



72nd FOUNDATION DAY

Post- LIC IPO Challenges



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Responsibility in Public life

Unemployment in Neo-liberal era



ASHA's: Left without hope



बुलडोजर न्याय



How can a patriot think of protecting the integrity of India while disrupting the unity of Indians?
Privileging prejudice over progress is the surest way to disaster....

AIEEA shall continue the campaign to ensure that LIC functions for the benefit of policyholders & the larger society and it must not have a narrow focus of just delivering profits to the shareholders



Defend
National Unity
Preserve
Syncretic Culture & Social Harmony



SILVER JUBILEE YEAR CONFERENCE OF AIPA

REPORT ON PAGE 24-29

प्रेरक विचार



कानून की पवित्रता तभी तक बनी रह सकती है जब तक वह लोगों की इच्छा की अभिव्यक्ति करें। क्रांति मानव जाति का एक अपरिहार्य अधिकार है। स्वतंत्रता सभी का एक कभी ना खत्म होने वाला जन्म सिद्ध अधिकार है।

शहीदे आजम भगत सिंह



“मुझे यह धर्म पसंद है जो स्वतंत्रता, समानता और बंधुत्व सिखाता है”
भारत रत्न डॉ. बी.आर. अम्बेडकर

बार-बार परमेश्वर का नाम लेने से कोई धार्मिक नहीं हो जाता। जो व्यक्ति सत्यकर्म करता है वही धार्मिक है।

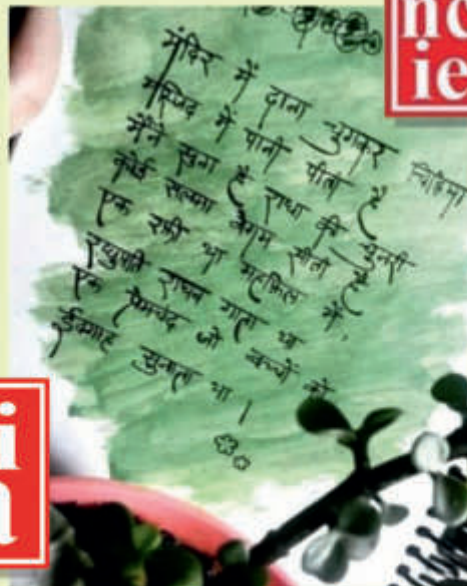
स्वामी विवेकानंद

“मेरे मन में कोई संदेह नहीं है, कि हमारे देश की प्रमुख समस्याओं जैसे गरीबी, अशिक्षा, बीमारी, कुशल उत्पादन एवं वितरण का समाधान सिर्फ समाजवादी तरीके से ही किया जा सकता है।”

सुभाष चंद्र बोस

पंथ, संप्रदाय, मजहब अनेक हो सकते हैं, किंतु धर्म तो एक ही होता है। यदि पंथ-संप्रदाय एक ईश्वर की उपासना के लिए प्रेरणा देते हैं, तो ठीक अन्यथा शक्ति का बाना पहनकर सांप्रदायिकता को बढ़ावा देना ना धर्म है और ना ही ईश्वर भक्ति
राम प्रसाद बिस्मिल

हटने के नहीं पीछे डर कर कभी जुल्मों से तुम हाथ उठाओगे हम पैर बढ़ा देंगे
अशफाक उल्ला खान



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National Unity under Stress & Strain Indian Society getting Fractured

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The developments in the country in the past few years are posing a serious threat to national unity. The working class is not insulated against such developments and the situation may seriously impact the class struggles and weaken the resistance to the disastrous economic policies being pursued by the neoliberal regime. Therefore, the situation demands the working class to defeat all attempts to polarise the society on communal lines to build and strengthen class struggles.

Communal polarisation is sharpening in India with each passing day. A new atmosphere of hate has been let loose on India's minorities more specifically the Muslim community. Religious leaders owing allegiance to the ruling establishment have been giving open calls to annihilate India's Muslim minorities. It is because of these disturbing developments that the US recently referred to India as a country of concern for religious freedom of minorities. Recently the government had to face an unprecedented international blowback following some offensive remarks against Prophet Muhammad by now suspended national spokesperson of the BJP. The scale of embarrassment can be gauged from the fact that the ruling party had to disown its own 'spokesperson' by branding her as a 'fringe element'. Unfortunately, today the fringe has become the mainstream. The government is increasingly seen to be undermining the rights of minorities. Much like Israel's policy of Domicide (killing of homes) of Palestinians, 'Bulldozer' has emerged as a new instrumentality in dispensing quick, effective and salutary punishment to protesters from the minority community in BJP ruled states. The executive becomes the police, prosecutor and judge all in one. And law is what the executive wants it to be. 'Due Process' as established by law is thrown to the winds with impunity.

The sanctity of 'due process' can be understood from the fact that it was incorporated in Clause 39 of the Magna Carta in England almost 800 years ago. This was also incorporated in the US constitution through the Fifth and Fourteenth amendments. The constitution of India adopted a slightly different version of this by incorporating the principle of 'procedure established by law'. Constitutional experts all over the world hail the Indian version as being wider in jurisdiction than even the American version. This is because the Indian

constitution protects the rights of the citizen to life, liberty and property against the unjust actions of the executive and the legislature. Today, unfortunately, that is being turned upside down. Indian citizens belonging to the minority communities are being reduced to the status of 'non-citizens'.

An invidious attempt is being made today to project India as being a civilisational state in which faith and belief form the most important elements in governance. This is as against a modern State where governance is done according highest place to constitutional morality. Attempts are being made to project this civilisation as a tale of pure Hindu culture and therefore Indian State must work to restore this past glory. It is important to remember what Munshi Premchand said about Indian culture in his brilliant essay 'Sampradayikta aur Sanskriti'. We quote the opening paragraph of this essay which is very relevant to the present time.

'Communalism always deploys the excuse of culture. It is perhaps ashamed to emerge in its real form, therefore, like that donkey which wears the skin of the lion to impose its sway on the animals of the jungle, communalism comes in the garb of culture. The Hindu wants to keep his culture safe until the Day of Judgment, and the Muslim, his own. Both have considered their cultures to be untouchable until now. They have forgotten that now there is neither a Hindu culture anywhere, nor a Muslim culture, nor any other culture. Today there is only one culture in the world and that is economic culture; but even today the Hindus and the Muslims go on harping about culture although culture has no relationship with religion. There is an Aryan culture, a Persian culture, an Arab culture but there is nothing called a Christian culture, or a Muslim or Hindu culture.'

India's culture developed over thousands of years assimilating and accommodating different thoughts and ways of life. In fact Raghupati Sahay known by his pen name as Firaq Gorakhpuri beautifully described in two lines the making of India.

सर-जमीन-ए-हिन्द पर अक्वाम-ए-आलम के फिराक'
काफिले बसते गए हिन्दोस्तां बनता गया

On the soil of Hindustan, caravans from world over, O Firaq Kept coming and settling down and so was Hindustan made

The recognition of this plurality of culture, languages and religions has not only cemented the unity of India but the richness of its culture has become the envy of the entire world. The richness of India's music, art, architecture has

come about due to its cultural syncretism. When we celebrate the work of Pandit Ravishankar or Pandit Bhimsen Joshi, we cannot forget the contribution of Ustad Allaaddin Khan or Ustad Khan Abdul Karim Khan in mentoring and tutoring them. The heartbreaking picture of Ustad Zakir Hussain carrying the mortal remains of Pandit Shivkumar Sharma was not just an honour and send off to a great friend but was also a reminder of the magic created by them every time they were on stage together. The teachings of Guru Nanak, Shehnai of Ustad Bismillah Khan, poetry of Amir Khusro and Kabir, the devotional songs of the likes of Mirabai stand as a testimony to the syncretic culture of India. The Indian culture was never exclusionary; it was always inclusive and accommodative to emerge in a rich syncretism. Today, this great and rich culture is under attack in the name of homogenizing the Indian society. The attack on the minorities in the form of CAA, Hijab, and Love Jihad etc is an effort towards homogenizing the Hindu society for political gains.

Our founding fathers had two choices at the time of independence of India. They could easily turn India into a mirror image of Jinnah's Pakistan and make it a Hindu homeland. They could stick with the ethos of the freedom movement and treat all Indians as equal citizens irrespective of religion. Our forefathers opted for the latter because they could clearly recognise the plurality and syncretism of India's culture.

पिछले कुछ वर्षों में देश में हुए घटनाक्रम राष्ट्रीय एकता के लिए एक गम्भीर खतरा पैदा कर रहे हैं। मजदूर वर्ग इस तरह के घटनाक्रम से अछूता नहीं है जिससे यह स्थिति वर्ग संघर्षों को गम्भीर रूप से प्रभावित कर सकती है और नवउदारवादी शासन द्वारा अपनाई जा रही विनाशकारी आर्थिक नीतियों के प्रतिरोध को कमजोर कर सकती है। इसलिए, स्थिति यह मांग करती है कि मजदूर वर्ग समाज को सांप्रदायिक आधार पर धुवीकरण करने के सभी प्रयासों को विफल करे।

भारत में हर गुजरते दिन के साथ सांप्रदायिक धुवीकरण तेज होता जा रहा है। भारत के अल्पसंख्यकों खासकर मुस्लिम समुदाय के प्रति नफरत का एक नया माहौल बना दिया गया है। शासक प्रतिष्ठान के प्रति निष्ठा रखने वाले धार्मिक नेता भारत के मुस्लिम अल्पसंख्यकों का सफाया करने के लिए खुलेआम आह्वान करते रहते हैं। इन परेशान करने वाले घटनाक्रमों के कारण ही अमेरिका ने हाल ही में भारत को अल्पसंख्यकों की धार्मिक स्वतन्त्रता के लिए चिन्ता का देश कहा है। हाल ही में भाजपा के निलम्बित राष्ट्रीय प्रवक्ता द्वारा पैगंबर मुहम्मद के खिलाफ कुछ आपत्तिजनक टिप्पणियों के

The freedom movement also correctly realised that religion was not enough to hold a multi-ethnic nation together. The fact that around 35 million Muslims, 7 million Sikhs and 8 million Christians preferred to stay back in India at the time of partition was because they did not consider India as a Hindu homeland. They must have felt that there was a place for them here.

Contemporary events reinforce the correctness of the understanding of our founding fathers. Pakistan split into two in 1971. We must also take note of those Islamic countries where non-Muslims were rammed into submission because of the demands of the radical elements there. It is to be noted that attacks on non-Muslims in these countries soon converted into attacks on fellow Muslims for one reason or the other. Lebanon, Iraq, Syria, Somalia and Yemen are some of the examples to study and profit from. Our founding fathers were therefore absolutely right in their understanding that a country of India's size and diversity could only hold together as a nation if every community was given a stake in the nation's future. The fact that India has remained a democracy since 1947 despite the stress and strain with relative peace and stability is due only to our abiding commitment to secularism.

History has become the new battleground now. We must remember that Hindus, Muslims, Sikhs and Christians fought together against British imperialism. India's first war of independence in 1857 was jointly led by leaders

like Nana Sahib, Bahadur Shah Zafar, Maulvi Ahmad Shah, Tanya Tope, Khan Bahadur Khan, Rani Laxmi Bai, Hazrat Mahal, Azimullah Khan and Feroz Shah. Our history is replete with instances where Hindus and Muslims could be seen making the supreme sacrifice together. While Ayodhya has become an epicentre of communal polarisation today, it is interesting to note that in 1857 Maulana Ameer Ali, a famous maulvi of Ayodhya, and Baba Ramcharan Das of the well-known Hanuman temple together took the lead in organising armed resistance to the British rule. Both of them were captured and hanged together on a tamarind tree at the Kuber Teela, now in Faizabad jail in Ayodhya.

India today stares at multiple problems; Price rise, unemployment, economic crisis, stark economic inequalities and grinding poverty are some of the issues that need urgent attention to ensure progress of Indian society. There is a deliberate attempt to divert the attention of people from the real life issues through communal polarisation. Unity is the need of the hour to address these issues. How can a patriot think of protecting the integrity of India while disrupting the unity of Indians? Privileging prejudice over progress would be the surest way to disaster. The working class which is well equipped to defeat divisive forces and defend the unity of the country must accept this challenge. It is, therefore, the responsibility of the working class to work for social harmony and defend unity of the nation in these trying times. □

तनाव में राष्ट्रीय एकता और टूटता भारतीय समाज

बाद सरकार को एक अभूतपूर्व अंतरराष्ट्रीय मुश्किल का सामना करना पड़ा था। शर्मिंदगी के पैमाने का अन्दाजा इसी बात से लगाया जा सकता है कि सत्ताधारी पार्टी को अपने ही प्रवक्ता को “फ्रिंज एलिमेंट” कहकर खारिज करना पड़ा। दुर्भाग्य से, आज फ्रिंज मुख्यधारा बन गया है। सरकार अल्पसंख्यकों के अधिकारों का तेजी से हनन करती नजर आ रही है। बहुत कुछ इजरायल की फिलिस्तीनियों के डोमिसाइड (समूल नाश) की नीति की तरह, “बुलडोजर” भाजपा शासित राज्यों में अल्पसंख्यक समुदाय के प्रदर्शनकारियों को त्वरित, प्रभावी और मुफीद सजा देने में एक नए साधन के रूप में उभरा है। कार्यपालिका पुलिस, अभियोजक और न्यायाधीश सब कुछ बन जाती है और कानून वही है जो कार्यपालिका चाहती है। कानून द्वारा स्थापित “उचित प्रक्रिया” को नस्लीय हिंसा के लिए भीड़ की रौ के हवाले छोड़ दिया जाता है।

“उचित प्रक्रिया” की पवित्रता को इस तथ्य से समझा जा सकता है कि इसे लगभग 800 साल पहले इंग्लैंड में मैग्ना कार्टा के खण्ड 39 में शामिल किया गया था। इसे

अमेरिकी संविधान में भी पांचवें और चौदहवें संशोधनों के माध्यम से शामिल किया गया था। भारत के संविधान में भी इसको थोड़े से अलग संस्करण के रूप में शामिल करते हुए इस “कानून द्वारा स्थापित प्रक्रिया” के सिद्धान्त को अपनाया गया। दुनिया भर के संवैधानिक विशेषज्ञ इस भारतीय संस्करण की इसके अधिकार क्षेत्र की व्यापकता के मामले में अमेरिकी संस्करण से भी अधिक अच्छा मानते हुए प्रशंसा करते हैं। ऐसा इसलिए है क्योंकि भारतीय संविधान कार्यपालिका और विधायिका की अन्यायपूर्ण कार्यवाहियों के खिलाफ नागरिक के जीवन, स्वतन्त्रता और सम्पत्ति के अधिकारों की रक्षा करता है। आज, दुर्भाग्य से इसे उल्टा किया जा रहा है। अल्पसंख्यक समुदायों से सम्बन्धित भारतीय नागरिकों की हैसियत को “गैर-नागरिक” मानने की हद तक घटाया जा रहा है।

आज भारत को एक आधुनिक राज्य, जहां शासन संवैधानिक नैतिकता को उच्चतम स्थान देते हुए किया जाता है, के खिलाफ एक सभ्यतापरक राज्य के रूप में पेश

करने का कुत्सित प्रयास किया जा रहा है। एक तरह की कहानियां बनाकर इसे इस तरह प्रस्तुत किया जा रहा है कि यह सभ्यता शुद्ध हिन्दू संस्कृति वाली है और इसलिए भारतीय राज्य को इस अतीत के गौरव को बहाल करने के लिए काम करना चाहिए। यह याद रखना महत्वपूर्ण है कि मुन्शी प्रेमचन्द ने अपने शानदार निबन्ध 'सांप्रदायिकता और संस्कृति?' में भारतीय संस्कृति के बारे में क्या कहा था। हम इस निबन्ध के शुरूआती पैराग्राफ को उद्धृत कर रहे हैं जो वर्तमान समय के लिए बहुत प्रासंगिक है।

“सांप्रदायिकता हमेशा संस्कृति का बहाना बनाती है। शायद इसे अपने असली रूप में उभरने में शर्म आती है, इसलिए उस गधे की तरह जो जंगल के जानवरों पर अपना बोलबाला स्थापित करने के लिए शेर की खाल पहन कर इतराता है, संस्कृति की आड़ में सांप्रदायिकता आती है। हिन्दू अपनी संस्कृति को न्याय के दिन तक सुरक्षित रखना चाहता है, और मुस्लिम अपनी। दोनों अब तक अपनी संस्कृतियों को अछूत मानते रहे हैं। वे भूल गए हैं कि अब न तो कहीं हिन्दू संस्कृति है; न मुस्लिम संस्कृति और न ही कोई अन्य संस्कृति। आज दुनिया में एक ही संस्कृति है और वह है आर्थिक संस्कृति; लेकिन आज भी हिन्दू और मुस्लिम संस्कृति की धुन बजाते रहते हैं, हालांकि संस्कृति का धर्म से कोई सम्बन्ध नहीं है। एक आर्य संस्कृति है, एक फारसी संस्कृति है, एक अरब संस्कृति है लेकिन ईसाई संस्कृति या मुस्लिम या हिन्दू संस्कृति नाम की कोई चीज नहीं है।”

भारत की संस्कृति हजारों वर्षों में विभिन्न विचारों और जीवन के तरीकों को आत्मसात और समायोजित करते हुए विकसित हुई है। वास्तव में रघुपति सहाय जिन्हें उनके उपनाम फिराक गोरखपुरी के नाम से जाना जाता है, ने भारत के निर्माण का दो पंक्तियों में खूबसूरती से वर्णन किया है।

