

Insurance Worker



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**Fiasco of the
Nari Shakti Vandan
Adhiniyam 2026**

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ASSEMBLY ELECTIONS 2026
WHEN UMPIRE BECOMES A PLAYER...



**चुनाव आयोग पर
उठते सवाल**

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*Call for Austerity
Admission of Failure?*



**CRISIS DEMANDS A TOTAL
REORIENTATION OF THE
ECONOMIC AND SOCIAL POLICIES,
AND INCLUSIVE DEVELOPMENT**

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to RITES based**

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AN APPEAL

It is a matter of great pride that Insurance Worker, the Journal of All India Insurance Employees' Association will soon enter into its 70 years of uninterrupted publication. In these 70 years, the journal has educated the insurance employees and raised their political and class consciousness. It has become one of the most respected Journal of trade union movement in India. It has significant readership outside the insurance industry.

The Team Insurance Worker is making all efforts to bring the journal at a decent cost. The respect, love and affection the journal enjoys, find reflection in the voluntary donations from insurance employees across the country.

With rising inflation and substantial increase in the cost of printing, it is not easy to sustain the journal economically. Therefore, it was decided to carry three advertisements each month and bring the journal without any subsidisation from AII EA or its zonal units. The LIC has 113 Divisional Offices and the General Insurance too has significant number of regional offices. The Insurance Worker needs 36 advertisements in a year and it is not difficult if our Divisional and regional units approach known businesses and our contacts to secure these advertisements. If the need to support the Journal is taken seriously, our units can definitely rise to the occasion.

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ELECTION RESULTS

The free and fair elections serve as the will of the people and translate into political authority. If the elections are neither free nor fair; some political party may win power but the nation loses and democracy is hollowed. In the last opinion column of this journal, serious doubts were raised over the fairness of the entire process of elections and the neutrality of the Election Commission; when the umpire becomes a player, the results of the election cannot be fair. This opinion cannot be far from the truth looking at the manner the elections were won.

The BJP won the Assam elections with a thumping majority. That it will retain power was never in doubt but the scale of victory despite deep disenchantment with the governance raises legitimate concerns. Two important factors contributed to the victory of BJP in Assam. They were; the delimitation exercise carried out in 2023 and the success achieved in polarising the society on communal lines. The redrawing of boundaries of assembly constituencies was undertaken to make the minority votes

EDITORIAL

inconsequential and give advantage to the ruling party. The blatant anti-Muslim actions of the government invoking Hindu victimhood, consolidated the majority community votes in favour of BJP. The BJP led alliance has 102 members in the assembly, but not a single of them is a Muslim in a State where Muslim community constitute more than 30% of the total population. The opposition has 24 MLAs, out of which 22 are Muslims. This raises some serious questions over the unity of the people and an inclusive development. The Legislature too now has become polarised which may have serious consequence for the functioning of the State.

The BJP wrested West Bengal from Trinamul Congress but the manner in which this victory was achieved raises some important concerns. The Election Commission eliminated over 91 lakh voters from the electoral rolls. Nearly 27 lakhs were denied the right to vote on the grounds of logical discrepancies. The vacillation and inaction of the Supreme Court on an important issue like right to

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vote is a clear failure of the highest court to uphold the principles of constitution. The entire machinery of the central government was utilised to capture power at any cost and the elections were made to look like a battle between the State versus TMC. The Prime Minister and Home Minister, made huge contribution to consolidate the Hindu votes through an unprecedented communally polarising campaign. It is not to say that there was no anti-incumbency in the State. The TMC governance was totally incompetent and corrupt. The people were disenchanted with its rule. But to consider the election results only from the prism of anti-incumbency may not be correct. Election Commission made the most significant contribution to the victory of BJP viewed from the fact that in large number of constituencies the margin of victory was less than the number of voters deleted. The West Bengal elections saw a new phenomenon

where the Centre directly fights a political outfit of a State threatening the very concept of federalism.

The Tamil Nadu voters sprang a surprise by voting out DMK and preferring the new political outfit Tamilaga Vettri Kazhagam headed by the Tamil Cine Star Joseph Vijay. In the Union Territory of Puducherry, the ruling alliance retained power.

In Kerala, the UDF led by Congress upstaged the LDF and secured overwhelming mandate. The LDF had ruled the State for 10 years and in these ten years, the State had made significant progress. What is surprising is not the loss of LDF but the magnitude of the loss.

These elections were a big setback to the Left. It not only lost Kerala but also failed to revive itself in West Bengal in any significant measure. While those who see the Left as the

चुनाव परिणाम

स्वतन्त्र और निष्पक्ष चुनाव जनता की इच्छा को दर्शाते हुए राजनीतिक सत्ता में रूपान्तरित होते हैं। यदि चुनाव न तो स्वतन्त्र हों और न ही निष्पक्ष, तो हो सकता है कि कोई राजनीतिक दल सत्ता तो हासिल कर ले लेकिन देश हार जाता है और लोकतन्त्र खोखला हो जाता है। इस पत्रिका के पिछले सम्पादकीय में, चुनाव की पूरी प्रक्रिया की निष्पक्षता और चुनाव आयोग की तटस्थता पर गम्भीर सवाल उठाए गए थे, जब अम्पायर ही खुद खिलाड़ी बन जाए, तो चुनाव के नतीजे निष्पक्ष नहीं हो सकते। जिस तरह से ये चुनाव जीते गए हैं, उसे देखते हुए यह राय सच्चाई से दूर नहीं लगती।

बीजेपी ने असम चुनाव में भारी बहुमत से जीत हासिल की। इस बात में तो कोई संशय ही नहीं था कि वह सत्ता में बनी रहेगी, लेकिन शासन-प्रशासन से लोगों में गहरी नाराजगी के बावजूद जिस बड़े पैमाने पर उसे जीत मिली है, उससे कुछ वाजिब चिन्ताएं पैदा होती हैं। असम में बीजेपी की जीत में दो अहम कारकों का योगदान रहा। वे थे: 2023 में किया गया परिसीमन और समाज को साम्प्रदायिक आधार पर बांटने में मिली सफलता। विधानसभा सीटों की सीमाओं को फिर से तय करने का मकसद यह था कि अल्पसंख्यक समुदाय के वोटों का असर खत्म हो जाए और सत्ताधारी पार्टी को फायदा मिले। सरकार की तरफ से मुसलमानों के खिलाफ खुल कर उठाए गए कदमों के द्वारा हिन्दुओं को पीड़ित के तौर पर पेश किया गया जिसने बहुसंख्यक समुदाय के वोटों को बीजेपी के पक्ष में एकजुट कर दिया। बीजेपी के नेतृत्व वाले गठबन्धन के

पास विधानसभा में 102 सदस्य हैं, लेकिन उनमें से एक भी मुसलमान नहीं है; जबकि यह एक ऐसा राज्य है जहां कुल आबादी में मुसलमानों की हिस्सेदारी 30 प्रतिशत से भी ज्यादा है। विपक्ष के पास 24 विधायक हैं, जिनमें से 22 मुसलमान हैं। यह स्थिति लोगों की एकता और समावेशी विकास को लेकर कुछ गम्भीर सवाल खड़े करती है। अब तो विधायिका भी पूरी तरह से बंट चुकी है, जिसके राज्य के कामकाज पर गम्भीर परिणाम निकल सकते हैं।

बीजेपी ने तृणमूल कांग्रेस से पश्चिम बंगाल छीन लिया, लेकिन जिस तरह से यह जीत हासिल की गई, उससे कुछ अहम चिन्ताएं पैदा होती हैं। चुनाव आयोग ने वोटर लिस्ट से 27 लाख से ज्यादा वोटों के नाम हटा दिए। करीब लाख लोगों की तार्किक कमियों के आधार पर वोट देने के अधिकार से वंचित कर दिया गया। वोट देने के अधिकार जैसे अहम मुद्दे पर सुप्रीम कोर्ट की हिचकिचाहट और निष्क्रियता, संविधान के सिद्धान्तों को बनाए रखने में देश की सबसे बड़ी अदालत की साफ विफलता है। केन्द्र सरकार की पूरी मशीनरी का इस्तेमाल किसी भी कीमत पर सत्ता हासिल करने के लिए किया गया, और चुनावों को राज्य बनाम टीएमसी की लड़ाई जैसा बना दिया गया। प्रधानमन्त्री और गृह मन्त्री ने एक अभूतपूर्व साम्प्रदायिक धुंवीकरण वाले अभियान के जरिए हिन्दू वोटों को एकजुट करने में बहुत बड़ा योगदान दिया। इसका मतलब यह नहीं है कि राज्य में सत्ता-विरोधी लहर नहीं थी। टीएमसी का शासन पूरी तरह से अयोग्य और भ्रष्ट था। लोग उसके शासन से निराश थे। लेकिन चुनाव नतीजों को सिर्फ सत्ता-विरोधी लहर के नजरिए

Conscience Keeper of the Nation are concerned with setbacks to the Left, some others are celebrating and writing obituaries of the Left ideology. The election results demand a serious introspection from the Left. The 12th February 2026 All India Strike evoked massive response from the workers across the country. India is also witnessing struggles and protests of the workers in different parts. The Left has played a big role in these struggles and mobilised the workers in streets to protest against the anti-people policies. It has been raising issues which directly impact the daily life of the people. Yet, it failed to translate this influence on the working class issues and struggles into political consolidation. This question requires a deep analysis and serious introspection by the Left. The Left must find a method to fight the communal polarisation that is impacting the unity of the disadvantaged. The Congress, which is the main opposition party too require

a deep introspection.

We disagree with those who hurriedly are writing the obituary of the Left. Let it be clear that the Left represents an idea. It is an idea about equality, justice and emancipation. It is an idea about the dignity of life. The political defeat is not the death of this emancipatory idea. This idea cannot die and it would continue to inspire the people. So long as exploitation exist and fans huge income and wealth inequalities; so long as poor suffer from extreme poverty and fight for human dignity and social justice; so long as the poor dip their hand in the dustbin in search of a morsel, the Left ideology and Left values would continue to inspire struggles. Therefore, these electoral setbacks are temporary. The situation demands increasing efforts from the trade unions to politicise the workers in the walk towards a fair, just and equal society.

से देखना शायद सही न हो। बीजेपी की जीत में चुनाव आयोग का सबसे अहम योगदान रहा; यह इस बात से साफ होता है कि बड़ी संख्या में सीटों पर जीत का अन्तर, हटाए गए वोटों की संख्या से कम था। पश्चिम बंगाल चुनावों में एक नया ही नजारा देखने को मिला, जहां केन्द्र सीधे तौर पर किसी राज्य की राजनीतिक पार्टी से लड़ता है, जिससे संघवाद की मूल अवधारणा ही खतरे में पड़ जाती है।

तमिलनाडु के मतदाताओं ने डीएमके को सत्ता से बाहर करके और तमिल फिल्म स्टार जोसेफ विजय के नेतृत्व वाले नए राजनीतिक दल तमिलगा वेट्टी कजगम को चुनकर सबको चौंका दिया। केन्द्र शासित प्रदेश पुडुचेरी में सत्ताधारी गठबन्धन ने अपनी सत्ता बरकरार रखी। केरल में कांग्रेस के नेतृत्व वाले यूडीएफ ने एलडीएफ को पछाड़ते हुए जबरदस्त जनदेश हासिल किया। एलडीएफ ने राज्य पर 10 वर्षों तक शासन किया था, और इन दस वर्षों में राज्य ने काफी प्रगति की थी। इसमें हैरानी की बात एलडीएफ की हार नहीं है बल्कि हार का इतना बड़ा अन्तर है।

ये चुनाव वामपन्थ के लिए एक बड़ा झटका साबित हुए। केरल में तो उसे हार मिली ही, साथ ही पश्चिम बंगाल में भी वह अपनी स्थिति को मजबूत करने में नाकाम रही। जहां एक ओर वामपन्थ को राष्ट्र की चेतना का मार्गदर्शक मानने वाले लोग इस झटके से चिंतित हैं, वहीं दूसरी ओर कुछ लोग वामपन्थी विचारधारा के खात्मे का जश्न मना रहे हैं और उसके अन्त की घोषणा कर रहे हैं। चुनाव परिणामों को देखते हुए वामपन्थ को गहन आत्मनिरीक्षण की आवश्यकता है। फरवरी 12, 2026 की अखिल भारतीय हड़ताल को देशभर के श्रमिकों से जबरदस्त समर्थन मिला। भारत के विभिन्न हिस्सों में संघर्ष और विरोध प्रदर्शन भी जारी हैं। इन संघर्षों में वामपन्थ ने अहम भूमिका

निभाई है और जनविरोधी नीतियों के खिलाफ विरोध प्रदर्शन करने के लिए श्रमिकों को सड़कों पर उतारा है। वामपन्थ ने ऐसे मुद्दे उठाए हैं जिनका सीधा असर आम लोगों के दैनिक जीवन पर पड़ता है। फिर भी, श्रमिक वर्ग के मुद्दों और संघर्षों पर अपने इस प्रभाव को राजनीतिक एकजुटता में बदलने में वह नाकाम रही है। इस प्रश्न के लिए वामपन्थ को गहन विश्लेषण और आत्मनिरीक्षण की आवश्यकता है। वामपन्थ को साम्प्रदायिक धुंवीकरण से लड़ने का एक तरीका खोजना होगा, जो वंचितों की एकता को प्रभावित कर रहा है। मुख्य विपक्षी दल कांग्रेस को भी गहन आत्मनिरीक्षण की आवश्यकता है।

हम उन लोगों से असहमत हैं जो जल्दबाजी में वामपन्थ की मृत्यु की घोषणा कर रहे हैं। यह स्पष्ट होना चाहिए कि वामपन्थ एक विचार का प्रतिनिधित्व करता है। यह समानता, न्याय और मुक्ति का विचार है। यह जीवन की गरिमा का विचार है। राजनीतिक हार इस मुक्तिदायी विचार की मृत्यु नहीं है। यह विचार मर नहीं सकता और यह लोगों को प्रेरित करता रहेगा। जब तक शोषण मौजूद है जो आय तथा सम्पत्ति में भारी असमानताएं बढ़ाता रहता है; जब तक गरीब अत्यधिक गरीबी से जूझते हैं और मानवीय गरिमा तथा सामाजिक न्याय के लिए संघर्ष करते हैं, जब तक गरीब एक निवाले की तलाश में कूड़ेदान में हाथ डालते हैं, तब तक वामपन्थी विचारधारा और वामपन्थी मूल्य संघर्षों को प्रेरित करते रहेंगे। इसलिए, चुनावी मोर्चे पर मिली ये असफलताएं अस्थायी हैं। मौजूदा स्थिति की मांग है कि एक निष्पक्ष, न्यायपूर्ण और समतावादी समाज की ओर बढ़ने के क्रम में, टेड यूनियन श्रमिकों को राजनीतिक रूप से जागरूक करने के लिए अपने प्रयासों को और तेज करें।

ADMISSION OF FAILURE

The Prime Minister's call for austerity is an admission of the failure of his government's policies. He appealed the citizens to fulfil their patriotic duties by not purchasing gold for a year and not to undertake foreign travels. He also asked the citizens to reduce petrol and diesel use and the firms to allow work from home. He suggested the schools to conduct classes online. The Prime Minister suddenly realised that the economy is in a deep crisis and sought the support of the people to arrest the falling rupee and preserve the foreign currency reserves.

This crisis did not come all of a sudden. It was developing much earlier to the war in West Asia, which the government is trying to point out as the source of the crisis. The Iran war is in the third month. It was commonsense that a war in such a sensitive region would disrupt an important source of energy supply and will have a serious impact on the Indian economy. But the Prime Minister and his colleagues in the government were smug and had been convincing the nation that "All's Well" and the people need not worry. In the midst of this crisis, the Prime Minister and important functionaries of the government were in election mode and had been flying from one place to another for electoral campaign instead of concentrating on fixing the crisis. It is only after the elections that the Prime Minister decided to inform the nation that there is a real crisis and the citizens must perform their patriotic duties. The Prime Minister's appeal, therefore, lack any conviction.

That there was a continuous slide in the value of the rupee for the last several years did not bother the government. The Prime Minister who ridiculed and mocked the earlier governments on the decline in the rupee value, justified the fall saying it would help Indian exports and earning of the valuable foreign currency. The Finance Minister and the Economic Advisor to the Government said that they would not lose sleep over the falling rupee. Now the same Advisor says that arrest of the falling rupee is the emergency task of the government. The Prime Minister is haunted by his own utterances of the past. It is now acknowledged that Indian rupee is among the worst performing currency in the world.

The war has seriously impacted the life of the common people with the rise in fuel prices and

food inflation. Due to the crisis of LPG, many jobs have been lost in the hotel industry. The austerity measures now being proposed by the Prime Minister would further attack the jobs in a large number of sectors. The government has no plans to take care of the workers who would lose their jobs. It is futile to expect this from a government that has the dubious record of brutally suppressing the struggles of the workers. The workers of the National Capital Region who were protesting against the abysmal working and living conditions are ruthlessly attacked and arrested and some of them are branded as terrorists. The government has also been spreading the argument that there was a larger conspiracy involved in the strike. The Chief Justice of India has called the trade unions who are fighting for dignity of labour as the disruptors and greatest obstacle for the growth of the economy. He has further said that the unemployed youth are parasites and cockroaches trying to create problems for the system. The clarification that he did not mean this is difficult to accept when the language used from the highest court of the land is worse than that used in the streets.

