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Fraudsters
Go Scot-free



Modern Slavery



Digital
Media
& Toiling
Classes
of India

Heroic Resistance of
French Working Class

"Bhakti in religion may be a road to the salvation of the soul. But in politics, Bhakti or hero-worship is a sure road to degradation and to eventual dictatorship..."

**WE CAN FORGET ONLY AT OUR PERIL
DR AMBEDKAR'S WARNING ABOUT
MESSIAH POLITICS.....**

DEAR MR. MODI,
MANIPUR IS BURNING.
100+ DEATHS TILL NOW.
10,000+ HOUSES BURNT DOWN.
75,000+ PEOPLE LOST HOMES.
40+ DAYS - NO INTERNET.
WHY ARE YOU SILENT?

**HOLD THE ELECTED REPRESENTATIVES ACCOUNTABLE
DISTINGUISH THE LIGHT OF TRUTH
FROM THE FALSE GLITTER OF POWER**

**WISHING BEST FOR ALL INSURANCE EMPLOYEES
ON THE 73RD FOUNDATION DAY OF AIIEA**



We Demand

**Strengthening of PSGI companies
through**

- * merger of these companies**
- * recruitment in all cadres**

**Bihar- Jharkhand State
General Insurance Employees' Association**
(Affiliated to AIIEA through EZGIEA)

PUBLIC ACCOUNTABILITY AND CORRODING INSTITUTIONS

The tragic rail accident on June 2 at Balasore in Odisha has stunned the nation. This ghastly accident has left nearly 290 dead and over 800 injured. It is unfortunate that several days after this accident, 82 bodies remain yet to be identified. It is said that this accident is the worst in the last 2 decades.

The Chief Commissioner of Railway Safety, which is an entity independent of Railways, is inquiring to find out the causes that led to this accident. The Government has also asked the CBI to inquire the incident. This is surprising since CBI is an institution which inquires into crime related incidents and when the initial reaction from the authorities did not see possibility of sabotage. While we may have to wait for the result of these inquiries, certain issues relating to safety are quite evident. The Railway is having severe manpower shortage. It is resorting to more and more contractualisation and engagement of contract workers. The well being of the loco pilots is compromised. The Railway is also not adequately

funded to upgrade infrastructure. These issues have seriously compromised the signaling system and various other safety measures.

However what is astonishing to note is that nobody is held responsible for such a tragic accident. Clumsy attempts are being made to blame the lower level of workforce. The Railway Minister, whose name nobody knew earlier, since it is Prime Minister who is the face of Railways, feels it unnecessary to own moral responsibility in the best traditions of public accountability. The example set by Lal Bahadur Sashtri is no longer relevant in New India. Surprisingly, the media which usually bays for blood has been making all efforts to make a hero out of the Railway Minister. Significant sections of the media today undoubtedly have become the cheer leaders of the ruling establishment.

The Union Government today refuses to accept accountability on any issue. This is in sharp contrast to the high standards established in the early period



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M Ramu, Kriya Prakashana

of our Republic. Take the example of the first major financial scam that took place in independent India, which is known as Mundhra Deal. This scam which was exposed by Congress leader Feroz Gandhi was debated and discussed in the Parliament resulting into appointment of M.C.Chagla Committee. It was alleged that the government influenced LIC to invest Rs. 1 crore 27 lakh in 6 entities owned by Haridas Mundhra, a Calcutta based industrialist and stock broker. The Finance Minister T.T.Krishnamachari had to resign and Haridas Mundhra was jailed. Contrast it with the refusal of the Government to debate and discuss the issues relating to Adani Group of Companies after Hindenburg exposed its dubious activities. This reflects severe democratic deficit in the present government.

The Prime Minister claims that he enjoys the support of 140 crore Indians and therefore his government is not obliged to discuss issues in the Parliament. While he makes eloquent and aggressive speeches during elections and speaks his *mann ki baat*, he astonishingly remains silent on developments in Manipur. Manipur is witnessing an unprecedented violence. More than 150 people have died and over 60000 people have been displaced. The ethnic conflict has by design turned into a communal conflict. The State Government has lost trust of people and control over the situation. Manipur desperately want the Prime Minister to speak and intervene but he maintains a deafening silence. The Prime Minister also remains unmoved over the atrocities committed on minorities and other weaker sections of the society. He has maintained a stoic silence on the Wrestlers issue despite his claims to protect the dignity of women. In this case political considerations seem to outweigh the dignity of those women who brought laurels to the country.

The situation is alarming. This also signals the corroding of institutions. The huge troll army in the media nurtured by the BJP makes all efforts to absolve the government of its failures and shortcomings by diverting the attention of the people and communalizing every issue. While the nation was shocked and stunned over the massive loss of life in the tragic rail accident, the troll army tried to campaign that it is not the failure of the administration but the conspiracy of the Muslims that led to this tragedy. The Whatsapp messages were in circulation saying that accident took place

on a Friday with a Mosque in close vicinity and the Station Master being a Muslim. This was deliberately done to suggest that the tragic accident is a Muslim conspiracy and protect the government from policy failures. When fact-checked, it was revealed that the image shown as a Mosque infact is a temple and the said Railway Station had no Muslim employee. But the damage was already done and enough communal hatred was spread. While Odisha Police warned these rumour mongers of strict action, the Centre remained totally silent.

Today we are witnessing real erosion of constitutional and democratic values. Institutions that are tasked to uphold the principles of constitution have been making atrocious statements. A high Court wants to decide a rape case on the basis of the horoscope of the victim. Another

जून 2 को ओडिशा के बालासोर में हुई दुखद रेल दुर्घटना ने देश को झकझोर कर रख दिया है। इस भयानक दुर्घटना में लगभग 290 लोग मारे गए हैं और 800 से अधिक घायल हुए हैं। यह दुर्भाग्यपूर्ण है कि कई दिनों बाद भी इस हादसे के 82 शवों की शिनाख्त होनी अभी बाकी है। बताया जा रहा है कि यह हादसा पिछले 2 दशकों में सबसे भीषण है।

रेलवे सुरक्षा के मुख्य आयुक्त, जोकि रेलवे से स्वतन्त्र एक इकाई है, इस दुर्घटना के कारणों का पता लगाने के लिए पूछताछ कर रही है। सरकार ने सीबीआई से भी घटना की जांच करने को कहा है। इसमें हैरानी की बात यह है कि सीबीआई एक ऐसी संस्था है जो अपराधिक गतिविधियों से जुड़ी घटनाओं की ही जांच करती है और इस मामले में प्राधिकारियों ने अपनी प्रारम्भिक प्रतिक्रिया में किसी तरह की तोड़फोड़ की संभावना नहीं देखी थी। हालांकि हमें इस तहकीकात के नतीजों का इन्तजार करना होगा लेकिन सुरक्षा से सम्बन्धित कुछ मामले तो साफ उजागर हो रहे हैं। रेलवे के पास कार्मिकों की भारी कमी है। यह अब अधिक से अधिक ठेकाकरण करता जा रहा है और ठेका श्रमिकों की नियुक्ति का सहारा ले रहा है। लोको पायलटों के स्वास्थ्य से समझौता किया जाता है। रेलवे को बुनियादी ढांचे को उन्नत करने को पर्याप्त धन मुहैया नहीं किया गया है। इन मुद्दों पर सिग्नल प्रणाली और कई अन्य सुरक्षा उपायों से गम्भीर रूप से समझौता कर लिया गया है।

लेकिन हैरानी की बात यह है कि इस तरह के दर्दनाक हादसे के लिए किसी को भी जिम्मेदार नहीं ठहराया जा रहा है। निचले स्तर के कार्यबल को दोषी ठहराने के अनुचित प्रयास किए जा रहे हैं। क्योंकि हमारे प्रधानमन्त्री ही रेलवे का हर जगह चेहरा होते हैं, रेल मन्त्री के नाम को पहले कोई भी नहीं जानता, वहां रेल मन्त्री सार्वजनिक उत्तरदायित्व की सर्वोत्तम परम्पराओं के अनुरूप नैतिक उत्तरदायित्व लेना

High Court urges upon the petitioners to read manusmiriti and lead a life style as stated therein. If the Constitutional Courts behave in this manner, one can only imagine the state of affairs in the lower judiciary. The Constitution is an agreement by the people of India about their vision of establishing a just, fair and equal society. This Constitution today has become an obstacle in the way of implementing the majoritarian agenda. Not surprisingly, there is a vociferous demand that India of 2047 would need a new Constitution.

India today is facing huge challenges. The idea of an inclusive India developed during the freedom movement is under attack. The country is at the risk of slipping into authoritarian rule. The people have allowed their thinking to be manipulated in favour of majoritarian political agenda. Reason

is being destroyed and today we are becoming a society of unreason. It is in this situation that we must understand that the manner in which the personality cult is being promoted in New India poses a real threat to democracy. The events that preceded the inauguration of the new parliament building was a powerful message that a person is divinely ordained to rule and it resembled more like coronation. We can forget only at our peril Dr Ambedkar's warning that Messaiah politics and bhakti in politics will ultimately lead the country to disaster. In this situation, a powerful campaign has to be launched to hold the elected representatives accountable and in defence of democratic and constitutional values. The most important task is to make the people distinguish the light of truth from the false glitter of power. ●

सार्वजनिक जवाबदेही और दरकते संस्थान

अनावश्यक समझते हैं। लाल बहादुर शास्त्री द्वारा स्थापित उदाहरण अब न्यू इण्डिया में प्रासंगिक नहीं है। हैरानी की बात यह है कि जो मीडिया आमतौर से खूनी ठहरा देती है रेल मन्त्री को हीरो बनाने की पूरी कोशिश कर रही है। मीडिया का महत्वपूर्ण तबका आज निस्संदेह सत्ता प्रतिष्ठान का चीयर लीडर बन गया है।

केन्द्र सरकार आज किसी भी मुद्दे पर जवाबदेही मानने से इन्कार करती है। यह हमारे गणतन्त्र के प्रारम्भिक काल में स्थापित उच्च मानकों के बिल्कुल विपरीत है। स्वतन्त्र भारत में हुए पहले बड़े वित्तीय घोटाले का उदाहरण ही देख लें, जिसे मुद्रा डील के नाम से जाना जाता है। कांग्रेस नेता फिरोज गान्धी द्वारा उजागर किए गए इस घोटाले पर संसद में बहस और चर्चा हुई, जिसके परिणामस्वरूप एमसी छागला समिति की नियुक्ति हुई। यह आरोप लगाया गया था कि सरकार ने एलआईसी को कलकत्ता के एक उद्योगपति और स्टॉक ब्रोकर, हरिदास मूंदडा के स्वामित्व वाली 6 संस्थाओं में 1 करोड़ 27 लाख रूपये निवेश करने के लिए प्रभावित किया था। वित्त मन्त्री टीटी कृष्णामाचारी को इस्तीफा देना पड़ा और हरिदास मूंदडा को जेल हुई। इसकी तुलना अडानी समूह की कम्पनियों से सम्बन्धित मुद्दों पर बहस और चर्चा करने से सरकार के इन्कार के साथ करें, हिंडनबर्ग ने इनकी संदिग्ध गतिविधियों का पर्दाफाश किया था। यह वर्तमान सरकार में गम्भीर लोकतान्त्रिक पतन को दर्शाता है।

प्रधानमन्त्री का दावा है कि उन्हें 140 करोड़ भारतीयों का समर्थन प्राप्त है और इसलिए उनकी सरकार संसद में मुद्दों पर चर्चा करने के लिए बाध्य नहीं है। कहीं तो वे चुनावों के दौरान वाकपटुता के साथ आक्रामक भाषण देते हैं और अपने मन की बात बोलते हैं, वहीं आश्चर्यजनक रूप से मणिपुर के घटनाक्रमों पर चुप रह जाते हैं। मणिपुर अभूतपूर्व हिंसा का गवाह बन रहा है। 150 से अधिक लोग मारे गए

हैं और 60000 से अधिक लोग विस्थापित हुए हैं। जातीय संघर्ष को बदलकर सांप्रदायिक संघर्ष के रूप में रच दिया गया है। राज्य सरकार ने लोगों का विश्वास और स्थिति पर नियन्त्रण खो दिया है। मणिपुर चाहता है कि प्रधानमन्त्री बोलें और हस्तक्षेप करें, लेकिन वह एक गगनभेदी चुप्पी बनाए हुए है। प्रधानमन्त्री भी अल्पसंख्यकों और समाज के अन्य कमजोर वर्गों पर किए गए अत्याचारों पर अविचलित रहते हैं। उन्होंने महिलाओं की गरिमा की रक्षा के अपने दावों के बावजूद पहलवानों के मुद्दे पर चुप्पी साधे रखी है। इस मामले में उनके राजनीतिक विचार उन महिलाओं की गरिमा से अधिक प्रतीत होते हैं जिन्होंने देश का नाम रोशन किया।

स्थिति चिंताजनक है। यह संस्थानों के क्षरण का भी संकेत देता है। भाजपा द्वारा पोषित मीडिया की विशाल ट्रोल सेना लोगों का ध्यान भटकाने और हर मुद्दे को साम्प्रदायिक रंग देकर सरकार को उसकी विफलताओं और कमियों से बचाने के लिए हर संभव प्रयास करती है। इस दुखद रेल हादसे में हुई भारी जनहानि से जहां देश सदमे में और स्तब्ध था, वहीं ट्रोल आर्मी ने यह अभियान चलाने की कोशिश करी कि यह प्रशासन की विफलता नहीं बल्कि मुसलमानों की साजिश है जिसके कारण यह त्रासदी हुई है। व्हाट्सएप संदेश यह कहते हुए प्रसारित किए जा रहे थे कि दुर्घटना शुक्रवार को पास के एक मस्जिद के साथ हुई और स्टेशन मास्टर मुस्लिम थे। सबकुछ जानबूझकर यह धारणा देने के लिए किया जा रहा था कि यह दुखदायी दुर्घटना एक मुस्लिम साजिश है और साथ ही सरकार को नीतिगत विफलताओं से भी बचाया जाए। जब तथ्य-जांच की गई, तो यह पता चला कि मस्जिद के रूप में दिखाई गई तस्वीर





वास्तव में एक मन्दिर है और उक्त रेलवे स्टेशन पर कोई मुस्लिम कर्मचारी था ही नहीं। लेकिन नुकसान हो चुका था और सांप्रदायिक नफरत काफी फैल चुकी थी। उड़ीसा पुलिस ने जहां इन अफवाह फैलाने वालों को सख्त कार्यवाही की चेतावनी दी, वहीं केन्द्र सरकार पूरी तरह खामोश रही।

आज हम संवैधानिक और लोकतान्त्रिक मूल्यों का वास्तविक क्षरण देख रहे हैं। जिन संस्थाओं पर संविधान के सिद्धान्तों को कायम रखने का जिम्मा है, वे निन्दनीय बयान दे रही हैं। एक उच्च न्यायालय पीडिता की कुण्डली के आधार पर रेप केस का फैसला करना चाहता है। एक और उच्च न्यायालय ने याचिकाकर्ताओं से मनुस्मृति को पढ़ने और उसमें बताई गई जीवन शैली का पालन करने का आग्रह किया। यदि संवैधानिक न्यायालय इस तरह से व्यवहार करते हैं, तो निचली न्यायपालिका में मामलों की स्थिति की केवल कल्पना ही की जा सकती है। संविधान एक न्यायपूर्ण, निष्पक्ष और समान समाज की स्थापना की उनकी दृष्टि के बारे में भारत के लोगों द्वारा एक समझौता है। यह संविधान आज बहुसंख्यकवादी एजेण्डे को लागू करने की राह में रोड़ा बन गया है। आश्चर्य की बात नहीं है, वहां एक मुखर मांग है कि 2047 के भारत को एक नए संविधान की आवश्यकता होगी।

भारत आज बड़ी चुनौतियों का सामना कर रहा है। स्वतन्त्रता आन्दोलन के दौरान विकसित समावेशी भारत के विचार पर हमले हो रहे हैं। देश पर सत्तावादी शासन में फिसलने का खतरा है। जनता ने बहुसंख्यकवादी राजनीतिक एजेण्डे केक्ष में अपने विवेक की चोरी कर ले जाने की अनुमति दे दी है। तर्क नष्ट हो रहा है और आज हम अविवेकी समाज बनते जा रहे हैं। ऐसे में हमें यह समझना होगा कि न्यू इण्डिया में जिस तरह से व्यक्ति को भगवान बना दिये जाने को बढ़ावा दिया जा रहा है, वह लोकतन्त्र के लिए वास्तविक खतरा है। इससे पहले की घटनाएं, जैसे, नए संसद भवन का उद्घाटन एक शक्तिशाली सन्देश था कि एक व्यक्ति को शासन करने के लिए दैवीय रूप से नियुक्त किया गया है और यह राज्याभिषेक की तरह अधिक लग रहा था। डॉ अम्बेडकर की उस चेतावनी को हम अपने को ही नुकसान पहुंचाने की कीमत पर भूल सकते हैं कि मसीहाई राजनीति और राजनीति में भक्ति अंततः देश को विनाश की ओर ले जाएगी। इस स्थिति में, निर्वाचित प्रतिनिधियों को जवाबदेह बनाने और लोकतान्त्रिक और संवैधानिक मूल्यों की रक्षा के लिए एक शक्तिशाली अभियान शुरू करना होगा। सबसे महत्वपूर्ण कार्य लोगों को सत्ता की झूठी चमक से सच्चाई के प्रकाश में अन्तर करवाना होगा।

AIIPA Campaign on Pension issues is in full swing

The Central Committee of All India Insurance Pensioners' Association (AIIPA) held at Hyderabad last month decided to embark upon a vigorous campaign to achieve vital demands of Insurance Pensioners. All the units are carrying out the call in right earnest.

Meeting MPs: It was decided to meet at least 2 MPs from each state and request them to write to the Finance Minister of India on enhancement of family pension to 30% of last pay drawn as recommended by LIC in September, 2019 and by GIPSA in December 2021. It is heartening to note that 33 MPs have been approached within a short span of time by our different Units. All the MPs met were sympathetic to our cause and they wrote to the Finance Minister requesting her to grant clearance to the Board recommendations. The effort is continuing by all the remaining Units.

