

insurance Worker

aii
ea

Monthly Journal of All India Insurance Employees' Association

Vol. 62 • No. 5 • May 2019 • ₹ 10 • Pages 40+4

TESTING TIMES FOR INDIAN DEMOCRACY

Election is no contest between Ali & Bajrangbali
Debate must focus on Real Issues of people

POLITICS - NO LONGER VISION
OF SOCIETAL RECONSTRUCTION ;
BUT MOST PROFITABLE INDUSTRY TO BE WON AT ANY COST!



Singing the
nation's hope ..



The twain
can't meet



झूठ का झरना और
सत्ता लोलुपता



Let us vote for the
forgotten wars

PRESENT DAY RELEVANCE
of MAY DAY



PENSION – A SAGA OF
GLORIOUS STRUGGLES



... the New Zealand
Terror Attack



1 MAY

2019 INTERNATIONAL WORKERS DAY



**The wealth belongs to
those who produce it**



**Central Zone Insurance Employees' Association
extends warm May Day Greetings
to Workers of the World**

TESTING TIMES FOR INDIAN DEMOCRACY

India is in the process of voting for a new government. The voting which began on 11th April will end on 19th May, 2019 in a seven phase election. This is a crucial election in the background of deepening crisis of global capitalism and the slowing down of the Indian economy. The people expected the political parties to present their vision as to how they will tackle the fundamental issues like unemployment, agriculture distress and inflation to help them make an informed decision. But it is disappointing that the ruling party led by the Prime Minister is making all efforts to avoid dealing with all these issues impacting the daily life of the people. The Prime Minister feels he is not answerable for the promises made during the last elections. Therefore, the entire campaign is focused on polarisation of communities and built on pseudo-nationalism. Never in the past was the discourse as low as it is seen during these elections.

Politics is no longer about service to the people and a vision for constructing the

society. Politics today has become the most profitable industry. Therefore, elections have to be won at all cost; it does not matter even if the actions resorted to harm the very unity of the nation. We see certain clear trends in this election that are worrying and pose long term threat to democracy. Prominent among these trends is the blatant misuse of official machinery to intimidate the rivals. It is true that the ruling parties have always misused the official machinery but the scale of its misuse today is unprecedented. The income tax raids, the actions of the Enforcement Directorate against the leaders of the opposition parties clearly are acts of intimidation that even the timid Election Commission had to caution these agencies to be non-partisan in their approach. Not just the opposition parties even the voters are being threatened and intimidated. A Gujarat lawmaker tells the voters that Modi has installed cameras in the voting booths and BJP would come to know who did not vote for the party. Menaka Gandhi

PRESENT DAY RELEVANCE

of **MAY DAY** Shreekant Mishra 6

PENSION – A SAGA OF GLORIOUS STRUGGLES
B.S.Ravi 9

झूठ का झरना और सत्ता लोलुपता
रामचन्द्र शर्मा 11

Let us vote for the forgotten wars
G.N. Devy 14

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

In This Issue

The twain can't meet
Sushant Singh 16

**Singing the nation's hope,
keeping a people's faith: Politics and Gulzar**
Namrata Joshi 19

**An Inference from the New Zealand Terror
Attack** TVNS Ravindranath 21

Cover page Cartoons Courtesy :
Ponnappa & Alok Nirantar

warns the minorities that she would not attend to their grievances if they do not vote for her. This raises the most fundamental question – who should the State work for. Will the State work for all its citizens or only supporters of the winning party? If the lawmakers say they will work only for those who voted for them, it would be a sure death for participative democracy.

The second trend is the unprecedented hate campaign in this election. Elections are to decide the path of economic, social and political development of the country. By no stretch of imagination it is a fight between Ali and Bhajrangbali. Today both Ali and Bhajrangbali are suffering due to lack of jobs, increasing price rise and unprecedented rural distress. The politics of communal hate is to divert the attention from the real issues impacting the lives of people belonging to all communities. Let it be clear that the appeal for votes on communal lines by the opposition too cannot be condoned. This campaign has also seen sexy comments by a number of leaders and candidates betraying their attitude towards women.

Perhaps Prime Minister Modi has forgotten his slogan of sab ka saath sab ka vikas. His actions suggest that he is content to be the Prime Minister of his party and its supporters rather than being the Prime Minister of the country. His open communal remarks and attempts to other the minorities are clearly seen in his election speeches. His comments that Rahul Gandhi is scared of the Hindu dominated constituencies and therefore has chosen to contest from minority dominated Waynad constituency are not only distasteful but also raises questions on his understanding about minorities as citizens of this country. His party President wondered if Waynad is in Pakistan. This is atrocious and unforgivable. Amit Shah has been extensively speaking on National Register for Citizens and without any ambiguity has been saying that citizenship will be decided on the basis of religion. Certain decency is also expected from Rahul Gandhi when he speaks about the Prime Minister.

Thirdly, this election campaign has seen dangerous politicisation of our armed forces. The Election Commission directive not to politicise the defence forces is flouted repeatedly by the Prime Minister himself. The Prime Minister has been asking for votes in the

name of CRPF Jawans martyred in Pulwama while refusing to accept the responsibility for the security lapses that led to their unfortunate deaths. Encouraged by the attitude of the Prime Minister, Yogi Adityanath has called our armed forces as 'Modiji ki sena'. Despite these blatant violations of model code of conduct, the Election Commission is timid to take any action against the powerful. The politicisation of armed forces has come under severe criticism from the veteran soldiers. Over 150 high ranking officers including the former chiefs of the three wings of armed forces have written to the President to intervene and immediately stop using the armed forces for electoral benefits. It is not known how the President will act on this complaint. The President is also sitting on the suggestion of action by the Election Commission against a Governor who despite being a constitutional authority had been campaigning for BJP.

This election has also seen unprecedented levels of money power. The government has legitimised non-transparency through the Electoral Bonds. The argument of the Attorney General that voters do not have any right to know how and who funds the political parties is arrogance of the highest order. It is revealed that 95% of the donations received through Electoral Bonds have gone to BJP. It is common knowledge that corporate funding of political parties is a quid pro quo. This impacts the interests of the common people. The current parliament has the highest number of crorepatris and the overwhelming majority of the contestants in the current elections are also crorepatris. The Indian Parliament and the State have become hostage to the moneyed and the rich. Therefore to save democracy, the electoral reforms including proportionate representation and State funding have become an immediate necessity.

The working class has borne the brunt of the economic policies in the last five years. But these attacks did not go uncontested. The country witnessed massive strike actions by the workers, farmers, students, youth and women. These sections of the population must ensure that their issues occupy a prime position in the election campaign. The Left which has led and aided these struggles has to be strengthened. Left is the voice of the poor and the dispossessed and this voice must resonate in the Parliament. The country

has to be saved from communal forces and a neoliberal regime; forces that defend a plural India and work for economic and gender justice must be supported. Long years ago, Dr B.R.Ambedkar had warned **'that in politics, Bhakti or hero-worship is a sure road to degradation and to eventual dictatorship'**. This warning of Dr Ambedkar is more relevant in today's India than ever before. These are truly testing times for Indian democracy. It is the responsibility of the working class to prevent Indian democracy from falling sick.

Cartoon courtesy:
Manjul, Mid-day



भारतीय जनतंत्र के लिए परीक्षा की घड़ी

भारत एक नई सरकार चुनने के लिए मतदान की प्रक्रिया में है। 11 अप्रैल को शुरू हुआ मतदान 19 मई, 2019 को सात चरणों में सम्पन्न होगा। यह चुनाव वैश्विक पूंजीवाद के गहराते संकट और भारतीय अर्थव्यवस्था के धीमे पड़ने की पृष्ठभूमि में अत्यन्त महत्वपूर्ण है। लोगों ने राजनीतिक दलों से अपेक्षा की थी कि वे अपना दृष्टिकोण पेश करेंगे कि कैसे वे बेरोजगारी, कृषि संकट और मुद्रास्फीति जैसे बुनियादी मुद्दों से निपटेंगे ताकि उन्हें एक जानकारी पर आधारित निर्णय लेने में मदद मिल सके। लेकिन यह निराशाजनक है कि प्रधानमंत्री के नेतृत्व वाली सत्तारूढ़ पार्टी लोगों के दैनिक जीवन को प्रभावित करने वाले इन सभी मुद्दों से बचने के लिए समस्त प्रकार के प्रयास कर रही है। प्रधानमंत्री को लगता है कि वह पिछले चुनावों के दौरान किए गए वादों के लिए जवाबदेह नहीं हैं। इसलिए पूरा अभियान समुदायों के धुवीकरण पर केंद्रित है और छद्म राष्ट्रवाद पर निर्मित है। अतीत में कभी भी विमर्श इतना संकीर्ण नहीं था जितना इन चुनावों के दौरान देखा जा रहा है।

राजनीति अब लोगों की सेवा करने और समाज के निर्माण के लिए एक दृष्टिकोण प्रस्तुत करने वाली नहीं रही है। राजनीति आज सबसे अधिक लाभदायक उद्योग बन गया है। इसलिए चुनाव हर कीमत पर जीतना होता है, इससे कोई फर्क नहीं पड़ता कि इससे राष्ट्र की एकता को ही नुकसान पहुंच रहा है। इस चुनाव में हमें कुछ स्पष्ट रूझान दिखते हैं जो चिंताजनक हैं और लोकतंत्र के लिए दीर्घकालिक खतरा पैदा करते हैं। इन प्रवृत्तियों के बीच एक प्रमुख प्रवृत्ति है— प्रतिद्वंद्वियों को डराने के लिए आधिकारिक मशीनरी का दुरुपयोग। यह सच है कि सत्तारूढ़ दलों ने हमेशा आधिकारिक मशीनरी का दुरुपयोग किया है लेकिन आज इसका दुरुपयोग अभूतपूर्व पैमाने पर हो रहा है। आयकर छापे तथा विपक्षी दलों के नेताओं के खिलाफ प्रवर्तन

निदेशालय की कार्यवाही स्पष्ट रूप से डराने-धमकाने के लिए है, यहां तक कि डरपोक चुनाव आयोग को भी इन एजेंसियों को अपनी कार्य-पद्धति में पक्षपातपूर्ण न होने के लिए आगाह करना पड़ा है। सिर्फ विपक्षी दलों को ही नहीं मतदाताओं को भी डराया और धमकाया जा रहा है। गुजरात के एक विधायक ने मतदाताओं को बताया कि मोदी ने मतदान केंद्रों में कैमरे लगाए हैं और भाजपा को सब पता चल जायेगा कि किसने पार्टी को वोट नहीं दिया है। मेनका गांधी ने अल्पसंख्यकों को चेतावनी दी है कि अगर वे उन्हें वोट नहीं देते हैं तो वह उनकी किसी शिकायत की कोई सुनवाई नहीं करेंगी। इन बातों से बुनियादी सवाल यह उठता है कि राज्य को किसके लिए काम करना चाहिए। क्या राज्य अपने सभी नागरिकों के लिए काम करेगा या केवल जीतने वाले दल के समर्थकों के लिए? यदि विधान बनाने वाले कहते हैं कि वे केवल उन लोगों के लिए काम करेंगे जिन्होंने उनके लिए मतदान किया था तो यह सहभागी लोकतंत्र के लिए निश्चित रूप से मौत होगी।

दूसरी प्रवृत्ति इस चुनाव में अभूतपूर्व घृणा अभियान है। चुनाव देश के आर्थिक, सामाजिक और राजनीतिक विकास का रास्ता तय करता है। कल्पना की किसी भी सीमा तक यह अली और बजरंगबली के बीच की लड़ाई नहीं है। आज अली और बजरंगबली दोनों ही नौकरियों की कमी, मूल्य वृद्धि और अभूतपूर्व ग्रामीण संकट के कारण पीड़ित हैं। सांप्रदायिक घृणा की राजनीति वास्तविक मुद्दों से ध्यान हटाने के लिए है जो सभी समुदायों के लोगों के जीवन को प्रभावित करती है। हमें यह स्पष्ट पता होना चाहिये कि विपक्ष द्वारा सांप्रदायिक आधार पर वोट मांगने की अपील को भी क्षमा नहीं किया जा सकता है। इस अभियान ने कई नेताओं और उम्मीदवारों द्वारा महिलाओं के प्रति उनके कपटपूर्ण सेक्सि टिप्पणियों के रवैये को भी देखा है।

शायद प्रधानमंत्री मोदी ने सब का साथ सबका विकास के नारे को भुला दिया है। उनके कार्यों से पता चलता है कि वह देश के प्रधानमंत्री होने के बजाय अपनी पार्टी और उसके समर्थकों के प्रधानमंत्री होने में ही संतुष्ट हैं। उनकी खुली सांप्रदायिक टिप्पणी और अल्पसंख्यकों को पराया बनाने के प्रयासों को उनके चुनावी भाषणों में स्पष्ट रूप से देखा जा सकता है। उनके बोल कि राहुल गांधी हिंदू बहुल निर्वाचन क्षेत्रों से डरते हैं और इसलिए उन्होंने अल्पसंख्यक बहुल वायनाड निर्वाचन क्षेत्र को चुनाव लड़ने के लिए चुना है, न केवल वैमनस्य दर्शाते हैं, बल्कि इस देश के नागरिकों के रूप में अल्पसंख्यकों के बारे में उनकी समझ पर भी सवाल उठाते हैं। उनकी पार्टी के अध्यक्ष ने तो आश्चर्य प्रकट किया था कि क्या वायनाड पाकिस्तान में है। यह क्रूर और अक्षम्य है। अमित शाह बड़े पैमाने पर नागरिकों के लिए राष्ट्रीय रजिस्टर पर बोल रहे हैं और बिना किसी अस्पष्टता के कह रहे हैं कि नागरिकता का फैसला धर्म के आधार पर किया जायेगा। जब राहुल गांधी प्रधानमंत्री के बारे में बोलते हैं तो उनसे भी कुछ शालीनता की उम्मीद की जाती है।

तीसरे, इस चुनाव अभियान ने हमारे सशस्त्र बलों के खतरनाक राजनीतिकरण को देखा है। रक्षा बलों का राजनीतिकरण न करने के चुनाव आयोग के निर्देशों का उल्लंघन खुद प्रधानमंत्री द्वारा बार-बार किया जाता है। प्रधानमंत्री पुलवामा में शहीद सीआरपीएफ जवानों के नाम पर वोट मांग रहे हैं, जबकि सुरक्षा में चूक के लिए जिम्मेदारी लेने से इंकार कर देते हैं, जिसके कारण इतनी दुर्भाग्यपूर्ण मौतें हुईं। प्रधानमंत्री के रवैये से उत्साहित होकर योगी आदित्यनाथ ने हमारे सशस्त्र बलों को 'मोदीजी की सेना' कह दिया है। आदर्श आचार संहिता के इन जबरदस्त उल्लंघनों के बावजूद, चुनाव आयोग शक्तिशाली लोगों के खिलाफ कोई कार्यवाही करने से डर रहा है। सशस्त्र बलों का यह राजनीतिकरण अनुभवी सैनिकों की कड़ी आलोचना के बावजूद हो रहा है। सशस्त्र बलों की तीनों शाखाओं के पूर्व प्रमुखों सहित 150 से अधिक उच्च रैंकिंग अधिकारियों ने राष्ट्रपति से हस्तक्षेप करने और चुनावी लाभ के लिए सशस्त्र बलों का तुरन्त दुरुपयोग रोकने के लिए लिखा है। हमें नहीं पता कि राष्ट्रपति इस शिकायत पर क्या कार्यवाही करेंगे। राष्ट्रपति, चुनाव आयोग द्वारा एक राज्यपाल के खिलाफ कार्यवाही के सुझाव पर भी चुप बैठे हैं, जो एक संवैधानिक प्राधिकारी होने के बावजूद बीजेपी के लिए प्रचार कर रहे थे।

इस चुनाव में पैसे की शक्ति का अभूतपूर्व स्तर पर प्रदर्शन हुआ है। सरकार ने गैर-पारदर्शिता को चुनावी बांड के माध्यम से वैध किया है। अटॉर्नी जनरल का यह

तर्क कि मतदाताओं को यह जानने का कोई अधिकार नहीं है कि राजनीतिक दलों को कहाँ से और किस तरह से धन मिलता है, उच्चतम स्तर की हेकड़ी दर्शाता है। यह पता चला है कि इलेक्टोरल बॉण्ड के जरिए मिलने वाले दान का 95 प्रतिशत बीजेपी को चला गया है। यह सामान्य ज्ञान की बात है कि राजनीतिक दलों की कारपोरेट फंडिंग एक लेन-देन की प्रक्रिया का प्रमुख हिस्सा है। यह आम लोगों के हितों को प्रभावित करता है। वर्तमान संसद में करोड़पतियों की संख्या सबसे अधिक है और मौजूदा चुनावों में भाग लेने वाले उम्मीदवारों में से अधिकतर करोड़पति हैं। भारतीय संसद और राज्य धनवानों और अमीरों के बंधक बन गए हैं। इसलिए

The Joint meeting on wage revision was held at Mumbai on April 04, 2019. The meeting, termed as exploratory was attended by the Chairman, GIPSA, CMDs and GMs (P) of all the PSGICs including GIC:Re, Chief executive, Sr. Vice President and Vice President of GIPSA and two representatives from each check off qualified Union/ Association. AIIEA was represented by Coms. Amanulla Khan, President and Sanjay Jha, Secretary, Standing Committee (GI).

The meeting began with welcome address by Sri A.V. Girija kumar, Chairman, GIPSA and CMD, OIC. He congratulated the Associations on the achievement of the final option of Pension under 1995 Scheme and informed that the notification on the same is likely in next ten days. He also informed that the factors for cost sharing suggested after discussion with LIC is 3.7 times the current basic pay for existing employees. The retired employees have to refund 1.3 times of the amount they received as employer's contribution of PF and interest.

