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**DEMOCRACY  
UNDER STRESS**



**ENDURING  
LEGACY**



**CASTING AWAY CASTE  
- THE GANDHI WAY**



**THE APOSTLE OF  
HINDU MUSLIM UNITY**

**GANDHIJI &  
EMPOWERMENT  
OF WOMEN**



**Mahatma Gandhi-150**

**HIS WAS A VISION-NOT A SPECTACLE**



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## ECONOMY IN DEEP CRISIS

The Indian economy is going through a very difficult period. The GDP growth rate slipped to 5% in the first quarter of the current financial year. This is the lowest growth seen in over six years even according to the official data. This trend is sure to continue in the second quarter severely impacting the projected growth for 2019-20. Leading economists have warned the government of further deterioration unless the causes of slowdown are identified and effective measures are taken to remedy the situation. The government however, has adopted ostrich like attitude and continues to be in denial mode. Unless the government recognises that economy is in deep trouble, how will it identify the problems and tackle the issue?

Two unforgivable mistakes of the Modi government are responsible to a large extent for the current problems of the economy. Demonetisation demolished the rural agriculture economy and forced closure of tens of thousands of industrial units in the informal sector. The crisis was compounded with hasty implementation of GST that destroyed the

medium and small enterprises. The damage done by these two actions has to be critically analysed and effective measures have to be taken to help revive these important sectors of the economy. Instead the government and its spin masters continue to defend these policies arguing that at 5%, India's growth is much better than many other countries. With this attitude, it is difficult to see the government achieving any success in tackling the present crisis. Therefore, there is a real danger of the economy further sliding down.

The current crisis is spread over all sectors of the economy. Agriculture is in deep distress; manufacturing growth is showing negative trends and service sector is struggling. From automobile sector to biscuit manufacturers, every sector is experiencing unprecedented crisis. The crisis has created a huge unemployment situation which is at an all time high. Textile industry which employs over 100 million workers has already shed 30 million jobs. Automobile industry is expected to pare down nearly a million jobs. The Biscuit manufacturer, Parle has shed nearly 10000

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jobs. Youth unemployment is worryingly high at around 23 percent. It is estimated that nearly 35 percent of Indian youth who possess graduate degrees and above are unemployed.

In the recent period, government has announced some stimulus package for sectors like housing. But these half hearted measures cannot kick start the revival of the economy. Most of the measures taken by the government are on the supply side when actually the problem deeply lies on the demand side. The problems from automobile to biscuits suggest that Indian economy is suffering from lack of demand. The RBI data shows that the growth of per capita income is at a 5 year low indicating a serious squeeze of the incomes. The growth rate of per capita GDP and net disposable income have fallen the most in the post demonetisation years. Lower disposable incomes naturally mean that people have less money to spend. Therefore, the government must take measures to create demand rather than remaining totally focussed on supply side problems.

To revive the economy, government must immediately address the issues of rural economy. The situation demands massive public investments in rural areas that would not only create permanent assets and facilities for agrarian economy but also solve the immediate issue of rural joblessness to some extent. Stimulus package directed to revive the informal sector which employs over 90% of the workforce in the country is an immediate necessity. Solutions to the problems of small and medium enterprises relating to GST like cumbersome filing of returns and refunds have to be found. Fixing the economy on these lines require resources. The tax revenues of the government have been falling and a government wedded to fiscal fundamentalism hesitates to breach the fiscal deficit to help mobilising resources for public investment.

It is now accepted that global economy is decelerating. More than \$15 trillions of bonds today are trading with zero or negative yields. This indicates that slowing down of the global economy is here for a long time. This apart the ongoing trade wars have made the situation much more unpredictable. In such a situation placing excessive reliance on exports and FDI to promote growth in our country will not yield any positive results. Exports are already experiencing huge decline and the confidence of the global investors in the economy seem

to be shaky. There are indications of flight of capital with small and medium businesses leaving India and setting up businesses elsewhere. The big corporate conglomerates are also making substantially investments outside the country. Morgan & Stanley has estimated that 23000 dollar millionaires have left the country last year alone. The outward flow of capital is also taking place through Liberalised Remittance Scheme. The financial year 2019 saw outward remittance of \$13.7 billion under this scheme by the High Net-worth Indians.

In such a situation, there is no possibility of private investments in the economy. The revival of the economy is possible only through Public investments. We have always held the view that GDP alone is not the barometer to judge the well being and living standards of the people. The growth in GDP has no meaning to the life of vast majority of the people when the top 1% of the population has control over 52 percent of the national wealth. The faithful of neo-liberalism must understand that no economy can sustain itself in the face of such massive inequalities. The simplest way of creating demand is to undertake a just redistribution of wealth and incomes. Instead the government is attacking the living conditions of the people and have undertaken reforms to make the labour laws favourable to the capital and sell the public sector enterprises.

This has given rise to huge disenchantment. Massive struggles of the workers are developing. The workers are resisting the onslaught on their working conditions and the Public Institutions so painfully built and nurtured. Struggles are on the verge of breaking out in almost all sectors of the economy throwing out a strong possibility of a common movement of the working class. The Central Trade Unions and Independent Federations have planned a National Convention of Workers in the Parliament Street on 30<sup>th</sup> September. It is expected that this Convention will call the workers throughout the country to take to the path of campaigns and agitation including industrial strikes to force the government to change its economic policies, arrest the downward slide by creating jobs and develop an economic model that benefits all sections of the people rather than allowing the fruits of development to be cornered by a miniscule section which is rich and influential.

## अर्थव्यवस्था गहरे संकट में

भारतीय अर्थव्यवस्था बहुत कठिन दौर से गुजर रही है। चालू वित्त वर्ष की पहली तिमाही में जीडीपी विकास दर प्रतिशत तक फिसल गई है। यहां तक कि आधिकारिक आंकड़ों के अनुसार भी यह छह वर्षों में सबसे कम वृद्धि दर है। यह रूझान दूसरी तिमाही में भी जारी रहने की सम्भावना है जिससे - की अनुमानित विकास दर भी प्रभावित होगी। प्रमुख अर्थशास्त्रियों ने सरकार को अर्थव्यवस्था के तब तक और अधिक खराब होने की चेतावनी दी है जब तक कि मंदी के कारणों की पहचान नहीं की जाती है और स्थिति को ठीक करने के लिए प्रभावी उपाय नहीं किए जाते हैं। सरकार ने हालांकि, शुतुरमुर्ग की तरह रवैया अपनाया है और इस स्थिति से इन्कार कर रही है। जब तक कि सरकार यह नहीं मानती कि अर्थव्यवस्था गहरी समस्या में है, वह समस्याओं की पहचान कैसे करेगी और समस्या से कैसे निपेटेगी?

मोदी सरकार की दो अक्षम्य गलतियाँ अर्थव्यवस्था की मौजूदा समस्याओं के लिए काफी हद तक जिम्मेदार हैं। नोटबंदी ने ग्रामीण कृषि अर्थव्यवस्था को ध्वस्त कर दिया और अनौपचारिक क्षेत्र में हजारों औद्योगिक इकाइयों को बंद करने के लिए मजबूर किया। मध्यम और छोटे उद्यमों को नष्ट करने वाले जीएसटी के जल्दबाजी में कार्यान्वयन के साथ संकट को हल किया गया। इन दोनों कार्यों से होने वाली क्षति का गम्भीर रूप से विश्लेषण किया जाना चाहिये और अर्थव्यवस्था के इन महत्वपूर्ण क्षेत्रों को पुनर्जीवित करने में मदद करने के लिए प्रभावी उपाय किये जाने चाहिये। इसके बजाय सरकार और उसके विशेषज्ञ इन नीतियों का बचाव करते हुए कहते हैं कि प्रतिशत पर भारत की वृद्धि कई अन्य देशों की तुलना में बहुत बेहतर है। इस रवैये से सरकार को वर्तमान संकट से निपटने में कोई सफलता हासिल करना मुश्किल है। अतः अर्थव्यवस्था का आगे और भी गिरते जाने का खतरा बना हुआ है।

वर्तमान संकट अर्थव्यवस्था के सभी क्षेत्रों में फैला हुआ है। कृषि गहरे संकट में है; विनिर्माण वृद्धि नकारात्मक रूझान दिखा रही है और सेवा क्षेत्र संघर्ष कर रहा है। ऑटोमोबाइल सेक्टर से लेकर बिस्किट निर्माताओं तक, हर क्षेत्र अभूतपूर्व संकट का सामना कर रहा है। इस संकट ने बेरोजगारी की एक भयंकर स्थिति पैदा कर दी है जो आज अब तक के उच्चतम स्तर पर है। कपड़ा उद्योग जो दस करोड़ से अधिक श्रमिकों को रोजगार देता है, पहले ही तीन करोड़ नौकरियों को खत्म कर चुका है। ऑटोमोबाइल उद्योग से दस लाख रोजगार कम होने की संभावना है। बिस्किट निर्माता, पारले ने लगभग नौकरियों को समाप्त कर दिया है। युवा बेरोजगारी लगभग प्रतिशत के आसपास है। यह अनुमान है कि लगभग प्रतिशत भारतीय युवा जिनके पास स्नातक और उससे ऊपर की डिग्री है, बेरोजगार हैं। हाल की अवधि में, सरकार ने आवास जैसे क्षेत्रों के लिए कुछ प्रोत्साहन योजनाओं की घोषणा की है। लेकिन इन आधे-अधूरे उपायों से अर्थव्यवस्था के पुनरुद्धार की शुरुआत नहीं हो सकती है। सरकार द्वारा उठाए गए ज्यादातर उपाय आपूर्ति के पक्ष में है जबकि वास्तव में समस्या मांग की है। ऑटोमोबाइल से लेकर बिस्किट तक की समस्याएं बताती हैं कि भारतीय अर्थव्यवस्था मांग की कमी से पीड़ित है। आरबीआई के आंकड़ों से पता चलता है कि प्रति व्यक्ति आय में वृद्धि दर पिछले पांच साल के निम्नतम स्तर पर

है जिससे आय के निचुड़ जाने का संकेत मिलता है। प्रति व्यक्ति सकल घरेलू उत्पाद की विकास दर शुद्ध व्यय योग्य आय नोटबंदी के वर्षों के बाद ही सबसे अधिक गिरी है। कम व्यय योग्य आय स्वाभाविक रूप से यह दर्शाता है कि लोगों के पास खर्च करने के लिए कम पैसा है। इसलिए, सरकार को आपूर्ति पक्ष की समस्याओं पर पूरी तरह से ध्यान केन्द्रित करने के बजाय मांग पैदा करने के उपाय करने चाहिए।

अर्थव्यवस्था को पुनर्जीवित करने के लिए, सरकार को तुरन्त ग्रामीण अर्थव्यवस्था के मुद्दों का समाधान करना चाहिए। स्थिति ग्रामीण क्षेत्रों में बड़े पैमाने पर सार्वजनिक निवेश की मांग करती है जो न केवल कृषि अर्थव्यवस्था के लिए स्थायी संपत्ति और सुविधाएं बनाएगी बल्कि ग्रामीण बेरोजगारी के तत्काल मुद्दे को भी कुछ हद तक हल करेगी। देश में प्रतिशत से अधिक कार्यबल को रोजगार देने वाले अनौपचारिक क्षेत्र को पुनर्जीवित करने के लिए बनाये गये प्रोत्साहन पैकेज की एक तात्कालिक आवश्यकता है। छोटे और मझोले उद्योगों की जीएसटी से सम्बन्धित रिटर्न और रिफंड की बोझिल समस्याओं का हल निकालना होगा। इन लाइनों पर अर्थव्यवस्था को ठीक करने के लिए संसाधनों की आवश्यकता होती है। सरकार का कर राजस्व गिर रहा है और राजकोषीय कट्टरपंथ के प्रति समर्पण वाली सरकार सार्वजनिक निवेश के लिए संसाधन जुटाने में मदद करने के लिए राजकोषीय घाटे को बढ़ाने से हिचकती है।

अब यह स्वीकार कर लिया गया है कि वैश्विक अर्थव्यवस्था में गिरावट आ रही है। ट्रिलियन डॉलर से अधिक बाण्ड आज शून्य या नकारात्मक लाभ के साथ व्यापार कर रहे हैं। यह इंगित करता है कि वैश्विक अर्थव्यवस्था की धीमी गति यहां लम्बे समय से चल रही है। इसके अलावा चल रहे व्यापार युद्धों ने स्थिति को और अधिक अप्रत्याशित बना दिया है। ऐसी स्थिति में हमारे देश में विकास को बढ़ावा देने के लिए निर्यात और एफडीआई पर अत्यधिक निर्भरता रखने से कोई सकारात्मक परिणाम नहीं मिलेगा। निर्यात में पहले से ही भारी गिरावट आ रही है और अर्थव्यवस्था में वैश्विक निवेशकों का विश्वास डगमगा रहा है। पूंजी द्वारा भारत को छोड़ने तथा छोटे और मझोले उद्योगों द्वारा दूसरे देश में व्यवसाय स्थापित करने के संकेत हैं। बड़े कार्पोरेट समूह भी देश के बाहर काफी निवेश कर रहे हैं। मॉर्गन और स्टेनले ने अनुमान लगाया है कि पिछले साल तेईस हजार डॉलर करोड़पति देश छोड़कर चले गए हैं। लिबरलाइज्ड रेमिटेन्स स्कीम के जरिए पूंजी का बाहरी प्रवाह भी हो रहा है। वित्त वर्ष में इस योजना के तहत . बिलियन डॉलर की राशि अति धनवान नागरिकों द्वारा बाहर भेज दी गयी है।

ऐसी स्थिति में अर्थव्यवस्था में निजी निवेश की कोई संभावना नहीं है। सार्वजनिक निवेश के माध्यम से ही अर्थव्यवस्था का पुनरुद्धार संभव है। हमारी हमेशा से यह समझ रही है कि अकेले जीडीपी से ही लोगों की भलाई और जीवन स्तर की सही माप का पैमाना नहीं हो सकता। जीडीपी में वृद्धि का बड़ी संख्या में अधिकांश लोगों के जीवन से तब कोई मतलब नहीं रह जाता, जब तक शीर्ष प्रतिशत लोगों का राष्ट्रीय पूंजी के प्रतिशत पर नियंत्रण है। नव-उदारवाद के तरफदारों को यह समझ में आना चाहिए कि कोई भी अर्थव्यवस्था इस तरह की भारी असमानताओं

का सामना नहीं कर सकती। मांग पैदा करने का सबसे आसान तरीका धन और आय का एक उचित पुनर्वितरण करना है। इसके बजाय सरकार लोगों के जीवन निर्वहन की दशा पर हमला कर रही है और श्रम कानूनों को पूँजी के अनुकूल बनाकर तथा सार्वजनिक क्षेत्र के उद्यमों की बिक्री के माध्यम से सुधार के कदम उठा रही है।

इस सबसे विशाल असंतोष पैदा हो रहा है। श्रमिकों के बड़े पैमाने पर संघर्ष विकसित हो रहे हैं। श्रमिक अपनी कामकाजी परिस्थितियों तथा बड़ी ही मेहनत से निर्मित तथा पोषित सार्वजनिक संस्थानों पर हो रहे हमलों का विरोध कर रहे हैं। अर्थव्यवस्था के लगभग सभी क्षेत्रों में मजदूर वर्ग के एक आम आन्दोलन निर्मित होने की प्रबल

संभावना है। केन्द्रीय टेड यूनियनों और स्वतंत्र फ़ैडरेशनों ने सितम्बर को संसद मार्ग पर श्रमिकों का एक राष्ट्रीय सम्मेलन आयोजित किया है। यह उम्मीद की जाती है कि यह कन्वेंशन देश भर के श्रमिकों को अभियान और आन्दोलन की राह पर आगे ले जाने का कार्य करेगा और औद्योगिक हड़ताल सहित आन्दोलन करेगा ताकि सरकार को अपनी आर्थिक नीतियों को बदलने के लिए मजबूर किया जा सके, विनिर्माण क्षेत्र में गिरते रोजगार की दर को थामा जा सके व आर्थिक नीतियों का ऐसा मॉडल तैयार हो सके जिससे रोजगार पैदा हो तथा जिसका लाभ चन्द धनी व प्रभावशाली लोगों द्वारा हथिया न लिया जाए बल्कि जनता के सभी वर्गों को मिले चाहे वो अमीर हों या गरीब।

## DEMOCRACY UNDER STRESS AND STRAIN

The Union Home Minister has claimed that multi-party democracy has failed in India. This assertion by the Home Minister cannot be taken lightly or simply brushed aside. Amit Shah is a clever politician and has taken upon himself to push forward the agenda of the organisation to which he belongs. This statement has to be seen in the background of his assertion of supremacy of Hindi over other languages and the threats to have a National Register of Citizens for the whole country.

Amit Shah is aware that India is a Union of States and this Union is full of rich diversities and pluralities. It is the recognition of these diversities and pluralities that has held the nation together. These diversities act as a stumbling block for the implement of the concept of One Nation, One Language, One Religion which is so dear to Amit Shah and the party that he represents. The government must understand that any attempt to tinker with the pluralities will have disastrous consequences.

India has thrived as a democracy despite various infirmities. The founding fathers of our Nation chose a multi-party democracy recognising the regional aspirations and this has helped the regional development and keeping the nation united. The Regional Parties have strengthened democracy rather than weakening it. Attack on multi-party democracy is making India regional party mukt Bharat. Consider this along with the drive to make India Congress Mukta, the intentions become clear that he wants to push India towards One Nation and One Party. This is not a fear without basis. Today with unprecedented power at its command both political and money, the BJP has been winning seats even when there are no elections. Sikkim, Andhra, Maharashtra, Karnataka are a few example where money power has triumphed

over ideals of politics. The controversy raised on the issue of language makes it very clear as to how little this government values diversities and pluralities.

It is sad for Indian democracy that all constitutional institutions created to act as checks and balances are deeply undermined. The Election Commission, Vigilance Commissioner, RBI, CBI, Enforcement Directorate stand compromised. Still people had hope in the Supreme Court. Supreme Court is the Sentinel of fundamental rights and civil liberties of the people. But unfortunately in the recent period Supreme Court has failed to protect these fundamental rights enshrined in the Constitution. On the issue of Habeas Corpus cases, Supreme Court has given a new definition to the law. The Supreme Court has failed to scrutinise the actions of the government that have seriously infringed upon the rights of the people of Jammu & Kashmir. For over 45 days, people have been stripped of all their rights and unfortunately the Supreme Court has accepted the version of the government without listening to the pains and sufferings of the people.

