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Football's God
Now In Heaven



OXFAM
Report



Beyond the
Selective
Imagination



FIFA
World
Cup

RESISTANCE ALONE IS NOT ENOUGH WORKING CLASS MUST GO BEYOND



Project An Alternative Order
That Recognises Human Dignity

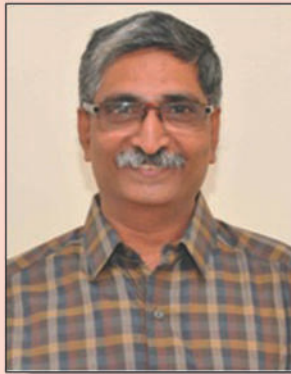


26th GENERAL CONFERENCE OF **aii ea**
ALL INDIA INSURANCE EMPLOYEES ASSOCIATION
8th - 11th JANUARY 2023
JYOTI BASU CENTRE, JYOTI BASU ROAD, NEW TOWN, KOLKATA

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RESISTANCE ALONE IS NOT ENOUGH WE HAVE TO GO BEYOND

The discussions in the 26th General Conference of AIEA which successfully concluded on 11th January at Kolkata were centered on four major issues. Every one of the 68 delegates who participated in the debate expressed concern over the aggressive undermining of the Indian Constitution, the status of the economy, increasing polarization of the society and the systematic attempts to weaken public sector insurance industry, delay and denial in conceding the long pending issues of the pensionary benefits and service conditions. There was total unanimity on all these issues and the necessity of a sustained campaign and struggle to challenge the policies of the government.

The past few months have seen the Vice-President and Chairman of Rajya Sabha and the Law Minister themselves leading the attack on the Constitution. The Constitution has clearly earmarked the duties and responsibilities of the

Parliament, Judiciary and Executive. The checks and balances the Constitution places are absolutely necessary for a healthy and functioning democracy. The Vice-President has now challenged the very basic structure of the Constitution and asserted the supremacy of the Parliament over other wings of the State. What is really alarming is his assertion that the judiciary must remain within its limits and refrain from scrutiny of laws passed by the Parliament. He is also critical of the landmark decision of the Supreme Court in the Keshavananda Bharati case, which outlined the basis structure doctrine of the Constitution that cannot be changed or altered.

The Law Minister is having a running battle with the Supreme Court every day. His advice to the Court that it should not waste time on hearing the bail petitions are a serious attack on the fundamental rights of the citizens as laid down in the Constitution.



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The Government wants a pliant judiciary and everyday conflict over the appointment of judges has taken a serious turn. Some names recommended for appointment are rejected on the grounds that these persons were critical or shared articles critical of the Prime Minister and the Government. This argument in no way is related to the suitability for appointment. The Judiciary should not succumb to such arm twisting tactics. It must remain loyal to the Constitution and has to be seen as independent of government influences. This is crucial for the survival of democracy.

There is also disappointment over some judicial pronouncements of the highest Court. The Supreme Court understanding that the economic decisions are best left to the wisdom of the executive as reflected in the case challenging demonetization is really surprising. It said its job is only to interpret the law and it refused to look into the consequences of demonetization and the huge sufferings of the people. The economic decisions of the government impact the lives of the common people and therefore people have the right to agitate against such policies before the judiciary. The Directive Principles of the State Policy clearly defines how the State must organize the economy so as to benefit all citizens rather than enabling concentration of wealth in few hands. Pleading incompetence to adjudicate on the economic policies is in direct contravention of the Directive Principles of the Constitution.

Despite the claims that India's economy is the fastest growing among the large economies of the world, there is little improvement in the life standards of the people. The economy is still to fully recover from the impact of covid. Whatever little growth is taking place is lopsided. The economy is clearly on a K shape growth further aggravating the inequalities. The recent Oxfam Report on India has said that the richest one percent of the population owns nearly half of the national wealth while the bottom 50% own just 3% of the wealth. The Oxfam Report also points out to the inequity of the tax system where 64% of the GST collection is from the bottom half while only 3% of the GST comes from the top 10% of the population. These findings are not surprising, seen in the context of the manner of growth of the economy. Looking at just two segments of the economy – automobile and housing confirms the Oxfam findings to a large extent. While there is negative sale of two wheelers and stagnation in the entry level of cars, there is increased demand

कोलकाता में 11 जनवरी को सफलतापूर्वक सम्पन्न हुए एआईआईईए के 26वें आम सम्मेलन में चर्चा चार प्रमुख मुद्दों पर केन्द्रित थी। बहस में भाग लेने वाले 68 प्रतिनिधियों में से प्रत्येक ने भारतीय संविधान को आक्रामक रूप से कमजोर करने, अर्थव्यवस्था की स्थिति, समाज के बढ़ते धुंरवीकरण तथा सार्वजनिक क्षेत्र के बीमा उद्योग को कमजोर करने के व्यवस्थित प्रयासों, लम्बे समय से लम्बित पेन्शन लाभ और सेवा शर्तों के मुद्दों को स्वीकार करने में हो रही देरी और इन्कार पर चिन्ता व्यक्त की। इन सभी मुद्दों पर तथा सरकार की नीतियों को चुनौती देने के लिए एक सतत अभियान और संघर्ष की आवश्यकता को लेकर वहां सर्वसम्मति थी।

पिछले कुछ महीनों में उपराष्ट्रपति और राज्यसभा के सभापति तथा कानून मन्त्री ने खुद संविधान पर हमले की अगुवाई की है। संविधान ने स्पष्ट रूप से संसद, न्यायपालिका और कार्यपालिका के कर्तव्यों और जिम्मेदारियों को निर्धारित किया है। एक स्वस्थ और कार्यशील लोकतन्त्र के लिए संविधान द्वारा प्रदत्त जांच और सन्तुलन अत्यन्त आवश्यक है। उपराष्ट्रपति ने अब संविधान के मूल ढांचे को चुनौती दी है और राज्य के अन्य हिस्सों पर संसद की सर्वोच्चता का दावा किया है। उनका यह कहना वास्तव में

in the premium segments. Similarly it is also found that there is negative growth in the affordable housing while demand is increasing in the high end segment. Demand is also witnessed in the high end and premium segment of the consumer durables. All these lead to the indisputable conclusion that the gains of the economic growth are cornered by a small section of the population while the vast majority of the people are left in miserable living conditions. The economy is not creating jobs, there is no increase in incomes for majority of the people and real wages are seeing huge erosion due to price rise while the rich are further accumulating wealth. The Conference firmly believed that growth which is not accompanied by redistributive justice is unsustainable.

The concerns expressed by the delegates on the increasing polarization of the Indian society on communal lines were totally justified. Today religion is no longer a relationship between the creator and the creations. It has become the most powerful weapon for gaining political power. The diversities and pluralities are under attack. The Government of the day and the party heading the government refuse to recognize the rich diversity of India and this surely undermines the unity of the country. Dr Ambedkar dreamt of an India where caste is annihilated but unfortunately caste identities are

केवल प्रतिरोध ही काफी नहीं, हमें और भी आगे जाना होगा

चिन्ताजनक है कि न्यायपालिका को अपनी सीमा के भीतर रहना चाहिए और संसद द्वारा पारित कानूनों की जांच से बचना चाहिए। यह केशवानन्द भारती मामले में सुप्रीम कोर्ट के उस ऐतिहासिक फैसले के भी आलोचक हैं, जिसने संविधान के आधारभूत संरचना सिद्धान्त को रेखांकित किया है जिसे पलटा या बदला नहीं जा सकता है।

कानून मन्त्री की प्रतिदिन के आधार पर सुप्रीम कोर्ट से लड़ाई चलती रहती है। अदालत को उनकी यह सलाह कि उसे जमानत याचिकाओं की सुनवाई में समय बर्बाद नहीं करना चाहिए, संविधान में दिए गए नागरिकों के मौलिक अधिकारों पर गम्भीर हमला है। सरकार एक लचीली न्यायपालिका चाहती है और जजों की नियुक्ति को लेकर रोजाना के विवाद ने एक गम्भीर मोड़ ले लिया है। नियुक्ति के लिए अनुशंसित कुछ नामों को इस आधार पर खारिज कर दिया जाता है कि ये व्यक्ति प्रधानमन्त्री और सरकार के प्रति आलोचनात्मक रूख साझा कर रहे थे। यह तर्क किसी

भी तरह से नियुक्ति की उपयुक्तता से सम्बन्धित नहीं है। न्यायपालिका को ऐसी दवाब वाली रणनीति के आगे नहीं झुकना चाहिए। इसे संविधान के प्रति निष्ठावान रहना चाहिए और अपने को सरकार के प्रभाव से मुक्त दिखना चाहिए। यह लोकतन्त्र के अस्तित्व के लिए महत्वपूर्ण है।

सर्वोच्च न्यायालय के कुछ न्यायिक फैसलों पर भी निराशा हुई है। जिस प्रकार विमुद्रीकरण को चुनौती देने वाले मामले में सर्वोच्च न्यायालय की जाहिर हुई यह समझ वास्तव में आश्चर्यजनक है कि आर्थिक निर्णयों को कार्यपालिका के विवेक पर छोड़ देना बेहतर है। इसने कहा कि इसका काम केवल कानून की व्याख्या करना है और इसने विमुद्रीकरण के परिणामों और लोगों की भारी पीड़ा पर गौर करने से इन्कार कर दिया। सरकार के आर्थिक फैसले आम लोगों के जीवन को प्रभावित करते हैं और इसलिए लोगों को न्यायपालिका के समक्ष ऐसी



getting further entrenched. Social discrimination continues unabated. Caste and Class struggle go hand in hand. Caste discrimination cannot be abolished without winning the class struggle and class struggle cannot be won without winning the battle against social discrimination based on caste.

The neoliberal regime has been making aggressive attempts to dismantle the public sector. As a fall out of these policies, the LIC and PSGI companies have come under attack. Despite opposition from well meaning citizens, the government divested 3.5% of its holding in LIC and has announced privatization of the PSGI companies. The government has launched a serious attack on the public sector general insurance employees in the name of restructuring the companies as suggested by the management consultant and trying to bring a retrograde concept of determining the wages. The sector regulator IRDAI has been promoting policies that weaken the public sector to the advantage of the private players. The managements of LIC and PSGI companies have been made totally powerless. The recommendations of the Boards for improvement in family pension and a few other benefits to the employees are pending with the government for nearly three years now. There is no reason for the government to delay decisions on these recommendations. These are sheer acts of vengeance due to employees' resistance to the

government policy against privatization. But such actions will not deter the insurance employees from waging a sustained battle against government policies against public sector insurance industry and to secure what is legitimately due to them.

The 26th General Conference of AIIEA has unanimously decided on the policy and programs of the organization for the next three years. It has decided to fight the policies of communal division, lopsided economic development and to defend the public sector insurance industry. It has decided to join hands with other sections of the toiling masses and the peasantry to wage united struggles. The Conference forcefully reiterated that AIIEA cannot be overawed by the prevailing adverse situation. It has the organizational capability to meet these challenges squarely. Therefore programs were decided including strike actions. The life experiences have taught the insurance employees that without a change in politics, the gains achieved through struggles can only be temporary. Therefore, the Conference came to the conclusion that Resistance alone is not Enough; the working class must go beyond. It must project an alternative to the exploitative social order and work for the establishment of a social order that recognizes the dignity of a human being.

नीतियों के खिलाफ आन्दोलन करने का अधिकार है। राज्य नीति के निर्देशक सिद्धान्त स्पष्ट रूप से परिभाषित करते हैं कि कैसे राज्य को अर्थव्यवस्था को व्यवस्थित करना चाहिए ताकि कुछ हाथों में धन की एकाग्रता को सत्तम करने के बजाए सभी नागरिकों को लाभ मिल सके। आर्थिक नीतियों पर निर्णय लेने में अक्तमता की दलील संविधान के निर्देशक सिद्धान्तों का सीधा उल्लंघन है।

इस दावे के बावजूद कि भारत की अर्थव्यवस्था दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेजी से बढ़ रही है, लोगों के जीवन स्तर में बहुत कम सुधार हुआ है। अर्थव्यवस्था अभी भी कोविड के प्रभाव से पूरी तरह उबर नहीं पाई है। जो थोड़ी बहुत वृद्धि हो रही है वह एकतरफा है। अर्थव्यवस्था स्पष्ट रूप से K आकार की वृद्धि पर है जो असमानताओं को और बढ़ा रही है। भारत पर हाल ही में ऑक्सफैम की रिपोर्ट में कहा गया है कि सबसे अमीर एक प्रतिशत आबादी के पास राष्ट्रीय सम्पत्ति का लगभग आधा हिस्सा है जबकि नीचे के 50 प्रतिशत लोगों के पास केवल 3 प्रतिशत सम्पत्ति है। ऑक्सफैम रिपोर्ट कर प्रणाली की असमानता की ओर भी इशारा करती है जहां जीएसटी संग्रह का 64 प्रतिशत नीचे के आधे हिस्से से मिलता है जबकि जीएसटी का केवल 3 प्रतिशत आबादी के शीर्ष 10 प्रतिशत से आता है। जिस तरह का विकास अर्थव्यवस्था में दिखाई दे रहा है इस सन्दर्भ में देखे जाने पर ये निष्कर्ष आश्चर्यजनक नहीं लगते। अर्थव्यवस्था के सिर्फ दो खण्डों ऑटोमोबाइल और हाउसिंग को देखने से काफी हद तक ऑक्सफैम के निष्कर्षों की पुष्टि होती है। जहां दुपहिया वाहनों की बिक्री नकारात्मक है और कारों के शुरूआती स्तर में ठहराव है, वहीं प्रीमियम सेगमेंट में मांग बढ़ी है। इसी तरह यह भी पाया गया है कि किफायती आवास में नकारात्मक वृद्धि हुई है, जबकि हाई एण्ड सेगमेंट में मांग बढ़ रही है। कंज्यूमर ड्यूरेबल्स के हाई एण्ड और प्रीमियम सेगमेंट में भी मांग देखी गई है। ये सभी निर्विवाद निष्कर्ष की ओर ले जाते हैं कि आर्थिक विकास के लाभ आबादी के एक छोटे से वर्ग द्वारा हड़प लिए जाते हैं जबकि अधिकांश लोगो को दयनीय जीवन परिस्थितियों में छोड़ दिया जाता है। अर्थव्यवस्था नौकरियों का सृजन नहीं कर रही है, अधिकांश लोगों के लिए आय में कोई वृद्धि नहीं हो रही है और वास्तविक मजदूरी में मूल्य वृद्धि के कारण भारी गिरावट देखी जा रही है जबकि अमीर और धन संचित कर रहे हैं। सम्मेलन का दृढ़ विश्वास था कि जिस विकास के साथ न्यायपूर्ण पुनर्वितरण नहीं हो वह टिकाऊ नहीं हो सकता।

साम्प्रदायिक आधार पर भारतीय समाज के बढ़ते धु?स्वीकरण पर प्रतिनिधियों द्वारा व्यक्त की गई चिन्ता पूरी तरह से जायज थी। आज धर्म स्रष्टा और सृष्टि के बीच का सम्बन्ध नहीं रह गया है। यह राजनीतिक सत्ता हासिल करने का सबसे शक्तिशाली हथियार बन गया है। विविधताओं और बहुलताओं पर हमले हो रहे हैं। आज की सरकार और सरकार का नेतृत्व करने वाली पार्टी भारत की समृद्ध विविधता को पहचाने से इन्कार करती है और यह निश्चित रूप से देश की एकता को कमजोर करती है। डॉ अम्बेडकर ने एक ऐसे

भारत का सपना देखा था जहां जाति का विनाश हो लेकिन दुर्भाग्य से जाति की पहचान और गहरी होती जा रही है। सामाजिक भेदभाव प्रचण्ड स्तर पर जारी है। जाति और वर्ग संघर्ष साथ-साथ चलते हैं। वर्ग संघर्ष को जीते बिना जातिगत भेदभाव को खत्म नहीं किया जा सकता है और जाति के आधार पर सामाजिक भेदभाव के खिलाफ लड़ाई जीते बिना वर्ग संघर्ष नहीं जीता जा सकता।

नवउदारवादी शासन सार्वजनिक क्षेत्र को खत्म करने के आक्रामक प्रयास कर रहा है। इन नीतियों के कारण एलआईसी और पीएसजीआई कम्पनियां निशाने पर आ गई हैं। बेहतर समझ वाले नागरिकों के विरोध के बावजूद सरकार ने एलआईसी में अपनी हिस्सेदारी का 3.5 प्रतिशत विनिवेश किया और पीएसजीआई कम्पनियों के निजीकरण की घोषणा की। सरकार ने प्रबन्धन सलाहकार द्वारा सुझाए गए कम्पनियों के पुर्नगठन के नाम पर सार्वजनिक क्षेत्र के सामान्य बीमा कर्मचारियों पर गम्भीर हमला किया और वेतन निर्धारण की एक प्रतिगामी अवधारणा लाने की कोशिश की है। क्षेत्र नियामक IRDAI निजी क्षेत्र के लाभ के लिए सार्वजनिक क्षेत्र को कमजोर करने वाली नीतियों को बढ़ावा दे रहा है। एलआईसी और पीएसजीआई कम्पनियों के प्रबन्धन को पूरी तरह से शक्तिहीन कर दिया गया है। पारिवारिक पेन्शन में सुधार और कर्मचारियों को कुछ अन्य लाभों के लिए बोर्ड की सिफारिशों सरकार के पास लगभग तीन वर्षों से लम्बित है। सरकार के पास इन सिफारिशों पर निर्णय लेने में देरी करने का कोई कारण नहीं है। सरकार की निजीकरण की नीतियों का कर्मचारियों द्वारा किये जा रहे प्रतिरोध से नाराजगी में सरकार ऐसा कर रही है। लेकिन इस तरह की कार्यवाहियां बीमा कर्मचारियों को सार्वजनिक क्षेत्र के बीमा उद्योग के खिलाफ सरकारी नीतियों से एक सतत लड़ाई लड़ने और उनके लिए वैध रूप से जो देय है उसे सुरक्षित करने से नहीं रोक पाएंगी।

एआईआईईए के 26वें आम सम्मेलन में सर्वसम्मति से अगले तीन वर्षों के लिए संगठन की नीति और कार्यक्रमों पर निर्णय लिया गया। इसने साम्प्रदायिक विभाजन, एकतरफा आर्थिक विकास की नीतियों से लड़ने और सार्वजनिक क्षेत्र के बीमा उद्योग की रक्षा करने का निर्णय लिया है। इसने संयुक्त संघर्ष छेड़ने के लिए मेहनतकश जनता के अन्य तबकों और किसानों के साथ हाथ मिलाने का फैसला किया है। सम्मेलन ने जोरदार ढंग से दोहराया कि मौजूदा प्रतिकूल परिस्थितियों से एआईआईईए को भयभीत नहीं किया जा सकता है। इसमें इन चुनौतियों का डटकर मुकाबला करने की सांगठनिक त्तमता है। इसलिए हड़ताल की कार्यवाही समेत कार्यक्रम तय किए गए। जीवन के अनुभवों ने बीमा कर्मचारियों को सिखाया है कि राजनीति में बदलाव के बिना संघर्षों से प्राप्त लाभ केवल अस्थायी हो सकते हैं। इसलिए, सम्मेलन इस निष्कर्ष पर पहुंचा कि केवल प्रतिरोध ही काफी नहीं है; मजदूर वर्ग को और आगे जाना चाहिए। इसे शोषणकारी सामाजिक व्यवस्था का एक विकल्प प्रस्तुत करना चाहिए और एक ऐसी सामाजिक व्यवस्था की स्थापना के लिए काम करना चाहिए जो मनुष्य की गरिमा को उचित आदर देती हो।

Meeting with GIPSA at Delhi on KPI initiatives & restructuring of offices and operations in PSGICs

As advised by the CLC, the GIPSA convened a meeting of Check off qualified Associations and Welfare groups at OSTC, Faridabad on 12th January, 2023. As stipulated by GIPSA, two representatives from each organization were present. AIIEA was represented by Coms. Shreekant Mishra, General Secretary and Sanjay Jha, Secretary, Standing Committee (GI).

