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THE PAROXYSMS
OF HUNGER

SATYAJIT RAY
CENTENARY

अक्टूबर क्रांति की याद

A WIN FOR THE FARMERS
IT'S A WIN OVER CORPORATE MEDIA.
A WIN FOR THE BATTLE FOR
CIVIL LIBERTIES AND HUMAN RIGHTS
A WIN FOR INDIAN DEMOCRACY



**AGGRESSIVE PRIVATISATION TO
ADVANCE FAILED NEO-LIBERAL AGENDA
FIGHT THIS POLICY & PREPARE FOR
TWO DAY STRIKE DURING BUDGET SESSION**

**29TH
CONFERENCE
OF NCZIEF**





ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ
ಎನ್.ಆರ್. ಚೌಕ, ಬೆಂಗಳೂರು-560 002.

ಕೋವಿಡ್-19

ಸಾರ್ವಜನಿಕರು ಪಾಲಿಸಬೇಕಾದ ಮುನ್ನೆಚ್ಚರಿಕೆ ಕ್ರಮಗಳು



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ಸಾರ್ವಜನಿಕರು ಕಡ್ಡಾಯವಾಗಿ ಮೇಲ್ಕಂಡ ಸೂಚನೆಗಳನ್ನು ಪಾಲಿಸಿ
ಕೋವಿಡ್-19 ವೈರಾಣು ನಿಯಂತ್ರಿಸಲು ಸಹಕರಿಸಿ

ರಾಜೀಶ್ ಸಿಂಗ್, ಭಾ.ಆ.ನೇ.
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"ಎಲ್ಲಾ ವೈಯಕ್ತಿಕ ಮತ್ತು ಸಾಮೂಹಿಕ ಸುರಕ್ಷತೆಗಳನ್ನು ಉಚಿತ ಸಾಧನವು ಪ್ರಯತ್ನಿಸಿ ದೇಶದ ಪ್ರಗತಿಗಾಗಿ ಶ್ರಮಿಸುವುದು ಪ್ರಯತ್ನವು ಭಾರತೀಯ ಸಂವಿಧಾನದ ಮೂಲಪಾಲಕ ಕರ್ತವ್ಯ"

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FIGHT THE POLICY OF PRIVATISATION

PREPARE FOR TWO DAY STRIKE DURING BUDGET SESSION

The Government of India is making desperate attempts to list LIC through IPO before the end of current financial year. It has decided to open the issue to even foreign capital. The Government is understood to have advised the Bankers to hold discussions with over 100 global investors in an effort to reach out to the anchor investors. The determining of embedded value of LIC is expected to be completed by December and therefore preparations are being made to finalise the draft prospectus for filing with the SEBI. The government is hoping to raise a substantial portion of the disinvestment target fixed in the budget through sale of 5-10 percent of the LIC equity. The raising of resources through LIC IPO has become very crucial for the government to contain its fiscal deficit. This is because the government has refused to give up fiscal fundamentalism and remained loyal to monetarism which is the foundation of neo-liberalism.

The government by throwing up all parliamentary procedures and ethics secured approval for privatization of the PSGI industry. It has decided to sell IDBI Bank which has been nursed back to health by LIC. The investment in IDBI Bank was to allow LIC to have a controlling stake to meet the challenge of business procurement thrown up by the life insurance companies owned by the Banks. The life insurance market has seen that the banks owning life insurance companies have many advantages including captive business. The LIC long time ago had seen the development of such a situation and was making efforts to enter into the banking business either directly or through its subsidiary LIC Housing Finance Company Ltd. Unfortunately, RBI refused to permit LIC to enter into banking business while it is open to suggestions to allow corporate entities to enter banking. Forcing LIC to give up majority stake in IDBI not only raises questions over its investment objectives but also places it at a disadvantageous position in terms of competition. This apart, the government has announced that it will modify laws in the Winter Session of Parliament beginning on 29th November, 2021 enabling it to privatise public sector banks. It is unfortunate that the government is refusing learn any lessons from the 2007-08 global financial meltdown. There is a widespread consensus that the seeds of this crisis were sown

by indiscriminate liberalization and deregulation of financial institutions by the Reagan administration.

The global financial crisis of 2007-08 and Covid 19 have demonstrated the failure and limitation of neo-liberalism. These two crises have forced the governments and nations to revisit and rethink their economic policies. The basic assumptions of neo-liberalism that markets work best when they are free and governments work best when they are small are increasingly challenged. The industrialized nations have put aside concerns raised by fiscal fundamentalists and have resorted to liberal fiscal policies to restart the economies. These countries have pumped in trillions of US dollars to mitigate the sufferings of their citizens due to job losses and lowering of standards of living and to create demand in the economy. The Governments have also taken over institutions that provide public services and social good.

However, India has continued to remain faithful to the neoliberal agenda. The neoliberal agenda was imposed on India in the form of conditionalities when the country went to IMF and World Bank for loans to tide over the balance of payment crisis in 1991. India agreed to the Structural Adjustment Program designed by the two Bretton Woods institutions. These reforms demanded the government to control the fiscal deficit by cutting down of spending on social programs and to eliminate subsidies including on food. The other reforms recommended were privatization of public sector, withdrawal of government interference in the economic activities and allowing free entry to foreign capital and liberalizing trade. The Structural Adjustment Program also suggested restructuring of tax regime to lower the corporate taxes and allow greater freedom for private capital in banking and insurance industry. It was also suggested to bring labour reforms and along with this under GATT, which now is WTO India was forced to accept product patent in place of process patent in the pharmaceutical industry.

Successive governments since 1991 have by and large remained committed to the neoliberal economic policies. However, no government in the past was as aggressive as the present government in implementation of these policies. The government is recklessly privatizing important public sector enterprises that gave India a self reliant economic development. The Government has

now announced a National Monetisation Pipeline. Under this scheme it wants to raise Rs. 6 lakh crore by monetizing important assets which are already earning revenues. The roads will constitute around 27% of this fund mobilization and railways another 26 percent. The Power sector will constitute 15 percent and the rest will come from the public sector units. These precious assets will be handed over to the private sector for 25 years for a lumpsum payment. Though the government claims that it is only leasing out its assets to raise resources, it should leave nobody in doubt that this is a clear case of privatization and handing over of public assets for private gains. This decision will make the services costly and unaffordable for a large section of population.

It has been proved across the world that the economic theory of horses and sparrows has failed. This policy believes that if horses are overfed with oats, they will lay something on the road for the sparrows. This means that if you give tax concessions and other incentives to the rich and corporate sector, the benefits will trickle-down. There is a consensus that these economic policies did not result into any trickledown. They have only succeeded in putting an ever increasing share of national income into the pockets of rich and super rich. The experience in

भारत सरकार चालू वित्त वर्ष के अन्त से पहले एलआईसी को आईपीओ के माध्यम से सूचीबद्ध करने का बेताब प्रयास कर रही है। इसने इसको विदेशी पूंजी के लिए खोलने का फैसला किया है। समझा जाता है कि सरकार ने एंकर निवेशकों तक पहुंचने के प्रयास में बैंकों को 100 से अधिक वैश्विक निवेशकों के साथ चर्चा करने की सलाह दी है। एलआईसी के अंतर्निहित मूल्य का निर्धारण दिसम्बर तक पूरा होने की उम्मीद है और इसलिए सेबी के पास दाखिल करने के लिए सूचीपत्र के मसौदे को अन्तिम रूप देने की तैयारी की जा रही है। सरकार बजट में तय किए गए विनिवेश लक्ष्य के बड़े हिस्से को एलआईसी की 5 से 10 फीसदी हिस्सेदारी बेचकर जुटाने की उम्मीद कर रही है। सरकार के लिए अपने राजकोषीय घाटे को नियन्त्रित करने के लिए एलआईसी आईपीओ के माध्यम से संसाधन जुटाना बहुत महत्वपूर्ण हो गया है। ऐसा इसलिए है क्योंकि सरकार ने राजकोषीय कट्टरवाद को छोड़ने से इन्कार कर दिया और मुद्रावाद के प्रति वफादार है जो नव-उदारवाद की नींव है।

सरकार ने सभी संसदीय प्रक्रियाओं और नैतिकता को खत्म कर पीएसजीआई उद्योग के निजीकरण के लिए मंजूरी कब्जा कर ली। इसने आईडीबीआई बैंक को बेचने का फैसला किया है जिसे एलआईसी ने पाल-पोस कर वापस स्वस्थ कर दिया है। आईडीबीआई बैंक में एलआईसी को

India is no different. Thirty years of neo-liberalism has made India the second most unequal society in the world. These policies have helped massive concentration of wealth in few hands while at the same time recording a shameful regression in human development.

The trade union movement represents not just the working class but all exploited sections of the Indian population. For the last several years it has projected demands relating to farmers, unorganized workers and other vulnerable sections. It is the result of this big mobilization and resistance that the government has not been able to move with the speed of its choice to implement the neo-liberal agenda. In order to keep up the resistance, all Central trade unions with the exception of BMS in a convention held at Delhi on 11th November 2021 have decided to organize a two day General Strike during the Budget Session. Prior to this various programs to mobilize the broadest possible support has been planned. The LIC and PSGI employees must join these programs with full force.

It must be remembered that politics and economics cannot be separated. Economic policies are designed to achieve certain political aims and politics is formulated to achieve certain economic objectives. This we have experienced from the denial

of wage revision for the PSGI employees which fell due on 1.8.2017. Therefore, the struggle against economic policies is a political struggle as well. No struggle of the working class can be apolitical. The economic policies cannot be defeated without bringing about a political change. This must be clearly understood. The issues raised by the Joint Platform of Trade Unions are relevant to not only the working class but the entire democratic and progressive sections of Indian society. The insurance employees cannot fight privatization of LIC and PSGI companies in isolation. They have to join the other sections of the working class to fight against the entire policy of neo-liberalism. The wage revision of PSGI employees have to be brought into sharp focus and the injustice exposed by aligning our struggle with the broader struggles.

The unity of the working class and its building bonds with the struggle of the farmers can develop into a formidable force of resistance. Let the insurance employees be a proud part of this glorious resistance. Let the insurance employees begin preparations in right earnest to educate people, mobilize their support and make the two day strike successful to force the government to rethink and revisit the ruinous path it has embarked upon.

निजीकरण की नीति से लड़ें बजट सत्र में दो दिवसीय हड़ताल की तैयारी

नियन्त्रण वाली हिस्सेदारी के साथ निवेश की अनुमति इसलिए दी गयी थी ताकि वो बैंकों के स्वामित्व वाली जीवन बीमा कम्पनियों द्वारा गंवाए गए व्यवसाय को हासिल करने की चुनौती को पूरा कर सके। जीवन बीमा बाजार में ऐसा देखा गया है कि जीवन बीमा कम्पनियों के स्वामित्व वाले बैंकों को बंदी व्यवसाय सहित कई फायदे होते हैं। एलआईसी ने भी काफी समय पहले ऐसी स्थिति को पहचाना था और तब उसने बैंकिंग व्यवसाय में सीधे या अपनी सहायक एलआईसी हाउसिंग कम्पनी लिमिटेड के माध्यम से प्रवेश करने का प्रयास किया था। दुर्भाग्य से आरबीआई ने एलआईसी को बैंकिंग व्यवसाय में प्रवेश करने की अनुमति देने से इन्कार कर दिया, और वहीं दूसरी तरफ कारपोरेट संस्थाओं को बैंकिंग में प्रवेश करने की अनुमति देने के प्रस्तावों को खुलकर आमन्त्रित किया गया। एलआईसी को आईडीबीआई में बहुमत हिस्सेदारी छोड़ने के लिए मजबूर करना न केवल उसके निवेश उद्देश्यों पर सवाल उठाता है, बल्कि प्रतिस्पर्धा के मामले में इसे नुकसानदेह स्थिति में भी डालता है। इसके अलावा, सरकार ने घोषणा की है कि वह 29 नवम्बर 2021 से शुरू होने वाले संसद के शीतकालीन सत्र में कानूनों

को संशोधित करेगी जिससे वह सार्वजनिक क्षेत्र के बैंकों का निजीकरण कर सकेगी। यह दुर्भाग्यपूर्ण है कि सरकार 2007-08 की वैश्विक वित्तीय मंदी से कोई सबक लेने से इन्कार कर रही है। इस बात पर व्यापक सहमति है कि इस संकट के बीज रीगन प्रशासन द्वारा अंधाधुंध उदारीकरण और वित्तीय संस्थानों के विनियमन द्वारा बोए गए थे।

2007-08 के वैश्विक वित्तीय संकट और कोविड 19 ने नव-उदारवाद की विफलता और सीमा को सामने ला दिया है। इन दो संकटों ने सरकारों और राष्ट्रों को अपनी आर्थिक नीतियों पर फिर से गौर करने और पुनर्विचार करने के लिए मजबूर किया है। जहां यह माना जाता है कि बाजार सबसे अच्छा तब काम करते हैं जब वे स्वतन्त्र होते हैं और सरकारें छोटे होने पर सबसे अच्छा काम करती हैं, नव-उदारवाद की इन मूल धारणाओं को बड़ी तेजी के साथ चुनौती मिल रही है। औद्योगिक राष्ट्रों ने राजकोषीय कट्टरपंथियों द्वारा उठाई गई चिंताओं को दरकिनार कर दिया है और अर्थव्यवस्था को फिर से शुरू करने के लिए उदार राजकोषीय नीतियों का सहारा लिया है। इन देशों ने नौकरी छूटने और जीवन स्तर में गिरावट के कारण अपने नागरिकों की पीड़ा ▶▶▶

को कम करने और अर्थव्यवस्था में मांग पैदा करने के लिए खर्चों अमेरिकी डॉलर का निवेश किया है। सरकारों ने उन संस्थानों को भी अपने कब्जे में ले लिया है जो सार्वजनिक सेवाएं और सामाजिक भलाई प्रदान करते हैं।

यह तो स्पष्ट है कि भारत नवउदारवादी एजेंडे के प्रति वफादार रहना जारी रखे हुए है। 1991 में भुगतान सन्तुलन संकट से निपटने के लिए जब देश आईएमएफ और विश्व बैंक के पास ऋण के लिए गया तो शर्तों के रूप में भारत पर नवउदारवादी एजेंडा लगाया गया था। भारत दो ब्रेटन वुडस संस्थानों द्वारा तैयार किए गए संरचनात्मक समायोजन कार्यक्रम के लिए सहमत हुआ। इन सुधारों के मार्फत सरकार से राजकोषीय घाटे को नियन्त्रित करने के लिए सामाजिक कार्यक्रमों पर खर्च में कटौती करने के साथ आहार सहित सभी तरह के अनुदानों को समाप्त करने की मांग की गई। अनुशासित अन्य सुधारों में सार्वजनिक क्षेत्र का निजीकरण, आर्थिक गतिविधियों में सरकारी हस्तक्षेप को वापस लेना और विदेशी पूंजी में मुफ्त प्रवेश की अनुमति देना और व्यापार को उदार बनाना शामिल था। संरचनात्मक समायोजन कार्यक्रम में कारपोरेट करों को कम करने और बैंकिंग और बीमा उद्योग में निजी पूंजी के लिए अधिक स्वतन्त्रता की अनुमति देने के लिए कर व्यवस्था के पुनर्गठन का भी सुझाव दिया गया। श्रम सुधार लाने का भी सुझाव दिया गया और इसके साथ ही गैट के तहत, जो अब विश्व व्यापार संगठन है, भारत को दवा उद्योग में प्रक्रिया पेटेंट के स्थान पर उत्पाद पेटेंट स्वीकार करने के लिए मजबूर किया गया था।

1991 के बाद से आने वाली सरकारें कुल मिलाकर नवउदारवादी आर्थिक नीतियों के प्रति प्रतिबद्ध रही हैं। हालांकि, अतीत में कोई भी सरकार इन नीतियों के कार्यान्वयन में वर्तमान सरकार की तरह आक्रामक नहीं थी। भारत को एक आत्मनिर्भर आर्थिक विकास देने वाले महत्वपूर्ण सार्वजनिक क्षेत्र के उद्योगों का सरकार लापरवाही से निजीकरण कर रही है। सरकार ने अब एक राष्ट्रीय मुद्राकरण पाइपलाइन की घोषणा की है। इस योजना के तहत वह पहले से ही राजस्व अर्जित करने वाली महत्वपूर्ण सम्पत्तियों का मुद्राकरण करके 6 लाख करोड़ रुपये जुटाना चाहती है। इस फण्ड को जुटाने में सड़कों का लगभग 27 प्रतिशत और रेलवे का 26 प्रतिशत हिस्सा होगा। बिजली क्षेत्र का हिस्सा 15 प्रतिशत का होगा और शेष सार्वजनिक क्षेत्र की इकाईयों से आएगा। इन कीमती सम्पत्तियों को 25 साल के लिए एकमुश्त भुगतान पर निजी क्षेत्र को सौंप दिया जाएगा। हालांकि सरकार का दावा है कि वह केवल संसाधन जुटाने के लिए अपनी सम्पत्ति को पट्टे पर दे रही है, लेकिन किसी के भी मन में किसी भी तरह तरह का कोई संदेह नहीं रह जाना चाहिए कि यह निजीकरण और निजी लाभ के लिए सार्वजनिक सम्पत्ति को सौंपने का एक स्पष्ट मामला है। यह निर्णय आबादी के एक बड़े हिस्से के लिए सेवाओं को महंगा और अवहनीय बना देगा।