He expressed his satisfaction on a decent performance of the PSGICs on various business parameters during the last five years. He also dealt in detail on the challenges currently being faced by the Public Sector Insurance Industry. Sri Ravi Rai, Chief Executive, GIPSA, through Power Point Presentation provided detailed insights into the performance of Public Sector General Insurance on various criteria viz. Growth Rate, Market Shares, ICR, Combined ratios, Management expenses etc. He also delved into the shortcomings in their functioning and the threats being presented by the Private insurers. However, no offer for upward revision of wages was made.

Responding on behalf of AIIEA, Com Amanulla Khan, President thanked the Management for successful conclusion of the issue of Pension option and also stated

The AIIEA strongly condemns the cowardly and barbaric terror attacks in Srilanka on 21st April, 2019 that killed 290 and left over 500 injured.

(Full Statement on page - 40)

लोकतंत्र को बचाने के लिए आनुपातिक प्रतिनिधित्व और राज्य द्वारा चुनाव के लिए वित्त पोषण सहित चुनाव सुधार तत्काल आवश्यक बन गए हैं।

पिछले पाँच वर्षों में मजदूर वर्ग ने इन आर्थिक नीतियों को सबसे अधिक झेला है। लेकिन ऐसा नहीं है कि इन हमलों का विरोध न हुआ हो। देश में श्रमिकों, किसानों, छात्रों, युवाओं और महिलाओं द्वारा बड़े पैमाने पर हड़ताल की कार्यवाही देखी गई है। आबादी के इन वर्गों को यह सुनिश्चित करना होगा कि उनके मुद्दे चुनाव प्रचार में प्रमुख स्थान पायें। इन संघर्षों का नेतृत्व और सहायता करने वाले वामपंथ को मजबूत करना होगा। वामपंथ गरीबों और वंचितों की आवाज है और यह

आवाज संसद में गूँजनी चाहिए। देश को सांप्रदायिक ताकतों और नवउदारवादी व्यवस्था से बचाना होगा; एक बहुलतावादी भारत की रक्षा तथा आर्थिक और लैंगिक न्याय के लिए काम करने वाली ताकतों का समर्थन किया जाना चाहिए। बहुत साल पहले, डॉ.बी.आर. अम्बेडकर ने चेतावनी दी थी कि “भक्ति या नायक-पूजा से राजनीति में गिरावट होती है और यह गिरावट अंततः तानाशाही की ओर ले जाती है।” डॉ. अंबेडकर की यह चेतावनी आज के भारत में पहले से कहीं अधिक प्रासंगिक है। ये भारतीय लोकतंत्र के लिए सही मायने में परीक्षा का समय है। यह श्रमिक वर्ग की जिम्मेदारी है कि भारतीय लोकतंत्र को बीमार पड़ने से रोके।

WAGE NEGOTIATIONS IN GENERAL INSURANCE NO CONCRETE OFFER

that imposition of cost sharing on employees has taken away the grace of conceding this long standing demand. He stressed that the Companies were capable of bearing the entire cost of the final option. He further stated that due to its commitment to the institution, AIIEA shares the concerns of the Management on the challenges being confronted by the PSGICs in the competitive market; but these issues need to be discussed on a regular basis and should not be linked to wage negotiations. He suggested the Management to hold a separate workshop with Associations on the challenges being faced by the PS General Insurance Companies.

He asserted that the performance of the GI industry is interwoven with the overall economy. The Indian economy has registered a drastic reduction in private investments, capital formation and savings rate in the recent few years. In this scenario, the performance and growth shown by the PSGICs are commendable. He emphasised that looking at the various business criteria in relation to the Premium procured, it is obvious that the PSGICs, over the few years have shown a steady improvement in productivity, ICR, Combined ratios, profitability, underwriting experiences etc. The workforce of the Companies including the Managements deserves appreciation for the same. Hence, it is quite legitimate on the part of the employees to aspire for a satisfactory revision of their wages and the GIPSA should come forward with a meaningful offer early. This is necessary to have proper negotiations and taking it forward towards a culmination early so as to channelize the energies of everybody connected with the industry to meet

the challenges of competitive atmosphere, regulatory changes and government policies.

Com. Amanulla Khan said that the Charter submitted by AIIEA is a reflection of hopes and aspirations of the employees. He made it clear that wage revision has to be industry-wise; the external developments should not be allowed to influence the wage talks; the entire DA as on 1.8.2017 be merged with the Basic and loading on this should not be less than what was decided in the last wage revision. He further said that retiral benefits should be given necessary attention. The demand for periodical updation of Pension and increase in the family pension has to be looked into seriously.

The CMDs of the Companies, while giving their observations appreciated the suggestion for a separate workshop on challenges confronting the industry. The Chairman, GIPSA in his concluding remarks said that though GIPSA could not make any offer for wage increase, it is making all efforts to settle the issue as early as possible. He requested the Associations to cooperate with GIPSA and bear with some unavoidable delay. He however assured that GIPSA would make all efforts to meet the hopes and aspirations of the employees.

Comrades, the talks on wage revision have begun. It would be a long and hard battle to secure what legitimately belongs to us. The AIIEA is determined to secure a good wage revision. We request the employees to remain vigilant and in preparedness for any eventuality in our onward march towards securing a good wage revision.

○



PRESENT DAY RELEVANCE of MAY DAY

Shreekant Mishra

May Day is the day of international solidarity of the working class. On this day it is our bounden duty to remember the sacrifices made by working class all over the world. It is a day to remind ourselves that it is due to the selfless sacrifices of countless workers that we are enjoying our present benefits and privileges. We must not forget that whatever rights and benefits we are enjoying today have not come as a charity from our rulers, these are the fruits of hard struggle of our ancestors. We must understand that had there been no sacrifices in the past, the present would not have been what it is today. We cannot and must not forget the glorious traditions of the May Day.

“Eight hours for work, eight hours for sleep and eight hours for what we will do” – these words still reverberate in our mind. In the late 19th century, the working class was in constant struggle to gain the eight-hour working day. Working conditions were very severe then; it was pretty much usual for the workers to slog 10-15 hours a day in absolutely unsafe conditions. Death and injury at the workplaces were a recurrent feature. Exploitation of workers was commonplace. Workers were afraid of protesting. Fear of losing their jobs and earning the wrath of their employers constantly haunted them. Often, protests of workers were being ruthlessly attacked by private armies of the employers like the Pinkerton Gang. During this time the idea of Socialism had started taking roots. Many of the workers were drawn towards the socialist ideology of working-class control over the production and distribution of wealth. The demand of Eight Hour working day started gathering momentum. The Federation of Organised Trades and Labour Unions (which

later became the American Federation of Labour) proclaimed in its national convention in Chicago in 1884 that “eight hours shall constitute a legal day’s labour from and after May 1, 1886”.

On May 1, 1886 more than 300,000 workers in 13,000 businesses across the United States walked off their jobs in the first ever May Day celebration. Chicago was the epicentre of the Eight-hour agitation where 40,000 workers went out on strike and many more joined them subsequently. On May 3, 1886 violence broke out at the McCormick Reaper Works between police and the workers. In the police brutality that ensued, at least two strikers were killed and many were injured. This incident enraged the workers and galvanised them into action. A public meeting was called the following day at Hay Market Square to discuss the police brutality. As the police began to disperse the crowd, a bomb was thrown into the police ranks. What followed thereafter was virtual mayhem. Exact number

This May Day beckons all of us to draw inspiration from the sacrifices of the martyrs and sensitise the working class to their real issues. We must sensitise the working class to the problems of joblessness, of unemployment, of hunger and malnutrition and above all of their exploitation. We must sensitise them to develop a class struggle by enhancing their class consciousness against the exploitative and inhuman nature of the capitalist system.

of those killed or wounded have not been determined till date. Till date, interestingly, nobody knows who threw the bomb. But what is certain is that no worker was involved. An agent provocateur working for the police is believed to have thrown the bomb. But eight leaders of the demonstration – Albert Parsons, August Spies, Samuel Fielden, Oscar Neebe, Michael Schwabe, George Engel, Adolf Fischer and Louis Lingg – were arrested and convicted of murder. In a classic case of mockery of justice, on November 11, 1887 Parsons, Spies, Engel and Fischer were hung to death. Louis Lingg, as a mark of protest against the crass injustice, took his own life with an explosive device in his mouth.

In December 1888 from the Conference of the American Federation of Labour held at St. Louis, it was decided that from May 1, 1890 May Day would be observed by the working class throughout the U.S.A. The first Congress of the Second International in Paris in 1889 called upon the working class throughout the world to observe May 1 as the May Day. The Zurich Congress of the Second International in 1893 declared that May Day should be observed not only to voice the demand for an eight-hour working day, but it should be turned into a day for mobilizing the working class to destroy class divisions by bringing about social change. Since that time May Day is being observed every year by the working class with the avowed objective of destroying capitalism and ushering in a social change in favour of the toiling people.

The famous Italian philosopher Antonio Gramsci had said, “The crisis consists precisely in the fact that the old is dying and the new cannot be born. In this interregnum, a great variety of moribund symptoms appear” (Prison Notebooks, 1930). As we set out to celebrate May Day 2019, we find that there indeed are a great variety of ‘moribund symptoms.

Capitalism is in disarray. Inequality rates are astounding. While the rich are getting richer the poor are getting poorer. ‘The house always wins’ – say those who run the casinos because in a casino all gambling is designed so that the house (the casino owners) will always make a profit. This seems to be happening with the rich and super rich today. The rich have withdrawn their wealth from investment or taxation. They have ploughed it into such financial instruments that do little good to the economy or the workers. The rich are in fact hoarding the wealth produced by the workers. The workers are fully aware that they are being exploited. They are angry over their exploitation. And this anger is festering gradually. This festering anger could turn into aggression. It could threaten the lives of the rich. It could set their empires afire. But that is not happening! The reasons are obvious.

Like the fascists of the last century – Adolph Hitler of Germany, Benito Mussolini of Italy, Francisco Franco of Spain, Hideki Tojo of Japan and Antonio de Oliveira Salazar of Portugal – we have a new breed of rulers to silence the workers. These rulers do not wear the uniform of the military. They also do not take the help of the military to silence the workers. They simply tell the workers and the unemployed not to be angry with the rich. They say that the rich have earned their wealth by ingenuity and hard work. They say that it is not the business of the workers and the unemployed to worry about the rich. They try to silence the workers by saying that it is neither the rich nor the state apparatus that are to blame for their wretchedness and humiliation. The new ruling classes advise the workers not to target the rich. They advise the workers to turn their guns against the socially marginal. The ire of the workers is made to be directed not at the rich and powerful exploiting classes but towards the vulnerable and weak. Mostly it is the migrant. It is said that it is the migrant who is taking away the jobs from the workers and the unemployed workers. The new rulers would have us believe that the migrant must suffer for the plight of workers and the unemployed. We are made to agree that the migrant has to pay a price for the failure of capitalism! If it is not the migrant, then it is some other social group – the minorities or the drug dealer or the terrorists. And it is not only the police that has to take charge, militia groups also emerge to intimidate society into silence. One must remember therefore that the



attacks on migrant Bihari workers in Gujarat is closely linked to the lynching's of Dalits and Muslims in many parts of India and to the murder of supposed drug dealers in the Philippines and to the shooting of black men and women by police officers in the United States.

The tragedy today is that the villain of the piece i.e. the capitalist class goes scot free. The victim – the migrant labourer, the minority, the Dalit, the untouchable and other marginalised groups – are branded as villains. Not only as villains but as sociopaths – meriting nothing but contempt and hatred. This contempt and hatred have given rise to an acerbic form of nationalism – a nationalism not rooted in love of fellow human beings but in hatred of the so-called outsiders. The basis of the new nationalism is not 'love' but 'hatred'. The new nationalism is not inclusive, it is exclusive in nature. This is not the nationalism invoked by Gandhi during India's struggle for freedom, this is the nationalism invoked by Hitler in Germany. Patriotism is reduced to the hatred of the migrant worker, the minorities, the socially marginalised groups. So much so that the attention of the workers is turned away from their real problems; from the problem of low wages, from the problem of unacceptably long and inhuman working conditions, from the problems of unemployment and underemployment, from the problems of starvation, from the problems of education and health care etc. Workers' attention is diverted away from real to bogus issues. Eminent historian Vijay Prashad notes, "It is one thing to be patriotic about flags and anthems. But it is another thing to be patriotic against starvation and hopelessness."

This May Day beckons all of us to draw inspiration from the sacrifices of the martyrs and sensitise the working class to their real issues. We must sensitise the working class to the problems of joblessness, of unemployment, of hunger and malnutrition and above all of their exploitation. We must sensitise them to develop a class struggle by enhancing their class consciousness against the exploitative and inhuman nature of the capitalist system. The solidarity between workers and peasants that we have witnessed in India in recent times, the historic struggle of the peasantry and the huge success of the 8-9 January two-day nationwide strike are pointers to the possibility of a 'new awakening' on the eve of this May Day. ●

The AIIEA finally achieved the Final Option to join the Pension Scheme 1995 for the employees of LIC and GIPSA companies who could not join earlier after a relentless struggle of more than a decade. It was an arduous journey right from August 2002 to February, 2019. The last decade witnessed intense struggles and campaign to achieve this demand. In the face of sustained agitation and continuous follow up by LIC and GIPSA, the government finally gave approval for a final option on 1st March 2019 through a tweet by Finance Minister and a press statement by Department of Financial Services. But this demand was conceded not with grace but by imposing cost on the employees despite provisions in the 1995 Pension Notification that the entire cost has to be borne by the institutions. Nevertheless in the current political and economic environment, it is a great victory achieved by struggles of employees in which AIIEA played a leading role. With the finality reached on this issue, it is pertinent to trace the history of pension and the struggles led by AIIEA to reach a successful closure on an important demand.

Pension is a deferred right for old age —Insurance employees must have it

The need for Pension became very acute in the 1980's with the country abandoning its welfare state character and fully embracing neo-liberalism. The declining interest rates to help the borrowings by the big corporate houses, improvement in the life span and breakdown of the family systems created necessity for a secure post retirement benefit by way of Pension. Therefore, the AIIEA during wage negotiations in December, 1988 raised the demand for introduction of Pension Scheme. The AIIEA substantiated this demand with sound reasoning but LIC turned down these arguments on the plea that government is opposed to introduction of any new retirement benefit. Similar situation obtained in banks and other financial institutions.

Struggle for Pension - United movement in Bank and Insurance planned

In this background, the unions in the financial sector decided to forge unity and launch united struggles to achieve this demand. On 11th July, 1990 in Kolkata, representatives of AIIEA, National Confederation of Bank Employees (NCBE), All India Bank Officers Confederation (AIBOC), Bank Employees of India (BEFI), All India Reserve Bank Employees' Association (AIRBEA) and Federation of LIC



PENSION – A SAGA OF GLORIOUS STRUGGLES

...it is pertinent to trace the history of pension and the struggles led by AIIEA to reach a successful closure on an important demand.

B.S.Ravi

Class I Officers' Association held a meeting to analyze the perspective and justification of the demand of Pension as additional retirement benefit.

The meeting decided to intensify the struggle for pension as third retirement benefit by a program of sustained campaign by all organizations. Thus the struggle on the demand rolled on with commencement of campaign during July-August, 1990. The meeting resolved to form a Coordinating Body of the participating organizations as also those who would be associating with this endeavor. Com. Samir Ghosh, General Secretary, AIRBEA was elected as Convener. Subsequently, All India NABARD employees' Association, National Federation of General Insurance Officers, Indian National Bank Employees' Federation, All India Regional Rural Bank Officers' Federation joined the Coordinating Body to further strengthen the movement for Pension.

In the meantime, the Chairman of LIC wrote an open letter to say that Pension as an additional retirement benefit is not feasible and in the process tried to communicate that this demand is in conflict with the interest of the agents and the policyholders. The AIIEA refuted all the reasons advanced by the Chairman and took strong objection to the way he attempted to disrupt the relations between the employees, agents and policyholders.

COORDINATING BODY DECIDES ON AGITATION

The Coordinating Body met at Hyderabad on June 28, 1991 and decided on a series of programs. The Coordinating Body which was subsequently named Joint Action Committee (JAC) representing over ten lakh financial

sector employees launched various struggles like All India Demands Day on 7.9.90; state level dharnas on 27.8.91 and central level dharnas on 27.9.91; submission of Memorandum to respective managements; submission of Memorandum to the Finance Minister Shri Manmohan Singh on 19.9.91 and again on 4.10.91; strike actions on 30.4.92 and 29.3.93 were very successfully observed. However, these actions failed to break the ice and JAC decided to go on an indefinite strike in November 1993. This forced the government to finally instruct the managements of the respective institutions to discuss the pension issue with the Unions.

Discussion on Pension with LIC and GIC

Discussion was held between the Management and the AIIEA on 1st & 2nd December 1993 and again on 13.1.94 to reach a conclusion. Agreed conclusions on pension were reached in LIC and GIC on 14th/15th January, 1994.

The long and tortuous journey of AIIEA in quest of an effective pension scheme, at last met with success with government notifying the scheme on 28.6.1995 and administrative instructions were issued on 5.7.1995 in LIC.

Introduction of pension benefit itself is a great achievement. What made it even greater were the finer aspects such as:

- i) Retrospective effect from 1.1.1986
- ii) Facility of commutation by families of those who retired after 1.1.1993 and unfortunately died
- iii) Family pension for the families of those who retired after 1.1.1986 and unfortunately died
- iv) Most important of all, securing the basic pension related to 1148 points of consumer price index for those who retired after

1.11.93 thereby almost doubling the quantum of commutation value. The value and significance of this achievement has to be seen when a union in Banks signed a settlement linking pension to 600 CP index. This singular advancement made the pension benefit an additional benefit, a third benefit in substance.

v) Even for younger employees who did not intend to opt for pension, the introduction of CPF upto 1148 points was a major gain capable of substantially boosting their retiral benefit.

