position of 'enforced powerlessness' to one of 'power'. It is interesting to note that Dr. Ambedkar raised women's issue as member of Legislative

## Why Dr. Ambedkar resigned as Law Minister ?

**A**s law Minister in Pt. Nehru's cabinet he worked for months on a draft of the Hindu Code Bill. The bill he proposed sanctioned divorce and expanded the property rights of widows and daughters. The Constituent Assembly dragged its feet over it for four years (1947 to 1951) and blocked it. The first President of independent India, Dr. Rajendra Prasad, threatened to stall the bill's passage into law. Hindu sadhus even laid siege to the Parliament. Captains of industry were also up in arms. The opposition to the bill was so widespread that eventually Ambedkar had to resign as law minister. The radical nature of his social questioning can be understood from his resignation speech when he said, "To leave inequality between class and class, between sex and sex, which is the soul of Hindu society, and to go on passing legislation relating to economic problems is to make a farce of our constitution and to build a palace on a dung heap."



Council during his debate in Bombay Legislative Assembly in 1938. Maternity Benefit Bill was introduced by Dr. Ambedkar in 1942 during his tenure as Labour Minister in the Governor General's Executive Council. He believed that the caste system advanced itself by controlling women. Therefore one of his major concerns was to make Hindu personal law more equitable for women.

As law Minister in Pt. Nehru's cabinet he worked for months on a draft of the Hindu Code Bill. The bill he proposed sanctioned divorce and expanded the property rights of widows and daughters. The Constituent Assembly dragged its feet over it for four years (1947 to 1951) and blocked it. The first President of independent India, Dr. Rajendra Prasad, threatened to stall the bill's passage into law. Hindu sadhus even laid siege to the Parliament. Captains of industry were also up in arms. The opposition to the bill was so widespread that eventually Ambedkar had to resign as law minister. The radical nature of his social questioning can be understood from his resignation speech when he said, "To leave inequality between class and class, between sex and sex, which is the soul of Hindu society, and to go on passing legislation relating to economic problems is to make a farce of our constitution and to build a palace on a dung heap."

Ambedkar had left some indelible imprints of his vision on women in the constitution of India. Apart from Article 14 which guarantees equality before law and equal protection of the laws, one must take note of Article 15 which prohibits discrimination against any citizen on the ground of sex. Similarly, Article 15(3) empowers the State to make positive discrimination in favour of women and children; Article 16 provides for equality of opportunity in matters of public employment; Article 39(a) and (d) provides for equal pay for equal work; Article 42 enjoins upon the State to make provisions for maternity relief; Article 51 A (e) imposes a Fundamental Duty on every citizen to renounce the practices derogatory to the dignity of women.

Dr. Ambedkar was also alive to the plight of workers. He viewed the pernicious caste system of India as "division of labourers" and

not "division of labour". He opined that the caste system was the basis of assigning occupations and not the other way round. According to him, in a caste ridden society there is no willingness on the part of an individual to do what is best suited to him. This leads to both immobility of labour and capital and hinders optimal utilization of resources. The Constitution of India has given the workers the fundamental right to form Unions and Associations under Article 19 (1) (C). The dignity of human labour and the need for protecting and safeguarding the interest of labour has been enshrined in Chapter III (Articles 16,19,23 and 24) and Chapter IV (Articles 39,41,42, 43, 43 A and 54) of the Constitution of India in keeping with the Fundamental Rights and Directive Principles of State Policy.

As the nation celebrates 125<sup>th</sup> birth anniversary of Dr. Ambedkar, it is apt to ask some searching questions. How far has Ambedkar's dream of building a just society by just means been accomplished? To what extent has he been able to dispense justice – social, economic and political – to the suffering millions? What has been the impact of the Constitution insofar as inculcating the virtues of Liberty, Equality and Fraternity among the people is concerned?

The impact has been profound, no doubt. But much remains to be done. Untouchability continues to be prevalent in Indian society and is even today practiced by at least 25 per cent of the population (NCAER Report, Maryland University, November 2014). Positive discrimination and Reservation is seen as being casteist and appeasement tactics, instead of being an issue of good governance. We have to accept that the caste system in India is the superstructure of an economic base which is essentially feudal and semi feudal. The superstructure therefore cannot be demolished without demolishing the base. The most exploited classes in India constitute the most socially oppressed castes. The trade union movement in India has to integrate the struggle against class exploitation with the struggle against caste oppression. That would be the fittest tribute to the chief architect of the Indian Constitution.

# GOODS and SERVICES TAX (GST) Bill



The GST Bill, with the objective of 'One Country-One Tax' is a constitutional amendment that has to be mandatorily approved by a two-thirds majority of MP's present and voting in both the houses. The Bill then has to be adopted by a majority of the state assemblies, with two-third of the MLA's present and voting. Only then can the GST be enacted legally.

## T.V.N.S. RAVINDRANATH

The BJP led NDA government is making all efforts to get "The Constitution 122<sup>nd</sup> Amendment (GST) Bill, 2014", hailed as the 'Biggest Tax Reform since Independence', passed in the Budget session of the Parliament. The Finance Minister is busy talking to the opposition, seeking their cooperation for getting the Bill through the Rajya Sabha, where it awaits adoption. The GST Bill, based on the recommendations of the Kelkar Committee on Implementation of Fiscal Reforms, was introduced in the Lok Sabha on 19.12.2014 and got the consent of the Lower House on 06.05.2015.

The Goods and Services Tax Bill or GST Bill, proposes a national value added tax, to be implemented in India from June, 2016. GST would be a comprehensive indirect tax on manufacture, sale and consumption of goods and services throughout India, to replace taxes levied by the Central and State governments. The Bill subsumes all indirect taxes; including central excise duty, service tax etc., at the centre and state levels. It also subsumes Value Added Tax (VAT), Octroi, Entry tax and Luxury tax etc. Taxable goods and services are not distinguished from one another and are taxed at a single rate in a supply chain till the goods or services reach the consumer.

The Bill seeks to shift the restriction on states for taxing the sale or purchase of goods to the supply of goods or services. With the objective of 'One Country-One Tax', the Bill seeks to address the challenges with the current indirect Tax regime by broadening the Tax base,

eliminating the cascading of taxes, increasing productivity and transparency, increase tax-GDP ratio, eliminate tax evasion and corruption, increasing compliance and reducing economic distortions caused by inter-state variations in taxes.

The GST Bill is a constitutional amendment that has to be mandatorily approved by a two-thirds majority of MP's present and voting in both the houses. The Bill then has to be adopted by a majority of the state assemblies, with two-third of the MLA's present and voting. Only then can the GST be enacted legally. Parliament and State legislatures will have concurrent powers to make laws on GST. Only the Centre may levy an integrated GST (IGST) on the inter-state supply of goods, services and imports. The bill seeks to establish a GST council tasked with optimizing tax collection for goods and services by the state and centre. The GST Council will consist of the union finance minister, union ministers of state for revenue and state finance ministers. The GST council will recommend the rates of tax, period of levy of additional tax, principles of supply, special provision to certain states etc.,.

Alcohol for human consumption has been exempted from the purview of GST. Also, GST will apply to five petroleum products, at a later date. The bill empowers the centre to impose an additional tax of up to 1%, on the inter-state supply of goods for two years or more. This tax will accrue to the states from where the supply originates. Parliament may, by law, provide compensation to the states for any loss

of revenue from the introduction of GST, up to a five year period.

The new indirect tax regime aims at doing away with the cascade effect of multiple taxes at the central and state levels, while giving credit for taxes paid at various stages for both goods and services. Retailers and traders will benefit from being able to avail of the credit for the service tax paid. With the availability of tax credit, currently applicable only for goods, traders will be able to set off the service tax paid on rentals, distribution or other activities, thereby bringing down their costs of operation.

But, the provisions of this bill do not fully confirm to an ideal GST regime. Deferring the levy of GST on five petroleum products could lead to cascading of taxes. The additional 1% tax levied on goods that are transported across the states dilutes the objective of creating a hormonal national market for goods and services. Inter-state trade of a good would be more expensive than the intra-state trade, with the burden being borne by the retail customers. Further, cascading of taxes will continue. The bill permits the centre to levy and collect GST in the course of Inter-state trade and commerce. Instead of wiping out the difference between goods and service tax, it highlights them. The bill proposes a very high rate of 16% VAT, compared to current rate of 12.5%.

Though the GST is being referred to as a single taxation system, but in reality it is a dual tax in which both the Centre and State collect separate tax on a single transaction of sale and service. The Centre will administer

the Central GST (CGST), and the individual States will administer the State GST (SGST). The entire economy in which Business operate, including traders, retailers, consuming states, producing states and end customers, is going to be effected as a result of this Bill. Being a destination-based tax, the result of GST would mean greater revenues for states where goods are headed i.e., consuming states. Producer states will face a moderation in their revenues as a result of the shift in the tax regime, which is presently origin-based. However, they may gain from the taxation of services, which are at present taxed by the centre only.

Impact studies carried out in countries that have implemented the GST or its equivalent indicate that the First year of implementation is likely to be inflationary, with a surge in prices of both goods and services. Though the government argues that in principle, the GST should have no aggregate impact on inflation and price levels because the new rate will be revenue neutral, the impact on particular goods and services will depend on the current structure of taxation.

The report of the government appointed panel, to study these tax rate structures, points out that while the exact impact on inflation can be worked out only after the GST rate is finalized, a lot would depend on factors including, which goods and services the government wants to exempt from the proposed tax, whether the producers pass on the benefits of tax credit to the consumers and the effectiveness of the system monitoring the impact of GST on



GST may take away the rights of the states to decide taxes according to their socio-economic situations and also the rights to plan their revenues.

Finance ministries, both at centre and states, will end up as distributing agencies with no power to take policy decisions.

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Thus, GST may pose a serious threat to the Nation's Federal Structure.

prices.

But, experts are clear that the way the proposal has been structured (i.e. excluding heavily taxed items like petrol and alcohol) consumers should be ready to pay more-marginally in some cases, significantly in others. Currently goods attract an effective tax rate of 24-25 % (including both central and state levies), while services attract a levy of 14.5%. A strange argument is brought forward which says that while the first year will be inflationary, subsequent years would be better with the increased prices becoming the new normal.

Increase in prices of goods will vary depending on the type of product, the list it is placed in. Tax on a product should be calculated taking into account the rate of consumption and its effect on people. Under the present tax system, items like food and beverages, and clothing, are either exempt from tax or taxed at low rates. According to reports, 75% of items in the consumer price index are exempt from excise; 47% are exempt from sales tax. The CPI basket include eggs, fish and meat, spices, non-alcoholic beverages, fruits, fuel and light, clothing, footwear, medical care, stationery, recreation and amusement, and personal care items among others. Most states have already decided to have a dual rate structure for GST- a low rate for some commodities and a standard rate for others.

If the government cleans up the exemption list, goods that are currently exempt will attract GST. Agricultural products, for example, which are exempt from taxes presently, will attract GST if the government decides to prune the exemption list. According to official sources, the government is planning to trim the exemption list for excise from the current 300 items to only around 99. Though which items exactly are not yet in public domain, it is reported that the government panel has made a case for doing away with exemptions on education, health and electricity. As per government data, excise tax exemptions and taxing goods at low rates result in foregone revenue of Rs 1.8 lakh crore for the centre and about 1.5 lakh crore for the states. India loses about 2.7% of its GDP, because of exemptions.