दुनिया भर में यह साबित हो चुका है कि घोड़ों और गौरियों का आर्थिक सिद्धांत विफल हो गया है। इस नीति का मानना है कि यदि घोड़ों को जरूरत से भी ज्यादा जई खिलाई जाये, तो वे गौरियों के लिए सड़क पर कुछ बिछा देंगे। इसका मतलब यह है कि अगर आप अमीरों और कॉर्पोरेट सेक्टर को टैक्स रियायतें और अन्य प्रोत्साहन देते

हैं, तो इसके लाभ रिसकर नीचे तक पहुंचेंगे। ज्यादातर लोग अब इस बात को समझ चुके हैं कि इन आर्थिक नीतियों के परिणामस्वरूप रिसकर कोई लाभ नीचे तक नहीं पहुंचा। वे केवल राष्ट्रीय आय का निरन्तर बढ़ता हुआ एक हिस्सा अमीरों और सुपर अमीरों की जेब में डालने में सफल रहे हैं। भारत के अनुभव भी कुछ अलग नहीं है। तीस साल के नव-उदारवाद ने भारत को दुनिया का दूसरा सबसे असमान समाज बना दिया है। इन नीतियों ने कुछ ही हाथों में धन के बड़े पैमाने पर संकेंद्रण में मदद की है जबकि साथ ही में मानव विकास में एक शर्मनाक गिरावट दर्ज हुई है।

ट्रेड यूनियन आन्दोलन न केवल मजदूर वर्ग बल्कि भारतीय आबादी के सभी शोषित वर्गों का प्रतिनिधित्व करता है। पिछले कई वर्षों से इसने किसानों, असंगठित श्रमिकों और अन्य कमजोर वर्गों से सम्बन्धित मांगों को पेश किया है। इस बड़ी लामबन्दी और प्रतिरोध का ही नतीजा है कि सरकार नव-उदारवादी एजेंडे को लागू करने के लिए अपनी पसन्द की गति से आगे नहीं बढ़ पा रही है। प्रतिरोध को बनाए रखने के लिए 11 नवम्बर 2021 को दिल्ली में आयोजित एक सम्मेलन में बीएमएस को छोड़कर सभी केन्द्रीय ट्रेड यूनियनों ने बजट सत्र के दौरान दो दिवसीय आम हड़ताल आयोजित करने का निर्णय लिया है। इससे पहले व्यापक सम्भव समर्थन जुटाने के लिए विभिन्न कार्यक्रमों की योजना बनाई गई है। एलआईसी और पीएसजीआई के कर्मचारियों को इन कार्यक्रमों में पूरी ताकत से शामिल होना चाहिए।

यह याद रखना चाहिए कि राजनीति और अर्थशास्त्र को अलग नहीं किया जा सकता है। कुछ राजनीतिक उद्देश्यों को प्राप्त करने के लिए आर्थिक नीतियां तैयार की जाती हैं और कुछ आर्थिक उद्देश्यों को प्राप्त करने के लिए राजनीति तैयार की जाती है। यह हमने पीएसजीआई कर्मचारियों के लिए वेतन संशोधन से इन्कार करने से अनुभव किया है जो एक अगस्त 2017 को देय हो गया था। अतः आर्थिक नीतियों के विरुद्ध संघर्ष एक राजनीतिक संघर्ष भी है। मजदूर वर्ग का कोई भी संघर्ष अराजनीतिक नहीं हो सकता। राजनीतिक परिवर्तन लाए बिना आर्थिक नीतियों को परास्त नहीं किया जा सकता है। यह स्पष्ट रूप से समझ लेना चाहिए। ट्रेड यूनियनों के संयुक्त मंच द्वारा उठाए गए मुद्दे न केवल मजदूर बल्कि भारतीय समाज के सम्पूर्ण लोकतांत्रिक और प्रगतिशील वर्गों के लिए प्रासंगिक हैं। बीमा कर्मचारी एलआईसी और पीएसजीआई कर्मचारियों के निजीकरण को अलग-अलग नहीं लड़ सकते। नवउदारवाद की पूरी नीति के खिलाफ लड़ने के लिए उन्हें मजदूर वर्ग के अन्य वर्गों से जुड़ना होगा। व्यापक संघर्षों के साथ अपने संघर्ष को जोड़कर पीएसजीआई कर्मचारियों को अपने वेतन संशोधन और अन्याय को उजागर करने पर ध्यान देना होगा।

मजदूर वर्ग की एकता और किसानों के संघर्ष के साथ उसका जुड़ाव एक मजबूत प्रतिरोध शक्ति के रूप में विकसित हो सकता है। आइये, बीमा कर्मचारी इस शानदार प्रतिरोध का गौरवपूर्ण हिस्सा बनें। हम बीमा कर्मचारी लोगों को शिक्षित करने, उनका समर्थन जुटाने और दो दिवसीय हड़ताल को सफल बनाने के लिए सही तरीके से तैयारी शुरू करें ताकि सरकार को उस बर्बाद रास्ते पर जाने से रोकने और उस पर पुनर्विचार करने के लिए मजबूर किया जा सके। □



Joint Platform of Trade Unions decides on General Strike during Budget Session of Parliament

The National Convention of Workers was held on 11th November 2021 at Jantar Mantar, New Delhi at the initiative of Joint Platform of Central Trade Unions and Independent sectoral All India Federations and Associations. It was presided over by Sanjay Singh-INTUC, Sukumar Damle-AITUC, Raja Sreedhar-HMS, Hemlata-CITU, Ramesh Parashar-AIUTUC, Shiv Shankar-TUCC, Farida Jalis-SEWA, Shailendra K Sharma-AICCTU, R.K. Maurya-LPF, Nazim Hussain-UTUC. Coms Anil Bhatnagar, Vice-President, AIIEA, Com Naveen Chand. Jt. Secretary, AIIEA and Com Bhanu Pratap represented AIIEA in the convention.

The convention began with paying homage to V. Subbaraman, President, LPF who passed away three days ago and many tall leaders of the Central Trade Unions, Federations/Associations, prominent persons in public life, during this Covid-19 period, the farmers who died during the ongoing historic Kisan agitation for last one year, including in the recent Lakhimpur Kheri episode, and those who died because of hate crime etc.

The Convention deliberated upon the desperate pursuit of anti-worker, anti-farmer, anti-people, pro-corporate and anti-national destructive policies by the Govt. of India which has brought the lives and livelihood of the entire people and the country's economy to the brink of disaster. The Struggle now

is not only to save the rights and lives/livelihood of people but also save the country's economy and the entire democratic system and the society as a whole from disaster and destruction being engineered by the authoritarian forces in governance with the active support of private corporate, both domestic and foreign.

The speakers, who were the leaders of the Central trade Unions, dwelt on how the Central Government used the Covid pandemic period to push through the Labour Codes and the Farm Laws, followed by reckless privatisation drive that included outright sale of profit-making Public Sector Enterprises or leasing them out for a song, unmindful of the consequences this will have on common people – runaway price rise and lack of employment opportunities for the backward classes and youth in general. The decision to go ahead with LIC IPO despite strong reservations was also condemned. The speakers included Ashok Singh-INTUC, Amarjeet Kaur-AITUC, Harbhajan Singh Sidhu-HMS, Tapan Sen-CITU, Satyavan-AIUTUC, G. Devrajan-TUCC, Sonia George-SEWA, Rajiv Dimri-AICCTU, J.P. Singh-LPF, Shatrujeet-UTUC.

The convention was also attended by the delegation of Samyukt Kisan Morcha in solidarity with the working class.



With elections to many BJP ruled states round the corner, the Central Government is making all efforts to list their “achievements”, but they cannot wish away the ground reality, that is India slipping to 101st position in the Global Hunger Index that has listed 106 countries that have Hunger as one of the major social ills.

The reign of terror and hate that has been let loose by the gangs masquerading under various garbs, with the government conveniently looking away, is something never experienced before, that is tearing our diverse social fabric apart, which will throw back our progress by years.

The Convention reiterated the demands that have been made repeatedly such as : Scrapping the Labour Codes; Repeal of Farm Laws and Electricity (Amendment) Bill, No to Privatisation in any form and scrap the NMP; No to LIC IPO and privatization of PSGI companies, Food and Income Support of Rs 7500 per month to non-income tax paying households; Increased allocation for MNREGA and extension of Employment guarantee Scheme

to urban areas; Universal social security for all informal sector workers; Statutory Minimum wage and social security for Anganwadi, ASHA, Mid-day-meal and other Scheme workers; Proper protection and insurance facilities for frontline workers serving the people in the midst of pandemic; Increase in public investment in agriculture, education, health and other crucial public utilities by taxing the rich through wealth tax etc in order to revive and revamp the national economy; Reduction in Central Excise duty on petroleum product and concrete remedial measure to arrest price rise, regularization of contract workers, equal pay for equal work, scrap NPS and restore old pension scheme etc.

The Convention called upon the Workers to take the message of down to the masses through intense activity in the states and districts, factory gates, town mandis and so on and prepare the working people and people in general to make the two days countrywide General Strike a massive success to further heighten the ongoing united struggle to “SAVE THE PEOPLE AND SAVE THE NATION”. ●

AIEA WELCOMES DECISION TO REPEAL FARM LAWS

The All India Insurance Employees’ Association welcomes the announcement of repeal of the three contentious farm laws by the Prime Minister in his address to the nation on 19th November 2021. The Prime Minister said that the process of repeal of these laws will be undertaken in the Winter Session of Parliament set to begin on 29th November.

The farmers organized under the banner of Samyukta Kisan Morcha had been protesting against these three farm laws. These laws were seen by them as steps towards corporatization of agriculture. There were genuine fears that such a measure would not only place the farmers at the mercy of big corporations but would also deprive them of their livelihood. The farmers were also aggrieved that these laws were framed without any consultation with the farming community and pushed through the parliament without any discussion.

The country has witnessed large scale protests against these laws for the last one year. Such a long drawn protest involving a very large section of the people raised questions over democracy as people’s involvement in governance. In the last one year hundreds of lives were lost and economy impacted badly. Had the government shown some flexibility,



the issue could have been resolved much earlier avoiding the loss of precious lives.

The struggle of the farmers was not just about the three farm laws. The protests raised certain important issues relating to the life and living of the farmers and the national economy as well. The protests are also about asking the government to take steps to make agriculture remunerative. With more than 50% of the workforce in this country dependent on agriculture for a living, the country cannot progress without addressing their genuine grievances over remunerative prices for their

produce and enhancement of their life standards. The AIIEA hopes that the government will take initiative to hold discussions for a peaceful resolution of all the issues raised by the farmers struggle.

The AIIEA congratulates the Samyukt Kisan

Morcha and all the farmers for the success of their agitation. The leaders of the movement deserve praise for keeping the agitation peaceful and taking efforts to build a broader unity of farmers, workers and other progressive sections of the Indian society.

AIIEA Delegation meets Executive Director (P)

Coms H.I. Bhatt, Joint Secretary, AIIEA and B.S. Ravi, Treasurer AIIEA met Shri R.K.Dubey Executive Director (Personnel) at Central Office on 18th November, 2021 to discuss certain pending issues concerning the employees. Ms. Pratibha Singh, Chief (P) was also present. The delegation raised the following issues:

1.Family Pension Enhancement: The delegation expressed deep disappointment over the inordinate and inexplicable delay in implementation of the Board decision on family pension increase and a few other improvements. This is creating a situation of unease. We pointed out that the responsibility of securing approval and implementation lies with LIC and therefore there is a need for serious intervention by the top management. The ED (P) informed that all queries raised by government were promptly replied and a draft notification has also been sent. He assured that regular follow up is being done with the ministry and expressed confidence that the notification will be issued soon.

2.Restoration of increment postponed due to participation in strike on 26.11.2020 and 18.3.2021: The delegation expressed unhappiness over the inordinate delay in issuing the orders restoring the increment postponed due to participation in strike on the above mentioned dates. ED (P) assured that the matter would be resolved soon.

3.Income tax Relief u/s89: The delegation brought to the notice of ED(P) that even after repeated requests, CO is yet to release suitable software programme/patch in giving relief of income tax u/s 89 due to which the employees are subjected to huge recoveries each month from their salaries. The delegation also brought to the notice of officials that once the excess recovery of income tax is remitted to the government, claiming refund would be a time consuming process which is avoidable. The management assured that the matter had been taken up with all seriousness and very soon it would be resolved. ED (P) informed that due to some software issues the matter was getting delayed and

the officials are in constant touch with ED(OS) and IT Department.

4.Fixation of Basic Pay on promotion: The delegation reminded the issue raised earlier by AIIEA about allowing fixation of basic pay on promotion even from Stagnation – to – Stagnation stage. ED(P) informed that this aspect was brought to the knowledge of higher officials and would be further pursued.

5.Recruitment: The delegation pointed out that the recruitment to the cadre of Assistants was almost completed. The LIC had notified for 8000 vacancies. All the vacancies could not be filled up for want of candidates. Substantial numbers of recruits have also resigned. Therefore, there is a need to fill the remaining vacancies by moving the existing panels where available. ED(P) replied that the issue would be positively looked into. The AIIEA also suggested that LIC should seriously consider fresh recruitment to fill the declared vacancies after exhausting the existing panels.

6.Removal of ACLs: The delegation took serious objection to the circular issued by CO on 17.11.21 where ACLs were surreptitiously withdrawn. The delegation informed that the interpretation of every Saturday which was declared as holiday by the government cannot be construed as a holiday under NI Act. The interpretation was erroneous and hence needs rectification by way of withdrawal of the circular. Employees are aware that AIIEA already raised this issue with LIC and a circular no.30/2021 was issued in this regard.

Apart from the above, many other issues were also discussed in a detailed manner – viz; Automatic entry to Mediclaim scheme of dependents once income criterion is fulfilled; one more option to join the Mediclaim scheme; enhancement of Festival advance substantially; coverage of Group Insurance to VRS optees also; extending the benefit of reimbursement of expenses for purchase of mobile phone instrument and furniture to class-III and IV employees; LTC encashment facility to be

introduced; to extend income tax benefit u/s 80E for education loan; facility for partial repayment of Education Loan, etc. Some individual issues pertaining to zones were also discussed and would be intimated to the respective zones separately.

DELEGATION MEETS THE CHAIRPERSON

Earlier to this meeting, the delegation met Shri

M.R.Kumar, Chairperson briefly. The delegation expressed appreciation over improvements brought out in the Housing Loan Scheme. The delegation requested the Chairperson to take up the issue of family pension with the ministry.

The AIIEA will continue to follow up the issues till their satisfactory resolution. ■

HOUSING LOAN ENHANCED

	Cadre	Basic Loan @ 5% p.a	Ext Loan @ 7.5% p.a	Total Loan
Class IV	Sweeper/Peon/Driver	50 Lakh	----	50 Lakh
Class III	Record Clerk	50 Lakh	15 lakh	65 Lakh
	Asst /Steno /HGA	50 Lakh	30 lakh	80 Lakh
Class II	Development Officer	50 Lakh	35 lakh	85 lakh
Class I	AAO/AO	50 Lakh	55 LAKH	105 LAKH
	ADM	50 Lakh	65 LAKH	115 Lakh
	DM/SDM	50 Lakh	100 LAKH	150 LAKH
	ZM (O) ZM (S)	50 Lakh	105 Lakh	155 lakh

The AIIEA had been pursuing for substantial increase in the cadre loan under Housing Scheme. The AIIEA argued that considering the cost escalation, it is necessary to increase the housing loan. We had also been arguing that the interest charged by LICHFL on Employees' Housing Scheme is higher than that charged for the public. We had suggested that discussions should be held to bring the HFL rate of interest aligning with the market rate.

We are happy that LIC Board which met on 29.10.2021 has decided to rename cadre loan as Basic Loan and raise it to a uniform level for all cadres at Rs.50 lakhs. This Basic Loan will attract an interest rate of 5%. The employees have been

given the option to take extended loan at 7.5%, the quantum of which would depend upon the cadre. This is a substantial improvement. The Central Office has issued instructions on 16th November 2021 to this effect. The scheme will come into effect from 1.12.2021 and the entire outstanding loan as on 30.11.2021 is entitled for this benefit. The maximum repayment term of the Loan is 25 years or 70 years whichever is earlier. The interest subsidy will be available for full repayment period. This would bring significant gains to the employees whose repayment period extends beyond retirement. The provision for 2nd and 3rd loans have been retained with some conditionalities.

ADDITIONAL CASUAL LEAVE WITHDRAWN AIIEA LODGES PROTESTS

The Central Office of LIC issued a circular on 17th November 2021 withdrawing the provision of ACL on the grounds that the Government has declared all Saturdays as holidays under Negotiable Instrument Act consequent to the introduction of 5 day week. AIIEA has challenged this wrongful interpretation and has demanded revocation of these instructions. The letter of AIIEA addressed to Chairperson, LIC on 18th November is reproduced for information of our readers.

“This has reference to the Circular issued by LIC marked CO/Per/ER-A/282/2021 dated 17.11.2021, wherein it has been mentioned that Saturday shall be treated as holiday declared under NI Act for the

purpose of calculating Additional Casual Leaves. Apart from being unilateral, this circular takes away a hard earned benefit of the employees through a wrongful interpretation of the leave rules.

► continued on page 15

ONWARD TO THE 8TH GENERAL CONFERENCE OF AIIPA

THE AIIPA IS MEETING AT BENGALURE AT THE END OF JANUARY, 2022, TO DELIBERATE AND DECIDE UPON THE FUTURE COURSE OF THE ORGANIZATION AND ITS ACTIVITIES.



