

# Insurance Worker



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मई दिवस की प्रासंगिकता

RELEVANCE of  
**MAY DAY**  
TODAY

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**DECENT INDUSTRIAL RELATIONS  
RECRUITMENT OF CI III & IV STAFF  
POLICYHOLDERS & WORKFORCE  
AS IMPORTANT AS SHAREHOLDERS**

*Commitment of the Employees to LIC is Ideological  
Should not be taken as a weakness to be exploited*

## CITIZENS WITHOUT VOTES



**WANTED**  
A NEUTRAL &  
INDEPENDENT  
ELECTION  
COMMISSION

*Mobilise  
Indian Society to protect  
Democracy & Constitution*



**Four Labour Codes:  
Forfeiting Workers' Rights**

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**Trump as a  
prophet of doom**



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*Revolutionary  
Greetings on*



**Bhubaneswar Division  
Life Insurance Employees' Association**

## INDUSTRIAL RELATIONS IN LIC

The LIC has retained its market domination yet again in the financial year 2025-26. It is really amazing that after 25 years of opening up of the industry for competition, the LIC strides the life insurance market in India like a colossus. It is rightly described as the finest financial institution in the country and a Jewel in the Crown. How such a unique achievement has been made possible when the protagonists of privatisation had proclaimed that LIC cannot survive the competition? The answer is simple – it is the dedication and commitment of its workforce. That this is the biggest strength of LIC appears to have been totally forgotten by the management.

The LIC has survived many attacks since its formation. At every time of crisis, it is the employees who stood up to defend this great institution. This is because of the understanding that LIC is an institution which has national importance. That is why, the AIIEA asserts that LIC is its ideological commitment. It was the campaign and struggle of employees led by AIIEA that could protect its monolithic character when attempts were made to split LIC into five corporations. It was again the epic struggle of AIIEA that could halt the dilution of LIC equity for over a quarter century.

The struggle against privatisation gave time and space for LIC to prepare and develop strategies to meet the competition. The struggle against privatisation also created something unique – the sense of belonging by the workforce and pride in their institution. It was again the employees and their organisation that stood up to defend the institution when it was under severe attack over some investment decisions. It is clear that LIC gained and got strengthened due to the magnificent contribution of its employees in not only scaling heights in policy servicing but also through street campaigns.

### EDITORIAL

It is true that the LIC management acknowledges the role of employees and the AIIEA in private conversations but this

appreciation is seldom translated into action while dealing on issues that are important for industrial relations. The attitude of LIC seems to have undergone a big change after the Initial Public Offering. The LIC now feels that its responsibility is more towards the shareholders compared to other stakeholders like workforce and policyholders. Important decisions are taken without taking into confidence the employees and their organisations. The very business model has undergone a change

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undermining the objectives of nationalisation. There is a mad urgency in adoption of higher technology without discussing its impact on the workforce with the organisations representing the employees. It is not just disturbing but disgusting that for the last several years, there has not even been a single information sharing session with employee organisations.

The AIIEA has raised a genuine demand for recruitment of Class III and IV employees to meet the huge shortage of staff in the branches for the last five years. Even the announced vacancies for the 2020 recruitment are not fully filled. Every time the issue is discussed, the stock reply is that recruitment is under active consideration and sometime datelines are given not to be honoured. This has raised questions over the very credibility of discussions and these

assurances. How will the institution look like in the next few years with massive retirements do not seem to bother the administration. Perhaps it is banking on the fact that a top-heavy management with unprecedented promotions in the top levels is enough to keep running the institution.

The last wage revision saw serious violation of industrial democracy when the administration took up a stand that retired employees cannot represent the employees in wage negotiations. The decision as to who should represent the employees rest with the employees alone. It is their basic and fundamental right and they cannot be deprived of this right by the administration. That their stand contravenes the settled legal position through verdicts of the constitutional courts and the law of the

## एलआईसी में औद्योगिक सम्बन्ध

एलआईसी ने वित्त वर्ष 2025-26 में एक बार फिर बाजार पर अपना दबदबा बनाए रखा है। यह सचमुच कमाल की बात है कि इस उद्योग को प्रतिस्पर्धा के लिए खोलने के 25 साल बाद भी, एलआईसी भारत के जीवन बीमा बाजार में एक विशालकाय संस्था की तरह छाई हुई है। इसे सही ही देश का सबसे बेहतरीन वित्तीय संस्थान और उसके ताज का नगीना कहा जाता है। यह अनोखी उपलब्धि कैसे सम्भव हो पाई, जबकि निजीकरण के पैरोकारों ने यह दावा किया था कि एलआईसी प्रतिस्पर्धा में टिक नहीं पाएगी? इसका जवाब सीधा सा है— यह इसके कर्मचारियों का समर्पण और प्रतिबद्धता है। ऐसा लगता है कि प्रबन्धन इस बात को पूरी तरह से भूल गया है कि यही एलआईसी की सबसे बड़ी ताकत है।

एलआईसी अपनी स्थापना के बाद से कई हमलों का सामना करते हुए बची रही है। हर संकट के समय, यह कर्मचारी ही थे जिन्होंने इस महान संस्था की रक्षा के लिए आवाज उठाई। ऐसा इसलिए हुआ क्योंकि वे समझते थे कि एलआईसी एक ऐसी संस्था है जिसका राष्ट्रीय महत्व है। इसीलिए, एआईआईईए यह जोर देकर कहता है कि एलआईसी उसके लिए एक वैचारिक प्रतिबद्धता है। यह एआईआईईए के नेतृत्व में कर्मचारियों का अभियान और संघर्ष ही था जिसने एलआईसी के एकात्मक स्वरूप को तब सुरक्षित रखा, जब एलआईसी को पांच निगमों में बांटने का प्रयास किए जा रहे थे। यह फिर से एआईआईईए का ही जबरदस्त संघर्ष था जिसने एलआईसी की हिस्सेदारी में कमी लाने के प्रयासों को एक चौथाई सदी से भी अधिक समय तक रोके रखा। निजीकरण के विरुद्ध इस संघर्ष ने एलआईसी को प्रतिस्पर्धा का सामना करने के

लिए रणनीतियां तैयार करने और विकसित करने हेतु समय और अवसर प्रदान किया। निजीकरण के विरुद्ध इस संघर्ष ने एक और अनूठी चीज भी पैदा की— कर्मचारियों के मन में संस्था के प्रति अपनेपन की भावना और गर्वी। जब कुछ निवेश सम्बन्धी निर्णयों को लेकर संस्था पर हमले हो रहे थे, तब एक बार फिर कर्मचारियों और उनके संगठन ने ही संस्था की रक्षा के लिए आवाज उठाई। यह स्पष्ट है कि एलआईसी को अपने कर्मचारियों के शानदार योगदान के कारण ही लाभ पहुंचा और वह मजबूत हुई; यह योगदान न केवल पॉलिसी सेवाओं में नई ऊंचाइयां छूने के रूप में था, बल्कि सड़कों पर चलाए गए अभियानों के माध्यम से भी था।

यह सच है कि एलआईसी प्रबन्धन निजी बातचीत में कर्मचारियों और एआईआईईए की भूमिका को स्वीकार करता है, लेकिन औद्योगिक सम्बन्धों के लिए महत्वपूर्ण मुद्दों से निपटने के दौरान यह सराहना शायद ही कभी अमल में लाई जाती है। ऐसा लगता है कि आरम्भिक सार्वजनिक पेशकश (आईपीओ) के बाद एलआईसी के रवैये में एक बड़ा बदलाव आया है। अब एलआईसी को लगता है कि कर्मचारियों और पॉलिसीधारकों जैसे अन्य हितधारकों की तुलना में उसकी जिम्मेदारी शेरधारकों के प्रति ज्यादा है। कर्मचारियों और उनके संगठनों को विश्वास में लिए बिना ही महत्वपूर्ण फैसले लिए जाते हैं। खुद इसका व्यावसायिक प्रतिमान ही बदल गया है, जिससे राष्ट्रीयकरण के उद्देश्य कमजोर पड़ गए हैं। कर्मचारियों का प्रतिनिधित्व करने वाले संगठनों के साथ कर्मचारियों पर इसके असर पर चर्चा किए बिना ही, उच्च तकनीक अपनाने की एक अंधी जल्दबाजी मची हुई है। यह न केवल परेशान करने वाला है, बल्कि घिनौना भी है कि पिछले कई सालों से, कर्मचारी संगठनों के साथ जानकारी

land too did not seem to have bothered the administration. This stand of LIC cannot remain unchallenged. Recognition of representative trade union and collective bargaining are fundamental to industrial democracy. By neglecting demands on this issue, the LIC is not only vitiating the industrial relations but also is guilty of scant respect to industrial democracy. The attitude of LIC is indifferent to the issues of the employees. Issues represented as long back as five years remain unresolved. It is also a matter of concern that LIC platforms are used to campaign against the ideas of the trade unions. The government campaign on labour codes to discredit the strike action of employees had the total support of LIC administration.

This attitude of LIC cannot be tolerated any longer. The LIC must be made to realise that in

the absence of decent industrial relations, the progress of the institution will be impacted. The commitment of the employees to the cause of the institution cannot be taken as a weakness to be exploited. The LIC must wake up to the reality of the situation. It must take immediate remedial actions. It should discuss the roadmap of the institution with the trade unions. It must take immediate steps for recruitment of Class III and IV staff. The choice of harmonious industrial relations or confrontation lies with the LIC administration. The AIIEA Secretariat which is scheduled to meet on 10<sup>th</sup> May 2026 should review the situation and take up appropriate decisions. The status quo is unacceptable. The deadlock on many of the issues discussed has to be forced open through mobilisation of employees in agitation.

साझा करने का एक भी सत्र आयोजित नहीं किया गया है।

एआईआईईए ने पिछले पांच सालों से शाखाओं में कर्मचारियों की भारी कमी को पूरा करने के लिए तृतीय और चतुर्थ श्रेणी के कर्मचारियों की भर्ती की एक जायज मांग उठाई है। यहां तक कि 2020 की भर्ती के लिए घोषित रिक्तियां भी पूरी तरह से भरी नहीं गई हैं। हर बार जब इस मुद्दे पर चर्चा होती है, तो हमेशा वही घिसा-पिटा जवाब मिलता है कि भर्ती पर सक्रिय रूप से विचार किया जा रहा है, और कभी-कभी ऐसी समय-सीमाएं दी जाती हैं जिनका पालन नहीं किया जाता। इससे चर्चाओं और इन आश्वासनों की विश्वसनीयता पर ही सवाल खड़े हो गए हैं। अगले कुछ सालों में बढ़े पैमाने पर होने वाली सेवानिवृत्तियों के बाद यह संस्था कैसी दिखेगी, इस बात की प्रबन्धन को जरा भी परवाह नहीं लगती। शायद प्रबन्धन इस बात पर भरोसा कर रहा है कि शीर्ष स्तरों पर अभूतपूर्व पदोन्नतियों के साथ एक भारी-भरकम (टाप-हेवी) शीर्ष प्रबन्धन ही संस्था को चलाने के लिए काफी है।

पिछले वेतन-संशोधन के दौरान औद्योगिक लोकतन्त्र का गम्भीर उल्लंघन तब हुआ, जब प्रशासन ने यह रूख अपनाया कि सेवानिवृत्त कर्मचारी वेतन-वार्ता में सेवारत कर्मचारियों का प्रतिनिधित्व नहीं कर सकते। कर्मचारियों का प्रतिनिधित्व कौन करेगा, इस बारे में निर्णय लेने का अधिकार केवल कर्मचारियों के पास ही है। यह उनका मूल और मौलिक अधिकार है, और प्रबन्धन उन्हें इस अधिकार से वंचित नहीं कर सकता। ऐसा लगता है कि प्रबन्धन को इस बात से कोई फर्क नहीं पड़ा कि उनका यह रूख संवैधानिक अदालतों और देश के कानून के फैसलों से तय कानूनी स्थिति के खिलाफ है। एलआईसी के इस रूख को बिना चुनौती दिए नहीं छोड़ा जा सकता। प्रतिनिधि ट्रेड यूनियन को मान्यता देना और सामूहिक सौदेबाजी औद्योगिक लोकतन्त्र के मूल आधार हैं। इस मुद्दे पर

उठाई गई मांगों की अनदेखी करके, एलआईसी न केवल औद्योगिक सम्बन्धों को खराब कर रहा है, बल्कि यह औद्योगिक लोकतन्त्र के प्रति उपेक्षापूर्ण रवैया अपनाने का भी दोषी है। कर्मचारियों के मुद्दों के प्रति एलआईसी का रवैया उदासीन है। पांच साल पहले उठाए गए मुद्दे भी अभी तक अनसुलझे पड़े हैं। यह भी चिन्ता का विषय है कि एलआईसी के मंचों का उपयोग ट्रेड यूनियनों के विचारों के विरुद्ध प्रचार करने के लिए किया जाता है। कर्मचारियों की हड़ताल की कार्यवाही को बदनाम करने के उद्देश्य से श्रम संहिताओं पर सरकार द्वारा चलाए गए अभियान को एलआईसी प्रशासन का पूर्ण समर्थन प्राप्त था।

एलआईसी का यह रवैया अब और बर्दाश्त नहीं किया जा सकता। एलआईसी को यह एहसास कराया जाना चाहिए कि अच्छे औद्योगिक सम्बन्धों के अभाव में संस्था की प्रगति पर बुरा असर पड़ेगा। संस्था के हित के प्रति कर्मचारियों की निष्ठा को उनकी कमजोरी मानकर उसका फायदा नहीं उठाया जाना चाहिए। एलआईसी को मौजूदा हालात की असलियत को समझना होगा। उसे तुरन्त सुधारात्मक कदम उठाने होंगे। उसे ट्रेड यूनियनों के साथ संस्था के भविष्य की रूपरेखा पर चर्चा करनी चाहिए। उसे तृतीय और चतुर्थ श्रेणी के कर्मचारियों की भर्ती के लिए तुरन्त कदम उठाने चाहिए। सौहार्दपूर्ण औद्योगिक सम्बन्ध रखने हैं या टकराव मोल लेना है— यह फैसला एलआईसी प्रबन्धन को ही करना है। एआईआईईए सचिवालय, जिसकी बैठक 10 मई 2026 को होनी तय है, उसे मौजूदा हालात की समीक्षा करनी चाहिए और उचित फैसले लेने चाहिए। मौजूदा स्थिति किसी भी हाल में मंजूर नहीं है। चर्चा किए गए मुद्दों पर बने गतिरोध को, आन्दोलनरत कर्मचारियों को लामबन्द करके ही तोड़ा जाना होगा।

# CITIZENS WITHOUT VOTES

EDITORIAL

The Election Commission of India has created a new class of citizens; citizens without voting rights. The ill conceived and hasty implementation of Special Intensive Revision to what the ECI calls a purification of electoral rolls has so far taken away the voting rights of nearly 70 million Indians. When the Election Commission completes this process in the entire country, millions more would have been deprived of their fundamental right to vote. The majority of the citizens deprived of the voting rights belong to minorities and the poorer sections of the population. There are also exceptions where soldiers who defended the nation in wars, those who guided the flights in the airport and many prominent citizens too have been made ineligible to vote. The ECI has the full backing of the government in this task. There is a campaign that this work is necessary to remove the infiltrators from the electoral votes. Neither ECI nor the Government has been able to answer as to how many infiltrators were identified and removed from the elector rolls. This government which is in power for over 10 years is responsible to defend the borders. If at all infiltration is taking place, it shows not only its inefficiency and incompetence but also the total failure of the government.

The elimination of millions of citizens from the electoral rolls is a clear violation of the Indian Constitution. India has the proud distinction of adopting universal adult franchise when it declared itself a Democratic Republic. This perhaps is the most revolutionary step when even in the West voting rights were given incrementally based on criteria like property ownership, tax payments, educational qualifications and gender. It must be noted that the United States of America which boasts itself as the oldest democracy with a 240-year-old Constitution could give voting rights to Black Americans only in 1965. The conferring of right to vote to the entire adult population in one stroke despite widespread poverty and illiteracy is what distinguishes the Indian Constitution from the others and makes it so progressive. The Constituent Assembly took this decision with a clear understanding that the only way the marginalised sections can protect their interests

is through the power of ballot. It was also of the opinion that One person, one vote, one value will be a step towards equality and dignity.

The Election Commission is overturning this understanding of the Constituent Assembly. Rather than ensuring that every citizen gets the right to vote, it has adopted a policy of exclusion. The ECI also has been adopting different policies in different States. Clearly this is to benefit a particular political party. The ECI can no longer claim itself to be a neutral umpire. It is playing the game on behalf of a political party. It is also unfortunate that the Supreme Court has not come to the rescue of citizens who are deprived of voting rights by not protecting them from the excesses of the ECI despite Justice B.V. Nagarathna's scathing critique: "If those who conduct elections are dependent on those who contest them, the neutrality of the process cannot be assured." It could not have been a more damning indictment of the process of SIR.

Some States have gone for Assembly elections. With a partisan Election Commission, with millions made ineligible to vote, the elections cannot be called free and fair. Today we see the tendency to capture power at any cost. The money power, the nexus between the Corporate and Executive, Institutional collapse all raise suspicion about the fairness of electoral process. The communal polarisation and redrawing of borders of constituencies to the advantage of the ruling party as done in Assam come as great challenge to Indian democracy. Who wins or who loses in this round of elections has become immaterial. It is the Constitution and Democracy that have already lost out.

The significant number of people deprived of voting rights belong to working class and the marginalised sections. The migrant workers are the worst affected. If the people lose faith in electoral process and democracy, it will be a grave danger to the unity of the nation itself. The country today needs an independent and neutral Election Commission. There is also an urgent need for Electoral reforms so as to control the role of money power. Working class is the only force that can stand up to meet these challenges to democracy. Therefore, the trade union movement must include these issues in their agenda and mobilise the Indian society to protect democracy and constitution.

