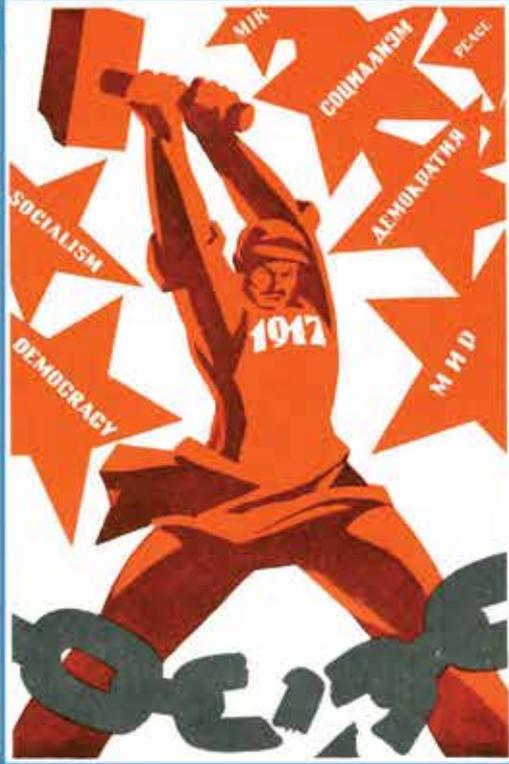


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SAVE
HUMANITY
from Barbarism of Capitalism
NATURE
from It's Unbridled Greed
MOTHER EARTH
for Humanity's Future



FORWARD WITH HOPE & CONFIDENCE



The Nefarious Money Bills



Performance of PSGI Companies



Shaheed Bhagat Singh
राष्ट्रीय आन्दोलन और मजदूर वर्ग

HDR 2016



Significance of MAY DAY -Our Task

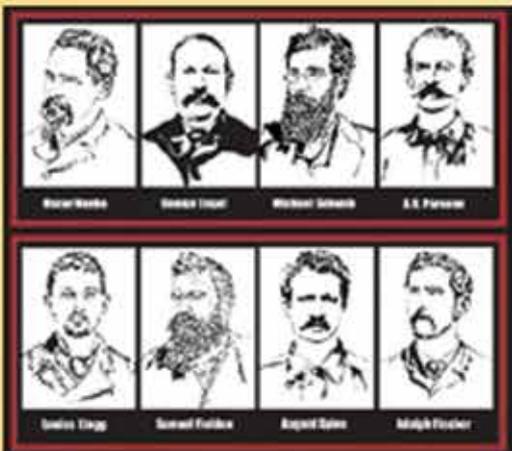
1ST MAY 2017

We organize our struggle:

Against the Imperialistic Barbarity

For the contemporary needs
of the people and the youth,

For a world without
exploitation and wars!



But, if you think that by hanging us, you can stamp out the labor movement – the movement from which the downtrodden millions, the millions who toil and live in want and misery – the wage slaves – expect salvation – if this is your opinion, then hang us! Here you will tread upon a spark, but there, and there, and behind you and in front of you, and everywhere, flames will blaze up. It is a subterranean fire. You cannot put it out.

August Spies, 31, on August 20, 1886.
One of the leaders hanged in Chicago, USA.



MAY DAY 2017

आओ कि आज गौर करें इस सवाल पर,
देखे थे जो हमने वो हंसी ख्वाब क्या हुए
दौलत बढ़ी तो मुल्क में इफलास क्यों बढ़ा
खुशहाली आवाम के असबाब क्या हुए

*Come let us today deliberate
on this crucial question
Beautiful dreams we had seen,
what happened to them?
If wealth grew in nation
why has poverty increased?
Means for peoples' welfare,
what happened to them?*

This important question raised by Sahir Ludhianvi is very relevant not only to the Indian working class but to the entire global work force as we celebrate May Day 2017. The added significance of May Day this year is that it is also the centenary of the Great October Revolution. Unarguably the Russian revolution

of 1917 shook the capitalist world and inspired the working people to wage relentless battles against its inhuman exploitation. It fired the imagination of wretched of the world and gave them courage to weave dreams of establishing a just international order. But the great experiment of building a society that promised equitable share of development and progress and a dignified existence to life faltered in implementation. The collapse of Soviet Union and the East European Socialist countries is a great set-back for all those striving to build a just society. This great experiment failed but not the idea behind. The idea of a just fair and equal society continues to survive and inspire the movement of the workers across the globe.

The May Day movement undoubtedly is the most important step in the onward journey of human civilisation in its quest for a fair, just, equal and exploitation-free society. On this May

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No.8, OTC Road, Bengaluru-560002, Ph:080-22211883
e-mail: insuranceworker1957@gmail.com
iw_2005@yahoo.com

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M.Ramu, Kriya Prakashana

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Day 2017, we look back with pride the glorious struggles of the working class across the globe in the last hundred years and more. These struggles demanded enormous sacrifices and the workers paid them to snatch some rights and benefits from the capitalist exploitative order. Yes, some benefits were won but the global societies remained by and large unequal and exploitative. This exploitation increased manifold under the neo-liberalism era which witnessed massive increase in the global wealth and the same getting concentrated in few hands. This concentration of wealth has created huge inequalities and today global inequality is worse than any time since the 19th century.

A broad consensus of various studies suggests that just 8.1 percent of the population own 84.6% of the global wealth whereas 71% of the global population hold only 3 percent of the global wealth. This increasing concentration of wealth has helped the rich subvert the true essence of democracy. Democracy is not just a number game. It is as much about fair governance and a commitment towards distributive justice. But today democracy has been hijacked by the rich and the powerful. This is evident from the fact that in most of the countries, it is the rich who control the levers of power and so the governments. The US cabinet under Donald Trump presidency is packed with billionaires with very little concern for the sufferings of the common people. It is said that the Trump cabinet is the richest in American history.

The situation is not very different in India where money power has a great influence over the outcome of elections. The Modi cabinet too is one of the richest in the history of independent India. 72 out of 78 Ministers are crorepatris and the average declared assets of the Council of Ministers is a staggering Rs.12.94 crore. This is in a country where over 30 percent live in abysmal poverty and with a shameful record in human development. India today presents a picture of prosperity for a few and deprivation for the vast majority.

The past decade has been terrible for the working class. The crisis that led to meltdown of the financial markets in 2007-08 continues unabated. This crisis has devastated the life and living of the vast majority of the global working class. Their wages, pensions and

jobs have come under tremendous onslaught. The workers are heroically fighting battles to safeguard their hard won rights and benefits. The present crisis has clearly demonstrated that capitalism is not capable of solving even the basic problems of humanity. The events in the past few years have also demonstrated that the Washington Consensus on globalisation has collapsed.

As we celebrate May Day 2017, we see a surge of right reaction across the globe. The coming to power by the rightist political formations in many countries is due to the disenchantment created by neo-liberalism. The Left failed to channelize this disenchantment by projecting an alternative model of development. Many of the so-called Left parties supported neo-liberalism and hence lost trust of the workers. The rightist political forces successfully capitalised on the fears of the people to capture political power. It is a tragedy that the workers placed faith in the very persons who exploited them to become ultra rich in the misplaced hope that they will bring them a better life.

The success of the rightist forces is also due to their perfecting the art of rhetorically defining their national community both by its supposedly shared characteristics and its inevitable enemy. If for the Europeans the enemy is immigrant workers; in America it is a combination of immigrant workers, Muslims and workers in countries where American jobs are outsourced. The massive migration witnessed in the recent past from the war torn countries itself is the result of imperialist machinations. In India the rightist forces claim that the majority community is homogenised despite the divisions in caste, region and language and an effort is on for political mobilisation of the majority community from the perceived threats from the minorities mainly Muslims. The situation is challenging both for the global working class and the Indian working class.

May Day 2017 comes with massive challenges for the Indian working class. There is total dominance of finance capital on governance which is detrimental to the interests of the workers. The country is in the grip of massive unemployment. Poverty, hunger and destitution are widely prevalent. Inequalities are at a scale never seen before.

One percent of the top population control more than 58 percent of the national wealth. The poor are enticed with slogans that create a make believe situation that Prime Minister is waging a class war against the rich on behalf of them. Even labour laws enacted by the British to control the growing upsurge of the workers during independence struggle are today seen as obstacle to growth. Through amendments to the labour laws even those minimum protection the workers enjoy is sought to be done away with.

Nationalism is given a perverted definition. Anybody who is opposed to the government, the Prime Minister and anti-people policies is freely branded as anti-national. The space for dissent and debate has drastically shrunk. The Prime Minister who promised a minimum government has let loose on the people a big State which wants to control every aspect of social life of citizens. Aadhar which was anti-national before 2014 has suddenly becomes the most preferred instrument of nationalism. The events in the Parliament in the last two years have clearly shown that there is a systematic effort to subvert democracy through bypassing of Rajya Sabha while enacting laws having far reaching consequences. Privatisation has become an article of faith. Public Sector insurance industry is lined up for sale. Groups allied to the ruling party and its ideological mentor has been given a free hand to impose their regressive social thinking on the people. Manslaughter is condoned in the name of cow protection.

This situation poses huge challenge to the

unity of working class and their trade unions. Class based struggles on the basis of a correct political understanding is the only answer. The trade union movement can never remain apolitical. This is true of the international working class too.

This brings us to ponder over the question Sahir raised. Growth in the GDP alone is not enough; generation of wealth is of no consequence unless there is effective intervention by the governments on behalf of the poor through distributive justice. This cannot happen under capitalism and therefore the argument that capitalism can be made more humane through struggle sound hollow. Capitalism will generate wealth but this will be only through exploitation of workers. As we celebrate May Day 2017, we need to reject capitalism and work for a social order that is free from exploitation. This is not an easy task. It requires huge efforts and protracted struggles. But this task has to be undertaken by the workers to save humanity from the barbarism of capitalism and also to save the nature from its greed and unbridled exploitation. Mother Earth has to be saved for the future of human race. This journey has to be taken with hope and confidence.

Insurance Worker extends its revolutionary greetings to all its readers, the Indian working class and the workers around the world on this glorious May Day 2017.

Long Live the rich legacy of May Day.
Long Live the glorious traditions
of May Day.

मई दिवस 2017

आओ कि आज गौर करें इस सवाल पर,
देखें थे जो हमने वो हंसी ख्वाब क्या हुए
दौलत बढ़ी तो मुल्क में इफलास क्यों बढ़ा
खुशहाली आवाम के असबाब क्या हुए

(आओ, आज हम इस निर्णायक सवाल पर विचार करें कि जो खूबसूरत सपने हमने देखे थे उनका क्या हुआ? यदि संपन्नता बढ़ी तो इस देश में गरीबी क्यों बढ़ी? लोगों के कल्याण के साधनों का क्या हुआ?)

2017 में मई दिवस मनाते समय साहिर लुधायनवी द्वारा उठाया गया यह महत्वपूर्ण सवाल केवल भारत के मजदूर वर्ग के लिये नहीं वरन् दुनिया की श्रम शक्ति के लिये बहुत प्रासंगिक है। इस वर्ष के मई दिवस का ज्यादा महत्व इसलिये है कि

यह वर्ष महान अक्टूबर क्रांति की सौवी वर्षगांठ है। निःस्संदेह 1917 की अक्टूबर क्रांति ने पूँजीवादी दुनियाँ को हिला दिया था और मेहनतकश जनता को इसके अमानुषिक शोषण के विरुद्ध निष्ठुर संघर्ष के लिये प्रेरित किया था। इसने दुनियाँ के गरीब लोगों की कल्पना को प्रज्वलित कर दिया था और एक न्यायसंगत अंतर्राष्ट्रीय व्यवस्था कायम करने का सपना बुनने का उन्हें साहस दिया था। लेकिन एक ऐसा समाज बनाने का महान प्रयोग जो विकास एवं तरक्की में सबको न्यायोचित हिस्सा देने तथा इज्जत के साथ जीने का वादा करता था, लागू किये जाने में विफल हो गया। सोवियत यूनियन व पूर्वी यूरोप के समाजवादी देशों का विघटन उन सभी लोगों के लिये एक धक्के के समान था जो न्यायोचित समाज बनाने की दिशा में आगे बढ़ रहे थे।

यह महान प्रयोग बेशक असफल हो गया लेकिन इसके पीछे का विचार असफल नहीं हुआ। एक श्रेष्ठ, न्यायोचित व बराबरी के समाज का विचार जिंदा रहा और दुनियाँ भर के श्रमिकों के आन्दोलनों को प्रेरणा देता रहा।

निश्चित रूप से मई दिवस का आन्दोलन अच्छे, न्यायोचित व शोषण-रहित समाज के अपने अनुसंधान में मानव सभ्यता को आगे बढ़ाने की यात्रा में एक महत्वपूर्ण कदम है। मई दिवस 2017 के अवसर पर हम गर्व के साथ पिछले 100 और उससे भी अधिक समय में मजदूर वर्ग द्वारा दुनियाँ भर में किये गये शानदार संघर्षों की ओर देखते हैं। ये संघर्ष बहुत अधिक बलिदानों की मांग करते थे तथा श्रमिकों ने पूँजीवादी शोषण व्यवस्था से कुछ अधिकार व लाभ छीन लेने में सफलता भी प्राप्त की। हाँ, कुछ अधिकार प्राप्त भी किये गये परन्तु विश्व का समाज प्रायः असमान व शोषणकारी ही बना रहा। नव-उदारवाद के युग में यह शोषण कई गुना बढ़ा जिससे दुनियाँ की सम्पत्ति में भारी वृद्धि देखी गई तथा इस सम्पत्ति को कुछ हाथों में केन्द्रित होते हुए भी देखा गया। सम्पत्ति के इस केन्द्रीयकरण से भारी असमानताएँ पैदा हुईं और आज विश्व में असमानता 19वीं सदी में किसी भी समय से अधिक है।

विभिन्न अध्ययनों की व्यापक सहमति यह बताती है कि केवल 8.1 प्रतिशत लोग दुनियाँ की 84.6 प्रतिशत सम्पत्ति के स्वामी हैं जबकि दुनियाँ की 71 प्रतिशत जनसंख्या के पास केवल 3 प्रतिशत सम्पत्ति है। सम्पत्ति के बढ़ते हुए केन्द्रीयकरण ने धनवान लोगों को जनतन्त्र के सार का विध्वंस करने में सहायता की है। जनतन्त्र केवल संख्या का खेल नहीं है। यह उचित शासन व न्यायोचित वितरण के प्रति समर्पण को भी उतना ही महत्व देता है। लेकिन आज जनतन्त्र का धनवान व शक्तिशाली लोगों ने अपहरण कर लिया है। यह इस तथ्य से स्पष्ट है कि अधिकांश देशों में शासन को धनी लोग ही नियंत्रित करते हैं और इसलिये वे सरकारों को भी नियंत्रित करते हैं। डोनाल्ड ट्रंप के राष्ट्रपति काल में अमरीकी मंत्रिमण्डल अरबपतियों से भरा हुआ है जिसमें आम आदमी की पीड़ाओं के लिए कोई चिन्ता नहीं है। यह कहा जाता है कि ट्रंप का मंत्रिमण्डल अमरीकी इतिहास में सबसे अधिक सम्पन्न व धनवान है। भारत की स्थिति भी कोई बहुत अलग नहीं है जहाँ धन की शक्ति चुनाव परिणामों को बहुत प्रभावित करती है। मोदी मंत्रिमण्डल भी आजाद भारत के इतिहास में सबसे अधिक धनवानों में से एक है। 78 में से 72 मंत्री करोड़पति हैं और मंत्रिपरिषद की घोषित औसत सम्पत्ति 12.94 करोड़ की चैका देने वाली राशि के बराबर है। यह एक ऐसे देश में है जिसमें 30 प्रतिशत से भी ज्यादा लोग अत्यधिक गरीबी में रहते हैं और जिसके मानव विकास का रिकार्ड शर्मनाक है। भारत आज कुछ लोगों के लिए सम्पन्नता एवं अधिकांश लोगों के लिए विपन्नता की तस्वीर प्रस्तुत करता है।

पिछला दशक मजदूर वर्ग के लिए बहुत भयानक रहा है। जिस संकट से 2007-08 में वित्तीय बाजार पिघल गये थे वह अभी भी कमजोर हुए बिना जारी है। इस संकट ने विश्व के मजदूर वर्ग के बहुत बड़े भाग के जीवन व जीविका को नष्ट किया है। उनके वेतन, पेंशन एवं रोजगार पर भारी आक्रमण हुए हैं। श्रमिक अपने मुश्किल से अर्जित किये गये अधिकारों व लाभों को सुरक्षित रखने के लिए असाधारण रूप से लड़ाईयाँ लड़ रहे हैं। वर्तमान संकट ने यह स्पष्ट रूप से दिखा दिया है

कि पूँजीवाद मानवता की मूलभूत समस्याओं को हल करने में भी सक्षम नहीं है। पिछले कुछ वर्षों की घटनाओं ने यह भी दिखला दिया है कि भूमण्डलीकरण पर वांशिंगटन सहमति नष्ट हो गई है।