After a brief Presentation on proposed changes, the Chief Executive (CE), GIPSA, on joint demand of all organizations responded to the queries raised and suggestions given by the JFTU before the meeting. He categorically stated that only commercially unviable offices were being merged/closed and also the scheme of BDE/ BDM (Business Development Executives/ Business Development Managers) was purely optional. He also informed that the variable pay based on individual and company performance was still under formulation stage. It will be discussed separately once finalized. On the query of AIIEA if the Government was considering to merge the four PSGICs with the LIC when the latter obtains composite license after amendment of IRDA, the CE expressed that GIPSA was unaware of any such development at the Government level.

While responding to the proposed changes, AIIEA termed the targets fixed under KPI as arbitrary resulting into arbitrary implementation. It stressed that though the top-level Management maintains that the closure and merger are solely commercial decisions and the Scheme of BDE/ BDM is optional, fixing targets for closing or merging a specific number of offices within a time-frame and sending fifty percent of the employees of an office to marketing jobs are enough to make these mandatory for the lower down Managements. As a result, profit making and growth exhibiting offices are being closed and employees are forced through various tactics, to opt for the job of marketing. The consequence is all round demoralization of the workforce, which is not desirable. AIIEA called upon the Management to take remedial measures at the earliest and cautioned them that losses incurred due to big ticket changes executed in haste may outweigh the benefits the companies hope to reap

through them.

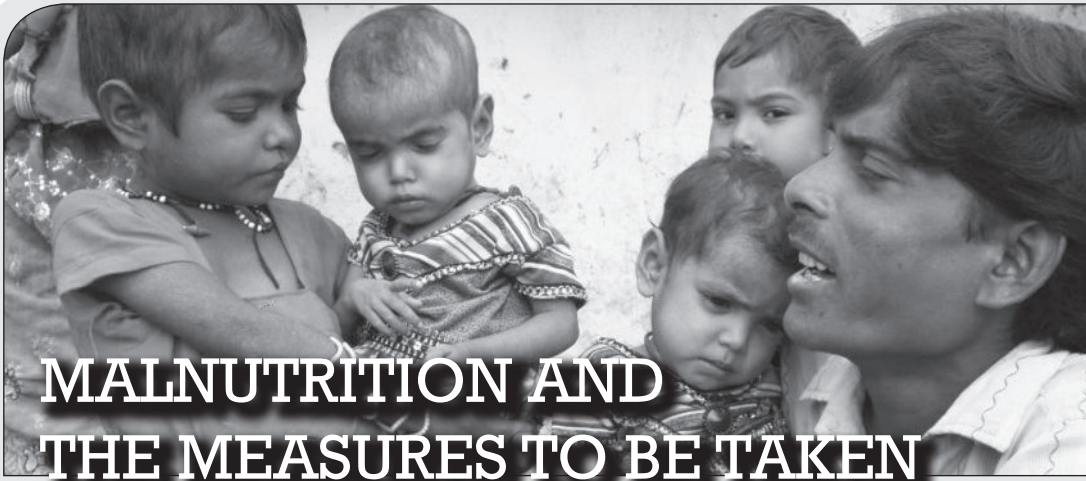
Further, reminding the GIPSA that proposed plan of one or two support staff as well as closure of branches from smaller places are antithetical to the idea of increasing volumes in the Retail Business. Hence, GIPSA should not only make a plan for proper manning of the branches but also give priority to the demand of recruitment in all cadres.

Dwelling further on the issue, AIIEA stated that there was an immediate need of technological upgradation in PSGICs so that they can meet the competition prevailing in the market. Therefore, the Management should give priority to this aspect before planning for any structural changes. On uneven competition in the Market, AIIEA exhorted the GIPSA to approach IRDA with the complaints of irregularities being committed by the Private Insurers. AIIEA assured the GIPSA of its support on this issue. Taking the instance of capping of commission on MISP businesses, AIIEA emphasized that ever since it was introduced, PSGICs are adhering to the fixed parameters but the Private Insurers are committing breaches with impunity, and while doing so, they are grabbing businesses of PSGI Companies that were leaders in this line of business at a point of time, are forced to play second fiddle to the private insurers.

On Variable pay, AIIEA stated that it summarily rejected the proposal because it is divisive and takes away the collective rights of employees. It stressed that the present system of wage revision with five year periodicity which is similar to other PSUs should continue. It also informed the GIPSA that it has submitted its Charter of demands for upward wage revision from its effective date of 1st August, 2022 to the Chairperson, GIPSA on 28th December, 2022. It also emphasized that the Wage revision must be done on uniform basis in the PS insurance Industry.

Further on reforms, AIIEA demanded merger of four PSGI Companies stating that it would make the merged entity financially strong and the same will be benefitted immensely from economies of scale and synergy effect.

Continued on page 30



MALNUTRITION AND THE MEASURES TO BE TAKEN

The schemes for food security are always under threat of being withdrawn or diluted. Any such move should take into account their contributions to food security as well as nutrition outcomes, and not just the fiscal costs they impose.

R. S. Chenbagam

Since 1990s, improvement in health and nutrition of India is disappointing as it is not commensurate with the economic growth. Malnutrition in India has been a persistent problem and is a 'national shame'. Compared with Africa, India's data in recent times reflects an enigma. Lagging of access to food is a main factor to the malnutrition. The household economic status, food availability and food affordability, access to sanitation, availability of health services access to care services for young children and the women's status within the family etc. are the determinants of the extent of malnutrition. Poorer status of women is one of the main factors to malnutrition.

Demonetisation in 2016, GST imposed in 2017, had a negative impact on the economy especially on the informal sector and on livelihoods of the poor and middle classes. Even before the economy could be revived, a further slowdown is being faced due to the pandemic and lockdowns. The NFHS data do not capture entirely the effect of the pandemic on nutrition outcomes. With Schools and Anganwadi centres being closed for almost two years, the rise in unemployment and people losing their livelihoods as well as rising food prices effects on malnutrition are still unraveling.

India has highest level of open defecation even after 72 years of independence. It has been a cause factor to a higher malnutrition level through greater

susceptibility to infections. In 2020 a paper was submitted on malnutrition in India by Drez and Zen, and in that they stated that, the poor performance of India in terms of malnutrition and other human development indicators is a reflection of the exceptionally high levels of caste, class and gender inequalities persisting in the country. Household food security is an issue of concern and we cannot ignore it. Similarly the geographical and social inequalities that persist in this country are also playing a vital role in it.

The data available through National Family Health Survey (NFHS) is considered to be the best source on malnutrition outcomes for India. Five rounds of NFHS have been conducted so far, at varying intervals, starting from 1991-92. Stunting, wasting and underweight are the three anthropometric indicators which reflect malnutrition. Of this, stunting indicates chronic under nutrition and Wasting indicates acute under nutrition. Stunting indicates not only childhood malnutrition but also a measure of overall children's well-being and social inequalities.

While going through the NFHS-3 (2005-2006), NFHS-4 (2015-2016) and NFHS-5(2019-2021), the initial results that were released in 2020 for 22 major states and UTs, showed an increase in stunting and a worsening of malnutrition outcomes for most states. The state-wise figures show that states that are generally considered to be better in terms of

human development, such as Kerala, Goa, Himachal Pradesh registered a slow improvement. Similarly when we compare rural and urban area figures we find that rural areas have a higher prevalence of stunting. Many of deaths or instances of malnutrition can be prevented through simple interventions with improved sanitation, prevention and treatment of diarrhea/pneumonia and with affordable and accessible diets.

Another very important point we have to note is that the malnutrition outcomes are also influenced by the socio-economic background of the child/household. Children belonging to dalit and adivasi communities and poorer sections are highly malnourished. At the same time, even amongst upper caste households, malnutrition is high compared to global standards. Another major reason for malnutrition is the decrease in the consumption expenditure. Poor purchasing power is the primary contributory factor to the poor dietary habits which in turn causes the malnutrition. The lack of awareness due to the lagging in the education level of the women is also the factor to the malnutrition outcome. Sanitation is the most significant factor affecting malnutrition outcomes in India. Hence there is a wide range of factors together determine the malnutrition outcome of an individual and child. Underlying determinants include women's status, access to sanitation and drinking water, household food security and economic status.

More than 40% of the women still do not get the minimum required number of ante-natal check-ups. The State of Food Security and Nutrition report is being prepared by Food and Agriculture Organization of the United Nations. State of Food Insecurity (SoFI) report (FAO et.al. 2022) estimates a healthy diet to be unaffordable when its cost exceeds 52% of income. The percentage of people for whom cost of the diet is unaffordable is derived from comparing the cost of the diet with country income distributions.

PDS not only contributes to basic food security by providing food grains but also is an implicit income transfer making available more resources for the purchase of other food items such as pulses and vegetables. With the subsidy burden increasing and the orientation of the government towards a

restrictive fiscal policy, these schemes are always under threat of being withdrawn or diluted. Any such move should take into account their contributions to food security as well as nutrition outcomes, and not just the fiscal costs they they impose.

In India to find an improvement, the following measures are needed. There should be an expansion in all welfare schemes, especially for the poorer sections of society. Expansion in sanitation programmes should be given due concern. Coverage of ICDS services such as supplementary nutrition and growth monitoring have to be increased and should be universalized and to be expanded to the nook and corner of the country instead of privatisation. Budgetary allocations to the above mentioned schemes and programmes should be sufficient and centre should assist state governments also with fiscal federalism. The Public Distribution System (PDS) should be universalized and to be expanded with essential food commodities. Expansion of welfare services with better focus on direct programmes for young children and their mothers, as well as more equitable and employment centred growth path will enable the people to access nutritious diets. This is the need of the hour. ,

(Writer is JT. CONVENOR OF WWCC, SZIEF and Vice President, ICEU,Tirunelveli)



Cartoon courtesy: Alok Nirantar,
Facebook



QUO VADIS ?

Where are we headed to?

with the dangerous slide of democratic values to suppress the voice of protest against authoritarian policies.

Rabinarayan Mallick

This was the title of an Insurance Worker article published in 1970s by late Com. Pradyot Nag under his pseudonym Pee En. Quo vadis is a Latin phrase which means 'where are you headed to?'. In that mind boggling article, he tried to draw our attention to the dangerous slide of democratic values by the then rulers to suppress the voice of protest against their authoritarian policies.

About half a century later, what we witness today will push that observation into insignificance. For the sake of brevity, I am citing a few instances. First, a few days back, our Hon'ble President said that the three wings of the Government, the legislature, the executive and the judiciary should think and act in one line. This may seem innocuous on the face of it. But a discerning eye can never miss the danger inherent in such an advice which is intended to annihilate the concept of separation of powers and the time tested principle of check & balance which will be a precursor to concentration of power in the hands of one branch of governance, the executive and by implication in the hands of one supreme leader.

Second, our illustrious Vice President, the ex officio Chairman, Rajya Sabha some days back gave a speech inside the house virtually inciting the members of the legislature to shun silence and raise their voice against the decisions of the judiciary. Is it not an affront on the independence of the judiciary? Is it not an open call to violate the Constitution, under which he himself has taken oath?

Third is our respected Prime Minister's call to the voters of Gujarat during the recently concluded assembly elections not to see the candidates but to vote for him. What is this if not an attempt to

concentrate power in the hands of one individual which is anti thesis of democracy?

In my initial years of trade union life, I heard many stories of courteous parliament debate between the treasury and opposition benches. Once, late Com. Sadhan Gupta (Barrister and a Communist MP who lost both his eyes in small pox but was an eminent lawyer and a parliamentarian too) replying to a Minister's assertion that the government has done enough for people's welfare; said that the people don't see any such thing on the ground. One MP from the treasury bench discourteously retorted, "Mr. Sadhan Gupta could not see, because he cannot see." Obviously, such uncivilized utterances were aimed at mocking Com. Sadhan Gupta's blindness and the entire house rose in revolt against such uncivility which compelled the then PM Pandit Jawaharlal Nehru to rise and beg apology on behalf of his party colleague.

Compare this with the following which I am quoting from the autobiography of our former Vice President Hamid Ansari " By many a happy accident", page 225. The PM said in the farewell meeting of Ansari, "There may have been some struggle within (all these years) but from now onwards you won't have to face this dilemma. You will have a feeling of freedom and you will get an opportunity to work, think and talk according to your ideology." This is the slide, which no sensible citizen can ignore or underestimate.

We, the true patriots have to unite and protect the banner of democracy so that we can march towards our desired goal of constructing a just and fair social order.

(Writer is Joint Secretary, AIIPA)



THE RISE OF THE UNDERDOGS THE FIFA WORLD CUP

The World Cup shadowed by many issues including human rights violation, LGBTQ community & migrant rights discrimination etc also will be long remembered for the rise of hitherto underdogs from Asia & Africa, punching above their weights, to counter the heavyweights from Europe & Latin America.

Govind Menon

The curtains fell on the FIFA World Cup, held for the first time in the Gulf, with Qatar being the proud host. The runup to probably the most watched ever event, was rocked by controversies, ever since the awarding of hosting rights to Qatar, in 2010. From that very point, fingers were pointed to bribery allegations on the governing body of football; FIFA itself, for bending backwards to accommodate Qatar as the host. Other issues also cropped up, in the form of exploitation of workers involved in the construction of the stadiums; with 'Guardian' reporting 6500 lives lost, including workers from India & other South Asian countries. Qatar was accused of being the pitcher of human rights violation, LGBTQ community & migrant rights discrimination, the harsh climate & environmental issues.

Many countries threatened to pull out over myriad issues & protests of various order were seen at the games, with Iranian players protesting over their own government's unwarranted crackdown on protestors and demanding reversal of harsh

gender biased laws. The tournament was termed infamously by some as a 'Clash of Civilization'. The dystopian global power conundrum was also evident at this World Cup, with Croatia and Serbia fined for inter-ethnic clashes, but the US untouched, despite tampering with the Iranian flag. The World Cup was also shadowed by issues of biased referring, with aspersions cast on the VAR itself.

But history was created by the first time ever 6 women referees who gave a brilliant account of themselves. The World Cup also had some sad moments, with at least 3 journalists, some fans & volunteers dying, during the course of the World Cup. Another discordant note was struck, when Qatari whistleblower Abdullah Ibhais, was detained & tortured, for raking up the issue of ill-treatment of migrant workers & the indifference of FIFA to this issue.

Eventually, the highly awaited 22nd edition of the World Cup, kicked off with the official 'Al Rihla' ball, on 20th November, 2022, with a splendid opening

ceremony at the Al Bayt Stadium. With 32 teams vying for the illustrious title, spread over 29 days, 64 matches at 8 venues & 5 cities, the dissensions, soon gave to ecstasy as also heart breaks, to the innumerable fans across the world. The event was billed as the costliest World Cup ever, with \$220 billion spent by the host; but nevertheless in pure terms a bumper harvest, witnessing some superb nail biting knife-edge matches, with records broken, myths shattered, a cauldron of pure joy, contagious eruption of human solidarity of an estimated 3.4 million attendance seeing the highest ever 172 goals scored; some sublime, whilst others scored with raw scorching power.