# बिना वोट के नागरिक

EDITORIAL

भारत के चुनाव आयोग ने नागरिकों का एक नया वर्ग बना दिया है; ऐसे नागरिक जिनके पास वोट देने का अधिकार नहीं है। चुनाव आयोग जिसे मतदाता सूचियों का शुद्धिकरण कहता है, उस विशेष गहन संशोधन को बिना सोचे-समझे और जल्दबाजी में लागू करने के कारण, अब तक लगभग 7 करोड़ भारतीयों के वोट देने के अधिकार को छीन कर लिया जा चुका है। जब चुनाव आयोग पूरे देश में इस प्रक्रिया को पूरा कर लेगा, तो लाखों-लाख और लोग अपने वोट देने के मौलिक अधिकार से वंचित हो चुके होंगे। वोट देने के अधिकार से वंचित नागरिकों में से ज्यादातर लोग अल्पसंख्यक समुदायों और आबादी के गरीब तबकों से आते हैं। ऐसे भी कुछ अपवाद हैं, जहां उन सैनिकों को भी वोट देने के अयोग्य घोषित कर दिया गया है, जिन्होंने युद्धों में देश की रक्षा की, उन लोगों को भी जिन्होंने हवाई अड्डों पर उड़ानों का संचालन किया, और कई अन्य प्रतिष्ठित नागरिकों को भी। इस काम में चुनाव आयोग को सरकार का पूरा समर्थन प्राप्त है। एक अभियान चलाया जा रहा है कि चुनावी वोटों से घुसपैठियों को हटाने के लिए यह काम जरूरी है। न तो चुनाव आयोग और न ही सरकार इस बात का जवाब दे पाई है कि कितने घुसपैठियों की पहचान की गई है और उन्हें मतदाता सूचियों से हटाया गया है। यह सरकार, जो पिछले 10 वर्षों से भी अधिक समय से सत्ता में है, सीमाओं की रक्षा के लिए जिम्मेदार है। यदि वास्तव में घुसपैठ हो रही है, तो यह न केवल सरकार की अक्षमता और अयोग्यता को दर्शाता है, बल्कि उसकी पूर्ण विफलता को भी उजागर करता है।

लाखों-लाख नागरिकों का मतदाता सूचियों से हटाया जाना भारतीय संविधान का स्पष्ट उल्लंघन है। भारत को यह गौरवपूर्ण विशिष्टता प्राप्त है कि जब उसने स्वयं को एक लोकतान्त्रिक गणराज्य घोषित किया, तो उसने सार्वभौमिक वयस्क मताधिकार को अपनाया। शायद यह सबसे अधिक क्रान्तिकारी कदम था, क्योंकि उस समय तो पश्चिमी देशों तक में भी मतदान का अधिकार सम्पत्ति के स्वामित्व, कर भुगतान, शैक्षिक योग्यता और लिंग जैसे मानदंडों के आधार पर धीरे-धीरे करके दिया जा रहा था। यह ध्यान देने योग्य बात है कि संयुक्त राज्य अमेरिका, जो 240 वर्ष पुराने संविधान के साथ स्वयं को सबसे पुराना लोकतन्त्र होने का दावा करता है, वह भी अश्वेत अमेरिकियों को मतदान का अधिकार केवल 1965 में ही दे पाया था। व्यापक गरीबी और निरक्षरता के बावजूद, पूरी वयस्क आबादी को एक ही बार में मतदान का अधिकार प्रदान करना ही वह बात है जो भारतीय संविधान को अन्य संविधानों से अलग करती है और इसे इतना प्रगतिशील बनाती है। संविधान सभा ने यह निर्णय इस स्पष्ट समझ के साथ लिया था कि हाशिए पर पड़े वर्गों के लिए अपने हितों की रक्षा करने का एकमात्र तरीका मतदान की शक्ति ही है। संविधान सभा की यह राय भी थी कि एक व्यक्ति, एक वोट,

एक मूल्य समानता और गरिमा की दिशा में एक महत्वपूर्ण कदम होगा।

चुनाव आयोग, संविधान सभा की इस समझ को पलट रहा है। हर नागरिक को वोट देने का अधिकार मिले, यह सुनिश्चित करने के बजाय, इसने लोगों को बाहर रखने की नीति अपना ली है। भारत का चुनाव आयोग अलग-अलग राज्यों में अलग-अलग नीतियां भी अपना रहा है। साफ तौर पर, ऐसा किसी राजनीतिक दल को फायदा पहुंचाने के लिए किया जा रहा है। भारत का चुनाव आयोग अब खुद को एक निष्पक्ष अंपयार होने का दावा नहीं कर सकता। वह एक राजनीतिक दल की तरफ से खेल खेल रहा है। यह भी दुर्भाग्यपूर्ण है कि सुप्रीम कोर्ट उन नागरिकों की मदद के लिए आगे नहीं आया है जो वोटिंग के अधिकार से वंचित है, उन्हें भारत के चुनाव आयोग की ज्यादतियों से नहीं बचाया गया, इसके बावजूद भी कि जस्टिस बीवीनागरला ने यह कड़ी आलोचनात्मक टिप्पणी की थी: अगर चुनाव कराने वाले ही चुनाव लड़ने वालों पर निर्भर हैं, तो प्रक्रिया की निष्पक्षता सुनिश्चित नहीं की जा सकती। एसआईआर की प्रक्रिया पर इससे ज्यादा बड़ी तोहमत और कोई नहीं हो सकती थी।

कुछ राज्यों में विधानसभा चुनाव हो रहे हैं। एक पक्षपाती चुनाव आयोग और लाखों-लाख लोगों को वोट देने के अयोग्य ठहराए जाने के कारण, इन चुनावों को स्वतन्त्र और निष्पक्ष नहीं कहा जा सकता। आज हम किसी भी कीमत पर सत्ता हथियाने की प्रवृत्ति देख रहे हैं। धन-बल, कारपोरेट और कार्यपालिका के बीच सांठगांठ, और संस्थागत पतन- ये सभी चुनावी प्रक्रिया की निष्पक्षता पर संदेह पैदा करते हैं। सांप्रदायिक धुवीकरण और सत्ताधारी दल के फायदे के लिए चुनावी क्षेत्रों की सीमाओं में फेरबदल-जैसा कि असम में किया गया है-भारतीय लोकतन्त्र के लिए एक बड़ी चुनौती बनकर उभरे हैं। चुनावों के इस दौर में कौन जीतता है और कौन हारता है, यह अब बेमानी हो चुका है। असल में तो यह संविधान और लोकतन्त्र ही हैं, जो पहले ही हार चुके हैं।

मतदान के अधिकार से वंचित लोगों की एक बड़ी संख्या मजदूर वर्ग और हाशिए पर पड़े वर्गों से आती है। प्रवासी मजदूर इससे सबसे ज्यादा प्रभावित हैं। अगर लोगों का चुनावी प्रक्रिया और लोकतन्त्र से विश्वास उठ जाता है, तो यह देश की एकता के लिए ही एक गम्भीर खतरा बन जाएगा। आज देश को एक स्वतन्त्र और निष्पक्ष चुनाव आयोग की जरूरत है। चुनावी सुधारों की भी तत्काल आवश्यकता है, ताकि धन-बल की भूमिका को नियन्त्रित किया जा सके। मजदूर वर्ग ही एकमात्र ऐसी शक्ति है, जो लोकतन्त्र के सामने खड़ी इन चुनौतियों का सामना कर सकती है। इसलिए, ट्रेड यूनियन आन्दोलन को इन मुद्दों को अपने एजेण्डे में शामिल करना चाहिए और लोकतन्त्र और संविधान की रक्षा के लिए भारतीय समाज को एकजुट करना चाहिए।

# Requisition of LIC Employees for Census Work

## AIEA writes to CEO on 13.04.2026 demanding intervention

“Of late, our employees are being directed by municipal authorities in different centres to report for duties in connection with the forthcoming census operations. Such large scale diversion of our staff for prolonged external assignments is bound to adversely impact the day-to-day operations of the Corporation.

Further, it is a settled legal position that the provisions of the Census Act 1948 do not empower authorities to requisition employees of statutory corporations like LIC for appointment as Enumerators or Supervisors. Various Hon'ble High Courts including the Punjab & Haryana High Court, Gujarat high Court and Bombay high Court have consistently held that LIC does not fall within the definition of a “local

authority” and therefore its employees cannot be compelled to perform Census duties under Sections 4, 4A or 7 of the said Act. The judicial pronouncements have clearly established that such requisitioning is beyond the scope of the powers conferred under the Census Act.

In view of the above, we request that the Corporation may take up the matter with the appropriate Government authorities at the relevant level so as to ensure that employees of LIC are not requisitioned for Census duties in a manner inconsistent with the settled legal position and in order that customer servicing of our institution is not adversely affected in the present competitive situation.”

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## LIC ISSUES BONUS EQUITY SHARES

### PRESS RELEASE OF LIC dated 13.04.2026

The Board of Directors of Life Insurance Corporation of India (“LIC”) in their meeting held today, inter alia considered and approved the issuance of bonus equity shares in the proportion of 1:1, to the existing shareholders as on record date, which shall be announced subsequently. The issuance of bonus equity shares shall be subject to the approval of shareholders.

The existing Authorised equity share capital of LIC is Rs. 25,000 crores and the paid up equity share capital is Rs. 6,324.99 crores. Post proposed bonus issuance of 1:1, the paid up equity share capital shall increase to Rs. 12,649.99 crores. The Reserves & Surplus (In India) stood at Rs. 1,46,440.58 crores as at 31<sup>st</sup> December 2025 and the Profit After Tax for nine month period ended 31<sup>st</sup> December, 2025 was Rs. 33,998 crores.

The Board decided that the proposed issuance of bonus shares in the ratio of 1:1 is an appropriate way to reward the members for their continued support and trust in LIC and

helps in bringing a balance between paid-up capital and accumulated reserves of LIC and also enhance liquidity and marketability by making the share more affordable and attractive to a broader range of investors.

Further it is clarified that the proposal of issue of bonus shares shall not impact the solvency margin and any other financial parameters of LIC.

#### **Shri R Doraiswamy, CEO & MD, LIC said :-**

*“Since listing in May 2022, LIC has been paying dividends consistently and also increasing the dividend per share over a period of time from Rs. 1.50 per share to Rs. 12/- per share. We have been continuously evaluating various mechanisms for rewarding our shareholders and we believe this proposed bonus issue is a significant step taken by us in that direction. We are thankful to our shareholders for their support, patience and belief in our strategy and execution. We are confident that our entire transformation initiatives are leading to tangible results and will continue to yield better outcomes for all.”*

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## REVISION OF INCOME LIMIT FOR DEPENDENCY CRITERIA

The LIC has enhanced the Income limit for dependency criteria relating to LTC, Pension and coverage under Mediclaim scheme from Rs.13950/- per month to Rs.14220/- with effect from 1.4.2026. This enhancement is to compensate the erosion of the real income due to inflation. For determining the eligibility of the dependent parents, the income of both father and mother will be taken together.

# The EPIC BATTLE against PRIVATISATION

Amanulla Khan PLATINUM  
JUBILEE 9  
SERIES



The epic struggle of AIIEA against privatisation which is still continuing has no parallel. There is no evidence in the history of global trade union movement of a trade union successfully stalling the government decision on privatisation for nearly a quarter century. The struggle began in 1989 with the United States Trade Representative demanding the opening of economy and more importantly its insurance sector with the threat of sanctions under omnibus US Trade Act Super 301. These threats and the subsequent meek surrender of the Indian ruling class did not deter the AIIEA from the chosen path of struggle and the struggle continues to date.

What motivated the AIIEA and its members to carry on this massive struggle for over three decades? It was not the threat to the existence of the institutions built through their sweat and toil or the security to their jobs alone. The cause was much bigger. The struggle was motivated and encouraged by nationalist and patriotic feelings. The AIIEA is aware that public sector does not mean socialisation of the means of production. In a society where the State is controlled by the big business and landlords, any institution created, would to a substantial extent serve the class interests

of the rulers. Yet, the AIIEA had a clear understanding that State control over the economy in an impoverished country exploited under nearly two hundred years of colonialism will serve certain important purposes. The public sector would work as a bulwark against foreign machinations and will help development of a self-reliant economy. The AIIEA was of the firm opinion that without economic sovereignty, it would be difficult to retain the political independence. The Public Sector is a strong instrument to prevent the concentration of wealth as it narrows the economic space for the private capital. While the private capital utilises profits through economic activity leading to excessive concentration of wealth, the profits earned through public sector can be utilised for the welfare of the citizens. The public sector financial institutions give the power to the State to mobilise resources for deployment in backward areas and build infrastructure. The LIC which mobilises capital for long term infrastructure development can play a very important role in the nation building exercise. The importance of public sector and the role that insurance industry can play in improving the material conditions of the people was the motivation for the AIIEA and its members to

It was not the threat to the existence of the institutions built through their sweat and toil or the security to their jobs alone, that motivated the AIIEA and its members to carry on the massive struggle against privatisation over three decades. The cause was much bigger. The struggle was motivated and encouraged by nationalist and patriotic feelings. The role that insurance industry can play in improving the material conditions of the people was the motivation for the AIIEA and its members to step into this gigantic struggle against privatisation.

step into this gigantic struggle against privatisation.

### **FROM COMMANDING HEIGHTS TO PRIVATISATION**

The Industrial Policy of 1956 decided to organise the economy, where the public sector would play a dominant role with the private sector playing a secondary role. This was not just a necessity but also a compulsion for a country where private capital was not so resourceful at that time and the State had to take up the responsibility of building infrastructure for industrialisation. The public sector played a massive role in building the basic industries as also to attain some self-reliance in defence production. Why then, the public sector which was described as the temples of modern India came under serious attacks after making significant contribution to the national development?

The most important development that made Indian State to change its economic directions were the profound developments that were taking place in the East European countries and Soviet Union. The Soviet Union and East European Block acted as a counter to the global aspirations of imperialism led by United States. The 1980s and early 1990s saw the collapse of the Soviet Union and the East European economies. We do not intend to go into the reasons for the collapse of these economies as they have been discussed and debated a number of times. But the collapse of Soviet Union in 1991 dismantled the bipolar world and emergence of an aggressive capitalism led by US imperialism which demanded countries across the globe to

open up their economies for foreign capital. This period was described as the End of History meaning that humanity has no choice but to endure the barbarity of capitalism. The US led IMF and World Bank pushed the countries to adopt the policies of privatisation and deregulation which is commonly referred as Washington Consensus. In the absence of a counterweight to US imperialism, country after country was forced to accept neoliberalism and India was no exception. Secondly, the private capitalists who were benefitted by the State building the industrial infrastructure and providing them protection from foreign competition had accumulated enormous wealth. While they were initially opposed to the foreign capital and were asking the State to enlarge economic space for them to operate, with the global development decided that it is in their interests to become the junior partners to the global finance capital.

### **INDIA OPENS ITS ECONOMY**

It was in this background that India fully opened up its economy in 1991 under Prime Minister PV Narasimha Rao and Finance Minister Manmohan Singh. This government campaigned that Indian economy has stagnated and reforms in the form of privatisation and deregulation are necessary for its revival. While deciding to open the economy as a whole, this government laid great emphasis on opening the financial sector. It is common knowledge that finance plays the most important role in an economy. Therefore, there was a strident demand from foreign capital

that India must open up its banking and insurance sector. Here there is a subtle difference between banking and insurance in India. Banking industry as a whole was never nationalised and only selected banks were chosen for nationalisation. Therefore, in 1991 there were nationalised banks, private banks and foreign banks operating in the country. The situation was different in insurance industry as both the life and general insurance business was a State Monopoly.

The Narasimha Rao government appointed two committees to recommend reforms in the banking and insurance industry. The Narasimham Committee on banking gave its first report in 1991. Apart from various recommendations, this Committee said that since government lack resources to adequately fund the nationalised banks, it has become imperative to dilute the equity holding to meet the capital adequacy norms. This recommendation was accepted by the government and through an amendment to the SBI Act, it sold a portion of the Bank's equity as early as 1993 itself. This was followed by dilution of equity in Oriental Bank of Commerce in 1994 and thereafter in all the public sector banks.

The Committee appointed to suggest reforms in insurance sector was headed by a former

*US led IMF and World Bank pushed the countries to adopt the policies of privatisation and deregulation which is commonly referred as Washington Consensus. In the absence of a counterweight of a Socialist bloc to US imperialism, country after country was forced to accept neoliberalism and India was no exception.*

Governor of Reserve Bank R.N.Malhotra. The Malhotra committee in a record time of 11 months completed its work and submitted the Report to the government on 7<sup>th</sup> January 1994. This committee made 43 recommendations: major among them were, to open up the insurance sector to private capital; foreign capital can also operate in partnership with the Indian capital; increase the share capital of LIC to 200 crore and divest 50% of the equity holding; delink the General Insurance Corporation from its four subsidiaries; increase the capital of the subsidiaries and divest 50% of the shares and make GIC to function only as a reinsurance company. Apart from these major recommendations, it also suggested restructuring of LIC; Central Office to deal only with policy matters; converting the Zonal Offices into Head Offices; no further opening up of Zonal Offices or Divisional Offices; redeploying the excess staff from Central Office and Zonal Offices to the Branches. Similarly, it recommended review of the work of Head Office and Regional Office of GI companies, adoption of higher technology and reducing the excess staff.

The government accepted the recommendations of the Committee. It appointed management consultants to

suggest the manner in which these recommendations can be implemented. The LIC appointed two Committees; one, Booze Allen & Hamilton which came to the conclusion that there is huge surplus of manpower in LIC and it needs to be reduced. The Second consultant, Deloitte suggested corporatisation of LIC and removal of sovereign guarantee on policy moneys. The Sovereign guarantee was referred as surrogate capital and it was suggested that it should be replaced with actual capital.

### **AIIEA BUILDS UP THE RESISTANCE**

The situation was very challenging. But the AIIEA decided to build up a very strong resistance against the neoliberal policies of the government. Such a resistance cannot be confined within the insurance industry but had to include the entire trade union movement and democratic forces in the country. The tactics and strategy of resistance had to be multi-pronged – preparing the employees within the industry in a long-drawn struggle, building joint actions with the other trade unions, mobilising public opinion and using all the parliamentary forums to advance the cause of struggle. Developing these tactics, it confidently took the field for action.