— SUKUMARAN PUNNASSERY —

When hundreds of delegates step into the 8th General Conference of All India Insurance Pensioners' Association, the multitude of pensioners and retirees of LIC of India and the Public Sector General insurance Companies, who toiled for the sustenance and phenomenal growth of these nationalized institutions, wish to find solutions for the long pending issues of the aforesaid senior citizens.

The AIIPA, with its members retired from LIC and PSGIC, who gave their sweat and blood, serving the insurance sector for decades as Class I and II Officers and Class III and IV employees, has been spearheading struggles for achievement of pressing demands of the pensioners and retirees. The relentless efforts of the organization with the backing of its members as well as well-wishers helped to secure a number of benefits from the managements and the government of India.

The AIIPA could fetch benefits and solutions to the problems confronting the elders in the insurance sector with the valuable guidance of the All India Insurance Employees' Association (AIIEA) and likeminded organizations. The help and assistance given to AIIPA by progressive forces, trade unions, respected representatives of people in and outside of legislative bodies and the like is to be gratefully remembered.

As late N.M.Sundaram, the architect of Pension in Insurance, banking and public sector financial institutions rightly said:-

"At this hour of triumph, we pay our tributes to all those who participated in the struggle and appeal to the small section of others to join in future struggle at least for the common good. We also express our gratitude to the Joint Action Committee (JAC) for the solidarity expressed. We look forward to many more fruitful joint endeavors and struggles in the coming days."

The last sentence in the above mentioned quote is more relevant now as the hard earned rights of

pensioners are attempted to be snatched through overt and covert attempts of the ruling classes all over the world. The capitalists are unable to digest even meagre financial demands of the older generation. The inhuman attitude and utter disregards to the old men and women are reflected in the delay in favorably considering and implementing the AIIPA'S demands such as enhancement of minimum family pension to 30% of Basic Pay, revision of pension with periodical increase thereon and grant of Cash Medical Allowance to all retirees etc. The pathetic conditions due to financial constraints experienced by the pensioners, especially those who retired earlier years and those who get paltry family pension are to be addressed by the powers that be, sooner than later, lest the hapless retirees and their spouses may leave for the nether world, after experiencing all the sufferings in the fag end of their life in this world.

With the advent of the Covid-19 pandemic the older generation is traversing a path of untold miseries. They are finding it extremely difficult to buy essential medicines and undergo inevitable treatment for the existing ailments and new ones. True, there is Group Mediclaim Scheme secured by the organization for retirees also, but the treatments which do not require hospitalization are not covered. Expenses for such domiciliary treatments are now-a-days prohibitive. Under the circumstances the need for Monthly Cash Medical Allowance need not be overemphasized. There remains no door to be knocked by AIIPA to achieve the above legitimate demands. Whenever leaders meet and discuss the matters with those in the helm of affairs, they respond in goody goody words, but the outcome is absolutely nil !

There are so many other issues and demands such as 1) 100% neutralization in DA/DR for a section of retirees, 2) favorable calculation of pension fixation 3) one more chance for option to join the Group Mediclaim scheme 4) provide Statutory Pension to those who are compulsorily included

ERRATA: The foundation conference of AIIPA was held at Nagpur. In the last issue, it is erroneously mentioned as Bangalore. Error is regretted

in National Pension System (NPS) with effect from 1.04.2004 and 5) improvements in GMS etc.

The antagonists are not prepared to accept pension as a social security and welfare measure. Here it is to be mentioned that the LDF government in Kerala, spending crores of rupees monthly despite financial crunch in the state's economy, paying social welfare pensions to various needy sections of people.(Rs.753.61 cr to 49.31 lakh persons in October 2021 alone) There are also schemes to help and protect the invalid, immobile, disabled or destitute persons. It is estimated that there are more than 70 lakhs elderly persons in Kerala. There is a Senior Citizen Welfare Committee of Legislative Assembly of the State. The Kerala Government has instituted "Vayomitram" (Friend of old aged) under which free services like Mobile Clinics, Medical aid, Medicines, Counselling, Palliative home Care, Ambulances etc are provided to those crossed aged 65. Old age pension is paid monthly to lakhs of deserving people. The government itself and with the help of voluntary organizations, run "Vridhha Sadanam" (Old Age Homes) Relief Centres, Multi Service Centres for old persons, Medical Care units, Day Care Centers for Alzheimer's disease/ Dementia Patients, physio-therapy clinics, awareness programs for aged persons, school/College students on geriatric care etc. The voluntary organizations such as Senior Citizens Friends Welfare Association (SCFWA) guide and help the aged to get the benefits of the govt schemes and/projects. Many comrades belonging to the Divisional Unit of AIIPA and leaders are associated with it.

The AIIPA is meeting at Bengalure at the end of January, 2022, (though there are restrictions and protocol of Covid 19) to deliberate and decide upon the future course of the organization and its activities.

Above all, the Modi Government is bent upon clearing Initial Public Offer (IPO) of LIC. The government with the help and ill advices of the corporate world brandish their sword against the entire public sector through the National Monetization Pipe Line (NMP) to sell assets of the nation. So, come what may, the insurance pensioners under the banner of AIIPA have the bounden duty to stand by the people of India thwarting the anti-workers, anti-people policies of the government and to protect the interest of farmers, labourers etc and the nation with millions of old citizens and the wealth of the country, without foregoing the rights and privileges of the pensioners.

(Writer is President, LICPA, Kozhikode Division)

When our honourable Prime Minister talks about the duties, he must also be aware of the duties of a government in a Welfare State. He must gracefully accept scorching denunciations and responsibilities for his government's abysmal failure in curbing hunger, poverty, unemployment, and inequality. For a government, the most important responsibility is to ensure that nobody dies out of hunger and malnutrition.

The problem of hunger is complex, and different terms are used to describe its various forms. Hunger is eating into India. Politicians talk about hunger for electoral dividends but rarely plan to eradicate it. While dreaming to become a superpower, India has failed to provide its people with that most basic of rights: freedom from hunger. What is reprehensible is that hunger is pervasive, people are starving when India's godowns are overflowing.

This is corroborated by reports of successive Global Hunger Indexes (GHI) prepared by Concern Worldwide, an Irish aid agency, and Welt Hunger Hilfe, a German organisation. India has slipped seven places to rank 101 In 2021 report that was released October 14, 2021. India had ranked at 94 among 107 countries on the 2020 Index.

GHI scores are calculated each year to assess progress and setbacks in combating hunger. The GHI is designed to raise awareness and understanding of the struggle against hunger, provide a way to compare levels of hunger between countries and regions and call attention to those areas of the world where hunger levels are highest and where the need for additional efforts to eliminate hunger is greatest.

The GHI is a tool for comprehensively measuring and tracking hunger at global, regional, and national



Cartoon courtesy: Saji Kumar, Deccan Herald

THE PAROXYSMS OF HUNGER

INDIA HAS SLIPPED SEVEN PLACES TO RANK 101 IN 2021. GHI SCORES ARE CALCULATED EACH YEAR TO ASSESS PROGRESS AND SETBACKS IN COMBATING HUNGER. THE GHI IS DESIGNED TO RAISE AWARENESS AND UNDERSTANDING OF THE STRUGGLE AGAINST HUNGER. RATHER THAN RUBBISHING THE GLOBAL HUNGER INDEX REPORT, THE GOVERNMENT MUST GIVE SERIOUS ATTENTION TO STUDY THE SHORTCOMINGS POINTED OUT IN THE REPORT AND TAKE EFFECTIVE MEASURES TO OVERCOME THEM. THIS REQUIRES URGENCY AS RIGHT TO LIFE IS MEANINGLESS WITHOUT RIGHT TO ADEQUATE FOOD AND NOURISHMENT.



Image courtesy: The Hindu

DR SANTOSH KUMAR MOHAPATRA

levels. It includes four indicators to reflect the multidimensional nature of hunger. Those four indicators are undernourishment (the share of the population with insufficient caloric intake), child wasting (the share of children under five years who have low weight for their height, reflecting acute undernutrition), child stunting (the share of children under five who have low height for their age, reflecting chronic undernutrition) and child mortality (the mortality rate of children under five, partly reflecting the fatal mix of inadequate nutrition and unhealthy environments).

The GHI scores on a 100-point GHI Severity Scale, where 0 is the best score (no hunger) and 100 is the worst. In practice, neither of these extremes is reached. Each country's GHI score is classified by severity, from low to extremely alarming. The severity of hunger associated with the range of possible GHI scores is as follows: low (9.9), moderate (10.0-19.9), serious (20.0-34.9), alarming (35.0-49.9), extremely alarming above 50.

The 2021 GHI scores include data from 2016-2020. For the 2021 report, data was assessed for 135 countries. India is ranked behind its neighbours like Nepal (76), Bangladesh (76), Myanmar (71), and Pakistan (92) in eliminating hunger. At this rate, 47 countries including India, will be unable to achieve a low level of hunger by 2030. In fact, India's rank

dropped by two places in the Global Sustainable Development Report 2021, primarily because of major challenges like ending hunger and achieving food security.

According to the report, 15.3 per cent of the population of India is undernourished; 17.3 per cent of children under five are wasted; 34.7 per cent of children under five are stunted and 3.4 per cent of children die before their fifth birthday. Though India showed improvement in indicators such as the under-5 mortality rate, the prevalence of stunting among children, and prevalence of undernourishment owing to inadequate food remained high. Globally, India ranked among the worst in 'child wasting' or 'weight for height'. Its performance was worse than Djibouti and Somalia. The report said that wasting among children in India increased from 17.1 per cent between 1998 and 2002 to 17.3 per cent between 2016 and 2020. It further said food security is under assault on multiple fronts.

When any agency, organisation -how unscientific, irrational, illogical, injudicious in approach - it may be - appreciates the present Indian government, the ruling party accepts it with alacrity, celebrates with thunderous applause, and leaves no stone unturned to derive political mileage. But when any agency, organisation -how scientific, rational, judicious it may be in its assessment, if it exposes failures of the ruling

class, the ruling suddenly snubs and rejects it without addressing the weakness revealed by agencies.

After a dip in India's ranking in the Global Hunger Index 2021, instead of accepting failure, India's Women and Child Development Ministry described the report as shocking; dubbed methodology as 'unscientific, and 'devoid of ground reality. It accused the publishing agencies of lack of diligence before releasing the report. The 'undernourishment' indicator was the one area, where India's performance deteriorated relative to previous years. But ministry claims that the value of a key indicator used in the Global Hunger Index is 'inflated' as there are only 3.9 per cent Anganwadi children found to be undernourished. It further accused that publishing agencies have based their assessment on the results of a 'four question' opinion poll, which was conducted telephonically by Gallup. The Ministry also said instead of relying on a poll, the Index should have used measurement of weight and height to calculate the 'undernourishment' indicator.

According to Miriam Wiemers, Advisor Global Hunger Index, Undernourishment is a measure of the proportion of the population with inadequate access to calories and is based on data regarding the food supply in the country. It is not a measure of weight and height," "Stunting and wasting measure undernutrition of the child population, but that is different from the undernourishment indicator," so, the government's argument that the index should have used weight and height falls flat on its face. India — has agreed upon the Sustainable Development Goals (SDG) and the GHI uses indicators that are part of the internationally recognised indicator set

to measure progress toward the SDGs.

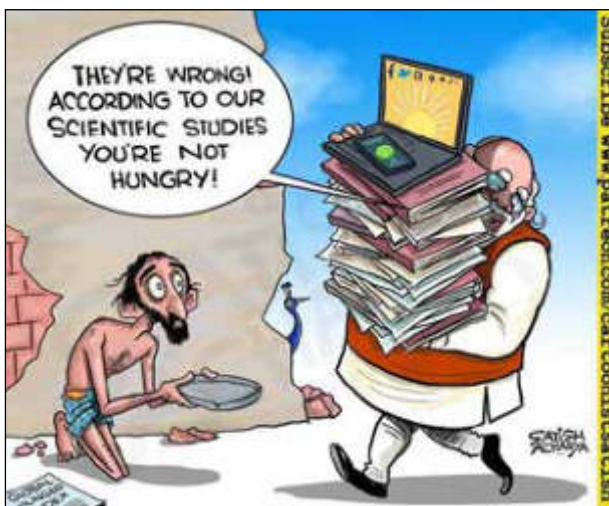
GHI is a report that is peer-reviewed by external experts. The GHI report includes the most up-to-date data available at the time of its editorial deadline in July and applies the same standards to all countries within the report to ensure comparability. The methodology has long been established and tested. The data used to come up with the Index this time was from 2016–2020. Like other countries data for India are collected from the same institutions.

For India's 2021 GHI score, data on the four component indicators came from the following sources: Undernourishment values are from the 2021 edition of the FAO Food Security Indicators (published July 12, 2021, accessed July 12, 2021). FAO's Gallup telephone-based opinion indicator – the Food Insecurity Experience Scale (FIES) – is not used in the GHI. The GHI uses the prevalence of the undernourishment indicator, which is assessed by FAO using Food Balance Sheet data from each country. It measures the proportion of the population with inadequate access to calories and is based on data regarding the food supply in the country.

Child stunting and wasting data are from the 2021 edition of UNICEF, WHO, and World Bank Joint Child Malnutrition Estimates (published April 2021, accessed May 24, 2021), including data from India's Comprehensive National Nutrition Survey 2016–2018 (CNNS) National Report (published 2019). Under-five mortality rates are taken from the 2020 edition of the UN IGME (Inter-Agency Group for Child Mortality Estimation) Child Mortality Estimates (published September 9, 2020, accessed May 24, 2021). Each of the indicator values is standardized and weighted. The standardized scores are aggregated to calculate the GHI score for each country.

It is argued that the corona pandemic has aggravated the pangs of hunger and India's ranking. But India's ranking is on the decline since Narendra Modi rode to power. India had ranked at 55 in 2014 before declining to 101 in 2021. India's rank has been revolving between 100 and 103 since 2017.

Further, it is not only in hunger index, but in all other indexes like human development index (131 out of 189 countries) , global happiness index 144 out of 154 countries) , global peace index (135 out of 163 countries), corruption perception Index (86 out of 180 countries). ► continued on page 40



Cartoon courtesy: Satish Acharya



PEGASUS SPYWARE MANIPULATING SOCIAL MEDIA TO UNDERMINE DEMOCRACY

INSTITUTING AN INDEPENDENT PROBE INTO THE PEGASUS AFFAIR A BENCH HEADED BY CHIEF JUSTICE OF INDIA SAID NATIONAL SECURITY CAN NOT BE A FREQUENT PASS FOR THE GOVERNMENT TO SPY ON ITS OWN CITIZENS. WITH THE ADVANCEMENT AND PROLIFERATION OF NEWER TECHNOLOGY IT BECOMES IMPERATIVE ON OUR PART TO FACE THIS NEW UPCOMING CHALLENGE. IT IS THE PATRIOTIC DUTY OF “WE THE PEOPLE OF INDIA” TO FIGHT AND STOP THE STATE OPPRESSION USING AVENUES WITHIN CONSTITUTIONAL FRAMEWORK. THAT’S WHY THE SUPREME COURT DIRECTIVE IS HAILED AS BEING HISTORIC CONSIDERING THE NONCHALANCE SHOWN BY THE MODI’S GOVERNMENT TOWARDS AN ISSUE AS SERIOUS IN NATURE AS PUBLIC SPYING.

————— **RANJIT ROUT** —————

On March 19 2018 came the ground shaking news of how harvesting Facebook user data, Cabridge Analytica, a political data firm, mapped psychographic profiles of more than 50 million users with the intention of influencing elections around the world. The scandal exposed how easily people’s data can be misused in unforeseen ways with the sole aim of manipulating and influencing them. Subsequently a bombshell was dropped with the disclosure by Pegasus project, how Governments of over 45 countries including India are spying on their own citizens using malware developed by this company. In 2019 for the first time in our country we heard of the spyware Pegasus, when some Whatsapp users, mainly politicians, journalists and activists received warning messages of their mobile handsets being compromised As per the available reports this powerful software has been used by the Governments to hack into citizen’s smart phones, track their communication and acquire incriminating information to form the basis for framing charges as dangerous as sedition. Government’s reluctance on its part to shed any light on controversies involving possible violation of citizen’s right led the top court of our country to step in. Instituting an independent probe into the Pegasus affair a bench headed by Chief Justice of India said national security can never be a frequent pass for the Government to spy on its own citizens. So what exactly it is and in what way it affects the ordinary citizens of our country.

Pegasus is a spyware developed by NSO Group Company of Israeli origin. It exploits vulnerability via WhatsApp and gain access to all the apps in the user’s device. The malware contains a code capable of spying whatever the user does on the phone- calls, Emails, messages as well as of location app data thus remotely collecting all the information and relaying back to user of this spy software. Unlike other surveillances tools it is used for targeted surveillance. It is extremely expensive software. NSO group has confirmed that it sells its software only Governments. A blanket denial by the Governments to the stark revelations of spying is quite contradictory because of the assertions made by the NSO group that it sells exclusively to the vetted Governments clients and intelligence agencies. Hence the rise of digital repression amounts to trampling upon the constitutional rights of the citizens and intrusion on their privacy. This in turn is direct attack on the individual freedom, life and livelihood of people and not the least on the federal structure of the Indian Republic.

It is not hyperbolic statement, if someone says that, the most important technological revolutions in modern human history- the mobile phone- has become inseparable part of our culture. Among all the social media platforms Facebook has the distinction of highly popular and highest account holders not only in India but across the globe. Not in a distant past anyone would have ever imagined

in his wildest dreams that this small hand held communication device would pose a menace to one's own security. Hence how Pegasus, poses a threat to all of us.

