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POVERTY AMIDST
WEALTH CONCENTRATION

UNREGULATED EMPLOYMENT



POOR CAN'T
BANK ON RBI



MANIPUR IMBROGLIO

पूर्वोत्तर के प्रति
उदासीन
भारत



THE ISSUE IS OF WOMEN'S RIGHTS & GENDER JUSTICE



33%
NOW!

if women's equality
is the issue why
Women's Reservation Bill
is still gathering dust?



DIVERTING THE DEBATE TO
MEET A POLITICAL AGENDA
WOULD BE COUNTER-
PRODUCTIVE



put for debate the laws
to amend the Personal or Family Laws
to bring gender justice and
rights to women of all religions,
as recommended by 21st Law Commission

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Issue is of Women's Rights & Gender Justice

The 22nd Law Commission has stirred an acrimonious debate in the country by issuing a public notice dated 14th June 2023 inviting views on the issue of Uniform Civil Code. This was followed by the Prime Minister's assertion in a public rally at Madhya Pradesh about the need for a Uniform Civil Code. The Prime Minister said if two members of the family are governed by two different laws, how could there be harmony and peace in the family. The Prime Minister knew pretty well that family is not nation but still to give a partisan political colour to the issue, he made this comparison. A family is not multi-religious, multi-lingual and multi-cultural as the nation is. Therefore, reducing such diversity of the nation to a family issue is either too simplistic or has a wider political design and building of a narrative for the upcoming elections.

This becomes clear with what is happening in the social media and the debates that are taking place in the mainstream media. There are a number of whatsapp messages under circulation on this issue. One whatsapp message exhorts the members of the majority community to respond

to the Law Commission invite and demand for a Uniform Civil Code as according to this whatsapp more than 4 crore Muslims have already written to the Commission opposing such a Civil Code. In the process, a serious issue relating to gender justice and women's rights is once again converted into a Hindu-Muslim debate reflective of the polarizing times that we live in.

According to the reports, more than 50 lakh responses have so far been received by the Law Commission. This is despite the fact that the 22nd Law Commission has not been specific nor has it proposed a guideline or draft on which it wants comments and opinions. We are yet to understand why the 22nd Law Commission has opened up an issue that was studied in great detail by the 21st Law Commission which came to the conclusion that there is no need for a Uniform Civil Code and what is required is the reform in the personal or family laws. This Commission gave a number of recommendations in 2018 to amend the personal laws to secure justice to women since most of



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these laws are patriarchal in nature. The 21st Law Commission emphatically stated that “discrimination and not difference which lies at the root of inequality” and that “women must be guaranteed their freedom of faith without any compromise to their right to equality”. This is a sound understanding considering huge diversity of our nation. Despite four years since these recommendations, the government has not made any effort in taking the issue forward on the lines suggested.

The framers of the Indian Constitution were aware that India is a multi-religious and multi-ethnic nation. There are number of religions that exist in this country along with the tribal practices. Since Justice, Equality and Fraternity are the foundations of Indian Constitution, the debate in the Constituent Assembly on Article 44 was concentrated on the issue of marriages and inheritance from the perspective of women’s rights. Therefore, the Article 44 came out of the concern relating to equality and rights of the women as secured in the Indian Constitution overcoming the rules framed in all religions by patriarchy.

There is no denying the fact that the family or personal laws have to be amended to bring them to meet the standards set by the Constitution. The Uniform Civil Code is not just about Muslim Personal Law but the laws of all religions in relation to marriage, inheritance, adoption etc. It must be understood that these religion based laws do not come into conflict between different religious communities but they inherently build up a system where women are discriminated and disadvantaged within the community. It is not the intent of this Editorial to discuss all the discriminatory practices existing within all religious and tribal groups. Therefore, there can be no argument that the Personal Laws have to be amended to end this discrimination and inequality from which the women suffer. It should be understood that uniformity is not the solution but ending the discrimination within each community without attacking the diversity is the answer.

However, the debate on Uniform Civil Code as said earlier has narrowly reduced to a Hindu-Muslim issue. This has created a situation of mistrust and suspicion in the minds of the minority communities. Today, it has become a fashion to blame Muslims for all the economic and social evils that afflict our nation. The Chief Minister of Assam has blamed

the Muslims for the rising prices of tomato and other vegetables. This is not just ridiculous but another attempt to put all the blame on the internal enemy who are Muslims to consolidate majoritarian politics. The war cry of covid jihad in which Muslim Tableegi Jamaat was blamed for Covid is still fresh in memory. There are open calls to eliminate the Muslims and Members of Parliament exhort the majority community to take up arms against the Muslims who are perceived to be the enemies of the nation. There is a systematic attack on Christian community in the name of religious conversions. When the UP Chief Minister talks about election as a contest between 80 percent and 20 percent and the Prime Minister speaks about shamshan and khabrastan and maintains stoic silence on the atrocities committed on the minorities, how could there be a trust. Therefore, to amend the Personal Laws, Trust and Faith are the pre-requisite. This move should not be seen as against any religion but an effort to secure rights and justice to the women.

If the issue is about women’s rights and equality, are we not justified in asking why the Women’s Reservation Bill is still gathering dust? The Prime Minister who is never tired of speaking about gender justice has made no attempt to secure approval of this Bill in the Parliament. When the government

22वें विधि आयोग ने 14 जून 2023 को एक सार्वजनिक नोटिस जारी कर समान नागरिक संहिता के मुद्दे पर विचार आमंत्रित करके देश में तीखी बहस छेड़ दी है। इसके बाद प्रधानमन्त्री ने मध्य प्रदेश में एक सार्वजनिक रैली में समान नागरिक संहिता की आवश्यकता के बारे में जोर दिया। प्रधानमन्त्री ने कहा कि अगर परिवार के दो सदस्यों पर दो अलग-अलग कानून लागू होंगे तो परिवार में सद्भाव और शान्ति कैसे रहेगी। प्रधानमन्त्री भलीभांति जानते थे कि परिवार राष्ट्र नहीं है लेकिन फिर भी मुद्दे को पक्षपातपूर्ण राजनीतिक रंग देने के लिए उन्होंने यह तुलना की। एक परिवार राष्ट्र की तरह बहु-धार्मिक, बहु-भाषी, बहु-सांस्कृतिक नहीं होता है। इसलिए, राष्ट्र की ऐसी विविधता को एक पारिवारिक मुद्दे तक सीमित कर देना या तो इसे बहुत छोटा करना है या आगामी चुनावों के लिए यह एक व्यापक राजनीतिक माहौल और एक कथा का निर्माण है।

सोशल मीडिया में जो कुछ हो रहा है और मुख्यधारा मीडिया में जो बहस चल रही है, उससे सब कुछ साफ पता चला ही रहा है। इस मुद्दे पर कई तरह के व्हाट्सएप संदेश घूम रहे हैं। एक व्हाट्सएप संदेश बहुसंख्यक समुदाय के सदस्यों को विधि आयोग के निमन्त्रण का जवाब देने और समान नागरिक संहिता की मांग करने के लिए प्रोत्साहित करता है क्योंकि इस व्हाट्सएप के अनुसार 4 करोड़ से

has rammed down a number of controversial legislations using its brute majority, why is it silent on Women Reservation Bill? The Indian Parliament and State Legislatures have one of the lowest women participation in the world. In such a situation, political empowerment of the women is one of the most important tasks that need to be undertaken but the government is simply abdicating its responsibility on this issue.

The Directive Principles of the State Policy, though not justiciable are fundamental to the State policy in relation to economic development and social empowerment. Except Article 44, the government appears to have forgotten the existence of other Articles under Directive Principles. Article 39 mandates the government to ensure that the benefits of common material resources of the country flow to the good of the entire community. This means that the government must ensure that there is no concentration of wealth and means of production. But what is happening today. India has seen unprecedented concentration of wealth where the top 1% of the population live in vulgar riches while the bottom 50% are forced to live in precarious conditions. Article 41 mandates the State to ensure that citizens in their old age live in dignity. Still there is no social security for the aged in

the country. Article 42 demands the State to ensure that the workers must receive a living wage and there should not be any difference between the wages of men and women. Article 43A mandates the State to ensure Workers' Participation in Management. Leave alone such participation, the majority Union in LIC is not even recognized. These are fundamental issues from which the government cannot run away and it must initiate steps to meet the mandate of the Constitution which envisages India as a Welfare State.

The debate on Uniform Civil Code should be from the perspective of rights of women and gender justice. Diverting this debate to meet the political agenda would be counterproductive. The Law Commission should examine these issues without falling into the trap of political considerations. The recommendations of the 22nd Law Commission to retain and strengthen the Sedition Law in what it calls as to protect the unity and integrity of the nation has already raised suspicions about the independence of the Commission. The Commission, therefore, must take the leaf out of the recommendation of the 21st Law Commission and put for debate the laws to amend the Personal or Family Laws to bring gender justice and rights to women of all religions.

मुद्दा महिला अधिकार और लैंगिक न्याय का है

अधिक मुस्लिम पहले ही ऐसे नागरिक संहिता का विरोध करते हुए आयोग को पत्र लिख चुके हैं। इस प्रक्रिया में, लैंगिक न्याय और महिलाओं के अधिकारों से सम्बन्धित एक गम्भीर मुद्दा एक बार फिर हिन्दू-मुस्लिम बहस में बदल दिया गया है जो उस ध्रुवीकरण के काल को दर्शाता है जिसमें हम रह रहे हैं।

रिपोर्ट्स के मुताबिक, लॉ कमीशन को अब तक 50 लाख से ज्यादा प्रतिक्रियाएं मिल चुकी हैं। यह इस तथ्य के बावजूद है कि 22 वें विधि आयोग ने कोई भी स्पष्ट दिशानिर्देश या मसौदा प्रस्तावित नहीं किया है जिस पर वह टिप्पणियां और राय चाहता है। हम अभी तक यह नहीं समझ पाए हैं कि 22वें विधि आयोग ने एक ऐसा मुद्दा क्यों उठाया है, जिसका 21 वें विधि आयोग ने विस्तार से अध्ययन किया था और जो इस निष्कर्ष पर पहुंचा था कि समान नागरिक संहिता की कोई आवश्यकता ही नहीं है और अगर कहीं कोई सुधार की जरूरत है तो वो है व्यक्तिगत या पारिवारिक कानून में। इस आयोग ने 2018 में महिलाओं को न्याय सुनिश्चित करने के लिए व्यक्तिगत कानूनों में संशोधन करने के लिए कई सिफारिशें दी थीं क्योंकि इनमें से अधिकांश कानून प्रकृति

में पितृसत्तात्मक हैं। 21 वें विधि आयोग ने जोर देकर कहा था कि असमानता की जड़ें विविधताओं में नहीं बल्कि भेदभाव में हैं और महिलाओं को समानता के अधिकार से कोई समझौता किए बिना उनके विश्वास की स्वतन्त्रता की गारण्टी दी जानी चाहिए। हमारे देश की विशाल विविधता को देखते हुए यह एक अच्छी समझ है। इन सिफारिशों के चार साल बाद भी सरकार ने इस मुद्दे को सुझाई गई तर्ज पर आगे बढ़ाने का कोई प्रयास नहीं किया है।

भारतीय संविधान के निर्माता जानते थे कि भारत एक बहु-धार्मिक और बहु-जातीय राष्ट्र है। इस देश में विभिन्न जनजातियों प्रथाओं के साथ-साथ अनेक धर्म मौजूद हैं। चूंकि न्याय, समानता और बंधुत्व भारतीय संविधान की नींव हैं, इसलिए अनुच्छेद पर संविधान सभा में बहस महिलाओं के अधिकारों के परिप्रेक्ष्य से विवाह और विरासत के मुद्दे पर केन्द्रित थी। इसलिए, अनुच्छेद 44 पितृसत्ता द्वारा सभी धर्मों में बनाए गए नियमों पर काबू पाकर भारतीय संविधान में सुरक्षित महिलाओं की समानता और अधिकारों से सम्बन्धित चिन्ता से निकला है।

इस तथ्य से इन्कार नहीं किया जा सकता है कि

पारिवारिक या व्यक्तिगत कानूनों को संविधान द्वारा निर्धारित मानकों को पूरा करने के लिए संशोधित करना होगा। समान नागरिक संहिता केवल मुस्लिम पर्सनल लॉ के बारे में नहीं है बल्कि विवाह, विरासत, गोद लेने आदि के सम्बन्ध में सभी धर्मों के कानूनों के बारे में है। यह समझा जाना चाहिए कि ये धर्म आधारित कानून विभिन्न धार्मिक समुदायों के मध्य टकरावों से सम्बन्धित नहीं हैं, बल्कि वे स्वाभाविक रूप से एक ऐसी प्रणाली का निर्माण करते हैं जहां समुदाय के भीतर महिलाओं के साथ भेदभाव किया जाता है और उन्हें वंचित किया जाता है। इस संपादकीय का उद्देश्य सभी धार्मिक और आदिवासी समूहों के भीतर मौजूद तमाम भेदभावपूर्ण प्रथाओं पर चर्चा करना नहीं है। इसलिए, इस बात पर कोई तर्क नहीं हो सकता है कि इस भेदभाव और असमानता को समाप्त करने के लिए व्यक्तिगत कानूनों में संशोधन करना होगा जिससे महिलाएं पीड़ित हैं। यह समझा जाना चाहिए कि एकरूपता मुद्दा नहीं है बल्कि विविधता पर हमला किए बिना प्रत्येक समुदाय के भीतर भेदभाव को समाप्त करना ही इसका समाधान है।

हालांकि जैसा कि पहले कहा गया था समान नागरिक संहिता पर बहस को संकीर्ण रूप से केवल हिन्दू-मुस्लिम मुद्दे तक सीमित कर दिया गया है। इससे अल्पसंख्यक समुदाय के मन में अविश्वास और संदेह की स्थिति पैदा हो गई है। आज, हमारे देश को विपदा में डालने वाली सभी आर्थिक और सामाजिक बुराइयों के लिए मुसलमानों को दोषी ठहराना एक फैशन बन गया है। असम के मुख्यमन्त्री ने टमाटर और अन्य सब्जियों की बढ़ती कीमतों के लिए मुसलमानों को जिम्मेदार ठहरा दिया है। यह न केवल हास्यास्पद है, बल्कि बहुसंख्यकवादी राजनीति को मजबूत करने के लिए सारा दोष आन्तरिक शत्रु, जो मुस्लिम हैं, पर डालने का एक और प्रयास है। कोविड जिहाद का युद्ध घोष जिसमें मुस्लिम तबलीगी जमात को कोविड के लिए दोषी ठहराया गया था, अभी भी स्मृति में ताजा है। मुसलमानों को खत्म करने के लिए खुले तौर पर आव्हान किया जा रहा है और संसद सदस्य बहुसंख्यक समुदाय को उन मुसलमानों के खिलाफ हथियार उठाने के लिए प्रोत्साहित कर रहे हैं जिन्हें देश का दुश्मन माना जाता है। धर्म परिवर्तन के नाम पर ईसाई समुदाय पर योजनाबद्ध तरीके से हमला किया जा रहा है। जब यूपी के मुख्यमन्त्री चुनाव को 80प्रतिशत और 20प्रतिशत के बीच मुकाबला बताते हों और प्रधानमन्त्री शमशान और कब्रिस्तान की बात करते हों और अल्पसंख्यकों पर होने वाले अत्याचारों पर चुप्पी साध लेते हों, तो भरोसा कैसे हो सकता है। इसलिए, पर्सनल लॉ में संशोधन के लिए सच्चाई और विश्वास प्रथम शर्त हैं इस कदम को किसी धर्म के खिलाफ नहीं बल्कि महिलाओं को अधिकार और न्याय दिलाने के प्रयास के रूप में देखा जाना चाहिए।

यदि मुद्दा महिलाओं के अधिकारों और समानता का है, तो क्या हमारा यह पूछना उचित नहीं है कि महिला आरक्षण विधेयक अभी भी धूल क्यों फांक रहा है ? प्रधानमन्त्री जो लैंगिक न्याय की बात करते नहीं थकते, उन्होंने इस विधेयक को संसद में मंजूरी दिलाने के लिए कोई प्रयास

नहीं किया। जब सरकार ने अपने क्रूर बहुमत का उपयोग करके कई विवादास्पद कानूनों को जबरदस्ती लागू कर दिया, तो वह महिला आरक्षण विधेयक पर चुप क्यों है ? भारतीय संसद और राज्य विधानमण्डलों में महिलाओं की भागीदारी दुनिया में सबसे कम है। ऐसी स्थिति में महिलाओं का राजनीतिक सशक्तिकरण सबसे महत्वपूर्ण कार्यों में से एक है जिसे करने की जरूरत है लेकिन सरकार इस मुद्दे पर अपनी जिम्मेदारी से बच रही है।