The AIIEA had to struggle to ensure that the mischief played to deny certain benefits are defeated. The debilitating provision 19(4) of the Staff Regulations which made the employees ineligible to receive pension for the period of encashment of privilege leave on retirement, had to be deleted or amended. GTI scheme was demanded by AIIEA for compensating the loss of commutation value if the employee dies while in service. At the fag end of the issuance of notification a clause was attempted to be inserted to ensure that additional liabilities on pension benefit would be subject to availability of fund. AIIEA firmly and decisively intervened both with management and government. As a result a clear provision under Rule 5(3) was incorporated which says – “the Corporation shall ensure that sufficient sums are placed in the Fund to enable the Trustees to make due payment to beneficiaries under these Rules”

The AIIEA reiterated the demand that employees who retired between 1.1.86 and 31.10.93 should also be enabled to have basic pension and commutation value worked out on the basis of terminal basic pay and Dearness Allowance upto the maximum of 1148 points. For employees who retired prior to 1.1.1986 should be granted an ex-gratia relief of Rs.500/- per mensem along with Dearness Relief as provided by the Central Government to its employees.

Thus the glorious struggle for introduction of Pension Scheme to insurance employees concluded with the notification of the scheme on 28.6.1995.

Final Option for joining Pension Scheme 1995

Pension Scheme 1995 was notified vide GSR -525(E) dated 28.6.1995. Employees were given option to join the Pension Scheme. The effective date was 1.11.1993. Option to join the scheme could be exercised within 120 days of date of notification. Group Term

Insurance Scheme (GTIS '97) was introduced w.e.f 1.2.1997 to cover loss of commutation of pension on death of a pensioner while in service. Last date to exercise option for this scheme was 22.3.1997.

Some employees did not exercise the pension option for the reason that the high interest rates prevailing at that time were more attractive to continue in PF than to opt for pension. Since numbers of employees opting for pension were lower than expected, another option was given to join the scheme during the period 1.5.1997 to 19.8.1997. Even after the second option, a small portion of employees (less than 15%) did not exercise it as they felt that there is no significant change in the prevailing macroeconomic environment in the country.

However subsequent improvements in the pension scheme and the declining interest rates created conditions for the demand for a final option on pension. The inclusion of widowed and divorced daughter and parents who are wholly dependent on the deceased employee; increase in the income limit under ‘dependency’ clause with indexation facility made pension attractive. The introduction of full neutralization of DA w.e.f.1.8.97 considerably enhanced the pension benefit. The AIIEA, therefore, raised the demand for a final option in the year 2002 and backed up this demand with struggles.

However, the government and the managements of both LIC and PSGI companies were unwilling to grant any more options quoting the financial strain involved. The AIIEA in due course could successfully convince the LIC and GIPSA managements about the legitimacy of the demand and also the financial viability. The LIC wrote to the government on July 24, 2014 requesting approval for final pension option and asserting that LIC can bear the cost. However, the government categorically rejected the positive recommendations of the LIC & GIPSA in December 2016 on the floor of Parliament and in June 2017 through a letter to LIC.

But AIIEA continued its struggle without any respite. This demand was raised vociferously in successive Charter of Demands due in 2002 to 2017. Innumerable programmes were taken up to achieve this demand. AIIEA pursued the issue with LIC Chairman and other top Officials through personal meetings and through detailed representations justifying the

Continued on Page 13

झूठ का झरना और सत्ता लोलुपता

रामचन्द्र शर्मा

29 मार्च 2019 को भारत के प्रधानमंत्री नरेन्द्र मोदी ने उड़ीसा की एक चुनावी जनसभा में भुजाएं फड़फड़ाते हुए कहा – “पाकिस्तान एक महीने से लाशें गिन रहा है और विपक्ष है कि सेना पर सवाल उठा रहा है।” एक और बड़ा झूठ सत्ता के शीर्ष स्तर पर बैठे प्रधानमंत्री के मुख से झर रहा है जो फिर से सत्ता सिरमौर बने रहने के लिए अपने पक्ष में येनकेन प्रकारेण वोट पाने की लोलुपता के वशीभूत नौटंकी करते हुए जनता को बरगलाने की कोई कोरकसर बाकी नहीं रखना चाहता है। गौर करने की बात तो यह है कि पाकिस्तान द्वारा एक महीने से लाशें गिननेवाली प्रधानमंत्री की कही बात उसी मीडिया से प्रसारित हो रही है जिसने कथित घटना में एक भी मरे व्यक्ति की लाश आज तक नहीं दिखाई। चलो अन्तरराष्ट्रीय मीडिया जो युद्ध क्षेत्र की कवरेज भी कर ले आता है, ने नहीं दिखाई तो कोई बात नहीं, ?गोदी? मीडिया ही दिखा देता। संयोग देखिये, उसी दिन वायुसेना प्रमुख बी.एस.धनौवा फिर कहते हैं कि इजरायली तकनीक से 900 किलो बारूद से 3 जगह लक्ष्य साधे गये, जिससे हुआ विध्वंस पाकिस्तान को नहीं दिख रहा है तो हम क्या करें।

उनका यह वक्तव्य भी अपने पिछले बयान – ‘हमारा काम लक्ष्यभेद करना है, लाशें गिनना नहीं’ से मिलता जुलता ही है। सेना के शौर्य को वोट में बदलने की ठिठ्ठाई और चूक पर सवाल उठानेवालों पर देशद्रोही के लांछन। सेना और उसके शौर्यपूर्ण लक्ष्यभेद पर सवाल तो कोई उठा ही नहीं रहा है। पूरा देश राष्ट्रीय सुरक्षा को लेकर एक है। सवाल तो सेना के राजनीतिकरण करने पर हो रहे हैं। कभी कहते हैं 40 के बदले 400 कभी कुछ और। अब एक महीने तक गिनती न गिन पाने का अर्थ ऐसी बड़ी संख्या से है जो लाखों करोड़ों में हो। लेकिन न पाक अधिकृत कश्मीर में कोई हाहकार की खबर है और न ही पाकिस्तान में ऐसा कुछ दिखाई दे रहा है। हां, हमारे अपने कश्मीर में आतंकी घटनाएं और मुठभेड़ की खबरें लगभग रोजाना ही साया हैं। कुछ उतावले गोदी चैनलों ने भक्तों द्वारा वायरल किये गये लाशों के डेर की कुछ तस्वीरें दिखाने की हड़बड़ी जरूर दिखाई थी परन्तु खोजी चैनलों ने भूकम्प के समय की पुरानी तस्वीरें होने की सच्चाई सामने रख दी।

पुरानी और स्वयंसिद्ध कहावत है कि एक झूठ को छुपाने के लिए 100 झूठ बोलनी पड़ती है। केन्द्र की आर.एस.एस.–भाजपा सरकार के साथ भी यही हो रहा है। राफेल विमान घोटाले को लेकर उठे सवालों पर वह कोई जांच तक को तैयार नहीं। इस मामले में सर्वोच्च न्यायालय में दायर हुई पूर्व जनहित याचिका पर सरकार को जारी नोटिस के जबाब में सरकार की ओर से जो हलफनामा प्रस्तुत किया गया था, उसमें कहा गया था कि राफेल से संबंधित खरीद डील की जांच सी.ए.जी. ने कर ली है और यह संसद की लोकलेखा समिति को भी प्रस्तुत कर दी गई है। सर्वोच्च न्यायालय ने इसे आधार मानकर जनहित याचिका पर विचार न कर उसे

To divert people's attention from failures on the economic front and even national security, the time-tested divisive and polarising issues, pseudo-issues vis-a-vis real issues of the people, are thrown in. Such falsehoods and jumla politics may fool some people, but only for some time.



Cartoon courtesy: Alok Nirantar

खारिज कर दिया था परन्तु लोकसभा में विपक्ष के नेता श्री खडगे जो उस संसदीय समिति के अध्यक्ष भी हैं, ने कहा कि ऐसा हुआ ही नहीं है। उनके पास कोई रिपोर्ट आई ही नहीं। उन्होंने कहा कि यह सरकार पर सर्वोच्च न्यायालय को गुमराह करने का मामला बनता है। आपको ज्ञात होगा कि सी.ए.जी. की यह कथित जांच रिपोर्ट बजट सत्र के आखिरी दिन आनन-फानन में राज्यसभा में प्रस्तुत की गई थी।

इन उठे सवालों के बीच सरकार ने फिर एक हलफनामा देकर सर्वोच्च न्यायालय से कहा कि लगता है ब्याकरण की गलती से न्यायालय ने “होनेवाली जांच” को “हो गई” समझ लिया है। देखिये, कितनी गजब की बात है कि झूठ बोले सरकार और न्यायालय को समझ

की गलती पर उल्लाना भी दे। इस बीच प्रतिष्ठित समाचार 'द हिन्दू' ने बकायदा रक्षामंत्रालय के अधिकारियों की लिखित नोटशीट का हवाला देकर राफेल घोटाले की कड़िया सीधे प्रधानमंत्री से जुड़ी होने की तथ्यात्मक रिपोर्ट प्रकाशित कर दी। जिसमें कहा गया था कि रक्षा मंत्रालय के अधिकारियों को अलग-थलग कर सीधे पी. एम.ओ. फ्रांस अधिकारियों से राफेल डील को अंजाम दे रहा था। इस पर रक्षामंत्रालय ने नाराजगी भी दर्ज कराई थी।

'कॉमन कॉज' ने इसको आधार बनाकर सर्वोच्च न्यायालय में फिर से पुनर्विचार याचिका दायर की। फिर देखिये, किस तरह से शुरू हो गई सरकार की ओर से झूठ दर झूठ की बानगी। सरकार की ओर से महाधिवक्ता ने कहा कि कोर्ट में प्रस्तुत तथ्य संवेदनशील और गोपनीय हैं। इनकी फाइल चोरी कर ली गई है। कोर्ट ने पूछा चोरी पर क्या कार्रवाई की? चोरी की एफ.आई.आर. क्यों नहीं की? सरकार के पास इनका कोई जवाब नहीं था। दूसरे दिन उन्होंने फिर नई बात कही कि कोर्ट में प्रस्तुत ये दस्तावेज मूल दस्तावेजों की चोरी से फोटोकॉपी कर लाये गये हैं?। इसमें दर्शाये राफेल के दाम गोपनीय प्रकृति के हैं। याचिकाकर्ताओं ने गोपनीयता भंग की है। यानि दस्तावेज सही हैं और मूल दस्तावेज भी सरकार के पास ही सही जगह पर हैं। झूठ की चक्करी में सरकार बुरी तरह से अब फस गई है। इस चक्करी में 'द हिन्दू' में छपे घोटाले के तथ्यों को सही मान लिया है परन्तु इधर-उधर की बात कर गोपनीयता के बहाने अपनी चोरी को छुपाना चाहती है। राफेल घोटाले की दर-दर खुलती परते जब पूरे देश में "चौकीदार चोर है।" के नारे से जुड़ रही हैं।

आम देशवासियों की जुबां पर यह नारा स्वर ले रहा है, तब मोदी अपने पूंजीयारों के प्रपंची मीडिया के राष्ट्रवादी उन्मादी शोर में "मैं भी चौकीदार" के जरिये अपनी अपनी बदनामी को भक्तों में साझा करने के क्रम में झूठी वाहवाही के चाहे जितने बुझे तीर चला ले, अब जनता सच्चाई जान चुकी है। मोदी ऐसे चौकीदार हैं जिनके राज में उनके पूंजीयारों द्वारा देश को दोनों हाथों से लूटा जा रहा है। सीमा के साथ आंतरिक सुरक्षा पर खतरा ज्यादा बढ़ गया है। हर रोज देश की सीमा पर जवानों की शहादतें हो रही हैं। कश्मीर में उरी आतंकी हमले के बाद बहुप्रचारित सर्जिकल स्ट्राइक का प्रचार हो और अभी हाल ही पुलवामा के बाद ऐयर स्ट्राइक का गोदी मीडिया के जरिये चाहे जितना शोर मचाया जा रहा हो परन्तु जमीनी हकीकत अभी भी वही है और जवानों के साथ-साथ आम नागरिकों की होती शहादतों से समाचार पटे रहते हैं। मोदी के काल में पूर्ववर्ती युपीए सरकार की तुलना में देश की सीमा पर 3 गुणा ज्यादा हमले हुए हैं। बेरोजगारी रिकार्ड स्तर पर पहुंच गई है। दो करोड़ युवाओं को प्रतिवर्ष रोजगार देने की बात तो जुमला बनकर रह गई परन्तु एक साल के भीतर एक करोड़ से ज्यादा कामशुदा लोगों को बेकार कर दिया गया। अन्नदाताओं का संकट और उनकी आत्महत्याओं का ग्राफ मोदी काल में बेतहाशा बढ़ गया है। महिलाओं पर अत्याचार कई गुणा बढ़ गये हैं। चारों तरफ साम्प्रदायिकता का बोलबाला है जो हमारे सामाजिक ताने-बाने को लील रही हैं। अपनी विफलताओं को ढक कर सेना के शौर्य

के नाम पर राष्ट्रवाद के तवे पर चुनावी रोटी सैंकने को उतावले हो रहे इन जनविरोधियों सत्तालोलुपों को सत्ता से बाहर करना ही आज सबसे बड़ा राष्ट्र धर्म है।

14 मार्च को पुनर्विचार याचिका पर सुनवाई के दौरान अटॉर्नी जनरल के.के.वेणुगोपाल ने सर्वोच्च न्यायालय से कहा कि सी.ए.जी.रिपोर्ट दायर करने में चक हुई है। रिपोर्ट के 3 पेज गायब थे। इन्हें रिकार्ड में लिया जाये। तब जस्टिस कौल ने कहा कि जिन दस्तावेज पर विशेषाधिकार का दावा है, वे तो कोर्ट में प्रस्तुत किये जा चुके हैं। इस पर वेणुगोपाल ने कहा कि ये दस्तावेज चोरी करके पेश किये गये हैं। इस पर जस्टिस जोसेफ बोले कि सूचना का अधिकार कानून पारित हो जाने के बाद सूचना जगत में क्रांति आइ है। हमें फिर से उस स्थिति में नहीं लौटना चाहिए। सूचनाएं सर्वाजनिक करने में दिक्कत क्या है? वेणुगोपाल ने कहा कि चोरी दस्तावेज में रफाल की कीमत दर्ज है और फ्रांस सरकार ने रफाल की कीमत उजागर नहीं करने की शर्त रखी है। जस्टिस जोसेफ ने सवाल किया कि क्या यह हलफनामों में कहा है? अटॉर्नी जनरल ने कहा - नहीं। इस पर याचिकाकर्ता अरूण सौरी ने कहा कि मैं अटॉर्नी जनरल को धन्यवाद देता हूं कि उन्होंने हमारे द्वारा दायर दस्तावेज के असली होने का प्रमाण दे दिया। उन्होंने कहा कि दस्तावेज रक्षा मंत्रालय के दस्तावेजों की फोटोकॉपी है। सर्वोच्च न्यायालय में सुनवाई की कड़ियों में मोदी सरकार अपने ही बनाये झूठ के चक्रव्यूह में अब खूद फस गई है।

जिन दस्तावेजों को दरअसल वह चोरी का बताकर मामले को गोलमोल करना चाहती है, असल में वही दस्तावेज हैं, जो राफेल घोटाले की सच्चाई को देश के सामने रखते हैं। यह साहसपूर्ण कार्य 'द हिन्दू' जैसा निष्पक्ष और आजादी के संघर्ष से तपकर निकला और सन् 1978 से निरन्तर जनता की आवाज बना सही अर्थों में सच्ची और खोजी पत्रकारिता करनेवाला अखबार ही कर सकता है। उपनिवेशिक काल और आजादी के बाद सरकारी दमन के खिलाफ 'द हिन्दू' का संघर्ष एक मिसाल है। यह एक ऐतिहासिक तथ्य है कि 1917 में रोलेक्ट एक्ट के खिलाफ जनप्रतिरोध की रूपरेखा महात्मागांधी की उपस्थिति में 'द हिन्दू' के संस्थापक श्री कस्तुरीरंगन के घर पर ही तय की गई थी। जनसमर्पित इस अखबार ने सच्चे सबूतों को जुटाकर निर्भीकता से उन तथ्यों को सामने ला दिया जो राफेल मुद्दे पर पूर्व दायर याचिका के समय मोदी सरकार ने सर्वोच्च न्यायालय में सच्चाई को छुपाने के इरादे से प्रस्तुत ही नहीं किये थे।

आधे-अधूरे कागजात और कैग पर ब्याकरणिय चूक की बात कहकर वह पूर्व याचिका को खारिज करवाने में सफल हो गई थी, अब 'द हिन्दू' के पुख्ता रिपोर्ट प्रकाशित करने के बाद सरकार को न केवल कैग रिपोर्ट के छुपाये गये कागजात देने पड़े हैं बल्कि यह भी मानना पड़ा है कि कोर्ट में प्रस्तुत दस्तावेज असल हैं। 'द हिन्दू' के संपादक एन.राम ने निर्भीकता के साथ स्पष्ट किया कि हमारे दस्तावेज प्रामाणिक हैं और उनको हासिल करने का सूत्र हमसे कोई नहीं जान सकता है। संविधान के मौलिक अधिकार के अनुच्छेद 19(1) जो भाषण और अभिव्यक्ति की स्वतंत्रता देता है और सूचना का अधिकार अधिनियम विषेष रूप से 8(1) और 8(2)हमें सरकारी गोपनीयता कानून से सुरक्षा देता

है। सरकारी गोपनीयता कानून 1923 अंग्रेजों के जमाने का थोपा गया लोकतंत्र विरोधी कानून है। इसे खत्म कर दिया जाना ही जनहित में है।