In order to understand the modus operandi of this intrusive software we need to discuss about Facebook the most popular and widely used social media platform, besides WhatsApp and Instagram (belonging to same group). Through their intimate personal data by being constantly/thoroughly tracked and manipulated across the web, the Facebook users are unconscious of the price to "pay" for the services they are assured of to use as "free". Over the years Facebook has suctioned up every specific details of its account holders, from the digital trails of "likes", "share", "forward" and all such actions on the part of the user. It has grown so gigantic that nobody can escape from it howsoever one may try. Facebook takes a huge toll on privacy of its user in unexpected way. Not only this app itself gobbles up information at its own disposal, it has crossover threads with other businesses, apps and other websites which snoop on its behalf. It does not matter whether you are Facebook user or you are in off line mode or even if you do not have Facebook account. People are lured to be trapped, submitting themselves to the spying monsters in the digital platforms, where data is easily weaponised to manipulate and influence the users. In today's world, data is information and information is wealth. There is a collaborative nexus between the political forces and the capitalist world with this mega data firms possessing trillions of data. Utilizing this wealth of data as a political weapon for spying upon the people, the state tries to derive maximum political mileage. This is not surveillance in the traditional sense, this is hacking. And, in our country, hacking into an electronic device is a criminal offence under section 43 of the Information Technology Act. So this act of spying is definitely an illegal act and the

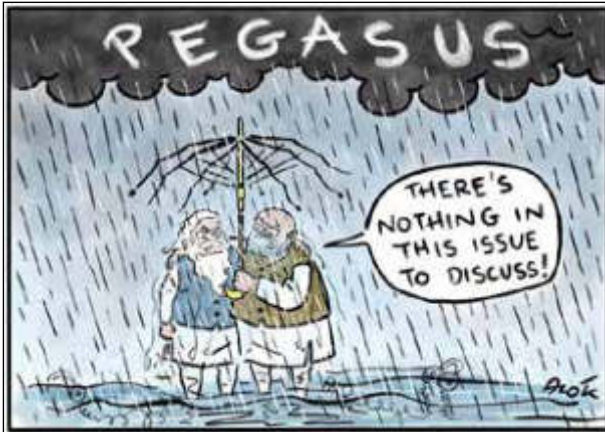
provision has no exception for the Governments.

Particularly since the ascendancy of right wing extremism in our country (and elsewhere too), there has been a growing tendency on the part of the ruling establishment of curbing citizens rights and freedom alike, slapping notorious anti terrorists laws of various types against people working in journalistic field, judiciary, social activists, often throwing them behind the bars for uncertain periods without any judicial trail, under the pretext of national security. Why particularly after 2014, with BJP able to gaining power, these "ordinary" people involved in public life of creating awareness, social upliftment of the marginalized section and educating people from state perspective, are labeled as threat to national security? It is difficult to understand on what basis ordinary citizens are deemed to pose such a risk to national security or public safety that it warranted snooping on their devices? How and why do people involved in various walks of life pose a security threat of such proportions that they are equated with terrorists?

Over the years social media has proven to be a very powerful tool in spreading information, awareness and mobilizing campaign on a variety of issues. Social media activism is capable of making powerful social and cultural change, as has been seen in case of #Me too campaign, 99% vs 1% campaign and more recently in shaping and organizing our own Farmer's struggle against the three notorious farm bills. Social media platforms have immense potential for uniting, consolidating and advancing different class struggles in far flung places simultaneously, thus shaping these struggles to mass movements. Governments are afraid of the consolidation of working class unity and mass struggle across the globe, where the use of mobile phones and campaign through medias like Facebook and others has helped to raise protests and strengthen struggles against the neoliberal policies pursued by the capitalist friendly governments. During last seven years of Modi Governments the spectre of crony capitalism has engulfed the Indian political landscape that has devastating effect on the national economy. Governments have come to realize the immense power of this medium to mobilize mass opinion and developing struggle against neoliberal economic and retrograde social policies. Out of fear and with an aim to ruthlessly crush the mass uprisings governments across the globe are using strong arm tactics through



Cartoon courtesy: Sajit Kumar, Deccan Herald



Cartoon courtesy: Alok Nirantar

deployment of spywares like Pegasus to demoralize and contain such movements.

Realising itself to be no more a mute spectator, the top court of our country made it clear that government should not utilize national security considerations as a free pass to curb/curtail the right to privacy as well as right to freedom as guaranteed by Article 19/21 of the constitution. We see that our country in being turned into a Police state. Our constitutional democracy is endangered with Pegasus deployed targeting leaders in opposition, election commission officers and journalists as was the case in the run-up to the 2019 elections. It is time for us to be aware of this institutionalised digital aggression. It is perfectly alright for the Governments to surveil, monitor and decrypt communications to track terrorists or prevent crime. But in a democracy when right to privacy is fundamental in nature, snooping on its own citizens is not only anti-democratic but destroys individual dignity.

With the advancement and proliferation of newer technology it becomes imperative on our part to face this new upcoming challenge. It is the patriotic duty of "We the People of India" to fight and stop the state oppression using avenues within constitutional framework. That's why the Supreme Court directive is hailed as being historic considering the nonchalance shown by the Modi's government towards an issue as serious in nature as public spying. We have to force the Governments not to compromise with our existing rights about freedom and privacy. This is the beginning of yet another new struggle, to reclaim our space of freedom which seems threatened to be occupied by the digital intrusion at behest of the Government itself.

(Writer is Jt. Secretary, Cuttack Division IEA)

ADDITIONAL CASUAL LEAVE.....

► continued from page 8

It is true that the Government of India notified vide order SO 1630 (E) dated 15.4.2021 that every Saturday has been declared as a Public Holiday as per the powers conferred by section 25 of Negotiable Instruments Act, 1881. But that does not mean that we should consider Saturdays as holidays under the NI Act while calculating ACL. Under Regulation 62(2) of the Staff Regulations, the ACLs will be 23 ½ minus Holidays declared under 60A (1) in a calendar year. The key words in the Regulation 62(2) are "in a calendar year". These holidays declared by the State/Central Govt. keep changing in each calendar year and are not constant. The present holidays on Saturdays are declared as Public Holiday similar to Sunday as Holiday. The Government will not declare these Saturdays / Sundays as holidays every calendar year.

Moreover, the Gazette notification clearly states that it is declared as Public Holiday – and not as Holidays under NI Act. The declaration by the government was only on the basis of its powers conferred u/s 25 of NI Act. This does not mean that Saturday is declared as Holiday under NI Act. If that were so, even public sector banks would be entitled to having all Saturdays as holidays. Moreover, since the Corporation has changed from 6-day working week to 5-Day working week, the working hours have been suitably increased and the supposed loss of working hours on Saturdays has been made good.

It is to be noted that every Sunday is also a Public Holiday declared by the government under the same provisions of the NI Act. But we do not take into account Sundays as holidays under NI Act while calculating ACLs. Section 25 of NI Act says: "... The expression Public Holiday includes Sundays and any other day declared by the Central Government by notification in the Official Gazette to be a Public Holiday." This clearly shows that, the Saturday declared as public holiday by the Government under NI Act is similar to Sunday which is also a Public Holiday.

We, therefore, request you to withdraw the circular Ref: CO/Per/ER-A/282/2021 dated 17.11.2021 thereby rectifying the erroneous interpretation of the provisions of the Gazette Order.



अक्टूबर क्रांति की याद और जाग्रत मेहनतकश के उठते आंदोलन

रामचंद्र शर्मा

बीते 7 नवम्बर को रूसी क्रांति के 104 वर्ष हो गये हैं। उस दौर में जागी विश्वव्यापी चेतना से आये सामाजिक और राजनीतिक बदलावों से मुक्ति संघर्षों को ही ताकत नहीं मिली थी बल्कि क्रांति के भय से पूंजीवादी राष्ट्रों तक को आम मेहनतकश श्रमजीवियों के लिए कल्याणकारी कानून और राहतें देने के लिए मजबूर होना पड़ा था। सोवियत संघ के विघटन के तीन दशक में पूंजी के प्रति उदारता और श्रमिकों के प्रति कठोरता के दौर में आज पूंजीपरस्ती में खोई हमारे देश की भाजपा नीत सरकार में जनसुनवाई के रास्ते जाम से हो गये हैं।

देश में खेती विरोधी कानूनों के विरोध में जारी किसान आंदोलन 26 नवंबर को एक साल पूरा कर रहा है, वहीं सार्वजनिक उपक्रमों को निजी हाथों में सौंपने के खिलाफ और नियोजनपरक श्रम संहिताओं के बनाये जाने के खिलाफ केन्द्रीय श्रमिक संगठनों के आह्वान दर आह्वान आहूत कार्यक्रमों में भी जबरदस्त तेजी देखी जा रही है। सुनवाई के अभाव में बढ़ते दमनकारी दौर में जनमानस में रूस की अक्टूबर क्रांति के फलीभूत की यादें ताजा हो रही हैं और नब्बे के दशक में उसके हुए पराभव की परिणति में पूंजीपरस्ती में छीने जाते श्रमिकों के अधिकार और कल्याणकारी कानूनों

से छुटकारा पाने के सरकारी सरोकार तथा प्रतिरोध करने पर दमन की टीस के चित्र संजीव होकर आम मेहनतकश के मन-मस्तिष्क को उद्वेलित कर रहे हैं।

सामने आते घटनाक्रम याद दिला रहे हैं कि किस तरह आज से 150 वर्ष पूर्व 18 मार्च, 1871 को पेरिस के मजदूरवर्ग ने सामंती-पूंजीवादी व्यवस्था को उखाड़ते हुए पेरिस कम्यून की स्थापना की थी। इस ऐतिहासिक और क्रांतिकारी घटना से पूंजीवादी शोषकों की दुनिया में हड़कंप मच गया था। पूंजीपतिवर्ग के खिलाफ यह शोषित, वंचित और मेहनतकश वर्ग द्वारा सम्पन्न की गई पहली क्रांति थी जिसके कारण इतिहास में मजदूरों ने अपनी पहली सरकार क्रायम की थी। मार्क्स ने इस क्रांति को 'नए समाज का शानदार अग्रदूत' बताया था और लेनिन ने उस जनक्रांति को "सोवियत सत्ता का बीज" कहा था। हालांकि मजदूरों की यह सत्ता ज़्यादा दिन नहीं चली क्योंकि उस क्रांति के नेताओं के पास क्रांतियों को संभालने, नियंत्रित और संचालित करने का कोई परिपक्व सैद्धांतिक और ऐतिहासिक आधार और अनुभव नहीं था। इसीलिए इस जनक्रांति को नष्ट करने के लिए देश के पूंजीपतियों ने जर्मनी के साथ मिलकर उस पर हमला कर दिया था।

THE WORLD IS NOW CONFRONTING THE BITTER TRUTH THAT THE RESPECT AND RIGHTS WHICH THE WORKING PEOPLE COULD GET AFTER THE OCTOBER REVOLUTION AND ESTABLISHMENT OF SOVIET UNION, ARE SLIPPING AWAY FROM THEIR HANDS IN THE LAST THREE DECADES UNDER THE CAPITALIST GLOBALISATION, AFTER THE COLLAPSE OF THE SOVIET UNION. BUT, TODAY, IN INDIA, UNDER THE IMPACT OF UNITED KISAN STRUGGLE SPEARHEADED BY SAMYUKT KISAN MORCHA, WE ARE WITNESSING THE RECAP OF THE SCENES IN TSARIST RUSSIA, OF THE MISERABLE LIVING CONDITIONS OF THE WORKERS AND FARMERS AND ON THE OTHER HAND UNFOLDING OF UNITY OF THE PEASANTS AND THE WORKERS, THE TOILING MASSES, AS IF IMBIBING THE MESSAGE OF THE OCTOBER REVOLUTION.

लेकिन उस दौर में जगी चेतना का असर था कि अमेरिका के औद्योगिक शहर शिकागो में 1886 में मजदूर आंदोलन की अलख जगी जो कालांतर में मजदूरों के संगठित होने और मांगपत्र प्रस्तुत करने के अधिकार मिले जो आज चुनौती के घेरे में हैं। मजदूरों की राजनीतिक लड़ाई के मुकाम के बीच मजदूर वर्ग के खिलाफ, पूंजीपतियों के खूनी अभियान में कई हजार मजदूर मारे गए और हजारों मजदूरों को जेलों में ठूस दिया गया। उन्हें अमानवीय यातनाएं दी गईं। इसी पेरिस कम्यून की असफलताओं से, भावी क्रांतियों के लिए मार्क्स ने वैज्ञानिक समाजवाद के लिए अत्यंत महत्वपूर्ण सैद्धांतिक और व्यवहारिक सबक लेते हुए, क्रांति के बाद की स्थिति से निपटने के लिए मार्क्स ने मूल्यवान और अति महत्वपूर्ण सिद्धांत श्रमजीवीवर्ग को दिये जो रूसी क्रांति की फलीभूति में कारगर साबित हुए लेकिन 70 साल के बाद सोवियत रूस भी विघटन का शिकार हुआ परन्तु इस बीच 70 साल में दुनिया में मजदूरों के हित में बनी अनेक कल्याणकारी योजनाओं और मिले अधिकारों से मजदूरों के जीवन स्तर को ऊपर उठाने और सामाजिक सम्मान के साथ अपनी सत्ता कायम करने का एक तजुर्बा भी मिला।

सोवियत संघ के विघटन के बाद यह सच्चाई भी दुनिया के सामने आ गई है कि जो अधिकार और सम्मान श्रमिक वर्ग को सोवियत संघ के मौजूद रहते हुए मिले वे सोवियत संघ के पराभव और पूंजीपरस्ती के वैश्वीकरण के दौर में हाथ से पानी की तरह फिसलते चले गए। ऐसे ही, रूसी क्रांति के बाद, जिन-जिन देशों में जनक्रांतियाँ हुईं, वहाँ के परास्त शोषक पूंजीपतियों ने साम्राज्यवादी शक्तियों के साथ षडयंत्र करते हुए वहाँ स्थापित मजदूरों के नवगठित समाजवादी शासन को खत्म कर दिया। आज रूस और पूर्वी यूरोप के जिन देशों में समाजवादी शासन की स्थापना हुई थी, अब वहाँ पुनः पूंजीवादी व्यवस्थाओं की स्थापना हो चुकी है।

इस स्थिति ने रूबरू किये हालात मार्क्सवादी सिद्धांत की उपयोगिता और आवश्यकता को पुनः रेखांकित कर रहे हैं। पेरिस में कम्यून की विफलता पर मार्क्स ने कहा था, 'यदि कम्यून को नष्ट भी कर दिया गया, तब भी संघर्ष सिर्फ स्थगित ही होगा। कम्यून के सिद्धांत शाश्वत और अनश्वर हैं; जब तक मजदूर वर्ग मुक्त नहीं हो जाता, तब तक ये सिद्धांत बार-बार प्रकट होते रहेंगे।' आज भी क्यूबा, वियतनाम, कम्बोडिया, उत्तर कोरिया और चीन में जनक्रांति की सरकारें हैं परन्तु क्यूबा को छोड़कर इनका वैश्विक नजरिया गायब

है। इंतजार इसके विश्वव्यापी उभार लेने का है।

आज भारत के सन्दर्भ में जारी संयुक्त किसान मोर्चा के आंदोलन पर नजर डाले तो देखते हैं कि इसे मजदूर वर्ग का भरपूर समर्थन मिल रहा है। रूस में क्रांति से ठीक पहले की स्थिति जो जारशाही के अकल्पनीय अत्याचार के खिलाफ रूस में श्रमिक और किसान के बीच देखी जा रही थी, कुछ कुछ वैसी ही स्थिति आज भारत में दिखाई दे रही है। फसलों के उचित दाम न मिलने के चलते कर्ज तले दबे किसान बिलबिला रहे हैं, मजदूर वर्ग अमानवीय जीवन जी रहा है। काम करने की स्थिति मालिकों के हित में बदली जा रही है। जब चाहे काम से बाहर कर देने की शक्ति पाकर श्रमिकों का शोषण बढ़ गया है। जैसे लंबे समय तक काम करना, कम मजदूरी और कार्य स्थल के हाल खराब रहने की स्थिति देखने को मिल रही है।

जिस प्रकार रूस में श्रमिकों, किसानों और जवानों का आंदोलन बोलशेविक पार्टी के नेतृत्व में किसान वर्ग के घनिष्ठ गठबंधन में मजदूर वर्ग शोषणकारी शासन को उखाड़ फेंक सकता है तो भारत में शोषणकारी नीतियों के पीड़ितों का एका क्योकर ऐसा बीड़ा उठाने के यत्नों में जुट जाता? आज के भारत में किसान और मजदूर वर्ग नए निचले स्तर पर पहुंच गया है। मोदी शासन के तहत किसानों की आत्महत्याओं का दौर फसल के उचित दाम न मिलने के चलते और श्रमिकों की वास्तविक मजदूरी में कमी आने के कारण और ज्यादा विकट हुए हैं। महामारी के दौरान मोदी सरकार के नीतिगत हमलों ने बेरोजगारी, महंगाई के केंद्र बने भारत को भूख और गरीबी के केन्द्र बनाने के साथ खराब स्वास्थ्य और पढ़ाई बीच में छोड़ देने की स्थिति निर्मित कर दी है।

कुछ कॉर्पोरेट और उनके एजेंट सत्ता के सहयोग से खुले तौर पर देश की दौलत बटोर रहे हैं। असमानता बढ़ी है और सार्वजनिक धन का हस्तांतरण सत्ताशाहों के कॉर्पोरेट साथियों का खजाना बढ़ रहा है। हाल की घटनाओं में स्पष्ट रूप से दिखाई दे रहा है कि विरोध करने वालों की सुनवाई न करके बर्बर दमन की घटनाएं मानवाधिकारों का गला घोट रही हैं। दमन के खिलाफ देशव्यापी विरोध और ज्यादा सघन हो रहे हैं। किसानों की इन बर्बर हत्याओं के प्रतीक बने लखीमपुर खीरी ने पूरे देश को झकझोर दिया है। आमजन का गुस्सा बीजेपी और केंद्र की मोदी सरकार के खिलाफ पूरे देश में फैल रहा है।

बर्बरता के खिलाफ अब लड़ाई नीतियों के साथ साथ राजनीतिक रूप ले रही है। जिस तरह अक्टूबर क्रांति में महिलाओं ने महत्वपूर्ण भूमिका निभाई और बेहतर काम करने की स्थिति, मजदूरी और राजनीतिक अधिकारों के लिए लड़ाइयां लड़ी कुछ ऐसा ही नजारा किसान आंदोलन में महिलाओं की बड़ी भागीदारी को देखकर लगाया जा सकता है। आज हमारे देश में भाजपा-आरएसएस के दमनकारी राज के खिलाफ महिला, मजदूर और किसान संघर्ष में बड़ी संख्या में भाग ले रहे हैं। यह कहीं न कहीं अक्टूबर क्रांति के संदेश को ग्रहण करने जैसा नजारा है। इसी रास्ते से जनहितैषी बदलावों को संजोने की ओर बढ़ने में ही बसे मेहनतकश श्रमजीवियों के हित।



FARMERS WIN ON MANY FRONTS

MEDIA FAILS ON ALL

P SAINATH

(Courtesy:
The People's Archive of Rural India
NOV. 20, 2021)



What the media can never openly admit is that the largest, peaceful democratic protest the world has seen in years – certainly the greatest organised at the height of the pandemic – has won a mighty victory.

