

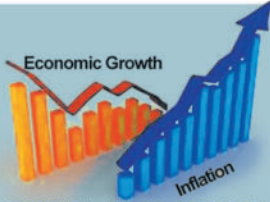
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INSURING INDIA BY 2047



RISING INFLATION,
STAGNANT ECONOMY



WE ARE
ONE FAMILY,
REALLY?

INDIA,
THAT IS
BHARAT



FOR
"FULLY DEVELOPED
NATION BY 2047"

shun rhetoric and get down to
tackling the foundational problems
ensure peace & harmony and firmly
rein in forces of hate & violence
address the issues of unemployment,
price rise and growing inequalities



**Let us mobilize all p rogressive forces to
set the political agenda & public discourse ...**

After 27 Years of Struggle



**AIEA WELCOMES THIS LEGISLATION
GIVE IT EFFECT IMMEDIATELY - PAGE 10**



UNITY IS STRENGTH

AII EA
ZINDABAD
NZ IEA
ZINDABAD

T-E-A-M•W-O-R-K

Where there is a
TEAMWORK & COLLABORATION,
wonderful things can be achieved

The central graphic features a stylized group of five human figures in blue, green, pink, orange, and purple, arranged in a circle. To their right are three raised fists. The text 'UNITY IS STRENGTH' is written in a red, curved font along the top left. Below the figures, the text 'AII EA ZINDABAD NZ IEA ZINDABAD' is displayed in red and black. At the bottom of the graphic, 'T-E-A-M•W-O-R-K' is written in white on a blue rounded rectangle. Below the graphic, a quote is presented in bold black and red text.

With Best Compliments :

AJMER DIVISIONAL COMMITTEE
NORTHERN ZONE INSURANCE EMPLOYEES ASSOCIATION

FOCUS ON FUNDAMENTAL PROBLEMS

The fundamental problems confronting the Indian society are the massive unemployment, price rise, growing inequalities and the polarization and division. The government has set the target of India becoming a fully developed nation by 2047. It is commonsense that it is extremely difficult to achieve this target without tackling and resolving these fundamental issues.

It is now clear that whatever growth the economy is registering is not accompanied by creation of new jobs. The drive towards formalization of the economy and increasing use of technology rather than creation of jobs has been killing even the existing jobs. It is alarming that youth unemployment is at an all time high. A quarter of the youth between ages 15-24 who are actively searching for jobs do not find them. With such large number of youth unemployment, it looks India is frittering away its demographic advantage. The experience suggests that the private sector is either incapable or unwilling to create such large number of jobs. Therefore, it is the responsibility of the government to create not only jobs but ensure that such jobs give decent wage to the workers. But this is where the governance and

political will is lacking. The government is unwilling to fill the huge number of existing vacancies in its own departments. It is also not permitting the public undertakings too to fill their existing vacancies. It looks that the government is beholden to the idea of IMF and World Bank that there should not be any permanency of employment and therefore it is resorting to outsourcing and contratualisation of jobs.

The second issue is the importance of bringing inflation under control. It is common knowledge that rising prices wreak massive hardships on the poor. With stagnant wages, the workers find huge erosion in their real wages due to high prices. It is estimated that the prices of essential food items have increased by almost 50% in the last 7-8 years. The food basket constitute substantial portion of the total expenditure of the poor. Therefore, they are forced to cut down on consumption and many are pushed again to the poverty levels. The current inflation rate is beyond the comfort zone of the Reserve Bank of India. Yet the RBI has chosen to balance between growth and inflation rather than



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M Ramu, Kriya Prakashana

aggressively attacking inflation which is making the life of the poor and the marginalized miserable.

The unprecedented rise in income and wealth inequalities is a serious concern. Such inequalities give rise to social instability impacting peace and development. The United Nation Development Program has classified nearly a quarter of Indians as suffering from multidimensional poverty. The poor struggle to survive with less than \$2 per day. It is also said that multi-dimensional poverty in terms

of health, education and standard of living is much lower than the income poverty. This situation is unacceptable as the wealth distribution in India is so skewed in favour of the rich. The Oxfam estimates that nearly three-fourth of the wealth generated in the country is cornered by the richest 1% while the bottom 50% of the population sees only a 1% increase in the wealth. The government is unwilling to seriously look at the issue of a fair distribution of the wealth generated by the country. The neoliberal

ध्यान बुनियादी समस्याओं पर हो

भारतीय समाज के सामने मूलभूत समस्याएं बड़े पैमाने पर बेरोजगारी, मूल्य वृद्धि, बढ़ती असमानताएं और धुंवीकरण तथा विभाजन है। सरकार ने 2047 तक भारत को पूर्ण विकसित राष्ट्र बनाने का लक्ष्य रखा है। यह आम समझ है कि इन बुनियादी मुद्दों से मुकाबला और समाधान किए बिना इस लक्ष्य को हासिल करना बेहद मुश्किल है।

अब यह स्पष्ट है कि अर्थव्यवस्था जो भी वृद्धि दर्ज कर रही है, वह नई नौकरियों के सृजन के साथ नहीं आ रही है। अर्थव्यवस्था को औपचारिक बनाने की दिशा में आगे बढ़ने और प्रौद्योगिकी के बढ़ते उपयोग से नौकरियों के सृजन के बजाए मौजूदा नौकरियां भी खत्म हो रही हैं। यह चिन्ताजनक है कि युवा बेरोजगारी अब तक के उच्चतम स्तर पर है। 15 से 24 वर्ष की आयु वाले एक चौथाई युवा, जो सक्रिय रूप से नौकरियां ढूंढ रहे हैं, उन्हें वे नहीं मिलती हैं। इतनी बड़ी संख्या में युवा बेरोजगारी के साथ, ऐसा लगता है कि भारत अपने जनसांख्यिकीय लाभ को खत्म कर रहा है। अनुभव बताता है कि निजी क्षेत्र इतनी बड़ी संख्या में नौकरियां पैदा करने में या तो असमर्थ है या अनिच्छुक है। इसलिए, यह सरकार की जिम्मेदारी है कि वह न केवल नौकरियां पैदा करे बल्कि यह सुनिश्चित करे कि ऐसी नौकरियां श्रमिकों को उचित वेतन दें। लेकिन यहीं पर शासन और राजनीतिक इच्छाशक्ति की कमी है। सरकार अपने ही विभागों में बड़ी संख्या में मौजूदा रिश्तियों को भरने को तैयार नहीं है। यह सार्वजनिक उपक्रमों को भी उनकी मौजूदा रिश्तियों को भरने की अनुमति नहीं दे रहा है। ऐसा लगता है कि सरकार आईएमएफ और विश्व बैंक के इस विचार के प्रति समर्पित है कि रोजगार में कोई स्थायित्व नहीं होना चाहिए और इसलिए वह नौकरियों का आउटसोर्सिंग और ठेकाकरण का सहारा ले रही है।

दूसरा मुद्दा मुद्रास्फीति को नियन्त्रण में लाने के महत्व का है। यह सामान्य ज्ञान है कि बढ़ती कीमतें गरीबों पर भारी कठिनाइयां पैदा करती हैं। स्थिर वेतन पर काम करते ये श्रमिक ऊंची कीमतों के कारण अपनी वास्तविक मजदूरी में भारी गिरावट पा रहे हैं। अनुमान है कि पिछले 7-8 वर्षों में आवश्यक खाद्य पदार्थों की कीमतों में लगभग प्रतिशत की वृद्धि हुई है। भोजन की थाली गरीबों के कुल खर्च का बड़ा हिस्सा होती है। इसलिए, उन्हें उपभोग में कटौती करने के लिए मजबूर होना पड़ता है और कई लोग फिर से गरीबी के स्तर पर पहुंच जाते हैं। वर्तमान मुद्रास्फीति

दर भारतीय रिजर्व बैंक के मानक स्तर से बाहर है। फिर भी आरबीआई ने मुद्रास्फीति पर आक्रामक तरीके से हमला करने के बजाए विकास और मुद्रास्फीति के बीच सन्तुलन बनाना चुना है, जो गरीबों और हाशिए पर रहने वाले लोगों के जीवन को दयनीय बना रहा है।

आय और धन असमानताओं में अभूतपूर्व वृद्धि एक गम्भीर चिन्ता का विषय है। ऐसी असमानताएं सामाजिक अस्थिरता को जन्म देती हैं जिसका असर शान्ति और विकास पर पड़ता है। संयुक्त राष्ट्र विकास कार्यक्रम ने लगभग एक चौथाई भारतीयों को बहुआयामी गरीबी से पीड़ित के रूप में वर्गीकृत किया है। गरीब प्रतिदिन 2 डॉलर से भी कम में गुजारा करने के लिए संघर्ष करते हैं। यह भी कहा जाता है कि स्वास्थ्य शिक्षा और जीवन स्तर के मामले में बहुआयामी गरीबी आय आधारित गरीबी से और भी अधिक नीची है। यह स्थिति अस्वीकार्य है क्योंकि भारत में सम्पत्ति का वितरण अमीरों के पक्ष में झुका हुआ है। ऑक्सफैम का अनुमान है कि देश में उत्पन्न होने वाली सम्पत्ति का लगभग तीन-चौथाई हिस्सा सबसे अमीर 1 प्रतिशत के पास है, जबकि निचली 50 प्रतिशत आबादी की सम्पत्ति में केवल 1 प्रतिशत की वृद्धि देखी गई है। सरकार देश द्वारा अर्जित धन के उचित वितरण के मुद्दे पर गम्भीरता से विचार करने को तैयार नहीं है। नवउदारवादी आर्थिक दर्शन इस सिद्धान्त पर आधारित है कि सरकार केवल धन उत्पन्न करने में मदद कर सकती है और पुनर्वितरण उसकी जिम्मेदारी नहीं है। यह जीडीपी अनुपात में कम कर और अप्रत्यक्ष कराधान के माध्यम से उत्पन्न बढ़ते राजस्व में परिलक्षित होता है। यह कहने की शायद ही जरूरत है कि ये अमीर आज सरकार से निकटता और विरासत के कारण और अमीर होते जा रहे हैं। मौजूदा सरकार से यह उम्मीद करना बहुत ज्यादा है कि वह मित्र कुबेरों पर कोई हमला करेगी और विरासत पर एक छोटा सा भी कर लगाएगी।

