

# insurance Worker



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End Nazification of Israel



Freedom of Expression  
& Democracy



Nari Shakti  
Vandana  
Adhiniyam

नवम्बर  
क्रांति...  
सततं जरूरत

## STOP THE WAR

## END THE OCCUPATION

A JUST & LASTING SOLUTION  
ONLY WITH AN INDEPENDENT  
PALESTINIAN STATE  
& THE RIGHT OF  
ISRAEL TO EXIST



They made India Proud,  
sent a clear message of love  
and beauty of our country

# 107





**SAVE PUBLIC SECTOR  
SAVE LIC**

*With Revolutionary Greetings  
from*

**Northern Zone  
Insurance Employees' Association  
Amritsar Division**



## ARREST THE DECLINE

The LIC recorded a less than 60% market share in new business premium as at the end of September 2023. The decline is seen in both individual and group business premiums. While retaining a market share of 60% after 23 years of competition by itself is a great achievement, it is also necessary to look for the reasons for the decline, arrest it and regain the lost market share. The reasons for a not so satisfactory performance are many. They relate to the economic policies of the government and the regulatory mechanism of the IRDAI. The other strong reason is LIC's obsession with increasing value for the shareholders for which it has taken up re-strategising of business operations.

The government claims that Indian economy is the fastest growing among large economies of the world. It has proclaimed that India will soon attain the status of a developed nation. How the economy is growing and how far it will be able to sustain the momentum of growth is the issue which the government refuses to address. The per capita income in India is the lowest among the G 20 countries. The per capita income by itself does not explain the real economic conditions of the vast majority of the population as the benefit of growth has been cornered by the small number

of rich. There is a general agreement that India is one of the most unequal countries with the top 1% of the population controlling over 50% of the national wealth. The savings rates in India today are at a historical low. It is common knowledge that domestic savings is the most important source for investments in the economy. Today, household savings as a part of domestic savings and financial savings as part of household savings have reached the lowest level in the last 40 years. The life insurance premium is sourced from the financial savings. The financial savings have declined to 5.1% of GDP compared to 11.5% during the pre-pandemic years.

The data sourced from the RBI reveal that people today are not in a position to save and they are borrowing to consume. It means that the Indian economy is dependent upon the debt fuelled household consumption. There are reports that ordinary citizens are hit hard by inflation and with the wages remaining stagnant, they are borrowing to consume. There is massive joblessness and whatever little jobs are being created; are in construction, hotel and agriculture with precarious working conditions. Therefore, it is not surprising that the fall in financial savings is adversely

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impacting the business of insurance industry and more importantly, the LIC.

The IRDAI has been disrupting the industry with the objective of ensuring that every citizen is covered by insurance by 2047. It is a laudable objective but for it to be achieved; necessary economic conditions should be created. How could we achieve this objective with the country having the largest number of poor and malnourished people in the world? The success of this objective critically depends upon the government ensuring a fair redistribution of wealth and create decent jobs. The IRDAI, however, wants to achieve it through measures like agents portability, policy portability, digital initiatives and flooding the market with a large number of companies by removing the minimum capital required. These initiatives have created a kind of uncertainty and the impact is being felt more by public sector rather than private sector. The government bias can be seen when the Economic Advisor to Prime Minister says that the government is consciously working to create more space for the private banks. This automatically means that it would also work to create greater space for private insurance companies.

Finally, what is hurting LIC is the obsession to create more value for the shareholders often at the neglect of the noble objectives for which life insurance business was nationalized and LIC was created. The LIC is moving with urgency to change its model of business. It has decided to concentrate on non-par policies and is deliberately reducing the share of participating policies from its portfolio. It is also found lacking in creating necessary skills in the marketing and development of products. The LIC is also slow in expanding the modes of product distribution. The business strategies of LIC and the increasing reliance on technology are issues on which the workforce is not taken into confidence. The AIIEA has been demanding a thorough discussion on these issues but for the last several years, LIC has failed to convene even an information sharing session with the unions. Whatever may be the attitude of LIC, AIIEA is committed to defend this great institution. The decline in market share should not disappoint us but should propel us to accept the challenges and regain the progress. Therefore, AIIEA calls upon all employees across the country to take up programs to defend LIC and make an effort towards regaining the lost market share.

सितम्बर 2023 के अंत तक एलआईसी ने नव व्यवसाय प्रीमियम में 60 प्रतिशत से कम बाजार हिस्सेदारी दर्ज की। व्यक्तिगत और समूह व्यवसाय प्रीमियम, दोनों में गिरावट देखी गई है। 23 साल की प्रतिस्पर्धा के बाद 60 प्रतिशत की बाजार हिस्सेदारी बरकरार रखना अपने आप में एक बड़ी उपलब्धि है। लेकिन गिरावट के कारणों की तलाश करना, उसे रोकना और खोई हुई बाजार हिस्सेदारी फिर से हासिल करना भी जरूरी है। संतोषजनक प्रदर्शन नहीं होने के कई कारण हैं। ये कारण सरकार की आर्थिक नीतियों और आईआरडीएआई के नियामक तंत्र से जुड़े हुए हैं। अन्य मजबूत कारण एलआईसी का शेयरधारकों के लिए मूल्य बढ़ाने का जुनून है। जिसके लिए उसने व्यवसाय संचालन की रणनीति पुनः तैयार की है।

सरकार का दावा है कि भारतीय अर्थव्यवस्था दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेजी से बढ़ने वाली अर्थव्यवस्था है। इसने घोषणा की है कि भारत जल्द ही एक विकसित राष्ट्र का दर्जा प्राप्त कर लेगा। अर्थव्यवस्था कैसे बढ़ रही है और यह विकास की गति को कितना बनाए रखने में सक्षम होगी, यह मुद्दा है जिस पर सरकार ध्यान देने से इन्कार करती है। भारत में प्रति व्यक्ति आय जी-20 देशों में सबसे कम है। प्रति व्यक्ति आय अपने आप में आबादी के विशाल बहुमत की वास्तविक आर्थिक स्थितियों की व्याख्या नहीं करती है क्योंकि विकास का लाभ कम संख्या वाले

The violent attacks carried out by Hamas inside the Israeli controlled territories killed nearly 1200 civilians and armed forces. This has invited a brutal retaliation from Israel which has decided to siege Gaza killing already nearly 3000 Palestinians and wounding a lot more. The Hamas has also taken a number of Israeli citizens' hostage. The situation is grim and has the potential of enlarging the conflict zone threatening the stability of West Asia.

There there can be no justification for violence against innocent civilians, however justified the cause may be and therefore such acts cannot be condoned. But one also cannot ignore the fact that the continuing conflict in this area is the result of unjust occupation of Palestinian land by Israel. Therefore, whatever efforts are made for a truce will not be long lasting and the final solution is for Israel to end the occupation and accept the Two State solution decided by the United Nations. It is not necessary now to discuss the role of imperial UK in creation of Israel by dispossessing the local population. This is being discussed in a separate article. The fact remains that Israel with the backing of United States is refusing to end the occupation and continuing to expand its territories through illegal settlements. This has almost made

## गिरावट को रोकें

अमीरों ने हड़प लिया है। इस बात पर आम सहमति है कि भारत सबसे असमान देशों में से एक है, जहां शीर्ष 1 प्रतिशत आबादी 50 प्रतिशत से अधिक राष्ट्रीय सम्पत्ति पर नियंत्रण रखती है। भारत में बचत दरें आज ऐतिहासिक निचले स्तर पर हैं। यह सामान्य ज्ञान है कि अर्थव्यवस्था में निवेश के लिए घरेलू बचत सबसे महत्वपूर्ण स्रोत है। आज, परिवार की कुल आय में घरेलू बचत की हिस्सेदारी और परिवार की कुल बचत में वित्तीय बचत की हिस्सेदारी पिछले 40 वर्षों में सबसे निचले स्तर पर पहुंच गई है। जीवन बीमा प्रीमियम वित्तीय बचत से प्राप्त होता है। महामारी से पहले के वर्षों के दौरान वित्तीय बचत 11.5 प्रतिशत की तुलना में घटकर सकल घरेलू उत्पाद का 5.1 प्रतिशत रह गई है।

आरबीआई से प्राप्त आंकड़ों से पता चलता है कि आज लोग बचत करने की स्थिति में नहीं हैं और वे उपभोग के लिए उधार ले रहे हैं। इसका मतलब है कि भारतीय अर्थव्यवस्था कर्ज से प्रेरित घरेलू खपत पर निर्भर है। ऐसी रिपोर्टें हैं कि मुद्रास्फीति और वेतन स्थिर रहने की वजह से आम नागरिक बुरी तरह प्रभावित हैं और वे उपभोग के लिए उधार ले रहे हैं। बड़े पैमाने पर बेरोजगारी है और जो थोड़ी-बहुत नौकरियां निर्माण, होटल और कृषि क्षेत्र में पैदा हो भी रही हैं उनमें काम करने की स्थिति काफी अनिश्चित है। इसलिए इसमें कोई

आश्चर्य की बात नहीं है कि वित्तीय बचत में गिरावट का बीमा उद्योग और इससे भी महत्वपूर्ण बात यह है कि एलआईसी के कारोबार पर प्रतिकूल प्रभाव पड़ रहा है।

आईआरडीएआई यह सुनिश्चित करने के उद्देश्य से उद्योग में हलचल मचा रहा है कि 2047 तक प्रत्येक नागरिक को बीमा द्वारा कवर किया जाए। यह एक प्रशंसनीय उद्देश्य है लेकिन इसे प्राप्त करने के लिए, आवश्यक आर्थिक स्थितियां बनाई जानी चाहिए। दुनिया में गरीबों और कुपोषित लोगों की सबसे बड़ी संख्या वाले देश में हम इस उद्देश्य को कैसे हासिल कर सकते हैं? इस उद्देश्य की सफलता गंभीर रूप से सरकार पर निर्भर करती है कि यह धन का उचित पुनर्वितरण सुनिश्चित करे और अच्छी नौकरियां पैदा करे। हालांकि, आईआरडीएआई एजेंट पोर्टेबिलिटी, पॉलिसी पोर्टेबिलिटी, डिजिटल पहल और आवश्यक न्यूनतम पंजी को हटाकर बाजार में बड़ी संख्या में कम्पनियों की बाढ़ लाने जैसे उपायों के जरिए इसे हासिल करना चाहता है। इन पहलों ने एक तरह की अनिश्चितता पैदा कर दी है और इसका असर निजी क्षेत्र के बजाए सार्वजनिक क्षेत्र पर अधिक पड़ रहा है। सरकार का पूर्वाग्रह तब देखा जा सकता है जब प्रधानमंत्री के आर्थिक सलाहकार कहते हैं कि सरकार निजी बैंकों के लिए अधिक जगह बनाने के लिए सचेत रूप से

## END THE OCCUPATION

the two State solution impossible.

The respected newspaper of Israel Haaretz in its 8<sup>th</sup> October Editorial blames Benjamin Netanyahu and his right wing government for the present situation. It comments "The Prime Minister who has prided himself on his vast political experience and irreplaceable wisdom in security matters, completely failed to identify the dangers he was consciously leading Israel into when establishing a government of annexation and dispossession, while embracing a policy that openly ignored the existence and rights of Palestinians." Nothing better can explain the cause of conflict.

While Netanyahu and his government are being criticized by a large number of people within Israel, he and his government have found massive support in India. India gave up its long standing policy on Palestine. This policy had recognized the right of Palestinian people for a homeland and has demanded the end to occupation. But now it stands totally in support of Israel and there is not even lip sympathy for the cause of Palestinian people. It must be remembered that there is a humanitarian crisis in Gaza, which is referred as Open Jail with Israel

cutting the water supply, electricity and gas. The Defence Minister of Israel says that he intends to eliminate every animal in Gaza.

It is being internationally recognized that social media in India is playing a sinister role in the conflict between Israel and Hamas. The fake messages that are originating from India have surprised the right thinking people across the world. The entire campaign is based on Islamophobia. The UP government has gone to the extent of warning people not to post any messages in support of Palestinians. This has prompted the Israeli Ambassador in India to claim that with the overwhelming support of Indians, it would be easy for Israel to create another army for itself in India. This has raised the question; has India abandoned the people who are fighting for liberation and a homeland? If it is so, there would be long term implications for its foreign policy. The progressive sections of Indian population must rise and demand for a just and lasting solution which can come about only with the establishment of an independent Palestinian State as also the right of Israel to exist.

काम कर रही है। इसका सीधे-सीधे यही मतलब निकलता है कि यह निजी बीमा कम्पनियों के लिए अधिक जगह बनाने का भी काम करेगा।

अंत में, जो बात एलआईसी को नुकसान पहुंचा रही है, वह है शेयरधारकों के लिए अधिक मूल्य बनाने की हवस, जो अक्सर उन महान उद्देश्यों की उपेक्षा करती है जिनके लिए जीवन बीमा व्यवसाय का राष्ट्रीयकरण किया गया था और एलआईसी बनाया गया था। एलआईसी अपने व्यवसाय के मॉडल को बदलने के लिए तत्परता से आगे बढ़ रही है। इसने लाभ में गैर-भागीदारी वाली पालिसियों पर ध्यान केन्द्रित करने का निर्णय लिया है और जानबूझकर अपने पोर्टफोलियो से लाभ में भाग लेने वाली पालिसियों की हिस्सेदारी कम कर रहा है। इसमें उत्पादों के विपणन और विकास में आवश्यक कौशल पैदा करने की कमी भी पाई गई है। एलआईसी उत्पाद वितरण के तरीकों का विस्तार करने

में भी धीमी है। एलआईसी की व्यावसायिक रणनीतियां और प्रोद्योगिकी पर बढ़ती निर्भरता ऐसे मुद्दे हैं जिन पर कार्यबल को विश्वास में नहीं लिया जाता है। एआईआईईए इन मुद्दों पर गहन चर्चा की मांग कर रहा है लेकिन पिछले कई वर्षों से एलआईसी संगठनों के साथ एक सूचना साझाकरण सत्र भी बुलाने में विफल रही है। एलआईसी का रवैया चाहे जो भी हो, एआईआईईए इस महान संस्थान की रक्षा के लिए प्रतिबद्ध है। बाजार हिस्सेदारी में गिरावट से हमें निराश नहीं होना चाहिए बल्कि हमें चुनौतियों को स्वीकार करने और प्रगति हासिल करने के लिए प्रेरित करना चाहिए। इसलिए, एआईआईईए देश भर के सभी कर्मचारियों से एलआईसी की रक्षा के लिए कार्यक्रम अपनाने और खोई हुई बाजार हिस्सेदारी वापस पाने की दिशा में प्रयास करने का आह्वान करता है।

## कब्जा खत्म करो

इजरायली नियंत्रित क्षेत्रों के अंदर हमास द्वारा किए गए हिंसक हमलों में लगभग 1200 नागरिक और सशस्त्र बल मारे गए। इसने इजरायल की ओर से क्रूर प्रतिशोध को आमंत्रित किया है जिसने गाजा की घेराबंदी करने का फैसला किया है जिसमें पहले से ही लगभग फिलिस्तीनियों की मौत हो गई है और कई अन्य घायल हो गए हैं। हमास ने कई इजराइली नागरिकों को बंधक बना लिया है। स्थिति गंभीर है और इससे पश्चिम एशिया की स्थिरता को खतरे में डालने वाले संघर्ष क्षेत्र के बढ़ने की संभावना है।

निर्दोष नागरिकों के खिलाफ हिंसा का कोई औचित्य नहीं हो सकता, चाहे कारण कितना भी उचित क्यों न हो और इसलिए ऐसे कृत्यों को नजरअंदाज नहीं किया जा सकता। लेकिन इस तथ्य को भी नजरअंदाज नहीं किया जा सकता कि इस क्षेत्र में जारी संघर्ष इजरायल द्वारा फिलिस्तीनी भूमि पर अन्यायपूर्ण कब्जे का परिणाम है। इसलिए, संघर्ष विराम के लिए जो भी प्रयास किए जाएंगे, वे लंबे समय तक चलने वाले नहीं होंगे और अंतिम समाधान इजरायल के लिए कब्जा समाप्त करना और संयुक्त राष्ट्र द्वारा तय किए गए दो राज्य समाधान को स्वीकार करना है। स्थानीय आबादी को बेदखल करके इजरायल के निर्माण में शाही ब्रिटेन की भूमिका पर चर्चा करना अब आवश्यक नहीं है। इस पर एक अलग लेख में चर्चा की जा रही है। तथ्य यह है कि संयुक्त राज्य अमेरिका के समर्थन से इजरायल कब्जा खत्म करने से इन्कार कर रहा है और अवैध बस्तियों के माध्यम से अपने क्षेत्रों का विस्तार करना जारी रख रहा है। इसने दो राज्यों के समाधान को लगभग असंभव बना दिया है।

इजरायल के प्रतिष्ठित समाचार पत्र हारेत्ज ने अपने 8 अक्टूबर के संपादकीय में वर्तमान स्थिति के लिए ब'जामिन नेतन्याहू और उनकी दक्षिणपंथी सरकार को दोषी ठहराया है। इसमें टिप्पणी की गई है, प्रधानमंत्री, जिन्होंने अपने विशाल राजनीतिक अनुभव और सुरक्षा मामलों में अपूर्णीय ज्ञान पर गर्व किया है, वे उन खतरों की पहचान करने में पूरी तरह से विफल रहे, जब वे जानबूझकर इजराइल को कब्जे और बेदखल करने वाले सरकार के

रूप में स्थापित कर रहे थे, जिसमें वे ऐसी नीति को अपना रहे थे जहां खुले तौर पर फिलिस्तीनियों के अस्तित्व और अधिकारों को नजरअंदाज किया गया था। संघर्ष का कारण इससे बेहतर कोई नहीं बता सकता।

जबकि नेतन्याहू और उनकी सरकार की इजरायल के भीतर बड़ी संख्या में लोगों द्वारा आलोचना की जा रही है, उन्हें और उनकी सरकार को भारत में बड़े पैमाने पर समर्थन मिला है। भारत ने फिलिस्तीन पर अपनी दीर्घकालिक नीति छोड़ दी। इस नीति ने फिलिस्तीनी लोगों के मातृभूमि के अधिकार को मान्यता दी थी और कब्जे को समाप्त करने की मांग की थी। लेकिन अब वह पूरी तरह से इजरायल के समर्थन में खड़ा है और फिलिस्तीनी लोगों के मुद्दे पर जरा भी सहानुभूति नहीं है। यह याद रखना चाहिए कि गाजा में मानवीय संकट है, जिसे खुली जेल के रूप में जाना जाता है जहां इजरायल ने पानी, बिजली और गैस की आपूर्ति में कटौती कर दी है। इजरायल के रक्षा मंत्री का कहना है कि उनका इरादा गाजा में हर जानवर को खत्म करने का है।

अंतरराष्ट्रीय स्तर पर यह माना जा रहा है कि भारत में सोशल मीडिया इजरायल और हमास के बीच संघर्ष में भयावह भूमिका निभा रहा है। भारत से आने वाले फर्जी संदेशों ने दुनिया भर में सही सोच वाले लोगों को आश्चर्यचकित कर दिया है। पूरा अभियान इस्लामोफोबिया पर आधारित है। यूपी सरकार ने लोगों को फिलिस्तीनियों के समर्थन में कोई भी संदेश पोस्ट न करने की चेतावनी तक दे दी है। इसने भारत में इजरायली राजदूत को यह दावा करने के लिए प्रेरित किया है कि भारतीयों के भारी समर्थन से इजरायल के लिए भारत में अपने लिए एक और सेना बनाना आसान हो जाएगा। इससे यह सवाल खड़ा हो गया है कि क्या भारत ने उन लोगों को त्याग दिया है जो मुक्ति और मातृभूमि के लिए लड़ रहे हैं? यदि ऐसा है, तो इसकी विदेश नीति पर दीर्घकालिक प्रभाव होंगे। भारतीय आबादी के प्रगतिशील वर्गों को उठना चाहिए और एक न्यायसंगत और स्थायी समाधान की मांग करनी चाहिए जो केवल एक स्वतंत्र फिलिस्तीनी राज्य की स्थापना के साथ-साथ इजरायल के अस्तित्व के साथ ही आ सकता है।

# SPIRITED PERFORMANCE BY INDIAN SPORTSPERSONS

The 19<sup>th</sup> Asian Games held in the city of Hangzhou in China concluded successfully on the 8<sup>th</sup> October 2023. These games witnessed intense competition with athletes trying to reach the limits of endurance. Nearly 12000 athletes representing 45 countries fought for glory in 481 events. During the games 15 world records, 37 Asian records and 170 Asian Games records were created.