Memorandum to the Prime Minister: A memorandum detailing issues of Insurance Pensioners was prepared and sent to Units for obtaining signatures of insurance pensioners and forwarding the same to the Prime Minister. Units started sending memorandum signed by more than 100 pensioners from each Unit.

Petition through Change.org: An online petition addressed to Finance Minister was uploaded on the website of [Change.org](https://www.change.org) demanding withdrawal of GST imposed on Mediclaim and Health Insurance Premium. Several hundreds of people have already signed the petition supporting this legitimate demand. The campaign is going on well.

Letters to Chairpersons on enhancement of Family Pension: AIIPA addressed letters to the Chairpersons of both LIC and GIPSA seeking their personal intervention to expedite clearance by the Finance Ministry. Their attention was drawn to the fact that Pensioners of almost all analogous institutions have been granted this benefit and there is no logic in singling out and discriminating Insurance Pensioners. Further follow up is necessary in the matter. AIIPA will continue its efforts to realise this genuine demand of Insurance Pensioners.

Seminar on Universal pension scheme for all: It was decided to hold seminars at different centres to popularise the demand for universal pension to all those attained age 60 and have and having no other pension at the rate of Rs. 3000/-per month linked to inflation. The Central Government must be persuaded to amend National Social Assistance Programme to facilitate such payment.

The first seminar is scheduled to be held at Ernakulam, Kerala on Saturday, the 8th July 2023.

AIIPA WRITES TO LIC AND GIPSA CHAIRPERSONS ON ENHANCEMENT OF FAMILY PENSION

The AIIPA has sent identical letters to Chairpersons of LIC and GIPSA seeking their intervention on the issue of increase in Family Pension. The letter to LIC Chairperson is reproduced below for information.

“We draw your kind attention to number of representations made by us both written and oral on the speedy implementation of LIC Board Recommendations relating to increase in the Family Pension. These recommendations were sent to the Department of Financial Services, Ministry of Finance as far back as September 2019. The Board had recommended increase in Family Pension from the present 15% to 30% without any ceiling. The Pensioners across the country were happy that the LIC Board, which also consists of representatives of Ministry of Finance, had recognized the precarious conditions of the Family Pensioners in LIC and had made the recommendation to bring them on par with the Central and State Government employees who were entitled to 30% Family Pension.

Nearly four years have elapsed since these recommendations but unfortunately they have not been implemented causing great anxiety, distress and anger among the pensioners. The Pensioners were hoping that the contributions they made during their service period to create a world class financial institution has found recognition and these recommendations to some extent would offer the family pensioners some relief from their precarious living conditions. Unfortunately, their hopes still remain unrealized.

In the meantime, the benefit of increase in family pension has been extended to the employees and officers of Reserve Bank of India, Public Sector Banks, Regional Rural Banks and NABARD. This makes the Public Sector Insurance Industry the sole exception where the benefit is still to reach the employees. We fail to understand why there is so much delay in receiving approval from the Ministry and its implementation. The LIC Board

made these recommendations taking all factors into consideration and therefore, we with all humility feel that, it is the responsibility of LIC to ensure its implementation. We have heard the Ministry Officials saying a number of times that LIC has the autonomy to take such decisions.

We feel, it is not necessary to detail the precarious living conditions of the Family Pensioners. A majority of these family pensioners are not even getting pension equivalent to the minimum wage of an unskilled labour in this country. After the payment of their portion of mediclaim premium, now with the share of GST too, many of these pensioners are finding it difficult even to maintain a bare existence.

You will surely agree with us that if LIC today has become the premier and finest public financial institution, the pensioners too have contributed to its greatness with the sweat and toil during their service period. Therefore, it is the moral responsibility of the institution to ensure that these pensioners live a decent life. We may also add that during the last four years many of the family pensioners have left this world.

We, therefore, request you to kindly intervene personally to ensure the speedy notification and implementation of the recommendations made by LIC Board. We would impress upon you to ensure that the benefit of these recommendations when implemented flow to the Family Pensioners from the date of the recommendation. Further delay in this regard would force the pensioners to come on the streets to vent their feelings. Such a situation would have an impact on the image of LIC as an institution that CARES.”

Read & Subscribe

**insurance
Worker**

AIIEA Demands Restoration of Increment postponed due to participation in Strike

The increments postponed due to participation in the strike on 28th and 29th March 2022 are yet to be restored despite repeated representation. The inordinate delay in taking action on these representations suggests some deeper issues rather than a routine delay. The AIIEA has once again written to Chairperson, LIC on 5/6/2023 on this issue. The AIIEA may have to think of some organizational action if this issue is not resolved in a reasonable time. The letter addressed to LIC Chairperson is reproduced hereunder.

“The Class III & IV employees of LIC had gone on a two days Strike Action on 28th and 29th March 2022 as per the call of the All India Insurance

Employees’ Association (AIIEA) on issues pertaining to the institution and the employees. A Notice to this effect was served on 14.03.2022.

Increments of some of the employees have been postponed as a result of their participation in the strike. We have been requesting since long, vide our letters dated 11.07.2022, 01.11.2022 and during our discussions at CO especially on 09.11.2022 and 17.02.2023, to restore the increments. But these have not been done till now, giving rise to resentment amongst the employees.

We request you to kindly restore the increment postponed due to participation in the said Strike Action.”

Developments relating to Verification of Claims of CGIT Candidates

The Supreme Court of India had constituted a Committee for verification of the claims of the CGIT candidates who claim to have been employed for atleast 70 days in class IV posts over a period of three years or 85 days in class III posts over a period of two years. The Hon’ble Supreme Court also gave a direction that the verification would be confined to persons who were working between 20 May 1985 and 4 March 1991. Moreover, in carrying out the process of verification, the Committee was not supposed to be confined to the certified list

before the CGIT and should consider the claims of all workers who were engaged between 20.05.1985 and 04.03.1991.

The Verification Committee has sent the list of the claimants to LIC asking the latter to give its comment on the candidates. It is learnt that the Committee has given six weeks’ time to LIC, beginning from 9th of May 2023, to complete the process. The AIIEA has asked LIC to complete the process speedily and settle the claims made by the eligible candidates.

Enhanced limit of exemption under Income tax Act u/s 10 clause 10AA (ii) Leave encashment on retirement

The Central Government has enhanced the limit of exemption for the purpose of income tax under clause 10AA (ii) of Section 10 of Income tax Act, 1960 regarding the cash equivalent of leave salary in respect of earned leave at the credit of an employee at the time of his / her retirement from Rs. 3 lakhs to Rs. 25 lakhs w.e.f. 1st April, 2023.

The LIC CO circular ref: EDT/ ZDB/13 dated 4.5.2023 issued by Taxation Cell /F&A Department regarding the above subject, it was mentioned that the exemption limit was Rs.3 lakhs since as on the

date of release of the said circular, the enhanced limit was not notified through gazette by the Government.

Now that the enhanced limit has been Gazetted on 24th May, 2023 by CBDT, Ministry of Finance by order ref S.O. 2276(E), the AIIEA demanded LIC to issue revised administrative instructions immediately so that the benefit is availed by those employees who retire in this month i.e., May 2023 and onwards, without any inconvenience.

The revised administrative instructions have been issued since then.

Standing Committee(GI)meeting at Chandigarh decides to ◆ Press for corrections in new operating model ◆Intensify campaign on recruitment & consolidation of PSGI Companies

The Standing Committee GI held its meeting at Chandigarh on May 28 & 29, 2023. Com.G Anand, Vice- President, AIEA presided over the meeting. Com.V Ramesh, President, AIEA was present during entire proceedings and provided valuable guidance to members on future tasks and further strengthening of organization.

After placement of agenda by the Secretary, Standing Committee GI, the members discussed and deliberated issues in their respective groups, formed for exchange of ideas before their final presentations. This helped the members to put forward well thought out opinions and views during the meeting, making it more participative in nature.

The Standing Committee was highly critical of the Management of PSGI companies for their blind pursuit of recommendations of consultants on new operating model and hasty implementation of the same for achieving certain impractical targets imposed by the DFS in the name of Key Performance Indicators(KPI). This has resulted into skewed organization structure in terms of work-load, excessive centralization of processes without adequate support from IT-infrastructure. An environment of uncertainty and dissatisfaction is prevailing among employees as well as Agents which does not augur well for growth and prosperity of these public sector institutions, the meeting strongly felt.

While appreciating the need of change in structure and processes in view of the changed market dynamics, the Standing Committee was of considered opinion that there was plenty of scope for improvements in the transformed model and decided to engage with the employees and management at all levels to correct the structure as well as processes in the interest of customers, companies and employees. It expressed its concern on attempts being made by the GIPSA to introduce differential pay system in PSGI companies and resolved to resist this divisive ploy of the Government and the Management. AIEA's submitting the charter of demands for wage revision effective from 1st August, 2022 was a definitive step in this direction,

it hailed.

The Standing Committee was unanimous in its view that in the back drop of huge exits due to retirement at present and in coming days, the companies need to recruit employees in all cadres in order to provide adequate services to customers. It decided to continue its campaign among employees on the issue and further escalate it by mustering support from youth organizations which are already fighting on the issue of all pervading unemployment in the country.

Re-iterating its stand on merger of four PSGI Companies, the Standing Committee was of the firm opinion that consolidation of the four companies through their merger was need of the hour for betterment of these companies' performance and their enhanced contribution to the equitable development of society at large. It decided to intensify campaign on the issue among employees as well as people at large.

Through their apt and timely interventions, Com.V Ramesh and G Anand further enriched the Standing committee members on issues facing the PSGI industry and exhorted them to come out of their comfort zones to increase their employees out reach on the same. They also underlined the need of forging more unity among JFTU constituents on issues relating to KPI and remodeling, merger and recruitment.

The Standing Committee decided to carry out following programs on the aforesaid issues:

- 1. To hold extended Regional Committee meetings and decide on campaign programs to be undertaken-To be completed by June-end.**
- 2. To hold signature campaign among employees-tentatively in July 2023(to be finalised after consulting JFTU constituents**
- 3. To hold conventions and seminars at main centres in the Regions.**

The meeting ended with a note of appreciation for Comrades of Chandigarh Regional units for their dedicated efforts for organizing a successful meeting at Chandigarh.



ALLOWING FRAUDSTERS TO GO SCOT-FREE

IN THE PAST, THERE WERE COMPROMISES WITH LOAN DEFAULTERS BUT NOT WITH WILLFUL DEFAULTERS. NOW FRAUDULENT PRACTICES ARE BEING LEGALISED. THIS WOULD LEAD TO MANY MORE BIG BORROWERS TO CHOOSE THIS METHOD TO LOOT THE SAVINGS OF THE PEOPLE AND DEPRIVE THE NATION OF THE RESOURCES IT REQUIRES FOR DEVELOPMENT.

DR. SANTOSH KUMAR MOHAPATRA

Indians have paid a high price for fraud and wilful defaults. When honest borrowers-farmers, small and medium enterprises, and middle-class salaried workers - are groaning under increasing burden of debt, clean chit is given to all wilful defaulters and frauds who have run away with public money. The Finance Ministry has said that in the nine years of Modi Government's tenure, bank loans amounting to a whopping Rs.12,09,606 crore have been written off. While the Prime Minister speaks eloquently against revadi culture, his government has been more than sympathetic to the fraudsters who have looted public money. Now the RBI has come out with a scheme to offer an opportunity to these wilful defaulters to legalise their frauds.

The Reserve Bank of India (RBI), in a contentious move, has allowed wilful defaulters and loans accounts involved in frauds to go in for a compromise settlement with banks to settle their dues. On June 8, RBI issued instructions under 'Framework for Compromise Settlements and Technical Write-offs' that allow the banks and other financial entities to "undertake compromise settlements or technical write-offs in respect of accounts categorised as wilful defaulters or fraud without prejudice to the criminal proceeding underway against such debtors."

What is reprehensible is that the central bank has also directed banks to permit such accounts to take fresh loans after a 12-month "cooling period". This means a wilful defaulter or a company involved in fraud can get new loans after 12 months of executing a compromise settlement.

What is a compromise settlement?

A compromise settlement refers to a negotiated settlement where a borrower offers to pay and the bank agrees to accept in full and final, settlement of its dues an amount less than the total amount due to them under the relative loan contract. This

settlement invariably involves a certain sacrifice by way of write off and/or waiver of a portion of its dues on a one-time basis. In the last two decades, banks have approved several compromise settlements, running into hundreds of crores with huge haircuts - or the reduction of outstanding payment or loans that will not be repaid by the borrowers - leading to huge losses for banks.

What are wilful defaulters?

While loan defaulters' accounts marked as "fraud" need no explanation, those marked "wilful defaulters" are ones who have the ability to pay the loans but don't pay. Both types of loan defaulters are invariably associated with money laundering, the diversion of loans for purposes other than what was defined in the loan agreement.

More often than not, these activities involve big corporate entities and their list has grown longer in recent years, as is the number of write-offs as NPAs. The RBI has zealously guarded their identities in the name of protecting their business interests, rather than transparency and accountability in banking operations.

There were 15,778 wilful default accounts involving an amount of Rs 340,570 crore as of December 2022 as against 14,206 accounts involving Rs 285,583 crore a year ago in December 2021 and 12,911 accounts for Rs 245,888 crore in December 2020, according to Transunion Cibil, a credit information company registered with the RBI.

In past, there is compromise with loan defaulters but not with wilful defaulters. The RBI through this move is legalizing the fraudulent practices. This would lead to many more big borrowers to chose this method to loot the savings of the people and deprive the nation of the resources it requires for national development.

(Writer is President, Cuttack Divisional Union)



HEROIC RESISTANCE OF THE FRENCH WORKING CLASS

MAY DAY 2023 WITNESSED A MASSIVE PARTICIPATION OF THE FRENCH WORKERS AND THE ANGER AGAINST THE GOVERNMENT WAS CLEARLY VISIBLE. THE GOVERNMENT HAS REACTED WITH VARIOUS REPRESSIVE MEASURES INCLUDING PREVENTIVE ARRESTS. YET THE FRENCH WORKING CLASS IS UNRELENTING IN ITS RESOLVE TO REBUFF THE PENSION REFORMS.

P SATISH

The French working class has been waging heroic struggle against the Macron government for the last four months. Nationwide protests have challenged Macron Government with unprecedented mobilization of workers. May Day witnessed a massive participation of the workers and the anger against the government was clearly visible. The government has reacted with various repressive measures including preventive arrests. Yet the French working class is unrelenting in its resolve to rebuff the Pension reforms.

It is estimated that more than 83% of the French people are opposing the pension reforms, which were unilaterally mooted by French President Macron. As per new reforms bill, a worker will

have to work for 43 years to get a full pension after retirement, and the employer will have to make suitable cash payments for so long. 62-year-old workers have to wait for another two years to retire.

The trade unions have warned the Government of serious ramifications if it doesn't rescind the pension reforms. The avalanche of struggles is leading to violent clashes between the demonstrators and the police in some places. While the entire focus on National and International media is on the protests happening in Paris and other major cities, but the participation of people in small towns and cities across the country is also huge. Thousands of people joined the protests on the streets in Montargis in the Loire region. The sanitation workers have also

gone on strike, leaving tons of garbage on the streets of Paris. All the railway tracks were crowded with agitating workers. The workers unions have called for boycotting of the duties and squatting on the streets.

Bankruptcy of Pension Reforms

After the Second World War, capitalist countries were apprehensive that many countries would come under communist influence. They thought it fit to emulate Soviet Union in implementing some people centric welfare schemes (in the name of New Deal and Marshall Plan) for the people in America, Europe & Western Countries. In the name of Social Contract, Ruling classes of European countries have implemented welfare schemes in favour of the people viz Implementation of minimum wages, fixed working hours for the workers, recognition of the right of labour to collective bargaining, stipends for the unemployed youth, grant of pensions to workers and employees etc.

In France, under the social contract, people got substantial benefits in education and health care. Almost all sections of workers have a government pension. The working day is by and large limited to 35 hours per week. Workers have to contribute to the pension fund according to their salaries for the pension. In comparison to other European countries, there is less poverty among retired workers. There are no private pension schemes in vogue in France unlike in America and Britain. The reversal of these gains by the Macron Government in the form of reforms provided ignition to the massive resistance.

Macron government's spurious-arguments:

Macron Government has been claiming that compared to other European countries, the retirement age in France is low. The retirement age is 62 in France while it is 66 in Britain, 67 in Germany, and 65 in Spain. With the increase in people's living standards, the average life expectancy in France is 83, which is one of the highest in Europe. In 2004, there were 40 lakh pensioners in France. This figure has increased to 1 crore 17 lakh now. The pension cost is 14% of the GDP as of now, which the Macron Government considers as an unbearable burden. In 2000 there were 2.1 employees per pensioner on average; today it has fallen to 1.7. France's national debt is 113.4% of GDP. In Britain it is 100.2 %, 66.6% in Germany, 115.6% in Spain and 120% in Portugal.

Macron Government has been spewing venom that Pension reforms are necessary to bring

equilibrium in economic conditions in the background of escalation in fuel prices due to the imposition of sanctions on Russia and the resultant rise in inflation. In the context of many European countries falling already in recession, the Macron government is arguing that the economic conditions will deteriorate if pension reforms are not implemented.

Arguments of the French trade unions:

French trade unions have totally rebuffed the malicious campaign by Macron Government stating that the economic crisis in France is not as grave as is being propagated and the Macron government is resorting to falsehood. They argue that proposal to Increase retirement age from 62 years to 64 years will benefit the employing classes as it will result into deferment of final retiral payments for 2 years. New Pension reforms are intended to raise the retirement age, which will be increased by three months every year from this September, 2023 to 2030. It is obvious that workers should work for 43 years to get full pension. Trade unions are suspecting that pension reforms are a prelude to wider changes in labour law to the detriment of the working class.

Those workers who indulge in physical, menial labour or in mentally demanding jobs in general have the right to retire earlier than most of the workforce. After the onset of new pension laws, it is going to be extremely difficult. These new proposals are going to hit vulnerable sections of the workforce i.e low-wage workers and women workers. Hence, there is unprecedented upsurge from those sections opposing these pension reforms

Trade unions are alleging that President Macron is looking to amend labor laws to benefit the corporate and business community, and has already

By invoking special constitutional powers, Macron aggressively pushed pension reforms without a vote by Members of Parliament. Workers and pensioners are strongly contending that any law should be democratically debated and passed, rather than being bulldozed. Owing to these disparaging actions of the French President, there is upheaval in working class and they resolved to settle this matter in the people's court. Macron has already lost the trust of the people with his ill conceived moves. His popularity rating has fallen to 28%, according to various surveys.

taken measures such as tax cuts for corporations. In fact, in France, those corporate organizations which don't make profits have to make compensation to workers before they wind up their businesses. The corporate groups over a period of time have been pressuring Government to do away with these so call Pro-worker legislations.

