

EAST CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION

(Affiliated to All India Insurance Employees' Association)

President: Com Pradip Kumar Mukherjee

General Secretary: Com Trinath Dora

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To

All the Divisional/ Base Units of ECZIEA

adieu 2024, welcome 2025

There is nothing new in greeting yet another year in the time scale, which is only a celestial phenomenon of our mother earth completing another year of its revolution. Be that as it may, we all the inhabitants of the globe, look forward with a mixture of anxiety and hope, despair and anticipation, insecurity and aspiration what is there in store for in the year 2025. Expectations of a better time and for yet better future may overshadow over our anxieties, despair and insecurities. But our hopes, anticipations and aspirations completely rest on the continuation of political, social and economic contours across the globe and countries.

It is the US hegemony again acting as catalyst in the two big wars continuing till today. One is the US-triggered expansionist program of the NATO which provoked the Russia to unleash attack on Ukraine and the other one is a community struggling for more than half-a century, trying to establish their identity under the sun, which again foul played by the same US resulting in the most brutal Israel-Palestine war. In both the cases, it is the imperialist ambitions of the US leading to cataclysmic crisis resulting into barbaric death of uncountable innocent people, majority of whom constitutes women and children. In the democratic history of human civilization, 2024 has etched itself as the year of elections. Out of 65 elections held in the bygone year, 58 incumbents lost. Even Rishi Sunak washed away in the Labor's tsunami in Britain, while the most surprising was the extraordinary come back of Donald Trump in the US Presidential election, despite 34 felony charges, several bankruptcy convictions, sexual molestation charges to name a few, against him. The electoral churning that took place across the democracies resulted in the right-wing forces dominating the political landscape, with

the notable exception being the political left in Sri Lanka leading to a decisive winning. Majority of the European countries are plagued with myriad problems with social indicators like unemployment, education, poverty, health, pension, falling significantly.

Couple of years back India completed 75th year of **Independence**, will complete 75th years of the **Republic** on 26th of January this year. Last year on 26th November our country reached the historic milestone of the 75th anniversary of adoption of the Constitution. **Constitution** is above the rest two, since we all agree on how our country is to be governed and also it gives direction to the elected government, how to exercise authority within its framework. But as of today, all of the three, bear little consequence to all the citizens of the country and this has been more pronounced particularly during the last decade or so. The dreams of the colonial era of wiping out all the dreaded miseries in every aspect of social life have utterly been shattered. Surely there has been progress and development in various sectors during the last "*sattar saal*" after independence, the period to which the PM Modi fashionably often refers to. It is not that everything has gone black, but the way the income and wealth disparities in the Indian society has widened beyond proportion, more than 80% of the citizen find themselves in the bottom-line of the development process. The basic structure in the field of education, health, employment, housing and agriculture are in squanders. The public sector institutions, so called temples of modern India, assiduously built and developed during the Nehruvian era have subsequently been handed over to the corporate entities by each successive governments, including the same Congress governments of different periods. This pace accelerated following the adoption of neo-liberal economy in the early nineties of the last century and today it seems as if the entire country is ready for corporate takeover, including the governance. The gradual ascendancy of right-wing political forces and their snatching over the power politics has created a condition for transforming India into a fascist state, for which the independence of our country is at stake, republican character of the nation is thoroughly compromised and the living document-our constitution is systematically seem to be overshadowed by Manusmriti. The autonomy and authority of state institutions like ED, CBI, IT, Election commission, are compromised to the core. Judiciary has lost its credibility. Important public sector institutions like banks, insurance, telecom, railways, airports, ports, heavy industries, power projects, oil, mining, transport are all being handed over to the handful of private business houses. Even the most sensitive defense sector has been privatized to a considerable extent. Crony capitalism is at its zenith. Since 2014, Narendra Modi led BJP government has heaped

unimaginable miseries on the hapless people through systematic, well planned and treacherously executed transfer of state resources to a couple of its own, very very dear corporate friends. Democratic, progressive forces have been decimated. All forms of lawful resistance to the whims and fancies of the government policies have outrightly been crushed, often forcefully. Divisive communal agenda has become the hallmark of the present incumbent and the relatively peaceful social fabric of India has been turned asunder. Spiraling price rise, record unemployment, degrading agrarian sector, ever growing tax under the GST, rudderless education and health sectors have become the order of the day and the Indian population are entirely left to the mercies of the Modi government.

Amidst this frenzy of privatization and constant attack from the International Finance capital, it's certainly unwise to think that our own insurance sector will remain immune from the government policies. Even then, through our sustained, matching and valiant struggle we could protect the nationalized insurance sector up until 2021 when the shares were diluted and the govt of the day has to scale down to only 3.5% from its earlier boastful declaration of 25% equity dilution. At the start of the new year, we face the dangers of Insurance Laws Amendment bill, 2024. Quite justifiably, it is said that the IRDA now is quite openly regulating the nationalized insurance while developing the private insurers. Series of reforms awaiting in form of the amount of capital required to open an insurance company to structural changes in the commission of agents, *et al.*

Struggles across the globe as well as in our own country have reposed hope in pushing back the govt policies. We must not forget the year-long farmers struggle which made even the most obdurate govt to bite the dust in withdrawing the three obnoxious farm laws. It is not the (ruling) class rather the mass who write (or re-write) history. Collective strength backed by unified struggles will alter the course of history and the present ruling establishment has to bow down before the voters who have the authority to tell them only to act within the constitutional norms. The following quote from a poem rendered by Sri Ramdhari Singh Dinkar, that contributed to revolutionizing the independence movement of India, is as relevant today, as it was then.

"फावड़े और हल राजदण्ड बनने को हैं,
धूसरता सोने से श्रृंगार सजाती है;
दो राह, समय के रथ का घर्घर-नाद सुनो,
सिंहासन खाली करो कि जनता आती है। "

In spite of the political harshness, social turmoil and economic hardship, we have firm faith on our struggles which is our ultimate, strong weapon. History is to witness how the powerful British could not withstand the sustained struggle of the masses and their 'Raj' had to come to an end on the 15th August of 1947, giving birth to the world's largest democracy.

Mankind lives on hopes, hopes for a better future and so should we. With this optimism, we join with you all in welcoming the new year 2025. This year will leave an indelible imprint in the timeline of ECZIEA because the 27th Platinum Jubilee General Conference of AIEA will be held at Bhubaneswar from the 28th of December 2025 to 1st of January 2026. After the formation of ECZIEA, from 18 years back, this will be our maiden opportunity to host this prestigious event. We are confident that the valiant comrades of ECZIEA spreading across the nooks and corners of its geographical area will leave no stone unturned to make the conference a grand success.

Last but not the least, we wish you and your family members a very very prosperous, meaningful, fruitful and healthy new year.

Comradely yours

Trinath Dora

General Secretary