हालांकि राज्य के लिए नीति निदेशक सिद्धान्त न्याय सापेक्ष होना आवश्यक नहीं हैं किन्तु आर्थिक विकास और सामाजिक सशक्तिकरण की राज्य की नीतियों के लिए ये बुनियादी सिद्धान्त हैं। ऐसा प्रतीत होता है कि सरकार अनुच्छेद 44 के अलावा अन्य सभी निदेशक सिद्धान्तों के अनुच्छेदों के अस्तित्व को भूल गई है। अनुच्छेद 39 सरकार को यह सुनिश्चित करने का आदेश देता है कि देश के सामान्य भौतिक संसाधनों का लाभ पूरे समुदाय की भलाई के लिए हो। इसका मतलब यह है कि सरकार को यह सुनिश्चित करना होगा कि धन और उत्पादन के साधनों का कोई संकेंद्रण न हो। लेकिन आज क्या हो रहा है, भारत में धन का अभूतपूर्व संकेंद्रण देखा गया है, जहां शीर्ष एक प्रतिशत आबादी आलीशान वैभव में रहती है, जबकि निचले पचास प्रतिशत लोग जोखिमपूर्ण अनिश्चित परिस्थितियों में रहने को मजबूर हैं। अनुच्छेद 41 राज्य को यह सुनिश्चित करने का आदेश देता है कि नागरिक अपने बुढ़ापे में सम्मानपूर्वक जीवन व्यतीत करें। अभी भी देश में वृद्धों के लिए कोई सामाजिक सुरक्षा नहीं है। अनुच्छेद 42 राज्य से यह सुनिश्चित करने की मांग करता है कि श्रमिकों को जीवनयापन योग्य वेतन मिलना चाहिए और पुरुषों और महिलाओं के वेतन में कोई अन्तर नहीं होना चाहिए। अनुच्छेद 43 ए राज्य को प्रबन्धन में श्रमिकों की भागीदारी सुनिश्चित करने का आदेश देता है। ऐसी भागीदारी तो दूर, एलआईसी में बहुमत वाली यूनियन को भी मान्यता नहीं है। ये बुनियादी मुद्दे हैं जिनसे सरकार भाग नहीं सकती और उसे संविधान के आदेश को पूरा करने के लिए कदम उठाने चाहिए जो भारत को एक कल्याणकारी राज्य के रूप में मानता है।

समान नागरिक संहिता पर बहस महिलाओं के अधिकारों और लैंगिक न्याय के नजरिए से होनी चाहिए। राजनीतिक एजेण्डे को पूरा करने के लिए इस बहस को मोड़ना प्रतिकूल होगा। विधि आयोग को राजनीतिक विचारों के जाल में पड़े बिना इन मुद्दों की जांच करनी चाहिए। राष्ट्र की एकता और अखंडता की रक्षा के लिए राजद्रोह कानून को बनाए रखने और मजबूत करने की 22वें विधि आयोग की सिफारिशों ने पहले ही आयोग की स्वतन्त्रता के बारे में संदेह पैदा कर दिया है। इसलिए, आयोग को 21वें विधि आयोग की सिफारिशों से सीख लेनी चाहिए और सभी धर्मों की महिलाओं को लैंगिक न्याय और अधिकार दिलाने के लिए व्यक्तिगत या पारिवारिक कानूनों में संशोधन के लिए कानूनों पर बहस शुरू करनी चाहिए।

JOINT FRONT OF TRADE UNIONS IN LIC WRITES TO CHAIRPERSON ON RESOLUTION OF PENDING ISSUES

The Joint Front of Unions in LIC comprising of AIIEA, AILICEF, NFIFWI and Federation of LIC Class I Officers Associations met online on 17th July 2023 and reviewed with concern the unhelpful attitude and inordinate delay on the part of the LIC management and the government in resolving the long pending demands of the employees viz., Enhancement of Family Pension, increase in management's contribution towards NPS, recruitment, Leaves related issues, updation and other pressing issues of both administrative and field staff etc.

The meeting also expressed serious concern over the post IPO challenges confronting LIC and felt that the management should immediately address these issues through constructive dialogue with the unions. The meeting felt that negotiations on wage revision should commence in right earnest with a view to concluding the settlement early. It was decided to write to the Chairperson expressing unhappiness over inaction on these issues and warn LIC about the serious industrial unrest if these issues are not resolved without much loss of time. The letter dated 19th July 2023 is reproduced.

"SIMMERING DISCONTENT OVER INDIFFERENCE TOWARDS RESOLUTION OF PENDING ISSUES

The Joint Front of Unions, consisting of the above-mentioned Unions, had an online meeting day before yesterday, i.e., on the 17th of July 2023, to discuss issues related to the industry and the employees.

The meeting noted with utter dismay that there was no headway on long pending issues of the employees and officers. The meeting was particularly unhappy over the inordinate delay in the notification of the Board's recommended improvements in family pension. It has been almost four years since the LIC sent its recommendation to the government on the issue of improvements in family pension. For the last four years, the constant refrain of the management has been that LIC has given all clarifications sought by the Ministry. And the delay is particularly perplexing because of the fact that the same improvement in pension has already been extended to employees and officers of public sector banks and the RBI. Of late, the same benefit was extended to RRBs also. We fail to understand why there is so much delay in extending the benefit to LIC. Many pensioners have passed away, leaving their families in the lurch. The delay in giving clearance to the Board recommended improvements also raises fundamental questions about the functional autonomy of the management of a systemically important institution like the LIC.

Recently, the Government has approved the revision of the Pension of those RBI employees who retired from the services before 01.11.2017, effective June 2023. The meeting felt that LIC should

also seriously consider, in the true spirit of a model employer, the upgradation of pensions to the senior citizens who have been bearing the brunt of escalating prices and consequent erosion in their real income.

We have also been demanding, without any prejudice to our demand of scrapping the NPS, the enhancement of management's contribution under the Defined Contribution Pension Scheme (DCPS) from the existing 10% of pay plus dearness allowance to 14% thereof as is applicable to central government employees under the National Pension System (NPS). The meeting was critical that even though the DCPS beneficiaries of LIC have now been made a part of the institutional architecture of the NPS, the management's contribution to the fund continues to be at the old rate of 10%.

The Department of Pension and Pensioners' Welfare under the Ministry of Personnel, Public Grievances and Pensions of the Government of India have recently come out with an Office Memorandum, No. 57/05/2021- P&PW

(B) dated 03 March 2023, giving a one-time option to all central government employees appointed against a post or vacancy advertised/notified prior to the date of notification of NPS (22.12.2003) to be covered under the Old Pension Scheme i.e., the CCS Pension Rules, 1972. In LIC also, quite a few employees have joined the institution after the date of notification of DCPS, i.e., 01.04.2010, against posts/vacancies advertised /notified prior to this date. The meeting of the Joint

Front strongly felt that a similar one-time option be extended to such employees of the LIC in the interest of justice and fair play.

Apart from these three important issues, other issues like the promised improvements in leave matters, LTC matters, Recruitment and Mediclaim have been hanging fire for long. With many exits in all cadres, we must start the recruitment process. There is an urgent need to change the recruiting pattern of development officers to face the challenges in marketing. The meeting was unhappy that even though all unions submitted the Charters of Demands in August 2022, no discussions have started on the issue, even after a lapse of almost one year. Balancing work and life has become a big stress for all classes of employees, especially class-1 officers who are invariably called to the office on almost all holidays.

The meeting expressed serious concern over the myriad challenges confronting our institution post-IPO period. The insuring public is confusing the performance of LIC stock with its real business performance, creating doubts about the institution's integrity. We have failed to convince the people that the intrinsic value of LIC is many times more than what is reflected in the stock market. There are clear and visible signs that the business model of LIC is also changing. The regulatory changes being mooted by

the regulator are bound to hurt the interests of LIC in the future. The concept of multiple agencies, kept aside now, may come anytime under pressure from private players and will be injurious to the interests of LIC. So many impractical ideas are mooted by IRDA, which will be neither regulatory nor developmental. Amidst all these challenges, the meeting lamented that no communication and information were shared with the employees' unions on these pressing issues. The meeting was particularly unhappy that repeated requests of the Joint Front for a meeting with the Chairman/ Chairperson have gone unheeded till now. The management should know that the institution's challenges cannot be met without the support and allegiance of the workforce, both in the administration and the field.

It has always been our endeavour, being responsible stakeholders of the institution, to maintain industrial harmony while safeguarding the interests of the employees and the institution. Unfortunately however we find that there is a lack of appreciation of this important aspect by our Central Office.

We do hope that you will spare some time for a constructive dialogue with the Joint Front to thrash out the genuine issues of the employees and maintain industrial harmony in the institution.”

Meeting of JFTU at Mumbai on July 17th

A physical Meeting of JFTU Constituents was held as above and Key Office Bearers of most of our Constituents participated in the meeting. Detailed discussions were held on pending issues and challenges facing the Companies & their impact on Customers and Manpower of PSGICs.

All delegates expressed serious concern on inordinate delay in increase in Employers' contribution to NPS @14% and Family Pension @30%. It was decided to launch proactive action plan to achieve these issues pending with DFS despite recommendation by GIPSA very very long back.

Regarding KPI / Restructuring, its adverse impact on financial performance and customer services of the Companies was discussed and it was decided to prepare a while paper on these

issues. Demand for Merger of THREE Companies as per Government's Budget Proposals 2018 was reiterated and it has been decided to continue our fight in all possible ways. Demand for recruitment in all cadres was also reiterated. It has been decided to continue our opposition to irrational productivity linked Wages and Promotion Policy, as it is not practicable in view of nature of insurance underwriting, back office services and other matters involving application of mind and brain where quality is more important than quantity of work.

It has also been decided to continue our fight under the banner of JFTU_PSGICs on all common issues – pending Pension related issues, Wage Revision due from 01st August 2022 etc.



POVERTY AMIDST MASSIVE WEALTH CONCENTRATION

When the reduction of the poverty ratio -actually the starvation line – is celebrated and newspapers come with flashy headlines; it is necessary to question why absolute poverty exists despite enormous wealth being created in India. It is precisely because of unprecedented concentration of wealth in few hands. **Dr. Santosh Kumar Mohapatra**

The 2023 Global Multidimensional Poverty Index (MPI) report titled “Unstacking global poverty: Data for high-impactAction” was released by UNDP (United Nations Development Programme) on July 11, 2023. This report presents a compact update on the state of multidimensional poverty (henceforth referred to as “poverty”) in the world. It compiles data from 110 developing countries covering 610 crore people, accounting for 92 percent of the population in developing countries.

The multidimensional poverty index (MPI) method was devised in 2011, by Oxford University researchers Sabina Alkire and James Foster. The latest update of the global Multidimensional Poverty Index (MPI) was released by the United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI) at the University of Oxford, which revealed the data. Globally, the MPI data is based on Demographic and Health Surveys (DHS) and Multiple Indicators Cluster Surveys (MICS).

The multidimensional poverty index takes into consideration 10 indicators in three categories such as (1) health-nutrition and child mortality, (2) education-year of schooling, and school attendance; (3) standard of living – cooking fuel, sanitation, drinking water, electricity, housing, and assets. Even before the COVID-19 pandemic and the current cost-of-living crisis are accounted for, the data shows that 1.2 billion people in 111 developing countries live in

acute multidimensional poverty. This is nearly double the number who are seen as poor when poverty is defined as living on less than \$1.90 per day.

The report finding shows that 25 countries, including India, successfully halved their global MPI values within 15 years, which shows that rapid progress is possible. These countries include Cambodia, China, Congo, Honduras, India, Indonesia, Morocco, Serbia, and Vietnam.

In its report, the UN applauds India’s remarkable reduction in poverty, as 41.5 crore people exited multidimensional poverty in India in 15 years from 2005-06 to 2019-21. The incidence of poverty fell from 55.1 percent in 2005-06 to 16.4 percent in 2019-21. In 2005/2006, about 64.5 crore people were in multidimensional poverty in India, declining to about 37 crores in 2015/2016 and 23 crore in 2019/2021.

But the question creeps into mind that the findings and statistics of “The 2022 Multidimensional Poverty Index Report” “Unpacking deprivation bundles to reduce multidimensional poverty” released on October 17, 2022, were repeated in the new report and why the new report did not take into account the increase of poverty in the pandemic period. Is it not hiding the rising poverty in the world and in India?

As we know COVID-19 pandemic hit the world, it upended numerous lives, brought industries to a near-standstill, disrupted global economic activities, and proved to be a major setback to global poverty. The latest report titled “Poverty and

Shared Prosperity 2022 by the World Bank (October 13, 2022) has suggested that by the end of 2020, 7.1 crore people plunged into extreme poverty, resulting in a global total of over 70 crore impoverished people across the globe due to the pandemic in 2020. It led to a rise in the global extreme poverty rate, which increased from 8.4 percent in 2019 to 9.3 percent in 2020.

And, out of these, nearly 79 percent of people or 5.6 crore were from India as India witnessed a “pronounced economic contraction” in 2020. However, by contrast, China, despite being the most populated country, did not contribute much to the global poverty increase in 2020. The country experienced a “moderate economic shock in 2020”.

According to another UN report published on July 12, 2023, some 330 crore people, nearly half of humanity, live in countries that spend more on paying interest on debt than on education and health. The Covid-19 pandemic, the cost-of-living crisis, and the war in Ukraine have pushed 16.5 crore people into poverty.

The poorest suffer the most and their incomes in 2023 are projected to remain below pre-pandemic levels. Hence, naturally, the highest number of poor people who would have suffered the most would have been Indians as India is the second worst-affected country in the world during a pandemic period where there were massive job losses, decline in incomes of people, and huge death. Even without ignoring the aftermath of covid pandemic, India continues to have the largest number of poor people worldwide (22.89 crores) and the ongoing task of ending poverty remains daunting.

All international poverty lines are measured in terms of purchasing power parity, not the exchange rate. The Multidimensional Poverty Measure (MPM) seeks to understand poverty beyond monetary deprivations (which remain the focal point of the World Bank’s monitoring of global poverty) by including access to education and basic infrastructure along with the monetary headcount ratio at the \$2.15 international poverty line.

The World Bank’s measure takes inspiration and guidance from the UNDP’s Multidimensional Poverty Index (MPI) but differs from them in one important aspect. The UNDP includes monetary poverty of



less than \$2.15 per day, the New International Poverty Line at 2017 PPP (Purchasing Power Parity), as one of the dimensions.

Further, the monetary headcount ratio of US\$1.90 is used by UNDP correspondents to the average poverty line of the 15 poorest countries in 2011 PPP. While monetary poverty is strongly correlated with deprivations in other

domains, this correlation is far from perfect. Under this broader definition of poverty, many more people will come into view as poor.

The Poverty and Shared Prosperity 2022 report (World Bank, 2022) shows that almost 4 out of 10 multidimensionally poor individuals (39 percent) are not captured by monetary poverty, as they are deprived in nonmonetary dimensions alone. Hence, automatically, the number of poor people in India will be much higher.

As on September 14, 2022, as a result of the adoption of the 2017 PPPs, the global poverty lines have been revised to US\$2.15 from US\$1.90. Poverty lines for other sets of countries have also been revised upwards. The poverty line for lower-middle-income countries (LMICs) has moved to \$3.65 from \$3.20, while the poverty line for upper-middle-income countries (UMICs) has moved to \$6.85 from \$5.50. It means if India uses the poverty line of upper-middle-income countries, the poverty ratio will be tripled.

Poverty is a humiliation, as the poor are being forced to accept insolence, abuse, and indifference when seeking help. According to United Nations, fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means a lack of basic capacity to participate effectively in society. According to the Office of the United Nations High Commissioner for Human Rights (OHCHR), no social phenomenon is as comprehensive in its assault on human rights as poverty. Poverty erodes economic and social rights such as the right to health, adequate housing, food, and safe water, and the right to education.

The same is true of civil and political rights, such as the right to a fair trial, political participation, and

Continued on page 11



UNEMPLOYMENT & UNREGULATED EMPLOYMENT A MENACE TO INDIA

The rampant increase in unemployment and the mushrooming growth of unregulated employment, the gig economy are the products of neoliberalism. Neoliberalism has to be defeated not only to ensure a decent employment to the youth of this country, but also to protect the youth from the fundamentalist and radical forces.

S.Sivasubramanian

Prime Minister of India virtually gave appointment letters to 71,000 youth recruited across the country in June 2023 in a Rozgar Mela. The PM claimed that the BJP led government at the Centre is working to safeguard the bright future of the Youth. The PM also said that the Rozgar Mela has become the new identity of the NDA - BJP government. "This is a very crucial period for those stepping in to governmental roles as 'Azadi ka Amrit Kaal' has started, where the new appointees will carry the goal of making India into a developed country in the next 25 years" PM Modi said in his address.

This is a mockery of truth and cruel joke on the youth of this country. Modi led NDA promised to provide 2 crore jobs annually. But during these 9 years it has shattered the dreams of crores of Youth of this country. An analysis of the unemployment and unregulated employment in this country will give us the true picture.

Unfilled Vacancies; Frustrated Youth

According to the Centre for Monitoring Indian Economy (CMIE), the unemployment rate in India among people aged 15 years and above was 7.7% in May 2023. Economist Ajitara Roychowdhury had quoted the International Labour Organisation to say that only those who are doing "decent" jobs should be marked as employed. "Decent work sums up the

aspirations of the people in their working lives" the Professor of Economics at Jadavpur University said. If the ILO criteria of decent jobs are applied, the unemployment rate will be much higher.

Last year there were protests by railway job aspirants. And defence job aspirants protested against the government's Agnipath scheme. This clearly shows the desperation for jobs among the youngsters. There are a large number of vacancies in the government run sectors, which are not being filled. Between March 1, 2021 and March 2022, the total strength of the Central government Civilian regular employees, barring Union Territories, came down from 40.35 lakhs to 39.77 lakhs. The number of persons in positions, during the same period, decreased from 30.50 lakh to 30.13 lakh. Due to the decline in the number of persons in position and sanctioned posts, the number of vacant posts are also lower, ie 9.64 lakhs. Otherwise this figure would have been higher. The above figures are based on the latest "Annual Report on Pay & Allowances" brought out by the Department of Expenditure of the Finance Ministry.