The foreign investment in France has spurred up in the recent past for the reason that when Britain left the European Union many Corporate Companies withdrew their investments from Britain and invested in France. Corporate companies are exerting pressure on Macron Government to give flexibility in terms of compensation to workers if any company has to wind up completely. Macron government has brought new pension laws to meet this demand of the corporate sector.

Last year, there was a profit of 19 billion Euros in the energy sector in France. In 2022, 40 listed companies distributed 80 billion Euros to shareholders in the form of bonuses and dividends. Every year the French government provides approximately 157 billion Euros as incentives to corporate sector. If the French government is sincere, it should impose taxes on the profits of the corporate and eliminate the fiscal deficit. The energy and banking sectors, which are bringing profits to the corporate, should be nationalized to boost the incomes to government's exchequer. Trade unions are insisting that the so called pension reforms, which are being opposed by the majority of the people, should not be implemented.

By invoking special constitutional powers, Macron aggressively pushed pension reforms without a vote by Members of Parliament. Article 49.3 of the French Constitution was invoked to raise the retirement age of workers, requiring workers to work for 43 years to receive a full pension, and to remove certain special pension benefits for government transport and fuel workers. Violence erupted when the Macron government tried to pass the pension reform law in the upper house of the French National Assembly without putting it to vote.

Workers and pensioners are strongly contending that any law should be democratically debated and passed, rather than being bulldozed. Attempts were made proposing two no-confidence motions against President Macron, but to no avail. After getting go ahead from France's Constitutional Council to the pension reforms, Macron passed the

pension reform law on April 15.

Owing to these disparaging actions of the French President, there is upheaval in working class and they resolved to settle this matter in the people's court. Macron has already lost the trust of the people with his ill conceived moves. His popularity rating has fallen to 28%, according to various surveys. When the retirement age was raised from 60 to 62 in 2010, then-President Nicolas Sarkozy faced strong protests and subsequently lost his position. The French public is seething with anger on the controversial actions of Macron Government in passing the pension reforms without any parliamentary debate.

On 6th June, 2023 i.e for the first time after 2009, almost all trade unions in France came together to organize nationwide protests over pension reforms, which attracted participation of more than 9 lakh workers. The Government is spreading canards that the intensity of protests is on the wane, as the turn-out of workers on 6th June is relatively low in this year. Despite the relative low turn-out, French unions remain determined in their fight against raising of retirement age.

Legislators from centrist opposition group LIOT proposed the Pension Reforms bill to put back the retirement age to 62, but their last minute effort to pass a repeal bill on 8th June was not successful. Though Macron's party doesn't have a majority in the National Assembly, yet it has allied with the conservative Republican party to push back the opposition's efforts.

These are uneasy times for the recalcitrant Macron government, which is going to face toughest protest actions in the days to come. It is remarkable resistance by the French Workers. The ongoing struggles in France will surely provide beacon of hope and inspiration to the working class struggles across the world.

The developments in France are likely to impact the struggles in European countries. Today the attack on Pension has become universal and so too the resistance. The Government and Public Sector Financial Institutions employees in India are fighting for the abolition of new pension scheme and for reintroduction of the guaranteed pension scheme. The heroic struggle of French workers would be a source of inspiration for the struggle of these Indian workers.

(Writer is President, SCZIEF)



क्या बदल रही है भारत की तस्वीर?

रामचन्द्र शर्मा

MODI MAGIC, THE AURA OF INVINCIBILITY SEEMS TO BE ON THE VANE. IN KARNATAKA ASSEMBLY ELECTIONS, BJP'S DEFEAT UNDER HIS LEADERSHIP CAN NOT BE TERMED EVEN AS HONOURABLE. THE PARTY SEEMS TO BE CAUGHT IN ITS OWN WEB OF COMMUNALISM AND POLARISING POLITICS. THE VOTERS OF KARNATAKA ROUNDLY REJECTED PMS CALL TO CHANT 'JAI BAJRANG BALI' BEFORE CASTING THEIR VOTE. AFTER THE DECLARATION OF KARNATAKA RESULTS, DOUBTS HAVE ARISEN IN THE MINDS OF THE PEOPLE, AS TO WHETHER NEW CONTOURS OF POLITICAL CHANGE ARE BEING DRAWN? THE UNRELENTING STRUGGLES OF VARIOUS SECTIONS OF PEOPLE SEEM TO BE DRAWING NEW BATTLELINES...

कर्नाटक विधानसभा चुनाव परिणाम घोषित होने के बाद भारतीय जनमानस में एक सवाल तैर रहा है कि कर्नाटक विधानसभा चुनाव के आये परिणाम क्या बदलती राजनीति की कोई नयी रेखाएं तो नहीं खेंच रहे हैं?

हाल ही में ट्विटर के पूर्व सीईओ जैक डोर्सी ने किसान आंदोलन के दौरान भारत की मोदी सरकार के द्वारा उन पर आलोचकों के खिलाफ कार्रवाई करने को 'दबाव' डालने का दावा किया है। उन्होंने दावा किया है कि भारत की केंद्रीय भाजपा सरकार ने ट्विटर से उन पत्रकारों के खिलाफ भी कार्रवाई करने का आग्रह किया जो उस समय सरकार के आलोचक थे।

जैक डोर्सी ने एक साक्षात्कार में कहा है कि ट्विटर को भारत की मोदी सरकार से 2020-21 के किसानों के विरोध-प्रदर्शन को कवर करने वाले खातों के खिलाफ कार्रवाई करने के लिए बहुत सारे अनुरोध मिले हैं।

पूर्व ट्विटर सीईओ ने यू-ट्यूब चैनल ब्रेकिंग पॉइंट्स को दिए एक साक्षात्कार में कहा भारत एक ऐसा देश है जिसने किसानों के विरोध-प्रदर्शन के बारे में हमसे कई अनुरोध किए, विशेषतः उन पत्रकारों के बारे में जो मोदी सरकार की आलोचना कर रहे थे और यह विभिन्न तरीकों से प्रकट हुआ: 'हम भारत में ट्विटर को बंद कर देंगे', जो हमारे लिए एक बहुत बड़ा बाजार है। 'हम आपके कर्मचारियों के घरों पर छापा मारेंगे', जो उन्होंने किया; 'अगर आप सूट का पालन नहीं करते हैं तो हम आपके कार्यालय बंद कर देंगे।' और यह तब जब भारत है, एक लोकतांत्रिक देश है।

एक तरफ अभिव्यक्ति को कुचलने के खिलाफ उठ रही आवाज तो दूसरी ओर भाजपा का अनुसंधी संगठन आर.एस.एस का मोदी पर से दरकते भरोसे के संकेत बदलती तस्वीर की नयी रेखाएं उकेरने के कहीं सबब तो नहीं बन रहे? सन्निकट विधानसभा चुनाव वाले राज्यों में मतदाताओं के रुझान को लेकर जो सर्वे किये जा रहे हैं उनके निष्कर्ष भाजपा के लिये खतरे की घंटी बजाने वाले हैं। केन्द्र में 9

साल से काबिज भाजपा नीत नरेंद्र मोदी सरकार का जोर शुरू से विपक्ष का सफाया करके अपने लिये निर्बाध जमीन बनाना रहा है। यह उनकी निरंकुश ढंग से सत्ता लोलुपता को दर्शाता है। अब यह स्पष्ट हो चुका है कि उन्होंने नोटबंदी का कदम किसी वित्तीय सुधार के लिये नहीं उठाया था बल्कि विपक्ष को धनहीन करके उसके वित्तीय श्रोतों को सुखा देना रहा है। इसलिये काले धन पर प्रहार, आतंकवादियों के वित्त पोषण पर चोट या जाली नोट के चलन को रोकने आदि नोटबंदी के जो थोथे उद्देश्य गिनाये गये थे उनमें से एक भी इसके कारण फलीभूत नजर नहीं आ सका। हाल ही में कर्नाटक चुनाव में हार के बाद एकबार फिर केंद्र सरकार द्वारा दो हजार के नोट वापस लेने के पीछे भी यही गणित काम कर रहा है। इसके साथ ही अपने राजनीतिक उद्देश्यों के लिये उठाये गये इस अनावश्यक कदम से आम लोगों को जिन गम्भीर समस्याओं से दो-चार होना पड़ा वह अलग।

अब यह बात छुपी नहीं रह गयी है कि जहां भी चुनाव आने वाले होते हैं, उन राज्यों में प्रतिपक्षि नेताओं और उनके दानदाताओं पर ईडी, इनकम टैक्स के छापे पड़ने शुरू हो जाते हैं ताकि उनके वित्त पोषण की सप्लाई लाइन काटी जा सके। इसमें सरकार का पाखण्ड साफ उजागर है। जो भाजपा में है या चला जाता है, तो प्रकरण बंद हो, दुध का धुला हो जाता है। क्या कारण है कि प्रधानमंत्री तक सीधे शिकायत के बाद भी इन नौ वर्षों में भाजपा का कोई नेता मनलॉडिंग में क्यों नहीं फंस सका। कर्नाटक भाजपा की सरकार तो 40 प्रतिशत की सरकार के नाम से कुख्यात रही है। यहां तक कि अगर दूसरी पार्टी से घोटाले में लिप्त कोई नेता उसके पाले में आ गया तो ईडी और आयकर विभाग उसके दरवाजे की तरफ झांकना तक गवांरा नहीं करते। मतदाताओं को भावुकता के फूर में फांसने के वे दिन अब बीत चुके हैं और लोग स्थितियों का परिपक्वता पूर्वक यथार्थवादी आकलन करने लगे हैं। यह भाजपा के लिये मुसीबत शुरू होने का संकेत है।

जैसा कि आर्थिक मौर्चे पर भारतीय अर्थव्यवस्था के

बारे में आई.एम.एफ ने लिखा है कि उसकी पूर्व की 6.1 प्रतिशत विकास दर घटकर 5.9 प्रतिशत रहने का अनुमान है। जो दुनिया में सबसे ज्यादा है मगर हाल ही में गत तिमाही के 7.2 प्रतिशत बढ़ोतरी के आये परिणाम के बाद भारत सरकार पांचवी बड़ी अर्थव्यवस्था गुब्बारे में उड़ान भर रही है। जबकि उसी आई.एम.एफ के अनुसार भारत में प्रति व्यक्ति आय दुनिया की सभी विकसित अर्थव्यवस्था की तुलना में सबसे कम है। प्रति व्यक्ति आय के संदर्भ में अमेरिका हम से 31 गुना, चीन 5 गुना, ब्राजील 4 गुना, यू.के 18 गुना तथा जर्मनी 20 गुना ज्यादा है। यद्यपि जीडीपी में भारत में 5 वें स्थान पर है। मगर प्रतिव्यक्ति आय के आधार अंगोला से भी नीचे है।

देश में बेरोजगारी तेजी से बढ़ रही है। बेरोजगारी 7.14 प्रतिशत से बढ़कर 7.45 प्रतिशत हो गई है। कामगारों की संख्या 2020 में 41.1 करोड़ थी, वह में घटकर 40.9 करोड़ रह गई है। मनरेगा जो देश के करोड़ों लोगों के रोजगार की आशा की किरण था, के बजट में इस वित्तीय वर्ष 2023-24 में 33 प्रतिशत की कटौती कर दी गई है। गत 9 वर्षों में जनता की वास्तविक आय में कमी आई है। मुद्रास्फीति की बढ़ोतरी के चलते जनता पर भारी आर्थिक दबाव बढ़ गया है। जनतंत्र का गला घोटकर वित्तीय वर्ष 2023-24 का बजट तो संसद में बिना बहस के ही पारित कर लिया गया और उसमें सार्वजनिक बीमा उपक्रमों सहित अन्य सार्वजनिक सम्पत्ति के पूंजीईष्टों के हाथ में हस्तांतरण के षड्यंत्र रच लिए गए। इतना ही नहीं इस बजट में पूंजीपतियों को तो भारी छूट दी गई है जबकि अन्न पर दी जाने वाली सब्सिडी में 90,000 करोड़ रुपये खाद पर 50,000 करोड़ रुपये तथा पेट्रोल पर 6,900 करोड़ रुपये की राहतें खत्म कर दी है। मोदी सरकार की इस आर्थिक नीति से गरीब और गरीब

हुआ है तो धनी अधिक धनवान।

देश में साम्प्रदायिक कारपोरेट गठबंधन मजबूत हुआ है। 2014 में मोदी सरकार ने शासन संभाला तब से अडानी अम्बानी पूंजी घरानों की सम्पत्ति में बढ़ोतरी हुई। सार्वजनिक प्रतिष्ठानों की समृद्ध सम्पदा के साथ देश की जमीन से आसमान की राहों को पूरी तरह से इने-गिने निजी घरानों को सस्ते दामों में बेचने का कुचक्र जारी है। एक ओर भाजपा नीत केंद्र सरकार द्वारा पोषित घृणित साम्प्रदायिक राजनीति विशेषकर गुजरात में 2002 में हुए भयंकर साम्प्रदायिक दंगों में सैकड़ों अल्पसंख्यकों की जिन कटरपंथियों द्वारा हत्या की गई थी, को अब मालाएं पहनाकर रिहा किया गया है वहीं इस तत्कालीन घटनाक्रम जिसमें हजारों के घर को जलाते जाने पर बी.बी.सी. ने अपनी फिल्म दिखाई तो उस पर भारत में पूर्णतः प्रतिबंध लगा दिया गया तथा उसके कार्यालय पर सी.बी.आई. तथा ई.डी. ने छापेमारी की, वही लव जिहाद पर झूठी 'केरल स्टोरी' बना उसे करमुक्त किया गया है और लड़कियों की गायब होने की झूठ प्रचारित की जा रही है और गुजरात से गायब 45,000 से ज्यादा लड़कियों की सच्चाई से आंखे मूंदी जा रही हैं। वहीं हिन्दनबर्ग रिपोर्ट में अडानी मोदी की जोड़ी के भयंकर घोटाले के उजागर होने पर यही मोदी सरकार न तो संसद में इस पर चर्चा को तैयार है और न ही कोई संसदीय जांच कमेटी बनाने को तैयार है, बल्कि दोनों सदनों में प्रतिपक्ष के बढ़ते निरन्तर विरोध के चलते बिना बहस के संसद का बजट सत्र समय पूर्व खत्म करवा दिया गया।

इसी दौरान कर्नाटक विधानसभा चुनाव के पहले के दौर में 5 राज्यों की विधान सभा के चुनावों में भाजपा गुजरात में अपनी सरकार बचाये रखने में सफल हो गई मगर हिमाचल प्रदेश के विधान सभा चुनाव में हार गई। इतना ही नहीं नई दिल्ली के निगम चुनावों में भी बुरी तरह से हार गई। गत 15 वर्षों से दिल्ली नगर निगम में भाजपा का आधिपत्य था। इसके बाद हाल ही में उत्तर-पूर्वी राज्यों त्रिपुरा, नागालैंड एवं मेघालय के चुनावों में तीन राज्यों की कुल सीट 180 में से भाजपा मात्र 46 सीटों पर ही जीत पाई है। त्रिपुरा में भाजपा के विधायकों की संख्या 46 से घटकर 32 रह गई है। नागालैंड में वह 12 सीट लेकर 2 नम्बर पर रही है तो मेघालय में मात्र 2 सीट ही जीत पाई है। इन तीनों प्रदेशों की 58 सीटों पर तो इसकी जमानत ही जब्त हो गई है। तीनों ही राज्यों में स्थानीय दलों का प्रभाव रहा है। 13 मई, 2023 को हुए कर्नाटक के चुनावों के आये परिणाम में तो भाजपा को करारी हार का सामना करना पड़ा है। कर्नाटक चुनाव में कांग्रेस 135 सीट तथा 42.0 प्रतिशत मत, भाजपा को 65 सीट तथा 36 प्रतिशत मत मिले तो जेडीएस को 19 सीट तथा 13.03 प्रतिशत मत मिले तथा अन्यो को 4 सीट तथा 5.85 प्रतिशत मत मिले हैं। इन चुनावों में प्रधानमंत्री नरेन्द्र मोदी तथा गृहमंत्री अमित शाह ने तो व्यक्तिगत सम्मान का प्रश्न बनाते हुए प्रचार में विरोधियों पर धृणित आक्रमण तथा सम्प्रदायिक ध्रुवीकरण की तो सारी हदें ही पार कर दी। मगर जनता ने इनको नकार कर करार जबाव दिया है। निश्चित ही कर्नाटक विधानसभा चुनाव परिणाम का प्रभाव आने वाले कुछ विधान सभाओं तथा वर्ष 2024 के लोकसभा चुनावों



After chanting the name of Bajrang Bali, I just couldn't vote for a lying, corrupt & divisive party

Cartoon courtesy: Manjul, Facebook

पर पड़े बिना नहीं रहेगा।

इस दौरान भारतीय जनता पार्टी की केंद्रीय सरकार ने धृष्टित फांसीवादी हिन्दूराष्ट्र की दृष्टि से एन.सी.ई.आर.टी के इतिहास, राजनीति शास्त्र के पाठ्यक्रम में भारी परिवर्तन कर दिये हैं। जैसे इतिहास की पुस्तक में मुगलशासन काल संबंधित पाठ को हटाना, महात्मा गांधी की हत्या में गृहमंत्री पटेल द्वारा आर.एस.एस पर प्रतिबन्ध लगाया जाने से संबंधित पाठ को हटाने, राष्ट्रीय आंदोलन में मौलाना अब्दुल कलाम आजाद की भूमिका को हटाये जाने के साथ विज्ञान की पुस्तकों से डार्विन के सिद्धान्त को हटाना शामिल है। साम्प्रदायिक धुवीकरण के साथ ही इस दौर की संघीय व्यवस्था पर भारी चोट की जा रही है। साम्प्रदायिक पृष्ठभूमि के लोगों को राज्यपाल बनाकर विरोधी दलों की सरकार वाले प्रान्तों में प्रान्तीय शासन की स्वायत्तता में हस्तक्षेप कर विरोधी दलों के मुख्यमंत्री की सरकारों को गिराने के षड्यंत्र किए जा रहे हैं। वित्तीय व्यवस्था में राज्यों की हिस्सेदारी को कम करना आम बात हो गई है।