भारतीय समाज आज नैतिक संकट में है। नफरत और हिंसा फैलाने के लिए धर्म को हथियार बनाया गया है। समुदायों के बीच अविश्वास के बीज बोये जा रहे हैं। समृद्ध विविधता और सांस्कृतिक, धार्मिक और भाषाई बहुलताओं पर हमला किया जा रहा है। एकरूपता लागू करने का प्रयास किया जा रहा है। इससे धार्मिक, भाषाई और जातिवादी झगड़ों को बढ़ावा मिल रहा है। प्रधानमंत्री ने दिल्ली में आयोजित जी20 बैठक के लिए एक पृथ्वी, एक परिवार,

economic philosophy is based on the principle that the government can only help generate wealth and redistribution is not its responsibility. This is reflected in the low tax to GDP ratio and increasing revenues generated through indirect taxation. It is hardly necessary to say that the rich today are becoming richer due to cronyism and inheritance. It is too much to expect the present government to attack cronyism and impose even a small tax on inheritance.

एक भविष्य का नारा दिया है। यदि भारत एक परिवार है तो अल्पसंख्यकों के साथ भेदभाव क्यों किया जा रहा है ? भारत में 20 प्रतिशत धार्मिक अल्पसंख्यक आज असुरक्षित महसूस करते हैं। जहां समावेशी विकास की बात हो रही है, वहीं अल्पसंख्यकों विशेषकर मुस्लिम समुदाय के आर्थिक बहिष्कार की भी मांग हो रही है। क्या भारत अपने अल्पसंख्यकों को विकास की प्रक्रिया से बाहर रखकर प्रगति कर सकता है और विकसित राष्ट्र का दर्जा प्राप्त कर सकता है ? क्या समाज में शान्ति और सद्भाव के बिना विकास हो सकता है ? ये महत्वपूर्ण प्रश्न हैं जिनका उत्तर भारतीय समाज को देना होगा।

सरकार भले ही यह दावा कर रही हो कि भारत आज दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेजी से बढ़ती अर्थव्यवस्था है। यह सच है कि भारत आज वीं सबसे बड़ी अर्थव्यवस्था है और यह इस तथ्य को देखते हुए समझ में आता है कि यहां दुनिया की सबसे बड़ी आबादी है। जिस मुद्दे पर विचार की जरूरत है वह यह है कि 3.5 ट्रिलियन डॉलर की अर्थव्यवस्था से गरीबों और हाशिए पर रहने वाले लोगों को कैसे लाभ होगा। क्या उनके जीवन स्तर में सुधार हुआ है ? अगर कोई गरीबों से यह सवाल पूछे ; उत्तर निश्चित रूप से यह होगा कि या तो कोई बदलाव नहीं हुआ है या उनके जीवन स्तर में और भी गिरावट की शिकायतें हैं। धन के उचित पुनर्वितरण के अभाव में ऐसा ही होगा। यह इस तथ्य से परिलक्षित होता है कि प्रति व्यक्ति सकल घरेलू उत्पाद के मामले में भारत वें स्थान पर है। मानव विकास, गरीबी और भूख सूचकांक में इसका स्थान निचला है।

इसलिए, जरूरत इस बात की है कि बयानबाजी छोड़ कर भारतीय समाज को प्रभावित करने वाली मूलभूत समस्याओं से गम्भीरता से निपटा जाए। यदि भारत को पूर्ण विकसित देश के रूप में उभरना है, तो सरकार को शान्ति और सद्भाव सुनिश्चित करना होगा और नफरत और हिंसा फैलाने वाली ताकतों पर सख्ती से लगाम लगानी होगी। इसे बेरोजगारी, कीमत के मुद्दों और बढ़ती असमानताओं पर भी गम्भीरता से ध्यान देना चाहिए। लेकिन फिर, उस सरकार और पार्टी से यह उम्मीद करना बहुत ज्यादा है जिसने चुनावी लाभ पाने के लिए धुंवीकरण और विभाजन की कला में महारत हासिल कर ली है। इसलिए, मजदूर वर्ग के टेड यूनियनों की यह जिम्मेदारी है कि वह समाज के सभी प्रगतिशील वर्गों को एकजुट करे और इन मूलभूत मुद्दों पर राजनीतिक एजेण्डा और सार्वजनिक चर्चा निर्धारित करने के लिए एक केन्द्रित आन्दोलन का नेतृत्व करे।

The Indian society today is in a moral crisis. Religion has been weaponised to spread hate and violence. The seeds of mistrust are being sowed among communities. The rich diversity and cultural, religious and linguistic pluralities are being attacked. Efforts are on to impose uniformity. This is giving rise to religious, linguistic and casteist conflicts. The Prime Minister has coined the slogan One Earth, One Family, One Future for the G20 Meet held at Delhi. If India is One Family, why is it that the minorities are being discriminated? The 20% religious minority in India today feel insecure. While there is talk of inclusive growth, there are also calls for economic boycott of minorities especially the Muslim Community. Can India progress and attain the status of a developed nation excluding its minorities from the process of development? Can there be development without peace and harmony in the society? These are the vital questions the Indian society has to answer.

The government may yet claim that India today is the fastest growing among large economies of the globe. It is true that India today is the 5th largest economy and this is understandable considering the fact that it has the largest population in the world. The issue that needs consideration is how the poor and marginalized are benefitted by the 3.5 trillion dollar economy. Has their life standards improved? If one were to ask this question to the poor; the answer definitely would be either there is no change or complaints of worsening of their living standards. This is how it will be in the absence of a fair redistribution of wealth. This is reflected in the fact that in terms of per capita GDP, India occupies a lowly place of 139. It has low ranks in Human Development, Poverty and Hunger Index.

Therefore, the need is to shun rhetoric and get down to tackling the foundational problems impacting the Indian society seriously. If India has to emerge as a fully developed country, the government must ensure peace and harmony and firmly rein in forces that are engaged in spread of hate and violence. It must also seriously address the issues of unemployment, price rise and growing inequalities. But then, it is too much to expect this from a government and party that have perfected the art of polarization and division to reap electoral benefits. Therefore, it is the responsibility of the trade unions of working class to mobilize all progressive sections of the society and lead a focused agitation to set the political agenda and public discourse on these fundamental issues.



Com. V.RAMESH RETIRES from services of LIC

Com. V. Ramesh, President of All India Insurance Employees' Association and the beloved leader of the insurance employees' movement is retiring from the services of LIC on 30th September 2023 after serving the institution for over 37 years.

Com Ramesh has been a frontline leader of the AIIEA for over two decades. During this period, he provided inspirational leadership to the organization and led the AIIEA to many great achievements overcoming tremendous challenges.

He was born on the 21st September 1963 into a middle class family. Com. Ramesh's forefathers migrated to Manchalakatta Village under the present Nagarkurnool District of Telangana. Com. Ramesh's father shifted to Secunderabad for his job as teacher. Com. Ramesh passed out with B.Sc. from Osmania University in 1983. Immediately after his graduation, he worked as a Medical Representative for one year.

Com Ramesh joined LIC on 19.02.1986 as Typist at Peddapally Branch (presently under Karimnagar Division). He worked in Jadcherla Branch (Hyderabad Division) and City Branch 12 (Secunderabad Division) before he was selected as MPO and posted at Divisional Office Hyderabad in December, 1989. Since then he had been working as MPO in Hyderabad DO IT Department.

Ever since joining LIC, Com Ramesh was attracted towards the philosophy of AIIEA and through life experience came to the conclusion that the political and social system operating in the country is faulty, exploitative and discriminatory. He held a firm belief that every human being is entitled to live a dignified life and therefore,

he in his own humble way must contribute to the construction of a just fair and equal society. He and some other prominent comrades who later took up higher responsibilities in the organization like Com Clement Xavier Das, TVNS Ravindranath, KS Rajasekhar and N Adhish Reddy worked in unison to promote the interests of AIIEA. They were fortunate to have the guidance of Late Com V.Sugunakar Rao, Former General Secretary of SCZIEF. Com Sugunakar sighted the potential in these comrades and guided them to take up organizational responsibilities.

Com Ramesh held various organizational positions. He began his journey as the Joint Secretary of the Hyderabad Divisional Office Base unit during 1990 – 1992 with Com. TVNS Ravindranath as the Secretary of the DO Base Unit. From 1992 to 1997 he discharged his responsibilities as Treasurer and then Joint Secretary of ICEU Hyderabad. He was elected as the Joint Secretary of SCZIEF in 1997. The Raipur Conference of AIIEA in 2003 decided to shift the headquarters from Chennai to Hyderabad. Coms Amanulla Khan and K.Venu Gopal who were President and General Secretary of SCZIEF were tasked to take up the responsibilities of AIIEA. In such circumstances, the Kadapa Conference of SCZIEF held in 2003 gave the responsibility of working as General Secretary of SCZIEF to Com Ramesh, which position he held till 10th October 2011 and thereafter continued to discharge responsibilities as Headquarter Joint Secretary of AIIEA till 2014.