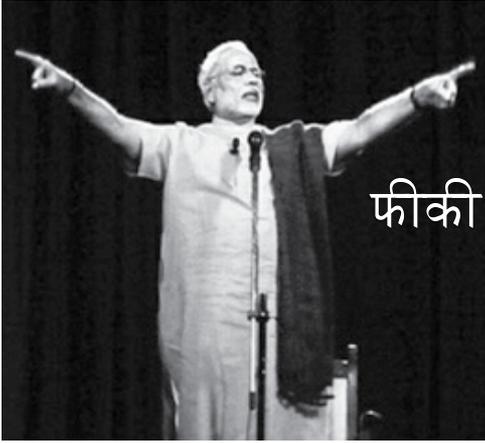
The service sector will be adversely affected under the GST regime. While for the consumers of goods it will be a mixed experience, for the service consumers, the impact of GST will be adverse in nature. Presently, services are taxed only by the centre. Taxing the services by both Centre and State, under the GST regime, will lead to multiple compliances and consequent increase in compliance costs. The rate of service tax will be much higher than the present level. Services are expected to feel the biggest pinch, with the cost of services including telecom, banking, Air travel, dining in hotels and increase in costs of almost all services consumed. It is to be noted that services comprise around 60% of the country's GDP. As to how the proposed GST will impact the ultimate consumer will depend amongst other factors, on the rate of dual GST.

Further, there are serious issues involved regarding centre-state relations, a fundamental feature of our constitution regarding the rights of the states to raise resources. These need to be settled through a consensus amongst the central and state governments. For six long years it was the BJP that prevented this legislation from coming into force through its state governments.

GST may take away the rights of the states to decide taxes according to their socio-economic situations and also the rights to plan their revenues. Finance ministries, both at centre and states, will end up as distributing agencies with no power to take policy decisions. Budgets will be mere papers and GST council, controlled by the centre, will be all powerful. Thus, GST may pose a serious threat to the Nation's Federal Structure. Even though the Bill will help in expanding the tax net, curbing tax evasion and increasing revenues from tax, the sacrifice of financial autonomy and state specific financial planning by governments will be negatively affected, if it becomes a law. And if states concerns are not taken seriously, GST will end-up benefiting big business houses. A unilateral approach will do no good for the country and for the federal structure.

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## फीकी पड़ी चमक, गहरा हुआ विषमता का विष

रामचन्द्र शर्मा

सथा हुआ प्रबन्धन और प्रचार तंत्र का तालमेल कई बार व्यक्तिविशेष को करिश्माई के तौर पर पेश करने में सफल हो जाता है। वर्ष 2013-14 के दौर में नरेन्द्र मोदी को इसी रूप में पेश किया गया। लोकसभा चुनाव के समय उतंग नरेन्द्र मोदी राग और रिश्म में लगती वादों की झड़ती अब दो साल होते होते सूखे से होती हुई अकाल का अहसास दे रही है। जनता की जगाई उतंग उम्मीदें मुरझाई जा रही हैं। जिस विकास के हिलोरें भरने के स्वांग रचे गये थे, वे दरअसल चंद अरबपतियों के खजाने को उफान देने का सबब तो बने हैं, परन्तु बहुतों को उजाड़कर उनकी धरती और निवाला छिनकर इन अरबपतियों के हिस्से में दिये हैं। न रोजगार मिला और न महंगाई रूकी। श्रम अधिकार छिनने और जमीन अधिग्रहण की मनमानी, मनमौजी विदेशी भ्रमण और निवश के लिए ढोलकबाजी युवाओं के लिए साबित हुई केवल झांसेबाजी। निरन्तर महंगाई से गरीबों के कटते पेट की कौन सुने! यहां तो आमजन की घटती ऋयशक्ति से बाजार की भी हो गई हालात पतली। शेयर बाजार हो या धातु बाजार या भूमि-भवन का सम्पदा बाजार, गिरावट से है लगातार दो-चार। घटा निर्यात एक-तिहाई, रूपये की भी आफत आई। डालर की तुलना में हमारे रूपये ने अपनी सामर्थ और गंवाई।

पिछले 14 महिने से लगातार निर्यात में भारी गिरावट बनी हुई है। पिछले वर्ष 2014-15 में हुए 310 अरब डॉलर के निर्यात की तुलना में इस वित्तवर्ष 260 अरब डॉलर के आस-पास बने रहने के संकेत हैं। एक डॉलर के मुकाबले रूपये की अन्तर्राष्ट्रीय कीमत निरन्तर गिरते हुए 67.95 रू. पहुंच गई है। महंगाई गरीब के लिए निरन्तर आफत जो बनी हुई है। जहां दाल बन गई सूप, खाने का तेल और वसा भी हाथ से गये छुट। 44 रूपये से चढ़ी 210 रूपये प्रति कि.ग्रा. जा पहुंची अरहर दाल। लोक दिखाई दो-चार छापे मारे, जब्त की दाल। 25 रूपये से दाम घटे और फिर भूल गई सरकार। अब भी 160-180 रूपये किलो बिक रही है उड़द दाल। सरकार को नहीं इससे कोई सरोकार। लूटती-पीटती जनता की स्थिति

It is almost two years now, the Modi Magic has lost its sheen, the 'Development' has meant grabbing the lands, cutting the subsidies of the poor to fill the coffers of dollar billionaires and plethora of anglicised slogans -Digital India, Make in India, Start-up India, Stand-up India etc. And for the common people it is only unbridled inflation, mounting unemployment and deepening inequality.

बनी हुई निरन्तर बेहाल। वहीं अन्तर्राष्ट्रीय स्तर पर घटता रहा कच्चा तेल 28 डॉलर प्रति बैरल तक आ गिरा परन्तु ?बाजार भाव? पर नहीं मिला देश के उपभोक्ताओं को निरन्तर सस्ता होता रहा यह तेल। वर्ष 2008 की वित्तीय मंदी का वह दौर जब कच्चा तेल 147 डॉलर प्रति बैरल पर जा पहुंचा था और ठीक 8 साल बाद फिर से आई मंदी की आहट में वही कच्चा तेल उस समय के भाव की तुलना में 20 प्रतिशत से भी कम रह गया है। साल भर में तीन-चैथाई से भी नीचे गिर गये कच्चे तेल के दाम परन्तु मोदी सरकार ने दश में घटाये 'आने' में पेट्रोल और डीजल के दाम। कहां गई 'बाजार' की होड़ लड़ाई 'कैसे करें हम इनकी बड़ाई' विषमता का और भी भयावह चेहरा

इस पूंजीवादी विकास के दौर में विषमता हमारे दश में ही नहीं, बल्कि विश्वव्यापी गहरी हुई है। विश्व श्रम संगठन के उप महानिदेशक ने कुछ दिन पहले बताया था कि दुनिया के सबसे बड़े मात्र 80 धनिकों के पास ही दुनिया की 19 खरब डॉलर की सम्पदा है जो विश्व की आधी आबादी यानि 3.5 अरब लोगों की सम्पदा के बराबर है। हाल ही जारी आक्सफाम की रिपोर्ट तो इस गहन होती विषमता का और भी भयावह चेहरा सामने ले आई है। उसके अनुसार दुनिया के केवल 62 सबसे बड़े धनिकों के पास ही विश्व की आधी आबादी से भी ज्यादा 3.88 अरब लोगों के बराबर की सम्पदा सिमट गई है। चीन भी इससे अछुता नहीं रहा है। देश के आर्थिक

सुधारों का सबसे ज्यादा लाभ किनको मिला है, यह हालिया जारी वैलथ रिपोर्ट में मिल जाता है। देश में आर्थिक सुधारों के 25 साल बाद अमीर 50 गुना और उनकी दौलत 1100 प्रतिशत तक बढ़ी है। देश में करोड़पतियों की संख्या 2.36 लाख है। विश्व के 50 शीर्ष अरबपतियों की सम्पदा 1645 अरब डॉलर है, इसमें 3 भारतीय मुकेश अम्बानी, अजीम प्रेमजी और दिलीप साघंवी भी शामिल है।

विश्व के इन शीर्ष 50 अरब पतियों में 27वें नम्बर पर मौजूद मुकेश अम्बानी की सम्पदा 1688 अरब रूपये, 43वें नम्बर पर अजीम प्रेमजी की सम्पदा 1123 अरब रूपये और 44वें स्थान पर विराजमान दिलीप साघंवी की सम्पदा का मूल्य 1116 अरब रूपये है। जबकि पहले नम्बर के अमेरिकी बिल गेट्स दूसरे नम्बर के स्पेन के अमानिस्यो और तीसरे नम्बर के वारेन बफेट की सम्पदा क्रमशः 87.4, 66.8, 60.7 अरब डॉलर की है। रूपये में आके तो यह क्रमशः 5916, 4556, 4148 अरब रूपये की बनती है। औक्सफाम की जारी रिपोर्ट के एक दिन बाद 19 जनवरी 2016 को न्यू वल्ड वेल्थ ने एषिया पैसेफिक 2016 रिपोर्ट जारी की है। उसमें बताया गया है कि एक साल के भीतर भारत में उच्च सम्पदा के मालिकों की आबादी 19.9 प्रतिशत बढ़ी है। यानि जिन 10 लाख डॉलर से अधिक सम्पदा वाले भारतीयोंकी संख्या एक साल पहले 1.98 लाख थी, वह अब 2.36 लाख हो गई है। भारत की कुल व्यक्तिगत संपदा 2952 खरब रूपये है। जबकि चीन में यह 11,669 खरब रूपये है।

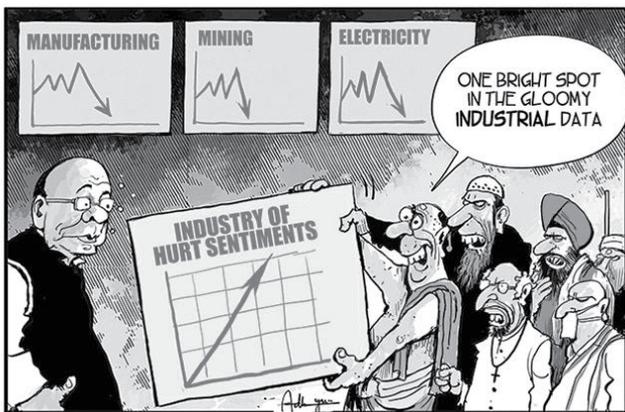
व्यक्तिगत संपदा के मामले में जहां भारत एशिया पैसेफिक देशों में चौथे पायदान पर है, वहीं व्यक्तिगत आय के मामले में वह निचले पायदान पर है। 2,36,775 की रूपये की व्यक्तिगत आय के साथ भारत नीचे से तीसरे स्थान पर है। जबकि 1.08 लाख की व्यक्तिगत आय के साथ पाकिस्तान सबसे निचले पायदान पर और आस्ट्रेलिया सबसे ऊपर है। सबसे सम्पन्न और सबसे गरीब की संपत्ति में द्वाइ हज़ार गुना का अंतर है। सबसे सम्पन्न 1% और बाकी 99% के बीच अन्तर 95 गुना हो गया है। फोब्स के अनुसार देश में 100 उद्योगपतियों की दौलत