This World Cup will long be remembered for the rise of hitherto underdogs from Asia & Africa, punching above their weights, to counter the heavyweights from Europe & Latin America. The tournament saw upsets unimaginable, in Saudi Arabia defeating the eventual champions Argentina in a humdinger. The inevitable rise of Japan which conquered Germany & Spain, South Korea outwitting Portugal, Tunisia defying all odds to defeat France & the defining moment of a rank outsider in Morocco reaching the semi-finals; defeating giants like Belgium & Portugal on its way, were the cornucopia of thoughtful planning, grass roots development, fighting against adversities & belief of challenging the challenges. Morocco, euphemistically called the 'Atlas Lions', kept roaring with superlative performances, till they fell to France in the semis. Not a goal, except a self-goal, was recorded against them till then. Their performance gave a lot of silver-lining to African hopes in the future, alongwith the commendable performances of Tunisia, Cameroon, Ghana & Senegal.

This World Cup; probably the last sortie of superstars like Messi, Ronaldo, Neymar, Benzema, Hazard, Lewandowski, Gareth Bale, Modric & Thiago

Silva was a nostalgic revelation. Though Portugal crashed out in the quarterfinals, the goalscoring skill of Ronaldo, will be a folklore permanently recorded in history. The spell-binding magic of Lionel Messi, playing in his 5th world cup & in a record 26 appearances, truly heralded him into the pantheon of greats. It was a blessing of sorts to see his intricate adeptness; scoring in each game; with 7 goals & 2 beautiful assists. On 18th December, it was a dream come true for him, to hold aloft the paramount FIFA World Cup trophy, after years of disillusionment, alongwith the 'Golden Ball Award'; for undoubtedly being the best player & the black golden tunic- the Beshth, adorned on him in full glory; truly an embodiment to the man who gave joy to billions of his fanatic global fans. The performance of his teammates, alongwith the winner of the 'Golden Glove' winner, goalkeeper Emi Martinez, cemented the imminent importance of team work, whether it be in a team game like football or for the cause of social change.

The final played at the glorious Lusail stadium, was one of the greatest finals every played, with the result on tenter hooks till the end. The Les Bleus team in France, with an electrifying performance by the young Kylie Mbappe, gave a fine account of themselves. Football in all its glory was personified, with France sadly going down to Argentina on penalties. But the winner was the game itself.

With almost 18% of the world's population, the two most populous countries of the world, were conspicuous by their absence at this World Cup; glaring that the World Cup can never be truly global by their non-presence. China a sporting powerhouse at the Olympics & at many sports, qualified once for the Men's Football World Cup in 2002, but were ousted in the group stage. Languishing now at the 79th spot, it has through rebranding of its league & grassroots development programmes, tagged its



India with a huge audience & love for football, has caught the eye of footballing giants & FIFA. The potential must be turned into a reality, in consonance with prudent government- aided programmes & encouragement. .., but sale of stadiums through the Monetisation Pipeline gives an insight to the disinterest by the government ...

dream to gain an entry with the big boys at the World Cup, sooner than later. However, its women's football has been a big success, with it clinching a silver in the 1999 Womens World Cup & 1996 Olympics.

India, which was once a powerhouse in Asian football, now sees itself at a dismal 106th in world ranking. In its heydays from early 1950s to middle of 1960s, India under the tutelage of Syed Abdul Rahim, were called the 'Brazilians of Asia'. With appearances at the Olympics; a 4th place finish at the 1956 one, 2 Asian Games gold and brilliant players like PK Banerjee, Chuni Goswami, Tulsidas Balaram, Peter Thangaraj & Sailen Manna, the dramatic slide is indeed disturbing. The Indian team had through default, qualified for the 1950 World Cup, but did not participate. Many of these stunning success came from barefooted players. Till a few years back, India used to host an International Football Tournament, popularly known as 'Nehru Cup', with a plethora of strong foreign teams participating. To recap, in 1984, a strong Argentinian side, with a few World coppers; later the world cup winners in 1986, had to fight it out with a plucky Indian side to emerge winners 1-0.

The steep downtrend now is ironic. India is also home to some of the world's oldest football clubs & the 3rd oldest tourney- The Durand Cup. The Women's team were also the Asian giants in the early 1970's & 80's, but are now bracketed as the 57th best, in the world now. Many South Asian countries including Bangladesh & Nepal are fast breathing down the neck of India now.

Despite hosting the FIFA Under-17 World Cups for Men & Women last year, the growth is tardy. India's high poverty rates & shocking child malnutrition, could be a major reason for its retardation in sports. With scarce playgrounds, budding players tied down by shoe-string budgets or no funds at all & grass roots development programmes not taking off, the wait is being prolonged. The Corporate infused ISL is a mere hype & with allegations of scandals in I-league an open secret, the indications are scary. Focus must be renewed on the Santosh Trophy, the Subroto Mukherjee Cup & grass roots development programmes.

Excessive focus on cricket is a dampener. Mere high-sounding fruitless ideas, like the recent statement of India mulling on a FIFA type football

tournament; for scoring brownie election points, is far from ideal. The sale of stadiums through the Monetisation Pipeline gives insight to the disinterest by the government. India with a huge audience & love for football, has caught the eye of footballing giants & FIFA. The potential must be turned into a reality, in consonance with prudent government-aided programmes & encouragement.

The FIFA World Cup saw huge fans, watching passionately the onfield ecstasies on giant screens across the global fraternity. The month-long World Cup, saw the fans immersed in a faith of global solidarity, with backyards recreating the magic of the field on their big screens. Kerala also was a huge hub of frenzied fans. This was acknowledged by many soccer stars themselves, including Neymar. Indian fans & its players deserve much more, with the game having the potential to set alight many dreams of budding youngsters.

The next World Cup is set to increase the number of participating nations, giving it a more representative character. It is a tribute to the innumerable fans, the wonderful players, the thousands of dedicated workers including migrants, the untiring volunteers, the indomitable human spirit & the will of the host nation Qatar itself, which saw the gripping game of the masses, conquering all odds. It would be in the perspective of things to state, that the astounding following of soccer continues, reverberating in the beautiful official song sung by a multi-nation chorus of singers; 'Hayya Hayya', signifying 'Being Together', quintessential in these difficult times.

(Writer is an activist of Kozhikode Divisional unit of AIIEA)

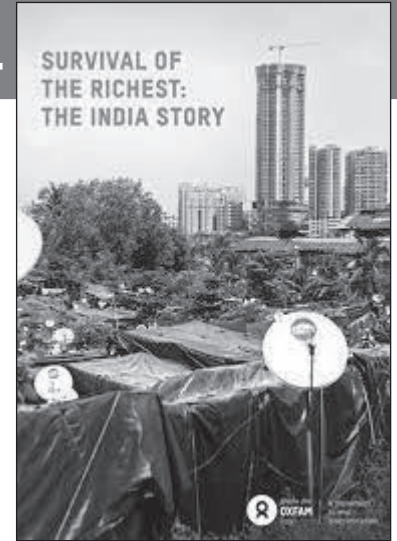


Cartoon courtesy: Sajith Kumar, Deccan Herald

India's richest 1% own more than 40% of total wealth: Oxfam

But the top 10% pay only 3% of GST, while 64% of the GST collected came from bottom 50% of the population, whose total share in the wealth is just 3%. "It's time we demolish the convenient myth that tax cuts for the richest result in their wealth somehow 'trickling down' to everyone else. Taxing the super-rich is the strategic precondition to reducing inequality and resuscitating democracy" says Executive Director of Oxfam International.

Courtesy; PTI (SOURCE: BUSINESSLINE 16/1/2023)



The richest one per cent in India now own more than 40 per cent of the country's total wealth, while the bottom half of the population together share just 3 per cent of wealth, a new study showed on Monday.

Releasing the India supplement of its annual inequality report on the first day of the World Economic Forum Annual Meeting here, rights group Oxfam International said that taxing India's ten-richest at 5 per cent can fetch entire money to bring children back to school.

"A one-off tax on unrealized gains from 2017–2021 on just one billionaire, Gautam Adani, could have raised ¹ 1.79 lakh crore, enough to employ more than five million Indian primary school teachers for a year," it added.

Wealth inequality

The report titled 'Survival of the Richest' further said that if India's billionaires are taxed once at 2 per cent on their entire wealth, it would support the requirement of ¹ 40,423 crore for the nutrition of malnourished in the country for the next three years.

"A one-time tax of 5 per cent on the 10 richest billionaires in the country (¹ 1.37 lakh crore) is more than 1.5 times the funds estimated by the Health and Family Welfare Ministry (¹ 86,200 crore) and the Ministry of Ayush (¹ 3,050 crore) for the year 2022-23," it added.

On gender inequality, the report said that

female workers earned only 63 paise for every 1 rupee a male worker earned.

For Scheduled Castes and rural workers, the difference is even starker — the former earned 55 per cent of what the advantaged social groups earned, and the latter earned only half of the urban earnings between 2018 and 2019.

"Taxing the top 100 Indian billionaires at 2.5 per cent, or taxing the top 10 Indian billionaires at 5 per cent would nearly cover the entire amount required to bring the children back into school," it added.

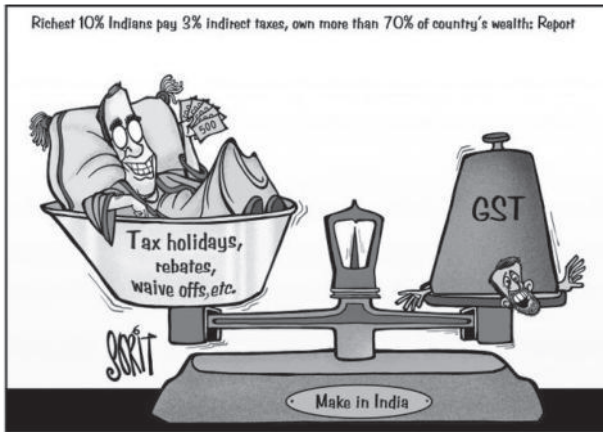
Oxfam said the report is a mix of qualitative and quantitative information to explore the impact of inequality in India.

Secondary sources like Forbes and Credit Suisse have been used to look at the wealth inequality and billionaire wealth in the country, while government sources like NSS, Union budget documents, parliamentary questions, have been used to corroborate arguments made through out the report.

Since the pandemic begun to Nov 2022, billionaires in India have seen their wealth surge by 121 per cent or ¹ 3,608 crore per day in real terms, Oxfam said.

Richest pay only 3% GST

On the other hand, approximately 64 per cent of the total ¹ 14.83 lakh crore in Goods and Services Tax (GST) came from bottom 50 per cent of the population in 2021-22, with only 3 per cent of GST



Cartoon courtesy: Sorit, DownToEarth

coming from the top 10 per cent.

Oxfam said the total number of billionaires in India increased from 102 in 2020 to 166 in 2022.

The combined wealth of India's 100 richest has touched \$660 billion (₹ 54.12 lakh crore) — an amount that could fund the entire Union Budget for more than 18 months, it added.

Oxfam India CEO Amitabh Behar said, "The country's marginalised – Dalits, Adivasis, Muslims, Women and informal sector workers are continuing to suffer in a system which ensures the survival of the richest.

"The poor are paying disproportionately higher taxes, spending more on essential items and services when compared to the rich. The time has come to tax the rich and ensure they pay their fair share." Behar urged the Union finance minister to implement progressive tax measures such as wealth tax and inheritance tax, which he said have been historically proven to be effective in tackling inequality.

'Budget measures needed'

Citing a nationwide survey by Fight Inequality Alliance India (FIA India) in 2021, Oxfam said it found that more than 80 per cent of people in India support tax on the rich and corporations who earned record profits during the Covid-19 pandemic.

"More than 90 per cent participants demanded budget measures to combat inequality such as universal social security, right to health and expansion of budget to prevent gender-based violence," it added.

Cartoon courtesy: Sandeep Adhwaryu, Times of India

"It's time we demolish the convenient myth that tax cuts for the richest result in their wealth somehow 'trickling down' to everyone else. Taxing the super-rich is the strategic precondition to reducing inequality and resuscitating democracy.

"We need to do this for innovation. For stronger public services and for happier and healthier societies," said Gabriela Bucher, Executive Director of Oxfam International.

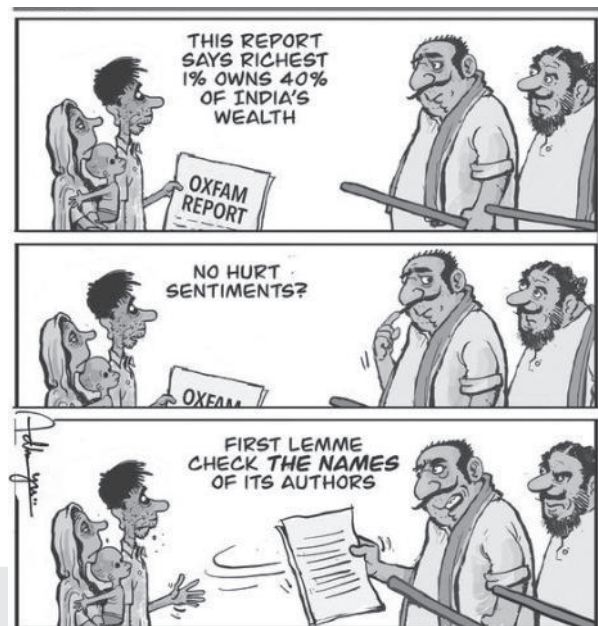
'Raise tax on rich'

Oxfam India urged the Union finance minister to introduce one-off solidarity wealth taxes and windfall taxes to end crisis profiteering. It also demanded a permanent increase in taxes on the richest 1 per cent and especially raise taxes on capital gains, which are subject to lower tax rates than other forms of income.

National Health Policy

Oxfam also called for inheritance, property, and land taxes, as well as net wealth taxes, while enhancing the budgetary allocation of the health sector to 2.5 per cent of GDP by 2025, as envisaged in the National Health Policy. Oxfam said it also wants public health systems to be strengthened and budgetary allocation for education to be enhanced to the global benchmark of 6 per cent of GDP.

"Ensure workers in formal and informal sector are paid basic minimum wages. The minimum wages should be at par with living wages which is essential for living a life with dignity," it added.



Netaji proclaiming provisional Govt of Free India on 21st Oct 1943 at Singapore



Subhas Chandra Bose beyond the selective imagination

Gandhi's Charkha on the flag and Tipu Sultan's emblem "springing tiger" on the shoulder pieces of the uniform of INA soldiers reflect Bose's political understanding. Subhas organised a ceremonial parade to convey his message of Indian National Army's "Chalo Delhi" and chose the tomb of Bahadur Shah Zafar as the venue. Let the people thronging at India Gate to see the statue of Subhas in military uniform remember him not only for his widely recognised armed struggle, but also for his vision of a united India with secular ethos.

Gargi Chakravartty,
Former Associate Professor of History, Maitreyi College, Delhi University

(Courtesy: Indian Express 23/1/2023}

While remembering Subhas Chandra Bose on his birth anniversary on January 23, it is imperative to go beyond the selective narrative of his life and contribution as is being offered by the ruling dispensation. The bold spirit of Subhas, his mission to overthrow the British, his broadcast addresses through Azad Hind Radio, his slogan of "March to Delhi" are known to us from our childhood. We grew up with his marching song - Kadam Kadam Badhae Jaa, Khushi ke Geet Gaaye jaa... - when we were in school in the fifties and sixties of the last century. The story of his escape from India to Europe via Kabul and then to South East Asia is also widely known.

But what remains unknown is his vision of a united India with a secular ethos till the end of his life. Secularism in a multi-religious country like India does not mean absence of religion but state neutrality to religion, and that means acceptance and space for all religious groups. As a student of philosophy, Subhas studied various religious

doctrines and like M K Gandhi, he imbibed inspiration from the essence of all. While narrating his journey in search of spiritualism in an article titled, "My Faith (Philosophical)", he conclusively felt that "the essential nature of reality is LOVE. LOVE is the essence of the Universe and is the essential principle in human life." Most importantly, he kept his religious faith within his private domain, never publicised or used for mass mobilisation.

As early as in 1928, he spoke on the idea of "cultural rapprochement" with all religious communities. In an address at Poona, he said, "Fanaticism is the greatest thorn in the path of cultural intimacy, and there is no better remedy for fanaticism than secular and scientific education." There are many lesser known anecdotes in his life which show how he implemented his idea in practice. As the Chief Executive Officer of Calcutta Corporation in 1924, Subhas appointed 25 Muslims out of 33 posts for which he was publically criticised

by the right-wing Hindus of that period. He, however, defended his position by asserting that Hindus had been enjoying “a sort of monopoly” so far. This action was appreciated by Gandhi as a “credible performance.” On this issue, his idea was very similar to that of Gandhi. His Presidential Address at Haripura Congress session in 1938 and many of his speeches stressed on the need to improve the relationship between Hindus and Muslims.

His rift with Gandhi and Jawaharlal Nehru in late thirties is widely known. It was the fallout of a long-drawn ideological tussle between the right and left wing within the Congress. It created a political situation of no return for Subhas. His re-election as President in Tripuri in 1939 actually tarnished his relationship with both Gandhi and Nehru. At that juncture, Gandhi under the pressure of the right-wing stalwarts opposed the candidature of Subhas, even ignoring Rabindranath Tagore’s request. Subhas was also shocked at the neutral position taken by Nehru, who was with the leftists and ideologically closer to him. On March 28, 1939, Subhas wrote a long letter to Nehru expressing his anguish over his unexpected silence at a time when right-wingers like Sardar Patel were vocally up in arms against Subhas. He wrote, “Was there nothing wrong in Sardar Patel making full use of the name and authority of Mahatma Gandhi for electioneering purposes? Was there nothing wrong in Sardar Patel stating that my re-election would be harmful to the country’s cause?” Nehru being apprehensive about an imminent split within the Congress at a critical time of the country remained non-committal.

Subhas got disillusioned and on June 22, 1939 formed a leftist outfit, Forward Bloc, to consolidate all the Left groups. In his discourse to justify its formation, he explained the meaning and significance of leftism and also talked about the reconstruction of free India on a socialist structure.