*AIIEA decided to build up a very strong resistance against the neoliberal policies of the government., which cannot be confined within the insurance industry but had to include the entire trade union movement and democratic forces in the country. Developing tactics and strategy of multi-pronged resistance – preparing the employees within the industry in a long-drawn struggle, building joint actions with the other trade unions, mobilising public opinion and using all the parliamentary forums to advance the cause of struggle. AIIEA confidently took the field for action.*

The AIIEA began the action immediately after the threat of the US Trade Representative to open the economy and its financial sector or face the consequences of sanctions under Super 301. The AIIEA cautioned the government not to submit to this blackmail. It also cautioned the trade unions that unless we unite and resist this challenge, the economic and political sovereignty will be compromised. The AIIEA represented to Prime Minister VP Singh to resist this challenge as succumbing to this demand will have serious impact on the national development. It took the lead in organising an All India Convention against neoliberalism in August 1990 and another Trade Union convention in September 1991. Through these actions, a united movement against privatisation, liberalisation and globalisation was built. The united working class movement challenged the policies of the government through a number of All India Strikes in which AIIEA played a major role.

The AIIEA always held the opinion that in a democracy, public opinion plays a very important role. Therefore, it mobilised the policyholders and general public. They were informed of the disastrous consequences on the common people if the policies of neoliberalism are implemented. It took the decision to collect signatures against the opening up of insurance sector from the policyholders and the public. This was a unique effort. No trade union earlier had made such an effort. In a very short time, AIIEA collected 55 lakh signatures on a petition asking the government not to open up the insurance industry. This

petition was handed over to Prime Minister P.V.Narasimha Rao on 25<sup>th</sup> August 1994 by a delegation of the AIIEA. This delegation was accompanied by leading parliamentarians like Com Somnath Chatterjee, Com Indrajit Gupta, Com Chitta Basu, Shri Sharad Yadav and Shri Jaipal Reddy. It also organised a massive convention of trade unions and democratic organisations at New Delhi on the same day.

The Congress government was defeated in the 1996 parliamentary elections and a new government of United Front came to power. However, there was no change in the policies of the United Front Government. This government introduced a legislation called Insurance Regulatory Act 1996 with the intention to open up Pension and Health insurance to the private players. This was stoutly opposed by the AIIEA and its efforts were supported by the Left parliamentarians who compelled the government to refer the Bill to the Standing Committee on Finance. Though the Standing Committee was in favour of this legislation, the opposition mounted forced the withdrawal of the Bill.

### **UNPRECEDENTED SIGNATURE CAMPAIGN**

Buoyed by this success, the AIIEA intensified its campaign against privatisation. The 1998 Conference of AIIEA held at Hyderabad unanimously decided to go for a massive public outreach. The Conference gave a call for collection of 1 crore signatures from public. Such massive outreach on an issue like privatisation was unprecedented. The insurance employees took up the task with earnestness and commitment. No public place was left

untouched by the campaign. The signatures of the public with their phone number and address were collected from Bus Stations, Railway stations, in marriage halls, during the temple festivities, religious gatherings and house to house campaign. The passion, dedication and commitment of the members of AIIEA and its cadres were seen to be believed. No part of the country remained untouched by the campaign. It was not just collection of signatures but a process of education to the public about the threat to the economic and political sovereignty posed by neoliberalism. The response from the public was overwhelming. In a very short span of time, 1,50,54,577 (One crore fifty lakh fifty four thousand five hundred seventy-seven) signatures were collected. This signature petition was handed over to the Speaker of the Lok Sabha. This mass mobilisation remains a watershed moment in the history of the global trade union movement.

### **INSURANCE SECTOR OPENED UP**

Any mature democracy would have respected the strong sentiments expressed by the people against privatisation. However, throwing to winds all ethics of democracy, the BJP led Vajpayee Government opened up the insurance sector through IRDA Bill in December 1999. This legislation allowed private sector to enter the insurance sector and the foreign insurers were permitted to operate with an Indian Partner. The foreign equity was restricted to 26%. Subsequently, the General Insurance Business Nationalisation Act was amended to delink the four

public sector companies from GIC. Two government appointed committees, M/s Chittale and Price Water Coopers suggested the merger of the four companies to create a monolithic corporation on the lines of LIC but this was not accepted by the Government. The LIC Amendment Bill 2009 was introduced to raise the capital to Rs.100 crore and change the pattern of surplus distribution. The Insurance Laws Amendment Bill was also passed bringing far reaching changes. It may be mentioned that almost all these measures were taken during the BJP government between 1998 to 2004 and again from 2014 onwards. It is interesting to mention that many of the legislations were initially proposed by the Congress government which were then opposed by the BJP. But once in power, the BJP adopted the same legislations.

### **AIIEA UTILISES THE PARLIAMENTARY FORUMS TO RESIST THESE MOVES**

In this gigantic campaign, AIIEA utilised all forums to put forward its case. The cadres of the AIIEA met a record number of parliamentarians belonging to all political parties and explained the reasons as to why it is opposed to the moves of the government. Educative material as to how insurance companies collapsed in the US and Europe endangering the savings of the policyholders were placed before them. A delegation of AIIEA comprising of Coms Chandrasekhar Bose, Saroj Chaudhuri, NM Sundaram, Bhagwan Swaroop Sharma and R.Santhanam appeared before the Malhotra Committee on 17<sup>th</sup> September 1993 and placed its arguments against

*The epic struggle of AIIEA could stall the decision of privatisation of LIC and public sector general insurance companies for nearly a quarter century. This is a phenomenal record. The struggle has not ended. It continues. So long as the capitalists use their clout over the State to influence policies in their favour, the struggle too will continue. The three decades of struggle against privatisation has made it clear that the policies of both the BJP and Congress on the economy remained the same so as to serve the interests of the ruling classes.*

privatisation very effectively. Coms Amanulla Khan and K.Venu Gopal deposed before the Parliamentary Standing Committee on Finance to place the views of AIIEA on LIC Act Amendment Bill. Coms Amanulla Khan and V.Ramesh appeared before the Standing Committee to explain how the Insurance Laws Amendment Bill will adversely impact the interests of the national economy and the insuring public. These efforts created the intended impact.

#### **GAINS OF THE STRUGGLE**

The submissions of AIIEA were so weighty that when the insurance sector was finally opened through IRDA Act 1999, the government chose not to implement the recommendation of equity sale in LIC and public sector general insurance companies. The parliamentary committee while submitting the Report on LIC Amendment Bill rejected the government suggestion that the power to any future increase in the capital of LIC would be given to the Executive. It very clearly said that in case of further increase in capital, the power would remain vested with the Parliament to take decision. It also rejected the suggestion of change in the pattern of surplus distribution and said the then existing pattern of 95% to policyholders and 5% to government be retained.

The Committee scrutinising Insurance Laws Amendment Bill said that the government holding in the public sector general insurance companies in no case should be less than 51% at any time.

Subsequently, the BJP government under Prime Minister Narendra Modi bulldozing the opposition could succeed in bringing changes to do away with many gains secured. However, it remains the fact that only after 23 years from the date of original recommendations, the government in 2017 could sell 12.5% equity in New India Assurance Company and 14.56% shares of GIC-Re. It took another 5 years for the government to sell 3.5% stake in LIC in the year 2022.

The epic struggle of AIIEA could stall the decision of privatisation of LIC and public sector general insurance companies for nearly a quarter century. This is a phenomenal record. Nowhere in the world, a trade union through its campaign could halt a decision of the government on privatisation for over 25 years. This undoubtedly is a unique and great achievement that makes every insurance employee proud. This struggle also gave sufficient time and space for LIC and PSGI companies to prepare to meet the challenges of competition.

This is the reason why even after 25 years of competition, LIC continues to dominate the insurance market. There is no insurance company anywhere in the world which commands the market in a single country in the manner the LIC does. The PSGI companies too, despite the policy flip flop from the government continues to lead the market. Without any iota of doubt, the LIC and Public Sector General Insurance industry owe their success to the magnificent struggle of insurance employees under the leadership of AIIEA.

The struggle has not ended. It continues. So long as the capitalists use their clout over the State to influence policies in their favour, the struggle too will continue. The three decades of struggle against privatisation has made it clear that the policies of both the BJP and Congress on the economy remained the same so as to serve the interests of the ruling classes. It was the Left that stood solidly with the struggle of AIIEA. It supported the AIIEA both in the parliament and in the streets. This should help the insurance employees to identify their friends and adversaries. It must be understood that without a clear ideological and political understanding, no struggle of the working class can succeed. The heroic struggle of AIIEA could make advances because it understood the class character of the State and developed tactics and strategies to meet the challenge. The challenge is not over. So too the struggle has not ended. The AIIEA remains committed to this struggle.

The government moved ahead and notified the codes despite repeated appeals for dialogue, reflecting the level of obduracy with which it has approached this critical issue. The government itself undertook a publicity campaign in its favour even before their formal roll-out. While simplification of laws may be necessary, it should not come at the cost of workers' rights, dignity, and security. Trade unions across the country have opposed these codes and demanded their review. The nationwide strike on February 12, 2026, in which crores of workers participated, reflects the depth of concern among the working class. A truly progressive labour policy must ensure fair wages, job security, social protection, and safe working conditions. Protecting workers is not against development—it is the foundation of a just, equitable, and sustainable society.

# FOUR LABOUR CODES: Forfeiting Workers' Rights

**G. Thirupathaiah** Jt. Secretary, SCZIEF



Paying a deaf ear to seven years of sustained resistance, opposition, and strike actions by central trade unions and independent federations, the Union Government has proceeded with the implementation of the four labour codes from April 1, 2026. These codes subsume 29 existing labour laws, fundamentally restructuring the labour regulatory framework in the country. Although the process of formulating these codes began in 2019, the Centre refrained from notifying them for several years due to strong opposition from trade unions. However, following its electoral victory in the Bihar elections, the government moved ahead and notified the codes on November 22, 2025. Notably, despite repeated appeals, no trade union was invited for any conciliatory dialogue, reflecting the level of obduracy with which

the Centre has approached this critical issue.

Even before their formal implementation, several state governments had already initiated steps in line with the new labour regime. In some states, proposals have emerged to extend working hours beyond the standard eight hours, in certain cases up to 12 or even 14 hours a day. What is particularly striking in the current phase is the complete absence of meaningful consultation with workers' representatives—a serious concern confronting the trade union movement today. Perhaps for the first time, the government itself undertook a publicity campaign in favour of labour reforms even before their formal rollout. This pre-emptive narrative created confusion among the public, especially when trade unions began opposing the codes. For instance, fixed-

term employment has been projected as beneficial to workers, with claims that employees can better plan their lives after a defined tenure. However, such assertions raise serious questions about job security and long-term livelihood stability. This kind of narrative building has been systematically pushed into the public domain. Despite these efforts, the government was unable to convince the workers. The central trade unions and independent federations organized a nationwide one-day strike on February 12, 2026, reportedly involving around 25 crore workers. Yet, disregarding this massive protest, the Centre has gone ahead with the implementation of the labour codes.

### Impact on Workers

The Government of India has introduced four labour codes by subsuming 29 existing labour laws—namely, the Code on Wages (2019), the Industrial Relations Code (2020), the Social Security Code (2020), and the Occupational Safety, Health and Working Conditions Code (2020). These codes are presented as reforms to simplify labour laws and improve the ease of doing business. However, from the perspective of workers and trade unions, they represent a major dilution of hard-earned labour rights. Labour laws in India are the result of decades of struggles by workers and trade unions. They were enacted to ensure minimum wages, job security, social protection, and safe working conditions. The new labour codes, instead of strengthening these protections, appear to weaken them in multiple ways.

### Code on Wages, 2019

The Code on Wages merges four important laws: the Payment of Wages Act, 1936; the Minimum Wages Act, 1948; the Payment of Bonus Act, 1965; and the Equal Remuneration Act, 1976. One of the major drawbacks of this code is that it does not clearly guarantee a need-based minimum wage or a realistic floor wage. While it speaks about wage fixation, it leaves wide discretion to the government, raising fears that wages may be fixed at very low levels. Trade unions have consistently demanded a living wage that ensures basic human dignity, but this demand remains unfulfilled. Another serious concern is the change in the role of the labour department. Instead of acting as a strict enforcement authority ensuring compliance, it is being turned into a “facilitator.” This shift weakens inspections and reduces the accountability of employers. In sectors like construction, sanitation, agriculture, and small-scale industries, workers are already paid below minimum wages. Without strong enforcement, their exploitation may intensify. The provision regarding appointment letters also raises questions. While the code speaks about issuing appointment orders, it is unrealistic in a country where nearly 95% of the workforce is in the unorganised sector. Most employers in this sector do not provide written contracts. Such provisions, without enforcement, risk becoming symbolic rather than meaningful.

### Industrial Relations Code, 2020

The Industrial Relations Code merges three key laws:

the Trade Unions Act, 1926; the Industrial Employment (Standing Orders) Act, 1946; and the Industrial Disputes Act, 1947. This code significantly weakens job security. The threshold for requiring government permission for layoffs, retrenchment, and closure has been increased from 100 workers to 300 workers. This allows a large number of employers to terminate workers without prior approval, making employment highly insecure. The introduction of fixed-term employment is another major concern. Under this provision, employers can hire workers for short durations and replace them frequently. This enables them to pay lower wages, avoid long-term obligations, and remove experienced workers. It creates a cycle of uncertainty and prevents workers from building stable careers. Standing orders, which define service conditions, are now applicable only to establishments with 300 or more workers, compared to the earlier threshold of 100. This excludes many workers from clear and legally enforceable service conditions, giving employers greater arbitrary powers.

The right to strike has been severely restricted. If conciliation proceedings are initiated, strikes cannot take place. Even after conciliation, there are mandatory waiting periods. Similarly, during tribunal proceedings and even after their conclusion, strikes are restricted. If more than 50% of workers take casual leave together, it may be treated as a strike. These provisions make it extremely difficult for workers to organise collective action. Grievance redressal committees are now

required only in establishments employing 20 or more workers, whereas earlier the threshold was 10. Workers' committees in establishments with 100 or more workers include equal representation from employers, limiting independent worker voice. Another restriction is that at least 50% of trade union representatives must belong to the same industry. This weakens the role of outside leadership, which has historically played an important role in strengthening workers' movements.

### **Social Security Code, 2020**

The Social Security Code merges nine laws, including the Employees' Provident Fund Act, Employees' State Insurance Act, Employees' Compensation Act, Maternity Benefit Act, Payment of Gratuity Act, and laws relating to unorganised and construction workers. While the code claims to universalise social security, the reality is different. Most benefits depend on government schemes and notifications, making them uncertain. Workers cannot easily approach courts in case of disputes and are often required to depend on facilitators or administrative mechanisms.

The provision of gratuity for fixed-term workers after one year is presented as a benefit. However, it is proportional and usually very small. This may encourage employers to terminate workers after one year and replace them, avoiding long-term liabilities. Gig and platform workers are mentioned in the code, but there is no clear framework regarding their employment status, wages, or social security benefits. For example, delivery workers and app-based drivers

continue to work without proper insurance, pension, or job security. Construction workers, who contribute to welfare boards, often face difficulties in accessing benefits due to complex registration procedures. Thus, social security remains more theoretical than reality.

### **Occupational Safety, Health and Working Conditions Code, 2020**

This code merges thirteen laws, including the Factories Act, Mines Act, Contract Labour Act, Inter-State Migrant Workmen Act, and Building and Other Construction Workers Act. While it claims to ensure safety and welfare, it excludes many establishments by raising thresholds for applicability. As a result, a large number of workers may lose legal protection. The code also allows flexibility in working hours. Several state governments have already proposed extending work shifts to 12 hours. This undermines the historic 8-hour workday, which was achieved after long struggles by workers across the world. Women are allowed to work in night shifts, but without adequate guarantees for safety and security. This may expose them to greater risks rather than ensuring empowerment. Migrant workers, who faced severe hardships during the COVID-19 lockdown, continue to remain vulnerable.

### **Major Structural Concerns Across Codes**

Across all four codes, certain common issues are visible. The opportunity for workers to seek legal remedies is reduced. Workers are often required to go through

arbitration or facilitators before approaching courts, and in some cases, direct access is restricted. Dispute resolution mechanisms increasingly centralized. In disputes involving multiple parties or governments, the final decision often rests with the Central Government. There is also ambiguity regarding coverage. In some cases, workers engaged in specific types of work may be excluded. Continuous denial of work can be treated as layoff, normalising job insecurity. The shift from enforcement to facilitation weakens labour administration. Labour departments are no longer strong watchdogs. Certain provisions raise serious concerns, such as allowing minors to be associated with trade unions, indirectly raising questions about child labour practices.