The situation is really grim. There is a serious assault on democracy and constitution. Democracy is anathema for neo-liberalism but for the workers it is very sacred instrument for economic and social progress. Without democracy, there cannot be any labour rights; there cannot be any right to protest and dissent; there cannot be any agitation for improvement in the living and working conditions. Therefore it is essential that democracy has to be defended and Constitution protected. Resist we must all attempts to disrupt the unity by attacking the diversities and pluralities. These are the principles that must occupy the highest place in life.

## जनतंत्र तनाव और दवाब में

केन्द्रीय गृह मंत्री ने दावा किया है कि भारत में बहु-दलीय लोकतंत्र विफल हो गया है। गृह मंत्री के इस दावे को हल्के में नहीं लिया जा सकता या इससे किनारा नहीं किया जा सकता। अमित शाह एक चतुर राजनेता है और उन्होंने खुद को उस संगठन के कार्यक्रम को बढ़ाने के लिए आगे किया है जिससे वह संबंधित है। अन्य भाषाओं पर हिंदी के वर्चस्व सम्बन्धी बयान तथा देश भर के पैमाने पर नागरिकों के रजिस्टर (एनआरसी) लागू करने की धमकी को भी इस दावे की पृष्ठभूमि में देखा जाना चाहिए।

अमित शाह जानते हैं कि भारत राज्यों का एक संघ है और ये संघ समृद्ध विविधता और बहुलता से भरा हुआ है। यह इन विविधताओं और बहुलताओं की स्वीकार्यता ही है जिसने राष्ट्र को एकजुट बना के रखा हुआ है। यह विविधताएँ ही तो अमित शाह तथा उनकी उस पार्टी जिसका कि वो प्रतिनिधित्व करते हैं, एक देश, एक भाषा, एक धर्म की उनकी अत्यन्त प्रिय अवधारणा को लागू करने में अड़चन पैदा करती है। सरकार को यह समझ में आना चाहिए कि इस बहुलता को समझे बिना इससे छेड़छाड़ के प्रयास के विनाशकारी परिणाम होंगे।

विभिन्न निर्बलताओं के बावजूद भी भारत लोकतंत्र के रूप में विकसित हुआ है। हमारे राष्ट्र के संस्थापक पूर्वजों ने क्षेत्रीय आकांक्षाओं को मान्यता देने वाले एक बहु-पक्षीय लोकतंत्र को चुना और इससे क्षेत्रीय विकास और राष्ट्र को एकजुट रखने में मदद मिली। क्षेत्रीय दलों ने लोकतंत्र को कमजोर नहीं बल्कि मजबूत किया है। बहुदलीय लोकतंत्र पर हमला भारत को क्षेत्रीय पार्टी मुक्त भारत बना रहा है। जब हम कांग्रेस मुक्त भारत बनाने के इनके अभियान के साथ इसे जोड़ कर देखेंगे, तो इरादे साफ दिखाई देते हैं कि ये लोग भारत को एक देश-एक पार्टी बनाने की ओर ले जाना चाहते हैं। यह डर बिना किसी कारण के नहीं है। आज राजनीति और धन दोनों की अभूतपूर्व शक्ति का नियंत्रण अपने हाथ में लिए भाजपा बिना किसी चुनाव के भी लगातार सीटें हासिल करती चली जा रही है। सिक्किम,

आंध्र, महाराष्ट्र, कर्नाटक ऐसे कुछ उदाहरण हैं जहाँ राजनीति के आदर्शों पर धन शक्ति की विजय हुई है। भाषा के मुद्दे पर उठाये विवाद से यह स्पष्ट होता है कि विविधता और बहुलता का मूल्य इस सरकार के लिए कितना कम है।

यह भारतीय लोकतंत्र के लिए दुखद है कि नियंत्रण और संतुलन के लिए बनाए गए सभी संवैधानिक संस्थानों को अंदर से नष्ट किया जा रहा है। चुनाव आयोग, सतर्कता आयुक्त, रिजर्व बैंक ऑफ इण्डिया, सीबीआई, प्रवर्तन निदेशालय ने समर्पण सा कर दिया है। अभी भी लोगों के सुप्रीम कोर्ट से उम्मीद बची है। सुप्रीम कोर्ट लोगों के मौलिक अधिकारों तथा नागरिक स्वतंत्रता का प्रहरी है। लेकिन दुर्भाग्य से हाल के दिनों में सुप्रीम कोर्ट संविधान में निहित इन मौलिक अधिकारों की रक्षा करने में विफल रहा है। हैवियस कॉर्पस (बंदी प्रत्यक्षीकरण) मामलों में सुप्रीम कोर्ट ने कानून की एक नई परिभाषा गढ़ दी है। सुप्रीम कोर्ट जम्मू-कश्मीर के लोगों के अधिकारों पर गंभीर रूप से हमला करने वाली सरकार की कार्यवाहियों की जांच करने में विफल रहा है। पिछले दिनों से भी अधिक समय से, लोगों के सभी अधिकार छीन लिए गए हैं और दुर्भाग्य से सुप्रीम कोर्ट ने लोगों की पीड़ा और दुश्चारियों को सुने बिना सरकार की समझ को ही स्वीकार कर लिया है।

स्थिति वास्तव में विकराल है। लोकतंत्र और संविधान पर गंभीर प्रहार है। लोकतंत्र नवउदारवाद के लिए एक अभिशाप है, लेकिन श्रमिकों के लिए यह आर्थिक और सामाजिक प्रगति के लिए बहुत ही पवित्र साधन है। लोकतंत्र के बिना कोई श्रम अधिकार नहीं हो सकता ; विरोध और असंतोष का कोई अधिकार नहीं हो सकता ; रहने और काम करने की स्थिति में सुधार के लिए कोई आन्दोलन नहीं किया जा सकता है। इसलिए जरूरी है कि लोकतंत्र का बचाव किया जाए और संविधान की रक्षा की जाए। हमको विविधताओं व बहुलताओं पर हमले के सारे प्रयासों का प्रतिरोध भी करना चाहिए। ये वो सिद्धांत हैं जिनको हमें अपने जीवन में सर्वोच्च स्थान पर रखना चाहिए।

## AIIEA's Letter dt.19<sup>TH</sup> September, 2019 on Assistant Recruitment

'We are happy that LIC has issued Notification for recruitment of 8000 Assistants. Our assessment is that in LIC many more vacancies are available than what has been announced. We, therefore, hope that recruitment will be a continuous process rather than a one-time exercise.

We may point out two glaring issues we found from the Notification.

1. The areas coming under Srinagar Division do not have Internet facility as the same has been locked-out by the government. Such being the case, eligible candidates from Jammu & Kashmir will not be able to compete for the examination. A solution has to be found in consultation with the administration there.
2. The knowledge of local language is an essential pre-requisite for policy servicing. We find that this stipulation does not appear in the notification. This needs to be rectified. You are also aware that the issues relating to CGIT and those employed through Employment Exchanges are being agitated in Supreme Court and various other courts. We request you to bring these issues to a close by absorbing the eligible CGIT and other candidates into the services of L.I.C.

# ENDURING LEGACY OF MAHATMA GANDHI

AMANULLA KHAN



wk Gandhi 150

India is celebrating. The world too is celebrating the 150<sup>th</sup> birth anniversary of Mahatma Gandhi. Unarguably Gandhi remains one of the greatest personalities to have walked on earth. He is the most revered and equally the most hated person. He is revered by all those across the globe who see in him the symbol of resistance against oppression and exploitation. He is hated by those who consider him instrumental in not allowing India to become a Hindu Rashtra. These forces celebrate the assassin of Mahatma and temples are constructed in his honour. Ironically, the very same forces are making a serious bid to appropriate Gandhi for partisan political reasons. This has to be resisted and hypocrisy exposed.

Gandhi's birth anniversary is being celebrated at a time when globe is experiencing hundreds of conflicts and sectarian violence of unprecedented magnitude. Imperialism has made Middle East the theatre of war in pursuit of gaining control over the strategic and critical natural resources of the region. The world spends nearly \$ 2 trillion annually over military expenditure. A fraction of this amount is enough to wipe out extreme poverty from the face of the

world. Countries have been accumulating nuclear weapons endangering the very existence of humanity. In mad pursuit to maximise profits, the capital is damaging ecology and environment risking the very future of planet earth. The globe is witnessing unprecedented inequalities. 26 richest people in the world own assets as much as those of the 3.8 billion people who make the poorest half of the global population. The wealth of 9 richest Indians is equivalent to 50% of the bottom half of our population. In such a situation, the 150<sup>th</sup> birth anniversary of Gandhi provides an opportunity to understand and find from his rich legacy the solutions and forms of resistance against this unbridled exploitation, oppression and violence the world is experiencing today.

India's national liberation movement remained the issue of elite and upper middle classes till Gandhi appeared on the stage. He turned the movement to unarguably the largest mass mobilisation in the history of humankind. He mobilised the women, depressed classes and united them to work for the cause of Swaraj. For him Hindu-Muslim unity, Khaddar and removal of untouchability were the foundation of Swaraj. Gandhi wanted to win Swaraj for the masses. He said

**THE LIFE OF GANDHI IS AN INSPIRATION TO RESIST THE AUTHORITY AND TO WORK FOR A DIGNIFIED LIFE FOR ALL THE CITIZENS. THE RICH LEGACY OF GANDHI AND HIS PRINCIPLES OF TRUTH, LOVE AND NON-VIOLENCE IS OUR GREAT HERITAGE. WE MUST RESIST THE ATTEMPTS TO APPROPRIATE AND REDUCE GANDHI TO JUST AN AMBASSADOR OF SWATCHHATA ABHIYAN. WHILE PAYING OUR TRIBUTES TO THE GREATEST SON OF INDIA ON HIS 150<sup>TH</sup> BIRTH ANNIVERSARY, WE ASSERT THAT HUMANITY HAS NEVER BEEN DEFEATED BY ITS ENEMIES. HUMANITY HAS ALWAYS TRIUMPHED OVER WARS, HATRED AND CRUELTY.**



“Real Swaraj will not come by acquisition of the authority by few but by the acquisition of the capacity by all to resist authority when it is abused”. Unfortunately Gandhi was assassinated just after a year of independence and did not live long enough to build an India of his dreams.

Did the Indian people achieve real Swaraj? The answer is both yes and no. Independent India adopted a progressive Constitution and declared that all citizens are equal before law. It guaranteed certain fundamental rights and civil liberties. It promised to ensure that there is no concentration of wealth in few and the gains of development reach the last person. Unfortunately the lofty principles on which the foundations of India were laid are under severe stress and strain. Democracy has turned into majoritarianism. Politics has become the most profitable industry devoid of all moral and ethical values. For Gandhi, Swaraj was an instrument to bury untouchability but we see deepening of caste divisions making some to believe that India today is a Republic of Caste. It is no exaggeration to say that Hindu-Muslim unity under the present political dispensation has become a mirage with the country witnessing unprecedented sectarian violence justified and backed by those in power. Questioning the authority today is treason in the same manner Gandhi was levelled charges of treason and sedition by the British rulers. Police cases are hoisted on the President of Gandhi Peace Foundation for its critical views of the way the Modi government has acted on

the issue of Kashmir.

The personality of Gandhi, his political commitment and social understanding developed during his struggle against racial discrimination in South Africa. The Great Russian writer Leo Tolstoy and British historian John Ruskin influenced his political and economic thinking. Gandhi imbibed two important lessons from the work of Tolstoy. The first is the belief in the power of non-violence in resistance movement and the second the triumph of the power of love over the ideologies of hatred. Horrifyingly India today has so distanced itself from Gandhi that even the judiciary is alarmed if someone keeps the great work of Tolstoy at home. Gandhi developed Tolstoy’s concept of passive resistance into Satyagraha – holding firmly to truth. Therefore, Gandhi believed that true civilisations can be built only on the basis of non-violence. For him truth became the supreme principle and realisation of truth the purpose of human life. Therefore, he developed and guided the national liberation movement on the basis of Ahimsa and Satyagraha.

India has traversed a long distance from these Gandhian principles. India today is living in an era of post-truth where emotions occupy primacy pushing truth to the margins. For the people in authority, truth is at a premium. Blatant lies, falsehood and fake news dominate the country today as weapons of political mobilisation. Violence against minorities is justified and backed by the State. Hate has become the potent weapon to create divisions in the society undermining social cohesion.

The economic beliefs of Gandhi were influenced by the British historian John Ruskin. John Ruskin rejected the classical economic theories advanced by Adam Smith and others. He believed that the good of the individual is contained in the good of all which Gandhi developed into the concepts of Sarvodaya and Antyodaya. Ruskin said that all labour has the same value and stressed on the dignity of labour. The arguments of Gandhi on village economy, dignity of labour and trusteeship emerged from this influence of John Ruskin.

The massive struggle led by Gandhi on the basis of truth



BAPU by Jamini Roy



The nation is reviewing your status as its father. Please send your CV.

Cartoon courtesy; R Prasad

and non-violence influenced many resistance movements across the globe. Gandhi inspired the struggle against apartheid in South Africa. The South African Ambassador to India Harris Majake says “Nelson Mandela was inspired by Satyagraha campaign by Gandhi. It was a compelling act of passive protest against oppression. This would later inspire formation of the African National Congress and strengthened Mandela’s belief in our shared humanity’. Martin Luther King Jr adopted Gandhian methods in the American Civil Rights Movement. King acknowledged that “India’s Gandhi was the guiding light of our technique of non-violent social change”. Martin Luther King pointed out that the Biblical appeal of Jesus “Love your enemies and pray for those who persecute you” resonates with Gandhi’s Ahimsa and Satyagraha. The most amazing success of Gandhi was to convert the violent Pashtun community in the North West Frontier Province under the leadership of his devoted disciple Khan Abdul Gaffar Khan into the first major non-violent army of 1 lakh Pashtuns called as Khudai Khidmatgar.

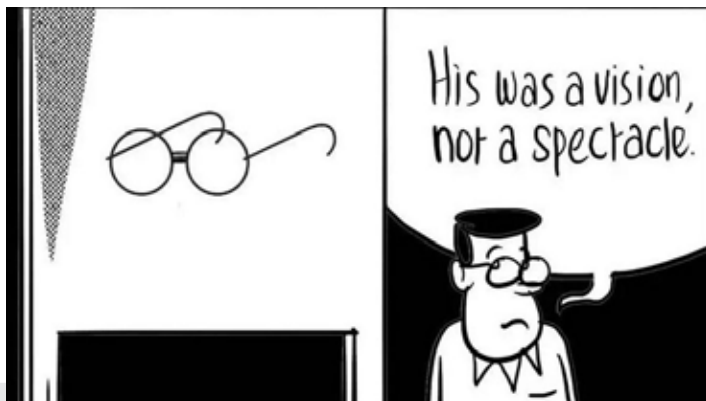
India of today is not the India Gandhi struggled for. His teachings of communal harmony, promotion of sustainable economy, eradication of untouchability no longer appeal to a large section of the population. Gandhi is reduced to a symbol of Swatchhata turning upside down his concept of dignity of labour. Gandhi would have been ashamed of the fact that manual scavenging remains a reality and India sends hundreds every year to these gas chambers to die. The massive wealth and income inequalities would have come in conflict with the concept of Gandhi’s

trusteeship. Gandhi would have dreaded to see the Indian atmosphere filled with the air of hatred. In true sense, the soul of Gandhi’s India has been lost. What else would you say when a person glorifying the killer of Gandhi and calling him a great patriot wins elections with huge margins and represents the people in the Parliament.

This is a period of great turmoil for the world. Conflicts and hatred dominate the political discourse. There is an unbridled exploitation of the nature in pursuit of maximisation of profits. Here we must recall what Gandhi had said. He said that nature has abundance to meet the needs of all its inhabitants for a dignified and peaceful life but what it has is not enough for anybody’s greed. It is this greed that has made the future of planet earth and its inhabitants totally uncertain. The life and struggles of Gandhi continues to motivate all those who are fighting for liberation and a just and fair society. The 150<sup>th</sup> birth anniversary of Gandhi provides an opportunity to scholars and progressive forces to undertake a deep and critical study of his life and struggle. Surely, it would be possible to find solutions atleast to some of the burning issues of the present times.

The situation in India today causes distress and a sense of hopelessness. But to lose hope is to lose faith in oneself and humanity. The life of Gandhi is an inspiration to resist the authority and to work for a dignified life for all the citizens. The rich legacy of Gandhi and his principles of truth, love and non-violence is our great heritage. We must resist the attempts to appropriate and reduce Gandhi to just an ambassador of Swatchhata Abhiyan.

While paying our tributes to the greatest son of India on his 150<sup>th</sup> birth anniversary, we assert that humanity has never been defeated by its enemies. Humanity has always triumphed over wars, hatred and cruelty. Love always wins as the Great Persian Poet Hafez Shiraz said “Every foundation you see is faulty, except that of love, which is faultless”.



Gandhi is reduced to a symbol of Swatchhata turning upside down his concept of dignity of labour.

Cartoon courtesy;  
Gokul, Deccan Chronicle

# MAHATMA GANDHI: SHREEKANT MISHRA THE APOSTLE OF HINDU MUSLIM UNITY



*M Gandhi 150*

The year 2019 is the 150<sup>th</sup> birth anniversary of Mahatma Gandhi. Grand preparations are being made across the country to observe Gandhiji's 150<sup>th</sup> birth anniversary. During the course of these preparations, one can see two interesting developments. First, the frail bespectacled man in the loincloth who stirred the Indian masses to the depths and led India's struggle for freedom from British colonialism, is cleverly being reduced to the status of someone greatly enamoured of 'cleanliness'. Second, the rightwing forces that detested Gandhi in his lifetime and celebrated his death are now making desperate attempts to appropriate him. This is particularly intriguing. How can there be any commonality between Gandhiji's pluralistic

tolerance and the Hindu right wing's monolithic Hindutva? How can there be compatibility between Gandhiji's celebration of religious diversity and the right wing's aggressive assertion of the Hindu identity? Gandhiji remained an apostle of Hindu Muslim unity all through his life. He famously said: "My longing is to be able to cement the two (Hindus and Muslims) with my blood, if necessary".