*सर-जमीन-ए-हिन्द पर अक्वाम-ए-आलम के फिराक'
काफिले बसते गए हिन्दोस्तां बनता गया*

संस्कृति, भाषाओं और धर्मों की इस बहुलता की मान्यता ने न केवल भारत की एकता को मजबूत किया है, बल्कि इसकी संस्कृति की समृद्धि पूरे विश्व में ईर्ष्या का विषय बन गई है। भारत के संगीत, कला, वास्तुकला की समृद्धि इसके सांस्कृतिक समन्वय के कारण आई है। पंडित रविशंकर या पंडित भीमसेन जोशी की उपलब्धियों का जश्न मनाते समय हम उनके गुरु उस्ताद उलाउद्दीन खान या उस्ताद खान अब्दुल करीम खान के योगदान को नहीं भूल सकते हैं जिनकी उस्तादी में ये दोनों सीखे और बढ़े। पंडित शिवकुमार शर्मा के पार्थिव शरीर को ले जाते हुए उस्ताद जाकिर हुसैन की हृदयविदारक तस्वीर न केवल एक महान मित्र के लिए सम्मान और विदा थी, बल्कि उनके द्वारा हर बार एक साथ मंच पर बनाए गए जादू की याद दिलाती थी। गुरु नानक की शिक्षाएं, उस्ताद बिस्मिल्लाह खान की शहनाई, अमीर खुसरो और कबीर की कविताएं और मीराबाई जैसे भक्ति गीत भारत की समन्वित संस्कृति के प्रमाण के रूप में उपस्थित हैं। भारतीय संस्कृति कभी भी बहिष्कृत नहीं रही; यह एक समृद्ध समन्वयवाद में उभरने हेतु हमेशा समावेशी और उदार थी। आज भारतीय समाज को एकरूप करने के नाम पर इस महान और समृद्ध संस्कृति पर हमले हो रहे हैं। अल्पसंख्यकों पर सीएए,

हिजाब और लव जिहाद आदि के नाम पर हो रहे हमले राजनीतिक लाभ के लिए हिन्दू समाज को एकरूप बनाने की दिशा में एक प्रयास है।

भारत की आजादी के समय हमारे संस्थापकों के पास दो विकल्प थे। वे आसानी से भारत को जिन्ना के पाकिस्तान की दर्पण छवि में बदल सकते थे और इसे एक हिन्दू मातृभूमि बना सकते थे। वे स्वतन्त्रता आन्दोलन के लोकाचार के साथ टिके रह सकते थे और सभी भारतीयों को धर्म के बावजूद समान नागरिक मान सकते थे। हमारे पूर्वजों ने बाद वाले को चुना क्योंकि वे भारत की संस्कृति की बहुलता और समरूपता को स्पष्ट रूप से पहचान सके थे। स्वतन्त्रता आन्दोलन ने भी सही ढंग से महसूस किया कि धर्म एक बहु-जातीय राष्ट्र को एक साथ रखने के लिए पर्याप्त नहीं था। तथ्य यह है कि लगभग 3.5 करोड़ मुस्लिम, 70 लाख सिख और 80 लाख ईसाईयों ने विभाजन के समय भारत में रहना इसलिए पसन्द किया क्योंकि वे भारत को हिन्दू मातृभूमि नहीं मानते थे। उन्हें? लगा होगा कि उनके लिए यहां जगह है।

समसामयिक घटनाएं हमारे संस्थापक पूर्वजों की समझ की शुद्धता को पुष्ट करती हैं। 1971 में पाकिस्तान दो भागों में विभाजित हो गया। हमें उन इस्लामी देशों पर भी ध्यान देना चाहिए जहां गैर-मुसलमानों को वहां के कट्टरपंथी तत्वों की मांगों के कारण अधीनता में लाया गया था। यह ध्यान दिया जाना चाहिए कि इन देशों में गैर मुसलमानों पर हमले जल्द ही किसी न किसी कारण से साथी मुसलमानों पर भी हमलों में बदल गए। अध्ययन और सीखने के लिए लेबनान, इराक, सीरिया, सोमालिया और यमन कुछ उदाहरण हैं। इसलिए हमारे संस्थापक पूर्वज अपनी समझ में बिल्कुल सही थे कि यदि प्रत्येक समुदाय को राष्ट्र के भविष्य में हिस्सेदारी दी जाए तो भारत जैसे आकार और विविधता वाले देश को एक राष्ट्र के रूप में एक साथ रखा जा सकता है। यह तथ्य कि भारत 1947 से सापेक्ष शांति और स्थिरता के साथ तनाव और खिंचाव के बावजूद एक लोकतन्त्र बना हुआ है, जो केवल धर्मनिरपेक्षता के प्रति हमारी दृढ़ प्रतिबद्धता के कारण है।

इतिहास अब नया युद्धक्षेत्र बन गया है। हमें यह याद रखना चाहिए कि ब्रिटिश साम्राज्यवाद के खिलाफ हिन्दू, मुस्लिम, सिख और ईसाई एक साथ लड़े थे। 1857 में भारत का पहला स्वतन्त्रता संग्राम नाना साहिब, बहादुर शाह जफर, मौलवी अहमद शाह, तांत्या टोपे, खान बहादुर खान, रानी लक्ष्मी बाई, हजरत महल, अजीमुल्ला खान और फिरोज शाह जैसे नेताओं ने संयुक्त रूप से किया था। हमारा इतिहास ऐसे उदाहरणों से भरा पड़ा है जहां हिन्दुओं और मुसलमानों को एक साथ सर्वोच्च बलिदान करते हुए देखा जा सकता है। जबकि अयोध्या आज सांप्रदायिक ध्रुवीकरण का केन्द्र बन गया है, यह ध्यान रखना दिलचस्प है कि 1857 में अयोध्या के एक प्रसिद्ध मौलवी मौलाना अमीर अली और प्रसिद्ध हनुमान मंदिर के बाबा रामचरण दास ने मिलकर ब्रिटिश शासन के खिलाफ सशस्त्र प्रतिरोध का आयोजन करने का बीड़ा उठाया था। उन दोनों को पकड़ लिया गया और कुबेर टीला में एक

continued on page 7

GIPSA assures of Serious Efforts to Settle Wage Revision

The Officers and employees of Public Sector General Insurance Industry successfully observed one hour walk out strike on 8th June 2022. The support for the strike received overwhelming response from all the country in all four public sector general insurance companies. This strike was in preparation for an indefinite strike planned by the Joint Front to force the Government and management of PSGI companies to settle the wage revision which is pending since 1.8.2017. The wage settlements in the entire public financial institutions have been concluded long back and there is absolutely no reason why the PSGI employees should be denied a fair wage revision.

With the preparations for the indefinite strike picking up, the GIPSA convened a virtual conference with the qualified check-off Unions and Associations on 10th June 2022. The CMDs of all the four companies participated in this meeting. They explained the efforts being made at the government level to obtain approval for wage revision. They also requested the Unions not to go

ahead with the planned indefinite strike. The AIIEA expressed its unhappiness over the inexplicable delay in settling the wage revision and condemned the dilly dallying tactics adopted by the administration. Similar opinions were expressed by other partners of the Joint Front. The Unions demanded that there should be a firm commitment from GIPSA to settle the wage issue within a time frame and this commitment should be in writing.

In view of these developments, the GIPSA sent a letter to the qualified check off unions on 13th June 2022. The letter reads as follows: "Please refer to our meeting with you all held through VC on 10.8.2022. We would like to confirm that GIPSA on behalf of all the PSGICs and GIC-Re is working in close association with DFS on wage revision. It is under active consideration of the DFS at an appropriate level."

The Joint Front will meet in due course to consider these developments and take appropriate decisions to secure the wage revision early. □

Calculation of Additional Casual Leaves (ACLs)

AIIEA's letter of 22/5/22 to LIC Chairperson

"This has reference to our letters dated 18.11.2021 and 16.12.2021 on the above subject. The issue has not been resolved as yet. We, therefore, once again draw your attention on the issue raised in our said letters.

LIC issued instructions vide CO circular ref: CO/PER/ER-A/282/2021 dated 17.11.2021 wherein it was instructed that while calculating ACLs, Saturdays should be considered as holidays under NI Act, referring the Government Gazette Order ref: SO 1630(E) wherein all Saturdays were declared as Public Holidays. We are amazed at this interpretation of taking Saturdays as holidays under NI Act. We had pointed out our concerns on the issue during our discussion with ED (Personnel) as well.

We also draw your attention to the earlier circular of LIC ref: CO/PER/ ER-A/185/2018 dated 26.4.2018. In the said circular, instructions

were issued declaring **2nd and 4th Saturdays as Public Holidays** as per the Government Notification ref: SO 1709(E). This was effective from 26.4.2018.

While implementing the cited circular w.e.f. 26.4.2018, LIC did not issue any instructions that 2nd & 4th Saturdays should be treated as holidays under NI Act for the purpose of calculation of ACLs and rightly so. As such, during the period from 26.4.2018 to 15.4.2021 i.e., when the CO circular ER-A/185 was in operation, ACLs were calculated in the normal procedure. Surprisingly, a different interpretation has been given in the instructions of 17.11.2021 by the Central Office that all Saturdays are to be considered as holidays under NI Act, for calculating ACLs, **which is erroneous**. This is due to misinterpretation of the Government Gazette Order SO 1630(E).

Both the referred Gazette Orders of the Central Government were issued exercising the powers conferred under the same section 25 of NI Act, 1881. We fail to understand how and why the Gazetted instructions under SO1908 (E) & 1630(E) are interpreted differently when both the Orders clearly mention that the Saturdays were declared as “public holidays”.

The core issue is whether Saturday is to be considered as a Holiday under NI Act for the purpose of calculating the ACLs.

We once again reproduce hereunder the Explanation part of Sec.25 of NI Act, 1881 and its logical interpretation:

NI Act Sec.25: Explanation part: *The expression “public holiday” includes Sunday; and any other day declared by the Central Government by notification in the Official Gazette, to be a public holiday.*

The above explanation clearly gives the following interpretation:

Ø *Public Holiday includes a Sunday* – meaning thereby that Sunday is a public holiday;

Ø *And any other day declared by the Central Government to be a public holiday* – meaning there by that apart from Sunday Central Government may declare any other day as a public holiday;

Ø *Notification in the Official Gazette to be a public holiday* – meaning that such declared holiday is to be through a notification in Official Gazette.

It is unambiguously confirmed that “**any other day**” which the government declares as a public holiday **stands on equal footing with Sunday** which is a **public holiday**. The Government declared **Saturday also as a “public holiday”**.

Moreover, Reg. 62(2) of LIC Staff Regulations clearly explains how to calculate ACLs, the details of which we already referred to in our letter dated 17.11.2021. This Regulation mentions that the ACLs would be available only from 1st January of the next calendar year(to be availed before June) thereby indicating that the ACLs are dependent on the Holidays declared by the respective State Governments/ Central Government in the previous calendar year. For this precise reason, in the Reg. 62(2) the term “**in a calendar year**” was specifically used as these holidays keep changing each year. Sundays and any other day declared as a Public Holiday under NI Act are not declared as holidays under NI Act in each calendar year by

the respective governments.

All these years, while calculating ACLs, LIC did not take into consideration **Sundays as holidays under NI Act though Sunday is a public holiday declared under the same provisions of sec.25 of NI Act**. If Sunday were to be considered as holiday under NI Act, then Reg 62(2) of Staff Regulations would not have been incorporated at all as it would become spurious for obvious reasons. The government has now declared every **Saturday and** previously every **2nd & 4th Saturdays** as “**public holidays**” as per the powers conferred under the very same Sec.25 of NI Act **making it on par with Sunday**.

You will agree that holidays under NI Act are applicable to public sector Banks also. If it is to be construed that every Saturday is a holiday under NI Act, then banks would automatically be entitled for holiday, every Saturday. But the position is not so, which you are aware. The government, through its notification in Official Gazette declaring Saturday as a public holiday for LIC, has merely declared **5- Day working week** for LIC employees enhancing the working hours of other days of the Week. This is simply rearrangement of existing working hours in LIC. This has nothing to do with the holidays declared under NI Act **in a calendar year** by the respective Governments as provided under Reg.60A of Staff Regulations.

As an additional information we draw your attention to the CO circular ref: 3421/ASP/71 dated 5.2.1971 which clearly mentions about the settlement dated 20.6.1970 between employees’ unions and the LIC management with regard to Additional Casual Leaves. This understanding between the parties led to the incorporation of Reg. 62(2) in Staff Regulations (notified in 1971) and therefore cannot be unilaterally altered through administrative instructions contravening the gazetted provisions of the Staff Regulations. The benefit of ACL which was achieved through legitimate struggles by the trade unions cannot be taken away arbitrarily – both on technical and moral grounds.

We do believe that LIC management is also fully aware of the provisions of 60A & 62(2) of Staff Regulations, 1960 and therefore CO circular of 17.11.2021 did not mention that ACLs are withdrawn. It only mentions about calculation method where Saturdays are to be considered as holidays under NI Act for the purpose of calculating ACLs. **This interpretation by Central Office is erroneous for the aforesaid reasons** and therefore this

discrepancy is raised by us for rectification.

We, therefore, once again request you to find rationale in our arguments and issue revised instructions annulling the CO Circular dated 17.11.2021. Your immediate positive action is urged since more than four and half months in

the current calendar year 2022 have already been elapsed and employees are unable to avail the rightfully earned ACLs. Your immediate rectification will help employees to avail the ACLs atleast in the last few days left up till June 2022.”

□

Exgratia in lieu of Bonus

AllEA's letter dated 30/5/2022 to LIC

“We wish to bring to your attention that for the Financial Years 2018-19; 2019-20; 2020-21 and 2021-22, instructions for payment of Ex-gratia in lieu of Bonus have not been issued by the Central Office. We do understand that for the year ended 2021-22, it would obviously take some more time. But for the earlier three financial years, there is

an abnormal delay in release of instructions. Irrespective of number of beneficiaries based on the existing parameters, this issue still needs to be resolved without further delay.

We once again request you to take up the issue with the concerned government authorities and arrange for an early release of instructions.”

Treatment of Intervening Holidays during the Period of Casual Leave

AllEA writes to LIC on 25/5/2022

“This is with reference to the several rounds of discussions that we have had with you on the issue of giving a fair treatment to the intervening holidays during the period of casual leave. As per the extant leave rules, leave may be prefixed or suffixed to a holiday. However, the intervening holidays between two periods of leave is being treated as leave rather than being treated as holidays. This treatment is not only unfair to the employees but also amounts to penalizing them for absolutely no fault of theirs. The issue has given rise to much consternation amongst the employees after the introduction

of 5-DAY working week. We would also draw your attention to the fact that a large number of analogous institutions have done away with the practice of treating intervening holidays between two periods of leaves as casual leaves. There is no reason why we should not discontinue this practice in our institution.

We, therefore, urge upon you that Holidays - prefixing / suffixing - falling within the period of Casual Leave should not be treated as part of Casual Leave. This period should be treated only as holidays. Suitable instructions may kindly be issued at the earliest in this regard.”

□

तनाव में राष्ट्रीय एकता continued from page 4

इमली के पेड़ पर एक साथ लटका दिया गया, जो अब अयोध्या की फैजाबाद जेल में है।

भारत आज कई समस्याओं से जूझ रहा है; मूल्य वृद्धि, बेरोजगारी, आर्थिक संकट, अत्यधिक आर्थिक असमानताएं और घोर गरीबी कुछ ऐसे मुद्दे हैं जिन पर भारतीय समाज की प्रगति सुनिश्चित करने के लिए तत्काल ध्यान देने की आवश्यकता है। सांप्रदायिक ध्रुवीकरण के जरिए लोगो का ध्यान असल जिन्दगी के मुद्दों से भटकाने की कोशिश की जा रही है। इन मुद्दों के समाधान के लिए एकता समय की

मांग है। एक देशभक्त भारतीयों की एकता को भंग करते हुए भारत की अखंडता की रक्षा करने के बारे में कैसे सोच सकता है ? प्रगति पर विशेषाधिकार प्राप्त पूर्वाग्रह पक्के तौर पर आपदा की ओर ले जाएगा। मजदूर वर्ग जो विभाजनकारी ताकतों को हराने और देश की एकता की रक्षा करने के लिए अच्छी तरह से सुसज्जित है, उसे इस चुनौती को स्वीकार करना चाहिए। इसलिए, इस कठिन समय में सामाजिक सद्भाव और राष्ट्र की एकता की रक्षा के लिए काम करना मजदूर वर्ग की जिम्मेदारी है।

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AIIEA'S FOUNDATION DAY and Post-LIC IPO Challenges

Amanulla Khan



In its 72nd year, AIIEA has to continue the struggle against privatization and assure the policyholders that their interests would remain safe in LIC and the trade union movement will do everything possible to further advance their interests; continue the campaign to ensure that LIC functions for the benefit of the larger society and it must not have a narrow focus of just delivering profits to the shareholders.

Yet another eventful year has passed into the glorious history of AIIEA. As it enters the 72nd year of its journey, AIIEA is confronted with multiple challenges. These challenges come to both the unity of the employees built with care and perseverance over years as also to the foundational objectives of LIC and Public Sector General Insurance Industry. It is not that AIIEA was not asked to stand up to such challenges in the past. That it stood up to fight bravely and come out successful to defend the unity of the organization and the interests of the institution should make any trade union proud of such magnificent achievements. Yes, AIIEA is a proud organization which skillfully navigated the turbulent waters to steer the insurance employees to one success after another in the last 71 years. Therefore, the successes and achievements of the past give tremendous confidence to bravely face the challenges of the present times.

However, the challenges of the present times are much bigger than any other time before. The AIIEA today has to confront a neoliberal regime which is not just hostile to the public sector and its workers but also one which has dubious democratic credentials. This regime does not respect public opinion and democratic dissent and has converted India into an electoral autocracy. In today's India the will, wish and understanding of the Leader becomes supreme. Take the case of LIC IPO. The AIIEA opposed

LIC IPO with a firm belief that LIC is too important an institution for the national economy and the Indian society. The divestment of government holding, however small it may be, is a step towards ultimate privatization of LIC. The AIIEA's 28 year glorious campaign succeeded in building public opinion against disinvestment in LIC. A large number of civil society organizations saw merit in the arguments of AIIEA and advised the government not to list LIC in the stock markets through initial public offering.