जब हम 2017 का मई दिवस मनाते हैं तो हम दुनियाँ भर में दक्षिणपंथी प्रतिक्रिया का उफान देखते हैं। बहुत से देशों में दक्षिणपंथी राजनीतिक गठबन्धनों का सत्ता में आना नव-उदारवाद द्वारा पैदा किये गये मोहभंग के कारण है। विकास का एक वैकल्पिक नमूना प्रेषित करने में अक्षम रहने के कारण वामपंथ इस मोहभंग को रास्ता दिखाने में विफल रहा है। बहुत सी तथाकथित वामपंथी पार्टियों ने नव-उदारवाद का समर्थन किया है और इसलिये श्रमिकों का विश्वास खोया है। दक्षिणपंथी राजनीतिक शक्तियों ने सत्ता पर पकड़ बनाने के लिये लोगों के इस डर का सफलता पूर्वक फायदा उठाया है। यह एक त्रासदी है कि श्रमिकों ने इस झूठी उम्मीद में कि वे उनके जीवन को बेहतर बनायेंगे, उन लोगों पर ही विश्वास किया है जिन्होंने अतिधनवान बनने के लिए उनका शोषण किया है। दक्षिणपंथी ताकतों की सफलता का कारण अपने झूठे समुदाय की विशिष्टता एवं अनिवार्य दुश्मन की पहचान दोनों को ही राजनीतिक समुदाय के रूप में परिभाषित करना है। अगर यूरोपीयनों के लिये दुश्मन अप्रवासी श्रमिक हैं तो अमरीका में यह अप्रवासी श्रमिक, मुसलमान और उन देशों के श्रमिकों का योग है जिनमें अमरीका के रोजगार को बाहर से लिया जाता है। पिछले कुछ समय से यह देखा गया है कि युद्ध पीड़ित देशों से अप्रवास खुद साम्राज्यवाद की चाल है। भारत में दक्षिणपंथी ताकतें दावा करती हैं कि जाति, भाषा व क्षेत्र के आधार पर विभाजन के बावजूद बहुसंख्यक समुदाय एकरूप है और अल्पसंख्यकों, विशेषकर मुसलमानों से पैदा होने वाले खतरों के कारण बहुसंख्यक समुदाय की राजनीतिक एकजुटता के प्रयास किये जा रहे हैं। विश्व और भारत के मजदूर वर्ग दोनों के लिए ही स्थिति अब बदल रही है।

2017 का मई दिवस भारत के मजदूर वर्ग के लिए भारी चुनौतियाँ लेकर आया है। शासन के ऊपर वित्तीय पूँजीवाद का पूर्ण प्रभुत्व है जो श्रमिकों के हितों के लिए नुकसानदायक है। देश भारी बेरोजगारी की गिरफ्त में है। गरीबी, भूख व निराश्रयता व्यापक रूप से फैली हुई हैं। असमानता जिस स्तर पर है उसे इससे पहले कभी नहीं देखा गया है। ऊपर के एक प्रतिशत व्यक्ति राष्ट्रीय संपत्ति के 58 प्रतिशत पर अधिकार जमाए हुए हैं। गरीब लोगों को इस प्रकार के नारों से आकर्षित किया जाता है जैसे वे इस भ्रामक स्थिति को पैदा कर रहे हों कि प्रधानमंत्री उनकी ओर से धनवानों के विरुद्ध वर्ग संघर्ष कर रहे हैं। यहाँ तक कि ब्रिटिश सरकार द्वारा आजादी के आन्दोलन में श्रमिकों के उफान को नियंत्रित करने के लिए बनाये गये श्रम कानून को भी आज विकास के मार्ग में रोड़ा समझा जाता है। श्रम कानूनों में सुधार से श्रमिकों को मिली हुई न्यूनतम सुरक्षा को भी समाप्त करने की कोशिश की जा रही है। राष्ट्रवाद की परिभाषा को विकृत कर दिया गया है। कोई व्यक्ति जो सरकार, प्रधानमंत्री व सरकार की जन विरोधी नीतियों का विरोध करता है उसे मुक्त रूप से राष्ट्र-विरोधी घोषित कर दिया जाता है। बहस व असहमति के लिए स्थान सिकुड़ गया है। प्रधानमंत्री जिन्होंने न्यूनतम सरकार का वादा किया था, उन्होंने नागरिकों के सामाजिक जीवन के

हर पहलू पर नियंत्रण करने के लिए उनके ऊपर एक बड़ी सी सरकार को छोड़ दिया है। आधार जो 2014 से पहले राष्ट्र-विरोधी था वह अब अचानक राष्ट्रवाद का सबसे पसंदीदा उपादान बन गया है। संसद में पिछले दो वर्षों की घटनाएं स्पष्ट रूप से यह दिखाती हैं कि व्यापक परिणाम वाले कानून बनाने में भी राज्य सभा की परवाह न करके जनतन्त्र का विनाश किया जा रहा है। निजीकरण दृढ़विश्वास की मुख्य वस्तु बन गई है। सार्वजनिक क्षेत्र के बीमा उद्योग को विक्रय के लिए तैयार कर दिया गया है। शासक दल व उसके विचारधारात्मक परामर्शदाताओं से जुड़े हुए संगठनों को लोगों के ऊपर अपनी प्रतिक्रियावादी सोच को थोपने की खुली छूट दे दी गई है। गौरक्षा के नाम से आदमियों की हत्या को भी माफ कर दिया जाता है।

यह स्थिति मजदूर वर्ग व उनकी ट्रेड-यूनियन की एकता के लिए भारी चुनौती प्रस्तुत करती है। सही राजनीतिक समझ पर आधारित और वर्ग को आधार बनाकर किये जाने वाले संघर्ष ही एकमात्र उत्तर है। ट्रेड-यूनियन आन्दोलन कभी भी गैर-राजनीतिक नहीं रह सकता। यह अन्तर्राष्ट्रीय मजदूर वर्ग के लिये भी सही है। यह हमें साहिर द्वारा उठाये गये सवाल पर विचार करने के लिए विवश करता है। अकेले ज.डी.पी. में वृद्धि ही काफी नहीं है; सम्पत्ति पैदा करना तब तक बेकार है

जब तक सरकारों द्वारा गरीबों की ओर से न्यायोचित वितरण में हस्तक्षेप नहीं किया जाता है। पूंजीवाद में यह नहीं हो सकता और इसलिये यह तर्क कि पूंजीवाद को संघर्षों द्वारा अधिक मानवीय बनाया जा सकता है, खोखला नजर आता है। पूंजीवाद सम्पत्ति तो पैदा करेगा लेकिन यह केवल श्रमिकों के शोषण की वजह से ही होगा। जब हम मई दिवस 2017 का उत्सव मनाते हैं तो हमें पूंजीवाद को अस्वीकार करना पड़ेगा और शोषण से रहित सामाजिक व्यवस्था के लिये काम करना पड़ेगा। यह काम आसान नहीं है। इसके लिए बड़े प्रयासों व लम्बे संघर्षों की आवश्यकता है। लेकिन मानवता को पूंजीवाद की हवस से बचाने व प्रकृति की बेरोक-टोक लालच से रक्षा करने के लिए श्रमिकों द्वारा यह काम किया जाना जरूरी है। मानव जाति के भविष्य के लिये पृथ्वी माँ की रक्षा करनी होगी। इस यात्रा को विश्वास व आशा के साथ पूरा करना है।

2017 के मई दिवस के इस शानदार अवसर पर इंश्योरेन्स वर्कर अपने सभी पाठकों को और देश तथा दुनियाँ के मजदूर वर्ग को अपनी क्रान्तिकारी बधाई प्रेषित करता है।

मई दिवस की समृद्ध विरासत अमर रहे !

मई दिवस की शानदार परम्पराएं अमर रहें !

AIIEA'S LETTER OF 7TH APRIL 2017 TO LIC CHAIRMAN ON Renewal of Group Mediclaim Scheme for the year 2017-18

'This is with reference to your circular ref: CO/PER/ER-A/153/2017 dated 5.4.2017 on the above subject which was placed on Intranet earlier and subsequently sent to us by mail on 7.4.2017.

We would like to recall your address in the joint meeting of unions on 27.2.2017 during Information Sharing Session wherein you informed that certain improvements would be made in the Mediclaim scheme. In continuation to this, on 2nd March, 2017 Central Office Personnel department sent us a mail seeking suggestion for improvements in Mediclaim scheme at the earliest. In response to the mail, we promptly sent our suggestions for improvements.

On perusal of the circular referred above, it is disappointing to note that there are no improvements at all in the renewed Mediclaim scheme for the year 2017-18. The most important demand for increasing the basic sum insured is not conceded. Nor the demand for another option to join for the retired employees who could not continue in the scheme due to high rates of premiums as they were unaffordable to them is considered. It must be noted that majority of them discontinued before the introduction of subsidy for the retired employees. Now with the subsidy in premium available to the retired employees too, it is patently unjust not to give them an opportunity to join the scheme. This is simple discrimination.

We also fail to understand why suggestions from us were invited if they were not to be considered. If this is not mockery of consultative process, what else it is? This also shows the totally insensitive manner in which the suggestions of the most representative organization of the employees are treated. We condemn this attitude and urge upon you to reconsider the whole issue to include some of the most important suggestions we made.'

Significance of MAY DAY In Present Times-Our Task

Dhrubajyoti Ganguly

The May Day, is indissolubly bound up with Emancipation of the Mankind from exploitation through transformation of society, international solidarity of the working class and a day to pledge for international peace. In the present era of Neo-liberal globalization, the message of May Day has gained increasing relevance and importance.



The 130th May Day is observe by the Working Class across the globe in a very complex and unfavorable World scenario. The prevailing situation is indicative of the immense significance of May Day 2017. The history of May Day is well known and does not require any elaboration. But certain crucial events of history of the US Working Class Movements of early 19th century leading towards the glorious working class uproar on May 1-4, 1886 are needed to be revisited as very important learning aspects for the present day working class movement.

The *Hay Market upsurge* was never a sudden development. As the exploitation of workers was intensifying during the beginning of the 19th century itself, the US workers were subjected to inhumanely long working hours and the demand for appreciable reduced working hours started gaining momentum. Gradually the workers acquired the consciousness of united struggle and on *August 20, 1866 National Labor Union* was formed in the United States of America. The formation of National Labor Union with '8 - Hour Movement' was marked as a glorious event. The Resolution adopted in the formative convention of the US National Labour Unions said - "*The first and great necessity of the present, to free labor of the country from capitalist slavery, is the passing of a law by which 8 hours shall be the normal working day in all States in the American Union*". The convention overwhelmingly voted for independent political action in connection with the securing of the legal enactment of the 8 - hour a day by "*election of men pledge to sustain and represent*

the interest of industrial classes" (workers).

It is clear that the US Working Class Movement even at its nascent stage could understand that the only way for emancipation of the Workers from such grinding repression was to overthrow the capitalist system and they also felt that workers must elect the persons who have pledged to protect the working class interest. Thus, the convention and its declaration could draw the attention of the International Working Class Movement and the Geneva Congress (September 1866) of the First Working Men's International adopted a resolution in favour of '8-hour workday' demand.

The second significant aspect was that in 1867 the first volume of *Capital* was published. In the chapter "*The Working Day*", Karl Marx called attention to the inauguration of the 8 - hour movement by the US National Labor Union and Marx, while discussing on 8-hour movement, said, "*... Labor with a white skin cannot emancipate itself where labor with black skin is branded*". So, when the US National Labor Union had adopted resolutions to overthrow the capitalism itself, Karl Marx along with all his precious analysis on 8-hour movement emphasized on the unity of the working class for success of their struggle.

The May Day is a saga of sustained struggle of the US Workers. Huge number of workers were killed by the owners of the factories and industries along with the then US Government. A company named '*Pinkerton Agency*' was formed to break the strike and even murder

the striking workers. The owner of a Railway Company announced with vulgar obstinacy that he can hire one half of the working class to kill the other half. The brave struggle of the US Working Class facing such brutality became internationally acclaimed. On July 14, 1889 the 2nd Working Men's International decided to observe 1st May across the globe as the day of International Solidarity of the Working Class. The 2nd & 3rd Congress of the 2nd international resolved that the Workers of the World will also raise the demand of international peace on the May Day.

The May Day, thus is indissolubly bound up with Emancipation of the Mankind from exploitation through transformation of society, international solidarity of the working class and a day to pledge for international peace. In the present era of Neo-liberal globalization, the message of May Day has gained increasing relevance and importance. The upsurge of imperialist globalization with an alarming neo-conservative approach and inalienable crises of capitalism has put all the pledges of May Day under serious challenges.

The myth 'There Is No Alternative' to neoliberal globalization has been shattered. The global economy is in deep crisis. Rising unemployment & virtual ban on decent employment, continued de-growth in productive sectors, soaring debt which is almost triple the size of the global economy have brought about a society which is inhuman, undemocratic and hostile to working class. The paradox is that despite the crisis, the rich have become richer and from "Bail Out", a new route named 'Bail In' has emerged to siphon off the resources of the people into the hands of few rich.

The recent Oxfam report calls for "a new economic model to reverse an inequality trend" as only 8 dollar billionaires in the world own as much wealth as 50% of the world population i.e. 360 crore people hold together! World Economic Forum in its' last Annual Summit in 3rd week of January 2017 had to say 'rising in equality and social polarization posed two of the biggest risks to the global economy in 2017 and could result in roll back of globalization'.

We understand that the roll back of globalization is of utmost necessity but can only be done by the united movement of the people at large led by the working class. To avert such unified action and moreover to

divert the understanding that the cause of all evils is the Capitalist System itself, the world politics is being tried to be pushed towards extreme right. While the Oxfam report has analyzed "... More and more people (even) in rich countries are no longer willing to tolerate the status quo'. It also observes "... Success of Donald Trump's Presidential Campaign, a worrying rise in racism and widespread disillusionment with mainstream politics"

This means that the people who are reeling under crises are losing faith on the democratic process. Such situation is favourable for right wing shift in politics. This is one of the biggest challenges before the working class movement today. It is encouraging that the world is witnessing growing struggles against the devastating effects of the neoliberal globalizations; millions of people are marching on the streets demanding peace and shouting slogans against imperialism. But such struggles with immense potentials require correct ideological understandings for marching towards a radical social transformation that May Day calls for.

India also presents no different picture. 'Acche Din' is an illusion. The fascist ideology, as Mussolini said - *Fusion of Governance with the Corporate*, is now being practiced in India. While allowing the corporate sector to plunder the resources of the Nation, the authoritarian Govt. is drastically reducing the social sector spending. The *Credit Suisse* Report reveals that just within 2 years of the present dispensation, the wealth of 1% rich has gone up to 58.4% from 49% of India's total wealth.

The trend of the economy does not show any signs of bridging such widening income disparity. The unemployment problem has gained explosive dimension. The government data on employment reveals that only around 1.35 lakh jobs have been created in the top job creating sectors! The government, by its own admission in the parliament, did not fill up 89% of the vacant posts in its own departments. The agriculture sector continues to suffer. The phenomenon of peasant suicide has increased by 25%.

The devastating consequence of demonetization has further worsened the situation. The mindless move towards making the economy more 'investors' friendly', and the policy premised on attracting FDI and

Privatisation of almost all the Public Sectors plead earnestly for what they euphemistically call "removal of rigidities in the labour market" and to put it simply what they want is the ability for employers to retrench workers at will and keep the labour cheap. So, the labour laws are being changed. The anti-worker economic policies and the authoritarian steps of the Govt. are facing stiff resistance.

This *May Day* takes note that 18 crore working people of India had brought economy to a grinding halt on 2nd September 2016. In every sector, the attacks are challenged. The workers' unity is now being extended as workers-peasants unity with the agricultural labourers gradually becoming strong allies of the united movements against the Government policies.

But, as the history teaches, the capitalism is not only cruel and exploitative but also has tremendous capacity to deceive and survive amidst crisis. The Indian ruling class is deceiving the Nation with the slogan of 'Nationalism'. While they flaunt their card of Nationalism, a situation is forced to brand all its critics as 'anti-national'. The biggest danger before the working class of India today is the jingoistic majority communalism. The plurality – the strength of our Nation – is being attacked to build a monolithic religious Nation. The feudal perception on casteism has increased attacks on Dalits. Precisely it can be concluded that all the underlying values of the Constitution of India have been put under a savage attack.

So, the observance of 130th May Day brings for the working class several responsibilities. They have to fight for protecting the hard earned Secular Democratic Values which are under attack from the ruling class. The ardent task, as the May Day put before us is to protect the solidarity of the working class and the people as a whole. The Working Class Movement must address the social issues and need to build broader unity to fight both against economic exploitation and jingoistic communalism. In India, these struggles are interwoven and cannot be separated from one another.

The International Day of Working Class Solidarity Long Live!

(Com D. Ganguly is the Vice-President of EZIEA)



TRUE to form, the BJP government is all set to change the texture of the Indian State into a snooping and terrorising institution whose bonding with corporate capital will now get even closer and beyond any public scrutiny. And the content of the change it is unleashing is as damaging to democracy as the manner in which it is doing so.

The manner of its doing so consists in introducing important legislation in the guise of "money bills". Now, any important legislation has to be approved by both houses of parliament before it can become the law of the land, which is why, failing its passage in the Rajya Sabha, the Land Acquisition ordinance has still not become permanently legally binding. In the case of "money bills" however even if the Rajya Sabha objects to a proposed enactment, this fact cannot prevent its becoming the law of the land as long as the Lok Sabha continues to back it. Using the deception of calling important legislations "money bills" even when they palpably are not, or of incorporating into the Finance Bill, which is indubitably a "money bill", all kinds of basic changes in our polity which are not confined to budgetary matters per se, the BJP government is using its majority in the Lok Sabha to push through far-reaching changes in the texture (though not of course in the basic class nature) of the Indian State.

In the case of the Aadhar Bill for instance, it sought to make the Aadhar card virtually compulsory for all citizens. It did not enter into any debate on the subject, and persisted despite protests from opposition parties as well as from several voluntary organisations, and despite a Supreme Court directive to the contrary, by pretending that it was only a "money bill" where the Lok Sabha's majority opinion was all that mattered, and not a piece

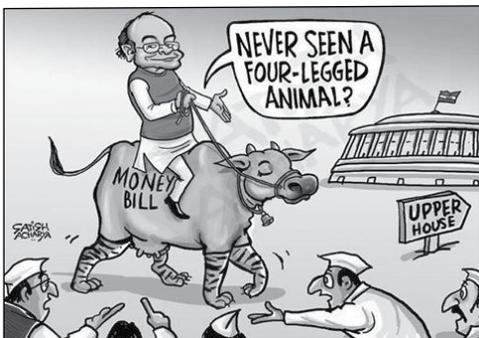
The Nefarious Money Bills

Prof. Prabhat Patnaik

Courtesy: People's Democracy, April 02, 2017.

of legislation which had wider implications, including for the citizens' right to privacy. The Bill made the possession of an Aadhar card an essential pre-requisite not just for applying for a Pan Card, a driver's license, and a bank account, but even for accessing the mid-day meal scheme, for applying for work under the MGNREGS, for obtaining subsidised provisions under the public distribution system, and for getting provident funds and pensions for the aged, the widows and the differently-abled. This was a transgression of a Supreme Court order of October 15, 2015, which had said that Aadhar cannot be made mandatory for welfare programmes.