The overall impact of the four labour codes is a clear shift towards employer-friendly policies. The four labour codes mark a significant transformation of India's labour framework. While simplification of laws may be necessary, it should not come at the cost of workers' rights, dignity, and security. Trade unions across the country have opposed these codes and demanded their review. The nationwide strike on February 12, 2026, in which crores of workers participated, reflects the depth of concern among the working class. A truly progressive labour policy must ensure fair wages, job security, social protection, and safe working conditions. Protecting workers is not against development—it is the foundation of a just, equitable, and sustainable society. ■



# मई दिवस की प्रासंगिकता

**Dharmaraj Mahapatra, President, AIIEA**

श्रमिकों के अन्तराष्ट्रीय पर्व मई दिवस के मौके पर दुनिया भर के श्रमिक वर्ग को क्रान्तिकारी शुभकामनायें। यह सर्व विदित है कि मई दिवस का जन्म काम के घंटे कम करने के आंदोलन से अटूट रूप से जुड़ा हुआ है। काम के घंटे कम करने और मजदूरों को उनके बुनियादी अधिकार दिलाने से संबंधित इस दिवस का मजदूरों के लिये एक विशेष राजनीतिक महत्त्व है।

जब अमेरिका में फैक्ट्री-व्यवस्था शुरू हुई, लगभग तभी यह संघर्ष भी सामने आया। हालाँकि अमेरिका में अधिक मजदूरी की मांग, शुरुआती हड़ताल और संघर्ष में सर्वाधिक प्रचलित थी, किंतु जब मजदूरों ने अपनी मांगों को सूचीबद्ध किया तो काम के घंटे कम करने का प्रश्न और संगठित होने के अधिकार का प्रश्न उसके केंद्र में रहा। जैसे-जैसे शोषण बढ़ता गया, मजदूरों को अमानवीय रूप से लंबे काम के दिन और अमानवीय शोषण से काम के घंटों को कम करने की मांग भी और अधिक मजबूत होती गई। १९ वीं सदी की शुरुआत में ही अमेरिका में मजदूरों ने सूर्योदय से सूर्यास्त तक के काम के समय के विरोध में अपनी आवाजें मुखर की थीं। वर्ष १८०६ में अमेरिका की सरकार ने कुछ हड़तालियों के नेताओं पर मुकदमे चलाए। इस मामले में यह बात सामने आई कि मजदूरों से तकरीबन १९ से २० घंटे तक कार्य कराया जाता था। १९ वीं सदी का दूसरा और तीसरा दशक

काम के घंटे कम करने के लिये हड़तालों से भरा हुआ है। इसी दौर में कई औद्योगिक केंद्रों ने तो एक दिन में काम के घंटे १० करने की मांग भी निश्चित कर दी थी।

उल्लेखनीय है कि वह संघर्ष, जिससे मई दिवस का जन्म हुआ, अमेरिका में वर्ष १८८४ में काम के घंटे आठ करो आंदोलन से ही शुरू हुआ था। १ मई, १८८६ को शिकागो में हे मार्किट स्क्वेयर पर हड़ताल का रूप सबसे आक्रामक था। शिकागो उस समय जुझारू वामपंथी मजदूर आंदोलनों का केंद्र बन गया था। १ मई को शिकागो में मजदूरों का एक विशाल सैलाब उमड़ा और संगठित मजदूर आंदोलन के आह्वान पर शहर के सारे औजार बंद कर दिये गए और मशीनें रुक गई इसकी प्रमुख मांग थी, ८ घंटे के काम का अधिकार। न ही मजदूर आंदोलन और न मालिकों को कभी भी वर्ग-एकता के इतने शानदार और प्रभावी प्रदर्शन का एहसास था। इस आंदोलन ने अमेरिकी मजदूर वर्ग की लड़ाई के इतिहास में एक नया अध्याय जोड़ दिया। हालाँकि इस दौरान शिकागो प्रशासन एवं मालिक चुप नहीं बैठे और मजदूरों की गिरफ्तारी शुरू हो गई। मालिकों ने अपने पिटू भेजकर श्रमिकों के उस आन्दोलन को कमजोर करने पुलिस पर हमला करा दिया, जिसके पश्चात् पुलिस गोलीचालन में एक पुलिस अधिकारी

सहित कुछ श्रमिकों की मौत हो गई। इसका उपयोग कर इस आन्दोलन पर बर्बर दमन के साथ ही उनके नेताओं की गिरफ्तारी की गई और न्याय के झूठे प्रहसन के जरिये श्रमिक आन्दोलन के नेताओं अगस्त स्पाइज, जार्ज एंगेल, अल्बर्ट पार्सन, एडोल्फ फिशर और लुईस लिंग को फांसी पर चढ़ा दिया गया। इसके आलावा कुछ श्रमिक नेताओं को आजीवन कारावास की सजा दे दी गई।

११ नवम्बर १८८७ को जब उन्हें फांसी दी जा रही थी तब अगस्त स्पाइज ने कहा था, एक दिन आयेगा जब हमारी चुप्पी उन आवाजों से कहीं अधिक शक्तिशाली होगी, जिन्हें आप आज दबा रहे हो। श्रमिक वर्ग के इन महान नायकों के याद में १८८९ में सेकंड इंटरनेशनल ने १ मई को समूची दुनिया में मई दिवस मनाने का निर्णय किया और तब से पूरी दुनिया के श्रमिक वर्ग के लिए यह दिन ८ घंटे के काम की मांग और शोषण के खिलाफ संघर्ष का तथा दुनिया के मजदूरों एक हो के नारे का प्रतीक बन गया। अंततः वर्ष १९१६ में अमेरिका ने वर्षों के विरोध और संघर्ष के पश्चात् आठ घंटे के कार्य दिवस को आधिकारिक पहचान देना शुरू किया। उनका नारा था ८ घंटे काम, ८ घंटे विश्राम और ८ घंटे अपने परिवार और निजी जीवन का अधिकार।

आज के संदर्भ में जब देश का वर्तमान

*In the current context—when the country's present regime is bent upon attacking the rights and working-hour entitlements of the entire working class through the new Labour Codes—the relevance of this May Day is greater than ever before. Today, the challenge confronting the Trade Union movement is to unite the working class across the entire nation—both to advance towards the creation of a classless, exploitation-free society and to safeguard the achievements humanity has attained thus far. Building upon this solidarity, the movement must forge a unity between workers and farmers, and on the foundation of this unity, construct a broad-based democratic mass movement capable of politically defeating the fascist threat. The country's trade union movement must accept this challenge.*

निजाम श्रम संहिताओं के जरिये समूचे श्रमिक वर्ग के अधिकार और काम के घंटे के अधिकार पर हमले को आमादा तब इस मई दिवस की प्रासंगिकता पहले से कहीं अधिक है। भारत में मजदूर दिवस पहली बार चेन्नई (तत्कालीन मद्रास) में १ मई, १९२३ को आयोजित गया था। यह पहल सर्वप्रथम लेबर किसान पार्टी के प्रमुख सिंगारवेलु चेट्टियार द्वारा की गई थी। हमारे देश की आजादी के आंदोलन में ट्रेड यूनियनों की बहुत महत्वपूर्ण भूमिका रही है। वैसे तो वर्ष १९२० में आल इंडिया ट्रेड यूनियन कांग्रेस (एटक) की स्थापना के साथ हमारे देश में संगठित ट्रेड यूनियन आंदोलन की शुरुआत मानी जा सकती है, लेकिन इससे पहले १९०८ की जुलाई में बाल गंगाधर तिलक को राजद्रोह के मुकदमे में ६ साल की सजा सुनाये जाने के बाद बंबई के चार लाख मजदूरों ने ६ दिनों की ऐतिहासिक हड़ताल करके आजादी के आंदोलन में सड़कों पर उतरने का ऐलान कर दिया था। यह मजदूर वर्ग की पहली राजनैतिक लड़ाई थी, जिसने उपनिवेशवादी शोषण और आर्थिक बदहाली के खिलाफ आम जनता के असंतोष को अभिव्यक्त किया। १९४६ में नौसेना का विद्रोह, जिसमें एक साथ कांग्रेस और कम्युनिस्ट पार्टी के झंडे फहराए गए थे। अंततः इस विद्रोह ने देश से अंग्रेजों की विदाई को अंतिम रूप दे दिया।

यही वह दौर था जब श्रमिक वर्ग ने संगठित होने और ट्रेड यूनियन एक्ट १९२६ के जरिये ट्रेड यूनियन निर्माण का अधिकार हासिल किया था। ट्रेड डिस्प्यूट एक्ट १९२९, बाद में ओद्योगिक विवाद अधिनियम १९४७, फेक्ट्री एक्ट १९४८, पी एफ एक्ट १९५२, बीडी मजदूरों हेतु सिंगार एक्ट, सेल्स प्रमोशन कर्मचारियों हेतु एसपीई एक्ट १९७६, न्यूनतम वेतन कानून, ठेका श्रमिक उन्मूलन कानून इत्यादि अनेक कानूनी अधिकार लम्बे संघर्ष और बलिदान के बाद उसने हासिल किये। देश के आजादी के बाद ट्रेड यूनियनों ने देश के शासक वर्ग के द्वारा देश में पूंजीवाद के निर्माण के चुने गए रास्ते में पूंजी की लूट और श्रमिकों के शोषण के इस अन्तर्विरोध में श्रमिकों के अधिकारों के लिए जूझते हुए अनगिनत संघर्ष और बलिदान से हासिल इन अधिकारों पर भी अमल के लिए निरंतर संघर्ष जारी रखे, क्योंकि कोई भी कानून बनने से ही अमल में नहीं आता। याने श्रमिक वर्ग कानून बनवाने फिर उसे लागू कराने के लिए संघर्ष से ही, जो भी अधिकार हासिल हुए उसमें सक्षम हुआ। देश के संगठित ट्रेड यूनियन

ने जो भी सुविधाएँ या अधिकार हासिल किये हैं वे इसीकी देन है। लेकिन देश के असंगठित क्षेत्र जहाँ श्रमिक वर्ग का ९६ फीसद से अधिक हिस्सा कार्यरत है उनके बड़े हिस्से आज भी उपरोक्त कानूनी अधिकारों से वंचित हैं। ऐसे समय देश के बहुसंख्य श्रमिक वर्ग को इन कानूनों के दायरे में लाकर उन्हें सामाजिक सुरक्षा के अधिकार सुनिश्चित करने ठोस उपाय की बजाय नवउदारवाद के नाम पर पूंजी के निर्मम लूट के प्रति समर्पित आज की करोपॉरिट सांप्रदायिक गठजोड़ की मोदी सरकार श्रमिकों के इन अधिकारों को भी खत्म कर हायर एंड फायर, स्थायी रोजगार की समाप्ति, ठेकाकरण, आउटसोर्सिंग, निश्चित अवधि रोजगार जैसे प्रावधान के साथ ४४ श्रम कानूनों को समाप्त कर, उसे जिन ४ संहिता में तब्दील कर, उसे थोप रही है वह कुछ और नहीं मजदूरों के गुलामी का दस्तावेज है।

हमें समझना होगा नवउदारीकरण के दौर ने समूचे परिदृश्य को बदल दिया है और ट्रेड यूनियनों के सामने नई चुनौतियाँ पेश हुई हैं। मुनाफे अधिकतम करने की कोशिश में वित्तीय पूंजी और ज्यादा खूखार और आक्रामक हुई है। पूंजीवादी लोकतंत्र ने आम जनता और विशेषकर मजदूर वर्ग को जो अधिकार दिए हैं, उसे छीनने की प्रक्रिया तेज हो गई है और समूचे मजदूर वर्ग को बंधुआ दासता के युग में ढकेलने की कोशिश हो रही है। इसी का परिणाम है 'श्रम कानूनों का निरस्तीकरण' और श्रम संहिताओं को उन पर थोपा जाना। इस पूंजी ने वैचारिक वर्चस्व कायम करने के लिए मीडिया सहित अपने सारे संसाधनों को झोंक दिया है। जो कुछ आज तक संघर्षों से हासिल हुआ है, उसे बचाने की लड़ाई आज ट्रेड यूनियनों की मुख्य चिंता बन गई है। आज ट्रेड यूनियन आंदोलन का जोर चार श्रम संहिताओं को वापसी और पुराने श्रम कानूनों की बहाली पर है; क्योंकि जो हासिल है, उसे बचाकर ही, और जो खो गया है, उसे फिर से पाकर ही आप आगे की लड़ाई लड़ सकते हैं।

वैश्वीकरण-उदारीकरण और निजीकरण की नीतियों से पैदा हो रहे संकट के खिलाफ संघर्ष में इन नीतियों के खिलाफ लड़ने के लिए व्यापक मजदूर किसान एकता का निर्माण करने की जरूरत को भी शिद्दत से महसूस करना है। श्रमिक वर्ग को समझना होगा कि हमारे देश में सामंती समाज को ध्वस्त करके पूंजीवाद की स्थापना नहीं हुई है, बल्कि पूंजीवाद को सामंतवाद पर थोपा

गया है। नतीजन, धर्म-जाति-भाषा-क्षेत्र के आधार पर सामंती मूल्यों को बढ़ावा मिला, वैज्ञानिक सोच को दरकिनार करके अंधविश्वास और पोंगापंथ को पाला-पोसा गया, धर्मनिरपेक्षता पर सांप्रदायिक राजनीति को हावी होने दिया गया और धनबल और पहचान की राजनीति केन्द्र में लाई गई। इसका हमारे समाज पर काफी बुरा प्रभाव पड़ा। धर्म और जाति के आधार पर काम करने वाली ट्रेड यूनियनों का भी उदय हुआ। ये ऐसी ट्रेड यूनियन हैं, जो मजदूरों को एक 'वर्ग' के रूप में संगठित होने और उनमें मजदूरवर्गीय एकता की भावना विकसित होने से रोकती हैं।

भारतीय राजनीति के उदारीकरण के बाद के चरण की एक उल्लेखनीय विशेषता है- नीति निर्माण और क्रियान्वयन पर कॉर्पोरेटों द्वारा अत्यधिक नियंत्रण प्राप्त करना। मोदी राज में इस नियंत्रण ने सारी हदें तोड़ दी हैं। सार्वजनिक संसाधनों का बड़े पैमाने पर निजीकरण कॉर्पोरेट तुष्टिकरण का मुख्य तरीका है। यहां तक कि लाभ कमाने वाले सार्वजनिक उपक्रमों का भी निजीकरण किया जा रहा है और कॉर्पोरेट एकाधिकार को आगे बढ़ाने के लिए प्राकृतिक संसाधनों का दोहन किया जा रहा है। देश की विशाल ढांचागत संपत्ति निजी कॉर्पोरेट कंपनियों और विदेशी बहुराष्ट्रीय कंपनियों सहित बड़े व्यावसायिक घरानों को सौंपी जा रही है। यह पूरी अर्थव्यवस्था पर प्रतिकूल प्रभाव डालेगा, क्योंकि उदारीकरण की प्रक्रिया 'रोजगारहीन विकास' से आगे बढ़कर 'रोजगार-हानि' से जुड़ गई है। इसका अर्थ है कि विकास की पूरी प्रक्रिया में मेहनतकश जो संपत्ति पैदा कर रहे हैं, उसे हड़पने की प्रक्रिया अपने चरम तक पहुंच गई है। भारत का ट्रेड यूनियन आंदोलन, आम जनता और मेहनतकशों पर उदारीकरण जनित इन दुष्प्रभावों से लड़ रही है।

उदारीकरण की इस प्रक्रिया ने न केवल देश की अर्थव्यवस्था और आम जनता के जीवन के अस्तित्व को सर्वनाश की ओर धकेला है, इसने एकजुट मजदूर वर्ग की अवधारणा को भी खंडित किया है। नवउदारवादी नीतियों के खिलाफ संघर्षों को तब तक व्यापक नहीं बनाया जा सकता, जब तक कि इसे इस सरकार की सांप्रदायिक नीतियों के खिलाफ संघर्षों से जोड़ा नहीं जाता। वर्ष से मोदी सरकार के सत्ता में आने के बाद से ही दक्षिणपंथी प्रतिक्रियावादी ताकतें मजबूत हुई हैं। यह सरकार सामाजिक-इथनिक विभाजनों को

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# UNEMPLOYMENT



## A ticking Timebomb

**P.Satish**, President SCZIEF

The unemployment in our country, especially among youth, is widely described as ticking Time Bomb due to high jobless growth, where millions of educated individuals cannot find suitable work. The youth unemployment rate is almost thrice the national average. The 15- to 29-year-olds number about 367 million and account for nearly a third of the working age population. Of them, 263 million are not in education and constitute the potential workforce. With nearly 83% of unemployed people being youth, the crisis of unemployment threatens social stability and turns a potential demographic dividend into a liability.

The government, being the single largest employer in the country, has not filled lakhs of vacancies. During the Monsoon Session of Parliament, Union government had stated the figure of vacancies in the public sector at around 15 lakh. From teachers and doctors to scientists and security personnel, staffing shortages have spared no sector. This has precipitated not just a jobs crisis but also a gaping governance deficit. Of the 83 million jobs claimed to have been added between 2021-

*The unemployment problem is very serious and requires urgent attention of the policymakers. The government must understand that if this issue is not resolved early, it would lead to social upheavals. The neoliberal economic policies are leading to greater profits for the capital while accentuating the unemployment problem with social and economic inequalities. It has become necessary to force the government to reorient its economic doctrine to place the people over profits.*

22 and 2023-24, 40 million have been in agriculture, with women accounting for a large share (38 million). The number of women in own-account self-employment has seen a nearly four-fold increase since 2017. Self employment earnings among women and salaried earnings have largely stagnated. Given uneven economic development across the country, migration has emerged as an important mechanism among the youth to access employment.

Vacant Central government posts more than doubled between 2014-15 and 2021-22, from 4.21 lakh to 9.64 lakh. The National Crime Records Bureau (NCRB) report, reveals a 6.7 per cent increase in railway accidents in 2023 over the previous year. This comes at a time when more

than 1.5 lakh vacancies are said to have remained unfilled in the safety category alone in the railways. The paramilitary forces, whose remit includes border protection, currently have over 1 lakh vacancies. Even the institutions charged with protecting the most vulnerable are not immune to the vacancy plague. Almost 2 crore people applied in the recent past for 64,000 railway vacancies. There are over 1 lakh schools operating with just a single teacher as per the UDISE+ Report 2024-25. Further, one out of every four posts in central universities is vacant. As highlighted by a parliamentary committee, this shortfall has impacted both the faculty-student ratio and the quality of teaching. Seven out of ten of the specialist positions in Community Health Centres

lie vacant, whereas a fifth of positions for doctors remain unfilled.

The fifth edition of the 'State of Working India' report, published recently by Azim Premji University, reveals a startling statistic: 67% of all unemployed youth aged 20-29 are graduates. Their share in the youth population has itself risen from 10% to 28% over these two decades. But employment has not kept pace. Between 2004 and 2023, India produced roughly 50 lakh graduates every year. Only 28 lakh graduates found any employment annually, and a mere 17 lakh entered salaried work. The overall unemployment rate among all graduates aged 22 to 29 is as high as 33%. Overall, 1.1 crore young graduates are there in India today. Graduate employment, therefore, has not kept pace with graduate supply. Apart from highlighting the high and rising youth unemployment, SWI 2026 points to poor distribution of quality education across India. Among graduates, only about 7% find permanent salaried employment within a year, the report states. This gap between education and employment comes at a critical time as India's demographic advantage, driven by its large young population, is nearing its peak.

SWI 2026 argues that addressing youth unemployment, therefore, requires ensuring equal access to opportunities, strengthening safeguards against discrimination and improving the efficiency and accessibility of public service delivery. The report finds that though occupational segregation has declined, huge disparities

persist across social groups. About 33.5 percent of young members of SC Communities are engaged in casual labour and 41 percent in self-employment, compared to 9.8 percent and 51 percent among other social groups. Withdrawal of MGNREGA will reduce the bargaining capacity of the rural proletariat, especially SC/ST/MBCs, suppress the wages of agricultural workers, and thus other sections of rural workers. The cascading impact will be the creation of further unemployment, migration, and reduction of wages of migrant workers.