A victory that carries forward a legacy. Farmers of all kinds, men and women – including from Adivasi and Dalit communities – played a crucial role in this country's struggle for freedom. And in the 75th year of our Independence, the farmers at Delhi's gates reiterated the spirit of that great struggle.

Prime Minister Narendra Modi has announced he is backing off and repealing the farm laws in the upcoming winter session of Parliament starting on November 29. He says he is doing so after failing to persuade 'a section of farmers despite best efforts'. Just a section, mind you, that he could not convince to accept that the three discredited farm laws were really good for them. Not a word on, or for, the over

600 farmers who have died in the course of this historic struggle. His failure, he makes it clear, is only in his skills of persuasion, in not getting that 'section of farmers' to see the light. No failure attaches to the laws themselves or to how his government rammed them through right in the middle of a pandemic.

Well, the Khalistanis, anti-nationals, bogus activists masquerading as farmers, have graduated to being 'a section of farmers' who declined to be persuaded by Modi's chilling charms. Refused to be persuaded? What was the manner and method of persuasion?

By denying them entry to the capital city to explain their grievances? By blocking them with trenches and barbed wire? By hitting them with water cannons? By converting their camps into little gulags? By having crony media vilify the farmers every day? By running them over with vehicles – allegedly owned by a Union minister or his son? That's this government's idea of persuasion? If those were its 'best efforts' we'd hate to see its worst ones.

The Prime Minister made at least seven visits overseas this year alone (like the latest one for CoP26). But never once found the time to just drive down a few kilometres from his residence to visit tens of thousands of farmers at Delhi's gates, whose agony touched so many people, everywhere in the country.

Would that not have been a genuine effort at persuasion?

From the first month of the present protests, I was barraged with questions from media and others about *how long could they possibly hold out?* The



Cartoon courtesy: Manjul, News 9

IN THE 75TH YEAR OF OUR INDEPENDENCE, THE FARMERS AT DELHI'S GATES REITERATED THE SPIRIT OF COUNTRY'S STRUGGLE FOR FREEDOM. THE REPEAL OF THE THREE FARM LAWS CAME ABOUT NOT BECAUSE THE PM FAILED TO 'PERSUADE' SOME FARMERS, BUT BECAUSE MANY FARMERS STOOD RESOLUTE, EVEN AS A CRAVEN MEDIA DEVALUED THEIR STRUGGLE AND STRENGTH. THIS ISN'T JUST A WIN FOR THE FARMERS. IT'S A WIN OVER CORPORATE MEDIA. A WIN FOR THE BATTLE FOR CIVIL LIBERTIES AND HUMAN RIGHTS. A WIN FOR INDIAN DEMOCRACY.

farmers have answered that question. But they also know that this fantastic victory of theirs is a first step. That the repeal means getting the corporate foot off the cultivator's neck for now – but a raft of other problems from Minimum Support Price and procurement, to much larger issues of economic policies, still demand resolution.

The anchors on television tell us – as if it is a stunning revelation – that this backing off by the government must have something to do with the upcoming assembly elections in five states next February.

The same media failed to tell you anything about the significance of the bypoll results in 29 assembly and 3 parliamentary constituencies announced on November 3. Read the editorials around that time – see what passed for analysis on television. They spoke of ruling parties usually winning bypolls, of some anger locally – and not just with the BJP and more such blah. Few editorials had a word to say about two factors influencing those poll results – the farmers' protests and COVID-19 mismanagement.

Modi's announcement yesterday shows that he at least, and at last, has wisely understood the importance of both those factors. He knows that some huge defeats have taken place in states where the farmers' agitation is intense. States like Rajasthan and Himachal – but which a media, parroting to its audiences that it was all Punjab and Haryana, could not factor into their analyses.

When last did we see the BJP or any *sangh parivar* formation come third and fourth in two constituencies in Rajasthan? Or take the pasting they got in Himachal where they lost all three assembly and one parliament seat?

In Haryana, as the protestors put it, "the entire government from CM to DM" was there campaigning for the BJP; where the Congress foolishly put up a candidate against Abhay Chautala, who had resigned on the farmers' issue; where Union ministers pitched in with great strength – the BJP still lost. The

Congress candidate lost his deposit but managed to shave a bit off Chautala's margin – he still won by over 6,000 votes.

All three states felt the impact of the farmers' protests – and unlike the corpo-crawlers, the Prime Minister has understood that. With the impact of those protests in western Uttar Pradesh, to which was added the self-inflicted damage of the appalling murders at Lakhimpur Kheri, and with elections to come in that state in perhaps 90 days from now, he saw the light.

In three months' time, the BJP government will have to answer the question – if the opposition has the sense to raise it – of whatever happened to the doubling of farmers' incomes by 2022? The 77th round of the NSS (National Sample Survey, 2018-19) shows a fall in the share of income from crop cultivation for farmers – forget a doubling of farmer incomes overall. It also shows an *absolute decline in real income* from crop cultivation.

The farmers have actually done much more than achieve that resolute demand for the repeal of the laws. Their struggle has profoundly impacted the politics of this country. As it did in 2004.

This is not at all the end of the agrarian crisis. It is the beginning of a new phase of the battle on the larger issues of that crisis. Farmer protests have been on for a long time now. And particularly strongly since 2018, when the Adivasi farmers of Maharashtra electrified the nation with their astonishing 182-



Cartoon courtesy: Satvik Gade, *The Hindu*

km march on foot from Nashik to Mumbai. Then too, it began with their being dismissed as ‘urban naxals’, as not real farmers, and the rest of the blah. Their march routed their vilifiers.

There are many victories here today. Not the least of which is the one the farmers have scored over corporate media. On the farm issue (as on so many others), that media functioned as extra power AAA batteries (Amplifying Ambani Adani +).

Between December and next April, we will mark 200 years of the launch of two great journals (both by Raja Rammohan Roy) that could be said to have been the beginning of a truly Indian (owned and felt) press. One of which – *Mirat-ul-Akhbar* – brilliantly exposed the *angrezi* administration over the killing of Pratap Narayan Das from a whipping ordered by a judge in Comilla (now in Chittagong, Bangladesh). Roy’s powerful editorial resulted in the judge being hauled up and tried by the highest court of the time.

The Governor General reacted to this by terrorising the press. Promulgating a draconian new Press Ordinance, he sought to bring them to heel. Refusing to submit to this, Roy announced he was shutting down *Mirat-ul-Akhbar* rather than submit to what he called degrading and humiliating laws and circumstances. (And went on to take his battle to and through other journals!)

That was journalism of courage. Not the journalism of crony courage and capitulation we’ve seen on the farm issue. Pursued with a veneer of ‘concern’ for the farmers in unsigned editorials while slamming them on the op-ed pages as wealthy farmers ‘seeking socialism for the rich.’

The *Indian Express*, the *Times of India*, almost the whole spectrum of newspapers – would say, essentially, that these were rural yokels who only needed to be spoken to sweetly. The edits invariably ended on the appeal: but do not withdraw these laws, they’re really good. Ditto for much of the rest of the media.

Did any of these publications once tell their readers – on the standoff between farmers and corporates – that Mukesh Ambani’s personal wealth of 84.5 billion dollars (*Forbes* 2021) was closing in very fast on the GSDP of the state of Punjab (about 85.5 billion)? Did they once tell you that the wealth of Ambani and Adani (who clocked \$50.5 billion) together was greater than the GSDP of either Punjab or Haryana?

Well, there are extenuating circumstances. Ambani is the biggest owner of media in India. And in those media that he does not own, probably the greatest advertiser. The wealth of these two corporate barons can be and is often written about – generally in a celebratory tone. This is the journalism of corpo-crawl.

Already there is bleating about how this cunning strategy – the backing off – will have significant impact in the Punjab Assembly polls. That Amarinder Singh has projected this as a victory he engineered by resigning from the Congress and negotiating with Modi. That this will alter the poll picture there.

But the hundreds of thousands of people in that state who have participated in that struggle know whose victory it is. The hearts of the people of Punjab are with those in the protest camps who have endured one of Delhi’s worst winters in decades, a scorching summer, rains thereafter, and miserable treatment from Mr. Modi and his captive media.

And perhaps the most important thing the protestors have achieved is this: to inspire resistance in other spheres as well, to a government that simply throws its detractors into prison or otherwise hounds and harasses them. That freely arrests citizens, including journalists, under the Unlawful Activities (Prevention) Act, and cracks down on independent media for ‘economic offences’.

This isn’t just a win for the farmers. It’s a win for the battle for civil liberties and human rights. A win for Indian democracy



Cartoon courtesy:
R. Prasad,
Economic Times

100 YEARS OF SATYAJIT RAY



A SUBLIME JOURNEY THROUGH ART AND INTELLECT

SATYAJIT RAY'S CINEMATIC HERITAGE BELONGS TO BOTH INDIA AS WELL AS THE WORLD. HE LEFT BEHIND A LEGACY OF SOME AMAZING FILM MAKING SKILLS THAT HAVE NO MATCH. HIS CINEMA IS A RARE BLEND OF EMOTIONS AND INTELLECT, WHERE HE PERFECTLY BALANCES SORROW AND HAPPINESS ALONG WITH DEEP OBSERVANCE.

RABINDRANATH SAMADDAR CHOWDHURY

A number of great persons from different fields of humanity took birth in May. Karl Marx, Rabindranath Tagore, Salvador Dali, Florence Nightingale, Kazi Nazrul Islam, all of them were born in May. Satyajit Ray, one of the greatest filmmakers of the 20th century, also was born in May. Ray was born in Calcutta on 2nd May, 1921. He was not only a film director, was also a script writer, documentary film maker, author, essayist, lyricist, magazine editor, illustrator, calligrapher and music composer. The renowned writer and poet Sukumar Ray was his father, his mother was Suprabha Ray. Upendrakishore Ray Chowdhry, a writer par excellence was his grandfather. Actually Ray came from a family which was famous for its contributions to art and literature.

Starting his career as a commercial artist, Ray was drawn into independent film making after meeting French filmmaker Jean Renoir and watching Vittorio De Sica's Italian film Bicycle Thieves. Ray made his directorial debut in 1955 with 'Pather Panchali' and directed 36 films, comprising 29 feature films, five documentaries and two short films.

Satyajit Ray is one of the dozen or so great masters of world cinema and is known for his humanistic approach. A true auteur, Ray directly controlled many aspects of filmmaking. The success of 'Pather Panchali' gave Ray total control over his subsequent films. Until 1981, he would make a feature length film every year. Satyajit Ray maintained that the best technique of filmmaking was the one that was not noticeable. He disliked the idea of a film that drew attention to its style rather than the contents.

After Pather Panchali, Ray made films like Aparajito (the undefeated), Apur Sangsar (Apu's

world). The Apu trilogy brought India into the golden age of international art house film.

Based upon the story of his grandfather Upendrakishore, Ray directed and made the film 'Goopy Gayen Bagha Bayen'. Though it was children's literature, it carried social and political message for the world. Common people do not want war and peace is the main ingredient for social harmony. Although the film was in black and white, its depiction of the idea of truce, love and unity carried all the colours of a rainbow.

'Hirak Rajar Deshe' (In the land of the diamond king) was one of the best films Ray has ever made. The king is enormously rich, but the labourers are very poor. The king destroys the education system. There is a constant process of brain washing. Although this film was made in the early eighties of the last century, it highlights our Indian political system which we notice today.

Among his other films, Charulata and Ghare Baire carried Tagore's idea about love, pain and jealousy.

Ray's 1977 classic 'Shatranj ke khilari', made during emergency, is a story of a cunning political checkmate. This film keeps reminding us that in our daily petty politics, we miss the wood for the trees.

Satyajit Ray directed 1981 Hindi television film Sadgati (Salvation). The original story of the film was written by Munshi Premchand. Having the distinction of being Doordarshan's first colour outing, Sadgati is 40 years old today, but its message is still relevant. Cast ridden violence of the kind that this film denounces, continues to be one of India's great social evils even in this digital age.

Unlike the popular cinema of his time, Ray did not paint his characters in extremes of black and white. Ray's characters lived in an instantly recognizable middle ground. Of course, the political and economic ideals of the Nehruvian period began to disintegrate around the mid 60s, and this had its impact on Ray. The uncertainties of the era, the economic, political and social upheavals of the 1970s, found their ways into his films. The alienation and wayward attitude of the urban youth in 'Pratidwandi' (the adversary), and 'Jana Aranya' (jungle of crowds), the collapse of the middle class moral order in 'Seemabaddha' (the bounded), all of those show Ray's creative and intellectual class to represent the time which our society was passing through. The grim portrayal of the 1943 Bengal famine in 'Ashani Sanket' showed the politics of that time. His film 'Ghare Baire' was a critique of a Hindu majoritarian nationalism. 'Ganashatru' (enemy of the public), made in 1990, highlights the impact of blind religious superstitions. The film also tells how this madness can be misused by the administration.

As a lyricist he was unique and as a music director he was fantastic, probably among those who have the right to be proud for their creations. He had extraordinary knowledge about both Indian and European classical music. As he possessed tremendous respect for Tagore, in his films he quite often used Rabindra sangeet, and he did that excellently, with a degree of perfection which was outstanding. In 'Goopy Gayen Bagha Bayen' and 'Hirak Rajar Deshe', Ray worked with singer Anup Ghosal for the immortal songs like 'Dekho re nayan mele' (see, opening the eyes), 'Ek je chilo raja' (there was a king), and 'Ore Halla rajar sena, tora juddha kore karbi ki ta bol' (oh, the soldiers of Halla king, what will you achieve by a war). He used the Carnatic style of music and instruments in those Bengali cult classics.

Kishore Kumar's rendition of the Tagore song 'Aami chini go chini tomare' (I know you completely) in 'Charulata' was flawless, without the support of any musical instruments. Interestingly, Ray even lent his baritone, singing a few lines in his last directional 'Agantuk' (the visitor).

Ray is also well known for his contributions to Bengali literature. He created two of the most famous characters in Feluda, the sleuth, and professor Shonku, the scientist. Writing detective stories and also science fiction needs lot of talent and stamina, and Ray was always endowed with those qualities. His stories of Tarini khuro (Tarini uncle) produce lot of interest and amazement as his other stories. His 'Feluda' stories and 'Professor

Shonku' fictions were targeted mainly at younger readers, but they became popular among children and adults alike.

His books have also been translated into English, German, Polish, French, Spanish, Italian and other Indian languages. My years with Apu, a memoir, first published posthumously in 1994, Childhood days, Indigo (where Ray tells the stories of the supernatural, the peculiar and the inexplicable with an unexpected twist at the end), Our films, their films (the book gives an insight into film appreciation), are some of his best books which have stood the test of time.

Many of Ray's critics have called him indifferent to the plight of the urban poor and criticized him for being apolitical. But he was not so. It's just that Ray's politics was not the politics of parties which were constantly at each other's throat. He had been at the forefront of the city wide silent protest against police brutality in 1966. The trauma of the food movement has been reflected in many of his films. It is no surprise that the price increase and famine resistance committee was a mass movement in West Bengal, formed in late 1958 by the Communist Party of India and other left parties, in response to the food crisis then. Ray's kind of politics was the politics of humanism. Today, we need his vision of politics more than ever.