The Supreme Court in an order of March 27, 2017, has once again reiterated, in response to a contempt-of-court petition filed against the government's proposals in the Aadhar Bill, that access to welfare schemes, like MGNREGS, subsidies under the PDS, mid-day meals, provident funds and pensions, and the Jan Dhan Yojana, must not be made conditional upon the possession of an Aadhar card. But it has allowed the government to make Aadhar mandatory for opening a bank account (other than under the Jan Dhan Yojana), and for applying for a Pan Card or a driver's license, on the grounds that these are not welfare services.



The BJP government, in the most blatantly undemocratic manner, that is, in the guise of "money bills" steamrolled through its majority in the Lok Sabha, introducing basic changes in the texture of the State which would make it a snoop, and intimidating State working in close cahoots with corporate capital.

The Supreme Court's use of the "welfare"- "non-welfare" distinction for deciding on whether Aadhar should be mandatory is extremely unsatisfactory and misses a basic point. MGNREGS for instance is not just a "welfare" measure, but a de facto right conferred on the rural BPL population through a unanimous resolution of both houses of the parliament. It is not just a "do-gooding" act, but a right of the people. Making Aadhar mandatory for applying for work under the MGNREGS is not just snatching "welfare" away from the people; it amounts to snatching a right away from the people. In any case however, no matter what one thinks of the logic of the Supreme Court judgement, the BJP government's intentions are clear: it is to make Aadhar mandatory for all and the danger of doing so is quite clear.

The Aadhar Bill allows for unprecedented surveillance of every citizen and a massive invasion of privacy. The government can use these to target political opponents, critics, dissidents, and others who may be "straying out of line". Because it enables data sharing even by private companies, it renders all citizens vulnerable to identity theft, fraud, cyber-piracy, data breaches and other uses of their personal data with very serious security implications. Even though the Bill has some protection and cyber-security provisions, they are grossly inadequate. And yet this is what the BJP government wants to foist on everyone without even the approval of the Rajya Sabha.

Now, in addition to vigilante mobs of Hindutva ruffians roaming the streets, the organs of the State are also going to be let loose upon anyone who dares to criticise the ruling party, which, in addition to such strong-arm tactics from diverse sources, will also have access to unlimited corporate funding for fighting elections.

A second area where the government is seriously trespassing on citizens' rights under the guise of a "money bill" relates to the draconian powers being given to income tax authorities in the new Finance Bill. Until now search and seizure operations could be ordered by the income tax authorities only if they had reason to believe that "certain documents are in the possession of the assessee which he is not likely to disclose or that certain bullion and other undisclosed assets are in his possession which he is not likely to disclose". An order to this effect had to be issued by the officer before search and seizure operations could be carried out, which enforced a degree of accountability, and hence restraint, upon the officer because this order could be challenged. Now however such restraint is being removed, which makes tax raids on opponents and dissidents and seizures of their assets that much easier. The State, through the personnel of the income tax department, is now set to assume a far more intimidating form than till now.

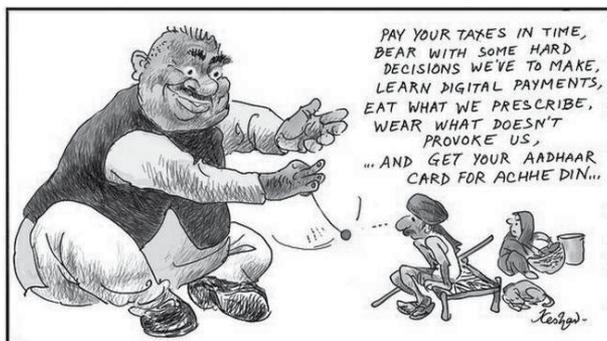
While this measure is being justified in the name of eliminating corruption and black money, another provision in the same Finance Bill serves ironically to legitimise corruption. The biggest source of corruption in the country, as is well-known, lies in the nexus between the corporate sector and the ruling class politicians. Now, under the existing Company Act, only a company that has been in operation for at least three years can contribute to a political party, and there is a political funding cap of 7.5 percent of the net profits of the company. Besides, any such funding has to be done through a Board resolution, which must also state the name of the beneficiary political party. The BJP government is amending the Company Act to do away with the cap and also the need to name the political party

which is being funded. This means that any company can contribute any amount of money to any political party without anyone knowing anything about it.

Companies would obviously fund only those political parties which are in power or likely to come to power; and they would do so in expectation of gains to be made through that party returning the favour when in power. Such cozy deals would now escape all public scrutiny and can assume unlimited magnitudes because of the BJP's proposed amendment, from which it obviously hopes to profit handsomely. This amendment of the Company Act is a massive assault on democracy, a strident move towards the disempowerment of the working people, a legitimisation of the fusion of corporate and State power, and a license for big-ticket corruption.

The BJP government in short is, in the most blatantly undemocratic manner, that is, in the guise of "money bills" steamrolled through its majority in the Lok Sabha, introducing basic changes in the texture of the State which would make it a snoop, and intimidating State working in close cahoots with corporate capital.

Until now we have seen vigilante mobs of Hindutva ruffians roaming the streets, terrorising people, lynching individuals, and branding those they dislike as being "anti-national". This ruffian attitude incidentally is not confined to only some fringe Hindutva elements; the other day even a former home secretary of the country, RK Singh, whose official duty had been to uphold the law of the land and who is now a BJP member of parliament, expressed the view that "we are nationalists" and cannot avoid assaulting anyone who is "anti-national". But now, in addition to these roaming ruffians, the organs of the State are also going to be let loose upon anyone who dares to criticise the ruling party, which, in addition to such strong-arm tactics from diverse sources, will also have access to unlimited corporate funding for fighting elections. And this is the government, ironically, that imposed a massive demonetisation upon the people, whose effects are still being felt by them, in the name of fighting corruption and black money!



Cartoon courtesy: Keshav, *The Hindu*

PSGI Cos close 2016-17 with spectacular performance Flash figures show around 25% growth in premium

J. Gurumurthy

The Insurance Regulatory and Development Authority (IRDA) has published the flash premium figures of general insurance companies for the year ended 31st March 2017. The four public sector companies have retained the first four positions in premium income - New India Assurance with Rs.19,065 cr (previous year Rs.15,150 cr), United India Insurance with Rs.15,500 cr (12,250), National Insurance with Rs.14,001 cr (11,976) and Oriental Insurance Co with Rs.10,792 cr (8,315). The combined growth in premium is unprecedented at around 25% this year.

The four PSGICs together with the two specialised PSU insurers (Agriculture Insurance Co. & Export Credit Guarantee Corpn.) have earned a domestic premium of Rs.67,690 cr constituting 53.21 per cent of market share while 23 private insurance companies (including five stand alone private Health insurers) could garner Rs.59,523 cr constituting 46.79 per cent market share. Three of the four PSGICs could also earn an additional premium of around Rs.3,600 cr through their global operations (New India around Rs.3,200 cr, Oriental around

Rs.340 cr & National around Rs.60 cr).

That this achievement of PSGICs is unprecedented when viewed in the context of adverse economic condition in the country and the Govt's deliberate attempt to destroy the public sector. How can one explain the phenomena that the Govt is only talking about IPO and not bothered about posting CEOs?

There is no permanent CMD for Oriental Insurance Co. for over nine months since 1st July 2016. There is no CMD for United India Insurance Co. for over ten months now since 1st June 2016. The Prime Minister talks big about fasal bhima yojana (universal coverage of crop insurance) but the Govt finds no time to post a CEO for the Agriculture Insurance Co. for over a year since the earlier incumbent was moved to IRDA on 4th March 2016.

The PSGICs have a dedicated workforce. The PSU Cos fundamentals are very strong. When the premium figures and other financial parameters are finalised, the PSGICs would stand tall. There may be issues concerning solvency margin ratio and balance sheet profit. These are all subject to IRDA guidelines on reckoning



factors and provisioning figures. More the provisioning (like IBNR) less may be the balance sheet profit, but money will be with the companies only in different heads. There is nothing to be concerned about these aspects.

It is estimated that the four PSGICs have a net worth of around Rs.80,000 cr now -- i.e. the sum total of Capital, Free Reserve, Fair Value account & hidden reserve from real estate. These are not fully reflected in balance sheets and not reckoned for calculating Solvency Margin Ratio. But the Govt is eyeing on them, to make a kill and to pass the public wealth to private profiting. If there is any real need for capital expansion, the Govt knows it can be met from internal resources. There are also other options to tap the market with other instruments. But the Govt seems hellbent to start the process of privatisation. The initial measures taken by New India and GIC-Re to list their shares for disinvestment are condemnable. They are not in the interest of public sector general insurance or for the benefit of our economy.

The campaign against the policy of privatisation needs to be accelerated. It is not just the Public Sector Insurance Cos or the employees that would be affected by privatisation. More harm would be caused to the interests of policy holders and the common people. With the opening up of Insurance sector for private participation, the premium rates especially for motor and health insurance for ordinary policy holders have already gone up manifold over ten years now. If PSU companies are privatised, insurance cover would become unaffordable for ordinary policy holders. The common people would also be deprived of their basic needs when PSUs become handicapped to invest in social and infrastructure sectors. A broader movement with the participation of other sections of workers and common people should be attempted. ●



The Human Development Report (HDR) is an annual milestone published by the office of the United Nations Development Programme (UNDP). The United Nations General Assembly has formally recognized the report as "an independent intellectual exercise" and "an important tool for raising awareness about human development around the world". The annual human development reports (launched in 1990) give a detailed analysis of the progress of human development, in the member countries, under neo-liberalism. The latest of the reports, Human Development Report 2016, based on a study of the experience of 188 countries, was published on 23rd March 2017, by the UNDP.

Countries are ranked and categorized into four groups' viz., Very high human development, High human development, Medium human development & Low human development on the basis of a composite Human Development Index (HDI), which is a measure for assessing progress in three basic dimensions of human development. Life expectancy at birth reflects the ability to lead a long and healthy life. Mean years of schooling and expected years of schooling reflect the ability to acquire knowledge. And gross national income per capita reflects the ability to achieve a decent standard of living.

The report states that "Over the past

An Overview of the Human Development Report 2016

T V N S Ravindranath

The report emphasizes that "For human development to reach everyone, growth has to be inclusive, with four mutually supporting pillars formulating an employment-led growth strategy, enhancing financial inclusion, investing in human development priorities and undertaking high-impact multidimensional interventions". The report belies the tall claims of the Indian rulers on development and fabricated growth rate. India slipped down one place from 130 to 131 among the 188 countries, ranked third among the SAARC countries, and has the lowest rank among BRICS nations.

quarter century the world has changed and with it the development landscape. Our planet is now home to more than 7 billion people, one in four of them young. The geographical scenario has also changed, with developing countries emerging as major economic force and political power. Globalization has integrated people, markets and work, and the digital revolution has changed human lives.

Yet, human development has been uneven, and human deprivations persist. Progress has bypassed groups, communities, societies and people have been left out. Some have achieved only the basics of human development, and some not even that. And new development challenges have emerged, ranging from deepening inequalities to climate change, from epidemics to desperate migration, from conflicts to emergence of violent extremism. Some are global, some regional and some local. Reformed global governance, with fairer multilateralism, would help attain **human development for everyone.**"

Economic growth is an important means to human development, but not the end. Human development is the development of the people through building human capabilities, by the people through active participation in the process that shape their lives. It is broader than other approaches. The top 1 percent of the global population holds 46 percent of the world's wealth. Inequalities in income influence inequalities in other dimensions of well-being, and vice-versa. Brexit is one of the most recent

examples of a retreat to nationalism when individuals feel alienated in a changing world.

The report says 1.5 billion people worldwide still live in multidimensional poverty, 54% of them concentrated in South Asia. One person in nine in the world is hungry, and one in three is malnourished. About 15 million girls a year marry before age 18, one every two seconds. Worldwide 18,000 people a day die because of air pollution, and HIV infects 2 million people a year. Every minute, on average, 24 people are displaced from their home. Across the world, in all regions, women consistently have, on average, a lower Human Development Index (HDI) than men.

Shortfalls in basic human development among various groups often persist because of discrimination. Women are particularly discriminated against with respect to opportunities, with respect to productive assets, such as the right to land and property. In about 100 countries women are prevented from pursuing some careers only because of their gender. 18 countries required having husband's approval to get a job and in more than 150 countries, they are legally discriminated against.

The report pointed out that the largest gender disparity in development was in South Asia, where the female HDI value is 20% lower than that of the male. "Between their first and fifth birthdays, girls in India and Pakistan have a 30% to 50% greater chance of dying than boys" the report noted.

Gender equality and women's empowerment are fundamental dimensions of human development. Women need support to complete secondary education and pursue higher education. Measures to encourage women's entrepreneurship include establishing a legal framework that removes barriers to women owning land, a critical asset, especially in agriculture. Therefore, the land policies, legislation and administration need to be changed to accommodate women and the new rules must be enforced. Gender requirements in selection and recruitment, incentive mechanisms for retention can enhance women's representation in public and private sectors. The criteria for promoting men and women should be identical, based on equal pay for equal work.

Today 244 million people live outside their home countries. Many are economic refugees hoping to enhance their livelihoods and send money back home. But many immigrants, especially the world's 65 million forcibly displaced people, face extreme conditions-lacking jobs, income and access to health care and social services beyond emergency humanitarian assistance. They often face harassment, animosity and violence in their host countries. Ethnic minorities and other groups are often excluded from education, employment, administrative and political positions, resulting in poverty and higher vulnerability to crime, including human trafficking.

Human rights are the bedrock of human development. Human development is a matter of promoting not only the freedom of individuals, but also the freedom of groups

or collectives. Identity influences agency and autonomy. Three identity issues have implications for universal human development. First, the space for multiple identities is more limited among people who are marginalized and those people may lack the freedom to choose the identity they value. Second, the insistence on a single irrefutable identity and the denial of reasoning or choice in selecting identities may lead to extremism and violence, thus pose a threat to human development. Third, identity groups compete for limited economic and political resources and power, wherein the deprived and marginalized people lose out. In most cases society's values and norms go against the most disadvantaged, with preferences often formed by social traditions of privilege and subordination.

Sustainable development is an issue of social justice. It relates to intergenerational equity-the freedom of future generations and those of today. The human development approach thus considers sustainability to be a matter of distributional equity, both within and across generations. Appropriate reorientation of universal policies can narrow the deficits in human development among those left out. Essential to this are pursuing inclusive growth, enhancing opportunities for women, addressing lifecycle capabilities and mobilizing resources for human development priorities.

The report emphasizes that "For human development to reach everyone, growth has to be inclusive, with four mutually supporting pillars-formulating an employment-led growth strategy, enhancing financial inclusion, investing in human development priorities and undertaking high-impact multidimensional interventions". An employment-led growth strategy would focus on such measures as removing barriers to employment-centered development, designing and implementing conducive regulatory frame-work to tackle informal work, strengthening the links between large, small and medium-size enterprises, focusing on sectors where poor people live and work, especially in rural areas, and adjusting the distribution of capital and labour in public spending to create jobs.

Investments focused on human development priorities can provide low-cost but high-quality services and infrastructure to disadvantaged and marginalized groups.



Cartoon courtesy:Gokul, Deccan Chronicle

Effective access to services by poor people requires affordability in cost and adaptability in cultural practices. Some priority human development investments like the school meal programmes, have strong and multiple impacts.

Redistributing assets can also bring those left out into the growth process. Human capital is an asset, and differences in educational attainment prevent poor people from becoming part of the high-productivity growth process. Democratizing education, particularly tertiary education, would benefit people from poorer backgrounds.

Human development for all requires strong national human rights institutions with the capacity, mandate and will to address discrimination and ensure the protection of human rights. Human rights cannot be realized universally without well-established domestic mechanisms and strong international action.

The report belies the tall claims of the Indian rulers on development and fabricated growth rate. The report places India in the "Medium human development" category, alongside countries such as Congo, Namibia and Pakistan. India slipped down one place from 130 to 131 among the 188 countries ranked in terms of Human Development Index (HDI). It is ranked third among the SAARC countries, behind Sri Lanka (73) and the Maldives (105), both of which figure in the "high human development" category. India's Human Development Index Value of 0.624 is the lowest rank among BRICS nations. The world's top three countries in HDI are Norway (0.949), Australia (0.939) and Switzerland (0.939).

While South Asia had the highest levels of malnutrition in the world, at 38%, and lowest public health expenditure as a percentage

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of the GDP (1.6%), India's public health expenditure was even lower, at 1.4% of the GDP. The report reveals telling statistics on the human development index of India. While the estimated gross national income per capita-male is 8897, that of the females is at 2184 only. While the Labour force participation rate in males (15 yrs and above) is at 79.1, it is only 26.8 in females. Percentage Share of Seats in parliament by women is only 12.2%. The under-five mortality rate per 1000 live births in India is 47.7. The government expenditure on education (as percentage of GDP) is only 3.8%. Whereas the Percentage of population in multidimensional poverty is 55.3, that in severe multidimensional poverty is 27.8. The human development index (HDI) male is 0.671 and the HDI of women is 0.549.