India sent a biggest ever contingent of 655 athletes to compete for top honours in 39 disciplines. There were moments of both glory and disappointment for India. It recorded the best ever performance in the Asian Games by winning a total of 107 medals – 28 Gold, 38 Silver and 41 Bronze. It stood fourth in the medal table behind China, Japan and South Korea. China dominated the games by winning a total of 383 medals of which were 201 Gold, 111 Silver and 71 Bronze.

The performance of our athletes in track and field events was the best. India won a total of 29 medals in these events. The shooting team too did well by winning 22 medals. There was disappointment that our boxing and wrestling delegation did not perform as expected. Watching our wrestlers perform, there were clear signs of mental fatigue. Obviously this was due to the raw treatment they got in the case of allegation of harassment to the women wrestlers against the Wrestling Board Chief. While we won the Men's Hockey Gold, we had to be content with a Bronze in Women's Hockey.

The camaraderie and unity displayed by the Indian athletes was really heart warming. In the men's javelin event, the competition was between Neeraj Chopra and Kishore Kumar Jena with Neeraj finally prevailing to win the gold and Jena the Silver. The Men's 4 x 400 metres relay was won by the Indian team comprising of Yahya, Ajmal, Jacob and Rajesh. They ran a brilliant race to win the gold creating a new record. India has come to dominate the Javelin event with Annu Rani winning the gold in the women's event. Jyothi Surekha Vennam performed brilliant to win 3 gold medals in archery. Ram Baboo, a daily wage labourer won bronze in 35 km walk. These two with many others like them did not receive any support from the respective sports body and had to prepare for games with self generated finances.

We congratulate all the athletes for a wonderful performance. They made India proud. The unity and love they displayed for each other is a telling story of India's plurality and diversity. At a time when the country is besieged with hate, they sent a clear message of love and beauty of our country. They must now prepare for the Paris Olympics. The real potential of India can be unearthed if the politicians are barred from heading sports bodies. These sports bodies must be headed by eminent sportspersons and they should be given adequate funds for the development of the sports.

## भारतीय खिलाड़ियों का जोशीला प्रदर्शन



चीन के हांगझू शहर में आयोजित 19 वें एशियाई खेल 8 अक्टूबर को सफलतापूर्वक संपन्न हुए। इन खेलों में खिलाड़ियों के बीच कड़ी प्रतिस्पर्धा देखी गई, जो सामर्थ्य की सीमा तक पहुंचने की कोशिश कर रहे थे। 45 देशों का प्रतिनिधित्व करने वाले लगभग 12000 खिलाड़ियों ने 481 स्पर्धाओं में गौरव के लिए संघर्ष किया। खेलों के दौरान 15 विश्व रिकार्ड, 37 एशियाई रिकार्ड और 170 एशियाई खेल रिकार्ड बनाये गये।

भारत ने 39 खेलों में शीर्ष सम्मान के लिए प्रतिस्पर्धा करने के लिए 655 खिलाड़ियों का अब तक

का सबसे बड़ा दल भेजा। भारत के लिए गौरव और निराशा दोनों के क्षण थे। इसने कुल 107 पदक – 28 स्वर्ण, 38 रजत और 41 कांस्य जीतकर एशियाई खेलों में अब तक का सर्वश्रेष्ठ प्रदर्शन दर्ज किया। यह पदक तालिका में चीन, जापान और दक्षिण कोरिया के बाद चौथे स्थान पर रहा। चीन ने कुल 383 पदक जीतकर खेलों में अपना दबदबा बनाया, जिनमें 201 स्वर्ण, 111 रजत और 71 कांस्य थे।

टैक एवं फील्ड स्पर्धाओं में हमारे खिलाड़ियों का प्रदर्शन सर्वश्रेष्ठ रहा। भारत ने इन स्पर्धाओं में कुल

29 पदक जीते। शूटिंग टीम ने भी 22 पदक जीतकर अच्छा प्रदर्शन किया। निराशा थी कि हमारी मुक्केबाजी और कुश्ती प्रतिनिधिमण्डल ने उम्मीद के मुताबिक प्रदर्शन नहीं किया। हमारे पहलवानों को प्रदर्शन करते देखकर मानसिक थकान के स्पष्ट संकेत मिल रहे थे। जाहिर तौर पर ऐसा कुश्ती बोर्ड प्रमुख के खिलाफ महिला पहलवानों के उत्पीड़न के आरोप के मामले में उनके साथ हुए बुरे व्यवहार के कारण हुआ। जहां हमने पुरुष हॉकी में स्वर्ण पदक जीता, वहीं महिला हॉकी में हमें कांस्य पदक से संतोष करना पड़ा।

भारतीय खिलाड़ियों द्वारा प्रदर्शित सौहार्द और एकता वास्तव में दिल को छू लेने वाली थी। पुरुषों की भाला फेंक प्रतियोगिता में, प्रतिस्पर्धा नीरज चौपड़ा और किशोर कुमार जेना के बीच थी, जिसमें अंततः नीरज ने स्वर्ण और जेना ने रजत पदक जीता। पुरुषों की 4x400 मीटर रिले याहहा, अजमल, जैकब और राजेश की भारतीय टीम ने जीती। उन्होंने नया रिकार्ड बनाते हुए स्वर्ण जीतने के लिए शानदार दौड़ लगाई। महिला स्पर्धा में अनू रानी ने स्वर्ण पदक जीतने से भारत भाला फेंक स्पर्धा में हावी हो गया है। ज्योति सुरेखा वेन्नम ने शानदार प्रदर्शन करते हुए तीरंदाजी में 3 स्वर्ण पदक जीते। दिहाड़ी मजदूर राम बाबू ने 35 किलोमीटर पैदल चाल में कांस्य पदक जीता। इन दोनों

और उनके जैसे कई अन्य लोगों को संबन्धित खेल निकाय से कोई समर्थन नहीं मिला और उन्हें अपने खुद के स्तर से वित्त की व्यवस्था के साथ खेलों की तैयारी करनी पड़ी।

हम सभी खिलाड़ियों को शानदार प्रदर्शन के लिए बधाई देते हैं। उन्होंने भारत को गौरवान्वित किया, उन्होंने एक-दूसरे के प्रति जो एकता और प्रेम प्रदर्शित किया वह भारत की बहुलता और विविधता की कहानी कहती है। ऐसे समय में जब देश नफरत से घिरा हुआ है, उन्होंने हमारे देश के प्यार और सुंदरता का स्पष्ट संदेश भेजा। उन्हें अब पेरिस ओलंपिक की तैयारी करनी होगी। यदि राजनेताओं को खेल निकायों का नेतृत्व करने से रोक दिया जाये तो भारत की वास्तविक क्षमता का पता लगाया जा सकता। इन खेल निकायों का नेतृत्व प्रतिष्ठित खिलाड़ियों को करना चाहिए और उन्हें खेलों के विकास के लिए पर्याप्त धन दिया जाना चाहिए।



## Dr. M.S. Swaminathan

**D**r. M.S. Swaminathan, popularly known as the Father of Green Revolution in India passed away on 23<sup>rd</sup> September 2023 at the age of 95. He was the Founder Chairman, Emeritus Chairman and Chief Mentor of the M. S. Swaminathan Research Foundation (MSSRF) at Chennai, which he founded in 1988. Dr. Swaminathan made a stellar contribution to the agricultural renaissance of India, and is widely regarded as the scientific leader of India's green revolution movement. He was acknowledged as the world leader in the field of sustainable food security. He was deeply concerned with the problems of the farmers and advocated remunerative price for their produce. The Indian farming community has been asking the government to implement the Minimum Support Price on the basis of the formula worked out by him.

Dr. Swaminathan was conferred with a number of awards and honours including Padma Vibhushan. He received 81 honorary doctorate degrees from leading universities across the world. He was elected the "Living legend of International Union of nutrition sciences" in the 20<sup>th</sup> International Congress of Nutrition held in Spain.

Dr. Swaminathan's death is a great loss to the world and the farming community in India. AIIEA acknowledges the great contribution made by Dr. Swaminathan for the cause of food security in India, pays rich tributes to his memory and offers heartfelt condolences to the family of Dr. Swaminathan.



# AIEA Delegation meets ED(Personnel)

A delegation of AIEA consisting of Com. H.I. Bhatt, Joint Secretary and Com. B.S. Ravi, Treasurer met ED(Personnel) and other officials of Central Office at Mumbai on 10.10.2023 to discuss certain issues concerning employees. The gist of the discussions is given hereunder:

**Enhancement of Management's contribution to DCPS from 10% to 14%:** The delegation of AIEA demanded the enhancement of Management's contribution to DCPS from 10% to 14% without prejudice to our main demand of abolition of NPS and coverage of all employees under the 1995 Pension Scheme. The management informed that the matter was taken up with the Government and they were confident of getting clearance, at the earliest.

**Coverage of 1995 Pension Scheme to certain category of employees:** The delegation once again raised the demand for one time option to join 1995 pension scheme, to those employees recruited on or after 1.4.2010, against vacancies notified prior to this date. The delegation drew the attention of the management to Central Government Notification No. 57/05/2021-P&PW(8) dated 3.3.2023, wherein, government employees who joined after 1.1.2004 but had applied for a post or vacancy which was notified prior to the date of notification of NPS (22.12.2003) were allowed to opt Old Pension Scheme. Our delegation reiterated that this benefit be extended to similarly placed LIC employees also. The LIC Management informed that the provisions of Government Notification would not automatically apply to LIC. However, they agreed to examine the issue.

The delegation also once again raised the issue of extending the option to join the 1995 pension scheme to Ex-servicemen and others, who did not join 1995 pension scheme previously by choosing the reverse option of PF scheme.

**DA neutralization:** The delegation brought to the notice of management, the latest developments in analogous institutions wherein 100% DA neutralization was accepted and demanded that similar benefit be extended to LIC Pensioners also. The management informed that LIC was not in a position to take a call on the issue since the matter was sub-judice. The delegation insisted that LIC should seriously take up the matter with the

Government and try for out-of-court settlement. The management agreed to explore the issue.

**Reimbursement of amenities to Class-3 & 4 employees:** The delegation of AIEA enquired about the status of the demand of AIEA for providing amenities such as – reimbursement of Mobile Handset, Tea/Coffee expenses, Furniture, introducing the facility of LTC encashment, etc. The delegation reminded the management about the Note which was submitted long back justifying the demand. During the course of discussions, the management released a circular allowing the benefit of reimbursement of cost of mobile handset for an amount of Rs.10,000 & Rs.8,000 for all class -3 & 4 employees respectively. We reiterated that other demands of the organisation like reimbursement of furniture expenses and tea/ coffee should also be considered in right earnest.

**Improvements in Group Mediclaim Scheme:** The delegation of AIEA raised certain issues pertaining to Mediclaim scheme. The delegation pointed out that in the recent circular issued by CO on 1.9.2023, granting One Time Option to join Group Mediclaim Scheme, coverage was not extended to dependent parents and option of including independent children. Employees who left the Corporation on VRS were also not allowed to opt to join the scheme. The delegation expressed its discontent about transferring the burden of GST on Mediclaim premium to employees which was earlier borne by LIC. The delegation once again reiterated its demand of allowing automatic entry into Mediclaim scheme of dependents of the employee who had to quit the scheme due to crossing the income limit as prescribed under dependency clause, once the income limit falls within the allowed limits.

The delegation submitted a list of diseases to be incorporated in the High Cost Treatment. It was also suggested that for retired employees a preventive health checkup scheme be introduced in the Mediclaim scheme.

The management responded that a separate scheme was being planned for dependent parents for cost reasons and it also promised to consider coverage of independent children. There was also positive response on the issue of automatic entry of dependent parents who exited on income

criterion. The management was positive on the issue of inclusion of some diseases in the High Cost Treatment Scheme as submitted by the AIIEA. Regarding the preventive health checkup to retirees, the management assured to take up the matter with the insurer.

**Enhancement of Ex-gratia Relief to Pre-1986 Retirees and their surviving spouses:** The AIIEA delegation drew attention of the management about its earlier demand of enhancing the financial help to the Pre-1986 retirees and their surviving spouses. The delegation explained in detail about the justification of the demand on all counts viz- the present inflation, low cost burden on LIC since the number of such beneficiaries being very less, the services rendered by the super seniors in the formative years of the LIC etc. ED (P) agreed with the submissions of the delegation and responded positively. He assured to examine the issue with all seriousness.

Apart from the above issues the delegation raised the other issues – Fixation of Pay on promotion from stagnation to stagnation stage; doing away with submission of doctor's certificate when an employee avails leave on sick grounds for 3 days or less; inclusion of some more critical illnesses related to pulmonary and liver disorders for consideration under Special Sick Leave; liberalization of time period for choosing Restricted Holiday (which at present has to be opted one year in advance); to improve the quality of training sessions; exclusive training sessions for employees on the verge of retirement to be arranged uniformly across all the offices of LIC with particular focus on the safe investments of retiral benefits, tax issues, etc., and also on health matters.

Finally, the delegation emphasized the need for early commencement of wage revision process. ED(P) assured to take up the matter with the Government. The delegation also made it amply clear that there should be no unilateralism on matters relating to technological upgradation and new initiatives being planned. The delegation reiterated its demand of a structured dialogue on all issues affecting the institution and the employees. The delegation suggested that the long pending CGIT issue should be resolved without further delay.

The AIIEA shall continue to follow-up the pending issues with all seriousness.

The Secretariat meeting of All India Insurance Pensioners' Association (AIIPA) was held at Chennai on 11.10.2023 to review our activities since the last Central Committee meeting held at Hyderabad on 15th and 16th May, 2023. Seventeen out of twenty five Secretariat members attended the meeting. Senior leaders, Com. Amanulla Khan and Com. K. Natarajan attended the meeting as invitees and guided the deliberations.

The General Secretary, Com. M. Kunhikrishnan, placed a brief report on the activities since last CC meeting in the context of prevailing situation in the International and National arena. The report mentioned about the significant achievements realised on the issue of increase in family pension for LIC pensioners, one time option for mediclaim etc. during the period under review. Thereafter there was an informed discussion on all these issues.

#### **Enhancement of Family Pension**

The meeting hailed the victory of achieving this benefit for LIC employees / pensioners. Though this benefit was sanctioned to all sections of pensioners of public sector financial institutions, the Government was unwilling to grant it to the Insurance Pensioners. Our decision to indulge in extensive campaign by approaching MPs to enlist their support to our cause fructified. More than 90 MPs including those in the ruling coalition, wrote to the Finance Minister. Many of them raised the issue on the floor of Parliament. Meeting with Hon'ble Finance Minister on 2nd August, 2023 accompanied by Com. John Brittas, MP was a turning point. The call given by the Joint Front of LIC employees and officers to go on two hours walk out strike on 12.09.2023 mounted pressure on the management and government. Finally, our efforts succeeded and the notification enhancing family pension for LIC pensioners was issued on 11.09.2023. Victory on this count was celebrated in many centres by holding gate meetings and get together by jubilant pensioners.

But, unfortunately the government chose to leave out Pensioners of PSGI Companies and denied this benefit to them. This issue was deliberated upon in detail by the Secretariat members present. The meeting recorded its appreciation for the successful observance of half a day protest Dharna on 04.10.2023 before the Offices of PSGI companies and HQ of GIPSA by the Joint Forum of Trade Unions in PSGI Companies. AIIPA members joined the movement in large numbers and made the program a thumping success. The Secretariat came to the conclusion that there is no reason or logic to single out employees /

# Decisions of the Secretariat meeting of AIIPA

pensioners of PSGI Companies and discriminate them on this genuine issue. The Secretariat decided to approach JFTU and seek their help and cooperation for the implementation of campaign program chalked out by AIIPA to achieve this

legitimate right to PSGI pensioners. After threadbare discussions, it was decided to go ahead with following programme of action:

## 1. To achieve increased Family Pension to PSGI pensioners

A resolution demanding of the government to sanction the increase in family pension was given to LIC Pensioners was adopted unanimously. The resolution would be sent to Finance Minister and Chairperson, GIPSA immediately.

A campaign lasting for a month and half commencing from first week of November, 2023 by way of:

Delegation of AIIPA to meet Chairperson, GIPSA and submit memorandum demanding enhancement of Family Pension;

Demonstrations before all ROs and Dos of PSGI Companies on that day;

Submission of memorandum to CMDs of individual Companies by delegation of AIIPA;

Demonstration before ROs and DOs of that particular company on that day;

AIIPA members must make these programmes huge success by mobilisation in large numbers.

## 2. Uniform DA for Pensioners and Family Pensioners.

AIIPA to write to LIC and GIPSA for payment of uniform DA to all pensioners and family pensioners irrespective of their date of retirement, referring to the developments in banking sector in this regard.

## 3. Updation of pension

AIIPA to write to LIC and GIPSA managements to consider the issue favourably without pleading inability on the ground of sub judice as this benefit is being considered in Public Sector Banks ignoring the fact that several cases on these are pending before Courts.

## 4. Increased ex-gratia for retirees prior to 01.01.1986

To take up with the managements for payment of increased ex-gratia with immediate effect.

## 5. Seminars on Universal Pension for all

Five Seminars have already been conducted as per the decision taken in last CC meeting. It was decided to advise Units to hold Statewide Conventions as early as possible.

## 6. Scrapping of GST on Health Insurance

Online petition uploaded in Change.org platform did not evoke expected response. Decided to go ahead with the program of mass signature campaign and submission of memorandum to press the matter further.

## 7. Enroll all Family Pensioners as members of AIIPA

The meeting noted that the victory achieved has been well received by Family Pensioners everywhere. Many of them have already come forward with voluntary donations to AIIPA Units in many centres.

It was decided to advise Units to prepare a list of beneficiaries, address them letters with details of efforts put in by us to get this benefit and to enroll all of them as members of AIIPA.

## 8. One more option to join Group Mediclaim Scheme

Units are to draw out list of non-optees, contact them individually and advise them to exercise option to join the scheme. The last date for joining the scheme is 30.11.2023. We have already taken up the issue of VRS optees. It shall be followed up.

## 9. Observe Pensioners Day

All Units are advised to observe 17th December 2023 as 'Pensioners' Day' involving other Pensioners' Organisations and Sister Trade Unions.

## 10. Retirees under NPS

A question was raised whether retirees under NPS could be enrolled as members of AIIPA.

It was decided to advise Units to enroll such retirees also as our members. Necessary amendments to Bye Laws / Constitution of the Units may be made to facilitate this.

Earlier a review on Organisation was made on the basis of membership details presented by Com KKC Pillai, Joint Secretary.

We express our sincere thanks to Coms Amanulla Khan and K Natarajan for attending the Secretariat accepting our invitation. We are indebted to them for their valuable advices and guidance.

The Secretariat meeting was hosted this time by LICPA, Chennai and GIPA Chennai assisted by Divisional Units of ICEU, Chennai and South Zone Insurance Employees' Federation. We express our thanks to the host Units for the wonderful arrangements made by them for successful conduct of the meeting. The participants were in all praise for the care and attention given to them.