It is a fact that Indian economy is in a serious crisis. There is growing income and wealth inequalities. Unemployment has become a ticking bomb. The wages of the workers are stagnant while inflation has started to rise impacting the life standards. These problems cannot be tackled only through the measures announced by the Prime Minister. It is true that India is the highest importer of gold. But today gold is beyond the reach of the common people with unprecedented high prices. It is the rich and super rich who invest in gold to act as hedge when the stock markets are falling. The poor who struggle to go back to their villages and towns never dream of foreign travels. But the austerity measures would disproportionately impact the life and work of the poorer sections of the population. It is agreed that Indian economy is in a crisis but this crisis cannot be overcome only through the measures proposed by the Prime Minister. The crisis demands a total reorientation of the economic and social policies. Only such reorientation along with inclusive development has the capability to meet the crisis that India is facing today

असफलता की स्वीकारोक्ति

प्रधानमन्त्री की मितव्ययिता की अपील उनकी सरकार की नीतियों की विफलता की स्वीकारोक्ति है। उन्होंने नागरिकों से अपील करी कि वे एक साल तक सोना न खरीदकर और विदेश यात्राएं न करके अपने देशभक्तिपूर्ण कर्तव्यों का पालन करें। उन्होंने नागरिकों से पेट्रोल और डीजल का उपयोग कम करने तथा कम्पनियों से घर से काम करने की सुविधा देने को भी कहा। उन्होंने स्कूलों को सुझाव दिया कि वे कक्षाएं ऑनलाइन संचालित करें। प्रधानमन्त्री को अचानक यह एहसास हुआ कि अर्थव्यवस्था गहरे संकट में है, और उन्होंने गिरते रूपये को थामने तथा विदेशी मुद्रा भण्डार को सुरक्षित रखने के लिए लोगों का समर्थन मांगा।

यह संकट अचानक नहीं आया। यह पश्चिम एशिया में युद्ध शुरू होने से काफी पहले से ही पनप रहा था, जिसे सरकार अब इस संकट का मूल कारण बताने की कोशिश कर रही है। ईरान युद्ध को अब तीसरा महीना चल रहा है। यह तो सामान्य समझ की बात थी कि इतने संवेदनशील क्षेत्र में होने वाला कोई भी युद्ध ऊर्जा आपूर्ति के एक महत्वपूर्ण स्रोत को बाधित करेगा और भारतीय अर्थव्यवस्था पर इसका गम्भीर असर पड़ेगा। लेकिन प्रधानमन्त्री और सरकार में उनके सहयोगी बेफिक्र बने रहे और देश को यह यकीन दिलाते रहे कि सब कुछ ठीक है और लोगों को चिन्ता करने की कोई जरूरत नहीं है। इस संकट के बीच, प्रधानमन्त्री और सरकार के महत्वपूर्ण पदाधिकारी चुनावी मूड में थे और संकट को सुलझाने पर ध्यान केन्द्रित करने के बजाय, चुनावी प्रचार के लिए एक जगह से दूसरी जगह हवाई यात्राएं कर रहे थे। चुनावों के बाद ही प्रधानमन्त्री ने देश को यह बताने का फैसला किया कि वास्तव में एक संकट मौजूद है और नागरिकों को अपने देशभक्तिपूर्ण कर्तव्यों का पालन करना चाहिए। इसलिए, प्रधानमन्त्री की इस अपील में किसी भी तरह की गम्भीरता या दृढ़ता का अभाव है।

पिछले कई सालों से रूपये की कीमत में लगातार गिरावट आ रही थी, लेकिन उससे सरकार को कोई फर्क नहीं पड़ा। प्रधानमन्त्री, जिन्होंने पिछली सरकारों पर रूपये की कीमत गिरने को लेकर मजाक उड़ाया था और उनकी आलोचना की थी, अब इस गिरावट को सही ठहराते हुए कह रहे हैं कि इससे भारत के निर्यात को बढ़ावा मिलेगा और कीमती विदेशी मुद्रा कमाने में मदद मिलेगी। वित्त मन्त्री और सरकार के आर्थिक सलाहकार ने कहा था कि रूपये के गिरने से उनकी नींद नहीं उड़ेगी। अब वही सलाहकार कह रहे हैं कि रूपये की गिरावट को रोकना सरकार का सबसे जरूरी काम है। प्रधानमन्त्री अब अपने ही पुराने बयानों से परेशान हैं। अब यह बात मान ली गई है कि भारतीय रूपया दुनिया की सबसे खराब प्रदर्शन करने वाली मुद्राओं में से एक है।

युद्ध के कारण इंधन की कीमतों में बढ़ोतरी और खाद्य मंहगाई ने आम लोगों के जीवन पर गम्भीर असर डाला है। एलपीजी के संकट के चलते होटल इण्डस्ट्री में कई लोगों

की नौकरियां चली गई हैं। प्रधानमन्त्री द्वारा अब प्रस्तावित किए जा रहे खर्च में कटौती के उपायों से कई क्षेत्रों में नौकरियां और भी ज्यादा खतरे में पड़ जाएंगी। सरकार के पास उन मजदूरों की देखभाल के लिए कोई योजना नहीं है, जिनकी नौकरियां चली जाएंगी। ऐसी सरकार से यह उम्मीद करना बेकार है, जिसका मजदूरों के संघर्षों को बेरहमी से दबाने का एक दागदार इतिहास रहा है। राष्ट्रीय राजधानी क्षेत्र के जो मजदूर काम करने और रहने की बेहद खराब स्थितियां के खिलाफ विरोध प्रदर्शन कर रहे थे, उन पर बेरहमी से हमला किया गया और उन्हें गिरफ्तार कर लिया गया; यहां तक कि उनमें से कुछ को आतंकवादी भी करार दे दिया गया। सरकार यह तर्क भी फैला रही है कि इस हड़ताल के पीछे कोई बड़ी साचिश थी। भारत के मुख्य न्यायाधीश ने उन ट्रेड यूनियनों को, जो श्रम की गरिमा के लिए संघर्ष कर रही हैं, बाधा डालने वाले और अर्थव्यवस्था के विकास में सबसे बड़ी रूकावट बताया है। उन्होंने आगे यह भी कहा है कि बेरोजगार युवा परजीवी और तिलचट्टे की तरह हैं, जो व्यवस्था के लिए समस्याएं खड़ी करने की कोशिश कर रहे हैं। यह सफाई देना कि उनका मतलब ऐसा नहीं था, स्वीकार करना मुश्किल है; खासकर तब, जब देश की सर्वोच्च अदालत द्वारा इस्तेमाल की गई भाषा सड़कों पर इस्तेमाल की जाने वाली भाषा से भी ज्यादा खराब हो।

यह एक सच्चाई है कि भारतीय अर्थव्यवस्था एक गम्भीर संकट में है। आय और सम्पत्ति में असमानता लगातार बढ़ रही है। बेरोजगारी एक टिक-टिक करते बम जैसी बन गई है। मजदूरों की मजदूरी स्थिर है, जबकि मंहगाई बढ़ने लगी है, जिसका असर लोगों के जीवन स्तर पर पड़ रहा है। इन समस्याओं का सामना केवल प्रधानमन्त्री द्वारा घोषित उपायों से नहीं किया जा सकता। यह सच है कि भारत सोने का सबसे बड़ा आयातक है। लेकिन आज, सोने की कीमतें इतनी ज्यादा बढ़ गई हैं कि वह आम लोगों की पहुंच से बाहर हो गया है। जब शेर गिर रहे होते हैं तो अमीर और बहुत ज्यादा अमीर लोग ही सोने में निवेश करते हैं ताकि वे अपने निवेश को सुरक्षित रख सकें। गरीब लोग, जो अपने गांवों और कस्बों में वापस जाने के लिए भी संघर्ष करते हैं, वे कभी विदेश यात्रा का सपना भी नहीं देखते। लेकिन, खर्च में कटौती के उपायों का सबसे ज्यादा और बुरा असर आबादी के गरीब तबकों के जीवन और काम-धंधे पर पड़ेगा। यह बात मानी जा सकती है कि भारतीय अर्थव्यवस्था संकट में है, लेकिन इस संकट से केवल प्रधानमन्त्री द्वारा सुझाए गए उपायों से ही पार नहीं पाया जा सकता। इस संकट की मांग है कि आर्थिक और सामाजिक नीतियों को पूरी तरह से नए सिरे से बनाया जाए। केवल ऐसे ही बदलाव, जिसमें सभी को साथ लेकर आगे बढ़ा जाए, उस संकट का सामना करने की क्षमता रखता है जिसका सामना भारत आज कर रहा है।

AIIEA Secretariat Meeting at Hyderabad on 10th May 2026 Chalks out Programs of Action

The Secretariat of AIIEA met in Hyderabad on 10 May 2026, a week after the Assembly election results in Assam, Kerala, Tamil Nadu, Puducherry and West Bengal were announced. The meeting noted that the elections were held in a political atmosphere marked by growing authoritarianism, weakening of democratic institutions, misuse of state power, reduced parliamentary accountability, media influence, increased surveillance, communal polarization, and excessive executive control. The meeting strongly criticized the disenfranchisement of many voters, especially in West Bengal, through the SIR process. It also expressed disappointment over the Supreme Court's failure to firmly address the removal of a large number of voters' names, calling it a neglect of citizens' rights and constitutional values. The role of the Election Commission for not taking action against the misuse of

government machinery for election purposes and the open use of religion during election campaigns came in for sharp criticism.

The meeting expressed concern over the Left's poor performance in the Kerala Assembly elections. However, it said that reports predicting the decline of the Left were premature. According to the meeting, the influence of the Left in Indian politics has always been greater than its actual parliamentary numbers because of the important issues it has consistently raised. These include economic inequality, workers' rights, privatization, agrarian and rural distress, gender and social justice, caste oppression, the effects of economic liberalization, class inequality, secular ethos etc. The meeting unanimously felt that the Left has played an important role in changing the relationship between citizens and the state in India and therefore cannot be ignored. It also expressed hope that even

with fewer seats in Parliament and the Assemblies, the Left would continue to remain active and visible through people's movements and public struggles.

The meeting discussed the current political and economic situation around the world and observed that the United States was trying to expand its global influence through aggressive military interventions. It held the US and Israel mainly responsible for the tense situation in West Asia and criticized the Indian government for being too submissive to US pressure and policies. The meeting felt that India was highly vulnerable to global economic shocks and poorly prepared to deal with them. It noted that the Indian economy was under serious strain, especially because the country depends heavily on imports for crude oil and edible oil. The meeting pointed out that the Indian rupee had been the worst-performing currency in Asia over the past



year, falling by 10 percent against the US dollar during the last financial year. It also noted that the Reserve Bank of India had spent 30.5 billion US dollars from the country's foreign exchange reserves in March alone to support the rupee. At the same time, foreign investors have been withdrawing large amounts of money from the Indian stock market. Net outflows by Foreign Portfolio Investors (FPIs) crossed Rs 2 lakh crore this year for the first time. Net Foreign Direct Investment (FDI) has also become zero or negative. The meeting felt that the government appeared to have no clear plan to deal with the crisis. It said that this was one of the main reasons behind the government's strong push for foreign investment and its repeated emphasis on improving the "ease of doing business."

The meeting discussed in detail the harmful impact of allowing 100% Foreign Direct Investment (FDI) in the insurance sector. It also criticized the government for recently allowing 20% FDI in LIC despite strong public opposition to the move. The meeting noted that the Finance Ministry has introduced new rules after notifying the law on foreign investment in insurance. Under the new rules, insurance companies with foreign investment no longer need to have a majority of Indian residents as directors and key management personnel. Now, only one among the Chief Executive Officer, Managing Director, or Chairperson of the Board is required to be an Indian resident citizen. Earlier, most directors and senior management personnel had to be Indians, but this condition

has now been removed. The meeting observed that this could have serious consequences for LIC as it will now also be open to up to 20% foreign investment. The meeting called upon all units to remain alert and organize strong campaigns against what it described as ill-conceived government policies, including the move to quickly push ahead with LIC's Follow-On Public Offer (FPO) and the privatization of public sector general insurance (PSGI) companies. The meeting noted with satisfaction that LIC and PSGI companies performed reasonably well during the last financial year despite difficult economic conditions. The Secretariat congratulated the employees of PSGI companies for securing a good wage revision under very difficult circumstances. It appreciated their united struggle in resisting policies harmful to the industry. The meeting also urged employees to protect the gains achieved through the wage revision struggle and to further strengthen AIIEA in the PSGI companies.

The Secretariat strongly criticized the attitude of the LIC management on several important issues, including changes in the business model, the introduction of new technology without adequate concern for its impact on employees, increasing centralization of work, and the continued failure to hold information-sharing sessions despite repeated demands from AIIEA. The Secretariat was particularly critical of the LIC management's approach towards the recruitment of Class III and Class IV employees. The meeting expressed serious concern that the management was not adhering even to its

own announced timelines for recruitment. The meeting felt that this situation could no longer be accepted and that there was an urgent need to intensify the struggle on this issue. The Secretariat authorized the AIIEA headquarters to prepare and implement suitable programmes of action in this regard.

The meeting decided that issues like enhancement of ex-gratia relief to pre-1986 retirees and their surviving spouses, extension of 1995 pension scheme to all those recruited after 01.04.2010 on the basis of notifications issued prior to that date, **issues** specific to women employees like child care leave, taking

maternity leave into consideration while granting stagnation increments and all other issues represented before the management need to be followed-up in right earnest

The Secretariat of AIIEA took the following important decisions:

1. To organise seminars and conventions across the country on the themes **"Strengthen LIC in the Public Sector"** for the life insurance sector and **"Consolidation of PSGI Companies: The Need of the Hour"** for the general insurance sector.
2. To organise joint seminars and conventions with other fraternal organisations on the importance of strengthening Public Sector Financial Institutions and the Public Sector as a whole.
3. To conduct seminars and conventions on the theme **"Neoliberalism and Employment,"** with the active participation of

students and youth.

4. To continue the **Platinum Jubilee celebrations of AIIEA** at all centres up to 30 June 2026.
5. To hold a centralized **valedictory function of the Platinum Jubilee celebrations at the AIIEA headquarters on 4 July 2026**, with efforts to ensure participation from all divisional, zonal, and regional units. Details regarding the programme will be communicated shortly.
6. To organise the **Trade Union School for younger leaders in Hyderabad on 8-9 August and 15-16 August 2026**, in both Hindi and English. Detailed information will be communicated separately.

The Secretariat called upon all units to implement these decisions in letter and spirit and to work towards their successful execution.

National Demands Day on 12th May in solidarity with the struggling workers

Workers in Noida, Greater Noida, Manesar, Gurugram, Faridabad, and several industrial regions have been courageously resisting inhuman exploitation, low wages, unsafe working conditions, and the growing contractualisation of labour. Instead of addressing these genuine demands, governments have responded with repression, arrests, intimidation, and false cases against workers and trade union leaders.

Today, contract workers form a major section of the industrial workforce, forced to work 10-13 hours a day for meagre wages of Rs 10,000-12,000 per month without basic rights such as job security, overtime pay, weekly rest, PF, ESI and basic safety measures. Rising inflation and soaring LPG prices have further worsened the condition of working people. Workers are therefore demanding a minimum wage of Rs 26,000 per month, an 8-hour workday, equal wages and benefits for contract workers and an immediate end to repression. It is unfortunate that instead of addressing the genuine issues of the workers, a smear campaign has been unleashed by branding them as 'anti-nationals'.

It is in this context that the

platform of Central Trade Unions and independent sectoral federations and associations gave a call to **observe 12th May 2026 as National Demands Day** in solidarity with the struggling workers **by projecting the following Demands:**

Immediate and unconditional release of all arrested workers and activists; withdrawal of all false cases; an end to repression and illegal detentions.

Withdrawal of Anti-worker Labour Codes; Immediate tripartite talks with trade unions and urgent convening of the Indian Labour Conference.

Minimum wage of Rs 26,000 per month.

Strict 8-hour workday, double overtime payment for extra work, ensured workplace safety, and other statutory benefits.

Equal wages and benefits for contract workers; abolition of the contract labour system in permanent jobs through regularisation.

Affordable LPG and control over the prices of essential commodities.

The Insurance Employees successfully held the demonstrations in front of all offices on 12th May expressing their solidarity with the striking workers.



Com. RAJIV NIGAM NOMINATED TO PF TRUST

Com Rajiv Nigam, General Secretary, NCZIEF and Joint Secretary, AIIEA has been nominated to the LIC Employees' PF Trust in place of Com B.S.Ravi, Treasurer, AIIEA who retired from the services of LIC on 30th April 2026. The competent authority has since approved the nomination of Com Rajiv Nigam.

Com Rajiv Nigam is a leader of great capabilities. The AIIEA is confident that he will represent and advance the interests of the employees in the PF Trust. Insurance Worker wishes all success to Com Rajiv Nigam in this endeavour.

GLORIOUS JOURNEY TO SECURE A DIGNIFIED LIFE

Struggles on Wage & Service Conditions

Amanulla Khan



The AIIEA in its foundational convention had promised that it will make all efforts and strive hard to secure decent working and living conditions for the insurance employees. Today we can look back at the 75-year long journey in this direction with great pride and a sense of accomplishment. The insurance employees both in the life and general insurance sectors today enjoy one of the best wage compensation and great service conditions in the country. But this journey to achieve the level that we have reached today was not easy. The AIIEA and generations of employees had to fight every inch to win every single benefit courting enormous sacrifices. No benefit came to LIC or General Insurance employees through the benevolence of the government or the management. Every single benefit was achieved through massive struggles.

It should be understood very clearly that in a capitalist society, the fundamental conflict between the capital and labour is over wages. Under this system, workers never get fully compensated for the value they produce. By denying them a fair compensation, the capital tries to maximise the profits. Exploitation of work-

ers is inherent in a capitalist mode of production. Therefore, the most difficult struggle the workers fight is over the wage compensation. The insurance employees were no exception. They too had to fight difficult and at times impossible struggles to reach to the present level. The expectation that the public sector would be a model employer did not meet the realities of the situation. Even in the public sector, workers and employees had to fight bitter battles to secure decent working and living standards.