The report praised India's reservation policy, observing that even though it "has not remedied caste-based exclusions", but it has "had substantial positive effects". The HDR also hailed the national rural employment guarantee programme as a "prime example" of "combining social protection with appropriate employment strategies". It is a sad augury that the present government at center is working day in and out to dismantle these two social measures.

The report concludes by observing that in a globalized world, human development outcomes are determined not only by actions at the national level, but also by the structures, events and work at the global level. The shortcomings in the current architecture of global systems pose challenges for human development on three fronts. The distributional consequences of inequitable globalization have promoted the progress of some segments of the population, leaving poor and vulnerable people out. Globalization is also making economically insecure those who are left out. People are suffering in lingering conflicts. In short, all these undermine and limit national efforts and pose as barriers to human development for everyone.

Global institutional reforms should encompass the broader areas of regulation of global markets, the governance of multilateral institutions and the strengthening of global civil society with each area reflecting specific actions.

SHAHEED BHAGAT SINGH

P.P.Krishnan

India was unfortunate to lose this great revolutionary at the age of 24, but his thoughts inspired and continue to inspire the society. His thinking contributed to the Left concept of constructing India as a secular, democratic, socialist society ensuring economic justice to the people.



"Open your eyes and see millions of people dying of hunger in slums and huts dirtier than the grim dungeons of prisons; just see the labourers patiently or say apathetically while the rich vampires suck their blood; bring to mind the wastage of human energy that will make a man with a little common sense shiver in horror. Just observe rich nations throwing their surplus produce into the sea instead of distributing it among the needy and deprived. There are palaces of kings built upon the foundations laid with human bones. Let them see all this and say; all is well in God's kingdom".

These words of a young man of 23 years are enough to demonstrate the vision he had and the ideas he carried. (Why I am an Atheist)

It is more alarming, than surprising that, this revolutionary is being appropriated today by communal forces as a Hindu nationalist. No wonder, in our history also, not much has been written about the contributions of Bhagat Singh in our national liberation movement or in developing the idea of constructing independent India. He (and other revolutionaries too in general) is usually portrayed as men who preferred violence over non-violent means of struggle. Sri. K.N.Panikkar observed "the significance of Bhagat Singh in anti colonial struggle was not because of his choice of violence as a method of resistance, as many including Gandhiji underlined, or his idealistic heroism for which he is rightly and universally admired. His real contribution lay in trying to formulate a revolutionary philosophy and a course of action, taking into account the travails of colonial subjection, on the one hand and the character of internal exploitation on the other". Looking at his courage and determination shown in struggles (which

sometimes were misinterpreted as individual heroism) some treat him as a youth icon only, whereby his role and contributions are minimised.

India was unfortunate to lose this great revolutionary at the age of 24, but was fortunate enough to listen to his thoughts that inspired (and continue to inspire) the society. His thinking contributed to the Left concept of constructing India as a secular, democratic, socialist society ensuring economic justice to the people.

Bhagat Singh gave three important slogans which are relevant today also – Inquilab Zindabad (Long Live Revolution), Long Live Proletariat (Long Live Working Class) and Down with Imperialism. He always reminded that revolution was no longer associated with mere militancy or violence. It must go beyond and work for a new socialist order; it must end exploitation of man by man. It is for the working class to take this revolution forward because revolution is mobilising working class against unjust social order to free the workers from exploitation. Imperialism, the first enemy of mankind, is to be defeated. He believed that India's Independence will be effective if and when the issues of class struggle are taken care of.

Born on 27.09.1907 at Lyallpur district (now in Pakistan), Bhagat Singh, the great patriot inspired and contributed to the struggles for India's independence. But today Hindutva forces are projecting him as a "Hindu Nationalist". Born a Sikh, he gradually embraced atheism and Marxism – Leninism. He integrated these concepts into his revolutionary struggles. When British imperialism was trying every tactic to divide people based on religion

he stressed the need for Hindu Muslim unity and asserted that secularism alone can unite the people against their common enemy, the imperialism. His rational thinking about God and religion is clear when he says *"for selfish motives I am not going to pray. Readers and friends, is this vanity? If it is, I stand for it."*

From the very young age patriotism developed in his mind. When he visited Jalianwala Bagh, where the police massacred hundreds of unarmed common men, women and children and came back with blood soaked earth, he was a boy of twelve. When his parents proposed his marriage he rejected the suggestion and said that if marriage was to take place in slave India, his bride shall be only death. Such was his crave for independent India. His extensive reading of European literature including writings of Engels and Marx and his analysis of the Indian society took him towards a socialist outlook. He believed that secular and democratic India cannot solve our problem unless political freedom is supplemented with economic freedom.

When Defence of India Act was taken up for discussion, Bhagat Singh and BK Dutt threw two bombs on to the corridors of parliament and courted arrest. When faced with widespread criticism he said *"Force when aggressively applied is violence and is therefore morally unjustifiable, but when it is used in the furtherance of a legitimate cause, it has its moral justification."* *"If the deaf are to hear, the sound has to be very loud. When we dropped the bomb, it was not our intention to kill anybody. We have bombed the British government. The British must quit India, make her free"* Following the explosion, they showered the hall with copies of leaflets (later known as 'Red Pamphlet') which started with 'It takes a loud voice to make the deaf hear' and concluded with 'Long Live the Revolution'.

In Lahore conspiracy case, Bhagat Singh along with Sukhdev and Rajguru were sentenced to be hanged till death. The statements he gave in the Court during the trial proceedings were valuable political documents that reflected his ideas and vision of the society, his concern about the exploitation that the workers face and his firm belief in socialism.

To quote a few... *"producers or labourers in spite of being the most necessary element of the society are robbed by their exploiters of the fruits of their labour and deprived of their*

elementary rights...We feel that unless the whole social order is changed and socialistic society is established, the whole world is in danger of a disastrous catastrophe".

On 23.03.1931 he was hanged in Lahore jail at an age of 24. Reacting to the Court sentence he said that they could kill him but not his ideas. The developments in India and world over clearly shows that Saheed Bhagat Singh's ideas are more relevant today than ever before.

In his message from jail on 03.03.1931, he said, *"the struggles in India would continue so long as a handful of exploiters go on exploiting the labour of the common people for their own ends. It matters little whether these exploiters are purely British capitalist, or British and Indian in alliance or even purely Indian"*.

Yes, struggles are still going on for establishment of a better world, an exploitation free society. The seventy years of independence have proved that political independence alone will not ensure social justice. Twenty five years of liberalisation policies have shown that the greedy finance capital and capitalism will adopt newer methods to continue their exploitation and to maximise their profit. This has resulted in huge accumulation of wealth and alarming levels of inequality. In this background there is an ongoing debate on the concept of constructing India, whether it should be a secular, democratic India or a secular, democratic and socialist India or should be on the basis of religion.

Experience till date makes it clear to us that a secular, democratic, socialist India alone can ensure political, economic and social justice for all. United, relentless struggles against communalism and liberalisation policies alone can build such an India. Politically conscious working class movement alone can ensure this. Joint movement of trade unions is to be strengthened in this direction.

Memories of Shaheed Bhagath Singh and his ideas remain as a source of inspiration for the working class to carry forward this movement. Working class should also be vigilant against the present day attempts of communal forces to appropriate great revolutionaries and social reformers.

(The writer is the Joint Secretary of SZIEF)

भारत का राष्ट्रीय आन्दोलन और मजदूर वर्ग

एन.के.पचौरी

(दूसरा भाग)

निःसदेह 1885 में भारतीय राष्ट्रीय कांग्रेस के जन्म के साथ राष्ट्रीय आन्दोलन ने एक सांगठनिक व संस्थागत आकार ग्रहण कर लिया। कांग्रेस की स्थापना ए.ओ.ह्यूम नामक एक अंग्रेज ने की थी जो सरकारी नौकरी में रह चुके थे। कुछ लोगों का मानना है कि कांग्रेस की स्थापना ब्रिटिश सरकार की नीति के अनुसार तथा उसके सीधे नेतृत्व में की गयी थी। 19वीं सदी का आठवाँ दशक बड़े-बड़े आकालों और भुखमरी का दशक था। 1877 में एक ओर अकाल पड़ रहा था तो दूसरी ओर बड़े ठाठ-बाट से राज दरबार हो रहा था, जिसमें महारानी विक्टोरिया को भारत की साम्राज्ञी घोषित किया गया था। जनता की बेचैनी दक्षिण के किसान विद्रोह के रूप में फूट चुकी थी। दूसरा अफगान युद्ध भी इसी वर्ष हुआ था, तथा दमन के द्वारा जनता की बेचैनी का जवाब दिया गया था।

1857 में देशी भाषाओं के अखबारों का कानून बनाकर पत्र-पत्रिकाओं की आजादी छीन ली गई थी। अगले वर्ष हथियारों का कानून बनाकर ग्रामीण लोगों से जानवरों से अपनी रक्षा करने के साधन तक छीन लिए गये। सभा करने के अधिकार पर प्रतिबंध लगा दिया गया। ह्यूम को जनता के आक्रोश की जानकारी थी क्योंकि उन्हें पुलिस की गुप्त व महत्वपूर्ण रिपोर्ट देखने को मिली थी। कहा जाता है कि ब्रिटिश राज को जनता की बेचैनी और अंग्रेजी विरोधी भावना से बचाने के उद्देश्य से भारतीय राष्ट्रीय कांग्रेस की स्थापना हुई थी। परन्तु बाद में जिस तरह इसका विकास हुआ वह इस बात का प्रमाण है कि भारत में राष्ट्रीय जागृति की शक्तियाँ कितनी शक्तिशाली थीं और साम्राज्यवाद के खिलाफ संघर्ष का बढ़ना अनिवार्य था। रजनी पाम दत्त लिखते हैं—

?जिस तरह कांग्रेस साम्राज्यवाद के शुरू के इरादों की सीमाओं को तोड़कर आगे निकल गई उससे केवल यही साबित होता है कि राष्ट्रीय आन्दोलन की शक्तियाँ अवाध गति से आगे बढ़ रही थीं और साम्राज्यवाद ने उनको बांधने के लिए जो संकरी नालियाँ बना रखी थीं, उनमें इन शक्तियों को रोके रखना असंभव था? इस तरह कांग्रेस की शुरूआत जी-हुजूरी से हुई लेकिन वहीं कांग्रेस एक दिन गैर कानूनी करार दे दी गई। एक दिन आया कि उसी कांग्रेस को अंग्रेजी सरकार जहाँ—



तहाँ ढूँढती फिरती थी और लाखों आजादी के सिपाही उसके इशारे पर लड़ने-मरने को तैयार थे। कांग्रेस के इन दोनों रूपों में यह कितना बड़ा अन्तर है। कांग्रेस की स्थापना के बाद राष्ट्रीय आन्दोलन जैसे चल पड़ा।

राष्ट्रीय आन्दोलन का विस्तार के साथ वर्णन करना इस लेख का मकसद नहीं है, परन्तु यह कहना आवश्यक है कि हमारे राष्ट्रीय आन्दोलन की गति सागर की लहरों की तरह थी जिसमें कभी तूफान आ जाता था तो कभी शान्ति व स्थिरता। राष्ट्रीय आन्दोलन का वेग कभी थमा नहीं और इसने जल्दी ही अखिल भारतीय स्वरूप हासिल कर लिया था। राष्ट्रीय आन्दोलन में संघर्षों की तीन लहरें आईं— पहले 1905 व 1910 के बीच जिसमें बंगाल के विभाजन से उठे तूफान ने महाराष्ट्र को भी अपनी चपेट में ले लिया। संघर्ष का दूसरा बड़ा दौर प्रथम विश्वयुद्ध की समाप्ति पर (1919-1922) के मध्य देखने में आया तथा तीसरा विश्व-व्यापी आर्थिक मंदी के बाद 1930-1934 के दौरान। और यह सब उस निर्णायक परीक्षा की तैयारी थी जो दूसरे विश्व युद्ध के साथ शुरू हुई तथा इसकी समाप्ति के बाद तक चलती रही। आजादी की इस लड़ाई को भारत की जनता के बेशुमार बलिदानों के द्वारा अलंकृत किया गया।

आजादी की लड़ाई में मजदूर वर्ग व मेहनतकश जनता ने अहम भूमिका अदा की तथा मजदूर आन्दोलन राष्ट्रीय आन्दोलन के समानान्तर साम्राज्य-विरोधी संघर्षों में भागीदारी करता रहा। मजदूर आन्दोलन का इतिहास भी राष्ट्रीय आन्दोलन के लगभग साथ-साथ ही शुरू हुआ। 1880 में ज्योतिबा फुले के एक सहयोगी श्री एस.एम. लोखंडे ने बंबई से देशबंधु नामक पत्रिका का प्रकाशन शुरू किया तथा मुम्बई मिल मजदूर सभा की स्थापना की। यह सभा कोई ट्रेड यूनियन नहीं थी, परन्तु इसके माध्यम से उन्होंने मजदूरों की समस्याओं को उठाना शुरू किया। 1881 व 1891 के फैक्ट्री एक्ट द्वारा महिलाओं व बच्चों

In these days of assaults on our secular democratic republic by the forces of communalism-imperialism combine, remembering the valiant struggles in our national liberation movement, in which Workers and the toiling people played a prominent role, can be source of immense inspiration. The workers' movement in India emerged and developed along with the freedom movement in the anti-imperialist struggle.

के रोजगार पर कुछ प्रतिबंध लगाए गए थे, परन्तु इनका पालन नहीं किया जाता था तथा उनसे 16-18 घंटे काम लिया जाता था। इस सभा ने इसका विरोध किया। कलकत्ता में ससिपाद बेनर्जी ने भी 1874 में भारत श्रमजीवी पत्रिका निकालना शुरू किया था।

अस्सी के दशक में ही द्वारकानाथ गांगुली ने चाय बागानों में इस के विरुद्ध स्मरणीय अभियान चलाया। 1882-1890 को अवधि में बंबई व मद्रास में 25 हड़तालें हुईं। मजदूर आन्दोलन धीरे-धीरे विकसित होता रहा, तथा 1905-1909 के मध्य राष्ट्रीय आन्दोलन के तेज ज्वार के साथ श्रमिकों के संघर्ष व चेतना में भी उफान आया। कलकत्ता में जूट तथा रेल श्रमिकों ने हड़ताल की, हावडा में कंपनी के क्लर्कों ने हड़ताल का आयोजन किया, बंबई के कपड़ा मिलों में काम के घंटे बढ़ाने के विरोध में एक हड़ताल हुई तथा कलकत्ते के सरकारी प्रेस में भी हड़ताल हुई। ये सारी हड़तालें अपने आर्थिक शोषण के विरुद्ध आयोजित की गयी थीं परन्तु मजदूरों में राजनीतिक चेतना का भी जन्म हो रहा था।

लोकमान्य तिलक ने 1908 में केसरी में 'देश का दुर्भाग्य' शीर्षक से एक लेख लिखकर बंगाल की घटनाओं पर दुःख व्यक्त करते हुए सरकार की दमनकारी नीतियों को इनके लिए जिम्मेदार ठहराया था, तथा कहा था कि-

'जनता की यथार्थ व उचित माँगें मंजूर करना ही असंतोष के इस विस्फोट की रोकने का कारगर उपाय हो सकता है।?' इस लेख को आधार बनाकर 9 जून को उन पर राजद्रोह का मुकदमा चलाने का फैसला गवर्नर की कौंसिल ने किया था। उनको गिरफ्तार कर लिया गया तथा 15 जुलाई को उन्हें 6 वर्ष के काला-पानी व 1000 रु जुर्माने की सजा सुनाई गई। उनकी गिरफ्तारी से लेकर मुकदमा चलने की कार्यवाही तथा सजा सुनाये जाने तक मजदूरों ने विरोध प्रदर्शन किया तथा उनको 6 वर्ष की सजा के विरोध में बम्बई के मिल मजदूरों ने 6 दिन की हड़ताल करने का निर्णय लिया। यह निर्णय मजदूरों में बढ़ती हुई राजनीतिक जाग्रति का प्रमाण था। इस निर्णय पर स्वयं लेनिन ने यह टिप्पणी की थी कि- 'भारतीय मजदूर वर्ग अब इतना परिपक्व हो गया है कि वह वर्ग चेतना के साथ राजनीतिक जन-संघर्ष चला सकता है।'

यद्यपि मजदूरों में राजनीतिक चेतना का विकास

हो रहा था तथा वे जुझारू संघर्षों में उतर रहे थे तथापि 1914 से पहले तक उनकी यह भूमिका पृष्ठभूमि में पड़ी हुई थी। प्रथम विश्वयुद्ध के बाद मजदूर आन्दोलन ने देश के राष्ट्रीय जीवन में अपनी अलग पहचान कायम कर ली। 1918-1921 की अवधि मजदूर आन्दोलन के द्रुत विकास के लिए मील का पत्थर साबित हुई तथा रजनी पाम दत्त के शब्दों में- यहीं से भारत में आधुनिक ढंग के मजदूर आन्दोलन का श्री गणेश हुआ। उस समय की राजनीतिक व आर्थिक परिस्थितियों ने आन्दोलन के विकास के लिए उपयुक्त वातावरण उपलब्ध कराया। विश्व-युद्ध के दौरान माँग बढ़ने से वस्तुओं के मूल्य दोगुने हो गये, परन्तु मजदूरों में वृद्धि नहीं की गई थी। उधर-स्वराज की माँग जोर पकड़ रही थी। 1915 में इस कार्यक्रम के आधार पर कांग्रेस और मुस्लिम लीग में एकता स्थापित हो गई थी। इस सबसे ऊपर 1917 में रोलेट ऐक्ट के खिलाफ मजदूरों ने जिस तरह हड़ताल की उससे साफ हो गया कि राष्ट्रीय संघर्ष में भी उनकी महत्वपूर्ण भूमिका है। 1920 के पहले 6 महीने में 200 हड़तालें हुईं जिनमें 15 लाख मजदूर शामिल हुए। इस काल में उनकी अनेक ट्रेड यूनियनें बनीं तथा भारत के आधुनिक मजदूर आन्दोलन ने इसी लड़ाकू जमाने में जन्म लिया।