The decrease in sanctioned posts/occupied posts is witnessed across departments. Railways, Defence (Civil), Home Affairs, Posts and Revenue departments/Ministries account for 92% of Central

government jobs. The Railways had 11.98 lakh persons in position and 15.07 lakh sanctioned posts as on March 1, 2022. This puts the number of vacancies at around 3 lakh posts. For Civilian posts under Defence ministry, out of 5.77 lakh sanctioned posts, the number of occupied posts stands at 3.45 lakh, leaving 2.32 lakh vacancies. Out of 10.90 lakh sanctioned posts in the Home Ministry, 9.69 lakh posts are occupied and there are 1.20 lakh vacancies. In the Postal department, the number of occupied posts and sanctioned posts are 1.64 lakh and 2.64 lakh respectively. There are over 1 lakh vacancies. Under the Revenue department, there are 1.78 lakh sanctioned posts and 1.04 lakh occupied posts. There are 74000 vacancies. The dipping number of sanctioned posts and regular staff is due to the increasing employment of external outsourcing agencies to fill in the roles of permanent employees. The government's reliance on outsourcing and contractual staff has gone up over the years.

India's job creation problem is morphing into a greater threat; a growing number of people are no longer even looking for work. Frustrated at not being able to find the right kind of job, millions of Indians, particularly Women, are exiting the labour force entirely, according to a new data from the Centre for Monitoring Indian Economy. Between 2017 and 2022, the overall labour participation rate dropped from 46% to 40%. Among Women, the data is even starker. About 21 million disappeared from the workforce, leaving only 9% of the eligible population employed or looking for positions.

To keep pace with the increasing Youth population, India needs to create atleast 90 million new non-farm jobs by 2030, according to a 2020 report by McKinsey Global Institute. That would require an annual GDP growth of 8% to 8.5%.

Growing Gig Economy A concern to the Society

More than 80% of the workforce in India is engaged in the informal sector. In January 2023, the government cited the monthly data from the Employees' Provident Fund Organization to say that the formal sector employment is growing in India. However, as per economists, the EPFO monthly data is flawed. It captures only a small portion of the formal sector employment.

The Indian gig workforce is expected to expand to 23.5 million workers by the year 2029-30, which is nearly a 200% jump from the current 7.7 million, a NITI Ayog report, "India's Booming Gig and Platform

Economy" has revealed. The Taskmo report 2022 shows that women participation has increased from 18% to 36% showing a growth of 2 times of last year whereas youth participation in the Gig economy has seen an 8 fold increase between 2019-22.

The survey also pointed out that around 40% of gig economy workers had no insurance, and only 24% of them had employer provided insurance cover. The remaining 36% workers bought insurance by paying the premium themselves. According to a research by Flourish Ventures, before the Pandemic, most gig economy workers earned above Rs.25,000, while after the Pandemic, nine out of ten workers were earning less than Rs.15,000. Gig workers in India are paid less than the traditional workers and lack the same legal protections as them.

High unemployment and jobless growth are compelling more and more youth to join an intensely informal employment. They are compelled to work longer hours and perform multiple gigs, to survive. Gig and platform companies are simply cashing in on the severe unemployment situation and the vulnerability of a vast section of the population of the country. A majority of the workers in gig platform economy are from economically vulnerable families. In the absence of alternative employment, income distress, they are being pushed towards more precarious work, braving completely informal conditions, and risking physical and internal safety to be able to earn enough to survive.

No Norms No Labour Laws

Gig platform workers are ironically called as partners to avoid compliance with the labour laws. Their terms of engagement are highly skewed. Their wage rates are entirely unregulated and working hours are opaquely and absolutely determined by an algorithm. The Labour Code on Social Security gives little hope due to the manner in which gig workers have been defined as those being outside the "traditional employer-employee relationship". By calling themselves as "intermediaries", the Platforms are reducing the workers' income and increase their insecurity. Governments and aggregators can legally absolve themselves from recognising gig workers as workers with justiciable rights under the laws, and with the compromise reached between vested interests and the State.

Blinkit delivery agents were on a strike in April this year protesting against the changes that have halved their monthly incomes. Until the changes,

Blinkit used to pay workers through an assured base pay of Rs.25 with incentives on top that nudged workers to work more and faster. Immediately after the workers went on a strike, Blinkit arbitrarily shut down workers' accounts with a message that they had been instigating protests.

In December 2021, about 50 women "partners" of Urban Company's Salon and Spa Vertical protested outside its Office for two days against the policy changes proposed by the company which they believed would directly impact their earnings. The protesting women had to call off their strike within 3 days as the Gurugram administration imposed Section 144 of the Criminal Procedure Code, under the pressure of the management of the Urban Company. The protesting women arranged for quilts and slept outside the building, when the company shut its main gates and did not allow its workers, some of whom were pregnant, to use the washrooms inside the building. The company had introduced a category called "Flexi" which involves penalising workers who refuse to participate in the new "subscription system". Under the new subscription system, the workers were asked to pay a fee of Rs.3000 (for Saloon Prime) and Rs.2000 (for Saloon Classic) upfront to the company under the minimum guarantee plan to ensure that all workers

complete a target of minimum 40 jobs. If a worker is unable to complete 40 jobs in a month, she will lose that deposit.

A menace to the Society

Unemployment and unregulated employment are a menace to the society. The unemployed youth are susceptible to the designs of the fundamental forces. Fundamental forces carry out their activities through radicalisation of the unemployed youth. Speaking at the release of a fact finding by the Association for Protection of Civil Rights (APCR) in April this year after having visited the places in Bihar following communal violence that took place during and around the Ram Navami rally, Delhi University Professor Apoorvanand said "In these processions many young boys take part and their age range varies from 10 to 20 years old. The authorities also claimed that these young people had sword in their hands".

The rampant increase in unemployment and the mushrooming growth of unregulated employment, the gig economy are the products of neoliberalism. Neoliberalism has to be defeated not only to ensure a decent employment to the youth of this country, but also to protect the youth from the fundamentalist and radical forces.

(The author is Treasurer, SZIEF)

POVERTY AMIDST..



Continued from page 8

security of the person. Similarly, the ILO Declaration of Philadelphia, 1944 states "Poverty anywhere is a threat to prosperity everywhere." Poverty, therefore, has implications for global stability which have been well appreciated by policymakers the world over.

There is a difference between well-being and poverty, as economist and philosopher Amartya Sen persuasively explains. Poverty is a shortage of resources, and a shortage of resources usually triggers low well-being. Well-being may include health, life satisfaction, food security, and access to decent health care, for example, or a neighborhood with minimal pollution.

As Sen explains, "Poverty is not a matter of low well-being, but of the inability to pursue well-being precisely because of the lack of economic means." Purchasing well-being is a need, and money

is a resource that enables this purchase. Hence, poverty usually undermines well-being, and this is why we care about poverty. But a lack of resources to meet needs is not well-being per se.

When the reduction of the poverty ratio -actually the starvation line – is celebrated and newspapers come with flashy headlines; it is necessary to question why absolute poverty exists despite enormous wealth being created in India. It is precisely because of unprecedented concentration of wealth in few hands. Further, no remedial measures are taken when the cataclysmic impact of environmental pollution is afflicting the poor most without adequate nutrition and health facilities. Moreover, the burden of debt falls on the poor too and more severely.

It means rich, corporate and powerful can lead a cosy life while the majority of people struggle to eke out basic existence. These marginalised are coerced to remain content with what little they have without raising their voice against present unjust, unequal repressive, and exploitative society.

(The author is President of CDIEA, Cuttack)

THE MANIPUR IMBROGLIO



in divisive and unprincipled politics. 'It may be possible to win elections by divisive methods; yet one cannot govern a state or even the country for long with such 'tactical' measures.'

Satanjib Das

Manipur, one of the most picturesque State of the North Eastern Region and gateway to the South east Asia, has been convulsing under an avalanche of ethnic violence, hatred and mayhem since May 3. Manipur, like many other states of the N.E.Region has a history of ethnic violence and insurgency. But the ethnic violence, mistrust and divide witnessed this time by this tiny state with a population of about only twenty nine lakh, are perhaps without any parallel in its history. Fratricidal violence took a toll of more than one hundred thirty lives so far. Graph of causalities has been rising almost every day. Fifty thousand people have been displaced and rendered homeless. Most of them took refuge in relief camps and also in neighbouring states. Several thousands are injured. Despite the deployment of fortyfive thousand security personnel including the Army, Assam Rifles, BSF, CRPF etc. and invocation of the emergency provisions of Article 355 of Constitution, ethnic clashes and violence continue unabated till this write-up is being penned. After full twentysix days of hellish violence and mayhem Union Home Minister found time to visit the State on May30. But his visit proved totally futile. Violence intensified. When the Prime Minister was bragging hypocritically about the Constitutional democracy in India on the soil of USA, Constitution and the rule of law lay completely shattered in Manipur. Anarchy and chaos prevailed. Yet during the entire period of turmoil the PM, who frequented the state and

eloquently assured the people of the golden days ahead, remained conspicuous by his total silence and inaction. Let alone visiting the state, he didn't even utter a single word of solace to the strife-torn people of the state at this hour of their grim tragedy. Such a deafening silence and inaction on the part of the head of the state not only pained the entire nation but also fuelled a sense of alienation among the hapless people of Manipur.

The immediate cause that triggered the whole conflagration was an order passed by the acting Chief Justice of the Manipur High Court on 27th March directing the State government of Manipur to consider the issue of the inclusion of Meitei community in the Scheduled Tribe list on a petition filed by Manipur Tribes Union. The order itself was legally controversial as the matter of inclusion or exclusion from the ST list falls under the domain of Parliament. It does not fall within the jurisdiction of a state government. Subsequently the Chief Justice of the Supreme Court came down heavily on this order and Manipur HC also admitted a petition to review it. But already the damage was done.

The malaise, however, runs deeper than a simple court order. Here a bit of history and the demographic contours of Manipur need a mention. Manipur was a princely State during British India. On 11th August,1947 Maharaja of Manipur signed an Instrument of Accession joining the independent India and on 21st September,1949 the State was

merged with Indian Union. Subsequently it attained Statehood in 1972.

It has a history of fifty years insurgency for secession from India and also repeated ethnic strife. The Meitei people constitute about fiftythree percent of the population while various Naga ethnic groups constitute 24 percent and various Kuki-Zo tribes Sixteen percent. Kuki, Naga and other ST groups live in hill districts that account for ninety percent of the State's geographical area while Meiteis live in valley districts. In terms of religious affiliations people in hill districts are mostly Christians while Meiteis are overwhelmingly Hindus.

The state has been witnessing agitations on the issue of ST status to the Meiteis since 2012. Behind the demand of tribal status, however, lies the tussle over assertion of rights over the land. In an economically backward state with no worthwhile infrastructure and industries pressure on and cravings for land are bound to escalate. The minority tribal people in the hill districts of the State have been provided with certain safeguards and protection by the country's Constitution. Article 371C of the Constitution provides for a Hill Area Committee of the legislative Assembly of the State constituted by nineteen elected ST legislators from hill areas in the Manipur Assembly. This committee of tribal legislators was entrusted with executive power for thirteen subjects or departments. This executive power consists in issuing directions to the State on the matter of administration of hill districts. Nontribals like Meiteis are not allowed to purchase or own land in the hill areas without Hill Area Committee's approval. Even the Manipur Land Revenue and Land Reforms Act 1960 is applicable to the whole of the State except in the hill areas.

The growing demand of the Meities for ST status bolstered by the High Court directive of 27th March created deep apprehension in the minds of the Kukis and other tribal communities in the hill districts that their land rights protected by the Article 371C of the Constitution and the MLR&LR act will be under threat. Some of the ethno-majoritarian and divisive policies pursued by the BJP government led by Biren Singh have deepened such apprehension. These policies resulted in arbitrarily evicting and demolishing a number of Kuki villages on the plea of expanding reserved forests, which many argue, were in violation of Forest Rights Act 2006 and Indian Forest act 1927. The retrograde amendments

sought to be brought by the Modi government to the Forest Conservation Act 1980, that aim at large-scale conversion of the forest land into non-forestry use while providing easy access to private corporates, have also fuelled the apprehension of Kukis and other tribal people of Manipur about the loss of their traditional land rights.

To add insult to the injury, the BJP government in Manipur came down heavily on the peaceful agitation launched by the Kuki civil society led by Indigenous Tribal Leaders' Forum (ITLF) in the month of March against the eviction drive. Instead of initiating any dialogue with the agitating Kuki civil society organisations, Biren Singh government resorted to ruthless suppression by the security forces and defamation of the Kuki community. It revoked suspension of operation (SOS) agreement with two Kuki armed outfits.

There are allegations also against the government of eroding the rights and privileges of the Hill Area Committee. To justify these onslaughts a narrative has been unleashed by the government that the Kuki population are growing by leaps and bounds due to illegal migration from the neighbouring Myanmar and Bangladesh and that they indulge in large-scale poppy cultivation etc. etc. This is similar to the propaganda of 'unabated influx of Bangladeshi immigrants' in Assam carried out by the Assam agitationists and 'Hindutvavadi' outfits. As in Assam so also in Manipur this issue of illegal migration is being magnified beyond proportion to instill existential fears in the minds of the majority community. These unfounded narratives to otherise the minority tribals and the counter-narratives have put the delicate ethno-social-political consensus of the State under several stress and stain.

Behind this sinister game of otherising the minorities Sangh parivar's 'Hindutwavadi' agenda is also at work as majority of the tribal population in the hill areas of Manipur are Christians. It needs a mention here that more than three hundred Churches were burnt down or destroyed during the present turmoil while at the same time some temples were also desecrated. In ultimate analysis it is the undemocratic, anti-minority and divisive policies of the BJP government that are at the root of the present violent ethnic explosion in the State. For BJP, capturing power is the be-all and end-all of everything. For the sake of power it can run with the hare and hunt with the hound. A glaring evidence

of this came to light when the United Kuki Liberation Front (UKLF) leader S.S. Houkip submitted before the NIA Court on 8th June, 2023 in an affidavit that during the State Assembly election in 2017 two top ranking BJP leaders Himanta Biswa Sarma, the present CM of Assam and Ram Madhav, National General Secretary of the Party entered into a secret agreement with two armed secessionist outfit, UKLF and United Peoples' Front (UPF) of Manipur and sought their help to tide over the election battle. Such a serious allegation urgently calls for a high-level impartial enquiry at the least. But Modi regime, which never tires in flaunting its nationalist and patriotic credentials, has been maintaining a stoic silence over this grave issue that involves the question of national security.

The State of Manipur with a very complex and delicate ethno-political-social milieu as well as its people belonging to both majority Meitei and minority Kuki-Naga communities can never be safe under a regime that indulges in divisive and unprincipled politics. As aptly stated by Sri K. Raj, a Supreme Court lawyer in an article in the Frontline, 'It may be possible to win elections by divisive methods; yet one cannot govern a state or even the country for long with such 'tactical' measures.' It is only a democratic approach to ethnic questions and a pro-people alternative economic policy framework, which while safeguarding the rights of minorities create enough space for the people of both majority and minority communities to grow and prosper, that can heal the wounds of the strife-torn Manipur and remove the present mistrust and distrust between the communities. The immediate issue, however, before the state and its people is restoration of peace and amity. But is it possible with the Biren Singh led BJP government in the saddle? That is the million dollar question. At the present state of affairs a lasting peace seems to elude Manipur at least in the near future. Only a united intervention of the patriotic and democratic people of the country can change the situation and save this unfortunate state and its people.

(Writer is President, AIIPA)

पूर्वोत्तर भारत के लोगों की आमतौर पर यह शिकायत रही है कि शेष भारत में उनका ख्याल नहीं रखा जाता है. न तो दिल्ली में बैठे शासन करनेवाले लोग उनकी सुधि लेते हैं और न ही भारतीय समाज उनके सुख-दुःख में शरीक होता है. अव्वल तो पूर्वोत्तर भारत के लोगों की शेष भारत में आवाजाही बहुत कम है, लेकिन जब वे लोग देश के विभिन्न हिस्सों में यात्रा करते हैं तो उन्हें अपनी पहचान बताने में खासी मशक्कत करनी पड़ती है. लोगबाग अज्ञानता वश उन्हें नेपाली और चीनी समझने की भूल करते हैं. उनकी शारीरिक बनावट, भाषा और खानपान में दिखाई देने वाली भिन्नता का मजाक उड़ाया जाता है. दिल्ली और मुंबई जैसे महानगरों में भी पूर्वोत्तर भारत के नागरिकों पर फब्बियां कसी जाती हैं और यहाँ तक कि चिंकी कहकर अपमानित भी किया जाता है.

अफ़सोस कि पूर्वोत्तर भारत के लोगों का यह दुःख आज भी बना हुआ है. हालिया समय में किये गए तमाम दावों और वायदों के बावजूद न तो भारतीय शासन व्यवस्था उनके दुःख-सुख में भागीदार बन सकी है और न ही भारतीय समाज. इसका सबसे बड़ा उदाहरण मणिपुर राज्य की हालिया घटनाएं हैं. यह राज्य विगत तीन महीने से भयानक अस्थिरता का शिकार है, जहाँ बड़े पैमाने पर सामुदायिक हिंसा हो रही है, इस हिंसा में अभी तक 100 से अधिक लोग मारे गए हैं. लगभग एक हजार लोग घायल हैं और 60 हजार लोगों ने अपना घर-बार छोड़कर शरणार्थी शिविरों में पनाह ली है. सैकड़ों धार्मिक स्थलों को जलाया गया है और हजारों घरों में आगजनी और लूटपाट की घटनाएं हुई हैं. हिंसा और अराजकता का अंदाजा इस बात से भी लगाया जा सकता है कि लगभग 40लाख की आबादी वाले इस छोटे से राज्य में 50 हजार से अधिक अतिरिक्त सुरक्षा बल तैनात किये गए हैं, जिन्हें शान्ति स्थापना में काफी चुनौती मिल रही है. खबरों के मुताबिक दंगाईयों ने सुरक्षा बलों के कैम्पों पर धावा बोलकर हथियार भी लूटे हैं.