GOVERNMENT ACTION HAS DENTED IMAGE OF LIC

The government ignored all the well meaning arguments to go ahead with LIC IPO. Through the LIC IPO, the government wanted to raise resources to meet the targeted fiscal deficit and it also aimed to deepen the capital markets. The LIC in the past 66 years has earned the trust and admiration of the people and the government aimed to exploit it by attracting the retail investors to the issue. The objective was two-fold. The larger the investors in the equity markets, faster will be the consolidation of capitalism and secondly such large participation will also undermine the struggle against capitalist exploitation.

Therefore despite being aware of the unfavourable market conditions due to war in Ukraine, global inflation rate at a very high level and the possibility of foreign funds skipping the issue, the government went ahead to divest 3.5% of the equity shares. The share price was fixed



after huge undervaluation of the embedded value and the government spokespersons were justifying this undervaluation on the ground that it wants the prospective shareholders to make gains at listing. The government was aware that even if foreign funds skip the issue, it will comfortably sail through with the support of policyholders and retail investors given the brand image of LIC. We are not discussing here the immorality and illegality of the government assuming the role of owner of LIC as this has been discussed earlier and is a subject matter of challenge in the Supreme Court.

The LIC IPO was over-subscribed by three times due to the participation of retail investors and policyholders. The government was jubilant that 76 lakh applications were received for the 3.5% stake sale. It was later informed that nearly 20 lakh applications were rejected for various reasons. Such high levels of rejections warrant an investigation. Was this an attempt to increase the interest in the issue and raise demand? If so, who is responsible and what punitive action SEBI would take against the guilty? The share allocation was completed on 12th May 2022 and LIC disclosed the shareholding pattern. Apart from the government, LIC as on 12th May had 4007528 shareholders. The details are in the following table:

Category	No. of investors
Institutional Investors	133
Corporates	1075
Trusts	14
NRI	17304
Individuals with investment of more than 2 lakhs	96
Individuals with investment upto 2 lakhs	3988906
TOTAL	4007528

There were expectations that listing of LIC shares would be on premium. But the shares made a debut with discount and trading since then have considerably eroded the value of the

shares. This has disappointed the investors and has also raised doubts about the real business performance of LIC. The Government, therefore, through its indiscriminate actions has dented the brand and image of LIC.

LIC CONTINUES WITH MARKET DOMINATION

The retail shareholders who were hoping to make gains on listing are not able to distinguish the performance of LIC stock and its real business performance. The listing of LIC was done at the most inappropriate time. The entire stock market was facing turbulence and investors were losing their wealth. Even the share prices of the private life insurance companies trading in the market were suffering losses. So the loss of value in LIC shares is not in isolation and it was in alignment with the trend of the market as a whole. We are convinced that the intrinsic value of LIC is many times more than what is being discovered in the Stock market.

Look at the business performance of LIC. The LIC has continued its market dominance in the first two months of the current financial year. As at the end of May 2022, it registered a growth of 99.63% in premium income and 73.49% in number of policies. During the same period the private companies recorded a growth of 64.96% in premium income and 48.73% in number of policies. The LIC has already sold more than 25 lakh new policies in the current financial year. Its efficiency levels are higher and operational costs much lower compared to the private sector. Why then is the market discounting this fine performance of LIC. It is for the reason that LIC continues to remain under the control of the government and the so-called free markets always discount the value of public sector. Secondly, LIC has been structured in a manner in which its business operations prioritise benefits to the society over profits to the shareholder.

However, post IPO, the business model of LIC is changing in which delivering profits to the shareholders is taking precedence over the common good of the society. The surplus distribution pattern of LIC was changed effective from 1.7.2021 and the financial results for the year 2021-22 show that profits for the shareholder increased by nearly 40% over the preceding year and this trend will continue in the future too. There is criticism from the market that participating and low premium

policies do not generate higher new business value and it wants LIC to sell policies that can generate greater profits. Therefore we are already seeing a trend where the institution has been designing and selling more non-participating products and pure protection plans. It definitely means compromising the interests of the small policyholders who are risk averse and see a policy of LIC as the only social security. There are also efforts to tap cheaper distribution channels, outsource jobs and use higher technology to reduce the operational costs. This will have a serious impact on both the office and field staff.

ISSUES OF THE GENERAL INSURANCE INDUSTRY

The AIIEA is facing number of challenges in the PS General Insurance Industry. The wage revision of the workforce due from 1.8.2017 is yet to be settled. The managements and government are continuing to delay the process of wage revision on the plea that the companies are not doing well and their financial position is precarious. The AIIEA refuses to accept this argument. The simple question is why the top management which is responsible for the business activities continue to secure the benefits on par with their counterparts in civil services while the ordinary officers and employees are denied a wage revision. The AIIEA has always held that wage is a class issue and it requires a serious class struggle. It is with this understanding that AIIEA is building a united front of trade unions in general insurance to challenge the government and secure a wage revision which is legitimate.

The Government has decided to privatise the public sector general insurance companies. The United India Insurance Company has been identified as first to be sold. The government is contemplating to sell this company on the lines Air India was sold. The struggle against privatization is therefore imminent.

UNITY IS PARAMOUNT

The AIIEA has built unity of the organization on the basis of a political and ideological understanding. The AIIEA is aware that insurance employees cannot remain insulated from developments in the larger society. Today, we find that the unity of our nation is fractured as never before. The ruling regime has been following a policy of religious polarization to consolidate its vote bank. This is being aided

by the big capitalists and the media owned by them which has become the cheerleader of the government. It is a well known fact that two or three top business houses in the country control almost the entire electronic media and a large portion of print media. The media is spreading hate. It is nauseating to see the media and significant section of the population celebrating and rejoicing the illegal and unconstitutional concept of Bulldozer Justice. Are we being transported decades back in history where Nazi Germany was celebrating Jews being sent to the gas chambers? Have we given up the rule of law as enshrined in the Constitution in the 75th anniversary of our independence?

The AIIEA believes that only a unity built on class line can ameliorate the working and living conditions of the working class. It was with this understanding that it built unity of the insurance employees across the country. This unity has helped the organization to bring steady improvements in the life standards of the insurance employees.

TASKS AS AIIEA ENTERS ITS 72nd YEAR

The tasks are cut out for the AIIEA. It has to continue the struggle against privatization and ensure no further disinvestment takes place in LIC. It must assure the policyholders that their interests would remain safe in LIC and the trade union movement will do everything possible to further advance their interests. Though we opposed LIC IPO, we have to assure the small investors that LIC is a market leader with huge potential for growth and therefore they must patiently wait for their investments to grow. The AIIEA has to continue the campaign to ensure that LIC functions for the benefit of the larger society and it must not have a narrow focus of just delivering profits to the shareholders. The AIIEA also has to develop tactics and strategies to secure wage revision in PSGI Industry and build a movement against privatization. Finally, it must work not just for the unity of the workers within the industry but also must make contributions for building unity of the entire working class to beat back the religious and linguistic polarization of the ruling regime. These are enormous tasks. But AIIEA is capable of taking up these challenges head-on. On the 72nd foundation day of AIIEA, let us rededicate ourselves to work for the noble ideals for which this great trade union was founded.



Agnipath Scheme is illogical

Vasant Nalawade

Whether the Modi government has made the defence forces an employment guarantee scheme? This is genuine doubt for people who have spent years in uniform. The scheme is neither beneficial for young contract soldiers baptized as 'Agniveers' nor for the forces. Presently the basic training period is about six to eight months in which the young men from varied cultural and educational background are transformed into soldiers with minimum required skills of soldiery, seamanship and airmanship. The forces have number of sub divisions like infantry, artillery, Sappers, Engineering, signals, supply etc in case of Army. The soldiers are recruited directly into sub divisions in case of Army. However the sailors and Airman have to undergo the specialization training of their branch/trade in addition to the basic training, which may take another six to eight months. The sailors are posted to Ships and Airman joins the Squadrons after completing the specialization training. They become really capable only after attaining minimum skills through practical work experience of at least one year. Thus by the time Agniveers attain such capabilities

they will be nearing end of their contract period. As per the scheme 25% shall be regularised and rest 75% will retire without pension and gratuity. They will be paid Seva Nidhi of Rs. 1176000/ which consists of saving from their monthly salary, government's contribution plus interest earned. The retiring Agniveers at the age of 24 to 27 years will once again enter the ocean of unemployed.

The agitation is causing huge loss of national wealth and inconvenience to people and must be stopped. One has to understand the reality on ground to understand the agitated young aspirants before calling them anti nationals. There are lakhs of academies throughout country providing coaching to Crores of young aspirants for joining defence and police forces. The Agnipath Scheme is to recruit only 46000 per year. These aspirants are mostly from rural area and belong to farming families. These aspirants spending energy on training and paying money for coaching aim not only to secure the borders when selected but also to secure their future. Therefore, this scheme has come as a rude shock and resulted in avoidable violence. The government cannot escape responsibility for this situation.

Let's look at the other countries and their system. As per recent report by Pew research Centre, out of 191 countries 85 have no legal framework for compulsory military drafting (Conscription), 60 countries have such framework and being implemented in some form, 23 countries have such framework but not implemented and 23



This scheme has come as a rude shock to lakhs of aspirants, mostly from rural area and belonging to farming families. and resulted in avoidable violence. The government cannot escape responsibility for this situation. This scheme is as illogical as nasty Demonetization, inhuman Lockdown and the three Farm laws. The scheme is neither beneficial for young contract soldiers baptized as 'Agniveers' nor for the forces.



Cartoon courtesy: Manjul, news9live.com

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Navy for over 15
years

countries have no Military itself. Even USA has done away with it and follows selection process. China is unique case where the numbers of volunteers are more than the required. Considering our demographic situation, selection for permanent recruitment is the best way for profile, proficiency and development of expertise. The size of defence forces and inventory volume of Arms, Armament and platforms largely depends on economic strength of the country. The decision in these regards must be taken considering possibilities of future war and expert opinion. However this government has not had any debate and consultation before taking such an important decision. After taking a decision and when confronted with massive opposition, the Government has pushed the ministers, chief ministers and social media warriors on a campaign to convince the people. It's simple truth that this scheme is illogical and formed to save the government the cost on salaries and pensions.

As per the opinion expressed in Deccan Herald dated 19/6/2022 by renowned expert in military affairs Mr. Sushant Singh this scheme will harm the capability and proficiency of our defence forces. Another renowned expert Mr. Pravin Shwaney opined that when China and USA are going beyond nuclear warfare and made huge progress in Cyber warfare we are busy in obsolete war strategy.

This scheme is as illogical as nasty Demonetization, inhuman Lockdown and Farm laws. Hence it must be withdrawn without any delay. The Government must take serious steps to tackle the unemployment problem. The scheme of Agnipath cannot be used as an apprenticeship and there is every possibility that such action can create a mercenary force. The armed forces today have huge vacancies of both officers and soldiers unfilled for a long time. The government must restart the process of regular recruitment to crease a modernized military that is capable of securing our borders.



Cartoon courtesy: Subhani, Deccan Chronicle



The country is witnessing huge protests by youth against the Agnipath scheme for recruitment in the Defense Forces. Earlier thousands of candidates, who were eyeing jobs in the Railways, have indulged in massive violence and protests in various parts of Bihar, alleging discrepancies in RRB – NTPC (Railway Recruitment Boards’ Non Technical Popular Category) results in January 2022. The agitating aspirants blocked the Delhi – Kolkata rail section, pelted stones and set a passenger train on fire. The protests erupted after the RRB and NTPC issued fresh notifications with a provision of two examinations. Those who have passed the earlier examination and were waiting for the posting have been asked to clear the main examination. It was said that the previous examination would be treated as a preliminary examination. In another instance, students to appear for the Uttar Pradesh Teachers’ Eligibility Test (UPTET) Exam protested against the authorities of a school, an exam centre, in Noida over non availability of “valid documents”.

These incidents reveal a widespread problem of massive job insecurity among India’s youth. Alarming figures of unemployment have been recurrent even before the huge dislocation unleashed by

Unemployment in the era of Neo liberalism

S.Sivasubramanian

The neo-liberal era is universally characterized by an accentuation of unemployment, not just in economies witnessing stagnation and recession but also in rapidly growing economies....and neo-liberalism is not just about economic policies. It has a direct impact on the political system. The communal politics which is embracing neo-liberal policies wants a scapegoat for all its policy failures. The process of destruction of politics and the economy that neoliberalism and communalism unleashed has to be overcome.

lockdowns imposed in 2020-21 in the wake of the COVID 19 pandemic. Much before the pandemic, the National Sample Survey Office (NSSO) reported a 6.1% unemployment rate in 2017-18, the worst in over four decades. The picture has proved more dismal in the ensuing months since April-May of 2020.

In the midst of all this, the PM's Office has declared on June 14, 2022 that the government would recruit 10 lakh people in a mission mode over the next 1.5 years. This announcement has come from the government at a time when lakhs of government jobs are remaining vacant for the last several years and the real situation is far from what the government has been claiming.

Unemployment Unprecedented

In December 2021, the Centre for Monitoring Indian Economy (CMIE) estimated that nearly 53 million Indians were unemployed, a large proportion of whom were women. The unemployment rate was hovering at 7.91% in December 2021, and though there has been some talk of a dip in unemployment in January 2022, the figure still stands at a worrying 6.57%. Another phenomenon is the influx of overqualified youth aspiring for middle and lower rung government jobs, which, despite their modest pay, are highly coveted given the greater job security ascribed to them is a telling example of how volatile the jobs in the private sector

are. Advertisements for even a handful of lower rung government jobs attract an overwhelming number of applications leading some times to the withdrawal of such advertisements. For 35,000 posts, in 2021, the Railway Recruitment Board was swamped with over 1.25 crore applications; a significant proportion of the applicants were postgraduate degree holders. Around 11,000 of these vacancies require only 10+2 qualification. In September 2021, for 42 posts of Peon, Gardener and Cook in the Himachal Pradesh Secretariat, there were hundreds of doctorate and other post-graduate applicants. Earlier in March 2021, more than 27,000 candidates with degrees such BA, BSc, MA, MSc, MCom, MBA, Engineering etc. had applied for 13 positions for a peon's job in the Panipat district court. In an earlier instance, for 62 posts of messengers in the Uttar Pradesh Police, in August 2018, there were a total of 93,000 applicants; 3,700 were PhD holders and 50,000 were graduates. It is to be noted here that this particular job vacancy required an education level of Class V and the selection criterion comprised a self-declaration that the candidate knew how to ride a bicycle. High job insecurity (easy hire and fire), poor basic pay, long hours of work which characterize the bulk of jobs in the private sector have created the scramble for government jobs.

Enhanced deregulation of employer-employee work relations in the formal sector "Unemployment is the manifestation of certain social relations" says Prabhat Patnaik, an eminent economist. Unemployment rate will continue to grow, no matter how high the rate of growth of GDP within those social relations. Unemployment rate will grow faster when the GDP growth rate slackens in an economic downturn compared to when the GDP growth rate is higher; but will continue to grow as long as those social relations, namely the social relations underlying neoliberal capitalism prevail.

The neo-liberal era is universally characterized by an accentuation of unemployment, not

just in economies witnessing stagnation and recession but also in rapidly growing economies. “The reason is simple: the sharp increase in income inequalities associated with neoliberal policies creates demand for a variety of luxury commodities that constitute a part of affluent Western lifestyles and are products typically of labour – displacing technical progress. Their employment generating capacity being therefore minuscule, their growing share in output perpetuates, and indeed accentuates, unemployment, thereby further contributing to the increase in income inequalities. Neoliberalism invariably sets up this vicious cycle of worsening unemployment (and hence poverty), and thus creates the conditions for divisive politics including fascism, or more aptly in the Indian case communal fascism” says Prabhat Patnaik.

The corporate – communal alliance brings about a discourse shift, with hatred against the “other” taking centre stage and concern over material living conditions of the people pushed in to the background, to the convenience of the neoliberal order and its domestic corporate backers.

Relationship between Communal politics and neo-liberalism

Economic crises, particularly mass unemployment, provide fertile ground for the spread of divisive politics. The 2008 crisis of the capitalist world had seen the emergence of Berlusconi and Sarkozy. Unemployment can always be conveniently blamed on the

other community, which, already excluded and marginalized; and the hopelessness and criminality among its youth engendered by this becomes a self-fulfilling prophecy about the social menace represented by this other. Communal polarisation in India is promoting neo-liberalism with no economic agenda on its own. Communalism in India has grown along with neo-liberalism. Rightwing ideology has never been anti-imperialist even during the days of freedom struggle. Today it is explicitly, proudly and aggressively collaborating with imperialism. It wants to move closely with imperialist powers. The series of neo-liberal measures taken up by this government are the result of its ideological path only.

Growing inequalities among the people have compelled them to spend more money on education, health and other services. “Poverty and unemployment among youth are the reasons for the upsurge in incidents of mob fury in the name of cow protection and communal violence in the State (Madhya Pradesh)” claimed Civil Society organizations of Madhya Pradesh in June 2019. The organizations had constituted two fact-finding teams to look into the incident in Seoni where three persons were brutally beaten up for allegedly transporting beef. They also looked at the incident of a clash between dalits and Muslims in Dewas district that left a Dalit youth dead. “The increasing grip of Hindutva politics that use such poor and unemployed youths, and failure of the state machinery to curb the trend are also to be blamed” they said. They also said that in both incidents they found that the victims and even the accused came from impoverished background and belonged to deprived sections of society.

The Menace to be defeated

Neo-liberalism is not just about economic policies. It has a direct impact on the political system. The communal politics which is embracing neo-liberal policies wants a scapegoat for all its policy failures. It deflects the attention of the people from all their day to day livelihood issues including unemployment which is a menace to the country. The solution lies in defeating the communal politics which is aggressive in its pursuit of neo-liberalism. The process of destruction of politics and the economy that neoliberalism and communalism had unleashed has to be overcome.