Com Ramesh was elected as General Secretary of AIIEA in the Nagpur Conference of AIIEA in 2014 and as President of AIIEA in the Vishakapatnam Conference in 2020 which position he continues to hold. Com Ramesh has the rare distinction of discharging responsibilities in three important posts in the organisation as its Headquarter Joint Secretary, General Secretary and President of AIIEA.

His ideological growth has been very fascinating. Coming from a very orthodox middle class family, he could adapt to the scientific ideology of the AIIEA in a very short span and thereafter has grown to be a strong believer in the Marxian ideology. His unflinching faith towards the working class ideology has been a result of this process. He had the opportunity of working with some outstanding leaders of AIIEA like Coms NM Sundaram, K.V.Sreenivasan, V.Sugunakar Rao, Amanulla Khan and K.Venu Gopal. He utilized this opportunity to learn issues and develop a world view on the foundations of the noble values of the working class philosophy.

Com Ramesh is a voracious reader and a greater orator. He despised individualism and always believed in collective leadership. He endeared himself to the insurance employees across the country through his simplicity and tireless work to improve their life

and working conditions. He is a man of strong convictions and was never deterred by what appeared as insurmountable odds in carrying them out. He is a great sports enthusiast. During his school and college days he had passion for Cricket. As a right handed batsman, he played for the Secunderabad Zonal Team in the City Cricket League.

The successes Com. Ramesh achieved are also the result of the support and cooperation of his wife Smt. Anuradha. She resigned a job in PSU at Chennai and joined him at Hyderabad to lend support to his work. AIIEA conveys its deep appreciation for her role in supporting AIIEA. Ramesh's daughter Manasa is studying in the 11th standard. We thank Anuradha and Manasa for all the support

they gave to Com Ramesh in discharging his responsibilities.

We express our gratitude to Com. Ramesh for his selfless services and for leading the organization in a commendable manner. We wish him and his family a very healthy and successful life.

We are confident Com Ramesh will continue to provide leadership to AIIEA for many more years to come.

Red Salute
Com Ramesh.



Family Pension enhanced for LIC Pensioners

LONG PENDING DEMAND ACHIEVED

OVER 24000 FAMILY PENSIONERS IMMEDIATELY BENEFITED

The government finally came out with the Gazette Notification No.G.S.R.662(E) dated 11th September 2023 enhancing the payment of family pension to LIC pensioners at a uniform rate of 30% without any ceiling effective from the date of its publication in the official gazette. With this notification, a long pending demand of the employees and pensioners is finally achieved after a long and protracted struggle of almost four years. The AIEA congratulates all the employees, pensioners and family pensioners of LIC for this magnificent achievement. The government is yet to come out

with the notification of this benefit for pensioners of Public Sector General Insurance Companies. The AIEA will continue to struggle on this issue to make sure that these benefits also flow to the pensioners of PSGI companies.

The AIEA had raised the demand for payment of family pension at an enhanced rate of 30% without any ceiling long back. This demand was based on the understanding that Pension in insurance industry was introduced in the year 1995 on the lines of the Central Government Pension Scheme. Therefore, there was no reason why family pension in insurance

ENHANCEMENT OF FAMILY PENSION AT UNIFORM RATE OF 30% - GAZETTED W.E.F. 11.09.2023							
CHART PREPARED BY AIEA							
S.NO.	CADRE	WITH BASIC PAY	IF RETIRED ON	PRE-AMENDMENT	POST AMENDMENT	INCREASED BENEFIT	
				FAMILY PENSION PAID	FAMILY PENSION	AFTER UNIFORM	%
		(Assuming employee		ON 1.9.2023	PAYABALE ON	RATE OF 30%	INCREASE
		had drawn last Stagn also)			30.09.2023	AMENDMENT	
		Rs		{ Basic Pension including DR}	{ Basic Pension including DR}	{ Basic Pension including DR}	
1	SWEEPER	8560	31.08.2002	6760	10139	3379	50.0
		13330	31.08.2007	8601	12901	4300	50.0
		25275	31.08.2012	7746	15491	7745	100.0
		41165	31.08.2017	9297	18593	9296	100.0
2	SUB-STAFF	9165	31.08.2002	7237	10856	3619	50.0
		14415	31.08.2007	9301	13951	4650	50.0
		27365	31.08.2012	8386	16772	8386	100.0
		44615	31.08.2017	10076	20152	10076	100.0
3	RECORD CLERK	12105	31.08.2002	7169	14339	7170	100.0
		19045	31.08.2007	9216	18432	9216	100.0
		36190	31.08.2012	11090	22181	11091	100.0
		59090	31.08.2017	13345	26690	13345	100.0
4	ASSISTANT	16890	31.08.2002	10003	20007	10004	100.0
		26930	31.08.2007	13031	26063	13032	100.0
		51530	31.08.2012	15736	31472	15736	100.0
		84080	31.08.2017	18989	37977	18988	100.0
5	STENO	18510	31.08.2002	10963	21925	10962	100.0
		28610	31.08.2007	13844	27689	13845	100.0
		56180	31.08.2012	17216	34433	17217	100.0
		92015	31.08.2017	20781	41561	20780	100.0
6	HGA	19625	31.08.2002	11623	23246	11623	100.0
		31330	31.08.2007	15161	30321	15160	100.0
		59800	31.08.2012	18326	36651	18325	100.0
		97965	31.08.2017	22124	44249	22125	100.0
7	DEV.OFFICER	20180	31.08.2002	11952	23904	11952	100.0
		32225	31.08.2007	15595	31187	15592	100.0
		61515	31.08.2012	18851	37703	18852	100.0
		100785	31.08.2017	22761	45523	22762	100.0

Family Pension is payable on death of employee or pensioner It is payable at the uniform rate of 30% of Pay without ceiling. If the employee or pensioner dies before 65 years, family pension is payable at twice the rate or normal pension whichever is less for 7 years or till she or he would have completed 65 years whichever is earlier.

industry should continue to be 15% while it was 30% in central government. The LIC saw merits in the argument of the AIEA and sent its recommendation to the government for enhancement of family pension in November 2019. After some dithering, the GIPSA also sent its recommendation to the Government in December 2021. The issue however remained pending for quite a long time, even though the benefit was extended to pensioners of public sector banks, RBI, NABARD and RRBs.

AIEA had been regularly following up the issue with the LIC management. The 26th General Conference of AIEA resolved to launch struggle on

the issue, including a strike action, if the notification was not issued early. Insurance employees all over the country held gate demonstrations during lunch recess on this demand on 29th March 2023 expressing solidarity with the Dharna programme of Pensioners under the banner of the AIIPA. The AIEA took up the issue with the Chairperson of LIC on 27th July 2023 and informed that employees would be left with no option than to go on strike action if there was any further delay in the notification. The Chairperson assured the AIEA delegation that he would personally take up the matter with the Ministry. The Jodhpur Secretariat meeting of the AIEA on 28-29 July also expressed its firm resolve to launch struggle on the issue by approaching the Joint Front of Unions in LIC. We are happy to note that the pensioners under the banner of the AIIPA took up a massive campaign of meeting Members of Parliament with a request to take up this issue with the government. As a result, 90 MPs belonging to all political parties wrote to the Finance Minister to concede this legitimate demand. A number of MPs also raised this issue on the floor of the Parliament.

8	AAO	22030	31.08.2002	13047	26095	13048	100.0
		35370	31.08.2007	17116	34231	17115	100.0
		67550	31.08.2012	20701	41401	20700	100.0
		110685	31.08.2017	24997	49994	24997	100.0
9	AO	24270	31.08.2002	14374	28748	14374	100.0
		39010	31.08.2007	18877	37754	18877	100.0
		74530	31.08.2012	22840	45679	22839	100.0
		125010	31.08.2017	28232	56465	28233	100.0
10	ADM	25930	31.08.2002	15357	30715	15358	100.0
		41660	31.08.2007	20159	40319	20160	100.0
		79605	31.08.2012	24395	48790	24395	100.0
		134280	31.08.2017	30326	60652	30326	100.0
11	DM	26580	31.08.2002	15742	31485	15743	100.0
		42860	31.08.2007	20740	41480	20740	100.0
		86505	31.08.2012	26509	53019	26510	100.0
		141840	31.08.2017	32033	64066	32033	100.0
12	SDM	29330	31.08.2002	17371	34742	17371	100.0
		47960	31.08.2007	23208	46416	23208	100.0
		102045	31.08.2012	31272	62543	31271	100.0
		167370	31.08.2017	37799	75598	37799	100.0
13	ZM (O)	32530	31.08.2002	19266	38532	19266	100.0
		53610	31.08.2007	25942	51844	25902	99.8
		110575	31.08.2012	33886	67771	33885	100.0
		181415	31.08.2017	40971	81942	40971	100.0
14	ZM (S)	36100	31.08.2002	21381	42761	21380	100.0
		59850	31.08.2007	28961	57923	28962	100.0
		124295	31.08.2012	38090	76180	38090	100.0
		203980	31.08.2017	46067	92134	46067	100.0

The Prime Minister was also approached with memorandums seeking his personal intervention to resolve this issue. As a part of this struggle, a delegation consisting of the President and General Secretary of AIIPA accompanied by Com. John Brittas, MP (Rajyasabha) of CPI(M) met the Union Finance Minister Smt. Nirmala Sitharaman in her Parliament House Chamber on 2nd August 2023 and requested for early notification. The Joint Front of Unions in LIC took up this issue with the management and made extensive preparations for a Two Hour Walk Out Strike on 12th September 2023. It was only when the management made a written appeal to the Joint Front constituents assuring early notification of the family pension issue that the strike was deferred.