23.34 लाख करोड़ रूपये हो गई है। इसके साथ ही क्रेडिट सुईस ने भारत की स्थिति का आकलन करते हुए बताया है कि भारत में सबसे धनिक मात्र 1% लोगों के पास ही देश की कुल सम्पदा का 53% हिस्सा है। यानि कि 99% आबादी के पास देश की कुल सम्पदा का आधे से भी कम 47% हिस्सा ही है। इसी तरह भारत में सबसे धनिक मात्र 10% लोगों के पास ही देश की कुल सम्पदा का 76.3% हिस्सा है। यानि कि 90% आबादी के पास देश की कुल दौलत का एक चौथाई से भी कम मात्र 23.7% हिस्सा है। पिछले 15 साल के दौर में यह विषमता और भी ज्यादा तेजी से बढ़ी है। यदि हम वर्ष 2000 में देखें तो पायेगे कि इस दौरान देश के 1% धनिकों के पास देश की दौलत का 36.8% हिस्सा था जबकि 10% सबसे बड़े धनिकों के पास देश की दौलत का 65.9% हिस्सा था जो अब 15 सालों के बाद और व्यापक होता हुआ क्रमशः 53% और 76.3% हो गया है। गरीब और अधिक गरीब हो गये हैं तथा अमीर और अधिक अमीर बन गये हैं।

### ग्रामीण आबादी

जनगणना 2011 के आंकड़े बता रहे हैं कि देश की आबादी 121.2 करोड़ में 68.84 करोड़ ग्रामीण हैं तो 31.16 करोड़ शहरी। इनमें ले-दे के ठहरी 48.2 करोड़ कमानेवाली आबादी। जो कुल आबादी का है तकरीबन 40 प्रतिशत। 95% परिवारों की आमदनी 10,000 रूपये महीने से कम है। इसमें खेती से रोजगार पाने वाले 55 प्रतिशत है तो उद्योग और सेवा से कमानेवाले 45 प्रतिशत। इन्हीं आकड़ों को खंगाले तो पाते हैं कि 11.6 करोड़ तो रोजाना फिर रहे हैं, इधर-उधर रोजगार की तलाश में। इनमें 8.4 करोड़ साक्षर है तो 3.2 करोड़ निरक्षर भी। इन सरकारी आंकड़ों की माने तो बेरोजगारी की दर है 9.6 प्रतिशत। जो वास्तव में है दुगुनी-तिगुनी। जैसाकि जनगणना के आंकड़े बता रहे हैं कि 55 प्रतिशत आबादी आज भी खेती से जैसे-तैसे अपनी आजीविका चला रही है। खेती की लगात न निकलने और कर्जभार बढ़ते जाने के चलते किसानों की आत्महत्याओं का दौर रूकने का नाम नहीं ले रहा है। छै?व के आंकड़ों के अनुसार आज दश में 80 प्रतिशत ग्रामीणों के पास एक हेक्टेयर यानि 10,000 वर्ग मीटर से ज्यादा जमीन नहीं है। 2 हेक्टेयर से ऊपर जमीन वाले किसान 7 प्रतिशत से ज्यादा नहीं है।

रोजगार के लिए गांव से गांव और गांव से शहर को ठिकाना बदलनेवाले भी कम नहीं। इस एक दशक में विस्थापन की मार झेलनेवालों की संख्या 10 करोड़ से ऊपर है। विस्थापन शिकारों का बड़ा बासा शहरी झुग्गियों के नरक में है। स्वच्छ भारत अभियान काशौर विज्ञापनों में तो बहुत है लेकिन हकीकत में न नदियां साफ हैं, न शहर, न गांवां। न शौचालय है न पानी। कहीं शौचालय बना दिये तो पानी नहीं है। जहां पानी है तो उसकी सही निकासी के साधन नहीं बनाये गये हैं। विष्व बैंक के अनुसार 2.4 अरब आबादी को सेनिटेशन की सुविधाएं हासिल नहीं हैं, उनमें 75 करोड़ भारतीय हैं



Courtesy: Adhwaryu, Times of India

और उनमें भी 80 प्रतिशत हिस्सा ग्रामीण भारत का है। आदमी के रहन-सहन और उसकी जीवनदशा को दर्शनेवाली विश्व मानव विकास रिपोर्ट के अनुसार 188 देशों के मानव विकास सूचकांक में भारत 130वें स्थान पर है। लिंग असमानता बनी हुई है। 188 देशों में महिलाओं की स्थिति को दर्शनेवाले सूचकांक में भारत और भी नीचे 151वें स्थान पर बना हुआ है। जबकि पुरुषों के मामले में यह 120वें स्थान पर है। इसी रिपोर्ट के अनुसार देश की आधी से अधिक आबादी बहुविध बुनियादी अभावों से ग्रस्त है। पुरानी उद्यमी योजनाओं के नये नये अंग्रेजीदा नामकरण और ड्रोल-ड्रमाकों से उनके आगाज केवल दिल बहलाने के काज बन कर रह गये हैं। 'मेक इन इंडिया', 'डिजिटल इंडिया', 'स्टार्टअप इंडिया', 'स्टेण्डअप इंडिया' जैसे अंग्रेजीदा नाम नौजवान पीढ़ी को भ्रमाने के सुगफे से ज्यादा कुछ नहीं हैं। नरेन्द्र मोदी शासन के शुरूआती एक साल के भीतर न केवल बैंकों के डूबत ऋण तेजी से बढ़े हैं, बल्कि 19.8% पंजीकृत कारखाने भी बंद हो गये हैं। निश्चित ही ऐसी स्थिति रोजगार और सार्वजनिक वित्तीय संस्थानों को हो रहे नुकसान को ही दर्शाती है।

### विस्थापन का दंश

मुंबई और दिल्ली पर प्रवासियों का दबाव सबसे ज्यादा है। इस बीच मुंबई में 20 लाख तो दिल्ली में 11 लाख प्रवासी बढ़े। शहरी इलाकों में रहनेवाला हर सातवां नागरिक झुगियों में रहने को मजबूर है। इस दशक में विस्थापन का दंश झेलनेवालों की संख्या निश्चित बढ़ी है। बांधों व परियोजनाओं के कारण भी विस्थापन बढ़े हैं। इस बीच 6.90 करोड़ परिवार गांव से गांव व 3.60 करोड़ गांव से शहरों में जा बसे। इस बीच रोजगार के लिए पलायन करके शहरों की ओर आने से शहरी आबादी बढ़ी है। हरियाणा जैसे राज्य में जहां उसके अस्तित्व में आने के समय ग्रामीण आबादी 83 प्रतिशत थी, अब 70 प्रतिशत रह गई है। यहा शहरीकरण तेजी से बढ़ा है। सबसे ज्यादा शहरीकरण तमिलनाडु में हुआ है। तमिलनाडु में 74.8%, महाराष्ट्र में 61%, गुजरात में 58%, पंजाब में 52.5%, कर्नाटक में 49.5% शहरीकरण हो गया है। सबसे बड़ी दिक्कत यह है कि इस बढ़त शहरीकरण के समान्तर बुनियादी नागरिक सुविधाएं नहीं बढ़ी है और लोगों का जीवन नारकीय हालातों से दो-चार है।

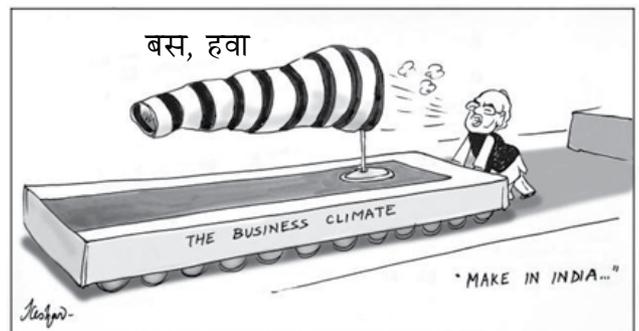
'अफोर्डेबल हाउसिंग' के नाम पर भवननिर्माता गुप सरकार से सस्ती जमीन और सब्सिडी का लाभ ले, बड़ी? बड़ी आवासीय बहु मंजिला इमारते तो खड़ी किये जा रहे हैं परन्तु इनकी कीमतें इतनी ज्यादा हैं कि वह किसी भी गरीब तो



Always on top, India's 'Clout Nine' PM.  
Courtesy: Ninan, Times of India

दूर मध्यमवर्ग की पहुंच में भी नहीं आ रही हैं। सन्नटे में खड़ी इन बहुमंजिला इमारतों में कोई रहनेवाला नहीं है और जरूरतमंद लोग बिना मकान के खुले में रहने को मजबूर हैं। आवास के अभाव में जैसे जैसे तिनका जोड़कर रेल पटरी के किनारे दिल्ली में बसी एक कच्ची बस्ती को पूस की ठंडी रातों में उजाड़ने की हालिया घटना और उसमें एक मासूम की हुई मौत ने नरेन्द्र मोदी सरकार के असल चेहरे को दुनिया के सामने ला दिया है। न खाऊंगा, न खाने दूंगा, का नारा थोथा साबित हुआ। ग्लोबल ट्रान्सप्रेन्सी रिपोर्ट में भारत की स्थिति न केवल जस की तस है बल्कि विदेश मंत्री से लेकर वित्तमंत्री और भाजपा सरकार के 3 मुख्यमंत्रियों पर उठे गडबडझाले के सवालों पर मोदी का 'मौन' मनमोहन के 'मौन' से ज्यादा लम्बा खिंचता जा रहा है। बेकारी की सुध लेना तो दूर इस बीच मनुवाद और पाखंड प्रेरक बयानों से न केवल दलितों पर जुल्म बढ़े हैं बल्कि अल्पसंख्यकों पर भी आक्रमण बढ़े हैं।

पूंजीपरस्त उदारीकरण और साम्राज्यवाद भक्ति में लीन दक्षिणपंथी सत्ता स्वतंत्रता, समता और भातृत्व के संविधानी वादे के उलट जाति, धर्म और लिंग के विभाजित करते नारों के जोर में न संविधान की उद्देश को पूरा कर पा रही हैं और न ही धर्मनिरपेक्ष जनतंत्र, आर्थिक आत्मनिर्भरता, संघीय ढांचे और सामाजिक न्याय पर टिक पा रही है। हम भारत के लोग बतौर अपने प्रतिनिधि संसद में जिन्हें निर्वाचित कर भेज रहे हैं, वे आखिर किनके लिए काम कर रहे हैं? न मजदूर के लिए, न किसान के लिए, न युवाओं के लिए न दलित के लिए, न महिलाओं के लिए, वे जो भी कर रहे हैं, केवल पूंजी के लिए। राष्ट्रवाद का ये कैसा गान, जिसमें अवाम का नहीं कहीं नाम। सरकार के पास सिर्फ रह गया विदेशोंमें तफरी का काम।



Courtesy: Keshav, The Hindu,

# Who is an Anti-national?



*For Rohith Vemula  
& Kanhaiya Kumar,  
Nationalism is about  
the Welfare of the Indian people  
over that of the Indian state,  
making them threats  
in the eyes of goonda nationalists*



**G. SAMPATH** (COURTESY: THE HINDU 17/2/2016)

In the rest of the world, history repeats itself first as tragedy and second as farce. In 21st century India, history repeats itself first as farce, and second on prime time.

Can a bunch of hysterical TV anchors really fool a nation into believing that the brightest students of one of its best universities are “anti-nationals” and their thuggish persecutors “nationalists”? Can India’s famed diversity save it from falling for the tired old game of witch-hunting anti-nationals? Well, the ruling dispensation seems to be betting against it.