The nationalisation of life insurance business and setting up Life Insurance Corporation of India on 1st September 1956 brought its own problems relating to the wage and service conditions of the employees. The 245 insurance companies transacting life insurance business had different wage and service conditions. Within the companies, there were different levels of compensation

for the branch and head office employees. Therefore, the first major task of the AIIEA was to unite the employees on common demands and launch a struggle for standardisation of wages and service conditions for all employees. However, the government unilaterally announced the wage structure which fell much short of expectations of the employees and therefore AIIEA had to call upon the employees to go on a first All India Strike on the demand of standardisation of wages and service conditions on 5th December 1956. The strike evoked massive response from the employees which forced the government to have consultations with the AIIEA. The Ministry of Finance issued the notification on 1st June 1957 that gave common wage structure and service conditions to all employees of LIC. Though this agreement did not meet the full expectation of the AIIEA, nevertheless it was the best in the circumstances. The

The insurance employees both in the life and general insurance sectors today enjoy one of the best wage compensation and great service conditions in the country. But this journey to achieve the level that we have reached today was not easy. But, AIIEA could secure improvements in the wages and living standards of the employees in the most challenging situations....

Standardisation Order fixed the minimum monthly emoluments of the clerical staff at Rs.125/-. From this position, the struggles have taken us to the present level of wage compensation.

FRAMING OF WAGE DEMAND

Framing of the wage demand was the biggest challenge to the trade union movement. The employers wanted to condemn the workers with the subsistence level wage, while the trade unions were advocating for a wage that can help a worker lead a decent life. Therefore, the workers raised a demand for need based minimum wage. Dr. Wallace Ruddell Aykroyd, a nutritionist developed a methodology to arrive at the need based minimum wage. This formula calculates the minimum income a family requires to meet the needs of food, clothing, shelter and other social spendings. The Indian Labour Conference of 1957 adopted this formula and said that the government must ensure a need based minimum wage to a worker. Unfortunately, even after nearly 70 years of its acceptance, wages in this country are not determined through this formula. The 7th Pay Commission for the Central Government in 2016 fixed the minimum wage as Rs.18000/- which was contested by the trade unions. But we find in the recent agitation of the workers in the National Capital Region that they are being paid monthly wages ranging from Rs.10000/- to Rs.12000/-. A recent study by the Azim Premji University on Status of Working India has estimated that nearly 90% of the Indian

households have a monthly income of less than Rs.10000/-. Though India declared itself as a Welfare State, the government did very little to enforce a need based minimum wage for all workers in the country.

THE FIRST WAGE SETTLEMENT IN LIC

The 4th General Conference of AIIEA held at Kanpur in 1959 decided to frame a charter of demands for upward revision of wages. The demands had to be framed taking into consideration the need for a decent, dignified and healthy life for the insurance employees and their families. It was also decided to make the ordinary employees participate in the framing of the demands. This is a great democratic tradition initiated by the AIIEA where the draft charter of demand is circulated to all employees and a final charter is adopted after taking into consideration all suggestions received. The AIIEA succeeded in negotiating and signing the settlement on wage revision on 23rd January 1963. The period of the settlement was for five years from 01.01.1962 to 31.12.1967. This settlement introduced the concept of House Rent Allowance and other benefits like cash medical scheme etc. This was the first negotiated wage revision between LIC and the AIIEA. This achievement created massive enthusiasm and confidence in

the insurance employees and laid the foundation for the future wage revisions.

After the standardisation of wages and service conditions, there have been 12 wage settlements in LIC and the thirteenth would become due on 1.8.2027. The first three settlements were concluded through collective bargaining and signed under the Industrial Disputes Act. Thereafter it has been through notifications issued by the government after discussions between LIC and the trade unions. Every settlement brought new benefits to the insurance employees. The economic and political circumstances under which each struggle had to be fought were different. The AIIEA had to confront different governments with different political formations. The AIIEA knew it well that for a capitalist State, the interests of the workers are subordinate to those of the capital and therefore tactics and strategies of each struggle had to be planned with mature political understanding. The struggles to secure the benefits were bitter and prolonged but the strategic and tactical brilliance of the AIIEA led to the success of every battle fought. The benefits secured through these struggles are too well known and they are being enjoyed by the insurance employees. Therefore, it is not necessary to list them here. However,

The first wage settlement was for the period of five years from 01.01.1962 to 31.12.1967. The demands were framed taking into consideration the need for a decent, dignified and healthy life for the insurance employees and their families. It was also decided to make the ordinary employees participate in the framing of the demands. This is a great democratic tradition initiated by the AIIEA

it is necessary to recall some of the most difficult moments in these 75-year struggle to have a better understanding as to how and in which circumstances, the AIIEA could secure the gains for the employees.

SOME IMPORTANT STRUGGLES

In the second wage revision due from 1.4.1969, the AIIEA raised a demand for parity with the Bank employees. The AIIEA argued that LIC has been functioning efficiently and profitably while making its contribution to the nation building exercise and has become the foremost institution in the financial sector. The employees have contributed to the progress of the institution with their commitment and hard work and therefore they should be given a wage compensation atleast equal to what is being paid in the banking industry. As on this time, the Bank employees were enjoying a better compensation compared to the LIC employees. But this argument was rejected both by the government and LIC. Ultimately a settlement was reached on 20/6/1970 effective from 1.4.1969 to 31.3.1973. This settlement brought some new gains to the employees. The AIIEA, however, continued the struggle and through the adjudication of National Industrial Tribunal on 26/6/1972 succeeded in enhancing the quantum of Bonus to 10% of the salary without any ceiling, improvement in the medical scheme and leave travel concession.

This was a period when the country was undergoing a serious economic crisis. The country had waged a war with

Pakistan to liberate Bangla Desh and the economic cost of the war was significant. The periodical crisis of capitalism also brought massive price rise. The government thought, the only way of dealing with this crisis was to attack and control the wages of the workers and therefore a policy of wage freeze was announced and implemented. The period between 1971 to 1975 witnessed massive struggles of the working class to defend their gains secured through struggles.

The insurance employees did not remain unaffected by these economic developments. A committee headed by K.P.Mathrani, ICS (Rtd) appointed to suggest standardisation of wage structure in the General Insurance industry after nationalisation, recommended in April 1973, a virtual wage freeze for the insurance employees. The Committee justified their recommendation by saying that the cost on wages is reaching unmanageable levels and they account for a very high share of the total expenses of the insurance companies. The AIIEA rejected this report and submitted its charter of demands in LIC which had become due from 1.4.1973. The struggle for realisation of this charter was the most difficult in the history of the AIIEA. The government and the management in order to subdue the AIIEA resorted to lock out in six divisions. This fierce attack was met with fierce resistance by the employees of the locked-out divisions going on an indefinite strike. The other divisions in the country took various solidarity actions forcing the government ultimately to enter into a set-

tlement with AIIEA. This great struggle has been discussed in detail in January 2026 issue of Insurance Worker under Platinum Jubilee Series 6. It is therefore, not necessary to repeat these details again in this piece. The settlement signed on 24th January 1974 effective from 1.4.1973 to 31.3.1977 by AIIEA was significant for more than one reason. It brought significant monetary gains to the LIC employees. More than that, the 14-day strike defeating the lockout made the insurance employees rediscover themselves. It gave them the valuable lesson that if they remain united and resolute, it would be possible to make the most powerful adversary back down. The employees developed greater confidence in their struggle.

The government was not happy with the success LIC employees achieved. It started attacking the heart and soul of the settlement reached on 24th January 1974. The government declared emergency in 1975 suspending all fundamental rights except the right to property. The AIIEA had to fight a great battle in the most difficult circumstances to defend the rights secured by making enormous sacrifices. It engaged the government and the management through both legal and organisational struggles. This struggle is written in golden letters in the history of AIIEA and has been elaborately dealt with in the Insurance Worker issue of April 2026 under Platinum Jubilee Series 8. Taking recourse to the judgement of the Supreme Court which held that an existing settlement arrived through collective bargaining under Industrial Disputes Act can be changed only through

a fresh settlement or a legislation; the government used the power of the Parliament to amend the LIC (Amendment) Act 1981 to take over the powers of determining the wages and service conditions of the employees. This in effect meant that LIC employees can no longer have the right to collective bargaining and they were kept out of the purview of Industrial Disputes Act. Therefore, the 1974 settlement was the last signed under Industrial Disputes Act and thereafter wages revisions were announced through government notification. It is a great credit to the AIIEA that despite these handicaps, through successive wage revisions, it secured new and enhanced benefits to the employees.

Another major struggle fought by the AIIEA was over the decision to implement the recommendation of Boothalingam Committee on dearness allowance. This committee recommended the standardisation of dearness allowance payment across all sectors in the country. The dearness allowance is the compensation given to protect the erosion of real wages due to inflation. This committee felt that inflation can be controlled by controlling the supply of money and this can be done by placing certain restrictions on the DA payments. It recommended a uniform DA

at the rate of Rs.1.30 for every one-point increase in the consumer price index for industrial workers irrespective of the basic pay. This recommendation would have had devastating effect on LIC and other financial institutions where the dearness allowance had the double linkage with the basic pay and consumer price index. The entire working class was against this recommendation and serious struggles were planned on the issue. The LIC with the prodding of the government wanted to impose this DA pattern in the wage revision which was to come into effect from 1st April 1983. The AIIEA resisted it with a call for indefinite strike which forced the management to back down. The AIIEA through astute planning and developing of the struggle could defend the existing pattern of dearness allowance payment by defeating the Boothalingam Committee recommendations. This was yet again a great struggle by the AIIEA to protect and advance the interests of the employees.

The AIIEA never compromised with the interests of the employees and fought unilateralism. In the wage revision due from 1.8.1992, the government with Manmohan Singh as the Finance Minister announced unilaterally the wage revision. He argued that all unions except AIIEA have agreed to the proposals of the management and since majority has accept-

ed it, he has notified the wage revision. It was a clear act of deceit as majority of the unions did not represent majority of the employees with the AIIEA enjoying the support of over 80% of them. The AIIEA refused to accept this unilateralism and continued with the struggle. The government was forced to concede another 2.3% increase in wage cost after the notification was issued. This shows the true character of the AIIEA.

In the subsequent wage settlements, the AIIEA could bring significant benefits to the employees. Since LIC was registering great progress, AIIEA demanded that wage settlement in LIC should be independent of the developments in the banking industry. It brought in a new concept suggesting that the growth of the institution should be reflected in the prosperity of the employees too. Therefore, it demanded that wage in LIC should be linked to the total premium income. This concept brought huge gains to the insurance employees and this was the main reason that the wage structure and service conditions of the LIC employees today are one of the best in the country. The management wanted to control the wages through productivity index and link the wages to productivity. The AIIEA refused to accept this and demanded the delinking of wage revision from the productivity linked incentive. This stand of the AIIEA not only ensured the progress through increase in wages but also ensured them a share in the increased productivity through PLLI Scheme. The AIIEA was also instrumental in introducing the concept of the meal coupons.

The neoliberalism targets the social security, social benefits and labour rights to attract the foreign capital. This created a new consciousness and the demand for pension as an additional social security gained momentum. The AIIEA took the lead in uniting the trade unions in banking, insurance and financial institutions on the demand for introduction of pension as a third retirement benefit. A massive campaign and struggle were launched and finally a settlement was reached on introduction of the pension scheme.....

IN GENERAL INSURANCE INDUSTRY

The General Insurance business was nationalised with the government taking over the business of 107 companies. The General Insurance Business (Nationalisation) Act 1972 transferred the ownership of these companies to the State. The government reorganised the industry by creating four companies with the General Insurance Corporation of India as the holding company. The government through notifications has decided the wages and service conditions of the general insurance employees after discussions with the unions. The revisions by and large are on the lines of what is obtaining in LIC. In the wage revision of 2017-2022, the government took up a position that the future wage revisions in general insurance will be determined on the basis of the performance of the company and the individual employee. Despite fierce resistance, the government inserted this clause in the notification issued for wage revision. The AIIEA did not accept this as it was clear that it was a clever attempt to destroy the unity of the employees and the trade union movement. The government wanted to promote individualism over the collective. The AIIEA along with the other unions carried out struggles for years to finally defeat the dubious plan of the government. The general insurance employees succeeded to secure a wage revision effective from 1.8.2022 on the broad lines of what is obtaining in LIC. The leadership given to the Joint movement by the AIIEA and the tactics it developed ultimately brought huge ben-

efits to the general insurance employees in the most adverse circumstances.

PENSION

In the entire financial sector, there were only two retirement benefits in the form of contributory provident fund and gratuity. Only in the State Bank of India, there was a truncated third benefit in the form of pension which was the legacy of the Imperial Bank. With India adopting the neoliberal economic policy in the year 1991, there arose a serious concern over the future and security of employment. The neoliberalism targets the social security, social benefits and labour rights to attract the foreign capital. This created a new consciousness and the demand for pension as an additional social security gained momentum. The AIIEA took the lead in uniting the trade unions in banking, insurance and financial institutions on the demand for introduction of pension as a third retirement benefit. Pension Coordination Body was formed on 12.9.1990 with Banks and Insurance associations as members. Later JAC was formed in 1993 in place of this committee where 11 organisations in Financial Sector were members. This struggle was not only to force the government to accept this demand but also to overcome the difficulties created by some organisations in accepting an inferior scheme. A massive

campaign and struggle were launched and threatened with the call of an indefinite strike, the government and managements were forced to initiate discussions and finally a settlement was reached on introduction of the pension scheme on the lines of the central government pension scheme in lieu of management's contribution to the provident fund. The scheme was framed at 1148 points of consumer price index and is called as LIC Employees' Pension Scheme 1995. The scheme was notified on 3.7.1996. It gave an option to all employees who were on roll of the corporation as at 1.1.1986 to join the scheme. This scheme could ensure a dignified after retirement life for the insurance employees. Subsequently, some improvements in family pension and other issues were secured. There were significant number of employees who chose to remain with the contributory PF in view of the then prevailing high rate of interests but later realized the benefit of an index linked pension scheme. AIIEA demanded One More Option for Pension for them. After relentless struggle for more than a decade, Government notified Pension Amendment Rules on 23.4.2019 giving a Final Option to join the Pension 1995 scheme for those employees who were in service on or before 28.6.1995. Nearly 13000 employees/retd employees / families opted for pension. One Final Option to RPT employees

The 75-year struggle for a dignified life for insurance employees has taught us a lesson that in a class divided society, the workers cannot advance without struggle. The tactics of the struggle have to be carefully planned with correct political and ideological understanding. No benefit is given to the employees through benevolence. Every single benefit had to be won through hard struggles.....

also was given on 7.10.2020 to be effective from 1.4.2020.

The above narration of struggles suggests how effectively the AIIEA in the most challenging situation could secure improvements in the wages and living standards of the employees. But the struggle has not ended. The struggle continues to secure many more improvements including the updation and other improvements in the pension scheme. It is also pursuing the demand for scrapping of Defined Contribution Pension Scheme and coverage of all employees under LIC Pension Scheme 1995.

The 75-year struggle for a dignified life for insurance employees has taught us a lesson that in a class divided society, the workers cannot advance without struggle. The tactics of the struggle have to be carefully planned with correct political and ideological understanding. No benefit is given to the employees through benevolence. Every single benefit had to be won through hard struggles. The interests of the workers cannot remain safe only through economic struggle. They need to engage themselves with political struggle too in order to bring about a transformation in the society. The AIIEA has a proud distinction of securing economic benefits to the insurance employees while also contributing to the greater struggle for social change. This struggle cannot end without our reaching the ultimate goal. In the interregnum, AIIEA would remain vigilant to defend the rights of the insurance employees at all times.



The Workers strike in Noida emerged as one of the most significant labour uprisings in recent years in India. Thousands of industrial workers from factories, garment units, automobile ancillary industries, electronics units and informal establishments came onto the streets demanding fair wages, humane working conditions, regulated duty hours and dignity in labour. The agitation shook the industrial belt of Noida, Greater Noida, Ghaziabad and adjoining regions. It exposed the deep crisis prevailing within India's labour regime.

Noida has long been projected as a symbol of industrial growth and urban modernity. Huge factories, export-oriented units, corporate offices and multinational companies dominate its landscape. However, behind this image lies another reality. The reality of lakhs of workers living in cramped rented rooms, surviving on meagre wages, enduring twelve-hour shifts and facing constant job insecurity. The strike was not merely a spontaneous eruption of anger. It was the outcome of years of accumulated frustration among workers whose labour sustains the industrial economy but whose voices remain unheard.

The immediate trigger was the announcement of a significant 35 per cent wage hike for workers in neighbouring Haryana. Inflation aggravated the crisis. Rising prices of food, rent, transport, cooking gas and healthcare sharply reduced workers' purchasing power. The growing economic distress among workers is linked to broader global developments including rising fuel prices and disruptions caused by international conflicts. For workers surviving on limited monthly wages, the increasing cost of living became unbearable.

On April 13, 2026, the industrial township of Noida, saw scenes long feared by the ruling regime. Thousands of workers spilled onto the streets in a cascading uprising that had begun three days earlier and spread across Noida industrial belt. The state's response was swift and harsh. Within hours, hundreds of workers were beaten, dragged through the streets and detained. Around 400 workers were arrested, bystanders picked up and trade union leaders were placed under house arrest. Rather than address the demands, the UP government deployed a familiar tactic of manufacturing a conspiracy.

NOIDA WORKERS' STRIKE

A CRY AGAINST EXPLOITATION AND INSECURITY

Trinath Dora

General Secretary, ECZIEA

On April 13, 2026, the industrial township of Noida, saw scenes long feared by the ruling regime. Thousands of workers spilled onto the streets in a cascading uprising that had begun three days earlier and spread across Noida industrial belt. The strike was not merely a spontaneous eruption of anger. It was the outcome of years of accumulated frustration among workers whose labour sustains the industrial economy but whose voices remain unheard. The strike carries important lessons for the future of labour relations in India.