(Writer is Treasurer SZIEF)



Cartoon courtesy: Sandeep Adhwaryu, Times of India

न्याय का बुलडोजर सिद्धांत

These days the 'Bulldozer theory of Justice' is becoming widespread. Some State Governments seem to think that this is a fine formula to establish Law & Order. Mainstream media going ga-ga over this are busy framing public opinion in its favour. Even a section of people feel this is a necessary action to overcome delay in justice. Regretably, the judiciary, which is entrusted with the responsibility of overseeing the establishment of 'Rule of Law' by our Constitution seems to be least bothered about this. But the moot question is whether there can be real, transparent and fair 'Rule of Law' under this theory of justice. The reality we see around us is quite contrary.



– रामजी तिवारि

राजनीति विज्ञान में 'न्याय' के विभिन्न सिद्धांतों की व्याख्या मिलती है और कानून की किताबों में उनका संकलन. आधुनिक समय में ये सिद्धांत मुख्यतया 'कानून के शासन' की वकालत करते हैं, जिसके अनुसार ही किसी भी लोकतांत्रिक देश का शासन-प्रशासन संचालित किया जाता है. जाहिर है भारत का भी.

लेकिन ठहरिये. आजकल भारत में 'न्याय' का एक सर्वथा नया सिद्धांत प्रचलन में दिखाई दे रहा है. इसका नाम है 'न्याय का बुलडोजर सिद्धांत'. जी हां.... भले ही कानून की किताबों में इसका कोई जिक्र नहीं मिलता हो, लेकिन आजकल भारत में न्याय के बुलडोजर सिद्धांत की धूम मची हुई है. कुछ राज्य सरकारें इसे कानून व्यवस्था स्थापित करने के लिए नायाब फार्मूला बता रही हैं. तो मुख्यधारा का मीडिया इस सिद्धांत पर लहालोट होकर जनमत को रिझा रहा है. जनता का एक धड़ा इसे त्वरित न्याय के लिए आवश्यक कार्यवाई मान रहा है. तो अधिक अफ़सोसनाक यह है कि जिस न्यायपालिका पर संविधान ने 'कानून के शासन' को लागू करने की जिम्मेदारी आयत की है, वह पूरे मसले पर इस कदर उदासीन दिखाई देता है, जैसे उसका कुछ लेना-देना ही नहीं हो.

सामान्यतया भारत में अतिक्रमण और अवैध निर्माण को ध्वस्त करने के लिए बुलडोजर का इस्तेमाल किया जाता रहा है. लेकिन हालिया दिनों में इसका प्रयोग दूसरी तरह से होने लगा है. मसलन यदि किसी व्यक्ति पर दंगे में शामिल होने का आरोप लगा हो, किसी व्यक्ति पर हिंसक प्रदर्शन को उकसाने का आरोप लगा हो, किसी अन्य गंभीर मामले में कोई व्यक्ति आरोपी बनाया गया हो, तो सरकार बुलडोजर लेकर उसके घर पर पहुंच जाती है और उसका घर गिरा दिया जाता है. इसमें जेल में बंद माफियाओं पर भी कार्यवाई हुई है और कुछ पेशेवर अपराधियों पर भी.

इस सिद्धांत के पक्ष में सरकार द्वारा तर्क रखा जाता

है कि हम विधि द्वारा स्थापित प्रक्रिया के अनुसार ही काम कर रहे हैं. अवैध निर्माण और अतिक्रमण को हटाना हमारी जिम्मेदारी है, जो बुलडोजर के माध्यम से ही हो सकता है. इसलिए सरकार का यह काम कानून के दायरे के भीतर है. जबकि उसके समर्थक 'आफ द रिकार्ड' इसके व्याहारिक पक्ष को उद्धाटित करते हैं. उनके अनुसार कानून व्यवस्था को स्थापित करने के लिए ऐसा किया जाना जरूरी है. चुकि माफिया लोग बहुत शक्तिशाली होते हैं. और सामान्यतया कानून के हाथ उन तक नहीं पहुंच पाते, इसलिए ऐसे लोगों पर बुलडोजर के माध्यम से कार्यवाही होना उचित ही है. दूसरे लोग, जो दंगे भड़काने के आरोपी हैं, और जिनकी वजह से समाज में अशांति होने का खतरा है, उनके साथ भी ऐसा किया जाना उचित ही है. चुकि भारत में न्यायिक प्रक्रिया बहुत जटिल है, इसलिए ऐसे अपराधी बचकर निकल जाते हैं. या उसमें इतना समय लग जाता है कि न्याय बेमानी हो जाता है. तीसरी बात यह कि त्वरित न्याय का समाज पर व्यापक असर होता है और यह सन्देश जाता है कि ऐसे अपराध में शामिल होने वाले व्यक्ति के साथ न्याय करने के लिए बुलडोजर आ जाएगा. इससे असामाजिक तत्व गलत रास्ते पर चलने से डरते हैं और सामाजिक सौहार्द बना रहता है.

सरकार का सैद्धांतिक तर्क उचित है कि यदि कोई व्यक्ति अतिक्रमण करता है तो उसे हटाया जाना चाहिए. इसकी इजाजत कानून भी देता है. लेकिन क्या बात इतनी ही सरल है, जितनी की सरकार कह रही है कि अमुक व्यक्ति ने अतिक्रमण करके घर का निर्माण किया था, इसलिए उस अतिक्रमण को हटा दिया गया है. या उसने बिना वैध दस्तावेज के अपने घर का निर्माण किया है, इसलिए उसका घर गिराया गया है. नहीं यह बात इतनी सीधी नहीं है. कानून के शासन का एक अर्थ यह भी होता है कि वह सबके लिए समान हो. वह किसी भी आधार पर भेदभाव नहीं करता हो. मसलन

यदि कोई कालोनी अवैध रूप से बनी है तो उसको हटाने के लिए एक समान दृष्टि होनी चाहिए। या किसी क्षेत्र में लोगों ने अतिक्रमण किया है तो उसे भी एक समान तरीके से हटाया जाना चाहिए। ऐसा नहीं कि जो व्यक्ति सरकार की नजर में गुनहगार है, केवल उसका घर गिरा दिया जाय और बाकी लोगों का घर सलामत रहे। ऐसा होने पर यह माना जाएगा कि उस व्यक्ति के दूसरे अपराध की सजा उसके घर को गिराकर दी जा रही है। जाहिर है इसका उद्देश्य अतिक्रमण हटाना या अवैध निर्माण को ध्वस्त करना नहीं, वरन आरोपी व्यक्ति को सजा देना है।

हम सब जानते हैं कि भारत में शहरीकरण की प्रक्रिया अधिकांशतः अनियोजितरही है। अपवाद के कुछ शहरों को यदि छोड़ दिया जाय तो लगभग पूरे देश में अवैध कालोनियों की भरमार है। एक आकलन के अनुसार ऐसी कालोनियों में शहरी क्षेत्र की पचास प्रतिशत से अधिक आबादी निवास करती है। ऐसे में यदि कोई सरकार किसी व्यक्ति को कानून के उल्लंघन का दोषी मानती है, और बदले के रूप में वह उस व्यक्ति का घर गिराना चाहती है तो बहुत आसानी से अवैध निर्माण का आधार बनाकर उसका घर गिरा सकती है। चूंकि देश के अधिकांश शहरों की अधिकांश कालोनियां सरकार के मानदंडों का पालन नहीं करती, इसलिए ऐसा दंड दिया जाना बहुत आसान हो जाता है। तकनीकी रूप से जिसे हम सही भी मान सकते हैं। लेकिन व्यावहारिक तौर पर यह बात तो समझी ही जा सकती है कि ऐसे घरों का ध्वंस, अवैध निर्माण होने के कारण नहीं, वरन दूसरी गतिविधियों के कारण हो रहा है।

यानि इस मामले में जनता के बीच जो परसेप्शन बना हुआ है कि ऐसे आरोपी लोगों को दंड देने के लिए बुलडोजर चल रहा है, दरअसल वही असली कारण है। बाकि सैद्धांतिक कारण तो एक बहाना है। जनमत की धारणा का पहला तर्क यह है कि सरकार का यह कदम माफियाओं पर अंकुश लगाएगा। और इससे समाज में अमन-चैन स्थापित होगा। लेकिन यहाँ एक बात ध्यान देने योग्य है कि ऐसे बुलडोजर उन्हीं माफियाओं पर चलते दिखाई देते हैं, जो सरकार के विरोधी समझे जाते हैं। या सरकार जिन्हें अपना विरोधी समझती है।

जबकि यह कार्यवाई एक समान और पारदर्शी होनी चाहिए। जाति, धर्म और समर्थन-विरोध के आधार पर की जाने ऐसी कारवायों से कानून का शासन स्थापित नहीं होता है। वरन वह एकपक्षीय और कमजोर होता है। हालिया उदाहरणों को देखने पर समझा जा सकता है कि ये बुलडोजर अधिकांशतः अल्पसंख्यक समुदाय के घरों पर चले हैं, जो कानून के समक्ष समानता के सिद्धांतका उल्लंघन है।

दूसरा तर्क यह दिया जाता है कि जो लोग दंगे में शामिल हैं, उनको सबक सिखाने के लिए न्याय का बुलडोजर सिद्धांत ठीक है। चूंकि न्याय की सामान्य प्रक्रिया में बहुत समय लगता है और उसकी कमियों का फायदा उठाकर ऐसे लोग बच जाते हैं, इसलिए बुलडोजर सिद्धांत ही उचित है। लेकिन इस व्यवहारिक तर्क में भी कुछ कमियां हैं। अर्थात् तो यह तर्क स्वयं मानकर चलता है कि किसी व्यक्ति द्वारा कानून तोड़ने की सजा कानून के हिसाब से नहीं दी जा रही है। वरन उसे शासन द्वारा कानून को बाईपास करके दण्डित किया जा रहा है। दूसरे यदि किसी व्यक्ति पर दंगे में शामिल होने का आरोप लगता है, और सरकार उसके घर को अवैध घोषित कर गिरा देती है। लेकिन अदालती कार्यवाई के दौरान वह व्यक्ति निर्दोष निकलता है, तब क्या होगा ? तब उसके घर को कैसे वापस लाया जा सकेगा। हालिया दिनों में कई आरोपी अदालत द्वारा दोषमुक्त भी हुए हैं। इसलिए बुलडोजर का न्याय सरासर अनुचित माना जाएगा।

तीसरा व्यावहारिक तर्क यह कहता है कि इससे समाज में एक सन्देश जाता है और लोग-बाग अपराध करने से डरते हैं। तो यह भी कोई उचित तर्क नहीं है। आधुनिक समाज में न्याय के ऐसे सिद्धांत स्वीकृत नहीं माने जाते। कोई भी आधुनिक लोकतंत्र कानून और सद्भाव के हिसाब से चलता है। जिसमें डंडे की भूमिका अपवादस्वरूप मानी जाती है। यदि हम शासन चलाने के लिए बुलडोजर को मुख्य रूप से इस्तेमाल करने लगें, तो इसका मतलब यह हुआ कि सरकार और जनता के बीच सद्भावपूर्ण संबंध नहीं है। जाहिर है, यह लोकतंत्र के लिए अच्छा नहीं समझा जाएगा। आप किसी भी विकसित लोकतंत्र को उठाकर देख लीजिये, वहाँ बुलडोजर सिद्धांत का चलन नहीं है। बदले का न्याय तो अधिनायकवादी व्यवस्थाओं में दिखाई देता है, जो लोकतांत्रिक नहीं होती। जिनमें कानून का शासन नहीं होता।

'न्याय के बुलडोजर सिद्धांत' की सबसे बड़ी खामी यह है कि यह 'कानून के शासन' को नहीं मानता है। यह उसी सिद्धांत को बाईपास कर देता है, जो संविधान का आधार स्तम्भ है। जाहिर है, ऐसा होने पर यह न्याय का नहीं, वरन बदले का सिद्धांत अधिक बन जाता है। यह व्यवहारिक धरातल पर अत्यंत विभेदकारी दिखाई देता है और राज्य को वह सब अधिकार सौंप देता है, जो न्यायपालिका के पास होना चाहिए। ऐसी व्यवस्था में सत्ता बदलने पर बदले की भावना और अधिक उफान मार सकती है, जो समाज में गहरा विभेद पैदा करेगी। और अंत में यह कहना भी उचित जान पड़ता है कि अपने मूलस्वरूप में विभेदकारी होने के कारण अंततः इसका इस्तेमाल राजनीतिक हथियार के रूप में भी हो सकता है, जो लोकतंत्र के लिए अत्यंत घातक है।

सनद रहे कि हमारे देश का संविधान 'विधि के शासन' को स्थापित करता है। इसलिए वही हमारा आदर्श भी होना चाहिए।

(Writer is activist of Varanasi Divisional unit of AIIEA)





PROFITING FROM PAIN – The Inequality Pandemic

Trinath Dora

According to Oxfam analysis, Billionaire wealth and corporate profits have soared to record levels during the pandemic, while it is being estimated that more people could crash to extreme levels of poverty in 2022 because of coronavirus, rising global inequality and the shock of food price rises supercharged by the war in Ukraine. While, there are now 573 more billionaires, than in 2020 when the pandemic began, incomes of 99% of humanity have fallen because of the pandemic. More than 125 million full-time jobs were lost in 2021. COVID-19 is set to drive the biggest upsurge in income inequality ever seen.

Across the world, from New York to New Delhi, ordinary people are suffering. Prices everywhere are rising. People everywhere are compelled to curtail their expenses. Forced to skip medical care to ensure that there is food on the table. Parents are forced to pick which of their children they can afford to send to school. The making-ends-meet crisis comes on top of the COVID-19 crisis, which has seen governments fail to prevent the vast increase in indigence in over 20 years. This debacle can be described as catastrophic. Across the world, each and every dimension of inequality has skyrocketed, reveals the latest Oxfam report “*Profiting from Pain*”.

Billionaire wealth and corporate profits have soared to record levels during the pandemic, while it is being estimated that more people could crash to extreme levels of poverty in 2022 because of coronavirus, rising global inequality and the shock of food price rises supercharged by the war in Ukraine. Oxfam’s research has found that billionaires have seen their fortunes surge as much in 24 months as they did in 23 years. Billionaires in food and energy sectors have seen their fortunes rise by a billion dollars every two days.

The combined crises could push as many as 263 million people into penury reversing decades of progress. This is analogous to one million people every 33 hours. At the same time, a new billionaire has been created on average every 30

hours during the pandemic. This means that in the same time it took on average to create a new billionaire during the pandemic, one million people could be impelled into destitution this year.

As COVID-19 spread, central banks injected trillions of dollars into economies worldwide, aiming to keep the world economy afloat. This was essential because it prevented an absolute economic collapse. But, in turn, it dramatically drove up the net worth of asset-owning classes. An enormous increase in billionaire wealth has been the direct by-product of this cash injection. On top of this soaring billionaire wealth, during the pandemic there has also been a profits bonanza in the food, energy, pharmaceutical and technology sectors.

According to Oxfam’s analysis of the latest data from the Forbes, there are 2668 billionaires in the world, 573 more than in 2020 when the pandemic began. These billionaires are collectively worth \$12.7 trillion, an increase of 42 per cent during the pandemic. Total billionaire wealth is now equivalent to 13.9 per cent of global GDP up from 4.4 per cent in 2000. The richest 10 men have greater wealth than the poorest 40 per cent of humanity combined. The richest 20 billionaires are worth more than the entire GDP of Sub-Saharan Africa. Elon Musk, the wealthiest man in the world, is so rich that he could lose 99 per cent of his wealth

and still be in the top 0.0001 per cent of the world's richest people. Since 2019 his wealth has increased by 699 per cent.

COVID-19 is set to drive the biggest upsurge in income inequality ever seen. The incomes of 99 per cent of humanity have fallen because of the pandemic. More than 125 million full-time jobs lost in 2021. It would take 112 years for the average person in the bottom 50 per cent to make what someone in the top one per cent gets in a year. In 2021, the poorest 40 per cent saw the steepest diminution in income. This has led to rising income inequality which had been declining since the 2000s as measured by the Gini index.

Governments have failed to avert the deepening gender inequalities in the economy. During the pandemic women were disproportionately pushed out of employment, especially as lockdown and social distancing affected highly feminized workforces in the service sectors. The gender pay gap has widened. Before the pandemic it was forecasted that it would take 100 years to close the gap, now it will take 136 years. In 2020, women were 1.4 times more dropped out of the labor force than men and took on three times more hours of unpaid work. In 2021, there were 13 million fewer women in employment compared with 2019.

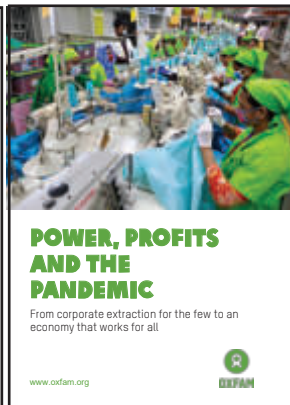
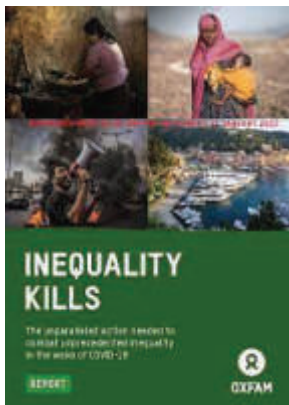
Global food prices have increased by 33.6 per cent in the past year and are expected to escalate by 23 per cent in 2022. Oxfam estimates that 263 million people could be pushed into extreme levels of poverty this year. Corporations and the billionaire dynasties in the food sector are seeing their profits soar. Billionaires involved in the food and agribusiness sector have seen their collective wealth increase by \$382 billion (45 per cent) over the past two years. There have been 62 food billionaires created in the last two years. Together with just three other companies, the

Cargill family controls 70 per cent of the global agricultural market. Last year Cargill made the biggest profit in its history (\$5 billion in net income). The Cargill family alone now has 12 billionaires, up from eight before the pandemic.