Gandhiji was born a Hindu. He remained deeply spiritual in his approach to human relations. He was not a dogmatic thinker. Gandhiji's moral and social philosophy was that human beings are intrinsically good; therefore, through love and solidarity all the cultural, religious, economic and political differences can be overcome. However, he did not believe that goodness can prevail on its own. He felt that constant efforts



**IN THE EVENING OF 30<sup>TH</sup> JANUARY 1948, THE TALLEST OF DEVOUT AND PRACTISING HINDUS, MAHATMA GANDHI, WAS KILLED BECAUSE HE ALONG WITH A VAST MAJORITY OF PATRIOTIC INDIANS PREFERRED TO EMBRACE SECULAR DEMOCRACY WITH HINDU MUSLIM UNITY AS ITS BEDROCK RATHER THAN COMMUNAL IDEOLOGY. WHILE HE LAID DOWN HIS LIFE FOR UNITY OF ALL PEOPLE, WE ARE TOLD TODAY THAT INDIA BELONGS TO ONLY THOSE WHO REVERE INDIA AS THEIR PITRUBHUMI (FATHERLAND) AND PUNYABHUMI (HOLY LAND), THEREBY DELEGITIMISING A LARGE SECTION OF OUR COMPATRIOTS**

have to be made to establish justice in the society. It is because of this understanding that he rejected untouchability as a great social evil within Hindu society, even while declaring himself a devout Hindu. According to him, civilisation meant the ability of people to live in peace in a just and fair social order in spite of the differences in their beliefs and cultural affiliations. Gandhiji used to believe that all religions deserve equal respect. He subscribed to the philosophy of “*Sarva Dharma Samabhava*”- all religions are equal and harmonious to each other. For him, the basic ingredient of any religion should be the moral and spiritual values of truth and kindness. His commitment to Hindu Muslim unity can be known from his morning session of public prayers. He used to begin the day with recitations from the Bhagwad Gita, Quran, Bible and other sacred scriptures. He was not an exclusivist, but an inclusivist; an ardent champion of pluralism.

It is interesting to note that Gandhiji’s commitment to pluralism, human rights and individual dignity had started taking roots much before he came to India and participated in the freedom movement. He was married as a boy to a child wife and sent as a youth to London. It was there that he qualified as a barrister-at-law. During his stay in London, he came in touch with liberal and Christian ideas and the novel teachings of Leo Tolstoy. It was also in London that he had his first experiences of racialism.

But the second formative period of his life started in 1893, when as a twenty-four-year-old barrister, he began the struggle of Indians against racial discrimination in South Africa. He went to South Africa on a one-year contract to sort out the legal problems of one Dada Abdullah, a Gujarati merchant. But he had to stay there till 1915, fighting for the indentured Indian labour who were working in the sugar plantations. Along with the indentured labour were some Indian merchants, mostly Meman Muslims. These Indians were subjected to the worst forms of racial discrimination. Gandhiji realised that the basic cause of exploitation of the poor Indian workers and small merchants in South Africa was because of the assumption of racial superiority by the white rulers. He tried to arouse the Indians in South Africa to a sense of their own dignity as human beings and persuade them to resist all types of racial disabilities.

Gandhiji got the unique experience of

leading Indians belonging to different religions. Hindus, Muslims, Christians and Parsis were all united under his leadership in South Africa. The Indians also belonged to different regions; some were Gujaratis while a great majority of them were Tamils. They belonged to different classes as well. The rich merchant rubbed shoulders with the poor indentured labour in their collective fight against the White rulers. Gandhiji led three very successful struggles here; the struggle against the decision to restrict Indian immigration, the struggle against the poll tax and the struggle against the Supreme Court decision to invalidate all marriages not conducted according to Christian rites. The third struggle particularly united people of all religions since the implication of the Supreme Court judgment had made marriages of Hindus, Muslims and Parsis illegal and their children were declared illegitimate. The success of this struggle was an important lesson for Gandhiji in so far as unity among people of different religious denominations was concerned.

It was during his stay in South Africa that Gandhiji developed his unique method of passive resistance or civil disobedience which he called ‘*Satyagraha*’. Truth and nonviolence were the two basic components of his ideas. Violence for him was the expression of unreason and hate. It was the antithesis of love. And love was the essence of the spirit which permeates the universe. According to Gandhiji, therefore, the opponent must be met by reason and entreaty. He then went on to say that *ahimsa* or nonviolence was only one expression of *Satya* or truth which was the pervasive spirit of man’s life. Truth was what man had to pursue with all his strength and nonviolence was his method of proceeding. To



dedicate one's life to the pursuit of this noble objective was his conception of *Satyagraha*. It was here in South Africa that the blueprint for the Gandhian method of struggle had evolved.

Gandhiji came back to India in 1915 and put his theoretical understanding to good use. He felt that it was impossible to fight British colonial power without bringing about a unity between the Hindus and Muslims. He tried to bring the Muslims into the patriotic anti-colonial struggle. He recognised that Indian Muslims were in an emotional and religious sense affiliated with a universal community. He tried to win them over by coming out openly in favour of the Khilafat Movement. The Khilafat Movement originated in India in the aftermath of Ottoman Turkey's defeat in the First World War. The institution of Khilafat or Caliphate was established following the death of Prophet Muhammed. Sunni Muslims all over the world recognised the Ottoman Sultan as their Caliph. The basic aim of the Khilafat Movement in India was to pressurise the British government to preserve the authority of the Ottoman Sultan as Caliph of Islam following the break up of the Ottoman Empire at the end of the war. The Muslims realised that without the support of Hindu leaders and masses they could not challenge British authority. They were therefore greatly pleased when Gandhiji declared support to the Khilafat Movement. This development brought about tremendous unity between the Hindus and Muslims in India.

Gandhiji's call for a nationwide hartal against the infamous Rowlatt Bills- aimed at curtailing the civil liberties of Indians in the name of curbing terrorist violence- further cemented the unity between Hindus and Muslims. Hindu Muslim unity took giant steps forward during the Non-Cooperation Movement

as well. The entire country resounded to the cry of '*Hindu Muslim Ki Jai*'. This unity was however short-lived. Indian Muslims were greatly frustrated when Kemal Ataturk dethroned the Sultan and abolished the caliphate altogether. Indian Muslims started feeling that without friends outside, there was no way out for them than to face Hindu domination. This sense of alienation was seized by the Muslim communalists. The ground was now ripe for the Hindu communalists also. By 1924, communal riots broke out every now and then.

Communalism was however not yet very pervasive in Indian society during the 1920s. The Hindu communalists commanded little support among the masses. The social base of Muslim communalists was also narrow. The emerging trade union, peasants and youth movements were fully secular. Communalism came to the forefront during the Round Table Conferences of the early 1930s. Both the Muslim and Hindu communalists desperately tried to win the support of the British authorities to defend their so-called communal interests. The Muslim League and the Hindu Mahasabha after 1937 and the Rashtriya Swayamsevak Sangh (RSS) increasingly turned towards extreme communalism. They started a virulent campaign that Muslims, Muslim Culture, Islam, Hinduism and Hindu Culture were in danger of being exterminated. For the communalists, fighting against the British was not important; fighting amongst themselves in the name of protecting their cultures was more important.

If we try to analyse Mahatma Gandhi's efforts to bring Hindus and Muslims together into a single anti-colonial front in this context, we can understand that he was confronted by very powerful forces loaded against him. In spite of all the difficulties, in the face of all the allegations by the Hindu communalists that he was appeasing the Muslims, Gandhiji warned many times over that the partition of India will result in bloodshed. He knew for sure that the division of the subcontinent would not be acceptable to any community. His premonitions came true in the aftermath of India's freedom and partition of the country.

The arson, violence and rioting that ensued India's independence is too well known to be repeated here in their gory details. Gandhiji, who had worked so assiduously



Cartoon courtesy: Alok Nirantar

*Continued on Page 40*



## CASTING AWAY CASTE - THE GANDHI WAY

K.VENUGOPAL RAO

**“Generations to come will scarce believe that such a one as this ever in flesh and blood walked upon this earth”.**

These words of Albert Einstein quintessentially bring out the greatness of Mohan Das Gandhi. Mohandas, popularly known as Gandhi, was adored as Bapu, regarded as father of the Nation and revered as Mahatma by millions of the people of this country. One hundred and fifty years after his birth, Gandhi is still idolized and his godliness lives on. He is a saint not only to his followers but to many ordinary people across the world.

The legacy of Gandhi is widely respected. Gandhi was an inspiration to

many but his position on caste system in India was criticized by some in India. His views on caste were criticized during his life time and also after. Gandhi declared himself as a sanatani Hindu but he also

*M Gandhi 150*

Dandi March,  
by Nandlal Bose



**GANDHI IN HIS INDIVIDUAL AND PERSONAL LEVEL NEVER PRACTICED UNTOUCHABILITY AND CASTE SYSTEM, THOUGH HE HAD DECLARED HIMSELF AS A SANATANI HINDU. ACTUALLY HE FOUGHT AGAINST UNTOUCHABILITY..SOME MAY CASTIGATE GANDHI AS A TRADITIONALIST. BUT GANDHI'S VIEWS ON MANY ISSUES ARE TOTALLY DIFFERENT FROM TRADITIONAL THOUGHTS. GANDHI IS DEFINITELY NOT A REVIVALIST OR A REACTIONARY.**

fought against untouchability in India with unwavering commitment. Gandhi's views on caste, varna and untouchability are subjected to scrutiny by many social scientists and intellectuals. Many view Gandhi as a firm believer in caste system and varnashrama dharma. Others think that Gandhi's views on caste have evolved over a period of time and ultimately Gandhi has emerged as a vehement critic of caste system and fought bitterly against it. There are some others who believe that Gandhi strategically supported caste system as he wanted to convince the orthodox society to come to terms with social reforms that included doing away with the caste system. Gandhi's contemporary Babasaheb B.R. Ambedkar questioned his views on the caste system, and forced him to rethink. Historian and Gandhi's grandson Rajmohan Gandhi has called caste "the most discussed Gandhi-related" issue in present India.

"I am the author of a Congress resolution for propagation of Khadi, establishment of Hindu-Muslim unity, and removal of untouchability, the three pillars of swaraj. But I have never placed establishment of varnashrama dharma as the fourth pillar. You cannot, therefore, accuse me of placing a wrong emphasis on varnashrama dharma." - M.K. Gandhi

These words of Gandhi clearly demonstrate that he was against caste system. But in his earlier writings Gandhi said that 'if Hindu society has been able to stand, it is because it is focused on caste system'. But the same Gandhi wrote that 'untouchability is a soul destroying sin and caste is social evil'. This is because Gandhi of 1915 was different from Gandhi of mid-1930s. In his book *'Gandhi 1914-1948: The Years that Changed the World'*, Ramachandra Guha has opined that the transformation in Gandhi's perception of caste and "his increasing willingness to challenge its prejudices" were a direct result of his engagements with social reformers who were "more radical than himself". It is true that Gandhi's views on the caste system have developed continually throughout his life. Gandhi definitely made some contradictory statements regarding caste norms and practices. Gandhi himself wrote that "in his search for Truth he has discarded many ideas and learnt many new things ... and, therefore, when anybody finds any inconsistency between any two writings of his, if he has still faith in his sanity, he would do well to choose the later

of the two on the same subject.

In his individual and personal level Gandhi never practiced untouchability and caste system. We can find many examples for these in the life of Gandhi. Even Kasturba his wife was once told to leave the ashram in Ahmedabad when she refused to share living area with those considered untouchable. A dalit boy named Naiker was brought by Gandhi from South Africa and a dalit girl called Lakshmi was adopted by Gandhi. Govind who was a dalit used to cook food for Gandhi. These examples reveal that Gandhi never accepted caste restrictions and he ate with people of different faiths and castes. Gandhi on many occasions supported inter-caste marriages and his adopted daughter, a dalit by birth, was married to a Brahmin boy in 1933.

One of the most important characteristics of the caste system is hereditary occupations. Gandhi never practiced his hereditary occupation and when he was arrested and was asked about his occupation he replied saying, "I am a spinner, a weaver and a farmer. In 1908, Gandhi opened a school for the children in the Phoenix settlement and as part of the school curriculum; every student had to respect and do manual labour. In 1917 when Gandhi started a national school in India every student in that school was taught agriculture, hand-weaving, carpentry and metal craft. There was no emphasis on preserving one's hereditary occupation. Gandhi's concept of basic education promoted respect for manual labour without promoting the idea of hereditary professions.

Gandhi proclaimed himself as sanatani Hindu and he always told about his belief in shastras but at the same time he did not accept them as the ultimate authority. Gandhi used to explain that he exercises his judgment about every scripture, including the Gita and he further states that a scriptural text cannot supersede his reason. Renowned writer and academic Ananya Vajpeyi states that what Gandhi sought from the spiritual texts was a moral and even a didactic vision that could help an individual to attain self-mastery and self-realization and knowledge. Even in his religious beliefs also Gandhi was different from others. He rarely visited temples and his approach to idol worship was also different from his caste people. Gandhi practiced vegetarianism and his practice of vegetarianism was not because of his caste or

religious beliefs and is not influenced by any religious texts. Vegetarianism was a personal commitment to Gandhi. Gandhi used to pray regularly. Gandhi has his own way of praying. No images or idols were used in Gandhi's prayer meetings. Devotional songs from different religions and readings from a variety of religious holy books were used to be recited in these prayer meetings. Prayers were part of his political struggles and these political struggles were part of his search for God. These practices of Gandhi cannot be considered as signs of orthodoxy.

Gandhi established four Ashrams (Phoenix, South Africa in 1904, Tolstoy farm in Johannesburg in 1910, Sabarmati Ashram in 1915 and Sevagram Ashram in Wardha in 1936) in his life time. Every ashram is known for its simple life style and celebrated the dignity of human labour. The inmates of ashrams belonged to different castes and faiths. Everyone had to perform every kind of work including cooking, gardening, cleaning, scavenging, shaving and cutting hair on a rotational basis. Untouchability was not practiced in any form in the ashrams. Many inter-caste marriages were organized in the ashrams. There will be a single kitchen and all dined in a single row. The food was simple and strictly vegetarian. But at Tolstoy Farm, Gandhi was determined that "If the Christians and Musalmans asked even for beef, that too must be provided for them. There were no signs of caste or religious orthodoxy. On the contrary, the experiments are to be seen as an effort to break caste, community, and religious arrogance and discrimination.

Some scholars argue that Gandhi is product of Hindu orthodoxy. They argue that Gandhi believed in Brahmanical world view. But Gandhi's personal life and living show that he openly discarded all forms restrictions imposed by caste system. His ashrams rejected all the foundational principles of varnashrama dharma. Some scholars argue that Gandhi believed in the doctrine of karma but a close look at his writings reveal that his views on the theory of karma are against the orthodox interpretation. Gandhi simply rejects the orthodox understanding of the doctrine of karma - that one's destiny is the fruit of one's past karma. Gandhi always said that Man is the maker of his own destiny and called upon the people to make their own destinies.

It will be unfair to say that Gandhi was a defender of varna vyavastha. Gandhi at some point of his life might have praised the varna or caste system as beneficial to Indian society. But in the course of time he developed radical opinions on caste system. In one of his writings Gandhi declared that "**the caste system is an anachronism... It must go if both Hinduism and India are to live and grow from day to day**". But it is a fact that Gandhi could not relate the overall socio-economic plight of Dalits to the basic unequal structure of Hindu society. Gandhi could not fully understand the ugly dynamics of the caste system which was responsible for inhuman conditions of the dalits.

Here a question arises about the relationship of traditional concept of Indian society and the Gandhian model of society. Ambedkar views on caste and organizing social relations are also



GANDHI-150  
PADAYATRA  
AS  
CARTOONISTS  
SEE IT

BJP workers will take out padayatras to mark 150th birth anniversary of Gandhi  
Courtesy: BBC Hindi

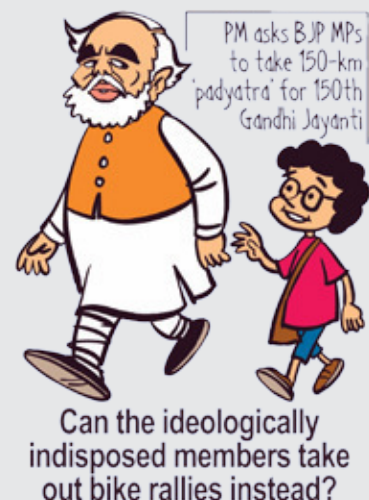


Ambedkar viewed untouchability as an expression of caste system and he firmly believed that removal of untouchability is one part of the movement against caste system. Ambedkar believed that annihilation of caste can only make Indian society free from all evils and disparities. For Gandhi untouchability is the most disgraceful manifestation of caste system and Gandhi believed that caste system will disappear if untouchability is removed. There is also the alternative view of understanding society from the class perspective which says that Indian society is a class and caste based society. Every caste has class within it and class also embraces caste. It is freedom from class and caste that only can emancipate the people from all their woes and sufferings.

quite different from Gandhi. Ambedkar viewed untouchability as an expression of caste system and he firmly believed that removal of untouchability is one part of the movement against caste system. Ambedkar believed that annihilation of caste can only make Indian society free from all evils and disparities. For Gandhi untouchability is the most disgraceful manifestation of caste system and Gandhi believed that caste system will disappear if untouchability is removed. There is also the alternative view of understanding society from the Marxist class perspective which says that Indian society is a class and caste based society. Every caste has class within it and class also embraces caste. It is freedom from class and caste that only can emancipate the people from all their woes and sufferings.

Some may castigate Gandhi as a traditionalist. But Gandhi's views on many issues are totally different from traditional thoughts. Gandhi is definitely not a revivalist or

a reactionary. Gandhi may not be revolutionary but he can surely be described as a reformer in breaking unjust caste restrictions and unscientific religious traditions. He is known for political resistance through non-violent methods and for resolving social tensions and conflicts among different classes and ethnic groups through persuasion and reformist methods. Gandhi's thoughts on politics, democracy, religious freedom, social inequality, governance, education, war and use of force are totally different from the views of today's ruling classes. Gandhi's philosophy is much above Swachh Bharat and chaturbaniya concepts. Study of Gandhi in comparison with Ambedkar thoughts and Marxist understanding of society will greatly help in understanding the philosophy of Gandhi. This is very important in the present times of appropriating the great sons of India by those who are in no way related to their ideologies and legacies.



# GANDHIJI & EMPOWERMENT OF WOMEN

M.GIRIJA



**“The true measure of any society can be found in how it treats its most vulnerable members”**

– MAHATMA GANDHI

Mohandas Karamchand Gandhi, fondly called as Bapu Ji, was not only one of the greatest leaders of the Indian independence movement, but also a major social and political reformer, who played an important role in purging the Indian society of its inherent evils. He assumed a pioneering role in attempting to eradicate the social menace that is prevalent against the women. As far as Gandhiji is concerned, social emancipation is as critical as political emancipation. Mahatma Gandhi was indeed one of the greatest advocates of women's liberty. Throughout his life he waged a struggle for the upliftment of the socially downtrodden, making a significant contribution for the enhancement of the status of women in India.