Chief Minister Adityanath warned that “misleading and disruptive elements” might be attempting to revive Naxalism. Uttar Pradesh Labour Minister Anil Rajbhar said agencies are probing a “Pakistan connection” behind the unrest. Noida Police Commissioner Laxmi Singh described violence as a mala fide, internationally organized activity, without producing any evidence. This conversion of economic protest into a national security threat is standard practice, the new normal. The real conspiracy lies not in Pakistan, but in the power corridors of the double-engine governments.

Sensing that the anger of the protesting workers was unlikely to dissipate despite police repression, the state government constituted a high-powered committee on April 13 without involving any central trade union. It notified revised wage rates on April 17, to be implemented retrospectively from April 1, 2026. All cities in the state were clubbed into three categories and wages were notified accordingly. The revised wages for unskilled

workers in Category-1 districts such as Ghaziabad and Gautam Buddha Nagar are Rs 13,690, while those for semi-skilled workers are Rs 15,059. Skilled workers are paid Rs 16,868. For unskilled laborers, the rate is Rs 13,006, while for semi-skilled and skilled workers, it is Rs 14,306 and Rs 16,025 in category-2 districts. The wages in Category-3 districts are even lower. Unskilled workers earn Rs 12,356, semi-skilled workers earn Rs 13,590, and skilled workers earn Rs 15,224. There is distinct difference between the wages in Haryana, Delhi and Noida. The revised rates fall far short of the demand for wage parity in the industrial areas of the NCR. Trade unions rejected the wage notification on the grounds of it being unscientific.

Noida was only one node in a wider pattern. In recent months, similar eruptions have occurred across Faridabad in Haryana, the Indian Oil Corporation refinery in Panipat, the ArcelorMittal Nippon Steel project at Hazira in Surat and Barauni in Bihar. The demands were basic: higher

minimum wages, better working conditions and social security. When the demands were not met, the workers followed up with protests. In February, contract workers from Larson and Toubro at the ArcelorMittal Nippon Steel plant in Hazira, went on protest on similar demands. The protests led to police action. On February 23, thousands of contract workers at the Indian Oil Corporation Limited (IOCL) refinery in Panipat, staged protests demanding better safety measures, timely wage payments, better working conditions and an eight-hour working day. While the number of workers on the IOCL pay roll was 1000, there were 30,000 on contract. In the first week of April, labour unrest also erupted in parts of the industrial township of Manesar, Haryana. Here, contract workers in garment and automotive firms demanded the implementation of the new wage rates announced by the State government. Around 55 workers, including 20 women, were arrested. In Faridabad, workers at Motherson Sumi

Systems faced lathi charge when they took to the streets in mid-April.

To understand what the workers are facing today, one need to look to Manesar in Haryana, where the shadow of India's most emblematic labour struggle still hangs over the industrial belt. The story of Maruti Suzuki workers is a stark lesson in what happens when organized labour confronts capital. Beginning in 2011, worker at the Manesar plant mounted a sustained struggle against harsh conditions, contractualization and the denial of union recognition. After three major strikes, they compelled factory management to recognize the Maruti Suzuki Workers' Union. The events of July 18, 2012, when an HR manager died during a shop-floor clash, became the pretext of a backlash. Hundreds of union activists were arrested, 546 permanent workers dismissed and around 1800 contract workers terminated. The Haryana government, under both the Congress and later the BJP, functioned as the employer's instrument. The message from Manesar was blunt. If you organize, you will be crushed. If you assert your rights, you will be criminalized. The arrests in Noida in April 2026 show that the message remains unchanged.

A flash strike by a significant number of gig and platform workers on December 25 and New Year's Eve ignited a

controversy regarding emoluments, payments, low incentives, and nearly inhumane working conditions. Although aggregators disputed the figure, nearly two lakh gig workers who served as "delivery partners" participated. They raised concerns regarding one of the most exploitative forms of employment, in which emoluments were contingent upon the number of deliveries completed within a limited time frame per day, regardless of traffic challenges and adverse weather conditions. Apart from these, there was no concept of fixed wage, fixed working hours, guaranteed social security and insurance against accidents, which are common occurrences during such work. A series of posts on "X" by the CEO and founder of e-commerce platforms Zomato and Blinkit appeared to disregard gig worker issues and suggest that claims of overwork, ten-minute delivery deadlines, and low payouts are exaggerated. The central government observed and waited. The Union government finally woke up from its lethargy a fortnight after the strike and instructed aggregators to discontinue the ten-minute delivery schedule. The fact that a flash strike was necessary to bring the government's attention to one of the most inhumane aspects of contract work in the e-commerce sector was insightful.

The street-level repression in Noida and Manesar is only

the visible edge of a deeper, systemic assault. On November 21, 2025, the BJP government brought into force four Labour Codes, subsuming 29 central labour laws built through a century of workers' struggle. These Codes were passed in September 2020 without a debate through "tyranny of majority" that sidelined deliberation, tripartite consultation and parliamentary norms. The four Codes- Code on Wages, the Industrial Relations Code, the Code on Social Security and the Occupational Safety, Health and Working Conditions Code were presented as 'simplification' of the rules. In effect, they legalise employer impunity. Arbitrary thresholds exclude large sections of the workforce from basic protections, fixed-term employment is normalized, the right to strike is further restricted, inspections were diluted and union recognition is made more difficult. The Labour Codes did not appear overnight. They are the culmination of a decade of experimentation in BJP-ruled states.

The Noida workers' strike carries important lessons for the future of labour relations in India. First, economic growth without social justice inevitably creates unrest. Second, weakening labour protections in the name of flexibility can deepen instability rather than promote harmony. Third, workers' voices cannot

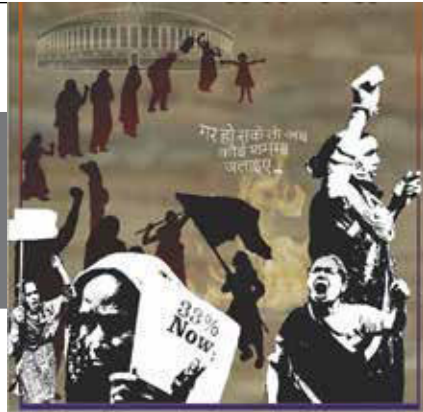
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silence is not always peace

FIASCO of the Nari Shakti Vandan Adhiniyam, 2026

M.Kameshwari
President, ICEU,
Vishakapatnam Division



For the BJP and Modi, this bill was the main election plan in the name of Nari Shakti. It is not a failure of the bill itself, but a failure of political will of the ruling Government to pass a clean standalone reservation Act. The solution to this current deadlock is not just about passing a law, but about de-coupling women's rights from the demographic politics. Therefore the first thing needed is immediate clear implementation within the 543 seats, since the law is already in vogue. Women's representation, which need not wait for Census and Delimitation.

The proposed “Nari Shakti Vandan Adhiniyam 2026”, was defeated in the parliament, after a vehement opposition during the special session of the parliament convened to pass the bill. The ruling NDA Government convened a special sitting of the budget session of the Parliament from 16th April, 2026 to 18th April, 2026 to introduce three bills, viz, 131st Constitutional Amendment bill 2026, Union Territories laws Amendment Bill 2026 and the Delimitation Bill 2026. The 131st Constitutional Amendment Bill sought to advance the implementation of the Reservation for women in parliament in an expanded house where its seats were to be re-distributed among States and Union Territories, through a Delimitation based on the 2011 census.

The issue of Women's Reservation in Parliament and Legislative Assemblies has always been demanded by various Women's organisations and trade unions like AIIEA. The AIIEA had popularized this demand through signature campaigns and online petitions to the Prime Minister. The tumultuous journey of the reservation for women dates back to the years in 1930s and

1940s, where a rudimentary idea of providing reservation for women in parliament and local bodies was raised, as they were poorly represented. Majority of the women leaders were opposed to the idea of separate representation for women and demanded genuine gender equality. The First Lok Sabha had only 22 women parliamentarians. It was in 1992-1993, through the 73rd and 74th amendments of the constitution, which mandated 33% representation of women in Panchayats and Urban Local Bodies, that the demand for reservation in Parliament and Legislative Assemblies also gathered momentum. The concrete steps towards this demand were first observed when the Committee headed by Com Geeta Mukherjee, MP, CPI recommended 33% reservation for women. It was introduced in

Cartoon Courtesy:
Soumayadeep
Sinha, The Hindu



the parliament as the 81st amendment in 1996, but failed due to intense debates. Later on, it was introduced three times but failed due to lack of political consensus, quota within quota, etc. The issue had gained momentum by way of rallies, seminars, dharnas, signature campaigns etc, by several women's organisations. The Left has been most consistent in advocating the Women's Reservation as part of the larger struggle for Gender Justice. The bill was passed in the Rajya Sabha in 2008, but could not be passed in the Lok Sabha.

The Women's Reservation Bill was passed in 2023 itself through the 106th Amendment, and is already a law. The BJP Government had celebrated the enactment of the Women's Reservation Bill then, but the implementation was linked to the census after 2026, and the De-limitation of seats based on the post 2026 census, which in effect cannot be implemented for at least a decade.

Then why has the issue surfaced again, is the question. The BJP led NDA Government introduced the 131st Amendment to the Constitution on the pretext of early implementation of the women's reservation, by delinking it from the 2027 census and the de-limitation exercise. The fact remains that the women's reservation is already a law and remains to be implemented. The proposed Amendment was not about Women's bill and had nothing to do with the empowerment of women. It was the lack of political will of the BJP, to implement the reservations, which was the reason for postponing the implementation

by linking it to census and delimitation.

The BJP is known for being ideologically against the empowerment of women, or granting equal status to women. They have been blatant in their speeches against women emancipation and are committed to the Manuvaad which perceives women as second grade citizens and undeserving of freedom and equality. Patriarchal system also evades the proposal of reservation for women within the 543 seats. Hence, the proposal to increase the seats from 543 to 850 is acceptable to majority of the political parties and the men leaders, so that their seats are not taken away by women. Even after the law, today, there are only 14% women MPs and 9% MLAs.

There are several objections raised by the opposition parties, regarding the proposed amendment. Firstly, had the Modi Government been sincere about implementing women's reservation, there would be no conditions attached, and would have been implemented immediately. Secondly, from coming to power in 2014 till 2023, PM did not bother, and after the passing of the law also, 30 months have elapsed before the PM spoke about it. Third, the timing of the bill also is a main election tactic of the BJP.

Convening a special session in April 2026, to discuss the 131st amendment, at a time when five states were already in the process of elections, defying all norms of election codes, was to woo the women voters as well as cornering the opposition parties who opposed the bill linked to

delimitation, and labelling them as anti-women parties.

The election commission and other state machineries are already compromised and have not objected to the timing of the proposed amendment. Actually, the move is not about empowering women, but involves broader political objectives, viz; redrawing all the parliamentary constituencies, increase in number of seats, reshaping the constituencies. The de-limitation exercise will redraw the parliamentary constituencies based on the demographic goals achieved by the states, their population and the Human Development indices. This process will impact the Southern States negatively, as these states have fared better than the Northern States on all counts. If this exercise is implemented in its proposed form, the increase in the seats will be 200 for the Northern states while it will be only 65 for the Southern States. It will also diminish the influence of the smaller regional parties, and in effect, impacts the federal structure of the country, and reduce the diversity that enriches the Indian polity. Therefore, the opposition had demanded collective consultations and discussion on the proposed amendment, written to the Government several times, to ensure that the legislation addresses all the concerns rather than creating new imbalances and disparities, but *the Government defied all democratic processes and did not consult anyone. It ignored the requests of the opposition parties. The text of the proposed bills was not put up in public domain, nor any all party meeting convened to discuss the bill.* The Union

Government's Pre Legislative Consultation Policy, requires that the draft must be placed in public domain at least 30 days prior to introducing the bill.

The real motive of the NDA Government is to alter the electoral map of India to benefit the BJP.

Another question that arises is, the necessity of increasing the seats, when the parliament hardly functions for 55-58 days, while State assemblies are functioning only 20-28 days in a year. The percentage of bills referred to select committees has dropped from 70% to 18%. It is more of brutal force and power that the laws are passed. Another tactic of the ruling parties is to bypass the caste census and thereby avoid giving greater representation to the Other Backward Castes. It is a part of the larger conspiracy of the BJP.

The BJP was very well aware that the bill would not pass. Its objective was to campaign negatively about the opposition as being anti-women and also as opposed to the increase in the number of seats in Lok Sabha, to encash on the opposition against the bill and to project the PM as the Messiah of women. For the BJP and Modi, this was the main

election plan in the name of Nari Shakti. It is not a failure of the bill itself, but a failure of political will of the ruling Government to pass a clean standalone reservation Act.

The solution to this current deadlock is not just about passing a law, but about de-coupling women's rights from the demographic politics.

Firstly, **immediate clear implementation within the 543 seats is needed, since the law is already in vogue. Women's representation must be treated as an emergency social priority, which need not wait for a decade of census and de-limitation.**

Secondly, the current seat sharing must be maintained to protect the Federal structure. Applying Women quota to current State-wise distribution, so that women will enter the Parliament without triggering a massive shift in the political power from South to North. Third, a specific percentage of the 33% for women must be earmarked for women from OBCs and minorities. This will ensure that even the most marginalised women also are represented adequately. The progressive sections of the society need to campaign on the demand for immediate implementation of the Nari Shakti Vandan Adhiniyam as a standalone measure for the empowerment of women.

NOIDA WORKERS' STRIKE

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be permanently suppressed through fear or repression. The Noida workers' strike was therefore much more than a wage dispute. It was a powerful expression of accumulated anger against inequality, exploitation and neglect. It exposed the fragile foundations beneath the shining image of industrial modernity. The workers who marched on the streets of Noida were demanding not charity but justice. The right to live with dignity through their labour.

The movement may or may not have achieved all its immediate demands, but it succeeded in bringing workers' issues back into national discussion. It reminded society that behind every factory, every exported product and every industrial profit stands the labour of millions of ordinary workers whose struggles often remain invisible. The future of India's industrial growth depends not merely on attracting investment but on ensuring humane and equitable conditions for those who sustain production. If workers continue to face exploitation, insecurity and neglect, similar struggles will continue to emerge across industrial centres. The Noida worker's strike stands as a warning, a lesson and a symbol of working-class resistance in contemporary India.



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Satish Acharya
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चुनाव आयोग पर उठते सवाल

रामजी तिवारी , वी.डी.आई.इ.ए. (वाराणसी)

लोकतंत्र को परिभाषित करते हुए अब्राहम लिंकन ने कहा था कि यह जनता का, जनता के द्वारा और जनता के लिए संचालित होने वाली व्यवस्था है। इसमें सबसे महत्वपूर्ण चीज जन-भावना होती है। अब चुकि जनता की संख्या बहुत अधिक होती है और प्रत्येक व्यक्ति सीधे तौर पर शासन प्रणाली में भागीदार नहीं हो सकता है, इसलिए शासन व्यवस्था को संचालित करने के लिए जन-प्रतिनिधियों के चुनाव की व्यवस्था की जाती है। ये चुनाव, जन-भावना का प्रतिरूप होते हैं, इसलिए यह माना जाता है कि जन-प्रतिनिधियों का चुनाव स्वतन्त्र और निष्पक्ष होना चाहिए। उनमें जनता की सार्वभौम ईच्छा परिलक्षित होनी चाहिए। इन बातों के मद्देनजर, प्रत्येक लोकतान्त्रिक देश के संविधान में स्वतन्त्र और निष्पक्ष चुनाव के लिए एक स्वायत्त संस्था की व्यवस्था की जाती है। यह संस्था सरकार और प्रतिपक्ष दोनों से अलग होती है और संविधान के प्रति जबाबदेह होती है।

भारत के संविधान निर्माताओं ने भी स्वतन्त्र और निष्पक्ष चुनाव के लिए संविधान में प्रावधान किये थे। साथ ही साथ यह भी सोचा गया था कि समय गुजरने के साथ हम अपने अनुभवों के आधार पर इस व्यवस्था को और बेहतर बनाते रहेंगे। लगभग चार दशकों की चुनाव-प्रक्रिया के बाद यह महसूस किया गया कि इसमें कुछ सुधार की आवश्यकता है। अबल तो इसे बहु-सदस्यीय बनाया जाय। और दूसरे, इसकी नियुक्ति की प्रक्रिया को अधिक पारदर्शी और समेकित बनाया जाय। इस कड़ी में चुनाव आयोग त्रिसदस्यीय हुआ। साथ ही साथ उसकी नियुक्ति में निष्पक्षता और पारदर्शिता लाने के लिए प्रधानमंत्री, नेता प्रतिपक्ष और सर्वोच्च न्यायालय के मुख्य न्यायाधीश की समिति भी बनायी गयी। लेकिन सरकार ने अपना हस्तक्षेप बढ़ाने के लिए सर्वोच्च न्यायालय के मुख्य न्यायाधीश को इस समिति से

बाहर कर दिया। उनके स्थान पर सरकार द्वारा मनोनीत एक कैबिनेट मंत्री को समिति का सदस्य बना दिया गया। इस प्रावधान ने चुनाव आयुक्तों की नियुक्ति को पूरी तरह से सरकार के हाथ में दे दिया। और फिर यहीं से आयोग की स्वतंत्रता और निष्पक्षता पर सवाल भी उठने शुरू हो गये।

चुनाव आयोग की भूमिका पर जो सबसे पहले सवाल खड़े हुए, वे सत्ताधारी नेतृत्व की चुनावी हेट स्पीच से सम्बंधित थे। स्वतन्त्र और निष्पक्ष चुनाव सम्पन्न कराने के लिए आयोग एक दिशानिर्देश जारी करता है। जिसमें यह प्रावधान रहता है कि कोई भी प्रत्याशी, किसी भी तरह के भेदभाव के आधार पर अपना चुनाव प्रचार नहीं करेगा। अर्थात जो बात संविधान के बिरुद्ध है, उस बात को आधार बनाकर वोट नहीं मांगा जा सकेगा। विपक्षी पार्टियों की तरफ से चुनाव आयोग पर यह आरोप लगने लगा कि उसने अपने ही बनाये गए इस नियम और कानून से आँखे मूँद ली है। यदि विपक्षी पार्टी का कोई नेता चुनाव प्रचार में कोई गलती करता है तो उस पर कार्यवाई की जाती है। लेकिन जब यही काम सरकार की तरफ से किया जाता है तो आयोग उसको नजरअंदाज कर देता है।

चुनाव आयोग पर दूसरा आरोप यह लगा कि वह चुनाव की प्रक्रिया में लेवल प्लेयिंग फील्ड उपलब्ध कराने में नाकाम हो रहा है। जबकि उसकी अपनी गाइडलाइंस कहती है कि कोई भी प्रत्याशी या पार्टी किसी भी चुनाव में एक तय सीमा के भीतर ही पैसा खर्च कर सकती है। आयोग इस सीमा को लागू करने के लिए पर्यवेक्षक भी नियुक्त करता है। लेकिन देखा यह जाने लगा कि सत्तारूढ़ पार्टियां चुनाव के दौरान तय सीमा से कहीं अधिक पैसा खर्च कर रही हैं और आयोग उसको रोकने में नाकाम हो रहा है। इसके साथ ही चुनाव आचार संहिता लागू होने से

Any democracy in the world can flourish only when a free and fair election process is adopted. It should make the common citizens feel that they are participating in a free and fair election process to choose their representative. And the political parties participating in it should also understand this. Any distrust in this process puts the entire electoral process into question. That is, the very basis of democracy comes under question. "The independence and impartiality of the Election Commission in India has been held in high respect throughout the world. If today some uncomfortable questions are being raised on it, then the Commission should ponder over those questions. This is necessary for the dignity of the Commission and also for the democracy in India.

