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75 years of Indian
Constitution
Status of Women



Inconvenient
truths

The Solution to
Farmers' Problems
Lies in the Macro



अंतहीन अनैतिकता
VS
अंतहीन हिम्मत



INTERIM BUDGET

No incentive for insurance industry
Fails to address unemployment,
rural distress & growing inequalities
Social sector neglected

Federalism under severe
stress and strain

Opposition-led
States denied
fair share in taxes



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BHOPAL**



INTERIM BUDGET DISAPPOINTS INSURANCE SECTOR

The Interim Budget presented by the Union Government for the year 2024-25 has totally disappointed the insurance industry. The industry was expecting announcement of some tax measures to help improve the insurance penetration and density. There were also expectations that the suggestion for doing away with GST on life and health insurance premium will find favour in the budget. This was backed by a very strong argument that taxing the risk portion of life premium and health insurance premium is unethical. However, the finance minister decided to ignore all the suggestions that could have provided the industry some incentive to make greater thrust in the market.

The Budget fails to address the three important issues afflicting the economy and society – unemployment, rural and agricultural distress and growing inequalities. The finance minister takes satisfaction that the government has been successful in controlling the fiscal deficit which is at 5.8% for the current year and estimated to be at 5.1% for the next fiscal. But this fiscal consolidation comes at the cost of cutting expenditure on

social sector. The refusal to raise resources through progressive taxation to fund the social sector and provide relief to the less privileged shows the bias of the government towards the rich and corporate sector.

The budget figures reveal that there is a shift in direct tax collection from corporate income tax to personal income tax. The proportion of taxes collected through personal income tax is much higher than the taxes collected from the corporate sector. This is surprising. The corporate profits are zooming but the contribution to the direct taxes is not growing. The cut in the corporate taxes made in 2019 with the hope that corporate investments in the economy will increase has also not happened. Indian tax system is regressive. The RBI data for financial year 2022-23 says that 65% of the combined tax revenue of Central and State Governments is from the indirect taxes. It does not require any great economic expertise to say that indirect taxes hurt the poor most. The government refuses to address the growing inequalities through a progressive tax system and act to work for a fair redistribution of the wealth

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generated in the country.

The most serious problem of the Indian economy is the prevalence of huge unemployment. While the government claims that Indian economy is poised to become the third largest in the world, it refuses to address the question; why this growing economy is not creating jobs. Youth unemployment has reached alarming proportions. It is estimated that 15% of the total graduates are unemployed. What is more alarming is the fact that 42 percent of graduates below 25 years are unemployed. It should be understood that capital intensive measures will not create jobs and therefore measures are required to help the medium and small enterprises which have the potential to create jobs. Not only jobs have to be created, such jobs should be decent and reasonably well paid. Casual and contractual employment is no answer to the present crisis. But unfortunately, no serious efforts are made in this direction. The Government is also not serious in filling the huge number of vacancies in the government and public sector enterprises.

The largest number of workforce is engaged in agriculture. Agriculture which contributed significantly to the overall growth of the economy even during the covid period, is seeing signs of decline. This has resulted in huge rural distress and farm suicides continue unabated. The allocation to the agriculture and allied sector is just 3% of the total budget and is a meagre 0.4% as a proportion of GDP. What is disturbing to note is that just around Rs. 99.9 thousand crore out of Rs. 161.1 thousand crore allotted for farmers welfare is utilised. This poor utilisation of allotted resources speak volumes about the inefficiency and lethargy of the implementing agencies. The budgetary allocation for MGREGS has remained stagnant despite the fact that this much derided scheme acts as a lifeline during rural distress.

We have said that the fiscal consolidation on which the government takes pride has come at the cost of reduction in spending on social sector. The combined share of fund allocation to 16 social sector ministries as a percentage of budget has come down to 20.9% in 2024-25 compared to 23.5% in 2019-20. Education and Health are two important sectors on the foundation of which the economy and nation progress. But the Budgets have consistently

failed to allocate the necessary resources for these two sectors. The Governments have accepted that Education requires spending of 6% of GDP as recommended by Kothari Commission but have consistently failed to reach anywhere close to that target. The budget has allotted funds for education amounting to 2.5% of the Union Budget and 0.37% of the GDP. The conditions of the State run schools are pathetic and it is estimated that nearly 10 lakh teacher vacancies have remained unfilled for the last several years. Therefore, the findings of Annual Status of Education Report 2023 about the pathetic learning abilities comes as no surprise. The national health policy has suggested that combined spending of Central and State Governments on health should be 2.5% of the GDP by 2025. But we are nowhere near that target. The interim budget fund allocation for health is 0.29% of GDP down from 0.33% in 2019-20. The combined spending of Central and State Governments are just around 1% of the GDP in 2023-24. It is clear that the

केंद्र सरकार द्वारा 2024-25 के लिए पेश किए गए अंतरिम बजट ने बीमा उद्योग को पूर तरह से निराश किया है। यह उद्योग बीमा पहुंच और घनत्व में सुधार के लिए कुछ कर उपायों की घोषणा की उम्मीद कर रहा था। ऐसी उम्मीदें भी थीं कि जीवन और स्वास्थ्य बीमा प्रमियम पर जीएसटी हटाने के सुझाव को बजट में समर्थन मिलेगा। यह एक बहुत ही मजबूत तर्क द्वारा समर्थित था कि जीवन बीमा प्रीमियम और स्वास्थ्य बीमा प्रीमियम के जोखिम वाले हिस्से पर कर लगाना अनैतिक है। हालांकि, वित्त मंत्री ने उन सभी सुझावों को नजरअंदाज करने का फैसला किया जिनके द्वारा उद्योग को बाजार में और अधिक बल मिल जाने के लिए कुछ प्रोत्साहन प्रदान किया जा सकता था।

बजट अर्थव्यवस्था और समाज को प्रभावित करने वाले तीन महत्वपूर्ण मुद्दों बेरोजगारी, ग्रामीण और कृषि संकट और बढ़ती असमानताओं को संबोधित करने में विफल रहा है। वित्त मंत्री इस बात से संतुष्ट हैं कि सरकार राजकोषीय घाटे को नियंत्रित करने में सफल रही है जो चालू वर्ष के लिए 5.8 प्रतिशत है और अगले वित्तीय वर्ष के लिए 5.1 प्रतिशत होने का अनुमान है। लेकिन यह राजकोषीय सुदृढीकरण सामाजिक क्षेत्र पर व्यय में कटौती की कीमत पर आता है। सामाजिक क्षेत्र को वित्तपोषित करने और कम विशेषाधिकार प्राप्त लोगों को राहत प्रदान करने के लिए प्रगतिशील कराधान के माध्यम से संसाधन जुटाने से इन्कार करना अमीरों और कारपोरेट क्षेत्र के प्रति सरकार के पक्षपात को दर्शाता है।

बजट के आंकड़ों से पता चलता है कि प्रत्यक्ष

government is pushing both education and health sector towards increasing privatisation.

The interim budget has not done justice to SC/ST communities and religious minorities. The Niti Ayog has prescribed 16.2% of total budget towards welfare of the SC communities but it is observed that since 2021-22, allocations are less than what is suggested. It is also seen that both in the case of SC/ST sub-plans, even the amount allotted is not fully spent and a large portion is surrendered by various ministries. Religious minorities constitute nearly 20% of the population of which Muslim community is the largest group. Different studies have brought to light the educational, social and economic backwardness of the largest religious minority. But surprisingly, the interim budget drastically reduces the funds for minority welfare by almost 38% compared to the allocation of 2023-24. The amount allotted is Rs.3183.24 crore for 2024-25 which is about 0.06% of the Union Budget. This

has affected the pre-matric and post-matric scholarships for the minority students and the Maulana Azad Foundation Scholarships are totally starved of funds. There is a demand that in the absence of any social security, the government must introduce a universal pension scheme for all aged above 60 years. The Budget remains unresponsive to this demand and even there is no revision in old age pension for those under Indira Gandhi Old Age Assistance Scheme since 2011.

In fine, the budget sends a clear message to the capital, both foreign and domestic that the government is determined to protect and advance their interests. The Budget which is not just allocation of resources but also the policy directions and priorities of the government makes it clear that the sufferings of the poor is of no concern. The interim budget further strengthens the process of neoliberalism and therefore is an attack on the life and livelihood of the vast majority of the population.

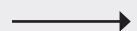
अंतरिम बजट ने बीमा क्षेत्र को निराश किया

कर संग्रह के मामले में बदलाव कारपोरेट आयकर से व्यक्तिगत आयकर की तरफ हो रहा है। व्यक्तिगत आयकर के माध्यम से एकत्र किए गए करों का अनुपात कारपोरेट क्षेत्र से एकत्र किए गए करों की तुलना में बहुत अधिक है। यह आश्चर्य की बात है। कारपोरेट मुनाफा बढ़ रहा है। लेकिन प्रत्यक्ष करों में योगदान नहीं बढ़ रहा है। 2019 में कारपोरेट टैक्स में कटौती इस उम्मीद से की गई थी कि अर्थव्यवस्था में कारपोरेट निवेश बढ़ेगा, वह भी नहीं हो पाया। भारतीय कर प्रणाली प्रतिगामी है। वित्तीय वर्ष 2022-23 के लिए आरबीआई के आंकड़े कहते हैं कि केंद्र और राज्य सरकारों के संयुक्त कर राजस्व का प्रतिशत अप्रत्यक्ष करों से आता है। यह कहने के लिए किसी बड़ी आर्थिक विशेषज्ञता की आवश्यकता नहीं है कि अप्रत्यक्ष करों से गरीबों को सबसे ज्यादा नुकसान होता है। सरकार एक प्रगतिशील कर प्रणाली के माध्यम से बढ़ती असमानताओं को दूर करने और देश में उत्पन्न धन के उचित पुनर्वितरण के लिए काम करने से इन्कार करती है।

भारतीय अर्थव्यवस्था की सबसे गंभीर समस्या भारी बेरोजगारी की व्यापकता है। जबकि सरकार का दावा है कि भारतीय अर्थव्यवस्था दुनिया में तीसरी सबसे बड़ी बनने की ओर अग्रसर है, वह इस सवाल का समाधान करने से इन्कार करती है कि, यह बढ़ती अर्थव्यवस्था रोजगार क्यों नहीं पैदा कर रही है? युवा बेरोजगारी चिंताजनक स्तर पर पहुंच गई है। अनुमान है कि कुल स्नातकों में से 15

प्रतिशत बेरोजगार हैं। इससे भी अधिक चिंताजनक तथ्य यह है कि 25 वर्ष से कम उम्र के 42 प्रतिशत स्नातक बेरोजगार हैं। यह समझा जाना चाहिए कि पूंजी सघन उपायों से नौकरियां पैदा नहीं होंगी और इसलिए मध्यम और छोटे उद्यमों की मदद के लिए उन उपायों की जरूरत है जिनमें नौकरियां पैदा करने की क्षमता है। न केवल नौकरियां पैदा करनी होंगी, बल्कि ऐसी नौकरियां सभ्य और उचित भुगतान वाली भी होनी चाहिए। आकस्मिक और संविदात्मक रोजगार वर्तमान संकट का कोई जवाब नहीं है। लेकिन दुर्भाग्य से इस दिशा में कोई गंभीर प्रयास नहीं किये गये। सरकारी और सार्वजनिक क्षेत्र के उद्यमों में भारी संख्या में रिक्त पदों को भरने के प्रति भी ये सरकार गंभीर नहीं है।

कार्यबल की सबसे बड़ी संख्या कृषि में लगी हुई है। कृषि, जिसने कोविड काल में भी अर्थव्यवस्था की समग्र वृद्धि में महत्वपूर्ण योगदान दिया था, उसमें भी गिरावट के संकेत दिख रहे हैं। इसके परिणामस्वरूप भारी ग्रामीण संकट पैदा हो गया है और किसानों की आत्महत्याएं लगातार जारी हैं। कृषि और संबद्ध क्षेत्र के लिए आवंटन कुल बजट का केवल प्रतिशत है और सकल घरेलू उत्पाद के अनुपात के रूप में केवल 0.4 प्रतिशत है। यह जानकारी परेशान करने वाली है कि किसान कल्याण के लिए आवंटित 161.1 हजार करोड़ रुपये में सिर्फ 99.9 हजार करोड़ के आसपास का



CENTRE STATE RELATIONS DETERIORATE

India is a Union of States where the powers, duties and responsibilities of the Centre and States have been clearly defined. Despite this, there have often been conflicts between the Centre and the States. But the deterioration in these relations that we see today were never as bad in the past. The recent protests led by the Chief Ministers of Karnataka and Kerala in Delhi against the centre alleging unfair

treatment in the matter of tax devolution points out to the necessity for finding an early solution in order to prevent a total confrontation between the Centre and the States. While the States say that the protest is against the discriminatory policies of the Central Government, the Central Government has accused the States that it is an attempt to build a North-South narrative to divide the

ही उपयोग किया गया। आवंटित संसाधनों का यह खराब उपयोग कार्यान्वयन एजेंसियों की अक्षमता और सुस्ती को दर्शाता है। एमजीआरडीजीएस के लिए बजटीय आवंटन इस तथ्य के बावजूद स्थिर बना हुआ है कि यह अत्यधिक उपहासित योजना ग्रामीण संकट के दौरान जीवन रेखा के रूप में कार्य करती है।

हमने हमेशा कहा है कि जिस राजकोषीय सुदृढीकरण पर सरकार को गर्व है वह सामाजिक क्षेत्र पर खर्च में कटौती की कीमत पर आता है। बजट के प्रतिशत के रूप में 16 सामाजिक क्षेत्र के मंत्रालयों को फंड आवंटन का संयुक्त हिस्सा 2019-20 में 23.5 प्रतिशत की तुलना में 2024-25 में घटकर 20.9 प्रतिशत हो गया है। शिक्षा और स्वास्थ्य दो महत्वपूर्ण क्षेत्र हैं जिनकी बुनियाद पर अर्थव्यवस्था और देश आगे बढ़ता है। लेकिन बजट इन दोनों क्षेत्रों के लिए आवश्यक संसाधन आवंटित करने में लगातार विफल रहे हैं। सरकारों ने स्वीकार किया है कि कोठारी आयोग की सिफारिश के अनुसार शिक्षा पर सकल घरेलू उत्पाद का 6 प्रतिशत खर्च करने की आवश्यकता है, लेकिन वे लगातार उस लक्ष्य के करीब पहुंचने में विफल रहे हैं। बजट में शिक्षा के लिए केंद्रीय बजट का 2.5 प्रतिशत और सकल घरेलू उत्पाद का 0.37 प्रतिशत धनराशि आवंटित की गई है। राज्य संचालित स्कूलों की स्थितियां दयनीय हैं और अनुमान है कि पिछले कई वर्षों से लगभग 10 लाख शिक्षकों की रिक्तियां खाली पड़ी हैं। इसलिए, सीखने की दयनीय क्षमताओं के स्तर के बारे में शिक्षा की वार्षिक स्थिति रिपोर्ट 2023 के निष्कर्ष कोई आश्चर्य की बात नहीं है। राष्ट्रीय स्वास्थ्य नीति ने सुझाव दिया है कि स्वास्थ्य पर केंद्र और राज्य सरकारों का संयुक्त खर्च 2025 तक सकल घरेलू उत्पाद का 2.5 प्रतिशत होना चाहिए। लेकिन हम उस लक्ष्य के आसपास भी नहीं हैं। स्वास्थ्य के लिए अंतरिम बजट निधि आवंटन 2019-20 के 0.33 प्रतिशत से कम होकर सकल घरेलू उत्पाद का 0.29 प्रतिशत रह गई है। 2023-24 में केंद्र और राज्य सरकारों का संयुक्त खर्च जीडीपी का सिर्फ 1 प्रतिशत के आसपास है। साफ है कि सरकार शिक्षा और स्वास्थ्य दोनों

क्षेत्रों को निजीकरण की ओर बढ़ा रही है।

अंतरिम बजट ने एससी/एसटी समुदायों और धार्मिक अल्पसंख्यकों के साथ न्याय नहीं किया है। नीति आयोग ने एससी समुदायों के कल्याण के लिए कुल बजट का 16.2 प्रतिशत निर्धारित किया है, लेकिन यह देखा गया है कि 2021-22 के बाद से, आवंटन, सुझाए गए से कम रहे हैं। यह भी देखा गया है कि एससी/एसटी उप-योजनाओं के मामले में, आवंटित राशि भी पूरी तरह से खर्च नहीं की जाती है और एक बड़ा हिस्सा विभिन्न मंत्रालयों द्वारा सरेंडर कर दिया जाता है। धार्मिक अल्पसंख्यक आबादी का लगभग 20 प्रतिशत हिस्सा है जिनमें मुस्लिम समुदाय सबसे बड़ा समूह है। विभिन्न अध्ययनों ने सबसे बड़े धार्मिक अल्पसंख्यक वर्ग के शैक्षिक, सामाजिक और आर्थिक पिछड़ेपन को प्रकाश में लाया है। लेकिन आश्चर्यजनक रूप से, अंतरिम बजट 2023-24 के आवंटन की तुलना में अल्पसंख्यक कल्याण के लिए धन को लगभग प्रतिशत कम कर देता है। 2024-25 के लिए आवंटित राशि 3183.24 करोड़ रुपये है जो केंद्रीय बजट का लगभग 0.06 प्रतिशत है। इससे अल्पसंख्यक छात्रों के लिए प्री-मैट्रिक और पोस्ट मैट्रिक छात्रवृत्ति प्रभावित हुई है और मौलाना आजाद फाउंडेशन छात्रवृत्ति पूरी तरह से धन की कमी से जूझ रही है। ऐसी मांग है कि किसी भी सामाजिक सुरक्षा के अभाव में सरकार को वर्ष से अधिक उम्र के सभी लोगों के लिए एक सार्वभौमिक पेंशन योजना शुरू करनी चाहिए। बजट इस मांग के प्रति अनुत्तरदायी है और यहां तक कि 2011 से इंदिरा गांधी वृद्धावस्था सहायता योजना के तहत वृद्धावस्था पेंशन में कोई संशोधन नहीं किया गया है।

कुल मिलाकर, बजट विदेशी और घरेलू पूंजी को एक स्पष्ट संदेश भेजता है कि सरकार उनके हितों की रक्षा और उन्हें आगे बढ़ाने के लिए प्रतिबद्ध है। यह बजट सिर्फ संसाधनों का आवंटन नहीं है, बल्कि सरकार की नीतिगत दिशा और प्राथमिकताएं भी दिखाता है, जिससे यह स्पष्ट हो जाता है कि गरीबों की तकलीफों से उसका कोई सरोकार नहीं है। अंतरिम बजट नवउदारवाद की प्रक्रिया को और मजबूत करता है और इसलिए यह आबादी के विशाल बहुमत के जीवन और आजीविका पर हमला है।

country. This despite being aware that similar demands for a fair treatment have been raised by States in other parts of the country. The situation is really becoming dangerous.