Finally, after a long and protracted struggle the notification is issued for LIC pensioners. We congratulate all employees, pensioners, family pensioners and our partners in the Joint Front for this magnificent achievement. We profusely thank all the Members of Parliament who took up our issue with the government as well as in the floor of Parliament.

While celebrating this achievement in LIC, we must continue with our struggle to realise this demand for employees of Public Sector General Insurance Companies. The AIIEA assures our comrades in PSGI companies that there won't be any let up in our struggle as long as the demand for enhanced family pension is not achieved in PSGI companies.

IMPROVEMENTS IN SERVICE CONDITIONS OF LIC AGENTS

The Ministry of Finance has approved some welfare measures for the benefit of LIC Agents.

The gratuity limit has been increased from Rs 3 lakh to Rs 5 lakh. The Government has decided to enable reappointed agents to be eligible for renewal commission. This move will provide them with increased financial stability. Till now, LIC agents were not eligible for renewal commission on any business completed under the old agency. The term insurance cover has been enhanced from the existing range of Rs 3,000-10,000 to Rs 25,000-1,50,000.

Improvement in Family Pension for PSGI Companies - GIPSA continues to fail its family pensioners AIIEA writes to GIPSA Chairperson on 12/9/23

"AIIEA has been consistently taking up, both independently and collectively, with the GIPSA for increase in family pension to a uniform rate of 30 percent for a long time. We were informed that the same was recommended way back in January, 2022. We were repeatedly getting assurances from GIPSA and its member Companies that it was being dilligently followed at appropriate level in the Department of Financial Services (DFS).

Despite all assurances from the Management, we find to our utter dismay that the notification to this effect has been issued for LIC keeping the issue pending for PSGI Companies. This has created a sense of disappointment and dissatisfaction among the entire workforce of PSGI Companies. As for family pensioners they plainly

feel let down by the GIPSA. These sentiments are quite justified as both LIC and GIPSA management had recommended for the improvements and it was expected that the issue would be cleared simultaneously in both industries. Hence, issuance of notification only for LIC gives us the impression that the the matter was not properly pursued by GIPSA officials.

However- it's never too late as the saying goes- we sincerely hope that GIPSA would get its act together, show some sensitivity and urgency to this legitimate demand of employees, pensioners and family pensioners of PSGI companies and will give the issue a renewed push so that the improvement is materialised in PSGI Companies too in the lines of that in LIC."

AIIPA writes to Chairperson, GIPSA & FM on Family Pension Enhancement on 12/9/2023

.....to Chairperson, GIPSA

“All India Insurance Pensioners’ Association (AIIPA) has been representing the above issue to you umpteen number of times in the last few years. We would request you to kindly recall our representations on this issue the last one being on 7th August,2023 wherein we informed you of our discussion with the Union Finance Minister on 2nd August in New Delhi on this matter. During the course of discussion we informed the Hon’ble Finance Minister that like the LIC Board in September 2019, the GIPSA too recommended in December 2021 for increase in family pension at a uniform rate of thirty percent. Finance Minister told us that if LIC Board and GIPSA had made such recommendations there should not be any difficulty in implementation of the same. In view of such stance of the Union Finance Minister, we pointed out in our letter dt.7th August

to you, a serious persuasion from your end can bring the issue of the increase in family pension to a finality. Unfortunately it did not happen so. On 11th September,2023 a Gazette notification was issued increasing the family pension of LIC pensioners at a uniform rate of thirty percent. But the pensioners of PSGI Companies have been left out. This has created a sense of dismay and disappointment among the pensioners of PSGI Companies. An impression has gained ground that some serious and diligent persuasions on the part of GIPSA officials could have delivered a positive result.

However, there is still time. We would earnestly request you to intervene and kindly pursue the issue with the authorities concerned with all the seriousness and diligence it deserves so that PSGI pensioners receive this important and just benefit at the earliest.”

.....to Finance Minister

“At the very outset, we express our sincere thanks to you for according approval to the increase in family pension at a uniform rate of thirty percent to the pensioners of LIC of India. This was notified in the Gazette of India on 11th September,2023. This has resolved satisfactorily a long pending issue. But at the same time we are greatly disappointed at the fact that the pensioners of the Public Sector General Insurance Companies have been left out in the whole exercise. In this regard we would request you to kindly recall the discussion that we had with you on 2nd August last in your Parliament House Chamber on this issue. We pointed out to you that like LIC Board, the General Insurers’ Public Sector

Association (GIPSA) too recommended in December 2021 for increase in family pension at a uniform rate of thirty percent. We also informed you that this benefit has already been extended to RBI, PS Banks, RRBs, and NABARD. In course of the discussion you were kind enough to tell us that if Boards of these institutions had recommended for increase in family pension there was no reason why it should not be implemented and assured us to consider this issue at the earliest.

We would, therefore, earnestly seek your personal intervention in the matter so that the benefit of increase in family pension provided to LIC pensioners also flows to the pensioners of Public Sector General Insurance Companies.”

GTIS’97 Scheme Cover enhanced:

The risk coverage under this scheme for LIC employees has been enhanced as shown below:

Category	Basic Pay	Risk Cover	Premium per month
I	Rs. 1,59,340 and above	Rs.40,00,000	Rs.1330/-
II	1,10,465 to 1,59,339	32,00,000	1070/-
III	77,385 to 1,10,464	22,00,000	730/-
IV	39,735 to 77,384	16,00,000	530/-
V	21,825 to 39,734	8,00,000	270/-
VI	less than Rs. 21,825	5,00,000	170/-

WOMEN RESERVATION BILL

The Women Reservation Bill was passed by both the houses of Parliament in the special session called for 5 days from September 18, 2023. This session was called to shift the functioning of the Parliament to the new building. This Bill reserves one-third of the seats in Parliament and State Legislatures for the women.

The demand for reservation for women in elected bodies is being voiced for a very long time. This demand was accepted partially when the Rajiv Gandhi Government brought legislation to reserve one-third seats for women in urban local bodies and panchayats. These could only become law during the P.V. Narasimha Rao government through the 73rd and 74th constitutional amendments. The Deve Gowda Government first brought the legislation in 1996 for reservation of 1/3rd seats in Parliament and State legislatures for women but could not complete the task. Again the Manmohan Singh Government in 2008 introduced a legislation which was passed in the Rajya Sabha in 2010 but could not pass the test

in Lok Sabha.

The AIIEA along with other progressive sections had been demanding the present government which enjoys necessary Parliamentary support to get this legislation passed. The AIIEA had also mobilized public opinion through online signature campaign throughout the country on this issue.

The AIIEA welcomes this legislation. But it is disappointed with the condition that this legislation would come into force only after the Census and delimitation exercise. This means this legislation cannot come into force for quite a long time. The AIIEA demands that the government should reconsider its view and give an immediate effect to this legislation. The concerns expressed for OBC reservation should also be addressed.

Since this development took place as the October issue was already under print, we would come out with our detailed observations on this legislation in the November 2023 Issue.

Meal Coupon rates revised

The rates of Meal Coupon for LIC employees have been revised w.e.f. 1.9.2023. The rates for Class-3 & 4 employees are as under:

Cadre	Meal Coupon Rate per day (Rs.)
RPT Employee	110
Class-4 Employee	165
Record Clerk	180
Asst / Steno	205
HGA	225

LIC declared Minimum PLLI of 2% for the Year 2022-23

For the Financial year 2022-23, the Corporate Level PLLI worked out to be ZERO. However, Central Office had decided to grant Ex-gratia in lieu of PLLI at a rate of 2% of Annual Pay of individual employee for the FY 2022-23. Even if any Zone/ Division/Branch qualifies for PLLI of less than 2%, they still are eligible for 2% exgratia in lieu of PLLI. The other conditions remain unaltered.

One Final Option to Join Group Mediclaim Scheme

After persistent follow-up and organizational activities by AIIEA since 2011 demanding one more option to employees, retired employees and families of deceased employees to join the Group Mediclaim Scheme, the LIC has finally issued instructions on 1.9.2023 granting One Time Option to join the Scheme w.e.f. 1.4.2024.to Five categories of staff as shown hereunder:

- In-service employees ;
- Spouse & dependent children of in-service employees;
- Superannuated employees;
- Spouse & dependent children of superannuated employees;
- Spouse & dependent children of deceased employees (in-service/superannuated).

The last date to exercise the option is 30/11/2023.

INSURING INDIA BY 2047 – A LOFTY IDEAL

IRDAI Vision 2047-
Insurance for All



INCREASING PURCHASING POWER IS THE KEY

India stands in the 18th position in the world market in General insurance premium density. However, if the density is calculated based on per capita income as suggested by WEF, India stands 3rd in the world market. If the Government is serious in “Insuring India by 2047” then they should reduce the inequality and improve the living conditions of the people and the public sector strengthened to take up this task; otherwise, there is very little possibility of the success being achieved on this issue.

G. Anand

IRDAI has committed to enable “Insurance for All” by 2047 where every citizen has an appropriate life, health and property insurance cover and every enterprise is supported by appropriate insurance solutions. In this article we are going to analyse the possibility of providing health and property insurance cover and supporting all enterprises with the appropriate insurance solutions. IRDAI talks of strengthening the three pillars of the entire insurance ecosystem viz. Insurance customers, insurance providers and insurance distributors.