इतनी अराजकता और हिंसा के बावजूद भारतीय मुख्यधारा की मीडिया में मणिपुर की खबरें नदारद हैं. कुछ अंग्रेजी समाचार पत्रों से जो सूचनाएं मिल रही हैं, उनके मुताबिक इस राज्य में रहने वाले दो मुख्य समुदायों के बीच की खाई अत्यंत गहरी हो गयी है. मैतेयी समुदाय अब मणिपुर की घाटी में सिमटकर रह गया है. तो कुकी समुदाय के लोगों ने पहाड़ी इलाकों में पनाह ली हुई है. और दुखद यह कि इन दोनों समुदायों के बीच के संघर्ष को रोकने के लिए सेना और अर्धसैनिक बलों ने बफर जोन बनाए हैं, जिनमें वे पेट्रोलिंग कर रहे हैं. लगभग दो महीने तक दोनों समुदायों ने अपने-अपने इलाकों से गुजरने वाली प्रमुख सड़कों की नाकाबंदी की थी. नतीजतन वहां पर बहुत सारे जरूरी सामानों की किल्लत हो गयी है. हजारों लोग भागकर बगल के राज्य मिजोरम में पहुंचे हैं. जबकि कुछ लोग नागालैंड और असम के इलाकों में विस्थापित होकर पहुंचे हैं.

पूर्वोत्तर भारत के इस सीमावर्ती राज्य मणिपुर में इस संघर्ष की शुरुआत तब हुई, जब तीन महीने पहले वहां के हाईकोर्ट ने राज्य की आबादी के सबसे बड़े समुदाय मैतेयी लोगों को भी जनजातीय दर्जा देने के लिए सरकार को आदेशित किया. अभी तक मणिपुर में सिर्फ कुकी और नागा लोगों को ही जनजातीय दर्जा हासिल था. इस फैसले का जहाँ मैतेयी समुदाय ने स्वागत किया, वहीं कुकी समुदाय ने इसका तीव्र विरोध किया. दोनों तरफ से स्वागत और विरोध में रैलियां निकली. खबरों के मुताबिक कुकी समुदाय की एक ऐसी ही विरोध रैली से लौट रहे लोगों पर मैतेई लोगों ने हमला कर दिया. जबकि कुछ रिपोर्टों में कहा गया कि रैली से वापस लौटते हुए कुकी लोगों ने ही हिंसा की शुरुआत की. बहरहाल हिंसा शुरू हो गयी और देखते ही देखते उसने पूरे प्रदेश को अपने आगोश में ले लिया.

पूर्वोत्तर के प्रति उदासीन भारत... रामजी तिवारी

Today the people of Manipur have a feeling that the people of our own country have abandoned them, there is no one to take care, neither the government, nor the media, nor our society. This is not in the interest of our society or nation. We have to raise our voice at every stage, so that normalcy returns and the people return to their homes..

मैतेयी और कुकी समुदाय के लोग, जो अभी तक मिलजुल कर रहते थे, एक दुसरे के खून के प्यासे हो गए, नतीजतन मैतेयी इलाकों से कुकी लोगों का पलायन शुरू हो गया और कुकी इलाकों से मैतेयी समुदाय के लोगों का हालाकि इन दोनों समुदायों में पहले से भी कुछ विभाजन की रेखाएं मौजूद थीं। जैसे कि मैतेयी लोग अधिकतर घाटी वाले इलाकों में रहते थे। जबकि कुकी लोगों का बसेरा पहाड़ियों और जंगली इलाकों में था। दूसरा विभाजन धार्मिक भी था। जिसमें मैतेयी समुदाय के लोग हिन्दू धर्म को मानने वाले हैं, जबकि कुकी लोग इसाई धार्मिक समूह के सदस्य हैं। लेकिन इसके बावजूद इन दोनों समुदायों के बीच रहनवारी और आपसी सौहार्द का वातावरण बना हुआ था।

मैतेयी समुदाय के लोगों कहना है कि मणिपुर की आबादी में उनका हिस्सा लगभग 50 प्रतिशत है। जबकि उनके पास जमीन की भागीदारी 10 प्रतिशत ही है। यदि उन्हें जनजातीय दर्जा मिल जाएगा तो वे भी पहाड़ी और जंगली इलाकों की जमीन पर काबिज हो सकेंगे, जिससे उनकी भागीदारी उचित अनुपात में सुनिश्चित हो सकेगी। जबकि कुकी लोगों का कहना है कि बेशक हमारे पास आबादी के अनुपात में अधिक जमीन का इलाका है, लेकिन वह अधिकतर जंगली इलाका है। जितने भी महत्वपूर्ण संसाधन वाले क्षेत्र हैं, उन सभी पर मैतेयी लोगों का ही अधिकार है। राजनीति से लेकर प्रशासन तक। और समाज से लेकर उद्योग तक। ऐसे में यदि मैतेयी लोगों को जनजातीय दर्जा दे दिया गया तो कुकी समुदाय और भी हाशिये पर चला जाएगा। क्योंकि हमारी जमीनों पर भी उनका अधिकार हो जाएगा। विवाद के मुद्दे और भी थे, जिन्होंने इस हिंसा को चिंगारी दी। इसमें धार्मिक धुंवीकरण, नशीले पदार्थों की तस्करी, म्यांमार से उग्रवादियों के रिश्ते, और उग्रवाद के लिए एक विशेष समुदाय को जिम्मेदार ठहराने की बात भी शामिल थी।

लेकिन इस सबके होते हुए भी दोनों समुदायों के बीच लम्बे समय से शांतिपूर्ण स्थिति चली आ रही थी। शुरुआत अविश्वास और घृणा के कारण हुई, जिसे राजनीति ने और हवा दे दिया। आज दोनों समुदायों में विभाजन इतना गहरा हो गया है कि वह सुरक्षा बलों और राज्य कर्मचारियों के भीतर भी दिखाई देने लगा है। घाटी में स्थित मणिपुर की राजधानी इम्फाल पर मैतेयी लोगों का कब्जा है, जबकि कुकी समुदाय के लोग वहां से पलायन कर पहाड़ी इलाकों में चले गए हैं। यह विभाजन इतना गहरा हुआ है कि कुकी समुदाय के राजनेताओं को भी राजधानी इम्फाल से पलायन करना पड़ा है। कई विधायकों, सांसदों और मंत्रियों के घर जला दिए गए हैं। यहाँ तक कि कुकी विधायकों को बैठक करने के लिए मिजोरम की राजधानी आइजोल का रुख करना पड़ा है, जबकि राज्य और केंद्र में उनकी अपनी ही पार्टी की सरकार है।

इस कठिन स्थिति के लिए राज्य सरकार पर भी

उंगली उठाई जा रही है। स्वतन्त्र प्रेक्षक आरोप लगा रहे हैं कि मैतेयी समुदाय से आने वाले राज्य के मुख्यमंत्री वीरेन सिंह ने निष्पक्षता नहीं दिखाई है। उन्होंने मैतेयी लोगों का प लिया है और ऐसे बयान दिए हैं जिससे कुकी लोगों को दोषी ठहराया जा सके। सवाल केंद्र सरकार की उदासीनता पर भी उठाए जा रहे हैं जिसने वहां की हिंसा

का देर से संज्ञान लिया। लगभग एक महीने बाद गृह मंत्री वहां पर पहुंचे, जबकि इस संघर्ष के तीन महीने गुजर जाने के बाद भी प्रधानमंत्री जी ने मणिपुर की घटना पर कोई भी सार्वजनिक बयान नहीं दिया है। दुखद यह कि सरकारों के साथ-साथ मुख्यधारा की मीडिया ने भी मणिपुर से नजरें फेर ली हैं। टेलीविजन चैनलों से मणिपुर की घटनाएं बिलकुल ही गायब हैं। और देश में सबसे अधिक प्रसारित होने वाले हिंदी के अखबारों में उनकी कोई सुधि लेने वाला नहीं है। जाहिर है कि क्षेत्रीय भाषाओं के समाचार पत्रों और टेलीविजन चैनलों पर भी मणिपुर के नाम पर पूरा सन्नटा ही पसरा हुआ है।

मणिपुर को लेकर सवाल तो बहुत हैं। लेकिन सबसे महत्वपूर्ण सवाल आज यह है कि राज्य में सामान्य स्थिति कैसे बहाल हो। वहां पर दोनों समुदायों के बीच अविश्वास की जो खाई पैदा हुई है, उसे कैसे पाटा जाय। दोनों समुदाय के बीच बफर जोन की दीवार कैसे टूटे। सरकार और समाज कैसे विस्थापितों की मदद करे, जिससे वे लोग अपने घरों में वापस लौट सकें।

अन्यथा आज मणिपुर के लोगों के भीतर ऐसी भावना घर कर रही है कि हमारे अपने देश के लोगों ने ही उन्हें अकेला छोड़ दिया है। उनकी सुधि लेने वाला आज कोई नहीं है। न तो सरकार, न ही मीडिया और न ही हमारा समाज। यह किसी भी तरह से हमारे समाज और राष्ट्र के लिए उचित नहीं है। हमें प्रत्येक स्तर पर मणिपुर के लोगों के लिए आवाज उठानी चाहिए, जिससे कि वहां पुनः सामान्य स्थिति बहाल हो। लोग अपने घरों की तरफ लौटें और मिलजुलकर देश के निर्माण में योगदान करें।

पूर्वोत्तर भारत के प्रति हमें और अधिक संवेदनशील होने की जरूरत है।



● Writer is Activist of Varanasi Division

Courtesy: Sajith Kumar,
Deccan Herald



CASTE IDEOLOGY AS THE BASIS OF HUMILIATION

political response to this atrocity also tragically participated in undesirable and tokenistic forms of purity and pollution.

(Editorial: Economic & Political Weekly 15/7/2023)

Recently, a video of a man performing the obscene act of urinating on another person in public sparked tremendous political outrage. The video, which was widely circulated online, was reported from Sidhi district of Madhya Pradesh (MP). As a consequence, the police showed some promptness in arresting the accused and have charged the latter under various sections of the Indian Penal Code and the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) (POA) Act, 1989 for this alleged atrocity. Consequently, the chief minister of MP has also assured that the accused will be booked under the National Security Act, 1980. Moreover, a part of the house belonging to the accused has been demolished by a bulldozer on the grounds that it was constructed illegally.

This case has justifiably caused massive public outrage, and the state government in MP also took prompt action in arresting the accused under the relevant legal provisions. As disturbing and obscene as this act was, it needs to be mentioned that the means of using bodily waste such as urine and excreta and material waste such as sewage, carcasses, and garlanding with shoes to humiliate individuals or groups belonging to the Scheduled Castes (SCs) and Scheduled Tribes (STs) are not entirely new in Indian society. In fact, the POA Act itself takes cognisance of the historical occurrence of such acts and specifically mentions various types of offences that make use

One of the foundational beliefs of the caste system in India that associates waste and dirt with certain social groups produces and legitimises such ghastly acts where actual waste becomes a potent instrument for causing humiliation...The

of bodily and material waste to humiliate a person belonging to SCs and STs.

Why do such heinous acts that cross all limits of inhumanity and indecency persist and recur in Indian society? One of the foundational beliefs of the caste system in India is that outcaste groups are human embodiments and repositories of “impure” matter as such. Any forcible imposition of waste and dirt on always already “impure” bodies is thereby “naturalised” due to this belief. The mentality that associates waste and dirt with certain social groups produces and legitimises such acts where actual waste becomes a potent instrument for causing humiliation. There is no more humiliating way to punish a human being than by forcibly making them the subject and object—the producer as well as the recipient—of human waste. Entrenched beliefs about purity and pollution are what make the lives of certain groups in India so lacking in minimal social respect that unconceivably inhumane acts can be committed against them. Punishments that make use of human waste only confirm that the human at the receiving end of such crimes is nothing other than waste, an object of no worth or value.

The political response to this atrocity also tragically participated in undesirable and tokenistic forms of purity and pollution. From washing the feet of the victim to sprinkling the water of the Ganges on them, all such acts might lead to self-absolution on



Courtesy: Sandeep Adhwaryu, Times of India

the part of the political parties, but such “spiritual” gestures do not guarantee justice to the victim. Connected to these politically calculated measures of seeking forgiveness from the victim of this heinous crime is the victim’s own statement demanding the release of the accused, since the latter has now apparently realised their mistake. Whether or not this granting of forgiveness for this heinous crime is genuine, it is undeniable that there exists a gnawing gap of social power between the victim and the accused in this particular case. The expectation that the accused ought to face the legal consequences of their allegedly criminal actions is hard to come by when the victim, their families, and even their social group might be penalised or boycotted for resisting the impunity of a man belonging to a so-called high caste. The legal and monetary support offered by an organisation to the accused and his family after a part of their house was bulldozed by local authorities testifies to the brazen display of social power and impunity in this case.

It is also noteworthy that the swift action in this particular case, along with absolutions of seeking forgiveness from the victim in full media presence, can

be partly attributed to the fact that MP is a poll-bound state where the state legislative assembly elections are expected in late 2023. Another noteworthy aspect of this case is that MP has the highest percentage of tribal population among the states in India with around 21.1% of the population of MP being ST. MP also officially has 46 STs, who live in all 52 districts of the state. Among its 230 assembly constituencies, 48 are reserved for the STs, and there are several other constituencies where the tribal population is electorally significant. The tribal votes are likely to be decisive in constituencies with thin margins of victory. The incumbent Bharatiya Janata Party has already taken several decisions for which it will claim support from among the tribals in the upcoming assembly elections, like renaming two railway stations in the state after Adivasi icons Tantya Bhil and Rani Kamalapati, as well as electing the first Adivasi President of India. However, the appeal of these symbolic sops is severely dented by the persistent cases of atrocities committed against Adivasis in MP.

It is clear that the state with the highest tribal population in India cannot electorally afford to appear as being “soft” on such a ghastly atrocity that has garnered national outrage, especially in the presence of an Adivasi President. While the demographic numbers of Adivasis in the state may have contributed to a swifter action against the accused in an election year, what appears less certain is whether such a political alacrity will translate into a social commitment towards the well-being, security, and empowerment of Adivasis in MP in the near future.

MUTR KAAL



KARTAVYA KAAL ELECTION

Courtesy: Satish Acharya, Facebook

PROPAGANDA & THE REAL -THE STORY OF KERALA

Kerala has a long history of social reforms which laid foundation for the present day social fabric of the state. The struggles of workers and peasants that followed and the influence of the Communist movement in the state ensured continuity to this movement. All these together have created a social atmosphere where people of all faiths could live together peacefully. As a result, while communal disturbances and attack on minorities are frequent in many other parts of the country, Kerala proved different. The communal forces identify this as a major hurdle on their way forward.

P P Krishnan

Kerala is considered as one of the most progressive states of India, often praised for its religious harmony. The workers and those affected adversely by the neoliberal economic policies of the Union Government look up with hope on Kerala's pro people welfare measures. It is also a fact that the Kerala model development is widely discussed and debated outside the nation too.

But in the recent past we have witnessed wide spread campaigning to defame and denigrate the state. The campaign has now gone to the extent of demanding Kerala to be made a Union territory. It is interesting to see that even some of those occupying constitutional positions and who took oath to uphold constitutional values are also joining these mischievous campaign.

Union Home Minister in an election rally in Karnataka, during the recently concluded Assembly poll, "cautioned" the voters of the state – "Kerala is close to you, I don't want to say more". Definitely, he was not referring to the communal harmony prevailing in the state or to the policies of the Left Democratic Front Government in the state which in general is pro worker, pro people. Instead he was endorsing the hate campaign going on against the state. Today tales are being cooked up against the state without any factual evidence, relying only on false narrative. One such recent attempt was the film "The Kerala Story". Those behind the movie claimed that it told the heart breaking and gut wrenching stories of 32000 innocent girls from Kerala, who were trapped, transformed and trafficked for terror and joined the Islamic State. The forces of majority

communalism tried to popularize the movie across the country in an effort to establish that large scale conversion is taking place in Kerala through 'Love Jihad' and the state is a recruiting centre for IS. Some BJP ruled states made the film tax free to make it reach more people. When the state as a whole questioned the veracity of contents of the movie and the movie was subjected to a judicial scrutiny, interestingly, the film makers agreed to remove the teaser with the contentious figure of 32000 and changed the description of the movie as compilation of true stories of three young girls of Kerala. The sudden change in number from 32000 to mere three proved that it was not based on any facts or evidence, but was deliberately produced with an aim of creating communal polarization and spreading hate propaganda against the state.

A couple of year back social media witnessed a similar vilification campaign against Malappuram District of the state following death of a wild elephant. Smt. Maneka Gandhi triggered the campaign calling Malappuram, a Muslim majority district, as the most violent district. It was campaigned that the elephant was brutally killed by local people of the district feeding it with a cracker filled pineapple. Icons like holy animal of Hindu, killed by Muslims etc were projected in the campaign. But later it was found that the death of the elephant happened not in Malappuram but in nearby Palakkad District. Also, it was found, the wild elephant died after accidentally eating the fruit that was allegedly kept as bait for wild boars straying in to human settlements. Similarly the green flags in the election rally of Sri Rahul Gandhi in



Courtesy: Satish Acharya, South First

Wayanad, were projected outside the state as flags of Pakistan, knowing fully well that those were flags of a registered political party of the state. Many more instances can be quoted to show the nature and purpose of these campaigns. Why such a campaign against a small state, Kerala?