### **Against social evils**

In traditional patriarchal societies, it is generally believed that women should remain confined to their families and under legal and customary subjection of their husbands or other male family members. This was also the situation in the pre-independent India. According to Gandhiji, social reforms were essential for restructuring of the societal values that dominate the perception of Indian women. Though he had great reverence for the traditions of the country, he criticized those customs and traditions of the Indian society that were antithetical to the spirit of development of the women. He said that women have been suppressed under custom and law for which man was responsible and in the shaping of which she had no hand. He opposed the harmful practices, encouraged regeneration of women and gave the

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GANDHI LOOKED AT THE MEN AND WOMEN EQUALLY. HE STRONGLY BELIEVED THAT IF THE WOMEN ARE NOT EMANCIPATED, THEN THE COUNTRY WOULD REMAIN ENSLAVED. HE ALSO BELIEVED THAT WOMEN COULD DO MUCH TO TRANSFORM INDIA ON ALL LEVELS. HIS FAITH IN THEIR IMMENSE CAPABILITIES FOUND EXPRESSION IN HIS DECISIONS TO BESTOW LEADERSHIP TO THEM IN VARIOUS NATIONALISTIC ENDEAVORS. GANDHI'S INSPIRING IDEOLOGIES BOOSTED THEIR MORALE AND HELPED THEM TO REDISCOVER THEIR SELF-ESTEEM

ideal that women are not just equal and different but superior to men. He was clearly of the view that people should rejoice at the birth of boy as well as girl as the world needs both. He said that women have an equal right to live and are equally necessary to keep the world going. He described discrimination against women as an anachronism. Gandhiji preached and practiced sharing of domestic work by both men and women of the family. He encouraged women to do intellectual work and men to help in cooking, cleaning and caring, which are conventionally looked into as 'women's chores', and thereby reduce the drudgery of women's domestic work.

Gandhiji felt that lack of education and information is the root cause of all the evils against women. Therefore, he believed that education is essential for enabling women to assert their natural rights, to exercise them wisely and to work for their expansion. He thought that low level of literacy among women had deprived them of socio- politico power and also the power of knowledge. He stood for proper education for women, as he believed that after receiving education they become sensitive to the glaring inequalities to which they are subject to.

Gandhiji stoutly opposed child marriages. He looked at the practice of child marriage as a moral and physical evil. To him child marriage was an immoral inhuman act which made innocent girls objects of man's lust; ruined the health of many a child mother and converted tender age girls into widows. He said women cannot make any progress so long as there are child marriages, as it results in denial of educational opportunities and deprivation of joys of girlhood. Moreover it causes physical, mental and emotional cruelty as girls are rushed into adulthood prematurely and made subservient to their husbands.

He was very much against the oppressive custom of dowry, as it turned young girls into mere chattels to be bought and sold. He was

describing the dowry marriages as "heartless" and called this custom pernicious as it lowered the status of women. He preferred girls to remain unmarried all their lives than to be humiliated and dishonored by marrying men who demanded dowry. He believed that the basis of marriage is mutual love and respect and it should not be a matter of arrangement made by parents for money. As the system is intimately connected with caste, he said that so long as the choice is limited to a few hundred young men or young women of a particular caste, the system will persist. So, to curb the venomous system of dowry, he urged that the girls, boys and their parents should come forward to break the bonds of caste. He also very vehemently stood for the rights of women over their own body. He even exhorted women that they should resist the advances of their husbands in marriage and should not succumb to their carnal desires.

Gandhi was deeply concerned about the condition of child widows as they were denied the rights to re- marry and also suffered other social and legal disabilities. Regarding adult widows, he felt that the decision to re-marry should rest with the widow, but he was against the wrong things that are done to the widows. He protested against the prevalent belief that a widow crossing one's path is a bad omen. He advised every family to treat widow with utmost respect and to give her facilities to expand her knowledge. The ultimate remedy suggested by Gandhi was to consider the widow and the widower on par so far as re marriage was concerned.

### **Economic emancipation**

Gandhi strongly emphasized that there



UNDER HIS LEADERSHIP, THERE WAS NOT ONLY A GENERAL AWAKENING AMONG WOMEN, BUT ALSO THEY ENTERED INTO THE MAINSTREAM FREEDOM STRUGGLE. THROUGH THEIR PARTICIPATION IN THE FREEDOM STRUGGLE, WOMEN OF INDIA BROKE DOWN THE SHACKLES OF OPPRESSION THAT HAD RELEGATED THEM TO A SECONDARY POSITION FROM TIME IMMEMORIAL.

should be no inequality in the wages paid to men and women. He felt that women should not feel any legal disability which is not suffered by men. He was not against economic independence of women. When some people were feeling that economic independence of women may lead to spread of immorality among them and disrupt domestic life, Gandhi answered that morality should not depend upon the helplessness of a man or woman. It should be rooted in the purity of hearts. And he wanted women to take up some work so as to supplement the earning of the family.

Though Gandhi fought against gender discrimination, there is criticism about his perception of women on certain aspects. For example, he believed that as nature has made men and women different, it is necessary to maintain a difference between the education of the two. Though they are equal in life, their functions differ. It is women's right to rule the home and Man is the master outside. This apart, we must remember that he was a great leader who was unhappy with the deplorable condition of Indian women and who wanted to uplift their status, rid them of suppressive customs, and wanted them to play an important role in social, political and economic spheres. He advocated and worked for gender equality.

When the nation pays its rich tributes to Mahatma Gandhi, cue is to be taken from his ideas and ideals. Gandhi looked at the men and women equally. He strongly believed that if the women are not emancipated, then the country would remain enslaved. He also believed that women could do much to transform India on all levels. His faith in their immense capabilities found expression in his decisions to bestow leadership to them in various nationalistic endeavors. Gandhi's inspiring ideologies boosted their morale and helped them to rediscover their self-esteem. Under his leadership, there was not only a general awakening among women, but also they entered into the mainstream freedom struggle. Through their participation in the freedom struggle, women of India broke down the shackles of oppression that had relegated them to a secondary position from time immemorial. And today when we are in the 150<sup>th</sup> birth anniversary of such a great soul, let us march forward to cross over the miles that are there on the path to achieve our cherished goal to empower women. ●

केन्द्र की भाजपा नीत मोदी सरकार पहली रही हो या दूजी काम करने का तरीका देशी भाषा में कहें तो लालबुझक्कड़ी रहा है। बिना विचारे किये अंध निर्णय और उनके जबरिया थोपने के परिणाम तबाही के परिणाम रहे हैं। जो भी निर्णय लागू किया, उसके उद्देश्य और स्वरूप वो रहे ही नहीं जो बताये गये थे। लागू किये निर्णयों से जनता की पीड़ा और बढ़ी तथा सरकार का बताया मकसद भी सफल नहीं हुआ। पांच साल और नये 100 दिन के देखे कार्यकलापों से यह भलीभांति परिलक्षित होता है कि भाजपा सरकार के पास देश और जनता के समक्ष पेश मुद्दों के हल की सोच ही नहीं है। सरकार में आने से पहले खेती किसानी की बदहाली, बेकारी, असुरक्षा, नित शर्मसार करते यौन अत्याचार, कालाधन, भ्रष्टाचार आदि जिनसे निजात दिलाने के लिए गढ़े गये वे तरह तरह के नारे सरकार प्राप्ति के बाद भुला दिये गये और जब जनता की ओर से किये वादों की याद दिलाई जाने लगी तो उन मुद्दों से ध्यान हटाने के लिए लालबुझक्कड़ी अंदाज में पुरानी चोट को ठीक करने के नाम पर और नई दर नई बड़ी से बड़ी चोट जनता को दी जाने लगी जो कि आत्मघाती और नासूरी-कारक लिये हुए थी।

अपने पहले कार्यकाल में एकाएक राष्ट्र को सम्बोधित कर आधी रात से पुराने हजार और पांच सौ के नोट यह कहकर बंद कर दिये थे कि इससे नकली नोट, कालाधन, आतंकवाद, भ्रष्टाचार खत्म हो जायेगा। यह बात 2000 के नये नोट के शुरू करने से तब भी किसी को समझ में नहीं आई थी। परिणामतः देश उल्टा नकदी के संकट में उलझ गया। बैंकों की लाईनों में सैकड़ों जाने गईं। देश 200 साल पहले के वस्तु-विनियम के युग में जा पहुँचा। लोगों के काम-धन्धे हाथ से जाते रहे वो अलगा। बताये उद्देश्य न तब पूरे हुए न आज। आज भी नकली नोट, कालाधन, आतंकवाद, भ्रष्टाचार और ज्यादा भयावह आकार में मुंह बाये खड़ा है। नित आते समाचारों में हम इनका अवलोकन कर रहे हैं।

इसके बाद उसी अंदाज में एक रात को 12 बजे से एकाएक संसद बुलाकर वस्तु व सेवा कर को पूरे देश में आनन-फानन बिना आगा-पीछा देखे दूसरी आजादी घोषित कर लागू करने की घोषणा और उसके बाद पैदा हुई जटिलताओं से संशोधन दर संशोधनों की झड़ी लग गई। कहां से शुरू हुए कब अंत होगा और कहां पहुंचेंगे, यह किसी को नहीं पता। समस्या और उलझन ठीक होने के उलट और बिगड़ती गई। न सरकार को अपेक्षित राजस्व मिला और न उपभोक्ता और व्यापारी को समाधान और राहत। उल्टा उलझनों के साथ पहले से कहीं ज्यादा रकम चुकाई। व्यवसाय चैपट होने की नौबत आई। नोटबंदी की चोट ठीक हुई नहीं, उससे पहले और लगी बड़ी चोट से उद्योग धन्धे चौपट हो गये। बेकारी और मंदी का नासूर और गहरा हो गया।

चौतरफा मचे हाहाकार से ध्यान हटाने के लिए हुआ पुलवामा कांड और पाकिस्तान को सबक सिखाने? के नारे गूँजाये गये। "देश नहीं बिकने दूंगा, सिर नहीं झुकने दूंगा" के साथ काव्यबोध से जगाये राष्ट्रवाद से वोट की झोली भर पुनः बिना कोई वादा किये सरकार की डोर कसली। रक्षा आयुध और हथियार निर्माता सरकारी कम्पनी की झोली में आये रक्षा सौदे को छीनकर मध्यस्थता से अपने चहेते पूंजीयारों की कागजी कम्पनियों के नाम कर दी। तेल-रसायन की देशी हिस्सेदारी उनके देशी पूंजीयारों के बरास्ते सऊदी अरब की अरामको और ब्रिटेन की बी.

# पुरानी चोट के उपचार के नाम में और बड़ी नई चोट

रामचन्द्र शर्मा

पी. आदि के विदेशी हाथों में चली गई है। वित्तीय क्षेत्र के बैंक-बीमा, ऊर्जा, परिवहन, संचार और रक्षा तो पहले ही विदेशी निवेश में फिसले हुए हैं। फिर भी काव्यबोध से “देश नहीं बिकने दूंगा” की राग डी.जे. पर बज रही है। ताकि विदेशियों के हाथों हमारी सार्वजनिक सम्पदा के बिकने की ये खबरें दबी रहें।

जिस जोश-खरोश से महिला वित्तमंत्री द्वारा विदेशी निवेशकों और कॉर्पोरेट पर कर लगाने का ढिंढोरा पीटा गया था, मंदा से उबरने के नाम में फटाफट हटा लिया गया जबकि मंदा के शिकार रोजगार खोनेवाले लाखों मजदूरों का कुछ संज्ञान तक नहीं। उल्टा मालिकों की मर्जी के अनुरूप श्रम कानूनों में बदलावों का भी संसद में श्रम संहिता बिल पारित करवाने का काम तेज कर दिया है। श्रमिकों के संगठित होने और प्रतिरोध के अधिकार कुचले जा रहे हैं। रोजगार क्यों नहीं मिल रहा? सरकार इसके लिए क्या योजना बना रही है, इस पर कोई ठोस वक्तव्य देने के बदले केन्द्रीय श्रममंत्री संतोष गंगवार अचानक ब्रम्हज्ञानी बनते हुए कहते हैं कि रोजगार न दे पाना सरकार की असफलता नहीं बल्कि उत्तर भारत के लोग की नाकाबिली हैं। कम्पनियों तो नौकरी देने घूम रही हैं, पर ये लोग काबिल ही नहीं तो हम क्या करें। तो भाई मंत्रीजी दक्षिण भारतीयों को कितनी नौकरियां दे दी, यही बता दो। मंत्रीजी को क्या यह मालूम नहीं कि चपरासी की नौकरियों के लिए एम.बी.ए. पी.एच.डी. डिग्रीधारी तक आवेदन करने को मजबूर हैं, उसमें उत्तर-दक्षिण, पूर्व-पश्चिम क्या पूरे देश का डिग्रीधारी नौजवान शामिल है।

देश सत्तर सालों से नेहरू का पाप झेल रहा है, कह कहकर अपनी विफलताओं से गोदी मीडिया के सहारे कब तक असल मुद्दों से ध्यान हटाओं प्रयोजनों से देश को गुमराह करते रहोगे? भारत की हुंकार से कांपा पाकिस्तान, चीन और पाकिस्तान को मच्छर की तरह कुचल देंगे, जैसी बहसें चलाते चैनलों के सहारे कब तक आमजन की पीड़ा को दबाये रखेंगे? अमेरिका में ट्रंप के साथ मोदी के हाउडी मेगा शो की खबरें दिखाकर जनता के पेट के सवाल पर कब तक वार करते रहोगे? महात्मा गांधी के आदर्श नहीं, केवल उनके चश्में के प्रतीक को भुनाओगे। तालीबान से समझौता करनेवाले ट्रंप के साथ रोडशो करोगे? परन्तु इमरान खान से दूरी दिखाकर देशभक्ति जगाओगे?

राजनैतिक नैतिकता और शुचिता के नये मायने सामने आ रहे हैं। कितना ही बड़ा अपराधी हो, बाहुबलि हो, बलात्कारी हो, व्यभिचारी हो, भ्रष्टाचारी हो, भाजपा की शरण जाते ही पवित्र हो जाता है। खुद भाजपाई सांसद, विधायक, मंत्री आदि कहते हैं – भाजपा तो वाशिंग मशीन है। तभी तो बलात्कार के आरोपियों का कुछ नहीं बिगड़ता

How long will they be harping on ‘Nehru legacy’ to cover-up failures; use craven media to distract the people’s attention from real issues; to mislead the people pointing towards Pakistan & China; to heap miseries on people from behind the Howdi megashows & roadshows with Trump who colludes with the Taliban ? History has shown that truth can not be suppressed for long, nor the human spirit to rise against injustice.



ALL IS WELL IN INDIA- Cartoon :Keerthish, BBC HINDI

उल्टा पीड़िता का परिवार का परिवार और उसको सहारा देनेवालों की आफत आ जाती है। क्या कारण है कि “बेटी बचाओ, बेटी पढ़ाओ” का नारा देनेवाली सरकार बलात्कार पीड़िताओं के पक्ष के उल्टे बलात्कारी बाबाओं, बाहुबलियों आदि के संरक्षण में खड़ी पाई जाती है। कई बार कोर्ट के दबाव में सरकार थोड़ी मोड़ी कभी कभार दिखावटी कुछ कार्रवाई करती है परन्तु पीड़ित को व्यवस्था से स्वतः न्याय मिले, इसके लिए क्योंकर कभी कोई कदम नहीं उठाती है? और क्योंकर न्याय में बाधा डालनेवालों पर सबक सिखाने योग्य कोई कठोर कार्रवाई नहीं होती?

चूंकि समाधान के अभाव में आर्थिक-सामाजिक-राजनीतिक समस्याएं तो नासूरी आकार लेती हुई घनीभूत हो रही हैं। लोगों के हाथ में नगदी नहीं है, रोजगार नहीं है। खुद सरकार के आंकड़े मानते हैं कि देश की 80 फीसदी आबादी के लिए दस हजार रूपये महीना कमा पाना मुश्किल है। ऐसी स्थिति में मोटर व्हिकल एक्ट में संशोधन कर जुर्माने की राशि 10 गुणा बढ़ा दी गई है। सामने आई खबरों में भारी भरकम जुर्माने की राशि चुकाने में विफल रहे लोग अपना वाहन ही पुलिस के पास छोड़कर जा रहे हैं। आज हमारे देश की हालत एक राजा के प्रिय हाथी की कथा जैसी हो गई है। एक राजा के बीमार हाथी के बचने के कोई आसार नहीं थे परन्तु राजा की इस घोषणा से कि जो उसे हाथी के मरने की सूचना देगा, वह मृत्युदंड का भागी होगा, से भयभीत थे। तब हाथी की देखभाल करनेवाले महावत ने दरबार में जाकर राजा से कहा कि महाराज आज सुबह से आपका प्रिय हाथी न उठ रहा है, न पानी पी रहा है, न कुछ खा रहा है और न ही सांस ले पा रहा है। तब

राजा ने कहा कि क्या मेरा हाथी मर गया? तब महावत ने कहा कि महाराज यह तो आप ही कह सकते हैं। यही हाल हमारी अर्थव्यवस्था का हो रहा है। मोदी के करीब करीब सारे वित्तीय अधिकारी और विषेषज्ञ घुमा फिराके अपने ढंग से अर्थव्यवस्था पर चिंता जता चुके हैं। पर प्रधानमंत्री का कैबिनेट मानने को तैयार नहीं।

मंदी अर्थव्यवस्था की अर्थी बनती जा रही थी तो ध्यान हटाने के लिए फिर नफरती सुए से आंख फोड़ी तरकीब तलाशी गई। असम में नागरिक रजिस्टर में पंजीयन से 19 लाख बाषिदे वंचित रह गये है और उन्हें शरणार्थी शिविरों में और फिर देश निकाला देने की बातें तैर रही हैं। वहीं कुंवारों के लिए कश्मीरी लड़कियों के सपने दिखाये गये और अपने चहेते पूंजीयारों को कश्मीर में जमीन दिलवाने के लिए जम्मू-कश्मीर की जनता की नाकेबंदी कर बिना उसे विश्वास में लिये संविधान के अनुच्छेद 370 और धारा 35ए को विलोपित कर संविधानविरोधी अलोकतांत्रिक कृत्य कर एक और नई चोट दे दी गई है। आसाम के जैसे पूरे देश में नागरिकता रजिस्टर बनाकर घुसपैठियों को देशनिकाले का ढिंढोरा पीटना शुरू कर दिया गया है। प्रचारित घुसपैठिये कौन होंगे की बताई गई परिभाषा में अभी तो केवल मुस्लिमों की ओर इशारा किया गया है। आगे? यह कहाँ तक जायेगा, यह आ.एस.एस. के गुरूओं की लिखी किताबों से भलीभांति जाना जा सकता है। लेकिन अभी तो असम में रजिस्टर से बाहर रह गये लोगों में हिन्दुओं की भारी संख्या से भाजपा की राज्य में समर्थक पार्टी ही नाराज हो गई है और फिर समीक्षा की बात कर रही है।

मोदी है तो मुमकिन है, का नारा नकारात्मक भाव में आज आमजन के गले में उतर रहा है। क्या कारण है कि नरेन्द्र मोदी की पहली सरकार के समय लोकतंत्र की रक्षार्थ मीडिया में आकर अपनी बात कहने को मजबूर हुए सर्वोच्च न्यायालय के 4 माननीय न्यायाधीशों में अब अकेले बचे मुख्य न्यायाधीश माननीय रंजन गगोई भी उन पर लगे बलात्कार के आरोप के बाद से न्याय और लोकतंत्र की रक्षार्थ तड़फ जो कुछ दिन पहले तक उनमें दिखाई देती थी, कमतर होने के अहसास के साथ साफगोई के उनके साहस में भी कहीं न कहीं कमजोरी का संकेत दे रही है वरना कश्मीर के हालात के बारे में लगी अनेक जनहित याचिकाओं पर उच्च न्यायालय से रिपोर्ट तलब करने के साथ यह टिप्पणी करने की जरूरत क्योंकर पड़ गई कि जरूरत पड़ी तो वे खुद हाईकोर्ट जाकर जम्मू-कश्मीर की स्थिति का जायजा लेंगे यदि स्थिति अलग हुई याचिकाकर्ता समझ लें कि उनके साथ क्या होगा? उनका निशाना सबल सरकार पर न होकर कमजोर याचियों पर क्यों है?