The General Insurance industry which began its journey in India in the year 1850 (Triton Insurance Company) had met with very little success till 1971 the year in which it was nationalised. The industry started spreading its wings in the rural areas and penetrating in the middle class segment only after nationalisation. The Public Sector General Insurance companies developed new products, opened offices in rural and urban centres, provided cheap policies to the underprivileged and downtrodden by cross subsidising the premium from the rich customers. The penetration of GI went up from 0.38 in 1971 to 0.67 in the year 2001 before opening up the market to private players. The private players could take their pie of share from the existing cake and did not make any attempt to expand the cake size i.e. market of general insurance industry. The

industry’s penetration currently is near 1, thanks to the Government’s anti-dirigisme policies of handing over the health sector completely in the hands of private sector.

The General insurance premium density which is currently 22 US dollars is mainly attributed to the poor coverage. India stands in the 18th position in the world market as far as density is concerned. Density is calculated by dividing the Total Gross Domestic Premium with the total population of the country. World Economic Forum has advised to calculate the density based on the per capita income and not based on population. If the density is calculated based on the formula suggested by WEF, India stands 3rd in the world market which is not a mean achievement. It is in this context the proposal of IRDA “Insuring India by 2047” is to be analysed.

Let us take a look at the three pillars of insurance ecosystem:

Insurance customers: The report of IRDAI states that around 50 crore people are covered under one or other health insurance scheme. Majority of them are covered through various government schemes (the cost of premium being borne by the Government) and group insurance schemes. General insurance business growth depends on the growth of the number of assets owning persons. Oxfam India’s 2023 India Supplement reveals some stark findings

proving that the gap between the rich and the poor is indeed widening. Following the pandemic in 2019, the bottom 50 per cent of the population have continued to see their wealth chipped away. By 2020, their income share was estimated to have fallen to only 13 per cent of the national income and have less than 3 per cent of the total wealth. Its impact has been exceptionally poor diets, increase in debt and deaths. This is in stark contrast to the top 10 per cent who own more than 80 per cent of the wealth. The top 5 per cent own nearly 62 per cent of the total wealth, and the top 1 per cent own nearly 40.6 per cent of the total wealth in India. The country still has the world's highest number of poor numbering 228.9 million. Such concentration of wealth leaves the poor with no disposable income in their hand and hence the ability to create assets is limited. The Government's prime duty is to reduce the inequality and improve the living conditions of the people and create enough purchasing power through generation of good employment.

Insurance Distributors: IRDAI suggests " In order to enable the policyholders/prospects to have wider choice and access to insurance through various distribution channels and facilitate the reach of insurance to the last mile, the maximum number of tie ups for Corporate Agents (CA) and Insurance Marketing Firms have been increased. Now, a Corporate Agent can tie up with 9 insurers (earlier 3 insurers) and Marketing Firm can tie up with 6 insurers (earlier 2 insurers) in each line of business i.e. life, general and health for distribution of their insurance products. The area of operation of marketing firms has also been expanded to cover entire state in which they are registered."

The existing intermediaries may be benefitted

The insurance industry was opened to private players after 2000 and 26 private general insurance companies are in the market now. These private companies underwrite the creamy business and confine their 99% of the operations in metro cities only. The objective of Insurance for All cannot be achieved if it is left to private players. If the Government is serious in "Insuring India by 2047" then merge the four PSGI companies immediately, allow them to expand their offices in the rural areas, and give autonomy to develop new insurance products with right pricing.

by this suggestion but the insuring public will not be benefitted. The number of intermediaries will not go up; on the contrary the number may shrink as there is a possibility of one person having tie up with many insurance companies and the new comers (Agents) will be left high and dry. With the intermediaries force coming down, it will be difficult for the Government to accomplish the much avowed goal.

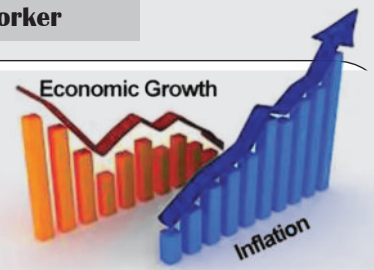
Insurance Providers: In order to increase the penetration IRDAI has suggested permitting opening up of more insurance companies by reducing the mandated share capital from Rs.100 crores.

Before 1971 ie Nationalisation of General insurance business, there were 107 companies transacting general insurance business. They were indulging in many fraudulent activities and their entire activities were in the metro areas only. After nationalisation, the Public Sector General Insurance Companies opened new branches in rural areas, developed insurance products for the common man and invested the surplus in infrastructure. The insurance industry was opened to private players after 2000 and 26 private general insurance companies are in the market now. These private companies underwrite the creamy business and confine their 99% of the operations in metro cities only. There are reports that these companies are indulging in various unethical means and also fraudulent activities in their day to day operations. On the contrary it is the public sector which serves the ordinary people and operates in rural areas too. The Government is trying to dismantle the Public Sector General Insurance companies by amending the GIBNA act and by bringing sea changes in the operations. Offices are closed down in the name of cost cutting and recruitment is not permitted thereby hampering the services to the policy holders.

The objective of Insurance for All cannot be achieved if it is left to private players. It should be the task of the government and if the Government is serious in "Insuring India by 2047" then they should merge the four PSGI companies immediately, allow them to expand their offices in the rural areas, should give autonomy to develop new insurance products with right pricing. If the public sector is not strengthened to take up this task, there is very little possibility of the success being achieved on this issue.

(Writer is Vice-President, AIIEA)

RISING INFLATION, STAGNANT ECONOMY NEO LIBERALISM INTENSIFIES THE MISERIES



Finding solutions to raging inflation, skyrocketing prices of essential commodities and distressing economy within the neo-liberal construct doesn't give results. Infact, neo-liberalism intensifies the miseries. Neo-liberalism constructs an imbalanced society where a few only benefit from the economic policies. It deprives the crores of underclass of the society.

S.Sivasubramanian

Prime Minister Narendra Modi led BJP government embarked upon its journey in 2014 to create an India that is self sufficient in all aspects in which all sections of society have access to all the basic amenities. Nine years back, when Modi was taking his oath for the first time, he declared that his moto was 'Sabka Sath, Sabka Vikas' and he had promised the people that their "ache din" were round the corner. But alas! The "ache din" for crores of deprived and the downtrodden have never come. Instead their miseries have increased. The deprived sections had to face multifaceted problems like price rise, unemployment etc.

Even before demonetisation, the Indian economy was on the downward trend because of the neo-liberal policies. Demonetisation further intensified the perplexities in the economy. The economy instead of growing at 6 - 7% per annum, as officially claimed - has hardly been growing since 2016 - 17.

Economy still lingering

It is a matter of concern that 12 out of 23 manufacturing sectors show a negative growth rate in the Index of Industrial Production during the period April to June 2023-24 compared to the corresponding period of the previous year. According to the First Advanced Estimates of the National Statistical Office, manufacturing growth is expected to decline from 11% in 2021-22 to -2.8% in 2022-23. These figures confirm that manufacturing growth and industrial production has not taken off the way it was expected.

The growth of manufacturing in June 2023-24 compared to June 2022-23 is 3.1% which itself is a decline in year over year growth of May 2023, 5.8%, and if the sequential growth rate is taken or

change in June 2023 with respect to May 2023 is taken, then there is a contraction in manufacturing. Output manifested by a decline in the index from 142.4 in May 2023 to 141 in June 2023. The decline is primarily attributable to a decline in the production of consumer goods which records a fall of 2.1% in June 2023 compared to 5.5% growth in May 2023. There has been a significant shrinkage in production of 6.9% in June 2023 of consumer durables. Output of consumer non-durables although show a growth of 8.4% compared to previous month; but if we compare with June 2022 the growth is only 1.2%. It is not only about consumer goods, the growth of capital goods in June 2022 recorded a whopping 28.6%, but in June 2023 compared to previous year, the growth recorded was only 2.2%.

Two important sectors, passenger cars and two wheelers experienced a contraction in production in June 2023. Production of passenger cars fell by 9.8% and two wheelers production fell by 4.8%.

India's goods exports fell 15.88% (year on year) to 32.25 billion dollars in July 2023 posting a decline for the 6th straight month as per the data of the Commerce Department. Sectors like Gems and Jewellery, Petroleum products, Engineering goods and Chemicals were affected. Current account deficit is likely to widen to 11 to 13 billion dollars in Q1 and further to 15 - 17 billion dollars in Q2 according to the Investment Information and Credit Rating Agency (ICRA).

Consumption demand and Retail Inflation

There is a decline in consumption demand according to the figures of the Private Final Consumption Expenditure (PFCE) of National

Accounts Statistics (NAS). The compound annual growth rate of PFCE was 6.74% during the period 1993-94 to 2002-2003 and this has come down to a compound annual growth rate of 1.43% during the period 2019-20 to 2021-22. The compound annual growth rate of consumption of durable consumer goods fell from 11.82% to 4.97% during the above referred periods.

Retail inflation surged to a fifteen month high of 7.44 percent in July 2023 breaching the RBI's comfort zone. This is mainly due to the spike in food prices, as per the data released by the government on August 14, 2023. The inflation rate based on the Consumer Price Index stood at 4.81 percent in July 2023. Inflation is a crucial determining factor in purchasing power. Food inflation surged to 11.51%, the highest since January 2020 and is led by cost of vegetables (37.3%), spices (21.6%), cereals (13%), pulses (13.3%) and milk (8.3%). Prices of fuel and light went up 3.7%, housing cost rose 4.5%, miscellaneous increased by 5.1%, and prices for clothing and footwear surged 5.6%. The RBI projects the headline inflation at 5.4% for 2023-24.