इस दौर में अधिनायकवादी प्रवृत्ति शीर्ष पर है। विरोधियों को सीबीआई /ईडी आदि के माध्यम से उनके घरों में छापे मारना झूठे कसों में गिरफ्तार करना, आम बात हो गई है। इस दौर में यदि कोई विरोधी नेता भाजपा के सामने समर्पण कर देता है तो सारे कथित अपराध किनारे कर उन्हें मुख्यमंत्री एवं मंत्री बनाया जा रहा है। देश का सूचना एवं समाचार तंत्र पूरी तरह से भाजपा सरकार के सामने समर्पण कर चूका है।

यदि कोई समाचार पत्र या इलेक्ट्रॉनिक मीडिया स्वतंत्र छवि को बनाए रखना चाहता है तो भाजपा/मोदी सरकार की उसे किसी न किसी अपराधिक षड्यंत्र का शिकार बना लेती है। न्याय व्यवस्था में भी लालच या भय पैदा कर धीरे-धीरे केन्द्र सरकार के समक्ष समर्पण कराने की तिकड़म निरन्तर जारी है। मात्र गिने चुने न्यायमूर्ति ऐसे हैं जो स्वतंत्र निर्णय देने का साहस कर पा रहे हैं।

सबसे खतरनाक बात तो यह है कि भाजपा सरकार ने जनगणना जो 1881 से 2011 तक लगातार होती रही है, उसे बन्द कर दिया है। 2021 में जन गणना होनी चाहिए थी

अब कहा नहीं जा सकता कब होगी।

इस दौर में भाजपा विरोधी दलों को महत्वपूर्ण राजनीतिक मुद्दों पर एक जुट किए जाने के प्रयास किये जाने लगे हैं। इस दौरान केन्द्र की भाजपा सरकार के खिलाफ जन संघर्ष तेज हुए हैं। 05 अप्रैल, 2023 को नई दिल्ली में मजदूर-किसान संघर्ष रैली का आयोजन किया गया। जिसमें लाखों लोगों ने भाग लिया। इसके पूर्व तीन महीने के भीतर महाराष्ट्र किसानों का लोंग मार्च के दो सफल आयोजन किये। राजस्थान, मप्र, हरियाणा, पंजाब में भी किसानों के आंदोलन जारी हैं।

आज देश में जहां सिर्फ 4 राज्यों में ही बीजेपी की सरकार, वहीं 11 राज्यों में वह सहयोगी दलों की बैसाखी के सहारे शासन कर रही है। जबकि 18 राज्यों विपक्षी दलों की सरकारें हैं। पीएम नरेंद्र मोदी मैजिक के आभासी गुब्बारे की हवा अब निकलने लगी है। कर्नाटक के चुनाव में भाजपा को इतनी भी सीटें नहीं मिल पाईं कि सम्मानजनक हार कहा जा सके। देश ने 2014 के बाद जिस अवतार को अविजित मान लिया था उसकी कलई अब खुलने लगी है। गोदी मीडिया और आई टी सेल के दम पर खड़ा किया गया आडम्बर अब ध्वस्त हो रहा है। जिन लोगों को यह लगता है कि बीजेपी बहुत ही बड़ी और मजबूत पार्टी है उनके सामने महाराष्ट्र का उदाहरण है। महाराष्ट्र में तोड़ फोड़ करने के बाद बीजेपी ने तमाम कोशिशें कर लीं लेकिन अपना मुख्यमंत्री नहीं बना सकी और शिवसेना के एक छोटे से बागी नेता को जिसको महाराष्ट्र के बाहर कोई जानता भी नहीं है, मुख्यमंत्री बनाने पर मजबूर होना पड़ गया। जनता के सामने नकली मुद्दे फेंके जा रहे हैं आंदोलनों को इस डर से कुचला जा रहा है कि कहीं सच्चाई बाहर न आ जाये। तमाम एजेंसियों को इस काम में लगा दिया है कि जनता के मुद्दों पर आंदोलन खड़ा करने वाले सामाजिक, मानवाधिकार कार्यकर्ताओं को परेशान करते रहो। लेकिन इस सबसे इतर केंद्र की सरकार के सामने अब उसी के द्वारा शुरू किए गए साम्प्रदायिकता के खेल उसके लिए भस्मासुर बन रहे हैं। अब उसमें वो खुद फंसती नजर आ रही है। कर्नाटक में बजरंग बली का नाम लेकर मतदान करने की प्रधानमंत्री नरेंद्र मोदी की तकरीर को जनता ने नकार दिया है। जनता का हौसला बुलंद है और दक्षिण से मिली ताकत ने उत्तर भारत को दिशा और ऊर्जा दोनों दे दी है। बदलाव की रेखाएं जनसंघर्षों की सतत जारी श्रृंखलाओं से खिंच रही हैं।

क्रांति की चेतना के संवाहक रहे क्युबा के युवा योद्धा चे ग्वेरा की 95 वीं जयंती पर उनके यह शब्द - 'कोई पैदाइशी क्रांतिकारी नहीं होता, संघर्षों में तपकर ही क्रांतिकारी बनता है। वह हालात को बदलने के लिए संघर्ष करता है, सबको जोड़ता है और इस प्रक्रिया में खुद भी बदल जाता है। संघर्ष की आंच रती रती कर उसमें ऐसा ओज भर देती है, जो पहले कहीं था ही नहीं', हमें और नयी ऊर्जा दे रहे हैं।

● (writer is President NZIEA)



Cartoon courtesy:
Pencilashan,
Facebook

MODERN SLAVERY

THIS WORD COVERS FORCED LABOUR, HUMAN TRAFFICKING, DEBT BONDAGE/BONDED LABOUR, DESCENT BASED SLAVERY, SLAVERY OF CHILDREN, FORCED MARRIAGE, EARLY MARRIAGE, DOMESTIC SLAVERY, AND SLAVERY IN THE SUPPLY CHAIN. THE MODERN SLAVES ARE BEING TREATED AS LIVING COMMODITIES.

THEY ARE BEING USED AS LOW-COST LABOURS. THE MODERN SLAVERY THAT WE SEE TODAY IS A BLOT ON INDIAN DEMOCRACY. THIS SLAVERY IS IN VIOLATION OF THE PRINCIPLES OF THE CONSTITUTION WHICH ENSURES EVERY INDIAN A DECENT AND DIGNIFIED LIFE.



R.S.CHENBAGAM

May Day this year was enthusiastically celebrated all over the country. The workers through meetings and rallies expressed their determination to fight against the policies that promote economic inequalities, social discrimination and spread the poison of communalism. In Tamil Nadu it was observed with additional vigour since the State Government tried to bring an amendment in Industrial Act 1948 through section 65A. It took a decision to increase the working hours to 12 instead of 8 hours. Due to the sustained and continuous protest of the trade unions, the Government withdrew the amendment on 1st May. Globally there are increasing struggles and strikes even in the developed countries also. While we are analysing these struggles, they indicate the discontent of the working force and the toiling mass. The discontent arises from the total failure of neoliberalism as well as from the bankruptcy of the capitalist system.

Real wages are coming down while there is a high inflation. Share of the wage is decreasing in GDP while that of profits are increasing. Inequality is rising to the levels of the colonial era. Poverty and hunger are on the rise. Unemployment is growing to the level never seen in the history. The ruling classes are looting the natural resources and we are seeing the increased exploitation and expropriation. Consequence of this is modern slavery. Nearly 200 years ago, the slave trade was abolished. But still it persists in the form of "modern slavery".

What is Modern Slavery?

It is an umbrella word which covers forced labour, human trafficking, debt bondage/bonded

labour, descent based slavery, slavery of children, forced marriage, early marriage, domestic slavery, and slavery in the supply chain. In India we can quote many examples for the above. 71% women constitute modern slavery. That is why the activists are talking about feminisation of modern slavery. In India in Brick kilns (many children are being forced to work), Carpets and in Garment industry, we can see the form of modern slavery. Many have fallen into this oppressive trap simply because they want to escape from poverty. 23% of the forced labour in the private sector are experiencing forced commercial exploitation all over the world. Women and children are disproportionately vulnerable. Human rights are compromised in modern slavery. The global ratio of the two prime categories – forced labour and forced marriage slavery is 62:38.

In India we can quote one recent example for child marriage through the news item carried on 21st April in Times of India, which quoted, during this AKSHAYA THRITHIYAI our Delhi Child care centre informed the Delhi Govt to be alert since some child marriages may happen on this special day. When a young girl or woman has no right to refuse to enter a marriage, the marriage can be deemed a 'servile marriage'. Globally this is being practised in some countries. A young woman is saleable for exchange of money. She is inherited by another person when her husband dies. Young girls are being forced to marry wealthier older men to become sexual and domestic slaves.

Many companies are using bonded labours. They lack the social security, safe working conditions,

paid leave, fixed remuneration, health benefits etc. The informal economy and poverty are reinforcing the perpetuation of bonded labour. They are being contracted by agents to help corporate sector escape responsibilities they ought to take under law, resulting in exploitative working conditions, high monetary gains for perpetrators and little or almost no penal action thus leads to modern slavery.

The modern slaves are being treated as living commodities. They are being used as low-cost labours. Organised sector in the supply chain demand more low-cost women labourers. Thus Women are set free from traditional social structures and processed in the name of growth, emancipation and empowerment on the guise of women's liberation. Most of these women are without proper education, training, or skill. They are primarily engaged in low skilled jobs. Consequently they become susceptible to modern slavery. The 'new slavery' is intricately linked to the global economy. The newly enslaved people were not a long-term investment, as was true with older forms of slavery. Instead, they are cheap, require little care, and are DISPOSABLE.

Three interrelated factors amount to modern slavery

There are three interrelated factors which amount to create modern slavery. 1. Over the past three decades the enormous population explosion has flooded the world's labour markets with millions of impoverished, desperate people. 2. The Scientific Technological advancement has modernised the agriculture and dispossessed poor farmers, making them and their families ready for enslavement. 3. The rapid economic change in the developing countries has bred corruption and violence, destroying social rules. The complex financial relationships of modern slavery are aware that women feel it is better to work as a child prostitute or a bondage miner to avoid starvation. Poverty, conflict, gender inequality, and relentless pressure to reduce labour costs provide fertile ground for slavery. India has 7.9 million in modern slavery. A large share of contemporary slavery is traced in migration. Improved migration governance is needed to prevent forced labour and to protect the victims. Labour rights in the informal sector are to be active because modern slavery is on higher side in the informal sector. Identification of

modern slavers and the Data base at national level is vital to end up slavery.

The Prevailing situation

To eradicate all these vulnerable conditions, Government has to enact and act people friendly. All retrograde, unscientific, and obscurantist practices and ideology is being promoted by the ruling classes. Also the Indian Govt is pro corporate, communal and divisive. Since there is no answer to the sufferings of the general public, the ruling classes are trying to divert the discontent of the public by promoting right wing forces. The need of the hour is to carry forward a comprehensive struggle against neoliberalism as well as against the rightwing ideology. For this the intensification of the struggles and sustained political ideological campaign is needed. This alone can strike at the base of the neoliberal, corporate and communal regime. We have to review our role, our work, our movements and our organisation in this context. We have to undertake our future steps with the understanding of the prevailing situation.

Entire State administration and machineries are being used to suppress the struggles of the general public. It is attacking the basic democratic and constitutional rights of the people. The Government itself through its actions is aggressively spreading communal poison to polarise the society for the electoral benefit and also to serve the Corporates. The hard won rights of the workers are under attack. Their livelihood is under attack. Their culture is under attack. Their socio economic life is under attack. Working class ideology is under attack. Today the strategy of the ruling classes is to promote uniformity based on religious and linguistic belief to undermine class identity. They are weakening the unity and united struggles and by pitting one religious identity or caste identity or regional identity or language identity or gender identity against the other, they set the working class on conflict with each other. Trade unions which represent the interests of the working class know that their only weapon to fight for rights of the workers is to develop all encompassing unity based on class affiliation.

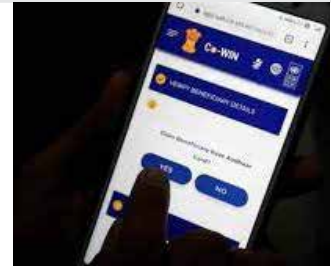
The Task is cut out

Today we need a strong unbreakable unity cutting across various divisive factors. Such unity cannot be obtained only by a small section of the working people. Today only around 10% of the working force

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COWIN'S DATA BREACH: RISKING THE SECURITY & PRIVACY OF OUR CITIZENS

IF WE GO BY THE REASONING OF THE GOVERNMENT, IT APPEARS TO BE SAYING THAT THE COWIN DATA BREACH HAD GONE UNNOTICED BY THE GOVERNMENT. THIS RAISES SERIOUS QUESTIONS ABOUT THE ENTIRE ARCHITECTURE OF THE COWIN SYSTEM AND THE SERIOUS LAPSE IN MINIMUM CYBER SECURITY PRACTICES. WITHOUT MEASURES REGARDING THE SAFETY OF PEOPLE'S DATA, INDIA'S DREAMS OF BECOMING A DATA SUPERPOWER WITH ITS VARIOUS APPS WILL ONLY REMAIN A PIPE DREAM.



KIRAN CHANDRA (Courtesy: Peoples' Democracy 18/6/2023)

THE leak of personal and sensitive data of the people registered on the COWIN vaccination portal makes clear that its database has been breached. Personal and sensitive data of individuals, including name, gender, date of birth, address, Aadhaar number, mobile number and the location of their vaccination centre, all of which can be accessed through a Telegram bot got leaked. The data of well-known names have been made public, including where and when they were vaccinated. The bot, which has now been shut down, was showing people's personal details on entering the phone number through which they had signed up for the COWIN portal.

Registering on the COWIN web portal was mandatory for Covid-19 vaccination, and we could be vaccinated only after signing up either through the COWIN App or through the website. Newspaper reports suggest that the data includes four crore children between the age of 12-14 and more than 37 crore people over the age of 45, a significant part of which would be senior citizens. More than 100 crores (one billion) people registered for vaccination through COWIN, making this one of the worst data breaches in the world.

The details of some of the prominent individuals now available in the public domain include senior BJP leader Meenakshi Lekhi, the Congress general secretary KC Venugopal, Kerala health minister Veena George, Rajya Sabha members Abhishek Manu Singhvi and Sanjay Raut, former union minister P Chidambaram and many others. The case of Ram Sewak Sarma, chairman of the COWIN panel,

is particularly interesting as he had earlier claimed that the Aadhaar database was fully secure. Here, he did not give his Aadhaar ID but submitted his passport as ID proof.

Though the Telegram bot has now been shut down, *the data the bot was accessing* is still out there. Shutting down the bot does not mean that the database it was using has also been deleted. It exists in spaces that are beyond the control of the government.

Rajeev Chandrasekhar, the minister of state for electronics and information technology, has stated that the COWIN database itself has not been breached, but only a Telegram bot was throwing up COWIN app data on the entry of phone numbers. For the public at large, it only creates further questions: 1) Was the COWIN database hacked previously, and its hacked data is now available through this Telegram bot? 2) When was the COWIN database hacked, and if the government was aware of it? 3) If the COWIN data was indeed hacked earlier, what steps has the government taken? 4) When was the CERT-In called to investigate this data breach?

In any case, it is no consolation for the people that their COWIN data was hacked sometime back and not recently. It only confirms that, indeed, *there is now, or was in the past, a COWIN data breach* and the private data of Indian citizens is now available in public. All claims of no data breach now are only to duck the issue. Denying a current breach of data on the basis that it was breached earlier is no consolation for the citizen. Neither does it absolve the government of its responsibility of protecting



our personal data as its custodian.

The second claim made by the government is that the COWIN data can only be obtained in very few ways. One is a COWIN-authorized user who can use a beneficiary dashboard or API-based access, which requires an OTP validation. The other way is through authentic login credentials, which the COWIN system tracks and keeps a record of each time an authorised user accesses. The ministry also states that there is one particular API (application program interface which allows interaction between two applications) that has a feature of sharing the data, and such requests are only accepted from a trusted API white-listed by the COWIN application.

The government's replies only raise further questions. How many such Apps had been white-listed? Is the government not aware that more such white-listed apps, the more the chance of a data breach? What is to prevent such a white-listed app from being hacked and making repeated accesses, and gathering more and more data? Was there a serious security audit of such apps? Considering our privacy is recognised as a fundamental right,

what steps has the government been taking? This is particularly so, as the government wants big Indian businesses to access our data for its business purposes.

If we go by the reasoning of the government, it appears to be saying that the COWIN data breach had gone unnoticed by the government. This raises serious questions about the entire architecture of the COWIN system and the serious lapse in minimum cyber security practices.

It is important to note that this data breach is not the first of its kind. In the recent past, there have been a series of data breaches in a number of cases, such as Big Basket, Air India, and MobiKwik data leaks which are a few among them. The citizen's Covid-19 test results were being published by the BBMP (Bruhat Bengaluru Mahanagara Palike) without adequate security, making it vulnerable to a data breach. It is here that the CERT-In should have stepped in to prepare our cyber security infrastructure and strengthen it, and prevent such data breaches. At the least, it is the CERT-In's duty to inform the public about the existing threats, data breaches and leaks so that citizens may take some steps to secure their personal data.

Organisations like the Free Software Movement of India (FSMI) and digital rights organisations have been raising concerns since the conceptualisation of the Health Stack and COWIN, and how sensitive information, such as health information of the country, is being handled: from collection, storage, and its third-party integration. Without such elementary measures regarding the safety of people's data, India's dreams of becoming a data superpower with its various apps will only remain a pipe dream.

Continued from page 16

MODERN SLAVERY

is in the organised sector. The Rest of the working force is in the unorganised sector. Though the unorganised workers know they are being exploited, they feel helpless with the limitations they have in waging decisive battles against their exploiters. Here comes the responsibility of the organised workers. The trade unions in organised sector have to sensitise their members to the problems of the unorganised and the massive social discrimination that is taking place in the Indian Society. They have to help the unorganised workers to fight for their

rights. The modern slavery that we see today is a blot on Indian democracy. This slavery is in violation of the principles of the Constitution which ensures every Indian a decent and dignified life. By fighting against exploitation of these less fortunate sections of the Indian working class, the organised workers would also be upholding the highest principles of the Indian Constitution.