Kerala has a long history of social reforms which laid foundation for the present day social fabric of the state. The struggles of workers and peasants that followed and the influence of the Communist movement in the state ensured continuity to this movement. All these together have created a social atmosphere where people of all faiths could live together peacefully. Through its policies on public education, public health, public distribution, land reforms etc the first communist government of the state strengthened this social fabric. The secular democratic movements of the state could sustain and improve this healthy atmosphere. As a result, while communal disturbances and attack on minorities are frequent in many other parts of the country, Kerala proved different. Even during the days of Babri Masjid demolition when the Nation witnessed large scale riots in different parts, the state remained peaceful. Why because, the real story of Kerala is different from what is being campaigned by the communal forces.

We can quote any number of cases that demonstrate the communal harmony and syncretism in the state. Reports are available in public domain on instances like Hindu marriage held in a mosque, Temple/Mosque/Church committees providing financial support for treatment, marriage, constructing house etc or supplying food to the needy persons regardless of the religion to which

they belong etc. When religious occasions, including festivals are utilised in some other parts of our country to frighten and attack minorities, here they are used to foster communal harmony and unity. Temples and Churches organising Iftar parties during Ramzan, Temple committees holding reception to the rallies organised to mark the birthday of Prophet Mohammad etc are very common in the state. There are instances where traditionally priest of the temple is appointed by the head of a Muslim family of the area. There are certain temples where during festival devotees first visit nearby shrine of Muslim preacher and then visit the temple. In the well known Sabarimala temple, devotees first pray at Vavar Mosque of Vavarswamy before entering the hill shrine of Swamy Ayyappan. Theyyam is a ritualistic dance performed on the premises of Hindu temples, especially in North Kerala. Mappila Theyyam is very popular in some temples (Muslims are called Mappila in North Kerala). There are many such examples of practices prevalent in Kerala which crosses the boundaries of religion. Definitely we can trace out similar examples anywhere from our nation. But today that rich heritage is hidden and false narratives are propagated aiming at communal polarization. In this direction there is a more orchestrated attempt against Kerala. Why?

The social fabric of the state is broadly secular as seen in the above quoted instances. The communal forces identify this as a major hurdle on their way forward. They realize that to make inroads to the state the prevailing communal harmony is to be disturbed and destabilized. The LDF Government in power is doing its best to preserve unity of the people and defend secular values. So naturally all communal forces put their efforts together against the LDF Government. The majority communalism tries to portray the state government as anti Hindu and campaign on that outside the state also. At the same time the Muslim fundamentalist groups utilise available opportunities to blame the state Government as anti Muslim. Now some Christian organizations also have joined the game. Through their slogans, campaigns and activities the communal forces nurture each other and collectively try to weaken the secular fabric of the society. Since communal forces are never worried about issues confronting life and living of the common man, they fail to win their confidence. So they rely on communal

agenda to gain political advantage in the state. Hindutva forces are more particular on this because they know Kerala is building resistance to union Government's anti people policies both on economic and social front. They also know that it is by taking advantage of this unity and communal harmony prevalent in the state, that workers and other democratic forces build movement against union government's policies, including divisive communal agenda. This makes them more aggressive in their campaign against the state. Why the workers, insurance employees too, should be concerned about this?

The neo liberal economic policies and communalism are twin challenges before the working class of the country today. The workers and farmers across the country are on agitation against these policies. Kerala, though in a limited way, shows the possibility of an alternative to these policies. In that way Kerala is a source of inspiration for those who fight against these challenges. Its efforts for alternative policies on economic front are supplemented by its policies against communalism. Only by maintaining unity, people can be rallied against neoliberalism. Only by defending secularism this unity can be maintained and people can be mobilised for alternative economic policies. In a communally polarised society issues confronting life of the common man will be ignored and such a society will neither leave the space for nor will feel the need for search of pro people alternative policies. Once the society is communally polarized, working class unity will be disturbed and no organised resistance will be feasible against the anti-worker policies. So the workers who are on struggle path against the neoliberal policies should fight for preserving the secular fabric of the society, for which they have to expose the ill conceived campaign of the communal forces. Though in the background of the ongoing campaign briefed at the beginning, this is more pertinent in Kerala today, but the task is same for workers anywhere in the country.

(Writer is President, SZIEF)

Image courtesy:
National Herald



A few years back, a Haryana farmer was unable to pay back the Rs 6 lakh he had borrowed for an underground pipe. A local court sent him to jail for two years, and fined him an additional Rs 9.83 lakh.

Not only in Haryana, in recent years hundreds of farmers across the country who owed petty amounts to the banks have been put behind bars for unpaid dues. If they are not sent to jail, the banks seize tractors and other movable assets, before impounding the farmers' cultivable lands.

Instead of coming to the rescue of these small-time defaulters, who are mostly unable to pay back the instalments because of a crop failure or a price crash, the Reserve Bank of India (RBI) decided to instead throw a *raksha kavach* (protective shield) around the rich crooks, the fraudsters.

Setting aside the principles of natural justice, it has allowed nationalised banks to undertake compromise settlements or technical write-offs for accounts classified as "wilful defaulters". After a cooling-off period of 12 months, these defaulters—who have the ability pay but simply refuse to do so—can get fresh loans.

If this is a valid resolution mechanism, as the RBI says, then the question that needs to be settled first is why this resolution has not been applied for farmers, the MSME (medium and small-medium enterprises) sector, and the middle class, which puts its hard-earned and tax-deducted money into getting a home loan or car loan.

Until then, I see no reason why goons hired by banks, non-banking financial companies (NBFCs) and the micro-finance institutions (MFIs) routinely apply harsh tactics to confiscate the movable possessions of defaulters in the latter categories. In a recent case, a car was seized by 'recovery agents' (read: goons) from a defaulter at a toll barrier.

Meanwhile, an NBFC chief recently apologised for the death of the pregnant daughter of a defaulting farmer in Jharkhand. She was mowed down while the recovery agents tried to drive off the tractor for which the loan

THE POOR CAN'T BANK ON THE RBI

The latest RBI directive is one of those classist policies that favour the rich keeping their wealth, even when they default, while the poor lose far more than they even owe—sometimes their lives.....

Devinder Sharma

(Courtesy: National Herald, 10 Jul 2023)

was initially taken. The RBI? It looked the other way.

First, the controversial RBI circular allows banks to enter into a shocking compromise with wilful defaulters, who actually should have been cooling their heels in jail by now. Then, when an uproar erupts, it issues a meek clarification that raises even more questions than it answers.

Either way, the RBI's benevolence is reserved for the rich defaulters, who don't give a damn about the rules and regulations the banking regulator prescribes. Why else does the number of wilful defaulters continue to swell by as much as 41 per cent over the past two years?

Wilful defaulters—their number now 16,044—collectively owe Rs 3.46 lakh crore to the banks. In addition, media reports say Rs 100 crore *<every day>* has been lost to bank frauds and scams over the last seven years. Yet many of the wilful defaulters—the likes of Vijay Mallya, Mehul Choksi and Lalit Modi, who have fled the country—will now get a reprieve, with huge write-offs, and still be eligible for fresh loans!

I wonder why the RBI has not shown such benevolence towards the petty defaulters. Why must small farmers serve jail terms while the rich crooks get a bailout and the bank takes a hefty haircut? The rich continue with their birthday bashes, expensive holidays and generally lavish lifestyle they can clearly afford. All it takes is to be rich enough for the bank to throw a protective ring around you.

Sometime I think the banking system itself is the primary reason for India's growing inequality. After all, if the banks continue to treat borrowers who have defrauded the system with kid gloves, it exposes a game plan to keep the rich amassing wealth—not because they are talented at playing the market, but because banks bail them out of their mistakes with public money!

Already, the banks have written off over Rs 13

lakh crore of non-performing assets (NPAs) over the past 10 years. This new discretion being granted for banks to excuse wilful defaulters is the icing on every Richie Rich cake.

While the All India Bank Officers' Confederation and the All India Bank Employees Association have been critical of the new RBI policy, most business media have been supportive. Indeed, whenever a rule that benefits corporates emerges, a team of corporate economists emerges out of nowhere to defend it, howsoever wrong it may be.

It happened when Oxfam International asked about imposing a wealth tax to reduce obscene inequalities. Some economists in India had then said that raising a wealth tax from the minute layer of the wealthy in our population would not be 'economical'. Baffling, for surely recovery from a few is easier than recovery from the many?

Even now, some economists are going to the extent of saying that while recovering a loan, a bank should not make any distinction over wilful defaulters, fraudsters and the indigent. If so, surely this privilege must apply to middle-class investors and farmers too? Yet those same experts in the media who questioned free travel for women on Karnataka buses at an annual cost of Rs 4,000 crore to the state government are conspicuously quiet about a proposed write-off of Rs 3.46 lakh crore!

I thought the RBI would at least stay away from such bias against the poor *labharthi* (aspiring to grow their wealth). On the contrary, the controversial circular clearly shows that the RBI has a lot to learn about equity economics. Instead we see a concerted double standard that favours the rich while scapegoating the poor for upsetting the national balance sheet and being a 'moral hazard' to society.

(The author is an agriculture policy expert)

OUR SYNCRETIC CULTURE – OUR PRIDE



Pandit Bhimsen Joshi
& Ustad Rashid Khan

Indian culture that is so rich, beautiful and of course, plural.

Raghavendra Ayi

We are passing through queer and turbulent times of cries of rewriting of history; changing of Constitution; of change of names of places, roads etc., to erase the memories of colonial or Mughal period associated with them; dropping of progressive liberal chapters from school – college syllabus and so on.

In a bid to create a majoritarian State, the Hindu right-wing use the past for political ends. Scholarship is usually conspicuous by its absence. As part of a tactic to tap into the Islamophobia of a section of Hindus, the BJP and its ideological parent, the RSS, relentlessly point Muslim rulers in Indian History as a group of venal foreign invaders.

The dropping of Darwin's Theory of Evolution and chapters devoted to the Mughal Empire from text books are just a couple of examples.

The regime may not stop here. The imprint of Muslim rule, especially the Mughal Empire, abounds in contemporary India, from tangible heritage such as monuments to culture including

attire, food, architecture, literature, language and music.

The focus of this article is on Indian classical music. The 19th and 20th century may be marked as golden era in the history of rich heritage of music as an inalienable part of our glorious, composite culture.

Music is the universal language of mankind, said Henry Longfellow. William Shakespeare said that "if the king loved music, there will be less violence in the country. Music – folk or classical has in its womb rich secular tradition. Going back to the 16th century, Tansen was one of the Navaratnas in the court of Emperor Akbar, who was a great patron of art. Those days the popular genre of classical music in the north was called 'Dhrupad' (Dhruva Paada) Tansen, a legendary Dhrupadiya, learnt his art from Swami Haridas.

The Main form of Hindustani music, now in vogue, is known as KHAYAAL (idea or imagination). The early form of *Khayaal* emerged in the late 16th century when Sufi musicians based in the region between Delhi and Jaunpur

adapted the cutkula form which used a Hindi dialect to devotional forms such as the Persian *qawal* and *taraana* sung in Sufi communities from Amir Khusro (1253 – 1325 AD) tradition. The cutkula was a regional music form that was in vogue during the reign of Sultan Hussain Shah Sharqui of Jaunpur, who ruled from 1458 to 1505. He was a great music lover. In the early 17th century, *Khayaal*, the present popular classical form travelled from the Sufi communities to the *qawwals* of Hazrat Nizamuddin Dargah in Delhi, remaining within their lineage until 18th century.

In the next phase, Niyamat Khan (1670 – 1748), a famous Dhrupad singer and Been (northern Veena) player, who wrote his musical 'bandishes' (compositions) under the pen-name "Sadarang", played a key role in further developing *Khayaal* singing. He was a court musician in the court of Mughal Emperor Muhammad Shah "Rangila", who ruled from 1714 to 1748.

Khayaal continued to be sung by both '*Kalawants*' (singers from hereditary lineage of musicians)

and qawwals all over North India and the Deccan.

In 19th century the leading *Khayal* singers founded their own distinct styles called “Gharaana” (school). Some of the reputed gharaana are Gwalior, Agra, Jaipur-Atrauli, Kiraana, to name a few. The names have come from the places where the founder musicians came from.

It is worthwhile to note that all these founder musicians of gharaanas belonged to Muslim families known for rich music lineage. It is equally important and interesting that their disciples belonging to Hindu communities earned lot of name and fame and eminently carried forward the rich heritage of music. For example:

- Gwalior gharaana: Haddu Khan & Hassu Khan (founders) Vishnu Digambar Paluskar, Shankar Krishnarao Pandit, Raja Bhaiya Poochwale, Onkarnath Thakur (musicians who took forward the tradition)
 - Agra gharaana: Nathan Khan (founder) S.N.Ratanjankar, K.G.Ginde, SCR Bhat.
 - Jaipur-Atrauli gharaana: Alladiya Khan (founder), Kesarbai Kerkar, Moghubai Kurdikar, Mallikarjun Mansur.
 - Kiraana gharaana : Abdul Karim Khan (founder) Rambhau Kundagolkar (Sawai Gandharva), Balakrishna Kapileshwari, Suresh Babu Mane, Hirabai Badodekar, Gangubai Hangal
- King Ibrahim Adil Shah of Bijapur was a patron of art and a poet himself. He has composed many verses in praise of Ganesh, Durga, Saraswati.

Ustad Allauddin Khan (Guru

of Ravi Shankar) who hailed from Maihar (MP) used to pray every day at Sharada temple situated on a hillock. Ustad Bismilla Khan, Shehnai maestro was a devotee of Kashi Viswanath.

Revered Hanagal Kumar Swamiji brought renowned musician Ustad Wahid Khan to train a blind saint musician Panchakshari Gawai (Gadag).

Maverick musician from Gwalior, Ustad Rahimat Khan had taken shelter in Sri Siddharoodh Swami math, Hubli, for some time.

Another Rahimat Khan, a renowned Been-Sitar player from Indore (MP) came down to Dharwad and settled down there permanently in early 20th century. Maharaja of Mysore honoured him and conferred on him the title of Sitar Ratna. Credit of popularizing Sitar in South India goes to him and musicians of next generation in his family.

When Bhimsen Joshi, in his young days, was moving from place to place in search of a guru, he happened to meet at Gwalior Ustad Hafiz Ali Khan, a renowned Sarod player. The Ustad helped young Bhimsen to stay at Gwalior and taught him Raag Marwa, a difficult evening melody.

At the time of Rajashraya, many Hindu musicians served in the courts of Muslims Kings and many Muslim musicians served in the courts of Hindu Kings. What mattered was not the religion of Kings or musicians but the musical prowess of the musicians concerned.

How can we forget the mesmerizing impact on the music lovers who listened to Ustad Abdul Karim Khan singing a composition: “Gopala Karuna Kyon Nahi Aave...”; Ustad Bade Gulam Ali Khan singing

“Hari Om Tat Sat...”; Ustad Amir Khan singing passionately a Khayal – “ Jinake Mana Rama Viraje” in Raag Malkauns; Viduhshi Parveen Sultana singing the Bhajan – “Bhavaani Dayaani ...” in Raag Bhairavi.

So also audience (including this writer) have gone into trance listening to Bhimsen Joshi singing – “Kareem Naam Tero and “Muhamad Shah Rangile” in Raag Miya Malhar; Jasraj singing “Mero Allah Meherban ...” in raag Bhairav.

Audience just enjoyed the soul stirring music, the bliss it created. The religion to which the eminent musicians belonged was immaterial. Music itself was/is religion of the musicians, past or present.

It is worth taking a note that classical music has made a deep, positive impact on Hindi and regional language cinema world. Some of the music directors, lyricists and playback singers who had rich knowledge of classical music have produced many memorable songs whose popularity has not faded till this day.

There is a popular saying : “Time and tide wait for none”.

True, a strong Gurukul system of teaching and learning, music that was prevalent for long, may be a thing of the past. Music colleges, universities and academies have replaced Gurukuls. A look at the prevailing music scenario shows that number of musicians, music organisations and music lovers has gone up. But patronage to classical music that was available through Radio and Doordarshan has come down because of commercialization of Prasar Bharati.

On the musical firmament, we can see today many talented and promising artistes who have earned name and fame. They often go abroad on concert tours and play their role as cultural ambassadors of India. Needless to say, these musicians belong to Hindu and Muslim communities.

It is worth mentioning names of some of the leading musicians who often appear on concert stage today:

Dhrupad : Wasifuddin Dagar, Umakant Gundecha, Uday Bhavalkar

Khayaal : Rashid Khan, Arshad Ali, M.Venkatesh Kumar, Kaivalya Gurav, Meeta Pandit, Savani Shende, Kaushiki Charavarty.

Sitar: Shahid Parvez, Shujat Khan, Kushal Das, Purabyan Chatterjee, Niladrikumar.

Sarod: Aashish Khan, Amjad Ali Khan, Rajiv Taranath, Tejindar Narayan, Debasmita Bhattacharya.

Sarangi: Kamal Sabri, Murad ali, Aruna Kalle, Harsha Narayan.

Table : Zakir Hussain, Akram Khan, Kumar Bose, Satyajit Talwalkar, Ojas Adhiya.

The list goes on

Music has remained so syncretic over centuries and generations.

Dhrupad or *Khayaal*, Thumri or Ghazal, Qawwali or Hori, folk music or film music – all form a beautiful tapestry, woven from the warp of Islam and the weft of Hinduism. One cannot pull the thread of one culture without destroying the whole. Any foolish attempt to remove the imprint of invaluable Muslim contribution will impoverish Indian culture that is so rich, beautiful and of course, plural.

(Writer is former Gen. Secretary, IEU, Dharwad Division)

Government approves updation of Pension for RBI employees Why deny it to Insurance Employees?