Image courtesy: A poster from women's movement for 33% reservation



# Nari Shakti Vandana Adhiniyam

M Girija

The long journey (for 27 years) of the Women's Reservation Bill has at last come to an end with the BJP government tabling the same as the first order of business in the new Parliament building. During the special session of the Parliament, after a debate for 11 hours, it was passed with near unanimity in Lok Sabha on 20-09-2023 and in Rajya Sabha on 21-09-2023. After receiving the assent of President Droupadi Murmu, the landmark women's reservation Bill has now become a Law of India. As per the 128<sup>th</sup> Constitutional Amendment Bill, 2023 (the Nari Shakti Vandana Adhiniyam), a third of the seats in the Lok Sabha and State Assemblies is proposed to be reserved for women. However, this amendment to the Constitution has come with a caveat that it can be implemented only after a delimitation exercise, which is scheduled to be held in 2026. This has in effect pushed the implementation to the 2029 general elections.

Yet, the legislation is historic and it is a moment of joy for all those women's organisations and democratic movements throughout the country. Because it is these organisations and movements, through their consistent struggles, campaigns and fights ensured that the Bill is kept alive. The

A Constitutional amendment to grant 33% reservation to women in legislatures, after a 27years' long struggle, is a big step towards overcoming hurdles in women's participation in these legislatures, though it has come with a caveat that, it can be implemented effectively only after 2026. The need of the hour is to understand the politics behind the demand of reservations for women, the intention of the rulers and their ideology and expose it amongst the people of the country.



Image courtesy: From mib\_india instagram

insurance employees and AIIEA can take pride that as a conscious section of the Indian working class, we also played a role in emphasizing this demand by carrying out online signature campaign through the website [www.change.org](http://www.change.org).

## Journey of the Bill

The tumultuous journey of the Women's Reservation Bill began when the H D Deve Gowda led government introduced it in Parliament way back in September 1996. Since then, almost every government tried to push it through. The UPA government even managed to get it passed in the Rajya Sabha in 2010, but it could not materialize for lack of political will and consensus.

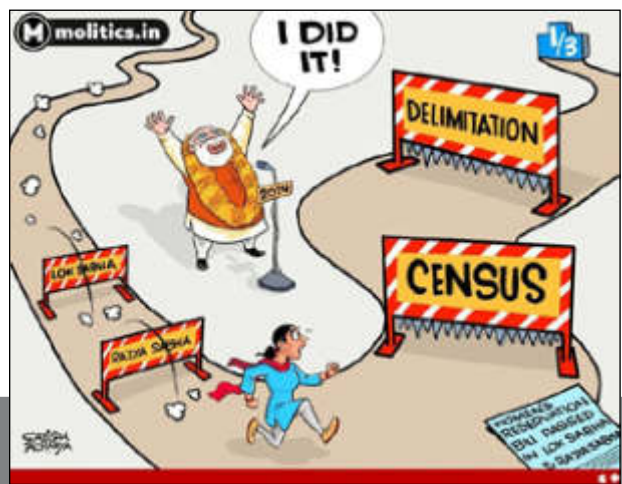
The Bill introduced by the then United Front government in 1996 was referred to a Joint Committee. And then the Bill was taken up for discussion in the Lok Sabha on May 16, 1997. But there were stiff opposition from within the

ruling coalition. Thus, the Bill could not be passed and it lapsed after the dissolution of this Lok Sabha. Between 1998 and 2004, the BJP led NDA government tried multiple times to get the Bill passed. First time on July 13, 1998, then on December 11, 1998 and finally on December 23, 1998. However, the Bill lapsed as the House was dissolved after the fall of Vajpayee government in April 1999. When the NDA government was again formed, the Bill was introduced on December 23, 1999. But it could not succeed despite support from the Congress and the Left, the main Opposition parties at that time. In July 2003, the then Speaker convened an all-party meeting to try and build a consensus, but that was unsuccessful. Subsequently, again the Bill lapsed. The common minimum programme of Congress led UPA government (which assumed office in May 2004) declared that it would take the lead to introduce legislation for women's reservation. But it was not easy since a few of its key constituents were not in its favour. The Bill introduced by the UPA government on May 6, 2008 was referred to the Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice. The report of Committee submitted to Parliament in December 2009 recommended that the Bill be passed in its present form without any delay. After pending for 14 years, the Bill saw a breakthrough in 2010. After spirited discussion for two days, on March 9, 2010, the Rajya Sabha passed the Bill by over a two-third majority. However, the UPA government did not show the political will to get the Bill passed in the Lok Sabha.

### Sad truth

The sad truth is that while the bill has been passed, its implementation is being postponed beyond the next general election on extremely questionable grounds. The BJP was regularly including passage of the Bill in its election manifestoes. It gave a solemn assurance to the women of this country that this would be done before both the 2014 and 2019 general elections. Though it had a majority in the Lok Sabha after both elections, it has not made good on its promise of passing the bill in the nine long years that it has been in power. Now, at the fag end of its second consecutive term, it has

introduced the bill. The BJP and the prime minister believe that by doing so, they can garner women's votes in large numbers without rocking patriarchy's boat. Adding insult to the injury, the government has added a most patronizing section entitled a 'Statement of Objects and Reasons' at the end of the Bill. In this, it has said that the Government has taken a number of steps to bring 'Nari Shakti' to the forefront through empowerment of women and women led development resulting in substantial improvement of financial independence of women and availability of equal access to education and health. It also emphasise 'Ease of living', especially of women, through various initiatives including Ujjawala Yojana, access to toilets under Swachh Bharat Mission, financial inclusion through the Mudra Yojana, etc. This section is objectionable on several counts. We all know that the Ujjawala Yojana has proved to be a cruel joke played on millions of poor women, who are neither able to access free cylinders because of various technicalities nor able to buy the extremely expensive cylinders. Similarly, the claims of the government on the numbers of working toilets constructed in many parts of the country have been greatly inflated on paper, while the shameful reality of the sanitary conditions that poor women continue to endure has not changed substantially. Hinting at these extremely disappointing schemes is an appropriate conclusion for Women's Reservation Bill that will remain out of reach of women for a long time to come. The passage of the Bill at this late stage is not going to make any difference to the composition of the 18<sup>th</sup> Lok Sabha.



Cartoon courtesy:  
Satish Acharya, molitics.in

### Importance of reservation

Data show that women MPs account for nearly 15% of the Lok Sabha strength while their representation is below 10% in many State Assemblies. While the number of women MPs in Lok Sabha has increased significantly since the first Lok Sabha, it is still far lower than the one in many countries. According to recent UN Women data, Rwanda (61%), Cuba (53%), Nicaragua (52%) are the top three countries in women representation. In case of female representation, our neighboring countries Bangladesh (21%) and Pakistan (20%) are well ahead of India. A Pew Research Center Survey last year saw most Indians saying that “women and men make equally good political leaders”. The women elected to Panchayats and local bodies have overcome the contempt, dismissive attitudes, barriers of entrenched patriarchal power in decision—making bodies and proved that they are no proxies. In such a situation, a constitutional amendment to grant 33% reservation to women in legislatures is a big step towards overcoming hurdles in women’s participation in these legislatures. Therefore, the need of the hour is to understand the politics behind the demand of reservations for women, the intention of the rulers and their ideology and expose it amongst the people of the country. Let us join our hands with the women’s and democratic organisations of the country in carrying forward the struggle to implement the legislation.

(Author is  
Joint Secretary, AIIEA)



Tensions have flared up again between Israel and Palestine. The flashpoint this time was provided by the lethal attack of the Islamist militant group Hamas on Israel. The attack was so meticulously planned and perfectly executed that even the Iron Dome system of Israel proved utterly futile. The indiscriminate attack by Hamas led to the unfortunate loss of more than a thousand lives, including women and children. The Israeli counteroffensive has been more lethal and frightening. The number of dead and wounded keeps mounting with each passing day. The small Palestinian enclave of Gaza is under siege today, with Israel determined to inflict the most crushing defeat on the Palestinians. Bereft of water, electricity and food for over a week Gaza faces the biggest humanitarian crisis ever. While Hamas says that the attacks were a response to Israel’s desecration of the Al-Aqsa mosque, Israel is leaving no stone unturned to complete its unlawful occupation of Palestine by utilizing the attacks as a ruse. Caught in the crossfire is a vast section of innocents, mostly women and children.

This is the latest chapter in a long history of conflict in the region. Zionism, an ethno-nationalist movement which sought to establish a homeland for the Jewish people in Palestine, emerged in the late 19<sup>th</sup> century. The support for the Jewish nation grew significantly in the aftermath of World War II, as the horrors of the Nazi Holocaust of Jewish people came to be fully known. Thus, in 1948, with the support of the United Nations and the British, who had taken over control of the region after defeat of Ottomans, Israel was born. As per the partition plan adopted by the UN in 1947, the British territory of Palestine would be divided into a Jewish and an Arab state. But almost immediately, war broke out between Zionist settlers and Arabs. The first Arab- Israeli war ended in 1949 with victory of Israel and displacement of 750,000 Palestinians. The territory was divided into 3 parts: the Jewish Israel, the Arab West Bank and Gaza Strip. However, this failed to resolve the conflict which continues till date. In the 75 years, Israel has fought multiple wars against Arab allies as well as uprisings in Palestinian territories.

Some observers have referred to the latest escalation as the beginning of the “Third Intifada”. Intifada, an Arabic word meaning to “shake off”, came into popular usage in 1987. Palestinian-American

The war must end and peace must be given a chance. Israeli intransigence derails the peace process, because it wants to remain an apartheid state. But there cannot be any peace in the region without accepting the legitimate aspirations of the Palestinians. They have been wronged not just by Israel but also by imperialism led by the United States. The plain truth is that Palestinians are the dispossessed and discriminated people living under occupation in West Bank and in an open prison in Gaza. No solution other than a homeland for Palestinian people is workable.

# STOP THE WAR: END NAZIFICATION OF ISRAEL

Trinath Dora



scholar Edward Said, in an essay titled “Intifada and Independence”, described the Intifada as the response of a people pushed to the wall by the “bare-knuckled” Israeli attempt to rob them of their history, land and nationhood. The first Intifada lasted from 1987 to 1993 and the Second Intifada from 2000 to 2005. These were extremely popular uprisings spearheaded by Palestinian youths against more powerful Israeli settlers in their own homeland. Since the end of the Second Intifada, tension between Israel and Palestine have never quieted down. Israel has continued to expand its presence in West Bank while PLO and Hamas have stepped up attacks and bombings. Many have been wary of a “Third Intifada” for years, especially amidst the rise of the ultranationalist far-right in Israel with its extreme position on Palestine.

Observers who have been closely following various aspects of Israeli politics since Netanyahu formed his government in December 2022, have been expecting a flare-up. Hamas leaders, celebrating 35<sup>th</sup> anniversary of the founding of Hamas in December 2022, also predicted an open confrontation with the new extremist administration. The reason for this bleak outlook is obvious. As the price for his prime ministership, Netanyahu had given senior positions to the most extreme of his coalition partners. Itamar Ben-Gvir was named National Security Minister, while Bezalel Smotrich became Finance Minister with responsibility for construction of settlements in West Bank. All the three extremist parties in government are collectively embodying “a racist, Jewish supremacist, anti-Arab and homophobic

view”. Smotrich asserted publicly that “there is no such thing as Palestinians because there is no such thing as a Palestinian people”. Some extremists were even referring to Palestinians as “Amalek”, a biblical people described as the mortal enemies of the Jews whose memory should be eliminated.

In January 2023, Ben-Gvir deliberately walked through the Al-Aqsa Mosque compound beckoning that, the current arrangement that reserved the space for exclusive Muslim prayer would now be changed. In April, Israeli police stormed the mosque complex and detained over 350 worshippers during Ramadan, using rubber bullets and stun grenades. Both Ben-Gvir and Smotrich then took up the expansion of Jewish settlements in West Bank. Their principal interest was tightening Israel’s control over the occupied territory just short of full annexation and doubling the settler population from 5 lakhs to one million. Encouraged by their extremist ministers, the settlers turned more aggressive both in expanding their illegal settlements and confronting with 3.7 million Palestinians who live across the West Bank in non-contiguous “cantons”. Thus, the stage was set for the latest conflict between the Palestinians and the occupiers of their homeland.

The conflict initiated by the Hamas has dealt a body blow to Israel’s image of invincibility and its ability to identify and eliminate specific enemies of the state. Israel had also expended huge resources to prevent precisely the kind of incursions that occurred on October 7<sup>th</sup>: just the barricades along the 60 km border with Gaza had cost \$ 1 billion. The attacks have also dented the credibility of

the country's intelligence services which had prided themselves on being fully informed about the plans of their enemies through contacts and eavesdropping services.

Over the last two decades, Israel and the US have been making a concerted effort to pursue "normalization" of ties between Israel and Arab states without the former conceding anything on the core issues that agitate the Palestinians: a sovereign state with East Jerusalem as its capital and the right to return of Palestinian refugees. After the Oslo Accords of 1993 and 1995, which had deferred consideration of these "final status" issues, no Israeli leader has had the courage to address them seriously. The Oslo accords had called for a time-bound two-state solution to end the Arab-Israeli conflict over Palestine. The assassination of Prime Minister Yitzhak Rabin in November 1995, just two months after signing the Oslo II agreement, made it clear to Israeli politicians that the extreme right have a decisive veto over the country's politics despite their small presence in the Knesset. Netanyahu had then sharply criticized the accords and built his career on the Israeli right becoming the longest serving Prime Minister in his country's history.

The western media have seen an Iranian role in the Hamas attack by suggesting that Iran wanted to sabotage the "normalization" process. Time magazine wrote that the attacks derailed the transformation of the region which had started with the Abraham accords. The Wall Street Journal has gone further to say that Iranian security officials helped plan Hamas' Saturday surprise attack on Israel. Surprisingly, The Guardian has also echoed the Iranian role in the attacks. Former US President Donald Trump has held President Joe Biden responsible for the Hamas attack for providing \$ 6 billion to Iran as part of the recent prisoner-swap deal. This has compelled US Secretary of State Antony Blinken to come to Iran's rescue.

Prime Minister Narendra Modi's response expressing solidarity with Israel and describing the attacks by Hamas as "terrorist attacks" contradicts India's long-standing foreign policy. By supporting only Israel and not the Palestinian people who are now being relentlessly bombed in Gaza, and not even making a token appeal for restraint or ceasefire, Modi negated the vision of support to the Palestinian cause articulated by Mahatma Gandhi and Jawaharlal Nehru when India was fighting for

freedom. That vision was articulated by successive Prime Ministers from Nehru to Atal Bihari Vajpayee to Manmohan Singh. It is no secret that the RSS and Modi are great admirers of the Zionist model, where non-jews have been reduced to the status of second-class citizens. During his visit to Israel in July 2017, first by any Indian Prime Minister, Modi made it a point to go to Jerusalem. He did not visit Ramallah, where the Palestinian Authority is headquartered. An award-winning Indian-South African Journalist Azad Essa offers an interesting and thought-provoking perspective in his book "Hostile Homelands: The New Alliance between India and Israel. The idea of a Hindu nation was inspired by the "cocktail of science, hyper-nationalism and militarization" of Western Europe in the times of Hitler and Mussolini, whereas Zionism was inspired by the historical oppression of Jews in Europe much earlier than Hindutva, as Jews went through anti-Semitism.

In conclusion, the war must end and peace must be given a chance. Israeli intransigence derails the peace process. Israel wants to remain an apartheid state. The Israeli right-wing always had a grandiose vision of a Jewish state. It always refers to the West Bank as Judea and Samaria, invoking the biblical Old Testament names for the territory. The Zionist hawks maintain that there would be no return to the pre-1967 border. This is the reason why Israel has just experienced the worst day in its history. More Israeli civilians have been slaughtered in a single day than all the civilians and soldiers Israel lost in the 1956 Sinai war, the pre-1967 six-day Arab-Israel war and the 2006 second Lebanon war combined. During the 1990s Oslo peace process, Israel gave peace a chance. The current conflict must not put the last nail in the coffin of the peace process. What has already happened can not be undone. The United Nations must intervene to de-escalate the conflict and try to restore peace in the Middle-east. There cannot be any peace in the region without accepting the legitimate aspirations of the Palestinians. They have been wronged not just by Israel but also by imperialism led by the United States. The moral hypocrisy of United States and other Western powers stand totally exposed. Palestinians are the dispossessed and discriminated people living under occupation in West Bank and in an open prison in Gaza. No solution other than a homeland for Palestinian people is workable.

*(Author is General Secretary, ECZIEA)*





Harassment and intimidation of the independent media by the misuse of the police and state agencies for narrow political gains is part of a growing trend in a country claimed to be the 'Mother of Democracy.'

# Freedom of Expression & Democracy under attack

TVNS Ravindranath

In the early hours of 3<sup>rd</sup> October 2023, the Special Cell of Delhi Police raided the homes of several employees, authors, journalists, satirists, historians, social scientists, columnists and commentators including some who are just occasional contributors, associated with the news portal *NewsClick*, in an alleged terror case. Electronic devices, laptops and phones, of all the employees and dozens of journalists were seized by the police. No proper seizure memos or hash values for the devices were given. The journalists were questioned about the Delhi communal riots and the CAA agitation of 2019-20, the farmers' protest of 2020-21 and whether they used encrypted phone messaging applications such as Signal. A total of 46 persons were questioned by Delhi Police's special cell and the news portal's office was locked. The raids were followed by the arrest of Prabir Purkayastha, founder and Editor-in-Chief of the news portal and its Human Resources head Amit Chakravorty, under the draconian Unlawful Activities Prevention Act (UAPA). It was a brute exercise of power, intended to assert authority and control. This is, by far, the most blatant attack by the state on independent media and freedom of expression, in history.

These actions against the website are not new — it has been under the scrutiny of the Enforcement Directorate (ED) and the Income-Tax

Department since 2021, with seizures of electronic equipment, but no charge sheet was ever filed against it. The Delhi High Court, finding a prime facie case in favour of *NewsClick*, granted interim protection to Mr. Purkayastha from arrest and also deterred the ED from taking coercive action against the organisation. A lower court had dismissed a complaint filed by the Income-Tax department on a similar matter.

An article published by *The New York Times*, questioning the motives of a US-based businessman Neville Roy Singham's investment in *NewsClick* and alleging his proximity to the Chinese government, apparently set the trigger for the present set of actions. But, *The New York Times* article did not point to any specific article on the *NewsClick* site that amounted to illegal propaganda against India. Government representatives first engaged in a systematic vilification and disinformation campaign against the site based on this article.

The Special Cell of the Delhi Police's FIR filed dated 17<sup>th</sup> August 2023, alleged the attempts to create maps showing Kashmir and Arunachal Pradesh as being "not parts of India"; that a "large amount" of Chinese funding was used to publish "paid news" which criticised the policies of the Indian government and promoted the policies of the Chinese; discrediting the Indian Government's

fight against Covid; funding the farmers' agitation and putting up a spirited defence of legal cases against Chinese telecom companies such as Xiaomi and Vivo. Apart from Purkayastha, the FIR also names rights activist Gautam Navlakha, who is under house arrest in the Elgaar Parishad case, and Neville Roy Singham.

The FIR failed to provide any substantial evidence of these allegations. The news organisation has not been given a copy of the First Information Report or informed about the particulars of the offences it has been charged with. Reportedly, the website is under investigation for a "terror case with Chinese links", but no article or content has been brought to light that allegedly suggests any link to "terror" or pro-Chinese propaganda. The FIR does not provide any details of these alleged paid news items. The government has, thus far, disclosed no specific allegation on what exactly merited the arrest of the site's Editor-in-Chief Prabir Purkayastha and another person under the draconian provisions of the Unlawful Activities (Prevention) Act among others. The police actions seem to be driven by an impulse to scapegoat a media outlet and to bring about, therefore, a chilling effect on critical journalism.