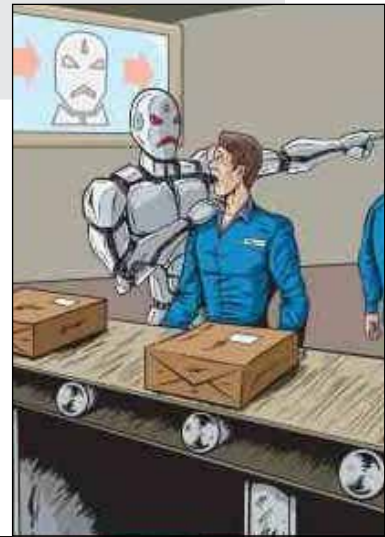
(Writer is Joint Convenor, LICSZWWCC and Vice President, ICEU, Tirunelveli Division)

AN UNCERTAIN FUTURE

EXISTENTIAL THREATS THAT CAN HAUNT THE EARTH IN THE NEAR FUTURE ARE HUMAN-MADE – UNINTENDED CONSEQUENCES OF OUR INTENSE DESIRE FOR MATERIAL CONSUMPTION AND COMFORT. IN THE POLITICAL ARENA, SUCH THREATS ARE USED TO EXPLOIT THE VULNERABILITIES AND INSECURITIES THAT ARISE. PEOPLE LOOK FOR DISTRACTION OR SALVATION FROM THREATS. A POLITICAL SAVIOUR WHO CAN DISTRACT ATTENTION, FROM THE PERILS OF THE HERE AND NOW WOULD BE CONSIDERED A MESSIAH.....

PROF. ANUP SINHA

former Professor of Economics, IIM Calcutta



(Courtesy: Telegraph India 09.06.23)

The world is challenged by many existential threats. Some of them are old, some more recent, and some hanging over a not-so-distant future. If one considers all the threats together, the forecast indeed induces a sense of foreboding. All the cheers of good tidings cannot overcome the possibility of a grim future. All these threats are human-made – unintended consequences of our intense desire for material consumption and comfort.

The first threat is an old one; that of nuclear weapons being used in an arena of war, leading to mass destruction. More countries than ever before are armed with growing numbers of deadly weapons. In most of these nations, the political leadership does not signal the maturity and responsibility that the ownership of these weapons demands. There are many related worries. Rogue terrorists could make nuclear weapons themselves, a task that is possible and relatively cheap. What is even more terrifying is the knowledge that not all nuclear weapons manufactured are accurately accounted for. Although no mishap has occurred so far, this does not mean that a disaster is impossible. Geopolitical tensions between India and Pakistan, between Russia and Ukraine, between North Korea and the United States of America are all flashpoints that might ignite without much warning.

The potential of nuclear disaster is aggravated by the fact that nations are moving away from global collaborations and cooperation to more

inward-looking ideologies where the fear of and hatred for the foreigner and the immigrant are deeply entrenched. Fanned by political hot air from authoritarian leaders, this crude brand of nationalism survives and flourishes. Tension about the backlash of retreat from the globalisation of the last decade of the 20th century and the first decade of this century does not mean a return to the world of the 1980s. That is not possible anymore. Consumers have exhibited a huge appetite for goods and services from all over the world. New international supply chains had made that possible to a large extent. Now, with the growing political preference for protectionism, the supply chains are broken, while domestic production systems have not re-adjusted yet. Hence, costs of production have risen fast, as have inflationary pressures across the globe. Output growth is sluggish, with strong recessionary tendencies being witnessed even in some strong economies of the world. The global economic disorder, along with a disrupted financial system, is here to stay, at least for some time.

The magic of economic growth and material prosperity has accelerated the use of fossil fuels, resulting in ever-increasing carbon emissions. The unstoppable increase in emissions has brought the threat of climate change closer and closer. Now, most serious climate scientists believe that the average temperature rise is likely to be closer to 2° Celsius than 1.5° Celsius. At the moment, even a

..... **A charismatic false prophet who can make people forget their real condition could swiftly rise to the helm of power. People also wilfully accept greater control and authoritarianism, thereby relegating the responsibility over their own lives. The whole culture of fear and anxiety discourages the need to think freely. The authoritarian repressions of dialogue and dissent are not objected to.**

rise of 3° Celsius by the end of the century cannot be ruled out. The signs of climate change and the attendant unpredictable and unusual weather events have clearly shown that climate tipping points are much closer than we thought. Climate change is, arguably, the most important one of the long list of environmental threats looming on the horizon. The great growth story has resulted in a great acceleration in the use and depletion of critical natural resources such as fresh water, soil nutrients, forest cover, biodiversity, minerals and ocean ecosystems through acidification. Despite a long list of international meetings and agreements on the reduction of carbon emissions, there has been no success. As of now, the way the nations of the world are behaving, the targets of the Paris Agreement will remain unfulfilled. Economic development is unsustainable.

Last, but not the least, is the threat that appears as a seductive solution to many of humanity's problems of health, education and effective governance — the threat from the new technologies of artificial intelligence and machine learning. It has often been claimed with the wisdom of hindsight that new technologies are initially always suspected of displacing human beings from their jobs. However, all new technology has ultimately resulted in creating more jobs and made human life a little less troublesome. This time, the emerging technology is qualitatively different from the older technologies, including the first wave of the information and communication technology revolution. These new technologies can make a device take its own decisions, not necessarily sticking to the set of instructions given to it at the time of training. In this way, it takes something away from human beings. Moreover, the new technologies can be creative and generate new ideas on their own. Unlike the entire gamut of machines that humans have known and used since the Stone Age, the new ones will have autonomy and agency. Hence, they will ultimately be able to learn and act on their own. They will dominate humans according to the laws of evolution and might ultimately displace us from being the most influential species on planet earth. The comparison

of their intelligence and our own, according to some scientists, would be the difference between our brains and that of a frog's. And we do not show a great deal of respect for the cerebral ability of frogs.

As these threats keep growing in magnitude over time, the cocktail effect can be quite deadly. All these threats increase vulnerabilities. These vulnerabilities, in turn, create insecurities. First of all, there will be a steady rise in insecurities of all sorts that will become manifest in everyday life. Insecurity about the loss of economic stability, insecurity about lethal diseases, about natural disasters like floods and fires, insecurity about displacement and, above all, insecurity about bodily suffering and death. Despite the staggering rise in global inequalities in income and wealth over the last 100 years, these insecurities will be felt by the rich and the poor alike. The rich might be able to defend themselves a little while longer than the poor, but ultimately the bell will toll for them too.

Human behaviour tends to be very defensive when faced with a variety of threats. Thinking tends to become short-term and self-centred with a focus on survival. An alternative behavioural response is to believe that the threats are overstated and not immediate in nature. Then people have a marked tendency to ignore them altogether or assign unusually low probabilities of their occurrence. In the political arena, such threats are used to exploit the vulnerabilities and insecurities that arise. People look for distraction or salvation from threats. A political saviour who can distract attention, in whatever fashion, from the perils of the here and now would be considered a messiah. A charismatic false prophet who can make people forget their real condition could swiftly rise to the helm of power. People also wilfully accept greater control and authoritarianism, thereby relegating the responsibility over their own lives. The whole culture of fear and anxiety discourages the need to think freely. The authoritarian repressions of dialogue and dissent are not objected to. Most refuse to believe the terrible news. Instead, in the brave new world of forgetfulness, they wear a smile on their faces, and a badge of their leader on their chests. ●

DIGITAL MEDIA & TOILING CLASSES OF INDIA

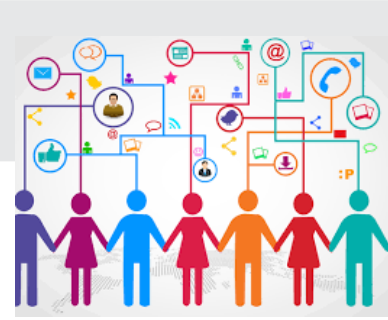


image courtesy:
randommazement.wordpress.com

IN A SITUATION WHERE MAINSTREAM MEDIA AND THE GOVERNMENTS ARE NOT INTERESTED IN THE WELFARE MEASURES FOR THE LABOUR FORCE OF THE COUNTRY, THE TRADE UNIONS AND PROGRESSIVE SOCIAL ACTIVISTS HAVE TO TAKE SERIOUS INTEREST ABOUT PROPAGATION OF THEIR MESSAGES THROUGH SOCIAL MEDIA; THEY HAVE TO UTILISE IT FOR THE INTEREST OF OUR CLASS. ..

DR. KAUSHIK BHATTACHARYYA

Media limits those who can communicate on a society-wide basis or to the tiny number who can afford the cost of entry into 'mass' media. Journalism has taken on some generic characteristics that work powerfully to exclude various forms of expression from what counts as journalism. The regulation of media is also used both correctively and protectively to limit journalism. The right to express opinion or to gain information has been constrained by power. It is not neutral as to gender, class, race, age, economic conditions and so on. The logic of democratic equivalence may inspire struggles by various social movements to extend the right to women, workers, peasants, people of colour, children and others, but universality is never achieved in practice even if their being in continuous struggles. Entrepreneurs have exercised political, cultural and financial power to control scale, efficiency, productivity and freedom of media communication in order to conform their own agenda.

Digital revolution and Open Platforms

Information technology changed the life of the people all over the world since last three decades. In all walks of our life it is guiding and controlling different activities. This new technology ruling the knowledge world and Internet becoming an open platform to operate the relevant software to be used, are under the proprietorship of some corporate giants who hold the rights and access of the technology. In 1983 Richard Stallman, a celebrated software engineer evolved one operating system GNU which was totally free to use having access of the source code to the users and here started the Free Software Movement to liberate from the monopoly. This movement and later on Open Source Movement help the digital revolution of the

world in a great way. With the advent of free use of technology, social media with the help of smart phones start flourishing all over the globe. Naturally people from different backgrounds participate actively in the technological applications including internet, facebook, twitter, instagram, whatsapp, linkedin and so on.

Digital Media

People know digital media is just not for entertainment. It can offer utility, foster community and support emotional needs. One survey shows younger generations gravitate toward more interactive and social experiences. They think it as places and spaces where they can escape into other worlds, find community, share what and who inspires them, to create adventures and bring their friends with them. As digital media behaviors evolve, streaming video providers may face more challenges. Watching TV shows or movies at home remains dominant for older respondents not the youngsters. People are reevaluating what they are getting for their time and money and change the options accordingly.

Leveraging social media and especially social media content creators is another part of the media puzzle for many users. Creators and influencers can establish and build trust, grow communities and drive awareness and excitement for brands, products and content. This factor also influences the future trend of advertisement.

UDHR and Social Media

Article 19 of the UN Universal Declaration of Human Rights (UDHR) depicts that everyone has the right to freedom of opinion and expression. This right includes freedom of opinions without interference and to seek, receive and impart information and

ideas through all media and regardless of frontiers. To explain it in the journalistic angle, British Journalist and Editor Ian Hargreaves remarks, 'In a democracy everyone is a journalist'. This is because, in a democracy, everyone has the right to communicate a fact or a point of view, however trivial, however hideous.' It really poses challenge to media world. For the consumer (reading public) is transformed into the producer (journalist). It becomes possible when it will be only the 'Social' media. Journalism has grown throughout the recent times in new form in different social media.

With the explosion in social media, media industry becomes more dominant creative industry with a broad mass base all over the world. People participate in the total process with enthusiasm and dynamics. Coordination between the social networks and enterprises plays a crucial role in adoption and retention of novelty as knowledge. The growth and innovation of this emergent social culture in the social media is very much prevalent for the development of Citizen Journalism in recent times. Citizen Journalism enhances the opportunity to propagate the messages of toiling classes to users of the social media with a broad spectrum. In India 32.67 percent of population becomes the regular user of social media. For the world the figure is about 58.4 percent amounting 4.26 billion users. The reach of social media is quite imaginable with this simple data. The users are spread all over the world irrespective of class, financial status and habitat. The news which cannot reach the people through the traditional media previously will influence the population very easily now with online journalism based on social media. Relevance of social media to marginalised sections of the society has regained the status of mass media as a whole all over the world specially in India.

Indian Toiling Class and Social Media

As India struggles to generate the jobs the count of unemployed population increases in leaps and bounds everyday. Moreover 7 million jobs are lost over the last two years. Even the salaried workers in India are in distress as a whole. Ironically this dismal scenario is not at all highlighted in broad Indian media. Central and different State governments are not interested in the welfare measures for the labour force of the country. The communication from the labour class is only possible if they participate in the different forms of social media in a big way. They can show their real life conditions, repressive measures taken by employers or the anti-people steps taken by the Governments. The trade unions in india have to take serious interest about propagation of their messages through social media; even to guide the members to make use of them. When we cannot live without the gifts of networks there leaves no way, but to utilise it for the interest of our class. To consolidate the campaigns in favour of toiling mass of the country mass media especially social media cannot be left unutilised. The trade unions and progressive social activists have to find ways to use this technology to advance the cause of the working and marginalised sections of the Indian society.

(Writer is activist of KMDO I)



Recep Tayyip Erdogan, begins a fresh term as the President of the Turkish Republic. He has won the Presidential election for the third time, this time by a very narrow difference of votes over his challenger Kemal Kilicdaroglu. By managing this slim victory he arrogates to himself a crowning Sultanate of Ottoman Empire. No doubt, this has surprised everyone for the scale of devastation his twenty year rule brought upon this country and the impoverishment of people.

HISTORICAL PARADOX:

May 29, 2023 marked the 570th anniversary of the conquest of Constantinople by the Ottoman Sultan Mehmed II in 1453 bringing the downfall of Byzantine Empire. This year also marks the centenary of creation of modern secular State of Turkey led by Mustafa Kemal Ataturk with the fall of Ottoman Empire in 1923 after it was defeated by the Allied Forces in the First World War.

It is indeed a historical irony that Erdogan steps on to his third term by further tightening his religious fundamentalist and authoritarian streaks. Well, history is replete with such twists and turns, no one could predict. Turkiye is no exception.

During his twenty years of rule, ever since 2003 when he became the country's 25th Prime

RECEP TAYYIP ERDOGAN RE-ELECTED PRESIDENT OF TURKIYE

IT IS INDEED A HISTORICAL IRONY THAT ERDOGAN STEPS ON TO HIS THIRD TERM IN THE CENTENARY YEAR OF CREATION OF MODERN SECULAR STATE OF TURKEY LED BY MUSTAFA KEMAL ATATURK WITH THE FALL OF OTTOMAN EMPIRE IN 1923, FURTHER TIGHTENING HIS RELIGIOUS FUNDAMENTALIST AND AUTHORITARIAN STREAKS.

V. SUGUMARAN

Minister, democracy suffered serious setbacks. Elections were not conducted in a fair and free manner. He amassed untrammelled political power after a failed military coup in 2016, crowning himself as the President. He chose the moment to unleash one of the most repressive purges in the country's history. He got the Constitution amended beforehand. Military tamed, Parliament maimed and the post of Prime Minister abolished to turn the country into Executive Presidency.

Needless to add, the basic characteristics essential for the success of representative democracy were systematically attacked. Rule of law subverted. Freedom of the media stripped away. Journalist jailed. Independency of Judiciary is undermined. Opposition parties crushed. Fundamental rights of people were trampled upon. All these were the hallmarks of his oppressive regime.

In June 2020, he converted Hagia Sophia, a 900 year old Byzantine Cathedral once again into a grand mosque. Hagia Sophia with a glorious architecture has a history of its own. This was a Cathedral under Byzantine Rule. After the conquest of Constantinople, the Ottoman Sultan had converted it into a mosque. During the Presidency of Mustafa

Kemal Pasha, Turkey adhered to secular values. In demonstration of which, Ataturk had made Hagia Sophia a national Museum. After converting this Cathedral into a Mosque, Erdogan declared that 'Jerusalem is ours'. Jerusalem is considered as the holy land by the three major Abrahamic Religions, Christianity, Islam and Judaism. His unilateral withdrawal of Turkey from Istanbul convention on International Human Rights 2021 exhibits his scant regard for prevention of violence against women and sexual minorities. (The Statesman, Calcutta).

On the Economic Front, the country is mired in many crises. Soaring inflation of over 44%, plunging of the value of Local currency - Lira - by 80% and a foreign exchange deficit of \$ 151 million demonstrate the pathetic state of the economy. But, it survives on a daily basis by means of a generous support from UAE, Saudi Arabia and Russia.

It is very interesting to watch how Turkey is walking the tightrope in the Ukraine War. It is the only NATO member to have close ties with both Russia and Ukraine. Its biggest challenge will be in Syria and the managing of the refugees. On top of its foreign policy paradoxes is standing up to the West and asserting its independence in the regional and



A detailed analysis of the situation in Turkiye and the manner Erdogan has manipulated the voters, one would find quite a lot of similarities to what is happening in India. It is therefore necessary to make a detailed analysis and learn lessons from what has happened in Turkey.

Cartoon courtesy:
E P Unny, Indian Express



world affairs.

It is in this overall context, Erdogan's Pyrrhic victory must be assessed. The Organisation for Security and Cooperation in Europe, OSCE, comments that Erdogan won a 'free' but unfair election. Political rivals are not treated fairly, in some cases they have been imprisoned.

The dilemma for them is whether to walk along the secular path or adopt Neo Ottomanism. That is the clicks by which his AKP party's ideology is defined. (K.N. Pandita in Euraisan Times - 4.6.23).

Soner Cagaptay, a Turkish - American political scientist, an expert on Turkey's politics and nationalism writes in his book: The New Sultan Erdogan, about his methods of tightening grip on internal politics. Erdogan's government tardy response to the devastating earthquake of Last February will be a topic for another extension article. Suffice to say, according to the brilliant author: National Crisis and disasters can sometimes be used as an excuse to enact contentious and debatable policies while citizens are exclusively distracted.