Food inflation on the rise

Food inflation has been on the rise for several years. Recently, an analysis by 'the Hindu' shows that in Mumbai, the price of a home cooked vegetarian thali - the cheapest meal that poor Indians could afford - has gone up by 65% in the last five years. But during this period, the average income earned by casual labourers in Maharashtra has increased by only 37% and that of salaried workers by 28%. High food inflation coupled with stagnant wage growth mean that three fourths of Indians cannot afford a healthy diet - recent data from the United Nations shows. A report published in the name 'State of Food Security and Nutrition in the World' (SOFI 2023) shows that while the cost of a healthy diet has increased in recent years in India, the share of people who are able to afford such a healthy diet is still low. India features at the bottom of the list since income levels are stagnant or going down. SOFI is published by the Food and Agriculture Organization jointly with fellow United Nations agencies.

About the surging inflation, the noted economist, C.P.Chandrasekar says, "...for India's Central Bank, which has tied its hands by claiming that it is targeting an inflation rate in the 2 - 6 percent range, that dose pose a dilemma. If it remains true to its

declaration, it must raise interest rates. But if as a result GDP growth slows, the Central Bank will have to accept the blame for sabotaging India's advance.". While discussing about food inflation, he further says, "the government responded with a globally unpopular decision to ban wheat exports in May, 2022, arguing that it needed to insulate India from the distorting effects of global price movements."

Following a ban on wheat exports in May 2022, India announced an abrupt stop to non-basmati white rice exports last month. More recently the finance ministry imposed a duty of 40% on onions to discourage exports and improve domestic supplies.

India hopes to become the fifth largest economy in the globe but that hardly matters to the poor and marginalised. The GDP growth is not a reflection of the living standards of marginalised sections. In any case, in per capita terms, the economy is at the 138th position in the world.

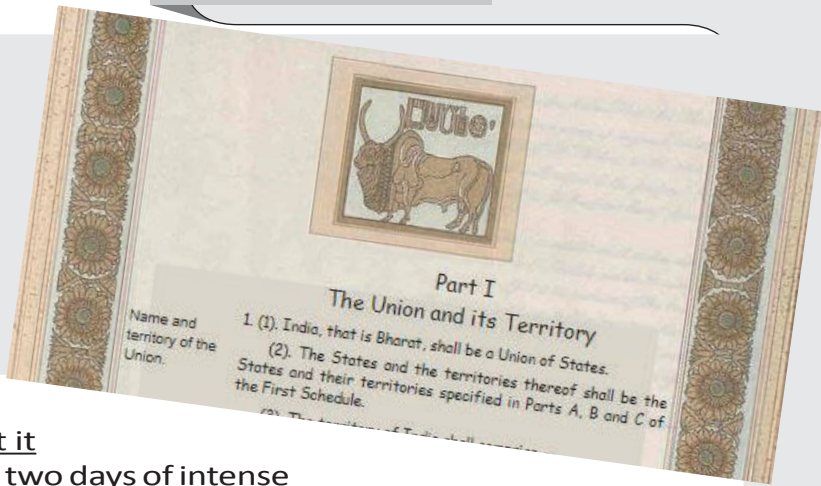
Neo liberalism intensifies the miseries

Finding solutions to raging inflation, skyrocketing prices of essential commodities and distressing economy within the neo-liberal construct doesn't give results. Infact, neo-liberalism intensifies the miseries. Neo-liberalism constructs an imbalanced society where a few only benefit from the economic policies. It deprives the crores of underclass of the society. Even the very few welfare measures for the deprived are seen as burden on the government in the neo-liberal set up. But it gives concessions to the Corporates and big business with all care and perseverance. "But overall inflation persists. A bunch of footlose speculators, darting between commodities, are garnering quick short run gains while a dismayed officialdom looks on. More so, because, being "business friendly" the government appears unwilling to come down heavily on the speculators, by deploying its investigative and penal agencies that are otherwise unleashed at the drop of the hat" says C.P.Chandrasekar.

Neo-liberalism has to be abandoned to retrieve the economy and to make it the one that benefits the masses. In the meantime Public Distribution System and similar welfare measures have to be ensured to the vulnerable section of the population to insulate them from the adverse effects of inflation to some extent.

(Writer is Treasurer, SZIEF)

INDIA, THAT IS BHARAT



Whether it is India or Bharat, the essence of the meaning that it conveys remains the same. After two days of intense discussions and debates, ultimately the framers of our Constitution eventually decided to embrace both names, leading to the unique dual identity of “India, that is Bharat”, in Article 1 (1) of the Constitution. This controversy is now raised to divert the attention of the people from the issues that are impacting their life and living. The people must force the government to concentrate to tackle these issues to make India, that is Bharat truly great.

Dr Santosh Kumar Mohapatra

A political slugfest was kicked off in the country after invitations for a G20 dinner were sent out on behalf of President Droupadi Murmu describing her position as “President of Bharat” instead of the customary “President of India”. Modi’s unequivocal endorsement of the country’s name as Bharat was further corroborated when the “Bharat” country tag at Narendra Modi’s table during his opening remarks at the G20 Summit was observed.

Interestingly, “Bharat: The Mother of Democracy”, a glossy 24-page magazine was kept in bookracks at the international media centre of the G20 Summit venue. Now speculations are rife that the Narendra Modi-led government might change the name of India to “Bharat” in a special Parliament session later this month. Some experts believe that the name may not be changed but in future activity, the term “Bharat” only will be used.

There is no need to rename India. It may be noted that the Supreme Court dismissed a petition in June 2020 asking to remove the word “India” from the Constitution and replace it with the word “Bharat” in order to “ensure the citizens of this country get over the colonial past,” stating that “India is already called Bharat in the Constitution itself.”

“The preamble of the Constitution says “We the citizens of India”. Whether it is India or Bharat, the essence of the meaning that it conveys remains

the same. It was the result of two days of intense discussions and debates, ultimately culminating in a vote on September 17, 1949. Facing this question, the framers eventually decided to embrace both names, leading to the unique dual identity of “India, that is Bharat. Article 1 of the Constitution uses both names interchangeably: “India, that is Bharat”, shall be a Union of States.

Jawaharlal Nehru’s ‘Discovery of India’ offers a profound look into the nation’s rich history. Nehru seamlessly interwove the terms “India”, “Bharata”, and “Hindustan”, illustrating the diverse ways one can refer to this vast land. India and Bharat have both evoked the same emotions among patriots for decades, but these labels of pride have now been weaponised for narrow political ends.

The Republic of India has two principal short names, each of which is historically significant, India and Bhârat. A third name, “Hindûstân”, is sometimes an alternative name for the region comprising most of the modern Indian states of the Indian Subcontinent when Indians speak among themselves. The usage of “Bhârat”, “Hindûstân”, or “India” depends on the context and language of conversation and is used interchangeably in both formal and informal manners.

The word “India” is not linked with colonial slavery as propagated. Rather India’s naming origin

brags of a vast and intricate lineage, tracing back to the Sanskrit word “Sindhu,” which signifies the mighty Indus River and the lower Indus basin. The Greeks, in their encounters around the 5th century BCE, labelled the region surrounding the Indus River as “India”.

This very term took a journey through time and languages, transitioning from Greek “Indikç” to Latin as “India”. This nomenclature stemmed from the Sanskrit “Sindhu”. Later, the Romans embraced the Greek term, leading to widespread usage. British Influence British maps from the late 18th century favoured “India”, reducing “Hindustan” usage. By the 9th century, Old English literature mentioned “India”, and by the 17th century, the term had comfortably nestled into Modern English.

The river has been a dominant figure in shaping the region’s culture and history. The ancient Hindu scripture, the Rig Veda, contains mentions of this river. People residing along its banks were often termed “Indus.” Ancient texts have references to the name “India”. For instance, Megasthenes, in his piece “Indica” during the 4th century BCE, when he was an ambassador to the Mauryan Empire, gave detailed accounts of the nation under this name.

The alternative name “Bharat”, from Sanskrit, is linked to the legendary king Bharata. Contrarily, “Bharat” harks back to India’s mythological past. The roots of “Bharat”, “Bharata”, or “Bharatvarsha” are traced back to Puranic literature, and to the epic Mahabharata. The Puranas describe Bharata as the land between the “sea in the south and the abode of snow in the north. Some other says that at first, the name Bhârat referred only to the western part of the Gangetic Valley, but was later more broadly applied to the Indian subcontinent and the region of Greater India, as was the name “India”.

The name for India in several Indian languages, is mainly derived from the name of the Vedic tribe of Bharatas who are mentioned in the Rigveda as one of the principal kingdoms of the Aryavarta. This name originates from the Mahabharata, one of India’s two great epics. The name Bharat can go back to the time of the Great Emperor Bharata who is known as the initial conqueror of the whole subcontinent – India and the Republic of India. The great King Bharata was the son of Queen Shakuntala and King Dushyant. Some others say that Bharata is the son of Jain

TîrthaEkara Rishabhanatha’.

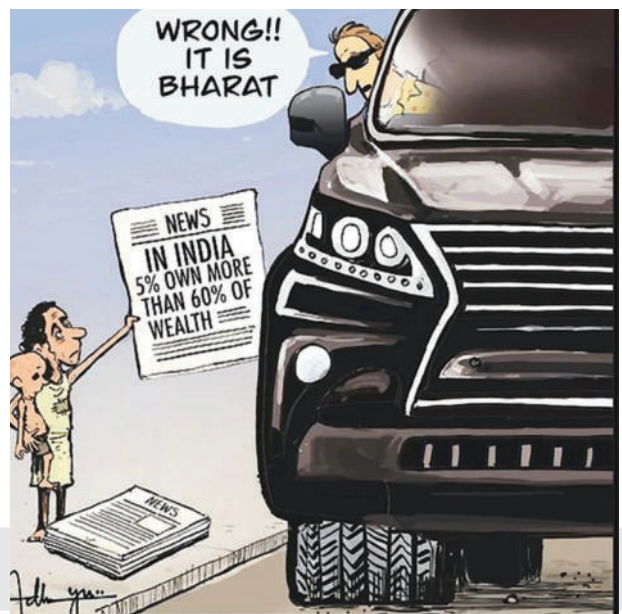
“Hindustan” is a third name for the Republic of India. Rooted in ancient connections with the Achaemenids and Greeks, and later popularized during the Mughal rule, the name “Hindustan” has had a roller coaster journey, often intertwined with the nation’s identity. It was popular during Mughal rule. “Hindustan” is still common amongst Urdu scholars.