So we’ve heard Bharatiya Janata Party (BJP) president Amit Shah say the Congress vice president Rahul Gandhi is an anti-national. Why? Because he has been siding with the anti-national students of Jawaharlal Nehru University (JNU). The political intent behind this accusation cannot be misread. But unfortunately for Mr. Shah, the idea of Mr. Gandhi as an anti-national is, at best, amusing; at worst, an affront to the imagination.

Already, according to the nationalist taxonomy of the Sangh Parivar, Adivasis in central India, Dalit students, Left intellectuals, human rights activists, a certain religious minority, anti-nuclear activists, beef eaters, non-haters of Pakistan, inter-religious couples, homosexuals, and labour activists are anti-nationals. If we take into account Monday’s episode of goonda nationalism at Patiala House in New Delhi, we must expand the list to include journalists, people dressed like JNU students, anyone without an identity card, anyone recording goonda nationalists in action, and anyone opposed to the said goonda

nationalists.

At this rate, it seems likely that by the time the National Democratic Alliance (NDA) finishes its term, the vast majority of Indians would have turned into anti-nationals. The only cure for their anti-nationalism being the healing nationalist brutality of an Akhil Bharatiya Vidyarthi Parishad (ABVP) or Bajrang Dal lynch mob, while India’s nationalist police presides over the ceremony, peacefully.

What exactly is goonda nationalism? A goonda nationalist is anyone who arrogates to himself the job of certifying citizens as anti-national.

## **The turn to goonda nationalism**

Goonda nationalism is not a new phenomenon. The German historian Arthur Rosenberg, in his book, *Fascism as a Mass Movement*, refers to two conditions as prefiguring the rise of fascism: the rise of right-wing nationalism, and an active connivance between the state and identitarian storm troopers. What India has witnessed over the past month, first in Hyderabad Central University (HCU) and now in JNU, is early consolidation of these two conditions for the furtherance of an agenda that we shall not call fascist because, as we’ve been assured repeatedly by eminent Indian liberals, India is too diverse and Indian democracy too resilient for us to use the f-word.

Yet the pattern is too striking to miss. In HCU, the crisis was sparked off by a students’ association expressing sympathy for Yakub Memon, whose execution has been questioned by several legal luminaries. The HCU unit of

the ABVP spearheaded the persecution of this student body by branding them as “anti-national”. Its case was taken up by a BJP member of Parliament (MP), Bandaru Dattatreya, who sent a complaint to the Centre. The outcome: a pliant vice-chancellor and a pliable police acted against the students targeted by the ABVP, and the story hit the national headlines with the suicide of Rohith Vemula, a vocal critic of the ABVP and its violent majoritarianism.

In JNU, the crisis was sparked by a group of students organising a protest meeting in support of Afzal Guru, whose execution has been questioned by several legal luminaries. The ABVP spearheaded the persecution of the students involved by branding them as “anti-national”. Its case was taken up by a BJP MP, Maheish Girri, whose complaint led to an FIR being lodged. The outcome: a pliant vice-chancellor and a pliable police acted against the students targeted by the ABVP, and the story hit the national headlines with the arrest of JNU students’ union president Kanhaiya Kumar, a vocal critic of the ABVP and its violent majoritarianism.

The stick used to beat the students in both cases was nationalism — one specifically of the right-wing kind. The stick is wielded, as Rosenberg noted, by the state giving free rein to identitarian storm troopers — in this case, the ABVP.

It is worth noting that the crackdown on dissent in the JNU campus, as well as the attack on journalists at Patiala House, comes after much public shaming of the NDA’s unwillingness to uphold tolerance. It is as if the months of liberal backlash over intolerance has had zero impact on the NDA.

India’s bane has been the failure of its self-proclaimed ‘constitutional’ liberals to acknowledge that the forces of Hindutva and economic liberalism (or neo-liberalism) are a package deal. It is this failure that leads them to time and again frame such violence simply as attacks on free speech, while remaining blind to their own complicity in the political economy of repression.

### Let down by the liberals

In their heated embrace of economic liberalism, India’s liberal elites looked away as the state either went after or neglected the interests of labourers, the urban poor, the

farmers, the landless, the land-poor — the vast majority of whom are from socially marginalised castes. Now they find the state looking away as their own liberal freedoms come under siege by state-endorsed illiberal forces.

Incidentally, both HCU’s Rohith Vemula and JNU’s Kanhaiya Kumar had the clarity of vision to see through such self-serving liberal delusions. Vemula tried to unite the twin minorities of Dalits and Muslims on the HCU campus. Mr. Kumar’s agenda was to unite the student community and informalised labour against the divisive politics of the ABVP inside JNU and neo-liberal economic policies outside. It was this acuity of political vision — owed in no small measure to their underprivileged origins — that made them such threats in the eyes of goonda nationalists.

Is nationalism about the welfare of the Indian people or that of the Indian state, which anyway seems beholden to foreign capital rather than Indian labour? Who has the right to label anyone as anti-national? And how should the average Indian citizen respond to the charge of being an anti-national?

The battle is already lost if one seeks to answer the charge by trying to prove that one is not an anti-national. The correct response, as Mr. Kumar showed in a brilliant speech that went viral on social media, is to go on the offensive, and ask what qualifies goonda nationalists to issue certificates of nationalism, and to question the motives of a government that allows them to do so.



Courtesy: Satish Acharya, sify.com

# Modi sarkar threatened democracy; that is the most anti-national of all acts

**Pratap Bhanu Mehta**

President, Centre for Policy Research, Delhi,  
and contributing editor, The Indian Express  
(Courtesy: The Indian Express)

The arrest of Kanhaiya Kumar and the crackdown on political dissent at JNU suggest that we are living under a government that is both rabidly malign and politically incompetent. It is using nationalism to crush constitutional patriotism, legal tyranny to crush dissent, political power to settle petty scores, and administrative power to destroy institutions. The instigation of this crackdown was the alleged chanting of some anti-national slogans at JNU, and a meeting to mark the death anniversary of Afzal Guru. But the government's disproportionate response smacks of tyranny of the highest order. It ordered the arrest of Kanhaiya Kumar, whose speech had nothing anti-national about it.

The fury with which the home minister and HRD minister intoned on defending "Mother India" and wiping out anti-national events, suggests several things. This was a political decision taken at the highest levels of government. It represents an open declaration by government that it will not tolerate any dissent. It clearly put on display this government's imperiously presumptuous claim that it has the monopoly on nationalism. It was meant to be a display of brute force against a speech that was not in any way an immediate instigation to violence. The crackdown was an act designed to revel in ignorance of the law of sedition. Indeed, it was insidious in its remarkable ability to make ignorance the flaming torchbearer of nationalism. The government does not want to just crush dissent; it wants to crush thinking, as its repeated assaults

Nothing that the students did poses nearly as much threat to India, as the subversion of freedom and judgement this government represents.

The crackdown signals an utter lack of judgment in the government, where ministers manage to manufacture a national crisis out of what were always, at best, minor affectations in student politics. The ABVP's constantly seeking government interference in university affairs on ideological grounds does not portend well for the future.

on universities demonstrate.

They want to peddle a patriotism whose condition of possibility is the wiping out of all thought. It is important not to confuse several issues. Some of the students may have been deeply misguided in the beliefs they hold. But a university is the space to debate them: yes, even the hanging of Afzal Guru. But nothing they said amounts to a definition of illegality that should befit a liberal democracy. As a society, we are also losing sight of a basic distinction: the threshold of justification required for using the coercive power of the state is not satisfied merely because someone disagrees. In fact, the critique of what the students were doing has been vitiated because it has resorted to force. It is also important to remember that what is at issue here is not the definition of patriotism, or who is or is not anti-national. Large sections of the media and intelligentsia are gullibly letting the question of nationalism frame the terms of debate. So, even at the risk of hyperbole, it is a moment to assert that being anti-national



HM gets info on all anti-national activities from a reliable bird brain.  
Courtesy: Ninan, Times of India



is not a crime. Indeed, if the definition of nationalism is narrow and pinched-up, if it does not brook serious criticism, if it is aligned with tyranny, if it trades on an anti-intellectual ignorance, and its purpose is to unleash a frenzy of destructive passion, then being anti-national might even be an obligation. Make no mistake: the purpose of such a use of state power is to put all defenders of liberty, all radical critics of the state, on the defensive. Its purpose is to make traitors of all of us.

But besides being malign, the government's actions are politically stupid. In a narrow sense, the crackdown fulfils the government's agenda: polarise and confuse the population by constantly debating nationalism; give full rein to the politics of resentment that the government harbours against institutions it has declared "Left." But it does long-run damage to the government's credibility in several ways. It gives the opposition exactly the pretext to unite that they need. It is hard to see the government being able to carry much of the country with it, if it constantly uses such vendetta. It will not be a surprise if another parliament session is the casualty of such overreaction. And the opposition would be well within its rights. Dissent is not something to be trifled with. As atrocious as the Congress and Left's record on freedom of expression is, this is an opportunity for them to signal a new beginning. But they have to learn this lesson. The Congress and the Left have been hiding behind their own self-declared virtue for far too long, to the point where they created and used

all the legal instruments of suppression the BJP is deploying with such effect. The politics of dissent will have to be rescued from the politics of opportunism.

The crackdown signals an utter lack of judgment in the government, where ministers manage to manufacture a national crisis out of what were always, at best, minor affectations in student politics. The ABVP's constantly seeking government interference in university affairs on ideological grounds does not portend well for the future. It has even given all those not on the Left a reason to rally with the "Left." JNU's importance to national intellectual life had been waning; the BJP has just resurrected it. Even from the point of view of their own critique of the Left, this is an own goal. It suggests that the BJP is a party that cannot repress its own base instincts, whose petty politics of resentment will always subvert whatever long-term goals it might have. The BJP has still not learnt any lesson from its fate over the last two years. The toleration debate will overshadow everything else it does, not because of some congenital anti-BJP conspiracy: it is because the protection of freedom is the life blood of a democracy. And in this case, it is the BJP that upped the ante. The BJP does not also understand one subtle point: that unless there is real and immediate violence involved, a democracy that cuts "anti-nationals" some slack is a robust democracy. For the fact that even people who push the boundaries of expression are safe makes us all feel safe.

Nothing that the students did poses nearly as much threat to India, as the subversion of freedom and judgement this government represents. The honourable ministers should realise that if this is a debate about nationalism, it is they, rather than JNU, who should be in the dock. They have threatened democracy; that is the most anti-national of all acts.

Courtesy:  
Adhwaryu,  
Times of India



# Junk sedition law: It lends itself to easy abuse, as is evident today in the JNU case

Times of India Editorial, Feb.18, 2016

India's archaic sedition law – which Mahatma Gandhi described as “prince among political sections of the Indian Penal Code designed to suppress the liberty of the citizen” – unfortunately remains on its statute books a century later.

The law must be scrapped forthwith before it does further damage. Consider the incongruity of the scenario currently unfolding in Delhi. On the one hand, on Monday as well as yesterday, police stood by passively as a group of lawyers took the law into their own hands and turned Patiala House court – in the heart of the national capital – into a war zone.

The group thrashed those they saw as “anti-nationals”, including journalists reporting on a sensitive case. On the other hand police have laid siege to a premier national university sniffing sedition within its walls, arresting the president of the students’ union along with some others.

This incongruity cannot be covered up by wrapping it around with the national flag. A proud democracy has been made to look like a banana republic. The address made by JNU students’ union president Kanhaiya Kumar has since been published by the media.