Prof. Cagaptay concludes his sharp and erudite analysis with a warning:

"As a forerunner of nativist populist politics in the twenty first century, one who is skilled at polarising the electorate to strengthen his base and using coercive techniques when polarisation is insufficient to win elections. He will maintain his hold on power at the expense of ordinary people, institution and allies. With more than 27 million votes, he undoubtedly won, in the Presidential run-off. However not to forget that more than 25 million people have voted against him.

A majority of those who voted against him were the woman of Turkey who wanted to overthrow him through the ballot. Sure, they will stand as the sentinel against the onslaught of his divisive policies and oppressive rule"

However, it has to be noted that as a populist, he has remained a favourite with the poorer sections and women in the rural areas. He has succeeded in polarisation of the society on the basis of religious appeal. A detailed analysis of the situation in Turkiye and the manner Erdogan has manipulated the voters, one would find quite a lot of similarities to what is happening in India. It is therefore necessary to make a detailed analysis and learn lessons from what has happened in Turkey.

(Writer is Secretary, LICPA, Vellore Division)

MORE THAN 550 CIVIL SOCIETY GROUPS AND INDIVIDUALS FROM ACROSS INDIA HAVE COME TOGETHER TO CONDEMN THE ONGOING ETHNIC VIOLENCE IN MANIPUR AND URGE PRIME MINISTER NARENDRA MODI TO BREAK HIS "DEAFENING SILENCE" ON THE MATTER. READ THE FULL STATEMENT BELOW.

"We are deeply concerned about the continuing ethnic violence in Manipur between the Meitei community and the tribal Kuki and Zo communities. We demand an immediate halt to this violence that is causing large scale disruption of lives, livelihoods and properties and unleashing even more terror among people.

The immediate trigger to this violence was an April 2023 Manipur High Court order advising the state government to grant the Meitei community (members of which now have either OBC or in some cases SC status) the status of Scheduled Tribe. Thereby, the Meitei community would have access to land that is currently reserved for tribal communities. Several spates of violence broke out throughout the month of May leading to a civil war situation given that both the groups were armed, leading to a complete breakdown of law and order. What we have witnessed since then has been unprecedented brutality and widespread atrocities against the civilians, by security forces, the police and the armed groups.

Manipur is burning today in very large part due to the divisive politics played by the BJP and its Governments at the Centre and State. And on them lies the onus to stop this ongoing civil war before more lives are lost. The violence is affecting

Cartoon courtesy:
Satish Acharya,
molitics.in



MANIPUR IS BURNING

PRIME MINISTER MUST BREAK HIS SILENCE



men, women and children, over 50,000 people in more than 300 refugee camps and lakhs displaced.

Indeed, the situation has been grim since January this year when the BJP state government began efforts to remove ‘illegal immigrants’ from reserve forest areas who according to them have been settling in Manipur since the 1970s. The state government began an eviction drive in the districts of Churachandpur, Kangpokpi and Tengnoupal, declaring tribal forest dwellers as ‘encroachers’.

Characteristic of its modus operandi across the country, the BJP is once again exacerbating the age-old ethnic tensions between communities for its own political gain. Clearly, the role of BJP lies in using force and coercion to entrench its foothold in the state. Pretending to be an ally to both the communities, it is only widening the chasm of historical tensions between them without any effort till date to facilitate a dialogue towards resolution.

Both the central and the state government are weaponising the constitutional provisions to destroy concepts of democratic dialogue, federalism and safeguarding of human rights. In the present scenario, the worst of the violence against the Kukis has been perpetuated by armed Meitei majoritarian groups like Arambai Tenggol and Meitei Leepun, accompanied by genocidal hate-speech and supremacist displays of impunity. Of these, the first is a revivalist group drawing Meiteis to “return” to Sanamahi traditions; while the latter is clearly of a Hindu supremacist orientation. Chief Minister Biren Singh is closely associated with these groups.

Both groups vilify the Kuki community as “illegal outsiders” and “narco terrorists”. The Chief of Meitei Leepun, in a press interview, did not hesitate to state publicly that Kukis in areas disputed by Meiteis would be “wiped out”. He also termed the Kuki community to be “illegal”, “outsiders”; “not part

of the family”; “not indigenous to Manipur” and “tenants” in Manipur. Earlier the Chief Minister himself had termed a Kuki human rights activist “Myanmarese”; a nod to the propaganda that the Meitei community faces a demographic threat from refugees fleeing unrest in Myanmar. Since these refugees are from tribal groups that live in Manipur as well, Meitei majoritarian groups whip up the bogey of swelling tribal numbers overtaking the Meitei majority.

This language that dehumanises a minority community as “illegal” was used by the Union Home Minister Amit Shah and the Assam Chief Minister during the Assam NRC exercise. Now the same language has spread to another state in the North East, with the BJP fanning the flames of hatred, violence and xenophobic frenzy.

It is noted that Kuki armed groups solicited votes for the BJP in the 2022 Assembly elections, and seven of the ten Kuki MLAs in the Manipur Assembly are from BJP. Propaganda by Kuki groups also takes a leaf from the BJP book and, invoking precedents where Kuki leaders have collaborated with Indian state interests, brand the Meiteis as anti-India. Reports suggest that the overwhelming majority of those killed in the ongoing violence are from the Kuki community. Reportedly over 200 Kuki churches have been burned, along with schools, granaries and homes.

It is tragic that the age-old strategic use of rumours, called fake news today, to instigate conflicts within communities, continues to make women most vulnerable. Reportedly, such fake news by the majoritarian Meitei groups of the rape of Meitei women by Kukis became the pretext for the alleged lynchings and rapes of Kuki-Zo women. There are news reports about frenzied mobs





chanting 'rape her, torture her' while attacking women that urgently need to be verified.

As we demand an immediate halt to this continuing orgy of violence, there is a need, as soon as the violence ceases, for independent, non-partisan civil society members to visit the survivors and the bereaved; make attempts to verify reports of killings and rapes; and offer solidarity and all possible support to those traumatised by the loss of loved ones, homes and churches.

As concerned citizens from across the country, we demand that:

The Prime Minister must speak up and take accountability of the current situation in Manipur.

A court-monitored tribunal must be formed to establish facts, and prepare the ground for justice and healing of the gaping wound that separates communities of Manipur to mitigate the divisiveness and hatred being engineered.

A fast track court be set up for all cases of sexual violence by state and non-state actors, as recommended by the Verma commission that 'personnel guilty of sexual offences in conflict areas should be tried under ordinary criminal law.

Provision of relief by the government to those forced to flee and guarantee their safe return to their villages; rebuild their homes and lives. Provision of ex-gratia compensation to those who lost loved ones, suffered injuries and loss of home, grain, livestock and so on. This process of return, rehabilitation and compensation should be overseen by a panel of retired judges who know the region closely, perhaps appointed by the High Court or Supreme Court.



Cartoon courtesy:
Sandeep Adhwaryu,
Times of India

As per the decision taken in the 33rd General Conference of NZIEA held at Rohtak, a zonal level Trade Union class was conducted at Karnal on 3rd & 4th June 2023. The Trade Union Class was attended by the Secretariat Members of NZIEA & its 17 Divisional Committees stretched from Kashmir to Udaipur. The Class was mentored by beacon light of AIEEA, its former President **Com. Amanulla Khan** & Treasurer of AIEEA **Com. B.S. Ravi**.

Com. Naveen Chand, General Secretary NZIEA, while welcoming the gathering of participants & AIEEA leadership, highlighted the need of conducting such classes so as to inculcate the philosophy of working class & nurturing the values cherished by AIEEA in its indefatigable journey of 72 years, amongst its comrades. He briefly introduced the topics for the class viz. Present Situation & need for working class unity, Our organisation & our functioning & Challenges before the Industry.

NZIEA President **Com Ramchandra Sharma** while addressing the assembly delineated the topics to be spoken upon in the class. Com R C Sharma expressed his confidence that these classes will not only benefit the organisation but enrich the intellect of comrades individually as well.

Present situation & need for working class unity

Com. Amanulla Khan covered the whole gamut of the topic comprehensively. He said that the Indian society is polarised as never before and this is posing a real challenge to the unity of the working class. Com Aman eloquently categorised the polarisation in the society at present as 1) Traitors and Patriots 2) National & Anti National 3) Along caste lines 4) Hindu Muslim 5) Haves & Haves not. He said that the government is promoting a nationalism which is exclusive as against the inclusive nationalism that evolved during the freedom struggle. He pointed out that the dream of Dr. Ambedkar was to annihilate the caste but what we are seeing today is the conversion of India into a Republic of Caste. The trade union movement has the responsibility of properly projecting the issues of class as well as caste to mobilise the entire section of Indian working and toiling masses to fight against exploitative social order. He said that India is a multi-religious, multi-linguistic and multi-cultural society and this diversity was recognised by the framers to Constitution to build unity in diversity. Unfortunately what is being seen today in the country are attempts to bring about uniformity. In the process, minorities

Zonal Level Trade Union Class of NZIEA at Karnal-- A Grand Success

are treated as others and communal polarisation for partisan political benefits is created. The economic development that is being pursued has created alarming inequalities giving rise to social upheavals. Democracy and Constitution is under attack. A proper understanding of these issues is necessary to built unity of working class as well as our organisation.

Thereafter Com Amanullah Khan replied to the questions of the participants. **Com R C Sharma** presided over the first session of this Zonal Trade Union class.

Our organisation & our functioning

The topic of Our organisation & our functioning was taken up by the AIIEA's treasurer **Com. B S Ravi**. Com Ravi presented his views though eloquently but in the simplest manner. He narrated the history of Indian Trade Union movement & the birth of AIIEA. He spoke of the contemporary challenges before the Indian Insurance Industry vis-a-vis LIC. He also guided the gathering, while leading the organisation like AIIEA, what virtues, traits & qualities a leader should possess for effectively running an organisation. He also gave the important tips to deal with the daily problems & various issues faced by the divisional leadership. Com B S Ravi also sketched the struggles waged for securing various kind of benefits being enjoyed by us in the form of respectable pay scales,

DA formula, medical benefits, pension, LTC, Leaves, Group insurances, Meal coupons & many more.

Com. Ravi emphasised the importance of instilling the spirit of democratic & collective functioning in our meetings & day to day working. He stressed on the need to define the responsibilities of leadership in the organisation & promoting discussions on issues before us. He further asked the gathering to rise above the nature of personality cult & individualism. Com. Ravi further said that the trade union platform should not be aimed for career building because we embrace it for rendering social service. He also asked the leadership to strengthen the Branch units & streamline their day to day working. He described the importance of holding regular meetings and inculcating the habit of reading various kind of literatures of organisation as Insurance worker, AIIEA's circular, pamphlets & literature of Local organisations. Com Ravi exhorted the gathering to maintain the membership register & submit its Accounts properly & timely every year. While concluding his submission Com Ravi appealed the Divisional Leadership to nurture the newly recruited cadre & make every effort to motivate them to come to the forefront of the organisation and take its reins. Thereafter Com. Ravi took the questions & replied. NZIEA Vice President **Com Ved Kumar** presided over this 2nd Session of Zonal trade union class.



Challenges before the Industry

In the 3rd and the last session of the Zonal trade union class, **Com. Amanullah Khan** spoke on Challenges before the Industry. In his exhaustive submission Com. Aman chronicled the challenges faced & struggles waged by AIIEA in its 72 years' glorious history. Com. Aman said that 1991 marked the beginning of introduction of New Economic Policies & consequently the nefarious attempts to privatise the Insurance Industry began. He highlighted the struggle of thwarting the Malhotra Committee recommendations in 1994 & then fight against Booz & Hamilton's report. He further explained about the ill intentions of the present government to divest the share capital of LIC beyond 3.5%. He said that the misreporting of media harmed LIC's business & its interests in the aftermath of debacle of Adani's companies' shares after Hindenburg report in January 2023. Com. Aman apprised that how AIIEA launched a sustained campaign amongst media & public to make the point home that LIC's investment in the shares of Adani's companies is miniscule and the policyholders interests are safe. On the consistent decline of LIC's shares on Indian bourses he clarified that the actual value of LIC's shares in our stock market is not commensurate with the strong financials of LIC. It is the mischief of the share market operators to keep the public sector companies' share prices low, otherwise the fair value of LIC's shares would have been much more.

Com. Amanullah Khan outlined the various challenges before LIC as, IRDA's rules & regulations, Government's policies, Market Dynamics, Attitude of youngsters born after 1991 & Information technology. Com. Aman discussed the Govt's planning to weaken the Insurance Industry by way of proposed amendments in Insurance Act that would take away the apital requirement outside the legislative purview and take the industry back to the days prior to nationalisation of life insurance business. This will harm the interests of policyholders and the national economy. After a brief question answer session, the TU class was concluded. **Com Harish Nagpal**, NZIEA Vice President presided over this 3rd & Final session of Zonal trade union class.

Com. Jitendra Kumar Pareek, NZIEA Organising



Secretary, while concluding the Zonal trade union class, highlighted the relevance & significance of holding these classes. Com Pareek expressed gratitude to the faculty for their valuable guidance to the Leadership & cadres of various Divisional Units of NZIEA. He also thanked the participants of the trade union class. Com. Pareek exuded confidence that these classes will help the Zonal & Divisional leadership to strengthen the organisation so as to meet the future challenges. Com. Pareek thanked Karnal Divisional Committee & its comrades for making this Zonal trade union class a memorable one and a grand success.

Com Harish Nagpal, Divisional Secretary, NZIEA, Karnal Divisional Committee retired from the services of LIC on 31st May 2023 after serving the Corporation for 39 years. Com Harish Nagpal served the organisation in various capacities. He discharged duties as the Divisional Secretary of NZIEA Karnal for over 16 years. The Karnal Divisional Unit recorded massive growth in both quantitative and qualitative manner. He enjoyed the love and affection of the employees due to his simplicity and total devotion to the cause of the AIIEA.

A felicitation program was organised at Karnal on 4th July. Not just the membership of Karnal Division but the leadership of all 17 Divisions were NZIEA enthusiastically participated in this program. The felicitation program also had the presence of Com Amanulla Khan, Former President, AIIEA, Com B.S.Ravi, Treasurer and a number of comrades representing fraternal trade unions. The function was massively attended.

The Felicitation function was conducted

48th Conference of IEU, Indore



He also elaborated the impact of Hindenburg report on LIC and its employees. He appealed to insurance employees for analysis of any situation through scientific angle. National leader of BSNLEU Com. Prakash Sharma and former vice president of AIIEA Com. Sudhakar Urdhwareshe also spoke in the inaugural session.

The delegate session commenced in the afternoon on 25th March 2023.

On behalf of working committee

The 48th annual conference of IEU, Indore was held on 25 - 26 March 2023 at Indore. Open session of the conference cum felicitation function was held at Jal auditorium, Indore, in which more than 170 members including young and women comrades and pensioners from different branches participated.

Comrade Dharmraj Mahapatra, General Secretary of CZIEA and Joint Secretary of AIIEA inaugurated the conference. He spoke in detail about present economic, social and political situation and the impact on insurance employees.

General Secretary of IEU, Indore Com. Ajit Ketkar placed the report. 29 speakers participated in the discussion including young and women comrade. After the reply of General Secretary the report and the audited statement of account was approved by the house.

The 48th conference unanimously elected Com. Anil Surwade, Com. Ajit Ketkar and Com. Ashok Sisodiya as President, General Secretary and Treasurer respectively for the ensuing term.

Com. Harish Nagpal Felicitated on Retirement

by Com. Tilak Raj Birla who took over the responsibility as Divisional Secretary on the superannuation of Com. Harish Nagpal from 1st June, 2023 onwards and presided over by Com Virender Malhotra, President of the Divisional Committee.

Speaking on the occasion, Com Amanulla Khan recalled the services of Com Harish Nagpal and said that he rendered selfless service to the employees and organisation for such long years due to his ideological commitment. Com B.S.Ravi, Com Anil Bhatnagar, Former General Secretary,

NZIEA, Com Naveen Chand and R.C. Sharma, General Secretary and President of NZIEA, Com Surender Malik, General Secretary, CPM, Haryana State. Sh. Parvinder Kumar Chhabra, Manager(P&IR), Pensioners Association Divisional Secretary Com. Satish Kapoor, Women Convenor, Com. Pushlata were the other speakers. The speakers appreciated the work done by Com Harish Nagpal and exhorted the audience to emulate the example set by him. They all wished him an active and health retired life.

Com Harish Nagpal in his acceptance speech thanked the organisation for giving him as opportunity to serve. He assured the audience that he will continue to make whatever contribution possible to the insurance and broader movement of the working class. The program concluded with a vote of thanks by Com Virender Malhotra, President.



Com. Rakesh Sharma retires

Com Rakesh Sharma, Vice-President, BKS, Haldwani Division retired from the services of LIC. A felicitation program was organized by Branch Unit Kashipur to honour him for the services rendered to the organisation. He worked as the Vice-President of BKS, Haldwani Division for nearly three decades.

Com Sanjeev Sharma, President, NZIEA and

Com Rajiv Nigam, General Secretary, NZIEA spoke on the occasion. They expressed gratitude for the selfless services rendered by Com Rakesh Sharma to the movement of insurance employees. They also appreciated the cooperation given to him by his family members and wished him an active and healthy retired life. Com. Amit Mishra, Com. Manoj and Com. Chetan also felicitated Com. Rakesh Sharma on behalf of KDIEA. Others who spoke on the occasion were Com. J K Joshi, President of Haldwani Division Pensioners Association, Com Manoj Gupta and Com. D K Pande, President and General Secretary, BKSHD respectively and representatives of field force. Finally Com. Rakesh Sharma thanked all leaders, employees, officers and agents for their appreciating his work and said he owes it to AIIEA for making him a better human being.

Earlier Com. Chandrashekhar Verma , Br. President, gave a brief detail of life of the retiring leader. Nearly 225 officers, pensioners, employees and agents attended the felicitation program.



Com. Viju Paul Retires

Com.Viju Paul Thekkekkara, General Secretary, Kerala State General Insurance Employees Union(KSGIEU), retired from Services of National Insurance Co., Ernakulam, on superannuation. A felicitation function was organized to honor him at YMCA, Ernakulam, recently. Com.G.Anand, Vice President, AIIEA, paid glowing tributes to the contributions of Com.Viju Paul and placed on record the appreciation of the organization for his services. Com.J.Gurumurthy, VP, AIIPA, also addressed the function online and wished Com.Viju, wife Com.Mini Joseph and daughter Milan, well.