The South Indian States have been campaigning that the 15th Finance Commission has been unfair to them in the matter of distribution of tax revenue. The share of the taxes decided are much lower than what the 14th Finance Commission had done. Moreover, the recommendations of the 15th Finance Commission on grants to these States have also not been honoured by the Central Government. There is considerable truth in what these States have been saying. These South Indian States are being ruled by the political parties different from the party ruling the centre and therefore they have been accusing the centre of deliberately emasculating and not allowing them to function. We also observe that the centre is resorting to more and more revenue collections through cess and surcharges which are not shared with the States. The Constitution provides for levying cess or surcharge for a temporary period, but today they have become a permanent feature of the tax collection. The tax revenue collected through cess and surcharge are not shared with the States and it is estimated that tax collection outside divisible pool is as much as 15% of the total tax collection. Therefore, the concerns of the States are genuine.

The BJP has been campaigning that the States can progress and prosper only if the same party rules both the centre and States and the doctrine of double engine sarkar has been introduced into Indian politics. This is a clear electoral blackmail and attempt to undermine the electoral choices of the people. The past few years have seen that the centre has made the functioning of the opposition ruled states extremely difficult. Not only they are starved of their legitimate due of finances but also to make the governments non-functional, all investigative agencies are let loose against them to destabilise the elected governments. There are instances of centre promoting the interests of those States where the BJP is ruling in terms of new projects. These developments cut into the very federal character of the Indian State.

The opposition ruled states are also facing the unreasonableness of the Governors which is preventing the enactment of legislations and

carrying forward the work of governance. The behaviour of the Governors in Kerala and Tamil Nadu can be described as extreme hostility towards the State Governments. The situation is no better in other opposition ruled States and often the office of the Governor is utilised to topple the governments. If the Governors behave as agents of the Central Government and create problems for governance, how could there be federal cooperation?

The Sarkaria Commission which went into the issue of Centre-State relationship had made two important recommendations. It had recommended that (1) “a politician from the federal government’s dominant party should not be appointed Governor of a State ruled by another party or a coalition of parties” and (2) “after consultation with the Chief Minister of the State in question, he must be nominated”. These important recommendations stand totally ignored and Governors owing affiliation to the BJP are appointed solely with the aim of making the State Governments non-functional.

A third factor that is straining the relationship between the Centre and States is the imposition of Hindi. This is not being taken kindly by the people who have pride in their own languages. The recent developments in Karnataka, Tamil Nadu and other Southern States point to a growing frustration of the people over this issue. The Central Government must understand that any issue or language can be promoted only through cooperation and not by forcible imposition.

Article 1 of the Constitution says that “India that is Bharat, shall be a Union of States”. This statement has profound meaning. It recognises the diversities, pluralities of language, culture and religion. The Constitution makers were clear that India can remain united only when its diversities and pluralities are recognised. The present attempts to impose uniformity will only harm the unity of the people and the nation. Weakening federalism can be damaging to the nation. Therefore, rather than blaming the States which have raised the issue of a just division of tax revenue, the Central Government must engage in discussions with the States to find an acceptable solution in the true spirit of the Constitution.

बिगड़ते केंद्र-राज्य संबंध

भारत राज्यों का एक संघ है जहां केंद्र और राज्यों की शक्तियों, कर्तव्यों और जिम्मेदारियों को स्पष्ट रूप से परिभाषित किया गया है। इसके बावजूद केंद्र और राज्यों के बीच अक्सर टकराव होता रहा है। लेकिन इन रिश्तों में आज जितनी गिरावट देखने को मिल रही है, उतनी पहले कभी नहीं थी। कर हस्तांतरण के मामले में अनुचित व्यवहार का आरोप लगाते हुए केंद्र के खिलाफ दिल्ली में कर्नाटक और केरल के मुख्यमंत्रियों के नेतृत्व में हालिया विरोध प्रदर्शन केंद्र और राज्यों के बीच संपूर्ण टकराव को रोकने के लिए शीघ्र समाधान खोजने की आवश्यकता की ओर इशारा करता है। जहां राज्यों का कहना है कि यह विरोध केंद्र सरकार की भेदभावपूर्ण नीतियों के खिलाफ है, वहीं केंद्र सरकार ने राज्यों पर आरोप लगाया है कि यह देश को विभाजित करने के लिए उत्तर-दक्षिण का मामला बनाने का प्रयास है। यह इस बात से अवगत होने के बावजूद है कि देश के अन्य हिस्सों से भी राज्यों द्वारा उचित व्यवहार की ऐसी ही समान मांग उठाई गई है। स्थिति वाकई खतरनाक होती जा रही है।

दक्षिण भारतीय राज्य इस पर आन्दोलित हैं कि 15वां वित्त आयोग कर राजस्व के वितरण के मामले में उनके साथ अन्याय कर रहा है। तय किए गए करों का हिस्सा 14वें वित्त आयोग द्वारा तय किए गए हिस्से से काफी कम है। इसके अलावा, इन राज्यों को अनुदान पर वें वित्त आयोग की सिफारिशों का भी केंद्र सरकार ने सम्मान नहीं किया है। ये राज्य जो कह रहे हैं उसमें काफी सच्चाई है। इन दक्षिण भारतीय राज्यों पर केंद्र में सतारूढ़ पार्टी से अलग राजनीतिक दलों का शासन है और इसलिए वे केंद्र पर जानबूझकर कमजोर करने और उन्हें काम नहीं करने देने का आरोप लगाते रहे हैं। हमने यह भी देखा है कि केंद्र उपकर और अधिभार के माध्यम से अधिक से अधिक राजस्व संग्रह का सहारा ले रहा है जिसे राज्यों के साथ साझा नहीं किया जाता है। संविधान अस्थायी अवधि के लिए उपकर या अधिभार लगाने का प्रावधान करता है, लेकिन आज वे कर संग्रह की एक स्थायी विशेषता बन गए हैं। उपकर और अधिभार के माध्यम से एकत्र किए गए कर राजस्व को राज्यों के साथ साझा नहीं किया जाता है और यह अनुमान लगाया जाता है कि जिस साझा पूल में से सभी राज्यों को हिस्सा बांटा जाता है, उससे बाहर का कर संग्रह कुल कर संग्रह का 15 प्रतिशत है। इसलिए, राज्यों की चिंताएं वास्तविक हैं।

भाजपा यह प्रचार कर रही है कि राज्य तभी प्रगति और समृद्धि कर सकते हैं जब एक ही पार्टी केंद्र और राज्य दोनों पर शासन करेगी और डबल इंजन सरकार के सिद्धांत को भारतीय राजनीति में पेश किया गया है। यह स्पष्ट चुनावी ब्लैकमेल है और लोगों की चुनावी पसंद को कमजोर करने का प्रयास है। पिछले कुछ वर्षों में देखा गया है कि केंद्र ने विपक्ष शासित राज्यों के कामकाज को बेहद कठिन बना दिया है। न केवल वे अपने वैध वित्त से वंचित हैं, बल्कि सरकारों को अक्रियाशील बनाने के लिए,

चुनी हुई सरकारों को अस्थिर करने के लिए सभी जांच एजेंसियों को उनके खिलाफ खुला छोड़ दिया गया है। नई परियोजनाओं के मामले में केंद्र द्वारा उन राज्यों के हितों को बढ़ावा देने के उदाहरण हैं जहां भाजपा शासन कर रही है। ये घटनाक्रम भारतीय राज्य के संघीय चरित्र को तहस-नहस करके रख देते हैं।

विपक्ष शासित राज्यों को राज्यपालों की अतार्किकता का भी सामना करना पड़ रहा है। जो कानून बनाने और शासन के काम को आगे बढ़ाने में बाधा बन रही है। केरल और तमिलनाडु में राज्यपालों के व्यवहार को राज्य सरकारों के प्रति अत्यधिक शत्रुतापूर्ण बताया जा सकता है। अन्य विपक्षी शासित राज्यों में स्थिति बेहतर नहीं है और अक्सर राज्यपाल के कार्यालय का उपयोग सरकारों को गिराने के लिए किया जाता है। यदि राज्यपाल ही केंद्र सरकार के एजेंट के रूप में व्यवहार करे और शासन के लिए समस्याएं पैदा करते हैं, तो संघीय सहयोग कैसे हो सकता है?

केंद्र-राज्य संबंधों के मुद्दे पर विचार करने वाले सरकारिया आयोग ने दो महत्वपूर्ण सिफारिशों की थी। इसने सिफारिश की थी कि (1) संघीय सरकार की प्रमुख पार्टी के किसी राजनेता को किसी अन्य पार्टी या पार्टियों के गठबंधन द्वारा शासित राज्य का राज्यपाल नियुक्त नहीं किया जाना चाहिए और (2) संबंधित राज्य के मुख्यमंत्री से परामर्श के बाद, उसे नामांकित किया जाना चाहिए। इन महत्वपूर्ण सिफारिशों को पूरी तरह से नजरअंदाज कर दिया गया है और भाजपा से जुड़े राज्यपालों की नियुक्ति केवल राज्य सरकारों को गैर-कार्यशील बनाने के उद्देश्य से की जाती है।

एक तीसरा कारक जो केंद्र और राज्यों के बीच संबंधों में तनाव पैदा कर रहा है, वह है हिंदी थोपना। जिन लोगों को अपनी भाषा पर गर्व है, उन्हें यह अच्छा नहीं लग रहा है। कर्नाटक, तमिलनाडु और अन्य दक्षिणी राज्यों में हाल के घटनाक्रम इस मुद्दे पर लोगों की बढ़ती निराशा की ओर इशारा करते हैं। केंद्र सरकार को यह समझना होगा कि किसी भी मुद्दे या भाषा को सहयोग से ही बढ़ावा दिया जा सकता है, जबरन थोपकर नहीं।

संविधान के अनुच्छेद 1 में कहा गया है कि इंडिया जो कि भारत है, राज्यों का एक संघ होगा। इस कथन का गहरा अर्थ है। यह भाषा, संस्कृति और धर्म की विविधताओं, बहुलताओं को पहचानता है। संविधान निर्माताओं का स्पष्ट मानना था कि भारत तभी एकजुट रह सकता है जब इसकी विविधताओं और बहुलताओं को मान्यता दी जाएगी। एकरूपता थोपने के मौजूदा प्रयास केवल लोगों और राडू की एकता को नुकसान पहुंचाएंगे। संघवाद को कमजोर करना राडू के लिए हानिकारक हो सकता है। इसलिए, कर राजस्व के उचित विभाजन का मुद्दा उठाने वाले राज्यों को दोष देने के बजाय, केंद्र सरकार को संविधान की सच्ची भावना में स्वीकार्य समाधान खोजने के लिए राज्यों के साथ चर्चा में शामिल होना चाहिए।

WAGE NEGOTIATIONS BEGIN

LIC MAKES AN OFFER OF 14% HIKE AIIEA DEMANDS FOR SUBSTANTIAL IMPROVEMENT

The LIC Management called the Unions for a virtual Information Sharing Session on 16th February 2024. The LIC was represented by Sri Siddhartha Mohanty, Chairperson; Sri Satpal Bhanoo, Managing Director; Sri R. K. Dubey and Sri A. Sarkar, Executive Directors (Personnel); Sri L. Chendurnathan, Chief (Personnel) and other officials from Personnel Department. Com. Shreekant Mishra, General Secretary; Com. T. V. N. S. Ravindranath, Joint Secretary and Com. B. S. Ravi, Treasurer represented the AIIEA.

Sri R.K. Dubey, ED (Personnel), welcomed the participants of the Information sharing Session and spoke briefly on the positive strides made by LIC in the recent times. He said that the brand image of LIC had improved considerably in the recent period due to the all-out co-operation of all sections of the employees. The Managing Director, Sri Satpal Bhanoo, congratulated the employees for their magnificent co-operation for the all-round growth of the institution and called upon the employees to meet the challenges unitedly. He said that a committed workforce was the biggest strength of LIC. Recounting the large number of benefits that have flowed to the employees recently, he pointed out that a satisfied workforce was the surest antidote to the challenges confronting the institution. Expressing his concern over the slightly muted business growth, sliding market share and relatively low persistency ratios he called upon the employees to adopt "Do Good Have Good" as their credo so that the challenges could be successfully met through the collective efforts. He informed that the Corporation was trying its best to meet the growing aspirations of the employees.

The Chairperson LIC, Sri Siddhartha Mohanty, complimented the employees for their support and co-operation. He pointed out that LIC had done extremely well even in the most trying situations. He was happy that LIC continues to be the market leader in the Indian insurance market. He spoke at length about the recent achievements of LIC

in terms of profitability, huge increase in the assets under management (touching almost Rs.50 lakh crore), increase in VNB margins and persistency ratios. The Chairperson felt that the recent surge in LIC share prices in the capital market was symptomatic of a new found enthusiasm and interest in the LIC amongst the people of the country. Speaking elaborately on the post IPO challenges before LIC, the Chairperson outlined a vision incorporating five basic elements therein: i) Market Share Retention by showing higher growth ii) Enhanced business profitability iii) Committed Distribution Channels iv) Service Delivery in keeping with customer expectations and v) Reigning in Management Expenses to reasonable levels. He also spoke about the new initiatives being planned by LIC like DIVE (Digital Innovation for Value Enhancement), HRMS (Human Resources Management System) and Technological upgradation. Saying that LIC is always aspiring to be "Employer by Choice", he said that Artificial Intelligence and other modern technology will bring about a redefining of the roles with increased focus on marketing and rationalization of the workflow. The Chairperson informed that the Corporation intends to introduce flexible timings and attendance through digital mode to cater to the needs of the changing times. He also said that the Corporation is contemplating recruitment in all cadres with a view to augmenting customer servicing and customer experience. He called upon the employees to give their undivided attention to all aspects of LIC's functioning so that the institution continues to retain its pre-eminent position in the market.

The Chairperson concluded by making a Wage Offer of 14% and requested the unions to place their points of view in detail in the individual discussions with the personnel department.

Responding on behalf of AIIEA, the General Secretary said that the meeting should have been called in the physical mode

rather than planning everything at break-neck speed without any rhyme or reason. He also questioned as to why the management was shy of calling these sessions as wage revision discussions when the centrality of the discussion was wage revision. Com. Mishra condemned the utterly undemocratic and patently illogical stand of the management to restrict the union delegations only to in-service employees. He said that it is the inalienable right of the employees to choose their representatives and the management cannot usurp this basic trade union right of the employees. Calling it repugnant to the basic ethos of industrial democracy and the basic spirit of the law of the land, he cautioned the management to refrain from such anti-trade union moves in the interest of LIC and industrial peace.

The General Secretary said that the AIIEA shares the concerns expressed by the Chairman and Managing Director on the issues related to the industry. He said that LIC had shown remarkable growth even

in difficult times. The growth of LIC was more than that of the Indian economy. LIC was showing positive growth even when the entire Indian economy was going through severe contraction. Commenting that LIC's performance was admirable in a situation of falling disposable incomes and severe dip in net financial savings, he suggested that LIC should develop a product -mix in tune with the flavour of the market and strengthen its distribution channels. The General Secretary categorically told that the management was barking up the wrong tree by suggesting attendance through digital mode and flexi-working hours as the remedy to arrest the slide in market share. He said that the wage offer of 14% was not in keeping with the growth and prosperity of the institution or the aspirations of the employees. Drawing extensively from IRDA reports, he said that LIC's operating expense ratio was much better than many of the leading private insurers. Moreover, total management expenses in relation to the total premium income is the best in the industry.

Talks on wage revision on 16th February 2024

AIIEA protests the attack on right of employees to choose their representatives

The much delayed talks on wage revision that fell due on 1.8.2022 commenced on 16th February 2024. Surprisingly, the LIC placed certain restrictions as to who should represent the employees in these talks through arbitrary actions. The LIC insisted that only in-service employees should participate in these talks, thereby violating the principles of industrial democracy. It is the right of the employees to choose persons who can best represent them. It is the employees who elect the negotiating team in the conference of AIIEA and LIC cannot play with or undermine this democratic right of the employees on frivolous and unconvincing arguments. It is strange that LIC is adopting such restrictive practices when no such condition is imposed in any other public sector financial institutions nor is it so in any industrial public sector unit. The restrictions placed by LIC is clearly in violation of the rules under Trade Union Act and also against the law as laid down by the

Supreme Court of India. The attempt is clearly to create problems for the functioning of the trade unions and perhaps LIC administration is dreaming of a Trade Union Mukta institution.

This is simply not acceptable to AIIEA. No trade union worth its salt can allow the management to dictate as to how it should function. The AIIEA has lodged strong protest against the attitude of LIC both during the discussions and through a letter dated 15/2/2024 addressed to the Chairperson. There will be no option for AIIEA but to take the path of agitation if LIC continues to insist on these restrictive practices and impinges upon the rights of employees and their trade union. The letter of AIIEA is as under:

"We have received a communication from Chief (Personnel) today inviting our organisation for an Information Sharing Session through the virtual mode on 16th February 2024. This session naturally assumes huge significance in view of the

In this background, he called upon the management to come out with improved offers and settle the wage question at the earliest so that the workforce can give their undivided attention to meeting the challenges before the industry.

The General Secretary demanded that:

1. LIC should hold periodic discussions with the unions on the challenges confronting the institution rather than waiting for five long years to perfunctorily talk about challenges at the time of wage revision.
2. Apart from substantial hike in the wage offer, the management should seriously consider two more Stagnation Increments in the cadre of Assistants, reduction in the periodicity of Stagnation Increments in HGA cadre from three to two years and fitment on Stagnation to Stagnation basis.
3. LIC should take immediate steps for notification of the promised enhancement of management's contribution to NPS from 10 to 14 per cent (without prejudice to our demand of scrapping of the NPS and its

replacement with the OPS).