अब यह सर्वोच्च न्यायालय पर निर्भर करता है कि भ्रष्ट कारनामों को ढकने के लिए गोपनीयता की आड़ ले रही सरकार को वह कैसे सबक सीखाता है। जो तर्क आज राफेल को लेकर दिये जा रहे हैं, वे पहले भाजपा ने बोफोर्स व अन्य रक्षा सौदों के मामले में उठे सवालियों के वक्त क्यों नहीं माने थे? जिन दस्तावेजों को चोरी का बताया जा रहा है, उनमें जो लिखा है, वो सच जिसे रक्षामंत्री से लेकर सरकार के सारे प्रवक्ता और खुद अटार्नी जनरल तक छुपाते रहे हैं। यानि संसद से लेकर सर्वोच्च न्यायालय तक झूठ ही झूठ। संसद की अवमानना, सर्वोच्च न्यायालय की अवमानना और अतंतः इस देश की अवमानना। जबकि सेना के राजनीतिकरण के जरिये राष्ट्रवाद की झूठी प्रवंचना। कब तक छुपाओगे, जितना छुपाओं, प्याज के छिलके की तरह उधड़ते जाओगे।

नरेन्द्र मोदी सरकार के 5 साल के काल में देश में सद्भाव व भाईचारा ही खतरे में नहीं पडा बल्कि अर्थव्यवस्था भी तबाही दर तबाही का शिकार रही है। आज भारत 45 वर्षों में उच्चतम बेरोजगारी से पीड़ित है। दुनिया के सबसे प्रदुषित 10 शीर्ष देश भारत में हैं। भारतीय सैनिकों के शहीद होने की संख्या 30 वर्षों में सबसे अधिक है। क्रेडिट सुईस के अनुसार भारत पिछले 80 वर्षों में सबसे अधिक असमानता के दौर से गुजर रहा है। ग्लोबल वेलथ रिपोर्ट के अनुसार भारत अब विश्व का दूसरा सबसे बड़ा असमान देश है। थामस रायटर्स सर्वे के अनुसार भारत महिलाओं के लिए सबसे असुरक्षित देश बन गया है। पिछले 18 सालों में किसानों को फसल की सबसे खराब कीमतें मिली है। परिणामतः उनका क्षोभ गहरा हुआ है। मजदूरों की तो सुनवाई ही नहीं है। मजदूरों ने अपने 45 सूत्रीय मांगपत्र तैयार सभी राजनीतिक दलों के सामने पेश कर दिया है जो अपने घोषणा पत्र में इन्हें शामिल करेगा, उसी दल को वे अपना समर्थन देंगे।

जन सुरक्षा की अपनी नाकामियों को कभी राष्ट्रीय सुरक्षा के बहाने भावनात्मक दोहन तो कभी राम मंदिर, कभी सबरीमाला मंदिर, मुस्लिम महिलाओं के तलाक तथा हिन्दू-मुस्लिम के बीच वैमनस्य बढ़ाने के लिए नित गड़े जानेवाले झूठे मुद्दे असल जनमुद्दों और जनभावनाओं को लील रहे हैं। जाने माने चिंतक और सिद्धान्तकार माक्र्स ने कहा है कि मुक्ति कोई मानसिक क्रिया नहीं बल्कि एक व्यवहारिक क्रिया है। जो लोग जुमलों और प्रतीकों तथा अतीत पर आधारित राजनीति करते हैं। वे कुछ हवा-हवाई और कुछ आध्यात्मिक टाइप बातें करके लोगों को कुछ समय के लिए बहका तो जरूर सकते हैं परन्तु उनकी वास्तविक समस्या का कोई व्यवहारिक समाधान उनके पास नहीं होता है। गंगा में स्नान करके सफाई कर्मचारियों के पैर घोने की नौटंकी करनेवाले प्रधानमंत्री यदि उनके कार्य की नरकीय दशाओं को सुधारने के लिए यदि कुछ नीतिगत फैसले कर पाते तो ज्यादा बेहतर होता।

PENSION – A SAGA OF GLORIOUS STRUGGLES

Continued from Page 10

demand. This demand was backed by strike actions. This forced the LIC and GIPSA to once again take up this issue with the government. The AIIEA along with unions in General Insurance met the Finance Minister to impress upon the need to concede this demand. Subsequently the AIIEA met the Secretary and Addl. Secretary DFS on 12.2.2019 with the help of Com T.K.Rangarajan, MP CPI(M) to achieve a breakthrough. The AIIEA, NFIFWI and Federation of LIC Class I Officers' Associations met on 13.2.2019 at Hyderabad and decided on agitation on this issue including a strike action on March 1, 2019. Finally a breakthrough was achieved on 27th February when LIC informed AIIEA in writing that negotiations on wages will be held soon and there were positive developments on pension. Ultimately, this protracted struggle resulted into a gigantic success by way of Finance Ministry approving the final option to join the 1995 Pension scheme, first through a tweet by FM on March 1 and subsequently through an official letter to LIC & GIPSA on 2.3.2019 to all those who could not exercise the option earlier. The success will be more gratifying if it is analyzed in the backdrop of government's economic policy direction and the aggression with which it is proceeding in implementing the neoliberal agenda.

The Gazette notification of Pension Option would have come by the time this magazine reaches the readers. The retired employees would be asked to repay 1.3 times the amount they received as management's contribution of PF & interest. The existing employees would have to pay 3.7 times their current pay to join the scheme. This would bring to a successful close a long standing and important issue.

The closure of this issue brings into focus other issues relating to pension. The AIIEA has already raised the demand for periodical updation and increase in family pension. AIIEA has also raised the demand for scrapping of Defined Contribution Pension Scheme for those joined after 1.4.2010 and extending to them also the 1995 Pension Scheme. The struggle on these issues will continue.

(The writer is the Treasurer of AIIEA)



Let us vote for the forgotten wars

We need to fight against hatred, inequality, fear and deprivation.
We all owe it to the great idea of democracy

G.N. Devy

(Courtesy: The Telegraph 29 March 2019)

The author is an Educator, literary critic and cultural activist
and known for the People's Linguistic Survey of India

Even at the best of times the inflow of international news leaves Indians cold, barring the news of high profile sport or the final round of American elections. In times such as these, when the people of India are entirely engrossed in the national elections, the news from outside India looks even more remote. Yet, two incidents need mention as they hold up a mirror for us too. One of these two is from Poland where a right-wing national weekly had a front-page story on 'how to recognize a Jew'. The *Tylko Polska* (Only Poland) detailed methods to be used for identifying Jews by names, physical features, personality traits and more. The story caused disgust and received an appropriate response of condemnation in political circles. It did; nonetheless, the story was there. Surely, as news writers know it well, there were readers who wanted to see it appear. The rise of the right wing in Europe, even in the countries that have not long back faced the Holocaust and the brutalities of Auschwitz, is no longer just an apprehension but a spectre. It is universally known that public memory is short. The other story comes from New Zealand where an Australian zealot has butchered innocent persons, sullyng the quiet and amity in that country. The rise of the Right — the spread of violence and hatred, assaults on decency and the decline of democracies — is a phenomenon that has been fast enveloping the world.

During Margaret Thatcher's regime, the conservative British habits of mind made England believe that there would be some let-up in the government's anti-poor policies.

That has not happened during the last four decades. After the dismantling of the former Union of Soviet Socialist Republics, many had hoped that Russia would actually become a welfare State prompted by an open society. That hope is dead a good quarter of a century. An economically compounded Europe was initially seen as the transformed future of the nation state, and the brief spell of Eurocommunism was seen as the rebirth of the idea of equality. Far from it; at present nearly a dozen European countries are experiencing a rapid rise of the political right-wing influence. One had hoped that long wars in Iraq, Iran and Afghanistan would end by generating new models of balance of power. Instead, they resulted in spawning the ugly face of militant theocracies and a range of non-State formations thriving on terror and violence. The killing of 17 journalists in Afghanistan in just one year requires no further comment. The world today looks more sordid, far more terrifying and unsettled than ever before. The sphere of influence of the ideas of peace, amity, evenly shared progress, reason, balance and restraint has been continuously shrinking. It is as if, like the great economic depression forming the prelude to the Second World War, there is a kind of a great political depression presenting itself to the community of nations as a prelude for something terrible to come.

The 1980s brought a fleeting vision of the future world as a kind of an extended single nation. Increased food sufficiency, better transport and oil tracking, more easily accessible healthcare and the promise of free

flow of information were in the background of the German unification.

In our country, those years were marked with the telecommunications and television revolution. Despotic rules and dictatorships, where they existed, had started looking like expired ideas by the mid-80s. Liberal economic ideas were becoming ready to free the spirit of enterprise and creativity and loosen the stifling regimes, making them supple and flexible. The fear of nuclear wars had started evaporating like some forgotten nightmare. The world thought that the future wars would be wars on malnutrition, disease and illiteracy. International agencies were getting ready to spell out their agendas for the Millennium Development Goals and 'X for All' kind of collaborative programmes. However, through the last three decades the mood has changed, changed altogether and, as W.B. Yeats said a century ago, "a terrible beauty is born".

There is a definition of democracy which quips 'democracy is a rumour not as yet disproved'. In our time, it is indeed becoming only a rumour, in Chile, Russia, the United States of America, Nigeria, Egypt and even in our dear own country. During the last few years, the world over there has been an inexplicable rise of an anti-democratic sentiment. This is explained by Left-leaning thinkers as the capture of the State by the corporate. Gandhians explain this as a predictable consequence of unchecked greed. Neo-liberals explain this as a passing phase of the clash between technocratic ethics — 'transparency' and 'fast-growth' — and the political order prone to 'populist' economic drives. There are also explanations stressing the deviant personality traits of individuals, whether Donald Trump, Recep Erdogan or Narendra Modi. What is difficult to explain is why there are so many of them and all at the

same time. George Santayana had described his times as the world 'on a moral holiday'. Following him, one can probably say that the world today appears to be 'on a political holiday'. And that brings me back to the summer of 2019 in India.

Considering the destruction of institutions and the disregard of the Constitution during the last five years, the key words for the Lok Sabha elections should have been 'democracy', 'freedom of expression', 'equality before law', 'Constitution', 'peaceful relations with neighbours' and 'voice of the marginalized'. Instead, most TV channels and many print journals have been over-busy in promoting polarization, machismo and chest-thumping. In spite of the code of conduct, the war-cries are still sounding in the background of elections this time. Any war is undesirable; and an armed conflict between two nuclear powers is most scary. The destructive power of their arsenal and the irreparable damage it can cause to life now and for a long time to come cannot even be imagined. The Pulwama attack was absolutely detestable. Like millions of other Indians, I condemn it. But, to use the air-strike on a terror training camp as political fodder is to demean political discourse.

To blame only the political parties would be off the point here. A substantial part of the responsibility goes to all of us, the people, media, intellectuals and activists. If we, as a nation, do not use the elections as our precious opportunity of speaking to the powers through our votes, if we neglect 'writing to the Editor', we too would have failed our precious and already weakened democracy. *Hubris*, arrogance, false propaganda and lies are the weapons with which the Trumps of the world are trying to bend the idea of democracy. I think it is necessary for the citizenry to refuse to bend and crawl, refuse to brush aside the pain of pauperized farmers and jobless youth. This time, just as the Lok Sabha elections are a contest between political parties, they are also between those who want to rubbish democracy and those who value it. Citizens have to remember that, in spite of the seductive propaganda and intimidating chest-thumping by self-styled superheroes in our public life, our taking a political holiday can send India back by several decades. Let us all vote for peace and for the other wars against hatred, inequality, fear and deprivation. We all owe it to the great idea of democracy.

To blame only the political parties would be off the point here. A substantial part of the responsibility goes to all of us, the people, media, intellectuals and activists. If we, as a nation, do not use the elections as our precious opportunity of speaking to the powers through our votes, if we neglect 'writing to the Editor', we too would have failed our precious and already weakened democracy. *Hubris*, arrogance, false propaganda and lies are the weapons with which the Trumps of the world are trying to bend the idea of democracy.

The twain can't meet

Electoral concerns cannot drag armed forces into party politics. The military and elections are separate landscapes and must remain so.

Sushant Singh

(Courtesy: Indian Express 17/4/2019)

(The author is Associate Editor of Indian Express.

He served for two decades with Indian Army, including several stints in Jammu & Kashmir and as a military observer with the United Nations.

He has authored many books on military operations)



Cartoon courtesy: Ponnappa

Two incidents, involving politicians and military officials in public, have been in the limelight in the past two months, both gaining visibility due to social media platforms. Both the countries are democracies from the British Commonwealth, which means that the two armies are also similar in their ethos, culture and norms to the Indian Army.

Advertising

To recapitulate, the first incident happened in Canberra, Australia, where Chief of the Defence Force, Angus Campbell, tapped the defence minister, Christopher Pyne, and asked all the military officers present on the stage to step aside as the minister answered a political question from the Press. The second incident has to do with a video which went viral: It shows four British soldiers undertaking shooting practice in Kabul, using a photograph of Labour party leader, Jeremy Corbyn, as a target. The photographs of various leaders were available with this group of soldiers for training

as “guardian angels” — for close protection — and the incident caused a lot of outrage. An initial investigation reportedly failed to find any evidence of links to fascist or far-Right political groups, but the four paratroopers have been flown to Britain to face court-martial for breaking the army’s strict disciplinary code.

Meanwhile, here in India, the election campaign season is on and the Army is in the spotlight, forming a major part of the ruling party’s campaign agenda. Uttar Pradesh chief minister, Yogi Adityanath, described the Indian Army as Modi’s army and got away with a mild rap on the knuckles from the Election Commission. Union minister Mukhtar Abbas Naqvi used the same phraseology a few days later and seems to have gotten away scot-free. Former Army chief and current Union minister, V K Singh went on record taking objection to anyone naming the Indian Army as “Modiji ki Sena”, but backtracked a few hours later.

As witnessed during the release of the ruling party’s poll manifesto, the major plank of Modi’s reelection campaign is a muscular stance on national security, particularly against Pakistan. It has been the cornerstone of his election campaign so far, despite a group of military veterans writing to the President to put an end to the politicisation of armed forces by political parties during the election campaign. Going by the evidence so far, that appeal is likely to fall on deaf ears with even the defence minister, Nirmala Sitharaman, criticising the appeal.

This is not the first time that the armed forces have been dragged into the spotlight during an election campaign. In 1999, the general elections happened in the aftermath of



Cartoon courtesy: Satish Acharya

the Kargil war, where Vajpayee's government was up for re-election after losing the vote of confidence. The then Army chief, General V P Malik, in his book *Kargil: From Surprise to Victory*, revealed that he complained to Vajpayee about the [BJP's](#) election posters that featured the three military chiefs. Vajpayee ensured that it did not happen again. Giving other instances of soldiers being used for electoral purposes by the BJP and its affiliates during that period, General Malik further noted that, "The armed forces were anguished because they were getting sucked into electoral politics as a result of the blatant effort to politicise the war for immediate electoral advantage. At one stage, in desperation, I had to send across a strong message through the media: 'Leave us alone; we are apolitical'."

Times have changed since then. Two decades ago, a serving chief was forced to send the message — "Leave us alone" — but it is unlikely to be repeated by any of the service chiefs now. Even the military veterans arguing for the armed forces to remain apolitical are dragged into controversy, with the focus being shifted away from the real issue of shielding the army from party politics. This cavalier approach seems to suggest that some people are totally unmindful of the detrimental consequences of politicising the armed forces. They have willy-nilly forgotten that the armed forces have to be not just apolitical, they have to be seen as being above all kinds of party politics. The valour of our soldiers is not to be used to procure votes for any party.

0

Armed Forces Officers ask President to stop politicisation of armed forces for election

150 armed forces veterans – including three former army chiefs, four former navy chiefs and a former air force chief – wrote to the President and Commander-in-Chief on April 11, 2019 to complain about the manner in which political parties have been repeatedly using armed forces for political gains ahead of the Lok Sabha election.

The letter urges President Ram Nath Kovind "to take all necessary steps to urgently direct all political parties that they must forthwith desist from using the military, military uniforms or symbols, and any actions by military formations or personnel, for political purposes or to further their political agendas."

The army veterans have said that "some concerns have caused considerable alarm and disquiet among both the serving and the retired personnel of the forces." They have also objected to the use of Indian Air Force Wing Commander Abhinandan Varthaman's pictures in posters, along with the image of soldiers in election hoardings and campaigns.

Here is the letter written by the group of veterans produced in full:

FROM A GROUP OF VETERANS TO OUR SUPREME COMMANDER

April 11, 2019

Honourable Shri Ram Nath Kovind

President of India and Supreme Commander of the Indian Armed Forces

Rashtrapati Bhavan,

New Delhi

Dear Shri Ram Nath Kovind Ji,

We, the signatories, are Armed Forces Veterans who have served in the defence of our nation in various appointments, in peacetime and in operational and war zones over the past several decades.

The apolitical and secular nature of India's Armed Forces has been an article of faith for every soldier, sailor and airman. India's Armed Forces have loyally upheld the democratic principle of civil control over the military. Their military professionalism on and off the field, combined with the devotion to duty in protecting India's territorial sovereignty and national integrity, remains widely appreciated.

The soldiers, sailors and airmen of the Armed Forces owe allegiance to the Constitution of India, of which you, as President of the Indian Union, are the legal custodian. It is for this

reason that the President is also the Supreme Commander of the Armed Forces and we serve and execute orders at the will of the President and as decided from time to time by the Executive – that is, the Government of the day.

You would be aware that those in active service (men and women of all ranks in the Army, Navy and Air Force) cannot speak out, even on matters which might affect their interests adversely, since they are subject to military law and are governed by the parliamentary Acts of their respective Service.

However, we Veterans being in continuous touch with our own military fraternity, as also with serving personnel at all levels, have a ‘finger on the pulse’, so to speak. And it is for this reason that we write to bring to your attention, as the Supreme Commander of India’s Armed Forces, some concerns which have caused considerable alarm and disquiet among both the serving and the retired personnel of our Forces.

We refer, Sir, to the unusual and completely unacceptable practice of political leaders taking credit for military operations like cross-border strikes, and even going so far as to claim the Armed Forces to be “Modi ji ki Sena”. This is in addition to media pictures of election platforms and campaigns in which party workers are seen wearing military uniforms; and posters and images with pictures of soldiers and especially of Indian Air Force Wing Commander Abhinandan Varthaman, displayed.