The UAPA charge is certainly not justified. It is grossly disproportionate and it is intended to terrorise normal journalism. The Samyukth Kisan Morcha (SKM), which spearheaded the successful farmers' agitation against the three black farm laws, out rightly denounced the foreign funding charge and expressed solidarity with the NewsClick

and other independent media organizations. No government can or should so brazenly target journalists solely based on suspicion about its funding and thereby undermine the freedom of expression, which is guaranteed under the Constitution. Mr. Purkayastha was arrested and kept in jail during the Emergency in 1975 under the draconian Maintenance of Internal Security Act, on trumped up charges, when he was a student-activist at Jawaharlal Nehru University. Today, history seems to be repeating itself, but without even the fig leaf of a declared Emergency.

The searches on the NewsClick journalists, consisted primarily of young freelancers, the forceful unlocking of their devices and subsequent cloning of their content uncovers information far beyond the scope of typical criminal investigations. This intrusion is not just because their reports challenge powerful governmental and private sector entities, but also because they critique the Delhi police's actions directly. Their interrogations pivot on three significant events: the anti-farm law protests, the North East Delhi riots of 2020, and the response to COVID-19. All these events are not just matters of public interest demanding accountability from the Union Government but also subjects of criminal prosecutions by the Delhi police. The very entity they report on now investigates and knows everything about them.

*It is a matter of great irony to note here that, exactly 100 years ago, freedom of press was scuttled by the Fascist Nazi Regime in Germany, through a draconian law. When Adolf Hitler rose to power in 1933, the Nazis controlled less than 3% of the Germany's 4700 papers. Within a short span of time, the Nazis established total control or exerted influence over the independent press organs.*

*The Propaganda Ministry, headed by Joseph Goebbels, introduced 'Schriftleitergesetz' or the 'New Editors Law' on 4<sup>th</sup> October 1933, under which only the racially pure (Aryan blood) editors and journalists, excluding the Jews or those married to Jews, are allowed in the profession of journalism. Section 14 of the Law mandates the Editors to omit from publishing anything 'calculated to weaken the strength of the Reich, Abroad or at Home'. Even before the 'Editors Law' was passed, journalists had become public servants who were dependent on the goodwill of the Nazi regime if*



Cartoon courtesy: Satish Acharya, molitics.in

*they wanted to stay out of danger. The Propaganda Ministry further controlled the content of news and editorial pages through directives distributed in daily conferences in Berlin and transmitted via the Nazi Party propaganda offices to regional or local papers. Detailed guidelines stated what stories could or could not be reported and how to report the news. Journalists or editors who failed to follow these instructions could be fired or, if believed to be acting with intent to harm Germany, sent to a concentration camp. The Nazi propaganda apparatus sought to tightly control the flow and interpretation of news and to deny access to alternative sources of news. Is it not sounding familiar in the present context, too?*

Today, our nation is not just passing through a transitory emergency; it is going through a transformational phase of digital authoritarianism. Harassment and intimidation of the independent media by the misuse of the police and state agencies for narrow political gains is part of a growing trend in a country claimed to be the 'Mother of Democracy.' During the last nine years, the government has deployed investigation agencies to suppress, harass and intimidate the various media houses like the *BBC*, *Newslaundry*, *Dainik Bhaskar*, *Bharat Samachar*, the *Kashmir Walla*, the *Wire* and now *NewsClick*. The killing of Gowri Lankesh, the unlawful detention of Siddique Kappan and the ill-motivated resurrection of a 2010 criminal case against writer-activist Arundhati Roy are all part of extreme vendetta and brazen harassment politics,

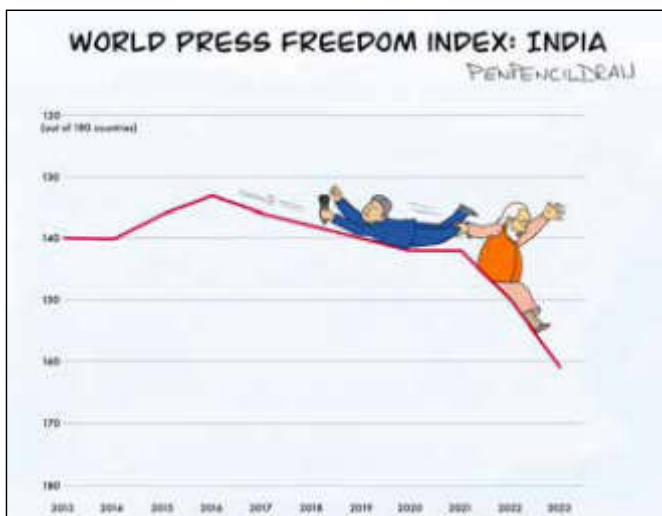
without limits. Many commentators have likened this trend to the stifling times of the Emergency in India during the 1970s, although a State of Emergency has not been formally declared now.

The World Press Freedom Index ranks India at 161, out of the 180 countries whose status it assesses. The fall has been immense and sharp since 2015. India is also the global internet shutdown capital, with by far the highest number of internet closures per year amongst all democracies. India has displayed record democratic backsliding, and the state of the press is a vital component of the deterioration. The attempt to tighten the noose around digital and independent media, the absence of a single press conference by the prime minister for nearly a decade, a withering Right to Information regime and the growing official culture of opacity has had a corrosive effect on our democracy. In contrast, the free run that purveyors of hate have, despite Supreme Court strictures on hate speech, is poisoning the public sphere and enabling violence in society.

An independent and free press is the lifeline to a vibrant democracy. It is to ensure that the government of the day is always under scrutiny, is answerable and accountable to the people who elect it. The quality of a country's media ends up deciding how informed its citizens are and how strong its democracy is. Journalism is about speaking truth to power and no democracy can survive if it needs superheroes to choose that vocation. As Bertolt Brecht reminded us, "Unhappy is the land that breeds no hero! No, unhappy is the land that needs a hero."

Attack on freedom of expression is a bad premonition for a free press but a dangerous signal for the democracy. People should be alarmed about what independent journalists are enduring under an increasingly authoritarian dispensation because the ensuing darkness will eventually cast its shadow across their threshold too. The time for worry and concern is long over. No one can afford, any longer, to pretend deaf to the alarm bells ringing so loudly.

(Author is General Secretary, SCZIEF)



Cartoon courtesy: PenPencilDraw, X(Formerly twitter)



# NATIONALISM & Present-day INDIA



The Indian national movement was broadly motivated by the idea of turning an ancient and continuous civilization with all its diversity into a modern nation. RSS rejected Indian nationalism as reactionary dismissing its viewing imperialism as a common danger. Its conception of nationhood stands in violent conflict with inclusive, democratic idea of India... Today it has become imperative for us to rediscover India, we have to meet our destiny where silent eloquence of this vast land makes us true patriots and we sing the song of freedom with fearless mind, with joy, with harmony.

Rabindranath Samaddar Chowdhury

Neoliberalism strengthened by post truth ideas promotes aggressive nationalism. In India we see a very ruthless manifestation of such kind of things which include Hindutva and religious fundamentalism. In short this nationalism lacks tolerance, lacks respect to other communities, lacks all the ingredients which integrate a nation.

A nation is the culmination of long past endeavours, sacrifice and devotion. Heroic past, great men, glory are the social capitals upon which one bases a national idea. A nation must have common glories in the past and a common will in the present. A nation is a large scale solidarity.

Although Raja Ram Mohan Roy is considered as the father of Indian nationalism, the concept of India as a nation was shaped by Mahatma Gandhi, Pandit Nehru, Ambedkar and Rabindranath Tagore. They made huge contributions to Indian nationalism; they tried to find what India was and searched the ways to uproot the disintegrating factors. Mahatma Gandhi, Ambedkar and Pandit Nehru were mainly men of politics and Tagore was the philosophical guide of these three great men of our history. A long 82 years have passed after 1941 when Tagore breathed his last. It is more than 75 years when Mahatma was killed by Hindu fanaticism. Panditji left us in 1964, nearly 60 years ago. But even today their idea about India remains the most important and significant one.

Nehru, Gandhi and Ambedkar are the three vertices of modern India and its true concept of nationalism, and Tagore is the centroid of that triangle.

Speaking about Nehru it should be correctly admitted that he was not just the architect of modern India; he also played a central role in the

discrediting of European imperialism and gave a voice to people across Asia and Africa struggling for self determination. After independence Nehru tried to form the ground so that this impoverished and diverse country could be governed by democratically elected leaders. Also he tried to make India economically self reliant so that it could no longer be exploited by foreign powers. Nehru believed that India had a special role to play in international politics, despite its poverty and weakness. Nehru was highly adept in using platforms like the United Nations and the global media to promote his vision. He campaigned against nuclear weapons, called for an end to racial discrimination, most notably in South Africa. The idea and birth of non alignment was one of his valuable contributions to the world.

Nehru continues to loom large across most aspects of contemporary Indian discourse, politics, foreign policy, economic development, secularism, caste affairs, art and culture. But the present day Indian political order, shaped by Modi and the Sangh Parivar, made him personally responsible for all that is, in their view, wrong in India. What history and facts tell us? Nehru was deeply associated with his role which formed non alignment, shaped India's commitment to secularism and socialism. The new copies of the constitution that were distributed to the MPs in the new parliament building have no presence of words like socialist and secular mentioned in the preamble. India under Modi is not what India was under Nehru. Modi government's tryst with destiny tries to make friendship with Hindu communalism and anti socialist views.

Gandhi was not simply struggling to capture state power, even though that was an essential

part of freedom movement. He was trying to form an egalitarian society. That was his concept of Ram Rajya which was far removed from the Hindu Rashtra of Savarkar which sought to exclude certain citizens from its ambit. The Mahatma dedicated August 15, 1947, to contemplation and soul searching and not to celebration of removal of foreign tyranny. That was only a pre condition, and not sufficient for freedom. According to Mahatma, the freedom struggle was to continue after independence.

The constitution which Ambedkar drafted set in place a sound framework for the just and inclusive society that both Nehru and Gandhi desired. It placed all religions on the same footing, guaranteed fundamental rights to all citizens. Also directive principles were included in it to balance the weight of fundamental rights.

These views of Nehru, Gandhi and Ambedkar shaped the idea of Indian nationalism. All of them were greatly influenced by Tagore and the idea of nationalism that he had. Tagore's view of nationalism was individual and collective freedom. He warned Gandhi against domestic tyrants. He wanted to see a society 'where the mind is without fear and the head is held high'.

It is a shame that the RSS and BJP want to change these ideas of freedom and nationalism. They want to make India a theocratic country. The RSS describes itself as a cultural organization and it is correct in the sense that it aims at changing the very way of being Indian. To RSS, culture means the rhetoric of hatred and violence and a system for concealing these apprehensions through subterfuge. It also refuses to see the fundamentally diverse character of Indian culture. The pre independence national movement recognized this diversity and tried to find a unity in it.

Despite all its claims to being authentically Indian, the RSS nationalism is wholly adopted from western right wing nationalism. The admiration of Nazi methods of 'purifying the national life' can be easily seen reflected in day to day activities of this group. The glorification of lynching and other heinous crimes is nothing but putting these methods in practice. Even any minimum application of rational, calm reflection will bring out the falsity of the RSS narrative of Indian history and will expose the dystopian character of its vision for the future India.

The Sangh Parivar is trying to spread hatred in the name of nationalism. It is like that which allowed Hitler to kill six million Jews. Fascism in

Italy and Nazism in Germany thrived as political ideologies because they had mass appeal and there was a particular way in which this appeal was manufactured. Fascism and Nazism are polygenetic forms of populist ultra nationalism. It refers to the rebirth of a nation from an earlier period of decadence. This form of manufacturing mass appeal is clearly seen when BJP shouts 'achhe din aane wale hain'. Now in India, nationalism has become the alibi for crushing any form of dissent and criticism against the government. Section 124A of the IPC, a colonial era law formulated on sedition, has become the legal instrument for doing so. History teaches us that this right wing ultra nationalism breaks the idea of democracy. Our democratic values will be lost if it is not stopped immediately.

The Indian national movement was broadly motivated by the idea of turning an ancient and continuous civilization with all its diversity into a modern nation. Golwalkar rejected Indian nationalism as reactionary dismissing its viewing imperialism as a common danger. The RSS conception of nationhood stands in violent conflict with inclusive, democratic idea of India. Nehru and Gandhi were aware of this conflict.

Gandhi always tried to maintain communal harmony. Nehru tried to make a modern India with scientific temperament, with all the values of humanity. The present political dispensation also has no scientific temperament, they try to distort history, try to distort our diverse culture. So they cannot stop hating Nehru and Gandhi. Tagore is a different case for them. By his philosophy, art and literature he influenced all of our great national leaders. The present generation of our country also respects him. So they desperately try to appropriate Tagore. RSS claimed that it was Tagore who conceptualized Hindu Nation in his book 'Swadeshi Samaj'. It is a pure distortion of fact. To appropriate Tagore by saying that he was supportive of the cause of Hindu Nationalism is a heinous conspiracy. It damages his true legacy. Tagore always envisioned an India imbued with noblest of her ideals, that of tolerance, acceptance and exchange. Tagore's India is the land which welcomes every individual human race with same warmth of heart. To him it is a unique quality of India that she never closed her door over any one. Tagore was a believer in an interactive world that has deep sense of sympathy, generosity and mutuality.

Continued on Page 21

# नवम्बर क्रांति.....सतत जरूरत

सफल क्रांति क्या है? असंख्य विफल जीवनियों का, असंख्य निष्फल प्रयत्नों का, असंख्य विस्मृत आहुतियों का, अशांतिपूर्ण किन्तु शान्तिजनक निष्कर्षी (अज्ञेय)

1917 की रूस की क्रांति को 20 वीं सदी का सबसे अधिक विस्फोटक राजनीतिक घटनाक्रम माना गया है। रूस की इस क्रांति को अक्टूबर क्रांति या नवम्बर क्रांति, समाजवादी क्रांति और वोल्शेविक क्रांति भी कहा जाता है। उस समय चलन में रहे जूलियन कलेण्डर और अभी चल रहे ग्रेगोरियन कलेण्डर के बीच 13 दिन के अन्तर के कारण अक्टूबर क्रांति को नवम्बर में और अंतरराष्ट्रीय महिला दिवस को फरवरी के स्थान पर 8 मार्च को माना गया है।

भारत, एशिया सहित पूरी दुनिया में राजतन्त्र चल रहा था। दो ही तरह की व्यवस्थाएँ थीं— राजतन्त्र या कबीलाई आदिवासी वाले राज्य। 1500 से 4000 वर्ष पहले परिवर्तन और क्रांतियाँ धार्मिक आधार पर हो रहे थे। लोक कल्याण क्रांति में मुख्य कारक नहीं था। 15वीं-16वीं शताब्दी काल में दुनियाभर में परिवर्तनकारी युद्ध हो रहे थे। यूरोप में 30 वर्षीय युद्ध, अफ्रीका में कोंगो युद्ध वहीं चीन में मिंग-क्विंग युद्ध तो भारत में अंग्रेज-मराठा युद्ध चल रहा था। ब्रिटेन में राजशाही के साथ संवैधानिक लोकतंत्र आ रहा था। जनता को अपने राज की संभावनाओं की गंध आनी शुरू हो रही थी।

ऐसे समय में यूरोप में समाजवादी विचार फैलने लगे थे। फ्रांस में यह चिंगारी बहुत तेजी से फैल रही थी। ऐसे समाज में जहाँ राज परिवार (नोबल) और धार्मिक गुरु-पादरी (क्लर्जी) जो 2 प्रतिशत भी नहीं थे, प्रतिशत जनता पर राज कर रहे थे। कृषि के काले कानून थे। किसानों के पास जमीनों के हक बहुत कम या नहीं थे। राजा लोग अपने महलों और अय्याशियों पर ढेरों पैसे लुटा रहे थे। वहीं उदारवादी-बौद्धिक आंदोलन ये कह रहा था कि हर नागरिक के पास आजादी होनी चाहिए। इसी बुनियादी विचारधारा पर फ्रांस की क्रांति निर्मित हुई और जनता के हाथ शासन की बागडोर आई।

समाजवादियों द्वारा द्वितीय इण्टरनेशनल नाम से संस्था बनाई गयी। जर्मनी में सोशल डेमोक्रेटिक पार्टी का गठन किया गया। 1905 में ब्रिटेन के समाजवादियों द्वारा लेबर पार्टी का गठन किया। फ्रांस में सोशलिस्ट पार्टी का गठन हुआ। इन सभी संगठनों ने सभी को मताधिकार और काम के घंटों में कमी के लिए आवाज उठाई। उदारवादी ऐसा राष्ट्र चाहते थे जिसमें सभी धर्मों को बराबर का सम्मान और जगह मिले। ये समूह वंश आधारित शासकों की अनियंत्रित सत्ता के भी विरोधी थे।

जहाँ यूरोप के ज्यादातर देश 1789 की फ्रांस की क्रांति के बाद से फ्रांस के रिपब्लिक और इंग्लैण्ड की संवैधानिक मोनार्की का अनुसरण करने लगे थे, वहाँ रूस में अभी भी राजतन्त्र चल रहा था। डायनेस्टी रोमोनोव थी और वहाँ के राजा ज़ार कहलाते थे। ज़ार का शासन अलोकप्रिय होता जा रहा था। रूस की 85 प्रतिशत जनता खेती पर निर्भर थी, कारखानों में 12 से 15 घण्टे काम करना होता था। 1881 में एक ज़ार की हत्या कर दी गई थी। अन्तिम ज़ार, निकोलस द्वितीय 19 वीं सदी के अन्तिम दशक में राज भार लेता है।

1904-05 में मंहगाई, कम मजदूरी और बेहाली के चलते

## सचिन जैन और अभिषेक सिंह

**The 1917 Russian revolution was the greatest of political events which ended the rule of feudals, autocrats landlords & capitalists, and for the first time established the rule of the workers & pesasants. Thus it had wide-ranging impact on the world developments thereafter, leading to collapse of colonialism. And the lessons which it had taught are still relevant in an increasingly unequal world.**



मजदूर संघर्ष के रास्ते पर आ गए। मजदूर संगठन बने। काम के घण्टे, छंटनी आदि को लेकर आक्रोश बढ़ता गया। हड़तालें हुईं। विद्रोह में सैनिक भी शामिल हो जाते हैं। इसी बीच जापान ने आक्रमण किया। रूस जापान से हार जाता है। ज़ार कमजोर होकर कुछ नरम होता है। एक संविधान बनता है, राजनैतिक पार्टियों की इजाजत होती है, चुनाव होते हैं और संसद जिसे ड्यूमा कहा जाता है, का गठन होता है। ये संवैधानिक मोनार्की थी, जैसी आज ब्रिटेन की है।

लेकिन सत्ता को साझा करना ज़ार को पसन्द नहीं था। बार-बार ड्यूमा भंग की जाती है। इस बीच प्रथम विश्व युद्ध हो जाता है। ज़ार ने प्रथम विश्व युद्ध में ब्रिटेन और फ्रांस वाले पक्ष की ओर से भाग लिया। जर्मनी और आस्ट्रिया कड़ी टक्कर दे रहे थे। ज़ार की फौजें हार रही थीं। इलाके छिन रहे थे। जल्दी ही राजधानी में खाने पीने के सामान की कमी हो गई। गुस्सा फूट पड़ा। मामला शुरू हुआ घरेलू औरतों के विरोध प्रदर्शन से। अमेरिका से शुरू हुए महिलाओं के आन्दोलन से प्रेरणा लेकर रूस की महिलाएं 8 मार्च 1917के दिन समर्थन हासिल करने के लिए फैक्ट्री, ऑफिस और सेना की बैठकों में जा रही थीं। लोगों से प्रदर्शन में शामिल होने का अनुरोध कर रही थीं। जल्द ही लोग बढ़े-जुटे। दो तीन दिन में ही भीड़ लाखों में पहुँच गई। ज़ार ने फौज को तितर-बितर करने का आदेश दिया लेकिन फौज ने भी आदेश के पालन में आनाकानी की। ज़ार का इकबाल खत्म हो रहा था। बढ़ते असंतोष और दवाब के बीच फौज के जनरलों और ड्यूमा के राजनीतिज्ञ जो अब इस क्रांति के साथ थे, एक ही मांग कर रहे थे— ज़ार गद्दी छोड़े।