4. Management should seriously explore periodic updation of Pension in view of rising cost of living and fast erosion in value of money, Payment of Uniform rate of Dearness allowance to pre 01.08.1997 pensioners, substantial enhancement in the Ex-Gratia and Cash Medical benefit payable to pre 01.01.1986 retirees
5. Recruitment in Class III & IV cadres should be taken up on a priority basis in view of the huge attrition in these cadres.

The meeting concluded with the customary vote of thanks by the new Executive Director (Personnel) Sri A. Sarkar.

The wage revision process has just begun. The AIIEA shall pursue all the issues of the employees in the individual session which is expected anytime next week. In the meanwhile, we request our comrades to remain united and be ready for struggle at the call of the organization if and when the situation warrants.

fast-changing landscape of the insurance industry. Employees all over the country are also eagerly looking forward to some positive developments on the Wage Revision issue.

We are however deeply perturbed over the unreasonable stand of Central Office asking us to nominate the names of three 'In -Service' employees for the information sharing session. We had given reasoned arguments in our letter, dated 05 December 2023, while conveying our opposition to the practice. At the cost of repetition, we have to inform that this is repugnant to the basic ethos of industrial democracy. It is the inalienable right of the employees to choose their representative. The representatives are duly elected in a democratic process in our Conference. Nomination of the names of employees' representatives is therefore the exclusive prerogative of the union and the employees it represents. The management setting preconditions on who can represent the employees is not only in conflict with the principles of industrial democracy but also amounts to turning the basic tenets of the law of the land on its head.

We would like to inform you that the issue of whether retired bank leaders can participate in the bilateral talks for wage

revision came for adjudication before the Madras High Court. The arguments that are being advanced by you now were also placed before the Court through Writ Petition No. 23609 of 2013 filed under Article 226 of the Constitution of India. While the single judge bench said that the retired employees cannot participate in the discussions, the divisional bench of Madras High Court struck down the order and held that the retired office bearers who have been nominated by the General Council of the Union have every right to represent the employees in the bilateral talks. The Supreme Court Bench of Justice Dipak Mishra and Justice V.Gopalgowda dismissed the appeal against the divisional bench order and thus it became the law of the land. And we would like to make it clear that this remains the law of the land today. Therefore, we firmly believe that your action in denying the right of the employees to choose their representatives violates the law of the land. This position, we are afraid, also has the potentiality of flaring up into a major IR issue in the coming days.

We would therefore request you to reconsider the decision and allow the duly elected office-bearers of the union, irrespective of whether they are retired or in-service, to participate in the discussions."

LIC performs well in nine months of current financial year

The LIC continues to lead the Indian life insurance market with a share of 58.9% in first premium income. It has sold over 1.25 crore policies. It has earned a premium income of Rs. 35,790 crore. The total premium income from 1.4.2023 to 31.3.2024 stood at Rs. 3,22,776 crore.

The Assets Under Management during the said period stood at Rs.49.66 lakh crore. The corporation experienced improvement in the persistency ratio and the solvency ratio increase to 1.93 from 1.85.

The LIC registered a profit after tax of Rs. 26,913 crore for the first nine months of the current financial year. The LIC Board has approved an interim dividend of Rs. 4/- per share. The embedded value of LIC at the end of September 2023 stood at Rs.6.62 lakh crore up from Rs. 5.44 lakh crore last year.

Com.K.David is no more

Com.K.David, former Manager, Insurance Worker breathed his last on 18th February 7.30 pm. He had also served as the General Secretary of ICEU, Madurai Division. He functioned as a Sub-Editor of Theekkathir, Tamil Daily of CPM Party. His exemplary contribution to ICEU Madurai in building a strong organization there is indelible. He believed in the political philosophy of the working class and devoted himself to the cause of building a exploitation free society. His humility and sincerity won him many admirers and he was a source of inspiration to both young and old.

He played a major role in building the coordination among trade unions in Madurai City. His crucial role in building the Madurai University Teachers' Association (MUTA) is worth mentioning. After retirement, he went to Theekkathir's office and worked with great skill in translating news and writing articles. He made immense contribution to the Organization and Insurance Worker even after his retirement. The tremendous strain he undertook for the organization even at an advanced age was indeed an astounding source of inspiration for many young Comrades.

He did splendid work for Insurance Worker as its



Manager after the publication of the Journal was shifted to Chennai. He managed the affairs of 'Insurance Worker' for 14 long years. He efficiently discharged his duties both in production and distribution of the Journal apart from the administrative task. With his complete devotion, he left a strong mark with his work.

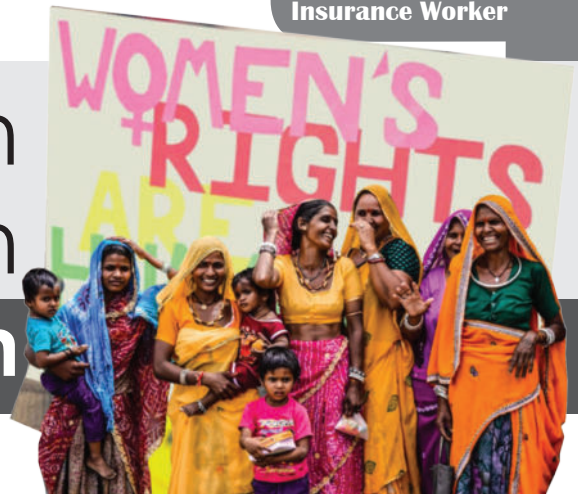
Com David was a frontline soldier of AIIEA and made enormous contributions to the movement of insurance employees. He evinced keen interest in the publication of the Journal after it was shifted to Bangalore. Till sometime back, he was also contributing articles to Insurance Worker.

A condolence meeting was held prior to his cremation in which Comrades, T.Senthil Kumar, J.Gurumurthy, K.Swaminathan, S.Ramesh Kumar, K.Manoharan, Nagaraj, S.V.Venu Gopal (BEFI leader), Prince Gajendra Babu (Educationist) and Prince (Com.David's Son) paid rich tributes to his contribution and remembered his services to the insurance fraternity.

His untiring contribution as Manager, Insurance Worker shall always be remembered. Insurance Worker pays its tributes to this great personality and shares the grief with the bereaved family.

75 years of Indian Constitution

Status of Women



M. Kameshwari

Despite constitutional guarantees and laws, governments have failed to prevent crimes against women. Bilkis Bano, a victim of the Gujarat genocide, has been fighting incessantly for justice. The NCRB reports that crimes against women have risen sharply from 2.44 lakhs in 2012 to 4.28 lakhs in 2021. Honour killings continue and in every case the Governments have stood by the oppressor. The wrestlers are on an agitational path. Modi has stood by the perpetrator of the crime rather than protecting the wrestlers who have brought laurels to the nation.

justice and not concentrated in the hands of a few. The Government must regulate the ownership and distribution of land and industry to reduce socio-economic inequalities. Secular implies that the State has no religion and means equal freedom and respect for all religions. It separates the power of the State and religion.

Article 14 of the constitution provides for Equality before law and article 15 not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. The constitution also provides for a right to live with human dignity, without discrimination against any citizen on the basis of caste, creed, religion, sex, a right of freedom of speech and expression, freedom of travel, freedom to pursue any profession, a freedom to practice and profess any religion. Article 39 (a) to (d) provide for equal rights to men and women with regard to livelihood and equal pay for equal work. The Hindu code bills, a very significant move in the empowerment of women, for which Dr BR Ambedkar fought, aimed to provide the rights of women

Seventy Five years have passed since the adoption of the Indian Constitution, a document that reflects the ideals and dreams of the independence movement; a document of hope and promise. It lays special emphasis on protection and well being of the weaker sections of the society, in particular women and children, seeking to enhance their economic and social status. During this period, the status of women has undergone several significant changes, reflecting both progress and challenges. The preamble, includes the principles of Socialist, Sovereign, Democratic Republic and the objectives of Liberty, Justice, Fraternity and Equality. Justice implies social, economic and political justice and fraternity assures the dignity of every individual and the unity and integrity of the nation. The constituent assembly opined that socialism is necessary for a social regeneration and that democracy is inseparably associated with the drive towards economic equality. The terms Socialist and Secular were included through the 42nd amendment. The term socialist essentially means wealth should be shared equally by distributive

with respect to marriage, divorce, inheritance, and property rights.

During these 75 years, the constitution has undergone several amendments as a result of the changes in the society and the struggles of the progressive and women's movements. Several movements had taken place to abolish the inhuman religious practices of child marriages, sati etc. The abolition of Sati, the Special marriage act, which allows marriages irrespective of religion, Prohibition of Dowry, Maternity benefit act of 1961 which protects the employment rights of women during pregnancy, which was later on extended to casual and daily wage workers through a supreme court ruling in 1998, the MTP Act, Equal Remuneration Act of 1976, the establishment of the National Commission for Women in 1990, the famous Vishakha guidelines of 1997, right to education, and later the prevention of domestic violence in 2005 and Prevention of sexual harassment at workplace in 2013 and so on.

Even during the independence movement thousands of women participated in the struggle. The All India Women's Conference called for by

Mahatma Gandhi in 1936, triggered the participation of women in the satyagraha and the quit India movement. Several movements were led by women. A massive demonstration called the latnis, initiated by only women against the price rise, unemployment and corruption was witnessed in 1970 in Maharashtra, where women came out with their chapati rolling pins to protest. The anti arrack movement of Andhra Pradesh under the leadership of Dubagunta Rosamma assumed significance, as it was the first time women came out to close liquor shops, as they were subjected to the twin disasters of poverty and domestic violence, which laid the foundation for the Domestic Violence (prevention) act. Another prominent struggle led by Irom Sharmila, and other women, was against the APFSPA in Manipur. Many more struggles have resulted in the formulation of the laws existing today. The latest being the Shaheen Bagh protests against CAA, which was led by women, prominently muslim women, in defence of their existence and life of dignity. Every right which exists today is a result of a committed struggle.

India has one of the best constitutions of the world, wherein the plurality and diversity of the country have sought to be protected, while providing protection to the weaker sections, the minorities, women and children.

India today, is witnessing a turn around from the basic tenets

of the constitution. The present ruling dispensation is blatant in its opposition to the principles of democracy, socialism, secularism and federalism, which are the soul of the constitution.

The deviation from the provisions of the constitution with regard to economic equality is stark, with the top 10% owning more than 65% of the national wealth. Food inflation has crossed all thresh holds, particularly in the post covid situation, war, climate irregularities, when the cost of preparing a meal at home has gone up by 65% in the last five years. The Modi Government relates the dignity of women to the Ujwal Yojana, it has failed to provide one square meal to the women. While the Government claims to have empowered women, it is actually the corporate class which has benefitted the most, by lakhs of crores of concessions, privatisation of public sector and biased economic policies. Economic distress touches women the most. The much-talked creation of jobs has been a total disaster. There is a shift from high productive, high paying manufacturing jobs to low productive, low paying jobs. The interim budget -2024 talks of a 50% increase in the average real income, but Business Standard Report specifies a deterioration in the quality of employment in 12 of the 21 major states and UTs. Regular and salaried jobs have declined. The share of women in regular wage jobs fell sharply from 21.9% to 15.9 % from 2019-2023. The World Bank reports a 19.2% Female labour Force Participation rate, which is relatively low for a country aiming to rise to a 5 trillion-dollar economy.

Dr BR Ambedkar said

“However good a constitution may be, if those who are implementing it are not good, it will prove to be bad. However bad a constitution may be, if those implementing it are good, it will prove to be good”





The report also states that Indian women contribute only 17% to the GDP, which is less than half the Global average. The fact being that 7.2 hours of a woman's work remains unpaid. The disparity in the wages continues despite having constitutional provisions. Women, still are the shock absorbers in a failing economy, where they work more and earn less. The gender gap continues wherein India is ranked 123 out of 146 countries and no effort to minimise the gap is initiated by the government. Today, the government claims to have created one crore Lakhpathi Didi through SHGs and DAY-NRLM, which in itself is a blatant lie.

Another important feature is the safety of women for which several constitutional amendments and rulings have been framed, but the successive governments have failed to prevent crimes against women. Justice also remains elusive in the Modi Government. Bilkis Bano, a victim of the Gujarat genocide, has been fighting incessantly for justice. The NCRB reports that crimes against women have risen sharply from 2.44 lakhs in 2012 to 4.28 lakhs in 2021. Honour

killings continue and in every case the Governments have stood by the oppressor. The wrestlers are on an agitational path. Modi has stood by the perpetrator of the crime rather than protecting the wrestlers who have brought laurels to the nation.

Social justice as propounded by the constitution is another feature which is opposed by the BJP Government. The BJP/RSS have always sought to confine women to the homes, as a tool to carry forward the generations and the one religion, by bearing more children, rather than as humans with an identity. At the bottom rung of their ladder are the Dalits and minorities, who are ordered to be subservient to the upper castes.

The BJP Government has sought to politicise religion for their electoral gains. The temple consecration at

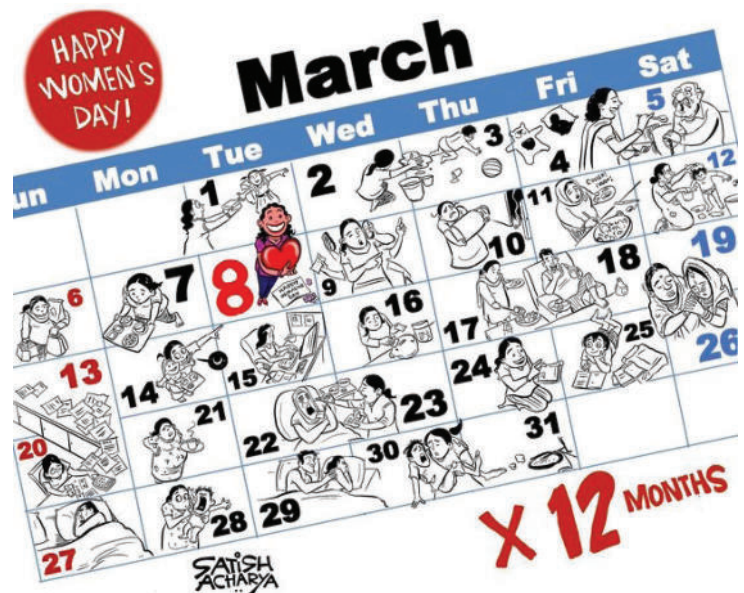
Ayodhya has triggered more communal differences rather than humanity through spirituality. The basic secular feature of the constitution is defeated to the core like never before. Even in the communal clashes, women are assaulted and killed, "to teach the other community a lesson".

On the political front also, the BJP Government has made a mockery of the women's reservation in parliament and legislative assemblies, which was the demand for over three decades by the progressive organisations, by passing the bill without any sight of its implementation. Political empowerment remains a distant dream.

In this background, the challenge is on the working class, women's organisations, and the progressive sections of the society to protect the constitution, by a campaign amongst the people and vote for an alternative that upholds democratic values, preserves the plurality, unity and integrity of the nation.

(Author is President, ICEU, Visakhapatnam)

Happy Women's day- Satish Acharya, Facebook



The Erosion of Fiscal Federalism and Political Democracy



DH Illustration : Deepak Harichandran

S. SIVASUBRAMANIAN

The financial transfers to States by the Union government during the last one decade is declining. Despite a substantial rise in the Union government's gross tax revenue, the share allocated to States has not increased proportionately. These acts of the Union government weaken the cooperative federalism in the Country. Depriving the States of their ability to mobilise resources for their economic activities and making them totally dependent on the Centre for all their financial needs is an attack on the fiscal federalism.

“States’ development for Country’s development is our mantra. We encourage competitive and cooperative federalism. Sab ka Sath, Sabka Vikas is not a slogan. It’s Modi’s guarantee” - These were the words of Prime Minister while replying to a debate in the Rajya Sabha on the motion to thank President Draupadi Murmu for her address to the joint session of Parliament during the recently concluded Budget session of Parliament. The reality is that Indian federalism has come under severe strain during the last decade. Particularly, the fiscal federalism is under severe attack during this period.

Scuttling the financial resources of States

The devolution of

resources between the Centre and the States has become a mockery now with the Centre wanting to keep a major portion of the revenue with it and making the States depend on it with scarce resources of their own.

In various ways the financial resources of the States are being scuttled.

1. Finance commissions have not always been independent of the Centre. Because the centre only constitutes it and decides its terms of references.
2. The Planning Commission and the National Development Council were abolished.
3. A large chunk of resources to be

transferred are kept out of the finance commission's ambit. This gives space for discrimination and Central control over their use.

4. There is a growing tendency to increase the Cess and surcharges that do not fall within the remit of the revenue sharing decisions of the Finance Commissions.
5. With the introduction of the GST, the autonomous resource mobilization capabilities of the states have been eroded. Other than through sales tax on alcohol and excise duties on fuel which are exempted from GST, States cannot raise resources on their own.

Constitutional Rights and the reality

The Indian constitution has made elaborate provisions relating to the distribution of tax as well as non-tax revenues and the power of borrowing, supplemented by provisions for grants in aid by the Union to the states. Articles 268 to 293 deals with the provisions of financial relations between Centre and States.

The grants in aid system under article 275 involves the discretionary transfer of funds from the central government

to state governments for specific purposes or schemes.

The finance commission is a constitutional body under article 280 responsible for recommending the distribution of tax revenues between the Central government and the State government.

Though the 14th and 15th Finance Commissions have recommended 42% and 41% respectively, of the net tax to be shared with the States, the share of the gross tax revenue was just 35% in 2015-16 and 30% in 2023 (Budget Estimates). The grants in aid to States declined in absolute amount from Rs.1.95 lakh Crore in 2015-16 to Rs.1.65 lakh crore in 2023-24. Thus, the combined share of the Statutory financial transfers in gross tax revenue of the Union government declined from 48.2% to 35.32%. One among the reasons for the States' share in gross revenue declining during this period is that the net tax revenue is arrived at after deducting the revenue collections under cess and surcharge, revenue collections from Union Territories, and tax administration expenditure.

Among the three factors, revenue collections through Cess and surcharge is the highest. The revenue collected by the Union government from Cess increased from 6.4% of its gross tax revenue in 2011-12 to 17.7% in 2021-22, i.e. Rs.4,78,680 Crores. Together with statutory grants, the total financial transfers as a proportion of gross tax revenue are only 47.9% in 2023-24. The non statutory grants are tied grants, i.e. they have to be spent on specific schemes for which the grants

are allocated. This naturally reduces the freedom of the States in conducting public expenditure. Thus, the Union government wields enormous financial powers with limited expenditure responsibilities.