We do appreciate that complaints by some senior retired personnel, including a written submission from a former Chief of the Naval Staff to the Chief Election Commissioner, have elicited a prompt response. Indeed a notification has been issued asking for an explanation from those responsible for these statements, including from the Chief Minister of Uttar Pradesh. However we regret to state that these do not appear to have resulted in any substantive change of behaviour and practice on the ground.

With the General elections round the corner, and given the prevailing environment where political parties and candidates seem to be acting in total disregard of the declaration of the ‘model code of conduct’, we fear that such incidents may only increase as polling day draws near.

We believe that you will surely agree that any such misuse of the Armed Forces established under the Constitution of India and under the supreme command of the President of India, would impinge adversely on the morale and fighting efficiency of the serving man or woman in uniform. It could therefore directly affect national security and national integrity.

We therefore appeal to you to ensure that the secular and a-political character of our Armed Forces is preserved.

We hereby respectfully urge you to take all necessary steps to urgently direct all political parties that they must forthwith desist from using the military, military uniforms or symbols, and any actions by military formations or personnel, for political purposes or to further their political agendas.

This communication is copied to the Chief Election Commissioner of the Election Commission of India for information and action.



Cartoon courtesy:
Sajith Kumar
Deccan Herald

Singing the nation's hope, keeping a people's faith: Politics and Gulzar

Namrata Joshi

(Courtesy: The Hindu April 08, 2019)

Veteran poet, writer and filmmaker Gulzar says the vote is the only power left with the common man, who has otherwise been rendered quite helpless... then he has the last word: It's not a hope but faith. We will survive. The common man will survive.



Gulzar reads aloud one of his recent poems: *“Parchiyaan bant rahi hain galiyon mein, apne kaatil ka intekhaab karo; Waqt ye sakht hai chunaav ka* (Slips of paper are being doled out in the streets, it's time to vote for your killer; The tough time of elections is upon us).

At a certain moment of anguish and cynicism, he may have penned this dark and despondent image to describe the most significant five-yearly event in Indian democracy but the poet, writer, lyricist and filmmaker firmly believes in exercising one's franchise.

According to him, the vote is the only strength or power left with the common man, who has otherwise been rendered quite helpless.

“There is only one weapon you have if you don't like the system or the government. It's the only way to bring things into action. It can bring about a change, help remove someone from power. You can ask them to go, tell them that you don't want them,” he says.

The common man has been his focus in talking about electoral issues in his works. “I have been reacting as a common man right from my first film. I have been expressing myself, not against any individual, not against any party but against certain ideologies or ways of governance and have taken a stand on what has been happening in the society,” he says.

For the song *“Haal-chaal theek-thaak hai* (All is well)” in his debut film on youth unrest, *Mere Apne* (1971), he wrote:

*B.A. kiya hai, M.A. kiya,
lagta hai wo bhi ainvey kiya,
kaam nahin hai warna yahan,*

aapki dua se sab theek thaak hai

(We studied for BA and MA but look back at it as all needless. There are no jobs but otherwise all is well”).

Unresolved concern

Almost half a century later, joblessness and unemployment continue to be two of the significant issues in the general election.

“At what speed have things changed,” Gulzar asks rhetorically, adding with a tinge of regret, “We could not bring the country to the point where jobs wouldn't have remained a problem any more.”

In the same song he writes:

*Aabo hawa desh ki bahut saaf hai,
kaayda hai kanoon hai insaaf hai;
Allah miyaan jaane koi jiye ya mare,
aadmi ko khoon-woon sab maaf hai*

(The country's air is very clean, rules regulations and justice are all in order; God may decide on who lives and dies but man is easily forgiven for all the murders committed). A sharp jibe at the bloodshed and violence that have played out across regimes at various points in time in the nation's history.

Gulzar set *Aandhi* (1975) in the thick of an election campaign, on a chance meeting between a leading politician and her long estranged husband. Purportedly based on the life of the then premier Indira Gandhi, it was banned during the Emergency.

The larger theme of the film may have been the effect of politics on marital relations but some situations and, specifically the song:

*“Salaam keejiye aali janaab aaye hain,
ye paanch saalon ka dene hisaab aaye hain”* (Greet the lord and the master who has come to give account of his past five years)” is all about how politicians court the common man

and come calling only once in five years and then conveniently forget him.

Cynicism of politics

The celebrated Bollywood veteran talks cynically about how politicians buy votes by granting something as basic as food and hide the naked bodies of the poor by offering them shrouds:

Hamaare vote khareedenge, hum ko ann de kar, ye nange jism chhupaa dete hain qafan de kar."

But he ends up underlining the significance of vote and has the electorate declare in the song that it won't vote needlessly and will figure out the politicians during the elections by weighing in on the revolutions they have supposedly rung-in during their term:

Ye vote denge magar, ab ke yun nahin denge; Chunaav aane do, hum aapse nipat lenge; Ke pehle dekh lein kya inqalaab laaye hain."

Two of his films have been set in an electionless world. There was an immense sense of loss in his *Maachis* (1996), that played out in the democratic vacuum of a militant Punjab, much like Vishal Bhardwaj's Kashmir-based *Haider* (2014) for which Gulzar wrote the lyrics.

"How could one do what happened in 1984, how can one justify what happened post Godhra in Gujarat? How could we digest them? It's like politicians were playing chess and the ones who suffered were common people," he says.

For him the turn of events in both the States reflect a sort of dictatorship, emergency, a pushing of governance down the throat of people without their consent. Whereas it should be the people who should have the right to decide, as they do every elections, he asserts.

A sense of "desperation", as he puts, underlined the politics in his last film as a director, *Hu Tu Tu* (1999). The narrative and songs, both acquired an urgency, feverishness and a direct, street theatre idiom.

A lot of issues he touched upon twenty years ago resonate in these elections as well. Like corruption in "*Ghapla Ha*" and the plight of farmers in the song "*Bandobast*" where he warns against burying and silencing those born of the soil: *Jo matti mein ugte hain, unko dafna ke kya hoga*

Gulzar is almost like the *chowkidar*, nay keeper of the nation's conscience in the song "*Jaago jaago jaagte raho*". He talks of religious divisiveness and crisis of faith in the song:

Log bant-te hi khuda bantne lage hain; Naam jo pooche koi darr lagta hai, ab kise pooje koi darr lagta hai

(With the divisions amongst people, the Gods have also started getting divided; One is scared of uttering one's own name and of worshipping anyone)."

In the song "*Jai Hind Hind*" he again comes back to the issue of unemployment:

*Par bhookh meri, bimari meri
Jaati nahin kyun bekaari meri*

According to him it's the environment and his own sensitivity to the politics around him that reflects in his writing: "The words can't be meaningless. They can't be in a vacuum".

And then goes on to reciting another one of his recent verses about how the electorate has been left completely at the disposal of the government to the extent that it has stopped to think and rationalise about its own self:

*Mera ahwal kya maaloom ab mujhko,
sunoo TV pe khabrein to bataoon;
Wahi hoon jo meri sarkar rakhti hai*

(How do I know about my own condition. I will figure when I see the news on TV. I am how my government keeps me).

Gulzar feels India can't be anything but democratic, diverse and inclusive. The big danger is that of divisive politics. He then quotes another one of his poems where a line talks about how it was good to have let her remain on the canvas because had she been drawn on the land, another partition would have happened:

*Wo tan ke seedhi khadi thi; akeli thi
magar kuchh kah rahi thi line canvas par.
Bahut achcha kiya canvas par
rehne diya mujhko;
zameen par kheenchte to
phir se koi batwara ho jaata*".

But he is hopeful that 10,000 years of recorded history and civilisation can't be wiped away, least of all by avaricious politicians. In his poem "*Ye Bemaani Ghaas* (This Useless Grass)" he compares the common man to the grass that may be squashed and crushed but manages to still grow from the tiniest crevice it can find in a rock.

*Maaro, kooto, katl karo, ya phoonk do inko;
Logon mein zinda rehne ki
la-matnaahi taagat hoti hai*

(Whether you beat them, pound them, murder them or set them on fire; people have a great will to survive).

And then has the last word:

Ye meri ummed nahin, yakeen hai.

It's not a hope but faith. We will survive. The common man will survive.

An Inference from the New Zealand Terror Attack



The reaction of the people of New Zealand, to this dastardly act, has been heart touching. They stood as one in the hour of crisis. The mosques involved in the attacks, and others around the country became the focus of vigils, messages and floral tributes. Their Prime Minister, Jacinda Ardern, received a standing ovation at the national remembrance service held on 29 March. She vowed to renew efforts to counter right wing extremists whose politics had led to the targetting of Muslim worshippers.

TVNS Ravindranath

Right wing extremism struck once again, on 15th March 2019, when an armed gunman opened fire indiscriminately, on the innocent unsuspecting Muslim worshippers, while they were offering Friday noon prayers, first at the Al Noor Mosque and later at Linwood Islamic Centers in Christchurch, New Zealand killing 50 people and injuring as many others. 7 of the dead are of Indian origin. **One of them was the son of a former LIC employee.** The victims include women and children. Many of the victims are migrants and refugees. The attacker live-streamed the first attack on Facebook for 17 minutes. The incident shocked the entire civilized world and the brutal massacre received universal condemnation.

The police reacted promptly by stopping the assailant from proceeding to a third target location and arrested him within 21 minutes from receiving the first emergency call. The police identified him as Brenton Harrison Tarrant, a 28 year old Australian, who described himself as an alt-right white supremacist, an eco-fascist and an ethno-nationalist. He was charged with murder and taken to custody. The attacks have been linked to an increase in white supremacism and alt-right extremism globally observed since the mid-2010s. It was revealed that the attacks were planned two years in advance and the

targets were also chosen three months back. The culprit allegedly posted a hate filled racist “manifesto” on social media, minutes before the attack and e-mailed it to 30 recipients including the Prime Minister’s office and several media outlets.

The reaction of the New Zealand people, to this dastardly act, has been heart touching. They stood as one in the hour of crisis. The mosques involved in the attacks, and others around the country became the focus of vigils, messages and floral tributes. Across the world, marches took place during a UN anti-racism day, condemning the attacks. In cities across New Zealand, people gathered at prayer services and vigils to honour victims of the terror attack. People from all religions laid flowers outside the city’s Botanical Gardens as a mark of sympathy and solidarity. School pupils and other groups performed ‘Haka’ and ‘Waiata’ (traditional dances) to honour those killed in the attacks. Street gangs sent members to mosques around the country to help protect them during prayer time. One week after the attacks an open-air Friday prayer service was held in Hagley Park. Broadcast nationally on radio and television, it was attended by 20,000 people, including Prime Minister Ardern who said “New Zealand mourns with you. We are one.” The imam of the Al Noor Mosque

thanked New Zealanders for their support and added, “We are broken-hearted but we are not broken”.

The New Zealand’s prime minister, ‘Jacinda Ardern’ showed the world what real leadership is by her extraordinary exhibition of “sympathy, love and integrity” in the wake of these attacks. In a press interview on 16.03.2019, she said “We, New Zealand, are targeted because we represent diversity, kindness, compassion, a home for those who share our values, refuge for those who need it. And those values will not and cannot be shaken by this attack. We share common values and the one that we place the currency on right now and tonight is our compassion and the support for the community of those directly affected by this tragedy. The strongest possible condemnation of the ideology for those who did this ... we utterly reject and condemn you”. She further added that the culprits had “extremist views that have absolutely no place in New Zealand and, in fact, no place in the world”.

Prime Minister Jacinda Ardern scored a powerful victory against terror simply by refusing to say the Christchurch attacker’s name. In a speech before parliament on 19th March, she said she would never speak the name of the 28-year-old Australian man charged with the crime. She told the parliament “He sought many things from his act of terror, but one is notoriety. And that is why you will never hear me mention his name. He is a terrorist. He is a criminal. He is an extremist. But he will, when I speak, be nameless. And to others, I implore you: Speak the names of those who were lost, rather than the name of the man who took them”. “We, in New Zealand, will give him nothing. Not even his name,” Ardern added. Thus Jacinda Ardern’s decision not to name the perpetrator of the attack offers

a blueprint on how to deal with terrorists—by deflecting the attention from the perpetrators towards the victims.

It may turn out that the extremist who committed this attack acted alone, but the ideology that motivated him has spread around the globe and is infecting our politics and discourse. It is part of a larger trend of resurgence of the radical right which is being ideologically supported by many governments across the world. According to research by the Anti-Defamation League, over the last decade, 73.3% of all extremist-related fatalities in the US could be linked to domestic right-wing extremists, while 23.4% were attributable to Islamist extremists. It is a tragic reality to note that globally Muslims have been by far the most victimized group by terrorism in the post-9/11 era. As some statistics on attacks on minorities show, there has been a rise in targeted attacks on the Muslims by 65 % in Britain in the last one year. Of the 7175 hate crimes reported in 2017 in the USA, 18 % were religious in character, the Arab and Muslim Americans being the main targets. In Canada, the hate crimes against Muslims, Jews and Blacks have gone up by 47 % over the last one year. The European Islamophobia Report 2017 revealed 81 attacks against mosques and 908 crimes against German Muslims. The Second European Union Minorities and Discrimination Survey, 2017 expressed a much more generic systemic violence where Muslims were discriminated at work place, public places and faced physical assault. Clearly, there is imperative need to focus more tightly on the ideology of fascism, which underpins both right-wing groups and those who commit violence in the name of Islam.

Prime Minister Jacinda Ardern was praised world over for her mature response to



the attack. She showed the world what real leadership is, by her extraordinary exhibition of “sympathy, love and integrity”. She vowed to renew efforts to counter right wing extremists whose politics had led to the targeting of Muslim worshippers. She received a standing ovation at the national remembrance service held on 29 March, a fortnight after the attacks at the Hagley Park. Addressing the crowd of thousands, she said “What words capture the anguish of our Muslim community being the target of hatred and violence? I thought there were none. And then I came here and was met with this simple greeting. Assalaam Alaikum (Peace be upon you). They were words spoken by a community who, in the face of hate and violence, had every right to express anger but instead opened their doors for all of us to grieve with them. And so we say to those who have lost the most, we may not have always had the words. But, even when we had no words, we still heard yours, and they have left us humbled and they have left us united. But with that memory, comes a responsibility; a responsibility to be the place that we wish to be. A place that is diverse, welcoming, kind and compassionate. Those values represent the very best of us. We are not immune to the viruses of hate, of fear, of other. We never have been. But we can be the nation that discovers the cure. And so to each of us as we go from here, we have work to do, but do not leave the job of combating hate to the government alone. Let that be the legacy of the 15th of March. To be the nation we believe ourselves to be. We will remember the tears of our nation and the new resolve we have formed”.

The swift response by the New Zealand government, has however not been matched by its Indian counterpart, even though the Modi government made customary noises

about shock and sadness at the attack. In a cautiously worded statement, the Indian government “condemned terrorism in all its manifestations”, but had a deafening silence on the question of targeting the Muslim worshippers. This silence must also be seen in the context of the Pulwama attack where the government was quick to use it for its own political ends, but took almost one week to even acknowledge that Kashmiri Muslims were being targeted by the right wing Hindutva extremists in the wake of these acts. This makes it clear that the attitude of the union government does not treat “all forms of terrorism” by the same yardstick.

The implicit support for the right-wing non-Muslim extremism by the government is already witnessed in the cases of the lynching of Rakbar Khan in Nuh, Mohammed Akhlaq in Alwar, Afrazul in Rajsamund, Junaid in Ballabgarh and the rape and murder of 8 year old Asifa in Kathua. While the country continues to face similar instances of targeting, the anti-minority and more specifically, the anti-Muslim rhetoric is even far more virulent, especially in the wake of the elections. The strident cultural nationalism of the Sangh Parivar has found its expression in the policies of the government, the most blatant of which has been the lapsed Citizenship Bill. The right wing election campaign is largely centered on being patriotic, which in terms of the BJP means being ‘pro-Hindu’. The political regime has not only supported but also rewarded anti-Muslim rhetoric and activities.

The explicit manipulation of the law enforcing agencies to benefit the accused of the majority community leading to their eventual acquittal in the ‘saffron terror cases’ has increased the feeling of insecurity as well as Islamophobia in the country. Though, such Islamophobia is not new, its penetration into daily lives of the Muslims has reached new proportions. All democratic forces are facing a challenge to address the growing alienation as well as addressing the current insecurity of the minorities. A first step towards this can take place if all unite to strengthen the left, democratic, secular forces and defeat the right-wing machinations in the 2019 elections.

It may turn out that the extremist who committed this attack acted alone, but the ideology that motivated him has spread around the globe and is infecting our politics and discourse. It is part of a larger trend of resurgence of the radical right which is being ideologically supported by many governments across the world. According to research by the Anti-Defamation League, over the last decade, 73.3% of all extremist-related fatalities in the US could be linked to domestic right-wing extremists, while 23.4% were attributable to Islamist extremists.

Convention at Bhubaneswar : Save Constitution, Democracy & Secularism



A convention on “SAVE CONSTITUTION, DEMOCRACY, SECULARISM” was held jointly by CDIEA, BDLIEA, BDIEA & OSGIEA, the 4 Units of AIIEA in Odisha at Rotary Bhawan, Bhubaneswar on 09th March 2019. Around 150 employees had attended the meetings. Inaugurating the Convention Mr. Rajesh Mohapatra, former Editor-at-large, Hindusthan Times explained in detail how under the present political dispensation, freedom of expression, dissent is curbed and democratic norms violated. He called upon the masses to rise to the occasion to meet these challenges for the interest of the Country

Com Janardan Pati, senior most leader of CPI (M), came down heavily on BJP government for destroying democracy and Secularism, the soul of the constitution. Com Avay Sahoo, the Champion of POCO struggle in Odisha and a senior leader of CPI, cautioned that in order to establish an authoritarian /dictatorial government, the ruling class is moving at faster pace which is very detrimental to the spirit of the constitution. Others who spoke on the occasion included that Com Rabi Narayan Mallick, former president of CDIEA, Com Dushmantra Kumar Das (OSKEM), and Com Nirmal Das of State government employee's federation and Com Rabindranath Dhal of Central government employees' confederation.