Notwithstanding the government's capital expenditure, if private investments and manufacturing activities do not pick up, job creation and wage rise will remain elusive. As the Economic Survey 2024 noted, India must create 7.85 million non-farm jobs annually till 2030; private estimates suggest the need is for about 10 million jobs in the formal sector every year. Undeniably, that will remain the biggest challenge. New PLFS findings confirm that earnings of workers aren't rising and fairly stable pattern of employment and unemployment across categories. Among workers, casual or daily-wage workers

are the most vulnerable. The overall earnings of self-employed workers in rural areas are lower in 2025 than their level in 2022, with an annual decline of 1.3%. The advance of artificial intelligence is causing huge displacement of manpower.

Technological leaps such as digitisation tend to disproportionately benefit higher income groups potentially reinforcing existing inequalities. In 2025, India experienced significant tech-driven layoffs, with over 122,000 employees affected across the sector due to AI adoption, restructuring, and skill mismatch. Major IT firms like TCS, Infosys, and Wipro reduced headcount, alongside multinational layoffs from Amazon, Intel, and Oracle. Key layoffs are focused on roles replaced by AI automation

The much-hyped Pradhan Mantri Internship Scheme failed to address the acute youth unemployment. It allocated over ₹10,800 crore, but barely 4-5% of that amount spent so far in FY26. 1,65,000 offers were made by companies, but only 20 percent - that is, about 33,000 people - accepted the offers because the conditions were so unattractive. The Government owes explanation for this gross underutilisation

*The simmering unemployment problem is a structural issue and it needs radical solutions. The remedial solutions offered by progressive intellectuals and left forces include shifting away from neoliberal policies towards a state-led, employment-intensive economic model. Strengthening public sector employment, enhancing rural job guarantees, providing immediate relief to workers, and implementing structural reforms is need of the hour. Financing employment generation by imposing wealth tax and inheritance tax on the super-rich to fund public spending, stopping the contractorization of jobs and ensuring minimum wages are much needed measures to be undertaken in the present context.*

of a wildly hyped scheme announced with much fanfare in the Budget. Affirmative action has no meaning if the government is not hiring. When recruitment slows, reserved posts go unfilled. Scheduled Caste employees in the Central government fell by 47% in absolute numbers between 2003 and 2021. It is no coincidence that the scarcity of government posts has intensified demands for reservation from communities. Conflicts over the reservation share is, at its root, a symptom of an economy failing to create enough good jobs.

India is nearing the peak of its demographic dividend, with the share of the working-age population expected to begin declining after 2030. With a median age of 29 years, India is among the youngest economies in the world. However, with the share of youth beginning to decline, the window to reap the demographic dividend is narrowing. The simmering unemployment problem is a structural issue and it needs radical solutions. The remedial solutions offered by progressive intellectuals and left forces include shifting away from neoliberal policies towards a state-led, employment-intensive economic model. Strengthening public sector

employment, enhancing rural job guarantees, providing immediate relief to workers, and implementing structural reforms is need of the hour. Financing employment generation by imposing wealth tax and inheritance tax on the super-rich to fund public spending, stopping the contractorization of jobs and ensuring minimum wages are much needed measures to be undertaken in the present context.

### **Dire Need for Recruitment in LIC:**

Recruitment of feeder cadres is lifeline for any organisation. LIC is no exception to this. Recruitment to Class III & IV cadres is of grave necessity and AIIEA has been demanding recruitment for a long time. Though the management went repeatedly on record that recruitment will take place, nothing concrete has come about till now. With more and more retirements taking place, the work load on the employees is mounting. The number of Class III & IV employees has been coming down alarmingly. With many exits due in the next couple of years, there is an urgent need for recruitment to keep up with the soaring customer expectations and to retain our pre-eminent position as

the insurer of choice. AIIEA has always emphasised that there must be a balance between technology

and human capital. In the wake of the digital transformation, application of AI, DIVE and ANANDA Apps, a threat to recruitment arises naturally. Technology can't be a substitute to Human resources, which provide vitality to the organizations.

It is rather unfortunate that the goalpost is being shifted on some pretext or the other and the process is getting inordinately delayed. Recently Public Sector Banks, Public Sector General Insurance Companies and even the Reserve Bank of India have gone for recruitment in Class III Cadre; notably the RBI has gone for recruitment in Class IV cadre as well. There is no plausible explanation as to why LIC should not move ahead in this matter, especially in a situation where the government itself has acknowledged on the floor of Parliament that there is an acute staff shortage in LIC. This situation has created industrial unrest; employees are getting restive. They are shouldering additional responsibilities in the offices keeping the larger goals of organization.

The unemployment problem is very serious and requires urgent attention of the policymakers. The government must understand that if this issue is not resolved early, it would lead to social upheavals. The neoliberal economic policies are leading to greater profits for the capital while accentuating the unemployment problem with social and economic inequalities. It has become necessary to force the government to reorient its economic doctrine to place the people over profits.

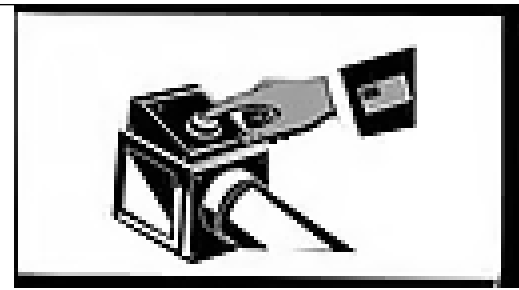


Cartoon courtesy:  
Soumyadeep Sinha,  
The Hindu



# Trump as a prophet of doom

**Prasenjit Chowdhury**



(Courtesy: Deccan Herald  
18/4/2026)

Hearing President Donald Trump's warning to Iran during a prime-time national address — that he intended to bomb the country with enough force to send “them back to the Stone Ages where they belong” — reminds one of America's flair for such apocalyptic metaphors on another historic occasion. In Pakistan, which hosted the highest-level face-to-face meeting between the United States and Iran since Iran's 1979 Islamic Revolution, the Bush administration threatened to bomb Pakistan “back to the Stone Age” after the 9/11 terror attacks if then-President General Pervez Musharraf did not cooperate with America's war against Afghanistan.

That Iran's First Vice-President Mohammad Reza Aref dismissed Trump's aggressive posture asserting the enduring nature of the Iranian state by highlighting Iran's deep historical roots (“Iran is not a mere ‘incident’ in history, but history itself”) at variance with Trump's stark provocation (“A whole civilisation will die tonight, never to be brought back again”) earlier is beside the point. What is important is that America's expansionism vis-à-vis Iraq and Afghanistan earlier, and Iran currently, once again finds it guilty of transgressing the great seats of ancient civilisations.

Aref's claim that Iran is history itself is not misplaced. The history of the area now known as Iran, but often still referred to as Persia, spans millennia, boasting a rich and complex artistic and cultural legacy. It is one of the most dynamic areas of Islamic civilisation, as it was home to the world's first powerful empire (led by Cyrus the Great during the Achaemenid dynasty) that influenced a vast portion of Central Asia, including Armenia, Georgia, and India. The Persian empire surpassed in size any previous polity in the region: the Great King's writ ran from central Asia to Libya and from the western shores of the Black Sea to the banks of the Indus. Even if Trump doesn't like this bit of history, he must learn to chew on this.

The Strait of Hormuz was historically a venue for adversaries to access and threaten Iranian coasts. The Portuguese attack on the Island of Hormuz in 1507

and the British occupation of Bushehr port in 1856 are two occasions that have been emphasised in Iranian strategic thinking to argue about the potential vulnerabilities that can occur from ignoring the Strait. Trump seeking to force open the Strait rekindles the age-old demons. What is worse, it exposes American vandalism that has wreaked untold havoc on civilisations time and again.

Regarding Trump's call for extinction, civilisations such as Mesopotamian, Egyptian, Cretan, Classical, Byzantine, Middle American, and Andean have vanished over time. But the interaction of the civilisations that have remained – Chinese, Japanese, Indian, Islamic, Western – with one another, as much as with their own environments, has been among the most important drivers of historical change. In a six-week assault on Iraq's civilians and infrastructure in 1991, called “Desert Storm,” grain silos and public water-treatment plants in the country were targeted.

*.....Currently US is a global economic predator, sustaining itself through an increasingly fragile system of “tribute taking.” Having lost the ability to harness its own economic gain with the economic advancement of other societies, a weakened US frequently resorts to more desperate and aggressive actions to retain its hegemonic position; these actions inevitably point to the disintegration of the American empire. Trump is acting as a prophet of doom in presiding over this.*

What is most reprehensible is the extensive use of depleted uranium missiles, intensive use of cluster bombs, fuel-air bombs, napalm, cruise missiles, and so-called “smart bombs.” The Dutch Laka Foundation estimates that this particular US terror campaign left behind 300-800 tons of radioactive waste from the depleted uranium ammunition all over Kuwait and Iraq – poisoning air, land, water and people.

### “Sacralisation of war”

It becomes a civilisational irony how an eminently rich and barbarian state ends up fuelling nuclear proliferation, as between 1945 and 1992, the US conducted 1,054 nuclear tests and two nuclear attacks. In November 1997, Bill Clinton issued a Presidential Decision Directive which declared that nuclear weapons would remain central to US defence policy and that Washington has the right to target nuclear rivals and prospective nuclear states that might threaten US interests. In March 2000, then-Deputy Secretary of Defence John

Hamre said: “Nuclear weapons are still the foundation of a superpower... and that will never change.”

In March 2002, a copy of the Pentagon’s revised Nuclear Posture Review, leaked to the Los Angeles Times, revealed the US’s contingency plans to use nuclear weapons against China, Russia, Iran, Iraq, North Korea, Syria, and Libya.

We are often told that Western/Christian and Muslim/Arab civilisations are on the verge of destroying each other. But the global reach of US military power is increasingly equated with a pervasive ethos of imperial arrogance, with a distorted vision of national exceptionalism and Manifest Destiny. This has led to a valorisation of warrior politics, merging with what Barbara Ehrenreich calls the “sacralisation of war,” where society converts the act of killing into a sacred duty, similar to ancient blood sacrifices – a “burst of nationalist religiosity” in which foreign populations are faceless, dehumanised, and demonised.

Currently, the US is a global economic predator, sustaining itself through an increasingly fragile system of “tribute taking.” Having lost the ability to harness its own economic gain with the economic advancement of other societies, a weakened US frequently resorts to more desperate and aggressive actions to retain its hegemonic position; these actions inevitably point to the disintegration of the American empire. Trump is acting as a prophet of doom in presiding over this.

*(The writer is a Kolkata-based commentator on geopolitics, development and culture)*

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## मई दिवस की प्रासंगिकता

बरकरार रखते हुए, वह इन सभी तबकों पर ‘धार्मिक पहचान’ को थोपने में काफी हद तक सफल हुई है। इसका मजदूर वर्ग और कामकाजी लोगों पर भी बुरा असर पड़ा है। इसलिए, आज सांप्रदायिक विचारधारा का मुकाबला करना और एक ऊंचे स्तर की राजनैतिक चेतना के साथ वर्गीय एकता का निर्माण करना, ट्रेड यूनियन आंदोलन के विकास के लिए बहुत जरूरी है। निश्चित तौर पर मजदूर वर्ग के प्रगतिशील आंदोलन को इन विपरीत प्रवृत्तियों का सामना करना पड़ रहा है, लेकिन केवल एक मजबूत मजदूर वर्गीय आंदोलन के जरिये ही इसका मुकाबला किया जा सकता है। पूंजी के शोषण और वर्गीय उत्पीड़न के खिलाफ संघर्ष की इस प्रक्रिया में ही वर्गीय एकता की अवधारणा का विकास होगा।

मार्क्स का नारा था – दुनिया के मजदूरों एक हो! इस नारे का वास्तविक अर्थ यही है कि दुनिया के स्तर पर साम्राज्यवाद के खिलाफ और अपने-अपने देशों के भीतर सरकारों की जनविरोधी नीतियों के खिलाफ संघर्ष में मजदूर एकजुट हों। आज भारत अंतर्राष्ट्रीय वित्तीय पूंजी की तानाशाही की जकड में है, कॉर्पोरेट और सांप्रदायिक गठजोड़ ने देश की अस्मिता को दांव पर लगा दिया है, संवैधानिक संस्थाएं चरमरा रही हैं और एक फासीवादी तानाशाही का खतरा देश के दरवाजे पर खड़ा है। इस मई दिवस पर इसलिए, ट्रेड यूनियन आंदोलन के सामने चुनौती यही है कि एक वर्ग विहीन और शोषण विहीन समाज निर्माण की दिशा में बढ़ने के लिए तथा मानव सभ्यता द्वारा अभी तक हासिल की गई उपलब्धियों को बचाने के लिए, पूरे देश के मजदूर वर्ग को एकजुट करें, इस एकजुटता के आधार पर मजदूर – किसान एकता का निर्माण करें और इस एकता के आधार पर व्यापक लोकतांत्रिक जन आंदोलन का निर्माण करें, ताकि फासीवादी खतरे को राजनैतिक रूप से शिकस्त दी जा सके। देश के ट्रेड यूनियन आंदोलन को इस चुनौती को स्वीकार करना ही होगा।



Cartoon courtesy: Sandeep Adhwaryu,  
Times of India

EDITORIAL – THE HINDU April 18, 2026

# Deservedly dead

## A ramrod approach to delimitation was bound to fail

*The bizarre smoke-and-mirrors approach, no doubt intended to confuse and divide the Opposition, made a mockery of the parliamentary process.*

In what was a foregone conclusion, the [Constitution \(131st Amendment\) Bill, 2026 failed to secure the two-thirds majority](#) required for a constitutional amendment. While 298 members voted in its favour and 230 against, the Bill needed 352 votes - two-thirds of the 528 present and voting - to pass. The [government subsequently shelved](#) the companion Delimitation Bill and the Union Territories Laws (Amendment) Bill, saying they could not be viewed in isolation. During his reply to the debate, Home Minister Amit Shah gave a verbal guarantee that southern States would see their presence in an 816-member Lok Sabha increase in the same proportion as their current share, even offering to adjourn the House for an hour to redraft the Bill with a 50% uniform increase as an official amendment. The Opposition dismissed this. The obvious question: if proportional increase was always the intent, why was it not in the Bill? The language as tabled clearly mandated delimitation on the basis of the latest Census - currently 2011 - which would have reduced the

share of southern, eastern, and northeastern States due to their lower population growth relative to the Hindi heartland States. Why the haste to push through a controversial constitutional amendment when the 2026-27 Census is still under way? Also, there was no reason to link women's reservation, on which there is all-party consensus, to delimitation in this manner. The bizarre smoke-and-mirrors approach, no doubt intended to confuse and divide the Opposition, made a mockery of the parliamentary process.

It is to the credit of the INDIA bloc that it voted as one against this methodical madness; overlooking their differences, parties such as the Congress, the Samajwadi Party, the Trinamool Congress, the Left and the DMK ensured floor

coordination. Conversely, one must note the naivety of the Telugu Desam Party and the AIADMK, which spoke in favour of the Bill, on the strength of the Home Minister's verbal assurances despite the conflicting language in the text, when Andhra Pradesh stood to lose five seats and Tamil Nadu 11 under the Bill's own terms. This defeat should chasten the government. It would now have to implement women's reservation through the constitutionally mandated route: complete the 2026-27 Census, and refer delimitation and Lok Sabha expansion to a parliamentary committee for genuine consensus. The two-thirds threshold exists precisely to prevent far-reaching structural changes from being rammed through without broad agreement and this safeguard held today.



Cartoon courtesy:  
Satish Acharya  
@facebook

## Com. Dharamraj Mahapatra's Visit to Delhi A Renewed Call for Struggle & strengthening Organisation

March 24, 2026 marked a significant moment for NZIEA, as the newly elected President of AIIEA, **Com. Dharamraj Mahapatra**, made his first visit to Delhi after assuming office. More than a formal engagement, the visit provided an important opportunity for interaction, reflection and outlining the organisational tasks ahead.

The visit coincided with his participation in the Jan Akrosh Rally at Ramlila Maidan—an expression of the growing collective voice of workers and employees across the country. On this occasion, a felicitation meeting was organised at the NZIEA Headquarters, symbolising unity and organisational strength.

The meeting was conducted by Com. Naveen Chand, General Secretary NZIEA & presided over by **Com. Raghunandan Prasad**, Vice-President, NZIEA. The meeting was attended by **Com. Rajiv Nigam**, Joint Secretary, AIIEA, **Com. Ashok Tiwari**, former General Secretary, NCZIEF and former President, AIIPA also who happen to be in Delhi on that day & Com. V P Arora, Vice President AIIPA. Comrades from Delhi Divisions 1, 2 and 3, members of the NZIEA Secretariat and representatives of the LIC Pensioners' Association, Delhi participated in large numbers.

In his address, Com. Mahapatra underlined the serious challenges confronting the working class, particularly in the insurance sector. He expressed concern over the implications of the new Labour Codes, noting that



they tend to dilute workers' rights while strengthening corporate interests. He also cautioned against policy directions such as the proposed "Sabka Saath, Sabki Suraksha" insurance initiative, 100% FDI in insurance, and continued disinvestment in LIC, which, he observed, could weaken public sector institutions and undermine the social security framework.

He emphasised that the response to these challenges must lie in strengthening organisation. Calling for intensified efforts at the grassroots, he urged comrades to expand membership, deepen organisational roots and sustain the legacy of collective struggle. He also appreciated the role of NZIEA as one of the most active and vibrant units of AIIEA.

The address reflected the complexity of the emerging situation. Changing labour relations, increasing contractualisation and the erosion of stable employment are posing new challenges to trade unions. Simultaneously, rapid privatisation and market-driven policies in the insurance sector are raising concerns about both employees' conditions and policyholders' security.

Equally important is the organisational challenge of connecting with the younger generation of employees, who operate in a more competitive and individualised work environment. Bringing them into the fold of collective consciousness is crucial. At the same time, the growing ideological projection of such policy changes as inevitable "development" calls for a clear and reasoned response from the movement.

In this evolving context, while traditional forms of struggle remain relevant, there is an increasing need to complement them with wider public engagement, effective communication, and the use of digital platforms.

The programme, therefore, went beyond a formal felicitation. It became a moment of introspection, clarity, and renewed commitment—reinforcing the understanding that present challenges also open avenues for organisational consolidation and renewal.