Com.P.R.Sasi, Vice President GIEA, South Zone, presented a detailed profile of Com.Viju Paul, highlighting his deep involvement in the trade union field. Com.T.J.Martin, Secretary, AIIEA, LIC Ernakulam Division, K.S. Balakrishnan, Secretary, United India Officers Association, Com Unnikrishnan, GIEAIA, State Secretary, K.G.Prabhakaran, President, GIPA, senior leader Com.M.V.Koraha, Com.C.B.Venugopal,

Com.E.P.Joy, Com.S.S.Anil(BEFI), Ajith Sastri, NICOA, Com.N.K.Raghu, AIGI SC/ST Parishad, also spoke on the occasion.

Com.Viju Paul thanked the organization for giving him an opportunity to serve the insurance employees and said that he greatly benefitted by the AIIEA "for refining and making him a better human being." The function was presided over by Com.N.V.Baburaj, President, KSGIEU. Com.M.J.Varghese, Vice President KSGIEU, welcomed the gathering and Com.P.K.Selvaraj, Treasurer, proposed vote of thanks.





TRADE UNION CLASS AT VISAKHAPATNAM

ICEU, Visakhapatnam conducted training classes for two days on 22nd and 23rd April in the city. Earlier, these training classes were conducted for two days in Hyderabad for the leadership of all divisions in the South Central Zone under the auspices of SCZIEF. Immediately after this training, ICEU, Visakhapatnam division conducted the training for the leadership of branches under Visakhapatnam, which is probably known as the first division in the zone.

Com Tirupathaiah, Jt Secretary, SCZIEF spoke on the Challenges confronting the insurance industry. With his submission and an interaction with the members, he explained the growth of LIC in a power point presentation. He said LIC has done admirably well despite difficult economic situation and falling disposable incomes. He said that life insurance penetration which is 3.2% is more than the global average of 3% and that obtaining in developed countries with 20 to 30 times more capita income compared to India. The impact of introduction of Demat, Bima Sugam, Policy Portability, Agent portability was explained to the members in detail. He said it is important to continuously enhance our servicing standards and win over the policyholders in support of our struggle.

In the second session held in the afternoon, the General Secretary of ICEU, Visakhapatnam, Com. Varaprasad spoke about the structure of our society and its characteristics. He spoke on the functioning of the base units and the importance of collective and democratic functioning.

On the second day Former MLC and Former leader of our organization, MVS Sharma spoke

on 'Present Political Conditions' and our stand. He made a critical and comprehensive analysis of the current politics and the government's anti-labour decisions, anti-farmer laws, GST etc. He emphasized the importance of secularism and criticized the government which is encouraging and aiding forces which are polarizing and communalizing the Indian society.

ICEU, Visakhapatnam President M. Kameswari acted as principal for the two day classes.

At the end of each session Y V Satish and G S R K Govind, respectively, proposed vote of thanks. P Poornima, Vice President proposed vote of thanks and concluded the classes. N.Srinivas and

AVRK Murty supervised the arrangements of two day stay and the smooth conduction of two day classes.

A decision was taken to conduct such classes regularly in all branch units every second Saturday to help the better understanding of comrades of all vital issues that impact their life and living and the general well being of the Indian society.



TRADE UNION CAMP AT GUWAHATI

Following the Secretariat meeting of the EZIEA held at Guwahati, a Trade Union Camp was held under the auspices of the Gauhati Division Insurance employees' Association (GDIEA) on 4th June, 2023. Around one hundred employees of seven city branches and a suburban branch of Mirza attended the camp. A good number of the participants were women employees. The Camp dealt with two subjects viz (1) AIIEA: Struggles and achievements, (2) Challenges facing Public Sector Insurance: its genesis and way-out. Satanjib Das, President, AIIPA took the class on the first subject. In his one and half-an-hour long deliberation he dwelt at length on the situation both in the insurance industry and outside that led to the emergence of the AIIEA and the relentless struggles it carried out in defence of the public sector insurance, for improvement of pay scales and service conditions of the employees and against the anti-working class and anti-people policies of the successive governments. He emphasised that the AIIEA belonged to the group of those revolutionary trade unions who while fighting for immediate economic and other day-to-day issues of the employees, also work towards mobilising and educating the employees for a long-term goal of a radical social transformation of the present exploitation social order. AIIEA is not simply a bread and butter organisation. Explaining the stance of AIIEA and the struggles carried out by it against successionist and divisive faces, against communalism and casteism, in defence of the rights of women and in defence of democracy, he said that all these struggles created a rich heritage that while instilling confidence in the insurance employees, propels them to build up struggles to meet the present challenges effectively. On the second subject Jayanta Mukherjee, Vice-President EZIEA deliberated at length on the present challenges facing the public sector insurance particularly the post-IPO scenario in LIC. He pointed out that IRDAI at the behest of the government has put forward certain amendments to the Insurance Act, designed to weaken the LIC. Tracing all these attacks to the neo-liberal economic policies that are being very aggressively pursued by the present ruling dispensation led by Modi, he called for broadening and intensifying the campaign involving also agents and policyholders against these attacks on the public sector insurance. At the



same time he called upon the employees to identify themselves more closely and actively with the wider working class and peoples' movement for a reversal of the present policy regime.

Earlier, P. Rajbhandari, General Secretary, GDIEA explained the objectives of the T.U.Camp and Amitava Ghosh, General Secretary, EZIEA informed the participants of the decisions and programmes taken by the EZIEA Secretariat meeting on the previous day. EZIEA Secretariat members present in the Camp, were also felicitated by GDIEA with the traditional 'Fulam Gamocho' of Assam.

Ranjit Bhuyan, President, GDIEA conducted the Trade Union Camp.

SEMINAR AT SILCHAR

Silchar Division Insurance Employees' Association organised a seminar on the topic "100 years of May Day Observation in India - attack on the working class and duties and responsibilities of the Working Class" on 20th May, 2023 at Silchar. The seminar was conducted by the Presidium Consisting of Com. Atin Deb Choudhary and Com Abhijit Roy Choudhury General Secretary LIC Pensioners' Association, Silchar Division.

Com. Dhrubajyoti Ganguly, President of EZIEA was the sole speaker of the seminar. Com. Ganguly in his lucid speech narrated the perspective of the May Day and the events that took place in the United States in the year 1886. He explained that under the same background, that is, oppression and deprivation by the capitalist system, in India, in Chennai, the red flag of the May Day was first

24th Working Women's Convention at Vellore



The Twenty Fourth Working Women's Convention of Vellore Division was held at Vellore on 29.04.2023 at Vellore and at Cuddalore on 30.04.2023 in two phases.

VELLORE: The convention at Vellore on 29.04.2023 commenced with a song by women comrades of Vellore branch unit which spoke on the contemporary issues. The Convention was presided by Com S.Neela Guhesh, Joint Convenor. Com S.Valentina, Tamilnadu State President, AIDWA inaugurated the convention and she explained the attacks on the women in various forms and how the intervention and struggles of AIDWA and other organizations are giving justice to the affected. Eight comrades took part in the lively discussion on the Sub committee report placed by Com R.Amutha, Convenor. While Com S.Palaniraj,

President greeted, Com S.Raman, General Secretary summed up the discussion. Com Gayathri Ramesh, Katpadi, proposed vote of thanks.

CUDDALORE: The Convention at Cuddalore on 30.04.2023 commenced with a Bharathiyar Song sung by Com Vedavalli and a bharathanatiyam dance by Com G.Vijaya. The Convention was presided by Com V.T.Sivapriya, Com R.Ananthi and Com R.Padmapriya, Joint Convenors and Com R.Jayashree, Vice President, Vellore Division welcomed the gathering. Com R.S.Chenbagam, Joint Convenor, SZWWCC inaugurated the Convention. She explained the challenges faced by women in the unorganized sector and stressed the need for our women comrades to take part in movements for the social causes. Nine comrades took part in the discussion on the subcommittee report submitted by the Convenor Com R.Amutha. Com S.Palaniraj, President greeted and Com S.Raman, General Secretary summed up the discussion.

A New Sub Committee with Com R.Amutha as Convenor and Comrades G.Malarvizhi, S.Neela Guhesh, T.Kamsala, V.T.Sivapriya, S.Srividhya, R.Dhaarini, S.Deepa, and R.Revathi as Joint Convenors was elected. Around 110 women comrades took part in both these conventions besides a sizable number male comrades.

hoisted on 1st May 1923. Since then the the working class through struggles made some advances but with the onset of neoliberalism, the situation has turned hostile to the working class movement. The Indigenous and multi-national finance capital has emerged as the controlling force of the national economy. To safeguard their interest the Labour Codes are being amended. Acquisition and Merger,

privatisation of the PSUs, hire and fire has become the slogan of the ruling powers. Railway, Aviation, Banks, Insurance, even Defence ordnance have been put on sale in the name of Monetisation Pipeline. This policy of the Government is not only anti-labour but anti-national, too. As a result of these pro-rich economic policies, all the sectors of economy are facing negative growth. The working class is the worst sufferer. The self-reliant economy of the country has been shattered. Under this background, Com. Ganguly, affirmed that none but the working class has been bestowed with responsibility and task to fight back these anti-labour, anti-people and anti-national policies, until a positive change emerges to safeguard the interest of the people and the nation.



Convention against Rising Unemployment at Jalpaiguri



26th General Conference of AIIEA held in Kolkata decided to organize seminar / conventions on various social issues concerning the common people throughout the country. To implement this programme, DIEA, Jalpaiguri decided to organize District Level Conventions on the issue of Rising Unemployment together with various youth organizations, trade unions and mass organizations.

As a part of this program, an Open-Air Convention was organized jointly by SFI, DYFI, LICAIOI and DIEA Jalpaiguri at Thutapakari of Bahadur Gram Panchayat, 13 km away from Jalpaiguri town on 13 May 2023. The theme of the Convention was against rising unemployment, and demanding permanent and decent Employment.

Around 50 members from DIEA Jalpaiguri and JDLIC Pensioner's Association including 200 members of host organizations and local common people attended the convention.

Leaders of CITU, All India Kissan Sabha and All India Agriculture Workers' Union attended the convention.

Com Pradeep Dey, Jalpaiguri district secretary of DYFI proposed the declaration of the convention, and that was seconded by Com Bikas Ghosh of LICAIOI. Com Dhrubajyoti Ganguly, President, EZIEA delivered the opening speech at the convention. Com Shubhayu Pal from DYFI, Com Dipak Sarkar, Divisional Secretary of LICAIOI, Com Anubhav De from SFI, Com Nilambar Mishra on behalf of Jalpaiguri District 12th July Committee, and Com Kaushik Bhattacharya, District Secretary, AIAWA

discussed on the subject of Convention. Com Bebi Roy Burman on behalf of the Democratic Women's Association enlivened the convention by rendering the opening song and mass songs. The presidium consisting of Com Debabrata Chowdhury, Com Anasul Haque and Com Subrata Bhowmik conducted the convention.

The convention called for united movement to end unbearable unemployment situation prevailing throughout the country and to provide permanent, decent employment to the youth by establishing alternative policies to neo-liberalism. Incidentally, since 2011 Bahadur area was terrorized by the ruling dispensation of the state and left and democratic movement of that area were forced to abandon their programmes. However, the struggle to re-establish the democratic movement in Bahadur area is now going on. DIEA Jalpaiguri is taking further initiative to organize such conventions in other districts and blocks.

Dr. B.R.Ambedkar's 132nd Birth Anniversary was successfully celebrated by ICEU Mysore Division on May 20, 2023 at Ideal Jawa Rotary Auditorium. The function was presided over by Com. S.K.Ramu, President, ICEU Mysore. Sri. C.Basavalingaiah, was the keynote speaker. Com. J.Suresh, Jt. Secretary, SCZIEF was present as the Chief Guest. Com. G.Vidyavathi, Convenor, Women subcommittee was present. Hundreds of insurance employees, C.I.I officers Association, Well wishers, leaders of fraternal organisations, pensioners, Sc/St Employees Welfare Association, WALIC Sc/St Association & BRGIEA leadership of the district attended the function.

Com. S.S.Nagesh, General Secretary, ICEU Mysore in his initial remarks informed that our Organisation has been continuously observing Dr. B.R.Ambedkar Jayanthi every year in a meaningful manner. He said that the contributions of Dr. B.R.Ambedkar to the framing of the Constitution and democratic and republican values are invaluable. He explained that the AIIEA as a conscious trade union,

SEMINAR AT BANGALORE: “Financial Sector Reforms & its Impact on Public Services”

As part of 30th anniversary celebrations of Insurance Corporation Employees’ Union, Bangalore Division a seminar on “Financial sector reforms and its impact on Public Services” was organized on 10th June, 2023. Com. Amanulla Khan, Former President, AIIEA and Editor, Insurance Worker inaugurated the seminar. Representatives of trade unions of Nationalized banks, regional rural banks, General Insurance sector and Pensioners Association also participated in the seminar.

In his key com. Amanulla Khan said that reforms in any sector should take the benefits to every citizen of the society and help to improve their living standards.



But in the note address Cname of financial sector reforms successive governments are framing policies in favour of big corporate houses both Indian and foreign, which is in contravention to the directive principles of our constitution. Reforms are taken up to place the institutions to help implement the agenda of the ruling classes. These policies are focused on privatizing the public sector financial institutions enabling crony capitalists to take control of the domestic savings which include savings in banks, insurance, pension and mutual funds etc. These sectors are the back bone of the economy as they are mobilizing funds and contributing to the various development and welfare programs. The policy measures are hurting the weaker sections of the society who are deprived of institutionalized credit and insurance risk as the focus of Banking and Insurance has shifted to profitability rather than making affordable public services. The passing of the bill to sell PSGI companies, disinvestment of LIC shares and the recent

continued on page 40

Dr. B.R. Ambedkar Jayanti at Mysore

has taken up both caste & class questions equally. He noted that today, we are in a dangerous situation where the ideals of the Constitution, democratic rights, voices of resistance are under severe attack and emphasized the need to face all these attacks.

Sri C. Basavalingaiah, a renowned theater personality and former Director of “Rangayana” Mysore was the Chief Guest. He appreciated Insurance Corporation Employees Union, Mysore Division for meaningful celebration of Dr. B.R.Ambedkar Jayanthi. He said that the Constitution of India should be read by every citizen and broadly explained the rights and duties mentioned in the Constitution. He said that Dr. Ambedkar and the Constitution Drafting Committee did not agree to the arguments of some who wanted India to become nation like Pakistan on the basis of religion when India became independent. Instead recognizing how India is a diverse country

of all religions, practices and beliefs, the founding fathers were clear that these diversities have to be recognised and unity on this has to be built up through a secular and democratic State.

In his presidential address, Com. S. K. Ramu, President, ICEU, Mysore, said that Dr. B.R.Ambedkar was a great economist and was concerned about women and labour. He recalled that Ambedkar had advocated that the land, insurance should always be owned by the government. He said that the attack on the public sector insurance should be effectively countered. He gave a call to work with unity to protect our Constitution and the diversity of our country.

On behalf of the Organisation a memento was presented a memento to Sri. C. Basavalingaiah. Com. S.Sridhara, Treasurer, ICEU Mysore welcomed the gathering and Com. S.S.Nagesh, General Secretary proposed vote of thanks.

Zurich Insurance Group is in talks to buy up to 51% of India's Kotak General Insurance, a deal that would mark its first major bet on the fast-growing South Asian insurance market. Kotak General Insurance, fully owned by Indian banking giant Kotak Mahindra Bank, is valued at around \$800 million. Zurich Insurance has expressed interest in both a minority stake of 49% or taking up a majority 51% stake. The stake the Swiss insurer wants to secure will be worth around \$400 million.

In India, a number of insurers are mulling an increase in the premium rates for term life insurance this year after two years of high claims from the COVID-19 pandemic.

The IRDAI had issued a notification on cyber security which states that "organisations shall mandatorily report cyber incidents to CERT-IN within six hours of noticing or being brought to notice about such incidents with a copy to IRDAI and other concerned regulators/authorities". The notification is part of IRDAI's Information and Cyber Security Guidelines, 2023, published in April 2023. The insurers are required too to submit available details of cyber security incidents to the Authority in a report format within 24 hours of intimation of the incident.

India is considering rule changes to bolster insurance penetration in the country as more companies, including foreigners, line up to enter the segment. Proposals for amendments to insurance laws include rationalized capital requirements, composite registration, one-time registration for intermediaries, value-added services by insurers, and sale of other financial products.

Non-life insurance sector reported an 18.06 per cent rise year-on-year to Rs 18,031.48 crore for May (excluding specialised companies, Agricultural Credit Insurance Company of India, and ECGC). The general insurance companies, which is 91 per cent of the non-life market, grew 17.45 per cent in May to Rs 15,933 crore while health insurance companies reported a 22.94 rise to Rs 2,098 crore. New India Assurance Co, the largest government-owned general insurance player, grew 9.67 per cent to Rs 2,421 crore while ICICI Lombard grew by 21 per cent to Rs 1,730 crore. The New India Assurance's market share improved to 18.51 per cent in May as compared to 17.07 per cent during the same period of last year while

INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

ICICI Lombard's market share marginally declined to 10.21 per cent from 10.31 per cent a year ago.

The IRDA has asked the insurance companies to undertake "sou motu" settlement of claims for the victims of the Odisha train tragedy. The insurers have been asked to 'immediately'

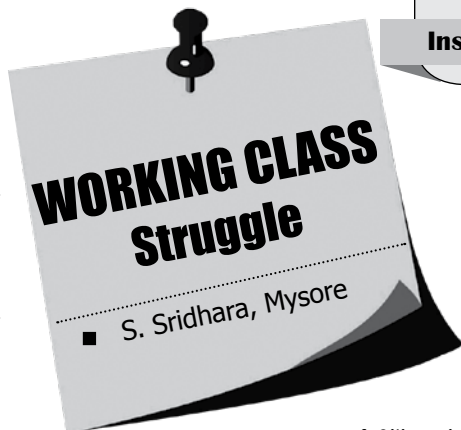
contact the administration and get the list of those who have died or been injured. Under sou motu settlement, the companies settle the claims even without the other parties applying for it. LIC has opened dedicated helpdesks at some railway stations in West Bengal from 7th June 2023 to offer assistance to family members of those who lost their lives in the Balasore train accident for claim settlement. It has also announced many concession to mitigate the hardships of the claimants. In lieu of registered death certificates, a list of casualties published by the Railways, police and or any State or central authorities will be accepted as proof of death.