It takes its stand by the Constitution of India and by B R Ambedkar, widely regarded as the architect of the Constitution. It is a criticism of the SanghParivar, with some swipes thrown in at capitalism. One might agree or disagree with the contents of his speech (we largely disagree), but it is hardly less “nationalist” than anything put out by the SanghParivar.

To describe such speech as seditious is not only a trumped-up charge, it eliminates the distinction between legitimate political criticism and violent militancy. As further evidence of the hysteria and irrationality being whipped up around the “anti-national” issue, there is no case for attacking journalists because they are reporting on a court case. Without journalists and media, India would regress to resemble Taliban-ruled parts of Afghanistan.

That hardly serves any patriotic purpose. The problem is that the continuing existence of the sedition law on India’s statute books makes it low-hanging fruit, to be bitten on

whenever ruling politicians get lazy. Despite the Supreme Court ringing it around with many restrictions because of its potential for misuse, it has still been trotted out when someone protested a nuclear plant, or the liquor policy of a state government, or drew cartoons mocking Parliament, or ministered to sick patients in a Maoist-hit area. It’s high time free India rid itself of this relic of British colonialism.



## The attack on JNU is the beginning of an insurrection against the Indian constitution

said Prof. [Prabhat Patnaik](#) addressing the JNU students on 17 th Feb. 2016

Excerpts from the speech:

“JNU is a springboard from which a campaign is going to be launched against all who disagree with the project of this lot which is in power - the project of Hindu Rashtra. And this campaign is going to be launched in the name of “nationalism”. That anybody who disagrees with us is “anti-national”. And in fact in Delhi itself a situation of this kind, where not only do you have frenzied mobs around JNU, but the Police Commissioner washes his hands off the fact that lawyers enter, beat up people in front of TV cameras.

This is a situation of an insurrection. Basically the attempt is to take over the city; and not allow anybody to protest against it. This “take over the city” in the name of “nationalism” and brand everybody who is opposed to the Sangh Parivar as “anti-national” is a kind of insurrection whose beginning is

## State overreach on the campus

(The Hindu Editorial)

The Union government's response to the recent developments at Jawaharlal Nehru University betrays a disquieting intent to create an atmosphere of fear amongst its students and teachers. The rationale for the police action was an event to mark the anniversary of the execution of Afzal Guru, a convict in the Parliament attack case, and it is alleged that slogans were raised against India's sovereignty. However, unless there was actual incitement to violence, there really was no case for the police to swoop down on the campus, arrest students, and slap charges of sedition and criminal conspiracy on them. The Delhi Police seemed to have taken the cue from a remark made by Union Home Minister Rajnath Singh that "anti-national activities" would not be tolerated, and invoked the draconian pre-Constitution law of sedition. The arrest of Kanhaiya Kumar, president of the JNU Students' Union, who

belongs to the All-India Students' Federation, an organisation known to be affiliated to the CPI, is quite inexplicable, except in terms of the theory that he was chosen for his political antipathy to the AkhilBharatiyaVidyarthiParishad, the RSS's student wing. Neither his union nor the party to which it is affiliated supports separatism in Kashmir or opposes parliamentary democracy. The union has in fact disassociated itself from the views expressed by a small group of students who organised the event. Yet, an impression is sought to be created that Mr. Kumar and many other like-minded student activists in JNU are 'anti-national'.

Once again, Section 124-A of the Indian Penal Code, which makes sedition punishable with life imprisonment, has been casually invoked despite the Supreme Court repeatedly cautioning that even words indicating disaffection against the state will not constitute the offence, unless there is a call for violence or a pernicious tendency to create public disorder. It is difficult to dismiss the police action as a routine or expected response by the state to reports of allegedly anti-national speeches. The JNU campus nurtures political opinion of all shades. It is a haven for legitimate dissent and a locus of inevitable differences. Its atmosphere should not be undermined by some to whom its intellectual space is an eyesore. In recent times, the suicide of a scholar in the University of Hyderabad roiled the student community across the country and created an upsurge against the ruling dispensation wielding its ideological influence on campus activities. The misconceived manner in which Afzal Guru was commemorated by a handful of JNU students should not be a provocation for tarring the students' union with the brush of alleged anti-nationalism. The government should not sense in these developments an opportunity to suppress all dissent and seek to kill the ideological orientation of some student groups. Deviation from its own notion of nationalism cannot be treated as sedition. The line between dissent and treason may be thin to some, but the ability to distinguish between the two is a constitutional duty of the state. And given the history of its misuse and its incompatibility with a modern Constitution, Section 124-A of the IPC ought to be junked altogether.

JNU and Delhi. But on the other hand, it does appear, given the fact that over the next three days, they are going to carry this campaign all over the country that they are going to mobilise people on this issue. And this is nothing but an attempt to spread the insurrection from JNU and Delhi to the rest of the country.

In other words I see the attack on JNU as a beginning of an insurrection against the Indian constitution. Now in one sense, of course, I feel proud of the fact that the institution with which we are all associated is seen so much as the symbol of the constitution, as the symbol of democracy in this country, that the attack begins here.

What has stood in their way is the unity which you find here. What has stood in their way is the fact that the students have not got intimidated. The teachers have not got intimidated. The students and teachers have stood together. And what is more, large numbers of teachers in other parts of the country have stood with JNU... All over the country, teachers are solidarising with JNU. The project of destroying this constitution through the kind of insurrection that begins with an attack on JNU is going to be defeated."



## 33rd General Diamond Jubilee Year Conference of SZIEF

(Reportage by **K.David**, former Manager of *Insurance Worker* at Chennai)

The 33rd General Conference (Diamond Jubilee Year) of the South Zone Insurance Employees' Federation started off on January, 23, 2016 with a massive rally of more than 2500 comrades including a large number of women at Thanjavur, the 'Rice Granary' of Tamil Nadu. Com C.Ravindranathan Former President of SZIEF flagged off the rally. At the venue of the Inaugural Session, Com.M.Kunhikrishnan, President, SZIEF, hoisted the AIIEA's flag followed by homage at the Martyrs' Column. There were cultural programmes performed by the Thanjavur Saroj Art Troupe of Insurance employees. The Conference was preceded by campaign posters and banners throughout the city projecting the demands for protection of the public sector insurance industry and those of the common man. Such campaign programmes were also conducted in all the three States of Tamil Nadu, Kerala and Puducherry coming under the South Zone. Extensive campaign in the form of Jathas was also undertaken by all the Divisional Units of the Zone.

### Inaugural Session

The Venue of Inaugural Session was named after Com.R.Umanath. The session was presided over by Com.M.Kunhikrishnan, President SZIEF.

Com.G.Veeraiyan, a senior leader of the Agricultural workers movement and former MLA, who was the Honorary Chairman of the Reception Committee, greeted the participants in the session. He applauded the role of the Insurance employees for protection of the public sector insurance institutions to safeguard the interests of the people at large.

Com.A.K.Padmanabhan, All-India President of the Centre of Indian Trade Unions (CITU), inaugurating the conference, appreciated the activities of SZIEF inclusive of social arena which have broader vision. He lauded the role of the AIIEA units in providing relief in various forms to the people affected by the unprecedented rains and floods in Northern districts of Tamilnadu including Chennai and Cuddalore to extend a helping hand to the suffering downtrodden.

He recalled the glorious struggle of East Thanjavur region which is a guiding star for the Working class movement even today for integrating struggle against social oppression with struggle against economic exploitation. He explained the importance of the success of the general strike on September 2, 2015 and stressed the need for unity among the workers, peasants and landless agricultural workers.

Com.Amanulla Khan, President, AIIEA, greeted the conference of SZIEF which was playing an important role in the organization with strong conviction in fighting the evils in the society. He described the achievement of a splendid wage revision through a political struggle when wages and pension are attacked throughout the globe. The AIIEA demanded wage revision on the strength of LIC; he asserted that AIIEA would continue struggle for strengthening public sector insurance. He called for abolition of the Service Tax on LIC premiums and Income Tax on maturity proceeds which affects the savings of the people and creates difficulties for the agents and other field force. He urged the audience to fight against discrimination in caste and religion and to build up struggles with correct political understanding on the issue of political developments.

Com.V.Ramesh, General Secretary, AIIEA, said that the government was determined to disinvest the public sector and the task of the employees should be to protect the public sector insurance. We have to strengthen the bond with the people to garner their support for our objective. He also dwelt on the need to focus on the newer areas such as global warming. The conference would lead to a stronger organization with much broader perspective, he averred.

Com.Nagai Maali, MLA and Working Chairman of the Reception Committee, applauded the role of LIC employees in standing solidly with the workers and agriculturists as evidenced by the observance of Venmani Martyrs' Day on December 25 with the visit of hundreds of cadres to Venmani every

year. Com.M.Girija, Joint Secretary, AIIEA and Com.G.Anand, General Secretary, GIEA, South Zone, greeted the participants.

Com.K.Swaminathan, General Secretary, SZIEF, proposed a vote of thanks.

### **Delegates' Session**

The Delegates' Session was held in a hall named after veteran leader of the AIIEA, Com.R.Narayanan. 140 Delegates including 22 women comrades attended the conference apart from 179 observers including 26 women. Com.K.Swaminathan, General Secretary, SZIEF, presented an effective analysis of the various contents of the Report of the Working Committee in his introduction. He also described the tasks, the organization views and stressed the need to align with the left, progressive and democratic forces for advancement.

For the first time in the history of the conferences of SZIEF, a woman comrade, Com.M.K.Kalaiselvi of Salem Division initiated the discussion on the Report. 49 delegates including 14 women took part in it. The debate lasted for 11 hours preceded by the group discussions of delegations of divisional units.

Com.V.Ramesh, General Secretary, AIIEA, in his address, explained the tactics adopted by AIIEA to fulfill the dream of the employees on the question of wage revision. He advised to learn from experience that our attempts should not be restricted to changing the party in power but we should strive to change the economic path of this country. He pointed out that the change in government alone has not led to change in the policies and BJP government pursues the same policies which the Congress led UPA has followed with much aggressiveness. He also explained the efforts on another option for pension, New Pension Scheme, 100% DA neutralization for pre- 97 retirees, updation of pension, promotions, recruitment and several other points raised in the discussions. The employees should go to the people and explain to them how the globalization, liberalization and privatization policies affected them. They should also fight to protect the public sector through struggles, he concluded.

### **Special Session on Social Issues**

Com.K.Radhakrishnan, MLA and former Speaker of the Kerala Legislative Assembly, in his special address, said that BJP and the RSS were trying to make everything communal and encourage caste divisions. They have reduced the fund allotments for the social sector, but continue to give huge concessions to the corporate sector. They raise communal tensions in the name of protection of cows endangering the right to food of the common people of this country. He made

out several interesting facts in his hour-long address, which enthused the audience.

Making an address on Communalism, Com.R.Govindarajan, former Joint Secretary of AIIEA, said that the Sangh Parivar raises the issue of Ram Temple at Ayodhya again. Under Modi's regime, history is being converted into mythology against the scientific temper. There are attempts to divide the people on communal and religious lines and even ministers are making controversial statements. The intolerance practiced would affect the investments and growth. He cited several examples of intolerance practiced in the country and urged for creating awareness among the mass of the people to fight the project of Hindu rashtra.