A base paper for the Convention was placed by Com Abhay Kumar Das, General Secretary, CDIEA. The meeting was conducted by a Presidium consisting Com Managobinda Barik, President, CDIEA and Com Bamadev Mishra, joint Secretary, OSGIEA. Vote of thanks was proposed by Com Bharat Bhusan Nayak, General Secretary, BDLIEA.

Ambedkar Jayanti observed at Cuttack

Cuttack Division Insurance Employees Association observed 129th birth anniversary of Dr Bhimrao Ambedkar on 14th April 2019 at S.N.Sircar Memorial Hall, Cuttack along with other constituents of Cuttack city co-ordination committee of unions and associations. To commemorate the occasion a seminar on “Challenges before constitution and our task” was held in which Prof. Bijay Kumar Bahidar, renowned academician and a constitutional expert graced the occasion as chief speaker. He said that equality, liberty, and fraternity and justice, the very essence of the Constitution, is under severe strain under present BJP government. Freedom of Speech is not only being strangled but dissent is charged as sedition and dissenter is treated as anti-national.. The voices of political opponents, religious minorities, independent thinkers, educationists, social workers and student are being trampled. He cautioned that unless democracy and secularism, the soul of the constitution is protected, the unity

and integrity of nation will be imperiled. He urged upon the role of progressive forces to convince the masses that development without democracy is meaningless. The seminar was presided over by Com M.G.Barik, president CDIEA and Com Prakash Ray of BEFI. While Com Abhay kumar Das, General secretary ,CDIEA gave introductory speech ,Com Pravat Chandra Nayak, Secretary Odisha State Government Employees Co-Ordination Committee proposed vote of thanks. A large number of employees were present in the meeting.



22nd conference of Satna Division IEA

The 22nd Annual General Conference of Satna Division Insurance Employees' Association was held on 9th and 10th February 2019 at Diamond City Panna (MP). Conference was well organised by Panna unit. Conference began with colourful procession of more than 300 Comrades holding the red flags and play cards highlighting the demands of people. Rally started from Jaistambha chouk, Panna and passed through markets and was greeted by LIAFI and BSNL employees Union at different places. Flag of the Association was unfurled at the venue by Com D S Baghel, President SDIEA. Floral tributes were offered to the martyr column, thereafter women sub-committee members sang revolutionary people songs. The chairman of Reception Committee, Com. Murari Lal Thapak, President PFI, Panna delivered welcome speech and Com. DS Baghel, President, presented presidential address. Inaugurating the conference chief guest Com. VS Baghel, Joint Secretary CZIEA congratulated people of the state for defeating BJP government. He pointed out this defeat of sectarian forces provides space for democratic struggles. This space has to be utilised to protect the founding principles of our great Constitution. Com Atul Deshmukh distinguished guest, General Secretary, RDIEU dealt about the agrarian crisis unemployment

and issues related to insurance industry. Com. Dk Khare conducted the proceedings and vote of thanks was proposed by Com Pushkar Sharma. Under cultural activities, Kavi Sammelan was organised.

In the delegate session Com T.P. Pandey presented comprehensive report on behalf of working committee; the discussion on which was initiated by com Pushkar Sharma. 18 Comrades participated in the debate. Debate showed the high level of maturity, unity of thoughts in the organisation. General Secretary replying to the debate appealed for strengthening the Union at all levels. Report and audited accounts were adopted unanimously. The conference adopted 13 resolutions on various important issues. Com. VS Baghel and Com Atul Deshmukh also intervened in the delegate session and briefed about Secretariat decisions of AIEA. They also called for strengthening the hands of the forces that stand for the working classes and raise voices on behalf of toiling masses. Conference unanimously elected Com DS Baghel Com.TP Pandey and Com Rajesh Dwivedi as president, General Secretary and Treasurer respectively for ensuing term. The Conference came to a close with Com. DS Baghel proposing vote of thanks.

Seminar at Shimla: "Attack on Democracy and Constitution"

The Shimla division held seminar on the topic "Attacks on Democracy and Constitution" at Kalibari hall Shimla on 7th April 2019. Com. A K Bhatnagar President NZIEA was main

speaker and Sh. Sanjeev Bhushan an eminent Advocate of Shimla High Court inaugurated the seminar. Com. Devi Dass placed the base paper on the subject. Com. Jagmohan Thakur All India Gen. Secretary of AG office pensioners Association, Com. Vijay Kaushal, Professor HPU and Dr. Kuldeep Singh Tanwar HP state Kisan Sabha addressed the gathering. Com. Pradeep Minhas Jt. divl. secy NZIEA Shimla division welcomed all the participants.

About 123 people from LIC, banks, BSNL and Post office participated in this seminar. Com. Sanjeev Bhushan while inaugurating the seminar, quoted the Preamble of Indian Constitution and elaborated as to how the Modi govt. is bent upon destroying the basic principles enshrined in our Constitution. Com. Bhatnagar also dealt in details how Modi govt. in the centre is working against the interests of working class and common people of the



country and protecting the interests of the Ambanis and Adanis and other corporate houses. Dr. Kuldeep Tanwar and Dr. Vijay Kaushal also spoke about the miserable plight of kisans and agriculture sector and the privatization of education system of the country. Com. Jagmohan Thakur also linked the genuine issues of pensioners and the government attacks on pension.

The seminar unanimously decided to expose the dictatorial and anti-people policies of Modi govt. to the people and pledged to protect the basic democratic norms and forms enshrined in our Constitution. On this occasion 5000 pamphlets were distributed to the people through NZIEA branch units in the State of Himachal Pradesh.

Jammu: Convention on Unemployment

A convention on the issue of 'unemployment' was held at Jammu today under the banner of Northern Zone Insurance Employees' Association. The convention was organized by NZIEA Srinagar Division under the leadership of Com. Pawan Gupta and Com. A.M. Tantray, Divisional Secretary and Divisional President of the Association respectively. Com. A.K. Bhatnagar, President NZIEA was the chief guest while Sh. Raqeeq Ahmed Khan State President, NSUI, and Com. Om Parkash General Secretary CITU J&K were the special guests on the occasion.

Speaking on the occasion, Com. Bhatnagar said that during rule of NDA Govt., the rate of unemployment has gone to the highest at 7.2% in the last forty five years; and in case of youth, this rate is nearly 16%. The reason behind this is the demonetization and also the implementation of GST in haste without proper preparations. In 2020, the average age of an Indian will be 29 years and the increasing rate of unemployment is going to be a big challenge for the youth of the country. As per report of 'Centre for Monitoring Indian Economy', more than one crore people have lost their jobs in the last years. So this job loss has been a big concern and it has been leading to suicides

by many youths. He said that total number of employees in the central government dipped to 32.53 lakhs in 2017 from 33.28 lakhs in 2014, a loss of 75000 jobs. In over 330 central public sector enterprises which employed 16.91 lakh persons in 2014, the 2017 figure is 15.24 lakh, a loss of 1.67 lakh jobs. The jobs in public sector banking sector also came down from 9.47 lakhs in 2015 to 9.12 lakhs in 2017, a loss of 35000 jobs.

Sh. Raqeeq Ahmed Khan, youth student leader, President of National Student Union of India J&K said that promise of the BJP Govt. to provide two crore jobs per year has totally fallen flat. Com. Om Parkash said that there are 60 lakh unfilled vacancies in government posts. The convention was also addressed by Com. Anil Vaid, General Secretary Bank Employees Federation of India J&K. and by Com. Madan Gopal.

The convention was attended by large number of people from Kashmir, Doda, Poonch, Rajouri, Kathua, Udhampur, R.S. Pura and Jammu including Com. Romesh Chand, Rajesh Gupta, Muzaffer Ahmed Wani, Raj Kumar Sharma, Rajesh Kumar, Mrs. Neelam Sharma, Shibani Raina, Nanak Chand, Karan Kumar, Vijay Verma, Kuldeep Singh, Rajinder Kumar, Vinod Kumar Sharma and others.

The convention was unanimously of the view that the NDA Govt. has totally failed in creation of jobs as promised and instead its policies have led to huge job losses. The convention took the pledge to give a befitting reply to the Govt. and try its best that it does not come to power again; The convention also appealed to the political parties to include the issue of unemployment and creation of jobs as the core issue in their election manifesto.



Seminar at Kolkata on Joblessness and Employment



Eastern Zone Insurance Employees' Association (E.Z.I.E.A) hosted a Seminar on 'Joblessness and Employment' on 6th April, 2019 at State Youth Centre, Moulali, Kolkata. The four divisional units of E.Z.I.E.A. situated in and around Kolkata played a major role in organizing the programme successfully. Comrade Ramkrishna Dutta, Vice President of EZIEA, presided over the Seminar.

Comrade Jayanta Mukherjee, Joint Secretary of AIIEA and General Secretary of EZIEA, initiated the proceedings by giving a vivid account of the country's economic scenario in a capsule speech. He further explained the decision of AIIEA to organise such Seminars throughout the country emphasizing four mass issues of national relevance. He introduced Dr. Satyaki Roy, Professor, Institute for Studies in Industrial Development, New Delhi as the sole speaker of the Seminar and felicitated him on the dias. Comrade Sanjay Jha, Secretary, Standing Committee, General Insurance, was also present on the dais.

In his mesmerizing speech, Dr. Satyaki Roy introduced that for the first time since independence, the Government has made National Sample Survey non-functional lest the data reveal the reality of unemployment in the country, which is presently the highest since the last 45 years. He explained that growth of the economy at a higher rate than that of employment implies that the labour force is being increasingly exploited. He narrated that since the economy is financialized, the profit of the entrepreneur is increasing but employment is decreasing. He exemplified by saying that

while an investment of one crore rupees in 1970 enabled employment of 400 persons, the same investment would now employ merely 4 persons. He clarified that the neo-liberal globalization is keen on the advent of capital intensive technology, replacing labour intensive ones thereby casting a gloomy shadow on employment in an over-populated country like ours.

Dr. Roy highlighted that in our country, rate of unemployment is increasing with increasing level of education and expertise. While rate of unemployment is 2% among illiterates, it is 16.4% among

graduates, post graduates and professionals. He lucidly analysed that though an illiterate worker has no precondition regarding working environment and wages, a qualified worker has naturally certain expectations and inhibitions leading to wide scale depression among the unemployed educated youth.

Dr. Roy mentioned that there has been a major shift in the employment pattern since the last three decades during which the agricultural workforce has decreased from 68% to 49%. Though this may seem to be an indication of development, 86% of the population dependent on agriculture is unable to provide their means of subsistence. Despite a huge workforce being absorbed in the informal sector, 79% of them do not have any job agreement entailing job security and 72% are devoid of defined retirement benefits. Being a sincere disciple of neo-liberal ideology, the Government firmly believes that these staff amenities are really superfluous. He further warned that artificial intelligence, the modern version of technological development, is proving to be a curse for a labour intensive economy like ours, threatening the removal of 69% of existing jobs in our country.

Dr. Satyaki Roy concluded with an assertive note that this evil ploy of capitalism should be resisted by the progressive forces campaigning for an alternative agenda through struggle and movements among the masses. His eloquence has left the spellbound audience in a jam-packed auditorium determined to go ahead to achieve the cherished goal.

Com. Amanulla addresses Seminar at Gauhati

'After attaining Independence when India embarked upon the path of Industrialization and a self-reliant economy it had no choice but to rely on public sector as the big capitalists of the country neither had enough capital to build up the infrastructure that could lay the basis of autonomous industrialization, nor any eagerness to invest in areas where the gestation period was too long. Public financial sector including the public sector banks and insurance mobilized the savings of the people and provided the much needed resources for nation building. Public Financial Sector acted as one of the strong pillars of national self reliance and sovereignty. Under the Modi regime which has been pursuing aggressively the neo-liberal economic policies this important sector is sought to be dismantled. The serious challenge that the public financial sector faced today became obvious when the Prime Minister himself publicly stated that the bank nationalization was a fraud' – said Com. Amanulla Khan, President All India Insurance Employees Association (AIIEA) while addressing a Seminar at Sudmerson Hall, Cotton University, Guwahati. The Seminar on the subject, 'Public Financial Sector- Its Importance and Challenges' was organized by the Gauhati Division Insurance Employees Association (GDIEA) on 17th March. In his hour long illuminating discourse Com. Amanulla pointed out the enormous contributions made by the public sector Insurance particularly LIC and Banks towards the infrastructure development of the nation and at the same time providing safety and security to the savings



of the people. He lambasted the neo-liberal economic policies pursued recklessly by the present regime which cater to the interests of the international finance capital and the big corporates at the expense of the public financial sector and the public sector as a whole. He said that under the present ruling dispensation the corporate loot of people's savings in the PSBs had reached an unprecedented dimension. NPAs most of which belong to the big corporate have registered an alarming rise. Bank frauds by corporates shot up at a menacing rate in the last three or four years. Many of these corporate bosses have left the country. Modi regime instead of taking stern action against these defaulters has written off more than three lakh crores of rupees of bad debts of corporates while it refused to write off a single penny of debt of the peasantry. These write offs have been given the name of 'hair cut'. As a result PSBs today are faced with serious crisis that is impacting the economy

Crisis of Joblessness : Seminar at Ranchi

A seminar was organized by **Insurance Employee's Association Jamshedpur Division** and **Insurance Employees Association Hazaribagh Division** at Ranchi, the capital city of Jharkhand on 17th March 2019 (Sunday) on the subject "NEOLIBERALISM AND CRISIS OF JOBLESSNESS IN INDIA".

The seminar commenced with the placement of an approach paper on the captioned subject by com. Manoj Minz Asst Secretary, IEAJD, the CONVENOR of the convention.

Prof. Dr Ramesh Sharan, the Vice Chancellor of Vinoba Bhave University, Hazaribagh (Jharkhand) and a renowned economist inaugurated the convention. He vividly explained the principles of Neoliberalism and the crisis of unemployment. According to him the issue is very important and relevant since the adoption of LPG policies by the world; it not only created great difficulties in the life of common people but also promoted

unemployment. Prof. Saran detailed the pre-independence economic scenario and the capitalist exploitation by the then British colonialism. Although the constitution we adopted is a socialistic constitution, but still fundamental rights are not implemented properly. The process of land reforms is not functional even after 70 years of independence. Three/Four states under the rule of left front





adversely. He also sharply criticized the policies of disinvestment of PSGI companies. He underlined that these policies were posing serious challenges to the very existence of public financial sector. The corporate circles and several spokesmen of the government itself have been raising the clamours for privatization of PSBs and public sector Insurance. Com. Amanulla called for mobilization of public opinion in defense of the public financial sector and intensification of the wider united struggle of the working people for reversal of the neo-liberal policy frame-work. He also criticized the imposition of GST on Insurance premium at a steep rate which has been adversely affecting the insurance business and asked for its repeal. He informed that AIIEA would write to all major political parties to include this issue and defence of public financial sector in their election manifestos. Com. Amanulla also referred to the important breakthrough made by AIIEA recently in LIC

implemented it seriously. He criticized the Licensee Raj which helped Capitalists and big Industrialist to acquire more wealth. He described public sector as back-bone of our national economy, praised for its continuous contribution for development of Nation and generating employment. He criticized the policy of CONTRACTUALISM AND CASUALISM, no social security for unorganized labourer and huge vacancies in government jobs including 2 lacks vacancies in different universities.

Com, Pradip Kumar Mukherjee, president ECZIEA & Vice President AIIEA who was the guest of honor, informed the house about the importance of organizing such conventions. Joint secretary, AIIEA & General Secretary, ECZIEA Com. Shreekant Mishra was the chief speaker of this convention. He placed the subject elaborately. He said that the NEO LIBERAL policies are responsible for the present crisis. Com. Mishra criticised the present Govt. for promoting the private capitalists. He dealt at length on the job

on the issue of final option for pension, wage revision and recruitment. He said that the tactics adopted by the last AIIEA secretariat meeting had yielded the desired result and called upon the employees to prepare for further struggles for a satisfactory settlement of wage revision.

Nitya Bora , Editor of the largest circulated vernacular daily of Assam , ' Asomiya Pratidin' in his brief address to the Seminar called for ouster of the present regime in the ensuing election in the interest of the Public sector and democracy in the country. Sri M.R.Sahu, Sr. Divisional Manager, LIC Guwahati Division also spoke in the Seminar.

More than three hundred employees of Insurance, Bank and other sectors attended the Seminar which was presided over by Satanjib Das, President, Eastern Zone Insurance Employees Association. In his presidential speech Com. Das called upon the employees to intervene in and influence the public discourse in the run-up to the lok sabha election by focusing on the basic issues of lives and livings of the common people and the public sector vis-à-vis the policies pursued by the present regime . He said that it would be suicidal to shy away from politics as politics determine our lives and the future of our public sector institutions as well as the economy. If politics determine our lives, let us also determine the course of politics, he said.

Earlier Com. Bhabendra Kumar Kalita , Vice President ,EZIEA explained the objectives of the Seminar which began with a couple of chorus performed by the cultural troupe of GDIEA.

crisis quoting the study made by Azim Pemji University.

Renowned economist prof. Jean Dreze gave his consent to attend the seminar, but due to his urgent assignment in New Delhi, he was unable to attend the same. He conveyed his message wishing the convention success.

Nearly 350 comrades from Jamshedpur and Hazaribagh, comrades from LIC Class-I Officers Association, students from colleges and universities, workers from Coal-India, BSNL, State Government and Unorganized Sectors participated in the seminar. The Ranchi district Co-Ordination Committee of workers and state CITU helped in all respects to organize the convention in a magnificent manner.

Com. Mrs Purabi Ghosh, President IEAJD & Com. Mr L N Gupta , President, IEAHD jointly presided over the meeting. The meeting concluded with vote of thanks by com. M K Prasad, General secretary, IEAHD.