1920 में अखिल भारतीय ट्रेड यूनियन कांग्रेस (एआयटीयूसी) की स्थापना हुई। अक्टूबर 1920 में इसका पहला अधिवेशन बंबई में हुआ, जिसके सभापति कांग्रेस के प्रसिद्ध नेता लाला लाजपत राय थे तथा उपसभापति जोसेफ बेप्टिस्टा। ये जोसेफ बेप्टिस्टा वही थे जिन्होंने सरकार द्वारा तिलक पर राजद्रोह का मुकदमा चलाए जाने के दौरान उनकी पैरवी की थी। इस तरह 1920 में मजदूर आन्दोलन का एक सांगठनिक ढाँचा खड़ा हो गया। 1926 तक 57 यूनियनें ट्रेड यूनियन कांग्रेस में शामिल हो गई थी जिसकी कुल सदस्यता 1,50,555 थी। 1920-22 के असहयोग आन्दोलन के दौरान भी मजदूरों ने बढ़-चढ़ कर भाग लिया था।

चौरी-चौरा की घटना के बाद असहयोग आन्दोलन वापस लिए जाने से देश के राजनीतिक जीवन में किंकर्तव्यविमूढता की सी स्थिति पैदा हो गई तथा इसी अवधि में सांप्रदायिक विचारों का भी प्रादुर्भाव हुआ परन्तु बीस के दशक में मजदूर आन्दोलन पर समाजवादी विचारधारा का प्रभाव बढ़ने लगा।

1923 में पहली बार मद्रास में समुद्र-किनारे पर सिंगारवेलू द्वारा एक रैली का आयोजन कर मई दिवस मनाया गया। 1924 में बोनस के लिए बंबई के कपड़ा



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मजदूरों ने हड़ताल की जिसमें 1,50,000 मजदूरों ने भाग लिया।

1924 में श्रीपाद अमृत डांगे ने बंबई से सोशलिस्ट नामक पत्रिका निकालना शुरू किया। यही डांगे बाद में एटक के अध्यक्ष बने थे। मजदूरों पर समाजवादी प्रभाव को रोकने के लिए ही सरकार ने 1924 में शौकत उस्मानी, डांगे, मुजफ्फर अहमद और दासगुप्ता पर कानपुर षड्यंत्र केस के अंतर्गत मुकदमा चलाया, तथा उन्हें चार-चार साल की सजा सुनाई गई। इस प्रकार राजनीतिक मजदूर आन्दोलन की अग्नि परीक्षा शुरू हुई।

1925 में मजदूरों पर 11.50 प्रतिशत की वेतन कटौती थोपने के विरोध में बंबई में हड़ताल हुई तथा सरकार को वेतन कटौती के साथ-साथ 3.5 प्रतिशत का उत्पादन शुल्क भी वापस लेना पड़ा जिसकी माँग पिछले 30 वर्षों से की जा रही थी। 1926-1927 तक पूरे देश में समाजवादी विचारों का प्रभाव बढ़ने लगा तथा देश में जगह-जगह मजदूर किसान पार्टियाँ बनने लगीं, जिन्हें मिलाकर 1928 के दिसम्बर में एक अखिल भारतीय मजदूर किसान पार्टी का गठन किया गया।

मजदूरों की इस बढ़ती हुई राजनीतिक चेतना व जागृति से घबराकर सरकार ने 1926 में ट्रेड यूनियन एक्ट पारित किया जिसके माध्यम से गैर पंजीकृत यूनियनों द्वारा फंड एकत्रित करना गैर कानूनी बना दिया गया। इसके अतिरिक्त ट्रेड यूनियनों के कार्य में बाधा पहुँचाने के लिए उसकी कार्यकारिणी में बाहर के सदस्यों पर 50 प्रतिशत की सीमा लगा दी गई तथा यूनियन फंड के नागरिक व राजनीतिक उद्देश्यों के इस्तेमाल पर प्रतिबंध लगा दिया, जबकि खुद ब्रिटेन में लेबर पार्टी के वित्तीय समर्थन का मुख्य श्रोत टेड्ड यूनियन ही थी। परन्तु ये दमनकारी कानून भी मजदूरों को अपने पथ से विचलित करने में सफल नहीं हुए।

1928 में दक्षिण भारतीय रेल की हड़ताल को बुरी तरह कुचला गया। इसके नेता सिंगारबेलू व मुकन्दलाल सरकार को जेल की सजा दी गई व एक मजदूर पेरूमल को आजन्म कारावास देकर अंडमान भेजा गया। 1928 में ही रेशनलाइजेशन व वेतन कटौती के विरुद्ध बंबई के कपड़ा मजदूरों ने हड़ताल की।

1928 में ही कलकत्ता के मजदूर वर्ग के आह्वान पर हजारों मजदूरों ने कांग्रेस अधिवेशन में जाकर दो घंटे तक पंडाल में धरना दिया तथा पूर्ण स्वराज का प्रस्ताव पारित किया। फरवरी 1928 में साइमन कमीशन के विरोध

में हुई हड़तालों व प्रदर्शनों ने मजदूरों को एक बार फिर राष्ट्रीय आन्दोलन के सामने की पंक्ति में खड़ा कर दिया। कांग्रेस और ट्रेड यूनियन के सुधारवादी नेता मजदूरों द्वारा इन हड़तालों व विरोध प्रदर्शनों में भाग लेने के विरुद्ध थे तथा उनकी विरोध प्रदर्शनों की सफलता से एकदम चैक पड़े। बंबई के अनेक म्यूनिसिपल मजदूरों को इन विरोध प्रदर्शनों में भाग लेने के लिए नौकरी से ही निकाल दिया गया तथा दोबारा हड़ताल करने पर ही उन्हें नौकरी वापस मिली।

ज्ञातव्य है कि साइमन कमीशन के विरोध प्रदर्शनों के दौरान ही पुलिस लाठी चार्ज में लाला लाजपत राय घायल हो गये थे जिसके कारण बाद में उनकी मृत्यु हो गयी थी। मिल मालिकों ने मजदूरों की इस एकता को तोड़ने के लिए पठानों को इस्तेमाल किया, जिससे सांप्रदायिक दंगे हुए। मालिकों ने मजदूरों में फूट डालने के लिए जातिवादी भावनाओं का भी इस्तेमाल किया उधर सरकार ने मजदूरों के आक्रोश का दमन करने के लिये केन्द्रीय असेम्बली में पब्लिक सेफ्टी बिल तथा ट्रेड डिस्प्यूट्स बिल पेश किये, जिनका मकसद हड़तालों व विरोध प्रदर्शनों पर प्रतिबंध लगाना था। इनमें से पहला बिल सदन ने अस्वीकार कर दिया, परन्तु वायसराय ने 1929 के बसंत में एक विशेष अध्यादेश के द्वारा इसे लागू कर दिया।

दूसरा बिल बहस के लिए दो अप्रैल 1929 को पेश किया गया तथा 8 अप्रैल को 38 के खिलाफ कुछ मतों द्वारा उसे पारित कर दिया गया परन्तु जैसे ही अध्यक्ष महोदय वोटिंग का परिणाम घोषित करने के लिये उठे वैसे ही भगतसिंह और बटुकेश्वर दत्त ने 'इन्कलाब जिन्दाबाद?' के नारों के साथ दर्शक दीर्घा से असेम्बली में बम फेंके तथा पर्चे गिराए जिनमें बम फेंकने के राजनीतिक उद्देश्यों को स्पष्ट किया गया था। इन पर्चों में इन क्रांतिकारियों ने घोषणा की थी कि वे मानव जीवन की पवित्रता में विश्वास करते हैं तथा बम फेंकने का मकसद किसी को भी नुकसान पहुँचाना नहीं है। यह कार्यवाही बहरी सरकार को सुनाने के लिए की गयी है। बम फेंकने के बाद उन्होंने पहले से तय किये गये कार्यक्रम के अनुसार वहाँ से भागने की कोशिश नहीं की तथा स्वयं को पुलिस के हवाले कर दिया।

इन बमों में न तो कोई मरा था और न ही गंभीर रूप से घायल हुआ था। बम जानबूझकर असेम्बली के खाली स्थान में फेंके गये थे।

(अगले अंक में समाप्त)



On April 8, 1929, in the Central Assembly at Delhi, as the Speaker was preparing to announce the result of the voting on the Trade Disputes Bill, which the Indian working class was vehemently opposing, amidst the slogans of 'Inquilab Zindabad' in the viewers gallery, two young men threw bombs, into the vacant space, just to make the deaf British imperialists hear the demands of Indian people. The two young men were the legendary fighters of the freedom movement Bhagat Singh and Batukeshwar Dutt, of the Hindustan Socialist Republican Association.

National Convention of Joint Forum of PSGI Companies



Joint Forum of Unions and Association of PSGI Companies held a National Convention at Delhi on 7th April 2017 against disinvestment in Public Sector General Insurance Companies and also to demand another option for pension as per 1995 scheme.

On behalf of AIIEA, Com. Anil Kumar Bhatnagar, Vice President AIIEA addressed the convention. Com. Amarjeet Kaur, General Secretary AITUC; Prof. Arun Kumar, economist (JNU); Com. K. Govindan, Gen. Secretary GIEAIA and other office-bearers of the participant Trade Unions/Association/Welfare Association also spoke on the occasion.

Com. A K Bhatnagar, Vice President AIIEA, initiated the deliberations in the convention. In his forceful speech he lambasted Modi Govt. for the disinvestment of Public Sector General Insurance Companies. He gave account of sparkling performance of the public sector general insurance companies by citing the example of collection of premium to the tune of Rs. 67,689 crores with a growth of 28.88% and market share of 54%. Last year alone these companies paid Rs. 482 crore as dividend to the government. The public sector general insurance companies started its business in 1971 with a capital of Rs. 3.84 crore. With the consistent performance, these companies have an asset base of Rs. 65000 crore and are having reserve and surplus to the tune of Rs. 24000 crore. Modi Government is now hell-bent to handover these assets of public sector undertakings to private capital on the platter. The employees of these public

sector undertakings have to understand the basic reasons for disinvestment of the companies. Without understanding the root cause our struggle will not succeed. He also demanded merger of all the public sector general insurance companies. He asked the government to go for other avenues for the funds if needed by these public sector companies like National Insurance Company which raised Rs. 893 crore recently against company's expectation of Rs. 750 crore through bonds. He exhorted the audience to be a part of struggles of the working class. Public sector undertakings which were termed as temples of India by the first Prime Minister of India Pt. Jawahar Lal Nehru are under severe attack from the Modi Government. He cautioned the audience that by raising the emotional issues Modi Government is trying to shift the attention of the public from major issues inflicting the injuries to the common people, students, women, workers and oppressed sections of the society. If we continue joint struggle we can be in a position to force the government to abandon the path of disinvestment. The continuous campaign amongst the cadre, employees and the public is the utmost requirement of the time. He extended full support on behalf of AIIEA to the struggle of public sector general insurance employees. He supported the demand of the employees for one more option to join the 1995 pension scheme.

The convention was attended by more than 400 employees across PSGI Companies. Fifty comrades from LIC Delhi DO-1 and DO-2 also



attended the convention.

The convention passed the following resolutions –

- one more option for pension to join 1995 scheme;
- merger of PSGI companies and
- against the cutting cost competition of PSGI companies .

These resolutions moved by Com. K. Govindan, General Secretary GIEAIA and

seconded by Com. Girish Khurana, the convenor of the Joint Forum were unanimously adopted by the house.

The convention was presided over by Com. Salil Kumar, CONFED & moderated by Com. Girish Khurana, Convenor Joint Forum. Vote of thanks on behalf of the constituents was done by Com. Reena Mishra, General Secretary NZGIEU.

Central Committee lauds AIIPA's Efforts

The Central committee of AIIPA met at Bangalore on 2-3 March 2017 to review the struggle being fought in the Delhi High Court and other issues related to the pensioners.

The Central Committee heard with undivided attention how the Senior Counsel of AIIPA, Sri. Nagamohan Das, dwelt on finer legal points, quoting case laws, rebutting the arguments of LIC and Union of India; he did not elaborate on financial aspects but was effective in telling the Court that cost was not a restrictive factor for conceding the prayers of the petitioners.

Seeking certain clarifications after a brief but effective presentation of the proceedings, before Delhi High Court, the Central Committee agreed with the tactical line and formulations adopted by the AIIPA. The Committee was all praise for all our Counsels, Sri. Nagamohan Das, Sri. Som Dutta Sharma and Dr. Ravi Shankar for the way the whole issue was projected and argued upon in the Court.

The Central Committee Meeting, presided over by Com. M.L. Setiya, President, AIIPA, had also the benefit of the presence and guidance of Com. Amanulla Khan, President, AIIEA.

Com. Amanulla Khan, in his address, dwelt at length, the present political and economic scenario and said how the present government was inimical to the interests of Public Sector, its workers and working class and common people in general. He declared that AIIEA will fight the Government policies along with the democratic movement and exhorted Insurance Pensioners to make common cause. Com. Amanulla Khan, in particular, spoke of the performances of LIC and Public Sector General Insurance Companies and said there were huge strengths and minor weaknesses and that the Public Sector will continue to excel.

The Central Committee meeting underscored the need to pursue organisationally the issue of monthly Cash Medical Allowance to pre-1.1.1986 retirees in GIC, and legally the issue of payment of difference in gratuity to GIC officers who were denied the same.

The meeting was assured that improvements in Group Medclaim Scheme of LIC including monthly Cash Medical Allowance for all pensioners will be effectively pursued.

The meeting called upon all insurance pensioners to participate and if required take initiative, in all the agitational programmes against Government's decision to disinvest shares of Public Sector General Insurance Companies.

The Seventh General Conference of All India Insurance Pensioners' Association has to be conducted this year and after some deliberation, Central Committee decided to accept the offer of Vidharbha Insurance Pensioners' Association, Nagpur to host the Conference in January/ February 2018.

The Host Unit, Insurance Corporation Pensioners' Association, Bangalore, had excellent arrangements in place, all under one roof for stay, catering and the meeting and well deserved encomiums were paid for the thankless services put in by its cadres and members.

The Culmination was the Annual General Body Meeting of ICPA, Bangalore, well attended by the LIC pensioners and addressed by Leaders of AIIPA and AIIEA and they explained in all ramifications, the present environs in the country and the implications on what had transpired at the Delhi High Court.

Internationalist Solidarity with the Palestinian People

The WFTU Day of Solidarity with the Palestinian People was honoured with various initiatives all over the world, yesterday on March 30th 2017. The WFTU affiliates and friends responded to the WFTU Call: "On 30rd of March, all workers and ordinary people of the working class worldwide are called upon to give real expression to their solidarity with the people of Palestine against Israeli aggressiveness and occupation".

The workers, the ordinary people which took part in the initiatives of the Class Oriented trade unions proved that Palestinian people are not alone, they demanded to STOP the Israeli Settlements, the recognition of a free and independent Palestinian state within the borders of 1967, with East Jerusalem as its capital.

In Delhi a meeting of the trade unions and progressive organizations was organized to extend solidarity to the Palestinian people fighting to end the most inhuman occupation and for a homeland. The meeting was addressed by Com. Tapan Sen, General Secretary CITU alongwith other comrades from the other Central TUs. Ambassador to the State of Palestine, India also addressed the meeting. Dignitaries from Palestinian Embassy were also present in the meeting



apart from the comrades from Central TUs and other fraternal TUs. The meeting unanimously adopted a resolution calling Israel to end the atrocities being committed and withdraw from the occupied territories. The resolution also demanded the international community to work for the genuine aspiration of the Palestinian people for a homeland. The meeting was unanimous that there cannot be peace in the Middle East without a fair resolution of the Palestine issue.

Com Anil Bhatnagar, President, NZIEA, Com Naveen Chand, General Secretary, NZIEA and a number of other comrades attended the program on behalf of AIEA and extended solidarity to the cause of fighting Palestinian brethren.

Scheme Workers demand Provident Fund Statement of All India Federation of Anganawadi Workers & Helpers

All India Federation of Anganwadi workers and Helpers (AIFAWH) welcomes the recommendation of the EPFO to include anganwadi workers and helpers, ASHA workers and Mid Day Meal workers in the EPF Scheme.

AIFAWH congratulates the 26 lakhs anganwadi workers and helpers who have maintained the pressure on the Government by continuously being on the streets on their just demands. AIFAWH also congratulates the Central Trade Unions and their representatives in the Central Board of Trustees of EPFO who put the pressure on the Government within the CBT and outside through the struggles.

AIFAWH demands that the Government of India must immediately accept the proposal. We must recall that two days ago the government of India has decided to pay a substantial share of the employer's contribution to the EPFO in certain sectors. AIFAWH also demands that the Ministry of Women and Child Development to immediately call a meeting of all the Central Trade Union Federations of the Anganwadi workers and Helpers and discuss with them the details of the Provident Fund Scheme and other issues.

We also demand that the government of India accept all the other recommendations of the 45th Indian Labour Conference to recognize

the scheme workers as workers pay them minimum wages and provide social security including pension.

AIFAWH is concerned that the NITI Ayog and Government of India had not categorized the ICDS, MDMS and NHM as core to core schemes and the budgetary allocations are being curtailed substantially in the last two budgets although the ICDS and MDMS are providing the statutory benefit of Right to Food to more than 24 crore beneficiaries. AIFAWH demands that these schemes shall be categorized as Core to Core Schemes and the Government must allocate adequate finances to these schemes and institutionalize them.