ज़ार ने गद्दी छोड़ी, महल छोड़ा, राष्ट्रीय सरकार की अभिरक्षा में चला गया। अंतरिम सरकार बनी। जॉर्जी लावोव मुखिया बने। लेनिन जोकि राजनैतिक निर्वासन झेल रहे थे, देश के बाहर थे, रूस वापस आये। ये अंतरिम सरकार भी ज़ार की फौज के साथ अभी भी प्रथम विश्व युद्ध में लड़ना जारी रखे हुए थी। जनता व्रस्त थी। लेनिन और उनके साथियों ने ज़ार की सेना और इसका साथ दे रहे

मेन्शेविक साथियों से संघर्ष शुरू कर दिया। शहर में कामगारों के बीच वोलशेविक मिलिशिया मजबूत थे, लेनिन की ये सेना ही रेड आर्मी कहलाई। शहरों पर वोलशेविकों के कब्जे हो गये थे। अंतरिम सरकार और ज़ार समर्पित सेना व्हाइट आर्मी कहलाई। सिविल युद्ध 1922 तक चला। राजधानी और सारे शहर वोलशेविकों के कब्जे में थे और इन वोलशेविकों की सरकार भी बनी।

1917 की इस रूसी क्रांति की व्यापकता अब तक की सभी राजनैतिक घटनाओं की तुलना में बहुत विस्तृत थी। 1789 की फ्रांस की राज्य क्रांति ने स्वतन्त्रता, समानता और भाईचारा की भावना का जो प्रचार कर यूरोप के जनजीवन को गहरे स्तर पर प्रभावित किया था, उससे भी अधिक रूस की क्रांति विस्तृत प्रभाव वाली थी। इसने केवल निरंकुश, एकतंत्री, स्वेच्छाचारी, जारशाही शासन का ही अन्त नहीं किया बल्कि कुलीन जमींदारों, सामन्तों, पूंजीपतियों आदि की आर्थिक और सामाजिक सत्ता को समाप्त करते हुए विश्व में मजदूर और किसानों की प्रथम सत्ता स्थापित की। मार्क्स द्वारा प्रतिपादित वैज्ञानिक समाजवाद की विचारधारा को मूर्त रूप पहली बार रूसी क्रांति ने प्रदान किया। इस क्रांति ने समाजवादी व्यवस्था को स्थापित कर स्वयं को इस व्यवस्था के जनक के रूप में स्थापित किया। यह विचारधारा 1917 के पश्चात इतनी शक्तिशाली हो गई कि 1950 तक लगभग आधा विश्व इसके अन्तर्गत आ चुका था। उसने गुलाम देशों के स्वाधीनता सेनानियों को प्रेरित किया और उनके अन्दर विश्वास जगाया कि उनकी लड़ाई कामयाब होकर रहेगी। उसने दुनिया के विभिन्न हिस्सों में चल रहे मुक्ति संघर्षों को नये आयाम भी दिये।

इधर भारत में 1857 की क्रांति के बाद जनता की भागीदारी जो मुक्ति आंदोलन से जुड़ रही थी वह गांधी के भारत वापस आने पर जन-जन का आंदोलन बनने से बढ़ गई थी। गदर पार्टी अमेरिका से भारत आकर वही चिंगारी आगे बढ़ा रही थी जो चन्द्रशेखर आजाद और उनके साथी भगत सिंह आदि आगे लेकर जा रहे थे। विश्वव्यापी साम्राज्यवाद विरोधी संग्राम का अंग होने के नाते भारत का स्वाधीनता संग्राम भी इससे अछूता नहीं रहा। उसके दृष्टिकोण में भी एक फैलाव आया और महसूस किया गया कि आर्थिक और सामाजिक समानताओं के बिना आजादी का कोई अर्थ नहीं होगा। नवम्बर क्रांति, प्रथम और द्वितीय विश्व युद्ध तथा साम्राज्यवाद के व्यापक विरोध के कारण ब्रिटिश को झुकना पड़ा और फिर भारत मुक्त हुआ।

1950 तक लगभग सारे विश्व से राजतंत्र समाप्त हो चुका था। जनता का राज लोकतंत्र या समाजवादी शासन के रूप में हो रहा था। पहली बार लगभग पूरा विश्व लोकतंत्र रूपी नये प्रकार की व्यवस्था में जीना सीख रहा था। व्यवस्थाएँ कैसी भी हों जनता की मुश्किलें और इस नई राजनैतिक प्रणाली के खोट सामने आने शुरू हो रहे थे। क्रांतियों की जरूरतें बनी हुई थीं। क्रांति आंदोलन, सुधार परिवर्तन कुछ भी नहीं है; क्रांति है विश्वासों का, रूढ़ियों का, शासन की और विचार की प्रणालियों का घातक, विनाशकारी, भयंकर विस्फोट!

भारत में इमरजेंसी का काल हो अथवा पिछले 10 वर्षों में अघोषित इमरजेंसी का काल, जनता के हकों पर जब चुनी हुई सरकारें प्रहार करती हैं तो आंदोलन और क्रांति की जरूरत होती है। अब तक हुई बीस के लगभग आम हड़तालों में शामिल करोड़ों लोगों ने साबित किया है कि जनता की आवाज को आगे बढ़ाना कितना जरूरी होता है। किसान आंदोलनों ने भी यही सिद्ध किया और इस दौरान चुनी हुई सरकारों के चरित्र ने भी वही सिद्ध किया जो राजतंत्र में होता था— अन्याय और आक्रामक प्रहार। पिछले 50 से 75 वर्षों में हासिल सार्वजनिक उपक्रम चाहे वो बीमा हो, स्टील, कोयला, बैंक, टेलीकॉम या अन्य तमाम क्षेत्रों के उपक्रम या फिर शिक्षा तथा स्वास्थ्य में हासिल सार्वजनिक सेवाएं। भारत सहित विकासशील देशों की सारी सरकारें पूंजीपतियों के हाथों में सब कुछ दे देना चाहती हैं। जनता के दुःखों और उनकी गरिमा के साथ जीवन और आजीविका हमेशा ये सरकारें खतरे में डाले रखती हैं। एक नये तरीके की ही सही क्रांति और फिर उसके बाद उच्च लक्ष्य प्राप्त करने हेतु सही पथ पर आगे बढ़ना जरूरी है। जरूरत है सबके साथ आने की, सिर्फ क्रांति से कुछ नहीं होगा।

*कोढ़ का रोगी जब डाक्टर के पास जाता है, तो यही कहता है कि मेरा रोग छुड़ा दो। यह नहीं पूछता कि इस रोग को दूर करके इसके बदले मुझे क्या दोगे। क्रांति एक भयंकर औषध है, यह कड़वी है, पीड़ा जनक है, जलाने वाली है, किन्तु है औषध। रोग को अवश्य मार भगाती है। किन्तु इसके बाद, स्वास्थ्य प्राप्ति के जिस पथ की आवश्यकता है, वह इसमें खोजने पर निराशा ही होगी, इसके लिए क्रांति को दोष देना मूर्खता है। (अज्ञेय)*

सचिन जैन, पूर्व अध्यक्ष, एडीआईईए अलीगढ़ अभिषेक सिंह, ज्वाइंट सेक्रेटरी, एडीआईईए अलीगढ़



## NATIONALISM & Present-day INDIA

Continued from Page 19

He wished to see nations which are not parochial, xenophobic and centripetal, but poised towards a morally, spiritually enlightened community through the espousal of centrifugal outlook.

About India, he wrote...

*Here Aryans, here non Aryans,*

*Here Dravidians, Chinese...*

*Saks, Huns, Pathans, Mughals*

*Dissolved in one body.*

Trying to appropriate such a man in that fashion is a crime and that must be punished.

To Nehru, the PSUs and IITs were the mandir, masjid and girja. BJP and the Sangh Parivar are destroying such places of worship. Today it has become imperative for us to rediscover India, we have to meet our destiny where silent eloquence of this vast land makes us true patriots and we sing the song of freedom with fearless mind, with joy, with harmony.

(Author is an activist of Kolkata sub-urban Divisional unit)

## Central Zonal Trade Union Class organised with Historic success & Great Enthusiasm in Bhopal

As per the decision of the conference of Central Zone Insurance Employees' Association (CZIEA) a two days Zonal Trade Union Class was organized in Bhopal on 23-24 September 2003 with the object of strengthening the organization and increasing organizational activities besides educating the cadres and rank and file in the light of the current socio-economic and political scenario.

This Zonal Trade Union Class was successfully organized and hosted by Bhopal Division Insurance Employees' Union (BDIEU). Four different subjects were selected for this Class and three eminent teachers were invited by the CZIEA to teach and update the knowledge of the participants concerning certain issues most relevant to the common man and working class.

About 194 comrades from the Zone participated in the class. There were 25 women among them. The participants included office bearers and working committee members of CZIEA, office-bearers of divisional organisations and about 50 young comrades who have joined LIC within the last 2-3 years.

The teachers included Dr Prabhat Patnaik, Eminent Senior Economist & Indian Marxist Economic and Political Commentator, Dr Ram Puniyani, Former Professor of Biological Engineering & Former Senior Medical Officer of IIT Mumbai who is presently a renowned Social Scientist and commentator and Com Amanulla Khan, Former President of AIIEA & Editor of Insurance Worker.

The subject of the first day's first session was "Current Economic Scenario and Working Class". Dr Prabhat Patnaik expressed his views in detail on issues that are most important, relevant and related to the lives of millions of common working people in today's context and also suggested some measures to overcome the current economic crisis. Dr Patnaik discussed the crisis arising out of neo-liberalism, increasing inequalities, decreasing employment opportunities, decreasing purchasing capacity and its overall impact on the Indian economy. He also said that neo-liberalism has no solution to this current economic crisis. In his almost two-hour long

exposition, he also stated that in present times the flow of finance capital from one country to another country has become much easier and with this flow of goods and services has also become much easier and common. He also added that flow of money from one country to another without restrictions has become the central issue. This easy mobility of capital has increased the exploitation of labour force of third world countries.

Dr Prabhat Patnaik said that fascism has joined hands with neo-liberalism or if we say that both of them have become entangled, it would not be wrong. He also gave an account to the fact that day in and day out speculative investments are taking place in share markets, as a result of this investors are losing their money. He said that financial capitalists want more and more privatization and want total freedom in the name of regulatory obligations. Capitalism has always been the enemy of peasants and working class in particular. He said some highly qualified persons may have got employment in the society, but the gap of inequalities is continuously increasing in the society.

Before concluding his speech he said that no one is ready to accept that there is some kind of crisis and unless no one accepts this truth, no solution can be found. He cautioned that fascism and politics of hatred, politics of religion are a big threat to Indian society; the working class must come forward with greater and broader unity for a just and equitable society.

The President of CZIEA, Com. Ajit Ketkar presided over this session which concluded with a lively interactive question and answer session.

Dr Ram Puniyani was the teacher of First Day's Second Session and his subject was "Unity Diversity and Challenges before the Constitution".

He started by saying that today's policy has nothing to do with religious values. Clarifying his point, he said that if religion had been more powerful then our neighboring countries like Pakistan, Bangladesh,

Myanmar and Sri Lanka should have been in much better position than India, but things happened otherwise. Finding solutions of nation's problems through religious path







is not good. Strengthening his point he said the policies of divisiveness and communalism is being carried out under the cover of religion. To remain in power, the Britishers also resorted to the cover of religion and before anyone could understand this, they succeeded in playing the second trick of communalism. Referring to the concept of “Vasudhaiva Kutumbakam” which means “The World is one Family”, he said the idea of the phrase remains relevant today as it emphasizes a global perspective of collective well being. It also teaches us the doctrine of peace, tolerance and respect to each other irrespective of caste and religion. He said that in communal riots only innocent people are killed and those who are culprits are never punished.

The session was presided by Com TP Pandey, Vice President of CZIEA. The session concluded with an exhaustive question -answer session in which the multifarious queries of participants were ably addressed by Dr. Puniyani.

On the second day, in both the sessions Com. Amanulla Khan, Former President AIIEA was the teacher. He spoke on two subjects, (1) “Current Challenges before the Industry and our role” & (2) “Our role in organizing the organization”.

Talking on current challenges before the Industry he said that today public sector insurance industry is facing multiple challenges. He dealt in great details the attacks the LIC had to face from vested interests after nationalisation and how at every step AIIEA rose to defend this great institution. He said that the public sector insurance industry is facing challenges from Government policy of privatization, beating



competition to retain market leader; obstacles created by the regulator and the challenge of winning the battle of perception of the young population. This section of the population has come to believe that private sector is efficient and the public sector is inefficient. He spoke in detail about the challenges in each of the above and said what is required today is to have a sustained struggle against whole gamut of the economic orientation of the government. He expressed confidence that the commitment of the workforce and the faith of the insuring public in LIC will help this great institution to navigate all the difficulties and continue its dominance in the market.

The session was presided by Com Usha Parganiha, Vice President of CZIEA.

In the concluding session, Com Amanulla stressed on the importance of strengthening organization in meeting enormous challenges of our times. He said success of the organization is built upon the unity of the rank and file. This unity has to be built on the basis of a correct political and ideological grounds. He made it clear that a trade union cannot be apolitical; it necessarily has to be political. The trade union cannot ignore its larger objective of contributing to the construction of a just, fair and equal society. He gave details of incidents where the unity of the organization was sought to be disrupted through communal, anti-reservationist and separatist slogans and how the AIIEA emerged victorious from those challenges. He said today the unity of the trade unions are being disrupted in the name of nationalism, communalism, casteism etc,. He explained in great detail as to how these sinister designs can be defeated and the unity of the nation and its working class can be preserved. He took pride in the fact that AIIEA has weathered many a storms and it will also emerge successful from the present day challenges.

This concluding session was presided by Com Mukesh Bhadoriya, Vice President of CZIEA and General Secretary of BDIEU. The session ended with a question-answer session on both topics of last day.

At the end of each session three prizes were given to the participants for best questions.

The General Secretary of CZIEA, Com D R Mahapatra thanked the Teachers and the participants terming this class as a grand success. The entire gathering clapped in unison for the excellent arrangements made by BDIEU.

## 37<sup>th</sup> Conference of Chennai Region GIEA



The 37<sup>th</sup> General Conference of CHRGIEA was held successfully on 07.10.2023. The conference was presided by Com N.Balakrishnan, President CHRGIEA. Com M.R.Suresh, WC member, GIEA SZ delivered the welcome address.

The conference was inaugurated by Com C.P.Krishnan of Bank Employees Federation of India. In his inuagural address he exhorted the AIIEA comrades in the General Sector to expand the organisation by roping in employees of the private general Insurance companies as members of AIIEA. He pointed out that All India Insurance Employees Association was formed in the year 1951, when the Indian Insurance Sector was only in the private sector. He called upon the comrades to mobilise the employees working in the 25 private general insurance companies with demands of Collective bargaining rights in those companies and also to nationalise them. He called upon the leadership to bring more Dalit, Tribal and Women employees to the leadership position.

Com M.Nagarajan, General Secretary, CHRGIEA placed the report of the regional committee. 15 comrades including the 6 women comrades participated in the discussion on the report.

Com R.Narashiman, General Secretary, GIPA Chennai Region greeted the conference.

Speaking on the occasion, Com G.Anand,Vice President, AIIEA narrated the contemporary Indian scenario. He said we are living in an age of moral dystopia.

The present union government and the ruling party at the centre have thrown to the winds, the values enshrined in the Constitution. The values which were born out of our freedom movement such as Liberty, Equality, Fraternity, Secularism have been given a quiet burial by the present regime. In the period before liberalisation in India, the Trade Unions were treading a chartered path in a socialistic pattern like mixed economy putting forth their demands and agitational strategy in a well defined manner. But now the trade unions are on an uncharted path when Neo-liberalism is implemented in the country with unprecedented ferocity. The three Public Sector Gen Ins companies, United India, Oriental and National have been demanding infusion of additional capital to augment their Solvency Ratio. But the Government is indifferent to the demands so far.

The conference elected Comrades N.Balakrishnan as President, Com M.Nagarajan as General Secretary and Com D.Venkatesh as Treasurer for the ensuing term.

## Annual Conference of I.E.A. Burdwan

The 11th Annual General Conference of Insurance Employees Association Burdwan was held in Suri (Rabindra Sadan) on 02.10.2023. The Conference began with the hoisting of the organization's flag of the of I.E. A Burdwan by the President Com. Prabir Kr Dutta amid thunderous slogans.

The Proceedings were conducted by a Presidium Consisting of Com. Prabir kr Dutta Com. Kali krishna Mitra, Com.Tridebota Dey.The Conference was inaugurated by Com. Amitesh Sarkar(Joint Secretary

,EZIEA).

The delegates Session started with General Secretary Com. Sajal Raja Placing the report on behalf of the executive Committee for discussions. The debate was summed up by the General Secretary Com. Sajal Raja and the same was unanimously adopted.

The delegate Session was also addressed by Goutam Pal (Asst secrtrary, EZIEA) and Com. Avijit Dutta Asst. Secretary. (EZIEA).



The Statements of accounts were presented by com. Snehasis Dutta, (Treasurer). The same were unanimously approved by the house. There was a lively debate in which 14 delegates participated.

The General Council unanimously Passed 12 resolutions relating to industrial issue & Issues of national importance.

The Conference unanimously elected Com. Prabir Kr Dutta, Com. Sajal Raja, Com. Kali Krishna Mitra as President, General Secretary, & Treasurer respectively for the ensuing term.

## 67<sup>th</sup> Annual Conference of Cuttack DIEA

The 67th open session of the Cuttack Division Insurance Employees Association was held at Cuttack from 7-9 October 2023. The Conference began with the hoisting of the organization's flag by the President Com. (Dr) Santosh Kumar Mohapatra amid chanting of slogans and thunderous applause. The opening session of the conference was inaugurated by Dr Manas Kumar Behera, Professor of Political Science, at Ramdevi Women's University, Bhubaneswar with Com Mohapatra on the chair.

Prof Behera delivered a powerful speech where he made a scathing attack on the government for undermining democracy, constitution and parliament; pummeling freedom of the press; dividing the nation in the name of religion; and destroying the public sector through disinvestment and privatization. He also discussed the evils of capitalism, crony capitalism, and the detrimental impact of rampant inequality, pervasive poverty, and staggering unemployment. He also stressed the imperative of fighting the anti-people policy of the government and urged upon the audience to defeat the ruling dispensation at the Centre in the forthcoming Lok Sabha election

Addressing the open session Com Trinath Dora, General Secretary, ECZIEA lambasted the central government and said that People's minds are kept engaged on emotional issues by the ruling class so that people don't get a chance to think independently and critically and fail to point out the failures of the ruling class. AIIEA achieves victory after victory because it takes appropriate steps by making a proper

and critical analysis of the situation. Our battle against privatization is an ideological one and based on political commitment, he said. He also said that we are doing politics to defend the constitution, democracy, and public sector and protect people's interests.

Among others who spoke and greeted our conference included Sj Ramakrishna Mishra, Marketing Manager, Cuttack Division; Com Gajendranath Mohanty and Rabi Narayan Mallik, former presidents of CDIEA, Rabindra Nath Dhal ( Central government ); Prakash Ray ( BEFI), Sujit Kumar Nanda (OSGIPA); Bharat Bhushan Naik (BDLIEA,); Rajeev Dash (SDLIEA), Santosh Rath (BDIEA), Debashish Nayak ( OSGIEA,) Tapan Nanda ( Class-1 federation ), Hare Krushna Panda (NFIFWI), Gyendra Mishra ( LIAFI), Gobardhan Panda ( LIAFI -11).