The Union government has two other routes of direct financial transfers to States., i.e. Centrally Sponsored Schemes (CSS) and Central Sector Schemes (CSec schemes). The Union government influences the priorities of the States through CSS. The Union government provides part of the fund and another part is to be borne by the States. In other words, the Union government proposes the schemes and States implement them, committing their financial resources as well. Between 2015-16 and 2023-24, the allocation for CSS has increased from Rs.2.04 lakh crore to Rs.4.76 lakh Crore through 59 CSS. Thus, there is a compulsion for the States to commit equivalent quantum of financial resources. "The actual financial transfers to States under CSS is only Rs.3.64 lakh Crores (2023-24) retaining only Rs.1.12 lakh crore of CSS allocation for other expenses " says Jeyaranjan, Vice Chairman of the State Planning Commission, Government of Tamilnadu.

The CSec schemes are fully funded by the Union government in sectors where the Union government has its exclusive legislative/ institutional controls. Since schemes under this category are directly implemented by the Union government, only Rs.60,942/- crore is devolved to States under this scheme in 2023-24. The combined

allocation for CSS and CSec schemes in 2023-24 is Rs 19.4 lakh crore and only Rs.4.25 lakh crore is devolved to States.

Attacks on the right to borrow

As per Article 293 of the Constitution, state legislatures have the power to fix the borrowing limit for the states. As per entry 43 of the state list public debt is exclusively the right of the states. Despite this the central government has been intervening to impose a Net Borrowing Ceiling (NBC) on the states and limit the borrowing from all sources including open market borrowings.

As a result of these attacks on fiscal federalism, States are finding it very difficult to mobilise resources, particularly the States ruled by the opposition parties. Take the case of the State of Kerala. The State of Kerala has resource deficiency through the reduction of share of taxes from 3.89% to 1.92%, the stoppage of GST compensation and the denial of borrowings. The cumulative effect of these three measures is the loss of rupees 57000 crore this year. The state received 85% of the budgeted Centrally Sponsored Schemes in 2015-16. However, in 2021-22, this declined to just 40%.

The State of Kerala has moved the Supreme Court now contending that the Centre's imposition of a Net Borrowing Ceiling (NBC) on the State, which limits borrowings from all sources, violates Article 293 of the Constitution. The NBC limits the borrowings of States from all sources including

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अंतहीन अनैतिकता VS अंतहीन हिम्मत

सचिन जैन



Sajith Kumar, Deccan Herald

In the recent past, the cruelty of the communal politics seems to be unending, so also Bilkis Bano's courage, hope & confidence. The seeds of cruelty & conspiracies grow in the womb of power politics. But Bilkis Bano has weathered it all. Many many salutes to this courageous daughter of India, in this month of International Women's Day.

सत्ता की राजनीति के रास्ते में न न्याय है न समानता। षडयंत्र और कूरता के बीज सत्ता के गर्भ में पलते हैं।

पुर्नजन्म सिर्फ मृत्यु पश्चात ही नहीं होता, पीड़ा की वैतरणी के पार भी मानव का पुर्नजन्म होता है। बिल्किस के तो न जाने कितने जन्म हो गए अब तक। उसकी पीड़ाएं अंतहीन हैं—और पुर्नजन्म भी।

बिल्किस बानो के अजन्मे बच्चे सहित चैदह परिवारों के रेप और हत्या के बीभत्स, शैतानी और साम्प्रदायिक घृणा से प्रेरित अपराध के जुर्म में सजायापता ग्यारह कैदियों को गुजरात सरकार ने केन्द्र सरकार की मर्जी से 15 अगस्त 2022 के दिन छोड़ दिया। बिल्किस बानो सहित कई सामाजिक तथा राजनैतिक कार्यकर्ताओं ने सुप्रीम कोर्ट में याचिका दी थी कि इस सजामाफी के आदेश को निरस्त किया जाये। 8 जनवरी 2024 को इन याचिकाओं पर निर्णय देते हुए सुप्रीम कोर्ट ने गुजरात सरकार पर गंभीर आरोप लगाते हुए सजामाफी को निरस्त कर, सजा को जारी रखते हुए कैदियों को जेल के समक्ष समर्पण के आदेश दिये।

17 फरवरी 2022 को गोधरा रेलवे स्टेशन पर साबरमती एक्सप्रेस पर हमले के बाद जागी हिंसा की लपटों में वहां से 50 किलोमीटर दूर रणधीकपुर गांव में, उनके पड़ोसियों ने लगभग 60 मुस्लिम घरों में आग लगा दी थी। ईद पर अपने पिता के घर आई हुई बिल्किस और उसके भयभीत परिवार जान बचाने हेतु अलग-अलग समूहों में अलग-अलग दिशाओं में निकल गए।

पलायन में बिल्किस के परिवार के इस समूह ने पहले गांव के सरपंच के आवास पर, फिर चुनादी गांव के एक स्कूल में और उसके बाद कुवाजल गांव की मस्जिद में शरण ली। यहां बिल्किस की चचेरी बहन शमीम ने एक दाई के घर बच्ची को जन्म दिया। अगले दिन यह जानते हुए कि वे सुरक्षित नहीं हैं, वे आसपास के जंगलों की छाया और घने जंगलों में छिपते-छिपाते, बड़ी सड़कों से बचते-बचाते मुस्लिम बहुसंख्यक बस्ती की तलाश में आगे बढ़ते चले गए। इस डरावनी यात्रा में दूसरे सम्प्रदाय के अनेक लोगों की सहायता और दयालुता भी मिली और एक सुरक्षित स्थान की तलाश ने उन्हें पत्नीवेल गांव की राह पर खड़ा कर दिया, लेकिन वे अपने गंतव्य तक नहीं पहुंच सके।

3 मार्च 2002 को गांव की कच्ची सड़क पर 20 से 30 लोगों से भरे दो ट्रकों में तलवार और दरांती लहराते लोग अचानक उनकी गाड़ी के सामने आ गए। सामने आते ही वे इन पर टूट पड़े। हमलावरों में एक ऐसा डाक्टर का बेटा भी था जिससे बिल्किस के पिता इलाज कराते थे, जो सड़क के दूसरी पार ही रहता था। अन्य हमलावर कोई पड़ोस के होटल का मालिक, कोई ग्राम पंचायत का निर्वाचित सदस्य आदि ऐसे पुरुष थे जिनको वह बचपन से जानती थी।

बिल्किस अपनी साढ़े तीन साल की बेटी सालेहा को गोद में लिए हुए थी, तभी एक आदमी ने छोटी बच्ची को छीन लिया और उसका सिर जमीन पर पटक दिया, जिससे उसकी तुरंत मौत हो गई।

उसके गांव के ही तीन लोगों ने बिल्किस को पकड़ लिया और उसके कपड़े फाड़ दिए जबकि वह गुहार लगा रही थी कि वह गर्भवती है। वे लोग जो उसके भाई और पिता की तरह थे जो बारी-बारी से उसके साथ बलात्कार करते गए।

चचेरी बहन शमीम जिसने एक दिन पहले जिस बच्ची को जन्म दिया था, उस नवजात शिशु को मार दिया और शमीम को भी बलात्कार के बाद मार दिया गया। बिल्किस की प्रौढ़ मां को बलात्कार कर मार दिया। बिल्किस के दो नाबालिग भाइयों, दो नाबालिग बहनों, दो नाबालिग अन्य चचेरे भाई-बहनों सहित मामा, फूफा, फूफी सहित सभी का बलात्कार और हत्या कर दी गई।

बिल्किस आखिरकार बेहोश हो गई तो हमलावरों ने उसे मरा हुआ समझ लिया और वे नरसंहार स्थल से चले गए। जब उसे होश आया तो उसने खुद को नग्न और परिवार की लाशों से घिरा पाया। किसी तरह एक कपड़े से शरीर को ढक लिया, पास की एक पहाड़ी पर भाग गई और वहीं डर, भय और शोक में रात बिताई। अगले दिन एक आदिवासी महिला ने तन ढकने को कपड़े दिये। एक पुलिस कर्मी को देखा तो मदद के लिए उससे संपर्क किया। वह उसे अपने वाहन में लिमखेडा पुलिस स्टेशन ले गया।

बिल्किस आठ सामूहिक बलात्कारों और चैदह हत्याओं की एकमात्र गवाह और उत्तरजीवी थी। वह अपने हमलावरों के नाम जानती थी। पुलिस हेड कांस्टेबल ने उसकी शिकायत दर्ज करने से इन्कार कर दिया और एक राहत शिविर में भेज दिया। जहां वह अपने व्याकुल पति याकूब रसूल को मिल पाई।

हत्याओं के दो दिन बाद, कुछ स्थानीय फोटोग्राफरों को मारे गए परिवार के आठ शव मिले। जब बिल्किस ने अपने साढ़े तीन साल की बेटी सहित अपने परिवार के सदस्यों के शवों की पहचान

की तो वह टूट गई। बलात्कार के चार दिन बाद गोधरा सिविल अस्पताल में बिल्किस की चिकित्सकीय जांच की गई और जैविक नमूने स्थानीय पैथोलोजी लैब में भेजे गए।

राज्य सरकार के तमाम विभागों और पुलिस आदि का सबूतों को छेड़छाड़ करने, जांच सही और समय पर न करने का अंतहीन क्रम चलता रहा। कानून के मुताबिक कोई जांच नहीं करी गई, शवों को सड़ने के लिए छोड़ दिया गया, पोस्टमार्टम करने वाले डाक्टरों ने गलत और झूठी रिपोर्ट बनाई, पुलिस के निर्देश पर शवों को अचिन्हित कब्रों में दफनाया गया।

4 मार्च 2022 को अज्ञात आरोपियों के खिलाफ दर्ज एफआईआर पर जांच एजेंसी, आरोपियों का पता नहीं लगाया जा सका, कहकर क्लोजर रिपोर्ट देती है जिसे 25 मार्च 2003 को न्यायिक मजिस्ट्रेट द्वारा स्वीकार कर लिया जाता है। इस क्लोजर रिपोर्ट को बिल्किस सर्वोच्च न्यायालय में चुनौती देती है जिसे सुप्रीम कोर्ट फिर से खोलते हुए केन्द्रीय जांच ब्यूरो को जांच के आदेश देता है।

केन्द्रीय जांच ब्यूरो 19 अप्रैल 2004 को आरोप पत्र प्रस्तुत करता है जिसमें बारह लोगों, छः पुलिस कर्मियों और दो डाक्टरों सहित कुल बीस लोगों के खिलाफ सामूहिक बलात्कार, हत्या, और घातक हथियारों से लैस होकर एक समान इरादे से दंगा करने का आरोप लगाता है।

इसके उपरान्त गुजरात सरकार की एक पक्ष को बचाने की कोशिश को देखते हुए बिल्किस सुप्रीम कोर्ट से इस मामले को स्थानान्तरित करने की याचिका दाखिल करती है जिस पर यह मामला विशेष न्यायाधीश, ग्रेटर मुम्बई को स्थानान्तरित कर दिया जाता है जहां यह न्यायालय 21 जनवरी 2008 के दिन 12 आरोपियों को दोषी करार देता है और शेष पांच

पुलिसकर्मी तथा दो डाक्टरों को बरी कर देता है।

इस आदेश के खिलाफ बाम्बे उच्च न्यायालय ट्रायल कोर्ट, बरी किए गए पुलिसकर्मी तथा डाक्टरों सहित सभी आरोपियों को उम्र कैद की सजा देता है। अपीलों में भी यह सजा बरकरार रहती है। उच्च न्यायालय ने यह भी पाया कि गुजरात पुलिस की जांच उचित नहीं थी और एफआईआर दर्ज करने के दिन से ही जांच को गलत दिशा में ले जाया गया था। हाईकोर्ट ने यह भी कहा कि यह जांच न केवल असंतोषजनक थी बल्कि इसमें दोषियों को बचाने के लिए बेईमानी भरे कदमों की बू आ रही थी। जांच में हर चरण पर सच्चाई जानबूझकर विरोधाभासों और झूठ की परतों के नीचे छिपाई जा रही थी।

2017के उच्च न्यायालय के फैसले के विरुद्ध उच्चतम न्यायालय 2019 में अपील पर अप्रैल में सजा बरकरार रखते हुए बिल्किस को 50 लाख का मुआवजा भी देने का निर्णय दिया जाता है।

सजा सुनाए जाने के साथ ही सभी ग्यारह दोषी किसी न किसी तरह जेल से बाहर रहने की जुगत देखते रहे और पैरोल तो कभी फर्लों पर जेल से बाहर आते-जाते रहे। साथ ही कानूनी दांवपेचों के बीच नियम कायदों में से अपने छूटने के लिए बचाव का रास्ता गुजरात सरकार की मदद से ढूंढते रहते हैं। इस सारे कार्यकलापों के बीच गुजरात सरकार की मदद इन दोषियों को कदम-कदम पर मिलती रहती है।

और फिर सारे नियम-कायदे-कानून-नैतिकता-मर्यादाओं को ताक पर रखते हुए अपनी साम्प्रदायिक धुवीकरण की राजनीति के बल पर हासिल चुनावी जीत पर इतराते हुए जब प्रधानमंत्री नरेन्द्र मोदी लाल किल्ले से देश को संबोधित करते हुए महिलाओं के सम्मान की सीख दे रहे थे, गुजरात में, केन्द्र सरकार की मदद से 11 बलात्कारी हत्यारे गोधरा की एक जेल से चोरी छिपे नहीं, दिन दहाड़े माथे पर तिलक, माला और मिठाई और स्वागत के साथ छूट कर आ रहे थे। इन सभी को गुजरात सरकार द्वारा सजा रियायत दी गई थी।

ये रियायत उस कमेटी की सिफारिश पर तथा केन्द्रीय ग्रह मंत्रालय की राय के

बाद आई थी जिसमें राज्य के पुलिस, जेल अधिकारी सहित सत्ताधारी पार्टी के बहुसंख्यक पांच सदस्यों में से दो महिला सदस्य भी थीं। इस निर्णय के खिलाफ कई सामाजिक कार्यकर्ताओं सहित बिल्किस की याचिका पर उनकी सजा माफी निरस्त करते हुए समस्त दोषियों को वापस जेल भेजने का आदेश मिला है।

एक तरफ गुजरात राज्य सरकार सहित केन्द्र सरकार और विश्व की सबसे बड़ी पार्टी का दावा करने वाली पार्टी की सरकार की कदम-कदम पर प्रताड़ना देने वाली साम्प्रदायिक राजनिति वहीं दूसरी ओर एक इतनी बड़ी पीड़ा झेलने वाली, साम्प्रदायिक हिंसा झेलने वाली महिला का यह बयान जो उसने बाँम्बे उच्च न्यायालय का निर्णय आने पर दिया था गौर करने लायक है-

मैं अपने भारतवासियों, गुजरातवासियों, अपने मुस्लिम साथियों और सभी महिलाओं से कहना चाहती हूँ कि मैं माननीय जजों के फैसले के लिए शुकुगुजार हूँ जिसने सत्य पर मुहर लगाई है और न्याय पालिका में मेरा विश्वास बनाए रखा है। एक इंसान, एक नागरिक, एक महिला और एक मां के तौर पर मेरे हकों को सबसे बर्बर तरीके से छीना गया। लेकिन मैंने देश की जनतांत्रिक संस्थाओं पर विश्वास किया। अब मेरा परिवार और मैं महसूस कर रहे हैं कि हम डर से आजाद होकर फिर से अपनी जिंदगी शुरू कर सकते हैं। मैं खुश हूँ कि पूरे समुदाय की जिंदगी को बर्बाद करने वाले अपराधियों को बचाने और प्रोत्साहित करने वाले अधिकारी अब निष्कलंक नहीं रह गए हैं। उन पर सबूतों से छेड़छाड़ का आरोप लगा है। सरकार के जिन अधिकारियों का कर्तव्य नागरिकों को बचाना और न्याय देना होता है उनके लिए ये एक नैतिक शर्मिंदगी है, जिसे वे हमेशा ढोते रहेंगे। मैं अपने साथी भारतीयों से अपील करती हूँ कि ऐसे समय जब हम हर रोज धर्म और समुदाय के नाम पर लोगों को मारने और हमला करने की खबरें सुनते हैं तो हमारा फर्ज बन जाता है कि हम पीड़ितों पर देश के धर्मनिरपेक्ष मूल्यों पर विश्वास बनाए रखने में मदद करें और न्याय, बराबरी और सम्मान की उनकी लड़ाई में उनका साथ दें। इस फैसले का ये मतलब नहीं है कि इससे घृणा का अंत हो जाएगा लेकिन इसका मतलब यह है कि न्याय हर हाल में होगा। मेरे लिए ये एक लंबी और न खत्म होने वाली लड़ाई जैसा है लेकिन जब आप सत्य के साथ होते हैं तो आपको सुना जाता है और अंत में आपके साथ न्याय जरूर होता है।

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Bilkis Ban0-courtesy_Telegraph India



INCONVENIENT TRUTHS

UNDP's Human Development Index is the most well-known and respected measure of comprehensive development and has been around for many years now. India has consistently ranked quite low

Anup Sinha (Courtesy: TelegraphIndia 16.02.24)

What are the major gaps in India's economic development? There are many, but a few stand out for attention. Take, for instance, adequate employment opportunities for all. These should be enough so that the overwhelming majority of people - men and women - who wish to work can obtain gainful employment. This is not merely earning any wages. It is about earning a reasonably stable and decent living-wage for pursuing a minimum standard of living. Not all have the capability or the desire to be entrepreneurs. The signals being sent out to the youth is this: be an entrepreneur and quickly become a millionaire. And if you fail - which most do - it is considered to be your failure.

India's 75-year journey towards economic development has been impressive on many counts but equally disappointing on many others. The biblical cup does not 'runneth over', it is not even quite half full yet. Politicians, especially those who enjoyed power, have appropriated credit for India's economic growth, increases in

incomes and wealth, the rise of new industries, and the spread of new cities and towns. It would appear that without their vision and administrative acumen, not much would have been possible. This may not be a completely undue perception. However, while they are responsible for some of the successes, they are equally responsible for the large gaps and deficits. The more-than-half-empty cup is their making through wasted opportunities, myopic visions, greed and selfishness and, last but not least, through their lack of concern. What has not been done is, arguably, more important than what has been achieved in terms of national aspirations.