क्या यह परिस्थितिजन्य हालात से आंखें फेरने जैसा नहीं है? अनुच्छेद 370 को विलोपित करने के 2 महीने होने को आये। जैसा सरकार प्रचारित कर रही है कि वहां हालात सामान्य हैं, तो वहां अभी तक इंटरनेट बंद क्यों है? खुले स्कूल-कॉलेज में छात्रों की उपस्थिति क्यों नहीं है? क्योंकर विपक्षी नेताओं को हालात का जायजा लेने के लिए कश्मीर का दौरा करने नहीं दिया जा रहा है? क्योंकर राहुल गांधी, कॉमरेड सीताराम येचुरी और अन्य विपक्षी नेताओं को दो बार श्रीनगर हवाई अड्डे से ही लौटा दिया गया? क्योंकर कॉमरेड सीताराम येचुरी को तीसरी बार सर्वोच्च न्यायालय की दरखल पर भी नजरबंद बीमार मजदूर नेता विधायक युसुफ तारगामी से मात्र बीमारी की हालत जानने की शर्त लगाकर मिलने तो दिया दिया गया परन्तु अन्य किसी से

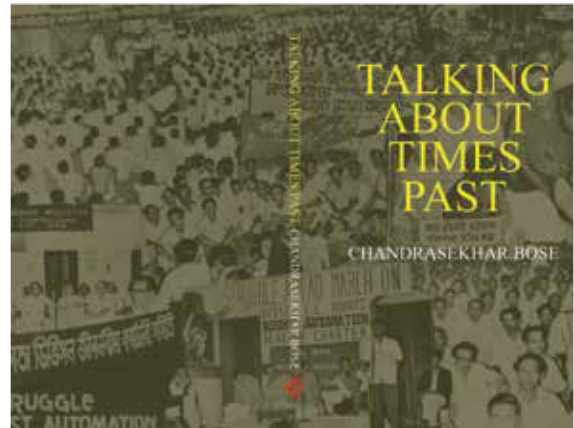
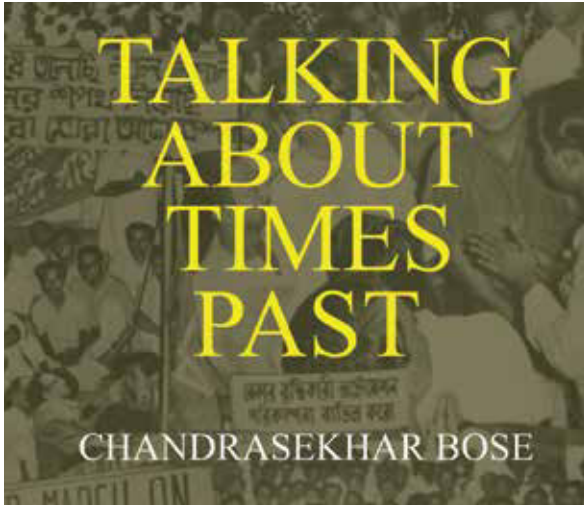
न मिलने और सभा करने से प्रतिबंधित क्यों किया गया? गुलाम नबी आजाद जो वहीं के बाशिंदा हैं, क्योंकर उनको अपने परिवार से मिलने नहीं दिया गया? विपक्षी नेता अब तक नजरबंद क्यों है? काम-धन्धे सामान्य स्थिति में अब तक क्योंकर नहीं आ पाये हैं?

दूसरी ओर मोदी-2 सरकार नागरिक अधिकारों को छीनने के लिए नये कानूनी संशोधन कर चुकी है। वह सदियों के संघर्षों से हासिल मेहनतकशों के अधिकारों को अपने पंजीयारों की खिदमत में नेस्तनाबूत करने में जोरशोर से लगी है। वह विधेयकों को बुलेट टेइन की गति से संसद में बिना विचार विमर्श और संसदीय समितियों के द्वारा जांचे परखे बिना हड़बड़ाहट में पारित करने में जुटी रही है। लोगों तक उसके बारे में जानकारी पहुंचे और वे उसके खिलाफ लामबंद हो उससे पहले ही उन्हें 'फिर ना मिलेगा मौका दुबारा' की सोच को सामने रखते हुए पारित करवा लिये जा रहे हैं। जनता की तो बात ही छोड़िये, सांसदों तक को संशोधित विधेयकों के बारे में पढ़ने और जानने-समझने का मौका ही नहीं दिया जा रहा है। देर रात तक संसद चलाई जाकर पिछले बजट सत्र में कई विधेयक पारित करवा लिये गये हैं। राज्यसभा में बहुमत न होने पर भी उसने येनकेन प्रकारेण प्रबन्ध कर वहां भी बिल पारित करवा लिये हैं।

इस बजट सत्र में 37 बिल पेश किये गये थे। जिनमें से लोकसभा में अब तक 30 बिल पारित करवा लिये गये हैं। जबकि राज्यसभा में भी सरकार 26 बिल पारित करवा चुकी है। वर्ष 2005 में आया सूचना का अधिकार बिल संशोधित हो, अपना असर खोने को है। आतंकवाद निरोधी कानून में संशोधन पारित करवाकर किसी को भी आतंकी घोषित करने की शक्ति पुलिस प्रशासन को दे दी गई है। ऐसी ही किसी की, कभी भी, जांचपरख करने की शक्ति एन.आई.ए. एक्ट में संशोधन के जरिये दे दी गई है। नेशनल मेडिकल कमीशन बिल पारित कर आई.एम.सी. एक्ट 1956 को खत्म कर दिया गया है। इसके 25 सदस्यी बोर्ड में 20 सरकार से नामित तो 5 चुने हुए सदस्य होंगे। इसकी धारा 32 में गैर मेडिकल व्यक्तियों को भी कम्युनिटी हेल्थ प्रोवाडर्स में जोड़कर लाइसेंस देने के प्रावधान भी हैं। इसके अतिरिक्त नियोक्ताओं के हित में बदलाव करके 44 श्रम कानूनों को 4 संहिताओं में पेश किया जा रहा है। इनसे संबंधित 2 बिल प्रस्तुत किये गये जिनमें एक पारित हो चुका है।

संघ-भाजपा मंडली का एजेन्डा है कि इन आत्मघाती और नासूरी कृत्यों पर सवाल उठाने वालों को पहले डराओ, फिर दाम लगाओ, तब भी बात न बने तो सल्टाओ और नाकामियों के लिए पूर्व सरकार को गरियाओ। मीडिया जिसका काम सरकार की नाकामियों को इंगित करना है, को साधो और सवाल उठानेवालों की राष्ट्रभक्ति पर सवाल उठाओ। बेशर्मी से बार-बार दोहराओ-क्या पहले बलात्कार नहीं हुए?, मॉबलीचिंग नहीं हुई? वे कानून को हाथ में लेनेवाले अपने संघी गिरोहों को जब तब साफ संदेश देते रहते है कि उनके हिन्दुत्व एजेन्डे में रोड़ा बन रहे संविधान और हक के लिए लड़नेवालों की आवाज दबाओ। सच को सामने लानेवाले को किनारे लगाओ। इतिहास गवाह है कि सत्य को कभी हमेशा के लिए नहीं दबाया जा सका, न्याय पाने के लिए मानवता ने आखिरी दम तक संघर्ष किया है और विजय पाई है।

## BOOK REVIEW



B Ranjani, Madurai

*“History is a river that never ends”*

Recently I read “River of Fire” a historic novel by Padmabhushan and Jnanapith Awardee Qurratulain Hyder. The novel deals with the history of India in different periods. It does not have a chronological order in narration. It skip over the incidents, yet gives a very clear picture of the transformation that took place during pre-British and British regime. A critique stated “Her novel presents man not in a ‘moment’ of history but man in history. Hyder traces the journey of man to understand his world.” This statement is very much apt to describe “Talking about Times past”. It is a memoir of our beloved and respectful leader, Com.Chandrasekhar Bose, the Founding Member of AIIEA. Com.Bose a committed Marxian has set his life in the application of philosophy to the upliftment of the working class throughtout his work in trade union. Com. Amanulla khan has referred this memoir as “a story of great courage and commitment”, which is a perfect narration of the whole book. It was written in Bengali by Com. C.Bose translated to English by Com. Aniruddha Maitra. (son of our beloved leader

Com.Sunil Maitra). His memoir describes the happenings mostly in kolkata. This was natural as the initial formative struggles of the trade union were taking place there and he was an important actor in the whole process. Com. C.Bose in the preface to the English edition expresses some concern that readers may get misled and try to rate low the contribution of members of other centres. But how could one not understanding the whole situation in the right sense.

He narrates his life starting from childhood till his retirement, a long journey where at no moment of time com.C.Bose is identified alone without organisational activities. In his preface to the first Bangla edition Com.C.Bose has expressed how the idea of this book was formed. The astonishing fact is that he wrote that at a age of 93. It is his magnanimity that the proceeds of this book would go to the fund of “Prabir Roy Memorial Fund” run by the Howrah Divisional Unit.

### **Emergence of a leader**

We travel with the childhood of Com.C.Bose who was very weak and pampered by Mom who later emerged as a leader who travelled

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In his preface to the Bangla edition, Com.Chandrasekhar Bose has quoted the lines of Tagore : “When my footprints are no longer there/ let me not be remembered”. I say it from my heart, Dear Comrade, you will be remembered in every struggle of AIIEA by all of us.

every nook and corner of the nation to build the organisation. When he was in class X, he got a flag of student federation from the excess fund left after organising saraswathi puja in school. There starts his bondage with the red flag. He had the opportunity to interact with veteran communist leaders in his young age which moulded him as a committed cadre. He was the witness to the impact of world war II in kolkata and the communal riots which took place before and after Indian independence. He served as a volunteer for kisaan sabha. He entered Hindustan Insurance in 1943 with parallel part time studies. He is very much transparent in narrating his conditions of the family which functioned with all feudal, patriarchal values. I view the same as the matured attitude of Com.C.Bose, as a leader to approach his own life critically without any inhibition. A leader is not created but emerges.

#### **Foundation of a mammoth organisation**

During his service in Hindustan Insurance, Com.C.Bose was emerging as a leader who cares for fellow employees and plan systematically how to approach the issues. It is amazing to know that after the formation of AIIEA in 1951, the main demand was Nationalisation of Insurance companies. How could a trade union be such a visionary right from day one. In Oriyan version of the Mahabharatha written by poet Sarala Dasa, there is a narration of a beast Navagunjara. It has the head of a rooster and stands on three feet, those of an elephant, tiger and deer or horse. The fourth limb is a raised human arm carrying a lotus or a wheel. The beast has the neck of a peacock, the back or hump of a bull and the waist of a lion. The tail is a serpent. It is a imaginary one but while reading about the insurance companies that existed and their working conditions, the image of the navagunjara came to my mind. It is not a simple task, to unite employees of different companies to form a tradeunion. With very different features, they have been united to form the organisation.

#### **Some inevitable glimpses**

My attempt is not to reproduce the content of the book. But as a member of this mammoth organisation, I feel that it is my duty to highlight some glimpses which are inevitable for every member to know. In 1952, com.C.Bose was retrenched because he gave evidence against the management in the tribunal. After a long struggle, he got back his job. Union had given an assistance of Rs.200 p.m. for two months.

When he got back his job, he got arrear salary for two months also. Immediately, he paid back the amount of Rs.400. This is a lesson for us to follow, how ethical a person should be in every step of the life. To fight against the injustice in the workplace, he has risked his job and before entering the venture he has informed his mother about that. What a lady she was! She expressed with courage that she could do cooking and earn for household expenses and her son need not be hesitant to fight against injustice. Even after that, she stood with courage as Com. Bose should not tender apology for getting back the job.

Once there was retrenchment of 55 employees in Metropolitan Insurance company. They were arrested. To take them on bail, a huge amount of 60,000 was required. Otherwise, a person with own house in kolkata could be a bailee. Bank employee's leader Jatin Bhattacharya's widowed mother who owned a three storied house extended her hand. She entered into this trouble for the fraternity and really it is commendable.

#### **Evolutionary process**

After the formation of LIC in 1956, we have secured a better living and working standard. Uniform Pay structure, clean and neat working environment, work culture with dignity, Medical benefits, Compassion appointment, Improvement in promotion policy, Housing loan, Pension and the list is endless. If we look back at this moment, it is the tiresome effort of our leaders who build our organisation with commitment, who spent their whole time thinking for the upliftment of the insurance employees. After reading the book, one would have a feel of having a conversation with Com. Bose on the banks of River Howrah. The efforts of the translator Com.Aniruddha Maitra needs appreciation, without which we would not be able to know the life and struggles of Com Bose which is intricately linked to the struggles and advancement of the insurance employees. His language is so simple and very near to heart.

In his preface to the Bangla edition, Com. Chandrasekhar Bose has quoted the lines of Tagore

“When my footprints are no longer there/  
let me not be remembered”.

I say it from my heart, Dear Comrade, you will be remembered in every struggle of AIIEA by all of us.





## 34<sup>TH</sup> GENERAL CONFERENCE OF SZIEF

### EDUCATIVE SESSIONS – ENRICHING DEBATE – ENDURING CONFERENCE

The 34<sup>th</sup> General Conference of South Zone Insurance Employees' Federation concluded at Thrissur on 26.08.2019 with a clarion call to strengthen the organization and protect the industry. The three day conference also called upon the employees to unite beyond divisive identities, join hands with other sections of workers and fight against neo-liberal economic agenda and communalism. The steadfastness of the comrades in conducting this conference despite heavy rains at Kerala paved way for its resounding success.

#### OPEN SESSION

The conference began with unfurling the flag of AIIEA by Com.M.Kunhikrishnan, President, SZIEF and by offering tributes to the Martyrs. The open session of the conference commenced with a choir song by Thrissur division comrades. Around 800 comrades from all divisions of South zone took part in the inaugural session.

The session was presided over by Com.M.Kunhikrishnan, President, SZIEF, and Com.K.Radhakrishnan Chairman of the Reception Committee, Former Speaker of the Kerala Legislative Assembly and President of Dalit Soshan Mukti Manch delivered the Welcome address. The Inaugural address was delivered by Prof.C.Ravindranath, Hon'ble Minister of Education, Government of Kerala. He spoke in depth the global financial crisis prevailing today due to the pursuance of the

neo liberal policies which has widened the gap between the haves and the have nots. He also quoted Kerala as an example in nurturing the Public sectors in health and education.

Com.Amanulla Khan, President, AIIEA delivered the key note address. He spoke about the deep economic, socio and cultural crisis prevailing in this country. He also spoke about the abrogation of Article 370 which has undermined the essence of democracy and gave a call to focus on the struggles that uphold unity in diversity. Com.V.Ramesh, General Secretary, AIIEA, spoke in detail about the neo-liberal character of the present government. He also stressed the need to remain united to confront the challenges in our industry and in securing our benefits. Com.M.Girija, Joint Secretary, AIIEA greeted the Conference. Leaders of fraternal trade unions, Comrades K.K.Ramachandran (CITU), V.Sreekumar, State President, Confederation of Central Govt. Employees, P.S.Raghunathan (FESTO), C.Geetha (LIC CL-I Officers Federation), C.R.Rajan (NFIFWI) and P.R.Sasi (GIEA-SZ) greeted the conference.

A cheque for Rs.10 lakhs towards flood relief measures in Kerala was handed over to the Education Minister Prof.C.Ravindranath and a cheque for Rs.2 lakhs towards flood relief measures in Nilgiris district of Tamil Nadu was handed over to ICEU, Coimbatore Division. The Open session concluded with

Vote of thanks by Com T.Senthil Kumar, General Secretary, SZIEF followed by the enthralling performance of Thrissur Division Comrades, a Cultural programme, by way of choir, skit and dance.

### DELEGATES' SESSION

In the delegate session Com.T.Senthil Kumar, General Secretary, SZIEF, presented a comprehensive report on behalf of the Working Committee. Com.P.P.Krishnan, Joint Secretary, SZIEF initiated the debate. 48 delegates including 13 women took part in the discussions. The quality of the debate was of high standard and it comprised of discussions on the socio economic, political situation prevailing in the country and also the issues relating to our industry.

Com.Shreekant Misra, Joint Secretary, AIIEA spoke about how fascism has destroyed the naturalism and socialism all over the world and created a conspiracy to make the unreal, real. Com.K.Venugopal Rao, President, SCZIEF, spoke about the attacks unleashed by the NDA government on the minorities and attacks on the working class and also the slow down in the economy.