While Com Abhaya Das, General Secretary gave the introductory speech, Com Nihar Ranjan Panda, Assistant Secretary, proposed a vote of thanks. The opening session was preceded by a massive rally from "Samaj Office", Buxibazar, Cuttack to the Divisional Office. In both the rally and opening



session, not only newly recruited assistants of the 2020 batch including many lady comrades attended mammoth scale, but attendance in the rally, and opening session was unprecedented and broke all past records as 400 plus attended

The delegate session began with the placement of the Annual Report by Com Abhay Kumar Das, General Secretary, and Annual Accounts Returns by the Treasurer Com Dhaneswar Nayak. Com Deepak Ku Bhoi, belonging to the 2020 batch and Secretary of the Angul base unit initiated the debate on the report and displayed exemplary maturity in the understanding of the ideology of our organization. Spanning over two days, a record 40 Comrades participated in the discussion, including 4 women Com Manorama Mohanty, Kabita Das, Saraswati Majhi, Debashree Mukherjee, and senior comrades

Com G N Mohanty, B N Sahoo, R N Mallick, M G Barik, and General Secretary ECZIEA.

Summing up the report Com Abhay Ku Das, General Secretary., replied to the different queries raised by various comrades during their respective discussions, on diverse issues. He urged members to strengthen the organization and defeat the ruling dispensation at the Centre in the next Lok Sabha election for its anti-people policies. Finally, the report and accounts returns were approved by the house unanimously. Com (Dr.) Santosh Kumar Mohapatra, Com Abhay Kumar Das, and Com Dhaneswar Naik were elected as President, General Secretary, and Treasurer respectively for the ensuing term. The curtains of the 67th conference were down with revolutionary slogans.

## 34<sup>th</sup> General Council of ICEU, Mysore Division

The 34<sup>th</sup> Annual General Council of Insurance Corporation Employees' Union, Mysore Division was successfully held on September 23, 2023 in the Union Office, "Bandhavya". The Conference was attended by hundreds of employees, fraternal organisations and pensioners.

The Conference began with the hoisting of AIIEA flag by Com. S K Ramu, President, ICEU, Mysore Division amidst thunderous slogans. Subsequently, tributes to martyrs were paid at the Martyr's Column. Com .S S Nagesh, General Secretary, ICEU, Mysore Division placed the Annual Report on behalf of the Executive Committee. Com. S Sridhara, Treasurer, ICEU, Mysore Division placed the annual Audited Statement of Accounts. 23 comrades, including 4 women comrades participated in the debate on the Report. The discussions were of very high order and there was total unanimity on the formulations of the Report. After the summing up by the General Secretary, the Report was unanimously accepted by the Conference. The Annual Statement of Accounts was also accepted unanimously.

Com. S K Geetha, Vice President, SCZIEF mesmerized the Conference with her brilliant presentation. Affirming that nobody is alien in this country, she expressed concern over the attempts to spread venom with a slogan of "others". She spoke of the dangers of the glorification of an individual ruler. She expressed concern over the



growing intolerance which is shrinking the space for discussion and debate. She also spoke of challenges before LIC and urged the employees to continue the campaign by carrying the performance of LIC to the public at large. She stressed the need for enhancing purchasing power of the people for ensuring the continued progress of LIC and demanded the Govt to intervene to reorient it's priorities.

Com. J Suresh, Jt Secretary, SCZIEF appreciated the quality of debate. He spoke of various developments taking place in the insurance industry. He said that in the post IPO scenario, the LIC Management is yet to come out with a clear strategy. He condemned the unilateral approach of LIC management on several issues and told that AIIEA has already conveyed its displeasure and is urging for discussion all the issues. Referring to the recent election results in the State of

Karnataka, he emphasized that this change has come as a consequence of projection of issues of common people during the election campaign. He gave clarifications on some of the issues of employees. He expressed hope that during the 2024 Parliamentary election, a pro people economic, political and social alternative shall emerge.

The Conference decided to continue the campaign in defence of LIC, to continue to organize motivational classes for LIC Agents, to hold conventions/seminars on issues of people and chalked out various organizational activities for the next few months, including forming "Insurance Worker" readers' forums. The Conference adopted

34 Resolutions. The Conference was greeted by Com. A N Jagadish of ICPA, Mysore Division and Com. Ravi, President, BRGIEA.

The Conference unanimously elected a Steering Committee consisting of Office Bearers and 20 Executive Committee members with Com. S K Ramu as President, Com. S S Nagesh as General Secretary and Com. S Sridhara as Treasurer.

In his Presidential address, Com. S K Ramu, President, ICEU, Mysore Division congratulated the employees for participating in the Conference in huge number. He called upon the employees to march forward to implement the decisions of the Conference. ●

## 32<sup>nd</sup> Conference of LICEU, Kottayam Division

The 32<sup>nd</sup> annual conference of LIC Employees' Union, Kottayam Division was held on 16<sup>th</sup> and 17<sup>th</sup> of September 2023. Conference had begun with the hoisting of union flag by Com.K.Suresh, President of LIC EU Kottayam Division.



General conference was declared opened by Com.M.Girija, Joint Secretary, AIIEA. She elaborated on various issues ranging from industrial to the prevailing social and economic situation of the country. Com.Adv K Anil Kumar (CITU), PP Krishnan (President, SZIEF), KR Anil Kumar (Dist.Secretary, Federation of state employees and teachers organisation), Joys George (General Secretary, LICPA, Kottayam Division) and R.Preethy (Vice President, SZIEF) greeted the audience.

Comrade K Suresh presided over the meeting. Com.VK Ramesh (Gen. Secretary, LIC EU Kottayam Division) welcomed the gathering and Comrade PB Bindu (Joint Secretary, LIC EU Kottayam Division) expressed vote of thanks.

General conference felicitated Kum.Niveditha S, daughter of Com.Sreejith K Pulickan of Thiruvalla Branch for winning the Top Singer music reality show conducted by Flowers TV channel (A popular entertainment TV channel in Malayalam).

In the Delegate session Com.V.K.Remesh, General Secretary, LICEU Kottayam Division presented the report. Com.Santhosh Ninan Zachariah, Treasurer, LICEU Kottayam Division placed the Annual statement of Accounts. A total number of 24 delegates participated in the debate. Out of that 6 were women. 9 out of 17 newly recruited assistants participated in the delegate session. Com. M Girija and Com. PP Krishnan intervened in the delegate session and clarified the issues raised by the delegates. Com.Baby Joseph, President, LIC PA Kottayam Division also spoke. Com.T.Balakrishnan expressed vote of thanks to the delegate session. A number of resolutions on important issues were passed.

Conference unanimously elected Comrades K.Suresh, PB Bindu and Santhosh Ninan Zachariah as President, General Secretary and Treasurer respectively for the ensuing year. Com Bindu is the first Woman elected as a General Secretary of a divisional unit in Kerala. ●





## Golden Jubilee Year Conference of IEA Jamshedpur Division

**50<sup>th</sup>** General Conference of IEAJD was held at Jamshedpur from 30<sup>th</sup> September to 2<sup>nd</sup> October 2023. The convention began on 30 September 2023 at Michael John Auditorium, Bistupur, Jamshedpur at 2.00 pm in an atmosphere of great joy and enthusiasm. The convention started with a grand and colorful rally. Representatives of all branches of Jamshedpur division participated in this rally decorated with tribal dance, the identity of Jharkhand. Thereafter, the flag was hoisted by IEAJD President Com. Purbi Ghosh amidst thunderous slogans. After this floral tribute paid on Shaheed Bedi. Before the beginning of the open session of the conference, a photo gallery was inaugurated by AIIEA General Secretary, Mr. Shrikant Mishra. In this photo gallery, a glimpse of the last fifty years of IEAJD's activities was shown, along with the photographs of all the Presidents and General Secretaries of IEAJD were placed here. In its Golden Jubilee year, IEAJD had organized a competition at branch level for all the agents. The photographs of the winners receiving their awards were also included in this photo gallery.

The open session started at 4.00 pm with a welcome song and revolutionary song by the cultural team of IEAJD. The chief guest and inaugurator of the conference was AIIEA General Secretary Com. Shreekanth Mishra, ECZIEA President Com. Pradeep Mukherjee and ECZIEA General Secretary Com. Trinath Dora were guest of Honour at this conference. The dais was named as Late Com. Bansi Bose Manch, the first General Secretary of IEAJD. Senior Divisional Manager, Jamshedpur Division Mr. Surya Narayan Panda, Marketing Manager Mr. Prashant Ku. Sahu., Divisional Manager (O.S.) Mr. Satnam Singh, General Secretary of CITU, Jharkhand, Mr. Biswajeet Dev, along with organizations of employees and officers of LIC, all the fraternal organizations of Jamshedpur (such as Railways, Bank, Postal, Non-Gazetted Employees, Sales Representatives of Representatives, Science Forum, Writers Association, Kisan Sabha etc.) participated

in this session. Starting the program, General Secretary of IEAJD, Com. Amit Maity presented the welcome address. Addressing the gathering in the Open session Com. Shreekanth Mishra, in his address gave in elaborate detail the growth of LIC since inception and its contribution to the national development. He also spoke on the struggles of AIIEA In protecting this institutions from vicious attacks by the governments and vested interests. The Senior Divisional Manager of Jamshedpur Division, Mr. Surya Narayan Panda stressed for the progress of LIC in the changing environment and wishes IEAJD success. ECZIEA President Com. Pradeep Mukherjee and ECZIEA General Secretary Com. Trinath Dora and representatives of various organizations addressed the gathering. About 20 speakers presented their views in this session. IEAJD President Com. Hemant Mishra and General Secretary Com. J.C. Mittal were also present in this session. All the speakers stressed the need for class unity. The statue of former General Secretary of AIIEA and vocal voice of people's movements, Com. Saroj Chaudhuri was unveiled by AIIEA General Secretary, Com. Shreekanth Mishra. A souvenir was also released on the occasion of this 50th conference. The open session concluded with a colorful cultural programme.





In the delegate session, General Secretary of IEAJD, Mr. Amit Maitiy presented the annual report for the year 2022-23 and Asst. Treasurer Mr. K.K. Sharma presented the audited accounts of the financial year 2022-23. During the delegate session itself, a felicitation ceremony was organized in the honor of IEAJD General Secretary, Mr. Amit Maity and Joint Secretary, Com. Apurba Dutta, who retired from the service of Life Insurance Corporation of India this year. AIEA General Secretary, Com.

Shreekant Mishra, ECZIEA President, Com. Pradeep Mukherjee and ECZIEA General Secretary, Com. Trinath Dora also addressed the delegates session. About 33 speakers expressed their views on the report. The report and statements of accounted were unanimously adopted after replies from Coms Amit Maity and Ashok Das.

About 150 delegates and observers from different branches of LIC Jamshedpur division participated in this three-day long conference. A total of 14 resolutions were passed in the conference. IEAJD President Mrs. Purbi Ghosh was honored in this conference. He provided efficient leadership by assuming the responsibility of the post of President of IEAJD for about six years. The conference unanimously elected Com. Amit Kumar Maity as the President, Co. Subhash Kumar Karna as the General Secretary and Co. Ashok Kumar Das as the Treasurer for the ensuing term.

## 67<sup>th</sup> Conference of ICEU, Madurai Division

67<sup>th</sup> Annual General Conference of ICEU, Madurai was held from 11<sup>th</sup> Aug to 13<sup>th</sup> August 2023. The Delegate session was held at Sunil Maithra Illam, Madurai on 11<sup>th</sup> and 12<sup>th</sup> of August 2023.

Com **PP.Krishnan**, President, SZIEF inaugurated the Delegate session. He elaborated the challenges faced by our Industry, our Society and Our Country and how to fight against them and find real solutions to problems. 32 Comrades, including three Women comrades took part in the conference deliberations. Out of entire 89 delegates from all the Branch units, 14 were Women. Another 14 among them were the comrades who had taken the branch unit leadership for the First time, SIX out of them were from the newly recruited Assistants last year is an encouraging message that the conference had given.

A Special session for delegates on the Topic, "Democracy and Democratic Values" was dealt by Com **K.Vasanthan**, Tamilnadu Progressive Writers and Artists Association leader. Com **T.Senthilkumar**, General Secretary, SZIEF greeted and also clarified the matters that had been raised during the conference deliberations. He also mentioned his special greetings for the Campaign and the new form of programs undertaken by the Madurai division. Com **N.Sureshkumar**, Com **NP.Rameshkannan** and Com **D.Chitra** were elected as President, General

Secretary and Treasurer respectively.

### OPEN SESSION

The Conference Open Session was held on August 13, 2023 at Sivakasi. Before that massive rally inaugurated by Smt **Sangeetha Inbam**, Mayor of Sivakasi Corporation was held. AIIPA and Local City Trade Union Council members gathered in large number and greeted the rally on the way. An Event photo exhibition was opened up by Com **G.Meenakshisundaram**, former President, ICEU, Madurai in the Venue. Sri **AMSG.Asokan**, MLA, Sivakasi delivered welcome address as the Chairman of the Conference Reception Committee. Com **Srikanth Mishra**, General Secretary, AIEA gave his special address, which was keenly received by everyone in the session. He explained the factors and the attempts that are being proposed by the Policies of the Government and IRDA which are adversely affecting our Industry and call us to fight it out in unification to retain the Public Sector character and also to protect the real values of this country. Com **T. Senthilkumar**, General Secretary, SZIEF delivered his special address. Com **NP.Rameshkannan**, General Secretary delivered vote of thanks.

### CAMPAIGN

As a part of this 67<sup>th</sup> Conference, a special campaign was conducted for TWO days in the SIX

centers covering the entire Virudhunagar District. The focus of the Campaign was Strengthening the Public Sector LIC and Protecting the Small and Micro Industries in the District.

Virudhunagar district is very famous for Whole sale and Retail market and also comprises of many places like Sivakasi, which is the world famous production centre for Crackers, Match works and Printing works, Rajapalayam which is having more than 150 mills related to Cotton, Sathrapatti which is a famous world class Medical Bandage cloth production center, Aruppukkottai for Handlooms and Powerlooms etc. These small scale industries all together are capable of giving day to day jobs for lakhs and lakhs of people of this area for long long years. Crackers and Match works is celebrating its centenary year now is the classic example. So our Campaign gave full focus to protect these local industries as to protect the people involved in this. A Cultural evening was held at Sattur as a culmination event of this campaign with the slogan "SIRU KURU THOZHIL PATHUKAPPU KALAI MALAI". 5000 Copies of a booklet named "KANTHAGA BOOMIYIN



KANNEER" which was written by **PN.Deva**, District Secretary, CITU was printed and released. Our SUDAR CULTURAL TROUPE, having our own members, performed STREET PLAY and THAPPATTAM in all the SIX centers to share our views among the public. As a new part of our campaign SIX visuals on these Small Scale industries were specially prepared by our young Comrade **J.Asok**, President of Sivakasi Branch unit and the same were released in the social media during our Campaign. 10000 bit notices were also distributed among the public. Our employees, Agents, DOs, Officers and Trade union leaders took part in the campaign in very large numbers.

## 26th Women Convention of DIEA, Jalpaiguri

26th Women convention of DIEA, Jalpaiguri was held on 16<sup>th</sup> September 2023. Alipurduar Base committee hosted the convention with lots of enthusiasm. Despite situated in a corner nearing north-east, over 50 women comrades from various branches attended the convention and the attendance marked the presence of 20 young women comrades.

The convention was inaugurated by Com. Fullara Talapra, Joint Convenor, Zonal Level Women's Co-ordination Committee of EZIEA. While inaugurating she explained that, women issues or the LIC employee's issues cannot be seen in isolation. The present day's privatisation move has virtually converted into transfer of entire public assets into the hands of the Corporate India. The land, the forests, mineral resources are being attempted to be transferred not only by changing laws but dangerously the process is sought to be done through spreading of communal and racial venom. The country – in the quest for a rule by corporate

communal nexus has launched severe attack on the basic tenet of the constitution. The women race is under attack from the neo liberal policies combined with theocratic ideas. Presenting vivid analysis of the situation Com. Talapatra called upon the convention to strengthen the progressing movement within and outside the industry for a policy change. She lucidly presented the history of AIEA and the tremendous sacrifices courted by our leaders and





activists to build AIIEA and for its growth. She urged the younger generation to come forward to take the responsibility to carry forward the legacy of the organisation. Com. Shatarupa Bose, Joint Convenor, Women sub-committee placed the report of the sub-committee and while placing report she profusely thanked AIIEA for registering splendid victory on Family Pension which could help a large number of women in particular.

16 Comrades participated in the debate on the report and enriched the same. Apart from the issues confronting the LIC, various issues particularly the issues related to religion and religion in politics were discussed in length. The convention concluded with

the appeal to unite and look for future. Com. Supriya Sen Majumder, one of the Joint Convenors summed up the debate.

Three- member Presidium – Com. Swarnali Das, Com Balaka Chatterjee and Com. Fullara Talapatra conducted the convention. On behalf of DIEA, Jalpaiguri Com. Akhil Kumar Mandal and Com. Dipankar Debnath greeted the convention. Earlier the flag of the association was hoisted by Com. Jenifa Topno, senior most delegate of the convention from Birpara Base. The convention unanimously elected 22 member women sub committee with Com. Supriya Sen Majumder and Com. Shatarupa Bose re-elected as the Joint Convenor.

## Trade Union Class at Karimnagar

Trade union classes for new recruited assistants of 2020 batch and compassionate appointed assistants were held at Karimnagar on 07.10.2023 at LIC Divisional office Karimnagar. A rousing reception was given to the leadership of AIIEA on the occasion at Divisional office Karimnagar. Com Amanulla Khan, former president AIIEA , Com TVNS Ravindranath General secretary SCZIEF attended as faculty for the classes. Com Rajesh Singh Asst Treasurer SCZIEF also attended and greeted the classes. The meeting began with flag hoisting amid thunderous slogans by the gathering .Com G Ravindranath President ICEU Karimnagar division hoisted the AIIEA flag as a mark of beginning to the classes. Com V. Vaman Rao General Secretary welcomed the guests to the Dias and Com G Ravindranath President acted as principal for the classes. While welcoming the guests to the dais Com Vaman Rao explained the significance of the classes in which back ground the classes are being held.

The first class was dealt by Com Amanulla Khan on the topic **“Present situation and the dangers of Communalism”**. Com Amanulla Khan elaborately dealt with the subject. He explained the importance of unity and peace for progress of nation. He said trade unions are built on the unity of employees. The trade unions not only have the responsibility of working for improvement in the living service conditions of the employees they represent, they also have a wider role to play in construction of a just fair and equal society. There are people who say that trade unions have to be apolitical. The AIIEA, however, believes that trade unions have to be necessarily political. He pointed out that India recognizes its plurality and diversity and for this reason it has remained united. Today efforts are being made to disrupt this diversity and impose uniformity. He said that the people including the working class are being divided today in the name of nationalism, communalism, casteism, regionalism



and on linguistic appeals. He spoke on the beautiful syncretic culture of India and said that this beautiful culture is under attack today. The Indian Republic is under tremendous stress and it is only a informed and conscious trade union movement that can halt the slide and protect the unity of the people and the country.