What are the major gaps in India's economic development? There are many, but a few stand out for attention. Take, for instance, adequate employment opportunities for all. These should be enough so that the overwhelming majority of people - men and women - who wish to work can obtain gainful employment. This is not merely earning any wages. It is about earning a reasonably stable and decent living-wage for pursuing a minimum standard of living. Not all have the capability or the desire to be entrepreneurs. The signals being sent out to the youth is this: be an entrepreneur and quickly

become a millionaire. And if you fail - which most do - it is considered to be your failure. This is being done precisely because the job markets are drying up, and will dry up at a faster pace in the near future through the rapid spread of Artificial Intelligence. India's job markets have been shaken up during the last 10 years. There has been a systematic informalisation of the labour force, weakening of the power of labour unions, growth of contractual labour, marked reduction in women's participation in the labour force, growing insecurity of inter-state migrant workers and, above all, a reduction in real wages for a large portion of the workforce. Livelihoods and incomes have become extremely insecure.

The labour market changes have an impact on poverty and economic vulnerability as people could easily slip back into poverty and unemployment. While extreme poverty has come down over the past decades, a lot of mid-level poverty has proven to be sticky. According to the World Bank poverty line of \$6.85 (at 2017 Purchasing Power Parities) per person per day, 40% of the population still earns below that line measured in 2023. Multidimensional poverty - taking into account income and assets as well as factors related to health, education

and the standard of living - has fallen in the recent past, but on the Global Hunger Index (prepared by Concern Worldwide, an international NGO, and Welthungerhilfe) India is ranked 111 out of 125 countries in 2023. The rank was 107 out of the 121 nations in 2022. Covid-19 took its toll on poverty too as many more millions slipped into extreme poverty. The more the uncertainty in the labour market the more the probability that a large number of people will slip back into poverty.

The impressive macroeconomic growth over the past 25 to 30 years has raised average incomes and reduced absolute poverty. However, the bottom of the economic pyramid has spread over a larger population facing increased insecurities and uncertainties. During what could be considered the worst years for India's economy and society - at the height of the pandemic - the number of billionaires grew sharply and the richest 10% of citizens extensively added to their wealth. The top 10% of Indians earn a whopping 57% of the total income and own 77.4% of the economy's total wealth (Oxfam). The figures for the bottom 50% of India are alarmingly dismal. They own only 3% of the wealth and earn around 13% of the income. The top 10%'s incomes are 20 times that earned by the poorest 50%. This level of inequality is unacceptable from an ethical standpoint. Little wonder then that the word 'socialism' is anathema to the rulers of the country. Untamed inequality has political consequences too. It restricts social mobility, triggers sudden violent conflicts and induces

authoritarian reactions.

The United Nations Development Programme's Human Development Index is arguably the most well-known and respected measure of comprehensive development and has been around for many years now. India has consistently ranked quite low. In the last three years, the rank has hovered between 131 and 132 out of the 189 to 191 nations scored and ranked. This well-known index takes not only income changes but also some surrogate measures of access to health services and educational attainments of the population. A low score clearly means that despite a rise in per capita incomes, the nation is losing out on education and health for the majority of the population. A related issue pertains to the importance of increasing freedoms on the road to development - economic freedoms, political and civil liberties, and freedom of expression through print and electronic media. There are many reputed international think tanks and agencies that measure these. In overall freedom in the world (Freedom House), India is classified as 'partly free', in economic freedom (The Wall Street Journal) as 'mostly unfree', in press freedom (Reporters Without Borders) it is in a "very serious" condition and for overall democracy (The Economist) the nation is classified as a "flawed democracy".

An important desideratum of development in today's world is what the nation does to preserve the natural environment and promote sustainable development. In 2022, on the Environmental Performance Index (Yale, Columbia and McCall-

MacBain Foundation) India was ranked 180 out of 180 nations. The index measures improvements in health, business and environmental ecosystems. For a nation that is poor, extremely vulnerable to climate change and has the largest population, the neglect of the environment reflects severe myopia. In terms of urban pollution, congestion and degradation of ecosystem services, India's performance is among the worst in the world. This, for a nation that is considered the seventh most vulnerable in terms of climate risks according to Germanwatch, a research think tank.

It is now well-established that economic development cannot be measured by the level of national income alone or the rate of growth of the gross domestic product. These measures hide more than they reveal. What is required is a dashboard of indices that cover poverty, unemployment, inequality, lack of freedom and environmental degradation — all of which a nation would like to have less of. Reducing these significantly adds to the soft power of a nation. As a nation, India has persisted with the glory of GDP and growth rates for 75 years. Not only that, in recent years, there has been an obfuscation of official economic and social data. Any criticism is found unacceptable — either it is considered erroneous or it is considered conspiratorial. Praise, on the other hand, is never questioned as flattery. After 75 years of independence we, as a nation, have not been able to face and address some inconvenient truths.

Anup Sinha is former Professor of Economics, IIM Calcutta



The Solution to Farmers' Problems Lies in the Macro

Poverty and inadequate demand need to be tackled by policy makers by focusing on the welfare of the vast majority and not just of businesses and the well-off.

Arun Kumar

(Courtesy: Thewire.in)

The key point is inadequate incomes of a vast majority farmers (85%) who have marginal or small holding, ploughing less than 2 hectares of land. Even the rest of the farmers supplement their income from agriculture through other work or business, like agri-businesses. Thus, even if the Punjab farmers have taken the lead, they represent the concerns of the farming community.

The strife between the government and farm unions has again come to a head with farmers heading towards Delhi more than three years after the 2021 episode. The issues this time are somewhat different from

those in 2021-22.

Earlier, the issue was the repeal of stealthily enacted three farm laws. Now the key issue is farmer's incomes via a legally guaranteed MSP (Minimum Support Price) for all crops.

Linked to this are the demand for debt waiver, pension, additional provision for MGNREGS, etc. The farmers have also widened the ambit of their protest by including rural employment and issues pertaining to indigenous people.

Focus

The key point is inadequate incomes of a vast majority farmers (85%) who have marginal or small holding, plowing less than 2 hectares of land. Even the rest of the farmers supplement their income from agriculture through other work or business, like agri-businesses. Thus, even if the Punjab farmers have taken the lead, they represent the concerns of the farming community.

The talks at the last minute between the government and the farm leaders having failed, the farmers decided to march to Delhi. Trust between the government and the farmers is almost non-existent since the promises made in 2022 when the farmers lifted their siege of the Capital have not been kept. The doubling of farmers' incomes by 2022 is also nowhere in sight. A Committee, set up to deal with the issue of MSP and reforms in agriculture became suspect since it was packed with pro-government members and therefore boycotted by the farm unions.

Government's arguments

Why is the government against the farmers' principal demand – MSP for all crops based on full cost? The farmers feel this is the only way they can turn the currently loss making proposition into a profitable one. Then the other demands, like, debt waiver would lose their urgency.

Some of the arguments advanced against this

proposition are:

- a) It will be hugely expensive, costing Rs 10 lakh crore. Earlier, the cost was put at Rs. 27 lakh crore;
- b) The entire crop would have to be procured;
- c) This would not be administratively feasible;
- d) Private traders would stop buying and the farmers would lose out;
- e) Currently, only wheat and paddy are being procured so how can MSP be implemented in the case of other crops;
- f) Only the big farmers get the MSP; and
- g) Difficulties will mount in WTO.

The facts?

MSP is applicable to 23 crops and implemented only for wheat and paddy. There is also an assured price for sugarcane to be paid by the sugar mills. So, these three crops assure a profit while other crops do not. Hence cropping pattern has shifted in favour of these three crops. Consequently, crops that suit an agro-climatic zone are not grown there resulting in environmental damage. Like, cultivating sugarcane in water starved areas of Maharashtra and paddy in Punjab. The result is excess production of these three crops, large stocks with the government and much wastage since there is inadequate storage capacity. The Food Corporation of India (FCI) has been heavily subsidized for procuring and holding the stock and releasing it in the Public Distribution System (PDS).

If MSP is implemented for all crops, profitability would be the same across all of them and crops would be grown based on their suitability in a given agro-climatic zone. That

would:

- a) Eliminate excess stocks of some crops;
- b) Reduce need for large storage capacity;
- c) Increase production of those crops, which currently are in short supply, like, oilseeds; and
- d) Reduce if not end import of these crops resulting in saving of foreign exchange.

The storage space released would become available for other crops. The subsidy to FCI would drastically decline and food wastage would be reduced. As crops suited to the agro-climatic conditions would be grown, environmental damage would decline.

The argument that the entire crop would have to be procured to implement MSP is fallacious. Procurement would be required only when the price drops below MSP – that is at the margin. As excess production declines, the price of the crops would rise above the MSP. If the government were to procure the entire crop and store it there would be mass starvation and sky high prices. Whatever the government procures would get sold in the market, so it would only need working capital which would be a fraction of the Rs.10 lakh crore bandied about.

This would be a win-win situation. So, why is the government reluctant to implement the scheme? It wants food prices to remain low so that workers can be paid a low wage which would lead to higher profit for businesses and benefit the elite which needs cheap labour (servants, drivers, etc.) to maintain its comfortable life style.

Reform needed

Why do farm produce

prices drop below the MSP? Price of agricultural produce is demand and supply determined because there are a huge number of producers and any mismatch between them leads to price changes. For instance, supply floods in during the post-harvest period and prices drop. Further, NHFS data shows that 30% women and children are malnourished. They are not able to afford proper nutrition in spite of government providing almost free food to them.

The implication is that overall demand is low due to large scale poverty and that is why, farmers don't get a remunerative price. An OECD study estimates that the loss to Indian farmers in 2022 due to lower price was Rs 14 lakh crore. This is 3.5 times the subsidy to farmers. That is why MSP, procurement and public distribution become crucial. If workers and farmers had a civilised existence, these would not be needed.

The constitution promises a 'living wage' to all. If that is ensured, demand for farm produce would rise both from workers and farmers and that would drive prices of agricultural produce above the MSP. So, workers are the natural allies of the farmers and the farmers ought to demand and pay them a 'living wage'. The farmers would not lose even after paying a higher wage since their MSP would be determined accordingly.

Higher wages and prices would lead to higher inflation which could be tackled by reducing indirect taxes and raising direct taxes. In the alternative scenario presented above, farm subsidies would decline and that would help in WTO negotiations. Subsidies

can be shifted to education, health, public distribution system, infrastructure, etc., so that neither the 'living wage' nor the MSP need rise unduly. The result of all this would be a virtuous cycle of increase in employment and demand.

Subsidies are said to be undesirable. That is not the case for education and health which are cases of merit wants or in case of infrastructure, like, communication and transportation. The government gives subsidies to industry and calls them incentives. Take for instance, the PLI scheme which offers heavy subsidies to big corporations who really don't need them. These are called 'tax expenditures' which in 2021 amounted to Rs 4.48 lakh crores. Subsidies are offered on land, water and electricity to businesses. So,

why the partiality towards the already well off?

It is argued that farmers should take up employment in non-agriculture. But, employment is hardly available in organised non-agriculture due to mechanisation, automation and now use of AI. The per worker output in the organised sector is 19 times that in the unorganised sector. So, as the former expands due to concessions given to it, overall employment contracts. Workers have to resort to self-employment at low wages or remain disguised unemployed.

The objections raised against the farmers' demands are only scare crows to frighten the public.

The solution to farmers' problems of low incomes lies in macro, due to the linkages between output, income distribution, prices,

employment and investment. This will provide a rational long term policy. Piecemeal and ad hoc policies attempted till now have resulted in contradictions and persisting poverty. Of late, farmers in Europe have also been blocking roads and highways to rise their demands. Clearly, post the pandemic, the issue of adequate farm incomes has become more acute globally.

Any big policy shift would take a few years to fully get implemented. Poverty and inadequate demand need to be tackled by policy makers by focusing on the welfare of the vast majority and not just of businesses and the well-off. The issue is political, and judges whether the life style of the latter should be maintained at the expense of the former.

(Author is retired professor of economics, JNU.)

The Erosion of Fiscal Federalism

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open market borrowings. The Centre is planning to deduct liabilities arising from the public account of the States to arrive at the NBC. In addition to that the Centre also includes the borrowings by the State-owned enterprises which are also to be deducted to arrive at the NBC. If the borrowings of the State-owned enterprises are also to be taken into account, the Kerala State government will not even be able to fund Pensions and meet expenses for welfare schemes. "If the Kerala Finance Minister is to be believed, not permitting the State to borrow will affect the State's spending on welfare

schemes. This can lead to a catastrophic situation in the revenue scarce State. The character of India's federalism is moving rapidly from cooperative to one that is destructive and annihilative "says Mukund P.Unny.(the Hindu dt. 7.2.2024).

Undermining the Fiscal and Co-operative Federalism

The significant reduction in financial transfers to States by the Union government during the last one decade is alarming. Despite a substantial rise in the Union government's gross tax revenue, the share allocated to States has not increased

proportionately. These acts of the Union government weaken the cooperative federalism in the Country. Depriving the States of their ability to mobilise resources for their economic activities and making them totally dependent on the Centre for all their financial needs is an attack on the fiscal federalism. It is an attack on the Political Democracy of India which is about the rights of the States given by the Constitution. The tall talks of "States development for Country's development is our mantra" are nothing but to hoodwink the people.

(Author is Treasurer, SZIEF)



GRAMEEN BANDH AND SECTORAL STRIKE

ON 16TH FEBRUARY SUCCESSFUL

The Samyukt Mukti Morcha had asked the entire farming community to observe a total bandh on 16th February 2024 on the demand for Minimum Support Price as per Swaminathan Committee recommendations and other demands of the farmers. The Central Trade Unions too called for sectoral strikes on the demand for minimum wage, withdrawal of the anti-labour laws and reversal of neoliberal economic policies. The call was successfully implemented throughout the country. The AIIEA had called upon all its units to stage solidarity demonstrations in support of the struggle of the farmers and the workers.

The ruthless attack on the farmers who had decided to march to Delhi in support of their demand further infuriated the agitators. The Government treated them as enemies with lathi charges and lobbying of tear gas shells through drowns to prevent the march. The Government had also dug trenches and nailed roads. It looked that the government had decided to be on war with their own farmers who were raising genuine demands for their survival. This march to Delhi was organised by some farmers organisations independent of the call of SKM.

On 16th February, large-scale protests were observed in Kerala, Tamil Nadu, Andhra Pradesh, Telangana, Karnataka, Maharashtra, Uttar Pradesh, Assam, Haryana, Punjab, and Gujarat. The workers with red flags raised slogans like 'Inquilab

Zindabad', 'No to Privatisation', and 'Give MSP to All Farmers'. Due to the examination schedule on February 16, farmers and workers from West Bengal observed the law violation programme and Grameen Bandh on February 13. Toll plazas, roads, and several public services were closed in Punjab and Haryana

In a statement, the SKM said that "This massive action was preceded by extensive and intensive campaign at the grass root level in which thousands of trade union and kisan organisations' cadres and activists met workers, their families and neighbours at their residential areas, in addition to the workplace level meetings. The 16th February protest action is the prelude for the intensified campaign and struggle to save the country, to save democracy and the hard won Constitutional rights of our people and the secular character of our society from the clutches of the corporate communal nexus represented by the Modi regime."

AIIEA congratulates the SKM and the central trade unions for success of the Grameen Bandh and sectoral industrial actions. The success of this agitation has sent a clear message to the government that the farmers and workers are determined to carry forward the struggle to secure their legitimate demands. The AIIEA assures the farmers and workers of its solidarity with their cause and support to their struggle.

HEROES OF LOCKOUT STRUGGLE

FELICITATED AT BANGALORE ON VICTORY DAY

50th anniversary of the glorious struggle against the Lockout strike was celebrated as “Victory Day” at Bangalore on 25th, January 2024. The day was marked by celebrations at a Gate Meeting held in front of Jeevan Prakash Building. Presence of the senior comrades who were on probationary period at that time added much fervor to the occasion. Amidst thunderous applause and revolutionary slogans Com. S K Geetha, Vice President SCZIEF welcomed those “flowers from the fires”.

Com. Amanulla Khan, former President, AIIEA, who was also one among such flowers of fire addressed the gathering and recalled memories of those fourteen days of struggle. In his emotional speech, Com. Amanulla Khan congratulated all the comrades for being part of the history by joining AIIEA and celebrating the 50 years of the lockout struggle. He said that it was a struggle like no other struggle and the victory achieved was like no other victory. It was a struggle that discovered the capacities of the employees and the

trade union. The success of this struggle has shaped the movement of the insurance employees for the past five decades. It is amazing that in its entire history, the AIIEA never lost confidence in its ability to come out success from every difficult situation. The AIIEA never compromised on the interests of the employees and always dared to speak truth to the power. This is the reason why AIIEA has emerged as a very respectable trade union not just in India but in the entire international working class movement. He said today, trade unions are facing different challenges but the effort should be to maintain unity with the hope that ultimately the people of India will gather in solidarity to built a fair just and equal society.

Immediately after the gate meeting, a program was organized in thee Union Office to felicitate the senior comrades and comrades who as probationary employees braving all threats participated in the lock out strike. The program commenced with Comrades from Malleshwaram

base unit rendering a beautiful song saluting the warriors of the struggle which was written on the spot by Com. Sarvamangala.

Com K.Gopal, General Secretary, ICEU, Bangalore II welcomed the gathering and the program was presided over by Coms P.T.Sathyanaraya and TPN Murthy, Presidents of the two Bangalore Divisional Units.

Com C.N.Venkatesh Murthy who is 87 years old inspired the gathering with his inspiring presence. He was one of those cadres of AIIEA who inspired and gave confidence to then younger comrades. Speaking emotionally about those days, Com Venkatesh Murthy said that the greatness of AIIEA and its victory over the most powerful adversary were the result of the brilliant leadership and the loyalty of the ordinary rank and file. Com Vasantha Srinivasan, a soldier of ICEU and wife of Com K.V.Sreenivasan who was the General Secretary of Bangalore Division at the time of lock out graced the occasion.



14 probationary employees who participated in the lock out strike were felicitated. Some other probationers could not attend due to health reasons and some were abroad. Com V.Subramaniam who retired as DM Accounts from Bangalore I and Com C.V.Kumar, Former President of COC Bank shared their experiences.