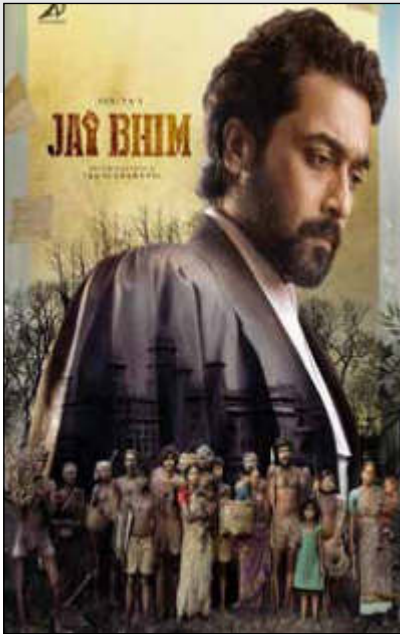
Ray received an Honorary Academy Award in 1992, becoming the first Indian to receive an Honorary Oscar. He received the award for lifetime achievement and contribution. Apart from the Oscar, Ray got Dadasaheb Phalke award in 1984 and India's highest civilian award, the Bharat Ratna, in 1992. He was also awarded the Commander of the National Order of the Legion of Honour, the highest decoration in France (in 1987).

Satyajit Ray was a perfectionist and so he told, 'There's always some room for improvisation'. Akira Kurosawa said, 'Not to have seen the cinema of Ray means existing in the world without seeing the Sun or the Moon'. Satyajit Ray's cinematic heritage has belonged to both India as well as the world. He left behind a legacy of some amazing film making skills that have no match. His cinema is a rare blend of emotions and intellect, where he perfectly balances sorrow and happiness along with deep observance.

He left us forever on April 23, 1992. This year is the birth centenary of the auteur. We pay our homage to this maestro who successfully put Indian cinema on the global map.

*(Writer is an activists of
Kolkata Suburban Division)*

JAI BHIM - A VOICE FOR THE OPPRESSED



FILM REVIEW BY
S.SIVASUBRAMANIAN

Prisoners coming out of the Prison are asked for their caste. If they mention a dominant Caste's name, they are asked to leave. Those who belong to SC/ST are told to stand in a corner, only for the waiting Cops to pick them up as suspects in the many cases that remain unsolved in their Station. When there are too few people belonging to SC/ST, the Policemen were told to foist more than one case on those present. Jai Bhim captures the abuse and humiliation that is heaped upon the underprivileged by those at power who always tend to favour those belonging to the dominant Caste in a Caste dominated society.

Jai Bhim is perhaps one of the boldest films to come out of Indian Cinema which speaks candidly about Police brutality, Custodial death and Caste oppression. This Tamil film is based on true events that took place in Cuddalore district in 1993. In the original event, Rajakannu, belonging to a lower caste whose main occupation was making bamboo baskets and agricultural labour, was accused of stealing Jewels from a house that employed him. Based on the complaint, Rajakannu was taken into custody.

After suffering torture at the hands of the Police, Rajakannu died in custody. To cover up their crimes, the police moved his body late in the night, disposed it of in the neighbouring Trichy district and later claimed that he had escaped from custody. Rajakannu's Wife Parvathi, however did not buy this story and sought help to locate her husband. Finally, she found a lawyer of the Madras High Court, Chandru, who joined her quest for justice. K.Chandru filed a habeas corpus petition in Madras High Court. After a 13 year legal battle, the Court adjudicated that this was a case of custodial death and the accused Police Officials were sentenced to 14 years of rigorous imprisonment for the murder of Rajakannu.

In the movie, in one scene, many Prisoners are being let out of Prison. A few Cops from the surrounding Police Stations are waiting. The

'Criminal Justice in the shadow of Caste' prepared jointly by the National Dalit Movement for Justice and the National Centre for Dalit Human Rights says that the members of the SC/ST are overrepresented, in relation to their population, in India's Prisons. The Report says "while the groups account for 24% of India's population, their representation in Prisons is significantly higher at 34%". The 2015 NCRB report noted that Dalits, Adivasis and Muslims constitute 55% of the undertrials in India. This figure is considerably disproportionate to their total share of the population. According to 2011 Census, the three communities constitute 39% of the total population in India.

The dominant castes never allow the tribal people to become educated. The tribal were denied their voting rights in the elections. These injustices are well depicted in this movie. The actors, Suriya, Manikandan, Lijomol Rose, Rajisha Vijayan, Ramesh Rao, Prakash Raj - all have contributed immensely to the movie. They lived the lives of their characters. "The politics here is not watered down. It is direct and takes an incisive look. It doesn't punch down; but up. This is a film that strips down the individual components of Caste, Law enforcement and Justice system and questions each of them on the witness stand" says The Hindu dt. 1.11.2021. Jai Bhim speaks for the voiceless.

Successful observance of Programmes of Action in General Insurance

The meeting of the leaders of the Joint Forum of Trade Unions/Associations of Employees and Officers in Public Sector General Insurance Companies (JFTU PSGI Cos) through webinar held on 24th October, 2021 had taken the following decisions against the inordinate delay in settling the long pending issue of wage revision, increase of family pension to 30%, updation of pension, abolition of NPS, extending the 1995 pension scheme to all the NPS members, increase of company contribution to 14% to the NPS employees.

1) 27th October 2021: Lunch Hour demonstrations in front of all Head Offices and Regional Offices and mass deputation to the CMDs and Regional in-charges.

2) 9th November, 2021: Lunch Hour demonstrations throughout the country in all centres.

3) 15th November to 19th November, 2021: Relay Dharnas in front of all Head Offices and Regional Centres and in other centres Lunch Hour Demonstrations.

The programmes of action decided by JFTU were implemented successfully at all centres throughout the country.

On 27th October, 2021 massive lunch hour demonstrations were held in front of the Head Offices of National, New India, Oriental, United India and all Regional Centres and in front of all the Regional Offices, throughout the country. Memoranda were submitted to the CMDs and all the Regional incharges. Employees and Officers have participated in large numbers and expressed their protest.

On 9th November, 2021 also, employees and officers of all the four companies have made the lunch hour demonstrations successfully, with their huge participation.

From 15-19, November, Relay Dharnas were held in front of all the Head Offices and Regional Offices, throughout the country. Employees and Officers have participated enthusiastically in the five day dharna programme, expressing their protest to the Management and Central Government.

If the GIPSA management does not take the necessary and immediate initiative for implementing the Wage Revision, the JFTU will be forced to further escalate the agitation.





29th General Conference of NCZIEF A Magnificent Success

The 29th General Conference of North Central Zone Insurance Employees' Federation was held at Bareilly from 14th to 16th November 2021 with an objective to discuss and finalize future course of action against the impending challenges before LIC and its workforce.

The conference started with a colourful and enthusiastic procession from LIC Divisional office compound Bareilly, traversing around one kilometer distance through the busy marketplace streets of the city. More than six hundred comrades gathered from the twelve divisions across the zone including comrades from the fraternal organisations participated in the rally. Com.Sanjeev Sharma President, NCZIEF hoisted the flag signaling the formal start of conference. Thereafter floral tributes were paid at the martyr column.

The **open session** started with the welcome address by the Reception Committee Chairperson, Professor Charu Mehrotra. While speaking on the occasion she explained the historical background of the Bareilly city and its syncretic culture. She

complimented LIC for its glorious contribution to nation building and said it is necessary to oppose LIC IPO. She expressed confidence that the 29th Conference of NCZIEF will chalk out appropriate program of actions to serve the socio-economic interests of nation and will be able to lead a people's movement to end all the existing maladies of the society.

While **inaugurating the conference Com. Shreekant Mishra**, General Secretary, AIIEA presented a detailed analysis of current political and economic situation. He pointed out that due to blind pursuance of neo-liberal economic policies the country is witnessing massive unemployment, weakening of public sector which in turn has very badly shaken the fundamentals of the entire Indian economy. He outlined the various impending dangers before the Public sector Insurance Industry and emphasized the need for a bigger people's movement against the anti-worker and anti-people policies of the government. While discussing about LIC, he explained how with the initial capital of Rs.



Gita Shant, Convenor Reception Committee



Welcome song

5 crore it became a Crown Jewel. He expressed confidence that insurance employees in will rise to the occasion and shall be putting their act together to achieve the goals of a strong industry and equitable and harmonious society.

The **open session was also addressed by Com. Amanulla Khan**, former president of AIIEA. While greeting the gathering, he expressed concerns about the continuous decadence of social values, growing politics of hatred, division of society in the name of caste and religion and the state of democracy ultimately resulting into vast socio-economic inequalities. He forcefully asserted that without protecting democracy and Republican values, no movement can be successful. The social harmony can only ensure the progress of any Nation. The rich cultural diversity must be protected and communal harmony need to be defended. Without securing social harmony the working class movement cannot be successful.

Com. Ashok Tiwari, President, AIIPA in his brief address called upon the unity of farmers and workers and said that this farmer movement will decide the fate of all pro-people, pro-worker movements in India. He lashed out at the Government for not listening to People’s voice and for implementing the retrograde agenda.

Com. Rajiv Nigam, General Secretary, NCZIEF compeered the proceedings and Com. Sanjeev Sharma, President, NCZIEF, presided over the session.

Delegate Session

The Delegate session commenced in the evening of 14th at comrade N.K Pachauri Nagar. The Report of the Working Committee was placed by Com Rajiv Nigam and the statements of accounts by Com Rakesh Kanaujia Treasurer. The Report discussed the



political, social and economic situation, detailed the activities undertaken and suggested the course of action for the next three years. Com.Rupesh Pandey, General Secretary, GDIEU initiated the discussions. 48 speakers placed their views on the report expressing full unanimity with its basic formulations. The most heartening feature of the debate was the participation of young comrades who joined LIC in 2020. The debate was of a high quality. Not only the issues of LIC and its employees were discussed threadbare, the issues relating to the nation were discussed in detailed. The discussions were summed up by the General Secretary after which the Report was unanimously adopted. The audited statements of accounts were also adopted unanimously.

The house gave a thunderous applause to Com.V.Ramesh, President AIIEA, when he rose to guide the delegate session. He presented a picture of the situation obtaining in the country in its social, political and economic life. He said that the policies pursued are ruining the economy while society is witnessing division as never before. While providing



Sanjeev Sharma President



Rajiv Nigam General Secretary



Speaking on the dangers posed by privatization of public sector and LIC IPO, they pointed out that the main focus of attention will be to generate profits for the shareholders rather than helping an equitable economic growth. They pointed out that employees have to understand the technological development and its increasing use in the services industry. The LIC

statistical analysis, he explained that out of 58 indices on social and human development 54 are falling down badly. In terms of downwards trends of social justice, growth and equity, UP is at 18th place in governance amongst all states. General insurance industry is facing tough challenges, wage revision is still not realised there. No revision in RBI still. Here, the moot question is that can your politics be different from your economics? He said unlike the ruling party, the AIIEA has fulfilled all its promises on pension, wage revision and improvement in service conditions. The public sector, backbone of Indian economy is being attacked on one pretext or the other. So we must understand whom to choose when the opportunity is there during elections. While congratulating employees for securing a magnificent wage revision, he said we have to formulate the next Charter and submit it despite having various other challenges before us including LIC IPO. He expressed confidence in the developing unity of the working class and peasants in meeting the challenges thrown up by neo-liberalism.

The delegate session was addressed by Com Amanulla Khan and Com Shreekant Mishra. Both the leaders dealt on the challenges the competitive environment has placed on our industry and the necessity of LIC retaining the market dominance. While the services of LIC have improved, there is still scope to better the claim settlement ratio. They advised the Conference to decide on programs towards this direction. It was emphasized that no economic benefit can be secured or a policy of governance initiated to benefit the ruling class can be defeated permanently without bringing about a political change that favour the working class.

also is bound to adopt higher technology. The AIIEA has to bring a balance between the needs of the institution and the interests of the employees. This tactic has paid rich dividend so far. Since there a multiple challenges, the leaders demanded the strengthening of the organization both ideologically and numerically to successfully meet them.

The Conference adopted 12 major resolutions relating to the industry, employees and the nation unanimously.

The Conference unanimously elected a new team of office bearers for the ensuing term with Coms Sanjeev Sharma as President, Rajiv Nigam as General Secretary and Rakesh Kanaujia as Treasurer.

Second day evening, a **cultural program** was organised by the host division BKSBD. In addition to few revolutionary songs by the lady comrades of Bareilly division, an **excellent drama based on historical "Kakori Action"** was played under the able direction of Com. Shamim. The message of sacrifices made by all religious communities during the freedom struggle and the communal harmony was portrayed by 14 actors excellently.

The Conference expressed its sincere thanks and gratitude for the leaders, cadres and members of BimaKarmi Sangh, Bareilly Division who contributed their best, toiled day in and day out for the success of the conference. A standing Ovation was also to the volunteer comrades of host Bareilly Division for their contribution.

The 29th General Conference of NCZIEF concluded with the message of further consolidation of the organisation and to fight for protection of Public Sector Industries and rights of people, workers and farmers.



Diamond Jubilee Annual Meeting of Surat Unit

Diamond Jubilee Annual General Meeting of SDIEU was held on 23th Oct' 2021 in Hotel Amore, Dumas Road, Magdalla, Surat.

Com.Jaimin Desai, President of SDIEU, Presided over the Meeting. He welcomed Com. H I Bhatt GS WZIEA, Com A.G.Dhokpande President WZIEA, Com Dishant Patel GS Gandhinagar, Com.Kapil Purohit veteran leader, President and Convener of PFI, Office Bearers of IPA Surat, other invitees and members who attended the Meeting in large numbers.

Com.A G Dhokpande, President WZIEA, inaugurated the Conference. In his inaugural speech, he brought to light the economic, political and social aspects affecting the country. He congratulated the gathering for wonderful wage revision and briefed the meeting about AIIEA's tactics and consistent efforts to realize the historic wage revision. He explained in details the NMP scheme of GOI and cautioned the gathering about the ill effects of the Scheme would have on the Public Sector in particular and on common man in general. He appealed to review the achievement of wage revision, Pension Option and recruitment of 8000 Assistants in the light of present political, economic and social milieu and our long struggles. He wished the revolutionary greetings to the 60th Annual Conference of SDIEU and declared the conference inaugurated.

Com H I Bhatt, GS WZIEA congratulated the SDIEU comrades and members on the occasion of Diamond Jubilee Conference and stressed the importance of strengthening the Organization on the basis of political and ideological understanding.

He dwelt in detail and explained how employees under the banner of AIIEA defeated the Malhotra Committee Recommendations till this date. He explained that because of our struggles Govt is compelled to assure the Nation that it would retain sovereign guarantee and won't privatize LIC. He also explained how AIIEA is pursuing its demands and also achieving the same through tactical expertise. He gave details of the 27 pending issues which AIIEA is pursuing. He also implored all the members to be

ICEU, Madurai Division organised a felicitation program on 29th of October 2021 on the retirement of Com. **G. Aruna**, Convener of GWECA Committee and former Joint Secretary, from the services of LIC of India. The meeting was presided over by Com. **G. Meenakshisundaram**, President. Com. **G. Seenivasan**, President of Madurai Divisional Office Unit welcomed the gathering of more than 200 comrades across various branch centres of Madurai Division. Com. **M. Girija**, Joint Secretary delivered Special address. She highlighted the pioneering role of Madurai division in very many fronts especially in the growth of Women Movement. Further, she elaborately explained the immense contribution of Com. G. Aruna in the growth of Women Sub-Committee in Madurai Division and her contribution to GWECA committee and AIDWA in the fight against Gender Violence. She briefed the developments taking place in LIC and stressed on the need for organisational



more non members under the banner of AIIEA to protect the Public Sector Insurance in India. The report was accepted and passed unanimously.

After a detailed discussion the Conference adopted 27 Resolutions pertaining to LIC, PSUs, SC/STs, Women, Recruitment, Local Issues and Working Class in general.

The felicitations of bright students and retired Members were also done by Com.Kapil Purohit, Com.H.I.Bhatt and

Com.A G Dhokpande.

The Meeting elected Com.Harkishan N Patel, Com.Devang Naik and Com. Hemant Haveliwala as President, Gen.Secretary and treasurer respectively.

Com. Kapil Purohit graced the AGM and narrated the brief history of SDIEU. He appealed all to be joyous over our achievements and vigilant for the future. He appealed the house to acknowledge the 33 years of selfless service of Com Jaimin Desai who is now active in IPA and working class movement. Vote of Thanks was proposed by Joint Secretary, SDIEU Com Mihir Desai.



prepared for struggle against Proposed IPO of LIC and privatizations of PSGI Companies. He appealed to all to be vigilant against divisive forces that are rampant in the country.

The report was placed in the House by General Secretary Com Devang Naik. He informed that since inception AIIEA is the only Trade Union in LIC which has united all the employees and protected LIC and improved the living standards of its employees He congratulated AIIEA for taking initiatives in forming a Joint Front of Class-1, Class-II and Class -3&4 employees in GIC and informed that AIIEA is trying to form the same in LIC. He appealed all to mobilize

COM. G.ARUNA FELICITATED

preparedness to fight against LIC IPO. Comrades **K. Swaminathan**, SZIEF, **K. Samuelraj**, TNUEF, **S.K. Ponnuthai**, AIDWA, **S. Selvagomathi**, SOCO TRUST, **C. Chandrasekaran**, AIIPA, **M. Pushparajan**, MRGIEA,

J. Vijaya, LICSZWWCC, **C. Namachivayam**, LIC CL-I Association, **Abeth Manohar Devavaram**, NFIWFI, **N.P. Rameshkannan**, General Secretary offered felicitations and greeted on the occasion. Com.