**2<sup>nd</sup> class by Com TVNS Ravindranath** : Com TVNS Ravindranath Gen Secretary, SCZIEF took the second class in post lunch session on the topic “ **Role of AIEA in defending LIC and tasks ahead.**” He explained in detail the journey of AIEA in defending LIC since 1956 from the onslaughts of the ruling dispensation. He said LIC employees secured a wonderful wage revision in 2017 since the organization was very strong . Now the situation in LIC is very grim and alarming due to declining market share in the recent times. He advised all employees to put best efforts to regain our market share and to defend LIC in public sector through our sustained campaigns. Dealing with AIEAs historic

and momentous struggles in both pre and post nationalization era he said that the enhanced service conditions we enjoy today are fruits of those historic struggles and that could be achieved only due to our unity and unwavering stance on various issues . He gave examples where AIEA stood firm to defend its principles, constitutional values and national unity despite great odds. He cautioned the participants and all LIC employees to be in preparedness to meet all future challenges. ICEU leadership felicitated Com Ravindranath on the occasion.

The meeting came to an end with vote of thanks proposed by Com D Suryakala Joint Secretary . She expressed her gratitude to the faculty for their valuable guidance to the participants. She also thanked the participants of the classes for their enthusiastic participation. She also thanked the leadership of ICEU Karimnagar and its members for hosting the classes and making a memorable one and a grand success.

## KSGIEU State Level Study Camp at Trichur

**O**ne day Study Camp organized by the Kerala State General Insurance Employees Union(KSGIEU) was held at Thrissur on 30.09.2023. The camp was inaugurated by Com.P.P.Krishnan, Vice-president, AIEA. Explaining the unprecedented challenges that we face today, he said the aggressive neoliberal economic policies has resulted in sharply intensifying economic exploitation of our people. He said the central government has thrown open virtually all sectors of the Indian economy for foreign direct investment, thereby enlarging the avenues for profit maximization by the foreign capital. Every single public sector unit is sought to be privatised, Com.Krishnan said. He said the current economic policies resulted in deepening agrarian distress in the country.

Speaking on the importance of trade union camp and study, he said the government policies have targeted both the public sector organisations and livelihood and trade unions forming part of these organization.He stressed the need to strengthen trade unions to protect the public sector organization and to confront the communal agenda of the ruling BJP at the centre.

Com.P.R.Sasi, GIEA(SZ) Vice-President, who spoke on “Trade Union Study —what? and why?”

observed that proper information about the nation, economy and industry, are crucial ingredients to effective trade union action. He said trade union movement today faces challenges like anti-union policies of the governments, changing nature of work, including casualisation, contractualisation and gig economy trends are challenges for trade unions in organizing and representing workers effectively.A significant portion of the Indian workforce is employed in the informal sector and often face difficulties in organizing and forming trade union, he said. Therefore, trade union involvement will help change the situation, he said.

Com.C.B. Venugopal, working committee member, GIEA(SZ) in the session titled “Role of Trade Union in Fight Against Facism” expressed serious concern about growing communal violence engulfing the whole nation. He explained the



history of communal violence right from British days and the overt and covert support the ruling class gave to polarize the community. He analyzed the many fiction and non-fiction books that gave unique perspectives on the dangerous national and regional trends and explained the blatant support of the politicians propagating divisive agenda, gave. Explaining further, he said, when people are attached with one's religion, and completely loyal to it, their 'religiosity is neither communal nor it encourages communalism. But when the members of the majority community are negatively oriented towards the minorities, they tend to inflame community feeling, he stressed.

In the concluding session titled "Crisis of Public Sector General Insurance and Solution" Com. M.U. Thomas, working committee member, (AIIEA), explained how the legislative amendments since the implementation of neo-liberal changes impacted the companies. He said general insurance industry did slide down, especially with removal of GIC as holding company and substituted by the GIPSA. He further said the situation got compounded when the private companies started operations. Inter-company competitions and unethical practices adopted by the private companies also made the situation difficult. Further, he said, government interference, wrong policies, a prejudiced IRDA and lack of functional autonomy landed the companies into serious crisis.

He recalled that in 2018, late Arun Jaitely announced that the three companies except New India Assurance Company, would be merged,

which did not take place and the Finance Ministry appointed Ernst and Young to give a report that suggested drastic changes that adversely impacted the performance of the PSGI companies. Further, the government while presenting the budget in the year 2021 proposed to privatise one PSGI company, he added. Com. Thomas said roughly after the BJP government assumed office in 2014, the companies have been rudderless, either because they have no Chairman and managing director or they had one that only enjoyed a tenure of less than one year. He revealed that senior positions have remained vacant, which has hampered business decision-making in the companies.

Com. Thomas said the public sector is the backbone in achieving insurance penetration for the last five decades. The Prime Minister Surakshya Bima Yojana (PMSBY) is underwritten by PSGI companies where the private sector does not show any interest as it is loss-making scheme, he said. He added that the PSGI companies are paying claim of Rs.265/- for every Rs.100/- Premium collected. He said the Ayushman Bharat Health Insurance Scheme is underwritten by the four PSGI companies to the tune of 90 per cent!, which is a loss-making portfolio.

Com. Joy Paul, Vice-President KSGIEU, spoke assessing the camp.

Com. Viju Paul Thekkarkara, General Secretary, KSGIEU welcomed the gathering. Com. V.N. Baburaj, President, KSGIEU, presided and Com. M.T. Sivaraj, Vice-President KSGIEU, proposed vote of thanks.

## Trade Union Class in Bhubaneswar

Bhubaneswar Division Life Insurance Employees' Association organized a trade union class on 24<sup>th</sup> September 2023 at Bhubaneswar on the topic "PRESENT DAY CHALLENGES BEFORE THE WORKING CLASS". As many as seventy comrades from all the units of the division attended the class. The class was taken by Prof. Manas Kumar Behera, Professor and Head, Deptt. of Political Science, Ramadevi University, Bhubaneswar. He explained in detail the theory of Marxism on the working class movement and hegemony of International Finance Capital. He pointed out that today we are living in extremely polarizing times when people are divided on the basis of religion, language, caste and other identities. The nationalism is touted as the will of the majoritarian communities. The ruling classes by

creating these divisions are pursuing their policies of building a social and economic system which is exploitative, unjust and unfair to majority of people. The attack on public sector is unabated and cronyism has become the official economic policy. The society is witnessing unprecedented inequality. Quoting the "BOMBAY PLAN" and the idea of mixed economy, he brought to the notice of the participants about the dominant role played by the public sector in this country. He explained in detail the corporate political nexus with communal fervor that is being followed by the present political dispensation at the centre. Before conclusion, an interactive session with participants was also held which enriched the knowledge of the participants.

## Kanpur DIEA Trade Union Workshop at Orchha

On 27.8.2023 at “Orchha” near Jhansi, a “Divisional Level Trade Union Workshop” was organized by “Kanpur Division Insurance Employees Association”. The event aimed to educate and empower employees of Kanpur Division mainly 2020 & 2009 batches, regarding their rights, responsibilities, and the significance of trade union.

At the Workshop, NCZIEF Distinguished Leaders:- President Com.Sanjeev Sharma, General Secretary Com. Rajiv Nigam and women Cell convener Com Geeta Shant were invited as faculty members. There were three main points of the workshop: -

1. History: - Struggles of AIEEA & Employee benefits- 2. Socio & Economic & Political Conditions:- Challenges & Tasks ahead of us.3. Post LIC IPO



scenario – Growth of LIC & Challenges before us

The workshop started with the lecture of Com. Sanjeev Sharma. He discussed in detail how and why AIEEA was founded in 1951, he described about the great struggles and achievements of AIEEA in the nationalization of L.I.C. & G.I.C, in securing uniform wages, in securing bonus, against the splitting of LIC into 5 parts, for continuous handsome wage revision and all the facilities achieved by the employees till date. He explained how the AIEEA people are continuous fighting against the attacks on the nationalized insurance sector and the exploitation of the employees.

Com. Geeta Shant while discussing social, economic and political issues, explained how the capitalist system is a fatal system due to which the working class and the common people are used only for the benefit of the capitalists and for the profit of the corporate world. The public sector institutions which earn profits and strengthen the country's economy are being handed over to private capitalists to increase their profits.; she elaborated that how

the government is trying to snatch away the rights, facilities and even employment of the workers By changing the labor laws. Main stream print and electronic media are misleading the youth. There is no discussion on inflation, unemployment, poverty, hunger. The present times are very challenging; the present government to remain in power is misleading the public and taking repressive action against those who oppose its policies. In such a situation, we AIEEA colleagues will have to become politically aware and join the struggles.

Com. Rajiv Nigam in his lecture elaborated that the present government, ignoring the continuous protests, struggles and campaigns run by AIEEA and the views of the people of the country and all the public representatives, listed LIC in the stock market for only Rs 21000 crore. IPO of any institution is brought when that institution needs capital to expand its business, but the purpose behind bringing IPO of LIC is to get control of this institution by a few capitalists by damaging its public nature. In the past, various committees were formed; whose recommendations were aimed at losing public confidence in LIC, but earlier also AIEEA had fought against those recommendations and did not allow them to be implemented. Even today the public has faith in LIC; we also have to strongly combat all those factors which are hindering the progress of this institution such as Increasing unemployment, inflation, contractual system, retrenchment etc..These are the factors which impact our organization and all these are due to the policies of the government.

More than 100 participants from all the mofussil branches, local branches, divisional office and zonal



office have taken part in the workshop. The presence of female colleagues and 2020 batch colleagues was wonderful. General Secretary of KDIEA Com. Arun Tiwari conducted the workshop.

The Orchha trade union workshop proved to be a valuable initiative in educating and empowering

our younger comrades. It equipped participants with the knowledge and skills needed to protect their rights and advocate for better working conditions. This event's success serves as a testament to the importance of trade unions in safeguarding the interests of LIC Employees.

## Trade Union Class at Karnal

On the directions of our Zonal Committee, NZIEA a Divisional Level Trade Union Class was organized at Karnal by NZIEA, Karnal Divisional Committee for Office Bearers & activists of Karnal Division. The classes evoked very good response from all Branch units.

Trade Union Class commenced with paying tributes to Com. Tilak Raj Birla, former Divisional Secretary, Karnal Division who passed away recently.

Com Virender Malhotra was the principal of the classes.

Com R.C.Sharma, President, NZIEA dealt with the topic "Present Political Scenario & Role of Trade Union Com. R.C. Sharma gave a very impressive lecture on present National – International political scenario, identity politics and ill-effects of policies on working population due to economic policies of the government. Com Sharma gave details about the progress and challenges in LIC and asked the organisation to remain vigilant to defend this great institution from the attacks of government and vested interests.

On Second topic "Our Organization & Our functioning" Com. Harish Nagpal, Former General Secretary, Karnal explained the Great struggles of AIEEA by giving examples of Coms. SarojChowdhury, Sunil Maitra, Chandershekhar Bose, N.M. Sundaram, R.P. Manchanda, BhagwanSawroop Sharma, Venugopal, Amanullah Khan including present & past Leadership. He said that our past & present leadership of AIEEA through its selfless sacrifices has made it a unique organization amongst the comity of trade unions. He concluded his lecture that in the days to come we have to further strengthen our organization to meet the present & future challenges.

Com Naveen Chand, General Secretary, NZIEA took the class on "Challenges before Insurance Industry". He spoke on the present challenges and the methods through which they could be



countered. He said that on the issue of investment in LIC by Adani Group, all round efforts were made to tarnish the image of LIC, but as cadres of AIEEA, our prime task is to safeguard LIC in public sector by making our voices reach stakeholders & citizens of our country. He said that LIC is the only public sector unit in the world which inspite of cutthroat competition from private players from last 23 years has 70% share in insurance industry and has retained its market leadership in terms of business. He further said that we need to develop balance between technology upgradation & recruitment. He said we have to develop extensive public campaigns to provide more impetus to these struggles in the days to come to counter these challenges. He praised the organizational efforts of NZIEA, Karnal Divisional Committee and appealed to the Comrades of Karnal Division to develop more class consciousness and olitical consciousness amongst its cadres to get over these challenges.

From this Trade Union class all participants got richly benefited and new enthusiasm and vigour developed in them to meet the future challenges.

Karnal Division newly elected Divisional Secretary thanked the Zonal Leadership & all the participants & expressed gratitude towards them and concluded the trade union class.



- ▶ IRDA is working with industry players to introduce two new features in health insurance policies. These are -1) a common network of hospitals for all health insurance policies issued by any health insurance or general insurance company across the country and 2) a 100% cashless settlement system. At present, cashless settlement is available in 49% of the hospitals in India. Further, general and health insurers regularly amend their list of associated hospitals due to highly-priced medical bills and fraudulent claims to squeeze huge payouts from the insurers. To solve these two issues, the IRDA, along with the General Insurance Council intends to come up with a nationwide industry-level common cashless hospital network.
- ▶ IRDA in a circular has directed all general insurers carrying on motor insurance business shall provide the cover to employees travelling in an employer's vehicle, including paid driver, if applicable, under India Motor Tariff-29 (IMT-29) of the Indian Motor Tariff, compulsorily as an in-built coverage while issuing private car policy for such vehicles. It further states that compulsory cover of IMT-29 should be provided as an in-built coverage under the Compulsory Motor Third Party Liability Sector of Private Car Package/Bundled Policies and under standalone policies insuring Compulsory Motor Third Party Liability.
- ▶ The share of health insurance in non-life insurance premium has risen to 38% in September, surpassing motor insurance which stands at 28%. This is due to growth in group health policies, and the rising cost of healthcare is forcing employers to increase the sum insured. In the first half of FY 2023-24, the non-life insurance industry collected over Rs.14 lakh crore in premium, with health insurance accounting for a significant portion. Premium from group health insurance has increased by 26.7%.
- ▶ Union finance ministry officials had discussion with the General Insurance Council and private sector general insurance companies on various issues which include exploring the linking of insurance frauds to the CIBIL score, increasing insurance penetration and coverage, and rationalizing the distribution channel. The government also plans to coordinate with State Governments and Ministry of Road Transport and Highways to ensure compliance with the Motor Vehicles Act.
- ▶ The general insurance industry grew 14.86 per cent in the first six months of 2023-24 over the corresponding period of 2022-23. Gross direct premium underwritten by general insurance companies and standalone health insurers stood at Rs 1,43,800.26 crore during the April-September period against Rs 1,25,197.23 crore in the year-ago

period.

- ▶ High claims repudiation and claims adjustment have emerged as a concern, particularly in the health segment. A study by Emkay Research covering a sample of five general insurance companies shows nearly one third of the reported claim amount is either repudiated or adjusted. Claims repudiation

occurs largely on account of exclusion of claims (pre-existing disease or procedure not covered), false information provided at the time of policy purchase and fraudulent claims.

- ▶ Life insurance premium underwritten by 27 companies, including LIC, stood at Rs 1,58,376.81 crore during the first six months of 2023-24, down 12.97 per cent from Rs 1,81,976.95 crore a year ago. LIC posted a 25.4 per cent year-on-year fall in new business premium.
- ▶ The IRDA is moving to adopt a principle-based regulatory regime and implement lighter regulations, following a consultative approach", says its chairman Mr Debasish Panda in an email interview with the publication Business Today, outlining several initiatives that the IRDA is planning. Amongst other, the proposed amendments to insurance laws include rationalised capital requirements, composite registration, one-time registration for intermediaries, value-added services by insurers, sale of other financial products, etc. Additionally, initiatives such as an e-marketplace protocol, a localised women-centric distribution force, and simplified benefit-based products are also being considered.
- ▶ The IRDA has granted insurers the flexibility to determine commissions across their product range, allowing them to offer higher commissions to distributors for annuities compared to ULIPs and increase the sale of such products. Instantly the insurance companies have raised commissions to distributors which has resulted in annuity plan segment growing at double digits for some insurers.
- ▶ The Association of Healthcare Providers India (AHPI), a collective of hospitals and other healthcare providers, has accused insurance companies of "unfairly" rejecting claims by patients and blatantly disregarding guidelines laid down by the IRDA. Charging further the AHPI says that the private insurance companies while having formed an "alarming cartel" are collectively discontinuing cashless facilities provided to hospitals, depriving patients of their right to choose treatment and healthcare providers in an arbitrary manner. A few hospitals are now considering legal action and approaching the Competition Commission of India to draw attention to these concerning practices.

## HARYANA MUNICIPAL SANITATION WORKERS CONTINUE INDEFINITE STRIKE

: Contract Sanitation workers from Municipal Corporation and Gurugram (MCG) have been on strike since September 18<sup>th</sup> to demand cancellation of contract tenders and for the Corporation to directly employ sanitation workers hired by existing agencies.

# WORKING CLASS Struggle

■ S. Sridhara, Mysore

## CHENNAI POLICE ARREST NURSES DEMANDING PERMANENT JOBS:

Over 700 protesting nurses were detained by the Chennai City Police, in Tamilnadu, on 10<sup>th</sup> October 2023. They were demonstrating outside the offices of the directorate of Medical services to demand job permanency. Nurses who have been working in various hospitals demanded that Government provide paid maternity leave and Fill vacant posts. Around 7000 nurses were recruited through the Medical Services Recruitment Board in 2015 of which only around 3500 were made permanent and the remaining are working on consolidated pay, protesting nurses said they were employed to serve patients but are being made to do mainly data entry work.

## TAMILNADU TRANSPORT WORKERS PROTEST FOR RESTORATION OF OLD PENSION SCHEME:

State Express Transport Corporation workers demonstrated in a port city in Tamilnadu on 10<sup>th</sup> Oct 2023, demanding the restoration of the old pension scheme and cancellation of tenders floated recently for appointing drivers and conductors on a contract basis. Workers at Tuficorin argued that the Metropolitan transport corporations tender for appointing 234 Drivers and equal number of Conductors through contractors would down grade the quality of the Bus operation and service.

## RETRENCHED GENERAL MOTORS INDIA WORKERS IN PUNE MAINTAIN HUNGER PROTEST :

Over 1000 retrenched workers from General Motors India shuttered plant at Telegaon near Pune in Maharashtra State, are continuing a hunger protest begun on October 2<sup>nd</sup> 2023. They want re-instatement at the plant which has been sold to Hyundai Motors India. The Union had earlier pinned its hopes as a false assurance from the state Industries Minister that the workers demand would be considered.

## ODISHA MUNICIPAL SANITATION WORKERS STRIKE FOR MINIMUM WAGE AND ENTERTAINMENTS :

Sanitation workers from the Bhubaneswar Municipal Corporation (BMC) walked off the Job on 11<sup>th</sup> Oct 2023, demanding social security, Bonuses, a minimum monthly wage of Rs.15000/- and pensions after retirement. Another demand was that their victimised workers sacked from BMC to be reinstated.

## SWIGGY FOOD DELIVERY WORKERS IN MUMBAI END STRIKE :

A city wide strike by 10000 Swiggy Food delivery workers in Mumbai was called off on 10<sup>th</sup> Oct 2023 by their union, following meeting with Maharashtra Deputy Chief Minister and Swiggy Executives. The strike was in protest of work changes and increased the travel radius for deliveries from 2 kms to 4 kms and reduced pay and incentives.

Swiggy agreed to roll back the extended radius and to increase the base delivery fee.

## TELANGANA NURSES AND MIDWIVES PROTEST IN HYDERABAD :

Around 2500, Auxillary nurses and Midwives (ANM) working on contract in Hyderabad began three day sit down protest on 6<sup>th</sup> Oct 2023 to demand permanent jobs and a wage increase in line with the recent wage revision. They also demanded the release of salaries in arrears.

## PUNJAB : Patiala Municipal workers strike for higher pay :

On 6<sup>th</sup> Oct, Patiala Municipal Corporation workers begun a series of Daily two hour strike for an increase in annual wages as par with workers at other Corporations and a rise in the Punjab government contribution to the NEW PENSION SCHEME. The strike was organised in the Municipal workers union.

## PUNJAB GRAIN MARKET WORKERS DEMAND WAGE INCREASE :

Jalandhar Big Grain Market (Mandi) workers in Jalandhar began indefinite strike on 7<sup>th</sup> Oct 2023 to oppose the Governments megre pay increase. The workers unload grain in Jute Bags delivered to Market from Local Farms. They were offered a provocative increase from the current 2.42 rupees per bag lifted to just 2.45 per Bag.