What made him take the path of an armed struggle with the help of foreign powers? His disillusionment and the loss of faith in Gandhian non-violent struggle, and the sluggish and casual attitude of the national leaders was a definite reason — but one totally overlooked so far is the failure to convince both Mohammad Ali Jinnah, President of the Muslim League and V D Savarkar, President of Hindu Mahasabha, to form a united front to bargain with the British. His suggestion to Jinnah in a couple of interviews for a united struggle proved meaningless. Jinnah did not give any importance to Subhas’s proposal that “in the event of such a united struggle taking place, Mr. Jinnah would be the first Prime Minister of Free India.” Similarly Subhas was disappointed with Savarkar. He wrote in his book, *The Indian Struggle*: “Mr Savarkar seemed to be oblivious of the international situation as [he] was only thinking how Hindus could secure military training by entering Britain’s Army in India.” On the basis of these interviews, Subhas concluded that “nothing could be expected from either the Muslim League or the Hindu Mahasabha.”

Finally, Subhas found the international war crisis an opportunity to overthrow the British. He was convinced that Indian independence would not come as “a gift from a future Labour government of Britain”. He chalked out a plan to escape from India to launch an armed struggle with the help of a foreign power to overthrow the British. It was on the night of January 16, 1941 that he finally escaped to Europe via Kabul taking everybody by surprise.

The tale of Azad Hind Fauj — recruiting soldiers, men and women from all religious and linguistic communities — is an inspiring story of a courageous man with one single mission: To attain his country’s freedom. The complexities of the global war brought him closer to the axis powers. The entry of Japan into the war in alliance with Germany and Italy, and the subsequent fall of Singapore and the surrender of the British to the Japanese on February 15, 1942 made

Attempts are still made to highlight the acrimonious relationship of Subhas with the Congress. Unfortunately, he was not alive to see Nehru and Bhulabhai Desai defend the three INA War veterans, one each from Hindu, Sikh and Muslim communities, Col. Prem K. Sahgal, Col. Gurbax Singh Dhillon and Maj. Gen. Shahnawaz, in the famous 1946 Red Fort trials, with the slogan of “Lal quilese aayi aawaaz-Sahgal Dhillon Shanawaz” reverberating throughout India, as an integral part of our freedom movement.

Subhas very optimistic about his plan. On February 19, 1942, he made his first public broadcast to India through his Azad Hind Radio. Thereafter, the Indian public keenly followed whereabouts of Subhas's routes and plan of Delhi Chalo with great eagerness.

His hazardous journey in a submarine vessel from Germany to Asia in early 1943 along with his close friend Abid Hasan is a fascinating story. On reaching Asia, he shaped his army. During this period, Jai Hind was coined by Subhas and has remained a national



greeting since. Gandhi's Charkha on the flag and Tipu Sultan's emblem "springing tiger" on the shoulder pieces of the uniform of INA soldiers reflect his political understanding. Subhas organised a ceremonial parade to convey his message of Indian National Army's "March to Delhi" and chose the tomb of Bahadur Shah

Zafar as the venue. In his speech, he expressed his reverence for Bahadur Shah Zafar, "under whose flag fought Indians from all provinces, Indians professing different religious faiths." During his INA period, he not only introduced inter-dining and cultural intimacy among the soldiers but also delivered lectures on "Unity of India, Past and Present," in training camps to infuse the spirit of solidarity and unity.

His ideological position of taking the help of the axis powers or Nazi groups was not approved by most leftist Congressmen or by the Communists, who considered German and Japanese fascism more dangerous than British imperialism. The danger of Japanese fascism looming large on the eastern border of India, particularly after Subhas's announcement of the path of invasion via Chittagong filled many with worry. In fact, despite warnings from his old friend, the Burmese freedom fighter Bo-Aung San, about the brutal and horrific nature of the Japanese government, Subhas was not willing to change his position and considered the Japanese to be friends of India.

In 1938 as Congress President, Subash Chandra Bose set up a National Planning Commission, the precursor of National Planning Commission of independent India, which the regime which declared his birthday as Parakram Diwas' has unceremoniously abolished.

In spite of having a different ideological position, Subhas had great admiration for the Congress leaders, particularly Gandhi. He named his army regiments as Gandhi brigade, Azad brigade and Nehru brigade. He sought blessings from Gandhi and was the first one to address him as "Father of the Nation" through his address over Rangoon radio on July 6, 1944.

The war came to an end with the fall of Berlin and defeat of Hitler on May 9, 1945. The sudden news of the setback of the Japanese compelled Subhas to retreat. The news of his death in a plane crash shocked the world and was indeed a huge loss for Indians.

Attempts are still made to highlight the acrimonious relationship of Subhas with the Congress. Unfortunately, he was not alive to see Nehru and Bhulabhai Desai defend the three INA War veterans, one each from Hindu, Sikh and Muslim communities in the 1946 trials. He had ideological differences with Gandhi and Nehru but his differences with the right-wingers within the country and leaders of the religious parties were much more serious. In his article, titled "Free India and Its Problems", he wrote: "There is no doubt [that there are] pro-British parties among both Mohammedans and Hindus which are organised as religious parties. But they should not be regarded as representing people." In the same article, Subhas spoke of his vision for Free India with "no state religion" and how it will "guarantee complete religious and cultural freedom for individuals and groups...."

His message to Indians on 15 August, 1945 reflects his indomitable spirit. He considered the retreat as a "temporary failure" and remained optimistic. Gandhi felt reassured when he came to know that in one of his last messages, Subhas asked the INA veterans on their return to work for national unity in a non-violent manner under the direction of

Continued on page 40





ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION

26th GENERAL CONFERENCE

8th - 11th JANUARY, 2023



26th GENERAL CONFERENCE OF AIIEA A RESOUNDING SUCCESS

Trinath Dora

Kolkata, the metropolitan city in the eastern part of India, was where the British put their small foot prints first setting up a factory in 1651. By obtaining zamindari rights over three villages, later on expanded their empire and able to establish the rule continuing for nearly two centuries. This City of Joy was the host to the 26th General Conference of All India Insurance Employees' Association from 8th-11th January 2023 after 44 years since the last conference, held in 1978. The curtain was dropped on the 11th January with a firm resolution to carry on our campaign still more vigorously against the onslaught of the ultra-neo-liberal policies of the government, protect our industry from the onslaught of privatisation and to build up an unified movement against the imperialist as well as communal agenda of the present ruling class at the centre.

The characteristic differences between this conference and all the earlier conferences held after nationalisation of LIC is that, this conference was held when 3.5% share stood divested, whereas all the earlier ones were held with hundred percent state ownership of LIC. This conference created yet another history with a never before participation of such a huge numbers of women comrades, the total number being 329, both the delegates and observers combined apart from the local participation. This conference also saw the presence of a sizeable

number of particularly young comrades, recruited in the year 2020.

There were tremendous obstacles created by vested interests against successful conduct of this Conference. The Venue of the Conference was cancelled by the government authorities on the plea of a Financial Committee Meeting of G20 just 15 days before the conference. Such a decision redoubled the conviction of the hosts and with the help of the Jyoti Basu Research Trust, on the land of the Trust full of weeds and shrubs, a temporary meeting hall, office rooms, dining hall, wash rooms were constructed within 10 days working round the clock. It was an unbelievable achievement that displayed the capability of the organisation. The 26th conference of AIIEA created history in every aspect. The deliberations set standards of new heights, reflecting astounding unanimity and decisions emerging thereafter, renewed confidence with conviction among all the participants. At the end of the day all the comrades returned rejuvenated, with a clear-cut directional objectives of AIIEA to be carried on till the next conference due three years hence.

AN IMPRESSIVE PROCESSION

Preceding the inaugural session the procession led by a group of woman with green attire and traditional drummers displayed truly the colourful and vibrant India. Forefront in the rally were 26 women comrades in uniform holding high up the red flags of AIIEA followed by around 3000 comrades assembled from and around vast stretches of India. Comrades from various divisional units covering themselves with different message-written-dresses made the rally all the more lively and attractive. People's issue centric sloganeering by

Meeting Venue





comrades in a disciplined manner reverberated the atmosphere and many of them rendered in languages spoken across the country, truly signified the unshakeable unity of our country. The mammoth rally covering nearly 3 kms and the slogans both received wide appreciations from the people who observed such a colourful procession, unseen before in that part of this city. Starting from New Town the procession culminated at the Jyoti Basu Research Centre, venue of the conference, for the ceremonial hoisting of the red flag by the President Com V Ramesh. The rich revolutionary heritage and legacy of the freedom struggle that the city carries added another dimension invigorating the patriotic feelings and the fluttering of the huge flag of AIIEA high up in the mast was greeted with thundering slogans.

INAUGURAL SESSION

The inaugural session began with Com V.Ramesh in the chair. The dais, aptly named in the memory of Com. Saibal Choudhury, was filled with a host of leaders from across a number of fraternal organisations besides leaders of AIIEA, both past and present and representatives of CITU, BEFI, LIC Class-I Federation, NFIWFI, AILICEF and Agent's organisation. Following a brief presentation of the objective of our conference by the President, the Chairperson of the

Reception Committee, Prof. Dr. Ratan Khasnabis, retired Professor, Calcutta University, welcomed the gathering with his written address.

Com. T.M.Thomas Isaac, former Finance Minister, in the LDF govt in Kerala, while inaugurating the conference saluted AIIEA for not only relentlessly advancing but spearheading the struggle against privatisation. In the face of disinvestment of 3.5% of shares of LIC, he hailed the nearly three long decades of heroic resistance of our association against the vigorous efforts of the successive governments at the centre to privatise LIC. He underlined the fact where three decades earlier when there was near consensus that there was no other alternative, today it is widely being felt just the opposite. He cautioned growing contradictions between nature and society and the metabolic rift between human and nature, leading to a point of crisis of extinction. Social contradictions are also growing because of economic inequality which continues to widen under neo-liberal economy. COVID-19 created an economic collapse. The disaster caused by the pandemic is due to the huge profit motive of the capitalist economy, he lamented. The US military thrives in creating insecurity across the world and the on-going Russia-Ukraine war is nothing

Prof. Ratan Khasnabis



to all the guests, he was lavish on praise for the comrades of host unit, who defying all odds transformed a seemingly herculean task of making all sorts of arrangements within less than a fortnight after the original venue was denied by the State administration. Our struggle for independence may have been ended but we are yet to achieve freedom in our lives, he emphasised. He thanked Com. Thomas Isaac for such an academic and erudite submission and he felt hopeful that, following deliberations, finally contours of our struggle will emerge.

DELEGATE SESSION

The delegates session commenced in the afternoon of 8th. A very comprehensive report was presented by the General Secretary, on behalf of the working committee. The 88 page report succinctly analysed every aspect of humanity and the problems faced across the globe including our own country. The chapter on industry dealt with the dangers looming ahead of insurance industry with a particular reference to Life Insurance Corporation of India, which is no more a 100% subsidiary of Govt of India. In the organisation chapter, very clearly yet very briefly, the General Secretary mentioned the glorious legacy of AIIEA since its inception and some of the recent activities and achievements. Finally and most importantly the report was open for discussion with laying down of the important task for our organisation in the chapter "Tasks Ahead."

Com. B.S.Ravi placed the audited statements of the accounts of AIIEA, Insurance Worker and Standing Committee (GI) for the years 2021 and 2022.

Initiating discussion on the report, Com TVSN Ravindranath, General Secretary, SCZIEF cautioned the house about how the conference is being held in a most difficult situation. Despite political obstructions the conference is being held in a very successful

but a proxy war by the US. He narrated how the US is following a whole set of policies to isolate China. Within our country Modi is befooling the masses by saying that the recession is not going to impact India anyway. What is required absolutely is to create demand for growth of economy. It has become practice by the ruling class to offer certain sops before every election. He appealed to take effective measures to strengthen and protect the public sector. He informed the house the efforts of the people's commission for public services. He concluded with the information of how massive campaign across the state of Kerala has been launched to protect LIC in the form of "Kerala for LIC".

Others who spoke on the occasion included Com. Debasish Basu Choudhury, General Secretary BEFI, Com. Vivek Singh, Secretary General NFIWFI, Com. Rajesh Kumar, General Secretary AILICEF, Com. Jayanta Guha, Joint Secretary, Federation of LIC CI-I Officers' Association and leaders from 12th July Committee and West Bengal state CITU.

While proposing vote of thanks, Com. Shreekant Mishra explained how the conference was arranged confronting an entire hostile State apparatus. Apart from rendering thanks and expressing gratitude

Prof. T.M.Thomas Isaac

Com Kunhikrishnan



Com. Rajesh Kumar



Com.Vivek Singh



Com. Jayanta Guha



Com. Debasish Basu Choudhury





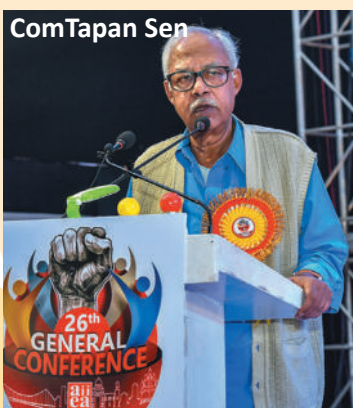
manner. It was a sheer coincidence, he noted, the rally, impressive as it be, was held on the birth day of Com. N.M.Sundaram, another legendary leader of AIIEA. The entire globe is now entangled in an unprecedented class war. The pandemic exposed the weakness of capitalism. The fact that a billionaire was born in every 26 hours during the health crisis, clearly exposes the very extent of exploitation, leading to monumental inequalities. He was very much apprehensive of the possibilities of the entire world plunging into another great recession during 2023. The democracy in our country virtually being reduced to an electoral autocracy, is at crossroads today, he lamented. Dissent in any form being trampled upon, the majoritarian democracy has already spread over almost the entire nation. Inside our industry, the biggest fraud in our country has been committed in the name of IPO. Alongside, he also drew attention towards the technological offensive in coming days and changing nature of business orientation, for which we must be vigilant enough.

68 comrades participated in the debate which was very illuminating as well as encouraging. Notable among the participants was a short speech by the young comrade of 2020 batch Com. Phanikiran, a delegate from ICEU Bangalore-I. He profusely thanked AIIEA for its continuous efforts for recruitment due to which around 6000 unemployed could secure their job in LIC. He assured the house that younger comrades will shoulder whatever responsibilities entrusted to them for strengthening the organisation. All the deliberations were very rich

and analytical from the perspective of the report placed before the house. Speaker after speaker very rightly analysed the sources of authoritarian and divisive politics of the government and the disastrous impact it has on the public sector as whole and the lives and livelihoods of the working population. What emerged from the discussions was absolute unanimity in forging broad-based unity across the entire working class and various other democratic forces.

COM TAPAN SEN SPEAKS

Intervening in the discussion Com. Tapan Sen, General Secretary, CITU explained how AIIEA and CITU are inseparable and are complimentary to each other. Struggle of both the associations are one and same. He spoke how the democratic flavour and structure of our country is in danger today. There is growing offensive on the basic character of pluralism. Sectoral movements have limitations and only the joint and broader movements have the real capacity to shake the ruling class. Referring to our conference, he emphasized over the hostile situation unseen before. Each of the terminologies -Anti-national, anti-worker anti-national-has their own distinct meanings. The present government indulges itself in total destructive exercise led by unreason, camouflaged under reason. To resist onslaughts on our society, the economy and the democracy we have to carry our struggle comprehensively. He congratulated AIIEA for displaying exemplary maturity in its consistent approach of resistance to the neo-liberal sabotaging of Indian economy. He expressed satisfaction over the endeavour of AIIEA in raising consciousness of members and constantly exposing the crisis of capitalism which is inherent and systematic across the globe. The real motive behind the FDI is to repatriate the surplus generated in our own country. Private participation in Insurance sector will not serve the purpose of increasing insurance penetration; rather it depends on the disposable incomes of the Indian populace. Application of technology creates the dangers of contractualisation



Com Tapan Sen



and temporisation of workforce, which gives rise to serious restructuring in employment segment in every sector. Hence for the sake of our own job security it becomes imperative to organise the workers in private insurance companies. The strong unity of the working class will definitely prove counter offensive to the employer, he emphasised. Our movement should be “decisive” rather than “persuasive”. “If I will not allow to do, they cannot do” must be the ingrained consciousness. He saluted the continued resistance of the RINL, Vishakhapatnam workers against the privatisation policies of the government, which again proves the strength of the working class.

INTERVENTIONS BY SENIOR LEADERS

Com. K.Venu Gopal, former General Secretary of AIIEA during his speech spoke of how AIIEA through years of struggles has raised the comfort levels of our employees and we have to come out of that comfort zone to realise the seriousness of the situation. The bridge between our comfort and the situation around us has to be narrowed down. Liberalisation process, he reminded, facilitates transfer of public assets or resources for private capital. He questioned for what reason the huge amount of unpaid loan availed by the Indian corporate is being written off. He expressed satisfaction over the fact that even after two decades of the opening of the insurance business, LIC is still the trustworthy insurer among the Indians.