The government is not ready to recognize

any of our basic demands. Narendra Modi government is the first Government to cut the budget of ICDS in spite of their election promise to increase the remuneration of the anganwadi workers and helpers. It is of serious concern that the cut in the budget has led to a situation where there is a crisis in ICDS implementation throughout the country at present. In most of the states anganwadi workers and helpers are not even getting their wages since 3-12 months. There is no supplementary nutrition supply in many states. AIFAWH calls upon the anganwadi workers and helpers throughout the country to continue their struggles to Save ICDS and for the basic rights of recognition as workers and for better living conditions.

ANGANWADI WORKERS IN KARNATAKA SCORE GAINS

Karnataka has 125000 Anganwadi workers. These workers are subjected to pathetic working conditions. For long years, they have been demanding the government both at the Centre and State to recognise them as workers and give them a decent salary. But the governments both at the Centre and the State remained insensitive to their legitimate demands. The Anganwadi workers are not recognised as workers and they are paid a honorarium of Rs.6000 per month. The Mini workers are paid Rs.3750 and the helpers Rs.3000 per month.

The Anganwadi workers decided to confront the government through a massive indefinite dharna. More than 30000 women workers from across the State sat day and night continuously for 4 days to highlight their plight and force the government to consider their demands. It was a magnificent action. Braving the weather, hungry, sleepless, these Anganwadi workers showed unimaginable grit and determination and refused to call off their agitation unless the government concedes their demands. This agitation received massive public support. Trade unions, artists, intellectuals and people from all walks of life visited the dharna site at Freedom Park to express solidarity with the striking workers. The political parties like BJP and JDS tried to turn this agitation to their political advantage blaming the state government's insensitive attitude. But the workers did not allow them to utilise their agitation for partisan political

gains. They criticised the Modi government for reducing the budgetary support for ICDS and refusing to increase their share in the honorarium. The workers spurned the offer of monetary support both from BJP and JDS and instead asked them to take up their legitimate demands with the Central and State Governments for a satisfactory solution.

The Karnataka government finally had to give up its rigid position and the issue was settled with the government announcing a monthly increase of Rs.2000 for Anganwadi Workers, Rs.1500 for Mini-Workers and Rs.1000 for helpers. With this increase the monthly honorarium for Anganwadi workers is Rs.8000, Mini workers Rs.5250 and helpers Rs.4000 with immediate effect and the 4 day dharna was called off. Thus the militant struggle of the Anganwadi workers scored significant gains.

The Anganwadi workers are now planning



an agitation against the Central government. Currently the Central government contributes only Rs.1800 in the total honorarium of Rs.8000/-. The 125000 Anganwadi workers in Karnataka are now planning a big agitation demanding the central government to recognise them as workers and give them a minimum wage of Rs.18000/- per month.

The Units of Karnataka expressed solidarity with the striking workers. Com S.K.Geetha, Vice-President, SCZIEF addressed the dharna. Water sachets were supplied to all those who were on dharna. The Karnataka Anganwadi workers Federation has expressed its gratitude for the support extended by the AIIEA units.

MLC Elections in Andhra Pradesh

MLC Elections were held in AP state in the month of March 2017. Elections for 3 Graduate constituencies and 2 Teacher constituencies were held in AP. AIIEA gave a call to the respective units to support the PDF candidates financially and organizationally and to focus the campaign on peoples' issues.

The leadership of AIIEA and SCZIEF toured the Visakhapatnam and Kadapa Divisions to motivate the members. In Kadapa Division, our members campaigned from enrollment of votes to polling day among Agents, Dos, GIC, Banks, state and central govt. offices. Seminars involving our zonal leaders were conducted at Ananthapuram, Tadipatri, Karnool, Adoni, Proddutur and Kadapa. The MLC candidate Dr. Geyanand also participated in the seminar in Kurnool and Adoni.

In Nellore Division, ICEU involved the members in the campaign actively right from enrollment of voters till the polling day. Our members in all branches and DO joined hands with the UTF cadres and reached the voters at their doorstep. Campaign in the middle class employees was coordinated by ICEU. About 10 comrades applied for leaves and campaigned. Seminars were conducted in Nellore, Ongole and Tirupati involving middle class employees. Finances were mobilized locally for meeting the campaign expenses.

Com A Aja Sarma, who is a retired LIC employee and has been in the trade union movement for the last 4 decades, has contested as PDF candidate from North Andhra Graduates constituency in Visakhapatnam Division. A magnificent campaign was undertaken in Visakhapatnam Division. ICEU led the campaign right from enrollment till the counting of votes. Our members are instrumental in enrollment of more than 7000 votes. They have conducted the campaign for

over 3 months. They have adopted some areas, undertaken door to door campaign, reached the voters at their residence 3 or 4 times and performed entire polling work on behalf of the PDF candidate. Some comrades campaigned in the commercial areas, beaches, parks, offices, banks, schools, colleges, industries etc. Women comrades campaigned in their neighborhood offices, banks and schools. Our members have contributed 3.50 lakh rupees towards election fund. Our comrades have sacrificed their leaves also for the campaign in addition to their leisure time and holidays.

The graduate MLC elections, in which middle class used to play major role, are now converted into full scale mass political battle, with the total intervention of the parties such as BJP, TDP. Contrary to its boastful propaganda, the BJP had poured huge money, undertaken hate campaign, and the TDP an ally of BJP, had threatened and intimidated employees and workers misusing their official powers. They had even lodged a complaint that our union office was misused for election work and that our employees were campaigning during office hours. But, threats and complaints did not deter our members from the campaign and about 10 comrades worked as Counting Agents also. Despite all the vicious campaign, com A Aja Sarma has shaken the powers and narrowly missed the berth.

However, the PDF candidate Sri Y Srinivasulu Reddy retained the graduate MLC seat from Nellore, Chittoor and Prakasam districts. Dr. Geyanand from Kadapa, Kurnool and Ananthapuram stood in third place after YCP and TDP candidates. PDF MLC candidates won from 2 Teacher constituencies. The opportunity of MLC elections was well utilized for undertaking an inspiring campaign in the AP state.

VIZAG: Seminar on Constitution- Freedom- Dr.Ambedkar's Views

Insurance Corporation Employees' Union, Visakhapatnam Division organised a seminar at LIC Divisional Office Club premises, to commemorate the 126th birth anniversary of Dr BR Ambedkar.

The seminar on the "Constitution- Freedom – Dr Ambedkar's views", was addressed by Dr B Ganga Rao, KVPS leader. Speaking on the occasion, Dr B Ganga Rao, said that, since independence, the ruling parties have confined the contributions of Dr Ambedkar to the framing of the constitution only, rather than his lifelong contributions to the betterment of the society. Dr Ambedkar had always played the split among the people, brought in by Hinduism and the regressive elements in the Manu Smriti. He always strived to put an end to the caste system, and propounded more inter caste marriages to annihilate the caste system, which is a blot on the Indian Society. Though he was born a Hindu, he opposed the idol worship and always said that he did not want to die a Hindu and hence embraced Buddhism. Dr Ambedkar had championed the cause of not only the Dalits but also the minorities and



particularly women. He called upon the Dalits and women to fight for their rights and put an end to the oppression. He also advocated the recognition of the work of the workers and the women. He was the first intellectual to recommend that the Insurance sector must remain in the public sector and private sector would be a bane to the country's growth. He always said that key sectors like health and education should remain with the Government, so that all the citizens get equal opportunities. But today, the ruling BJP/ RSS has crushed the freedom of expression of the people, and is very intolerant. The freedom of the citizens has been curtailed. What a person must eat, wear, or whom a person must marry are all decided by the BJP/RSS. This must not be allowed, he said.

Sri G Vijaykumar, General Secretary, LIC SC/ST Employees' Welfare Association, also spoke on the occasion. Com BB Ganesh, Vice President, SCZIEF also participated. Com M Kameshwari, President, ICEU presided over the meeting. Com YV Satish, Joint Secretary, ICEU, welcomed the gathering and Com N Ramanachalam, General Secretary, ICEU, proposed a vote of thanks.



MACHILIPATNAM RETIRED EMPLOYEES' CONFERENCE

The 20th Annual General Conference of Insurance Corporation Retired Employees' Association, Machilipatnam Division was held on 12th March 2017. The Conference was presided over by Com.R.Janardan, President, ICREA, Machilipatnam was attended by 73 retired employees including 10 lady comrades. Comrades came from far off places like Vijayawada and Guntur. The Conference was inaugurated by Com.BVS Raju, former General Secretary, ICEU Kadapa Division and presently the Secretary. All pensioners and Retired Persons Association, Andhra Pradesh. He dealt in detail the struggles that are being carried out by various pensioners' Associations. He emphatically made it clear that unless we wage bitter struggles and actively associate ourselves with the vibrant Association, the AIIEA and other democratic organisations in protecting the Public Sector Institutions, our Pension will be at peril. He dealt at length various aspects of the

struggle on legal front.

Com.G.Kishore kumar, Jt.Secy, SCZIEF, Com.B.V.Rao, Com.T.Krishnamohan of the APRPA and Com. Umamaheswararao, Gen.Secy LIC Class -1 Officers' Association, Machilipatnam Division participated and greeted the Conference. All ten lady comrades were felicitated. Thee seniormost comrades, .LS Sastry, B. Ramarao, N.Srinivasulu were felicitated by the Chief guest. Com.R.Janardan, Com.Bh.V.L.Radhakrishna Murthy and Com. S.Dhanunjayarao were unanimously elected as President, General Secretary and Treasurer respectively for the year 2017.

A call was given for contribution of not less than Rs200/- for the ensuing AIIPA Conference to be held at Nagpur. An amount of Rs 5000/- was collected on the spot. The Conference came to a finale with vote of thanks by Com.M.V.Raghaviah, Jt. Secretary.



NEW BUSINESS CAMPAIGN AT VISAKHAPATNAM

Insurance Corporation Employees' Union, Visakhapatnam Division, organized a campaign to give a fillip to LIC new business, on 18.3.2017, after the close of office hours. One lakh pamphlets containing the salient features of the products marketed by LIC, were distributed among the public.

Comrades from all the 22 branch units participated in the campaign. Divisional Office and P&GS employees campaigned at railway station, BSNL office, banks, India Airlines office, Visakha women's college, shopping malls, and other shops and establishments in the vicinity.

CAB unit distributed pamphlets and campaigned for NEFT registrations at railway diesel loco shed, railway DRM office and other railway offices.

Shipyards Branch unit comrades campaigned at Hindustan Shipyards limited, HPCL, Visakha Dairy and BHPV.

City Branch II unit campaigned at the RTC administrative office, SBI Zonal Office, market area and the bus depot. Anakapalle, Chodavaram, and Narsipatnam units went door to door and to all shops in their respective towns, explaining the products, investments of LIC and the necessity of NEFT registrations.

Yelamanchili units campaigned at SBI, SBH, Police Station, MRO office etc. Seethammadhara unit campaigned at GVMC office, other Government offices and also door to door. Srikakulam, Narasannapeta, Palasa and Rajam units campaigned at RTC bus stand, shops, colleges and offices.

Garividi branch comrades campaigned at Nellimarla mandal and Vizianagaram unit comrades distributed pamphlets at ring road, RTC complex, VUDA colony, Gajularega, BSNL office, Padmavathinagar etc.



Dr. Ambedkar Education and Employment Centre

Dr. Ambedkar Education and Employment Centre of Tirunelveli which is managed by ICEU Tirunelveli Division conducted coaching classes on 29.03.2017 for the recruitment of Assistant in NEW INDIA ASSURANCE co Ltd. The coaching class was inaugurated by Sri.K.Annadurai, Senior Divisional Manager, United India Insurance Company Ltd, Tirunelveli. 30 students



participated in the class. The classes were scheduled to be held on every Saturday and Sunday till the date of examination. Com K.Sriram, District President, TNUF, Com S.Balasubramanian, Vice President, GIEA-SZ and Com C.Muthukumaraswamy, General Secretary, ICEU greeted the participants. Com S.Balasubramanian explained the role of Dr. Ambedkar Education and Employment centre and appreciated the dedicated service done by the teachers and coordinators.

Com N.Ponniah, the coordinator informed the schedule of the coaching classes. Com R.Pattan, Joint coordinator delivered vote of thanks. Com A.Sirajudeen, District Secretary ,MRGIEA, Tirunelveli helped mobilisation of students.

The chief guest Sri.K.Annadurai appreciated the role of AIIEA in organizing such classes to the poor and down trodden students. He donated Rs.5000 to the centre which is conducting the classes free of cost.

FREE COACHING CLASS BY PFI

The People for India Forum of Madurai jointly with Academy of Lady Doak College inaugurated the Free Coaching Class for Competitive Exams to the Students of Lady Doak College on 7th March 2017. This novel initiative was launched with efforts taken by Com. G. Aruna, Joint Secretary of ICEU who is also the Vice-President of Lady Doak College Alumni Association. The function was presided over by Prof. Merci Pushpalatha, Principal, Lady Doak College. The teaching faculty appreciated the efforts taken by ICEU, Madurai Division in imparting various kinds of skill to the students community under the banner of PFI. Com. N. Sureshkumar, Vice-President narrated the objective of PFI and the initiative of AIIEA in undertaking various activities of PFI at different centres. Com. K. Ganesh, State

Coordinator, Dr. Ambedkar Education and Employment Coaching Centre, delivered the inaugural address and motivated the students to take the challenging task of present day while explaining the need for analytical and scientific outlook. The coaching classes started would continue for three weeks time and this has enthused



Demonetisation and its impact on Indian Economy

Thiruvananthapuram Insurance Institute conducted a seminar titled Demonetization and its impact on Indian economy on 18th March, 2017 in the divisional office Conference hall at pattom in Thiruvananthapuram. Dr. D. Narayana, Director, Gulati Institute of Taxation and Member of Committee to study the impact of demonetization on the state economy of Kerala inaugurated the seminar by giving a detailed power point presentation. Narayana said that Demonetization has failed in its objective to curb or root out black money. The assumption that black money is held in a huge stock of currency is wrong. It

may be held in gold or in real estate. Its form is not static but flexible subject to variations. Demonetisation has meant a huge cash crunch, with severe restrictions on access to currency. The shortage had an enormous impact on an economy where the cash to GDP ratio was 12% in 2015 and in which 98% of transactions were estimated to have been cash in 2013. The informal sector, where more than 90% of labour force in India is working has been seriously impacted by demonetization. Demonetisation has also affected the production, earnings and the GDP growth of the economy. With regard to digitalization or the cashless economy, Dr. Narayana said that it is costly for the poor. He advocated that digitalization should not be forcefully implemented. It should be voluntary. He has pointed out that during the peak time of demonetization i.e. in December, 2016, the value of total digital transactions was 75.01 crs. But in February, 2017 when restrictions on cash withdrawal has been eased the value of digital transactions is reduced to 60.24 crs. This shows that people are more comfortable with cash transactions than others. Sri. S. Chidambaram, consulting actuary also spoke on the occasion. Smt. Santa Varkey, senior divisional manager, Thiruvananthapuram division has presided the function. Sri. K. Sivarama Pillai, Vice Chairman, Trivandrum Insurance Institute welcomed the gathering and Sri. Abdul Fathah, joint secretary of the institute proposed the vote of thanks.



86TH ANNIVERSARY OF MARTYRDOM

ICEU, Machilipatnam organised a program to observe the 86th anniversary of the martyrdom of Shaheed Bhagat Singh and his comrades Sukhdev and Rajguru on 23rd March 2017. Their supreme sacrifice inspired the people to wage a relentless struggle against colonialism that ultimately freed the country on 15th August 1947. The life and struggles of Shaheed Bhagat Singh has great relevance today as the Indian rulers are embracing imperialist forces and are making huge compromises on the economic well being of the ordinary people in the name of reforms.

The portraits of Shaheed Bhagat Singh,

Sukdev and Rajguru were garlanded. A pledge was taken to carry forward the struggle of the martyrs to create a society without exploitation.



WOMEN'S DAY AT BANGALORE AND SOCIAL COMMITMENT



The International Women's Day program was observed very successfully by ICEU Bangalore Divisions I and II on 25th March 2017. More than 250 comrades from both the divisions and a large number of male comrades participated in the program. The program commenced with a welcome address by Com Vijayakumari, Convenor Women Sub-Committee, DO II and the rendering of Initially a revolutionary song depicting the occasion by the women comrades of Oriental Base Unit.

Dr. N.Gayathri, a well acclaimed writer and former RBI official was the chief guest. Addressing the gathering, she narrated the origin and history of women's movement and how the struggles of women workers culminated into International Women's Day in Copenhagen in the year 1806. She took the audience through the industrial revolution where women had just then started coming out of the house to seek jobs to support their family and how the "employers" extracted more work from women and paid them much lesser than their male counterparts. The male dominated society treated women as a second class citizens, which she said, has not changed much even to this date. This

gender bias made women take to streets then and even now various protests and struggles for equality and empowerment are going on across the globe. Dr.N.Gayathri emphasized the necessity of women getting organized and joining hands with larger democratic movements to create a better society.

Com.Amanulla Khan, President of AIIEA, addressing the gathering greeted all the women comrades on the occasion of International Women's day. He said that today International Women's Day is also being commercialized. Therefore, the most important task is to reclaim the glorious and revolutionary legacy of the International Women's movement. He said that the celebration of International Women's Day is to assert the right of the women to be treated equally and with dignity. This struggle is not of just women but also of the progressive sections of the men. He asserted that no society can progress without the progress of the women. Com Amanulla Khan said that the exploitation of the women has increased tremendously under neo-liberalism. The benefits of growth are being cornered by a small section with the overwhelming majority bypassed in this model of development. He pointed out to the abysmal record of India in Human Development



Rs.1 lac worth furniture to School for Special Children in Chennai

As an extension of observance of International Women's Day by Chennai Region General Insurance Employees' Association, the General Insurance employees in Chennai donated around Rs.1 lac to help the special care school (Annai School for Special Children run by Karunaii Trust) at West Saidapet, Chennai.