Some people argue that in the world 11 countries have changed their names. So why not India? But nobody says that those countries have changed to a new name like some of our states. Those changes are not made out of reality or necessities but to create regional flavour. But India is not going to change the name but wants to abandon one name which is historically and culturally richer and has more international brand value.

The rebranding exercise will have huge financial ramifications and will cost the exchequer heavily. As reported by Outlook Business, according to an intellectual property lawyer who devised a method to calculate the approximate cost of renaming a country, the estimate comes to a whopping Rs 14,304 crore, which is more than what the Centre spends every month on its food security programme.

The question is not what is right or wrong, but the question is what a nation can afford within resource constraints. Time, money, and other resources are precious always and there should be optimum use of those. Can a nation afford to debate on such extraneous matters when problems like poverty,

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Cartoon courtesy:
Sandeep Adhwaryu, Times of India

जनतंत्र और मीडिया

रामजी तिवारी



जनतंत्र में मीडिया की भूमिका अत्यंत महत्वपूर्ण मानी जाती है। वह लोगों की महत्वपूर्ण समस्याओं को आवाज देता है। जनता की प्राथमिकताएं तय करता है। सरकार से सवाल कर उसे सही दिशा में शासन संचालित करने के लिए बाध्य करता है। इसलिए उसे जनता की आवाज भी समझा जाता है। और कहना न होगा कि व्यवस्थापिका, कार्यपालिका और न्यायपालिका के साथ उसे लोकतंत्र के चौथे स्तम्भ के रूप में भी व्याख्यायित किया जाता है। मगर अफ़सोस कि आजकल मीडिया के चरित्र में भारी विचलन दिखाई देने लगा है। जिसे जनता की आवाज और जनमत निर्माण के वाहक के रूप में देखा जाता था, वह आजकल सत्ता की आवाज और जनमत को भ्रमित करने वाला दिखाई देने लगा है। खासकर भारत की मुख्यधारा की मीडिया। आजकल वह सत्ता से नहीं, विपक्ष से सवाल करता है। अब वह जनता की आवाज नहीं बनता, वरन उसे भ्रमित करने का षडयंत्र रचता है। और जो वैकल्पिक मीडिया जनता की आवाज बनने का प्रयास करता है, उसे सत्ता द्वारा बेरहमी से कुचल दिया जाता है।

हालिया दिनों में मीडिया को लेकर एक ऐसी ही बहस सामने आयी है। विपक्षी दलों से मिलकर बने इंडिया संगठन ने टेलीविजन मीडिया के 14 एंकरों की सूची जारी कर यह फैसला लिया है कि उनके प्रवक्ता इन एंकरों द्वारा प्रस्तुत कार्यक्रमों में भाग नहीं लेंगे। तर्क यह है कि ये एंकर नफरत की दुकान चलाते हैं, जिससे समाज विभाजित होता है। इनके अधिकतर कार्यक्रम "हिन्दू-मुसलमान" की बाइनरी वाले होते हैं, जो जनता के मन मस्तिष्क में साम्प्रदायिक ध्रुवीकरण पैदा करते हैं। इनकी बहसों में बैठने वाले अधिकतर पैनलिस्ट एकतरफा राय रखने वाले होते हैं। और जो एक दो लोग विपक्षी दल से जाते हैं, उन्हें अक्ल तो कम समय मिलता है और जो समय मिलता भी है, उसके बीच में किसी न किसी पैनलिस्ट को उकसाकर उन्हें बाधित कर दिया जाता है। इन एंकरों पर यह भी आरोप है कि जब विपक्ष का कोई प्रवक्ता अपनी बात सलीके से और तार्किक रूप से रखने लगता है और उसका जबाब सत्तापक्ष की तरफ से माकूल रूप से नहीं दिया जाता है तो ये एंकर खुद ही सत्ताधारी दल के बचाव में खड़े हो जाते हैं। उस समय विपक्षी प्रवक्ताओं की आवाज को या तो कम कर दिया जाता है, या कई बार उसे बिलकुल ही शून्य (म्यूट) भी कर दिया जाता है। नतीजतन पूरी बहस एकतरफा और एजेंडे के हिसाब से चलती है और जनमत भी उसी हिसाब से भ्रमित होता रहता है।

विपक्षी इंडिया गठबंधन का कहना है कि इन एंकरों के यहाँ धार्मिक, अनावश्यक, गैरजरूरी और समाज को विभाजित करने वाली बहस होती है, इसलिये ऐसी बहसों से हम अपने आपको अलग कर रहे हैं। दूसरे इन एंकरों के यहाँ

When it is known that mainstream media has stopped questioning those in power, but their anchors will only have hateful debates, the opposition will be insulted and it will be used for communal polarization, then why opposition parties go to such debates...? But boycotting these anchors is a small and superficial solution to that problem, as their real command lies with the owners, who sponsor such debates through producers. In such a situation, how will the boycott of some anchors solve this problem?

की बहसों असंतुलित और एकतरफा होती हैं, जो एक खास एजेंडे को आगे बढ़ाती हैं, इसलिए हम इसमें शामिल नहीं होने का फैसला कर रहे हैं। लेकिन यहाँ एक सवाल जरूर उठता है कि क्या इन एंकरों द्वारा प्रस्तुत कार्यक्रमों में नहीं जाने से इनकी बहसे बंद हो जायेंगी... ? नहीं, ये बहसे बंद नहीं होंगी। विपक्षी नेताओं का कहना है कि हम इन बहसों को बंद नहीं करा सकते हैं। हम बस उनसे अपने आपको अलग कर रहे हैं। हम जनता से भी अपील कर रहे हैं कि वह ऐसी बहसों से दूर रहे। हम समझते हैं कि हमारे वहाँ जाने से ऐसी बहसों को वैधता मिलती थी, जो अब नहीं मिलेगी। अब ये बहसें एकालाप में बदल जायेंगी। ऐसे में जनता भी अपने आपको इन बहसों से दूर कर लेगी। और तब ये एंकर ऐसी बहसों को बंद करने पर मजबूर हो जायेंगे।

इस बहिष्कार के बाद सत्ता समर्थक मुख्यधारा की मीडिया में तीव्र प्रतिक्रिया हुई है। जिन एंकरों के कार्यक्रमों से विपक्षी इंडिया गठबंधन ने अपने आपको अलग किया है, उनका कहना है कि विपक्ष का यह कदम मीडिया की आवाज को कुचलने का प्रयास है। विपक्ष हमारे सवालों से घबरा रहा है, क्योंकि उसके पास हमारे सवालों के कोई ठोस जबाब नहीं हैं। हम बहिष्कार की ऐसी धमकियों से नहीं डरते और सवाल पूछने के अपने मौलिक अधिकार का प्रयोग करते रहेंगे। चैनल मालिकों की संस्था ने भी विपक्षी गठबंधन के इस फैसले की आलोचना की है। जबकि सत्तारूढ़ भारतीय जनता पार्टी

का कहना है कि बहिष्कार की यह घटना के आपातकाल की याद दिलाती है। कांग्रेस सहित विपक्षी पार्टियों की यह आदत रही है कि वे मीडिया पर लगाम कसें। लेकिन वर्तमान दौर का मीडिया उनके कहने में नहीं आ रहा है, इसलिए उन्होंने सबक सिखाने के लिए यह बहिष्कार किया है। उनका यह कदम पूर्णरूप से अलोकतांत्रिक है।

दावों और प्रतिदावों के बीच हम हकीकत को समझने का प्रयास करते हैं। यदि आप पिछले एक दशक से मीडिया के कवरेज को देख रहे हैं तो कुछ बातें बहुत साफ़ रूप से दिखाई देती हैं। अब तो यह कि मुख्यधारा की मीडिया लगभग सम्पूर्ण रूप से सत्ता के साथ खड़ी नजर आती है। दूसरे यह कि उसके अधिकतर सवाल सत्तारूढ़ दल से नहीं, वरन विपक्ष से होते हैं। तीसरे यह कि रिपोर्टिंग की जगह को अब बहसबाजी ने हथिया लिया है, जिसमें शाम का प्राइम-टाइम विशेषतया शामिल है। चौथे यह कि इन बहसों में खुलकर धार्मिक धुवीकरण किया जाता है, भले ही उससे समाज में विभेद पैदा हो रहा हो। पांचवे यह कि मीडिया में आम जनता की आवाज लगभग गायब हो गयी है। अब उन मुद्दों पर बहस होती है, जो मीडिया चाहती है। कहें तो जिसे सरकार प्रायोजित करती है।