Com. Amanulla Khan, former President of AIIEA, in his usual best, started his speech describing Kolkata as a city whose air is filled with the fragrance of Tagore’s sangeet and Nazrul Islam’s geet. In our country today all the democratic institutions are collapsing, space for democracy is being squeezed and that of struggle restricted. There will be no end to exploitation of man by man, until caste is eradicated from the society. Then only we can ensure winning class struggles. “The report emphatically asserts the global economic development is unsustainable”-are the exact words with which he summarised the entire report. And the reason he accounted for is that, the development is in conflict with nature. With the growing disappearance of forests, conflicts between man and animal are growing in tandem. With global temperatures rising all the major coastal belts around the world will be submerged, he apprehended. Today the world has become more unequal than it was 200 years back and this leads to social tensions such as immigrations. Instead of focussing our struggle against capitalism, the root cause

of widening inequality, struggle is being diverted against immigrations, the outcome of social tensions. Elections have lost relevance today. Role of judiciary is irrelevant when it says that economic decisions are best left to the executive. Under the situation our struggle against privatisation of LIC will be more difficult. Religion has become a powerful weapon in the hands of the ruling class, who instead of accepting the diversity of Indian society are attempting to homogenise the nation. Again, instead of fighting against divisiveness, provocative fighting continues against religious conversions. He spoke of how our industry has garnered immense trust all these years which is the reason behind LIC still leading the market share, despite for over two decades of competition. We must analyse the composition of business profile. Whereas the average ticket size of private insurers is about Rs. 1 lakh 40 thousand, the same in case of LIC is around Rs. 26 thousand. LIC policies are considered as wholesome social security. Today old pension scheme has become a national issue. Fuelling fear for an economic disaster if old pension scheme restored, the raucous media is completely silent over the doles meted out to the capitalists through waiver of bank loans to the tune of lakhs of crores. Recruitment is absolutely necessary to protect our jobs. All the gains we have achieved with so many struggles will become temporary, unless we change the politics. So we have to play politics based on our ideas, perspective and vision. This will help in creating a just, fair and equal society. Our politics is holy, sacred and fair. The task we have set for ourselves is not easy, because ours is a long drawn struggle and we have to march forward, he concluded.

SUMMING UP BY THE GENERAL SECRETARY

Replying to the debate **Com. Shreekant Mishra**, General Secretary, expressed satisfaction over the discussions to be quite illuminating. Discussions on the report were like a mini-India expressing unanimity on the contents of the report. He praised lavishly on the comrades of Eastern Zone living up to its formidable reputation in organising the conference in a brilliant manner, even facing a hostile political situation of the state government. Today, we are living probably in the most difficult times in our living memory. Drawing parallels to a movie-A train to Busan, he reminded how the COVID-19 induced pandemic situation was utilised as the most opportune movement by the Modi government. The nation was to witness passage of a number of bills within minutes or hours which otherwise would

have taken years together for passage in Parliament. What emerged from these hasty decisions during the pandemic, turned to be apocalyptic events, exactly shown in the above movie. The majority of the employed, salaried or otherwise faced massive financial hardships. Though LIC management had introduced man power audit way back in 2016, much which is discussed about, there was no instance of any threat to job. But, he cautioned, the threat will be there in absence of any recruitment towards which we have to direct our struggle. There is going to be extensive use of technology based on Artificial Intelligence, Machine Language and Data Analytics. If LIC adopts cloud form of storage many a job may become redundant. Before closing he appealed everybody to rise up to the occasion of protecting not only public sector institutions but public places, public parks, public stadiums and all such publicly owned places and institutions as well which are being handed over to private players in the name of asset monetisation.

The conference unanimously adopted the report placed by the General Secretary, on behalf of the working committee along with the audited accounts of both Life and General sectors, besides that of Insurance Worker.

The conference unanimously adopted 24 resolutions on wide ranging issues of national importance.

Decisions of the Conference:

The Conference unanimously decided on the policy of the organisation for the next three years and in the immediate present, it decided on the following programmes of action:

1. **Two Hour Walk Out Strike** during the Budget Session of Parliament on the demand of immediate notification of Payment of Family Pension at a uniform rate of 30 per cent and increasing Management's contribution to the DCPS (NPS) from the existing 10 per cent to 14 per cent. The AIIEA would request the constituents of the Joint Front to make it a common struggle and the date of the strike action will be finalized in consultation with them. Units all over the country should hold lunch hour demonstrations on the day the AIIPA organises Dharna in Jantar Mantar, New Delhi demanding immediate notification of improvements in family pension.
2. Celebration of "**Life Insurance Nationalisation**

Day" on 19th January and "**General Insurance Nationalisation Day" on 13th May** to commemorate the nationalisation of life and general insurance businesses and more particularly to reiterate our commitment to strengthen LIC in the public sector and strengthen PSGI companies by demanding **Merger of the PSGI Companies**. Units are requested to devise programmes like human chain, meetings, seminars, conventions, pamphlet distribution, press conference etc. according to their convenience.

3. Immediate Campaign on the demand of **Recruitment in Class III & IV cadres** in LIC and PSGI companies. Our struggle on this demand should be aligned with the growing struggles of the youth and students on the issue of rising **unemployment, fixed tenure employment and casualization and contractorisation of jobs**. Naturally, we should take the lead in organizing Seminars and Conventions on this issue.
4. Separate Seminars and Conventions are to be organised all over the country on the issues of Privatisation/ Disinvestment of PSUs, the Syncretic/Pluralistic Culture of India and Price Rise and consequent immiseration of the people.
5. To Consolidate the Organisational Unity by sharpening the Ideological Understanding of the members. Units all over the country, both in Life and General Sector, should organise **trade union classes** to impart ideological training to the cadres. The Conference gave a call to identify young cadres and prepare them for future leadership roles. In this context, special emphasis was given to promoting "**Insurance Worker Readers' Forum**" for creating awareness on important issues of the time.
6. To join the larger struggles of the Indian people to defend the Constitution, fight the growing threat of communalism and fight against the curtailment of fundamental rights and civil liberties.

Insurance Worker:

The Conference appreciated the huge contribution of Insurance Worker in providing intellectual inputs to our movement and also in sharpening the ideological understanding of our cadres. The Conference unanimously decided on the continuation of Com. Amanulla Khan and Com. N.K. Vedaraj as Editor and Publisher respectively. It was also decided that Com.

R. Padmanabha will continue to be the Manager of Insurance Worker and the Journal will continue to be published from Bangalore.

Colourful cultural programme

The audience were entertained to a colourful cultural programme. The syncretic culture of India was depicted through various performances of the artists who rendered scintillating performances in different languages. The unity in diversity message was clearly delivered through enactment of songs like Bharat Mata and the immortal we shall overcome. All the delegates and observers were enthralled to the captivating performances often clapping with tandem with the music. The cultural programme befittingly spread the ideology and vision of our organisation-AIIEA .

Donations for Jyoti Basu Research Centre

Responding to the call of donating for development of the Jyoti Basu Research centre on the very ground where our conference was being



FELICITATION OF A LIVING LEGEND

The moment Com. V.Ramesh announced the presence of “101 year-old baby”, the entire hall was thrilled to welcome Com Chandrasekhar Bose, the great patriarch of the AIIEA family. Accompanied by his son and daughter-in-law, he was helped walking to the dais by host of comrades. In his brief address he expressed happiness over participation of sizeable number of women comrades. He recollected how during the conference held in 1978, Com B T Ranadive while invited, enquired to know if any women participants attending then. Knowing none were there, he was reluctant to address and it was only when some women comrades were made to attend, then only he came to address the conference. He expressed satisfaction and faith over the leaders of younger generation. In spite of his advanced age he showed no sign of weakness rather his agility and

held, donations began to flow from different Zonal units, individual comrade and of course from the AIIEA. The overwhelming response reflected our commitment for our struggle for the Indian working class in particular and the people of the country in general.

In fine, the 26th General Conference was a great success. It was a historic conference for more than one reason. It was participated by around 1600 delegates and observers. It had the largest participation of women and young. The level of discussions showed the maturity of understanding the political, social and economic developments. The organisation of the conference in a hostile atmosphere reflected the determination and confidence of our cadres. The decisions taken to fight not only for the present but also the future generations will motivate the cadres to take the organisation to still greater heights.

Long Live the 26th General Conference of AIIEA. Red Salute to the cadres of Kolkata Divisions, EZIEA and EZGIEA.

(Writer is Joint Secretary, AIIEA)

alertness surprised everybody. The presence of Com. Chandra Sekhar Bose, enthused and inspired the delegates and observers. Coms V.Ramesh, Shreekant Mishra, Amanulla Khan, K.Venu Gopal and Tapan Sen spoke about the contribution made by Com Bose to the insurance employees and working class movement. They expressed gratitude for his tireless work and requested him to continue to guide the movement.

Com. Bose was felicitated by the zonal units and literally there was quite a jostling to be photographed as close as possible near him.

A warm reception was accorded to Com. Neelima Moitra, former President of All India Federation of Anganwadi Workers and Helpers and wife of another veteran leader of AIIEA, Com. Sunil Moitra



The conference unanimously elected the following comrades as Office-bearers for the ensuing term.

PRESIDENT:



COM.V.RAMESH

GENERAL SECRETARY



COM.SHREEKANT MISHRA

TREASURER



COM.B.S.RAVI

ASST. TREASURER



COM.K.S.RAJASEKHAR

VICE PRESIDENTS



COM.B. SANYAL
CZIEA



COM.PRADIP KUMAR
MUKHERJEE -ECZIEA



COM.DHRUBAJYOTI
GANGULY- EZIEA



COM.SANJEEV KUMAR
SHARMA-NCZIEF



COM.R.C. SHARMA
NZIEA



COM.P. SATISH
SCZIEF



COM.P.P. KRISHNAN
SZIEF



COM.HARSHAD POPAT
WZIEA



COM.G. ANAND
GI

JOINT SECRETARIES



COM.D.R. MAHAPATRA
CZIEA



COM.TRINATH DORA
ECZIEA



COM.AMITAVA GHOSH
EZIEA



COM.RAJIV NIGAM
NCZIEF



COM.NAVEEN CHAND
NZIEA



COM.T.V.N.S. RAVINDRANATH
SCZIEF



COM.M. GIRIJA
SZIEF



COM.H.I. BHATT
WZIEA



COM.SANJAYJHA
GI

Expression of Gratitude:

The Conference recorded its gratitude to Comrades A.K. Bhatnagar, K.V.V.S.N. Raju, A.G. Dhokpande and Jayanta Mukherjee, who demitted the offices, for their immense contribution to the development and growth of the organisation.





विश्व कप फुटबाल और डाईवर्सिटी

रामजी तिवारी

खेलों कि दुनिया में लोकप्रियता और श्रेष्ठता का हम जो भी मानदंड बनाएं, निर्विवाद रूप से उसके शीर्ष पर फुटबाल ही आयेगा. दुनिया के प्रत्येक देश में यह खेल न सिर्फ खेला जाता है, वरन आम जनता के मध्य इसे प्यार भी किया जाता है. एशिया में अरब देशों से लेकर पूर्व सोवियत गणराज्यों तक और फिर भारतीय उपमहाद्वीप से होते हुए कोरिया और जापान तक इसका विस्तार देखा जा सकता है. आस्ट्रेलिया महाद्वीप में तैराकी, क्रिकेट, रग्बी और हाकी के साथ फुटबाल के लिए भी जबरदस्त पैशन पाया जाता है. यूरोप में फुटबाल की लोकप्रियता का आलम सर्वविदित है. उस महाद्वीप में लगभग सभी देशों की टीमों फुटबाल की दुनिया की बादशाह समझी जाती हैं. कई बार तो विश्व कप फुटबाल को हम लोग आल-यूरोपीय चैम्पियनशिप भी समझने लगते हैं.

पिछले दो तीन दशकों से अफ्रीकी फुटबाल भी दुनिया भर में अपना जलवा बिखेर रहा है. इस महाद्वीप के स्टार खिलाड़ियों का जादू उन नस्लवादी श्वेत देशों में भी सिर चढ़कर बोलता है, जिन्होंने अफ्रीकी जनता को हमेशा हिकारत से देखा. वहीं दक्षिणी अमेरिकी महाद्वीप में फुटबाल का खेल समाज की नसों में दौड़ता है. इस खेल में यदि यूरोप को कहीं से वास्तविक चुनौती मिलती दिखाई देती है, तो वह दक्षिणी अमेरिकी महाद्वीप ही है. ब्राजील में इसकी लोकप्रियता का आलम यह है कि मजाक में लोगबाग यह कहते हुए मिल जाते हैं कि यदि कोई ब्राजीलियन व्यक्ति दुनिया के किसी हिस्से में भूल जाए और वह अपने देश की जगह पर फुटबाल का नाम भी लेने लगे तो लोगबाग

उसे ब्राजील में ही पहुंचाएंगे. उत्तरी अमेरिकी महाद्वीप में भी छोटे से बड़े, प्रत्येक देश में इस खेल की लोकप्रियता और पहुंच सर्वत्र देखी जा सकती है.

इस खेल का जादू कुछ ऐसा है कि गत दिनों जब विश्वकप फुटबाल का टूर्नामेंट चल रहा था तो उसमें शामिल 32 देशों में ही नहीं, वरन दुनिया के अन्य सैकड़ों देशों में भी इसके प्रत्येक मैच पर बहस हो रही थी. लगभग हर देश ने अपने दर्शकों के लिए इसके टेलीविजन अधिकार खरीदे थे और दुनिया भर के तमाम शहरों में होटलों के बाहर बड़ी-बड़ी स्क्रीनों पर इसे लाइव दिखाया जा रहा था. जैसे-जैसे टूर्नामेंट अपने उरूज पर चढ़ता गया, वैसे-वैसे दुनिया भर में रोमांच और उत्तेजना भी बढ़ती गयी. टूर्नामेंट जब फाइनल मैच तक पहुंचा, तब हर किसी की जुबान पर लिओनेल मेसी और एमबापे का नाम चढ़ गया था. रोमांचकारी फाइनल में अर्जेंटीना विजयी रहा और ब्यूनस-आयर्स के साथ-साथ भारत के गाँवों, कस्बों, शहरों और महानगरों में भी पटाखे छूटे. कहना न होगा कि दुनिया भर में भी. ऐसा लग रहा था कि इस टूर्नामेंट में सिर्फ 32 टीमों नहीं, वरन पूरी दुनिया खेल रही थी.

सुखद यह कि इस खेल ने दुनिया भर में सिर्फ लोकप्रियता और रोमांच का मानक ही नहीं स्थापित किया है, वरन डाईवर्सिटी पर चल रही बहस को भी नया आयाम दिया है. विभिन्न देशों से खेलने वाले खिलाड़ियों पर जब हम नजर दौड़ाते हैं तो पता चलता है कि कई देशों की टीमों में विदेशी मूल के खिलाड़ियों की भरमार रही है. खासकर यूरोपीय देशों

It is heartening to note that football, apart from setting a standard of popularity and thrill, has also given a new dimension to the narratives on diversity. If we observe the players playing for different national teams, we see that those teams are full of players of foreign origin, especially in the teams of European countries. The football World Cup has definitely taught a lesson on diversity to India and the world and to the racists.

की टीमों में यह नजारा बहुत ही साफ़ तौर पर दिखाई देता है। दुनिया ने देखा कि फाइनल मैच में अर्जेन्टीना के खिलाफ फ्रांस की तरफ से अश्वेत खिलाड़ियों की भारी उपस्थिति थी। जिस फ्रांस को दुनिया भर में श्वेत वर्चस्ववादी माना जाता है, उसकी टीम के अधिकांश खिलाड़ी अश्वेत हो सकते हैं, यह सबके लिए आश्चर्यजनक था। थोड़ा और गहराई से देखने पर पता चला कि फाइनल मैच में उतरने वाली फ्रांस की टीम में सिर्फ एक खिलाड़ी ही फ्रांसीसी मूल का था।

फाइनल मैच में हैटट्रिक लगाने वाले फ्रांस के सबसे बड़े स्ट्राइकर खिलाड़ी एमबापे खुद अफ्रीकी मूल से आते हैं। इसके अलावा अलावा उस टीम में देम्बेले, टूचेमेनी, कोलो मुवानी, कुंडे, थुम, एक्सेल दियासी और कोनाते जैसे दिग्गज अश्वेत खिलाड़ियों की उपस्थिति देखी जा सकती है। शायद यही देखकर यूरोप के एक अखबार ने सुर्खी लगाई कि यह फ्रांस की टीम नहीं, वरन अफ्रीकी महाद्वीप की कोई टीम है। फ्रांस के अलावा और भी कई देशों के टीमों की बनावट उन देशों की वास्तविक छवि से काफी अलग दिखाई देती है। मसलन इंग्लैण्ड और अमेरिका की टीमों को देखिये। जिन देशों को हम दुनिया भर में उनके नस्लवाद के कारण जानते हैं, उन देशों में कई अश्वेत खिलाड़ी खेलते हुए दिखाई देते हैं। इंग्लैण्ड की टीम में साका, जुडे, रसफोर्ड, ट्रेट, स्टर्लिंग और विल्सन जैसे महत्वपूर्ण खिलाड़ी अफ्रीकी मूल से आते हैं। जबकि अमेरिका की टीम में मैकेन, एडम्स, युनुस मुसाह, हाजी, जोस फरेरा, राबिन्सन, मूर और जानसन जैसे अफ्रीकी और कैरेबियाई मूल के खिलाड़ियों की उपस्थिति देखी जा सकती है।

यूरोप के अन्य देशों में भी आज इस विविधता को लेकर कई पुश्ताने मिथक टूट रहे हैं। कभी एक नस्ल की श्रेष्ठता के आधार पर दुनिया को तबाह करने वाले जर्मनी की टीम में आज रूडीअगर, ओजिल, जोशुआ, बोअतेंग जैसे गैर जर्मन और अश्वेत खिलाड़ी खेलते हैं। पुर्तगाल और इटली की टीम में भी अफ्रीकी मूल के खिलाड़ियों की उपस्थिति देखी जा सकती है। स्विट्जरलैंड में तो बहुत पहले से विदेशी मूल के कई खिलाड़ी खेलते नजर आ रहे हैं। बेल्जियम के स्टार खिलाड़ी लुकाकू को कौन भूल सकता है, जो अश्वेत हैं। पोलैंड, वेल्स, स्वीडन और डेनमार्क जैसे देशों में भी यह विविधता देखी जा सकती है। वर्तमान दौर में यूरोप में कुछ ही ऐसे देश बचे हैं, जिनकी टीमों में विदेशी मूल के खिलाड़ी नहीं खेलते हैं। जैसे कि रूस। अन्यथा अधिकांश यूरोपीय देशों में आजकल इस डाईवर्सिटी की झलक साफ़-साफ़ देखी जा सकती है।