**-Ramji Tiwari
VDIEA, Varanasi**

पहले सत्तारूढ़ पार्टियों द्वारा अनेक लोकलुभावन योजनाओं की घोषणा की जाने लगी. यहाँ तक कि चुनाव से ठीक पहले टारगेटेड मतदाताओं को सीधे पैसा भी दिया जाने लगा. मध्यप्रदेश, महाराष्ट्र, हरियाणा, बिहार, असम और तमिलनाडु सहित कई राज्यों में यह देखने को मिला कि सरकार ने चुनाव की घोषणा होने से ठीक पहले मतदाताओं के खाते में सीधे कैश ट्रांसफर करना शुरू कर दिया. बिहार में तो और भी गजब हुआ, जब चुनाव के दौरान भी वहाँ की महिलाओं के खाते में पैसा भेजा गया. और जैसे ही चुनाव सम्पन्न हुआ, उस योजना को बंद कर दिया.

चुनाव आयोग पर हालिया दिनों में जो सबसे बड़ा आरोप लगा, वह था दोषपूर्ण एस आई आर की प्रक्रिया. मतदाता सूची को अपडेट करने के लिए आयोग समय-समय पर विशेष अभियान चलाता रहा है. जिसमें मृतक, डुप्लीकेट या स्थानांतरित हो चुके मतदाताओं को सूची से बाहर किया जाता है. साथ ही नए मतदाताओं को सूची में जोड़ा जाता है. एस.आई.आर. की प्रक्रिया पर कई तरह के आरोप लगने शुरू हुए. पहला आरोप यह था कि इसमें वैध मतदाताओं को भी सूची से बाहर किया जा रहा है. मसलन अभी हालिया सम्पन्न बंगाल के चुनावों में लगभग 91 लाख लोगों के नाम सूची से बाहर किये गये. इनमें 27 लाख लोगों के नाम ऐसे थे, जिन्हें छोटी-छोटी विसंगतियों के कारण चुनाव प्रक्रिया में भाग लेने से वंचित कर दिया गया. बात अदालत तक गयी, जहाँ न्यायपालिका का रवैया भी काफी निराशाजनक रहा. एक जज साहब ने तो यह टिप्पणी कर दी कि यदि इस बार ये लोग वोट नहीं दे पायेंगे तो क्या हो जाएगा. अगली बार वोट दे देंगे. और अंततः वे 27 लाख लोग चुनाव प्रक्रिया में भाग लेने से वंचित रह गये.

नेता प्रतिपक्ष ने इस सम्बन्ध में कई प्रेस कॉन्फ्रेंस की और चुनाव आयोग

पर आरोप लगाया कि उनकी प्रक्रिया दोषपूर्ण है. उनका कहना था कि हमें वोटर लिस्ट की डिजिटल प्रति उपलब्ध करायी जाय, जिससे कि हम मतदाता सूची की गड़बड़ी को कंप्यूटर से जांच सके. जबकि आयोग ने उन्हें पेपर प्रति उपलब्ध कराया, जिसको कंप्यूटर पर कन्वर्ट करना बहुत ही कठिन काम था. दूसरे चुनाव प्रक्रिया की रिकार्डिंग को पहले पांच वर्ष तक सुरक्षित रखा जाता था. अब आयोग ने नियम बदलकर उस समय को 45 दिन कर दिया. इस तरह की कई अनियमितताओं की शिकायत, जब आयोग से की गयी तो उसने इन आरोपों की जाँच कराने के बजाय, उन्हें सिरे से खारिज कर दिया. जाहिर है, इससे हमारी पूरी चुनावी प्रक्रिया पर आरोप लगने लगा. अब आम जनता के बीच यह बहस होने लगी कि भी हमारी चुनावी-प्रक्रिया में कुछ गंभीर विसंगतियाँ उत्पन्न हो चुकी हैं.

संसद द्वारा बनाये गए जन-प्रतिनिधित्व कानून के आधार पर चुनाव आयोग एक आदर्श चुनाव आचार संहिता जारी करता है और उम्मीद करता है कि सभी राजनीतिक दल उसका पालन करेंगे. कम से कम आदर्श चुनाव आचार संहिता की मूल भावना के आसपास ही अपना चुनाव प्रचार रखेंगे. इसमें विचलन होने पर चुनाव आयोग के पास यह अधिकार है कि वह उस प्रत्याशी को, यहाँ तक कि राजनीतिक दल को भी दण्डित कर सकता है. लेकिन विपक्षी पार्टियों का आरोप है कि हालिया दिनों में यह आचार संहिता केवल विपक्षी पार्टियों पर ही लागू की जा रही है, सत्तारूढ़ पार्टी पर नहीं. मसलन हमने देखा कि बिहार और बंगाल के चुनावों के दौरान केंद्र की सत्ताधारी पार्टी ने कई विशेष ट्रेनों की व्यवस्था की, जिससे कि उस राज्य के मतदाताओं को वोट डालने के लिए घर पहुंचाया जा सके. जबकि चुनाव आचार संहिता में इसका निषेध है.

चुनाव-आयोग की चुप्पी का असर हेट-स्पीच की बाढ़ के रूप में दिखाई देने लगा. नेताओं में अपनी चुनावी रैलियों में धर्म का इस्तेमाल खुलकर करना शुरू कर दिया. कुछ ने कहा कि हमें फला धर्म का वोट नहीं चाहिए. तो कुछ और ने



कहा कि हमें केवल अपने धर्म के लोगों का ही वोट चाहिए. बुलडोजर को साथ रखकर चुनाव प्रचार किया जाने लगा कि हमारी सरकार आने पर हम बुलडोजर न्याय स्थापित करेंगे. असम राज्य के मुख्यमंत्री का एक वीडियो सोशल मीडिया पर वायरल हुआ, जिसमें वे एक खास समुदाय पर गोली चलाते हुए दिखाए गये थे. यानि कुल मिलाकर चुनाव प्रचार में धार्मिक प्रतीकों और आधारों का इस्तेमाल खुलकर होने लगा. अफसोस कि चुनाव आयोग में शिकायत होने के बाद भी उसकी तरफ से कोई खास कार्यवाई नहीं हुई. ऐसे में चुनाव आयोग की स्वतंत्रता और निष्पक्षता पर सवाल उठने लगे. लोगबाग पुराने चुनाव आयुक्तों का उदाहरण देते हुए सवाल पूछ रहे हैं कि जो सख्ती और निष्पक्षता टी एन शेषन, एम् एस गिल, रामास्वामी और लिंगदोह जी ने किया, वह काम वर्तमान चुनाव आयोग क्यों नहीं कर पा रहा है ? वह अपने ही दिशानिर्देशों को क्यों नहीं लागू कर पा रहा है ?

दरअसल दुनिया का कोई भी लोकतंत्र तभी फल फूल सकता है, जब वहाँ स्वतंत्र और निष्पक्ष चुनाव प्रक्रिया अपनाई जाय. आम नागरिकों तक भी यह बात पहुंचे कि वे एक स्वतंत्र और निष्पक्ष चुनाव-प्रक्रिया में भाग ले रहे हैं. वे अपनी पसंद का जन प्रतिनिधि चुन रहे हैं. और यही बात उसमें भाग लेने वाले राजनीतिक दलों को भी समझ में आनी चाहिए. इस प्रक्रिया में आने वाला कोई भी अविश्वास, पूरी चुनावी प्रक्रिया को ही सवालियों के घेरे में खड़ा कर देता है. अर्थात्, जो लोकतंत्र का मूल आधार है, वही सवालियों के घेरे में आ जाता है.

भारत में चुनाव आयोग की स्वतंत्रता और निष्पक्षता की मिसाल दुनिया भर में दी जाती रही है. आज यदि उस पर कुछ असहज करने वाले सवाल उठ रहे हैं तो आयोग को उन सवालियों पर विचार करना चाहिए. यह आयोग की गरिमा के लिए जरूरी है और भारत के लोकतंत्र के लिए भी.



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DISMANTLING CITIZENS' DIGNIFIED LIVING

Govind Menon

LICEU, Kozhikode Division



The Constitution of our country, is the Magna Carta on which the rights of our citizens rest. The Fundamental Rights and the Directive Principles of State Policy have a central focus on rights as an evolutionary element, where the rights given to the citizens are not a charity but an entitlement to the people to develop, in an atmosphere dipped in Principles of Justice, Equality, Morality and Law. This in a sense, leads us to a higher paradigm of human rights. Human rights are core to every human, by the very virtue of it being humane. Every human must be guaranteed human rights irrespective of their caste, gender, religion, age and other distinctions. The fact that they are fundamental, absolute and indivisible is non-negotiable.

This is the reason that many rights-based programs have attempted to cast "We the People of India", as the central core in the nation's development. But ever since the onset of liberalization and a chauvinistic hyper-nationalistic approach, many of the rights-based schemes are cast aside and termed euphemistically as "Labharthi" schemes. Nothing can be more damaging than this perverted ideology.

Due to a focused struggle over decades by civil society, trade unions and the citizens, several landmark rights-based

laws that solidified citizens rights were forced to be passed. These included Right to Information Act, National Rural Employment Guarantee Act which transitioned into MGNREGA, The Right to Education Act, Labour Rights and the National Food Security Act. However, with rampant privatization and draconian measures, these landmark laws have whittled down to being a charity bestowed to the citizens.

RTI on nits last legs

The RTI long hailed as one of the best transparency laws, was passed after years of public campaigning, in 2005. It has been a vocal force in the citizens fight for justice, transparency and against corruption. The RTI Act hemmed in the vision of the Universal declaration on Human Rights, 1948 and the International Covenant on Civil and Political Rights 1966. These important frameworks have found deep resonance in the RTI and is a transformative as also empowering process in democracy, where the citizens have the right to access records and information of government entities under Article 19 of our Constitution. However, since 2014, the present government has bludgeoned this sanguine Act. Through brazen politicisation, stonewalling queries through

Many rights-based programs have attempted to cast "We the People of India", as the central core in nation's development. Due to a focused struggle over decades by civil society, trade unions and the citizens, several landmark rights-based laws that solidified citizens rights were forced to be passed. These included RTI Act, NREGA which transitioned into MGNREGA, Right to Education, Labour Rights and the National Food Security Act. However, these landmark laws are being whittled down, ever since the onset of liberalization and a hyper-nationalistic approach, many of the rights-based schemes are cast aside and termed euphemistically as "Labharthi" schemes. Nothing can be more damaging than this perverted ideology.

amendments in Parliament in 2019 have been striking down the once sacrosanct independence of Information Commissioners; their tenure and salary at the government's mercy, the audacious attack through the opaque Digital Personal Data Protection Act and the intentional non-filling of huge vacancies of members in both State as also Central Information Commission; the RTI is a virtual dying tomb. A bastion of truth has been left to die.

Vicious attack on Livelihood of the Weakest

The MGNREGA 2005, was an Act which transformed the whole genesis of work to a right based one. Initially named as the NREGA in 2005, it was changed to the MGNREGA in 2009. The Act, a right-based one, fructified after years of struggle by civil society, trade union and women organisations. The legislation of the Act can also be owed to the constructive role played by the Left parties during the UPA-1 regime, which ensured a legally backed guarantee programme. Despite its inherent drawbacks at implementation, it was the cornerstone in providing 100 days of guaranteed wage employment in every financial year, to at least one member in every Indian household, with women guaranteed at least 50% of the jobs. Thus, the Act was both dignifying and empowering, a forward step in keeping direction with Article 41 of our Constitution's: 'Right to work' and Article 21, which ensures right to live with dignity, to every citizen of our nation. However, the present government has ever since its tenure, assaulted the MGNREGA, with systemic cuts in its funding, huge

arrears and through various intrusive features, affecting the recording of attendance as also work allocation of the beneficiaries. However, the most vicious assault came through the dismantling of the MGNREGA and replacing it with a new avatar, 'Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025'. The current Act is a fundamentally flawed step to change the rights-based law, that provided enforceable entitlement, into a budget constrained scheme, without accountability. It transforms the whole gamut into a discretionary dole, also undermining the 73rd Constitutional Amendment. As per latest reports, the new avatar is riddled with confusion and lack of funds.

Coded to weaken:

The New Labour Codes implemented in the country, is a calculated assault on the very foundations of the working class. Though presented in the form of reform, the 4 labour code which replaced the 29 existing labour laws, are wolf in sheep's clothing. It must be remembered, that the 29 existing laws, though far from sufficient, were achieved after years of struggle. The four labour codes passed without debate, give institutionalised recognition to the employees being subservient to the employers. The right to hire and fire, contractual employment, erosion of trade union right to strike, curtailing the very definition of the term "worker", giving iron-clad authority to executive orders over legislation and weakening legal remedies to the affected employees, are part of this great 'Jumla'. These surreptitious and undemocratic codes, have snatched even the

bare visible vestige of rights of the workers.

Food a dole to millions:

In the 2025 Global Hunger Index, we were at a dismal 102 out of 123 countries. This occurs despite impressive foodgrain production. 32% of Indian children are underweight, 18.7% children wasted; highest in the world and 35.5% children under 5 years stunted, presenting an ever daunting reality. Yet, the National Food Security Act has undergone significant changes under the present regime, through shifting from a rights-based framework to deletions of ration cards (2.49 crores deleted between 2020-2025). The Mid-Day meal scheme now renamed PM-Poshan, has seen budgetary funds decline, from 0.79% 2013-14 to 0.23% 2024-25. Food an inalienable right as per our Constitution, is now seen as a charity, with food subsidies steadily declining in budget from 6.4% in 2014-15 to 4.3% in 2024-25.

Education no longer aRight:

Education had long been considered as a right of the Citizens, especially primary education. However, there has been a vitiated war on public education, with an increasing push towards privatisation. As per written reply to the Lok Sabha last year, the number of government schools declined from 11,07,101 in 2014-15 to 10,17,660 in 2024-25, whilst private schools increased dramatically during the same period. This undermines the Right to Education. This trend continues with privatisation of higher education as well, with increase in private universities from 276 in 2015-16 to 407 in 2019-20. Though the ruling government in its 2014 manifesto, promised 6% of the

GDP to education, only 0.44% was allocated between 2014-24.

Dismal State on

Environmental Protection:

Ever since the advent of this government, a venal streak of cynicism on Environmental protection is seen. Protection of forests and the environment is a natural right of the citizens and dwellers of forest land. Yet, the Forest (Conservation) Amendment Act 2023 exempted large tracts of land from Environmental clearance. The Draft Environmental Impact Assessment (EIA) Notification 2020, diluted public hearings and the Coastal Regulation Zone Notification 2018 violated our shorelines. Industrial houses are on the rampage in eco-sensitive zones including Aravalli, Lakshadweep and Great Nicobar. But laws like the ST and other Traditional Dwellers (Recognition of Forest Rights) Act which would have given right to challenge these Corporate, are not being implemented. Minerals and its mining rights are being privatised, further eroding the rights of the Adivasis. To aid these crony capitalists, various false economic hypotheses are advanced. Terms like sustainable development and green growth are used as

oxymorons, to further aid state power and corporate profits, than sustain our earth.

It is absolutely crystal clear that the ordinary citizens are being cunningly and in a high-handed manner dismantled of their rights; many Constitutionally guaranteed. The right to free speech and expression, against economic inequality, right to decent and dignified living, decent employment, reservation to the weaker communities, the right to receive truth through freedom of the press and the freedom to enjoy a healthy living, are all under the hammer. A false counter-narrative, which corrupts the very concept of development is made to hound us. The terms are so cleverly fine-tuned so as to express development only in financial terms. This gives the exploiters the license to destroy communities, environment and fraternity so as to hand over this material wealth to a few billionaires. A nation can develop only if the citizens are allowed to flourish with preservation of indigenous and community rights, economic justice, sociocultural rights and a sustainable society. For that, the movement started by the progressive forces in the society including us must be deepened. Our values of truth, transparency, cooperation, unity, diversity, freedom, autonomy, dignity, respect for life, fraternity and simplicity can directly counter the selfish, individualistic and exploitative forces which convert our rights to mere rites.