Energy prices have seen the largest increase since 1973. The wholesale cost of crude oil has already increased by 53 per cent in the past 12 months and that of natural gas by 148 per cent. The companies in the energy supply chains are making a killing out of these price increases. Over the past year, profits across the energy sector have increased by 45 per cent. Five of the largest energy companies (BP, Shell, Total Energies, Exxon and Chevron) have made a combined profit of \$82 billion in the last year i.e., \$2600 every second.

The pandemic has created 40 new pharmaceutical billionaires, profiting from the monopolies their companies hold over vaccines, treatments, tests and personal protective equipment. Meanwhile the pandemic has wrought a terrible human and economic cost causing the death of over 20 million people worldwide. Pharmaceutical giants are making over \$1000 a second in profit from vaccines alone. They are charging governments up to 24 times more than it would cost to produce vaccines on a generic basis. Moderna, the pharmaceutical giant has just one product in the market, a COVID-19 vaccine on which it makes a 70 per cent pre-tax profit margin. The company has created four new vaccine billionaires whose combined worth is \$10 billion. Pfizer has sold most vaccines in the world. At a conservative estimate, the pre-tax profit margin of the Pfizer/BioNTech vaccine is 43 per cent.

While many small and medium-sized companies have gone out of business due to the pandemic, technology sector has fared better than any other. This industry has produced



Oxfam's "Inequality Kills" and "First Crisis, Then Catastrophe" papers, published in January and April of this year, provide details of the urgent action necessary, while its "Power, profits and the pandemic" report sets out the steps that governments and corporations must take to ensure that businesses are governed in the interest of people and planet.

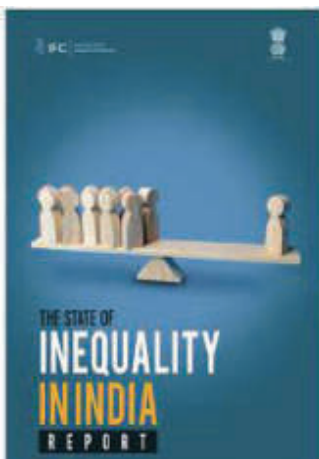


Image courtesy: no-gods-no-master.com

some of the wealthiest men in the world. Five of the 21 largest economic entities in the world are tech companies viz., Apple, Microsoft, Tesla, Amazon and Alphabet. These five companies made \$271 billion in profits in 2021, almost twice as much as in 2019 prior to the pandemic. Amazon has perhaps been the biggest corporate winner from the pandemic. Its profits have more than tripled since 2019 as it has used its huge market base to become the “everything” store. Seven of the 10 richest people in the world made their money from technology and these men increased their wealth by almost \$436 billion since 2020.

The State of Inequality in India Report was released by Dr Bibek Debroy, Chairman, Economic Advisory Council to the Prime Minister. The report has been written by the Institute for Competitiveness and presents a holistic analysis of the depth and nature of inequality in India. Consisting of two parts,

Economic Facets and Socio-economic Manifestations, the report looks at five key areas that influence the nature and experience of inequality. These are income distribution, labor market dynamics, health, education and household characteristics based on the data derived



from various rounds of the Periodic Labor Force Survey and National Family Health Survey. As per the report, the share of the top one per cent accounts for 6-7 per cent of the total incomes earned, while the top 10 per cent accounts for one-third of all incomes earned. In 2019-20, among different employment categories, the highest percentage was of self-employed workers (45.78 per cent), followed by regular salaried workers (33.50 per cent) and casual workers (20.71 per cent). The share of self-employed workers also happens to be the highest in the lowest income categories. The council, therefore, recommended that the government introduce a demand-based guaranteed employment scheme for the urban unemployed on the lines of the MGNREGA. It also suggested a universal basic income and allocation of higher funds to the social sector to reduce inequality in the country.

In April 2022, at the spring meetings of the IMF and the World Bank, Oxfam put forward proposals for an economic rescue plan. Oxfam’s “Inequality Kills” and “First Crisis, Then Catastrophe” papers, published in January and April of this year, provide details of the urgent action necessary, while its “Power, profits and the pandemic” report sets out the steps that governments and corporations must take to ensure that businesses are governed in the interest of people and planet. The single most urgent and structural action that governments must take now is to implement highly progressive taxation measures that in turn must be used to invest in powerful and proven measures that reduces inequality such as universal social protection and universal healthcare. Oxfam recommends that governments urgently introduce one-off solidarity taxes on billionaires’ pandemic windfalls to fund support for people facing rising food and energy costs. Governments must end crisis profiteering by introducing a temporary excess profit tax of 90 per cent. Introduce permanent wealth taxes to rein in extreme wealth and monopoly power. An annual wealth tax on millionaires starting at just 2 per cent and 5 per cent on billionaires could generate \$2.52 trillion a year – enough to lift 2.3 billion people out of poverty, make enough vaccines for the world and deliver universal healthcare and social protection for everyone living in low and lower-middle-income countries.

(Writer is General Secretary ECZIEA)

Public life entails a degree of responsibility

Avijit Pathak

With the rise of toxic nationalism, we have also witnessed the massive degeneration of the mode of communication that characterises most of our television channels. With the prime-time assembly of well-fed/well-clothed anchors, non-reflexive spokespersons of different political parties, and meticulously hired angry priests and mullahs, we enter an audio-visual realm that abhors civility. Amid media simulations and hyper-nationalism, we seem to have forgotten all noble principles. We justify our misdeeds by arguing that Islamic fundamentalists are no less toxic and violent. No wonder, we receive what we deserve: Nathuram Godse's followers as our leaders, and their spokespersons and close allies — toxic television anchors — as mass entertainers amid the normalisation of violence in everyday life.



Writer is a *Sociologist*- Courtesy: The Tribune 14/6/2022)

Enough has already been said and written about Nupur Sharma — the derogatory remarks she made against Prophet Muhammad; the resultant embarrassment of the Indian government as the otherwise non-democratic Arab world expressed its unhappiness over the growing Islamophobia in India, and demanded an apology from the government; and eventually, the BJP's decision to suspend this 'fringe' element from the party, or its rather shallow effort to distance itself from this heavily pampered spokesperson by proclaiming that it is a party that is in tune with the spirit of multi-culturalism. In fact, only someone naïve would believe that the ruling regime is really serious about it. It is quite likely that the game would go on as usual, and the master strategists of the ruling regime — the managers of the election winning machinery — will exploit this event, popularise the belief that with the assertion of the Islamic world, Hindus are becoming 'victims'; and the only remedy is the consolidation of 'Hindu unity' for the making of the 'Hindu rashtra'.

Yes, the suspension of Nupur Sharma, or, for that matter, the expulsion of Naveen Jindal from the party means nothing. The reason is that the mindset these 'fringe' elements embody is the

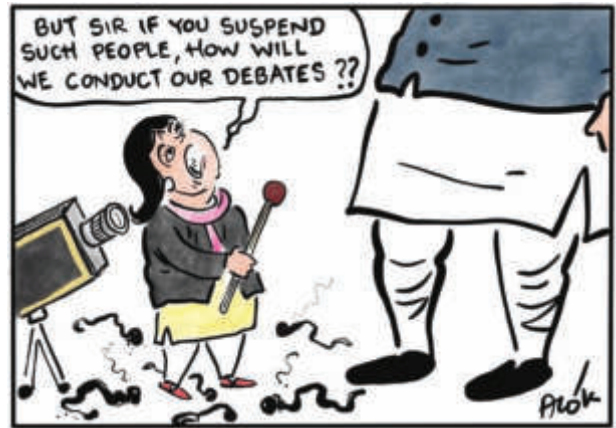
logical consequence of the exclusivist doctrine of militant nationalism. In fact, the dramatic rise of the Sangh Parivar is inseparable from Hindutva — the ideology that seeks to unite and homogenise Hindus (irrespective of caste/class/gender hierarchies, or plural and even contradictory notions of the meaning of being a 'Hindu') through the manipulative act of constructing and demonising the 'enemies' of the nation — Muslims, minorities, liberals, leftists, Gandhians and spiritual wanderers. No wonder, the psychology of hatred and violence is bound to be its essence. Even when the ideologues of Hindutva speak of *deshbhakti*, it does not generate a life-affirming feeling of collective welfare; instead, it is negative and toxic; it is like spreading all sorts of ugly notions about those who refuse to abide by their dictums. And the kind of religion it speaks of is devoid of the religiosity of love; instead, it is a sort of militarisation that erects walls of separation. Far from being spiritually calm, it is noisy.

Is it that some sort of Talibanisation is its 'intimate enemy' — the enemy it seeks to emulate? From cow vigilantism to the desperate act of finding the traces of Hindu heritage in almost every known mosque — the religion that Hindutva pleads for does not have the slightest

affinity with the ideals of Kabir, Gandhi and Tagore. Hence, there is nothing to be surprised if an ideology of this kind celebrates the likes of Sakshi Maharaj and Pragya Singh Thakur, or gives us a dictionary of abuses — ‘love jihad’, ‘tukde tukde gang’, ‘andolanjivis’ and so on and so forth. Even if through his dramaturgical performances, the ‘messiah’ seeks to project himself as a ‘world leader’ walking confidently with Joe Biden and Vladimir Putin, and charming his millions of Twitter followers, the harsh reality is that we live here amid widespread psychic and cultural poisoning.

Likewise, with the rise of this sort of toxic nationalism, we have also witnessed the massive degeneration of the mode of communication that characterises most of our television channels. Yes, with the ‘prime time’ assembly of well-fed/well-clothed anchors (they are not journalists with conscience; instead, they sell lies and propaganda, or diverse packages of hatred), non-reflexive spokespersons of different political parties, and meticulously hired angry priests and mullahs, we enter an audio-visual realm that abhors civility, negates the art of listening and nuanced argumentation, reduces a discussion into some sort of boxing, and transforms every issue — be it Kashmir or JNU, Covid or inflation — into a war between ‘Hindus’ and ‘Muslims’, or ‘nationalists’ and ‘anti-national conspirators’. And as consumers of this sort of television-induced toxic culture, we keep encouraging these new ‘stars’— the likes of Nupur Sharma and Sambit Patra, or their carbon copies in other political formations and religious organisations.

In a way, a bit of Nupur Sharma exists in many of us, even if we love to see ourselves as



Cartoon courtesy: Alok Nirantar, Facebook

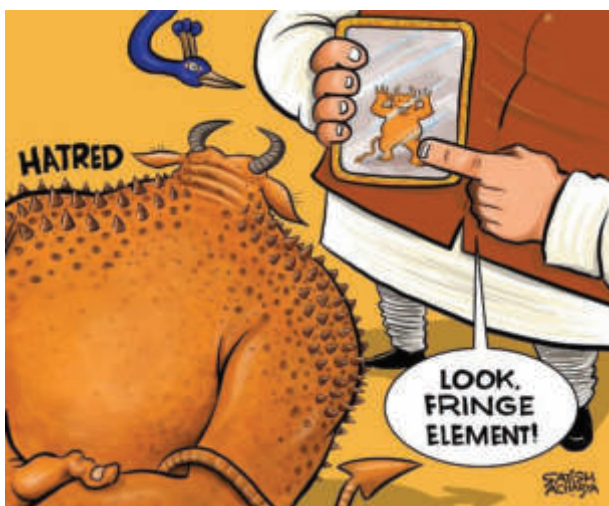
‘educated’. We need not forget that Sharma, as far as the formal definition goes, is fairly educated. From the University of Delhi to the London School of Economics — her CV is tempting. And some of our television anchors who are concerned about the fate of the ‘republic’ in contemporary ‘times’ too possess fancy degrees and diplomas. Yet, they are never tired of emitting toxic messages and symbols of hatred and violence. Is it that what we consume as ‘education’ is devoid of humanistic temper, the ethics of inclusive citizenship and the redemptive power of critical faculties? We must ask this question because there is no escape from the prevalent rot unless we rethink education, unlearn the politics of militant nationalism or the psychology of religious bigotry, and learn the creative art of experiencing India as an oceanic confluence of multiple traditions and faiths. Possibly, Gandhi and Tagore inspired some of our freedom fighters to celebrate the possibility of liberating education. Yes, education, for them, was more than getting a degree in mass communication or business management!

However, amid media simulations and hyper-nationalism, we seem to have forgotten all noble principles. We justify our misdeeds by arguing that Islamic fundamentalists are no less toxic and violent. No wonder, we receive what we deserve: Nathuram Godse’s followers as our leaders, and their spokespersons and close allies — toxic television anchors — as mass entertainers amid the normalisation of violence in everyday life.

Without a politico-cultural revolution, is it possible to free ourselves from this virus of hatred?



Cartoon courtesy: Satish Acharya, Facebook





Left without hope

India's attitude to its ASHAs is revealing

Sukanta Chaudhuri

(The writer is Professor Emeritus, Jadavpur University -Article Courtesy: Telegraph 6/6/22)

Indians won two proud honours last month. One was the Thomas Cup championship. The other was the World Health Organization's Global Health Leaders Award to India's Accredited Social Health Activists or ASHAs.

Our response to the two awards was strikingly different. India went into raptures over the badminton team. They were showered with awards and honours. The prime minister feted them. The sports ministry and the Badminton Association of India each awarded them a crore of rupees.

Humble health workers might not expect the same stardom, but their honour scarcely seemed to register on the nation. It barely featured in the media. Politicians across parties were oblivious, though the prime minister and health minister extended their congratulations. There was no cash award, even as the Board of Control for Cricket in India distributed Rs1.25 crore among IPL ground staff.

Again, how many health care and pharmaceutical corporates spent a paisa to honour or benefit this band of heroic women? Or even put out an advertisement celebrating the award? Were their PR outfits aware of it? Or even — pardon my impertinence — of ASHAs?

The ASHA manual specifies 22 tasks under six heads: maternity care, newborn care, child

care, nutrition, infection control, and social mobilisation. The work involves home visits, clinic attendance, meetings, monthly health and nutrition days, and record-keeping. ASHAs are on call 24x7 — to take a woman in labour to hospital at midnight if required. They were the State's primary interface with Covid patients through most of India.

For this onerous load, ASHAs receive Rs 2,000 a month from the Union government, plus insurance coverage and modest 'incentives' for specific activities. This is usually supplemented by state governments— in rare states like Maharashtra, to a total exceeding Rs 10,000; elsewhere, perhaps half that sum. ASHAs of ten years' standing receive Rs 20,000 on retirement. These are derisory sums compared to the assured salaries and pensions of governmental Group D staff (to look no higher), whose duties are seldom a quarter as taxing. A private nursing attendant earns more.

Seasoned administrators will laugh such thoughts away, for who doesn't know ASHAs are not formal employees but volunteers? A magnanimous government pays them token sums out of courtesy. It is a despicable and unblushing subterfuge. Exploiting this fiction, the onus of immunising the nation's children, supporting its expectant and nursing mothers,



GLOBAL HEALTH LEADERS

ASHA's, the humble health workers might not expect the same stardom, as the Thomas Cup winners, but their honour scarcely seemed to register on the nation. It barely featured in the media. There was no cash award....India's rulers are clever with words: they devise the most ingenious acronyms, like AMRUT, NITI, PM-CARES.

etc. But as things stand, ASHA is too ironic for comfort. If those workers have so little to hope for, what hope can we draw from their labours?

and guarding against epidemics and endemic diseases is disposed of for a fraction of what a countrywide programme of these measures would cost by standard salary protocols.

ASHAs are not alone. Over thirteen lakh anganwadi workers carry out 28 tasks under six heads, covering planning and surveys, report-writing, immunisation, nutrition for new and expectant mothers and their children, and regular home visits — besides day long instruction and activities for pre-school children to ensure their holistic development. If a salaried government employee was assigned a tenth of these tasks, there would be a revolt. The Union government pays anganwadi workers Rs 4,500 a month. State governments top this up to a total seldom exceeding 10,000 rupees. Helpers receive about half this amount, and those cooking midday meals a basic sum of Rs 1,000 a month. Could one engage a part-time cook for that sum?

The rest of the budget is on a par. Allocations are reduced even without allowing for inflation, the cuts concealed by ingenious reordering of budget heads. The midday meals budget for 2022-23 is exactly the same as last year's. A 'severely malnourished' child in an anganwadi gets Rs 12 worth of food a day. There is no subsidy on gas cylinders. Funds are often delayed. Many workers advance money from their meagre purse to keep the children fed, after obtaining maximum credit from local shops.

Why do they do it? For many, no doubt, even the niggardly wages make a difference. But more basically, it testifies to a community spirit raising this exclusively female workforce to a socially conditioned level of commitment and sacrifice rare in more exalted quarters. It characterises the samaj or social structure that Tagore identified as the cohesive driving force of Indian life, in contrast to the alien constructs of nation and government. But while this might be heartening, it can hardly let the government — and a pronouncedly nativist, traditionalist government at that — off the hook.

It is a timeworn tactic to short change the most pressing needs of human development by addressing them in 'mission mode', engaging national volunteers at a fraction of the cost of a properly compensated workforce. The resources thereby saved can fund Pay Commissions for the bureaucrats who devised this ingenious ploy and command it from a safe distance. Another part supports schemes of aggrandizement and political benefit, like giant statues, bullet trains and urban vistas. Such policies enjoy the tacit support of the empowered classes as a whole. There is a gut assumption that makeshift, cut price social services can suffice for the people 'out there', that it's more than enough — indeed, undeserved and unjustified — that 'they' get anything at all.

The logic escapes us that if four-fifths of the nation is exposed to infection, the rest cannot remain immune; that if a sizeable segment of our workforce is undernourished, and an even larger segment severely undertrained, the shortfall in human resources will cripple the economy. In this barren milieu, whatever expensive education we bestow on our own children cannot repay the investment. We might preen before the world with our statues, vistas and bullet trains. We might keep ourselves busy hating and hurting one another. Neither gambit will fill our stomachs or our coffers.