इस विश्व कप में अर्जेन्टीना और फ्रांस के अलावा जिस एक और टीम ने दर्शकों का ध्यान सबसे अधिक खींचा, वह मोरक्को की टीम थी। यह टीम भी विविधता की मिसाल थी। उसमें आजकल लगभग आधे खिलाड़ी मोरक्कन मूल से बाहर के हैं। यदि हम गिनती करें तो विश्वकप के लिए जिन 26 खिलाड़ियों का मोरक्को की टीम में चयन हुआ था, उसमें से 14 खिलाड़ी विदेशी मूलसे आते हैं। इनमें कनाडा मूल के बोउनु, स्पेनिश मूल के मोहम्मदी और हकीमी, डच मूल के मजरावी, अम्रबात, जकारिया और जीईस, और बेल्जियम मूल के बिलाल शामिल हैं। वहीं सऊदी अरब और क्रतर की टीमों में भी ऐसे खिलाड़ियों की झलक देखी जा सकती है, जिनकी ओरिजिन किसी अन्य देश की है। यदि यही

स्थिति जारी रही तो संभव है कि चार वर्ष बाद होने वाले अगले विश्वकप में यह डाईवर्सिटी और भी नुमाया होकर हमारे सामने आयेगी।

अर्थात आज खेलों की दुनिया के सिरमौर फुटबाल में यह विविधता साफ़-साफ़ देखी जा सकती है। खासकर विकसित देशों की टीमों को देखकर यह कहा जा सकता है कि डाईवर्सिटी अब एक महत्वपूर्ण चलन बन गया है। उन देशों का राष्ट्रवाद अब इस बात में बाधा नहीं बनता कि उन्हें रक्त की शुद्धता ही चाहिए। अब उनकी टीम में कोई भी प्रतिभाशाली नागरिक अपना स्थान बना सकता है, भले ही वह विदेशी मूल से ही क्यों न आता हो। और यह संख्या इतनी हो सकती है कि फ्रांस जैसे श्वेत देश की टीम को हम अफ्रीकी टीम जैसा समझने लगे। कुछ इस तरह कि मोरक्को की टीम में आधे से अधिक खिलाड़ी विदेशी मूल से आने लगे।

मगर अफ्रसोस कि डाईवर्सिटी की यह रूपरेखा विकासशील देशों की टीमों में अभी प्रचलित नहीं हुई है। इसके दो कारण हो सकते हैं। अक्वल तो उनका समाज इस तरह से विकसित नहीं हुआ है कि वे अपने यहाँ विदेशी मूल के लोगों को वह समान अधिकार और अवसर दे सकें। उनकी राष्ट्रीयताएँ अभी इसमें बाधक बनी हुई है। और दूसरे यह भी कि प्रतिभावान लोगों का पलायन अधिकतर विकसित देशों में ही होता है। जहाँ का समाज आधुनिक हो और जहाँ पर उनके लिए स्पेस बन सकता हो। कट्टर समाजों के भीतर माइग्रेशन कम होता है। इस बात को खेल और उससे बाहर भी देखा जा सकता है।

दरअसल डाईवर्सिटी एक सनातन मूल्य है, जो हमारी प्रकृति में शामिल है। प्रकृति हमें सिखाती है कि मानव जीवन का अस्तित्व सबको साथ लेकर चलने पर ही निर्भर है। उसे पेड़-पौधे भी चाहिए और नदियाँ-पहाड़ भी। जीव-जंतु भी चाहिए और कीड़े-मकोड़े भी। जंगल भी चाहिए और मैदान भी। समुन्द्र भी चाहिए और रेगिस्तान भी। ठीक इसी तरह हमारे समाज में भी विविधता भरी हुई है। लोग अलग अलग क्षेत्रों से आते हैं, उनकी संस्कृति अलग हो सकती है, उनकी भाषा और शारीरिक बनावट में भिन्नता हो सकती है, लेकिन वे सभी मनुष्यता की कडी से एक साथ जुड़ते हैं। और उनका यह जुड़ाव उस समाज को मजबूती प्रदान करता है। चुकि यह धरती भी अलग-अलग तत्वों से मिलकर बनी है और उन सबका होना उसके लिए जरूरी है, इसलिए हमारे समाज में भी ऐसे लोगों का होना जरूरी है, जो हमसे थोड़ा अलग दिखाई देते हैं। कोई भी समाज तभी समृद्ध होता है जब वह विविधतापूर्ण होता है। जब वह सभी तरह से लोगों को साथ लेकर चलने की कोशिश करता है, तभी उसे सभी के बेहतर गुणों का लाभ मिलता है।

हमारा देश इस मामले में खुशकिस्मत है कि वह प्रत्येक तरह की विविधता का प्रतिनिधित्व करता है। उसे प्रकृति ने भी विविध बनाया है और समाज ने भी। कहना न होगा कि यह विविधता इसका आदर्श वाक्य भी है। तभी तो हमारे देश के आधुनिक निर्माताओं ने संविधान निर्माण के समय इस विविधता को इतना महत्वपूर्ण स्थान दिया। वह हमारे देश के संचालन का आधार बनी। इसलिए आज इस बात को पहचानने की जरूरत है।

विश्वकप फुटबाल ने हमारे देश और दुनिया को इतना तो जरूर सिखाया है।

1940-2022: Football's God Now In Heaven

There are few countries that do not have a football club named after him, or even a player. He was football's first global star, the overarching deity, the diva and don. He not only beautified but also glamourised the game. He was the perfect story, a boy from the street to the pinnacle.



Sandip G (Courtesy: Indian Express 30/12/ 2022)

The world lost Pele, or the King, and with him football died a little too.

His end, at the age of 82, came Thursday at the Albert Einstein Hospital in his hometown in Brazil's Sao Paulo, where he had been admitted since November 29 with complications related to colon cancer that was diagnosed in September 2021. Days before his death, he was pictured alongside his children and grandchildren, his face looking tired and worn-out, the passing of time having taken its toll on his physique and manner. But when he smiled that indelible bright-eyed smile of his, there was still a glow, an ageless, immortal glow that perhaps even death cannot stub out.

It was not Pele that died. It was Edson Arantes do Nascimento, named after the American scientist Thomas Alva Edison by his father Dondinho, a centre-forward like his son but who barely played professional football. And it was how Pele — he always referred to himself in the third person — wanted it to be. He once told Alex Bellos, the co-author of his autobiography, "Pele": "Edson is the person who has the feelings, who has the family, who works hard, and Pele is the idol. Pele doesn't die. Pele will never die. Pele is going to go on forever. But Edson is a normal person who is going to die one day."

The nickname sprung accidentally. Pele's first nickname was "Dicho" — coined by his uncle, and one his mother used to call him until her death —

and "Gasolina" in his early days at Santos. Then a boy in school asked him who his favourite footballer was. He said "Bile", the goalkeeper of a local club. But the boy heard it as "Pile", which soon became Pele. And so it remained, and a meaningless word became the most meaningful in football.

It's a name that is as immortal as it is imperishable, as constant as perhaps the beautiful game he beautified, as universal as the sun and stars. Indeed, in footballing consciousness, he exists as the sun, spreading light and life. Even lifeless numbers assume life in his radiance — a haul of 1,279 goals (or is it 1,284?), 92 hat-tricks, three World Cups, hundreds of medals and trophies. The moments that he etched on the football field with the little ball — a pity that most of Pele-magic exists as grainy reels or as recollections of old-timers or as pure myth — would be unsurpassable for magic and intuition, power and poise, strength and grace, balance and vision, audacity and imagination.

Different players of different eras had a blend of all these gifts, but those had not shone as dazzlingly or enduringly on any pair of feet, or head, or body, as it had on Pele's. It might be that most of today's world may not have watched him play — he last donned the canary yellow in 1971 and quit professional football in 1974 — but he exists in our subconscious as though he is still out there, as though he never ceased.

The goal that shook the footballing consciousness of the world, when a 17-year-old Pele took a long pass on his thigh, hooked it over his head with a gentle touch, turned and smashed the dropping ball past Sweden's goalkeeper in his inaugural World Cup.

Then there were the goals that never were.

Often described as the "greatest goal never scored", he dummied Uruguay goalkeeper Ladislao Mazurkiewicz in a World Cup semi-final, then went behind him, picked the ball and rolled the ball narrowly wide of an empty net, 40 yards away.

There was also the thunderous header into the bottom corner that resulted in England's Gordon Banks pulling off what is often regarded as the greatest save ever. Or the wondrous dribbled-goal against Mexico in 1970, when he left chasers in the wake to embody the beauty and grandeur of Brazilian football, the nut-meg, shuffle of hips, a feint and a step-over.

It was pure dance, a tap of samba. Or as he himself loves to say, "his game was a song". In fact, he wrote songs too, sung, and even published an album, "Pele Ginga", at the turn of the century — a collection of 12 songs distilled from the 500-odd he had written between the time he played football and mastered one martial art after the other. At 20, he was an expert in both judo and karate, to which he credited his suppleness and stealth.

His crowning legacy though was how, through his game, he made masses fall in love with it, in non-internet days, when the television was a preserve of the elites. There were footballing geniuses before him, too: Hungary's Ferenc Puskas, Uruguay José Leandro Andrade, or the Italian-Argentine Luis Menotti. But no one captured the sport as globally as Pele did, from Latin America to the Middle East and South Asia to the Far East and Down Under.

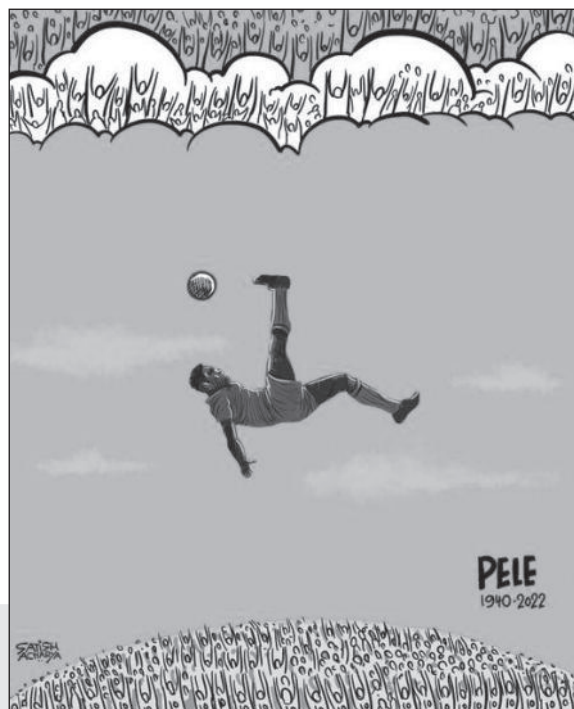
There are few countries that do not have a football club named after him, or even a player. He was football's first global star, the overarching deity, the diva and don. He not only beautified but also glamourised the game. He was the perfect story, a boy from the street to the pinnacle. Even into his 70s, he had a bevy

of advertisement deals, from Nokia and Mastercard to Coca Cola and Viagra.

Of course, there have been challengers for the King's crown. Both Diego Maradona and Leo Messi could stake claim, so would Johan Cruyff and George Best, but each of them should be valued as their own, not in the light and shadow of the other. Pele was once asked if he would thrive in the modern game. He struck a Beethoven comparison. "It's like when people imagine if Beethoven were alive today and wonder if he would still be good. Of course, he would. If he was good then, then with all the electronic aids available now, he'd be a lot better," he said.

Unlike Maradona, Pele remained largely scandal-free in his playing days. He was a flawless, role-model footballer in the Messi mould. But as he grew older, much after he retired, he did not always strum the perfect notes. His close ties with the military dictatorship cracked a bit of his aura; as did allegations that his sports managing firm siphoned money from UNICEF funds; and, his refusal to recognise a daughter born out of wedlock.

But in the end, they would pass as footnotes or arguments to assert that he was after all human. His death today was another slice of proof that he was human. And yet, it was the immortal, invincible Pele that died, not Edson Arantes do Nascimento, or his mother's "Dicho".



Cartoon courtesy:
Satish Acharya,

Comrade Ram Chandra Sharma President NZIEA retires

Com. Ram Chandra Sharma, President of the Northern Zone Insurance Employees Association retired from the services of the Corporation on December 31, 2022, after putting in nearly 39 years of service. On this occasion NZIEA Jaipur Divisional Committee-1 organized a felicitation function at Jaipur to honour Com. RC Sharma for the invaluable services rendered by him to the Organization.

The overwhelming presence of men and women from all walks of life viz. employees, retired colleagues, students, youth, typical rural and middle class urban, educationists, writers & leaders associated with mass organizations etc. depicting their love & affection for Com. RC was the source of inspiration for one and all present in the function.

Com. Shrikant Mishra, General Secretary AIIEA, Com. Anil Kumar Bhatnagar, Vice President AIIEA, Com. Sanjeev Sharma, Vice President AIIEA alongwith other comrades from North Central Zone, Com. RavindraShukla, State President CITU, Secretariat Members of NZIEA, Secretariat Members and activists from almost all the Divisions of Northern Zone, former Vice President AIIEA Com. BS Sharma and Com. DL Tripathi & Joint Secretary AIIPA Com. SatishKhandelwal made this function very special with their gracious presence.

The venue of the function was decorated with pylons, banners and flags. Com Ramchandra Sharma alongwith his wife Smt. Sangeeta Sharma and family members were welcomed enthusiastically amidst heart-warming slogan & garlands on their arrival at the venue

The function was presided over by Com. Ved Kumar, Vice President, NZIEA and anchored by Com. Harish Chandnani, Secretary, Jeevan Prakash Branch Committee of Jaipur Division-I.



After welcoming the guests & participants, Com. Sumit Kumar, Divisional Secretary, Jaipur Divisional Committee-I, gave brief description of the life & works of Com. Ramchandra Sharma in strengthening the Organization, various movements of insurance employees especially in Northern Zone & the working class. He also mentioned about some exquisite points of his personality.

Com. Shrikant Mishra, General Secretary of AIIEA expressed his thanks & gratitude to Com. RC Sharma for theunparallel servicesrendered by him in the upliftment of the organization and expected that he will continue to contribute to the society in the future as well. He also underlined the precious role & sacrifices of his family members especially his wife Mrs.Sangeeta Sharma, his son and daughter in the success of Com. RC Sharma and placed on record his sincere sense of appreciationto the family for their cooperation & support.

Com. Naveen Chand, General Secretary of NZIEA, while underlining the immense contribution of Com. R.C. Sharma in the society at different levels, expressed his sincere gratitude. for the enlightenment and the upliftment of the organization. He said that

the felicitation function organized today is not just to honor Com. Sharma, in fact it is to honourthe organization that has been developed & strengthened by Com. Sharma. Com. Naveen Chand also expressed his gratitude to Mrs. Sangeeta Sharma, his wife; his son, his daughter and other members of the family for their being supportive to him on behalf of the



organization.

Com. Anil Kumar Bhatnagar, Vice President AIIEA also addressed and appreciated the role & contributions of Com. RC Sharma in the organization. Com. Bhatnagar detailed the inherent challenges to the public sector insurance industry and criticized the ruling class for its anti-people policies. He said that the most difficult time is yet to come. He exhorted the comrades to be ready for the challenges ahead and called upon the comrades present in the meeting to adopt the path Com. Sharma has shown to us.

Com. Sanjeev Sharma President NCZIEF highlighted the roles and responsibilities of Com. Sharma that had been carried out in Raipur, Korba, Raigarh and Gwalior way back. He wished him a happy and healthy life ahead. Com. Sanjeev Sharma while concluding his speech said that Com. R C Sharma will continue to work for the society in future too.

The felicitation function was also addressed by Com. Ravindra Shukla, State CITU President; former Vice President of AIIEA & veterans Com. Bhagwan Swaroop Sharma, Com. D L Tripathi and Senior Divisional Manager Jaipur-1, Sh. OP Jilowa. They praised the ideology and functioning of Com RC Sharma and congratulated him and wished him a happy life ahead.

Amidst clapping, the daughter of Com. RC Sharma, Ms. Anjali Dadheech occupied the stage. In her outstanding poetic style, she underlined the multiple aspects of her father's life & his struggles.

Eventually, in the emotionally-field environs, Com

Ram Chandra Sharma thanked his family and dear ones to be ever supporter of him unquestionably. He stressed that it is the support of the family that enabled him to be an active participant in the activities of AIIEA and in the public domain. He heartily thanked everyone for their love, support and assistance provided to him.

This Felicitation Function was graced with the valuable presence of the former Syndicate Member of University Teachers' movement Prof. Rajeev Gupta; Member of CPIM Central Committee and Professor of political science Com. Basudev Sharma; Reserve Bank Employees' Union Leader Com. GN Paree; Secretary (State) CITU Com BS Shekhawat; Rajasthan University Employees Union Leader Com. Laxman Sain and Md. Mustafa; Democratic Youth Federation's progressive writer Com. Sandeep Meel; Rajasthan Civil Society's General Secretary Com. Basant Haryana; Jaipur-1 NZIEA Divisional President Com. MK Gurbani; Joint Secretary, Com. Rajendra Morani; Com. Lokesh Sharma from Jaipur Division-2 Coordination Committee; Com. DK Sharma from Sports Club; Com. DS Negi and Com. Pratap Singh from Class One Officers Association; Former Vice President Class-2 Officers' Association Com. ML Soni and Divisional Secretary Com. NK Gupta; from of Pensioners Association Com. Satish Khandelwal; Patron Com. Komal Chand Jain and many more dignitaries.

The function concluded with vote of thanks by Com. Suresh Danodia, Joint Secretary of the Association.

Meeting with GIPSA at Delhi on KPI initiatives.....