Com.V.Ramesh, General Secretary, AIIEA, in his address to the delegates, elaborated the relentless struggle led by AIIEA on the issue of Final option for Pension. He also spoke about the Joint Forum formed by AIIEA to fight against the anti people policies. He assured the house that recruitment process will take place before March 2020.

Com.Amanulla Khan, President, AIIEA intervened in the delegate session and spoke in detail about the art and culture which can never be apolitical and it has to depict the living experiences of the people. He also spoke on the threats to democracy and the Constitution and issues related to the insurance industry and appealed to the house to carry forward the struggles for socio and economic emancipation with confidence.



Com.K.Natarajan, Vice President, AIIPA, Com.S.S.Potti, Former President, SZIEF, Com.R.D.Dharanipathy, Former General Secretary, SZIEF, greeted the conference. Com.C.Ravindranathan (Former President, SZIEF) was present throughout the Conference. Com.R.K.Gopinath, Treasurer, SZIEF, presented the statement of accounts which was unanimously adopted by the house. The conference adopted 26 resolutions on various important issues. The discussions were summed up by Com.T.Senthil Kumar, General Secretary, SZIEF.

### EDUCATIVE SPECIAL SESSIONS

Special address by Com.Kiran Moghe (On Gender Issues) and Dr.K.N.Ganesh (on Communalism) gave thought provoking inputs to the Delegates and Observers.

Com.Kiran Moghe, Secretary, AIDWA, spoke about the problems faced by women in the unorganized sector. She also spoke about the unemployment crisis, lesser women in employment in India when compared to other countries, domestic violence against women and placed an appeal to bring broader solidarity in all work places. In her inspiring speech Com.Kiran Moghe, Secretary AIDWA reminded us that the LIC Employees are one of the most privileged sections of society, being part of the organized sector. The privileges they enjoy are not available to the majority. The crisis in the economy is seriously affecting





women employment and their economic empowerment. When the constitutional values that protect women are attacked, women have to go beyond their socio cultural identities and join together. She emphasized the need for democratization of family and sharing of works at home.

Dr.Ganesh, an eminent Historian gave a detailed account of our past history, of how people of all religions co-existed with harmony in the sub continent till 19<sup>th</sup> century and how the seeds of communalism were sown. He elaborated on the Multi cultural, Multi lingual and Multi religious society prevailing in India and told that till the end of 19<sup>th</sup> century, there were no instances of any divisive attempts by the divisive forces. Today religion itself is transformed into a political agenda and history is rewritten in favour of the so called Hindutva ideology. He dealt in detail the historical background behind Article 370 and the imminent threat in its scrapping to the existence of federalism and secular democratic India.

### DECISIONS

The Conference decided to continue our campaign to protect public sector undertakings including LIC and Public sector General Insurance companies. It has decided to strengthen further our Organization to take on the challenges.

#### **Campaign against GST on Insurance Premiums**

The conference has decided to seek the support of prominent personalities, People's representatives and intellectuals on our demand for withdrawal of GST on Insurance Premiums and request them to take up with the GST council members of the respective states in writing. Each Division to collect at least a minimum of 1000 letters addressed to GST council members marking copies

to us which may be consolidated at our end.

#### **Campaign against dismantling of Public Sector Undertakings**

Division level Conventions culminating in State level Conventions jointly with other Trade Unions in financial sectors.

#### **On Business Front**

Plan activities to reduce surrender, increase persistency and mobilize Renewal Premium and to promote recycling.

#### **Trade Union Classes**

Divisional Level TU Class for women comrades exclusively before 31.01.2020

#### **Other decisions**

- Activise People for India (PFI) Forums.
- Observe Gandhi Jayanthi, October 2 as Communal Harmony Day.
- Observe November 25, International Day against Atrocities on Women.

The Conference unanimously elected Comrades P.P.Krishnan, T.Senthil Kumar and S.Sivasubramanian as President, General Secretary and Treasurer respectively. The Conference came to an end with vote of thanks by Com S.Sivasubramanian.

#### **HATS OFF TO THRISSUR**

In spite of the inclement weather and heavy odds, the dedication and the solemn contribution of the Volunteers of Thrissur is commendable and appreciable. The coordination done by the Divisional Union team is nothing but excellent. Though it is the youngest Division of South Zone, it is with all maturity the Conference was organized.

The performance of Cultural Troupe by name VIOLET (Versatile and Innovative Organ



of LIC Employees' Talents) captured the minds of the Audience.

Though it is little bit costly, the Conference adopted a Green Protocol by avoiding plastic disposables and such sensitivity to the environment protection has been appreciated by the participants.

The success of the 34<sup>th</sup> General Conference has made our organization more stronger. The discussions in the conference have ideologically enriched us. The analysis and understanding of the situations have added more vigour to our confidence and enthusiasm.

## 12<sup>th</sup> CONFERENCE OF BHUBANESWAR DIV.LIEA

The 12<sup>th</sup> Conference of Bhubaneswar Division Life Insurance Employees' Association was held at Nimapara on 24-25 August 2019. Com. C.M. Haibru, President hoisted the union flag and presided over the meeting. The conference was inaugurated by Com. Dharmaraj Mohapatra, General Secretary, CZIEA. He explained in detail the present political situation in India. He said that, India has lost its soul in the Parliamentary Election in which BJP was voted back to power with increased strength. He expressed his apprehension about the policies of the Modi Govt. in the matter of issues that affects the working class. Dilution of Labour Laws as desired by the Corporates and scale down of shares owned by the Government in PSUs are two important initiatives taken by the government. Bank-Insurance is another area where government wants to hike FDI and list LIC shares in the stock market to turn this great institution into a limited company. He further clarified that the setback working class received in the recent elections was temporary in nature. We would come back with renewed vigor. We therefore, have to be vigilant to protect our hard earned rights, he cautioned.

Com. Trinath Dora, Joint Secretary, ECZIEA, said the conference was held in the jubilation over the victory of AIIEA in achieving the final option for pension. AIIEA has been striving hard for the resolution of the pending demands of the employees. AIIEA is working relentlessly for developing the broader unity among all classes of employees

and officers in LIC on the issues of wage revision, pension updation, recruitment and safe guarding the industry. Among others who greeted the conference were Sri Kalingasen Rath, Manager (P&IR), Sri TBC Rao, Branch Manger, Nimapara, Com. Ashish Kumar Mohapatra, Organising Secretary, SDLIEA, Com. Santosh Kumar Rath, General Secretary, BDIEA, Com. Hrudananda Nanda, President, AOLICPA and Com. Bamadeb Mishra, Jt. Secy, OSGIEA. Com. Rupanarayan Sahu, Organising Secretary, BDLIEA, gave vote of thanks in the open session.

In the afternoon a rally was taken on the main road of Nimapara, participated by around 200 comrades including 40 lady comrades raising slogans, on the issues confronting the common man. The delegate session was started in the evening of 24<sup>th</sup> August with presentation of Annual Report by General Secretary and audited accounts by the Treasurer. Initiating the discussion Com. Rupanarayan Sahu, Organising Secretary, asserted the national issues specially attacks on public sector, attacks on democratic values and democratic institutions including the constitution of India and dangers of fundamentalism and narrow nationalism. As many as 12 comrades participated in the discussion. The conference unanimously adopted the report and 17 resolutions. The conference finally gave a clarion call to the members to be prepared for struggles to protect the industry in public sector and achieve a decent wage revision. The conference also called upon the leaders and cadres for ideological reorientation through seminar and trade union classes.

The house unanimously elected Com. C.M. Haibru, Com. B.B. Nayak and Com. A.K. Mohanty as President, General Secretary and Treasurer respectively for the ensuing term.



## 26<sup>TH</sup> GENERAL CONFERENCE OF CHENNAI II

The 26<sup>th</sup> General Conference of ICEU Chennai II was held on 10<sup>th</sup> & 11<sup>th</sup> August 2019, at Tondiarpet, the new premises of Tiruvottriyur Branch Office, with great fervour & enthusiasm. The inaugural session began amidst loud sloganeering with the AIIEA flag hoisting by our Vice President Com. T.V. Kumaramohan.



The Session began with a musical performed by comrades of Tiruvottriyur, Royapuram & Ambattur Branch units, which was widely enjoyed & appreciated by the audience. Com. K. Manoharan, President, presided over the Session. Com. M.K. Nandagopalu, Secretary, Tiruvottriyur Branch Unit, welcomed the gathering.

Com. N. Muthunilavan, State Vice President of Tamil Nadu Progressive Writers & Artist Association, was the Chief Guest. In his Inaugural address, Com.N.Muthunilavan, was full of praise for the tireless campaign by AIIEA against privatization of the Insurance Sector. He warned the audience about the forthcoming danger to the society on implementation of the New Education Policy of the Central Government & called upon the audience to fight tooth & nail to oppose this policy.

Com. T. Senthil Kumar, General Secretary, SZIEF, highlighted the various benefits won by us despite the grave situation the insurance industry is facing & urged the employees to stay united in all future endeavours. Com. D. Jayaraman, President, ICEU, Chennai Division I greeted the gathering. Competitions to agents were held by our Branch Units in connection with our General Conference & the successful agents were felicitated by our Leaders at the Conference.

Senior Comrades S.Rajappa, D.Devaprakash, S.R. Krishnamurthy, R. Rajendran, SZIEF leaders Com. K. Swaminathan, S. Sivasubramanian graced the occasion. More than 400 comrades participated in the meeting with Great Spirit. The session concluded with Vote Of Thanks proposed by Com. D. Natarajan, Secretary, Royapuram Branch Unit.

The Delegates Session commenced on the

same day at 3.00 pm. Com. K. Manoharan, President, presided over the session. The delegates were organized into 5 groups & each group after a detailed discussion at their end, made presentations regarding the current scenario in the insurance industry, the challenges faced by our organization & the means to overcome them. About 22 comrades participated in the debate, of which 7 were women.

Com. E. Muthukumar, CITU was the Guest Speaker at the Delegates Session. He spoke about the struggles of workers in Multi National Corporate Companies, how they are denied even their basic right to form a Trade Union to fight for their rights. Prof. Kalpana Karunakaran, IIT, spoke about the dangers of implementing the new Education Policy. She pointed out that if the New Education Policy comes into force, higher education would become the exclusive privilege of the rich & upper class. She called upon all progressive sections to fight against its implementation. Com. T. Senthil Kumar, General Secretary, Com. K. Swaminathan, Vice President, Com. N. Sivasubramanian, Vice President, SZIEF, greeted the Conference.

Com. M. Dhanaselvam, General Secretary, summed up the debate. The Conference decided on a series of programs to strengthen the organization and campaign for the protection of our institution. The Conference unanimously approved the Report and Statements of accounts.

The Conference unanimously elected a new team of office-bearers with Coms. K.Manoharan, M.Dhanaselvan and R.Sinduja as President, General Secretary and Treasurer respectively for the ensuing term.



## 18<sup>th</sup> Combined Conference of Hyderabad & Secunderabad

The 18<sup>th</sup> Combined General Conference of ICEU, Hyderabad and Secunderabad divisions was held on 24-25, August 2019 in the premises of Munnuru Kapu Sangham Hall, Pragathi Nagar, Nizamabad. The conference was a huge success with the enthusiastic participation of over 400 delegates and observers (including a large number of women) from both the divisions. Fraternal Trade Unions viz., CITU, FMRAI, AITUC, BSNL, LIAFI graced the conference.

Over 500 comrades enthusiastically participated in an impressive rally taken out on this occasion, as a prelude to the conference, on 24.08.2019. Later, Com. Rajesh Singh, President, ICEU, Secunderabad Division hoisted the flag of AIIEA amidst thunderous slogans reverberating in the air. **Com. N Adhish Reddy**, General Secretary, ICEU, Hyderabad Division gave a brief account of the background of the conference and placed the report for discussion.

**Com. S Veeraiah, Editor, Nava Telengana inaugurated the conference.** His thought provoking address gave an analytical review of the socio, economic and political situation prevailing in the country. The abrogation of article 370, in the most undemocratic way, is aimed to deflect the attention of the people from the serious economic slump the country is facing. Suppression of freedom of speech,

indiscriminate use of military and violation of democracy has become a policy of the government. He called upon the employees to be vigilant of the designs of the government and be prepared to join struggles to defeat the anti-people policies being pursued.

**Com. KVVSN Raju, Vice-President, AIIEA** informed the house that the Final Option on pension was possible only due to the relentless efforts of AIIEA and the credit should go to AIIEA alone. The struggle, demanding the scrapping of NPS and restoration of old pension scheme should be strengthened, he said.

**Com. Clement Xavier Das, General Secretary, SCZIEF** pointed out that AIIEA firmly believes in ideology of the working class whereas the BJP follows the ideology of the RSS, which is communal, pro-corporate and anti-working class. AIIEA firmly believes that the workers are the real wealth creators whereas the PM proclaims that the corporates are the wealth creators. There is a systematic attack on the peoples' rights. Today, democracy itself is under threat and we must work assiduously for the protection of the plurality of the country, he said. The government is trying to divide the people in general, the working class in particular, on caste and communal lines. The AIIEA is totally opposed to any attempt to dismantle LIC of India. He ridiculed the splinter groups which are supporting the dis-investment proposal, shamelessly. He urged upon the employees to take-up policy servicing and business campaign activities in order to win the public support to our cause and strengthen the industry. In the face of such adverse situation also AIIEA could achieve the historic final pension option and a 10% increase offer on Wage Revision from the management, he highlighted. Strengthening

the unity of all classes of employees and field force is the need of the hour and strengthening the AIIEA is strengthening the LIC, he stressed. AIIEA's history is full of victories and we shall emerge victorious in this fight against listing also, he exhorted.

Later, Com. D Pothaiah, Joint Secretary, ICEU, Secunderabad Division who is retiring on 31.08.2019 was felicitated by the leadership of SCZIEF and AIIEA.

Com. KS Raja Sekhar, Asst-Treasurer, AIIEA; Com. K Jayateerth, Joint Secretary, SCZIEF; Com. Md Mahaboob, Vice-President, SCZIEF; Com. P Sujatha, State co-ordinator, WWCC (SCZIEF), Telangana; Com. Radha Rani, Convener, WSC, Sec'bad Div; Com. M Vijaya Lakshmi, Convener, WSC, Hyd'bad Div also addressed the conference. The conference

decided to organize trade union classes, focus on the policyholder and field force servicing campaign and to observe the birth anniversary of Com. V Sugunakar Rao, on 05.09.2019, by organizing a human chain programme in support of the industry by involving all the employees.

The conference elected Coms. G Thirupathaiah, N Adhish Reddy and L Maddileti as the President, General Secretary and Treasurer respectively for ICEU, Hyderabad Division; Coms. DS Raghu, Rajesh Singh and K Madhuri as the President, General Secretary and Treasurer respectively for ICEU, Sec'bad Division for the ensuing term unanimously. Com R Srinivasan, Joint Secretary, ICEU, Hyderabad Division proposed the vote of thanks.



## 13TH CONFERENCE OF KHARGAPUR DIV. IEA

The 13th Annual General Conference of Kharagpur Division Insurance Employees' Association was organised on 24th of August 2019. The conference hall

was named after the veteran leader and ex president of Howrah Division Insurance Employees Association, Com Tarak Sikdar. 75 Delegates and 29 Observers from over 10 base committees under Kharagpur Division attended the Conference.

Com Ramkrishna Dutta, vice president of Eastern Zone Insurance Employees' Association inaugurated the conference. Representatives from 12 July Committee,

CITU, AILICAO and LIAFI delivered their speech in the open session.

More than 15 delegates took part in the discussion. They discussed on international, national and local issues. Article 370 was a major issue in the discussion. The house demanded immediate settlement of charter of demands and agreed to fight against privatisation of public sectors.

The house unanimously elected 11 members committee with Com Jiten Bera as President, Com Tarun Kanti Biswas as Secretary and Com Sudarshan Mandal as Treasurer.



## 63<sup>rd</sup> Conference of Cuttack Div. IEA

The 63<sup>rd</sup> annual conference of Cuttack Division Insurance Employees' Association (CDIEA) was held on 23<sup>rd</sup>-25<sup>th</sup> August 2019 at Cuttack. The conference started with hoisting of the flag of the organization by Com. Managobinda Barik, President, CDIEA amidst thunderous slogans, followed by placing of floral tributes at the Martyrs' Column. Inaugurating the conference, Com. Dharmaraj Mohapatra, General Secretary, CZIEA, exhorted the audience to keep moving ahead braving all adversities. He made scathing attack on BJP government for its reprehensible attempt in suppressing dissent, democratic values and freedom of press and thereby imperiling democracy. He lambasted the way government dismantled Jammu & Kashmir, scrapped section 370 and 36A undermining parliament and without taking the people of Jammu & Kashmir in to confidence. He also lambasted Modi government for resorting to advertisement blitzkrieg to camouflage its failure.

Com. Pradeep Mukherjee, President, ECZIEA, lambasted government for destroying the economy and ignoring the problems such as poverty, hunger, unemployment that plague Indian economy. Com Santosh Das, noted communist leader, made stringent attack on BJP government for its attempt to privatize public sector including listing of LIC of India and changing labour laws to the detriment of working class and benefit of corporates. Others who spoke on the occasion included Sri Ashok Kumar Routray, Senior Divisional Manager, Cuttack Division, Com G N Mohanty (( Vice President AIIPA), Manas Pattnaik (OSGIEA), Com Rabindra Dhal (Central

government), Com Prakash Ray ( BEFI) Com Ashis Mohapatra (SDLIEA), Com Santosh Rath ( BDIEA) Sri Ramesh Sahani (Federation of LICI Cass-I Officers Association), Sri Pratap Kumar Mohanty (LIAFI) ,Com Nirmala Das- (State government),

While Com. Managobinda Barik, presided the meeting, Com. Abhay Das, General Secretary, CDIEA delivered introductory speech. Com Bikramjit Mohanty, Joint Secretary of CDIEA proposed vote of thanks. Before the start of meeting a beautiful chorus was song by a group of comrades. The remarkable point is despite inclement weather and Janmastami, around 300 of 600 members attended the open session including a large numbers of women comrades.