A felicitation program was organized on 9th May 2026 at Sundarayya Vignana Kendram, Hyderabad, to honour Comrade BS Ravi, Treasurer, AIIEA, on his superannuation from LIC. Leaders and cadres from across the country participated in the program to express their gratitude for the selfless services rendered by Com Ravi to the fraternity of insurance employees.

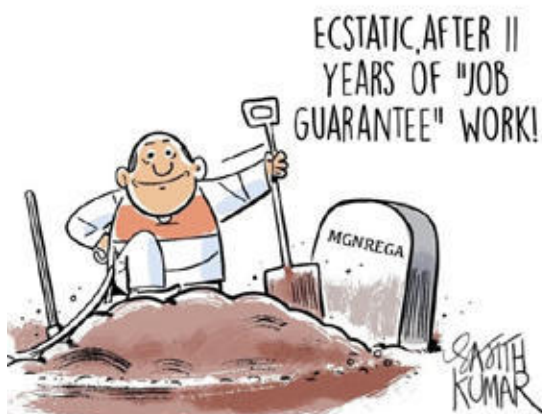
Com BS Ravi retired from the services of Life Insurance Corporation of India on 30th April 2026, after 39 years of glorious service. From his humble beginning at the Branch level to serving as Treasurer of AIIEA for over 23 years, his journey reflects discipline, integrity, and unwavering commitment to insurance employees and the working-class movement.

The program commenced with Hyderabad comrades presenting some lovely songs hailing the dedication and commitment of Com Ravi to the cause of the insurance employees.

The Felicitation program was presided over by Com Dharmaraj Mahapatra, President, AIIEA. He hailed Com Ravi's glorious services to AIIEA since 2003, highlighting his stellar role as a negotiating member of AIIEA and his pioneering contribution in clinching benefits to employees from the unwilling hands of the Management.

Com. Ravindranath, General Secretary, SCZIEF compered the felicitation meeting and spoke at length on Com Ravi's admirable qualities and his ability to unite cadres during struggles.

Com. Amanulla Khan, Former President, AIIEA & Editor, Insurance Worker underscored Com Ravi's invaluable contribution for advancing



Cartoon Courtesy: Sajith Kumar, Deccan Herald

Com B S Ravi Felicitated for his enormous contributions to AIIEA

the interests of AIIEA, noting that his unflinching loyalty and selfless dedication immensely contributed to the success of AIIEA and the stability at the Headquarters.

He stated that Life without purpose is not worth living and working in AIIEA provides sense of purpose and fulfilment. Com.Ravi understood through AIIEA's education that true progress is not individual gains but the collective benefit for the entire society. This understanding made him embrace the philosophy of working class without bothering about a career progression in LIC despite acquiring high qualifications. Com Ravi through his selfless service and ideological conviction has been leading purposeful life in the true spirits of AIIEA. Com. Amanulla thanked the family for their unstinted support to Com.Ravi enabling him to discharge responsibilities assigned to him by AIIEA.

Com. K Venugopal, Former General Secretary, recalled the circumstances in which Com Ravi took over as Secretary of Hyderabad Cooperative Society and his tireless efforts in running the Society in a successful manner. Com Ravi is



industrious, intelligent, disciplined, humane, and a responsible son and a caring husband, all rolled into one personality," he remarked. He expressed confidence that Com.Ravi will devote more time and energies for the onward march of AIIEA.

Com. Shreekant Mishra, General Secretary of AIIEA, underscored the significant and sterling contribution of Com Ravi for strengthening AIIEA. Com.Mishra described Com. Ravi as an inexhaustible reservoir (Hussain Sagar) of patience, a great conversationalist and an inspiring personality with astounding qualities. His meticulous planning of meetings,

Conferences, fool proof precision in preparing accounts, and building the database for AIIEA are worth emulating. He exuded confidence that a greater number of leaders and cadres will emerge in the near future, taking inspiration from the vibrant journey of Com.Ravi in AIIEA

Com. V Ramesh, Former President, AIIEA, recalled his close association with Com Ravi at the Headquarters and narrated instances as to how they worked in tandem in the best interests of organization.

Com. Bhat, Former Joint Secretary, AIIEA & Central Committee Member, CPI(M), highlighted the role of Com





Ravi as PF Trust Board Member and elucidated as to how Com.Ravi under the auspices of AIIEA, foiled the repeated attempts of Management to reduce interest rates of PF on savings of employees.

Com. Kunni Krishnan, General Secretary, AIIPA, elaborated on the assistance rendered by Com Ravi over the years to AIIPA in preparing materials, notes and letters. Welcoming Com Ravi to the fold of AIIPA, he expressed confidence that he will continue to guide AIIEA, AIIPA and the working class movement.

Com. J Venkatesh, Joint Secretary, Telangana State CITU Committee, mentioned the phenomenal contribution of Com Ravi to the working class movement in Telangana. Being a firm believer in working class ideology, Com

Ravi had taken classes, lectures, and addressed study circles, seminars for various sections of workers at the request of CITU. He hoped that Com. Ravi will contribute more for the strengthening of CITU in his post retirement period.

Comrades Girija, Rajiv Nigam, Navin Chand, Amitav Ghosh, Trinath Dora Joint secretaries of AIIEA, comrades P Satish, President SCZIEF, Suresh Kumar, General Secretary SZIEF, KVV SN Raju, Former Vice President, and AK Bhatnagar, Former Joint Secretary, AIIEA lauded the tremendous contribution made by Com Ravi to the organisation and society as a whole. Veteran leaders Com. Ashok Tiwari, RN Mallick, B Rajendra Kumar, and VVR Sastry, Com.KS Rajasekhar, Com. Jitender Parikh, Com.Pradip

Mukherjee, Com.Sanjiv Sharma Com. Bhujbal, Vice Presidents of AIIEA, Com.Popat, Joint Secretary, AIIEA, Com.Naresh Kumar, Asst Treasurer, AIIEA and Com V.S.Nalvade, Former Vice-President, AIIEA graced the occasion.

Com. Saraswathi, wife of Com BS Ravi, Com. Rohit, son, and Com. Madhu, brother, also spoke in the meeting and provided insights about the values of Com Ravi. All of them remarked that though they missed the physical presence of Com Ravi in family gatherings all these years, yet they understood the undying spirit and Zeal with which he worked for the advancement of AIIEA. They profusely thanked the leadership and members of AIIEA for their adulation, affection and support to Com Ravi.

Accepting the felicitation with his characteristic humility, Com. BS Ravi said he always considered AIIEA as his Guru, Mentor and Guide. He recollected the pioneering initiative of Com. Sugunakar Rao, Founder GS of SCZIEF in nurturing cadres like him and moulding them to become purposeful human beings.

Com Ravi thanked all the former and present leaders, cadres and family members for the support given to him all these years. He said, he is humbled by this honour and he will continue to work for the working class movement and contribute to society.

The mood of the meeting was sombre, filled with emotion, as cadres recollected four decades of Com Ravi's selfless service. Many were seen with moist eyes while recalling his sacrifices and contributions.

The felicitation program had massive participation from employees, retired employees, leaders from across the country, and leaders from fraternal trade unions and other mass organisations. Com.Ravi was honoured by Leadership of AIIEA, All Zones & Divisions which attended the program.





Com. Saraswathi addressing With Family members



The meeting was meticulously organized and well-coordinated with active participation of leaders,

cadres from SCZIEF, ICEU, Hyderabad & Secunderbad divisions, and HRGIEA.

It was a very successful, inspiring and emotional program.

(Report:Com P.Satish)

A Living Transfer of Ideas

Comrade Bhagwan Swaroop Sharma Donates Books

April 14, 2026 will always hold a special place in the history of NZIEA. It wasn't just another formal event—it was a deeply emotional and meaningful moment. There was a quiet sense of responsibility in the air along with genuine warmth. On this day, one of the organization's most respected senior leaders, Comrade Bhagwan Swaroop Sharma, handed over his lifelong collection of rare and valuable books to the organization. The handover took place at his residence in Ajmer, in the presence of General Secretary Comrade Naveen Chand and Vice President Comrade Raghunandan Prasad.

What made the moment truly special is hard to put into words. It felt like watching something much larger than a simple exchange. This wasn't just about books changing hands—it was about the passing of experience, insight and years of thoughtful engagement from one generation to the next. Every book in that collection seemed to carry its own story, its own journey and a piece of lived understanding.

Comrade Sharma's collection is nothing short of a treasure. It brings together history, culture, the depth of the labour movement and a sharp understanding of society and its

complexities. These are not just books you read and move on from—they make you pause, think and question. At a time when information is everywhere but depth often feels missing, this collection offers something solid and dependable.

In many ways, Comrade Sharma's own life reflects the ideological journey of NZIEA. He has always believed that the real strength of an organization doesn't lie only in numbers or protests, but in how deeply it thinks, studies and understands the world. Perhaps that's why sharing this personal collection with the organization felt like the most meaningful thing to do. Going forward, for younger members, it will be more than just a source of knowledge; it will help them connect with the organization's values and way of thinking. There's also an important message in this gesture—that ideas gain strength when they are shared, not just stored away. Comrade Sharma's decision reminds us that a true legacy is one that continues to guide and inspire others.

The entire NZIEA family

expresses its heartfelt gratitude to Comrade Bhagwan Swaroop Sharma for this invaluable contribution. We wish him good health and a long life, and we are confident that his experience and guidance will continue to support us in the years ahead.

In the end, this is not just about handing over books. It's about passing on a way of thinking, a set of values, and a tradition of commitment and struggle. It is now up to all of us to take this forward—to preserve it, build on it, and keep it alive.



2nd Conference of IPAJD at Jamshedpur

The second Biennial General Conference of Insurance Pensioners' Association Jamshedpur Division was held at Jamshedpur on 12/04/2026. The conference began with the IPAJD Flag hoisting by Com. Debasish Mukherjee President in the presence of more than 50 members followed by paying floral tribute at the martyrs' column.

The conference was presided over by Com. Debasish Mukherjee, President IPAJD. He placed the agenda of the conference and the significance of the conference. Com. Ganesh Lal, General Secretary IPAJD placed the report of the working committee in the house and the statement of Accounts of Two

year were placed by Com. S N Dey, treasurer, IPAJD.

The conference was formally inaugurated by Com. Atul Deshmukh, Joint Secretary AIIPA. In his speech, he dealt with many important topics such as the impact of 100 % FDI in the Insurance sector, Govt. intentions regarding labour codes, need for new recruitment in LIC, role of our struggles to abolish GST on Insurance Premium.

Com. Pradeep Kumar Mukherjee, Vice President AIEA spoke about struggles and movement of insurance employees with Bank employees as joint front in achievement of pension scheme 1995 for LIC employees.

He pointed out the challenges before the organisation and demanded total unity and ideological commitment to successfully facing these challenges.

68 pensioners were present in the conference. Pensioners from various places like Ranchi, Gumla and Jamshedpur shared their views and discussed several issues of pensioners.

The Report and the statement of accounts were unanimously adopted. The conference unanimously elected Ganesh Lal as General Secretary, Com. Debasish Mukherjee as President and Com. S N Dey as Treasurer for the ensuing term. The Conference came to an end with vote of thanks by President.

Com Chandra Sekhar Bose Memorial Lecture Series organised by DIEA, Jalpaiguri

DIEA, Jalpaiguri organised Com Chandra Sekhar Bose Memorial Lecture Series throughout the Division. The subject of the lecture was "Present Challenges and Our Task for Alternatives". The first lecture was held in Jalpaiguri on 10/03/2026 and it was addressed by Com Shreekant Mishra, General Secretary, AIEA, the report of which has already been published in Insurance Worker. The second lecture of the series was organised in Coochbehar on 28/03/2026. Com Mrinmay De Sarkar, General Secretary, DIEA, Jalpaiguri initiated the discussion. Com Amitabha Ghosh, General Secretary, EZIEA was the keynote speaker. Com Debasis Roy, former Secretariat Member of DIEA, Jalpaiguri summed up the programme. More than hundred people participated in the programme including our members, pensioners and fraternal trade unions. Com Chiranjib Das, President of Coochebhar Base, presided over the programme.

The third lecture of the series was organised in Siliguri on 02/04/2026. Com Mrinmay De Sarkar, General Secretary, DIEA, Jalpaiguri initiated the meeting. Com Dhruvjayoti Ganguly, President, EZIEA also addressed the gathering. The chief speaker was Com Dharmaraj Mahapatra, President, AIEA. He eloquently discussed, in his own unique style, the present challenges confronting the working class and why alternative

ideas are necessary to change the unbearable situation both in the country and the state and how this can be achieved. Com Fullara Talapatra, President, DIEA, Jalpaiguri presided over the meeting. Com Sandip Pal, former Secretariat member of DIEA, Jalpaiguri who retired from service on 31/03/26 was felicitated in the meeting. The four base units of Siliguri and Bagdogra organised the meeting. Around 130 comrades



including fraternal unions of State Govt employees, pensioners, CITU, Bigyan Mancha etc were present.

The fourth lecture of the series was held in Alipurduar on 03/04/2026. Com Pulak Ranjan Roy, former President of DIEA, Jalpaiguri presided over the meeting and he recalled a brief biography of Com Chandra Sekhar Bose and his contributions to the insurance employee's movement. The keynote speaker was Com Bikash Mahali, Secretary, CITU, Alipurduar District. He explained in very simple language the present situation, the attack on the working class, the helpless situation of the tea garden workers, the unbridled corporate loot, the role of the Govts both at the Centre and the State, the plunder of the resources of North Bengal and our alternative approach. Com Saikat Chowdhuri, Asstt Secretary, EZIEA and Vice President of DIEA, Jalpaiguri discussed about the contribution of Com Chandra Sekhar Bose, the problems of the present bidi workers as

well as the alternative path of struggle, the success of the Kerala Govt and the struggle of the working people. About 175 people were present and almost half of them were women bidi and construction workers. Besides our members, pensioners, agents and members of fraternal organizations were present.

The fifth lecture of the series was organised in Balurghat on 07/04/26. Com Soumen Kundu, President, Balurghat base presided over the meeting. Com Jayanta Chanda, Vice President, DIEA, Jalpaiguri initiated the meeting. The chief speaker was Com Amitesh Sarkar, Jt Secretary, EZIEA. He explained in detail the attack on the working class including the insurance employees and also explained the struggle of the working class to change the policies of the Govt. Com Shantanu Bhowmick, Asstt Secretary, EZIEA also spoke about the false propaganda on various issues being the unleashed by the ruling class to misled and weaken people's

struggles. More than 100 people were present in the meeting. Besides our members, employees, agents, members of fraternal organization like Central and State Govt pensioners and CITU were present.

The sixth lecture of the series was organised in Malda on 08/04/2026. Com Sumana Kar, President of Malda Base II presided over the meeting. Com Santanu Biswas, Asstt Secretary, DIEA, Jalpaiguri initiated the meeting. The chief speaker was Com Ujjwal Kumar Paul, Jt Secretary, EZIEA. He explained in detail how the greed for corporate profit is shaping up the Govt policies which are making the lives of the common people miserable throughout the world. He explained the alternative path of struggle and appealed to strengthen the alternative left and democratic forces. Around 70 people were present in the meeting. Besides our members, pensioners and members of BEFI and 12th July Committee were present.

Com. Achutan Memorial Lecture

Second Death Anniversary of Com. C.Achuthan, who served the organisation in various capacities as General Secretary of LICEU Kozhikode Division and ICEU Coimbatore Division, Vice President of SZIEF, AIIEA Working Committee Member, AIIPA Central Committee

Member etc., was observed today on 21st April here at Kozhikode Division. Com. M. Kunhikrishnan, General Secretary, AIIPA delivered the memorial address. Com.M.J.Sreeram, General Secretary, LIC Employees' Union Kozhikode Division presided over the program.



Solidarity with the workers in Manesar - Noida

LIC employees in Divisional Head Quarters, Kozhikode demonstrated in solidarity with the strike by workers in Manesar - Noida. The solidarity demonstration was held on 16.04.2026 under the joint auspices of LIC Employees' Union (AIIEA) and Security and Labor Contract Workers Union (CITU).

The demonstration held at the LIC Divisional Office in Mananchira, Kozhikode was led by comrades M.J.Sreeram, K.Shibili and T.C. Basanth. Com. P.P. Krishnan Vice President, AIIEA spoke at the meeting held after the demonstration.

NEO-FASCISM, CULTURAL LEFT AND WORKING CLASS Seminar by Kolkata Division LIEA

On 9th April 2026 at Kolkata, KDLIEA organised a seminar on the subject titled 'Neo fascism, cultural left and working class'. Left intellectual Professor Abdul Kafi, Jadavpur University was the sole speaker in the seminar. Comrade Amitesh Sarkar, President KDLIEA, presided over the seminar. Com. Amitava Ghosh, General Secretary EZIEA graced the occasion with his presence. Comrades from neighbouring divisions and a large number of comrades from Kolkata division including members of pensioners' association attended the seminar to make it a great success. Jt. Convenor of '12th July Committee' Comrade Sumit Bhattacharya was also present there.

Professor Kafi spoke elaborately as to how under the present ruling dispensation India has been experiencing neo fascism. He talked about nexus between Corporates and fascist forces as seen in history. Capitalist system cannot solve the crisis which is caused by the exploitative system itself. To protect the exploitative system from the genuine anger of the oppressed people they often pact with fascist



forces who mislead this anger towards the hapless minorities and divide the oppressed people. Othering minorities and building a false pride about the past in the mind of religious majorities are essential part of it. They curb all voices of decent and democratic rights of the people. In neoliberal economic era few are benefitting most while large number of people are barely surviving. To continue this type of exploitation and capturing all resources corporates are again promoting fascist forces. In neo fascist era fascists don't destroy the democratic organs rather capture them in interest of corporate fascists nexus. In India we are witnessing the same.