Continued from page 5

Citing the dubious record of the consultants E&Y, AIIEA asserted that it doubts the credibility of the consultants so far as their recommendations to the PSGICs are concerned. They have no idea of workings and objectives of the Public Sectors. Hence, the whole report, specifically diagnose phase report prepared by the EY must be shared with Associations for our critical analysis of the same before implementation of any of their recommendations. Further expressing its full confidence in the internal talent and expertise available in PSGICs, AIIEA exhorted the GIPSA to assert to the Ministry and ask them not to interfere in their day to day affairs for which they were more

than enough.

Finally on the long pending issues of increase in family pension, increase in employers' contribution to fourteen percent and extending final pension option, 1995 to the former TAC employees, AIIEA demanded expeditious follow up by the GIPSA with ministry. The GIPSA assured to do so.

After deliberations by other Associations and Welfare Groups, the meeting came to an end with the CE, GIPSA assuring that the minutes of the meeting will be shared with all Associations and Welfare Groups and incorporating their final comments on the same, it will be submitted to the CLC for his perusal and further advice.



54th Conference of ICEU, Machilipatnam Division

The 54th General Conference of ICEU, Machilipatnam Division was held at Avanigadda on 10th & 11th December, 2022. A massive and enthusiastic procession was held which passed through the main streets of the town. The Conference was formally inaugurated with the hoisting of AIIEA flag, by Com. J.Sudhakar, the President of the Divisional Unit. The venue of the Conference was named 'Com.S.Rajappa Nagar'.

Sri Simhadri Ramesh Babu, MLA, Avanigadda who was also the Chairman of the Reception Committee gave his welcome address.

Com.P.Satish, President, South Central Zone Insurance Employees' Federation inaugurated the Conference and he explained, in a broader perspective, the present political and economic situation with which the people of the country including the working class are confronting today. He said, 'The present BJP led government at the Centre is vigorously pursuing the neo-liberal policies in an aggressive manner at the behest of the big corporates. The national assets of the people are being sold to the crony capitalists at breakneck speed. The most established public sector banking system and the renowned world class insurance organization LIC face a threat of privatization under the present regime. The ruthless policies of the BJP government have fanned unprecedented inequalities both on the economic and social fronts. The skyrocketing of the prices have drastically impacted the real value of the earnings of the workers. The rate of unemployment has reached its pinnacle as reported by NSSO. On the other side, the

supporters and the affiliates of the ruling party are deliberately resorting to polarize the Indian society on the communal lines. The fundamental rights of the citizens and the rights of the states in our federal system are under grave threat. Our wider democratic system too has been reduced and restricted to mere elections. The entire working class including the middle class employees have to join hands with each other and see that all the struggles are integrated as a result of which only the democratic and trade union rights can be protected.'

Com.G.Tirupathaiah, Joint Secretary, SCZIEF spoke in the delegate session. In his address, he said that the recent proposals of IRDAI are detrimental to the interests of the public sector LIC and the agency force as a whole. The Joint Front of Trade Unions in LIC has opposed these measures and they also conveyed their stiff opposition to the LIC Management. He also said that the GST on the insurance premiums discourages the savings and this ultimately destabilizes the insurance industry. He advised the cadres to coordinate with the agents and policyholders to build struggles to thwart the evil attempts of the government to weaken the public sector LIC. He explained the recent efforts of AIIEA relating to the various pending issues of the employees and the pensioners.

Sri G.Madhusudan, Divisional Marketing Manager, Com.R.Srinivasan, Treasurer, SCZIEF, Ms.T.Sumathi Devi, MPP,Avanigadda, Sri Ch.Lakshmi Narayana, ZPTC, Com.S.Narayana Rao, Vice-President, CITU, Sri V.Srinivas, Divisional General Secretary, Class1 Officers' Association, Sri S.Dilip of NFIFWI,

Com.S.Dhanunjaya Rao, ICREA, Sri G.Umamaheswara Rao, LIC Branch Manager, Sri S.Rambabu, LIAFI , Sri D.Srinivas, LIC OBC Employees' Association, Com.K.Raja Rao, LICAIOI and Com.M.Rajeswara Rao, WALIC of SC/ST Employees and other leaders spoke in the inaugural session. Com.M.A.F.Benarjee, the President of ICEU, Rajahmundry Division was felicitated in the Conference on the occasion of his retirement from LIC shortly. Ms. Y.Lakshmi Jyothi Sravani, D/O Com.Y.Ramana Murthy, Asst in LIC rendered Kuchipudi dance presentation which enthralled the audience.

In the delegate session, the annual report was placed by Com.G.Kishore Kumar, Divisional General Secretary. Following the debate on the report, the report and the statement of audited accounts were unanimously adopted by the Conference.

The Conference has unanimously passed many resolutions on important issues which included : Opposing the disinvestment of the public sector, attempts to weaken the public sector LIC, opposing

the anti-worker changes in the labour laws and the new labour codes, demanding the implementation of old pension scheme to all, demanding the recruitment in Class 3 & 4 cadres, demanding concrete steps by the government to arrest the price rise and demanding the withdrawal of GST on the insurance premiums etc.

The General Conference has unanimously elected Com.J.Sudhakar, Com.G.Kishore Kumar and Com.L.RajaSekhar as the President, General Secretary and the Treasurer respectively for the ensuing period.

The Conference has congratulated the members of ICEU, Avanigadda Unit for conducting the Conference in a befitting manner. Com.A.S.Mallikharjuna Prasad, Co-Convenor of the Reception Committee proposed a vote of thanks.

The Conference came to an end successfully with the rendition of international revolutionary song.

Reportage : V.V.K.Suresh,
Divisional Joint Secretary.

Foundation conference of Bhopal Division Insurance Pensioners Association (BDIPA)

December 21, 2022 was a historic day for the pensioners and family pensioners of Bhopal Division. On this day, the Foundation conference of Bhopal Division Insurance Pensioners Association (BDIPA) was successfully held in the auditorium of Hotel Signetic Blue, Bhopal. In the Foundation conference of this new unit of All India Insurance Pensioners Association (AIIPA), the insurance employees along with the pensioners of Bhopal and nearby areas were seen enthusiastically participating in this celebration of their seniors. The enthusiastic participation of about 70 retired colleagues in the conference proved how enthusiastic the pensioners and family pensioners of Bhopal circle are.

Conference was graced by Joint Secretary of AIIEA and General Secretary of CZIEA Com Dharamraj Mahapatra as Chief Guest and Com Atul Deshmukh, Joint Secretary of AIIPA attended the Conference as Special Guest. The conference was chaired by Com Manju Sheel, Member, Ad-hoc committee, BDIPA.

The conference was conducted by Com SS Solanki, Convenor of Ad-hoc Committee of BDIPA. General Secretary of Bhopal Division Insurance Employees' Union Com Mukesh Bhadauria was also present on the stage of the conference.

Com Dharmaraj Mahapatra inaugurated the conference. Com Mahapatra referred to the tireless struggle of LIC employees from 1989 to 1993 for the demand of pension, as a result of which insurance employees got this historic achievement. Mentioning the role of AIIPA, Com. Mahapatra, detailed the demands for pension reform, called for the solidarity



of pensioners. He also drew people's attention towards economic change and called upon them to try to understand the policies of the ruling powers. He assured full support of AIIEA to the demands of the pensioners. AIIPA's Joint secretary Com Atul Deshmukh congratulated on the foundation of BDIPA and called upon to strengthen AIIPA further.

AIIPA General Secretary Com M Kunhikrishnan and AIIPA former General Secretary and current Vice President Com T K Chakraborty sent their greetings to the conference, which were read out and the whole house echoed with applause. BDIEU General Secretary Mukesh Bhadoria assured full help to

BDIPA.

Com SS Solanki presented a brief report before the conference. Several delegates expressed their views on the report and the house passed it unanimously.

The conference unanimously elected the 13 member first executive body of the newly formed organization. Com SS Solanki was elected as Patron, Com JS Kasare, Com Roop Narayan Batham & Com Prakash Kaithwas were elected as President, General Secretary & Treasurer respectively. The conference ended with vote of thanks.

Silver Jubilee Year & 14th Conference of General Insurance Pensioners Association, Coimbatore Region

The Silver Jubilee Year & 14th General Conference of General Insurance Pensioners' Association, CBE Region was held in Coimbatore on 17/12/2022. **Com.C.Gopal**, President of the Association presided over the Conference, **Com. K.Nandakumar**, Jt. Secretary welcomed the gathering. **Com S.V.Shankar**, Organising Secretary rendered the Inaugural Address.

The Work Report of the Conference was submitted by **Com. R.Shankernarain**, General Secretary & **Com.P.Gurusamy**, Former President of CRGIEA initiated the debate. After due deliberations on the report by the members and summing up by Com Shankarnarain, the Report was unanimously adopted. The statements of accounts were also adopted unanimously.

Com.R.Rajendran, Vice-President, GIPA-Madurai Region, **Com.P.Vasudevan**, General Secretary, ICPA-CBE Dvn, **Com.H.Venugopal**, CC Member-AIIPA & **Com.R.Venugopal**, General Secretary, CRGIEA greeted the Conference.

Com J Gurumurthy, Vice-President of AIIPA in his Special address emphasised the need to organise all the Pensioners under one umbrella and to mobilise them to fight so as to achieve the justified demands. He also came down heavily at the unjustified



delay in the settlement of Wage Revision to the serving employees which was never witnessed in the past. The KPI which is being advocated by the management & DFS is very dangerous not only to the industry but also to the Pensioners in the long run, he cautioned the Conference in the course of his speech.

For the ensuing term of 2 years, **Com.P.Gurusamy** was elected as President, **Com R.Shankernarain** as General Secretary and **Com S.Laxmanan** as Treasurer. **Com S.V.Shankar** was elected as the Organising Secretary.

Members who had completed 75 years of age after the last Conference were honoured in the Conference.

The Conference unanimously adopted a number of resolutions relating to pension issues, national

concerns and those relating to the insurance industry.

Com S.Laxmanan, Treasurer of the Association proposed Vote of thanks.

A programme on the procedure for claiming

reimbursement under GMC was held in which **Mr.Balaguru**, Co-ordinator of HiTPA clarified the questions raised.

More than 175 comrades including a large number of women attended the Conference.

CONVENTION IN SRINAGAR DIVISION DEMANDS RESTORATION OF OPS

LIC employees under the banner of Northern Zone Insurance Employees' Association Srinagar Division under the leadership of Com. Pawan Gupta-Divisional Secretary of the Association, organized a joint convention of LIC employees, Jammu Province Bank Employees Federation affiliated to AIBEA represented by Com. Arun Gupta-General Secretary and Com. Tara Singh –President of the Federation, General Insurance Employees Union represented by Com. Rakesh Gupta and Com. Bashir, Bank Employees Federation of India represented by Com. Anil Kumar, All India Insurance Pensioners Association represented by Com. Romesh Chand and Northern Railwaymen Union.

The main agenda of the convention was to demand OLD PENSION SCHEME, and to oppose privatization. The convention said that NPS does not provide any social security to the retired employees as it is not a defined benefit scheme; hence this scheme must be scrapped; and OLD PENSION SCHEME SHOULD BE RESTORED WHICH PROVIDES SOCIAL SECURITY IN OLD AGE , BEING A DEFINED BENEFIT SCHEME. All the speakers expressed their strong resentment against the economic policies of the Central government, which are leading to more and more privatization in one form or the other. The wholesale selling of the public sector was strongly opposed.

The convention raised the issue of contractual employment, temporary employment, and outsourcing in different departments of the government; and said that when the country is facing 45 years' highest rate of unemployment, at



this juncture, instead of giving regular employment, the government is resorting to such unethical practices. It is the height that 4G spectrum has not been allowed in BSNL even at the juncture, when the private companies are resorting 5G technique. Most important sectors of economy like Banks, LIC and GIC are on the way of privatization. The economic policies are aimed and focused to benefit the corporate sector and that too at the cost of common man, farmers, and the working class. Postal employees are also struggling for their hard earned rights.

The convention unanimously resolved to fight for implementation of OLD PENSION SCHEME and to fight against privatization of the valuable assets of the country. Com. Rajesh Gupta, Joint Secretary of NZIEA Srinagar Division, presented vote of thanks and congratulated one and all for the success of the convention. He also thanked – Com. Raj Kumar Sharma- Joint Secretary, NZIEA Srinagar Division, Com. Dinesh Kumar Sharma- Vice President, Rajesh Kumar –Treasurer, Com. Mohan Lal-Auditor, RajKumar-Office secretary, for their valuable contribution in arranging the convention.

13th Conference of the Odisha LIC Pensioners' Association

The 13th Biennial Conference of the All Odisha LIC Pensioners' Association (AOLICPA) held on 18th December'2022 at Cuttack (Odisha) was a huge success with the participation of 137 Pensioners including 19 women from all the four LIC Divisions of Cuttack, Sambalpur, Berhampur & Bhubaneswar. What was especially inspiring was the participation of Pensioners who are 90 plus or in their late 80s & some of whom attended with the help of crutches or walkers.

After the flag hoisting by Com.Hrudananda Nanda, President, AOLICPA followed by homage to the martyrs, AIIPA President Com. Satanjib Das formally inaugurated the Conference. In his brilliant hour long address, he started by quoting a famous Chinese saying, **"Even if the tree wants rest, the wind would not allow it."** This is true for us, the pensioners who face multiple challenges and attacks emanating from the neoliberal economic policies being aggressively pursued by the present ruling regime. Narrating the AIIPA's continuous efforts to resolve our long pending just demands, both at the management level and the judiciary, Com. Satanjib stressed the importance of sustained campaign to achieve our demands. Since our demands are related to the politics of the ruling regime, our response can never be apolitical, said Com. Satanjib. Citing the relevant provisions of the PFRDAI Act, he said that those of us under OPS should dispel the illusion that our OPS is free from any threat because the said Act clearly empowers the government to expand the coverage of NPS to those outside its purview, if they so desire. Com. Satanjib stressed the need for accomplishing the main two tasks ie protection of the public sector Insurance & strengthening the struggle for universal social security. True, as pensioners we cannot strike work, but as senior citizens we can definitely mould public opinion and express solidarity with the serving employees' struggle. We have to draw inspiration from the victory of the historic peasants' struggle and the rising countrywide struggle against NPS.

Finally, he called upon the pensioners to strengthen the Organisation numerically and



qualitatively to strengthen our allies and defeat our enemies.

The Report and the Audited Accounts for the period since last 2018 Conference was placed by AOLICPA Gen. Secy Com Gajendranath Mohanty. Former Sr.DM Sj.Dillip Das, Former LIC ED Sj.Lalit Dash and Octogenarian Com. Suryanarayan Mohapatra participated in the debate and enriched it with valuable suggestions. AIIPA Joint Secy & AOLICPA Vice President Com R.N.Mallick summed up the debate after which the Report and Accounts were passed unanimously.

Com. Abhaya Kumar Das, Gen. Secretary,CDIEA greeted the Conference. Expressing solidarity with the AIIPA's struggle, he appealed for strengthening Pensioners-employees unity to meet the challenges facing the Industry and the nation.

The Conference unanimously elected a 48 member Executive Body with Coms. Hrudananda Nanda as President, Managobinda Barik as General Secretary and, Rabindranath Roy as Treasurer.

Before the start of the Conference, Com Satanjib inaugurated the newly installed Computer of the AOLICPA. Thereafter, Com Satanjib and eight octogenarian Pensioners and Family Pensioners were felicitated.

On 17th December National Pension Day, Com Satnjib addressed a Convention of Postal & RMS Pensioners and another Seminar titled "Importance of Pension in Neo liberal era" organised by the CDIEA and OSGIPA. The Seminar was presided over by CDIEA President Dr. Santosh Mohapatra and OSGIPA President Com. Sujit Kumar Nanda and was also addressed by Com.G.N.Mohanty and Com. Rabinarayan Mallick.



- ▶ **“India is one of the fastest growing insurance markets in the world**, and we forecast that it will be the sixth largest by 2032. We estimate that total insurance premiums will grow on average by 14% annually in nominal local currency terms (9% per annum in real terms) over the next decade. We forecast that life insurance premiums will grow by 9% annually (in real terms) by 2032, making India the fifth largest life market globally. COVID-19 has generated increased risk awareness and demand for life insurance. Regulatory developments and digitalisation should also support sector growth” Says a Report by Swiss Re.
- ▶ The Report of Swiss Re further goes on “We estimate that non-life insurance premiums will continue to grow in 2022 and 2023, but at a slower pace due to the Russia-Ukraine war and high inflation. Health is the largest line of business in the non-life sector, followed by motor and agriculture. Health premiums grew by 22.5% in 2021, mainly due to a pandemic-related push in demand. We estimate motor premiums will grow by 2.9% in real terms in 2022, mainly due to a rebound in economic activity and higher mobility post pandemic”.
- ▶ **Concerned over the rising incidence of mis-selling** the Union Finance Ministry has advised the Public Sector banks not to force-sell insurance products to customers. In its communication to the banks it says “...it has been advised that a bank should not adopt restrictive practices of forcing customers to get insurance from a particular company. It was also conveyed that CVC has raised objections, as incentives for selling insurance products, brings not only pressure on the field staff but the core business of banking gets affected. And secondly, advances may get compromised in the lure of commission and incentives for staff,”
- ▶ **The Indian insurance industry feels that the Central government’s decision to issue composite insurance licences** (insurers who can sell both life and general insurance policies) may increase a potential for merger and acquisition (M&A) activity in the sector.
- ▶ **During the financial year (FY) ending 2022 the General and health insurers’ underwriting losses amounted to Rs.31,810 crore** an increase by 59 percent over the previous year. The net incurred claims of general insurers stood at Rs 1.41 trillion in FY22 as against Rs 1.12 trillion

in the year-ago period, up about 26 per cent. The net incurred claims under the health insurance business of general and health insurers stood at Rs 63,361 crore in FY22, up about 56 per cent. The net loss of the general and health insurance industry was Rs 2,857 crore as against the net profit of Rs 3,853 crore in FY21. The

investment income of general insurers has grown by 9.42 per cent in FY22 to Rs 32,546 crore, which in turn has managed to restrict the net loss of the industry to around Rs 2,900 crore.