The Government has issued notification for updation of Pension for the RBI Pensioners consequent to the wage revision effective from November 1, 2017. The existing basic pension amount of Rs 100 will be revised to Rs 163 effective from June, 2023. This new notification will be applicable for people, who retired before November 1, 2017. The RBI has already issued administrative instructions for implementation of this notification.

The LIC and PSGI employees have also been demanding updation of Pension with every wage revision. The reasons for such a demand are very sound. The Pension Schemes in the financial sector were introduced in lieu of management's contribution towards PF. These Pension Schemes introduced in 1995 were framed on the lines of RBI and Central Government Pension Scheme. The Central Government Employees have been given the benefit of revision of Pension with the Pay Commission recommendations with effect from 1996. Subsequently, this benefit was extended to the RBI employees. The present revision in RBI is taking place for the 2nd time.

The Government while extending the benefit of pension revision to RBI employees said that the Institution has the financial strength to meet this liability. If this is the basis, why other financial institutions like LIC which have the strength and capacity to meet the liability not be extended this benefit. There is no answer from the government despite repeated requests.

The AIIPA units have taken up a campaign to write to the Prime Minister seeking his intervention in the matter. Number of units with hundreds of signature have already reached the Prime Minister's Office. Unfortunately, the stock reply from the PMO is "this requires amendment to the Pension Schemes and the increase in the Family Pension is under consideration of the DFS". If the issue is only amendment to the Pension Scheme, what prevents the government from bringing such an amendment.

The recommendation for increase in Family Pension by LIC is pending with the government for the last 4 years. Similar recommendations from GIPSA are pending consideration for nearly 2 years. It is not understandable why the government is sitting on these recommendations when the increase in family pension is approved for all other financial institution. We cannot escape the conclusion that it is purely a political vendetta. On the request of AIIPA, nearly 80 Members of Parliament from all political parties have written to the Finance Minister reminding her of the urgency to extend this benefit to insurance employees. Yet she is unmoved. It looks that there is no escape for the insurance employees from the struggle to achieve this demand.

SPECIAL CONVENTION AT CHENNAI ON MERGER OF 4 PSGI COMPANIES

The four Public Sector General Insurance Companies are being systematically weakened by the Union Government over the years. Employees and officers working in the four companies have been fighting the Government's dangerous attempts at Privatisation of the 4 Gen Ins companies as well as the restructuring of the PS GI Industry under the banner of Joint Forum of Trade Unions/Welfare Associations (JFTU). JFTU, Southern Zone has taken the lead in organising Seminars demanding Merger of the 4 PS GI companies into a single Monolithic Corporation, Recruitment, Protection of Public Sector etc., Special conventions were already conducted in Trichirappalli & Madurai.

JFTU Southern Zone conducted a Special Convention at Chennai on June 25th, 2023. The convention was well attended by about 300 employees and officers. Com G.Anand, Vice-President, AIIEA co-ordinated the entire programme and Com S.Savarimuthu, Convenor, JFTU Southern Zone presided over the Convention. Com Rohith Argaal, President, UIIOA welcomed the gathering. Six Resolutions concerning the PS GI Industry were unanimously passed in the Convention. Com Amanulla

Khan, former President of AIIEA and Com Amarjeet Kaur, General Secretary, AITUC participated in the convention and delivered the Keynote Address.

Com Amanulla Khan in his speech said "I am gladdened that all the Trade Unions and Associations representing the SC/ST/OBC in Public Sector General Insurance Industry have come together to fight the regressive anti-public sector and anti-people policies of the Union Government. Only this broad based struggle of the working class will ensure the economic sovereignty of our nation.

The Public Sector GI Industry is confronted with many challenges and these can be broadly classified into three categories viz., challenges coming from policies of Union Government, the Insurance regulator IRDAI and dynamic competition with the Private GI companies. The Union Government represents the interests of the Corporate class has allowed a vicious campaign to tarnish the image of the Public Sector Gen Ins Industry as being inefficient. But contrary to the dubious campaign, Indian Public Sector GI Industry has done well. The Indian PSGI industry is recording double the rate of



growth compared to the global growth. In terms of the average Per Capita income, India is ranked a 128 globally. But at the same time the India stands at 14th globally in terms of General Insurance Business. Only when the purchasing capacity of the people increases, the insurance penetration among the populace will increase. Across the world, no General Insurance company is making profit out of their business. The Combined ratio of general insurance companies is more than 100%. Some of the private companies have a Combined Ratio of more than 120%. So it is clearly evident that these companies are making profit only out of their investments.

Secondly, the Insurance Regulator – IRDAI comes out with a regulation every day. In the coming Monsoon session of the Parliament, another amendment to the Insurance Act is proposed to be introduced. A cursory glance over the proposed amendments shows the regulator's bias towards private sector. Thirdly, the competition being faced by the PS GI companies is fierce and lopsided.

When the Indian General Insurance Industry was opened to private players in the year 2001,



the Trade Unions intensified the demand for merger of the 4 PS GI companies. But the government flip flop on this policy has created uncertainty in the industry. The Government claims that the consolidation of Banks has greatly benefited the industry and the economy. If such is the experience in Banks, why the government is not taking steps to consolidate PSGI industry is beyond comprehension. It looks the decision is more political than economic. The trade union movement has to intensify the agitation on the demand for merger and other employee issue. A still bigger unity has to be developed with the working masses of the country.

Com Amarjeet Kaur, General Secretary of the AITUC in her special address said "The BJP government has been making topsy-turvy policy changes in every Budget session. In one Budget session, they announced the merger of 4 Public Sector General Insurance Companies. Suddenly after two years they changed their policy decision and the merger proposal was dropped. The Government doesn't understand the nuances of the economy. The Union Government is not in a position to decide the Economic policies. Only the Corporate sector dictates them. Market has become

the mantra. This has resulted in unprecedented Unemployment and Inequality.

Now the job of the Government has been to destroy the Public Sector. The Trade Unions have a duty to fight against these regressive measures. The present BJP Government is adopting the same tactics to divide the working class along communal lines. The Trade unions need to maintain a vigil over this divide and rule politics and fight accordingly.

The Special Convention had the presence of two dignitaries; Hon'ble Members of Parliament Shri Su. Thirunavukkarasar (MP from Trichy Lok Sabha Constituency) and Dr. A. Chellakumar (MP from Krishnagiri Lok Sabha Constituency) both belonging to the Indian National Congress. They greeted the convention and said that the demand for merger is justified in economic sense and they would raise this demand in Parliament and assured their support to the struggle of PSGI employees and officers.

Com K.S. Shastri (NICOA) delivered Vote of thanks. The event was broadcast live on 'Voice for Public Sector' YouTube channel.

Report by M.Nagarajan

The inaugural function of Town building of Insurance Corporation Employees' Union, Mysore Division was held very successfully on July 8, 2023. More than 500 employees, family members, retired employees and well wishers along with various fraternal organizations were part of this historic moment. Participation of huge number of women employees is worth mentioning. Highlight of the function was the presence of good number of former office bearers and family members of deceased former office bearers of ICEU, Mysore Division. It was also a moment to cherish when the newly recruited employees who attended the function in large number mingled with the senior comrades.

The programme began with the hoisting of AIEA flag by Com.S K Ramu, President, ICEU, Mysore Division amidst thunderous slogans. Com.V.Ramesh, President, AIEA inaugurated the building named "BANDHAVYA". Com. T V N S Ravindranath, General Secretary, SCZIEF inaugurated "Com.N S Prabhakar Hall". Com.J.Suresh, Jt Secretary, SCZIEF inaugurated the First Floor of the Building. Com.N Vijayakumar, former President, ICEU, Mysore Division inaugurated the Library by reading two lines of a book. Leadership of all the Divisional Units of Karnataka State graced the occasion. Insurance Corporation Pensioners' Association, Mysore Division and many fraternal organizations, viz., BRGIEA, CITU, GIPA, LIC Class 1 Officers' Federation, LIAFI, LICAOL, LIC SC/ST Employees' Welfare Association, NFPE, BSNLEU, Karnataka Prantha Raitha Sangha attended the function. Major General (retd) Vombatkere and Prof. Lakshminarayan, prominent citizens of Mysore, were also present. The Senior Divisional



“BANDHAVYA”, THE UNION OFFICE BUILDING OF ICEU, MYSORE DIVISION INAUGURATED



Manager of LIC of India, Mysore Division congratulated the Organisation for this achievement.

In his inaugural address, Com.V Ramesh, President, AIEA congratulated ICEU, Mysore Division for this achievement and exuded confidence that this building will emerge as a center for progressive movement. He congratulated the people of

Karnataka for dethroning the BJP Govt and expressed hope that during the next Lok Sabha elections too, an alternative will emerge.

Com.T V N S Ravindranath, General Secretary, SCZIEF called upon the employees to cement the Bondage among the working class and work to strengthen the democratic movement.

Com. J Suresh, Jt Secretary, SCZIEF said that this is not just a building of brick and mortar but must emerge as an epic centre for trade union activity. He expressed confidence that DR.Ambedkar Centre for Education and Employment Training shall take up its task regularly at this building.

The function was graced by Com.M Ravi, General Secretary, IEU,Raichur Division, Com.Anand Archak, President, IEU, Dharwad Division, Com.S K Kulkarni, General Secretary, IEU, Belagavi Division, Com.Prabhakar Kundar, General Secretary, IEU,Udupi Division, Com.S A Ravi, General Secretary, IEU, Shivamogga Division, Com.D.Suresh, Vice President, ICEU,Bangalore Division I and Com.K Gopal, General Secretary, ICEU, Bangalore Division II. On behalf of all the Karnataka State Divisional Units, Com.M Ravi, General Secretary, IEU,Raichur Division greeted. Com.C R Krishnamurthy, General Secretary, ICPA,Mysore Division

too greeted the function.

An emotional moment of the function was honouring of the former office bearers of ICEU,Mysore Division. Those of the former office bearers who attended the function were honoured . Com.B T Satish, founder President, ICEU, Mysore Division spoke and shared his immense experience.

Com.S K Ramu, President, ICEU,Mysore Division in his Presidential address assured that "Bandhavya" will emerge as a centre for varied activities.

Com.Channappa, Vice President, ICEU,Mysore Division welcomed the gathering. Com.S.S.Nagesh, Gen Secretary, ICEU,Mysore Division , in his initial remarks spoke of the momentous journey of ICEU, Mysore Division since its formation in 1988. Com.S M Parvathi, Vice President, ICEU,Mysore Division proposed vote of thanks. A group song on Harmony sung by our comrades set the tone effectively. The success of the programme of such a magnitude is a result of meticulous planning and well execution by Convenors and scores of volunteer comrades of various committees as also efforts put in by all the base units in mobilizing employees, including family members, in large number.



Kerala State Convention on the demand of Universal Pension

A state level convention was held at Ernakulam on 8th July, 2023 by the Divisional Units of LIC Pensioners' Association and General Insurance Pensioners' Association of Kerala highlighting the need for social security protection for aged people of the Country.

Com. Amanullah Khan, senior leader of Insurance employees inaugurated the Convention. He congratulated the organisers for organising such a massive gathering to popularise the demand for Universal Pension Scheme for elders. The Country's workforce constitutes 18% of regular salaried employees, 32 % of contract workers and 50% employed in informal sector. Overwhelming majority of such workers is left with no social security when they are beyond the working age. He said India has a population of nearly 140 million above the age of 60 years. It is a fact that all these people also contributed to the Nations' economic progress during their working days. Every citizen has right over natural resources of the Country. Article 21 of the Constitution enshrines right to life which also means a life of dignity. In the circumstances, the State has the responsibility to protect and ensure life and living of the senior citizens by providing social security scheme. The government cannot abdicate responsibility by saying that providing security to the aged is the responsibility of the family. He said the funds needed for a universal pension scheme to all those who do not have a pension scheme could be raised by levying wealth and inheritance tax. This is necessary in a country which has attained the dubious distinction of being one of the most unequal societies in the world. It must be noted that small countries like Nepal, Mauritius and many African countries have Universal pension scheme. The Central Government must enact laws

for implementing Universal Pension Scheme, he stressed.

Com. Amanullah Khan deplored the negative attitude meted out to Insurance Pensioners by the Central Government by denying increased Family Pension. The Government is vengeful and the demand for periodical updation of Pension is not considered at all. The Pensioners must be prepared for more struggles to achieve their legitimate rights, he exhorted.

Dr. R. Ramakumar, Professor, Tata Institute of Social Sciences, Mumbai delivered keynote address. Aging population is increasing due to the longevity of life we achieved. Number of senior citizens will swell to 20% of the population by the year 2040. 88% of elders depend on family members. Aging must be active and healthy by giving easy access to free health care facilities, geriatric care and palliative care. This will only ensure aging with security. Article

As part of the Campaign programmes suggested by 26th General Conference of AIIEA, a state level Convention against privatisation of Public Sector Undertakings was held at Calicut on 18.06.2023. The Convention was hosted by LICEU, Kozhikode Division and was attended by comrades from all Divisional Units of AIIEA in Kerala under South Zone Insurance Employees' Federation and comrades from LICPA.

The well attended Convention was inaugurated by Com. K.Venugopal, Former General Secretary, AIIEA . He explained the background in which the public sector was developed in our country and the role they played in the socio economic development of the post independent India. He also narrated the corporate interests behind the privatisation of PSUs and the need to strengthen united resistance against the government policies to protect PSUs including public sector insurance industry.

Com. R Preethy, Vice President, SZIEF, moved a resolution urging the Union Government to withdraw its policies of disinvestment and privatisation of PSUs and urging the Insurance employees to join hands with other sections of the workers to resist those policies and protect public sector. The resolution enumerated the contributions





41 under Directive Principles of the Constitution mandated the responsibility on the Government to take care of the needs and requirements of people in their old age. The Government must be prepared to introduce a non-contributory Universal Pension Scheme and secure life of senior citizens. Developed countries allocate 4.5% to 12% of their GDP for the welfare of elders. Allocation of at least 1% of GDP of our Country will facilitate payment of a monthly pension of Rs.3,000/- to senior citizens. It must be seen in the background that 64 lakh people in Kerala are paid a monthly social security pension

of Rs.1,600/-. Only 2.5 crores of People are covered under National Social Assistance Programme (NSAP) which envisage a monthly payment of Rs.200/- to persons aged 60 and above and are below poverty line. Sufficient funds can be mobilized by taxing billionaires, imposing inheritance tax and wealth tax for successful implementation of Universal Social Security Pension Scheme, he added.

Comrades SS Anil(BEFI), P S Peethambaran (AIBDPA), O C Joy (AIPRPA) and R Preethi, Vice President, SZIEF greeted the delegates.

Com. M. Kunhikrishnan, General Secretary, AIIPA presided over the convention. Com. Sony Komath, Chairperson, Reception Committee welcomed the guests and participants. Com. K K Sajeevan, Convenor, Reception Committee proposed vote of thanks.

Resolutions demanding the Central Government for introduction of Universal Social Security Pension, granting periodical updation of Pension and enhancement of Family Pension to a uniform rate of 30% to Insurance Pensioners were adopted by the convention unanimously.

State level Convention at Calicut against Privatisation of PSUs

of the public sector and the ill effects of privatisation. It inter alia mentioned the alternate approach of the LDF Government of the State of Kerala towards public sector. The Convention later adopted the resolution unanimously.

Com. M Vijayakumar (Secretary, BSNLEU, Kerala Circle) and Com M G Aji (Cochin Refinery Workers' Association) addressed the convention. Endorsing the views expressed in the resolution they

supplemented its contents with details regarding developments in telecom sector and oil sector and the attempts of the union government to destabilise BSNL and privatise BPCL.

The Convention was presided over by Com. PP Krishnan, President, SZIEF. Com. IK Biju, General Secretary, LICEU, Kozhikode Division welcomed the gathering and Com. V K Ramesh, General Secretary, LICEU, Kottayam Division proposed vote of thanks.



Convention at Madurai on Universal Pension

As per the decision of Hyderabad CC meeting of AIIPA, LICPA and GIPA, Madurai jointly conducted the seminar on UNIVERSAL PENSION in Sunil Maitra Illam, AIIEA Madurai Union office today (5.7.23) which was presided over by Com.C.Chandrasekaran VP, AIIPA.

Com.R.Ramanarayanan President GIPA welcomed the gathering of 96 LIC & GIC pensioners.

Com. R.LENIN, CITU Madurai District Secretary while narrating the origin of pension in his special address, exposed the wrong policies of the centre which pamper the blue eyed corporates, denying pension to the unorganized sector living sans any social security.

Com.C.MUTHUKUMARASAMY VP, SZIEF gave an elaborate account of threat to secularism and democracy. The feasibility of Pension to all by taxing, say 1 or 2 % more on corporates was dealt with vividly.

Com. S.Thanigairaj Jt.Secy ICEU and P.Pushparaj



VP GIC South Zone greeted the seminar.

Resolution on Universal Pension moved by Com.D.Gopalraj CC member AIIPA was adopted unanimously.

Leaders from Pensioners Associations of BSNL, BEFI, TNGEA, EB, Primary Teachers, and TANSAC attended the seminar.

The curtains for the first ever Seminar in India on Universal Pension were dropped with thanks giving by Com.T.Kumararaja Jt. Secy. LICPA.

Com. Saroj Chaudhuri Memorial Lecture at Guntur

On the occasion of 24th death anniversary of the legendary leader of the insurance movement Com.Saroj Chudhuri, a seminar was organized on 17.06.2023 at Gurram Jashuva Vignana Kendram, Guntur on the topic 'Indian History – Prominence – Challenges'. Com.J.Sudhakar, Divisional President, ICEU presided the seminar. Sri K.S.Lakshmana Rao, PDF MLC and retired lecturer, Hindu College addressed the gathering as a main speaker.