Comrades from all the city units, office bearers and members of Pensioners Associations and many retired employees participated in large numbers making it a memorable occasion.

A bilingual booklet on the background and success of the lockout strike was published and distributed among the members. A written quiz competition on the struggle was conducted at base unit level on the occasion.



Lockout victory celebrations at Chennai

Chennai which was earlier Madras was one of the six divisional office where lock out was declared by LIC on 9th January 1974. To celebrate the great victory over the lockout, a program was organised by ICEU, Chennai Division I on 19th January 2024. The program evoked lot of enthusiasm and large participation of the present and past LIC employees.

The meeting was presided over by Com S.Ramesh Kumar, General Secretary and had the privilege of the presence of leading stars of the struggle like Coms V.D.Somasundaram, HMA malick, R.Sankaran, Nageswaran, V.Ranganathan, R.D.Dharnipathy and scores of others.

Com V.D.Somasundaram recalled the glorious days of struggle and said that despite huge repression, LIC could not succeed in demoralising the employees. The employees stood firm with the AIIEA and the unity and determination displayed won for them a historic and unprecedented victory over the most power adversaries. Com R.Sankaran and R.D.Dharnipathy too shared their experiences. All these iconic leaders were felicitated in an expression of gratitude to their leadership, grit and determination. The program came to a successful close with vote of thanks by Com K.Gridhar, President, ICEU, Chennai I.

Release of Booklet on Lock Out Struggle

Commemorating the historic occasion of the Golden Jubilee Year of the Lock Out Struggle, I.C.E.U, Vellore Division released a booklet on the Lock Out Struggle. It was a compilation of various articles on the struggle by the Leaders of the AIIEA, Com Sunil Maitra, Com Chandrasekhar Bose, Com Amanulla Khan and the editorial of Insurance Worker, all translated in Tamil. It also contained a write up by Com N.Ekambaram, Former President of

Vellore Division on the experiences in Vellore Branch of those turbulent times.

In a meeting held at Vellore on 24.10.2024 presided by Com S.Palaniraj, President, Vellore Division, Com D.Devaraj, Vice President, welcomed the participants while Com S.Raman, General Secretary made the introductory speech on the struggle. The Booklet titled as "Lock Out Porattam-Or Veera Kaviyam" (Lock Out Struggle – A heroic Epic) in Tamil was released by Com R.Jagadeesan, First General Secretary of Vellore who led the struggle in Vellore in 1974 as a Branch Secretary. He shared the memories of the struggle and reminded about the present tasks. Com R.Kesavan, President of Pensioners Association received the First Copy. Com C.Ganesan, Treasurer, proposed vote of thanks.



Remembering Lock Out struggle in Delhi

The glorious history of AIIEA is full of successful struggles. One of these was the Lock-out Struggle of 1974. On the occasion of completion of 50 years of Victory of Lock Out Struggle, NZIEA Delhi-1, 2 & 3 organised a programme/meeting of activists at BTR Bhawan New Delhi on 13-01-2024 remembering the historical struggle. The programme was attended by around 120 activists.

Comrade Naveen Chand General Secretary NZIEA addressing the meeting of activists elaborately explained the anti working class character of the then Government that resulted in the precarious circumstances in LIC. He explained that consequent upon the failure of talks on Wage-Revision and other issues in 1973, LIC management on the instance of Central Government tried to crush the agitation of AIIEA by declaring partial Lock-out in Six (6) Divisions of LIC on 09-01-1974. AIIEA enthused and activated the cadres/members and launched struggle against the partial Lock Out by LIC and forced the management to settle the wage revision and other issues. On 24-01-1974 the Lock-out was lifted with the agreement between AIIEA and Management with the intervention of the Government. Com Naveen Chand exhorted upon the need to understand our role in struggles to deal with the challenges ahead before the working class.

On this occasion Com Laxmi Narain and Com M L Setiya who had witnessed

the Lock out struggle shared their experiences. They narrated the excesses of the management and the Govt and the consolidation of activities under the leadership of Delhi Division during this struggle. It was a memorable moment when the lock of Jeevan Prakash (DO Bldg) was opened by the then General Secretary of AIIEA Comrade Saroj Choudhury on 25-01-1974 at the request of the management. The employees of LIC remained united during

the whole struggle and such kind of struggles always keep the flag of our organisation AIIEA high.

The meeting was presided by Com Pradeep Aggarwal President Delhi-3 and conducted by Com V P Arora President Delhi-1. The meeting was concluded with vote of thanks by Com Raghunandan Prasad Divisional Secretary Delhi-2.



IEU, UDUPI DIVISION COMMEMORATES VICTORY OVER 1974 LOCKOUT

On the occasion of 50th year of Lockout struggle, IEU, Udupi Division held a meeting in commemoration of the struggle on 10.01.2024. The union made an attempt to draw inspiration from the spirit of struggle evinced by yesteryears comrades that left a lasting imprint on the History of AIIEA.

In the prelude, Com. Prabhakar B Kunder (Secretary) said, the comrades had displayed indomitable courage and defeated the Lockout offensive through protracted struggles and said in the present atmosphere of attacks on our industry, it is apt to reminisce about the gallantry of

Lockout warriors and sharpen our fighting edge for future struggles of AIIEA.

Against Lockout, IEU, Udupi Division also plunged to struggle in a big way. Five prominent leaders of the Division Com. B.Madhava,



Meerut Celebrate Golden Jubilee of Struggle against Lockout

Com. B.R.V.Kamath, Com. A.S.Acharya, Com. Vadiraj Budhya and Com. J.S.Bhat were suspended. Despite, suspension, the leaders carried forward the struggle for 16 days to a successful end, among whom Com. A.S.Acharya and Com. Vadiraj Budhya were felicitated on the occasion.

Accepting felicitations, Com. A.S.Acharya and Com Vadiraj Budhya narrated their experiences of that glorious struggle and said that undeniably the struggle against lockout was the most difficult struggle insurance employees had ever fought. They said the unity displayed by the employees and the tactical brilliance of AIIEA secured them victory against the most powerful adversary in the Government of India and LIC administration.

Com.K.Vishwanatha in his presidential address, lauded the role of other leaders of the Division, who had led the struggle and said it is important to remember the prophetic words of Com. Saroj Chaudhuri delivered at the victory address "Today we have won this Historic battle, but struggle is still ahead to retain the fruits of struggle".

The meeting witnessed self inspired participation of members of the union, former members and officers.

Meerut was one of the six divisions where lock out was imposed in January 1984. MDIEU organized, Victory Day Cum felicitation programme on 25th January 2024 to honour the leaders and cadres who led the organization in the historic struggle of 1974 against the lockout policy of Government and Management to crush the wage struggle of Insurance employees.

Comrade Shrikant Mishra, General Secretary AIIEA, who was the chief guest of this felicitation function congratulated all the comrades of Meerut Division Insurance Employees Union and conveyed the revolutionary greetings on behalf of AIIEA to the leaders and cadres who led the historic movement of 1974. Comrade Shrikant, while mentioning the background of this historical movement in detail, described the struggle of the insurance employees under the Banner of AIIEA as an unprecedented, which gave courage and confidence to the insurance employees to defeat any attack of the ruling class on the strength of unity.

Narrating the current political situation, he said that if working class does not unite, it would become extremely difficult to fight the onslaught from Government at centre, as ruling class is continuously trying to divide the people on the basis of caste, creed, religion and region. While sharing the decision of AIIEA Secretariat meeting held 21-22 January at Hyderabad, Comrade Shrikant called upon

the employees to continue the campaign to protect the nationalized character of LIC and PSGI. He also appealed to observe 13th March as a Big Business Day so that all stake holders may be mobilized to ensure maximum new business on that day as AIIEA Secretariat have decided to observe as 13th March My LIC My Pride.

President, NCZIEF, Comrade Sanjeev Sharma also expressed his views on this occasion and conveyed his gratitude to all the leaders and cadres of 1974 and asked them to maintain this glorious legacy and work together to defeat the



anti-people policy of the present ruling class. He called upon the employees to broader the unity to protect the rights of workers. Comrade Shrikant honored 25 comrades of 1974, including the then President of MDIEU, Com DC Tyagi, Com Prem Lata Chauhan, wife of late Com J C Chauhan, Com Raj Rani Mehta, wife of late Com Yashpal Mehta, with mementos and shawls. More than four hundred employees were present in felicitation function.

The meeting was conducted by Comrade Anurag Sharma and presided over by Comrade Ashish Goel.

Zonal Level Trade Union Class of ECZIEA at Jamshedpur

On behalf of the East Central Zone Insurance Employees' Association, a two-day Zonal-level trade union class was organized by the IEAJD, Jamshedpur on 27th-28th January 2024. Around 110 comrades from eleven divisional units participated in the camp.

The topic of the first session on the 27th was on "Integrating struggles against caste oppression and class exploitation" which was befittingly dealt by Dr Ashok Dhawale. With reference to evolutionary science, pre-history and contemporary era he made an analytical presentation of the genesis of race, caste and class in a most lucid manner and thereafter went on to explain all the three in detail. Quoting from Marx "Human history is the history of class exploitation", he said that exploitation exists throughout the world in diverse forms. In particular after agriculture was invented and society came to exist "surplus" was generated which led to emergence of slavery which slowly transformed into a feudalistic society. He narrated how the French revolution altered the course of structure of society and its encouraging impact in developing and consolidating mass struggles elsewhere across the world. Industrial revolution in England gave rise to the capitalist class. Then he explained how race and caste came into being. In the western society division of labor was according to one's profession while that in our country is intricately linked to

our caste. Even in our revered epics like Ramayana and Mahabharat there are ample evidences of caste and racial oppression and also gender oppression. Then he dilated how Dr B R Ambedkar, the chief architect of our constitution, established the connection

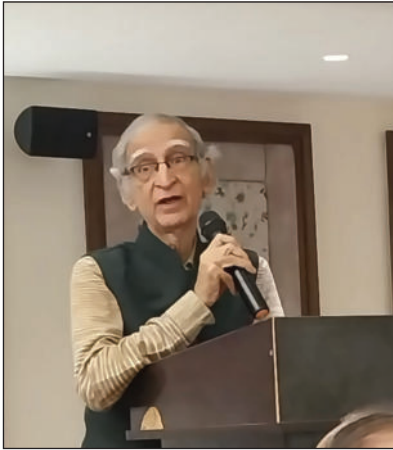
exploitation.

The topic for the second session was "75 years of Indian republic- Apprehensions and possibilities". Prof Ram Puniyani, an accomplished intellectual of the present genre, dealt with the topic in his signature style of



between caste oppression and class exploitation. Dr. Dhawale narrated how Ambedkar through five important struggles during his life, demonstrates his utter commitment to continue struggle to achieve Dalit rights, in favor of an equitable society by uprooting social evils of feudal inequality and caste system, spreading education, political upliftment of the underprivileged and finally, land and economic reforms. He concluded with a hope that the soldiers of the insurance employees will be a part of this larger struggles and integrate themselves with the other section of workers and toiling masses who continue to assert their rights and dream of a just society free from any forms of

interactive mode with the participants present which made the session lively and interesting. He made an umbilical link with the history and the present and how the Indian republic was formed. He reminded how Modi declared the soul of our country liberated only on the 22nd January. Various other interpretations of our independence are being circulated too and confusion is being created about the real independence achieved. He made a proof how our country was enslaved under the British, who siphoned off huge wealth from our country during their rule which contradicts the campaign of the BJP/RSS combine that our country suffered slavery for 1000 years



extending back the Mughal period and before. To fulfill and safeguard their interest they spread transportation, communication network, administrative structure, modern education and simultaneously trade union groups are also formed. The basic structure of our constitution was construed alongside the freedom movement which was then based upon fraternity, liberty and equality. Citing a number of historical facts, he detailed the Hindu-Muslim unity, cultural assimilation and social values during the Mughal period, of course not without minor aberrations. The present BJP govt is carrying forward the ultimate objective of the Hindu Mahasabha to establish a Hindu Rashtra. Through his more than one-hour long deliberation he expressed serious concerns over the dismantling of the constitution and it is our bounden duty to wage struggle to protect our constitution and save our democracy.

The topic “Challenges before the working class in the present situation” in the first half on the 28th was brilliantly dealt by Com Amanulla Khan. As usual with his flowery language he imbibed the

motto of the working class and as members of the great organization like AIIEA our responsibility in the most turbulent times. Basing on the domain of their activities he classified trade unions into two categories, revolutionary and conformist, of which AIIEA belongs to the former one. While the conformist trade unions restrict their activities only to realize economic demands of their members, the revolutionary trade union on the other hand expand struggle beyond their own periphery and involve issues affecting society and nation at large. Citing D.D.Kosambi, he said, the most magical thing of our country is that in spite of huge diversity in every walk of life- economic, cultural and social, there exist unity among the people. These two contradictions forged together into a binding force to represent our country’s “Unity in Diversity”. He explained our constitution is nothing but a social contract and also a contract between the state (not to be confused with the government) and its citizens. Justice, liberty, equality and fraternity are the four basic pillars of the constitution. In a democratic country where the people are actually sovereign, the present BJP regime refuses to be answerable to the people. Today politics and

religion has merged and this pose a still bigger challenge to us. So, we have to fight to preserve the assiduously built unity of our nation among all diversities, while the Modi govt centers around its policies of one nation, one leader, one language, one religion, one election and all other sorts of “oneness”. He appealed the cadres present to carry forward the struggle in the streets, unite with other struggling sections of society and be a part of the greater movement of uniting the people of every section of Indian population and this is the greatest challenge before the working class to accomplish at the present critical juncture, he concluded.

The topic “Nationalized Insurance Industry and Us” for the concluding session was dealt by Com Sreekant Mishra, General Secretary, AIIEA. Identifying three types of challenges emanating from the International financial capital, government’s policy and the IRDA, he cautioned that maligning of the efficiency of public sector insurance industry by the corporate owned media is a big challenge to counter. Govt policies are forcing the financial institutions to invest hugely in stock market and thus instead of labor intensive the present-day industries



are becoming more capital intensive which manifolds the unemployment problem. Following independence Jawaharlal Nehru was instrumental in developing education through STEM system starting from the first five-year plan. For the last seven decades LIC has been instrumental in contributing a considerable amount to the Indian economy. Huge reserve of LIC has left the capitalist group to pressurize govt to unlock the true value by disinvesting its shares up to 3.5%. Today canards are being spread in the media about the functioning of LIC, its profitability and the trust of the policyholders. It is the bounden duty of the members

of AIIEA to protect LIC in order to realize a handsome wage revision. He also informed the house of organizational effort undertaken by different divisions in novel manner in procuring business of LIC and make an appeal to all the present in consolidating business portfolio of LIC. He informed the house that AIIEA has decided to celebrate the 13th March 2023 as "My LIC, My Pride" day as Mega Business Day. He appealed all the units across the country to make sincere effort to procure 75 thousand policies per Zonal unit. This progress in business front will form the basis of realizing our just demand of 40% wage revision.

All the four classes were

chaired by Com Pradeep Mukherjee, President, ECZIEA. Preceding each teacher taking over the class Com Trinath Dora, presented brief outline of the subject concerned and the importance of its discussion under the present circumstances. Question-answer session followed at the end of each class, further enriched and sharpened knowledge of particularly young comrades who constituted almost 50% of the total participants. At the end of the fourth session Com Subhash Karna, General Secretary IEAJD, Jamshedpur proposed the customary vote of thanks.

*(Reportage by Com. Ranjit Rout,
Vice-President CDIEA)*

Study Circle at Hyderabad on Golden Jubilee of Victorious Lockout Struggle

ICEU Hyderabad and Secunderabad Divisions have jointly organised a study circle on 6th February 2024 on the occasion of Golden Jubilee year of Victorious Lockout Struggle of AIIEA in 1974. Veteran leader and former GS of AIIEA Com. K Venugopal graced the meeting as chief speaker. Comrades of both the Divisional Offices base units, Zonal Office base unit and nearby City Branches keenly took part in the study circle. To enable participation of other city branches and mofussil branch comrades an online link was provided.

Com. K Venugopal explained the then prevailing economic situation and political attacks on various public sector workers by the ruling dispensation. He remembered how ruthlessly protests and agitations were crushed in giant organisations

like Railways and Air India etc. He also recollected the raids on union leaders' houses and how arrests were made to snuff out the working-class struggles. He noted that in the background of such curbs, it was the tactical moves and great acumen of AIIEA leadership which has successfully clinched wage revision to LIC employees in 1973-74. In his detailed narrative, he explained the struggles during that period and how the decision of LIC management and government to impose selective lockout has indirectly strengthened and fostered unity among the cadres. He credited the cadres for their unflinching faith in the leadership and successfully executing the action plan to thwart all attempts of the management in dividing the employees. He also recollected the support

and trust of the policyholders and the general public in the agitating employees. He said the success of lockdown struggle is beyond monetary gains and it placed larger responsibility on the employees in servicing aspects of policy holders. He observed that unity and strengthening of the organisation has become even more important in the current anti-working-class attitude of the government. He gave a call for improvised policy holders servicing and strengthening the union.

Later, Solidarity Poster was released by AIIEA & SCZIEF leadership for the success of forthcoming Workers' Strike & Gramin Bandh call given by Central Trade Unions and Samyukt Kisan Morcha on 16th February 2024.

SEMINAR ON UNIVERSAL SOCIAL SECURITY- A SPLENDID SUCCESS AT GUWAHATI

A State-level SEMINAR on 'Universal Social Security and Pension for all' was held at Guwahati on 21st January, 2024. The Spacious auditorium of the Institution of Engineers was packed to the capacity as more than three hundred pensioners and also a good number in-service employees belonging to the LIC, PSGLI companies, public sector banks, Central and State government departments, railways etc. attended the Seminar.

Dr. Akhil Ranjan Datta, Professor, Guwahati University and Com. Amanulla Khan, Editor Insurance Worker and former President of AIIEA were the key speakers. Addressing the Seminar Dr. Datta traced the attack on social security and pension to the demise of the welfare State and ushering in of the neo-liberal regime. He pointed out that the neo-liberal economic policies pursued very aggressively by the present ruling dispensation have given rise to unprecedented disparity in income and wealth. A vast majority of the elderly population aged sixty and above today are left without any social security network and pension. They are sandwiched between insecure income and escalating cost of all essential commodities including medicines and health expenditure. With the steady increase in the population of the elderly population the situation is becoming very grave. In such a situation the introduction of a non-contributory universal pension scheme has become an urgent necessity.