There was a cultural programme on 24th night which was very interesting and the audience enjoyed the whole programme till the end. The performance of women art troupe and folk art troupes trained by Com Elangovan, active cadre of AIIEA, who was also recipient of Kalaimamani award of state government, was excellent.

### **Special Convention on Gender Issues**

Initiating the Convention Com.R.Vijaya Joint Convener of South Zone Working Women's Co-ordination Committee and Com K.R.Vini, briefed the house on the numerous activities undertaken by the Women's Sub-Committees in all Divisions of Tamilnadu and Kerala respectively. Com.M.Girija introduced Com. Abirami, who was a victim of honour killing and who fought against caste oppression. Her husband, a Dalit was murdered by her father and brother. She stood firm in the legal battle in which her father and brother were awarded life sentences recently. A cheque for Rs.25,000/- was given to Com.Abirami for her children's education by the Reception Committee.

Addressing the Convention, Com.Sudha Sundararaman, Vice-President of AIDWA, said that the true colour of BJP and Narendra Modi stands exposed and the people have to assert their right to freedom in the context of government policy encroaching on their social life. She said she was for direct participation of women in all social activities. There was all-round discrimination against Dalits and Muslims as evidenced by the suicide of Dalit Research Scholar Rohith Vemula in Hyderabad and the attacks on Shahrukh Khan and Aamir Khan. She asked LIC women to react against the evil designs of reactionary forces. Com K. Swaminathan announced the Madras High Court verdict on the same day awarding compensation of Rs 1,18,18,000 to 191 Dalit families of Uthappuram subjected to Police repression in which

ICEU Madurai division and MRGIEA played a significant role in documentation and financial assistance for legal battle.

Com.N.Ananda Selvi, Joint Secretary, SZIEF, proposed a vote of thanks.

Com.N.M.Sundaram, former President, AIIEA, greeting the Conference, called for motivating the young comrades to write more. He appreciated the AIIEA leadership for the splendid achievement on wage revision.

Com.Amanulla Khan, President. AIIEA, in his address on the Republic Day, described the Constitution of India as a document of social revolution. He appealed to fight the attempts to deny the hard won democratic rights through struggles. While celebrating the excellent wage revision, the employees should stand up and fight to protect the Public sector insurance institutions. The current scenario is one of repression and also hope for the future of the entire working class. The world is crisis-ridden due to the greed of capitalism and there are further attacks on the working people in the name of finding solution to the crisis. There was massive unemployment in a large number of countries resulting in a socially explosive situation. The need of the hour is peace, creation of jobs and dignified life. He quoted extensive statistics which showed India's plight in human development. Com.Amanulla Khan also explained the tactics adopted by the AIIEA for securing a good wage revision. He appreciated the SZIEF's innovative ideas to the AIIEA and hoped that the SZIEF would emerge much more vibrant from the conference.

Comrades B.S.Ravi, Treasurer, AIIEA, S.K.Geetha, Vice-President, SCZIEF, Former Presidents of SZIEF, Comrades S.S.Potti, C.Ravindranathan, former General Secretary, SZIEF and Vice-President of AIIPA, Com. K.Natarajan were present in the conference and greeted the participants. Com S.Rajappa, Former President of SZIEF honoured the Jatha participants and Com R.D.Dharanipathy, Former General Secretary SZIEF inaugurated the photo exhibition which had rare glimpses of moments of history.

Com.K.Swaminathan, summed up the debate. In his sum up, he agreed to include certain suggestions that came up in the discussion. He also gave clarifications on the points raised in the discussion. He announced the decisions of the conference on Service Tax on premiums and Income Tax on maturity benefits, steps to activate the P.F.I. Forums, formation of women art troupes and online Signature Campaign on the long-pending issue of 33% reservation for women. With his reply to the debate, the house adopted

the Report unanimously. The audited Statements of Accounts submitted by Com.R.K. Gopinath, Treasurer, was approved by the house unanimously. The conference adopted several resolutions on the problems facing the industry and the employees and the sections of the working class and downtrodden. A special resolution applauded the tactics adopted by the AIIEA in securing a spectacular wage revision for the insurance employees. The Credential Committee's Report was placed in the conference by its Convener, Com.S.Raman, Vellore Division.

The reception committee has donated Rs 1 lac each to Insurance worker, Theekathir (progressive daily having working class outlook) and Rs 25,000 to Tamilnadu Untouchability Eradication Front.

Com.T.Senthil Kumar, the newly-elected General Secretary, proposed a vote of thanks.

The 33rd General conference of SZIEF has created a lot of enthusiasm among the employees and is a conference of confidence!

The organization is bound to grow and strengthen itself with absolute unity to ward off the attacks on the public sector insurance industry!!

The conference elected unanimously the following Office-Bearers for the ensuing term:

President : Com.M.Kunhikrishnan  
 General Secretary : Com.T.Senthil Kumar  
 Vice-Presidents : Com.K.Swaminathan  
 Com.R.Dharmalingam  
 Com.R.Punnamurthy  
 Com.M.Rajeev  
 Joint Secretaries : Com.S.Sivasubramanian  
 Com.V.Suresh  
 Com.P.P.Krishnan  
 Com.R.Sarvamangala  
 Treasurer : Com.R.K.Gopinath  
 Asst. Treasurer : Com.V.Janakiraman

Conveners of South Zone Working Women's Co-ordination Committee:

Com.J.Vijaya & Com.K.R.Vini

The conference also elected the Working Committee Members of the SZIEF.



Com. Kunhikrishnan



Com. T.Senthil Kumar



Com. Gopinath

## Felicitation to SZIEF office-bearers

Com. M. Kunhikrishnan, re-elected as President and Com.P.P.Krishnan, elected as Joint Secretary of SZIEF in its 33<sup>rd</sup> General Conference held at Thanjavur in January 2016 were felicitated by LIC Pensioners' Association, Kozhikode Division in its 'Wednesday Meeting', held at Saroj Bhavan on 10.02.2016. Com. K.K.C. Pillai, President, LICPA was in the chair. Com. V.A.N. Namboodiri, the All India General Secretary, BSNL Pensioners' Association, who was on a visit to the city inaugurated the function. He briefly dealt with the problems faced by the Pensioners globally due to the neo-liberal policies pursued by governments and employers. In their acceptance speeches Comrades Kunhikrishnan and Krishnan spoke about the splendid wage revision in LIC achieved

by AIIEA, despite the difficult situation prevailing and the anti-worker attitude of the government. The AIIEA and AIIPA are making all out efforts for improvement in LIC Pension Scheme. Both of them urged the pensioners and employees to strengthen AIIEA and AIIPA and join the struggles of the workers and common men in the country. The left and secular forces of the country are to be strengthened for developing pro people, pro worker alternate policies, they added.

Earlier Com. Sukumaran Punnassery, Secretary, LICPA welcomed the gathering, including leaders of LICEU, Kozhikode Division. The meeting came to a close with a vote of thanks by Com. P. Vasu, Vice President, LICPA.

## Bhavnagar Division: 17th Annual General Meeting

The 17th Annual General Meeting of LIC Employees Union, Bhavnagar Division was held on 10-01-2016. The meeting was attended by large number of members from DO and all 11 BOs. Women members were also present in considerable numbers. The meeting was presided over by Com. Kamlesh Bhatt, president of Divisional unit. The guests Com. H.I.Bhatt, (Gen.Secy. Western Zone) and Com. Prajapati (Treasurer, Western Zone), Com. Falguniben Mehta (Women Convenor Western Zone) Com. Jaymin Desai (President, Surat DO), Com. Harshad Popat, (Gen.Secy.,Rajkot DO) were welcomed.

Com. H.I.Bhatt, in his address explained in detail the whole Wage Revision process. He informed at length how our wage revision is better compared to banks and other institutions. He called upon members for tough struggle ahead to stop mobility.

After address of Com. H.I.Bhatt, all guests including Sr.DM, Bhavnagar DO also gave speeches. Our other Comrade guests stressed upon the strengthening of our organization, increase in membership and participation in union activities by all members. They wished all success to AGM.



After lunch break, Com. Kamlesh Bhatt and Com. Dhiren Thakkar presented annual report and accounts which were adopted unanimously by the house. The

General Body unanimously elected Com. Kamlesh Bhatt and Com. Cyril Shukla as President and Gen. Secretary of Divisional Unit.

The AGM of LIC Employees Union, Bhavnagar DO concluded in enthusiastic and inspiring atmosphere. All members were very happy and acquainted themselves with latest information of our union and LIC.



## “Economics- A Primer” - Book Released at Madurai

ICEU, Madurai, Tirunelveli and MRGIEA collectively organised a function for release of book on 20th January 2016 at Madurai. This special programme was presided over by Com. G. Meenakshisundaram, President, ICEU, Madurai. The entire programme turned out to be a very successful with a massive participation of about 200 comrades from insurance as well as other fraternal trade unions.

Com. V.S.S. Rajan, Editor of Kaappeettu oozhiyar, welcomed the gathering. The book titled “Economics - A Primer”, a collection of essays by Com. E.M. Joseph, Former VP, SZIEF, earlier published in Magalir Sinthanai, was released by Prof. Dr. Venkatesh Athreya, Former HOD, Dept. of Economics, Bharathidasan University. Athreya dealt at length the deepening crisis confronting world economy with specific reference to Indian

context. Further, he reiterated the inherent nature of capitalism to get into crisis one after another, being more predominant with pursuance of neo-liberalism. He remarked that, in such a background, the book by Com. Joseph is written so simply that a reader would clearly understand the political economy behind what is happening across the world.

The first copy of the book was received by Com. V. Premila, Editorial Board, Magalir Sindhanai. She explained that Com. Joseph’s article on Basics of Economics helped cadres of AIDWA to understand the concepts. Com. M. Girija, Joint Secretary, AIIEA and Com. K. Swaminathan, General Secretary, SZIEF, greeted on the occasion. Com. E.M. Joseph, in his acceptance speech, stressed the need to understand the fundamental concepts with clarity and asked the audience to have extensive reading to understand the present developments. The program came to an end with vote of thanks by Com. R. Madhupal, President, ICEU, Tirunelveli. ■



## Kolkata Suburban Division: 125<sup>th</sup> Birth Anniversary of Dr. B.R. Ambedkar observed



The 125<sup>th</sup> Birth Anniversary of Dr. B.R. Ambedkar, the architect of Indian Constitution and epitome of struggle against untouchability was observed by KSDIEA in a befitting manner on 16<sup>th</sup> of January, 2016 at ABTA Hall, Salt Lake City. A Seminar was arranged on the subject : ‘INDIAN CONSTITUTION AND DR. B.R. AMBEDKAR’. The speaker of the seminar was Sri Kanti Biswas, former Minister of Education of Left Front Govt of West Bengal.

The seminar was presided over by Com Haridas Saha, the President of KSDIEA and Com Amitava Ghosh, treasurer of EZIEA also graced the occasion . At the outset, Com Shyamalendu Sil, member of the Headquarter Base presented a beautiful song followed by the inaugural address of Com Ujjal Paul , the General Secretary of KSDIEA. As many as 200 employees of nearby branch Units attended the Seminar.

Sri Kanti Biswas , the lone speaker in his simple and eloquent speech mesmerized the pact house. He pointed out that while adopting the Constitution Dr. Ambedkar warned that we may have political equality but not equality in economic and social life and he warned without economic equality democracy would be jeopardized. Therefore the Trade Unions like AIIEA while launching struggles on economic issues has to fight for social justice and democracy. He appreciated the role of AIIEA in the struggle for justice and freedom to Dalits and other depressed sections of the Indian society.