He said, "For the last many decades in our great history, different kinds of identities, religious practices and innumerable traditions have immersed and integrated with the Indian culture and the most diverse and inclusive society has taken a shape in the process. Subsequent to the nation's independence in 1947, the core principles democracy and secularism have become the fundamental characteristics of our country. However, the present BJP government and its political affiliates for the last many years are deliberately spreading hatred among the people and are wilfully trying to influence the people, especially the younger minds through the changes

in the text book curriculum at various levels. Many state governments under the BJP rule have too have chosen history as their battlefield. Even the historic Darwin's evolution theory was removed from the text books. Other chapters in the text books relating to the killing of the father of the nation Mahatma Gandhi, the role of Maulana Abul Kalam Azad who was the great writer and the first Education Minister of the Country, were kept aside. History is being revised to portray that all Muslim kings were evil and this is an attempt to bypass their greater role during their period. Many kings like Akbar were liberal and tolerant and they patronized all kinds of religious faiths.



The Indian constitution gave its people an inalienable right to freedom to practise religion in keeping their own conscience. However, the right-wing groups are holding hostage the rights of Muslim women to education and dignity. The nation witnessed the recent issue on wearing of hijab by the Muslim girl students in the state of Karnataka.

An attempt is also being made by the vested interests to avoid and erase the wonderful role played by statesman like Pandit Nehru who laid a strong foundation particularly in the formation of the planning commission, public sector, projects and his legitimate role in choosing the path of our parliamentary democracy". he said.

Dr A.Satayannarayana Prasad, Associate

Professor, NRI Medical College underlined the need for reading the history. He said that the history must be properly analysed to design and frame the future and face the challenges.

Com.G.Kishore Kumar, General Secretary, ICEU highlighted the great work done by Com.Saroj Chaudhury in building and nurturing the great organisation like AIIEA.

Prof.N.Venugopala Rao, Com.VVKSuresh, Com. Ch.Kaladhar, Com.T.Anasuya Rani,Com.G.Siva Rama Krishna Rao, Com.R.V.S.Srinivas, Com.P.Sreedevi, Com.I.Venkata Rao and many women comrades and leaders from the fraternal unions participated in the programme.

Trade Union Symposium in Patna City

Under the aegis of IEAPD and IEAPD-II one-day Trade Union symposium held at Patna on 24th June 2023. Comrades of IEAPD and IEAPD-II around 120 in numbers had attended the symposium. In the first session titled "ROLE OF TRADE UNION IN PRESENT SCENARIO", Principal of symposium was Com. Mukesh Prasad, President of IEAPD and the teacher was Com. Dharmaraj Mahapatra, General Secretary of CZIEA and Joint Secretary of A.I.I.E.A.

Com.Mahapatra initiated his lecture on historical, political, educational, cultural heritage of the glorious land of Bihar and the then city Pataliputra. While dealing with the subject he said, "Trade Union is lifeline of human beings". Remembering the sacrifices made by martyrs of May Day 1886, he said that the history of humankind is the history of the working class. He further said that we may belong to various creeds, castes, religions, languages etc., but despite such diversity, we have unity with a single identity. Our trade union teaches nourishment of such unity.

Talking about LIC, he said that the great efforts made by founding fathers of AIIEA, made the nationalization of Insurance Industry possible but under the influence of LPG polices and the continuous demand of the Corporates, 3.5% shares of LIC stood divested today. Issuance of IPO of LIC has paved the way for more privatization of Insurance Industry. This is a political decision that must be opposed by

the people of the country. Such neo-liberal politics and the policy of disinvestment are detrimental to not only Insurance Industry, but to the economy of our nation at large.

Com. Mahapatra further added that present political scenario is full of aberrations. Modi government is destabilizing the fabric of secularism and is spreading the feeling of hatred and ill-will. In such a situation we cannot remain neutral. We should adopt a line that is based on the basic tenets of the constitution. We have to fight against LPG Polices, disinvestment of public sectors, I.P.O. and safeguard not only Insurance Industry but also the entire public sector. We have to start a unified movement against the imperialist, feudal and communal agenda of the present Government at the center. Our trade union has to fight for the causes and issues of common masses particularly workers, farmers, students, women and weaker section of society.



In the second session, Com R.N. Choudhary (President of IEAPDII) was the Principal and Com.Trinath Dora, Gen. Secretary (ECZIEA) and Jt. Secretary of AIIEA was faculty member. On the topic "THE HISTORY OF AIIEA", he explained that from Dhuru Hall of Dadar in the erstwhile Bombay, we have now reached Red Velvet Hotel, Patna. The timeline of AIIEA which was started from 30th June-1st July 1951 to present day is a glorious journey of great efforts, struggles, success, achievements and sacrifices. Pre-nationalization period witnessed discontentment among policyholders and employees. Great efforts made by founding fathers of AIIEA made insurance Industry nationalized on 1st September 1956. The Union Government had issued an Ordinance on 19.01.1956 nationalizing 245 private companies and formed LIC. After some days, the Government unilaterally notified the discriminating pay-scales on 10.09.1956. Rejecting these proposals, AIIEA observed one-day token strike on 5th December 1956. This first strike by AIIEA concluded with an interim settlement in 1957 which is known as Standardization. Thus the method of negotiated settlement through bipartite talks was accepted. Subsequently, AIIEA's vigorous struggle on bonus issue agreement was signed on 04.05.1959. After three wage revisions, during 4th Charter of Demands, AIIEA had to brave out wage freeze policy of the Government. Implementing all sorts of repressive measures, lockout was imposed in 6 Divisions and in retaliation, continuous strike was observed. So far 11 Wage settlements with increasing benefits and amenities have been successfully achieved with befitting struggles by AIIEA.

Com. Dora said that in the mid 1960s, the Government adopted a re-organization Scheme, which proposed to install computers in LIC offices. As such Scheme would have caused closure of LIC offices and affected employment opportunity, AIIEA started campaigning against such proposal. Due to stiff opposition, the proposal to install IBM machine in Calcutta zonal office was shelved and the plan of computerization was dropped.

During emergency, the insurance employees' right to bonus was snatched away. Through waging long legal battle, AIIEA could protect bonus. Fourteen days



continuous strike was observed for implementation of Supreme Court Order for payment of bonus. The wage cut for strike period were also paid with 12% interest. This is a historical achievement of AIIEA. Later on in 1994, long pending demand for Pension was achieved by AIIEA. By AIIEA's continuous efforts, jobs of thousands of temporary employees were made permanent.

Com. Dora further said that with advent of neo-liberal economic and industrial policies, AIIEA has been continuously struggling with against these retrograde policies. Malhotra Committee Report on insurance reforms was strongly opposed. AIIEA mobilized strong public opinion against privatization of Insurance industry for which more than 1.55 crores of signatures collected from public were sent to Government of the day. During the year 2022, AIIEA relentlessly opposed IPO with public support. AIIEA has firm faith in the policy of nationalization and safeguarding of Public Sector units. So growth in business, effective claim settlement and services to policyholders in Insurance industry are prime issues before AIIEA.

In a nutshell, Com Dora said that AIIEA is not a simple bread and butter organization. It has a social vision that stands for the cause of workers, farmers, students, women and common masses particularly weaker section of the society. AIIEA opposes communalism, cultural degradation instead provides helps to calamities affected people, raises voice against war and other imperialist and feudal forces.

nd to take our great organization AIIEA and institution LIC to still greater heights with full zeal and enthusiasm. Thus trade union symposium concluded with a vow to take the message to every member of the organization.

Trade union class in Shimla division

The Shimla Division, a trade union class was organized on 18/6/2023 at Una which was participated by over 210 comrades. Significantly, this TU class was participated by 80 new recruits and over 32 women comrades.

The class on “**Present conditions and the need for working class unity**”, was taken by Com R.C.Sharma, President, NZIEA. He pointed out that today we are living in extremely polarizing times when people are divided on the basis of religion, language, caste and various other identities. The nationalism is being touted as the will of the majoritarian community. The ruling classes by creating these divisions are pursuing their policies of building a social and economic system which is exploitative, unjust and unfair to majority of



the people. The attack on public sector is unabated and cronyism has become the official economic policy. The society is witnessing unprecedented inequalities. In this situation the working class must understand the devious games being played by the ruling classes and unite to defend the constitutional values and economic sovereignty of the nation.

NZIEA co-treasurer and Shimla divisional

Continued on page 40

TU Classes at Hyderabad

Insurance Corporation Employees’ Union, Hyderabad and Secunderabad Divisions organised Trade Union Classes on 1st July, 2023 at Sugunakar Rao Bhavan, Hyderabad. Com. V. Ramesh, President, AIIEA and Com. B.S. Ravi, Treasurer AIIEA dealt on the subjects “Present Political and Economic situation and the impact on working class’ and “Employees’ Benefits – Role of AIIEA and Challenges” respectively. The classes were conducted in two sessions. The targeted group for the classes was: New recruits, Compassionate appointees and Office bearers of Hyderabad city branches. A total of 140 comrades availed the opportunity.

Com. MN. Srinivasulu, President, ICEU, Secunderabad and Com. L. Maddileti, President, ICEU, Hyderabad acted as principals for morning and evening sessions respectively. Com. Ravi narrated the historical perspective of the prevailing benefits to Insurance Employees. He said that protracted struggles and countless sacrifices of founding fathers of AIIEA had achieved all the pay, service conditions

and other facilities that the present generation is now enjoying. He cautioned that it was too difficult to continue the existing benefits, under present obdurate regime and therefore vigilance and readiness to defend the gains achieved is very much necessary.

Com. Ramesh who took the class in the afternoon session, explained, in detail, about the corporate political nexus mixed with communal fervor and the crony capitalist economy that is being followed by the dispensation at the centre. Quoting the “Bombay Plan” and the idea of Mixed economy, he brought to the notice of the participants about the role played by Public Sector in this country. He urged the participants to be wary of the divisive developments that were being encouraged by none other than those who were in power.

Before conclusion of the program, both the General Secretaries of Hyderabad and Secunderabad Com. G. Thirupathaiah and Com. D.S. Raghu, respectively, appealed the participants to utilize the essence of the classes for the improvement of their organisational and trade union activities.

On the eve of AIIEA formation day, AIIEA Flag was hoisted and Com. K. Venugopal gave a message on this occasion. More than 200 comrades attended the Flag hoisting ceremony. Cultural Team presented revolutionary songs.





ICEU Bangalore DO-2 Celebrates Thirty Glorious Years

The 73rd formation day of AIIEA was memorably observed by ICEU Bangalore DO 2 organising valedictory programme of its 30 glorious years on 1st July 2023 at Bharat Scouts and Guides Auditorium, Bangalore. Flag hoisting by Coms. R Padmanabha and TPN Murthy, Presidents, DO 1 & 2 in the presence of Com. Shreekant Mishra, General Secretary, AIIEA; Com. Amanulla Khan, Former President, AIIEA, Com. TVNS. Ravindranath, General Secretary, SCZIEF and other leaders of the zone enthused comrades gathered in large numbers. The valedictory program started with 30 comrades of ICEU rendering two beautiful songs adding melody to the occasion. Com. H K Narasimha Murthy, Joint Secretary, DO 2 welcomed the leadership to the dais.

Com. Shreekant Mishra, General Secretary, AIIEA inaugurated the valedictory program. He congratulated ICEU Bangalore DO 2 for organizing such a mammoth program and celebrating 30 years of onward journey in a meaningful way. He narrated the contemporary socio-political-economic situation in our country. The hostile political environment in

India is threatening the democratic credentials of the country itself. The syncretic culture of our country is under serious attack. The regressive economic policies being pursued by present ruling dispensation has increased the inequality in the society with the top 1% of the population controlling 42% of the wealth. While the country is witnessing rampant unemployment the government is encouraging further casualisation and contractualization of the labour. Retrograde labour code are sought to be implemented to the detrimental of the workers.

He also explained the challenges faced by the insurance industry due to the policies of the government and IRDA regulations. The government is taking the Life insurance industry towards the pre-nationalisation era. The aggressive pursuing of the neo-liberal policies is working against the public sector life insurance industry. The prescription given by the international finance capital has been implemented by the central government in letter and spirit. He further emphasized that the IRDA proposals are becoming anti public sector insurance industry. The proposal for opening of mushrooming insurance companies without any restriction of capital will lead to the private capital playing havoc on the small savings of the Indian people as it has been the situation during the pre-nationalisation period. He explained the wonderful performance of LIC of India as on 31-3-2023 and appreciated the great contribution of our comrades. He also



narrated the area of concern to the life insurance industry.

While pointing out pending issues like family pension he explained the denial approach of the government. He narrated in detail the development in general insurance industry with regard to wage revision and cautioned the employees to be prepared for the bitter struggle to achieve our demands including wage revision. Finally, he expressed his happiness for being the part of the celebration of 30 glorious years of ICEU DO 2 and called the Bangalore division comrades to play a very important role in strengthening the organization AIEA and take forward the movement by facing the challenges posed by the government and protect the interest of the working class.

The Senior Divisional Manager of Bangalore DO 2 Sri C Rajashekar while addressing the gathering congratulated Bangalore DO 2 on its journey of 30 years. He explained the present market condition and the business performance of Bangalore DO 2.

Com. TVNS Ravindranath, General Secretary, SCZIEF appreciated ICEU Bangalore DO 2 for being one of the vibrant unit of AIEA. He said that Bangalore DO 2 during last three decades has grown both qualitatively and quantitatively and contributed for the overall growth of AIEA. He explained that maintaining the unity of insurance employees is very vital to take forward the interest of public sector LIC. There are systematic attempts by certain section of the people to sow the seeds of hatred in the society so that the unity of the workers is shattered. We, as insurance employees must understand the class character of such section and work towards uniting the working class for the larger interest of the society, he said.

Com. Amanulla Khan, Former President of AIEA narrated the history of ICEU Bangalore division 2 during formative years. While congratulating the founder leaders of ICEU DO 2, he placed on records their valuable contribution to the organization. He remembered and appreciated the sacrifices of all the founder comrades. During the last three decades ICEU DO 2 was part of all the struggles in defence of LIC in the public sector. The newly formed unit had the onerous task of taking forward the legacy of the organization. He said that these three decades is the testimony for the devotion of all the leaders, cadres and members. ICEU DO 2 has become

the active unit of AIEA and membership has grown from 78% in 1992 to 88% today. While explaining the contemporary situation he said that the working class must unite and defeat the nefarious designs of the ruling class to take forward the interest of the workers. He said the communal polarization is contrary to the very foundational objective of the Indian constitution. Public sector insurance industry can be protected only by uniting the employees and joining the united struggles with the broader democratic movement of the country. He concluded with the confidence that ICEU Bangalore Division 2 will play a pivotal role in uniting the employees and being a part of larger struggle.

Com. J Suresh, Joint Secretary SCZIEF greeted the comrades and expressed his happiness for organizing such a wonderful programme. The house witnessed a very emotional moment when the founder leaders were felicitated. Com. A R Kathyayini, Vice President, ICEU DO 1 proposed vote of thanks.

The cultural programmes by specially-abled children of Chetana Trust, Bangalore astounded the audience with a song and dance. A skit highlighting the importance of Insurance, LIC and the unity of employees written and directed by Com.M Vijayakumari, Convenor, WSC DO 2 and enacted by the women comrades left the entire gathering spell bound and their performance was well appreciated. The Yakshagana episode by Yakshaloka, Bangalore also enthralled the audience. Prizes were distributed to the winners of Solo Singing for employees and agents, Quiz on LIC and AIEA and Essay Competition for high school children. More than 250 children participated in the essay competition. In all the programme was a magnificent success and the participation of members of both the divisions was very encouraging and it is time to consolidate the organization further to face the challenges of times and take the movement forward.

Report: HKN Murthy



LIC of India's new business premium (NBP) in June increased 21 per cent to Rs 24,970.82 crore while the private sector life insurers registered growth of 13 per cent to Rs 11,990.94 crore. LIC figures THIRD amongst Top Strongest Insurance Brands in the world as per Brand Finance Plc 2023. Ranking by Total Assets LIC figures at 17th place in the world.

★

A study titled 'How India Buys Insurance' by Policybazaar reveals that high premiums are preventing individuals from obtaining insurance cover. Further the study says that personal recommendation from friends and family or a known agent is the top trigger for insurance consideration for approximately 80 per cent of the respondents. For 56 per cent, a recommendation from friends and family was the main trigger for purchasing health insurance, while the number stood at 54 per cent for life insurance.

★

According to a research report by SecureNow, a Delhi-based insurance broker, the average cost of health insurance claims in India is Rs.42,000, with 15 per cent of these claims exceeding Rs.1,00,000. At least 50% of claims have a settlement rate of 80 per cent or higher of claims made. Maternity claims contribute significantly, comprising 20 per cent of total claims as a segment.

★

In order to promote a principle-based regulatory regime, foster ease of doing business and encourage proactive risk identification and management, IRDA has been working towards developing and implementing the Risk Based Supervision(RBS) framework, first phase of a pilot is being rolled out from July 2023. RBS is a shift towards adopting global best practices for supervision, which focuses on proportionality, materiality and relies on holistic analysis of the activities of regulated entity from risk perspective.

★

Winds nay Storms of changes are in the global insurance industry with artificial intelligence (AI) just peeping in. In the name of allaying customer frustrations and fear of fraudulent claims, life insurance companies are using a combination of AI and behavioural science to create a "win-win" for customers as well as the company. These include using a combination of data from multiple sources and sophisticated algorithms running on them to identify fraud at source — right at the time of underwriting — so that these checks, related

INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

hassles, and delays can avoided at the claims stage. To justify this measure the insurance industry puts forth - A lot of behavioural analytics also goes into identifying fraudulent intent during the purchase journey. Fraud can be caught more reliably at the time of underwriting. We are also using various nudges using behavioural sciences to make sure the insured person

identifies the right nominee at the purchase stage and keeps it updated as and when any changes happen in their life.