As Amartya Sen has pointed out, India is the only country to aspire to global eminence without ensuring minimal health, education and security for all its citizens. Instead of stunning the world with this unhappy and unlikely miracle, why not fulfill those basic needs and draw pride and strength from them?

India's rulers are clever with words: they devise the most ingenious acronyms, like AMRUT, NIT and PM-CARES. But as things stand, ASHA is too ironic for comfort. If those workers have so little to hope for, what hope can we draw from their labours?





SILVER JUBILEE YEAR CONFERENCE OF AIIPA

Decides to Continue Struggle to Secure Improvements in Pension Scheme and to take Steps to Strengthen the Organisation

The Eighth General Conference of the All India Insurance Pensioners' Association took place in the city of Bangalore on 29 – 31 May, 2022 with great enthusiasm and gusto. This was also the Silver Jubilee Year of the organisation as it was founded in 1997. The Conference got off to a flying start on the morning of 29th May with hoisting of the organisation flag by Ashok Tiwari, President, AIIPA, amidst roaring slogans raised by a huge contingent of assembled delegates and other pensioners. The full throated slogans demonstrated that the pensioners though retired, refuse to be tired. They are still fired with

the same struggling spirit and zeal as they were during the service period. Hoisting of flag was followed by floral tributes in Martyrs' Column by the leaders and the delegates.

Inaugural Session

The inaugural session of the Conference was held in the spacious hall of the Hotel City Centaur which was the venue of the Conference. Justice H.N. Nagamohan Das (Rtd) of Karnataka High Court inaugurated the Conference. In his highly illuminating speech he lauded the achievements of the public sector insurance industry particularly the LIC and said that





B. Suresha, Chairman, Reception Committee



Justice H.N. Nagamohan Das (Rtd)

it has earned the faith and confidence of the common people of this country. Despite stiff competition with the private companies for more than two decades LIC could retain seventy five percent of the market share. This is not a mean achievement; he said and underlined the stellar contributions of LIC and the public sector insurance to the national economy. He deplored the government's move of disinvesting the shares of LIC with a view to privatise it eventually. Analysing the prevailing situation in the country he laid great emphasis on protecting the Republican Constitution of our country which today has been facing serious challenges. Pointing out that all independent countries are not republics he said that after Independence India became a Republic with a written constitution that united our country as a political entity amidst myriad diversities. This constitutes a remarkable achievement of post independent India. But today the developments in the country are going in wrong directions, he lamented. Constitution says, we are a sovereign country and sovereign means taking decisions independently. But are we taking decisions independently, he pointedly asked. Constitution provides for protection

of minorities and social justice. But today minorities are being gravely discriminated and the concept of social justice has been reduced to only reservation. Parliamentary democracy has been facing serious erosion, he underlined. Forty eight percent of the bills are passed without any debate in Parliament. Eighty eight percent of MPs are crorepathis and forty eight percent are having criminal records, he pointed out. Emotive and divisive issues are being debated but not the issues of lives and livings of the common people. Communal polarisation being intensified and the meaning of secularism are being distorted. Article (370) was scrapped unconstitutionally. He said that Constitution envisaged a welfare state. But seventy percent of people above sixty do not have any legal protection of social security. In such a situation, he appealed to the pensioners and senior citizens not to keep silent but to speak up and guide the society so that the real spirit of our Republican Constitution is preserved and put into practice.

Com. Sreekant Mishra, General Secretary, AIIEA also addressed the inaugural session and greeted the Conference. He informed the conference of the AIIEA's relentless efforts to realise the demand of family pension at a uniform rate of 30% and other issues of the pensioners. He also sharply criticised the government's move of issuing IPO of LIC and traced it to the policy of the present ruling dispensation to liquidate the entire public sector. Recalling the AIIEA's successful and ceaseless struggle against privatisation of the insurance sector for the last more than three decades, he asserted that the government's move to disinvest and eventually privatise LIC would be strongly resisted at every step. He called for close co-ordination between AIIPA and AIIEA.



Briefly addressing the inaugural session, Com. Amanulla Khan, former President, AIIEA and Editor, Insurance Worker said that multiple challenges in the economic, social, political arena were confronting the working people today. He pointed out that in the context of the utter mess created by the government with regard to LIC IPO, it has become all the more urgent and imperative to unleash a powerful campaign to assure the policyholders and the public at large that LIC continues to stand tall in terms of economic strength and their investments in LIC are safe and secure.

Sri D. Krishnan, General Secretary, All India Federation of LIC Retired Class I Officers' Associations greeting the Conference urged upon forging close unity of the pensioners' organisations. Several fraternal organisations including Bank and BSNL retirees organisation also attended the inaugural session.

The entire house gave a standing ovation to Com. Chandrasekhar Bose, one of the founders of Insurance Employees' movement and a centenarian, when he arrived at the inaugural session in a wheel chair. His very presence galvanised the whole session.

Earlier, B. Suresha, well known Playwright and Film maker, who was the Chairman of the Reception Committee of the Conference, delivered his welcome address. Several veterans who were the FOUNDERS AND FORMER OFFICBEARERS of AIIPA were also warmly felicitated in the inaugural session FOR THEIR CONTRIBUTION TO THE DEVELOPMENT AND GROWTH OF THE ORGANIZATION.

Delegates Session

The Delegates' Session of the Conference started in the afternoon of 29th May. Two hundred eighty four delegates participated in the Conference of these two hundred twenty four were from Life sector and sixty from the General

Insurance sector. Eleven were women delegates.

The Delegates' Session got off to an inspiring start with the chorus songs performed by a group of women pensioners. Com. T.K. Chakraborty, General Secretary, AIIPA placed the Report of the Central Committee while Com. S.Z.Dhote, Treasurer placed the audited accounts of the Association for the year 2018 to 2021.

The Report discussed the issues of the insurance pensioners both in Life and General Insurance sector in the backdrop of the prevailing international and national situation. The report strongly criticised the move of the present ruling dispensation to disinvest the shares of LIC and privatise the PSGI companies. It decried the strong arm methods adopted by the government to secure the passage of the GIBNA (Amendment) Bill 2021 to pave the way for wholesale privatisation of PSGI companies. It pointed out that the ultimate aim of LIC-IPO is the privatisation of LIC, which has been a brilliant success story of the public sector. The report underlined that all such moves are emanating from the neo-liberal economic policies pursued aggressively by the Modi/BJP LED NDA government, and are against the interests of not only the insurance clientele and the common people but also that of the nation. It called for powerful nationwide campaign and united struggle to resist these policies. Pensioners in league with the in-service employees must have a big role to play in such campaign and struggle.

The report narrated the efforts made by the AIIPA along with the AIIEA in achieving the demand for final option for pension, both in LIC and the public sector General Insurance. Due to the relentless persuasion of AIIPA some improvements could also be brought about in the Group Mediclaim both in LIC and the General Insurance Sector. The report expressed deep discontent of the organisation at the fact





that despite the recommendations of both LICI Board TWO YEARS BACK and GIPSA more than 6 months back, the government is yet to clear the issue of family pension at a uniform rate of 30 percent without any ceiling. It discussed the long pending issues of the insurance pensioners like uniform DA neutralisation rate for pre-August 1997 pensioners, updation of pension, computation of pension on the basis of last pay drawn or last ten months' average whichever is higher, full pension after 20 years of service, Defined Benefit Pension Scheme for all, improvements in Group Mediclaim Scheme, monthly cash medical allowance for domiciliary treatment etc and laid out the road map for the realisation of these demands.

Our Organisation

The Report noted with great happiness the growth of the organisation since the last

General Conference both in Life and General Insurance. The growth of AIIPA in terms of membership is something remarkable though much remains to be done to further strengthen and consolidate the organisation. The Report underlined the need of closer co-ordination between the Pensioners organisations and called for identifying the organisation with the wider sections and democratic movement of the country.

57 delegates including seven women took part in the discussions on the Report. The discussion and debate was lively and constructive. All the delegates agreed with the basic formulations made in the Report and enriched it with their rich grass-root level experiences. They suggested several measures to further strengthen and broaden the organisation.

NEW OFFICE-BEARERS & CENTRAL COMMITTEE

The Conference unanimously elected a new Secretariat and Central Committee of AIIPA for the ENSUING TERM WITH HEADQUARTERS AT KOZHIKODE (KERALA) with Com Satanjib Das as President, Com M.Kunhikrishnan as General Secretary and Com P. Manoj Kumar as Treasurer. The Conference felicitated and recorded with gratitude the magnificent contributions made for long years by the



Office-Bearers who demitted the office in this conference. The Conference appreciated the glorious role played by Com K.Natarajan and was confident the AIIPA will continue to receive his guidance.

The newly elected President and General Secretary in their brief address pledged to make the AIIPA stronger through collective functioning AND REASSURED NO EFFORTS WILL BE SPARED TO PROTECT AND FURTHER THE INTERESTS OF THE INSURANCE PENSIONERS.





The Delegates' Session was greeted by Com S.Varalakshmi, President, CITU, Karnataka who shared experiences of the struggles of the unorganised sector working class in the State of Karnataka. The Conference also witnessed brilliant interventions in the discussion by Com. K. Venu Gopal, former General Secretary, AIIEA, Com. Amanulla Khan, former President, AIIEA and Com. Sreekant Mishra, General Secretary, AIIEA. It also had the privilege of listening to Com. Chandrasekhar Bose. All the leaders explained the challenges of the present situations confronting insurance pensioners and called for strengthening the AIIPA further.

The Report was unanimously approved after the summing up by the General Secretary. The audited accounts were also adopted unanimously by the house.

Resolutions

The Conference adopted unanimously several resolutions which are /as follows/:

a) Demanding Universal Pension Scheme for all (b) Increase in family pension to 30% of pay (c) Updation of pension (d) Scrapping of New Pension Scheme and restoration of Defined Benefit Pension Scheme for all (e) Restoration of travel concessions to senior citizens (f) Grant of cash medical benefit (g) Scrapping of National Monetisation Pipeline (h) Against disinvestment and privatisation of LIC and PSGI companies (h) Against disinvestment and privatisation of LIC and PSGI companies. (I) Holding of priceline (j) On unemployment (k) Against communal polarisation and for strengthening the unity of the working people. 0

The Conference called upon all units of AIIPA to take initiative to hold Seminars/ Conventions throughout the country on the demand of Universal Pension Scheme for all. It also authorised the Secretariat to draw a relentless programme of actions on improvements in the

pension scheme with a special emphasis on the issue of family pension at 30 percent without any ceiling.

Amendments to AIIPA Constitution

Com. K. Natarajan Vice-President, AIIPA, moved amendments to the AIIPA constitution on behalf of the Central Committee. These amendments are aimed at expanding the Secretariat and the Central Committee in view of the growing membership of AIIPA. All these amendments were accepted unanimously by the Conference.

SUCCESSFUL CONCLUSION

The Conference came a successful conclusion on 31st May. It was a historic conference with rich deliberations and participation of large number of women delegates. The Conference sent a clear message that we are not overawed by the extremely difficult times that we live on. The Conference decided to not only advance the interests of the insurance pensioners but also give voice to the sections of the working class and toiling masses from the vulnerable

It was an indelibly memorable moment for comrades of Bangalore as the doyen of Insurance Employees' movement, founder leader of All India Insurance Employees' Association entered into the Union office "Souharda". When comrades welcomed him with red petals amidst rising slogans many of the comrades were seen spellbound with tears of joy with high emotion in their eyes!

Com Chandrashekar Bose, who never looked that he is a Centenarian with his spirit and zeal, was felicitated by ICEU Bangalore DO I and II in the jam packed auditorium. He was in Bangalore to attend the 8th Silver Jubilee Conference of AIIPA held at Bangalore.

For Bangalore comrades it was a feeling like Sabari's wait for Lord Rama, as Com S K Geetha, General Secretary, ICEU DO I put it in her welcome address. She said that it was Com Bose's long time wish that he would once visit "Souharda". With his visit our Union Office is feeling blessed, she said. Com K.Gopal, General Secretary, ICEU, DO I also spoke on the occasion.

In his inspiring address Com Chnadrashkehr Bose, expressed heartfelt gratitude and happiness that his wish is being fulfilled. With the construction of the union office, "Souharda" has become the center of trade union activity in the city, he felt. Recalling the

sections of the society. The Conference displayed total confidence in the ability and capacity of the organisation in meeting the challenges of the times.

Cultural Evening

In the evening of 29th May, an exquisite cultural evening was organised. The delegates were enthralled by the programme of dance drama. It was really a sublime and enlivening experience. There was a photo exhibition depicting the struggles of AIIEA. The photo exhibition was inaugurated by Com Sreekant Mishra.

Kudos to the Reception Committee

The Reception Committee of the Conference made EXCELLENT AND all-out arrangements for holding the Silver Jubilee Year Conference in a befitting manner. About 200 volunteers OF ICEU, BENGALURU I & II, ICPA AND GIPA worked round the clock. It is their untiring work that made the Conference



successful and memorable. The Conference expressed its gratitude and profusely thanked these comrades for their tireless work in making the conference an unprecedented success.

(Report by Com Satanjib Das)



When the legendary leader visited Souharda...

time of split of the organization during 70s, he narrated how the attempt was defeated with the unity and valour of Bangalore comrades. Ultimately we could secure our Flag and the Banner which could happen only in Bangalore. Cautioning employees about attempts of the government to privatise LIC, he termed the government's move as dangerous. He called upon for a united struggle with the support of other trade unions to fight against these policies. In these circumstances placing a demand for

wage revision and clinching is not very easy. We have to wage a serious battle to achieve our demands, he said. Com Bose appreciated the manner in which our mouth piece **Insurance Worker**, published from Bangalore is coming out qualitatively with read worthy and educative articles. He expressed confidence that the capable leadership at present will carry forward the legacy of the AIIEA in the coming days to fulfill the aspirations of the employees.

Com. Chandrashekar Bose concluded his address by thanking the assembled comrades for the love and affection in greeting him.

The occasion was also graced with the presence our beloved leaders Com. Sreekant Mishra, General Secretary, AIIEA, Com. Amanulla Khan, former President AIIEA and Editor, Insurance Worker and Com K Venu Gopal, Former General Secretary, AIIEA. Soon after the felicitation program comrades rushed to greet the legendary, centenarian leader and to have a photograph with him. Com. Bose simply obliged with all his humility and calmness!

(Report:HKN Murthy)



Odisha State GIPA holds 9th General Conference

The 9th Conference (Silver Jubilee Year) of Odisha State General Insurance Pensioners' Association (OSGIPA) was held in S.N. Sircar Memorial Hall, Jobra, Road, Cuttack on 05.06.2022. Retirees from different parts of Odisha joined the conference. The Flag hoisting was done by Braja Kishore Das, Vice-President. The meeting was presided over by Sujit Kumar Nanda, Vice-President in absence of President, Y.C. Das. General Secretary of AOLIPA, Mr. Gajendra Nath Mohanty spoke on demands of pensioners pending for a long time such as uniform DA neutralization, Lump-sum Medical Benefits, Updation of Pension, 30% Family Pension etc. Mr. Abhaya Kumar Das, General Secretary, CDIEA spoke about security of pension in case of danger to LIC. Mr. Dushmant Kumar Das spoke for unity among the members and fight along with in service employees to

achieve future goal. Mr. N.C. Panda initiated the discussion after placement of Annual Report by P.K.Mohanty, General Secretary & Accounts by B.N. Hota, Treasurer. All the Speakers emphasized on Unity among the Retirees, irrespective of religion, caste and fight along with JFTU for wage revision and other demands like – against the privatization, abolition of NPS etc. 21 speakers participated in the discussion on report. All were of opinion for joint struggle along with other associations and other office employees like Central Govt., State Govt., Public Sectors etc.

A new committee of 43 members was elected for the next term. Sujit Kumar Nanda, P.K.Mohanty & B.N. Hota were elected as President, General Secretary and Treasurer respectively.

□



20th General Meeting of LICEU Gandhinagar Division

The 20th Annual General Meeting of LIC Employees' Union, Gandhinagar Division was held on 07.05.2022. Over 275 Comrades participated in the Meeting.

The Meeting started with presentation of a song by women comrades. Com. DB Patel, General Secretary presented the report on behalf of the Working Committee. The Report covered details of all the activities done by the Divisional Unit during the period from the last AGM. Com. Jayesh Patel, Treasurer presented the Accounts of the Union and the same was unanimously accepted.

Com.HI Bhatt, General Secretary, WZIEA expressed happiness over the large participation in the meeting and enthusiasm of the participants. He said that LICEU, Gandhinagar is a vibrant and strong unit of AIIEA with a membership of 99 percent. This growth was

possible because of the efforts of the cadres and support of the employees. The employee welfare is safeguarded only due to the strong Union – AIIEA. Com. Bhatt also briefed the house about the progress in the submission of Charter of Demands due on 01.08.2022. In a situation where the GDP is constantly declining, rising unemployment accentuated by the Covid Situation, when there is a DA Freeze in the Central and State Governments, achieving the Wage Revision is challenging. He explained the sound logic of basing the demand for a Wage Revision of 40% in the last charter and holding on to the same percentage this time too on the Total Premium Income, First Premium, the Staff Strength and the Productivity. He also explained the stand of the AIIEA and the struggles for Old Pension scheme – DBPS, the Mediclaim Premium, PLLI where group concept is used. Com. Bhatt touched and explained almost all relevant subjects to the audience.

Com Bhatt informed the house of the AIIEA's splendid resistance to LIC IPO and its determination to carry forward the struggle. He said in this struggle, it is very necessary to win support from the general public and other trade unions.

Many speakers wished the Conference and gave out their message and submitted their views on the report. Comrades from Gandhinagar Division including comrades from the newly recruited batch too spoke on the report.