Com Amanulla Khan in his

hour-long illuminating deliberation explained the reasons for which the All India Insurance Pensioners Association (AIIPA) in its last conference decided to push forward the issue of Universal Pension Scheme and Social Security in the public discourse and build up a powerful public opinion on this issue. He said that the pension today is under attack due to the aggressive pursuit of the neo-liberal economic policies. Only a miniscule proportion of the population are entitled to pensionary benefits. More than six crore NPS subscribers are deprived of any assured and adequate pension. Vast majority of the working masses are bereft of any social security network. The priority of the present government is the profit-maximisation of big corporates, both indigenous and foreign. He said that the imposition of wealth tax at the rate of two percent on the richest one percent of the population and introduction of the inheritance tax on the super-rich can easily mobilise the resources to fund such universal pension scheme. He pointed out that struggle and campaign for a Universal Pension Scheme will also strengthen the struggle against NPS and for OPS and secure the pension of those who are getting it. He emphasised that to make the issue of Universal Pension Scheme a matter of public discourse it should be taken out of the four walls of the Seminar hall to the streets and mobilise wider sections of the public behind this demand. In this context he pointed out the importance of democracy

and peoples' unity and the challenges facing these due to the authoritarian and divisive policies of the present ruling dispensation. He exuded the hope and confidence that these challenges would be met squarely by the working people and democratic masses of this country.

Nitya Bora, a reputed journalist and former Editor of the largest circulated vernacular daily of the State 'Asomiya Protidin'. Uddhab Kakati, Chairman, Bank Pensioners and Retired Employees Federation, D.K. Debnath, General Secretary, All India Postal & RMS Pensioners Association, S. Rahman, Convenor Coordination Committee of Central Govt. Pensioners Assoc. also addressed the seminar.

Earlier, B.R. Kalita, General Secretary, LICPA, Guwahati Division explained the purpose of the seminar and Satanjib Das, President AIIPA placed the DRAFT DECLARATION before the seminar. The Declaration strongly urged upon the government to introduce a voluntary, non-contributory Universal Pension Scheme for all elderly people aged sixty and above who are not covered by any employment pension scheme irrespective of BPL, APL category to provide for pension at the rate of Rs.3000/- linked to Consumer Price Index. The Declaration also called for immediate scrapping of NPS and restoration of OPS for all. The Declaration was adopted unanimously with a big applause by the participants in the Seminar

Seminar was conducted by a presidium consisting of Dinesh Sarma (LICPA, GD) and Bhubaneswar Barua (NERGIPA). Bhabendra Kr. Kalita, Joint Secretary LICPA, GD offered vote of thanks. Overall the Seminar was a huge success. The Seminar was jointly sponsored by LICPA, Guwahati Division, NERGIPA, AIPRPA, CCGPA and JFPARP.



UDAYAM (MALAYALAM) SILVER JUBILEE CELEBRATION

Udayam, a journal published in Malayalam under the aegis of LIC South Zone Working Women's coordination committee completed 25 years of its publication. It is an initiative of all the five Kerala divisions and currently being published from Kottayam Division. Publishing uninterruptedly for a quarter of century is not a small feat considering various odds. Udayam is unique in the sense that its entire editorial team is women and contributors are also women by and large.

To mark this glorious occasion, Udayam silver jubilee celebration was held at Kottayam on 20 Jan 2024 in a befitting manner.

The inaugural meeting began with a welcome song sung by comrades of Kottayam Division. Com.K.V. Bindu, President, Kottayam District Panchayat inaugurated the meeting. Meeting was presided over by Com.R.Preethy (Vice President, SZIEF). Com.R.Vini (Editor, Udayam) welcomed the gathering. Com.Mini

Sukumar (Member, Kerala State Planning Board) made the keynote address and released the silver jubilee edition of Udayam.

Com. PP Krishnan (President, SZIEF) felicitated the meeting and he mentioned about the alarming situation prevailing in the country in various forms and also the challenges before the insurance employees.

There was a good mobilisation of comrades by all Kerala divisions and turnout was quite impressive. Around 700 people which includes pensioners, Cl.1 officers and temporary staff, participated in the programme. It was a rare occasion for comrades to come together.

Various competitions were held to mark the silver jubilee celebration. Story writing, Poem writing, Essay writing and mobile photography were the items. There was an overwhelming response to this and the comrades whose entries got selected were felicitated in the meeting.

Udayam, editors of yore Com.Padmini and Com. Sreedevi were honoured.

An exhibition of all the issues of Udayam since its inception was held as part of the event. Com.Baby Joseph (Former General Secretary, LICEU, Kottayam division) inaugurated the exhibition.

There was a cultural feast after the meeting. Various programmes such as group dances, capsule drama, skits, group songs etc. were staged. Comrades from all the Kerala divisions, especially the women comrades, actively took part in this. There was an all round appreciation for the programmes staged. It was a remarkable event in its entirety and comrades went back to their respective divisions cherishing the good memories of Udayam silver jubilee celebrations.

Com. IK Biju (Jt. Secretary, SZIEF) also spoke on the occasion. Com. PB Bindu (General Secretary, LICEU Kottayam division) proposed vote of thanks.



UDHAYAM(Tamil) celebrates silver jubilee

“UDHAYAM” meaning DAWN is a Quarterly journal published in vernacular both Tamil and Malayalam by the LIC South Zone Working Women’s Co-ordination Committee. Its journey started in December 1998 and is being published for the past 25 years without any interruption. Speciality of this journal is that all the members of its Editorial Board and Publishing Committee are women. The articles focused in it are not only pertaining to women’s issues but also on economic, political, social and cultural issues.

On the occasion of Udhayam completing 25 years of its journey, a program commemorating the occasion was held on 20th January 2024 at Salem. A drama enacted by Com. Praveen of Salem Agni Kalai kuzhu in the name of “Gnana kirukan” which means “an intelligent mad” was a good starter of the programme. He is the former District President of DYFI and also an agent of LIC. The drama which picturised

the sacrifices of Bhagat Singh and his comrades, present situation in Manipur, problems of demonetisation, atrocities on women wrestlers etc moved and inspired the participants. Two songs by Comrade R.S. Indra, former convenor of Salem WSC and Comrade B. ChandraMouli, Joint Secretary of ICEU, Salem were very nice.

A notable point to be mentioned here is that in this meeting a book named IRULAGATRUM THIAGA CHUDARGAL which contains the history of women fighters who sacrificed their lives for the upliftment of women was released. This series was written by comrade N. Anandha Selvi, former Vice President, SZIEF and editorial board member of Udhayam.

Com. Usha, Convenor of Salem WSC invited the leadership to the stage. Com M. K. Kalai Selvi, working committee member of SZIEF delivered the welcome address. Comrade R. S. Chenbagem, presided over the function. Comrade P. Suganthi, All

India Vice President of AIDWA was the chief guest and in her key note address, she described the hardships faced by Indian Women. Com M. Girija, Joint Secretary of AIEEA highlighted the advancements of Udhayam in the 25 years of long travel. Com.T. Sentil Kumar, General Secretary of SZIEF appreciated Udhayam Editorial Board for its Team work. Comrades N. Kannamma and J. Vijaya shared their previous experiences as the editors of UDHAYAM. Comrade R. Sarvamangala delivered the Vote of thanks.

As a prelude to this meeting, competitions were conducted on story writing, verse writing, essay writing, political satire writing for our members. First 3 prize winners were felicitated in the function. And the former and present members of Editorial Board and Publishing Committee were also felicitated. 152 women comrades and 136 male comrades from the State of Tamil Nadu attended this program.

अंतहीन अनैतिकता vs अंतहीन हिम्मत

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लोकतंत्र की जगह धर्मतंत्र ने ले ली है। इस धर्मतंत्र के सामने लोकतंत्र की तस्वीर धुंधली होती जा रही है, बल्कि धर्मतंत्र इतना हावी हो चुका है कि इसके बगैर आज के भारत में लोकतंत्र देख भी नहीं सकते हैं। धर्मतंत्र का मतलब ही ऐसा हो गया है कि पार्टियां धार्मिक आयोजन कराने वाली संस्था में बदलती जा रही हैं। पहले ये धर्म से दूरी बनाकर रखती थीं मगर अब पार्टियां राजनीति से दूरी बनाने लगी हैं। पूंजी के दबाव में राजनीतिक दलों के भीतर राजनीति खत्म हुई अब धर्म का नाम लेकर लोकतंत्र के मैदान से ही राजनीतिक दल खत्म हो रहे हैं। भारत के लाखों करोड़ों लोगों ने पाताल में जा चुकी साम्प्रदायिक राजनीति को पताका मान लिया है। करोड़ों लोगों को अब इसमें पतन नहीं दिखता है।

सत्य किसी के पक्ष में न ही होता है, हमें ही उसके पक्ष में जाकर खड़ा होना होता है। हर मानव का यह कर्तव्य है कि वह अपने मूल्यों के विरुद्ध अपने सम्मान, जीवन और अस्मिता के विरुद्ध होने वाली हर बात का विरोध करे।

लोकतंत्र जीवन की संभावनाओं को पूरी गरिमा के साथ बरकरार रखने में है, हिंसा को निकाल बाहर फेंक देना भी इसमें शामिल है। यह स्वतंत्रता के बारे में भी है और यह निरंकुश सत्ता के खतरों के बारे में भी है।

बिल्किस ने यह साबित कर दिया है कि जब कोई विकल्प नहीं होता तब सारे विकल्प होते हैं। उसके असाध्य और अदम्य साहस ने उसको हिम्मत का पर्याय बना दिया है। उसने आशा और उम्मीद की कोशिका की अमरता में विश्वास और दृढ़ किया है। अंतरराष्ट्रीय महिला दिवस के इस माह में इस देश की साहसी बेटी को करोड़ों सलाम।

(Author is President, Aligarh Divisional Unit)

PLATINUM JUBILEE OF INDIA'S REPUBLIC – WEEK LONG CELEBRATIONS BY ICEU- HYDERABAD AND SECUNDERABAD DIVISIONS

This year on 26th January, India has entered into its 75th year as Sovereign, Socialist, Secular Democratic country. It marks the adoption of Constitution by the people, after attaining freedom from the clutches of colonial rule. To commemorate this historic moment, ICEU Hyderabad and Secunderabad Divisions organised series of activities to inculcate a

prominent literary personality Sri Oleti Parvateesham, ex- employee of All India Radio and Doordarshan, recipient of A.P. State Nandi Award on this occasion in Zonal Office premises. Sri Parvateesham sharing his thoughts and happiness on the gesture of ICEU observed PSUs and trade union activities have interlinked relations. He also said for all these years, the PSUs have been

of both the divisions along with branch comrades were present on the occasion. South Central Zonal Manager Sri L K Sham Sunder, graced the ceremony and greeted the participants.

Later, a seminar on the topic “Journey of the Indian Constitution – Task Ahead” was held with Sri G Vidya Sagar as the main speaker. He appreciated the initiative by ICEU to commemorate Platinum Jubilee year of the Republic Day through various activities. He also observed that at times when PSUs are deliberately being annihilated, trade union activities are more relevant in influencing the society. He gave a call to all the members to take active part in the union and strengthen the movement. He also lamented the fact that middle class population which makes 50% of the Indian population has become complacent to social causes and limiting themselves to the welfare of their families. He urged them to be more responsible and proactive in contributing to the society. He also gave a call for all to uphold the Constitutional values and work towards promoting those values which have kept the foundations of Indian democracy strong over the years.

Com. Shreekanta Mishra, GS of AIIEA, in his address congratulated the cadres for making this special programme a grand success. He impressed upon the audience the need of understanding the divisive politics spreading fast and not falling prey to such forces. He also said Constitution of India aimed at providing equality to all citizens irrespective of caste, creed, sex and religion. That is the very essence of secularism and envisaged economic growth of all sections of the society.



carrying forward the legacy of socialism and secularism ideals. He observed as one generation is on the verge of fading out, it is for those who actively take on the responsibility to educate and create awareness amongst present generations about the sacrifices and hard work that went into the creation of the Constitution. He was very appreciative of the efforts of ICEU, Hyderabad Division which has initiated the action of Celebration 75th Republic Day.

On 25th online quiz with 25 questions was conducted to all the employees in lunch break on varied topics of Constitution, freedom movement and current affairs. It has received overwhelming response with about 400 employees taking part in it. On 26th, the National flag was unfurled by Com. L Maddileti and Com.Gunasekhar, Presidents of Hyderabad and Secunderabad Divisions respectively. Eminent High Court Senior Advocate Sri G Vidya Sagar was invited as the Chief Guest. Com. Shreekanta Mishra, AIIEA General Secretary, Com. TVNS Ravindranath, SCZIEF General Secretary along with Former General Secretary of AIIEA, Com. K Venugopal and leadership of Retired Employees’ Association, leadership

sense of pride and respect, create awareness amongst the members about the Constitution.

Starting with unveiling of the banner showcasing the Constitution Drafting Committee members and the week-long activities on 23rd, oath of the Preamble of the Constitution was administered by the Presidents of the respective Branch units. On 24th eminent personalities, who have rendered public service or retired employees of LIC or comrades who have served the Union in various capacities were identified and felicitation programmes were arranged for them. It also served as a dais to get inputs about the Constitution and its relevance from the veterans. Hyderabad Division has felicitated

Com. TVNS Ravindrath, General Secretary, SCZIEF and Com K. Venu Gopal, Former General Secretary, AIIEA also spoke on the occasion.

Patriotic songs rendered by

women comrades inspired the gathering. A short AV document presented by Com. Meher Bhaskar depicting the mile stones in framing the Indian Constitution which was highly appreciated by the audience.

The meeting was concluded by vote of thanks proposed by Com. G Thirupathaiah, GS of ICEU, Hyderabad Division.

11th Biennial Women's Convention of Sambalpur Division

The 11th Biennial Convention of working women of Sambalpur Division was Organized with much fanfare and exuberance on 07th January 2024. The Convention was inaugurated by Com. Geeta Shant, General Secretary, Bareilly Division in the gracious presence of Com Trinath Dora, General Secretary, ECZIEA. The attendance was near total with 52 women comrades participating in the one-day program out of the total strength of 59 Women employees in the Division. Followed by a brief introductory address by Com Sangahmita Sarangi, Convener, Women subcommittee, the Approach paper was presented by Com Prativa Nag. While inaugurating the convention, Com Geeta Shant discussed in vivid detail the issues confronting Women in general and that of the working women employed in Organized and Unorganized sector of Indian Economy in particular. Even today the preference for Male child is a proof that our society is still gripped by the patriarchal mind set which is the root of all forms discrimination against women. Women and girl

child bears the brunt of such social aberrations so much so that female feticide still prevails in many parts of our country despite stringent laws against it, she lamented. Education which is the sine qua non for women empowerment still remains a distant dream for millions of girl child who cannot afford the exorbitant price as a result of privatization of education. The overall privatization of Indian Economy has adversely affected the livelihood of working women in the form of low wages and shrinking liberty. In such difficult situation, women under the banner of AIIEA are comfortably placed which should not be taken for granted. She exhorted the women employees to continuously strengthen the organization and work for the protection of LIC to secure the rights and benefits in the days to come.

Com Dora intervened in the discussion with a lucid explanation of the impending wage revision and the strategy to clinch it from an authoritarian regime. When the Industry is doing well despite turbulent economic situation and fierce competition from private

players for more than two decades, why the legitimate aspirations of the employees are not fulfilled –he asked. All our members should be in all readiness to wage a bitter struggle in the coming days for a handsome wage revision based on the paying capacity of the industry. He also underlined the need for a women specific Trade Union class for women empowerment as envisaged by the AIIEA. Around 10 women comrades participated in the discussion and in common appreciated the role of AIIEA in providing a dignified life in the society. Many resolutions were also adopted in the convention. Com Mina Ranjan Bishi summed up the debate with suitable replies to the query raised during discussion and urged the women employees to come forward in a bigger way to lead from the front so as to realize the vision AIIEA for a better society with dignity for women. Without Education and Organization women empowerment let alone their emancipation is but a distant dream, he cautioned. The convention ended with a vote of Thanks by Com Shibani Dash.



INSURANCE NEWS IN BRIEF

● **A.M. KHAN,** Dharwad

- ▶ Ransomware gangs stole more than \$1 billion in 2023, the largest amount ever recorded, according to a report published by blockchain analysis firm Chainalysis Inc. With ransomware hacks, cybercriminals block access to a victims' data or files until they pay an extortion fee, typically through cryptocurrency. In 2023, hackers nearly doubled the funds stolen in 2022 and exceeded previous records made in a ransomware boom during the pandemic, ransomware hackers made off with \$567 million in 2022. The commercialization of ransomware – a phenomenon in which advanced hackers sell malware to others and take a cut of the proceeds – has made it easier to conduct such breaches.
- ▶ Swiss Re, the second largest international reinsurer's net profit for 2023 surged 580%, as it recovered from a difficult period a year earlier. The net profit of \$3.214 billion for the year compares with a profit of \$472 million a year earlier. The company proposes a 6% rise increase in its dividend to \$6.80 per share, a 22% ROE (Return on Equity).
- ▶ The Insurance Regulatory and Development Authority of India proposes removing the need for Indian insurance companies to seek prior approval from the regulator before listing on stock exchanges, subject to compliance with specified conditions.
- ▶ The IRDA has asked general insurers to put Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homeopathy (AYUSH) at par with other medical treatments in their health insurance policies. It asked general insurance companies to have board-approved policy guidelines for AYUSH coverage and give policyholders an option to choose a treatment of their choice. The guidelines will be effective from April 1, 2024.
- ▶ The 'Cashless Everywhere' initiative in non-empanelled hospitals is likely to reduce the claim costs of insurance companies as it will help reduce fraud and provide seamless medical assistance to customers, feels IRDA. The General Insurance Council has recently launched the 'Cashless Everywhere' initiative aimed at making cashless treatment available for policyholders even in non-empanelled hospitals registered under the Clinical Establishment Act.
- ▶ India's insurance sector is projected to record the fastest growth among the G20 countries with the total premium expected to rise at an average rate of 7.1 per cent in real terms during 2024-28. In comparison, the growth rate for the global insurance market will be around 2.4 per cent, says a report by Swiss Re Institute.
- ▶ "Economic losses due to natural disasters have been

on an upward trend for many years, driven mainly by economic growth and rapid urbanisation. India's major cities have high population and asset-value concentrations, and many are exposed to multiple natural hazards. One challenge in bridging the large protection gap is limited awareness and perception of the risks. The industry also faces challenges in underwriting, with a need for more granular data

on existing natural catastrophe exposures, and establishing more robust modelling capabilities," the Swiss Re research notes.