Com. Abhay Das, General Secretary, CDIEA presented the Report on behalf of the working committee in the delegates session.. The audited statements of accounts were also presented by Com P K Nayak, Treasurer of CDIEA. Com (Dr.) Santosh Kumar Mohapatra, initiated discussion on the report. 24 delegates including 3 women participated in debate. All expressed unanimity on the basic formulations of the report which shows the maturity of organization. The debate and discussion were very informative, educative and inspiring. Com. Pradeep Mukherjee, President, ECZIEA, cited some of our achievements brought by AIIEA in the most difficult political and economic situation, notably final option for pension .Senior leaders such as Com G N Mohanty, Com R N Mallick, Com K. C Behera delivered valuable speech and guided the proceedings. The Report was unanimously adopted after summing up by the General Secretary. The statements of accounts were also approved unanimously. The conference unanimously adopted 19 numbers of resolutions affecting the life and livings of masses and country as a whole.

Com Indumati Rout, the long serving joint-convener of CDIEA women sub-committee was felicitated who was due to retire on 31<sup>st</sup> August 2019. .Com Com. Managobinda Barik, Com. Abhay Das, Com Prasant Nayak were elected as President, General Secretary and Treasurer unanimously. The conference gave a clarion call to protect public sector, fight the communal and fascist forces and work for interest of masses.







## The 63<sup>rd</sup> Conference of DIEA Jalpaiguri

The 63<sup>rd</sup> Annual General Conference of DIEA, Jalpaiguri was held on 23-25 August 2019.

The Conference was inaugurated by Com. K. Venu Gopal, Vice-President, AIIEA. He explained the impending attack on LIC and instilled confidence that AIIEA and its Divisional Units will build up resistance against any attack on the industry by mobilizing the opinion of over 40 crore policyholders. This number is more than the population of any country in the world except India and China. Com. Venugopal analysed how in a scenario, hostile to the workers of any sector, AIIEA could achieve another option for Pension, forced open meaningful discussion on Wage Revision and the much awaited Assistant recruitment in LIC by forming United Movement within the industry. Com. S K Geetha, General Secretary, Bangalore Division I stressed upon the need to strengthen the organisations further when all sorts of divisive attempts are being made to weaken AIIEA. Com. Amitava Ghosh, Treasurer greeted the conference on behalf of EZIEA and while dealing with the Indian culture and its heritage, he appraised the conference about the role of Ishwar Chandra VidyaSagar in Bengal Renaissance and his teachings. Com. Ghosh dealt with the individual and local issues in detail.

Around 300 delegates and observers, assembled from all 24 base units of 8 districts of Northern Bengal and the State of Sikkim, displayed a unique syncretism of diversified culture, religion and language. The inaugural rally of delegates and observers drew the attention of the people.

Before the General Secretary placed the report, the cultural troupe of the association had set the tune of the conference with Rabindranath Tagore's song that was immensely relevant in the present scenario. They ended with the Tagore's call—*“Free from fear, unleash strength, win over yourself, save the weak, shove evil, never consider*

*yourself unprotected and feeble....”* And the cultural troupe sent the message to the delegates through Tagore's call – *“Hesitation is another name of defamation .....”* so meet the challenges without any hesitation.

**43 delegates including 8 women** participated in the debate on the report of the Working Committee. The debate unanimously opined that though the final outcome of the Lok Sabha elections was disappointing, the growing possibilities of resistance must be utilized. The discussion unequivocally condemned the abrogation of Article 370 and expressed serious concern over the autocratic way of abrogating the basic tenet of the Constitution. The conference decided to take up the task of consolidating the Unity as priority basing upon the Idea of India – Secularism, Democracy and Federalism. Coms K. Venugopal, S.K. Geetha and Amitava Ghosh addressed the delegates and dealt at length on issues impacting humanity, the dangers to the constitutional values in our country and issues relating to the insurance industry and its work force. The Report of the Working Committee and the statements of accounts were unanimously approved.

The conference ended with the decision to further strengthen the united forum formed within Industry—through Divisional level programs, continue to strengthen relationships with the agents, serious endeavor to mobilize the policyholders through programs and improved servicing and increase the participation in the larger joint movements against neoliberal policies and communal and ultra nationalist policies.

63<sup>rd</sup> conference elected 49 Working Committee members with 7 honorary members. Comrades Dhrubajyoti Ganguly, Saikat Chaudhuri and Saugata Bhattacharjee were elected unanimously as President, General Secretary and Treasurer respectively.

## 62<sup>ND</sup> CONFERENCE OF TRIVANDRUM DIVISION

The 62<sup>nd</sup> Annual conference of LIC Employees Union Trivandrum Division was held on 27th & 28th of July 2019 at Divisional office premises. On 27th July the conference was opened with the flag hoisting by Com. P.Sajukumar, President LICEU Trivandrum. The open session of the conference was inaugurated by Com. Kadakampally Surendran, Hon. Minister for Tourism, Devaswom & Co-operation. He expressed his views that AIIEA carried out a pivotal role in keeping the mammoth organisation like LIC in the public sector against all attacks since the invasion of neoliberal policies in the country. Com. V.Ramesh, General Secretary AIIEA delivered the key note address. He narrated about the challenges being faced by LIC, the anti national- pro corporate, anti working class policies of the central government and the achievements by AIIEA during the recent past.

Com.T.C.Mathukutty, State Secretary NGO Union, Com.M.Kunhikrishnan, Vice President AIIEA, Com. T.Senthilkumar, General Secretary SZIEF, Com.S.S.Potty, All India Vice President LICAUI, Com.S.Prathap Kumar, Former Assistant General Secretary BSNLEU, Com.P.V.Jose, Member of BEFI State Committee, Com.P.G.N.Varma, Divisional President LIC Pensioners Association, Com. Pattar, Joint Secretary ICEU Thirunelveli and Com. V.K.Remesh, General Secretary LICEU Kottayam division greeted the conference. Com.P.P.Krishnan, Joint Secretary SZIEF, Com.M.Rajeev, Vice President SZIEF and Com. Baby Joseph, Divisional Secretary LIC Pensioners Association Kottayam Division were also present on the occasion. The Felicitation of retired leaders of Division Com. N.Ganapathikrishnan, Com. T.Chandrababu and Com. K.Jayapal was

also organised. The open session was presided by Com. P.Sajukumar, President LICEU. Com.V.S.Madhu, General Secretary LICEU gave the welcome address and Com.Binu B Nair, Working Committee Member SZIEF proposed the Vote of Thanks.

The General Council was inaugurated by Com. P.P.Krishnan, Joint Secretary SZIEF. He focussed on the rightward shift in politics all over the globe and challenges faced by LIC in the present days. Com.M.Kunhikrishnan, Vice President AIIEA also addressed the General Council. He pointed out the destructive nature of the use of social media inside the organisation. He urged the organisation to indulge in the activities related to the fight against unemployment, to fight against the issues faced by the agrarian sector, the struggles against privatisation, the struggles to keep LIC in the public sector and to take part in the struggles for abandoning the NPS and to reintroduce the Defined Benefit Pension Scheme in all sectors. Com. T.Senthilkumar, General Secretary SZIEF also addressed the General Conference. He stressed on the urgency to bring the unity among the rank and files of the organisation. The report presented by General Secretary and the audited accounts presented by Com.K.K.Sujadha, Treasurer were adopted unanimously by the General Council.

The conference unanimously elected Coms P.Saju kumar, V.S.Madhu and K.K.Sujadha as President, General Secretary and Treasurer respectively for the ensuing term. The conference came to a successful conclusion with Com.O.H.Sajith, Secretary Divisional Base Unit proposing the vote of thanks.

### RECRUITMENT of ASSISTANTS

Due to persistent efforts by AIIEA for last several years, LIC now has decided to recruit 8000 for the post of Assistants.

The AIIEA units are conducting free coaching classes to the candidates appearing for this competitive examination. Material for preparations is also being supplied free of cost.

The eligible candidates can get all details in this regard and access material for preparations on the following web sites:

[www.cziea.org](http://www.cziea.org) [www.sczief.com](http://www.sczief.com)

## Conference of NZIEA Udaipur Divisional Committee

**11<sup>th</sup>** Conference of Divisional Committee, Udaipur of NZIEA was organized on 27-28 July 2019. The conference was enthusiastically participated by a large numbers of LIC employees from different classes and cities of Udaipur Division and made the open session a grand success.

Inaugrating the conference, **Prof. Hemendra Chandaliya** of Rajasthan Vidyapeeth raised the issue of disinvestment in the public sector and privatization in the education sector. He expressed his anguish on the deteriorating level of higher education & said that the system of guest faculty is responsible for it. Due to non recruitment the level of research is going down also. He demanded that recruitment process should be started immediately & government should handle this sector on priority. He said that in public sector, only vigilant organization can agitate against privatization & felt happy to note that in Insurance Sector there is AIIEA. It is because of AIIEA that LIC is still in its original format. He gave his best wishes for the success of conference.

While addressing the conference, NZIEA President, **Com. Anil Bhatnagar** expressed satisfaction on the presence of various Trade Unions leaders in the meeting. He called upon the unity to be maintained. He condemned the economic policies of the government,

especially focused on disinvestment. He was surprised to note that to bring down the fiscal deficit, government is selling even profit making government organization to private players. He call upon the employees to be united in meeting the challenges. He also pointed out to the achievements of AIIEA in securing a final pension option and opening up of negotiations on wage revision. NZIEA, General Secretary, **Com. Naveen chand** and NZIEA, Vice President, **Com. R.C.Sharma** also addressed the open session.

The delegates session commenced next day with Com.M.L.Siyal, General Secretary placing a detailed report of activities done by Udaipur Divisional Committee in last 3 years. 17 comrades took part in the debate on the report. The same was unanimously adopted by the conference. Com.Lalit Parakh, Treasurer presented the accounts and the same were approved. The conference adopted a number of resolutions on issues of national importance and relating to the industry.

Conference has unanimously elected **Com. M.L.Siyal, Com. Anoop Jain, & Com. Lalit Parakh as Divisional President, Divisional Secretary & Divisional Treasurer** respectively for ensuing term.

The conference came to a successfully close with a vote of thanks by Com M.L.Siyal.

## 23<sup>rd</sup> Conference of LICPA Madurai

**T**he 23rd conference of LICPA, Madurai held at 'Com. E.M JOSEPH Arangam' witnessed an enthusiastic assembly of 202 comrades on 27.7.19. The curtains of the conference were raised with the choir song "We shall overcome" sung by pensioners including women. President Com. R.Arumugam in his presidential address lauded the achievement of final option of pension. Com.V.Suresh, Jt.Secretary SZIEF's inaugural address dealt with the anti people policies of the centre, its bid to disinvest PSUs and threat to diversity, social and cultural ethos. He assured that AIIEA would fight for achieving the genuine demands of pensioners.

Com.C.Chandrasekaran, Secretary presented Annual report and Com.T.Kumararaja presented audited statement of accounts. Six members participated in the debate. The

report and accounts were adopted after the summing up. Com.D.Gopalraj GIPA, Arun Kumar NFIFWI, R.Ramakrishnan CI I Fedn greeted the conference. Senior comrades were honoured. Mr.Sivanat (Vidal health) and Boopathy (Apollo's) were honoured. Resolutions condemning centre's move to privatise LIC, to withdraw GST on premium, to withdraw NPS, to withdraw NEET, NEP, against imposition of Hindi, demanding pension updation, Cash medical allowance, increase in family pension were adopted. The house elected Com.R.Arumugam, C.Chandrasekaran, and J.Gopalakrishnan as President, Secretary and Treasurer respectively. The conference came to a close with vote of thanks proposed by J.Gopalakrishnan. Com.S.Govindarajan, coordinator made extensive arrangements for successful conduct of the AGB meeting..

## 22<sup>nd</sup> Conference of LICPA Kozhikode Division

The strategy and political importance of the struggle for achieving final option for pension in LIC and PSGI cos, forcing the Central Government to open the 1995 pension scheme while it rejected similar demand from RBI should be clearly understood by insurance employees and pensioners, said Com.P.P.Krishnan, General Secretary LICEU Kozhikode Division and the President of SZIEF. He was inaugurating the 22<sup>nd</sup> annual conference of LICPA Kozhikode Division on 28<sup>th</sup> August, 2019 at Saroj Bhavan, Kozhikode. He exhorted the audience to join the main stream of workers and progressive forces to fight against the anti people moves of the ruling gentry, undermining the unity of the people, integrity of the Nation, its cultural diversity, communal and religious amity etc. The divisional President of LICPA Com. Sukumaran Punnassery was in the chair. Earlier Com.C.A.Mamman, Joint Secretary welcomed the members of LICPA along with many active comrades of LICEU present in the conference.



Com.K.K.C.Pillai, Secretary LICPA presented the report of the organization, which elaborately dealt with the present National and International events, political and economic scenario, as well as the activities of AIIPA and LICPA. Com.P.Roy Kurien, Treasurer submitted the statement of accounts of LICPA. After discussions the report and the accounts were passed by the house. Criticizing the

## Felicitations to Com ( Dr ) Santosh Ku Mohapatra Seminar on “Economic slowdown” and “Merger of Banks”

A seminar was arranged by CDIEA, Cuttack on 12 September 2019 on two burning issues that create a lot of concern. While Com (Dr) Santosh Kumar Mohapatra, vice-president of CDIEA, and a leading columnist and economist of state spoke on “Economic Slowdown and its Causes and Remedies”, Com Amit Kumar Motayed, Ex-president ( AIBOC) and director in BOI Board representing officers spoke on “Merger of Banks: Its Impact on Economy”.

Com Amit Kumar Motayed lambasted present government for anti-worker, anti-public sector policies. He is of the opinion

that merger is not panacea to banking crisis; rather expansion of banks should be given priority. He discussed how corporate sectors and crony capitalism are responsibility for the NPAs crisis. Com Mohapatra explained various jargons associated with slowdown, recession, growth recession etc. He told that, though technically, India is facing slowdown, in reality various macro indicators reveal that situation is much worse than recession. India had 6.7 per cent growth during great recession of 2008, but now economic is struggling with 5 percent growth. He also said slow down is more structural, less cyclical. The draconian demonetisation, flawed GST, growing inequality, lack of job opportunities, escalating cost of education and health has eroded the purchasing power of people leading to decline in demand and thereby slow down. So enhancement of purchasing power of people should be first priority of government.

Before start of meeting, Com Mohapatra was felicitated for getting “International Education Icon Award” for his contribution to education communities. Education Icon



economic crisis created by the government, Com.I.K.Biju, President of LICEU and Joint Secretary of SZIEF greeted the conference.

The conference adopted 9 resolutions on various subjects such as protection of LIC in public sector, against privatisation of PSUs, secular character of the nation, issues concerning LIC pensioners, like 100% neutralisation of DR for all, updation of pension in LIC, annulment of PFRDA act, restoration of guaranteed pension etc. The conference also demanded withdrawal of all black laws passed by Modi government recently, including curtailment of hard earned rights and privileges of workers and employees.

The conference felicitated Com. P.P.Krishnan, Com. I.K.Biju and Com.T.Bindu for their election to the post of President, Joint Secretary and working committee member respectively in the 34<sup>th</sup> General Conference of SZIEF, just concluded on 26<sup>th</sup> August at Thrissur. The conference expressed gratitude to all members of LICEU and LICPA who made the conduct of Central Committee meeting of AIIPA hosted by Kozhikode Division on 8<sup>th</sup> and 9<sup>th</sup> of June 2019, which was historic and

Awards 2019 in association with a digital partner, Google for Education is an effort made by the team of TechProLabz Pvt. Ltd, to recognize the efforts of educators and educational institutions, who have excelled in their respective careers in the field of education. His contribution to society through dissemination of knowledge and teaching the intricacies of financial topics, insurance in Divisional Training Centre (DTC) has been taken in to consideration by award committee.

It may be noted that he was also awarded best columnist of the year -2017 by Odisha media award and has written more than 1100 articles in both Odia and English consistently nearly 18 years apart from regularly contributing to Insurance worker. Com Motayed was requested to felicitate Com Mohapatra. While Com Abhaya Das, General Secretary of CDIEA, gave introductory speech, Com Managobinda Barik, president of CDIEA, presided over the meeting. Audience was so large that no vacant place was left in meeting place. A large number of members, leaders from fraternal organisation were present in the meeting.

memmorable one.

As people of Kerala are suffering from flood havoc, this year also, the conference called upon all the members of LICPA to liberally contribute to the Chief Ministers Distress Relief Fund (CMDRF) as was done in last year.

The conference elected 31 members executive committee for the ensuing year with Com.Sukumaran Punnassery as President, Com.K.K.C.Pillai as Secretary and Com.C.A.Mamman as Treasurer.

The conference came to a close with vote of thanks by Com.A.Bhaskaran, Joint Secretary LICPA.

## FLOOD RELIEF IN ASSAM

The state of Assam experienced devastating flood this year, affecting almost every district. Not less than 50 lakh people were affected by recurrence of floods in different spate and nearly hundred people lost their lives.

Following the tradition of AIIEA this year also GDIEA gave a call for donation towards flood relief and collected Rs.71,000/- from all section of employees of LIC, Guwahati Division and distributed relief materials to the flood victims.

On 11.08.2019 GDIEA provided relief materials amounting Rs.40, 000/- among 163 families of Panikhaity village of Hajo, Kamrup. In addition to this GDIEA also joined Joint Council of Trade Union Assam (JCTU) and participated in relief programme carried out by the same on 18.08.19 at Sarukhetri, Barpeta District. JCTU distributed flood relief amounting Rs. 2,30,000 among flood victims of that area.

A group consisting of leader and cadre of GDIEA joined both the programme.



## Insurance News in brief

■ A.M.KHAN, DHARWAD

\* **LIC makes a head way** in the slump environment of the present India. While the life insurance sector grew by 39.84 per cent during the April-August period for this year, LIC's first premium grew by 46.52 percent when compared to last year for the same period. The private life insurance companies, all put together, show a growth of 24.44 per cent. Market share of LIC as at the end of August 2019 is 73.06 per cent.

\* **Agriculture Insurance Company (AIC) has roped in** three public sector general insurance companies – New India Assurance, national Insurance and United India Insurance to run the Prime Minister Fasal Bima Yojna (PMFBY). AIC plans to use the offices, manpower and the rural reach of these public sector companies for an offer of 12.5 per cent of the premiums collected to each company. AIC had collected near 50 per cent of the premium under PMFBY last year which was about Rs.7000 crores. AIC, whose solvency ratio is 2.99 having a capital base of over Rs.3500 crore has received approval from IRDA for launching reinsurance schemes in foreign countries.

\* **Rating agency AM Best**, which focuses more on insurance sector, citing the slump in the operating performances has down-graded the rating of National Insurance Company and United India Insurance Company. From C++ the financial strength rating (FSR) of National Insurance Company has been rated at C. And the FSR of United India which was BB+ has been down-graded to B+.