Com. Mahapatra's visit has thus infused fresh energy into the ranks, reaffirming a fundamental conviction that a conscious, united and organised workforce remains the most powerful response to all challenges.

# From Struggle to Strength 70 Glorious Years of LIC Nationalization

A Conspiracy to Split LIC into Five Parts is Being Hatched Again-Com. Amanulla Khan



On 19th January 2026, on the occasion of the 70th anniversary of Life Insurance Business Nationalization **and utilizing the visit of Comrade Amanulla Khan** to Kanpur, the NCZIEF head quarter division, Kanpur Division Insurance Employees Association (KDIEA) organized a gate meeting during the lunch hour at the Zonal Office gate.

Addressing the large gathering, the chief speaker, Comrade Amanullah Khan, former President of the All India Insurance Employees Association (AIIEA), extended his greetings to all on this historic occasion. He highlighted that the nationalization of life insurance was the result of a sustained five-year struggle led by AIIEA against the exploitation by 245 private insurance companies. He emphasized that from its inception to completing 70 years, LIC has grown from serving 56 lakh policyholders to becoming a trusted institution for over 42 crore policyholders, playing a leading role in nation-building among public sector enterprises.

Comrade Khan recalled that in 1980, when the then Congress Government led by Smt.

Indira Gandhi attempted to weaken LIC by proposing its division into five parts, AIIEA, through mass movements, public support, memorandums signed by prominent personalities, and the united struggles of employees, successfully resisted the move despite the government enjoying a two-thirds majority.

He further pointed out that a report submitted by IIM Kozhikode to IRDA, aiming to insure all citizens by 2047, has again recommended splitting LIC into five parts. He stated that such recommendations reflect continued attempts by governments over the past decades to weaken LIC, and AIIEA has consistently resisted such anti-LIC policies through ideological clarity and united struggles.

Speaking on recent policy developments, Comrade Khan strongly opposed 100% FDI in the insurance sector, stating that it would weaken LIC and

hinder national development. He argued that the justification of increasing insurance penetration is illogical, as India's insurance penetration ratio stands at around 3%, which is comparable to or even higher than that of several developed countries like the USA, France, Germany, and Spain. He remarked that even supporters of 100% FDI lack a proper understanding of this issue.

He also highlighted LIC's exemplary service over the past 70 years, earning the trust of policyholders and playing a crucial role during various calamities while contributing significantly to national development.

Despite the presence of 27 private insurance companies and the disinvestment of 3.5% stake by the Government of India, LIC continues to hold around 70% market share, reflecting the unwavering trust of the people. He called upon all to unite and resist any attempts to reduce the government's stake in LIC.

On broader socio-economic issues, he criticized the implementation of Labour



Codes in place of existing labour laws, stating that they undermine hard-earned workers' rights and job security. He also expressed concern over divisive politics based on religion, which adversely affects workers, farmers, youth, and society at large, and called upon workers to play an active role in shaping a better future.

Addressing the gathering, Comrade Rajeev Nigam, General Secretary of NCZIEF, in his address thanked Com.Aman for his presence and beautiful address on this occasion. He also praised Comrade Amanulla

Khan's lifelong dedication to the insurance movement, noting his continued active role even after retirement, including his contributions as Editor of *Insurance Worker*. He stated that his address would inspire and strengthen the resolve of employees in future struggles.

The meeting was conducted by Comrade Manoj Kumar, General Secretary of KDIEA, and presided over by Comrade Amit Mishra, President of KDIEA. Among those present were Comrade Ashok Tiwari (former President, AIIPA), Comrade Rakesh Kanojia

(Treasurer, NCZIEF), Comrade Deepak Yadav (Vice President), Comrade Sanjay Srivastava (Joint Secretary), Comrade Pratibha Mishra (Women President, NCZIEF), members of the KDIEA Secretariat, along with a large number of women participants, employees, and officers. The total attendance exceeded 300 participants.

The meeting concluded with a strong resolve to defend LIC's public character and to intensify struggles in the interest of policyholders, employees, and the nation. ●

## Seminar on Ambedkar Jayanti organised by CDIEA, Cuttack and OSGIEA

On the occasion of the 135th birth anniversary of Bharat Ratna Dr. B. R. Ambedkar, the principal architect of the Indian Constitution and a tireless crusader for social justice, a seminar titled "Relevance of Dr. B. R. Ambedkar's Philosophy in Contemporary Times" was jointly organized by the Cuttack Divisional Insurance Employees' Association (CDIEA) and the Odisha State Government Insurance Employees' Association (OSGIEA). The programme was held on April 14, 2026, at the Divisional Office premises of the Life Insurance Corporation of India (LIC) in Cuttack.

The seminar was jointly presided over by Comrade (Dr.) Santosh Kumar Mohapatra, President of CDIEA, and Comrade Krushna Chandra Behera, Vice-President of OSGIEA. Their leadership lent dignity and intellectual depth to the occasion. The Chief Speaker, Dr. Ramesh Chandra Mallick, Associate Professor in the

Department of Odia at Utkal University, delivered a scholarly and thought-provoking address. He eloquently traced the inspiring life and struggles of Dr. Ambedkar, highlighting his relentless fight against caste discrimination and social inequality.

Dr. Mallick underscored Ambedkar's monumental contributions to education, law, economics, social reform, and women's empowerment. His research-oriented lecture, delivered over fifty minutes, captivated the audience and evoked deep reflection. During his address, Dr. Mallick reflected on the continued prevalence of caste-based discrimination, particularly in rural India, where instances of social exclusion—such as the denial of temple entry—still persist. He

observed that while individuals may change their religion or outward identity, caste often remains deeply entrenched within societal structures. Emphasizing the essence of Ambedkar's vision, he asserted that genuine societal progress is unattainable without achieving true social equality.

The proceedings commenced with an insightful introductory address by Comrade Abhay Kumar Das, General Secretary, CDIEA who highlighted the significance of the occasion. In his concluding remarks,



the President of the meeting, Comrade (Dr.) Santosh Kumar Mohapatra, observed that caste inequality, like other forms of social and economic disparities, is perpetuated by its beneficiaries and remains deeply embedded in the human psyche. He stressed that

members of the upper castes must play a proactive and moral role in dismantling this entrenched system to build a just and egalitarian society.

The seminar concluded with a formal vote of thanks proposed by Comrade Manoj Kumar Swain, Joint Secretary

of CDIEA. Floral tributes were offered to the portrait of Dr. Ambedkar as a mark of profound respect. A large number of members, including fraternal trade union leaders and pensioners, attended the function, making it a grand success.

## Mahatma Jothirao Phule & Dr BR Ambedkar birth anniversary seminar- “Four Labour Codes undermine the Rights Guaranteed by the Constitution”

Insurance Corporation Employees Union, Visakhapatnam Division organised a seminar on the topic, “ Four Labour Codes undermine the Rights Guaranteed by the

Constitution”, on the occasion of the birth anniversaries of Mahatma Jothirao Phule and Dr BR Ambedkar. Com Aja Sarma, Convenor, Forum for Development of North Andhra, addressed the gathering. He said that both Phule and Ambedkar fought for an equal and just society. Dr Ambedkar had enshrined the rights of the workers, equal remuneration for equal work, maternity benefit act and many other provisions to fight out discrimination, oppression and achieve equality.

But today the Governments are throttling the rights provided in the constitution. The new labour codes are a death knell to the workers.

They deny the right to form associations and the right to strike. The government is dividing the people by propagating lies and on the lines of caste, creed, religion and region. The people must stay United to fight out these divisive policies, he said.

Com Ganapathi Ramu, General secretary, LIC SC/ST association and com R Phaneendra, General secretary LIC OBC Association also spoke. Com G Varaprasad, General Secretary, ICEU Visakhapatna Division welcomed the gathering and com M Kameshwari presided over the seminar.

Members from all the city units attended in large numbers.



## BDLIEA Celebrates ‘EKATA DIVAS’

To commemorate the Platinum jubilee year of AIIEA and in remembrance to the call given by our Association “My LIC My Pride” on 13.03.2024, we the BDLIEA (Bhubaneswar Division Life Insurance Employees’ Association), had given a business call in the name of “EKATA DIVAS” or the day of unity, on 13.03.2026. A call was given to all members of the office irrespective of

class would give their best effort to achieve a NOP target of 4000 policies with a campaign period of only two days. The main objective of this call was to activate maximum number of agents by procurement of at least one policy by each agent and thereby achieving the NOP target of the division. We started the campaign on 10.03.2025 by visiting every unit of our division, meeting

with agents, marketing officials and our comrades. Our members touched every agent friend of their branch and convinced them to procure policy. They also explained the attack on the LIC through government policies and regulatory challenges. Time has come to regain the market share. The dedication of our members proved that LIC is our Ideological commitment and we shall protect this

industry in public sector. The program again consolidated the unity among our members and helped in creating an atmosphere for the year end closing of business. It also enthused our agent friends to regain our market presence on the top of the life insurance business. On that day we could complete 3366 policies in 09 branches and our P&GS unit completed 13 schemes covering 877 lives and generating a premium of Rs.26.32 Cr. The association



also felicitated top performers having completed five policies and more in each branch units. The initiative was praised by

Divisional Management and also requested our association to help in business growth of the corporation in future.

## 29th AGB Meeting of ICREA Hyderabad

The 29th Annual General Body Meeting of ICREA Hyderabad took place on



Sunday, 22-3-2026 in the SCZO Canteen Hall, Hyderabad. Com. Adish Reddy, presided over the meeting. Com. Shreekant Mishra, General Secretary, AIIEA was the chief guest. In his inaugural address, Com. Mishra, spoke about how the government is bent upon undermining the public sector insurance companies through legislative, administrative measures. It is the united fight by the Insurance employees, under the banner of AIIEA, that the privatisation of insurance companies could be thwarted for over 3 decades. The same determination and unity is required now to protect LIC and Public sector General insurance companies, com. Mishra said.

After the inaugural

address, the Agenda was taken up. Secretary 's Report, on behalf of the EC, was presented by Com. G. Patankar. Many members participated in the discussion on the report. The Report and the Accounts Statement were later approved.

Com. Shankar Narayana, Vice President, & Com. Vijay Bhaskar Reddy, General Secretary, GIPA, Hyderabad, Com. B. Jayaraju, Vice-President, AIIPA, Com. TVNS Ravindranath General Secretary, SCZIEF and Com. Raghu, General Secretary, ICEU, Secunderabad also addressed the meeting. More than one hundred and twenty members including a good number of women, attended and actively participated in the meeting.

In the background of on-going war by US-Israel against Iran and its impact on the rest of the world, ICEU divisions of Bangalore organized online seminar on the subject "Imperialist War on Iran and its impact on people" on 17<sup>th</sup> April, 2026.

Com Amanulla Khan, Editor, Insurance Worker placed a detailed presentation on the conflict and termed the war

## Bangalore Divisions organize online seminar on Imperialist War

against Iran as Illegal and is a fundamental attack on the international legal order. He said that the war was to establish global domination and reshape the world to serve the Imperialist interest of the United

States. The US wants to have the control on natural resources of the region such as oil and mines for its economic benefits and it wants to generate profit for its weapons manufacturing industry.

He also gave a detailed account on the historical details of the West Asia right from the period of the first world war and explained that the current conflict is the outcome of the US imperialism. But in this war, the US and Israel stand isolated as the NATO countries and the European Union refused to intervene in the conflict. The Indian government, having cordial relationships with the US, Israel and Iran has lost an opportunity to intervene and

try to have a truce between warring countries, on the other hand the Indian government has become submissive to the Trump administration, he said.

While the impact of the war is seen across the world, the Indian people have been affected very badly. The overwhelming majority of the people including US and Israel itself are against the war and protests are taking place. The global working class including Indian trade unions must make efforts to confront

Imperialism, he concluded.

There was an interaction session after the presentation and many points raised by the participants were clarified. Online meeting was successful with the participation of more than 150 comrades. Com TPN Murthy, President, ICEU DO I presided over for its smooth conduct. Com HKN Murthy, Jt Secratery, DO II welcomed the participants and Com PT Sathyanarayana, President, DO I proposed vote of thanks.

## 5<sup>th</sup> AP & Telangana States Combined Working Women Convention- A Magnificent Success

The 5<sup>th</sup> AP & Telangana Combined Working Women Convention was held at Visakhapatnam on 15<sup>th</sup> March, 2026. The convention started with the flag hoisting by Com P Satish, President, SCZIEF, along with Com V Mythili Telangana State Women Conve- nor, Com G Suryaprabha, AP State Women Conve- nor and Com Kameshwari, Vice President, SCZIEF, amidst slogans of AIIEA Zindabad. Revolutionary songs were rendered by the choir team led by Com Suseela Kusuma. Floral tributes were paid at the Martyr's column.

The inaugural session started with revolutionary songs by the choir team of ICEU Vi-

sakhapatnam Division. Com P Purnima, Vice President, ICEU Visakhapatnam invited the dignitaries on to the dias. The session was presided over by Com P Satish, President, SCZIEF. The homage resolution was placed by Com V Mythili. The Convention venue was named as Com Chandresekhar Bose Manch in honour of the founder leader of AIIEA. The portrait of Com Chandrasekhar Bose was garlanded by the leadership of SCZIEF.

The convention was inaugurated by Com D Rama Devi, AP State General Secretary, AIDWA. She stressed on the need for women to raise their voices against the atrocities

and injustice. She condemned the recent supreme court observation on the issue of menstrual leave. Women working in the public sectors across the country are comparatively secure and enjoy equal benefits, while the women working in the unorganized sector are facing severe inequality and discrimination, as also increased harassments. Women in LIC are the most secure and comfortable due to AIIEA, she said.

Another guest Dr. G Priyanka, spoke eloquently, condemning the divisive politics of the Governments at the Centre and the State. She the constitution which guarantee equality to women, the right to a dignified life and against any form of discrimination. She appealed to the youth to be politically aware and oppose the inequalities and communal unrest in the country.

Com TVNS Ravindranath, General Secretary, SCZIEF said it is only because of the AIIEA that LIC has grown into a gi-





gantic organization, along with ensuring the rights of workers and women in particular.

The inaugural session concluded with a vote of thanks by Com M Kameshwari, Vice President, SCZIEF.

After the conclusion of the inaugural session, a cultural programme was organized by ICEU Visakhapatnam Division, in which a skit depicting the corporate- politician nexus, in dismantling the public sector undertakings and the need for the working class to rise to protect the PSUs was showcased. Another skit depicting the different forms of soft targets women have been exposed to in their respective workplaces was enacted. Songs on equality for women, protection of public sectors were rendered. Comrades of Karimnagar division also rendered a song on the struggles of Nelson Mandela against apartheid. Com P Satish, President, SCZIEF and Com Rajesh Singh, Assistant Treasurer, SCZIEF also rendered a song. A demonstration by young women comrades on the topic, "No more Wars" was depicted. An electrifying dance on the song 'AZADI' from hunger, freedom from manusmriti, freedom from corporatization, freedom from discrimination and inequalities was performed by young comrades Ramya and Srilatha, which received standing ovation from the audience.

The delegate session commenced with the placing of the

report by Com G Suryaprabha, Convenor AP State and Com V Mythili, Telangana State Convenor. 7 divisional convenors: Com Madhubala, Machilipatnam, Com Srikrishna, Kadapa, Com Sridevi, Rajahmundry, Com Vani, Karimnagar, Com Ammaji, Warangal, Com Revathi of Nellore, Himabindu of Secunderabad discussed on the report. Apart from the convenors, young comrades, S Harika and, Srilatha of Visakhapatnam, Com Gayatri, Com Saraswathi, Com Sneha Patil and Com Soumya of Hyderabad and Com Anjali of Warangal, also spoke on several issues confronting women in office as well as homes. The presidium comprised of Com Madhubala, Machilipatnam, Com Srikrishna, Kadapa, Com Vani of Karimnagar and Com Himabindu of Secunderabad.

The report was adopted. 4 resolutions on issues pertaining to women, demanding old pension scheme for all were placed by Com K Prathyusha and seconded by Com ChVKL Bhavani, were adopted unanimously by the house. An essay writing competition was floated by Sravanthi magazine, in which women comrades participated enthusiastically. Prizes to the winners were given away. Several other competitions like poster design, reels competition were floated by ICEU

Visakhapatnam, in connection with the convention. Prizes for these competitions also were given away. The convenors of all the nine divisions of AP and Telangana were felicitated. The convention unanimously elected Com G Suryaprabha as convenor for AP State and Com V Mythili for Telangana State. More than 350 women comrades from the 9 divisions of AP & Telangana participated in the convention. Leadership of SCZIEF, and all the nine divisions also participated. The convention concluded with a vote of thanks by Com G Varaprasad, General Secretary, ICEU, Visakhapatnam.

A special Beach party was organized on 14.03.2026 evening at the famous RK beach in Visakhapatnam. All the women comrades participated enthusiastically. The beach party started with games involving all women and men also. Comrades of various divisions presented songs and a dance on patriotic song was performed by the team of women from Hyderabad Division. The serene atmosphere at beach were enjoyed by men and women comrades alike. The beach party was organized by a team of women comrades of Visakhapatnam, led by Com G Ruth Rachel. The convention was organized by ICEU Visakhapatnam Division in a brilliant manner.



## INTERNATIONAL WOMEN'S DAY AT VIZAG

The International Women's Day was observed across Visakhapatnam Division in a befitting manner. At the Visakhapatnam City, a canvas signature campaign condemning all forms of atrocities against women was taken up. The signature campaign was inaugurated by Sri D Rama Rao, Manager (P&IR). Addressing the employees of all classes, he said that men and boys must be educated effectively, to respect and treat women with dignity. The security of women is the responsibility of the

society at large, he said. Sri Sarada Prasad Dash, SDM and Sri V Divakara Rao, MM also participated. ICEU leadership, Secretaries and Presidents of all the base units in the city, LIC Class I Association General Secretary, Sri Satya Babu, LIC OBC Association General Secretary, Com R Phaneendra, LIC SC/ST Welfare Association General Secretary, Com B Ganapathi Ramu also participated. Com M Harijyothi, Co-convenor invited the leaders and Com G Suryaprabha, Convenor addressed the gathering.