The Seminar came to an end with vote of thanks by Com Haridas Saha. ■

## Kozhikode Division: 25<sup>th</sup> Women's Convention

The 25<sup>th</sup> Women's Convention of LIC Employees' Union, Kozhikode Division was held at Calicut on 06.01.2016. Com. Alankode Leelakrishnan, noted cultural activist inaugurated the Convention and Com. M. Kunhikrishnan, Vice President, AIIEA greeted the participants. Nine comrades took part in the debate on the report presented by Com. T. Bindu (Convenor, Women's Sub Committee, Kozhikode Division). The Convention adopted various resolutions demanding Passage of women reservation bill, Prevention of atrocities against women, Recruitment of Class III and IV employees in LIC of India, Withdrawal of the Transfer and Mobility Policy unilaterally put forward by the Management and Withdrawal of the anti people, anti labour policies of the Central and State Governments and against disinvestment of shares of the public sector undertakings. More than two hundred women comrades from various Base Units attended the Convention.

Com. P. Padmini, former convenor of Women's Sub Committee, LICEU, Kozhikode Division was offered felicitations on the occasion. Com. P.P. Krishnan, General Secretary, LICEU, Kozhikode Division summed up the proceedings of the



Convention. Com. A.D. Poornima, M.D. Rugmini, K.P. Bindu, K. Shylaja and P.K. BhagiaBindu constituted the presidium of the Convention. The Convention unanimously elected a Divisional Sub Committee consisting of 36 comrades with Com. T. Bindu (Kozhikode) as Convenor and Coms. P.K. BhagiaBindu, M.D. Rugmini, C.H. Sapna (Kozhikode), K. Shylaja (Kasaragod), A.D. Poornima (Thalassery), K.P. Bindu (Kalpetta), K. Shylaja (Perinthalmanna) as Joint Convenors. Com. T. Bindu welcomed the gathering and Com. P.K. BhagiaBindu proposed the vote of thanks.

## Trade Union class at Trivandrum

LIC Employees Union, Thiruvananthapuram Division conducted a Trade Union Class in Arippa Forest Training Institute located in beautiful forest surroundings near Kula huppuzha. The class was held on 12th and 13th of December 2015.

Com. M. Gangadhara Kurup a veteran political activist and former Chairman of Public Service Commission inaugurated the class by taking the subject of 'Communalism'. This class gave the members an ideological understanding of communalism and the need to combat this menace.

Com. S.R. Durairaj, former General secretary of Tirunelveli division took the second class on the staff service benefits and explained how every benefit was secured through a serious struggle. His submissions were highly appreciated.

Com. M. Rajeev, SZIEF Vice president took the third class of the day on Organisation. As the entire session focussed on new comrades recruited recently, this class related the consciousness of the participants as they were given inputs about the functioning of the organisation in an efficient manner at branch level. The first day session of the class concluded by showing a film on Com.

Krishna Pillai, one of the founders of the communist movement in Kerala.

The second day session of the trade union class commenced with the class about relevance of trade union in the globalisation era which was taken by Com. Kallara Madhu, joint secretary of CITU in the district. As a national leader of the FMRAI, he had enough experience in the organised trade union movement. The increasing number of informal workers and contractual employees poses a new challenge to the existing trade union movement. This has to be faced in a newer perspective.

Com. M. Kunjikrishnan, SZIEF president took the last and the most important class on the history of AIIEA and the challenges to the Insurance industry. AIIEA would also take up the marketing issues of LIC particularly the problems faced by the agents and the developing officers. Policy serving should not be let down at any cost.

There was an inter-active session after each class. These sessions were lively where participants raised many questions and they were answered satisfactorily. These classes benefitted the large number of participants including the branch office-bearers.

# INSURANCE NEWS IN BRIEF

Reserve Bank of India is concerned with the mis-selling of the third party products by the banks, especially insurance products. As the complaints are on the increase, a study by academics/consumer activists also confirms that there has been a sizeable mis-selling of the products to their customers. The advantage is alleged to be taken by turning their customers into captive customers. The proportion of such mis-selling is considered to be so high by the Reserve Bank of India that it is considering regulatory action on the erring banks.

□

Many have started complaining and crying. Section 45 of the Insurance Act, which now says that the life insurers cannot repudiate a claim after three years of the policy being in force, even if a fraud is detected, has become a villain to many insurers. They are now complaining that the fraudulent claims are on the increase. While advising them to be careful at the stage of underwriting the lives, a member of the IRDA also suggests that after three to five years, when sufficient data is available to show that Section 45 has done significant damage, the industry can take it up with the Centre for amendment.

□

A sub-committee has been formed by IRDA to decide on the quantum of cap on commission to insurance brokers. The Insurance Brokers' Association of India wants the IRDA to leave this aspect to the market. The draft guidelines on this, released by IRDA recently has set a cap of 15% on the commission and other remuneration. The brokers' share of the total non-life insurance market is 27 per cent at around Rs 20,000 crore.

□

Life Insurance Corporation's decision to have its records in digitised format has sent shivers amongst the five insurance repositories operating in the market - NSDL Database Management, Central Insurance Repository, CAMS Repository Services, SHCIL Projects, and Karvy Insurance Repository. While SHCIL has already decided to exit the insurance repository business, word that a few may either shut down or alter their business plans is making rounds.

□

Lloyds is pitching very hard for more liberalisation in insurance sector. Its Chief is going around telling that India will gain by such action. "India is seriously underinsured particularly for the kind of risks that we do which are basically specialist risks " says he, creating a feeling that India needs

Lloyds more than Lloyds needs India. In fine deregulation is what Lloyds want.

□

Crisis looms large for major global insurance companies. American International Group Inc (AIG) proposes to spin off its mortgage insurance unit and sell its broker--dealer network as part of the sweeping changes it has been promising its shareholders. The biggest US commercial insurer by premiums also wants to cut \$1.6 billion of costs and return at least \$25 billion to shareholders over the next two years. AIG made a \$US2.2 billion (\$3.1 billion) profit last year, down from \$US7.5 billion (\$10.58 billion) the previous year. Zurich Insurance Group's net income last year slumped by 53% to \$US1.8 billion (\$2.54 billion), and to meet this slump it has decided to shed more jobs than previously announced and deepen organisational cuts. The net loss has been \$424 million compared with a profit of \$860 million a year earlier. The shake-up will result in up to 8000 job losses by the end of 2018. Mapfre SA, Spain's largest insurer has cut its annual dividend and posted a 32 percent drop in quarterly net profit as income from premiums fell.

□

During 2014-15, life insurers, in India, issued 259.08 lakh new policies, out of which LIC issued 201.71 lakh policies and the private life insurers issued 57.37 lakh policies. While the private sector registered a decline of 9.79 per cent with a slight improvement in the number of new policies issued against the previous year, LIC registered a significant decline of 41.55 per cent in the number of new policies issued.

□

LIC's operating expenses, in 2014-15, came down by 5.75 percent to Rs.22395.45 crore from Rs.23760.70 crore of previous year. The operating expenses of the Private Sector increased by 5.56 percent taking it to Rs. 14466.14 crore from Rs. 13704.71 crore.

□

While LIC during the year 2014-15 settled 98.19 per cent of the individual death claims, the private life insurers settled 89.40 per cent of claims. LIC repudiated 1.15 percent of claims while the private sector repudiated 7.78 percent of the claims.

□

LIC for the year 2014-15 paid a dividend of Rs.1803 crores an increase by Rs.163 crores at a time when the dividend by the private sector came down to Rs.1434 crore from Rs.1723 crore. ○

**A.M.KHAN, DHARWAD**

## ECONOMIC TID BITS

○ According to an agreement reached between unions and the Government of Canada, the public sector workers will have wage increase of between 5.25% and 7.75% over five years (well below the inflation rate), retirement age to be increased from 60 years to 61 years. The penalties for early retirement will increase from a reduction in benefits of 4% per year to 6% per year which means the workers who retire three years early would have their pension cut by almost one-fifth forever. The workers are opposed to this agreement.

○ The Bank of Canada has slashed Canada's economic growth projection for 2016 to just 1.7%. According to a study by Canadian Center for Policy Alternatives, the top CEOs of Canadian companies earned on an average C\$9 million each in 2014, more than the 184 times the earnings of an average worker. Between 2008 and 2013 the top 100 CEOs saw their income rise by 25%.

○ The continuous fall in the price of oil is having devastating effect on highly indebted oil exporting countries. Azerbaijan, which depends on oil for 95% of its export revenues, is in discussion with IMF and World Bank for \$ 4 billion bailout. Nigeria has asked for \$ 3.5 billion emergency loan from the World Bank and African Development Bank. Nigeria's foreign currency reserves have fallen from \$ 50 billion a few years ago to \$ 28.2 billion now and the emergency fund of \$ 22 billion set up in 2008 during financial crisis has fallen to \$ 2.8 billion.

○ The official unemployment rate of USA is 4.9%. However, according to US Jobs report, 9.9% of the workforce is either unemployed or working part-time. According to outplacement agency Challenger, Gray & Christmas, employers announced 75,115 job cuts last month, up from 15 years low of 23,622 in December. The GDP of USA grew at an annual rate of 0.7% for the quarter ending December and according to economists and financial analysts, USA has 20% chance of recession.

○ According to Annual survey of employment released by ILO, total global unemployment stood at 197.1 million in 2015 27 million higher than the 2007 level. It is expected to rise by 2.3 million in 2016 and a further 1.1 million in 2017. The world economy expanded by 3.1% in 2015, half a percentage lower than projected earlier. According to ILO, the Gini Index, measuring inequality has

risen significantly in most G20 countries with top incomes continuing to rise and the bottom 40% of households falling further behind.

○ Japan's economy contracted at an annual rate of 1.4% in the fourth quarter of 2015. The main reason attributed is significant fall in consumption spending, which dropped by annual rate of 3.3%, reflecting lack of growth in wages. Total wages in Japan have not risen by more than 1% for any year since 1997. Japanese economy grew at just 0.4% in the year 2015 from zero growth in 2014. Bank of Japan has cut the rate of interest on deposits to minus 0.1%.

○ Chinese exports for January fell by 11.2% in year-on-year terms compared to 3.6% decline. While imports contracted by 18.8%, China's foreign currency reserve which was at \$ 4 trillion once is now at \$ 3.23 trillion and declined at the rate of \$ 100 billion for each of the last two months. According to a report, during the last one year, companies and individuals have moved nearly \$ 1 trillion out of China. According to Mckinsey Global Institute, Chinese indebtedness rose from \$ 7 trillion in 2007 to \$ 28 trillion by the middle of 2014.

○ The Corporate debt across the globe has quadrupled since 2004 from \$ 4 trillion in 2004 to over \$ 18 trillion by 2014. According to Institute for International Finance, emerging markets saw \$ 735 billion capital outflow last year, most of it from China.

○ The unemployment rate of Tunisia is 15% amongst adults and youth unemployment is at 32%. The French Government has announced Euro 1 billion aid to Tunisia over the next five years to create jobs.

○ Vietnam is now one of the fastest growing economies in the world with GDP growth of 6.7% in 2015. It has a record \$ 14.5 billion foreign investment.

○ According to Oxfam report, just 62 richest billionaires in the world own as much as 50 % of world's poor and just 1% of rich people in the world have more wealth than the 99% of world's population.