## RURAL HEALTH WORKERS IN HARYANA EXTEND ONGOING STRIKE INTO OCTOBER :

Over 20000 ASHA (ACCREDITED SOCIAL HEALTH ACTIVIST) workers in Haryana state have been on strike since 8<sup>th</sup> August demanding better working conditions higher pay and permanent jobs, extended their strike action to October 2023. The ASHA workers currently paid an Honorarium between 7000/- and 9000/- rupees a month, which includes incentives. The workers have not had a pay increase since 2018, despite their workload increase.

## SANITATION WORKERS IN BIHAR REMAIN ON STRIKE :

Contract sanitation workers from Patna Municipal Corporation in Bihar state, have been on strike since September 2021 with over 30 Demands including a pay raise and permanent jobs. Their current monthly wage is only about 8000/- to 10000/- rupees. They want wages between 18000/- to 20000/- rupees per month.



- ▶ According to an Oxfam report, in India the poorest 50% of the population pay nearly 64.3% of total Goods and Service Tax (GST), a little less than two-thirds coming from the bottom 50%, one-third from the middle 40% and only 3-4% from the richest 10% of the country. The bottom 50% at all India level pays six times more on indirect tax as a percentage income compared to the top 10%. The top 1% of the population holding 40.6% of the total wealth, while the bottom 50% collectively holding only 3% of the total wealth. The wealthiest 10% owns more than 72%, the top 5% owns nearly 62%. The report points to the irony that India still has the world's highest number of poor at 228.9 million.
- ▶ According to a latest data of Reserve Bank of Australia, the value of household deposits accounts decreased by 6 billion in the June quarter, the first decline in 16 years. This was the first fall in deposit balances since the global financial crisis and indicates that the household sector was tapping into cash reserves amid rising cost pressures, the data reveals. The household saving-to-income ratio fell for the seventh consecutive quarter to 3.25, its lowest level since the June quarter of 2008. According to the latest inflation report, the consumer prices increased by 5.2% in the year up from 4.9% in July, with the rising cost of fuel, power, insurance and rents adding to the pressures. On a per-capita basis, the economy fell into recession in the first half of 2023.
- ▶ In the decade 2009-2019, 93% of economic growth in Australia benefitted just the richest 10% of population. This economic growth monopolized by the richest 10% in Australia is significantly larger than that in USA, UK, Canada and European Union over the last period. During 1950-60, just 4% of economic growth went to the top 10% of the population. In 1961-1981, this figure was 16%, leaving 84% of the benefits of economic growth for the lower 90% of population. However, there was a major shift during 1982-1990. 48% of economic growth in these years benefitted the

top 10%. However, from 2009-2019, nearly all economic growth was monopolized by the most affluent 10% of the population. The study concluded with a warning to financial elite that escalating inequality threatens social unrest.

▶ The World Bank has forecast that growth in East Asian economics could fall

to its lowest level in five decades in 2024. This region has been one of the mainstays for global growth over the past several decades. China is central to the downturn. The World Bank revised down its forecast for Chinese growth in 2024 to just 4.4%, compared to the already low rate of 4.8% it predicted in April. Chinese government has set a growth target of 5% in 2023, the lowest level in three decades. The bank said retail sales growth had fallen to pre-pandemic levels, house prices were stagnant, household debt had increased and private sector investment was down. The slowdown extends across the region. Goods exports are expected to be down by more than 20% in Indonesia and Malaysia, compared to the second quarter of 2022, and by 10% from China and Vietnam in the same period.

- ▶ According to the World Trade Monitor, world trade volumes in July fell at their fastest annual rate for three years – an indication of the general slowdown in the global economy due to higher interest rates. Trade volumes were down by 3.2% for the month, following a 2.4% reduction in June. There was a 1.5% fall in China, the world's largest exporter, Euro Zone exports fell by 2.5% and the US saw a 0.6% reduction. Trade volumes are expected to fall even further in coming months.
- ▶ The IMF has slightly revised its forecast for global growth, largely on the back of worsening conditions in the Euro Zone and China. The IMF said, global growth would slow from 3.5% in 2022 to 3% this year. It predicted a fall to 2.9% next year, a 0.1% point decline for 2024 from the forecast in July.

## Response



The Insurance Worker of October 2023 was very rich and educative in content. The Editorial rightly points out that the focus of our struggle should be on real issues and not on the emotive issues deliberately propped up by the ruling class. All articles are educative and they enhance the understanding of the insurance employees of the wider issues confronting the nation. We express our gratitude to the Editor and his Team for the excellent work they have been doing.

We appreciate and recognize the contribution made to our movement by Com V.Ramesh, President, AIEA. We wish him a healthy and active retired life. We are confident of the continued benefit of his leadership for many more years.

**Insurance Worker Readers' Forum, TIRUVANNAMALAI Branch**



## For our FIELD FORCES

■ Arivukkadal, Thanjavur

**Agent benefits:** The Ministry of Finance has approved a series of welfare measures for the benefit of LIC agents. The gratuity limit has been increased from Rs.3 lakh to Rs.5 lakh for LIC agents. The Government has decided to enable reappointed agents to be eligible for renewal commission. It has expanded the term insurance cover for the agents from the existing range of Rs.3,000-10,000 to Rs.25,000-1,50,000.

**NRI GST Refund:** Life insurance companies have been incentivising NRIs to buy term insurance policies by offering them 18% GST refund on plans bought from India. This is a key development towards making term plans even more accessible, affordable as well as attractive for NRIs. Eligibility for 18% GST refund translates into significant savings in premium paid towards one's term life insurance policy. Besides, the plans are far more affordable in India compared to the host country. Especially in comparison to developed countries, these plans can be 50-60% cheaper than the ones offered in resident countries.

**Market Share:** The share of LIC in monthly new business premium (NBP) in the life insurance sector declined to 58.50% in September 2023 from 68.25% in September 2022 (a drop of 975 basis points) owing to shortcomings in the product and distribution side of business.

**General growth:** India's general insurance premium is expected to surpass Rs.3,91,216 crores by 2030 based on historical data of 20 years, says Birla Institute of Management Technology (BIMTECH)'s India Insurance Report- Transforming Indian Insurance- Series II.

**Private invasion:** Private sector life insurance firm HDFC Life Insurance's premium category below Rs.5 lakh grew around 17-18%. It's MD&CEO said, "We are growing very well in tier-II and III towns, which is something new for us. Earlier, we used to be largely focussed on tier-I and the top 10 metros in India. Now, about two-third of the number of policies we sell are coming from other than the top 10 cities."

**Bank partnerships:** UCO Bank, AU Small Finance Bank, South Indian Bank, DCB Bank and Capital Small Finance Bank have partnered with insurance companies over the past few months. Most partnerships are with life insurance companies. AU Small Finance Bank and South Indian Bank partnered with Bajaj Allianz Life Insurance in September. Mumbai-based DCB Bank and Capital

Small Finance Bank partnered with Max Life Insurance in July. State-owned UCO Bank tied up with Aditya Birla Health Insurance in March.

**Ready customer base:** LIC agents bring in over 90% of new business for it even today. But it can't really keep throwing more commissions or incentives to get them to stay as IRDAI's regulations cap agent commissions and incentives. But, many private insurers are linked to their banks — like HDFC and ICICI.

So there's often a ready customer base to sell to. **No insurance:** Tamilnadu's Chennai Metropolitan Transport Corporation has not taken any policy of insurance on its buses and has not maintained sufficient corpus in the insurance fund as specified by a GO issued on December 31, 1971, according to findings of an independent auditors. Though Section 146 of Motor Vehicles Act, 1988 exempts state transport undertaking from insurance policy, it stipulates that a fund has to be established and maintained in accordance with rules under the Act.

**All-in-one insurance:** "All-In-One " policy Insurance with coverage of your life, health, accident and property with all-in-one affordable Standard insurance product, Beema Vistaar is likely to be rolled out from January, 1st 2024. Premium of the policy is likely to be in range between Rs.800-1200 per annum & like PM Jeevan Jyoti Beema, PM Suraksha Beema Premium for Beema Vistar product may be exempted from GST. Beema Vistaar policy will have a coverage of Rs.2 lakh sum assured each of life Insurance and Personal accident, Rs.1 lakh for property insurance and Rs.500 per day in form of Hospicash for hospitalization and to increase coverage one person can buy multiple policies in his/her name unlike PMJJY & PMSBY which allow individual coverage only at once. Beema Vistar will be managed by Life, General and standalone health insurers. Life Insurance companies will oversee life insurance cover, property and personal accident cover will be in command of general insurers and Standalone Health Insurance will be in charge of Health Cover. Premium will be collected through centralized portal & claims will be shared with all Insurance companies as per their Market Share. Beema Vistar products will be sold by agents called Beema Vahak of all Insurance companies.

**Bima Sugam:** The highly-anticipated launch of Bima Sugam—a digital insurance platform that seeks to integrate all services like health, general, and life in one place—has been delayed for the second time. Initially slated for January 2023, IRDAI pushed the launch date to August and now to June 2024.

# Lakhs of State and Central government employees demand restoration of Old Pension Scheme

Several lakh employees of the central and state governments thronged the national capital on October 1 to demand restoration of the old pension scheme. It was estimated that 8 lakh to 10 lakh employees had assembled from all over the country.

The National Movement for Old Pension Scheme (NMOPS), an organisation of central and state government employees, had called for the congregation. It is spearheading a countrywide movement for the restoration of the old pension scheme (OPS) for employees recruited after the Centre and most states replaced it with the National Pension Scheme (NPS).



## Seminar on NPS at Vizag

Under the aegis of ICEU, VIZAG, on September 20, 2023, in the premises of the L.I.C. office, Rajam branch, a seminar was held by “People for India” on the subject –NPS as Social Security – A real concern”.

Mr. M Appala Naidu, Chairman of the PFI, Rajam Chapter presided over the meeting.

Mr. Aja Sharma, Convenor, North Andhra Development Forum elaborately dealt with the subject. He expressed concerns over the implementation of the National Pension System (NPS) in India since January 1, 2004, and how it has left employees without pension security. The present government has snatched the future security of the

retired personnel from their mouth, he said.

In December 1982, the Supreme Court’s decision regarding pension rights for employees in Nakara case was a significant milestone, and efforts are ongoing nationwide by government and financial sector employees to jointly confront the government on this question through a massive agitation.

The need for “universal” pensions for all citizens in our country was emphasized, and efforts are being made by various organizations to achieve this goal. The event was attended by Mr. DVS Srinivas Rao, Convenor of People for India, Rajam chapter as well as district Presidents and coordinators from various unions. Additionally, notable individuals from LIC, such as N. Ramakrishna, P. Prabhakara Rao, and M. Jitendra Rao, as well as leaders from CITU, including Ramamurthi Naidu, participated. APTF 1938’ 2 President MD Mehaboob, Joint Secretary, Y. Venkataramana and leaders from CPS, M Suresh, and P. Nagesh, among others, were also present.

### DONATIONS TO INSURANCE WORKER AND AIIEA

Com Saravanan, Villupuram BO	Rs.5000
Com Rajasekaran, HG, Vaniambadi BO	2000
Com. Swaminathan, Chennai ZO	10000
Com. Yashoda Ramesh, Brn -II Udupi	5000
Com. Shekhara Poojary, Divn. Office Udupi	2500

Insurance Worker heartily thanks these comrades for their love and affection

### CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95
Apr	134.2	386.50	8822.12
May	134.7	387.94	8854.99
June	136.4	392.83	8966.74
July	139.7	402.34	9183.68
Aug	139.2	400.90	9150.81

Base 1960 = Base 2001 x 22.8259

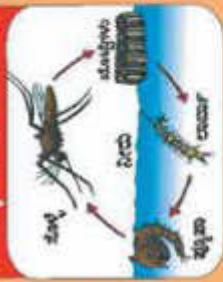
Base 2001 = Base 2016 x 2.88



# ಸಾರ್ವಜನಿಕರೇ ಗಮನಿಸಿ ಡೆಂಗಿಲ ಹಾಗೂ ಚಿಕ್ಕೂನ್‌ಗುನ್ಯ ನಿಯಂತ್ರಣಕ್ಕೆ ಸಹಕರಿಸಿ

ನೀರು ನಿಲ್ಲುವಂತೆ ಸಹಕರಿಸಿ - ಸೊಳ್ಳೆ ಉತ್ಪತ್ತಿ ತಡೆಗಟ್ಟಿರಿ

## ಸೊಳ್ಳೆಗಳ ಜೀವನ ಚಕ್ರ



**ದೆಂಗಿಲ ಹಾಗೂ ಚಿಕ್ಕೂನ್‌ಗುನ್ಯ** ಒಬ್ಬರನ್ನು ಮೋಳು ಹೋದ ಸೊಳ್ಳೆಯ ಕಿರುಕುಂದ ಬರುತ್ತದೆ. ನೀರಿನಲ್ಲಿ ಸೊಳ್ಳೆಯ ಮೊಟ್ಟೆ ಈ ಸೊಳ್ಳೆನಾಥಾರಣವಾಗಿ ಹಾಗೂ ನೆಲದಲ್ಲಿ ಕೂಡುತ್ತದೆ.

**ಲಕ್ಷಣಗಳು :** ಹಣಕಾಸಿಗೆ ಒಂದು ಅಂಕಿ ಬರುತ್ತದೆ. ತಲೆಸೋವು, ಕಣ್ಣುಗಳ ಒಂಭಾಗದಲ್ಲಿ ತಿರುತ್ತೂರ ಸೋವು, ಮೈ ಸೋವು, ಕಿಲುಗಳಲ್ಲಿ ಸೋವು, ಬಾಹರಿ ಮಾತು ಬಾಂ.

**ವೈದ್ಯಕೀಯ ಉಪಾಹಾರ :** ದೋಗದ ಲಕ್ಷಣ ಕಂಡಾದರೆ ಉಷ್ಣ ಚಿಕಿತ್ಸೆಗಾಗಿ ಹತ್ತಿರದ ಲಯಿವಿವಿ ಆಸ್ಪತ್ರೆಯನ್ನು ಸಂಪರ್ಕಿಸಿ, ವೈದ್ಯರಿಂದ ಪರಿಶೀಲನೆಗಾಗಿ ಸೂಕ್ತ ಚಿಕಿತ್ಸೆ ಪಡೆಯುವಿ.

**ಮುಂಜ್ಜರಿಕೆ :** ಒಮೆಂಟ್ ತೊಟ್ಟುಗಳು, ಪ್ಯಾನ್ಟ್ ತೊಟ್ಟುಗಳು, ಒಳಚರಂಡಿ, ಡ್ರೆಸುಗಳು, ಖಾಲಿ ಚಾಪ್ಪಿಗಳು, ಏಲಾಕೂಲಾರ್‌ಗಳು, ಗಡಿಗೆ, ಗಡಿಗೆ ತುಂಬುಗಳು, ತೆಂಗಿನ ಚಟ್ಟುಗಳು, ಪಳೆಯು/ಒಡೆದ ಪ್ಲೆಡುಗಳು, ಒಣ ಎಲೆಕ್ಟ್ರಿಕ್ ಪ್ಲಗ್, ನೀರು ನಿಲ್ಲುವುದೋ ಅಲ್ಲಿದ್ದಾ ಈ ಸೊಳ್ಳೆಗಳು ಹೆರಳುವಾಗಿ ಉತ್ಪತ್ತಿಯಾಗುತ್ತವೆ.

ಎಲ್ಲಾ ನೀರಿನ ತೊಟ್ಟುಗಳು, ಡ್ರೆಸು, ಡ್ರೆಸುಗಳು, ಎಲಾಕೂಲಾರ್ ಚಾಪ್ಪಿಗಳು ಖಾಲಿ ಮಾಡಿ ಸ್ವಚ್ಛಗೊಳಿಸಿ ಮತ್ತು ಫರ್ ಮಾಡಿಕೊಳ್ಳುವುದು/ ಮುಚ್ಚಿರಿಸಿದ ಪುಟ್ಟಪ್ಲೆಡು, ಬಯಲಿನಲ್ಲಿರುವ ಪ್ಯಾನ್ಟ್, ಪಕ್ಕುಗಳು ಒಡೆದ ಡಾಟು ಮುಂಜ್ಜರಿಕೆಗಳನ್ನು ನೀರು ಸಂಗ್ರಹಣಾಕಾಲಕ್ಕೆ ಮುಚ್ಚುವುದು ಅಥವಾ ಸೂಕ್ತ ವಿಧಾನದ ಮುಂಜ್ಜರಿಕೆ ಅತ್ಯಗತ್ಯ.

ಆರೋಗ್ಯ ಇಲಾಖೆಯಲ್ಲಿ ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ನಿಯಂತ್ರಣ ಕ್ರಮಗಳಿಗೆ ಸಹಕಾರ ನೀಡುವುದು.

ಸ್ವಯಂ ರಕ್ಷಣಾ ವಿಭಾಗಗಳಾದ ಸೊಳ್ಳೆ ನಿರೋಧಕಗಳನ್ನು ಹಾಗೂ ಸೊಳ್ಳೆ ಪಡೆದುಕೊಳ್ಳುವುದು ಹಾಗೂ ಹಾಗೂ ಸೊಳ್ಳೆಗಳ ಕಟ್ಟುಕೊಡುವುದು ಮೂಡುವುದು.

- ಸೊಳ್ಳೆ ಉತ್ಪತ್ತಿ ತಡೆಗಟ್ಟಿರಿ
- ಒಡೆದ ಪ್ಲೆಡುಗಳು
- ತೆಂಗಿನ ಚಟ್ಟುಗಳು
- ಒಮೆಂಟ್ ತೊಟ್ಟುಗಳು
- ತೆರೆದ ಪ್ಯಾನ್ಟ್ ತೊಟ್ಟುಗಳು
- ಲಕ್ಷಣಗಳು
- ನೀರಿನ ತೊಟ್ಟುಗಳು
- ಏಲಾಕೂಲಾರ್‌ಗಳು
- ಪೂವಿನ ಕುಂಡಗಳ ತಟ್ಟುಗಳು
- ಉತ್ಪಾದಿಗಳು



## ಬಿಬಿಎಂಸಿ ಆಸ್ಪತ್ರೆಗಳಲ್ಲಿ ಉಚಿತವಾಗಿ ಚಿಕಿತ್ಸೆ ದೊರೆಯುತ್ತದೆ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗೆ ಸಂಪರ್ಕಿಸಬೇಕಾದ ದೂರವಾಣಿ ಸಂಖ್ಯೆ :

ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಪೂರ್ವ)	080 22975850	ನಿಯಂತ್ರಣ ಕೋಶದ
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಪಶ್ಚಿಮ)	080 22975750	080-22660000
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಪಶ್ಚಿಮ)	080 22975650	24x7 ಉಚಿತ ಸಹಾಯವಾಣಿ
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಮಹಾದೇವಪುರ)	080 28510864	1533
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಬೋಮನಹಳ್ಳಿ)	080 25736702	
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ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಬಾಸರಹಳ್ಳಿ)	080 28394909	

ರಾಜಕೀಯ ಸಿಂಗ್, ಧಾ.ಆ.ಸಿ. | ತುಷಾರ್ ಗಿರಿ ನಾಥ್, ಧಾ.ಆ.ಸಿ. | ಡಾ|| ಕೆ.ವಿ. ತ್ರಿಮೋಹಂಚಂದ್ರ, ಧಾ.ಆ.ಸಿ. | ಅಧಿಕಾರಿಗಳು, ಬಿಬಿಎಂಸಿ | ಮುಖ್ಯ ಆಯುಕ್ತರು, ಬಿಬಿಎಂಸಿ | ಒಪ್ಪಂದ ಆಯುಕ್ತರು (ಆರೋಗ್ಯ) ಬಿಬಿಎಂಸಿ



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