SEMINAR AT KHARAGPUR on IMPORTANCE of PUBLIC SECTOR FINANCIAL INSTITUTIONS

A Seminar was organised jointly by the 12th Committee and Contai Base Unit of Kharagpur Division Insurance Employees Association under EZIEA on 26th March, 2019 at Contai on the subject "Public Sector Financial Institution and its Importance". Com. Satanjib Das, President EZIEA was the main speaker. In a overcrowded hall, he explained the glorious role played by Public Sector Institutions in Indian economy since Independence. He spoke about the Global financial meltdown in 2008 when economies of many developed countries had collapsed. This was not just greed of the individual capitalists but due to the fact that crisis is inherent in the way a capitalist economy is run. He pointed out that the financial crisis did not impact India in a significant manner as the financial sector is still greatly controlled by the public sector. He said that the present NDA regime is totally committed to neoliberal policies and one of the major target of these policies are public sector. The government is dismantling the public sector to help the growth of the private sector.

These policies have not only undermined the economy of the country but have also created huge inequalities in the society. Today the top one percent of rich control more than 52% of the national wealth. The poorer sections

of the population are being deprived of even the basic necessities. The public sector banking and insurance industries have made glorious contribution to the national development. However instead of strengthening these institutions, the government is bent upon weakening them to help the private capital make gains at their expense. It is therefore necessary for democratic, progressive sections and workers to come together to fight the neoliberal policies and protect the public sector financial institutions.

Com Satanjib also pointed out that the Modi government is weakening the secular fabric of the country and systematically crippling the democratic institutions. The opportunity presented by the General Elections should be utilised to expose these policies and defeat the forces that are dividing the people. It is also the responsibility of the workers to help strengthening of the Left and Democratic forces who stand by their struggles.

The other speakers from the 12th July Committee spoke in agreement with the submissions made by Com Satanjib.

The program came a successful conclusion with Com Jiten Bera, Secretary, KDIEA proposing the vote of thanks.

Public Sector Financial Institutions must be strengthened :Seminar at Hyderabad

The Financial Sector employees organized under the banners of NCBE, AIBOC, AIIEA, BEFI, RBIEA, NBEA (NABARD), AIRRBEA, HRGIEA and Fed. of LIC Class 1 Officer's Associations conducted a Seminar on the topic "People's Money for Peoples Welfare- Strengthen Public Sector Financial Institutions" on 03.04.2019 in the premises of Press Club of India, Basheerbagh, Hyderabad. Over 200 employees from banking and insurance attended the seminar. The seminar was presided by Com. Clement Xavier Das, General Secretary, SCZIEF. Com. K Venu Gopal, Vice-President, AIIEA attended the

seminar as Chief Guest. Com. Subrahmanyam, General Secretary, AIBOC, Telangana State; Com. Sriram, Deputy Secretary, NCBE; Com. Venkataramaiah, General Secretary, BEFI, Telangana State; Com. Kailashpathi, General Secretary, NBEA; Com. Harish Babu, General Secretary, RBIEA and Sri Jaya Raj, Joint Secretary, Fed. Of LIC Class 1 Officers Associations, SC Zone also graced the seminar.

Com. N Adhish Reddy, General Secretary, ICEU, Hyderabad Division after welcoming the audience to the seminar, invited the dignitaries to the dais. Com. Clement Das gave a brief account of the background of the seminar.

Public Sector Banks and Insurance have been relentlessly striving hard, safeguarding the people's savings and strengthening the country's economy. The government, today, is trying to dismantle these financial giants by dis-investing and privatizing, he alleged. It is the duty of all employees in these organizations to resist this and we should approach all political parties to place the demand for their protection in their respective manifestos.



Com. K Venu Gopal, delivered the Key note address. While explaining the background against which Banking and Insurance were nationalised, he lauded the efforts of these in nation building over the years. He stressed the need for such premier financial institutions to continue in the Public Sector, under the control of the government. The huge NPA's of public sector banks, which reached a staggering Rs 10 lakh crore, are not due to the lapse of the banks, but, are due to the pro-corporate policies pursued by the government, he said. Levying GST on insurance premium is wholly unjust and should be rolled back with immediate effect, he demanded. The government should also stop forthwith all moves to disinvest and privatise the PSGI companies, he stated. Describing the National Pension Scheme (NPS) as a hoax, he demanded

for its immediate withdrawal and restoration of Defined Pension Scheme (DPS).

Com. Venkararamaiah, BEFI demanded the mergers in banking industry be stopped with immediate effect. He demanded for the list of NPA's and the names of the corporate loan defaulters, be made public. Immediate action should be taken against these loan defaulters he asked. A law should be enacted banning the bank loan defaulters from contesting in the general elections. The Corporate Bank Loan Default should be treated as criminal offence, he underlined. Private insurance companies and private banks should be nationalised, he demanded.

Com.G Subrahmanyam, AIBOC, Com. Sriram, NCBE also addressed the seminar. Com. Narayana Rao, HRGIEA proposed the vote of thanks.

AP&RPA SRIKAKULAM (AP) LEADS PEOPLES' STRUGGLES

As per the call of Nagpur Conference of AIIPA, its unit at Srikakulam (AP) took the lead in organising all retired employees and pensioners in the town. These efforts succeeded with the formation of a platform in the name of All Pensioners & Retired Persons Association. This platform consists of the retired employees from insurance, banks, BSNL, Railways and others belonging to State and Central services.

The platform has been intervening in the issues of the people and taking up struggles on civic amenities. This Platform has decided to

mobilise those who are covered by EPF as this section of the employees have been demanding for a decent pension for a long time. The platform recently held a dharna demanding scrapping of NPS. More activities are planned for the future where efforts would be made to involve all progressive and democratic forces in struggle against the anti-people and anti-worker policies of the government. Com M.Adinarayana Murthy, Secretary of AIIPA Srikakulam unit is playing a leading role in this platform and its struggles.

INTERNATIONAL WOMENS' DAY 2019

Joint Programme at Cuttack

Women Sub Committee of CDIEA, Cuttack observed International Women's Day on 8th March 2019 along with other constituents of Cuttack city co-ordination committee of unions and associations. A large number of both women and men comrades attended the meeting. The meeting was presided over by Com.

Manorama Mohanty of CDIEA and Com Josna Dei and Com Nisad. Com Manorama Mohanty newly elected Convener of Zonal Women Sub-Committee initiated the discussion and spoke about importance of Women's Day. Smt. Itishree Samantray, Editor 'The Kadambini' and prominent literary personality graced the occasion as chief speaker. Smt Samantray discussed the plight of women and highlighted various struggles of women around the globe. She made scathing attack on the reactionary forces that treat women as object of enjoyment and want to confine them in to the four walls of house. She appreciated the role of trade



unions for striving gender equity. She gave the clarion call to fight against atrocities, gender injustice perpetrated on women. Those who participated in the discussion included Com. Anjuprava Behera, Com Harshamani Nayak, Com. Indumati Rout of CDIEA, Com. Nisha Iqbal from BEFI, Com. Srimati Sahoo of Nursing Association, Com Nisad of BEFI. Smt Rituparna Sasmal, who has done enormous social service in an unique way such as lifting and cremating 3000 unidentified dead bodies, was felicitated. Com Abhay Kumar Das, General Secretary, CDIEA, proposed vote of thanks.

3-Day Programme in Dharwad Division

The International Women's Day 2019 was celebrated with great enthusiasm in Dharwad Division with a series of programs. On 5th March 2019, Dr. Girija Patil of Dharwad gave a lecture regarding sustainable menstruation.

With her beautiful presentation she knocked the minds of our ladies regarding usage of cloth made pads instead of chemical based pads. Same day Smt. Vani Purohit and team of one NGO called "RAPID" of Dharwad taught us how to prepare paper bags and many craft items.

Both the sessions were very useful and informative.

On 6th March 2019 Smt. Vani Mujumdar, Advocate, Dharwad narrated various cooking tips alongwith many food recipes which are very useful to all working women. The session was made very lively by preparing snacks there itself and distributing to everyone. Very interesting 2nd day celebration ended with distributing very tasty snacks to around 65 lady comrades who had prepared instantly there.



On 7th March 2019, the Office Bearers of IEU Dharwad alongwith Women's Sub-committee members visited Girls' Orphanage, run by Seva Bharati Trust at Seva Sadan, Hubli. We distributed bags, water bottles, pens and evening snacks to all 40 girls and 5 boys of the orphanage.

On 8th March 2019, the day started with by distributing cloth bags to all the employees with a message "Quit Plastic Save Environment" on the bags. We organised a stage programme in the evening & honoured two ladies who successfully struggled for a dignified life. One girl achiever who stood 6th in the nation in the NEET PG exam who hails from a very poor family was also honoured.

Dr.Surekha Devy, the Chief Guest of the

function spoke regarding sensitivity, hardship and beauty of womanhood. Com. Uday Gadagkar, General Secretary, IEU Dharwad, Com. Anand Archak, Com. B.N.Poojary, Com. A.M.Khan and many senior men comrades were present on the occasion. Many Class-I Officers along with Sr.Divisional Manager, Sri H.K.Ravikiran were also present on this occasion and greeted all the women present there.

After this meaningful session, mementos were distributed to women sweepers of Divisional Office and also women workers in LIC canteen.. This session was very touching. All the programs were enthusiastically participated.

Three Programmes at Udupi

The Women's Sub Committee of I.E.U, Udupi Division has conducted 3 programmes in connection with International Women's Day.

On 10.03.2019, the Sub-Committee visited a home for destitutes "Vishwasada mane" at Shankarpura, Udupi District and donated a hot and cold water purifier and also provisions for the use of inmates. Accepting the donations, the Supervisor of the home Sri.Prashanth said it was a mighty donation made by IEU, Udupi Division, which other organizations have not made to them and expressed his gratitude for choosing their home for those offers on the occasion of International Womens' day. He lauded the concern of the Union towards unprivileged section of the society and hoped that the Union would continue its mission in lending a helping hand to the weaker sections.

On 11.03.2019, a talk on the subject "BENEFITS OF PHYSIOTHERAPY ON HEALTH ACROSS THE LIFE SPAN" was arranged by the Sub-Committee for the benefit of employees at Union Office hall. Renowned physiotherapist, Smt. S.Nirmala Nayak, Asst. Professor, Manipal Academy of Higher Education, Manipal, Udupi District has arrived as resource person of the programme. Smt. Nirmala S Nayak narrated in detail the importance of Physiotherapy right from one's childhood to oldage. She gave valuable tips to boost the life span of an individual with the active practice of physiotherapy. The participants are amply benefited during

the discourse. The senior members of the Sub-Committee were also honoured on the occasion for their valuable service to the Union.

On 13.03.2019, the Sub-Committee has visited Government State Home for Girls, Nittur, Udupi and distributed essentials to the students at a function arranged there. 40 Alumnum and fibre buckets, Jugs and undergarments for girls were distributed. The matron of the hostel, Smt Kusuma Nayak heartily accepted the contributions and said the contributions of that kind in bulk were received first at their institution and she anticipated in flow of more such donations from Organizations like our's.

Members of the Women Sub Committee and leadership of IEU, Udupi Division actively participated in the all the 3 programmes and made International Women's Day celebrations meaningful.



INTERNATIONAL WOMEN'S DAY AT VIZAG

On the eve of International Women's Day, ON 6.3.2019 a different programme "Wall of Giving" was organized at Vishakapatnam where items which are not useful to us but reusable by others, like clothes, vessels, shoes, bread, biscuits, rice bags etc., were collected and distributed. The Wall of Giving was inaugurated by Senior Divisional manager Sri P

Ramesh Babu. Nearly 150 poor people received various items. Com R Madhavi, AIDWA AP State vice president, Com M Kameshwari, AP state WWCC convenor, Com N Ramanachalam, ICEU General Secretary, and all ICEU office bearers participated. This programme is now being continued with buttermilk being served daily, sponsored by our comrades. Women are participating in large numbers.



Chodavaram unit supplied provisions to Prema Samajam orphanage. CB-3 comrades have given provisions to Women and Child Welfare organisations. gajuwaka comrades have distributed items worth 6300/- to Desire Society, an organisation HIV affected destitute children. Garividi unit has donated Rs.10500/- to and HIV infected patient. CB-5 have collected Rs.10,000/- and donated to Yuva, an NGO providing shelter to street children.

The LIC management has organised a cancer awareness health talk at Divisional office premises.

21st Annual Conference of GIPA, Madurai Region

The 21st Annual Conference of General Insurance Pensioners' Association was held on 06.04.2019 in the city of Madurai. Braving their advanced age and defying the heat of the torching sunlight, the pensioners participated in the conference enthusiastically. It was heartening to note that more than 160 comrades participated in the conference.

The conference was presided over by Com.M.Ramasubramanian, President, GIPA, Madurai Region. Vice-President Com.Samson D Thiruthuvadass welcomed the participants. Com.D.Gopalraj, General Secretary presented a comprehensive report. The discussion was initiated by Com.Gopal and 9 other comrades participated in the debate. Senior most comrades who were born after 1948 were honoured by Com.J.Gurumurthy and Com.R.Narasimhan. The valuable services of the former General Secretary and C.C. Member Com.A.Ramachandran were appreciated and placed on record. Com.S.Thayamani, MRGIEA who adorned the back wrapper of the

conference report with her beautiful poem was also honoured by Com.J.Gurumurthy amidst thunderous applause.

Com.S.Anandaraj, Secretary, UIOA, Com.. Chandrasekaran, General Secretary, LIC Pensioners' Union and Com.K.Nandakumar, Jt.Secretary, GIPA,Coimbatore attended and greeted the conference.

Com J.Gurumurthy Vice-President, AIIPA



22nd Meeting of LIC PA, KMDO-1

The 22nd Annual General Meeting of LIC Pensioners' Association, KMDO-1 was held on 16.03.2019. It was conducted by presidium formed with comrades Narayan Bhattacharjee (President), Sunil Guhathakurta, Swapan Bedagna and Jyotirmoy Bhattacharyya, Vice Presidents. Health constraints and personal problem could not dampen the spirit of aged persons as evident from the considerable attendance.

At the outset floral tribute was placed on the Martyr's Column and silence was observed to pay homage to the luminaries as well as pensioners who have left us in the meantime. The Annual Report covering international, National and Industrial scenarios was presented by General Secretary Com. Himadri Mohan Roy. He also submitted the Audited Accounts.

Com. Pradip Gargari, Joint Secretary, EZIEA initiated the deliberation. He highlighted the success of joint front in securing the "Final option for Pension" after long drawn struggle. He urged upon the Pensioners to participate more actively in the agitational programmes to protect their existing rights and realise their legitimate demands. Com. Amitesh Sarkar, General Secretary, KDLIEA narrated the LIC's growth in both premium income and number of policies. He also mentioned the improvement of policy servicing particularly in the area of claim settlement. He strongly demanded immediate withdrawal of GST on premium. He Appealed that we should put in all out efforts for the victory of left and democratic forces in the ensuing Parliament Election, which would

explained in detail the great achievement of AIIEA in securing a final pension option and said it is a bonanza for the PF optees and Retired Employees who were left out from the 1995 pension scheme due to various reasons. He also elaborately dealt with the disastrous direction of the economic policies being pursued by the government and the need to fight against these anti-people and anti-worker policies. Com. Ramesh General Secretary, MRGIEA, Madurai appreciated the activities of the GIPA.

After the summing up by General Secretary, the Report and annual statement of accounts for the year 2018 submitted by Com.S.Srinivasan, Treasurer was adopted

guarantee our success in realising pending demands.

Com. Priyabrata Bagchi, Joint Secretary, AIIPA, was highly critical about negative and indifferent attitude of the Government towards Pensioners' demands. He criticised the GIC management for the inordinate delay in settlement of mediclaim. He also demanded withdrawal of GST on Health Services and Insurance Premium.

Thereafter, Com. Pradip Basak, Member of Central Committee, Com. Bimal Das, Member of Central Committee, and Com. Subhas Mitra, Vice President, AIIPA, addressed the meeting and they were all unanimous on formulations made in the report. They dealt with Pensioners' problems and the pending demands viz. upgradation of pension, increase in family pension, removal of DA discrepancy. Some other pensioners also participated in the deliberation. After summing up by the General Secretary, the Report and the Audited Accounts were adopted by the house. As many as 15 resolutions on different issues were passed.

The meeting gave a clarion call for united and protracted struggle in collaboration with all Left and Democratic Organisation and working people. We must put in our best efforts for the victory of Left and Democratic forces in the ensuing Parliament Election.

Com. Himadri Mohan Roy, Com. Jyotirmoy Bhattacharyya and Com. Amit Dey were elected President, General Secretary and Treasurer respectively.

The meeting ended with the Vote of Thanks proposed by Shri Pabitra Mukherjee.

unanimously. The conference adopted 11 resolutions on various vital issues.

The conference elected Coms M.Ramasubramanian as President, Com. D.Gopalraj as General Secretary and Com S.Srinivasan as Treasurer for the ensuing term. Com R.Narasimhan, GS, GIPA, Chennai introduced the newly elected office-bearers and hailed the achievements of the GIPA, Madurai and called for strengthening the Association more and more to meet the challenges of the inimical forces in power at the centre squarely.

With the vote of thanks by Com.R.Ramanarayanan, Organising Secretary, GIPA, MR, the conference came to a successful conclusion.

Insurance News in brief

■ A.M.KHAN, DHARWAD

LIC grows at the rate of 5.68 percent for the year at the end of the financial year 2018-2019. The Indian life insurance sector has grown at the rate of 10.73 per cent. Garnering a total first year premium of .142191.69 crore, LIC has captured 66.24 per cent of the market share. In the first year premium segment amongst the private insurers HDFC Life tops with a market share of 6.97 per cent followed by SBI Life whose market share is 6.42 percent. During the same period in the segment of number of policies, LIC's market share stands at 74.71 per cent as it has procured 21433256 policies.

SBI Life which stands 2nd with a market share of 5.32 per cent which is followed by HDFC Life whose market share is 3.47 percent.