Apart from the activity in the city, social responsibility activity of supporting two temporary sub staffs, who are suffering from cancer, was taken up by all branches and employees and officers contributed. A total amount of nearly Five Lakhs was handed over to them for their treatment. City branch -1 comrades extended support for purchase of provisions to Love & Care Orphanage. Vizianagaram comrades extended a financial support of Rs.15000/- to an orphanage.

## International Women's day at Bangalore

ICEU Women's Sub-Committee of Bangalore Division I & II celebrated International Women's Day on 15<sup>th</sup> March 2026 at Souharda. The programme began with the revolutionary songs rendered by the comrades of DO I & II.

Smt. H S Sreemathi, noted Kannada writer inaugurated the programme. In her lucid speech she narrated about the patriarchal society and its adverse effects on the status, liberty, health, freedom of choice, negligence of the girl child, safety of women both inside & outside the paradigm of matrimony. She explained that despite the United Nations formulating several protective laws to alter the regressive practices that are deeply rooted, the sub-servient role of women prevails leading to loss of human identity and dignity of woman. She appealed to all women and men to 'renew' their efforts in addressing women's issues that can truly achieve a society that is equal, just and fair.

Com. H R Gayathri, WWCC Convenor, Karnataka State greeted the occasion and spoke on how women are facing the brunt of neo liberal policies. Com Josy Clara, Convenor, Bangalore DO II spoke on the contemporary development in India and subjugation of women by the ruling class by preserving the feudal values. She also appealed to strengthen the unity, understanding the nefarious game plan to

divide the working class. Com Shantha L K Rao, Convenor, Bangalore DO I welcomed the gathering and explained the theme of the International Women's Day 'Give to Gain' and lauded the efforts of the AIIEA in bringing women comrades to take up organisational responsibilities. Com. B G Kalavathi, WSC member gave a brief introduction of the Chief Guest. Com Josy Clara proposed vote of thanks.



### Com. Shantha L K Rao felicitated

**A programme was organized on the same day to felicitate Com. Shantha L K Rao, Convenor, Women Sub Committee, Bangalore DO I on her superannuation from**

**the services of LIC of India on 28-02-2026.**

Com. Amanulla Khan, Former President, AIIEA paid rich compliments to com. Shantha for her contribution



to the ICEU. He thanked the family for supporting her in this task and hoped that she would continue to work for the cause so dear to the AIIEA. Com. K Gopal, Joint Secretary, SCZIEF spoke on how AIIEA moulds the cadres including women to work for the organization and appreciated the collective work of ICEU Bangalore I & II to build AIIEA and also appealed to understand the proper

political line to defend LIC in public sector. Com Bhaskar Somayaji, Joint Secretary, AIIPA and Com. S K Geetha, former Vice President, SCZIEF in their address appreciated contributions of com Shantha L K Rao as convenor and also during the recently held SCZIEF Conference at Bangalore. Com H R Gayathri, recollected her association with Com Shantha and

appreciated her contributions for the functioning of women sub committees of both the divisions and in organising many innovative programmes in Bangalore.

Com Shantha accepting the felicitation gave credit to the AIIEA for moulding her character and assured to continue to work for the noble ideals of AIIEA. Her husband Shri Lakshmikanth, a leading advocate and son Ranav Kshirsagar rising star of Kannada cinema also spoke on the occasion.

Com R Padmanabha, General Secretary, ICEU DO I welcomed the gathering and appreciated com. Shantha L K Rao, Convenor, for her contributions for the organisation and com. U V Seema, Joint Secretary, ICEU DO II proposed vote of thanks.

## International Women's Day by KSDIEA

Women Sub-Committee of Kolkata Suburban Division Insurance Employees' Association SDIEA observed The International Working Women's Day on 8<sup>th</sup> March 2026. The program was graced by divisional leaderships of KSDIEA and zonal leaderships of EZIEA, convenors of Women Sub-committee of Howrah and KMDO-1 Insurance Employees' Association. Around 90 members including both women and men from various bases of KSDIEA were present. The event was inaugurated by Comrade Unnati Biswas, one of the Joint Convenors of KSDIEA. The tone of the program was beautifully set with a soulful opening song presented by President of Women Sub-committee, Comrade Saikata Das, who also conducted the entire

program. Welcome Speeches were delivered by the General Secretary of KSDIEA, one of the Joint Convenors of the Eastern Zone Insurance Employees' Association, Comrade Khana Chakraborty Barua, along with Comrade Kakoli Saha, Joint Convenor of KSDIEA. Additionally, in response to our organization's call on Insurance Nationalization Day, a new business competition for agents was held on 19<sup>th</sup> January. The top 5 women agents (district-wise), who led in terms of performance, were felicitated during the event.

The Guest Speaker of the first half was Comrade Geeta Shant, General Secretary of Bareilly Division and Joint Convenor of the North Central Zone Women Sub-committee. She was formally welcomed

by Comrade Kakoli Saha. Her speech, titled "From Unnao to R G Kar: Victims of Neo-Fas-



cism”, highlighted the current socio-political situation, the condition of women, our responsibilities as insurance employees, and the importance of our all-India organization.

In the second half, the

opening musical performance was presented by ‘Suranjali’ from Kalyani branch, under the guidance of comrades from Kalyani base, which was truly captivating. Mrs Sohini Saha, a psychologist, conducted an

interactive session focusing on mental stress and work-life balance, which was both insightful and engaging. The program concluded successfully with a vote of thanks delivered by the young comrade Aishi Banerjee.

## Seminar to commemorate International Women’s Day by WSC, KDLIEA

The women sub-committee of Kolkata Division Life Insurance Employees’ Association organised a seminar on 13th March, 2026 as a part of commemorating International Women’s Day. Madhushree Bandopadhyay, former professor of Jadavpur University played the role of keynote speaker of the seminar titled “Empowerment of Working-Class women - History and Trajectory of Future”. Com. Amitava Ghosh, General Secretary, EZIEA and Khana Chakraborty, Joint convener of Working Women Coordination Committee, EZIEA enriched the audience. Spontaneous participation of women from different branches of the division was noteworthy and the presence of women leaders and cadres from other divisions added to our endeavour. Com Atreyee Mitra Jana, Joint convener of Women sub Committee initiated the programme and Comrade Saswati Kundu, President of

Women’s sub-committee presided over the meeting.

Professor Madhushree Bandopadhyay discussed in details the evolution of status of women in society spanning from prehistoric times as well as the historical context of International Women’s Day. Her address highlighted issues of gender inequality, violence perpetrated against women and children in every nook and corner of the world and also emphasised on the class Unity as the only way out to resist such attacks.

Professor Madhushree Bandopadhyay addressed the hall focussing on the status of women in the society of 100 to 150 years ago. Glimpses of the reality could be found in the novels of Tolstoy, Dostoevsky, Rabindranath Tagore. In prehistoric times they shared a distinct relationship with the economic foundations of the society but with the gradual flow of time women lost their

position in the production system. Concurrently with the development of major religions, religious authority claimed the greater share of state power and freedom of women diminished. Ensnared within the clutches of patriarchy, women gradually lost their place in the society. Despite these hindrances women began to assert their demands -right to education, right to employment, right to equal wages and most importantly right to vote - almost before 100 to 150 years ago. These demands are not yet achieved fully and the struggle is continued in various forms throughout the world.

Professor Madhushree Bandopadhyay emphasised that women must become conscious of their own rights. Furthermore, she asserted that united struggle is the most essential requirement for overcoming these attacks. She reminded us the path that Alexandra Kollontai and Comrade Lenin demonstrated to the war-ravaged world of the last century which is to provide the direction to protect ourselves and future generations.

This educational session has inspired the women a lot and would definitely lead them to encourage others in uniting women cadres and contributing in struggle for making a just and equal society.



# 13<sup>TH</sup> Women Convention of ICEU Karimnagar

The 13<sup>TH</sup> Working Women convention of ICEU Karimnagar division was held on 07.03.2026 at LIC divisional office Karimnagar. Com S S Sreedevi member WSC Karimnagar division welcomed the gathering. The meeting was presided over by Com V B Sudha Rani Co-convenor. Women comrades from divisional office rendered a revolutionary song on the occasion. Before the commencement of the convention rich tributes were paid to the departed leaders Com Chandrasekhar Bose, founder member of AIIEA and Com Ch Malla Reddy founder president of ICEU Karimnagar division.

Com V Mythili Convenor WWCC Telangana as chief guest, guided the deliberations. Com M Praveena Co convenor Secunderabad division graced the occasion. Sri P Siva Naga Prasad SDM Karimnagar division greeted the convention.

Com G Vani Convenor presented the report to the house. Com Sunitha from Karimnagar 2 initiated the debate and spoke on the women issues and explained the theme of IWD—2026 ie GIVE

TO GAIN. Com C Anupama Joint secretary guided the deliberations and explained in detail how the women are discriminated in the society due to various reasons. 8 women comrades took part in the debate and the deliberations were fruitful. Com G Vani while summing up the debate assured to take up all women issues with the management for an early resolve. The house unanimously adopted the report. Com A Ram Mohan Rao President ICEU Karimnagar spoke on the occasion and explained in detail the challenges before the public sector industry and the working class in the country. Com Vaman Rao GS greeted the new team and cautioned all employees to be in preparedness to meet all future challenges.

The convention unanimously elected the Com G Vani as Convenor, Com V B Sudha Rani as co-convenor and R Srilatha and S S Sreedevi as members of the women sub-committee. Com K Sreedevi and Com Sunitha from Karimnagar -2 as members of media committee.

Com V Mythili Convenor WWCC Telangana congratulated the new team. While

addressing the convention she spoke on the 4 draconian labour codes and how they are going to impact the working class of the country and other sections. She opposed the government policies and advised all employees to be in preparedness to meet all future challenges with conviction and commitment. She also highlighted the issues faced by female employees and the workers in the unorganized sector and software industry,

Smt Hemalatha Patel, Advocate Karimnagar attended and greeted the convention. The women sub committee felicitated Com M Udayalaxmi and Com Jayasree on the occasion of their superannuation.

The meeting came to an end with vote of thanks proposed by Com R Srilatha Member WSC.

On the occasion of IWD 2026 the women sub-committee donated 4 pedestal fans worth Rs 12000 to an orphanage centre at Karimnagar wherein Com V Mythili and the divisional leadership were present.



# Seminar on Culture organized by KSDIEA



To find out an alternative to the toxic culture a Neo-Fascist Ruler imposes on citizens, Kolkata Suburban Division Insurance Employees' Association (KSDIEA) took a new initiative. Keeping in mind the defining role Culture plays in shaping the psyche and intellect of the working class, KSDIEA arranged a day-long seminar to discuss the works of Ritwik Ghatak and Salil Choudhury—at their Centenary. On 14th February Kalyani Base arranged this Seminar for KSDIEA at Tapas Sen-Kumar Ray Natyamancha, in Kalyani. In the first half Abir Majumder—Editor of an alternative magazine on film, a noted film critic and a film-maker himself—talked on “Ritwik: his Art and Validity over time”. With captivating lucidity Abir Majumder discussed how Ritwik painted the journey of the marginal mass, particularly of women, through the pain of partition, poverty and powerlessness in a style that is quintessentially his own.

The talk on Salil Chowdhury was titled ‘Salil: A Doyen of Alternative Culture’, and noted

music analyst and singer Suvo Prasad Nandi Mazumder went to the subject’s very depth through his deliberation and rendition. Salil Chawdhury’s childhood in Assam’s tea gardens, his early initiation to Western Classical Music, his joining the Communist Party’s cultural wing (IPTA) and effectively becoming the Party’s musical voice even from underground—all these got linked together by Suvo Prasad Nandi Mazumder to arrive at what finally became the music of Salil Chowdhury. Singing the songs in his brilliant style the Speaker elucidated how Kirtan and other folk forms were used by Salil to frame his songs of

protest and revolt, and, while doing so, how Salil audaciously strayed away from conventional applications of scale, beat, rhythm.

Suvo Prasad Nandi Mazumder pointed out that the struggle for livelihood and for a humane culture goes parallel like two lines in a railway track, and a trade union trying to connect these two lines radiates hope. The occasion was graced further by the presence and talk of Suvendu Maity—a great singer and developer/collector of various folk forms of music for more than six decades. Santanu Jha—once Chairman of Kalyani Municipality and Professor of Bidhan Chandra Krishi Viswavidyalaya, now retired—also enriched the audience by sharing their points on Ritwik Ghatak. Amitabha Ghosh, General Secretary of EZIEA, was also present and appreciated the effort. The entire program was anchored by KSDIEA’s President and Vice President—Khana Chakraborty Barua and Pinaki Maitra. Prabir Sarkar, Joint Secretary of KSDIEA and part of the organizing Base, thanked all for helping a very important cause.





Dr. P Ravishankar

## Article 21A of the Indian Constitution

The Women Reservation Bill received the assent of President in the year 2023 and has become come into force from 16/04/2026. It will be suffice that in the implementation of the Act requires for many legal and policy hurdles have to be crossed. Now the question raised in our mind is how does it connect to the topic of Article 21-A?

One may think it is political discussion but it is not so if one reads the recent Judgment of the Hon'ble Supreme court in WP 1000 of 2022. In this Writ petition the Apex court had the opportunity to discuss in details how the Right to education takes a back seat when certain essential biological requirements are not available to School going female children. The issue deals with MHM (Menstrual Hygiene Management). If the direction issued by the Apex Court in this writ is implemented with continuous follow-up in the coming decades the vision of Viksit Bharat 2047 can be successfully achieved. We will be able to achieve more than 33% participation of women in nation building without any assistance from Statutory Laws. The concept of from women Development to Women led Development will naturally blossom.

The aforementioned Writ petition a Social worker Dr. Jaya Thakur filed a writ petition invoking Article 32 of the constitution praying for appropriate directions to the Union of India the States and Union Territories respectively to ensure providing of (i) free sanitary pads to every female child studying between classes 6 & 12; and (ii) a separate toilet for females in all government aided and residential schools. After hearing the parties the apex court formed some important question and tried to answer the same under the constitutional frame work. The two important issues raised require clear understanding and appreciation of

the directions. We need to wait for the response of the state when the matter is again taken up on 30/04/2026. The two important issues which the apex court tried to answer are,

1. Whether the right to dignified menstrual health could be said to be part of Article 21 of the Constitution? and

2. Whether unavailability of gender-segregated toilets and non-access to menstrual absorbents could be said to be in violation of the right to education under Article 21A, and the right to free and compulsory education under the Right of Children to free and Compulsory Education Act, 2009?

UN Committee on the Rights of Child states that discriminatory practices include circumstances that limit a girl child participation in educational opportunities it emphasizing that such practice impair a child growth to its fullest potential. In the absence of education of girl child in-equality is not merely sustained but normalized. Denial of education directly impacts the exercise of fundamental right. There is no doubt that the right to education loses its spirit if such conditions exist that exclude menstruating girl children from the educational process. Equality before the law and equal protection of the laws were guaranteed to all, yet inequality in the realization of other rights continued to persist. Equal treatment afforded in isolation, or rather without accounting for such disadvantage, may perpetuate inequality. Inaccessibility of MHM measures perpetuates a systemic exclusion and discrimination that impacts the admission or continuation of girl children in school.

The court observed that, it becomes the duty of the State to ensure the availability of MHM measures flows from the positive obligation embodied in Article

15(3) of the Constitution. The Constitution expressly contemplates discrimination in favor of women and children, having due regard to their vulnerability, in order to safeguard their welfare and interests.

The State's obligation is heightened insofar as a girl child belonging to economically weaker sections is concerned. The court observed that such students are placed in a position of coalesced vulnerability. The economic burden of sanitary products compounds the existing disadvantage of, first, being a girl in a structurally unequal society; secondly, having a biological process that requires management; and thirdly, lacking the financial means to manage that process in a safe and hygienic manner.

The concept of good health is not limited to physical well-being but rather a girl child's right to grow into a healthy woman, to exercise choice, and to pursue education. It was observed that when a girl child is deprived of the opportunity to study further, her right to live a dignified life as a woman is also violated. The Court further emphasized that a girl child must not only be afforded equality of opportunity with a male child, but must also be provided with additional support, so as to enable her empowerment physically, mentally, and economically. When these principles enunciated in the order and directions issued to state are continuously implemented for next 15 years the politics of women's reservation will automatically end<sup>1</sup>.

(Endnotes)

<sup>1</sup> The wording and sentence formation used are from the Order of the Reportable Judgment of the Supreme Court of India .The above writing is only an attempt to bring it to the notice of Readers of Insurance worker about the said Judgment.

## INSURANCE NEWS IN BRIEF

● **A.M. KHAN, Dharwad**

- ▶ A recent Report by The Financial Times says “ As global spending on artificial intelligence (AI) infrastructure accelerates, the [insurance industry](#) is struggling to keep pace with the scale of risks linked to massive data-centre projects. With traditional coverage proving insufficient, insurers are seeking help from alternative investors such as hedge funds and private capital firms to share financial risks”.

Insurance companies and brokers are creating catastrophe bonds, often known as “cat bonds”, and special investment vehicles to attract alternative capital. These instruments allow investors to take on part of the potential losses linked to large data-centre developments. The size of many new projects has reached tens of billions of dollars, far exceeding the coverage insurers can provide on their own. This gap has forced the industry to explore additional funding sources.

- ▶ According to a report of Policybazaar Health insurance companies are offering customers “immediate and personalised” products, such as reduced waiting periods for pre-existing conditions and disease-specific plans. Insurers are increasingly building preventive care into policies through: \* Regular health check-ups; \* Wellness programmes linked to lifestyle habits; \* Incentives for fitness and early diagnosis. Digital tools such as wearables and health apps are enabling insurers to stay connected with customers on a daily basis, encouraging healthier behaviour through rewards and benefits.
- ▶ Tracking data from FY 23 to FY25, study by Policybazaar reveals that 43 % of insurance premiums paid comes from rural India. The contribution of the districts where over half the population lives in rural areas increased from 41 per cent to 43 percent of premiums. Districts with 70 per cent or more rural population consistently contributed 23–24 per cent of premiums. Districts with 50-70 per cent rural population saw a rise from 18 per cent to 19 per cent, pointing to increasing traction in peri-urban areas.
- ▶ The IRDA has constituted a sub-committee of the Insurance Advisory Committee to review the current landscape of private health insurance in India, including coverage, penetration, claims experience, product design, grievance redressal, and consumer experience. It will also recommend regulatory, policy, and operational measures to promote innovation, wider coverage, better risk pooling, and improved financial protection through health insurance. This initiative is part of ongoing efforts to improve policyholder experience and the penetration of health insurance. The emphasis will be on increasing trust and overall consumer experience. The sub-committee will also examine the role of healthcare provider networks, hospital tariffs, fraud control, and digital

systems in improving value to policyholders and reducing administrative inefficiencies. A review of interaction between private health insurance and public health insurance/assurance schemes, including opportunities for complementarity, portability, and convergence where appropriate, will also be undertaken.