In the West Bengal, SIR, the role of Election Commission is clear evidence of it. 27 lacs peoples democratic and Constitutional right to vote has been snatched away without any understandable explanation. Judiciary is also practically silent which is very disturbing. In this situation indifference of working class is not an option. Everyone has to act and convince others to protect economic, democratic rights of the common people, protect Constitution and for this fight against the fascist forces has to be continued. In the coming election also working class has to keep these facts in mind.

Cadre building and orientation programme by BDLIEA

Bhubaneswar Division Life Insurance Employees' Association (BDLIEA) organized a Cadre building and orientation programme on 26.04.2026 at Bhubaneswar in which around 50 assistants participated, those who have joined after 2020. Three topics were selected, for discussion by Former President of CDIEA Com.Rabinarayan Mallick, General Secretary of CDIEA Com.Abhay Kumar Das and Vice

President of AIEA Com.P.Satish. The classes started with inaugural speech by President BDLIEA Com.B.B.Nayak and initiation by General Secretary Com. Ramakanta Dash.

Com.Mallick discussed on the topic, 'Class oriented ideology of AIEA'. He explained how the class within society came into being and started exploiting the masses with the control of means of production. He narrated how the major

profit from the production enjoyed by a selected few. He also explained the realistic and scientific approach on which the ideology of AIEA is based.

Secondly, Com.Das discussed on the topic "Understanding contemporary Politics". He explained how politics and economy coexist. He said the character of the society depends on the structure of the economy and the structure of the economy depends on the character of the ruler. The whole world is under severe stress due to the expansion of imperialism to take control of natural resources, commerce and market. He discussed how the fascist forces have



come to power in many states by the support of monopoly capital, financial support and support of the media. Everywhere there is inequality and the gap between the rich and poor in terms of income and wealth has been widened. Due to the coming of the rightist forces to power in our country since more than a decade there is de-growth in agriculture, industry, manufacturing and services due to their policies. There is attack on the working class through passing of labour codes and attack on public sector undertakings

through disinvestment. The tax burden on general public is increasing due to the decrease in corporate tax and tax concessions allowed to corporates. The entire society is polarized on religious faiths and beliefs. Democracy is limited to only winning elections. We have become the subordinate ally to the US. There is attack on constitution of India by the government and attempts are being made to change the minds of students by restructuring the school syllabus. The ruling dispensation at the center has been ignoring the importance of

federalism. All the pillars of democracy have been destroyed. To fight the rightist forces, Unity in understanding among all is the need of the hour.

Com.P Satish highlighted the performance of industry since its nationalization. In spite of its sterling performance, government is hell bent on destabilizing the industry through various regulations. He presented before the audience the challenges before the industry and how we should equip ourselves to challenge the challenges and keep this institution in public sector, which is possible only with the improvement of knowledge and ideological understanding among our comrades. He also explained in detail the technological initiatives in our industry. We must fight tooth and nail for the recruitment in assistant cadre, because there is no substitute to human resources.

The whole session was very informative, useful and interactive which will definitely strengthen the organization in future. Com.Astik Kumar Dalai proposed vote of thanks.

IPA Surat - Special Meeting at Navsari

As per the decision of managing committee of IPA, Surat to arrange Special meetings of members residing in centres other than Surat, the first such meeting was held at Navsari on 25th April, 2026 for members from Navsari, Bardoli and Vyara. Organising of meeting was entrusted to Jt. Secy. Com. D. V. Chaudhari and Com. Kashyap Parikh. They involved other comrades and created IPA, Navsari group on WhatsApp. Their hard work reflected in very good presence in the meeting of 125.

They meeting started with paying homage to departed members and public figures.

The President Ashok Desai, Vice-President Nikunj P. Desai and General Secretary D. K.



Bhatt addressed the meeting on subjects 'Vision of IPA, Surat', 'History of AIIPA and IPA, Surat and development 'and 'Activities of IPA'. After the addresses, Dr. Atul Desai, a well-known doctor from Navsari addressed the meeting and gave

tips for healthy living in old age. Com. Kashyap Parikh rendered few Gazals and poems which were well enjoyed by participants.

Vice-President P. K. Bhatt explained provisions of GMP for LIC pensioners and employees

and Com. V. K. Vasadia narrated changes in GMP for GIPSA Employees and Pensioners. From headquarters, Com. Anil Desai, V.P., Com. Jaimin Desai, Organising Secretary, Com. G.M. Shah and Com. Bipin Patel, Jt. Secretaries and Com. Haveliwala, Treasurer attended the meeting.



Com. D. V. Chaudhari and Com. Kashyap Parikh acted as anchors and

propped vote of thanks. The meeting concluded with all participants appreciating the decision to hold

the meeting. A good lunch was also enjoyed by one and all.

Summer Drinking Water Stall by IEU Raichur

On April 6, 2026, a public drinking water facility was set up by IEU Raichur at Divisional Office, Raichur. Sri B. Prasad Basawaraj, SDM Raichur inaugurated

the stall and appreciated IEU for initiating such social activities which will attract the general public and the resultant commitment towards society

will build the image of the organisation. He informed the importance of water, as no other liquid will satisfy the thirst except water.



Com. M. Ravi, IEU General Secretary welcomed the gathering. He explained that for the last 25 years continuously, the organization has been providing this facility to policy holders with the cooperation of Raichur head quarter employees.

On this occasion Sri A. Cheeranajavi, MM, Sri C.H. Vamshinath, Manager(P&IR) and others complemented the organisation.

Com. M. Sharanagouda, IEU President, proposed vote of thanks to all the dignitaries and employees. A large number of Raichur Divisional Office and Branch Office including officers, agents were present.

28th A.G.M. of LICPA Kolkata Metropolitan DO-I

The 28th Annual General Meeting of LIC Pensioners' Association-KMDO-I was held on 27th February, 2026 at Subarna Banik Samaj Hall, Kolkata. A four-member Presidium, consisting of Com. Amitendra Chatterjee, President of the organisation and Comrades Subir Sengupta, Ashim Chakraborty and Soumitra Chatterjee, Vice Presidents,

was formed to conduct the proceedings of the meeting smoothly. After a brief wreath-laying ceremony on martyrs' column, the meeting started with Com. Amitendra Chatterjee reading out a condolence resolution. The resolution paid, inter alia, rich tributes to Com. Chandrasekhar Bose, the doyen of insurance employees' movement who

breathed his last on 16th January 2026 and Com. Rabindra Nath Sen, former President and Treasurer of LICPA-KMDO-I who expired on 29th August 2025. Observance of one minute silence followed the condolence resolution.

The Report of the Executive Committee for the year 2025 was placed before the meeting by Com.

Jyotirmoy Bhattacharya, General Secretary. Com. Rajat Dutta, Treasurer placed before the house the Audited Accounts for the year 2025. Com. Pranab Sarkar, General Secretary of LICPA, Howrah Div. and Com. Samar Bhattacharya, General Secretary of LICPA, KSDO greeted the meeting briefly. During this session, Com. Amitava Ghosh, General Secretary, EZIEA and Jt. Secretary, AIIEA and Com. P. K. Banerjee, General Secretary, KDLIEA also spoke.

A very lively discussion on the Report followed thereafter. The Report placed by the General Secretary was appreciated, both for its contents and conciseness, by all the participants. Com. Ramkrishna Datta initiated the debate on the Report. Among other members, Com. Pradip Gargari and Com. Sabarni Majumder also took part in the discussions. Their discussions enriched the Report further. During the latter half of the meeting, Com. Amitesh Sarkar, President, KDLIEA and Jt.



Secretary, EZIEA greeted the meeting. The gathering also had the privilege of listening to the speeches of Com. Deb Prasad Gayen and Com. Priyabrata Bagchi, both Vice-Presidents of AIIPA. Com. Mrinal Kanti Mitra, Joint Secretary, AIIPA graced the occasion by his presence. The discussion on the Report was summed up by Com. Jyotirmoy Bhattacharya. Apart from 19 invitees, 128 members attended the meeting. Altogether 22 resolutions, including a special resolution condemning the high-handedness of the state government in West Bengal in dealing with the legitimate demand (payment of DA arrears as per the Supreme

Court order) of the state government employees, were unanimously adopted by the meeting. The meeting also adopted unanimously both the Report of the Accounts and the Report of the Executive Committee.

The 28th AGM elected unanimously a 29-member Executive Committee with 14 Office-bearers of the Association for the year 2026. Com. Amitendra Chatterjee, Com. Pradip Kumar Choudhury and Com. Rajat Dutta were elected President, General Secretary and Treasurer respectively. The curtain dropped on the 28th AGM with Com. Jayanta Mukherjee giving a vote of thanks to the Presidium.

RDIEU celebrates Baba Saheb's birth anniversary

On the occasion of 135th birth anniversary of Dr. Ambedkar on 14th April, a discussion was organized by Raipur Division Insurance Employees Union. Insurance workers and officers, representatives of various trade unions of the capital, intellectuals and cultural workers participated in large numbers. After garlanding the picture of Dr. Ambedkar, the program started with folk songs presented by Shekhar Nag and his companions.

LIC Divisional Manager Mr. Tigga said that taking inspiration from the works and teachings of Baba Saheb, we have to work for building a modern and

equality-based India. National Joint Secretary of All India Insurance Pensioners Association Com Atul Deshmukh, while analysing various aspects of his struggle for social justice, his important role in the making of the Constitution and his fight for a system based on equality, said that Dr. Ambedkar was against personality worship. Senior pensioner colleague Dilip Bhagat elaborated on the life and struggle of Baba Saheb and said that despite facing the inhuman sufferings of untouchability since childhood, Dr. Ambedkar acquired higher education and used the acquired knowledge for the

upliftment of society.

Social activist Dr. Sanjeev Khudshah said that Baba Saheb had done extensive research and important work in the field of caste abolition and representation for all. He said that in today's era, abolishing castes and giving equal representation to all in democracy is an important challenge. Cultural activist Shekhar Nag said that by assimilating the thoughts of Dr. Ambedkar in the true sense, the struggle for change in the social system based on Manuism will have to be taken forward.

The main speaker of the discussion was the President of

All India Insurance Employees Association. Dharmaraj Mahapatra was the leader. He said that Dr. Ambedkar's 135th birth anniversary, India is going through the most difficult period in its history. Ideas are being openly murdered. The unholy alliance of corporate and communalism has attacked constitutional values, rights, democracy, freedom of expression, and secularism. Advocates of liberalization and privatization have launched a campaign to eliminate state enterprises and the public sector. Dr. Ambedkar was an advocate of keeping the financial sector under state control to safeguard the country's economic sovereignty. Today, state enterprises are under the greatest threat. Dr. Ambedkar supported reservations, but the ban on permanent new recruitment and the system of fixed-term employment, contract and contractual agreements, have eliminated



the benefits of reservations. Despite a Dalit woman becoming the President of the country, atrocities against women and Dalits have increased. He said that Dr. Ambedkar was not only the liberator of a particular community, but he also fought for the rights of all the deprived, oppressed, and exploited. At such a time, protecting the Constitution and democracy is possible only through a widespread mobilization of ordinary working people, following Dr. Ambedkar's basic

mantra of "Educate, Organize, and Struggle." CZIEA Joint Secretaries V.S. Baghel and Surendra Sharma, and RDIEU Women's Committee Secretary Anusuiya Thakur too spoke. The discussion was chaired and moderated by RDIEU President Rajesh Parate. The RDIEU General Secretary also addressed the discussion. The program ended with the vote of thanks presented by Gajendra Patel.



Karnataka State level Insurance Women Pensioners Convention

with the hoisting of the AIIPA flag jointly by Com Sharadamma, Bangalore, and B.A Pratibha Devi, Mysore amidst thunderous slogans followed by tributes at the martyrs' column.

Shimoga, Akkamma, Udupi, Anitha karkada, Dharwad and Suvarna Bhat from Raichur.

Com S.Sridhara Gen Sec ICPA Mysore, placed the report of Homage and recalled the magnificent contributions made by the Founder Member of AIIEA Com Chandrashekara Bose, Com HMA Mallick, former Asst. treasurer of AIIEA and Com B Sanyal, joint Secretary AIIEA.

Com B.Bhaskar Somayaji Joint Secretary AIIPA in his keynote address explained the purpose of organizing the insurance women Pensioners

The first state level convention of Insurance Women Pensioners of Karnataka was held at Mysore on 14.03.2026 had the participation of more than 250 delegates and other members representing all the AIIPA units of Karnataka.

The program commenced

The welcome address by Com L.Jyothi, from Mysore was followed by a group song rendered by Coms from Mysore. The Meeting was presided over by a presidium consisting of Comrades B.A Prathibhadevi Mysore, Sharadamma, Bangalore, Aparna, Belgaum, K.L.Latha,

of Karnataka. Speaking on the need to discuss issues of women in our society, he requested the delegates to suggest measures to strengthen our organization.

Com Kunhi Krishnan General Secretary AIIPA inaugurated the Convention. He appreciated the Karnataka units on organizing the exclusive meeting of women Pensioners and hoped this would bring them closer to the organization. He also spoke on the status of women in our society, current challenges before the Insurance Industry and Pensioners and called for united struggles to achieve our main demands.

The Chief Guest of the Convention Smt Shylaja Venugopal, retired Prof of English, in her captivating address traced the gender discrimination in our society to the distant past. Explaining the male mindset in our society over centuries she also through various examples of day-to-day life showed how women have trapped themselves into guilt mindset. How both these mind sets need to be fought was the focus of her speech. Drawing from history how some women have made extraordinary contributions to changing the society through



woman empowerment she called upon the audience not to feel retirement from service as an end but to look at their lives with confidence and as a contribution to the society at large.

Com Aparna from Belagavi Division placed the resolution of the convention. In the delegate session, Comrades Sumana Upadhya, Udupi, Vedavathi K, Dharwad, G Vidyavathi Mysore, V.Latha, Bangalore, Premalatha Nagaraj, Belagavi, K L Latha, Shivamogga and Com Suvarna Bhat Raichur participated in the discussions and enriched the convention.

Com Amanulla Khan, Former President, AIIEA & Editor Insurance Worker, intervening in the delegate session spoke on the efforts of

AIIEA in involving the women in the trade union functioning in the last four decades. Speaking on the issues of Pensioners and the attack on the Insurance Industry he explained how the capitalist system divides the workers including on gender basis. He emphasised that the solution lies in both men and women fighting against this system.

Com Bhaskar Somayaji summed up the discussions and said that through consultations, a concrete program can be drawn to develop our movement. The convention adopted a number of resolutions including the one demanding immediate cessation of US Israel war on Iran and to restore world peace.

The meeting came to a successful conclusion with Com Sashikiran Mysore, proposing a vote of thanks.

The hosts ICPA, Mysore deserves wholesome praise and kudos for the splendid arrangements made for the success of the Convention. The volunteers including the women pensioners from the hosts through their hard work and commitment made the convention successful and memorable.



INSURANCE NEWS IN BRIEF

● **A.M. KHAN**, Dharwad

- ▶ **Health Insurance share in the Indian general insurance industry** has inched up to 40.80 per cent in FY 26 from 38.63 per cent in FY25. The Indian government's survey findings have shown the estimated average out-of-pocket medical expenditure per hospitalization case (excluding childbirth) during the last 365 days was about ₹ 34,064 (₹ 31,484 in rural and ₹ 38,688 in urban), while the median out-of-pocket medical expenditure was about ₹ 11,285 (₹ 10,500 in rural and ₹ 12,400 in urban).
- ▶ **The Finance Ministry has notified 100 per cent foreign direct investment (FDI) in the insurance sector** under the automatic route. While the move is aimed at boosting capital inflows and widening coverage, its real impact will be felt at the policyholder level, through premiums, product design, and claims experience. Some say "Premiums may not fall immediately, but competition will deepen". Thus, the hired penpushers are all out singing the benefits of this move.
- ▶ Foreign investors are showing renewed interest in India's non-life insurance segment after the government allowed 100 per cent foreign direct investment (FDI), prompting early-stage entry discussions, joint venture explorations and, in some cases, **plans to re-enter as wholly owned subsidiaries, Pink papers report**. According to people familiar with the matter, several entities including American-Swiss insurer Chubb, South Africa's Old Mutual, and US investment firms Tiger Global Management and Bain Capital are assessing opportunities in the Indian insurance market.
- ▶ **Despite the government scrapping the 18 percent GST** on individual life and health insurance policies in September 2025, the life insurance sector ended FY26 with a muted 4.70 per cent year-on-year growth in policies sold — even as new business premium surged 15.70 per cent year-on-year, pointing to a sharp rise in ticket sizes rather than a broadening of the customer base.
- ▶ **India's insurance industry is heading into a more measured growth phase in FY27**, with life insurers expected to expand 8–11 per cent and general insurers clocking high single-digit gains, as the sector navigates regulatory shifts and rising geopolitical and market uncertainties.
- ▶ **The shipping industry has probably been hit the hardest** by the West Asia conflict as insurance charges have spiked to unsustainable levels, with some insurers even invoking force majeure provisions to deny war risk cover for vessels transiting through the Strait of Hormuz. Many insurers also declined to provide hull and cargo cover to ships passing through the Strait. Given the seriousness of the problem, one that could crop up in future as well, the

Indian government on April 18 approved the setting up of a domestic maritime insurance pool with a sovereign guarantee of Rs 12,980 crore. India's only state-run reinsurer, GIC Re, will house the pool. The company - which has a turnover of nearly Rs 45,000 crore and is the world's ninth-largest reinsurance firm, as per insurance ratings agency AM Best - already runs the nuclear and fertiliser risks pools.