In India Non Life insurance grew by 12.91 per cent with grossing a premium of .150662.09 crore. Four Public Sector General Insurance companies' market share with a premium of .68719.91 crore is 40.40 per cent. While New India stands 1st with a market share of 14.06 per cent, United India's market share is 9.63 per cent and National Insurance's market share is 8.92 per cent. Private Insurer ICICI Lombard follows these three Public sector companies with a market share of 8.52 per cent, followed by public sector Oriental General Insurance with 7.79 per cent.

India Bulls Integrated Services, whose life insurance company Indiabulls Life Insurance had received approval from IRDA in January 2019, now gets approval for a general insurance company Indiabulls General Insurance Company.

IRDA notifies that the percentage of business that general insurers in India have to cede to the country's national reinsurance company, General Insurance Corporation of India (GIC Re), for 2019-2020 will remain at 5%.

IRDA has directed general insurers to withdraw the automatic extension in period clause, which is offered as an add-on with annual policy covers such as Stan-dard Fire Special Perils, Indu-strial All Risks, Office Package, Home Package, Shop Package. It, however, has allowed the existing policies to remain in force, wh-ich have been issued under the same clause until their expiry.

Listen to what a member of IRDA, Sri.Nilesh Sathe, has to say !. "The onus to deepen insurance penetration in India does not solely rest with the insurance regulator and the insurers. It rests with the government also. High goods and services tax (GST) on premiums is detrimental in improving penetration. With low social security provisions happening or possible in India, charging 18 per cent GST on premiums is brutal. The government must also allow separate tax breaks for pension products of insurance companies, in line with the Rs 50,000 separate head created for the new pension scheme".

A directive from IRDA has been issued to share the status of claims at various stages of processing to ensure a fair and transparent claim settlement process. In case of health insurance claims, where third party administrators (TPAs) are involved the insurance companies have to make sure that the status of the claims are notified at every stage. The directive also makes it clear that no other unsolicited information can be sent to the policyholder.

Across the globe there is an abundance of innovate solutions and services being offered by many Insurtech companies. The challenge for both insurers and insurtechs is to get a correct match. Hannover Re has launched an innovative pool called "hr | equarium" which aims to connect insurance clients with insurtech partners. hr | equarium provides insurtechs and other innovative players with an open, free-of-charge platform that allows them to pitch their solutions directly online.

There has been a continuous increase in vehicle thefts in UK. According to Association of British Insurers motor insurers pay a £ 1 million every day !

The member of the World Bank Group, International Finance Corporation (IFC) has joined hands with Africa Re to help small holder Nigerian farmers to easily access insurance to protect their crops and livelihoods. IFC's and Africa Re's specific support to insurance companies includes helping them design specialized insurance products and develop digital platforms so farmers can easily view and compare index insurance offerings from various providers.

According to Munich Re AG the recent spate of extreme weather events have proven expensive for insurers. Natural catastrophes have cost the industry \$80 billion in 2018.

Working Class Struggles

S.SRIDHARA, MYSORE ■

STOP & SHOP SUPER MARKETS WORKERS STRIKE AT OVER 240 SUPER MARKETS IN NEW ENGLAND (US)

More than 31000 Super Market workers in 3 Southern states remained on strike for a fourth day. They were on strike since 11th April. The strike is the largest in the retail industry since 2003 and the second largest private sector walkout since 2016. The strike comes on the heels of an upsurge of workers both in the US and internationally, including a wave of teachers walk out in the US over the past year, the strike of MHQVILADURA workers. In Matamoros, Mexico, and the ongoing nationwide walkout by over 3 lakhs teachers in Poland. The present strike actions at STOP & SHOP are against the proposal by management that attacks wages, health insurance, pension benefits. The workers contract expired on 23rd February 2019.

PROTESTS IN ARGENTINA OVER GOVERNMENT ECONOMIC POLICIES

Tens & thousands converged on the Argentine capital Buenos Aires on April 4th to protest the Government's Anti worker economic policies. Protestors marched through pouring rain. Protestors denounced 56 billion IMF loan which has imposed more austerity and hardship on the already struggling workers and the poor. They demanded an end to attacks on Social programs.

PARAGUAYAN TEACHERS, PARENTS, STUDENTS PROTEST OVER UNFILLED POSITIONS

Protests that began on March 28th at more than 20 schools, in the city of Paraguayan are continuing. As teachers, parents & students press their demand that unfilled positions at their schools be filled. The protestors are also demanding the resumption of works that have stalled.

ECUADORIAN POLICE ATTACK PROTEST BY HEALTH WORKERS OVER FIRINGS

Hundred of former workers for the Ecuadorian Health System held a protest on April 4th at the Plaza of the Carondelet Palace. The seat of Government in Quito, the protesters were a part of over 2500 Public Health Workers who were fired in early March as a result of closures and reductions of staff at Public Health, Education and Transport Offices throughout Ecuador.

GUYANA - ONE STRIKE BY SUGAR CANE WORKERS END, ANOTHER BEGINS

A strike begun on March 27th by Sugar cane harvesters over pay and working conditions at the BIAIRMONT ESTATE in Guyana ended on 4th April. On the same day on 4th April Rose Hall Workers at the Albion Estate walked off the job. About thousands of these workers held a protest in front of the Rose Hall Estate. Workers have said nearly drop 60% of their wages since one year.

SOUTH AFRICAN GOLD MINERS LONG RUNNING PAY STRIKE

Gold Miners at South Africa's Sibanye Stillwater Mines decided to continue their pay strike at a mass meeting held on 10th April in the face of legal threats. Despite having lost four & half months wages, 15000 workers are on strike demanding increase in wages and better service conditions. The workers are now facing the danger of their strike being called illegal.

GREEK TEACHERS STRIKE

Greek Secondary Teachers are held 24 hour strike on 12th April against Government policy on education system. Teachers & students fear the changes will increase the pressure on students & teachers. Rallies were held at Athens & other major cities.

DUTCH OIL REFINING STRIKE

Workers at the Shell Pernis Oil Refining in the Dutch city of Rotteroom Struck work on 8th April. The refinery is Europe's largest and produces more than 400000 barrels a day. Union members are demanding 5% pay hike. The Shell company offered 2% wage hike.

LONDON UNDERGROUND RAIL STAFF/WORKERS ON PAY DISPUTE

Workers on the London Under Ground(LU) tube system have rejected the Employer's 2.5% wage offer. The 10000 Rail, Martime and Transport Union(RMT) members are on strike action. The Pay deal was also rejected by the TSSA Union which represents White Collar Staff working for LU. The LU Management have refused to look other demands for shorter working week and better travel facilities.

RUSSIAN FOOD WORKERS WORK TO RULES

Responding to plans by FORD to close 3 of its four plants in Russia, workers at FORD's VSEVOLOZHCK PLANT, in Leningrad, began a work to Rule from 8th April. Hundreds of workers in the plant met on 5th April voted to strike action

ELECTRIC POWER GRID STAFF IN NORTHERN IRELAND HELD STRIKE

Managers & Engineers working for system operator for Northern Ireland held strike on 15th April. The protestors demanding a pay increase.

STAFF AT UK LONDON BUSINESS ENERGY AND INDUSTRIAL STRATEGY OFFICE STRIKE FOR LONDON LIVING WAGE

Catering staff working for ARAMARK at the Department of Business, office in West Minster, London held 3 day strike from 8th to 10th April. They were demanding London Living Wage of 10.55 Pounds an Hour

Economic Tid Bits

■ J.SURESH, MYSORE

*According to a new agreement, European Union (EU) 27-member States have agreed to a plan allowing UK time up to May 22 to complete the process of Brexit. This followed the discussions between UK Prime Minister Theresa May and the EU Commission President Jean-Claude Juncker. Any further extension would involve UK participation in Elections to the European Parliament which begins on May 22. According to a report published by Huffington Post UK, local councils across UK are selling off assets in property and land worth more than 9 billion pound over the last five years. The mass sell off of public assets has been ramped up due to severe austerity measures imposed by the Central Government in the wake of 2008 crisis. Analysis of the data found that 381 million pounds of these proceeds was used to further facilitate further budget cuts by councils, with 1/3rd of this sum (115 million pounds) used to finance redundancy payments. Since 2010, more than 1 million jobs are lost in public sector. In London, Harringay Borough Council sold of 30 properties to raise 35.7 million pound between 2014 and 2018, including two community centres to a private property developer. Local councils face a desperate financial squeeze, with some beginning to collapse financially. Local authorities have seen their budgets reduced by 60% since 2010 as part of austerity measures.

*IMF Managing Director Christine Lagarde, in a speech ahead of IMF's annual meeting warned that the prospects for the world economy were "precarious". This year she said 70% of the world economy to experience a slowdown in growth. The reality is that many economies are not resilient enough. High public debt and low interest rates have left limited room to act when the next recession comes, which inevitably it will, she said. The latest report of WTO also points out significant slowdown in global growth. In 2017 trade growth stood at 4.6% and in 2018, trade had underperformed with growth of 3% and it is expected to grow at 2.6% in 2019. The slowing of world economy is most pronounced in Europe, where manufacturing indexes, regarded as reliable indicator of the state of the economy, dropped sharply in March. The Purchasing Managers' Index (PMI) for the euro zone fell to

47.5 % from 49.3% in February, a level below 50 indicating contraction. The most significant downturn is in Germany, the biggest economy of Eurozone where PMI dropped to its lowest point in seven years. The IMF in its world economic outlook has lowered its global forecast for growth for 2019 by 0.2% and revised its prediction from 3.6% in January to 3.3% now for the current year.

*In Australia, the unemployment in February fell by 0.1% points to 4.9%. Australian Bureau of Statistics (ABS) employment survey however understate the real level of joblessness by counting anyone who has worked for one hour a week as employed. A more reliable job survey conducted by Roy Morgan research put unemployment for February at 9.6%., almost twice the official rate. Under employment – people in part time work and looking for more work – stood at 8.6%. That means around 2.5 million workers or 18.2% of the workforce are either jobless or under employed. Unemployment rate for 15-24 age group stood at 11.1% in February, more than double the overall ABS unemployment rate. According to a survey by charity groups the Brotherhood of St. Laurence, around a quarter of a million young people are without work.

*Mozambique is a nation of acute social contrast. With a population of nearly 29 million, it is the 16th richest country in Africa and among the most socially unequal in the world. According to a report by New World Wealth, a market research firm based in Johannesburg, South Africa, there are 1100 millionaires residing in the country. Of this, 50 individuals hold wealth totalling over \$ 10 million. However, according to a world bank report, 60% of the population lives in extreme poverty, with 80% left unable to afford food daily to maintain proper health. The majority also subsists on less than \$ 2 a day. Mozambique holds vast economic resources in oil and gas reserves and mineral deposits of marble, bentonite, Coal, gold, bauxite, granite, titanium and gemstones. The World Bank estimates that Mozambique holds untapped oil and gas reserves totalling over \$100 trillion and the county has the fourth largest reserves of natural gas in the world.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

LIC is the walker: Finance ministry arm Dipam (Department of Investment and Public Asset Management) is trying to depend less on the likes of LIC for public sector undertaking (PSU) share sales. An investment banker has commented on this: "An IPO without LIC support is akin to a baby trying to walk without a walker. You are bound to fall," he said.

LIC is Important: The committee set up by insurance regulator IRDAI to identify domestically Systematically Important Insurer (SII) and put in place an enhanced regulatory framework for such institutions is likely to identify Life Insurance Corporation (LIC) as an SII in the sector. SII's are perceived as insurers that are 'too big to fail'. "The continued functioning of SII's is critical for the uninterrupted availability of uninterrupted insurance services to the real economy," it said recently.

MDRT: In 2014, India was second in the list of countries having the most number of elite insurance agents. Four years later, it has dropped to sixth position, with number of Indian agents in the Million Dollar Round Table (MDRT), falling 61 percent to 2,892 (as of July 1, 2018). But, in the case of LIC, it is steadily increasing.

Genuine customers pay: Unarguably, the biggest impact is the fact that the cost of a fraudulent claim may be paid by other policyholders. This is due to pooling of risks in insurance, as the protection costs increase with increasing proportions of frauds. A growing number of frauds also calls for tighter controls and underwriting that leads to delays in policy issuance as well as claim settlements.

Claim in Installments: IRDAI had set up a working group to study a proposal in this regard and the panel had submitted its report in January this year after examining the concept of settlement of personal accident and benefit-based health insurance claims in installments. Now, the insurance regulator has come out with draft guidelines and sought comments from stakeholders. The draft guidelines said the policyholders may be provided an option of choosing either settlement of claim in lump-sum or in equated installments, or both in parts.

TP Premium: IRDAI has put on hold the annual premium rate increase for third party motor insurance policies for the next financial year. Insurers will continue to charge the rates currently being charged for Motor Third Party Liability Insurance Cover from April 1, 2019 until further orders.

New regulations: IRDAI had released new regulations for linked and non-linked life insurance policies. The new regulations will allow the insurers to charge an extra premium from policyholders, instead of deducting units, for riders with unit-linked insurance plans. It will also allow partial withdrawal in case of linked pension plans in situations of critical illness, permanent disability because of an accident, or any other major health issue. Also, the new regulations are going to make it easier for policyholders to buy an annuity at the end of a pension product's policy terms as they will have the option to buy it from an insurer of their choice. Earlier, they had to buy an annuity product from the same insurer.

Online is the Future: The online insurance market is so promising that Flipkart's co-founder Binny Bansal and Amazon have made mega investments in the same online insurer, Acko General Insurance. Sources said the firms plan to weave in insurance into various verticals as well as provide standalone insurance products. They will soon start selling general and life insurance.

2 mn in 16 months: Digit Insurance has announced that it crossed a landmark achievement of two million customers within a short span of 16 months of operation. Digit started its operations in October 2017, and it has expanded its distribution through its direct channel partners including e-commerce giants like Policybazaar, Flipkart and Cleartrip.

No sale without licence: Auto dealers who sell motor insurance policies to people without a valid Motor Insurance Service Provider (MISP) licence could now be penalised. According to IRDAI, the penalty could be up to Rs five lakh. This will be applicable to all dealers selling motor insurance at the time of purchase of a vehicle.

Pre-approved SA: Private life insurer HDFC Life is looking to offer pre-approved sum assured to customers in order to boost penetration in India. At present, banks offer such pre-approved loans to their credit card customers.

NFC-enabled travel insurance: Reliance General has introduced an NFC-enabled travel insurance, 'Tap and Buy'. Simply by tapping smart phones on the airport display screen, the phone is prompted to open Whatsapp and the individual can buy travel insurance in less than a minute.

COWARDLY AND BARBARIC

The AIIEA strongly condemns the cowardly and barbaric terror attacks in Srilanka on 21st April, 2019 that killed 290 and left over 500 injured. The attacks were carried out simultaneously on churches and hotels targeting those participating in the prayers to celebrate Easter and the tourists. It is reported that around eight Indians are among the dead. It is unfortunate that this island country which is still recovering from the crippling civil war has once again become the target of terror.

The Srilankan government is taking all possible steps to identify the culprits and make sure that those involved in this heinous act of violence must face the full force of law. The government has appointed a committee to go into all aspects and its report is expected shortly. The entire international

community and the governments must reach out to Srilanka with help to identify these barbarians. Today no part of the world is free from terror. It has become absolutely necessary to defeat these terror organisations. This requires a coordinated effort by the international community not only to identify these terror groups and eliminate them but also to identify the causes that help strengthen these organisations. This coordinated action has become very necessary at a time when hatred and extremism is making the peaceful existence of communities extremely difficult.

The AIIEA deeply mourns the death of the innocent terror victims and stand in solidarity with the people of Srilanka in this hour of unimaginable grief and loss.

Response



Shri Ravindranath, T V N S, brought out the flip side of Bhagat Singh, thought only to be a Romantic Hero who fought against the British. However I fail to understand why Bhagat Singh meekly got caught on 08.04.1929 after attack on Central Legislative Assembly when he was a

known convict looked for by the British, in the John Saunders assassination case of 1928. Bhagat Singh also had asked in his book "Why I am an Atheist", why the God did not fill the hearts of all capitalist classes with altruistic humanism that prompts them to give up personal possession of the means of production and this will free the whole laboring humanity from the shackles of money. To cite an example, Mr. Azim Premji, Chairman of WIPRO group has donated lakhs of Crores of his wealth in favour of Azim Premji

Foundation for creating a just, equitable, humane and sustainable society especially on Children's education. Like him many great souls also exist among greedy money mongers who usurp all the wealth earned caring little for the community.

The Insurance Worker is a very useful magazine to be read by each and every LIC employee to be aware of happenings in the insurance neighbourhood and for preparing oneself to face the future.

Chidambaram V,
Chennai

DONATIONS

Com. V Mohan, Gudiatham br., Vellore Divsion	Rs.5000
Com. L. Rajan , Karur Br. I, Thanjavur DO	2000
Com. Duni Chand, Chanba Br. Shimla DO	500
Com.. Subhasis Das, Malda BO 1, Shimla DO	1000
Com. Shyam Sundar Jena , Baleswar Br.,Cuttack	5000
SHADOL DIVISION INSURANCE	
EMPLOYEES' UNION (SDIEU)	2500

Insurance Worker thanks these comrades and comrades of SDIEU for this fine gesture.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July 2018	301	6870.60
August	301	6870.60
September	301	6870.60
October	302	6893.42
November	302	6893.42
December	301	6870.60
January 2019	307	7007.55
February	307	7007.55
Base 1960=Base 2001 x 22.8259		

With Greetings



CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION

(Affiliated to All India Insurance Employees Association)
RAIPUR(CG)





मानवता के इतिहास में काला दिन व
भारतीय स्वतंत्रता संग्राम का अति महत्वपूर्ण वृत्तांत ।

जलियांवाला बाग

हत्याकांड के सभी शहीदों को

भावभीनी श्रद्धांजलि ।



CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION
SALUTES THE MARTYRS OF JALIANWALA BAGH