\* **Private insurers plan to include invitro fertility (IVF)** treatments within their health insurance plans. To begin with companies will offer IVF cover, linked to maternity cover, as part of high-sum-insured premium policies to pre-existing clients. It will be part of health plans that support outpatient care, emergency services, and maternity & neonatal care.

\* **IRDA has set up a nine-member working group** to recommend implementation of a framework and methodology to link insurance premium with traffic violations. The terms of reference of the Working Group are :(a) To recommend implementation framework and methodology to link insurance premium with traffic violations. (b) To study International practices on the above subject and recommend best practices suitable to India.(c) To evaluate the current point system for traffic violations implemented by states and evolve standard point system considering each

traffic violations.(d) To develop data fields required to implement traffic violations as rating factor in motor insurance.(e) To suggest system of access to traffic violation history data of each vehicle and transfer of data from enforcement authorities to Insurance Information

Bureau of India (IIBI) database.(f) To suggest modalities for carrying out an immediate pilot project at NCT of Delhi. IRDA had come out with a discussion paper on the use of telematics in the motor insurance.

\* **At a time when India is seeing the FPI going out** at a pace not seen in the recent past, foreign investors are increasing their investment in the listed private insurers. Between the period April and August, this year, the insurance sector has received a net investment of Rs.9222 crore. The insurance sector is the biggest gainer of foreign equity during this period. FPI's made a net investment of Rs.7761 crore in the insurance equities during April to June 2019. In July 2019 a net investment of Rs.979 crore came in and till mid August 2019 another Rs.482 crore came in.

\* **IRDA has slapped a fine of Rs. 7 lakh on Bajaj Allianz** General Insurance Company for violating the guidelines of Motor Insurance Service Providers. IRDA has imposed a fine of Rupees One Crore Eleven lakhs for offering to its prospective customers certain monetary incentives in the guise of complementary benefits. The incentives included complementary Wellness benefits for all new eligible customers and included coverage of 5 OPD consultations, unlimited telemedicine consultations, unlimited second opinion service and Pharmacy discounts.

\* **Warburg Pincus, a private equity firm of US** is eyeing to purchase 20.5 per cent stake in the IndiaFirst Life Insurance from Andhra Bank. Warburg Pincus already owns 26 percent in IndiaFirst Life Insurance Company. This will give Andhra Bank Rs.700 crore.

\* **Cyber risk has moved beyond data breaches** and privacy concerns to sophisticated schemes that can disrupt entire businesses, industries, supply chains, and nations, costing the economy billions of dollars and affecting companies in every sector. "Cyber risk has firmly entrenched as an organisational priority in the past two years. But at the same time organisation's confidence in their ability to manage the risk is declining " says a Report by MARSH.

\* **Lloyd's of London**, the 300-year-old corporation and world's biggest insurance market, which had incurred huge losses for the previous two years has made a profit of 2.3 billion pounds in the first six months of this year.

## Working Class Struggles

S.SRIDHARA, MYSORE ■

### US AUTO WORKERS WANT ALL OUT STRIKE AS CONTRACT DEADLINE APPROACHES AT GENERAL MOTORS, FORD AND CHRYSLER:

With Contract for 158000 US Auto Workers set to expire on 14<sup>th</sup> September there is a mood of

determination in the factories for a serious fight to reverse decades of concessions and eroding living standards. The announcement of Companies Management on 13<sup>th</sup> September that indefinite postponement of renewal of contract is forcing workers to take the path of strikes.

### FRENCH TRANSIT WORKERS STRIKE AGAINST ATTACK ON PENSION:

The Public transportation of Paris and the surrounding region of the LLE-De France were brought to a near total stand still on 13<sup>th</sup> September as bus and rail workers launched 24 hour strike to oppose Government proposed Pension Reforms. The mobilisation expresses the immense opposition in the working class to the Government's attack on Pension System. Under the present proposal, 42 different Pension entitlement systems that were won by workers in different sectors including Railway workers, teachers, nurses and other Public Sector Employees would be immediately done away. With many workers would lose hundreds of EUROS per month and be forced to work as many as five or six years longer as a result.

### AS CONTRACT DEADLINE LOOMS

### 8000 GM AUTO WORKERS STRIKE IN SOUTH KOREA:

On September 12<sup>th</sup>, over 8000 Auto workers employed by General Motors Korea went on strike against the US-Based transnational since it took over DAEWOO. A further 2000 workers at GM KOREA's Technical Centre intend to join Industrial Action.

### ARGENTINE OLEAGINOUS INDUSTRY WORKERS STRIKE:

On 4<sup>th</sup> September, around 22000 Cooking Oil Industry workers launched a National Strike on wage issues. The workers are demanding wage increase and better service conditions since 2018.

### STRIKE AT VENVIDRIO GLASS COMPANY IN VENEZUELA:

Workers at Venvidio Glass are on strike since August 28 demanding wage increase and firing of the entire Company Management. The workers are blaming the management for the present problems in the company.

### THE SRILANKAN UNIVERSITY EMPLOYEES' STRUGGLE:

University Workers launched indefinite strike from 10 September with more than 17000 non-academic workers, administrative Officers and other employees of State Universities joining the protests. The action is the 3<sup>rd</sup> stoppage by non-academic workers in last five weeks. The basic demand of the workers is they should be paid all

salaries increase and benefits granted to other Public Sector employees since 2015 including Pension Schemes.

### SLOVENIAN PILOTS TAKE STRIKE ACTION:

Pilots in Slovenia at Adria Airways walked out for 3 days from September 8 to 10<sup>th</sup> after the collective bargaining agreement expired. More strikes are planned from 18<sup>th</sup> to 20<sup>th</sup> September and 30<sup>th</sup> September to 2<sup>nd</sup> October.

### SCOTTISH WORKERS AT DIAGEO DRINKS GIANT TO HOLD NINE DAY STRIKE:

Workers at Diageo's 19 sites across Scotland are to hold a nine day stoppage over pay.

In August nearly 81% members voted for Industrial action. The strike is scheduled from 17<sup>th</sup> September to 27<sup>th</sup>. The Company refused to give pay increase to workers. Recently Company increased 30% increase for Chief Executives.

### STRIKE AT UK GOVERNMENT OFFICES

#### ENTERS 2ND WEEK:

Receptionists, Security Guards, Porters and Postrooms Staff at UK Department for business, Energy and Industrial Strategy in London are in strike for Second Week. The strike began on September 2<sup>nd</sup>. The workers are demanding the LONDON living wage of 10.55 pounds an hour and sick pay.

### JORDANIAN TEACHERS WALKOUT:

Teachers in JORDAN went on strike on 8<sup>th</sup> September in protest over the pay increase. On 12<sup>th</sup> September over 35000 teachers walked out across the Country demanding 50% increase in salary, which was promised five years ago. Unemployment in JORDAN registered 19% for the first quarter in 2019. Last month mass protests held against AUSTERITY and proposed tax raise.

### KENYAN COUNTY HEALTH WORKERS RESUME STRIKE OVER UNPAID WAGES:

Health Workers in KISUMU COUNTY (KENYA) struck work on 11<sup>th</sup> September over unpaid wages. Over 4000 workers participated in Industrial action. In August 3 weeks strike ended when nurses received half pay for July. Wages for May and June were still unpaid. Wages were not paid for Public Sector Employees for several months.

### ZIMBABWE DOCTORS STRIKE FOR A LIVING WAGE:

A strike by Doctors across Zimbabwe's Hospitals began on September 3, with inflation raging at 200 percent and the increase of monthly expenses between 60 to 70% . Doctors cannot afford travel costs as fuel prices are rising at 900% and food expenses by 500%.

## Economic Tid Bits

■ J.SURESH, MYSORE

- ➔ According to a recent report by Credit Suisse, in India the current financial year will be the worst in 15 years in terms of revenue growth for Fast Moving Consumer Goods (FMCG) on account of agriculture slowdown and unemployment issues. The report also says that the reason for this trade disruption is the hasty implementation of the government on demonetisation and GST. This is significant as most of the leading FMCG players are witnessing a multi-quarter low in terms of the growth. HUL, which is the country's largest pure-play FMCG entity, registered a 7% volume growth in the quarter ended June 30, the lowest volume growth in seven quarters
  - ➔ According to a report, a new trend is developing in India in managing the road assets. Pension Funds, Sovereign wealth funds and private equity funds from Canada, Abu Dhabi, Australian and Singapore are seen emerging as new owners of road assets, replacing traditional owners like IRB, GMR, DilipBuildcon and L&T, to name a few. So far this year, Rs.25000 Crores has been pumped in so far and more funds are on their way. This means that other than NHAI, foreign investors are controlling a certain percentage of India's assets, which is very significant. It may be recalled that the centre planned for Rs.100 lakh Crores investments in the next five years which seems to be far-fetched. The share of Central Government funding is close to 45%, State governments will spend 25-27% and the rest funded by private sector. This clearly indicates that the central government is not going to spend the planned entire Rs.100 lakh crore.
  - ➔ In UK, wage growth has been driven to historic lows, accompanied by the rise of Zero-hours and temporary and part-time contracts. Social inequality has reached levels previously unseen in the post-world war II period, with Britain the most unequal country in Europe. The average FTSE 1000 CEO receives 145 times the pay of average worker, up from 47 times in 1998. The wealthiest 10 percent have 290 times more in total assets than those at the bottom. According to a report names Bleak Houses, 1,20,000 children in UK live with families in temporary accommodation, a rise of 80% since 2010. Another 90,000 children are staying temporarily with friends or relatives
- while 375000 are living in families at risk of becoming homeless. The report estimates that between 5,50,000 and 6,00,000 children in England are either homeless or at the risk of becoming so.
- ➔ In Australia, with wages of workers stagnating and 2.5 million workers are either jobless or "under-employed", the living standards are continuing a seven-year fall. Average household incomes per capita decreased in real terms by more than one percent over the past year, taking them to the level of 2010. The Reserve Bank has cut official interest rates to a record low of 1% and economic production grew at just 0.5% during the last three months resulting in annual growth of just 1.4%. Car sales are down by 10% in August. Domestic savings have fallen by 2.3% and the share of national income going to wages fallen under 52%, its lowest level since 1964.
  - ➔ The British economy contracted by 0.2% in the second quarter compared to previous quarter. The German economy, the world's fourth largest and the euro zone's main driving force, contracted by 0.1% in the second quarter and the Central Bank has warned that a recession is likely. According to Wall Street Journal, the global industrial production has fallen during the last three months. The PMIs for Japan, Taiwan, South Korea and Indonesia were below 50. South Korea's export to China fell by 21.3% in August compared to previous year. The total exports have dropped by 13.6% compared to the same period last year. In Japan, capital spending by manufacturing companies dropped by 6.9% during the last quarter, first decline in two years. Hong Kong has downgraded its growth forecast for the next year to between zero and 1% from its previous prediction of 2-3%. GDP of Australia grew by 1.4%, down from 1.8%. The US manufacturing sector shrank for the first time in three years last month.
  - ➔ According to a latest report published by the financial advisory firm Janus Henderson's, the world's largest Corporations will handout \$ 1.43 trillion dividend payments to their shareholders in 2019, setting a new record. According to the report, total dividend payments surpassed half a trillion US dollars in the second quarter of this year, reaching \$513 billion. To place this on proper perspective, the amount handed over directly to shareholder's in 2019 will be more than the annual economic output of Spain, a country of 47 million people.





# For our Field Force

■ ARIVUKKADAL, THANJAVUR

**The Giant:** LIC had started with 168 offices in 1956, and today it has over 4,851 offices. It has over one lakh employees, 11.79 lakh agents, 29.09 crore plus policies. Starting with an initial capital of Rs.5 crore in 1956, LIC has assets of over Rs.31,11,847.28 crore with life fund to the tune of Rs.28,28,320.12 crore. Total first year premium amounted to Rs.1,42,191.69 crore at the end of March 31, 2019 capturing 66.24% of market share. LIC's market share in terms of number of policies was 74.71%, garnering over 21 million new policies as on March 31, 2019. LIC has already revamped its portal system with latest technological platforms to enhance digital experience and provide online services and has more than 1.13 crore registered users with an average daily login count in excess of 1 lakh users.

**Market Share Increase:** LIC's market share increased by 3.34% market (by premium) year-on-year to 73.06% in the April-August period, according to IRDAI. Data showed that LIC has collected Rs.77,220.97 crore in the April to August period, showing a 46.52% YoY growth. LIC has done well to see off competition from private life insurers, whose market share in the five months came down to 26.94%, from 30.28% a year earlier.

**Orphaned Policies:** From April to July 2019, a total of 11,819 agents (mostly from private insurers) exited the insurance industry. Assuming that each agent has at least sold 10 policies, approximately 1.2 lakh insurance policies have been "orphaned" in this financial year. The insurance regulator states that there should be an "Allottee Agent" who will be allotted the "orphaned" policy. However, there is no clarity on how many such allotments can be made per agent; nor is there a time period within which a policy has to be handed over to this person.

**Penalty:** IRDAI has imposed a penalty of Rs.1.11 Crore on Policy Bazaar for several violations, Rs.7 lakhs on Bajaj Allianz Life for payment irregularities and Rs.1 lakh on Go Digit General Insurance for unauthorized alterations in insurance products. Australia's investment regulator has ordered the Australian unit of Germany's Allianz SE (the foreign partner of India's Bajaj Allianz Life) to refund more than A\$8 million to customers who were mis-sold consumer credit insurance (CCL) premiums.

**RBI is watching:** The Reserve Bank of India (RBI) has raised concerns about banks having more than 15% exposure in insurance companies. Sources said that for all future joint ventures or

stake hikes by a bank in an insurance company, a closer review will be held. This will include a review of the bank's balance sheet and bad loan levels. It is also likely that entry and exit of banks from the insurance sector will also be monitored. This is amidst talks of several public sector banks like Andhra Bank, Allahabad Bank and Indian Overseas Bank looking to monetise their stake in the insurance sector.

**Fraudulent Calls:** IRDAI has asked general public not to fall prey to fictitious calls or fraudulent offers claiming higher policy benefits. The callers also use names such as Insurance Transaction Department, RBI or any other name of existing government agencies or some non-existing fictitious entities, it said. IRDAI said neither the regulator nor its grievance management cell involve directly or through any representative in sale of any kind of insurance or financial products nor do they invest the premium received by the insurance companies.

**New partnerships:** Syndicate Bank has partnered Bajaj Allianz Life Insurance to offer its life insurance solutions to its customers. Indian Bank, has joined hands with Tata AIG General Insurance to offer general insurance policies. General insurance company Digit Insurance has announced a partnership with Karur Vysya Bank for its bancassurance business.

**Traffic violation linked insurance:** With the government focusing on Intelligent Traffic Management System in metros, motor insurance premium may soon be linked to traffic violations committed by the registered owner or driver of the vehicle. The insurance regulator has set up a nine-member working group to recommend implementation framework and methodology to link insurance premium with traffic violations.

**Slowdown:** The 12-months long decline in Indian automobile industry has caused an obvious ripple effect on the motor insurance sector. In the first four months of current fiscal, the gross direct premium income showed a single digit growth of 5.8% at Rs.21,089.78 crore compared to 10.5% spike over the same period a year ago, as per the latest data by the General Insurance Council.



## MAHATMA GANDHI: THE APOSTLE OF HINDU-MUSLIM UNITY

Continued  
from Page 11

to develop unity between Hindus and Muslims, felt badly shattered. He marked 15<sup>th</sup> August 1947 with a twenty-four hour fast. The riots that had begun in Calcutta on 16<sup>th</sup> August 1946 soon spread to entire Bengal. From Bengal it spread to Bihar, United Provinces and to Punjab. Gandhiji was not a mute spectator to the violence. He went to Bengal and consoled the Hindus. Later he visited Bihar where the Muslims were the worst sufferers. From Bihar he went to Delhi where a large number of refugees, both Hindus and Sikhs, had come back from Pakistan facing horrendous crimes. On the one hand, he appealed to Hindus not to drive Muslims out of Delhi in retaliation for the Hindus and Sikhs being forced out of Pakistan. On the other hand, he exhorted Muslims in Delhi to unequivocally condemn the Pakistan government for its uncivilised conduct in driving out Hindus and Sikhs. Gandhiji was absolutely sure that if Delhi was won, Pakistan would also turn. He did not see his peace mission ending in Delhi. He was desperate to go to Pakistan "to die for the Hindus and Sikhs there". But he knew he could not hope for success unless

he could secure justice for Muslims in Delhi. In this situation, while Gandhiji was on an indefinite fast in Delhi chants of "Let Gandhi Die" resonated the air. But Gandhiji remained unperturbed. When a sense of normalcy returned in Delhi and Punjab, Lord Mountbatten famously remarked that "one unarmed man had been more effective than 50,000 troops". On the 20<sup>th</sup> of January 1948, there was an unsuccessful bomb attack on him. On the evening of 30<sup>th</sup> January 1948, the tallest of devout and practising Hindus, Mahatma Gandhi, was killed because he along with a vast majority of patriotic Indians preferred to embrace secular democracy with Hindu Muslim unity as its bedrock rather than communal ideology.

Gandhiji, after 150 years of his birth, is perhaps most relevant in India today. While he laid down his life for unity of all people, we are told today that India belongs to only those who revere India as their *pitrubhumi* (fatherland) and *punyabhumi* (holy land), thereby delegitimising Muslims and Christians. This is a serious attempt to divide India along religious lines. While paying tributes to Gandhiji on his 150<sup>th</sup> birth anniversary, we must remember that 'A People Divided is a Nation Divided'.

## Response

I would like to bring in your kind notice that in August'19 issue, Page no.-23, an Article continued from Page no.-18, was printed as "THE CRISIS OF NATIOANALISM", which being a heading attracted immediate attention of mine because of misprinting of the word NATIONALISM.

This is my humble request to check the proof more meticulously, if possible, especially the Titles or Headings I along with the entire brotherhood of AIIEA do appreciate the dedication of all of you associated with the publication of such a wonderful and informative Monthly Journal and a lot of thanks to all of you on me behalf.

Bhaskar Debnath, KMDO I

## DONATIONS

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Rs.10,000

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Insurance Worker thanks these  
comrades for their fine gesture

## CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January	307	7007.55
February	307	7007.55
March	309	7053.20
April	312	7121.68
May	314	7167.33
June	316	7212.98
July	319	7281.46

Base1960=Base2001x22.8259



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Surety Relief Fund  
Dividend  
Thrift Deposit Interest

### Depositors

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