LIC of India will hold international roadshows, beginning in Hong Kong later this month. The non-deal roadshows of LIC are scheduled between June 25 and June 29. A meeting in United Kingdom will be also be held. These roadshows are aimed at creating awareness among and attract global investors post-listing of LIC shares. LIC registered a multi-fold rise in net profit to Rs 35,997 crore from Rs 4,125 crore in the preceding fiscal. The board of LIC has recommended a final dividend of Rs 3 per equity share with a face value of Rs 10 each for the year ended March 31, 2023.

The Securities Appellate Tribunal (SAT), on 13 June 2023, has stayed the order of IRDA which allowed SBI Life Insurance to acquire the business of Sahara India Life Insurance (SILIC). SBI Life would have taken over the liabilities of around 2 lakh policies of SILIC. SILIC was granted a certificate of registration in 2004. But concerns over financial propriety meant the authority had to appoint an administrator in 2017. The administrator had found some major concerns which include a diversion of Rs 78.15 crore in the name of security deposits. The company was mainly surviving on release of reserves which was not sustainable since the new premium has decreased significantly and the affairs were not being managed by its board. SAT has listed the matter for admission and for final disposal along with connected appeal on August 3.

CONTRACT WORKERS CHILD PROTECTION WORKERS IN KERALA STRIKE:

Contract workers employed in the Integrated Child Protection Schemes (ICPS) in Kerala's Department of Women and Child Development (WCD) began an indefinite strike on June 1st. Hundreds of workers who were recruited into ICPS in 2009 are still working on Fixed Term contract. The strike follows a one day strike and sit down protest on May 15th and unsuccessful talks between the State Government and Kerala ICPS Employees Union.



★ CHHATTISGARH GOVERNMENT CONTRACT WORKERS HOLD 37 DAY PROTEST MARCH:

Government contract workers from various departments in Chhattisgarh State began a 37 day protest march on May 16th that will cover 33 districts and end in the state capital Raipur on June 21st when mass rally will be held. The Rath Yatra was organised by the Chhattisgarh All Department Contract Employees Union. Workers are demanding permanency. Nearly 45000 contract workers are employed in 54 Government departments of the state. Many have served in their jobs for decades.

★ TEXTILE WORKERS IN MUMBAI STRIKE OVER UNPAID WAGES:

Over 2500 workers from the Government owned National Textile Corporation (NTC) in Mumbai have been on strike since June 1st over the nonpayment of their salaries for the last eight months. Administration and mill workers said they are struggling to pay bills and buy groceries. They have not been given medical benefits and gratuities have not been paid since 2020. NTC Employees Welfare Forum said 12000 NTC workers across the country were similarly affected. NTC closed its mills at the beginning of the COVID 19 Pandemic in 2020. The industrial court ordered that workers were to be paid full wages during the Lockdown, however NTC has been paying only 50% salaries.

★ UTTER PRADESH GOVERNMENT WORKERS PROTEST AGAINST NEW PENSION SCHEME:

Thousands of Public Sector Employees in UP held a protest march in Lucknow on May 26th demanding restoration of the Old Pension Scheme (OPS). Workers complained that the Central Government's New Pension Scheme (NPS) which applies to New recruits after 1st June 2004, severely reduces the Pension entitlement to only 10 to 20 percent compared to the old scheme. Nearly 1.5 million workers have been forced into the NPS. Public sector workers have been protesting for several years over the reduced pension. Protestors in

Lucknow included teachers, workers from Health care, Public works and courts. More protest marches have been organised to begin in Bundelkhand, Purvanchal and end in Lucknow. Another will pass through Western Uttar Pradesh and Rohilkhand and end at the capital. Larger demonstration is to be held in Lucknow on 21st June 2023.

★ SILICOSIS AFFECTED WORKERS AND THEIR FAMILIES PROTEST IN KOLKATA:

Thousands of Silicosis affected workers and family members from across West Bengal travelled to the State's capital Kolkata and a sit down protest on May 25th demanding assistance and compensation. The workers, suffering from the disabilities and incurable lung disease "SILICOSIS" work at stone crushing plants. Most of the plants are illegal, making it difficult to claim compensation. The West Bengal Government only provides a One-off compensation payment to affected workers. In order to reduce its compensation payments, the state does not test for Silicosis and so officially there are only 53 patients in the state. According to scientific estimates there are nearly 10 million Silicosis patients in India. In Rajasthan State, which has over 330 stone quarries, more than 1,00,000 workers have the disease but only 28,000 enrolled as Silicosis patients.

★ PUNJAB CONTRACT SANITATION WORKERS DEMAND PERMANENT JOBS:

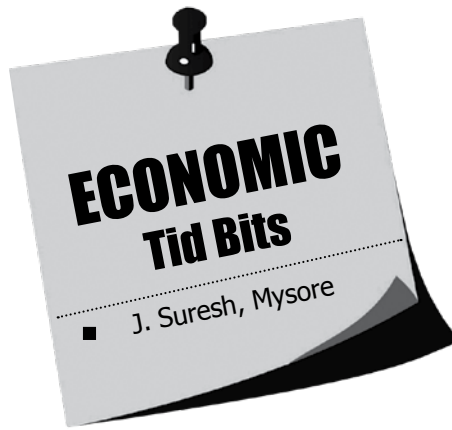
On 13th June members of the Safai Sewaks (Sanitation Workers) Union and Water supply and Sewage Union demonstrated outside Fatehgarh Sahib Municipal Council Offices in Punjab over several demands including to be made permanent. The Punjab Government had decided to make permanent workers who have completed 10 years service.

★ ELECTRICITY DISTRIBUTION WORKERS IN PUNJAB FIGHT PAY ANOMOLIES:

Punjab State Electricity Board (PSEB) employees joint forum members protested outside the State Power Distribution Company powercam on 13th June to demand recognition of their Qualification with full pay. The workers claimed that even after the completion of the probationary period of assistant Lineman, no orders of recognition were issued nor were the workers paid the full salary.

★ LOTTE CHOCOLATE FACTORY WORKERS IN TAMILNADU STRIKE ENTERING THIRD MONTH:

Hundreds of workers from LOTTE CHOCO Pie factory in Tiruvallur District, near Chennai have been on strike since 20th April 2023 following the dismissal of four workers who led the fight to have a Trade Union at the plant. The Union was formed in January this year and affiliated with the Centre of Indian Trade Unions (CITU) to initiate negotiations on salary hikes and other benefits.



- ▶ According to Australian Bureau of Statistics, the GDP of Australia grew by just 0.2% in the first quarter of 2023, indicating an accelerating slump. The annual rate fell to 2.3% from 2.7% in October – December quarter. Rapidly slowing household spending and a sharp fall in dwelling constructions were central to the GDP result, confirming that the downturn is already hitting the working people hard, on top of worsening cost of living crisis. GDP per capita, which measures output per person, fell by 0.2% signalling the onset of a “per capita” recession. The Commonwealth Bank of Australia and HSBC economists now both put the odds of an outright recession – two quarters of GDP contraction – at 50%. Reserve Bank of Australia again raised its cash interest rate this to 4.1% inflicting more pain on financially stressed home mortgage holders. It warned of further increases unless wage rises were kept well below the inflation rate. The 12 rate increases over the past year have already cut more than \$ 1200 from the monthly disposable income of households holding \$ 500000 mortgage, and hundreds of dollars more from many who have larger debts. Real wages in Australia have already fallen by more than 4% over the past year – the biggest decline since World War II.
- ▶ According to US Bureau of labour statistics, the unemployment rate increased from 3.4% to 3.7%. The total number of those employed fell by 3,10,000. The US central bank has been relentlessly driving interest rates higher over the past year with the aim of increasing the unemployment and crushing the push for higher wages by workers. Wage growth in May remained weak, rising at a 4.3% annual rate, significantly below the official inflation rate, signalling that living standards for the working class continue to erode. Manufacturing activity declined in May for the seventh consecutive month in a row, while service sector jobs such as travel and leisure as well as health showed increases. The total number of unemployed rose to 6.1 million. The jobless rate among adult women (3.3%) and African Americans (5.6%) rose in May. The average work per week fell to 34.3 hours, the lowest since April 2020. Overall, the US economic growth was a miserable 1.3% in the first quarter of the year.
- ▶ The value of India's foreign exchange (forex) reserves dropped by \$ 6 billion after its value soared to a near -one year high of \$ 599.93 billion.

The RBI data shows that forex is currently valued at \$ 593.5 billion. According to a report by Deccan Herald, the reasons behind the dip are a “sharp drop in the value of gold reserves and foreign currency assets” and RBI intervention to maintain stability in the Indian rupee’s

value. Gold reserves declined by \$ 1.22 billion to \$ 45.12 billion during May. Foreign exchange reserves are like piggy banks of foreign currency that countries store to keep their economies stable.

- ▶ Recently, the Fair Work Commission (FWC) of Australia, handed down its annual wage review ruling, ordering a 5.75% nominal pay rise for the 2.5 million workers covered by industrial awards. With inflation at 7%, this means a real wage cut for a section of the workforce that already confronts low pay and high level of casualisation. The FWC also increased the minimum wage, which applies to just 0.7% of the Australian workforce, by 8.6%. While this is higher than the official inflation rate, this falls far short of keeping up with the real rise in the cost of living, which disproportionately affects low-income earners. The sharpest inflation over the past year has been in the price of basic essential goods and services, including education, health, housing, food, and energy. The minimum wage will increase from \$ 21.38 per hour to a meagre \$ 23.23. The average hourly rate for workers employed under the General Retail industry award – the most commonly used – will increase from \$ 24.48 to \$ 25.89. According to FWC data from 2021, average hourly earnings across all awards were \$ 25.80, less than 60% of the \$ 45.20 for workers not covered under awards.
- ▶ A large share of workers in India are occupied in more precarious forms of employment such as daily wage labourers, agricultural labour and persons employed as small traders and hawkers. In 2022, a little over 31 per cent of the Indian workforce comprised of small traders and wage labourers. Farmers had the second highest share, at 28 per cent. The remaining share of the workforce was divided roughly equally between businesspersons and salaried employees, who accounted for 20.3 per cent and 20.5 per cent of the total employment respectively.

For our FIELD FORCES

■ Arivukkadal, Thanjavur

LIC performance:

LIC's asset under management (AUM) surged to Rs.43,97,205 crores, from Rs.40,84,833 crores a year ago. FYPI for LIC increased by 16.67% from Rs.1.98 lakh crore in FY2022 to Rs.2.32 lakh

crore in FY2023. LIC maintains its leadership in the Indian life insurance business with a market share of 62.58% for FY 2022-23, in terms of market share as measured by first year premium income (FYPI) (as per IRDAI).

Shareholders' fund: For the purpose of distribution, life insurers bifurcate their profits into two funds. One is the policyholders' fund, and one is the shareholders' fund. LIC had a consolidated fund. With the bifurcation of the single fund, the non-participatory surplus goes entirely to shareholders. The transfer is entirely as per the rules and not at the whim of LIC. LIC can use the beefed-up funds even to issue bonus shares in the future.

Global 2000: LIC has made its maiden entry at 363 on Forbes' latest Global 2000 list. It is an annual ranking of the top 2000 public companies (listed in stock market) in the world, published by Forbes magazine. "The Global 2000" annual ranking is assembled by Forbes using a weighted assessment of four metrics: sales, profit, assets and market value. LIC is the only insurance company among Life as well as General insurance companies of India. India's reinsurer General Insurance Corporation of India is also in this list at 1851.

Helping hand: LIC is the first insurance company to announce relaxations for claiming insurance of those deceased in Odisha train tragedy. In a commendable display of proactive support, LIC has established a dedicated help desk at both the circle and branch levels. Additionally, LIC has provided a call center number (022-68276827) for direct access to the help desk.

Tax impact: After a strong end to FY23, life insurance companies were expected to take a hit in the retail (individual) segment in FY24 primarily owing to the tax changes from April. IRDAI's monthly data shows that the annualized premium equivalent (APE) has been muted for the first two months of FY24.

Insurance mis-selling: Bancassurance regulations need to be implemented strictly to check the practice of mis-selling insurance products by banks to their customers, said Subhash C Khuntia,

immediate past chairman of IRDAI. Khuntia added that another thing that needs to be done is to restrict the number of insurance companies for which this bank can sell products.

Spreading insurance: IRDAI is working on a three-pronged approach - availability, accessibility and affordability - to ensure 'Insurance for All by 2047', its chairman Debasish Panda said. It is also trying to create a UPI-like moment for the

insurance sector. It is being proposed through the Bima trinity - Bima Sugam, Bima Vistar and the woman-centric Bima Vahak. Panda said that IRDAI is moving from a rule-based approach to a principle-based approach.

Bima Vahak: IRDAI has released draft guidelines for 'Bima Vahaks'. Through this scheme, the regulator wishes to employ resources who can understand and appreciate local needs in every gram panchayat and village, and encourage onboarding of women who can gain trust of locals as Bima Vahaks for distribution and servicing of insurance products.

Bima Sugam: Section 41 of the Insurance Act 1938 prohibits reducing the premium in lieu of remuneration. But, IRDAI is proposing to sell insurance products in Bima Sugam, reducing the distribution costs, ie. remuneration to agents. The regulator can only motivate and the regulator cannot do business, opined an expert.

ABHA ID: IRDAI has directed all insurers to get a unique Ayushman Bharat Health Account (ABHA) ID for new and existing policyholders. Under this scheme, the government will collect policyholders' health-related information and store it under their unique ABHA IDs. IRDAI has asked insurers to provide a facility to capture 14-digit ABHA ID in the proposal form. Further, to generate ABHA ID, one can visit insurers' websites and intermediaries (third-party administration or TPA) and obtain consent to access medical records via ABHA/ABDM (Ayushman Bharat Digital Mission).

Mutual Fund: IRDAI is considering to allow insurance companies to sell multiple financial products, including mutual funds. Earlier, the finance ministry had proposed the idea to allow insurers to sell mutual fund schemes as well.

New insurer: IRDAI has granted certificate of registration to Go Digit Life Insurance Limited to commence life insurance business in the country. With this the total number of life insurers have gone up to 26 in the country.

SEMINAR AT BANGALORE

continued from page 35

proposals by the IRDAI have severe impact on the public sector insurance sector there by affecting the people who have reposed faith in these institutions for decades. He called upon the trade unions in these sectors to come together on a common platform to fight against these policies and also joining hands with other movements to intensify the struggle.

Com. Nagabhushana Rao, leader of Grameena Bank Employees' Federation said that policies of the government like intention of IPO in rural banks are depriving rural people of banking facilities. There are 43 regional rural banks which generates more than 10 lakh crores funds are serving the farmers and agriculture labours. We are demanding merger of these rural banks and we have met more than 200 MPs as part of our struggle, he said.

Speaking on the developments



in the nationalized banking sector Com. Nagaraj Shanbhag of BEFI explained how government policies are favouring the corporate sector affecting the loyal customers of the public sector banks. The very definition of agriculture loan, rural development loan and norms for micro, small and medium enterprises [MSME] loans have been changed to benefit the big businessmen.

Com. Rathnakar Shenoy, veteran leader of bank employees' movement, in his address narrated the present scenario in the banking sector due to the so called banking sector reforms. Com. Bhaskar Somayaji of All India Insurance Pensioners' Association said there is a demand for old pension scheme

and the struggle to achieve this demand is intensifying across the country. Com. Padmanabha, General Secretary, BRGIEA spoke on the attacks on PSGI industry. Com. S K Geetha, Vice President, SCZIEF and Com. R Padmanabha, President, ICEU, Bangalore DO I also presented their views in the subject. Clarifications on some issues raised by the participants were also given in the interactive session. Com. M Vijayakumari welcomed the participants and Com. Bharathi Deshpande proposed vote of thanks. The seminar was quite educative and benefitted the huge number of participants.

Report: **HKN Murthy**,
Jt Secretary, ICEU DO II

DONATIONS

TO INSURANCE WORKER AND AIIEA

- Com. V.Kranthi Kumar**,
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- Com Sanjay Kumar Behera**,
Vice-President CDIEA 10000

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

Response



Insurance Worker's June issue features editorial and articles that shed new light on the reader's political outlook. The editorial is in a style that highlights the need to maintain the trust that the common people have in LIC, which is amazing. Congratulations to the Editorial team...

P.MUTHUKUMARAN
Tiruvannamalai Branch

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Sept	131.3	378.14	8631.48
Oct	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

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

AIIPA CAMPAIGN ON PENSION ISSUES MEETING OF MEMBERS OF PARLIAMENT



Dr Syed Nasir Hussain, RS, Raichur



Smt Sumitra Balmiki, Jabalpur.



Sri Ajit Bhuyan, RS, Guwahati



Sri AKP Chinaraj, Namakkal.



Sri D K Suresh, Bangalore Rural.



Sri DV Sadananda Gowda, B'lore North



Smt. G Madhavi, Araku.



Sri GS Basavaraj, Tumkur.



Sri K Gorantla Madhav, Hindupur.



Sri Khadir Anand, Vellore



Sri L Hanumtaiah, RS, Karnataka



Sri M K Raghavan, Kozhikode.



Sri Manick Tagore, Virudanagar



Sri Margani Bharat Ram, Rajamundhry



Sri MVV Satyanarayana, Vizag



Greetings to Insurance Worker from

All India Insurance Pensioners' Association

AIIPA CAMPAIGN ON PENSION ISSUES MEETING OF MEMBERS OF PARLIAMENT



Sri Nawas Kani, Ramnad.



Sri P R Natarajan, Coimbatore.



Sri Pastoori Dayakar, Warrangal.



Sri Rakesh Singh, Jabalpur.



Sri Pilli Subash Chandra Bose, RS.



Sri Pradyut Bordoloi, Guwahati



Sri Ramcharan Bohra, Jaipur



Sri S Venkatesan, Madurai.



Sri Sanjay Singh Rajyasabha, Delhi



Sri Tejasvi Surya, Bangalore South



Sri V Vithilingam, Puducherry.



Sri Vijay Baghel, Durg



Sri Rammohan Naidu, Srikakulam



Sri S R Parthiban, Salem.

With Greetings
from
**All India
Insurance
Pensioners'
Association**