New furniture and dining tables were presented at the School premises on 20.03.2017 after a brief interactive meeting by Insurance employees with the spastic children and their special teachers. Com U.Vasuki (Vice President, AIDWA), Ms.Andal (DGM, National Insurance), Ms.Sathyavathy (Chief Manager, United India), Com J.Gurumurthy (AIIEA),

Com D.Lakshmanan & Com Radhakrishnan from the School spoke on the need to sensitise the society to help the care of spastic and special children.

The insurance employees served and shared lunch with the special children.

Com L.Umamaheswari welcomed the gathering and Com N.Balakrishnan coordinated the programme. A team of activists led by Com G.Anand & Com M.Nagarajan made all arrangements for the success of the event.

Later, a cheque for Rs.25,000/- was handed over to the Karunaii Trust in the presence of Smt P.Hemamalini (GM-P, United India) & Shri A.Padmanathan (DGM-P).

with even Sri Lanka and Bangla Desh recording better human development indices as per the UNDP Report. He wondered why the present government with its brute majority is not getting the Women's Reservation Bill approved by the Parliament. This shows the hypocrisy and lack of political will. In this background all slogans of beti bachao beti padao sound hollow. While congratulating the ICEU members for contributing generous donations for the welfare of physically challenged children and also to Smt.Lakshmi, a Banana Vendor, to educate her two daughters, he cautioned that this concern should not be confined only for charity but it should be taken forward to stand up with the vulnerable and disposed and fight for their rights.

Com.H.R.Gayathri, Zonal Convenor of Women's Committee of South Central Zone, while greeting the women comrades, requested them to be sensitive and react to statements that denigrate women.

The Women's Sub Committees of the two divisions raised around Rs.150000 through donations.

This amount was equally shared between the Organisation of Differently abled persons and a poor banana vendor for the education of her two girl child. Smt.Lakshmi, a Banana Vendor acknowledged this financial help with gratitude and full of tears in the eyes. The two kids who are studying in 7th and 4th standards too were moved by the gesture of the insurance employees. The representatives of the Organisation of Differently abled persons were overwhelmed by this kind gesture.

Com. M.J.Hemalatha from Bangalore DO-I, and Com.U.V.Seema from Bangalore DO-II conducted the programme. Com.S.K.Geetha, Vice-President, SCZIEF, and Com.K.Gopal, General Secretary, ICEU, DO-II, greeted the audience. The vote of thanks was proposed by Com V.Latha, Convenor, Women's Sub-Committee, Bangalore-1.

The International Women's Day programme ended with a commitment to march forward with unison and fight all atrocities against women and build a society free of exploitation

IWD Celebrations at Kolkata Metro Div.-II

On 8th March 2017 Insurance Employees Association /KMD-II celebrated the International Women Day in a different manner . The joint



conveners of the Women's Sub Committee along with other lady employees and Secretariat members of the Divisional Association went to a free primary school named J.O.A.R.Shishutirtha, established and looked after by seven lady social workers with the help of their own small resources in a remote village. On International Women's Day our entire team appreciated their effort and donated some items like ceiling fan, floor mattress for their temporary school building, and necessary educational items like colourful schoolbags , water bottle , pencil box with pencil sharpener ,eraser and dry foods to the tiny students of the school came from poor backward class of the society.

INTERNATIONAL WOMEN'S DAY AT MADURAI

International Women's Day was observed in Madurai Division in a befitting manner. Badges highlighting women's demands were worn and gate meetings were conducted in all branch centres. Many of the branch units have undertaken the Social Welfare Activities on the same day. The rest are taking up the activities. Com Deepa, Treasurer, DYFI addressed the Lunch Hour Gate Meeting held at Divisional Office Premises.

A Special seminar was organised on 8th March 2017 at Madurai. The seminar was presided over by

Com G. Aruna, Convener, Women Sub-Committee. Com. R.S. Chenbagam, State Secretary, CITU and Joint Secretary of Tirunelveli Division delivered Special Address. She highlighted the status of working women especially in the unorganised sector and the need for us to take up activities and stressed how the Government at the Centre is against the workers and people of this country. The program came to an end with vote of thanks proposed by Com S. Maheswari, Joint Convener, Women Sub-Committee.

Financial Assistance by Vellore Division to the Victims of Gender Violence

The National Crime Records Bureau, a wing of Union Home Ministry in its report for 2015 stated that the crimes against women had come down to 3,27,934 compared to the 3,37,922 in the earlier year 2014. It further states that the Cases of rapes have also reduced to 34,651 in 2015 as against 36,735 in 2014. One may puzzle on reading this statistics. These statistics speak about the crimes only where the police had filed First Information Reports. There are many instances which go unregistered due to various factors such as compromise by the police or village panchayats, fear of future etc. The report further states that only 21.7 % of the perpetrators of the violence are convicted. It shows the relaxed attitude and negligence of the police in filing and handling the cases with loopholes allowing the criminals to escape from the conviction.

Three such instances that took place in the second fortnight of February 2017 in three tiny villages in Cuddalore district came to light after the intervention of the All India Democratic Women's Association. In a village named Melvanniyur, a girl studying in 11th standard was found dead in a mysterious circumstance. The police showed disinterest in investigation and wanted to close the case as suicide. In another village named Reddiyoor, a girl studying in 8th Standard was gang raped by 5 persons. But the police filed a case only on three, thereby protect the other two culprits from influential families. It is not just a coincidence that all



the three victims are dalits, it only envisages the fact that they are so vulnerable and become easy targets. Leaders of AIDWA met the District Police Authorities and insisted that the investigation must be genuine and the culprits should not be allowed to escape from the process of law. They are also contemplating of filing case in the High Court seeking judicial remedy.

On coming to know about the above incidents, I.C.E.U, Vellore Division under the guidance of SZIEF, gave a call for mobilizing financial assistance from the members to render a helping hand to the victims and for meeting their legal expenses. An amount of Rs.42,150/- was collected wherein an amount of Rs.12,150/- was given to AIDWA and Rs 10,000/-

DHARNA DEMANDING WOMEN'S RESERVATION

Women's Sub Committee of I.C.E.U, Vellore Division conducted a Dharna in a public place opposite Vellore Collectorate on 09.03.2017 to focus the demands of immediate passage of women's bill and ensuring the safety of women.

The dharna was presided by Com R.Amutha, Convenor, Women's Sub Committee and Com M.A.Mangalagowriselvi, Assistant Treasurer welcomed the gathering. Com D.Manavalan, President, Vellore inaugurated the dharna while Com S.Raman, General Secretary greeted. Com S.D.Sankari, State Secretary, AIDWA in her special address explained the various hurdles faced by women and need for unity and sustained struggle.

Com S.Neela Guhesh, Joint Convenor proposed vote of thanks. Around 75 comrades took part in the Dharna.



each to the three affected families.

On 01.04.2017, a team consisting of President Com K.Valentiana, and General Secretary Com P.Suganthi of State AIDWA, Com T.Senthil kumar, General Secretary, Com K.Swaminathan, Vice President of SZIEF, Com D.Manavalan, Com S.Raman President and General Secretary of Vellore Division along with leading comrades of Vellore division visited the houses of the victims situated in remote corners of Cuddalore district.

This visit to the victims' houses gave an opportunity to understand the mental agony and the fear that was prevailing in the minds of the families

of the victims as the perpetrators were not given any punishment for their brutal acts. The victims' families also pleaded that justice must be ensured and the culprits must be punished. A strong assurance was given to them by the leaders of AIDWA, that their organization, along with other progressive forces, would surely do the needful and also insisted them to accept the financial assistance which would also help them their battle for justice. This visit also could instil confidence in their minds to face the challenges. Leaders of AIDWA assured all support for their stay in safe homes, to continue the education and they are already on this task.

Trade Union Class at Bangalore Division – II

ICEU Bangalore Division II is celebrating its Silver Jubilee year. As a part of yearlong celebration a Trade Union class was organised for Office bearers and activists of base units on 19th March 2017 at Kaiwara, Chintmani.

The First class was "Present Political Situation and Challenges before the Insurance Industry" by Com. J. Suresh, Joint Secretary, SCZIEF. He explained in detail the present political situation, the emergence of right wing forces in the country and its impact on the working class and also on public sector insurance industry. The aggressive implementation of neo-liberal policies is ruining the livelihood of the people. The promise of 'Ache Din' is mere illusion. The Government in the name of removing the poverty is doling out the huge concessions to the corporate sector and big business he said. He also explained about the growing authoritarianism and its impact on democracy. While explaining about the policies of government on insurance industry he said that the ruling class are making every attempt to see that public sector insurance industry is destabilised and privatised. He explained in elaborate detail contribution of Life Insurance Corporation of India and public sector general Insurance industry towards nation building. He briefed on the present challenges before LIC due to ill conceived approach of the government. He also said that the employees led by AIEA have protected LIC from the onslaughts of the successive governments and continue to protect for the sake of nation.

The Second class was "Identity Politics & Challenges and Tasks ahead" by Com. N. Vijaya Kumar, President, ICEU, Mysore. He explained about the rich and plural culture of our country and dealt



on the legacy of human values which were inherited in our country through diversity. The ruling class are trying to divide the unity of the working class for the continuation of their unbridled exploitation. He pointed out various customs in different communities which propagate human values and unite the people. But the present rulers are destroying such syncretic values by imposing uniformity on people. He explained how different religions have coexisted in the country for centuries creating a diverse and rich culture. He explained the game plan of identity politics which is weakening the unity and collective bargaining of the working class. He cautioned the employees on all these issues and requested the comrades to be united and contribute to build a better society.

Com.K.Gopal, General Secretary of Bangalore DO – II dealt the issues of "Organisation" - functioning of base units, the uniqueness of AIEA, the role of leadership in base units and divisional unit, the objectives of the class oriented trade union and the necessity of unity to carry forward the movement of the working class.

Comrades of Chintamani Base unit organised the class excellently.

Idea of India – A seminar at Bangalore

Insurance Corporation Employees' Union, Bangalore I&I are celebrating their Diamond Jubilee and Silver Jubilee respectively. As part of this celebration, it was decided to organise a seminar on the Idea of India. Today the Idea of India that was conceived during the national liberation movement is under tremendous attack. Therefore, it was decided to organise a seminar on this very important subject. In a befitting manner, the seminar was conducted on 15th April 2017 in celebration of Dr. B.R.Ambedkar's birth anniversary. It was a very successful program with all sections of insurance employees participating with enthusiasm.

Justice Nagamohan Das, Retd Judge, Karnataka High Court spoke on Dr B.R.Ambedkar's struggle for dignity and equality. Giving a lucid picture of Dr Ambedkar's life he said looking at the work and life Dr Ambedkar, it is very unfair to reduce him to be a mere Dalit leader. He was much more than a Dalit leader. He was an economist, sociologist, eminent lawyer, a trade union leader and above all a finest thinker and a visionary India has ever produced. The tremendous work he did as the head of drafting committee of Constitution proves it. He had a vision of India that would ensure equality to all its citizens. He was a strong advocate of equal rights to women. He resigned as the Law Minister when the Hindu code Bill was not passed. Recalling the role of Ambedkar in bringing labour friendly measures like eight hours of work, Provident fund, Maternity leave etc, he called him a true friend of the working class. Though India has achieved its political democracy, the social and economic democracy is yet to be achieved. Today India is a country of huge inequalities. If it continues like this we will witness huge riots and violence he cautioned. Today Ambedkar's Idea of India is under tremendous attack. He drafted a very progressive constitution and hoped that it will act as an instrument to bring about not just political equality but also social and economic equality. He advocated the separation of State from religion. But unfortunately today the politics and religion has been mixed to impose majoritarian views on the country. This is dangerous and has the potential of



undermining the unity of people and the country. He appealed to the trade unions to rise up to the challenge and defend the diversity and work for the economic and social equality.

Com. M.Girija, Joint Secretary, AIIEA spoke on the subject - Savithri Bai Phule- Empowerment of women. She elaborately narrated the struggle of Savithri Bai in educating girls in 19th century. It was her conviction that education is the most important instrument to emancipate the women. She was the first lady teacher pioneering the education for girls but her glorious struggle and contribution finds no place in our text books and her inspiring life is largely unknown. She not only educated girls but also took up issues like widow remarriage. The humiliation and hardship mounted on her never deterred her from the task she undertook. In these days of increased atrocities on Dalits and women she truly inspires us to fight against injustice. She expressed happiness that Units of AIIEA across the country are helping the victims of many such atrocities. She concluded by saying that we should strive hard to create a society devoid of any such incidence and that which recognises gender justice taking inspiration from the life of Savithri Bai Phule

Com Amanulla Khan, President, AIIEA spoke on the glorious contribution of Shaheed Bhagat Singh in conceiving and developing the idea of India. He said Bhagat Singh continues to remain a powerful voice for freedom; economic, political and Social. He is not just a youth icon but also a great inspiration for all those who dream of establishing an exploitation-free society. In today's situation when forces who opposed the ideas and views of Shaheed Bhagat Singh and Dr Ambedkar are trying to appropriate

for Hindus. Even today, these ideas are contesting with each other.

The ideas and views of Bhagat Singh can be summarised from the three slogans he gave – Inquilab Zindabad, Long Live proletariat and Down with imperialism. He was of the firm opinion that the revolution will not end with the British leaving the country but would continue till a fair, just and equal society is established. He said for the establishment of an exploitation free society, it is the workers who have to make efforts and take the lead. He was clear that imperialism is the enemy of humankind and there cannot be real progress for the people without overthrowing

the exploitative capitalist system. This Idea of India of Bhagat Singh is totally in conflict with the way the forces of hindutva want to construct the Indian society. Therefore, a united struggle against religious sectarianism, imperialism and capitalism by the working class is the urgent need of the hour.

The seminar was well attended by over 400 comrades from both life and general sectors. Good number of pensioners, officers, agents and Development officers too participated. It began with welcome address by Com. Geetha S K, General Secretary, DO I and concluded with vote of thanks by Com. K.Gopal, General Secretary of D.O II. It was a very successful program.

them for political gains, it is necessary to understand the Idea of India peeping through the life of these great personalities.

Com Aman said that the Idea of India emerged during the freedom struggle. This Idea was about the construction of the Indian society after gaining freedom. The Congress Idea of India was to build a democratic and secular country. The Left, Communists and revolutionaries wanted the India to be a democratic, secular, socialist country free from the influence of imperialism. This was also the Idea propagated by Shaheed Bhagat Singh. The third vision was of the religious fundamentalist who wanted the country to be built on the basis of religion; Pakistan for Muslims and Hindustan

BOOK RELEASE AND SEMINAR ON BUDGET 2017 AT MADURAI

ICEU, MADURAI DIVISION AND ISSS, MADURAI jointly organized a Special Programme on 20th of February 2017 at Sunil Maitra Illam, Madurai. This programme consisted of a Book Release and a Seminar on budget was presided over by Thiru Maria William, President, ISSS.

The book titled “ DEMONETISATION: WHY, HOW AND FOR WHAT?”- a collection of essays in Vernacular edited by Professors N. Mani and S. Pushparaj was released by Prof. T.V. Anandhi, Head, Department of Economics, Fatima College and the same was received by Prof. S. Mumtaj Begum, Head, Department of Economics, Lady Doak College. Prof. Pushparaj detailed the main aspects of the book and explained how the Government’s move has put the people of India in various hardships.

It was then followed by Special Address on

“BUDGET-2017” by Com. N. Sureshkumar, Vice-President, ICEU. He pointed out in detail the political economy behind this year’s budget and the ulterior motive of BJP Government to bend towards the Corporates as against the interests of vast majority of Indian People. Com. N.P. Rameshkannan, General Secretary, ICEU proposed vote of thanks.



INSURANCE NEWS IN BRIEF

■ Surpassing the target of Rs.30 thousand crore in the first premium income in the individual insurance segment, LIC has reached a magnificent figure of Rs.37853.87 crore, registering a growth rate of 47.07 per cent, at the end of this fiscal year -2016-17.



■ Non-life insurance sector has underwritten a premium Rs.127212.43 crore for the financial year 2016-17. Out of which the share of Public sector (including specialized insurance) is Rs.67689.68 crores establishing a market share of 53.21 per cent.



■ Consolidation seems to be an urgent need for the insurers in India. Going broadly by what transpired in the recently held Business Standard Insurance Round Table meet - "lesser number of companies" is what the present insurers in India want. While some say that consolidation should take place and few go a step further and say that licence should not be given for new entrants for next two to three years. Majority of the participants are of the opinion that the Indian insurance market is over-crowded.



■ Jobs devouring Automation raises it head again in the name of digitisation. Papers were floated, corner discussions were on continuously and now a global meet, full - fledged, is convened. The first meet of InsurTech Integrated will discuss around the theme "Harnessing disruptive technologies to thrive in a digital era". Discussion mainly will be on an emerging trend, Robotic Process Automation (RPA), which can emulate administrative tasks and workflows that are rule-based, repetitive and voluminous. The result of its application may seem routine but its effective implementation can lead to enhanced applications handling, claims processing and data entry, turning out to be a scalable, flexible and responsive workforce for insurers. It can help in achieving about 35 per cent reduction in cost for high volume rule-based tasks. Use of telematics will be the other topic of discussion. Investing in technology-oriented insurance ventures (insurtech) is a fast growing global trend and almost half of all the money being poured into them globally is going into artificial intelligence and internet of things.



■ Approximately 32 per cent of existing jobs in financial services and insurance, in UK alone, could be automated by robotics and artificial intelligence (AI) over the next 15 years, says a new study by PricewaterhouseCoopers.



■ Treating Data security as an important need today and stressing on the need for proper guard against theft and misuse, as insurers and related entities share a significant amount of personal and confidential policyholder information, at times even sensitive health-related ones, IRDA has issued directives to all insurance companies to appoint a chief information security officer by 30th April 2017. This directive is a part of cyber security guidelines which will be implemented in series and the series will be completed end of March 2018. The Chief Information Security Officer will be responsible for articulating and enforcing the policies to protect their information assets and formation of Information Security Committee.