- ▶ **Unit-linked insurance plans (ULIPs) continued to dominate** the product mix of India's leading private life insurers in FY26 despite the industry's sharper push towards protection products after the GST exemption on life insurance policies.
- ▶ **The IRDA is reviewing commission rules** across distribution channels with the aim of differentiating between high touch agency operations and lower touch models such as web aggregators and some bancassurance arrangements, says CNBC-TV18.
- ▶ **The US Development Finance Corporation's \$40 billion maritime reinsurance program** - backed by Chubb, AIG, Berkshire Hathaway, Travelers, Liberty Mutual and Starr, and announced by President Trump as the mechanism that would restore energy flows through the Strait of Hormuz - has written zero business. Not one dollar of coverage has been placed. Not one vessel has transited under its protection. The reason, according to underwriters, brokers and risk professionals who work the marine war market every day, is that the program was built on a fundamental misreading of why commercial shipping stopped moving through the world's most critical oil chokepoint. Washington concluded the problem was insurance availability. The market says the problem was - and remains - a war.
- ▶ **The IRDA is internally discussing** a sharper and more granular framework for performance-linked key performance indicators (KPIs) for chief executives and senior management personnel at insurance companies, as the regulator steps up oversight on claims settlement timelines, customer complaints and expense management. The IRDA has sought industry feedback on proposals to tighten accountability standards for senior management, including sharper monitoring of claims servicing, expense management and customer grievance-related metrics as part of MD and CEOs performance evaluations.
- ▶ **British insurer Prudential has agreed** to acquire 75% stake in Bharti Life Insurance for ₹ 3,500 crore to take management control of an Indian Life insurance company for the first time. Bharati Enterprises will pare its stake in the company to 25% from 85% while 360 One Asset Management will sell its entire 15% holding and exit the venture.

WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

- **More than 30,000 sanitation workers organised by the Municipal Workers Union across Haryana have been on strike since May 1 over several demands.** Workers from several cities have had battles with police. In Sonapat, striking workers lay down in front of bulldozers on 5th May, forcing the city's municipal corporation to abort a police-backed attempt to clear rotting garbage. Workers protested in front of their respective municipal corporation offices demanding the filling of vacant posts through permanent recruitment, abolishing the contract system, and implementing a monthly minimum wage of 30,000 rupees. Workers have decided to continue with the strike until their demands were met.
 - **On May 12, road tunnel construction workers at Ramban in Jammu and Kashmir, stopped work** to protest harassment by management, and to demand better wages and better working facilities. The workers are on contract, employed under the National Highway Authority of India project. The workers are not paid wages by the contractor regularly. The workers are also protesting against exploitation by the contractors in other parts especially Utter Pradesh Haryana.
 - **On May 8, Mining and Energy Union (MEU) members from the Peabody Energy-managed Wambo coal mine in the Hunter Region, north of Sydney, stopped work for three days** to protest the company's proposed enterprise agreement. Hundreds of workers are employed at the washery within Glencore's United Wambo Joint Venture. They stopped work for three days from May 1st in opposition to Peabody's pay rise offer of only 2.5 percent per year and its proposed changes to bonus arrangements that would leave them worse conditions.
 - **Tens of thousands of workers in Belgium took part in a further national strike 5th May,** with estimates of between 50,000 and 70,000 demonstrating in the capital, Brussels. Air traffic and public transport were particularly affected. The numbers involved show that workers are determined to fight the right-wing Arizona coalition government's regressive policies, which have affected pensions, benefits, wages and energy costs. The mass protests were organised by the main trade union confederations in a political appeal to change the coalition's course.
 - **Thousands of civil servants across Greece held a nationwide strike on 6th May, and hundreds rallied in the city of Athens.** Teachers, healthcare workers and government employees, transport workers, walked out in protest over poor pay, working conditions and job security. Members of the civil servants' union, ADEDY, demand wage increases, help with the rising cost of living,
- improved health and safety at work and permanent contracts.
- **Nurses across health sector in Portugal held a 24-hour minimum services strike on 5th May** and marched through the capital, Lisbon in protest at long-term staff shortages, poor pay and worsening conditions at work. The Portuguese Nurses Union and the Professional Association of Nurses members demand a 35-hour week, backdated pay progression increments for 2018-2021 and a general pay increase to match the cost of living.
 - **Rail, Maritime and Transport (RMT) union members working for the UK Royal Fleet Auxiliary (RFA) are continuing strike action** in a deepening dispute over pay, working conditions and alleged breaches of the National Minimum Wage. The latest 24-hour stoppages took place on May 8th and 13th with protests outside major naval hubs including Portsmouth. Workers maintained essential safety operations aboard vessels, including the management of gangways and moorings. The RFA workforce is made up of civilian seafarers supporting Royal Navy operations around the world.
 - **Students at the University of Ibadan (UI), Oyo State, Nigeria, staged protests on May 6** over worsening living conditions and in solidarity with staff members who had walked out. Hundreds of students marched across the campus carrying buckets and chanting "No water, no class" and "No light, no class," while disrupting lectures and examinations. They are protesting prolonged electricity outages, lack of running water and the breakdown of basic services in student hostels. The protests forced the suspension of academic activities in several faculties, including Social Sciences, Education, Technology and Law, as students blocked lecture halls and major roads on the campus.
 - **On May Day (International Workers' Day). Over 500 labour and community groups organized roughly 3,000 events across 40 cities, promoting a "no school, no work, no shopping" boycott to demand improved working conditions and policy reforms.** Millions participated in an organized day of action advocating for workers' rights over corporate profits, leading to localized disruptions, school closures, and reduced retail participation.
 - **High-stress conditions and stagnant wages continued to drive strikes.** Notably, nurses in New York walked out over unsafe staffing levels and inadequate compensation. The demonstrations served as a focal point for discontent regarding economic inequality, inflation, and proposed policies of the US administration.



ECONOMIC NOTES

● **J. SURESH**, Mysore

◆ The global economy in 2026 is teetering on a thin thread. On one hand, technological revolutions like Artificial Intelligence (AI) are happening, but on the other hand, the dark cloud of Global Recession is looming over us. When a country's production decreases, prices rise, and people's purchasing power is severely affected, we call it an 'Economic Recession'. In this critical situation, Larry Fink, the CEO of BlackRock, the world's largest asset management company, has stunned a news organization with his interview. He manages assets worth about \$14 trillion, more than the GDP of any country except the US and China. When Larry Fink speaks, it's not just an opinion; it's a command for the global market. In a BBC interview, Larry Fink sat like a prophet announcing a catastrophe. He said calmly but firmly: "A global recession is certain." He wasn't just warning; he was declaring a death sentence for the global economy. The war between the US-Israel and Iran has blocked the Strait of Hormuz, a vital energy lifeline for the world. The International Energy Agency (IEA) calls it "the worst oil supply disruption in history". Larry Fink made a chilling prediction: "If the war stops, but Iran remains a threat... oil could hit \$150 a barrel." If crude oil hits \$150 a barrel, it will have a chain reaction on your country's economy, affecting everyone's pocket. In countries like India and Sri Lanka, petrol and diesel prices will skyrocket, increasing transportation costs and making essential goods 20-30% more expensive. Higher fuel costs will halt agricultural machinery, increase fertilizer prices, and triple bread prices, leading to food scarcity. Power tariffs will rise, shutting down industries in Asia and Europe, causing job losses. Banks will raise interest rates to control inflation, burdening homebuyers and small businesses with debt. Larry Fink's message is clear: even if the war stops, the world will bear a permanent economic burden due to Iran's threat. Peace will be nominal; people's pockets will keep getting emptied. The market fears Fink's "one barrel of oil at \$150" prediction. Even if the war ends, shipping companies will fear using the Strait of Hormuz, keeping insurance premiums high. This extra cost will be passed on to consumers. Post-war, countries will stockpile oil for future security, keeping demand high and supply low, possibly sustaining the \$150 price.

Investors like Fink will hesitate to invest in new projects, reducing job opportunities and stagnating the economy. Governments will print new money to revive the economy, but it will first go to big investors like Fink, who will buy assets at low prices. Meanwhile, common people will continue to face high prices due to inflation.

★

◆ The US national debt has crossed 100 percent of GDP for the first peacetime year since 1946, according to the data released by the Bureau of Economic Analysis. This has come at a time when Trump Administration is demanding a \$ 1535 trillion Pentagon budget and preparing for conflict with nuclear-armed China and Russia. The soaring Federal debt is the product of perpetual war, successive bank bailouts and handouts to the super-rich carried out under Democratic and Republican administrations. Debt held by the public stood at \$ 31.27 trillion as of March 31. GDP over the preceding 12 months totaled \$ 31.22 trillion . The debt-to-GDP ratio reached 100.2 percent – the highest figure since 1046. Total federal debt, which includes Treasury securities held inside government trust funds such as Social Security, exceeds \$ 39 trillion, or roughly 125 percent of GDP. At the current pace, the ratio will exceed its all time record of 106.1 per cent, set in 1946, within a matter of years. The Congressional Budget Office projects it will reach 108 percent in 2030, 120 percent by 2036 and 156 percent by 2055. Three of the major credit rating agencies have stripped the USA of its AAA rating. Standard & Poor's downgraded US debt in 2011 after the debt ceiling standoff. Fitch followed in August 2023. Moody's downgraded USA from AAA to AA1 in May 2025, citing the failure to address rising deficits and projecting that the federal deficit would reach 9 percent of GDP by 2055. The European agency Scope cut its US rating from AA to AA- in October 2025. Today, in USA for every dollar in tax revenue, the federal government is now spending \$ 1.33, with the gap making up an annual deficit of \$ 1.9 trillion. Interest on the debt has crossed \$ 1 trillion a year and is soaring. A 0.1 percentage –point rise in interest rates would add \$ 379 billion to deficits over the next decade, according to Congressional Budget Office.

FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**
Thanjavur

Higher commissions: IRDAI is looking into changing how insurance agents and partners are paid. The main goal is to link commissions directly to how much work is involved in selling a policy. **Traditional agents who spend a lot of time advising customers, handling paperwork, and providing hands-on service could get higher commissions.** Online comparison websites and banks (which already have a built-in customer base) require less effort to sell a policy, so their commission rates might be cut. The regulator is also planning to update the specific rules that govern how banks and traditional agents sell insurance.

Better service: IRDAI data shows that the total claims paid across individual health insurance plans stood at around Rs.32,380 crore in FY 2024-2025. Out of this, individual agents accounted for the biggest share of claim payouts. Policyholders who bought policies through individual agents received around Rs.24,208 crore in claims. **This forms nearly 75% of the total claims paid across all channels which implies that individual agents are offering better service than other channels.**

Life - Growth: India's life insurers reported their highest monthly growth in new business premium (NBP) in more than two years in April 2026. The industry's new business premium (NBP) rose 39% year-on-year (YoY) to Rs.30,550 crore. According to the latest data from the Life Insurance Council, LIC's NBP in April 2026 rose 38% YoY to Rs.18,782 crore.

Insurance Penetration: India's insurance penetration dropped to 3.7% in FY25, marking the third consecutive year of decline from the pandemic-era peak of 4.2%. Life insurance penetration fell from 2.8% to 2.7%, while non-life insurance remained flat at 1%. The global average stands at 7.3%. Insurance density rose marginally from \$95 to \$97 per capita, but remains a fraction of the global average of \$943. The government and IRDAI have deployed multiple levers to accelerate growth. Foreign Direct Investment limits increased to 100%, allowing complete foreign ownership. Insurers can now launch new health and retail products without prior approval. Solvency norms were relaxed. Despite these initiatives, the distribution problem remains acute. The majority of 3.12 million insurance agents concentrate in tier-1 and tier-2 cities. **Less than 20% of Indian villages have access to formal insurance channels, though they house nearly two-thirds of the population. Foreign and Private insurance companies are not prepared to offer insurance to the people with less incomes.**

Health coverage: Health insurance coverage in India increased sharply to 47.4% in rural areas and 44.3% in urban areas during the last eight years, according to the 80th round of the National Sample Survey (NSS). Government-

sponsored schemes accounted for the majority of enrollments, covering 45.5% of the rural population and in urban areas 31.8%. However, a report, 'Household Social Consumption: Health', released by the National Statistical Office (NSO), draws on data collected from January to December 2025 shows a sharp increase in illness without a corresponding rise in hospitalisation as treatment costs see steep jump.

Living Will: Maharashtra has announced India's first digital registry for living wills, often known as Advance Medical Directives. A Living Will is simply a document where a person records, in advance, what medical treatment they want or do not want if they can no longer communicate during a prolonged illness, a coma, or a terminal condition. Studies show that more than 40% of ICU families had to borrow money or sell assets to settle bills. A living will can protect them when the patient is terminally ill.

Claims Index: The Indian government plans to create a public "Health Claims Index" to bring transparency and standardization to the health insurance sector. Built on real-time data from the National Health Claims Exchange (NHCE), the initiative aims to help consumers compare insurers by publishing clear benchmarks on claim settlement speeds, approval rates, and pricing patterns.

Ombudsman representation: The Karnataka High Court held that policyholders, who are often unfamiliar with legal and technical aspects of insurance contracts, should not be denied the option of professional support. The insurance ombudsman refused to allow legal representation, arguing that the presence of lawyers could create an imbalance between the parties. The ombudsman had reasoned that both the adjudicating authority and insurance company representatives typically do not possess formal legal training, and introducing advocates might complicate proceedings. However, the Karnataka High Court disagreed with this reasoning, stating that the primary objective of any adjudicatory process should be to ensure justice rather than procedural uniformity.

Banks Mis-selling: IRDAI is planning to bring in wide ranging reforms aimed at curbing misselling in the industry, specifically pointing to the bancassurance channel according to its Chairman Ajay Seth.

Reliance Blacklisted: The Jammu and Kashmir Government has blacklisted Reliance General Insurance Company for two years, barring it from all bidding and procurement processes in the Union Territory over serious contractual lapses and financial irregularities in a Group Medisclaim Insurance Scheme.

Com S. Raman

Com S. Raman, Former General Secretary of ICEU, Vellore Division passed away in the early hours of 14th May 2026 due to massive cardiac arrest at the age of 61.

Com Raman was one of the finest cadres of the AIIEA and made huge contribution to the growth and consolidation of the organisation in Vellore Division. He was a person with exceptional qualities and a total commitment to the philosophy of the working class. He took great efforts shaping the political and ideological understanding of the comrades in Vellore Division.

His death is a great loss to the movement of the insurance employees. Insurance Worker expresses deep condolences over his unfortunate and untimely demise and shares the grief with the bereaved family.



CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
July 2025	146.5	421.92	9630.70
August	147.1	423.65	9670.15
September	147.3	424.22	9683.29
October	147.7	425.3	9709.59
November	148.2	426.82	9742.46
December	148.2	426.82	9742.46
January 2026	148.6	427.97	9768.75
February	148.5	427.68	9762.18
March	149.1	429.41	9801.62

Base 1960=Base 2001x22.8259
Base 2001=Base 2016x2.88

DONATIONS

INSURANCE WORKER

Com. S.Rangaswamy, Bangalore DO-2	Rs.10000
Com. Shobha Angadi, Dharwad DO	2000
Com.T.E.Rajeev, Thrissur DO	5000
Com.C.M.Suresh, Thrissur DO	5000
Com.B.S.Ravi, Treasurer AIIEA	10000
Com.V.Bhaskar, Hyderabad DO	5000

AIIEA

Com.B.S.Ravi, Treasurer AIIEA	5000
Com.V.Bhaskar, Hyder	5000

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



Response

The EPIC BATTLE against PRIVATISATION is an excellent article written by Com Amanulla Khan. This long drawn struggle gave the Indian trade union movement the experience that insurance workers - who constitute not even 0.01% of India's population - can still generate powerful public opinion capable of protecting the institution they work for.

At a time in the 1990s when the overwhelming illusion of "There Is No Alternative" (TINA) to globalisation had gripped the middle classes, this movement demonstrated that no government decision can be implemented without being subjected to the scrutiny of public opinion. The fact that every draft law of the government was subjected to line-by-line public debate showed that street-level struggles outside Parliament can strengthen parliamentary democracy.

The article clearly highlights in its concluding part that the benefits of this struggle continue to this day - reinforcing the existence of State Character of LIC, its dominant market share against big global brands entered here and the trust of policyholders. This stands as a lifelong source of pride for every trade union worker who stood in the frontlines of this struggle. Thank you Insurance Worker for this very important article.

K. Swaminathan

STRIKES



RESISTING EXPLOITATION & INSECURITY



STRIKES

"We Cannot Survive on These Wages"

Kanpur



Odisha Power Workers

demand Job Security amid Rising Layoffs and Privatization



Flawless Machines Fragile Lives

Bhiwadi, Rajasthan

Corporate Prosperity vs Labour Distress



Hindustan Zinc, Rajasthan



Contract Workers' Strike at Gujarat's Investment Hotspot Hazira

Hazira, Gujarat

Breaking The Permanent Temporariness at Relaxo, Bhiwadi



Not Terrorists.. Merely Demanding Basic Rights..



Lucknow



"Silence isn't Always Peace" -at Adani Power Plant at Raigarh

75 GLORIOUS YEARS OF AIIEA

VALECDICTORY FUNCTION of PLATINUM JUBILEE CELEBRATIONS

4TH JULY 2026 AT 10 A.M.
at SUNDARAYYA VIGNANA KENDRUM
HYDERABAD



PROGRAM

INTRODUCTION

Com. Shreekant Mishra, General Secretary, AIIEA

Release of Book: **GLORIOUS STRUGGLES OF AIIEA**

Speaker: **Com. Amanulla Khan**, Former President, AIIEA

Talk on **CELEBRATION OF INDIA'S DIVERSITY**

Com. Sohail Hashmi, Renowned Historian

& CULTURAL PROGRAM THEREAFTER

Com. D.R.Mahapatra, President, AIIEA will preside



**75 YEARS OF
STRUGGLES, SACRIFICES
AND ACHIEVEMENTS**