- ▶ For a financial asset that attracts less than a fifth of household financial savings, the Indian insurance industry has a lot of unhappy customers. According to IRDA's FY23 annual report, the centralised grievance portal received 2.02 lakh complaints last year. Apart from this the department of administrative reforms received another 12,542 complaints that were passed on to IRDA, More than the sheer number of complaints though, it is their nature that is worrying. The break-down of complaints against life insurers shows that 20 per cent of them pertained to unfair business practices, while 22 per cent dealt with survival claims. If one takes LIC out of the equation, over 50 per cent of complaints against life insurers are about unfair business practices, which seems to be a euphemism for mis-selling
- ▶ A financial presentation from LIC, which holds a two-third share of the industry, showed that nearly 95 per cent of the policies it sold and 66 per cent of the new business premiums it collected in FY23 came from participating products, which are savings plans. Pure-term plans accounted for 0.37 per cent of LIC's new business premiums and 0.44 per cent of policies sold. Yet almost all the new policies are non-participating policies.
- ▶ The Parliamentary Standing Committee on Finance has recommended that GST on health insurance particularly for senior citizens and term insurance policies, which is 18% at present should be lowered.
- ▶ LIC has toppled Infosys to 4th place in market capitalisation. The market capitalisation of LIC stood at ₹7.01-lakh crore while Infosys slipped ₹6.95-lakh crore. Only Reliance, TCS and HDFC Bank are above LIC. Aided by robust equity profits booked in bourses and strong operational performance, LIC in the standalone net profit for the quarter ended December 31, 2023, at ₹9,444.41 crore (₹6,334.19 crore). LIC declares Rs,4 interim dividend. LIC's net investment income (including capital gains on equity sales) for the quarter under review surged 12 per cent to ₹95,267 crore (₹84,869 crore), latest stock exchange filing showed.

WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

UTTARAKHAND GOVERNMENT EMPLOYMENT AGENCY WORKERS STRIKE:

Thousands of workers from Uttarakhand Purva Sainik Kalyan Nigam Limited (UPNL) began an indefinite protest in the state capital Dehradun on 12th February to demand permanent jobs. Protestors from various Government Departments including health, agriculture, education and sanitation, marched from Parade ground to the state secretariat. The High Court had directed the Government to make UPNL workers permanent but the Government filed a petition in the Supreme Court in 2018 against the orders.

BIHAR PUBLIC SCHOOL CONTRACT TEACHERS PROTEST MANDATORY COMPETENCY EXAMINATION:

Tens of thousands of Public school contract teachers protested in Patna on February 13th to oppose the Government's recent decision ordering them to pass a competency examination to obtain state Government employee status. Over 350000 teachers ignored Government threats of legal action and job loss for absenteeism and assembled at the Gardanibagh protest site in Patna.

TAMILNADU GARMENT WORKERS PROTEST 10 YEAR DELAY IN MINIMUM WAGE RISE:

Hundreds of garment and fashion workers protested outside the Labour Commissioner Office in Chennai on 12th February against prolonged delay in notification of New minimum wage. Tamilnadu garment workers have not had a pay rise for 10 years. Under the minimum wages act, state Government in India must increase the minimum wage every five years. This has not happened since 2014, because manufacturers took the matter to court and through continuous appeals have blocked the pay rise. The workers currently earn between Rs.9875 to Rs10514 per month.

TAMILNADU POWER UTILITY WORKERS PROTEST PRIVATISATION:

Tamilnadu Generation and Distribution Corporation workers demonstrated in Madurai on February 13th against Government plans to divide the State Electricity Corporation into three firms, the Green, Thermal and distribution Corporation. Workers feared this would privatise the entire sector and lead to increased tariffs and cut their benefit. The CITU Madurai Employees Federation alleged that the restructure was promoted by the Tamilnadu Electricity Consumers Association which represents big industrial consumers who wants privatisation.

PUNJAB GOVERNMENT OUTSOURCED POWER WORKERS PROTEST DELAY IN SALARIES:

Electrical Workers Union members protested outside the section 9 office of the Superintendent Engineer in Chandigarh on 14th February 2024 to demand payment of pending salaries for outsourced employees. They have not been paid for 3 months. Workers called off the protest after

the administration assured them that all salaries would be released within the week.

MAHARASHTRA RURAL SOCIAL HEALTH WORKERS ON STRIKE:

ASHA workers from across Maharashtra State begun an indefinite strike on 9th February 2024 to demand a wage increase and bonus. Defying the heat, they gathered in the Mumbai Sports

ground. ASHA workers are demanding wages of Rs.7000 and Rs.2000 Diwali bonus which was agreed to pay by the State Government during a workers protest in November 2023. Workers said they would continue their strike until the Government honors its agreement.

ASSAM CHILDCARE WORKERS & HELPERS PROTEST FOR WAGE RISE:

Anganwadi workers, mini Anganwadi workers (child care workers in centres in small hamlets) and their helpers protested outside the Women and Children Directorate at Guwahati in Assam on 14th February to demand a wage rise. Workers want monthly wage of Rs.12000 for Anganwadi workers, Rs.10000 for mini Anganwadi workers and Rs.7000 for helpers. The protest was called by the Assam State Anganwadi Workers and Helpers Association.

KARNATAKA NATIONAL HEALTH MISSION CONTRACT WORKERS STRIKE FOR PERMANENT JOBS:

Over 7000 Karnataka National Health Mission contract workers protested in Freedom Park in Bangalore on 15th February. Demands were permanent jobs for employees who have worked for six years, a 15% pay rise, releasing outstanding deduction and 10% royalty bonus.

ANDHRA PRADESH CONTRACT FOREST WORKERS STRIKE FOR PERMANENT JOBS:

Contract Forest workers employed by the Tirumala Tirupathi Devasthanam (TTD) held a hunger strike protest on 27th January to demand permanent jobs. The TTD is an independent trust which manages the Venkateswara Temple. Many of the workers who have been employed by TTD for over ten years have held isolated strikes since 2019 over this issue.

PUNJAB HEALTH WORKERS STRIKE FOR HIGHER PAY:

Accredited Social Health Activists and members of the facilitators Workers Union-Punjab demonstrated at the Civil Surgeons Office in Tarn Taran on 24th January over the State Government's refusal to increase their pay. Workers demanded their pay to be increased to Rs.26000 as recommended by the 6th Pay Commission and that they made permanent employees.

LOK NAYAK HOSPITAL CONTRACT WORKERS STRIKE OVER UNPAID WAGES IN DELHI:

Contract workers at Lok Nayak Hospital in Delhi walked off job on 29th January and demonstrated outside the Medical Directors Office to protest a ten month delay in wage payments. Workers returned to work next day after the Chief Medical Officer agreed to resolve the issues within 15 days

ECONOMIC TID BITDS

According to a survey “The India Today mood of the National Poll”, 64% of the people expressed that their economic situation is worsened since 2014. 71% felt that the Govt. Has failed in creating job opportunities. Government which promised to create two crores jobs every year has failed and the fact remains more jobs being lost and more and more contratualisation of jobs. 95% of the people are feeling the pinch of inflation and felt that govt. Failed to control inflation. 50% of them felt the govt. Policies are directly benefitting the bit corporates. A survey by India Rating and Research cited that the income of top corporates rose by 10% in the year 2023 and that of workers/agriculture workers/low income groups saw a severe degrowth signalling distributing trends in wealth distribution. As per the data by CDBT, the number of people filing IT returns has more than doubled and increased to 7.78 crores during the past ten years and as per the data it is the individuals who have paid more tax than the corporates. Profit before tax for 35,000 companies had shown a sharp rise of 144% in their profits.



The third annual Australian Youth Barometer report reveals that 90% of young people reported experiencing financial difficulties in the past 12 months. The 2022 report pointed out 26% of participants said they experienced financial difficulties after or very often, this jumped to 32% this year. Those who believed that this would be financially worse of than their parents jumped from 53% in 2022 to 61% in 2023. Since onset of Covid 19, inflation in Australia reached a high of more than 8% in December 2022. It is still above 4% and is not expected to drop below 3% before 2025. A staggering 72% of young people aged 18-24 believe they will never be able to buy home. 40% felt that they may not have a comfortable place to live in the next 12 months and 21% experienced food insecurity. Financial difficulties among youth are compounded by disproportionate job insecurity among young Australian. While accounting for 15.7% of the labour market, 18-24 year olds make up 25.2% of the long term unemployed. Those who had experienced unemployment in the past year was 44%.



According to a research by National Institute of Economic and Social Research (NIESR), Britain’s poorest tenth of households have suffered an 18%, almost one fifth, reduction to their incomes since 2019. When adjusted for inflation, their incomes remain 18% below 2019-20 levels. According to the think-tank, this is a loss of “About 4,500”

● **J. SURESH**, Mysore

even after additional government one off cash support payments are taken into account lower inflation and sustained wage growth according to think tank will mean, British households “start to feel better off” this year as they forecast inflation will drop to 1.2% by the spring. Falling inflation does not mean prices.



Economic recession has hit the Japan and UK economy. With this Japan has been displaced as the third largest economy in the world by Germany. The UK too falling into recession with the GDP falling 0.3% in the final quarter of 2023. All the main sectors like manufacturing, construction and wholesale have dragged down the growth. The situation looks very gloomy for the world economic outlook.



According to the Telegraph, quoting German Central Bank says that Germany which is Europe’s largest economy is likely in recession as it grapples with strikes, a property slump and its faltering transition to net zero.

**FORM IV
(See Rule 8)**

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Vedaraja N.K
Publisher

FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**
Thanjavur

- ▶ **Global 500 2024:** LIC ranked 23rd in the global list “World’s Strongest Brands 2024”, compiled by independent brand valuation and strategy consultancy “Brand Finance”.
- ▶ **Most Valuable:** In a staggering rebound of growth, LIC stock has surged by an impressive 80% over the past three months alone. During this period, the company’s market cap jumped from Rs.3.9 lakh crore to Rs.7 lakh crore. With this remarkable ascent, LIC has claimed the coveted title of India’s most valuable PSU company, unseating the country’s largest public sector bank, SBI, from its throne. But the accolades don’t end there; LIC has also reclaimed its status as the fifth most valuable Indian listed company. To put achievement into perspective, LIC now commands a higher market capitalisation than major banking giants like ICICI Bank and Axis Bank, as well as FMCG stalwarts such as HUL and ITC. Furthermore, it outpaces prominent IT players including HCL and Wipro, as well as NBFC juggernaut Bajaj Finance. Even though the stock is not a part of the Nifty 50 index, LIC’s market capitalisation exceeds that of 45 companies listed within the Nifty 50.
- ▶ **Big profits:** LIC reaped windfall gains in the December quarter, selling a record \$4.7 billion worth of shares of listed domestic companies as the shares reached all-time highs during the market bull run. Most stocks that were sold during the quarter by LIC were at their highest ever price levels, which means the actual value of the share sale by LIC could be far higher than even Rs.50,000 crore.
- ▶ **Group premium:** LIC posted a 137.16% year-on-year (Y-o-Y) growth in group yearly renewable premium in the April-January period of FY24. The premium rose to Rs.1,486.76 crore from Rs.626.90 crore in the year-ago period.
- ▶ **Digital transformation:** “LIC has taken a digital transformation project in the current year. We call it a project DIVE, that is Digital Innovation and Value Enhancement. A global level consultancy firm is guiding us. And already three, four months of work have been done”, said Siddhartha Mohanty, Chairperson, LIC.
- ▶ **Insurance GST:** A parliamentary committee headed by former minister of state for finance Jayant Sinha has recommended that there is a need to rationalise the Goods & Services Tax (GST) on insurance products, especially health and term insurance. The committee, in its recommendations, observed that the high rate of GST results in a high premium burden, which acts as a deterrent to getting insurance policies. The current GST rate is 18%.
- ▶ **Cooling off:** IRDAI has proposed to increase the free-

look period – the time during which policyholders can return insurance policies that they may find unsuitable after purchase – from 15 days to 30 days.

- ▶ **Electronic only:** IRDAI has proposed to make it mandatory to issue most policies only in the electronic form. The IRDAI has said that policies where the sums insured exceed Rs.100 or single or annual premiums are higher than Rs.10 will have to be issued only in the electronic form, irrespective of whether the insurance application was received digitally or not.
- ▶ **Bima Sugam:** IRDAI has issued draft regulations on the much-awaited plan to bring insurers, policyholders and intermediaries on a common digital platform. The marketplace will facilitate sale and purchase of life, health and general insurance policies as also policy servicing, claim settlement and grievance redressal. Customers will not have to pay any fee to access this platform.
- ▶ **Rural insurance:** The minimum number of lives to be covered by all life insurers in all gram panchayats in the country should be 30% in each gram panchayat subject to a minimum of 25,000 gram panchayats as driven by lead insurer in the first year, IRDAI has proposed.
- ▶ **Ayush coverage:** IRDAI has asked general insurers to put Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homeopathy (AYUSH) at par with other medical treatments in their health insurance policies, citing “increased popularity”.
- ▶ **Commission structure:** IRDAI has issued a notification outlining guidelines on commissions paid by insurers. According to this, every insurer will be mandated to have a written policy approved by the board for the payment of commissions. The new policy will come into effect from April 1, IRDAI said.
- ▶ **Cashless Everywhere:** The General Insurance Council has launched the ‘Cashless Everywhere’ initiative aimed at making cashless treatment available for policyholders even in non-empanelled hospitals registered under the Clinical Establishment Act. The ‘Cashless Everywhere’ initiative in non-empanelled hospitals is likely to reduce the claim costs of insurance companies as it will help reduce fraud and provide seamless medical assistance to customers.
- ▶ **SBI mis-selling:** In an internal letter, SBI said it has received complaints under the whistle-blower policy regarding customers’ accounts being debited for enrolling on to policies such as Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJY), and Atal Pension Yojana (APY) without a proper mandate from the customers.

Com D.Suresh, Former President, ICEU, Bangalore Division I retired from the services of LIC on 31st January, 2024. Com Suresh joined LIC in 1980 under NTB Award and posted to Hosur Branch under Coimbatore Division then. He sought transfer to Bangalore Division and right from the date of joining at Bangalore, he shouldered different responsibilities given to him by the organisation. He was elected as President of the Bangalore I Divisional Union in 2013 which position he occupied till 2021. A felicitation program was organised on 5th February 2024 to honour him for the services rendered to the organisation. In a largely participated program, Coms Amanulla Khan, Former President, AIIEA, Com Ravindranathan, General Secretary, SCZIEF and Com B.S.Ravi, Treasurer, AIIEA spoke on the occasion and recorded their appreciation and gratitude to Com Suresh for the services rendered and the family for the support extended. Others who spoke and felicitated Com Suresh were Coms J.Suresh, Jt.Secretary, SCZIEF, K.Gopal, General Secretary, ICEU, Bangalore 2 and Com R.Padmanabhan, General Secretary, ICEU, Bangalore I. Earlier Com S.K.Geetha,

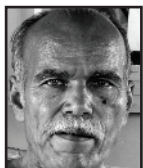


COM. D.SURESH RETIRES

Vice-President, SCZIEF spoke about the contributions made by Com Suresh to the union and importantly the single minded devotion with which he devoted his time and energy in the construction of Souharda, the Union Office Building.

Com Suresh, replying to the felicitation, thanked AIIEA for helping him secure a job in LIC and shaping his political beliefs. He assured the audience that he will continue to work for the broader movement of the working class in the State of Karnataka. The felicitation program successfully concluded with vote of thanks by Com Narasimha Murthy, Joint Secretary, ICEU, Bangalore 2. Com P.T.Sathyanaraya, President, ICEU, Bangalore 1 presided over the program of felicitation.

OBITUARY



Seshagiri



A.C.Chauhan



M.M.Bagga



KBN Acharyulu

Com Seshagiri a prominent leader of Salem Pensioners' passed away on 31/1/2024.

Com A.C.Chauhan, the founding leader of Shimla Divisional Unit of AIIEA who made enormous contribution to the growth of NZIEA passed away on 3/2/2024. Com Chauhan also made significant contribution to the development of the pensioners movement.

Com M.M.Bagga, a frontline leader of Karnal Pensioners' Association breathed his last on 5th February 2024.

Com KBN Acharyulu, Former General Secretary of ICREA, Hyderabad breathed his last on 8th February 2024, He made significant contribution to the development of Pensioners movement in Hyderabad Region.

Insurance Worker condoles their unfortunate deaths and shares the grief with the bereaved families.

DONATIONS

The following comrades have paid donations to AIIEA and Insurance Worker.

Insurance Worker thanks them for their kind gesture.

1. Com K.Srinivasan Mysore DO Rs.5000
2. Com D.Suresh, Bangalore I Rs.5000
3. Com N.K.Dahiya Delhi I Rs.1000
4. Com Ravinder S Delhi I Rs.2100
5. Com Rajender Kumar Delhi III Rs.1100
6. Com Rama Roy Delhi I Rs.1100

CONSUMER PRICE INDEX

Month	Base2016	2001	1960
May 2023	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
Sept	137.5	396.00	9039.06
Oct	138.4	398.59	9098.22
Nov	139.1	400.61	9144.24
December	138.8	399.74	9124.52

Base1960=Base2001x22.8259 Base 2001=Base 2016x2.88

**Red Salute to Our
Insurance Worker
For its tireless journey for the cause of working class**

With Best Wishes From



M.Saravanan
HGA(Admn), Villupuram



P.Poongodi
Assttant, Villupuram,

**On their retirement from L.I.C of India
And**



R.Venkatesan,
HGA(Admn), Arani



**Insurance Corporation
Employees Union**



Vellore Division

Save Public Sector to serve Public interest.

For Protection of PSGI Companies we demand

- Their merger into a single entity.
- Adequate recruitment in
all Cadres in these Companies.



**EASTERN ZONE GENERAL
INSURANCE EMPLOYEES' ASSOCIATION.**