- ▶ The non-life insurance industry reported 9.3 per cent year-on-year (Y-o-Y) growth in premiums to ₹ 3.36 trillion in 2025-26 (FY26), aided by the health insurance segment. Among the major insurance companies - the leader - Public Sector company, New India Assurance's premium saw 10.9 per cent Y-o-Y growth to ₹ 42,821.8 crore. ICICI Lombard General Insurance's premium grew by 7 per cent Y-o-Y to ₹ 28,712.5 crore, Bajaj General Insurance's premium expanded by 8.23 per cent Y-o-Y to ₹ 23,178.5 crore and United India Insurance's premium increased by 6.7 per cent Y-o-Y to ₹ 21,422.6 crore. The largest standalone health insurer, Star Health & Allied Insurance, saw 11.3 per cent Y-o-Y growth in premium to ₹ 18,605.5 crore, Care Health Insurance saw 20.91 per cent Y-o-Y rise to ₹ 10,031 crore. The premium collected by Niva Bupa Health Insurance rose by 27 per cent Y-o-Y to ₹ 8,585.9 crore.
- ▶ Healthcare systems in Asia are under increasing financial and operational strain as populations age, demand for services rises, and chronic diseases become more common, according to AIA Group, (American International Assurance) paper titled “PAYOR-PROVIDER ALIGNMENT: Making Healthcare Sustainable in Asia.” It goes on to say, healthcare systems across the region are “straining under the weight of aging populations, greater demand for care, and rising chronic disease rates.” He added that this resource squeeze is “exacerbating medical inflation and throttling access to care at a time when government budgets are stretched, and economic growth is looking uncertain.” The paper argues that fee-for-service structures in many markets mean payors and providers often respond to different sets of incentives and this misalignment can contribute to unnecessary utilization, limited investment in preventive services, and higher out-of-pocket costs for patients. Drawing on patterns seen in other fee-for-service markets, AIA's analysis suggests that roughly one-quarter of healthcare spending in Asia could be associated with wasteful activity. Examples include unnecessary surgeries and hospital admissions, inappropriate antibiotic use, and missed opportunities for prevention and early intervention. Loh cited “a simple example” of avoidable hospital stays when ambulatory or community care would be clinically suitable. Medical inflation and household spending continue to rise

## WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

- The factory workers of Noida in UP and Haryana have been engaged in a prolonged struggle for wage increase and the implementation of statutory benefits. Instead of addressing these legitimate demands, the BJP governments have let loose the police on the workers and resorted to filing false cases against workers' leaders. They have even shamelessly insinuated that genuine protests are being instigated by external forces and branded workers' leaders as conspirators.
- Now it is being reported that the police are raiding villages, indiscriminately beating up workers and arresting hundreds of them. The whereabouts of the arrested workers are not being shared with their families. Com. Gangeshwar Dutt Sharma, Delhi state committee member of CPI (M) and Com. Ram Swarath, General Secretary of CITU Noida district committee have been under house arrest for the last few days.
- Over the past two and a half months, workers across several parts of the country, especially in North India, have spontaneously risen in protest against inhuman working and living conditions, stagnant wages, denial of basic labour rights, and the callous, pro-management attitude of labour departments. The workers' upsurge in the National Capital Region is the latest expression of this growing discontent.
- Noida, one of Asia's largest planned industrial townships and home to thousands of manufacturing units, has been witnessing widespread protests over minimum wage issues, with unrest turning violent in several parts of the city. While multiple locations have seen clashes between workers and the police. The developments have reignited a broader debate on wages and working. Noida, one of Asia's largest planned industrial townships and home to thousands of manufacturing units, has been witnessing widespread protests over minimum wage issues, with unrest turning violent in several parts of the city. More than 300 people have been arrested. Gurgaon, Noida, Sonapat and Surat.
- In recent months, similar protests have erupted across several cities, driven by concerns over low wages and poor working conditions. The situation has been particularly challenging for migrant workers, whose survival in industrial centres has grown more difficult amid rising living costs, fuelled by the US-Iran conflict and a sharp increase in cost of living. Unrest in Noida did not happen suddenly. In the last few months, industrial workers had staged protests in Barauni in Bihar, Surat in Gujarat, and in Manesar and Panipat in Haryana, pressing for improved working conditions, higher minimum wages, and better overtime. The unrest has reportedly been driven by lower-than-expected wage increases after the rollout of the Labour Codes in November 2025.
- Workers' hardships have been compounded by surging living costs, especially due to a sharp rise in black-market prices of cooking gas cylinders amid the ongoing conflict in the Middle East.
- In February, around 30,000 contractual workers at Indian Oil Corporation's Panipat refinery protested for better wages and working conditions. Just days later, nearly 5,000 contract workers of Larsen & Toubro (L&T) at Gujarat held protests on various issues confronting workers.
- Doctors across Sri Lanka conducted a token strike on March 31, protesting illegal and arbitrary transfer decisions issued by the Ministry of Health. The Government Medical Officers Association (GMOA) stated that the ministry had released transfer lists for 2026-including post-intern placements and difficult service appointments-with out the approval of the transfer board and outside established procedures.
- The association also alleged that the number of difficult service positions had been reduced from 393 to 265 without scientific basis or stakeholder agreement, warning that the move could worsen doctor shortages in rural hospitals. The GMOA further claimed that the eligibility period to apply for transfers from difficult stations had been extended from one to two years without proper consultation, creating unfair conditions for doctors currently serving in those areas. GMOA confirmed that essential and vulnerable services would remain operational during the strike. Maternity hospitals, children's hospitals, Cancer Hospital, kidney care units, tri forces hospitals, and the National Institute of Mental Health were exempt. Emergency services across the island continued uninterrupted.
- For several days, pilots and flight attendants have been striking against Lufthansa German Airlines' brutal restructuring measures. On April 15, a strike by over 19,000 flight attendants from Lufthansa and LH-CityLine began again. Pilots from Lufthansa, Lufthansa Cargo, CityLine and Eurowings also joined in. The pilots are continuing their industrial action from Thursday through Saturday.
- Corporate management wants to keep Lufthansa profitable under conditions of war and trade war through austerity programme. In opposition, Lufthansa CityLine flight attendants voted 99 percent in favor of strike action. The union asserted that not a single flight attendant voted "No."
- Thousands of Lufthansa flights from Frankfurt and Munich have been cancelled, with up to 3,000 flights this week hit at Frankfurt alone. Hamburg, Bremen, Hanover, Stuttgart, Cologne, Düsseldorf and Berlin are also affected.

## ECONOMIC NOTES

● **J. SURESH**, Mysore

The impact of US war on Iran on global economy is intensifying daily with severe impact on countries throughout the Asian region. In the recent period, Central banks and governments have sought to overcome major economic storms by throwing money at the problems, amounting to trillions of dollars. This has led to an unprecedented growth of debt while lifting the wealth of the financial oligarchs to unprecedented heights. But in the present crisis set off by the war, that “solution” is not possible.



As it is being increasingly pointed out, Central banks may be able to print money, but they cannot print molecules. Printing money will not miraculously end the lack of oil. According to International Energy Agency, the impact of the present crisis is more than the two oil shocks of 1970s. Even if the military action is halted immediately, the market and the economy cannot recover quickly from the crisis. The energy analyst of Goldman Sach has predicted the oil prices may increase sharply which could even cross the record of 2008 at \$ 147 per barrel. The shutdown of Strait of Hormuz has also sent the price of LNG soaring as supplies are increasingly constricted. Countries throughout the Asian region is the most heavily impacted because of their reliance on oil and LNG which comes through the Strait. Only one LNG Cargo ship from the gulf is expected to arrive in Asia. Thailand has to import 90% of its crude, half of which comes via the Strait. Some 20% of its LNG comes from the Middle East. The situation in Pakistan is even more severe. Some 99% of its LNG imports come from Qatar. It has not received any supplies since the third day of the war. India, which is at present considered as world's largest growing economy and fifth largest economy in the world after Japan, is also being hit on both the supply and financial fronts. Half of its energy imports come from the Gulf states. There are already widespread shortages of gas used for cooking.



The Gulf region is not only the country's largest trading partner. India's international financial position is being impacted because of remittances sent home by workers amounting to more than \$ 50 billion a year. This plays an important role in containing the Current Account Deficit

in the face of the widening trade gap. From the beginning of the war, the Reserve Bank of India has been using its foreign exchange reserves to try to prevent a fall in the value of the rupee which has dropped against US dollar and has been hitting record lows. The war is not only causing disruption to oil and gas supplies but also on range of other commodities. These include the

supply of Urea, a source of nitrogen-based fertilizers, vital for agriculture around the world and sulphur also vital for the production of fertilizers.



According to Prabhat Patnaik, a renowned economist, “ In India in the neo-liberal period, there has been a substantial reduction in the tax burden on the rich, so that the increase in investments by capitalists has been accompanied by increase in their wealth as well. It is this fact which largely underlies the increase in wealth inequality in the country”. The following data explicitly exposes the truth in the above analysis made by Prof. Prabhat Patnaik. In just six years, from 2019 to 2025, India's five richest families increased their wealth by 400%. The bottom 50% of Indians hold only 6.4% of the country's wealth, while the richest 1% control over 40%. 1,688 individuals in India each have net worth above ₹ 1,000 crore, and together they hold more than ₹ 166 lakh crore, which is nearly half of India's GDP. Mukesh Ambani's wealth rose by 153% in this period and the wealth of Gautam Adani's rose by 625%. Union government has written off ₹ 19.6 lakh crore in loans over the last 11 years. At the same time, the reality for ordinary Indians is stark: The bottom 50% holds just 6.4% of total wealth of the nation. Income growth for common citizens has remained stuck in 5–8% range.



This is not a coincidence. This is not just market forces at work. This is manufactured inequality, shaped by policy choices, regulatory advantages, and concentration of opportunity in the hands of a few. When governments start picking winners, wealth doesn't trickle down, it piles up at the top. That's not economic growth. That's the slow transformation of a democracy into an oligarchy.



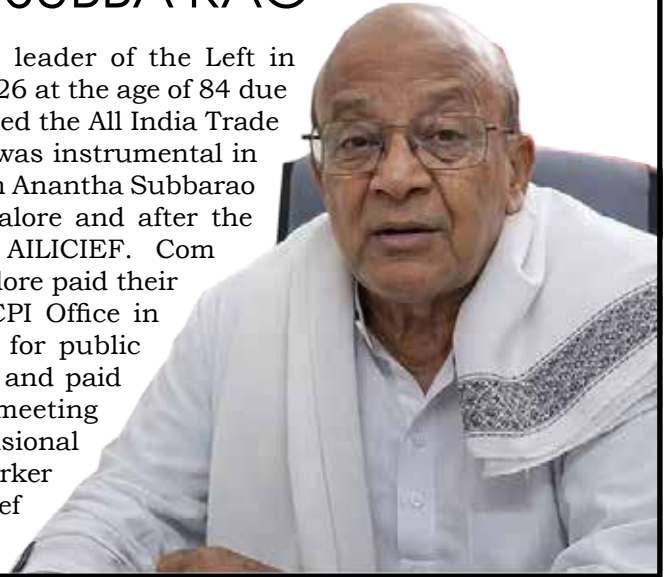
## FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**  
Thanjavur

- ▶ **Bonus Shares:** LIC's board has approved a bonus issuance of equity shares in 1:1 ratio. The bonus issue will be done by capitalising Rs.6,325 crore out of reserves and surplus available with LIC as of December 31, 2025.
- ▶ **Policy Details:** The Delhi High Court has observed that insurance details cannot be disclosed merely on the basis of a general request without providing basic identifying information, noting that it would be practically impossible for LIC to trace policies in such cases. The Court clarified in simple terms that while an insured person has the right to seek details of their policies, they must furnish minimum personal particulars to enable the retrieval of records. The case arose from an RTI application filed by the appellant seeking details of all LIC policies in her name without providing policy numbers. LIC had declined the request, citing the inability to trace records without such details.
- ▶ **Unclaimed Funds:** As of December 2025, nearly Rs.2.2 lakh crore worth of unclaimed assets is scattered across financial institutions and regulatory bodies in India of which Bank Deposits Rs.97,545 crore, Equity Shares & Dividends Rs.89,004 crore and insurance companies (including LIC) Rs.20,062 crore.
- ▶ **Bima Sugam:** The Bima Sugam platform is expected to introduce zero-commission standard insurance products from June 2026. The launch will happen in stages over the next few months. Motor insurance for new vehicles is likely to go live first in June 2026. Renewal policies may follow from August. Around the same time, health insurance products are also expected to be introduced on the platform. Term insurance plans, which offer life cover, are likely to be added by September 2026.
- ▶ **ELV Rules:** The Ministry of Environment, Forest and Climate Change (MoEFCC) has proposed a set of amendments to the current End-of-Life Vehicle (ELV) Rules 2025. Insurance companies will have to register on a portal to ensure that ELVs are directed to authorized scrapping facilities. This change acknowledges that many ELVs result from accidents and total loss claims for which insurance companies have not previously assumed any responsibility.
- ▶ **Rural Growth:** According to Policybazaar, across life, health and motor insurance, a large and stable share of fresh premiums is originating outside traditional urban centres. Sub-10 lakh population towns account for 47% of life and health premiums. Rural-majority districts contribute over 40%.
- ▶ **Grace Period:** Fauzia Khan, MP emphasized in Rajya Sabha how a mere 30-day grace period for premium payments could lead to total policy forfeiture, adversely affecting policyholders facing temporary financial setbacks. To alleviate this burden, Khan proposed extending the grace period to 90 days, introducing proportional late fees rather than outright policy cancellations, and allowing automatic policy revival without fresh medical checks within 180 days.
- ▶ **Amabani Fraud:** CBI has registered a yet another case against industrialist Anil Ambani of Reliance Communications Ltd and others based on allegations of causing wrongful loss of Rs.3750 crores to LIC. It is alleged that LIC was fraudulently induced to subscribe to Non Convertible Debentures (NCDs) worth Rs.4500 crores on the basis of false representations made by Reliance Communications Ltd. and its management regarding financial health of the company, and security and asset cover offered to LIC while subscribing NCDs.
- ▶ **Online Insurance:** Dark patterns found in India's online insurance ecosystem and, in several cases, have worsened over the past two years. According to a March 2026 LocalCircles report based on over 87,000 responses across 341 districts, 80% of users who purchased insurance online said they experienced a "subscription trap", where cancelling a policy became difficult after purchase. On pricing, 82% of respondents said they encountered "bait and switch" tactics, where low premiums were advertised but final policy terms differed significantly. LocalCircles' audit, based on consumer complaints and internal detection tools, found two to four dark patterns each across major platforms including Policybazaar, Acko, ICICI Lombard, Tata AIG, Bajaj Allianz, HDFC Ergo, Star Health, Go Digit, Coverfox and InsuranceDekho, among others.
- ▶ **Unethical Private:** The National Consumer Disputes Redressal Commission (NCDRC) has directed Birla Sun Life Insurance to pay Rs 48.92 lakh with interest to the family of a deceased policyholder, while holding that the claim was denied on the basis of "fake, procured and unethical" evidence. "This entire testimony unravels the manner in which the Insurance Company has attempted to procure evidence in order to defeat a valid claim. It is not only uncreditworthy but is also unethical," said the national consumer commission.
- ▶ **Bharti - Prudential:** Prudential is exploring an exit from its life insurance joint venture with ICICI Bank, ICICI Prudential Life Insurance. Prudential Corporation Holdings Ltd, an indirect wholly owned unit of UK-based Prudential Plc, holds 21.93% in the listed insurer, while ICICI Bank owns 50.95%. Furthermore, Prudential, according to sources, is in discussions with Bharti Axa Life Insurance regarding a potential stake acquisition.

## Com. H V ANANTHA SUBBA RAO

Com H.V.Anantha Subba Rao, a veteran leader of the Left in Karnataka passed away on 28<sup>th</sup> January 2026 at the age of 84 due to cardiac arrest. Com Anantha Subbarao led the All India Trade Union Congress in various capacities. He was instrumental in organising the State transport workers. Com Anantha Subbarao was the General Secretary of ICEU, Bangalore and after the split of the AIIEA, he chose to go with the AILICIEF. Com Amanulla Khan and other leaders of Bangalore paid their floral tributes to the departed leader at CPI Office in Bangalore where his body had been kept for public tributes. Com Amanulla Khan also spoke and paid tributes to his work in the condolences meeting arranged by LICEU, Bangalore in the Divisional Office premises of Bangalore I. Insurance Worker mourns his sad demise and shares the grief with the bereaved family.



## ASHA BHONSLE

Asha Bhonsle, one of the greatest playback singers in Hindi Cinema passed away on 12<sup>th</sup> April 2026 at the age of 92. In a career spanning over eight decades, she won a number of accolades including 2 National Film Awards, 7 Filmfare awards for best female playback singer and many others. She has over 12000 songs to her credit. Her voice had such a quality that use to mesmerise the listeners and her music became the soundtrack to generations. Her death marks the end of an era in Bollywood music and is a great national loss. Insurance Worker mourns her death and joins millions of her fans across the country in their grief.

### DONATIONS INSURANCE WORKER

Com.A.Sridhar, Raichur DO Rs.5000

Com.K.VADIVELU, Tiruvelveli DO 2000

*Insurance Worker* heartily thanks these comrades for their love and affection.

### CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
July 2025	146.5	421.92	9630.70
August	147.1	423.65	9670.15
September	147.3	424.22	9683.29
October	147.7	425.38	9709.59
November	148.2	426.82	9742.46
December	148.2	426.82	9742.46
January 2026	148.6	427.97	9768.75
February	148.5	427.68	9762.18

Base1960=Base 2001x22.8259  
Base 2001=Base 2016x2.88

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