G. Aruna on her address explained the role of AIIEA in different spheres and remembered the various activities and instilled confidence among younger generation to uphold the legacy of AIIEA and especially Madurai Division. The program came to an end with vote of thanks proposed by Com. **D. Chitra**, Convener, WWSC.

A.P. STATE LEVEL CONVENTION ON LIC IPO, PRIVATISATION & MONETISATION

ICEU Visakhapatnam organised a state level Convention on the topic “Privatisation, Monetisation-Impact on Indian Economy” on 06.11.2021, at Public Library, Visakhapatnam as a part of the campaign unleashed by SCZIEF against IPO and neo-liberal policies pursued by the Government.

Addressing the convention, Com P Satish, President, SCZIEF, said that the Government is hell bent on privatising and selling away all public sector units irrespective of whether they are profit or loss making. Central government is utilizing the financial crisis created by the corona epidemic as an excuse to privatize public sector companies on a large scale. Com.Satish said that Nirmala Sitharaman has targeted to collect Rs. 1 lakh crore by selling its stake in public sector financial institutions and Rs. 75,000 crore through disinvestment from CPSE (Central Public Sector Enterprises). Modi Government intends to raise Rs 6 lakh crore through monetization by the end of 2025 and these policies should be seen as steps towards privatizing the entire public sector. Satish also spoke about the intention of central government to rent and lease airports, railways, coal mines, national highways, telecommunications, ports, power generation, etc. which were built with public money to private companies. It has therefore become necessary to forge broader unity of the working class and confront these policies.

Another keynote speaker CITU AP State President CH Narasinga Rao slammed the central government privatisation policies. He criticized that in the name of monetization, Modi government is trying to handover Peoples Assets on a platter to



corporates. Official figures show that the country’s economic situation was worse than before, more so in the pandemic situation. Hundreds of thousands of families plunged into poverty due to inefficient government administration and massive job losses. CITU has taken the initiative to unite all the trade unions to fight for the protection of the Vizag Steel Plant in the public sector. He demanded the AP State government to take initiative in forming joint front by including all Political parties, Trade unions ,Mass organizations in the state to pressurise the central government to stop the privatization of the steel plant.

Fraternal trade union leaders UFBU convener Com A Sushma, AIBOC leader P. Praveen Kumar, AIBEA leader Com Ravi Kumar, Railway Union leader Com RVSS Rao, General Insurance leader Com Srirama Murthy, Steel Plant leader Com YT Dasu, BHEL leader Com GTP Prakash, BSNL leader Com Sagar, BEFI General Secretary Com Ramachandra Rao, ICREA general secretary Com R Pandurangan, Public Sector Coordination Committee leader Com Kumara Mangalam, other associations and unions within LIC participated.

About 250 employees including members from Rajahmundry Division and workers took part in the convention. The convention unanimously resolved to oppose monetization policies of Union Govt, oppose the privatization of the Vizag steel plant and the IPO in the LIC. The Convention was presided over by Com M Kameswari, president, ICEU. Com P Purnima, Joint Secretary, ICEU welcomed the gathering and Com GSRK Govinda, Vice President proposed a vote of thanks.



TAMIL NADU STATE CONVENTION AGAINST LIC IPO THUMPING SUCCESS

Tamil Nadu State Special Convention against LIC IPO was held on 14th November 2021, the birth anniversary of Pandit Jawaharlal Nehru under whom public sector played dominant role in the economy to make immense contribution to national development.

Com.**G.Meenakshisundaram**, President, ICEU, Madurai Division hoisted the flag amidst thunderous slogans. Com.**J.Vijaya**, Joint Convenor, LICSZWWCC inaugurated the photo exhibition which depicts various campaigns undertaken by TN divisions in the last 30 years. It was followed by Thappattam (Drum beating) by Sudar Kalai Kuzhu of Madurai Division. Com.**R.Ramakrishnan** of MRGIEA sang a Bharathiar song. The attractive feature of the program was the presence of 65 children wearing the mask of Pandit Jawaharlal Nehru to mark the successful journey of LIC since 1956. A pledge to save LIC and public sector units was taken by Com.**G.Anand**, General Secretary, GIEA - SZ. Com **Royappan** of CITU along with Sudar Kalai Kuzhu performed songs to protect LIC and the people of the country. Com.**N.P.Ramesh Kannan**, General Secretary, ICEU, Madurai Division welcomed the gathering.

The Convention was presided over by Com.**K.Swaminathan**, Vice-President, SZIEF. In his presidential address, he brought before the house the 30-years of struggles to confront the various challenges before LIC of India and the Insurance Sector. Also, he remembered the uncompromising struggle to protect LIC and the lead role of Trade Union Movement to go to the people and pioneer act of mobilising people for our cause. He instilled confidence that we shall form opinion among public against the LIC IPO.



Com.**T.Senthil Kumar**, General Secretary, SZIEF moved the resolution with brief introductory remarks demanding the Government to stop LIC IPO, to withdraw GST on insurance premium, to protect public sector general insurance companies against privatisation and to garner peoples' opinion with the support of all political parties, trade unions and other democratic progressive organisations to join hands with us which was seconded by Com.**M.Dhanaselvam**, General Secretary, ICEU, Chennai-2 was unanimously adopted in the house.

Com.**Su.Venkatesan**, MP from CPI (M) in his address highlighted that the Central Government is carrying out the sale of all public sectors in a rapid phase ignoring the objectives with which the public sector units were formed in building Modern India. He also said that this Convention assumes greater significance because it is being conducted on the birthday of Jawaharlal Nehru, the first Prime Minister of India. He applauded the efforts of AIEA in protecting the insurance sector and the Life Insurance Corporation of India through various campaigns in all these 30 years. He remembered the support extended by LIC Employees in Chennai to the Anti-Hindi Agitation Program in the late sixties and expressed his confidence that the fighting spirit of our comrades embraced with other sections of trade unions and progressive forces shall certainly fight out the move against privatisation.

Thiru.**T.K.S.Elangovan**, MP from DMK, congratulated the spectacular performance of LIC and that this was possible as LIC continues to



be in the public sector all these 65 years. The immense contribution of LIC in the growth of nation's development is highly appreciable. "Though the BJP Govt. at the centre proclaims 'Minimum Government and Maximum Governance', it seldom works for the welfare of the people. Further, the Govt. is destroying people's wealth and assets of the nation by amending various Acts in an undemocratic way just because of its brutal majority in the Parliament. LIC can be protected from IPO to remain as a people's institution through vibrant struggle and unity and that DMK would extend its full support for the cause."



Thiru. **P. Abdul Samad** of MMK, Com. **M. Veerapandian** of CPI, Com. **K. Samuelraj**, TNUEF and Com. **Vanniyarasu** of VCK delivered special addresses in the Convention. They congratulated the magnificent performance of LIC in the nation-building activities and the efforts of our movement to protect LIC.

A book titled, "**LIC - THE STORY OF A PERENNIAL RIVER**" written by Com. **K. Swaminathan**, Vice President, SZIEF was released in the Convention by Com. **A. Selvam** of TNGEA and the first copy was received by Com. **R. Deivaraj** of CITU.

Since Thiru. **K.S. Azhagiri**, President, TNCC could not make it; a video clipping of his speech was telecasted in the Convention.

Com. **Madhukkur Ramalingam** of CPM and Chief Editor of Theekkathir daily delivered valedictory address in the Convention. He pointed out the greed of ruling classes to sell PSUs and the target set by them one after the other to carry out at a faster pace. He explained that the Convention stands as a vaccination program to obstruct the sale of PSU. He further reiterated that in the journey of nation's protection, AIIEA, the trade union movement in insurance is with people.

Com. **D. Chitra**, Convener, WWSC, Madurai placed the greeting messages received from various leaders. The grand Convention came to an end with Vote of Thanks proposed by Com. **V. Suresh**, Joint Secretary, SZIEF.

The convention was a resounding success with the participation of about 1400 comrades from all the 8 divisions and 3 GI regions of Tamil Nadu in the South Zone. Large number of LIC agents also took part from various centers. The huge gathering

attracted a wide coverage in the media too. Live telecast of Convention by "Voice for Public Sector" - You tube channel of GIEA SZ - was viewed more than 2000 people

Prior to Convention, campaigns against LIC IPO by way of distribution of leaflets, street corner meetings reached lakhs and lakhs of people despite heavy rains throughout Tamil Nadu.

Appreciations of speaker after speaker from major political parties on the efforts of AIIEA in mobilizing people's opinion and protecting LIC in public sector for a 30 long years gives us the much more confidence and conviction in fighting against the Governments anti-people policies.

ICEU, Madurai Division organised campaign on 9th of November across the entire Madurai Division to spread the message of Special State Convention to be held on 14 November, 2021 at Madurai against LIC IPO.

Street corner Meetings were conducted at Ramnad and Periyakulam Branch Centres. There was heavy downpour on that day due to cyclone. But still, our comrades made elaborate arrangements for the meeting. The meetings were conducted with support of LIC CI I Federation, NFIFWI, LIAFI, LICAOTI and other fraternal trade union organisations. There was a good response from the public. Our comrades distributed pamphlets on the spectacular performance of LIC. Com. **N.P. Rameshkannan**, General Secretary and Com. **S. Thanikairaj**, Joint Secretary delivered Special address in the Street Corner Meeting at Periyakulam and Ramnad respectively. The entire program turned out to be very successful with the support of the public.

In Madurai City, "Meeting the Public" campaign

LEADERSHIP TRADE UNION CLASS AT MADURAI

ICEU, Madurai Division organised one day Leadership Trade Union Class at Madurai on 23rd of October 2021. The class turned out to be very successful with participation of 85 comrades. The Topic for the Class was “Nation – Institution- Organisation”. The class was presided over by Com. **G. Meenakshisundaram**, President. Com. **T. Vanjunathan**, Vice-President welcomed the gathering. The resource person was Com. **K. Swaminathan**, Vice-President, SZIEF. He highlighted the challenges and dangers confronting us. He pointed out the situation both inside and outside the industry and the relation between them and the need for us to have discussions on the same. He elaborately explained how we overcame the various challenges of LIC of India and our 30- year long journey in fighting against the policies of Government. He exhorted that our experience all these years remain as a foundation



to plan our future activities with great confidence and enthusiasm. There was a group discussion in the session. A representative from the group placed the questions raised in their respective group. Com. **K. Swaminathan** summed up the queries raised. Com. **N.P. Rameshkannan**, General Secretary gave valedictory address. The TU class came to an end with vote of thanks proposed by Com. **S. Renuka**, Joint Secretary.

CAMPAIGN ACROSS MADURAI DIVISION AGAINST LIC IPO

was held at nine centres. The fraternal trade union leaders of Madurai City participated and inaugurated the campaign. In Dindigul, Palani, Batlagundu, Sivagangai, Thiruppathur, Karaikudi,

Devakottai, Uthamapalayam, Rajapalayam, Sivakasi, Srivilliputhur, Sattur, Virudhunagar and Aruppukottai Branch Centres, “Meeting the public” campaign was very successful. Our comrades

distributed pamphlets with umbrella and rain coat and had discussion with common masses highlighting the magnificent growth and performance of LIC and sought support for our struggle against LIC IPO. The campaign scenes at different centres across Madurai Division instilled greater confidence amongst us and the entire program was a prelude to the successful convention to be held on 14th of November 2021.





Campaign against LIC-IPO:

Connecting to people through ‘Janasadass’

As a prelude to the upcoming 49th Annual Conference of Divisional Union, LIC Employees’ Union, Kozhikode Division decided to conduct a minimum of 49 “Janasadass” (Assembly of people) against LIC-IPO, out of which, fourteen has been conducted so far at various centres.

The “Janasadass” is being organised by base units with the support of Public Libraries, NGOs, Cultural organisations, Political parties etc. of their area.

So far “Janasadass” were held in association with ‘Reading club & Grandhalayam’, Pallikkunnu, Kannur District (organised by Kannur 1& 2 Base units), ‘Molaise Grandhalayam’, Nellankandy, Kozhikode District (by Thamarassery Base unit), ‘Yuvajana Grandhasala’, Thekkumthara, Waynad District (by Kalpetta Base unit), ‘Safdar Hashmi smaraka vayanasa’, Thazhampoyil, Kannur District (by Taliparamba Base unit), ‘Sulthan Bathery Public Library’, Waynad (by Sulthan Bathery Base unit), CPI(M) Nadakkav Local Committee, Kozhikode District (by DO Base unit), ‘Ravunni Nair Grandhaalayam & Library, Naduvannur, Kozhikode District (by Koyilandy Base unit), ‘Niranjana Kalavedi’, Kuttiyil Thazham, Kozhikode District (by Calicut Branch 3 Base unit), ‘Kadalayi Yuvajana Sangham and Library’, Kannur District (by Kannur 1 & 2 Base units), ‘Perumparamb Pothujana Library & Grandhaalayam’, Kannur District (by Mattanur Base unit), ‘AKG Memorial Arts & Sports Club’, Madikkai, Ambalathukara, Kasaragod District (by Kanhangad Base unit),

‘Ratnakaran Library’, Ambalavalavu, Kozhikode District (by Ramanattukara unit), CPI(M) Kayyoor Local Committee, Kayyoor, Kasargod District (Kayyoor is the cradle of agrarian struggles in Kerala) (by Nileshwar Base unit), CPI(M) Kuruvattoor East Local Committee, Kozhikode District (by Calicut Branch 3 Base unit).

Com:PP.Krishnan (Vice President, AIEEA), Com:M. Kunhikrishnan (Former Vice President, AIEEA), Com:IK.Biju (General secretary, LICEU, Kozhikode Division), and Com:K.Bahuleyan (Joint secretary, LICEU, Kozhikode Division) presented the topic *(Sale of Public Sector and LIC-IPO)* at various centres.

All the programmes were held through online, except those at Kayyoor and Ramanattukara, which were held physically.

Prominent personalities including people’s representatives, professors, professionals and the like participated from the public. Many Agents, Development officers and Class 1 officers also joined. Number of participants varied from 50 to 120 in each centres.



KDIEA organises Exhibition on Shaheed e Aazam Bhagat Singh at Kanpur

On the occasion of 114th birth anniversary of Shaheed-e-Azam Bhagat Singh on 28 Sept 2021, Kanpur Division IEA organised an exhibition, displaying his thoughts and held a gate meeting during lunch hour at ZO, Kanpur.

Addressing the meeting AIIPA national president Com. Ashok Tiwari asked the people to be vigilant for class consciousness and said that we had to face firmly this political and ideological transition period in the country.

NCZIEF General Secretary Com. Rajiv Nigam, in his address, said that today the present Government, in the name of reforms, is trying to impose new farm law, new labour code, and anti public sector policies. This is nothing else but whatever little protection the existing laws offer to workers, peasants and common people from various harassments as well as atrocities. It is trying to crush the views of Sardar Bhagat Singh. It had surrendered to the same imperialism against which Bhagat Singh fought for his entire life. He urged the people that it is the responsibility of the organisations like AIIEA to raise the voice of struggle against such policies. He also said that it is the AIIEA which keep fighting not only for the cause of the insurance employees but also for the cause of the common people of the country.



In the adverse situation of the corona pandemic, our members all over the country worked hard to settle the claim of the people. Apart from this AIIEA also contributed enormously through its relief work to mitigate sufferings of the vulnerable sections of our society.

KDIEA General Secretary Com. Arun Tiwari, in his speech, reminded the struggle of Sardar Bhagat Singh and the cause for which he was martyred. He said that today the situation of the country was the same and a big mass movement had to be made against it. He urged the people to unite and participate in the struggle of working class and the general people.

Despite heavy rains more than 200 people registered their presence in the meeting and made it a grand success. The meeting was presided over by the KDIEA President Com. Amit Mishra and thanked by working President Com. Manoj Kumar.

BEFI organises Mass Signature Campaign

The Bank Employees' Federation of India has been carrying out a nationwide mass signature campaign against the government attack on public sector banks. The Government has decided to privatise two public sector banks. It is reported that necessary amendment to the law to enable the sale will be brought in the Winter Session of Parliament beginning on 29th November. The Government has also announced the sale of IDBI. Apart from this, various moves are afloat to weaken and destabilize

public sector banks in the name of reforms.

In a response to this challenge, cadres of BEFI have spread across the country to educate people about the perils of the government action and have been collecting signatures. There has been an enthusiastic response from the general public. The campaign is continuing. AIIEA expresses solidarity to this struggle and congratulates the Bank employees over this spirited campaign.

The non-life insurance industry has paid around Rs 30,000 crore in Covid-related health claims without any support from the government and the cost of such claims are borne by the industry said the panellists at the Business Standard BFSI Insight Summit. They further said that this could lead to an increase in premium unless the government steps in to

minimise the burden on the end-consumer, such as through a reduction in goods and services tax (GST) on premiums or address the issue of high health care inflation. "The government should reduce GST on premiums. The premiums are moving up because of the claims we are seeing. If the effect on the end-consumer has to be lowered, the GST on premiums has to be looked into. Why 18 per cent should be charged when we are talking about consumer interest?" argue the panellists.

There has been more than 60 per cent decline in the crop insurance claims of farmers at Rs 9,570 crore under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the 2020-21 crop year from the previous year. The official reason given is there has been no much crop loss! According to the data, about 445 lakh hectares of farm land was insured by 612 lakh farmers under the PMFBY with a total sum insured amount of Rs 1,93,767 crore during 2020-21. However, total claims reported were of Rs 9,570 crore for 2020-21.