- ▶ **LIC shines in Indian life insurance sector during the financial year 2021- 2022 -**
- ▶ The total new business premium collected by the whole life insurance sector in the Financial Year
- ▶ 2021-22 is Rs.3,14,868crore out of which LIC alone collected Rs.1,98,932 crore accounting for 63.18 per cent share. Total premium of LIC is Rs.4,28,025crore while that of the industry as a whole is Rs.6,92,614 crore registering a share of 61.80 percent.
- ▶ The share of LIC in terms of number of policies sold is 74.60 per cent amounting to 217.19 lakh for a total of 291.13 lakh sold by the whole life insurance industry.
- ▶ The life insurance industry has paid benefits of Rs.5,02,096.92crore constituting 73.10 per cent of the net premium. LIC accounted for 70.39 per cent of total benefits paid amounting to Rs.3,53,437.58crore.
- ▶ While the investment income of LIC recorded 5.19 per cent growth, the industry as a whole recorded a decline by 10.58 per cent due to private sector registering a 34.19 per cent decline. LIC’s share in the total investment income of the industry is 70.52 per cent.
- ▶ Out of a total investments of the life insurance industry of Rs.49,52,187crore, LIC’s share is Rs.36,79,475crore at 74.30 per cent. In Central Government Securities LIC’s investment is Rs.15,40,381 out of Rs.18,95,074 crore of the industry; in State Government and other Government approved projects out of Rs.10,79,100 crore of the industry LIC’s share is Rs.10,04,957 crore.
- ▶ When the profits of the life industry declined by 10.50 per cent at Rs.7.751 crore, LIC reported an increase in profits by 39.39 per cent at Rs.4.043 crore gaining a share of 52.16 per cent of the total profit of the life insurance industry.

WORKING CLASS Struggle

■ S. Sridhara, Mysore

- **THOUSANDS OF KARNATAKA GARMENT WORKERS PROTEST LOW WAGES:** Over 4 lakhs garment workers across Karnataka have begun a protest campaign to demand a pay increase inline with State Government's February'22, 2018 draft notification. The garments and textile workers union has limited its campaign to members sending hand written post cards to State's Chief Minister about their working conditions. The Union has threatened to call strike action if wages are not increased soon. According to Government's draft order, unskilled workers wages were to be lifted to around Rs.13,800/- rupees per month including dearness allowance. Garment workers currently receive a meagre Rs.10441/- monthly including Dearness Allowance.
- **MYSORE UNIVERSITY HOSTEL CLEANING WORKERS STRIKE FOR MINIMUM WAGE:** Hostel cleaners, Cook and laundry workers at the University of Mysore began an indefinite strike on 12th January 2023 and picketed the University's entrance. They were demanding the minimum wages inline with State Labour Laws and payment of pension benefits and State Medical Insurance benefits such as Provident Fund and Employee State Insurance. The Workers called for wages to be credited directly into their bank accounts and payment of minimum wages to be regularly revised.
- **PUNJAB WATER UTILITY CONTRACT WORKERS DEMAND PERMANENT JOBS:** Contract workers from Punjab water supply and sanitation department marched to MP Office in Tarntaran jobs. JAL(water) Supply Workers union members from adjacent towns such as Chohla Sahib, Khadoor Sahib and Naushehra Pannuan participated in this protest.
- **VISHAKHAPATNAM MUNICIPAL WATER UTILITY WORKERS STRIKE IN ANDHRA PRADESH:** Water supply and sanitation workers from the Greater Vishakhapatnam Municipal Corporation (GVMC) walked out of work on 9th January 2023, accusing the Corporation of not implementing a March 2022 agreement to resolve pay and welfare issues. Workers cut off the water supplies to the houses of the Mayor and Municipal Commissioner and to other parts of the city. Workers demanded a pay rise and filling the vacancies of deceased workers. Workers currently paid Rs.13000/- while the State minimum wage was Rs.21,500/-
- **TAMILNADU SECONDARY GRADE TEACHERS PROTEST:** Over 3500 Secondary grade teachers began indefinite strike, hunger protest outside the Director of School

Education's Office in Chennai on December 27th. Teachers from various districts including Ramanathapuram, Trichy, Salem, Viluppuram and Cuddalore are demanding equal pay for equal work. According to striking teachers, around 20000 teachers were waiting for issues with their wages to be resolved. Another issue was that teachers appointed after May 31,2009 are paid only Rs.8,000/- a month while those who were appointed on or before that date are paid Rs.11,170/-. Of the 20000 teachers involved in the dispute, about 12000

are part time teachers who are demanding the Pongal Celebration bonus and permanent jobs. The latest strike followed a similar protest in the year 2018 over the same issues.

- **TAMILNADU PETROCHEMICAL WORKERS OCCUPY FACTORY:** Contract workers from the State owned Petrochemical Corporation Limited (CPCL) Panungudi stopped work on 4th January and occupied the plant. They were demanding proper compensation for, when they are removed from their jobs, a day off on each Sunday, leave on Government holidays, payment of wages, bonuses as per the Industry Standard and other demands.
- **MAHARASHTRA STATE ELECTRICITY WORKERS ON PROTEST AGAINST PRIVATISATION :** Unions representing over 86000 workers from three distribution Companies of the Maharashtra State Electricity Board(MSEB) ended a planned 72 hour strike on 4th January 2023, following a meeting with the Government and 32 Union leaders. The strike by workers from Power Companies, Maha Gen Co, Maha Trans Co and MSEOCL caused power blockouts across 50% of the state. Workers were protesting the extension of Adani Group's, Adani Transmission Ltd (ATL) into the power distribution business in Mumbai and other parts of the state. Other demands were permanent jobs for 40000 contract workers through a special recruitment of hydro and thermal power plant and stopping private players from laying transmission lines and setting up new sub-stations. Union representative told striking workers that their meeting with the State's Deputy Chief Minister that he assured them that the Government was not interested in privatising the distribution Companies and committed to increase investment in the MSEB over the next 3 years.
- **ODISHA ANGANAWADI WORKERS DEMAND GOVERNMENT EMPLOYEE STATUS:** Thousands of Anganawadi Childcare workers have been protesting in Bhubaneswar Odisha's capital since mid November over 12 demands including Government Employee status. On January 2nd, they took out a protest march towards State Capital. Their demand includes a wage increase, Gratuity payments and Pension funds such as Provident fund and Employee State Insurance.

The World Bank has made a significant cut to its global growth forecast for 2023, warning that the global economy is on a “razor’s edge” and could easily fall into recession. The World Bank revised down the previous forecast of 3% growth to just 1.7%. Excluding the contractions resulting from 2008 financial crisis and the onset of pandemic, it is the lowest level in three decades, and could come in even lower than forecast. The impact on emerging markets and developing economics is devastating. The estimated size of their economies at the end of 2024 is now 6% less than the forecasts before the pandemic struck. The cumulative loss of output between 2020 and 2024 amounting to 30% of GDP recorded in 2019. The Chinese economy is estimated to have fallen to 2.7% in 2022, some 1.6% below the forecast and except for the onset of pandemic, China is now experiencing the weakest pace of growth since mid 1970s. US growth is expected to slow to just 0.5% in 2023, the lowest in more than 50 years. The World Bank has downgraded its growth forecast for the euro area to zero, from the previous predictions of 1.9%. After falling to a low rate of 4% in 2022, global trade growth is expected to slow still further to 1.6% in 2023, reflecting lower global demand, with the current post-recession rebound in global trade... on course to be among the weakest on record.



According to the documents sourced to Reserve Bank of Australia, the economic and cost of living crisis will intensify in 2023. RBA expects its consecutive monthly interest rate rises – so far from 0.1% to 3.1% to dramatically reduce consumer spending by the most indebted and lowest-income households. By contrast, wealthier and older people with cash savings are expected to lift their spending, thanks to highest yields on savings. According to RBA, the official inflation rate is expected to be around 8%, while annual wage rises – including those for high salary employees – will average just 5%. The report also notes that almost two in three home loan borrowers are expected to slash “non-essential” spending, and 30% will deplete their savings within 12 months. A household with two children on a gross income of \$ 120000 a year with a \$ 6,00,000 debt would suffer about a 13% cut in disposable income, while one on \$ 2,50,000 would take a smaller 8% reduction.



India’s industrial output rebounded to 7.1% growth in November 2022 after shrinking 4.2% in October 2022 as per the revised estimation. After having contracted almost 6% in October, manufacturing output rebounded to 6.1%

year-on-year growth, and logged a 6.55% sequential expansion. Mining output growth accelerated from 2.5% in October to 9.7%. Electricity generation rose 12.7% in November from just 1.2% year-on-year growth in October, but total generation shrank 1.5% from the preceding month. Consumer non-durables output grew 8.9% in November after four months of contraction, with production hitting the highest level since December 2021. Consumer durables output rebounded to grow 5.1% after three months of contraction, but was boosted by the base effect of a 5.7% dip in November 2021. According to rating agency ICRA, union budget is expected to peg fiscal deficit at 5.8% this fiscal. It added that the public debit i.e. borrowings by both Central and State government is expected to rise in the financial year 2023-24.



The soaring cost of living is placing increasing pressure on working people in New Zealand and driving many into poverty. According to the Government, its spending reached approximately 35% of GDP during the early response to the pandemic and it has come down to 31% now and expected to come down further. The unemployment, currently 3.3% may reach 5.7% in two years time. According to the labour cost index, wages rose by 3.7% by September, about half the inflation rate, and nowhere near the 54.6% increase in profits of companies. The inflation of New Zealand is now at 8.2%. Total household debt stands at \$ 340 billion, an average of around \$ 85000 per adult. According to an estimate, by the end of 2023 high debt servicing costs will add \$ 80 a week to an average household’s budget and an extra \$ 70 a week will be needed to keep up with other costs meaning a typical family would need \$ 7800 more per year to maintain their standard of living.





For our FIELD FORCES

■ Arivukkadal, Thanjavur

Astonishing growth:

At least 10 stocks, in which LIC has invested, have more than doubled amid the ongoing volatile calendar year 2022. Kirloskar Electric Company delivered the maximum 179% return to LIC in 2022 till December 26. PC

Jeweller is next on the list. Shares of the company also moved 174% on a year-to-date (YTD) basis. Shares of UCO Bank, The Karnataka Bank, Bank of Baroda, Indian Bank and The South Indian Bank climbed between 100% and 146% during the year. Bharat Dynamics (up 132%), Adani Enterprises (up 117%) and Standard Industries (up 100%) stood among other major gainers in LIC's portfolio.

Death Claims: Life insurance companies reported a 73.41% jump in death claims during the fiscal 2021-22 as the Covid pandemic took a heavy toll on human lives. Insurers paid out Rs.45,817 crore involving 15.87 lakh policies towards death claims during 2021-22. LIC has paid out Rs.28,408 crore involving 13.49 lakh policies towards death claims in 2021-22 as against Rs.18,295 crore in the previous year.

Covid claims: IRDAI said insurance companies settled over 2.25 lakh death claims on account the Covid-19 pandemic and paid Rs.17,269 crore towards claims up to March 31, 2022. The life insurance industry paid benefits of Rs.5.02 lakh crore in 2021-22, which constitutes 73.1% of the net premium. **LIC accounted for 70.39% of total benefits paid** and private insurers the remaining 29.61%.

Insurance Complaints: According to the latest annual report of IRDAI, a total of 23,110 cases were reported in the year 2021-2022 for mis-selling of insurances to bank customers, while the count of such complaints stood at 31 for every 10,000 policies sold during the said year. The percentage of complaints disposed in favour of complainant has climbed from 24% in the year 2020-21 to 27% in the year 2021-22, mentioned IRDAI's annual report.

Unethical methods: The Finance Ministry has directed heads of public sector banks to put in place a robust mechanism to crack down on 'unethical practices' for selling insurance products to customers. In a letter to the chairmen and managing directors of public sector banks, it has been said that the Department of Financial Services has received complaints that fraudulent and unethical methods are being adopted by banks and life insurance companies for sale of policies to bank customers.

Stop mis-selling: SBI has asked its field officers to desist from forced selling of insurance products to its customers.

Medical inflation: According to a recent report by Indian financial services company Motilal Oswal Financial Services Limited, medical inflation in India has continued to rise. The report noted that room rents have increased 3-4% over the past one year. During the peak COVID-19 period (2021-22), premiums for health insurance

in India had already increased by 25% compared to the pre-pandemic level. Given the effects the insurance industry has already experienced in terms of claims, including home quarantine, premiums may rise.

Vaccine discount: Amid a surge in coronavirus cases in several countries, regulator IRDAI has asked insurers to consider giving discount on renewal of general and health insurance policies to policyholders who have taken three shots of COVID-19 vaccine. IRDAI has also asked both life and non-life insurance companies to settle COVID-related claims at the earliest and reduce paperwork, sources said.

Compulsory KYC: IRDAI has announced that Know Your Customer (KYC) documents will be mandatory for all new health, motor, travel, and home insurance policies purchased from 1 January 2023. This rule will apply to all types of insurance, including life, general and health insurance. Currently, KYC documents are only required when making a claim on a health insurance policy worth over Rs.1 lakh. The new rule will require customers to provide KYC documents when purchasing a new policy, rather than waiting until a claim is made.

Insurance redressal: India's insurance redressal platform, Insurance Samadhan has announced the resolution of 14500 grievances with a claim size of Rs.80 Crore (800 Million) since its inception. The major claim issues like misselling of insurance policy, the injustice being served in the disguise of policy terms & conditions, genuine claims being rejected or the customers encountering dishonest representatives and many other service disputes of similar nature have been successfully resolved by Insurance Samadhan in recent times.

Bima Vahak: IRDAI is planning to appoint in Each Gram Panchayat a 'Bima Vahak' who would be tasked to sell and service simple parametric bundled insurance products, Bima Vistar, covering health, property, life and personal accident. This bundled product could be bought in units of the sum insured. App-based infrastructure will be put in place.

Com NMS Memorial Lecture at Kozhikode

The doyen of AIEA, Com NM Sundaram's fifth death anniversary was observed by the LIC Employees Union, Kozhikode in a befitting manner. The programme's highlight was a talk given by Prof TP Kunhikkannan on the topic "Economic growth and social development...lessons of Neo liberal policies". In a meeting held at Saroj Bhavan, Kozhikode. He elaborated on the impacts of the neo liberal economic policies on the growth trajectory followed by the independent India and on the democratic, secular and federal values of the Constitution. He exposed the hollowness of these policies which talk of economic growth only, forgetting the social development essential for the common man. He critically analysed the Indian situation quoting experiences from the Kerala model development, which could ensure high social

development in the State despite its earlier lower economic growth. Com PP Krishnan, Vice President, AIEA spoke in commemoration of Com NMS, which took the audience on a journey through the life and teachings of the departed leader.

Along with our members, many leaders and cadres of AIIPA attended the meeting including Com M Kunhikrishnan, General Secretary, Com Manojkumar P, Treasurer, and Com KKC Pillai, Joint Secretary. Many comrades from sister trade unions too participated. Com IK Biju, General Secretary, LICEU welcomed the gathering. Com Pradeepan U, Vice President, LICEU presided over the meeting and Com Poornima AD, Joint Secretary proposed the vote of thanks. On this occasion, commemorative meetings were held in all base units of the Division, during lunch recess on 26-12-2022.



Subhas Chandra Bose.....

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the Congress.

Finally, Subhas also needs to be remembered as a romantic lover who had a deep relationship with his Austrian stenographer Emilie Schenkl, whom he met in 1935 and married secretly on December 26, 1936. He had to leave her for the sake of his mission to liberate India, but his letters are reminiscent of Subhas as a truly personal and private person. Being uncertain of his

future, Subhas wrote to her, "... but believe me, you will always live in my heart, in my thoughts and in my dreams. If fate should thus separate us in this life – I shall long for you in my next life."

Subhas never opposed inter-faith relationships as he himself chose to love a woman of a different country, different religion, different customs, different language and his love was eternal. Their only child, Anita bears the symbol of that love.

Let the people thronging

at India Gate to see the statue of Subhas in military uniform remember him not only for his widely recognised armed struggle, but also for his vision of a united India with secular ethos. And let him be also remembered for his eternal love for Emilie, to whom he wrote: "You are the first woman I have loved. God grant that you may also be the last. Adieu, my dearest."

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
May	129.0	371.52	8480.28
June	129.2	372.10	8493.43
July	129.9	374.11	8539.44
August	130.2	374.98	8559.16
September	131.3	378.14	8631.48
October	132.5	381.60	8710.36
November	132.5	381.60	8710.36

Base 1960=Base 2001x22.8259

Base 2001=Base 2016x2.88

DONATIONS

TO INSURANCE WORKER AND AIEA

Com. Deba kanta Saikia, Jorhat DO	Rs.10000
Com. Sunil Tekale, Sollaapur Branch	2500
Com. A.C.Mohanan, Chalakudy BO	2000
I.C.E.U SALEM Division	15000
Com. Tarun Kumar Chakraborty, PATNA	10000

Insurance worker heartily thanks these comrades for their love and affection

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CREDIT CO-OPERATIVE SOCIETY LTD.
SATNA (M.P.)**

*whole heartedly welcomes guests, delegates
& observers attending*

26TH GENERAL CONFERENCE OF AIIEA

in Kolkata(WB), 8-11, JANUARY, 2023

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- 1. Loan limit Rs. 6 lac.**
 - 2. Interest Rate 8.5% P/A**
 - 3. We also accept FDs/RDs from members.**
- Society is continuously awarded A audit rating over the years.**

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