A New Executive Committee with Com. GI Anand as President, Com. Dishant Patel

as General Secretary, Com. Jayesh Patel as Treasurer and Com. Lalita Khemani and Com. Manisha as Convenor and Co-Convenor respectively of the Women Sub Committee was unanimously elected for the ensuing term.

Com. GI Anand, President conducted the meeting successfully. □

39th General Conference of Silchar DIEA



Attended by 115 delegates and observer from different Base committees, the 39th General Conference of SDIEA got off to a brilliant start in the courtyard of Kalpataru Hotel on May 14, 2022 with the hoisting of red flag by outgoing President Com Abhijit Roy Choudhury which was followed by placing of floral tributes to martyrs.

Comrade Jayanta Mukherjee, General Secretary EZIEA while addressing the open session of the conference congratulated the LIC employees for massive participation in Two days strike on March 28-29, 2022 and Two Hour walk out strike on May 4, 2022 against retrograde policies of Central Government and against LIC IPO. He briefly explained the present political situation prevailing in and around our country. He mentioned that the Govt has been continuously favouring the corporate houses, Public sector units are being sold to meet the fiscal deficits. He mentioned the sale of Air India to TATA. He mentioned the prolonged struggle led by the AIIEA against LIC IPO, report of the Peoples Commission for Public Sector & Public services, meeting with MPs of different political parties, letters of eminent personalities to Govt of India against LIC IPO etc. He was very critical about the price rise of essential commodities, unemployment problem etc and called upon to mobilise more and more people in favour of the working class movement to combat the onslaughts let loose by the Government against the people.

The open session was addressed by Com

Bidyut Deb, President of EWTCC. While addressing, he mentioned the great role being played by the AIIEA and its Units in defending the Insurance Industry for over three decades. He hoped, AIIEA will continue to fight back and protect the interest of the policy holders in the days to come. Other fraternal Trade union representatives from LIC Class I officers Federation, CRU, RMS, Postal, Democratic Youth Federation, CITU, SFI etc were felicitated.

As many as 11 comrades from different base committees participated including new comrades who have attended for the first time. All of them agreed to the basic formulation of the report, hailed the splendid wage revision etc and while participating on the discussion they mentioned various contemporary issues which have enriched the understanding of the present situation be it national, be it international. The discussion reached to a common understanding that LIC must be protected at any cost from further damages as IPO was the first step towards privatisation and it was also the unanimous understanding that if Industry remains protected then the employees benefit would be enhanced with its growth and prosperity.

Com Jayanta Mukherjee and Com Amitesh Sarkar, Asst. Secretary, EZIEA addressed the delegates session. While summing up the debate, Com Atin Deb Choudhury, General Secretary replied to the queries made and declared the task to be carried forward. The Report and Audited statement of Accounts were adopted unanimously.

The conference adopted as many as six resolutions and gave a clarion call for implementation of the decisions taken by the AIIEA secretariat and implementation of task adopted in this conference. A cultural subcommittee presented cultural programme on 14th May after the open session which was applauded by the audience.

The conference elected forty members working committee with Com Atin Deb

Choudhury, Com Ranjan K Das and Com Sandip Chakaraborty as the President, General Secretary and Treasurer respectively. The conference put on record the commendable services rendered

by Com Abhijit Roy Choudhury during last 35 years and he has been unanimously inducted as permanent invitee to the Secretariat along with com Sushanta Deb. □

13th Conference of LICEU Thrissur Division

13th General Conference of LIC Employees' Union, Thrissur Division was held on 4th & 5th June 2022 at NGO Union Hall, Palakkad. The specialty of this conference is that a reception to Com.C Narayanan, District Convener Palakkad and former Vice President of LIC Employees' Union Thrissur Division was also conducted on his retirement from LIC.

Com K Premkumar, MLA of Ottapalam constituency inaugurated the conference. He expressed his concern over the ascendancy of communal politics practiced by the ruling dispensation in India. Not only were the plurality and diversity sought to be destroyed, a new symbolism i.e."Bulldoze" politics- by which wherewithal of minority was rooted – was also tried. The privatization of public sector including the disinvestment of LIC was part of their ideology, he added.

The key-note address delivered by Com P P Krishnan, Vice President, AIIEA was focused on the LIC IPO. He said it was big scam against the people of India. He narrated what are the implications in store for our nation and coming from this undervalued scale of 3.5% shares. A concerted struggle against it was the only solution to thwart further dilution of Government shares, he opined.

General Secretary of South Zone Insurance Employees' Federation Com T Senthil Kumar and Vice President Com P Raju greeted the conference.

Various fraternal Trade unions leaders garlanded Com C Narayanan on the occasion of



his retirement. In his acceptance speech Com Narayanan expressed his indebtedness to AIIEA and vowed to continue the fight for defending LIC in Public Sector.

Earlier, Com Deepak Viswanath General Secretary welcomed the gathering and Com R Rajeev, President, presided over the meeting. The curtain wrung down on the Conference with the vote of thanks by Com.C Anitha Jt. Secretary.

The report and Statement of Accounts was placed before the house by the General Secretary and the Treasurer respectively in which 16 comrades participated in the discussion. In between 8 resolutions was passed. After the discussion the General Secretary replied to the discussion and the house unanimously passed the report and statement of accounts.

Com R Rajeev, Com Deepak Viswanath and Com K Vinod were elected President General Secretary and Treasurer respectively for the ensuing term. □

29th General Conference of ICEU Tirunelveli

The 29th General Conference of Insurance Corporation Employees Union, Tirunelveli Division was conducted in a successful manner on 28th and 29th May, 2022 at the port city of Tuticorin. A procession preceding the conference was flagged off by Com.Esakkimuthu, LIC Pensioner. The open session of the Conference began with hoisting of the AIIEA flag by Divisional President Com.C.Muthukumarasamy amid thunderous slogans.

On behalf of Sri.Jegan Periyasami, Respectful

Mayor of Tuticorin Municipal Corporation and Reception Committee President, Com.Rasal, Secretary, CITU, Tamilnadu and Reception Committee Vice President delivered the Welcome Address. Com.T.Thomas Franco, Former General Secretary, AIBOC, inaugurated the open session. Com.V.Suresh, Joint Secretary, SZIEF and Com.S.K.Mahendran, Former MLA, Perambur constituency addressed the session. Com. G.Meenakshi Sundaram, President, ICEU, Madurai Division, Com. S.Muthukumarasamy,

President, LIC Class I Officers' Federation, Tirunelveli Division and Com. Senthilkumaran, Vice President, NFIFWI, Tirunelveli Division greeted the Conference.

It was an emotional and a great moment, when 5 port workers were honoured in the open session. During the 2-days nationwide strike on 28th and 29th March 2022, these 5 comrades jumped into the sea to stop a ship which was about to start with cargo from Tuticorin Port. Com. K.Swaminathan, Vice President, SZIEF, concluded the open session with his special address. Com.N.Ponniah, General Secretary, ICEU, Tirunelveli Division offered vote of thanks.

As a runup to the conference, two conventions were conducted, one at Kovilpatti on "Future of LIC in the background of IPO" and another one at Tuticorin on "Strengthen Public Sector Organizations".

The Delegates' session started in the afternoon of 28th May 2022 and continued on 29th May 2022. Com.N.Ponniah, General Secretary presented the Secretary's Report. Com. S.Krishnan, Treasurer placed the Audited Statement of Accounts for the year 2021. 19 Comrades including one Woman comrade participated in the debate on the Secretary's report. The Secretary's report and the Audited Statement of Accounts were accepted by the house after summing up by the General



Secretary. During the Delegates' session a special convention was conducted to mark the 75th year of Independence. Kavingnar. N.Muthunilavan, Tamilnadu Progressive Writers and Artists Association was the speaker in the convention. Com.V.Suresh, Joint Secretary, SZIEF and Com.K.Swaminathan, Vice President, SZIEF addressed the Delegates' session also. Com.Kulanthaivelu, General Secretary, LICAOTI, Tirunelveli Division spoke in the Delegates' session. 28 resolutions were passed by the house. It has been decided to conduct Insurance Worker Day every month in all branch units from June-2022.

Com.C.Muthukumarasamy, Com. N.Ponniah and Com. S.Krishnan were elected as President, General Secretary and Treasurer respectively. The Conference came to an end with the vote of thanks by Com. R.Srinivasan, Reception Committee Secretary. □

27th General Conference of Shahdol DIEU

The 26th General Conference of Shahdol Division Insurance Employees Union was held on 7th & 8th May 2021. The two days conference was inaugurated by Com. D.R.Mahapatra, General secretary CZIEA.

The flag of SDIEU was hoisted by Com. Vijay Kumar Upadhyay, President SDIEU. Later floral tributes were paid at the martyrs' column. After the Presidential address, Welcome address was given by Com. Vinod Rai (CITU), President Reception Committee.

The inaugural speech by Com. Dharmaraj Mahapatra, General Secretary CZIEA and chief guest Com. N. Chakraborty, President CZIEA elaborately dealt with the political, social and economic situation of the country. They mesmerized the audience with their deliberation describing the anti labour, anti farmers and anti people as well as dual policies of the government and the need of unified actions of working class as a whole. Sri Dinkar Tiwari, Divisional

Secretary, LIAFI also addressed the open session. Vote of thanks was given by com. Vijay Upadhyay. Com. Swarnendu Das conducted the open session very successfully.

The delegates session started with General Secretary placing the report on behalf of the executive committee. The discussion on the report of General Secretary was initiated by Com. S.P.Sahu, Jt.Secretary SDIEU. A total of 14 delegates from various branches including Com. Satish Sinha, Com. Sangeeta Mallick and Com.Triveni Sharan Mishra all Vice President, participated in the lively discussion. The delegate session was also addressed by Com.N.Chakraborty, Com. Dharmaraj Mahapatra, Com. V.S.Baghel Jt. Secy. CZIEA, com. B.K, Thakur, treasurer CZIEA and Com. HeeraLal Kushwaha (Gen.Secretary JDIEU) elaborating the industrial situation, our struggles and the importance of organization which joins all of us like flowers in a garland.

While addressing the conference the General Secretary CZIEA reiterated importance of Organisation, task given by AIEA & CZIEA like campaign against IPO in LIC and FDI increase 49% to 74% in insurance sector and again 40% wage revision, Protection of PSUs and Insurance Industry as a whole. He also emphasized on



the weakness of organization and motivated all to remove weakness and strengthen the organization, finally Gen. Secy. SDIEU summing up the debate, At the end of the discussion the report of General Secretary, on behalf of Working Committee, and the audited statement for the year 2021 as well as 13 resolution were passed unanimously. 27th Conference donated a sum of Rs.1100/- to “Andolan Ki Khabar” and 1100/- for “Insurance Worker.”

The 27th conference unanimously elected Com. Abdul Hafeez Khan, Com. Swarnendu Das and Com. Shyamlal Rajak as President, General Secretary and Treasurer respectively for the ensuing term.

Silver Jubilee Conference of LICPA Kozhikode

The Silver Jubilee Conference (25th Annual Conference) of LIC Pensioners’ Association was held at Saroj Bhavan, Kozhikode on 11.05.2022.

The conference get off to a flying start with the hoisting the flag of organisation by Vice President Com P.Vasu amidst thunderous slogans.

Com.P.Bhaskaran Vice President LICPA welcomed the delegates and other dignitaries in the inaugural session. The condolence resolution was moved by com.A.Bhaskaran Joint Secretary.

The conference gave rich tribute and homage to com.Sukumaran Punnassery the President of LICPA Kozhikode Division who died a few days back after a brief period of illness.

Com.P.P.Krishnan Vice President AIEA and president SZIEF inaugurated the Conference. He narrated the international and national situation prevailing at present. He criticized the Central Government’s move of LIC-IPO. He also exposed the criminal betrayal of government and LIC management suppressing the embedded value of LIC’s huge assets and there by bringing big lose to the policy holders and nation as a whole. He appealed to all policy holders and



democratic public to oppose this anti national move of the government of India to privatise LIC which played a great roll in nation building and extending help to the people by investing in big way in government bonds and infrastructural field.

Coms.I.K.Biju, General Secretary, LICEU, Kozhikode, P.N.Sukumaran (LICPA Thiruvananthapuram Division) and K.Sunilkumar (Joint Secretary NFIFWI) addressed the Conference.

Com.KKC Pillai, General Secretary presented the report and Com.C.A.Mammen the treasurer placed the income and expenditure statement for the consideration of the delegates. Com.M.K.Balakrishnan initiated the discussion and coms.T.V.G.Marar, N.P.Kasmi, Abdul Samad, T.S.Venkitadri, M.Kunhikrishnan, P.V.Raveendran and KK Sambu Namboodiri participated in the discussion and placed their valuable suggestions on the report.

The report and statement of accounts were unanimously passed after the reply of the general secretary.

Com.K.V.Rajendran Vice president moved 9 resolutions on various subjects including stop LIC-IPO, updation of pension, 30% family pension, cash medical benefit etc.

A 31 member executive committee with Com C.A.Mammen as President, Com K.K.C Pillai as General Secretary and Com A.P.Sunil Sadanand was unanimously elected for the ensuring term.

The Conference concluded with Com.T.C.Jagadeesh Joint Secretary thanking all the delegates and dignitaries for the successful conclusion of the Silver Jubilee conference of LICPA Kozhikode division. □

11th Women Convention of Guwahati Division IEA



The 11th women convention of GDIEA took place in the city of Shillong on 11.06.2022 amidst enthusiasm and gusto. The 11th convention is the first to take place outside Guwahati. The initiative taken by the Shillong Base Unit of GDIEA to organize the convention successfully is very much praise worthy. The convention started with a beautiful chorus “unfailing is this journey of light together” rendered by the cultural troupe of GDIEA. A presidium consisting of Geeta Pegu, Sibani Bhattacharjee and Balumlang Kharsyntie conducted the convention, and the purpose of the convention was explained by Com. Doli Rekha Neog Hazarika, one of the joint conveners of the Women Sub-Committee. Com. Nerifer Rhymbai delivered the welcome address.

Com. M. Girija, joint secretary, AIIEA, inaugurated the convention. In her one-hour long deliberation, she focused on the impact of neo-liberal economic policies on common people in general and women in particular. Com. Girija narrated the plight of majority of women facing deprivation, discrimination, violence throughout their lives and living. She also condemned the unethical move of the govt. to disinvest LIC's share and devaluation of LICI. Emphasizing

upon united movement to protect our Industry as well as the entire public sector and to resist all kind of divisive forces, Com. Girija appealed the women employees to join united movement with other section of toiling mass and to strengthen the trade union movement.

Com. Bhabendra Kr. Kalita, Vice-president, EZIEA; Com. Maitreyee Misra, President, GDIEA & joint convener women co-ordination committee, EZIEA; Com. Pitambar Rajbhandari, GS, GDIEA; Com. David Passah, executive member of LICI Pensioners' Association; MS Ashrafa Khatun and Ms Camilla Kharkongor from Class-I federation; Mr. S. K. Borah, BM, Shillong Branch greeted the convention. The beautiful Khashi choir presented by the Shillong Base under the leadership of David Passah gave a fillip to the convention.

Com. Rajkumari Chanda, joint convener, Women sub-committee; and Com. Ranu Bose, member, Women sub-committee placed the draft report before the house. The report was accepted unanimously by the house after educative debate. The convention adopted resolutions demanding reinstatement of ACL, child care leave, against increasing atrocities on women and on strengthening public sector insurance industry. The convention elected a new sub-committee with Com. Sarada Goswami, Com. Sibani Bhattacharjya, Com. Pallavi Bharali and Com. Sayeri Chakraborty as Conveners.

The convention came to an end with the presidential address by Com. Gita Pegu with a call to protect LICI and strengthen AIIEA. □

Convention against Disinvestment at Kannur

A massive convention against the share sale of LIC was held on 7th may 2022 at Kannur, Kerala. The convention was inaugurated by Com. K.V Sumesh M.L.A. In his inaugural speech he spoke in detail the enormous Contribution of public sector Life Insurance Corporation to Indian economy by mobilising people's saving and providing the much needed financial resources to the government for its various infrastructure project and developmental activities. He exhorted all sections of the people to join the campaign to protect LIC in public sector.

Com. PP Krishnan Vice President AIIEA in his Key note address elaborated at length the

importance of protecting LIC in public sector by listing out the contribution made by the corporation to the Country. He also exposed the nefarious ways adopted by the government to underrate the actual value of the biggest public sector Life insurance company prior to its IPO. The share sale of LIC tantamount to handing over

Contd on page 40





* IRDA has formed various committees through the General Insurance Council to suggest reforms in several areas of general, reinsurance and life insurance such as regulation, products, finance, health, taxation, ease of doing business among other things. The representatives of the insurance industry have been asked to highlight the issues they are facing and suggest steps that can be taken. The committees have started the process of the interaction with the insurance industry players. It is believed that areas such as reducing compliance burden for the industry, rationalising investment norms and framework for entry of more global players will also be part of the reforms to be undertaken.

One such committee has already recommended that the insurers relax investment rules, such as permitting investment in Additional Tier-1 (AT-1) bonds of banks, removing the criteria of equity investments only in dividend yielding companies, and increasing investments in infrastructure sector through banks.

General Insurance Corporation (GIC Re) earns more profit than last fiscal. Its profit after tax for the FY 2021-22 is Rs.2005.74 crore while it was Rs.1920.44 crore a year ago. It earned a gross premium income of Rs.43,208.46 crore for the year ended March 31, 2022. This is even when the obligatory cession has been brought down to 4 per cent from 5 per cent.

* LIC has earned a net profit of Rs.4,043.12 crore for the Financial Year 2021-22, a 39.4 per cent increase from the previous when the net profit earned by LIC was Rs.2,900.56 crore. The board of LIC has recommended a dividend of Rs.1.50 per equity share with face value of Rs.10. LIC has earned Rs.42,000 crore from its investment in the equity markets in the FY 21.