○

**J.SURESH, MYSORE**

# WORKING CLASS STRUGGLES

## **Pakistan: Sindh health workers continue opposition to privatisation**

On 9<sup>th</sup> February, thousands of paramedics from different parts of Sindh province demonstrated outside the Karachi Press Club against the proposed privatisation of over 200 health facilities in the province. Members of the Pakistan Paramedical Staff Association (PPSA) demonstrated in January over the issue after doctors and paramedical staff at the Dadu Civil Hospital walked out on January 5. The PPSA alleged that the Sindh government is privatising the operations of 219 government hospitals in 24 districts throughout the province in an attempt to reduce staff and force patients to pay for treatment. Workers demanded that the government stop the privatisation and meet the chronic shortage of staff and medicines.

## **South Australian disability care workers protest**

Hundreds of workers from Minda Inc., South Australia's largest non-government disability services provider, demonstrated outside the company's North Brighton facility in Adelaide on February 6 in a dispute over a proposed new enterprise agreement. The United Voice (UV) union has been in negotiations for a new agreement with Minda since April. Workers want 2.5 percent annual pay increases with no loss of conditions. A union spokesman said Minda offered increases as low as 1.5 percent and significant reductions to conditions and take-home pay. A Minda representative declared that the company had to become more competitive with other service providers, following the introduction of the National Disability Insurance Scheme (NDIS). Under the former Labor federal government's NDIS, state government-run disability care centres are being closed and private operators invited to build and run new facilities.

## **Protest by London taxi drivers**

Around 8,000 black cab taxi drivers held a go-slow demonstration outside the Houses of Parliament on 10<sup>th</sup> February. It was organised by the Rail, Maritime and Transport union (RMT) in opposition to the use of the mobile telephone app Uber, which the traditional black cab drivers say is severely threatening their livelihoods.

## **Blockades by Greek farmers continue**

Greek farmers who held a 24-hour blockade of

the Temple highway on 8<sup>th</sup> February and continue the protest and blockade the highway indefinitely. Currently, there are around 135 such blockades by farmers. The blockades and other actions by the farmers are in opposition to the Syriza-led coalition attacks on social security—particularly pensions.

## **Strike by Irish transport workers**

A two-day strike of staff working for LUAS, the tram system in the Irish capital of Dublin, began 11<sup>th</sup> February 2016. The Services, Industrial, Professional and Technical Union (SIPTU) is seeking a substantial pay increase. Talks between Transdev, the company running the tram service, and SIPTU over the last 18 months have failed to come to agreement on a pay rise as part of an agreement to run for the next five years. The only offer put forward by Transdev is for a pay rise in line with current inflation, which would effectively mean a pay freeze. The strike affects around 90,000 commuters in the Dublin area who would normally use the service.

## **Protests in support of Polish dockers**

The International Transport Workers Federation organised protests in Luxembourg, Frankfurt and London in support of Polish dockers employed at the Deepwater Container Terminal in Gdansk. The Polish dockers, members of the Solidarnosc union, have been attempting to negotiate a collective bargaining agreement for the last 30 months. Solidarnosc has accused the company of getting rid of union activists during this period.

## **Salvadoran education workers hold brief strike for wage raise**

Administrative personnel of the departmental headquarters of the Ministry of Education (MINED) in San Miguel, El Salvador, stopped work on the morning of February 5. The workers took the action to press their demand for an 8 percent raise. Another demand is that all workers be given permanent status under the national Salary Law. Though they resumed their duties in the afternoon, the workers said that they would hold a one-day strike action if they are not listened to.

○

**S.SRIDHARA, MYSORE**

## For our Field Force

### LIC 136% in 10 Months

LIC has invested Rs.53,000 crore in domestic equity markets in the first 10 months of 2015-16 (136%) comparing to the Rs.39,000 Crore invested during the entire 2014-15. LIC's income on investments so far in 2015-16 is Rs 10,000 crore, even when the benchmark BSE Sensex has declined 11.20%. LIC has also bought over Rs.1,50,000 crore in government bonds so far this fiscal and has reached the cap. In the case of the government debt, the cap is 50% of total incremental investment of LIC.

### E-Term won't affect Agents

LIC has launched its own insurance repository, LIC E-services, which will allow its existing customers to check details of policies, including settlement status, online as well as buy new ones. The services to registered customers include status details on policies, bonuses, loans and claims. The portal will ensure access to policy-related information as well as payment anytime and anywhere, apart from buying a new policy online. LIC has already sold 40,000 policies online during the pilot phase and it does not believe that it will eat into the business of its 11 lakh agents. The nation-wide launch comes after testing the facility at 50 locations, including remote ones. So far in the current fiscal, LIC has sold 1.5 crore new policies out of which 6,000 were the new E-Term policies.

### LIC will cross target

LIC has expressed hope that it could surpass the new premium target set for the current fiscal, having already booked Rs.23,000 crore worth of sales so far. The Corporation had set a target of Rs.31,000 crore of new premium income this fiscal year. The private players' growth was driven by ULIPs, despite the stock market volatility, industry analysts said. ULIP sales now hold 50.2 per cent market share. In August, LIC had launched its new ULIP product.

### Service Tax

IRDAI has recommended waiver of service tax on the premium amount being paid by policyholders in order to have a level playing field with other financial products. It has also suggested extension of tax-break on pension products of life insurance companies on lines of that introduced by the Centre for additional investment of Rs 50,000 under National Pension System (NPS) last year.

### Pvt. Ins. Co. Account Attached

The Permanent Lok Adalat (PLA) ordered to attach the account of Iffco Tokio General Insurance Company Limited, which refused to pay Rs 3.04 lakh to a complainant despite repeated reminders. The manager

of the Syndicate Bank has also been directed to prepare a demand draft (DD) in the name of the beneficiary so that the amount may be handed over to the complainant with court's intervention.

### No Commercial Vehicles

Private general insurers are looking to reduce their exposure to commercial vehicle motor insurance, owing to high claims in the segment. The chief executive officer of a general insurer explained that several of them have begun to focus to private cars rather than commercial vehicles. (-Business Standard)

### Premium may rise

Premiums for general insurance products under the natural catastrophe segment could see a rise, in the wake of a rise in the number of incidents in this segment such as floods and earthquakes in the past two years. Insurance companies took a recent hit of Rs 4,800 crore due to claims arising from the floods that hit Chennai and other parts of Tamil Nadu. In 2013, floods and landslides in Uttarakhand led to losses of Rs 3,000 crore for companies. The premiums could see an upward revision of 10-20 per cent from FY17.

### Mis-selling tops

Mis-selling complaints dominate the grievances in the life insurance industry says IRDAI Annual Report 2014-15. Data showed that unfair business practice complaints, also called mis-selling, constituted the largest class of complaints accounting for 52% of the complaints in life sector during 2014-15.

### Complaints on Private

According to the Annual Report of IRDAI, outstanding grievances on Private Non-Life Insurance Companies increased by 993% where as Public Sector General Insurance Companies fell by 36%. Claims related complaints constitute major chunk (44%) of the complaints during 2014-15. In class-wise complaints, health insurance related complaints are having the highest number of complaints.

### Fitness Discount

IRDAI in its draft norms on health insurance said that insurers can provide discounts on renewal premiums based on fitness and wellness criteria. IRDAI said the premium charged for health insurance products offered to senior citizens should be fair, justified, transparent and duly disclosed upfront. IRDAI has also called for establishing a separate channel to address the health-insurance-related claims and grievances of senior citizens.

ARIVUKKADAL, THANJAVUR

# RESPONSE



Delighted to see new look Insurance Worker. The formats and front wrapper is very impressive. February 2016 has right mix of articles. Commendable editorial effort.

**Sugumaran, Cuddalore**

I congratulate the comrades of Jalpaiguri Division for undertaking a noble cause for the benefit of policyholders of LIC who did not continue payments of premium due to various reasons. They might not know that they were entitled to get back paid up value of policies after maturity. There are cases even after the maturity of the policy, the policy holders could not be contacted because of change of their address which were

not registered to LIC in time. The Jalpaiguri Division Insurance Employees' Association has taken up the task of searching those policy holders to arrange to hand over their legitimate amount of policy proceeds lying with LIC and a good number of cases they have successfully resolved the issues. It is really a commendable job that glorifies the image of LIC and commitment of employees' as well.

It would not be an exaggeration to mention here that Late Com Binay Mitra , a leader of our Kolkata Union took a similar venture long back when he was attached to Development Deptt at Rallis Building. Once he noticed that there were many unclaimed policy proceeds due to change of address of policy holders. Com Binay Mitra formed a group of union activists and sent them to locate that policy holder's present address and he along with his team successfully resolved many unpaid cases.

I would like to cite another classical case during Company regime. Pandit Udayshankar, a noted dancer of international fame took a policy for Rs. 10000 in the Madras Branch Office of Hidusthan Co-Operative Insurance. After maturity of the

said policy the CO sent him the claim settlement papers but those papers were returned to them with remark "Address cannot be found". After long time it was noticed by Com K.G. Ramanathan, the then Union Secretary there. He informed us whether we could find the present address of Pt. Udayshankar. We knew that his brother, Pandit Ravishankar, the sitar maestro was working at Delhi Centre of All India Radio. We got the current address of Pt. Udayshankar from him. He was then living a retired life. When he got back the policy proceeds he seemed happy and blessed the employees' union.

I feel the comrades of other centers too should follow the example of Jalpaiguri Division.

**Chandra Sekhar Bose**

## DONATIONS

Com.Atul Sarwate, Pune Division-I	Rs.2501
Com.Asit Kumar Bag, Singur Branch,Hooghly	Rs.2000
Com.G.Karthikeyan, Chittur Branch,Thrissur	Rs.1000
Com.Kalyan Chanda, Falakata Br Jalpaiguri Division	Rs.2234
Com.R.G.Meena, Bhilwara Br. Ajmer Division	Rs.2000
Com.R.P.Singh, Patna Branch-1,	Rs.1000
Com.R.Muralidharan, CBO-4,Chennai	Rs.5000
Com.Rakesh S.Patel, Joint Secretary, LICEU, Gandhinagar Division	Rs.5000

The Insurance Worker thanks these comrades for their fine gestures.

## COST OF LIVING INDEX

Month	Base2001	Base 1960
July	263	6003.21
August	264	6026.04
September	266	6071.69
October	269	6140.17
November	270	6162.99
December	269	6140.17
Base 1960=Base 2001x22.8259		

## General Insurance Retired Employees' Association formed in Bihar-Jharkhand

**G**eneral Insurance Retired Employees' Association, Bihar - Jharkhand State was formed at Patna on 17<sup>th</sup> October 2015 by holding its 1<sup>st</sup> Convention-cum-Conference. Sri Mithilesh Kumar presided over the conference. Com. Priyabrata Bagchi, Jt. Secretary, AIIPA was present in the conference. He explained the need for the formation of retired employees' association and also the present situation in the country. Com. Sunil Kumar, President, EZGIEA

and Com. Sanjay Jha, General Secretary, BJSIGIEA were present in the conference. Both of them greeted the newly formed association and they assured all help to strengthen the association.

The conference unanimously elected Sri V. N.Jha as President, comrade Jawahar Thakur as General Secretary and comrade Arun Kumar Sinha as Treasurer. The conference came to an end with the vote of thanks by com. Sanjay Jha.



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