All out efforts are being made to douse any eruption by any section of citizens. Latest - The bonuses committed to policyholders will not be impacted after the mega listing of Life Insurance Corporation (LIC) even though its annual surplus transfer to policyholders' fund will decline to 90% from 95% as is the case in the private insurance industry. "In principle, the policyholders will be fully taken care of for whatever has been committed to them. Bonus to policyholders is not going to be reduced," said department of investment and public asset management (DIPAM) secretary Tuhin Kanta Pandey. Is 90 percent not less than 95 per cent? So far, LIC has been paying 95% of its surplus to policyholders and 5% to the government. Section 28 of LIC Act was amended through the Finance Act 2021 to change the ratio to 90:10 for policyholders and shareholders respectively when it becomes a joint-stock company after the IPO. According to the regulations by the Insurance Regulatory and Development Authority of India, the shareholders are entitled to 10% of the surplus.



INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

The Central Bureau of Investigation (CBI) has filed charge sheet before a special court in Guwahati against 15 accused including several former senior officials of National Insurance Company for causing loss of Rs 47.68 lakh by means of forgery, false and fabricated FIRs for availing benefit of false motor accident claims during 2015-2017

Insurance products emerged as the preferred choice of savings and investments for parents after the pandemic, as they consider these as low-risk and reliable financial tools to meet future goals, according to The #FutureFearless survey — conducted by Ageas Federal Life Insurance and YouGov India to understand the impact of the COVID-19 pandemic on the financial preparedness of Indian parents in planning for their children's education — revealed that saving for academics has taken precedence over other life goals.

According to the Boston-Boston – based modelling firm AIR Worldwide the global insurance industry can currently expect a long-run annual average loss of \$106 billion and a greater than a 40% chance of experiencing an annual loss of more than \$200 billion in the next decade.

Beware of the words being used to hit LIC. "LIC's tepid show pulls life insurers' new business premium down 5% in Oct" headline almost all pink papers. Though LIC market share is showing a down trend its growth in non-single premium growth both in individual policies and group policies is promising. According to Emkay Global insurance industry analysis life insurance companies promoted by banks such as SBI Life, HDFC Life and ICICI Prudential, Max Life are taking away market share in the retail segment from LIC. However, the fact is It is far ahead of the 23-member private life insurer's club in terms of the number of individual lives covered last month.

The International Financial Services Centre Authority (IFSCA), India's first single regulator for the Gujarat-based International Financial Services Centre (IFSC), announces a new liberal regulatory regime for facilitating the formation of various international and Indian insurance businesses in the Gujarat International Finance Tec-City (GIFT City). The new facilities, the IFSCA says, will help India to develop a global reinsurance hub in the country, competing with offshore financial centres like Singapore, Dubai and Hong Kong, which currently dominate the insurance business in Asia! ■

JOLTS Report, released on 12th November 2021 on the state of US economy reflects an uneven economy with strong demand grinding against labour and goods shortages, driving overall inflation to its biggest annual gain in 31 years. The workers wage growth recorded annual increase of 4.9% in October, although this has been outstripped by overall inflation, leading to a fall in real earnings. US consumer sentiment plunged in early November to the lowest level since 2011 as surging inflation cut into households living standards.

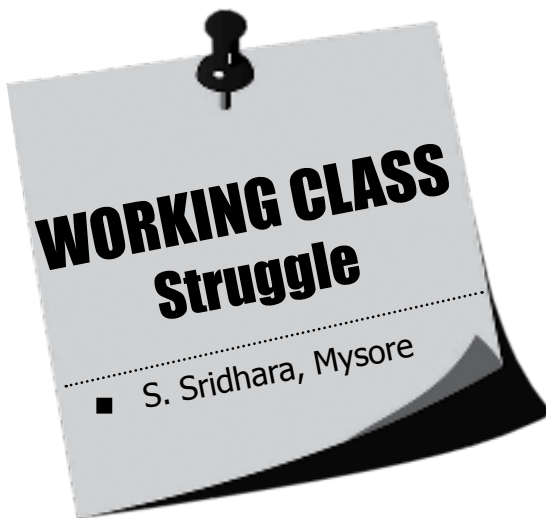
AMAZON Workers in Germany to strike for better pay: Workers at Amazon Workhouse began strike action on 29th October 2021 as a part of a long running battle with the US tech giant over better pay and working conditions. Workers want Amazon to recognize the collective agreements in the retail and mail order industry and to reach an agreement over fair working conditions with AMAZON.

Unions across France have called for a massive demonstration on 9th November to express their anger over the stagnation of salaries, the cost of living and a change to the unemployment benefits system. 8 Trade Unions have joined forces in a sign of solidarity for workers who have lost much of their spending power due to inflation and a protracted economic CRISIS. This time around 200 rallies organized across the country. In some public services such as school and transport, there have also been calls to stop work. The workers are critical of the latest hike in energy prices which have left many households struggling, the controversial new reform for unemployment benefits and the future quantum of pension.

CONTRACT DOCTORS IN MALASIA THREATEN SECOND STRIKE: Contract doctors in Malaysian Public Hospital have threatened to go on strike in December if the Government continues to ignore their demand for permanent postings. There are 23,000 frontline contract Doctors employed under a temporary system established by the Government in 2016. The walk out will be second over the issue, around 7000 temporary Doctors walked of job nationally on 26th July 2021.

SRILANKAN EDUCATORS AND PARENTS CONTINUE PROTESTS:

Thousands of Public School Educators, Parents and students held demonstration in Srilanka's main cities on 3rd November as a part of a long running campaign to lift the wages of teachers and



principals and for resolution of other issues pending for 24 years. Protestors demanded that at least 6% of the nation's GDP be allocated to education and that parents are not charged for School Maintenance Expenses. Recently 2,50,000 teachers participated in 100 days National Online Teaching strike.

FEDEX DRIVERS ACROSS

AUSTRALIA HOLD ROLLING STRIKES: The Transport Workers Union (TWU), representing 3000 Australian FEDEX TRUCK Drivers, held national four hour rolling stoppages from 8th November over ongoing negotiations for a NEW Enterprise Agreement. It is the third round strike at the Global Logistics Company in a bargaining process that has been under way since April 2021.

Queensland Sugar Mill workers strike against pay freeze: Rocky Point Sugar Mill workers in South East Queensland walked of the job and picketed the factory on 29th October to demand high pay in the company's proposal enterprise agreement. Members of the Australian Manufacturing Workers Union, Electrical Traders Union and the Australian Workers Union said they have not got a pay increase since 2016 and want a pay OFFER that compensates for the 5 year wage freeze.

NEW ZEALAND REST HOME WORKERS STRIKE: Rest Home workers in the northern New Zealand Regional town of Kaitaia struck for two hours on 30th October 2021 in an ongoing series of stoppages. The Claud Switzer Memorial Trust which runs the town's only residential care home has proposed scrapping special pay allowance for health care assistants and domestic staff working weekend shifts along with other benefits as a part of new collective agreement.

BRUTAL REPRESSION against striking public employees in Sao Paulo, Brazil:

On 10th November, teachers and municipal workers in Sao Paulo faced violent repression by the police as they protested against a city council vote on "PENSION REFORM" that drastically slashes their PENSIONS. Municipal workers had been on strike since October 15th against the austerity measures introduced by the Mayor. This was the second strike this year by PAULO's Municipal Educators, the largest section of public service workers. In February, they struck for four months against the unsafe reopening of schools. In October, workers at General Motors in SAO CAETANO DO SUL went on strike against company's New enterprise agreement. ■



- * Over the past few years, the BJP Government at the Centre has turned petrol and diesel into a blank cheque – heaping taxes on them at higher and higher rates. In 2014, Oil Marketing Companies (OMCs) sold petrol to dealers at Rs.49/- per litre. With dealer's margin and central and state taxes, the retail price came to Rs.74/- per litre. So, OMCs got 66% of the final price while 34% went to dealers and the centre and states. Now the share of OMCs has reduced to 42% while dealer commission and taxes add up to 58%. The maximum increase has been in central taxes, which have increased from 14% of the retail price in 2014 to 32% now. The share of state taxes has increased from 17% to 23% in the same period. Had taxes remained at the 2014 level, a litre of petrol would have cost Rs.66/- and a litre of diesel would have cost Rs.55/- today and not Rs.100/- plus. The Centre has profited the most from high taxes on petroleum. Its tax collection grew by 164% - from Rs.1.7 lakhs crore in 2014-15 to Rs.4.6 lakh crore in 2020-21. State's collections have been stagnant since 2017-18.
- * According to the latest report of the National Crime Records Bureau (NCRB), in 2020, in India daily wagers topped the category of people who committed suicide, followed by self-employed and unemployed individuals. Suicides by farmers and agriculture labourers remained high with 10,677 persons engaged in farming sector taking their lives in 2020, compared to 10,281 in the previous year. While the report did not mention Covid-19 as the reason behind the 14% increase in suicide amongst daily wagers and 11% increase amongst the unemployed, it is probably due to lack of livelihood and income during the lockdown. Among the total number of male suicides, 33,164 daily wagers followed by 15,990 self-employed persons and 12,993 unemployed persons committed suicide. Among females, 22,732 housewives committed suicide followed by 5,559 students and 4,493 daily wage earners.
- * The inflation in USA is running at 5%, with little sign of abating. The US Consumer Price Index (CPI) had risen by 6.2% in October compared to last year. The fastest annual rise since 1990

and a considerable jump from 5.4% in September. The core inflation, after stripping out volatile items such as food and energy, rose by 4.6%, the highest level since 1991, which is a clear indication that the price range is spreading throughout the economy. At the end of 2007, just before the global financial crisis, the US Treasury debit held by the public totaled \$ 5.1 trillion or 35% of GDP.

At the end of 2020, the debt had reached \$ 21.6 trillion or 10% of GDP. This is a matter of grave concern. The euro zone inflation rate was 3.4% in September, the highest level since before the global financial crisis, and well beyond the European Central Banks target of 2%. In the UK, the inflation rate is expected to reach 5% in the first month of next year. In China, the factory gate prices rose by 13.5% in October, highest increase in 26 years. The increase exceeded economists' forecast of a rise of 12.4% as well as well above the level of 10.7% in September. In China, the manufacturing activity has been declining prompting fears of stagnation in the world' second largest economy.

- * According to a special study by Federal Statistical Office, more than 7 million people in Germany work in "precarious" jobs. This number is just 21% of the country's 33.4 million workforce. When one adds the 4.5 million part-time workers with more than 20 hours per week, whom the Federal Statistical Office does not count as a "precarious", a total of 11.5 million male and female workers do not work in so-called normal jobs. This means that one-third of the workforce is engaged in part-time and/or precarious work, for more than previously suspected. Other studies show a strong concentration of the low-wage sector in different regions. An average 3,75,000 people in Berlin worked in the low-wage sector, 24.3% of the working population. In Brandenburg, the figure was around 2,80,000, a share of 27.7%. The hourly wage in this sector was below Euro 11.13, less than two-thirds of the average gross hourly wage and little more than the statutory minimum wage of Euro 9.60. In Germany, the number of billionaires increased by 13.7% to 174 during 2020 pandemic year and their total wealth grew to \$ 515 billion.

Covid Claims: LIC has received 38,304 Covid claims of ₹ 1,062.37 crore of which, settled 38,290 claims worth ₹ 1,061.91 crore. That means, **LIC has settled 99.96% Covid claims.**

Tremendous opportunity:

Every insurance market is different and needs different treatment. However, the scenario in the Indian market is a bit more complex. Here we have a relatively under penetrated market with a very large potential. **We have striking contrasts like low per capita income, but very high mobile penetration.** Such parameters are not observed in other markets. So transplanting external solutions may not yield good results. With a penetration of less than 4% India offers a tremendous opportunity to grow.

Missing Middle: NITI Aayog, in its report titled "Health Insurance for India's Missing Middle", proposes three different models for increasing health insurance coverage among the missing middle. **"40 crore individuals are devoid of any health protection through insurance.** They are not eligible under government-subsidized health insurance schemes and have not paid for private voluntary health insurance schemes," said the report and 1. Expanding private voluntary insurance through commercial insurers, 2. Allowing voluntary contribution using National Health Authority (NHA)-PMJAY infrastructure or ESIC scheme and 3. Expansion of coverage under the PMJAY scheme are the three models. Each of these models will be suitable for certain segments of this section of the population. NITI Aayog says that a combination of the three models, phased in at different times, can ensure coverage for the missing middle population. In the short term, **the focus should be on expanding private voluntary insurance** through commercial insurers.

Insurance GST: "Charging 18% GST on insurance premium is atrocious," former IRDAI member Nilesh Sathe said. "In the absence of any social security available to the citizens, insurance becomes a necessity. All essential commodities are out of the purview of GST, why should premium be taxed, and that too, so heavily," Sathe asked, adding **nowhere in the world one has to pay such heavy tax on insurance premium. "There is no such tax on banking services or mutual fund services. These are also financial services,** there is no reason why insurance services should be taxed and that too, so heavily. Even the premium for purchase of annuity attracts GST," said Sathe.



Premium hike: Munich Re is set to hike term insurance premiums. Term insurance premiums are set to hike anywhere between 25% to 40% as reinsurers tightened underwriting norms in the wake of the Covid-19 pandemic. The extent of the premium hike will, however, vary from one insurer to another. The new rates will come into effect from December. Swiss Re also expects premiums for

life and health insurance to increase amid rising demand and changes in the industry.

Nearing digital era: Many insurers are adopting new, digital, integrated solutions like quoting and illustrations, eApplication, agent and client self-service portals, and Direct-to-Consumer (D2C) sales solutions. But most insurers do not have a 100% digital and automated workflow for getting policy applications from the consumer to issuance. We are on the verge of a new era of customer segmentation that has the potential to enable insurers to personalize everything from product design to marketing to sales and service.

Drone assessment: A senior official of the Agriculture Insurance Company said that one of the goals of the company was to speed up settlement of insurance claims by farmers and the company was exploring new technology, including deployment of drones for speedy settlements. This would also enhance the accuracy of granular level claim assessment even in calamity-like situations where human intervention may not be possible.

Phygital model: Post the second wave of Covid, LIC has created an app for agents called ANANDA which agents can use to call the customer to get details and send him a link to make the payment. So it's a phygital model. It is still evolving and LIC has sold 2 lakh policies through this app.

Utilising Tech.: <>SBI General Insurance has announced a technological collaboration with the digital payments platform Google Pay. The collaboration will allow customers to purchase SBI General's health insurance plan directly through the Google Pay app. <>Liberty General Insurance Ltd has partnered with PhonePe to offer motor insurance digitally.

Account aggregator: Max Life Insurance Co. has announced that it has joined the account aggregator (AA) framework. AA was introduced by the Reserve Bank of India in September. It is designed to enable customers to securely share their financial data to financial institutions they want to take services from. A customer's data cannot be shared with any entity without the former's consent. ■

THE PAROXYSMS OF HUNGER



► continued from page 12

According to the Global Hunger Index 2021, conflict, climate change, and the novel coronavirus disease (COVID-19) pandemic have exacerbated the food security situation across the globe including India. Actually, People have been severely hit by covid-19 and the pandemic-related restrictions in India, which will be reflected in the next index more. In terms of population, taking into consideration the additional statistical uncertainty, it is estimated that between 720 and 811 million people in the world faced hunger in 2020. In 2019, around 194.4 million faced hunger in India. This must-have increased further in 2020 in India.

The corona has only exacerbated hunger paroxysm. Rather than rubbishing the Global Hunger Index Report, the government must give serious attention to study the shortcomings pointed out in the Report and take effective measures to overcome them. This requires urgency as Right to Life is meaningless without right to adequate food and nourishment.

DONATIONS

Reception Committee, 29 th General Conference	
NCZIEF held at Bareilly	Rs.21000
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Insurance worker heartily thanks these comrades for their love and affection

Response

The editorial on political morality is very strong and clear. The example of Lal Bahadur Shastri's resignation is apt and need of the hour to talk about that. Because in the current political scenario such incidents are treated like an antique icon kept in a museum.

I read the condolence note on activist Kamala Bhasin. I feel, It will be more meaningful if we publish her expressions or short notes on feminism in our magazine.

-B.RANJANI, MADURAI DIVISION

The Editorial of November 2021 is very thought provoking. It is true that there is no political morality and accountability now. This slide down has to be arrested in order to protect democracy. The Article on LIC IPO by Com Shreekanth Mishra and Lessons from SBI by Com Thomas Franco are very educative. The contents in this issue are rich and will help the campaign.

- P. MUTHUKUMARAN, TIRUVANNAMALAI

OBITUARY

Com S.S.Nagabhusana, former Joint Secretary, ICEU Mysore succumbed to covid after a prolonged battle on 2nd November 2021 at the age of ,,,,. Com Nagabhusana joined LIC in 1985 and right from the beginning took keen interest in the union activities. He developed as a dedicated soldier of AIIEA and accepted higher responsibilities in the organization. He made significant contribution to the growth of the organization.

Insurance Worker deeply mourns the unfortunate and untimely death of Com Nagabhusana and shares the grief with the bereaved family.

CONSUMER PRICE INDEX

Month	Base 2016	Base 2001	Base 1960
Jan.2021	118.2	340.42	7770.30
February	119.0	342.72	7822.89
March	119.6	344.45	7862.34
April	120.1	345.89	7895.20
May	120.6	347.33	7928.07
June	121.7	350.50	8000.39
July	122.8	353.66	8072.70
August	123.0	354.24	8085.85
September	123.3	355.10	8105.57

Base1960=Base2001x22.8259;

Base 2001=Base 2016x 2.88



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