* With effect from 1st June the government has increased premium of both the schemes – Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) which were floated with huge fanfare projecting them as the best thing that the government is doing. As of March 31, 2022 the number of active subscribers to PMJJBY was 64 million and 220 million to PMSBY. IRDA has also reduced the capital required to be held by insurers offering PMJJBY by almost 50 per cent. Under PMJJBY premium collected by the implementing insurers was Rs.9,737 crore and

the claims paid totalled to Rs.14,444 crore during the year 2021-22. The premium rate of PMJJBY has been revised upward to Rs 1.25 per day, translating into an increase from Rs 330 to Rs 436 annually, a 32 per cent rise. The annual premium for PMSBY has been hiked from Rs 12 to Rs 20, a huge rise by 67 per cent.

* IRDA has extended the "Use and File" procedure to all health insurance products

and most general insurance products under fire, motor, marine and engineering. "Insurers shall ensure that the product pricing is viable, self-sustainable and affordable to the targeted market. The revision in the price, if any, shall be effected only based on the underlying claims experience (Incurred Claims Ratio) and to make the product viable and self-sustainable.

* According to Redseer, a homegrown consultancy, Insurance penetration in India is poised to grow rapidly driven by the growing middle class and increasing digital penetration which will result in the insurance market reaching a size close to \$222 billion by the fiscal year (FY) 2026.

* Making more profit rain for the private insurance companies, who have already become dirty rich by this segment of the insurance- crop insurance. IRDA reduces the solvency margin requirement for general insurers providing crop insurance!

* Yearning for more profit, a number of suggestions from the private insurers pour in. One amongst them is incontestability period should be increased to 5 years from the present 3 years!

* GIPSA selects Ernst & Young (E&Y) as a consultant for restructuring the public sector general insurance companies - New India Assurance (NIA), the largest general insurer in the country, Oriental Insurance (OIC), United India Insurance (UII) and National Insurance Company (NIC) - suitably and streamlining their business processes for profitability.

* The already top-heavy Insurance Information Bureau (IIB) is poised to become heavier as the IRDA offers an annual remuneration package of Rs.1.5 crore for the CEO of IIB. The headhunting for the CEO of IIB is on.

* Thus, begins the plundering the value of LIC. Protagonists and advocates of the private sector have become busy in this "great" task assigned. Taking the situation of the fall of the price of shares of the LIC Emkay Global Financial Services advances an article captioning it "This elephant can't dance".

PROTESTING TAMIL NADU GOVERNMENT NURSES ATTACKED AND DETAINED BY POLICE:

Tamil Nadu police assaulted and detained around 500 protesting Government Contract Nurses in Chennai on 7th June. 500 protestors among 10,800 Nurses recruited on contract through the Medical Recruitment Board (MRB) in 2015. Only 4200 have been made permanent. The Nurses have been protesting in Chennai

for several days and Nurses joined on 8th June from the Government Multi Super Speciality Hospital in Omandur Estate.

KERALA TRAIN DRIVERS PROTEST UNSAFE WORK HOURS AND POOR CONDITIONS:

Loco Pilots held one day hunger protest at eight crew booking points in Thiruvananthapuram and Palakkad Railway Divisions on 6th June over unsafe working hours and poor conditions. The All India Loco Running Staff Association demanded one day's rest per week, reinstatement of Special Night Duty Allowance, Reduction in night duty hours and rest rooms for female employees.

JAMMU & KASHMIR HEALTH WORKERS PROTEST OVER NON PAYMENT OF WAGES:

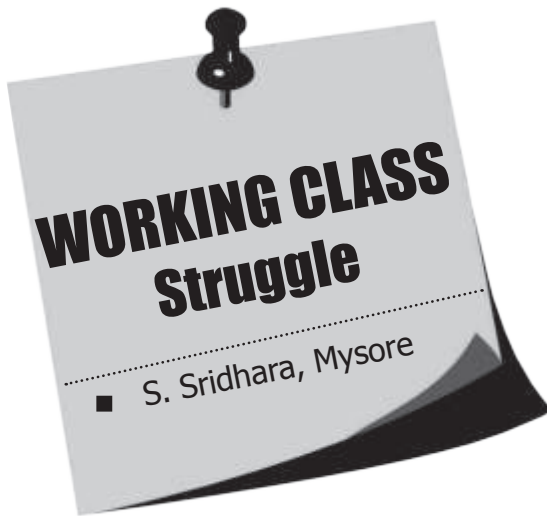
National Health Mission (NHM) Workers demonstrated in Srinagar, Jammu and Kashmir on 6th June to demand six month's outstanding wages, protesters mainly women with permanent services of between 25 to 30 years blocked fashionable residential road. The protesting workers demanded arrears of wages since Jan.2022. The protesting workers warned for an indefinite strike.

WEST BENGAL CHILD CARE WORKERS DEMONSTRATED OVER LOW WAGES:

Workers protested near Salt Lake in Kolkata, West Bengal on June 6th for higher wages and better working conditions. The protestors submitted a six point charter of demands to the Director of state Women and child care development. The protest was organized by Centre for Indian Trade Unions CITU.

TAMIL NADU SANITARY WORKERS IN TIRUCHIRAPALLI DEMAND SALARY RISE:

Sanitary Workers and Overhead Drinking Water Tank Operators protested at the State Collectorate in Tiruchirapalli on 6th June to demand higher pay. The protest was called by the Local Administration Employees' Association and Centre for India Trade Unions (CITU). The workers also called on the government to supply uniforms, masks and hand gloves, establish a Service Register for all the employees and provide gratuity and pension payments to retired workers. HIMALCHAL PRADESH UNIVERSITY AND COLLEGE TEACHERS PROTEST: University and College Teachers from across



Himachal Pradesh protested on 21st May to demand implementation of the 7th Pay Commission Recommendations in Universities and College. More than 3000 teachers have established a Joint Action Committee to push for their demands. They have submitted numerous memorandums to the State Governor and the Chief Minister but to no avail. Protesting teachers said that Government had already

announced new pay scales for the employees of various departments to be paid from Feb.2022. University and College teachers, however not being paid the new scales, four years after the notification was originally issued by the Ministry of Human Resources Development and University Grants Commission.

PUDUCHERRY ELECTRICITY DEPARTMENT WORKERS STRIKE:

Puducherry Electricity Workers went on strike on May 23rd in protest against the privatization of Electricity Distribution Company. Workers demonstrated outside the Electricity Department Head Quarters denouncing the Governments. After the cabinet approval privatisation of the Electricity Distribution Company, the Unions established a Joint Action Committee and decided to resume their industrial actions.

ANANTAPUR (AP) MUNICIPAL EMPLOYEES demand payment of outstanding salaries. Hundreds of Municipal Employees held a sit down protest outside the District Collector's Office in Ananthapur on 23rd May to demand the immediate payment of 3 months outstanding salaries. The protest was organized by Municipal Employees and Workers Union Members. They also demonstrated outside the Electricity Department Office.

FARM LABOURERS IN ANDHRA PRADESH demand outstanding wages. Andhra Pradesh Farm Labourers protested outside Collector's Office in Nandyal on May 23rd. Their major demand was for payment of outstanding wages worked under Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS). The Annual National Budget Allocation for MNREGS has been cut from 980 Billion rupees to 730 billion rupees this year.

WESTERN RAILWAYS CARRIAGE REPAIR WORKSHOP WORKERS PROTEST IN MUMBAI.

Western Railways Carriage Repair Workshop employees at Lower Parel in Mumbai protested on May 21st over inadequate canteen facilities. Workers said that the canteen is too small and could not accommodate all employees. Total no. of workshop employees is 3000 but canteen could accommodate only 150 to 175 at a time.

The US Federal Reserve has raised its base interest rate by 0.75 percentage points (75 basis points), biggest single hike since 1994, in the backdrop of increasing inflation. The confidence survey compiled by the University of Michigan indicated consumer sentiment had fallen to its lowest level on record on the back of concerns inflation was becoming anchored and the report that it had

jumped to 8.6% in May. Fed officials have also lowered their forecast for US economic growth to 1.7% for this year and expecting to stay at that level in 2023. This, compares with their previous forecast in March of 2% growth over the next two years. According to a projection, Federal base rate would be around 3.38% by the end of the year, meaning there will be further increases totally 1.75 percentage points by the end of the year. In March it was projected for a year end base rate of around 1.88% officials also expect the unemployment rate to rise from its present level of 3.6% to 4.11% by 2024.

In a report, the United Nations Global Crisis Response Group has warned that the Russian Ukraine war could exacerbate the human suffering of millions around the globe by escalating food and energy prices amid a worsening "Global cost of living crisis unseen in atleast a generation". According to the report, the war has the potential to amplify the ramifications of numerous challenges nations face, such as climate change, severe inflation and the Covid-19 pandemic. The Global Crisis Response Group has identified three main elements to the cost of crisis rising food prices, energy prices and tightening financial conditions. While each of these elements makes life hard for millions on its own, they have already begun feeding into each other in a vicious cycle. Approximately 1.6 billion people in 94 countries are exposed to atleast one dimension of the crisis, with about 1.2 billion living in "perfect storm" conditions vulnerable to all three of them.

The US inflation rate rose to 8.6% in May, which is highest inflation rate since 1981. This is blowing a hole in the budget of working class families struggling after more than two years of pandemic. Energy costs, including gasoline, surged in May rising a staggering 34% year over year. The next highest price rise was in groceries, which rose 11.9%



over last year. Both items are core essentials. The 11.9% rise in food prices was the highest increase since 1979. Prices of meat, baked goods, cereals, dairy products and eggs are increased at double digit rates. Eggs soared 5% in May alone and are up more than 32% from a year ago.

At the behest of IMF, Pakistan's grand coalition

government has increased prices for electricity, natural gas and petrol by shocking 47%, 45% and 40% respectively. It is committed to imposing brutal austerity measures in order to convince the IMF to lift the suspension it has placed on Pakistan's loan disbursements and negotiate a further multibillion dollar emergency loan. All indications are that further attacks in the form of tax increases, subsidy cuts and the sell off public enterprises will be included in the Federal Budget for 2022-23 financial year. In May, Pakistan's grossly understated year to year official inflation rate was 13.76%. However, according to Johns Hopkins University, the real annual inflation rate is as high as 38.17% and that prices are currently increasing at a "staggering" 7% per month. Pakistan's foreign reserves declined to \$ 9.7 billion, roughly enough to pay for another six weeks of imports.

India's debt-to-GDP ratio was 66.58% in 2014-15 (Centre 51.42% States 21.69%). It has increased to 69.62% (Centre 48.6% States 31.1%) in 2019-20 and is expected to be around 89.6% in 2020-21 (Centre 62.9% States 31.1%) breaking the previous high of 84.2% in 2003. In absolute terms, the total public debt which was Rs.58.8 lakh crores (67.4% of GDP) in 2011-12 has increased to Rs.83.34 lakh crores in 2014-15. It was Rs.146.9 lakh crores in 2019-20 and Rs.194 lakh crores in 2020-21. India's external debt was about US \$446 billion in 2014 and it was US \$564 billion in 2019. In 2020, India's external debt rose to \$614.9 billion and its percentage to GDP stands at 20.3%. In the last two years India's economy has grown by 1.5% only and in 2020-21 the GDP growth was 6.6%. In terms of per capita GDP India is placed at 142 and in terms of purchasing power parity India is placed at 128. RBI has revised its projection for India's GDP growth for 2022-23 from 9.2% to 7.8% in the backdrop of increasing inflation.



More profit: LIC has made a whopping Rs.42,000 crore gains from its equity investments in FY22. The gains made this fiscal is 16.6% more than Rs.36,000 crore gains made in FY21. LIC's total assets (AUM) stand at Rs.42 lakh crore.

More claims: Claims paid by LIC in FY22 stood at Rs.1.2 trillion, a spike of 19% y-o-y, mainly due to the residual impact of Covid. However, the company has created a Covid-19 reserve worth Rs.7,400 crore for pandemic-related claims.

Market leader: "One must remember that LIC is the market leader in the life insurance space and is a profit-making company. One cannot treat it as a new-age fintech company that has seen 60-70% fall from its IPO price. It is one of the largest shareholders in several companies, and hence, once the market recovers, the stock will see a recovery in its investments and see good buying interest as well", said IIFL Securities CEO.

Bima Ratna: LIC has launched a savings life insurance plan called Bima Ratna. The non-linked, non-participating, individual scheme offers a range of protection and savings. The scheme can be bought through Corporate Agents, Insurance Marketing Firms (IMF), Brokers, CPSC-SPV, and POSP-LI engaged by these intermediaries viz. Corporate Agents, Insurance Marketing Firms (IMF), and Brokers.

Dhan Sanchay: LIC has introduced a new plan called Dhan Sanchay. It is a non-linked, non-participating life insurance plan that offers a combination of protection and savings.

Agent responsibilities: National Consumer Disputes Redressal Commission (NCDRC) has asked IRDAI to issue new guidelines on the conduct and responsibilities of the insurance agents selling life insurance policies. IRDAI has been also asked to modify proposal forms of the insurance policies so that customers will be aware of non-disclosure of medical conditions could lead to repudiation.

Lesser capital: The government is in discussion with IRDAI on relaxing minimum entry capital requirement for setting up an insurance venture, along with tax sops and lower solvency margin or extra capital requirements. At present a minimum investment of 100 crore is required to set up an insurance firm. The move will pave the way for regional and mini insurers with limited product offerings.

Approval not required: IRDAI has tweaked the 'Use and File' procedure for all the health insurance products and almost all the general insurance products so that they can be sold to customers without prior approval. IRDAI has extended the same facility to life insurance companies also. Now new life insurance plans can be straight away introduced in the market and filing with the IRDAI can be done later.

Health insurance: A committee appointed by IRDAI is likely to propose allowing life insurers to sell health insurance. The committee is likely to seek a nod for the distribution and manufacture of health insurance. Presently, life insurers sell only fixed benefit health plans and not indemnity products.

Equal treatment: Tata Group has announced that its group companies like TCS, Tata Steel, Tata Chemicals and Tata Consumer Products Ltd have extended health insurance to partners of LGBTQ+ employees. From medical insurance for same sex partners, menstrual leave to medical reimbursement for IVF, several Tata companies are creating a level playing field for all employees. **SBI General:** SBI General Insurance has launched a new health insurance vertical, through which the company plans to focus on new innovative health products, in-house claim settlement process. It aims to leverage the expansive footprint and network of its parent company State Bank of India to further entrench health insurance penetration in tier 3 and 4 markets across India.

PM Schemes: The government has hiked the insurance premium rates for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). The new rates are effective from June 1, 2022. The premium rates of both schemes have been revised, with PMJJBY being increased from Rs.330 to Rs.436 and PMSBY being increased from Rs.12 to Rs.20.

Claims app: The world's first AI-based consumer mobile app for insurance claims named Bharat Claims has been launched in India. It assures to help in all types of insurance claims of all companies through its tech-enabled human-driven initiative.

Too technical: Insurance companies are refusing claims in many cases on 'flimsy grounds', the Supreme Court said. It observed that insurance companies should not be too technical while settling the claims. They should not ask for documents that the insured is not in a position to produce due to circumstances beyond his control.

LIC wins All India Public-Sector Volley Ball Championship

The All India Public-sector Volley Ball Championship was held from 8th to 10th June 2022 at Ranchi. LIC Volley Ball team led by Srishekar won the tournament defeating Oil India Team in the Finals by 3-1 sets. Shri Nakul Dev of SCZ was declared man of the match in the finals. Prior to final they won all the 6 league matches to reach semi-



final and final. The Team LIC was represented by Srishekar, Nakul Dev, Avinash Shetty, Pavan Ramesh, P.C.Satish, M.N.Vikram from SCZ, R. Balachander SZ, Rakesh Singh, ECZ, Asif Mullah,

Mukul Katengale from WZ and Gagan Sagar from NZ. Insurance worker congratulates all the players in Team LIC for their excellence in the tournament.

Convention at Kannur .. from p 35

the entire savings of the policy holders to private capital. "LIC IPO is bad economic decision as it won't solve any ills of the economy." Leaders of all major central trade union and service sector employees' organization greeted the convention.

More than 500 people from different walks of society attended the convention. A district level forum to "Protect LIC in public Sector" was formed with the Secretary of State committee of CITU Com. KP Sahadevan as the chairman and Com. K Bahuleyan President LICEU Kozhikode Division as its General convenor. The convention was presided over by Com. KP Sahadevan secretary CITU State committee. Earlier an organising committee was formed with representatives from all major central trade unions, mass organisations and policy holders for the successful conduct of the convention.

The editorial in the June 22 issue of Insurance worker is a guide to take ahead our movement against privatization of public sector insurance industry. Thanks for presenting this wonderful analysis which would help the activists of the organization in understanding the issue and mobilizing support against privatization.

-Timir Bhattacharya
KSDO

RESPONSES



The Editorial of June 2022 is very educative. The article by Com. S.K.Mohpatra has clearly showed how markets function to the advantage of the rich. Totally agree

with V.Sridhar that LIC IPO is the biggest fraud of selling the public sector cheap in the history of liberalization in India. Thanks for the excellent homage to Pandit Shiv Kumar Sharma.

-P.Muthukuamaran,
Tiruvannamalai

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Oct.2021	124.9	359.71	8210.75
Nov.	125.7	362.02	8263.34
Dec.	125.4	361.15	8243.62
Jan.'22	125.1	360.29	8223.90
Feb.	125.0	360.00	8217.32
March	126.0	362.88	8283.06
April	127.7	367.78	8394.82

Base 1960=Base 2001x22.8259;
Base 2001=Base 2016x 2.88

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Date : Friday, 1st July • Time: 6:30 to 8:30 PM
Venue : Merchant Chamber, Civil Lines, Kanpur



*To commemorate the
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of
Indian Independence*

Chief Guest :

Dr. Hari Om (IAS)

Guest of Honour :

Sh. R. P. Gupta,

Zonal Manager, LIC of India (North Central Zone)



Organized by
Kanpur Divisional Unit of All India Insurance Employees' Association