■ Frauds in the health insurance sector are on the rise. So much so, that the insurance companies have blacklisted areas belonging to 83 pincodes. Out of these 83 pincodes areas 22 belong to Uttar Pradesh and 13 each from Gujarat and Haryana. # IRDA has imposed a penalty of Rs.20 lakh on ICICI Prudential Life Insurance Company on different charges which include free look cancellations not being in line with regulations; maturity claims not being settled within prescribed time; and delay in processing surrenders and partial withdrawals.



■ India ranks 12th in the global list of gross premium written in the year 2016 with 59 billion euros, which is 2.9 per cent of the GDP. In the year 2006 India was at the 20th place.



■ Insured losses from global disasters rose by 42 percent to \$54 billion in 2016. It's the highest since 2012 and the equivalent of 0.07 percent of global gross domestic product.



■ Lloyd's have reported a pretax profit of £2.1 billion pounds (\$2.6 billion) in 2016, despite a worsening of the market's combined ratio at 97.9 percent, compared with 90.0 percent in 2015. Return on capital was 8.1 percent in 2016 compared with 9.1 percent the previous year, while gross written premiums increased to £29.9 billion (\$36.4 billion) from £26.7 billion (\$32.5 billion) in 2015. **Lloyd's branch of reinsurance has now started functioning in India.**



A.M.KHAN, DHARWAD

ECONOMIC TID BITS

The Trump Administration has issued a memorandum proposing to eliminate 19 government agencies, cut billions of dollars from domestic social programs and plan to cut 2,00,000 government jobs. In USA, the government jobs are at historically low of 1.5% of all jobs, as compared to 4% in the 1960s. The US economy grew at 1.2% during the first quarter of the current year and has not exceeded 3% growth during the last decade. Nearly all the jobs created in USA since 2008 financial crisis have been either part time or temporary.

US retail store closures during the first three months of 2017 are likely to exceed the closures experienced in 2008. In the first three months itself, more than 2880 stores are closed eliminating 60000 jobs in just two months. If the trend continues, more than 11000 retail stores are expected to shut down their business, unable to meet the competition from online retailers, led by Amazon.

The UK government has announced its decision to cut 12 billion pounds in welfare measures. According to an estimate, these cuts will push 2,00,000 more children into poverty. More than two-thirds of children living in poverty in the UK live in a family where at least one parent is working. Since 2008 financial crisis, there are more than four million children living in poverty, it has gone up from 46% in 1996-97 to now 63%.

The UK government has imposed cuts to the tune of 20 billion pounds since 2010 in National Health Services (NHS) and intends to further cut another 26 billion pound by 2021, which is posing serious challenge to the expenses for medical treatment for the people. This has forced Red Cross to issue an alert that NHS faced a humanitarian crisis.

Nearly 11% of Chile's population or around 8 lakh people participated in a protest march opposing the privatization of pension funds. Annual per capita income of Chile is US \$ 22,000. Chileans deposit 10% of their monthly earnings into AFP (Pension Fund) of their choice, and also pay administrative costs. At the time of retirement workers will receive pension depending upon the returns received on the investments made in capital market. While the hard earned savings of

the workers are under savage attack with reduced pensions, the AFP Fund managers earned a profit of 71.4% in 2015, reaping profits at the cost of workers.

According to latest list of Forbes, world's billionaires has registered a sharp increase in 2016 with 233 new members added to the club to reach a record of 2043, first time the list crossing 2000 mark. The combined wealth of those on Forbes' billionaires list rose 18% to \$ 7.6 trillion, which is more than the combined GDP of all but the wealthiest of world's countries. The combined wealth of top 10 billionaires is a staggering US \$ 558 billion which is more than the GDP value of Venezuela. Just 8 individuals control as much wealth as the bottom half of 3.6 billion people in the world. The USA continues to top the list with 565 billionaires followed by China with 319, Germany with 114 and India with 101. China added more new billionaires with 76 and USA added 25 new billionaires. Mukesh Ambani is the richest Indian with US \$ 23.3 billion wealth, where as the average wage of Indian is just \$ 295 per month.

India is ranked 131 among the 188 countries included in Human Development Index 2016, one rung below last year. The dip in HDI comes on the heels of its fall in Happiness Index from 117 in 2015 and 118 in 2016 to 122 in 2017. Only Bangladesh (139), Bhutan (132), Pakistan (142) and Nepal (144), our neighbours fared badly than India. However, small nations like Sri Lanka and Maldives fared better than India and occupy 73 and 105 respectively. The UNDP compiled Human Development Report – 2016 reaffirms that the high economic growth achieved by India has not translated into better quality of life for vast majority of the people. Rather it has exacerbated inequalities and the fact remains that progress has gone haywire for the common man and those who are not earning adequately for a reasonable and dignified life. This situation exposes the hollow claims of Modi government about Ache Din for Indian people.

J.SURESH, MYSORE

WORKING CLASS STRUGGLES

Strike of Irish bus workers continues

Thousands of staff working for the Irish state owned bus company Bus Eireann, went on strike on March 24 over plans by the company to cut back on pay, conditions, and impose the closure of some routes and job losses. Bus Eireann says the measures are necessary to stem greater losses. The bus workers fear the attack on jobs and conditions is a prelude to privatization.

Greek power workers prepare to fight privatization

Greek power employees working for the Public Power Corporation (PPC) are due to meet at the end of this week to discuss plans including strikes to oppose the privatization of PPC—measures imposed by the Syriza-led government, which is carrying out demands from international creditors. Under the measures, 40 percent of PPC's hydroelectric and lignite plants will be privatized.

Romanian rail staff strike

Rail workers in Romania went on strike on March 22 to push their demand for a 25 percent pay rise. The strike led to 150 trains being cancelled while other services experienced delays of up to six hours.

Russian truck drivers protest

On 27th March, truck drivers in Russia held protests, including parking on main city highways to vent their anger at government plans to impose new taxes on heavy vehicles. The cities affected included Moscow, St Petersburg and Yekaterinburg. Organizers say they expect at least 10,000 truckers to eventually take part in the strike.

UK nuclear submarine staff conduct strike

Civilian staff working at the UK nuclear submarine facilities on the Clyde in Scotland held a one-day strike on 24th March with a further series of strikes to come. The workers accused the company of not following agreed procedures and bypassing Union.

South African state insurance workers strike

Workers at the South African state insurer, the Road Accident Fund (RAF), are continuing their one-week strike from 27th March 2017 for better wages. The National Union of Metalworkers of South Africa (NUMSA) says negotiations through arbitration have broken down and the union will intensify the strike. They threaten to completely shut down the bankrupt state insurer's operations. The fund is in debt to the tune of R8.2 billion (US\$663million) and has not paid out on accidents for several months.

Pakistan: Government hospital workers in Lahore protest

Paramedical workers, including laboratory technicians, operating theater staff, dispensers and other hospital workers, held sit-in protests at the Punjab Institute of Cardiology, Lahore General Hospital, Services Hospital and Mental Hospital in Lahore on March 30. They were protesting against the proposed privatization of public sector hospitals.

Mexican autoworkers strike over wages

Autoworkers for the Nissan auto plant in Cuernavaca, Morelos, in Mexico struck work on April 4 to press for wage increases. The workers' union, Sitnissan, called for a 5.5 percent raise, while the company offered 3 percent with a bonus of 1,750 pesos (US\$93.76), which it later raised to 3,000 pesos (US\$160.73).

Trinidadian cement workers protest nonpayment of back wages

Workers for Trinidad Cement Limited (TCL) gathered at the entrance to the company's Claxton Bay compound in the early morning of April 5 to demand the payment of over 20 million Trinidadian dollars (US\$3 million) in overdue wages.

Protests oppose fuel price rise in Suriname

Thousands of Surinamese turned out on April 6 and 7 to protest hikes in the price of gasoline and diesel imposed by the government. On the second day, more than 10,000 people, carrying signs and chanting denunciations of Bouterse, held protests, the largest being in the capital Paramaribo.

Striking telecom workers rally in New York City

Striking telecom workers rallied in front of Spectrum-Time Warner Cable's Manhattan headquarters on April 5 to oppose management plans to end contributions to pensions and medical benefits. Thousands of workers in New York and New Jersey walked off their jobs on March 28. Contract talks between the company and the International Brotherhood of Electrical Workers have been going on for four years without any resolution.

Aerospace workers in Newfoundland locked out for more than three months

Aerospace workers at D-J Composites manufacturing in Gander, on the island of Newfoundland, have been locked out for nearly four months. Hundreds of workers have been working without a contract for nearly two years and are opposing company demands for wage cuts and attacks on seniority rights.

S.SRIDHARA, MYSORE

LIC profit doubles

LIC booked Rs.21,000 crore stock market profits in FY17, compared with Rs.11,000 crore in FY16. While LIC's overall equity investments in 2016-17 could not be ascertained, during April-December, it bought a total of around Rs.39,000 crore in stocks.

LIC Grows 47%

LIC's total new business premium, including pension and group business, rose to Rs.1.22 trillion in FY17, a growth of 25.8% from around Rs.97,000 crore a year ago. New business on the individual basis at LIC grew by 47% to Rs.37,800 crore for the fiscal year 2016-17 from Rs.25,700 crore in the previous fiscal.

Chatbots in insurance

Birla Sun Life Insurance and HDFC Life have recently rolled out their own versions of chatbots. A chatbot, or simply bot, is essentially a computer software which is programmed and designed to chat with humans. After chatting, and based on customers' requirements, it will either suggest insurance plans, or try and solve queries.

PoS norms eased

IRDAI has eased norms for recruitment of Point-of-Sales (PoS) persons by non-life and health insurers. With effect from April 1, insurers/intermediaries will be allowed to appoint PoS persons with the mandatory training and passing of NIELIT examination, which is already being allowed in the case of life insurance.

ISNP Portal

IRDAI has launched a web portal for insurers that will allow them to register and sell policies online. The portal — isnp.irda.gov.in — is also open to intermediaries in insurance business. The ISNP portal will offer host of services including change of policy details like name and address, collection of renewal premiums, surrender or withdrawals, fund switching, policy revival or cancellation or transfer, duplicate policy, death/maturity claim and other policy specific services.

Group health premium rises

Group health insurance premiums may go up. The net incurred claim ratio of this segment was more than 100% for the past five years. The net incurred claims of non-life insurers rose 16.77% to Rs.64,495 crore in 2015-16 from Rs.55,232 crore in 2014-15.

100% FDI in broking

The FDI policy, at present, allows 49% foreign investment in the insurance sector that encompasses insurance broking, insurance companies, third party administrators, surveyors and loss assessors as defined by the Department of Industrial Policy and Promotion. The government is considering allowing 100% foreign direct investment in insurance broking with a view to giving a boost to the sector and attracting more funds. The removal of foreign investment limit will encourage more players in the markets.

For our Field Force

New penalty provision

Insurance ombudsmen have recommended a penalty provision against insurers for not complying with the norms related to redressal of public grievances. According to Sandhya Baliga, Insurance Ombudsman, Delhi, they want a reviewing authority in cases of dissatisfaction and a provision for penalising the insurance companies in case non-compliance of orders of ombudsmen.

mInsurance

Tata AIA Life Insurance has launched mInsurance or mobile insurance where phone users can buy term cover by recharging using a 'special tariff voucher'. The company has launched the plan through a pilot project in Andhra Pradesh and Telangana through a tie up with Tata Teleservices Limited.

Demat policies

IRDAI is planning to ask life insurers to issue policies only in a dematerialized (demat) format beyond a specified threshold premium. This rule will be made applicable to all insurance contracts, both for existing and new customers. IRDAI has been trying to get insurance under the demat format since 2013. So far, it hasn't worked. LIC has its concerns about the safety of data sharing and is yet to come up with a workable proposition.

Women more productive

A study conducted by Birla Sun Life Insurance company showed women advisors are more productive than their male counterparts. It is developing a team of women insurance advisors across the country. In the first phase, the company is targetting a network of almost 10,000 women direct sales personnel in all major cities during the current fiscal 2017-18, and will be focusing strongly on tier-II and III towns as well.

Non-life growth

Non-life insurance companies' gross premium collection in 2016-17 rose by 32% from a year ago to more than Rs.1.27 lakh crore. The collection in 2015-16 fiscal was Rs.96,376.40 crore. Public sector firms showed a rise of 28.9% in gross premium in 2016-17 to Rs 67,689.68 crore as against Rs.52,520.80 crore a year earlier. For the private sector non-life players, the premium was up by 35.7% at Rs.59,522.75 crore from Rs.43,855.60 crore in 2015-16.

Penalty

IRDAI has imposed a penalty of Rs.20 lakhs on ICICI Pru Life for various violations including arranging Foreign trips and offering gift cards to the employees of corporate agents and brokers. Another penalty of Rs.10 lakhs was imposed on PNB Metlife for violations.

ARIVUKKADAL, THANJAVUR

UNVEILING OF COM RG'S PORTRAIT

ICEU MADURAI DIVISION organized a Special Meeting on 3rd March 2017 at Madurai. The portrait of Com. R. Govindarajan, veteran leader of AIIEA was unveiled by Com. E.M. Joseph, Former Vice-President, SZIEF. Com. Joseph shared few experiences quoting the innovative initiative and the capabilities of Com. RG.

It was then followed by a Special Address on "The Neduvasal Struggle – A Field Experience" by Com. R. Sethuraman, Joint Secretary, ICEU, Thanjavur. He narrated in detail the plot behind the Central Government's Methane as well as Hydrocarbon Exploration Licence Policy. He briefed how the surrounding land as well as the people of the Neduvasal, a place in Pudukottai District of TamilNadu, chosen to carryout Hydrocarban Project would be affected. The unique feature is that Com. Sethurman involved himself in the struggle against this Project and played a vital role in placing his views effectively before the Opinion Assessment Programme conducted by the Government Agency and also in bringing out the issue to the public domain by participating in various panel discussions of various Media Channels. Now, the Methane Project was put on hold by the Central Government. Com. J. Vijaya, Vice-President, ICEU proposed vote of thanks.



Response



The Editorial composite culture is really good. We need to do a scholastic digging in the past to find the syncretic practices and rich diversity of our culture. This is a necessary step to keep India united, otherwise as the editorial points out, the fundamentalists will kill the soul of India.

Sudhabhaskar,
Vice-President, CITU

The Editorial on the need to protect the composite culture is timely. The culture of India has developed over centuries from the contribution of all communities and regions. It is true that richness of music, art, architecture and other forms of culture is admired by the world. We need to protect our rich diversity and defeat all attempts to impose uniformity.

G.Tirupathiah, Hyderabad

Apropos the editorial 'we are inheritors'. The diversity and pluralism of Indian culture enriched our civilisation. For centuries music evolved and has become a unifying element. The editorial recalls the contribution of poets and musicians to India's

culture and civilisation. One song in 'Baiju bawara' O Duniako rakwale melted our heart and soul. It is a historical truth that king Shajahan's eldest son Dara Suko with the help of Sanskrit pandits translated Upanishads in Persia. And Chatrapathi Shivaji had established a separate regiment of 500 pathans for their valour and loyalty.

K.Narayana Rao, Bangalore

DONATIONS

Com. Sarayu Devaramani, Dharwad Br. Office	Rs.2000
Syed Ameer, LIC of India, Bangalore DO-II,	1000
Com. Alok Bhattacharjee, Guwahati Br. Office	2000
Com. Lankeswar Das, Guwahati Div. Office	1000

The Insurance Worker thanks these comrades for the fine gesture shown to the journal.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July	280	6391.25
August	278	6345.60
September	277	6322.77
October	278	6345.60
November	277	6322.77
December	275	6277.12
January	274	6254.30
February	274	6254.30
Base 1960=Base 2001x22.8259		



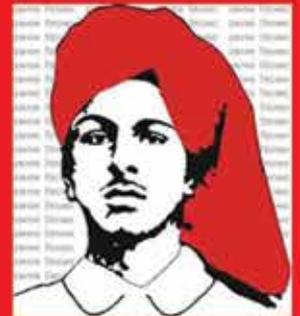
Let us declare that the state of war does exist and shall exist so long as the Indian toiling masses and the natural resources are being exploited by a handful of parasites.

They may be purely British Capitalist or mixed British and Indian or even purely Indian. They may be carrying on their insidious exploitation through mixed or even on purely Indian bureaucratic apparatus.

All these things make no difference.

The war neither began with us nor is it going to end with our lives.

"We then deliberately offered ourselves to bear the penalty for what we had done and to let the imperialist exploiters know that by crushing individuals, they cannot kill ideas. By crushing two insignificant units, a nation cannot be crushed. We wanted to emphasize the historical lesson.... Can ordinances and Safety Bills snuff out the flames of freedom in India? "



In India, Bhakti or what may be called the path of devotion or hero-worship, plays a part in its politics unequalled in magnitude by the part it plays in the politics of any other country in the world.

Bhakti in religion may be a road to the salvation of the soul.

But in politics, Bhakti or hero-worship is a sure road to degradation and to eventual dictatorship.



"I do not want that our loyalty as Indians should be in the slightest way affected by any competitive loyalty whether that loyalty arises out of our religion, out of our culture or out of our language. I want all people to be Indians first, Indian last and nothing else but Indians."



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

**TRUSTED BY THE PEOPLE
ADMIRER BY THE NATION**

CONGRATULATIONS

TEAM LIC

FOR YET ANOTHER SPECTACULAR PERFORMANCE
IN THE FINANCIAL YEAR 2016-17

NEW BUSINESS PREMIUM INCOME

₹ 1,24,396.27 crore

NUMBER OF POLICIES

2,01,31,500

MARKET SHARE

**IN NEW BUSINESS
PREMIUM INCOME**

71.01 %

IN NUMBER OF POLICIES

76.09%



**INSURANCE CORPORATION EMPLOYEES' UNION
MADURAI DIVISION**