★

"India has emerged as one of the fastest growing insurance markets in the world in 2022", says Swiss Re, the second largest global reinsurer, and has forecast that it will be the sixth largest by 2032 ahead of Germany, Canada and South Korea. It goes on to say "With \$131 billion of total premium in 2022, currently, India is the 10th largest market in the world, where US, China and UK are the top three in the global chart.India's life insurance premium market, with a premium of \$100 billion, that has grown by 8.2 per cent in 2022, has been the main driver of emerging Asia (excluding China) that has emerged as the fastest growing region,(with premiums growing by 3.7% in real terms) in the world last year, said Swiss Re 's latest Sigma report "World insurance: stirred, and not shaken." Revealing its study further, Swiss Re states that the life market in India is more developed than non-life. The penetration of life insurance was 3.0% in 2022, almost twice the emerging market and slightly above the global average.

★

A Sigma study estimates that the global insurance market (life and non-life) has recorded a 0.3% increase in turnover in 2022, to 6 782 billion USD. Non-life premiums were up by 3.8% to 3 969 billion USD, while life premiums declined by 4.3% to 2 813 billion USD. The United States still dominates the world market, with a turnover of 2 960 billion USD, or 44% of the global portfolio in 2022. China comes second with a market share of 10.3%, or 698 billion USD in written premiums. The United Kingdom has moved up to 3rd place, with a turnover of 363 billion USD, ahead of Japan which is now in fourth place, with a 338 billion USD turnover. Sigma expects global insurance premiums to progress by 1.1% in 2023 and 1.7% in 2024. This growth would be driven by the performance of emerging Asian countries such as India, Thailand, Indonesia and Malaysia.

PROTERICAL ELECTRONICS WORKERS IN HARYANA STRIKE INDEFINITELY:

Hundreds of workers at Japan based electronics manufacturer Proterical (Formerly Hitachi Metals) in Manesar, Haryana State have been on strike since June 30th. Workers are demanding salary review, approved leave and reinstatement of sacked workers. Strikers alleged that the Company had employed SCAB Labour to maintain production. In May, 40 contract workers including three Union Leaders who have been advocating for workers demands over the past year and half were accused of hindering production and disciplinary violation and terminated. The current indefinite strike was triggered after a continuous shift change enforced upon workers.

KARNATAKA WORKERS PROTEST LONGER WORKING HOURS DAY: Hundreds of workers at the PEENYA INDUSTRIAL AREA in Bengaluru on July 2nd demonstrated to oppose the factories (Karnataka Amendment) Act 2023. The Act increases the working hours to 12 hours.

BIHAR STATE SCHOOL CONTRACT TEACHERS DEMAND GOVERNMENT EMPLOYEE STATUS: Thousands of contract teachers from Bihar State Government Schools supported by thousands of job aspirants in the state capital Patna on 12th July demanding Government employee status without conditions.

UNEMPLOYED MADHYA PRADESH SCHOOL TEACHERS DEMANDS JOB: As a part of year long campaign , teachers who have qualified for entry into Primary education department have been protesting outside the education department office in Bhopal since June 2023 demanding jobs. On 5th July ended a fasting to death protest following assurance from the elected representatives.

RETIRED EMPLOYEES OF UNIVERSITY OF MYSORE PROTEST OVER NON-RECEIPT OF PENSION: Retired employees of University of Mysore staged protest in front of Crawford Hall on 1st July 2023 to protest against failure of the University Authorities to disburse their monthly pension. The University unable to release pension of its more than 1800 retired employees.

REGULARISATION OF CONTRACTUAL STAFFERS IN KEY ISSUE IN CHHATTISGARH: A ground on the outskirts of Raipur filled with a sea of people from various Government departments protesting. Presently around 45000 contractual workers from 54 departments including health, MGNREGA, panchayat, agriculture, education, women and child development have gone on indefinite strike

WORKING CLASS Struggle

■ S. Sridhara, Mysore

since July 3rd. Their primary demand is to regularise their employment, which would unlock numerous consequential benefits such as job security, seniority benefits like salary, gratuity , promotions, social security, compassionate appointments and old age support pension. This demand has been persistent since 2018. Since then, the struggle to regularise their employment has persisted causing operational hazards in the affected departments and hampering public services. Last year, the Government found a Committee to address the issues faced by this workers, but no action been taken so far.

NOMINAL WAGE INCREASE LEAVES KERALA PLANTATION WORKERS DISAPPOINTED : Kalpetta, hope quickly turned into disappointment for plantation workers at the Chelode Estate, Vesturi. The Plantation Labor Committee's decision to implement a nominal wage hike of Rs.41/- per day dashed hopes and aspirations of workers. Workers at Elston Estate in Kalpetta have been on strike for months demanding unpaid wages. However, that the wage hike decision was made unilaterally without considering their grievances.

GRAM PANCHAYAT WORKERS TO INTENSIFY STRIKE: Hyderabad Gram Panchayat workers who are on strike for the last 10 days to protest the non-payment of salaries for upto 6 months and demanding a pay hike from 8500 per month to 19000, have decided to intensify their agitation. The Gram Panchayat workers Joint Committee (JAC) at a meeting on 14th July 2023 demanded that the State Government hold talks with them immediately and redress their grievances. The JAC threatened to boycott emergency duties of maintaining power and water supplies in villages if the Government failed to respond on their strike by July 21st. The JAC decided to hold rallies in all assembly constituencies on July 18th and submit representation to respective MLA's on their demand. The JAC also decided to hold round table meetings in all Mandal head quarters on July 19th and dharna on 20th and 21st involving family members, in Front of all District Collectrates.

VICTORY FOR STRUGGLE OF ITI WORKERS: In a great victory to the workers of M/S ITI Limited and their sustained struggle from 1st December 2021 onwards, over one and a half year, the Karnataka High Court has passed an order dated 18/04/2023 in a written petition, holding as binding on the ITI Management. The settlement arrived between the Union and the Management. As per Union, 35 workers would be immediately taken back to work. The action of the ITI Management also amount to an unfair practices, prohibited under the Industrial Dispute Act. The struggle of the ITI workers brought to the forefront the highly exploitative nature of contract labour system,



- ▶ According to World Health Organization (WHO), India has reported 93% coverage for DPT3, the third dose of diphtheria, pertussis and tetanus vaccines in 2022, surpassing 91% recorded in 2019. The number of zero dose children (those that have not received even the first dose of DPT vaccine) halved to 2.3 million in 2022 from 4.6 million in 2021. Similarly, the number of partially vaccinated children (those that have received at least one dose of DPT vaccine but did not complete the primary series of three doses) reduced to 6.5 lakhs in 2022 from 1.3 million in 2021. Indonesia reported a DPT3 coverage of 85% in 2022, the same as 2019 but a sharp rise from 67% in 2021. Bhutan recorded 98% and Maldives recorded 99%. Bangladesh with 98% and Thailand with 97% demonstrated their consistency in administering routine immunisation programme.
- ▶ According to latest data compiled by Bloomberg, the world's richest people added \$ 852 billion to their wealth in the first half of 2023. Each member of the Bloomberg Billionaires Index made an average of over \$ 14 million per day, over the last six months – even as 47% of the world's population barely survived on \$ 6.25 a day. The rise in the wealth of the world's 2640 billionaires was the largest six-month spike since the second half of 2020. Even as billions of people on planet face soaring living costs, declining real wages and growing destitution, Elon Musk, the world's richest person got \$ 96 billion richer in the first six months of 2023. Mark Zuckerberg, the CEO of Facebook saw the second highest jump in his fortune, up \$ 58.9 billion in the first half of 2023, to \$ 99.2 billion. Bernard Arnault, the second richest person in the world with a net worth of \$ 191.6 billion has added \$ 29.5 billion this year. Amazon founder Jeff Bezos is the third richest with a fortune of \$ 154 billion, up \$ 47.4 billion over the first six months of the current year.
- ▶ The richest 1% have grabbed nearly two-thirds of the \$ 42 trillion wealth newly created since 2020. This is nearly twice as much money as gained over the same period by the 99% of world's population. During the past decade, the number and wealth of the billionaires has doubled and richest 1% of the world's population captured around half of

all new global wealth. The “average” billionaire has gained roughly \$ 1.7 million for every \$ 1 of new wealth earned by a person in the bottom 90%. The collective wealth of the world's super rich is increasing by \$ 2.7 billion a day. Over the next five years, three- quarters of the world's governments

are planning public spending cuts of \$ 7.8 trillion. More than 820 million people are now going hungry, most of them women who have to eat last and least. In addition, 339 million people now need humanitarian aid, including emergency food rations, clean water and shelter – the most ever.

- ▶ According to the latest data released by the government, New Zeland fell into recession in the first quarter of 2023. GDP fell 0.1% in the three months ending March, following and economic contraction in the previous quarter of 0.7%. The latest result was in line with most economists' expectations but at odds with a Reserve Bank (RBNZ) forecast of 0.3% growth. The current account deficit (CAD) at present NZ \$ 33 billion or 8.5% of GDP is matter of serious concern according to IMF. The unemployment rate is expected to be around 5.5% in 2024, up from current 3.4%.
- ▶ The latest data from China show the slowdown in the world's second-largest economy. It is reflecting a significant deflationary trend, though is not abating. Moreover, it is in danger of missing the already low official target of 5.5% growth this year. The economic growth was only 0.8% in the second quarter compared to 3.2% in the previous quarter. Retail sales rose by only 3.1% in June compared to last year, down from 12.7% increase for May. According to Economist, China's “nominal” growth, that is growth before adjusting for inflation, was weaker than the inflation adjusted figure. It suggests that the price of Chinese goods and services are falling. It fell by 1.4% in the second quarter, which is the sharpest drop since the global financial crisis. Amidst economic slowdown, youth unemployment is increasing. The jobless rate for those aged 16 to 24 in the urban areas hit a new record high of 21.3% in the June quarter.

For our FIELD FORCES

■ Arivukkadal, Thanjavur

Gig-insurance:

The Karnataka government has introduced an insurance scheme with a cover of Rs.4 lakh for gig workers across the state, first for any state. It applies to delivery personnel employed by food delivery companies like Zomato, Swiggy, and other e-commerce platforms.

LIC Leads: The total premium growth surged by 18% year on-year (YoY) for the life insurance sector in the month of June. LIC reported 21% rise in total premium. Non-life insurance companies reported 14.01% growth.

Health claims: According to an analysis a sample of health insurance claims, around 29% are for daycare procedures and the typical hospitalization period is two days. Maternity claims contribute to 20% of total claims. This is followed by fever (5%), eye surgeries (5%), and accidents (3%) which add to overall claim volume. Although cancer accounts for approximately 1% of claims, the per case cost is relatively high. Conversely, accidents, despite being frequent, have an average cost of Rs.33,000, which is lower than the overall average cost of claims. Nearly 85% of the claims were for an amount under Rs.1 lakh. And a mere 0.2% were for amounts greater than Rs.10 lakh.

No ceiling: From April 1, 2023, life and general insurance companies do not have to adhere to any specific ceiling on commissions paid to agents, distributor banks and other intermediaries. The new norms on expenses of management (EoM) and commission payouts, effective this financial year, will work in favour of policyholders, IRDAI Chairman Debasish Panda said. Panda said that insurance companies would be answerable to their boards when fixing commissions that they pay to their agents. This accountability would ensure fair play, the IRDAI chief added.

Agents' share: The government is likely to introduce Insurance Amendment Bill 2023 in the upcoming monsoon session. Under this bill, the government has proposed that general insurance companies should pay a share of their profits to insurance agents. Another key proposal was payment of bonuses through additional remuneration to agents so that they can remunerate their staff or employees.

Railway insurance: A total of 22 claims for disability and hospitalisation due to the Odisha train accident have been lodged with the general insurance companies under the IRCTC travel accident

insurance scheme for train passengers, said IRDAI. In the tragic accident that happened in Odisha, 288 passengers were killed and more than 1,000 were injured. A total of 624 passengers were having insurance cover under IRCTC travel accident insurance scheme.

Private frauds: The investigative wing of the Central Board of Indirect Tax and Customs (CBIC) has slapped a show cause-cum-demand notice on HDFC Life Insurance Company for an amount of Rs.942.18 crore. This notice pertains to charges of wrongly availing the input tax credit without the underlying supply of services. In the meanwhile, ICICI Prudential also has said that it has obtained show-cause-cum-demand notice of Rs.492 crore from DGGI.

Managed agencies: IRDAI is considering the feasibility of allowing managed general agencies or MGAs in the domestic market. A managed general agency is similar to a non-banking finance company in the banking space. An MGA can onboard customers, manage products, underwrite customers and also share the risk with larger insurance manufacturers. Such entities do not exist in India as yet but are popular in the US and Singapore.

New Discounts: The ministry of road transport and highways (MoRTH) has proposed a 15% discount on motor insurance premiums for buses in the service of educational institutions, a move acknowledging the vital role they play in the safe transportation of students. Additionally, private cars registered as vintage may be eligible for a substantial discount of 50% on their insurance premiums.

Group Ulips: IRDAI has allowed insurance companies to launch group Ulips and combi plans (combination of life and health insurance plans) without seeking prior approval from the regulator under rules introduced last year. The use-and-file norms were so far applicable to individual Ulips offered with existing and approved funds, but not group Ulips. Through combi product offerings, life and non-life companies - with the former taking the lead - can offer bundled products. For instance, term insurance and health insurance covers through the same product so as to ensure ease of buying for policyholders.

Hybrid service: IRDAI has asked intermediaries to develop hybrid and niche customer service platforms for purchasing insurance. The call for online platforms comes at a time when the regulator is working on 'Bima Sugam' — an online insurance marketplace where all industry players will participate. IRDAI chairman Debasish Panda has emphasised that, "It is the expertise and insightfulness of the broker that make them a critical link in the evolving marketplace".

Trade union class in Shimla division

Continued from page 33

secretary Pradeep Minhas guided the comrades on the second topic **“Our organization and our challenges**. He said that people of all religions, castes and different ideologies maintain ideological unity in the organization. Along with the struggles to protect their interests, they also make sacrifices in other struggles of the working class and being a conscious trade union, they help in the progress of their beloved institution LIC. Com Minhas detailed the struggles and achievements of the AIIEA and said that today these gains of struggle are being attacked. Therefore, it is necessary to remain vigilant to defend these gains. He made it clear that insurance employees can progress only if they remain united

and committed to the ideology of the working class.

Com Naveen Chand, General Secretary, NZIEA took the class on **“Challenges before the Insurance Sector”**. He spoke on the challenges of growth amidst adverse publicity due to the investments in Adani Group of Companies. He made it clear that LIC investments are safe and AIIEA is duty bound to defend the interests of the policyholders. He pointed out that despite the negative publicity, LIC still closed the last financial year with impressive growth. He said that challenges posed by change in the business model, increasing use of technology, regulatory mechanism and the government policies have to be properly understood to meet them successfully.

Comrade Harnam Singh Verma, Divisional Secretary AIIPA spoke on pension related issues and greeted the participants.

The program came to a successful conclusion with vote of thanks by Convener Women Sub-Committee Comrade Deepa Sharma.

Report: Pradeep Minhas

DONATIONS

TO INSURANCE WORKER AND AIIEA

Well wisher from Karnal Divison Rs. 2100
Com. D.Kumaraswamy Reddy, Palamaner 5116

Comrades from Madurai Division:-

Com. Sudhandhiram, CA Br. 1000
Com. Kumaresan, Rajapalyam 1000
Com. Meenakshi, CBO 2 1000
Com. Stella Arulmani, CBO 4 1500
Com. Santha William, CBO 4 2000
Com. Vanitha selvarani, P&GS. 1000
Com. Jayashree, DO./BSU. 2000
Com. Selvaraj, Devakottai. 3000
Con. Ahamed Khan Ghori DO 2000
Com. Vasanthi. CBO 1 2000
Com. Roosevelt, Tallakulam Branch 3000
Com Madhubal, Tirunelveli DO 10000

Insurance worker heartily thanks these comrades for their love and affection

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Oct 2022	132.5	381.60	8710.36
Nov	132.5	381.60	8710.36
Dec	132.3	381.02	8697.22
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95
Apr	134.2	386.50	8822.12
May	134.7	387.94	8854.99

Base 1960=Base 2001x22.8259

Base 2001=Base 2016x2.88

Front cover of July issue is meaningful and designed with the quote of Dr.Ambethkar depicts an illusionary circle that traps the ordinary people in a wrong politics.

In the article about the re-

lected president of Turkey,

it is rightly pointed out that the same point that fascism has quality to trap the people through religion by polarising them easily. The parallel drawn on what's happening in our country is timely. Insurance Worker educates us on many issues which are at the dark pages of mass media. My warm greetings to Team Insurance Worker.

S.Jayashri,Cuddalore Br, Vellore Divn.

The Editorial clearly points out the decay in democratic values and and parliamentary process for which the BJP government at the centre is greatly responsible. The Editorial tasks us to make the people distinguish the light of truth from the false glitter of power. This is the job all those who believe in democracy and secularism must undertake urgently.

P. Gurusamy, Salem



Response

**DEFEAT
COMMUNALISM.
SAVE
INDIA**



Insurance Employees' Association
Burdwan



AIIEA MARCH ON AIIEA RIGHT PATH



**Eastern Zone Insurance
Employees' Association**