छठवें यह कि मुख्यधारा की मीडिया द्वारा बनाये गये नैरेटिव से भिन्न राय रखने वाले लोगों के लिए अब वहाँ कोई जगह नहीं बची है। ऐसे लोग या तो चुप हो गए हैं। या उन्होंने वैकल्पिक माध्यमों का रास्ता अख्तियार कर लिया है। सातवें यह कि अब मीडिया का मालिकाना हक़ लगभग पूर्णरूप से बड़े और कारपोरेट घरानों के हाथों में चला गया है, जिनके सरकार से अच्छे संबंध हैं। आठवाँ यह कि पिछले एक दशक में किसी भी समाचार चैनल ने कोई बड़ी खबर ब्रेक नहीं की है। अब वहाँ केवल एजेंडा आधारित बहसे हैं और ब्रेकिंग के नाम पर विभेदकारी नफरत हैं। नौवाँ यह कि पिछले एक दशक में जो भी खोजी रिपोर्टिंग पब्लिक डोमेन में आयी हैं, वे या तो किसी अंग्रेजी समाचार पत्र, किसी वेबसाइट, या फिर सोशल मीडिया के द्वारा आयी हैं। मुख्यधारा की टेलीविजन मीडिया के पास पिछला एक दशक केवल एजेंडे का है। और

दसवाँ यह कि दुनिया में आज भारतीय मीडियाको फिसड्डी समझा जाता है। इस वर्ष के प्रेस स्वतंत्रता इंडेक्स में 180 देशों के बीच उसका स्थान 161वाँ रहा है।

यदि हम मुख्यधारा के टेलीविजन मीडिया की हालिया दौर की बहसों पर ध्यान दें तो पता चलता है कि यह मीडिया अत्यंत विभेदकारी हो गया है। यहाँ तक कि बड़ी घटनाओं के समय भी मीडिया अपनी एजेंडा की बहसों को ही चलाता है। मसलन नोटबंदी के जिस फैसले से देश के करोड़ों लोगों को आर्थिक दिक्कतें झेलनी पड़ी, और सैकड़ों लोगों ने जान भी गंवाई, उसमें मुख्यधारा की मीडिया ने जनता को ही खलनायक बनाकर पेश किया। केश की कमी के कारण अपनी तकलीफें बताने वाले लोगों को काला धन का समर्थक बताया गया। डिजिटल पेमेंट नहीं जानने वाले लोगों को देश के ऊपर बोझ कहा गया। साथ ही मीडिया ने यह फालोअप भी नहीं किया कि आखिर इस पूरी कवायद का हासिल क्या रहा। इस फैसले से आखिर देश को क्या मिला। इस मुद्दे पर मीडिया की भूमिका सरकार समर्थक से बढ़कर, जनता विरोधी की हो गयी।

कोरोना त्रासदी के समय भी मीडिया की रिपोर्टिंग केवल सरकार समर्थक की नहीं, वरन जन-विरोधी भी रही। उसने एक पूरे समुदाय को कोरोना फैलाने के लिए जिम्मेदार ठहराया और लोगों के मन में भयानक रूप से नफरत भरी। और जब समस्या विकराल होकर सामने आयी, जिसमें लाखों लोग व्यवस्था की कमी से मरने लगे तो यह मीडिया सुशांत और रिया की फर्जी कहानी सुनाने लगा। एक एंकर ने तो औसतन 50दिन के प्राइम टाइम में 45 दिन हिन्दू-मुसलमान के नैरेटिव पर बहस की है। एक दूसरे एंकर ने पिछले एक वर्ष में किसी भी दिन महंगाई और बेरोजगारी पर बहस नहीं रखी। एक तीसरे एंकर ने अपने शो में कई बार गाली-गलौच और मारपीट की स्थिति पैदा की।

ऐसे में विपक्ष द्वारा ऐसे कार्यक्रमों से बाहर निकलना समझ में आता है। जब हमें पता है कि इन एंकरों के यहाँ नफरती बहसे ही होंगी, उसमें विपक्ष को जलील किया जाएगा, उसका साम्प्रदायिक धुवीकरण के लिए इस्तेमाल किया जाएगा, तो फिर ऐसी बहसों में क्यों जाना...? लेकिन यह उस समस्या का एक छोटा और सतही समाधान है। सच्चाई यह है कि ये एंकर केवल मुखौटे हैं। उनकी असली कमान तो मालिकों के पास है, जो प्रोड्यूसर के द्वारा ऐसी बहसे प्रायोजित कराते हैं। उनकी अनुमति से ही कोई एंकर नफरत का एजेंडा फैलाता है। ऐसे में यह सवाल जरूर उठाया जाना चाहिए कि जब तक मालिकों पर यह दबाव नहीं बनेगा कि वे अपने कार्यक्रम को समाज हित में संचालित करें, तब तक कुछ एंकरों के बहिष्कार से इसका समाधान कैसे हो पायेगा। अफ़सोस कि वर्तमान स्थिति में यह बदलाव होता हुआ दिखाई नहीं देता, जो किसी भी जनतंत्र के लिए सुखद स्थिति नहीं है।

Writer is Activist of Varanasi Division



Cartoon courtesy:
Manjul, Newslandry



वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE

WE ARE ONE FAMILY, REALLY?

Can we have a bit of ‘Vasudhaiva Kutumbakam’ in our own country, please? Communal violence in Nuh, Manipur, the debate over Sanatan Dharma, India-Bharat, to name only a few of the burning issues — it would be clear that we need to urgently implement ‘Vasudhaiva Kutumbakam’ in our own country first. We’re not a family in India

Rohit Mahajan (Courtesy: Tribune 10/9/23)

The wonderful notion of inclusivity in the phrase ‘Vasudhaiva Kutumbakam’ (‘the whole world is a family’) takes one’s breath away — the loftiness of the idea, the impossibility of achieving it!

Bharat wishes to spread this spirit of brotherhood across the world. It’s an ambition that must be praised. But if you’re even slightly interested in political events and discussions taking place around you — communal violence in Nuh, Manipur, the debate over Sanatan Dharma and India-Bharat, to name only a few of the burning issues — it would be clear that we need to urgently implement ‘Vasudhaiva Kutumbakam’ in our own country first. We’re not a family in India — we’re tribal people most comfortable in silos of religion, caste, sub-caste, ethnicity, language, culture, and more.

Scientists have demonstrated that prejudice has an evolutionary basis — animals in the wild tend to fear and suspect anything new, foreign. Unfamiliarity is considered a serious threat. Even within the same species, there is affiliation with in-group members, suspicion of out-group members. Human beings have inherited prejudice from their animal ancestors.

It’s clear that the ancient idea of ‘Vasudhaiva Kutumbakam’ has not been enough to remove suspicions and end strife among different groups in our country. Indeed, the phrase would seem like an unseemly joke to many Indians; to, for instance, the four Dalit men who were recently bound and hung from a tree and beaten mercilessly in Ahmednagar,

Maharashtra, because some upper caste men suspected them of stealing pigeons and goats.

The phrase ‘Vasudhaiva Kutumbakam’ appears in the ancient text ‘Maha Upanishad’, but in the context and times we live, it could well be a desperate cry of help from a member of the underclass who has no privilege and is given few rights.

Sport can’t remain free of prejudice. It’s exacerbated by caste or religious affiliations of contestants — it’s a notion that’s abhorrent to lovers of sport, but it does exist. In July, disturbing news came from Rajasthan about a cricket league with teams named after castes or religion — Bairwa Strikers, Chauhan Knight Riders, Jai Bhim, Sanatani Boys, Khatri Blaster, Marwari Club, Team Saffron, Bhim Sena, Royal Ambedkar and Tondwal Cricket Club. The event was more a political enterprise than pure sport, and it was organised by a BJP MLA, and it certainly wasn’t ‘Vasudhaiva Kutumbakam’ at work.

Prejudice often manifests itself in cricket. Three years ago, former star Yuvraj Singh — chatting online with Rohit Sharma — called Yuzvendra Chahal, the leg-spinner, a ‘bh**gi’ for the content of his TikTok videos. Sharma responded with laughter. Later, after a controversy erupted, Yuvraj expressed regret, but it was as far from an apology as could be: “I understand that while I was having a conversation with my friends, I was misunderstood, which was unwarranted. However, as a responsible Indian, I want to say that if I have unintentionally hurt

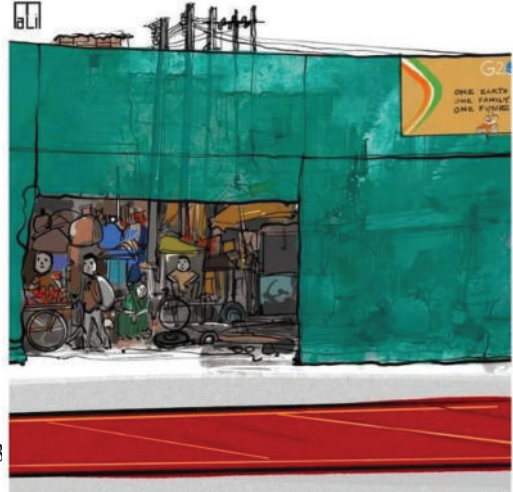


Image courtesy: MAli, facebook(via Aaro Ananda)

anybody's sentiments or feelings, I would like to express regret."

For his comments, Yuvraj was arrested later, and he must not be hanged for making them, and it's possible that he did not fully know the casteist hatred inherent in the term; but he represents the attitude of privileged city-dwellers who like to think that caste is a thing of the past, and who perhaps think that the teenaged boy who unclogs the drains in their houses made a conscious choice to get into the attractive profession of sewer-cleaning.

This reminds one of the story Sunil Gavaskar narrates of being switched with another baby at birth in a hospital. A relative had noticed that the real Gavaskar baby had a hole near the top of his left earlobe; the next day, the eagle-eyed relative picked up the baby from the crib and, to his horror, found that there was no hole in the left earlobe. Gavaskar was later found "sleeping blissfully beside a fisherwoman". It is likely that if Gavaskar had been brought up by a fishing family, he would not have become a cricketer — indeed, despite the great democratisation of the sport over the last two decades, only four Dalits have played cricket for the country so far. In our highly stratified society, to whom you're born is decisive in what you can be.

A few years ago, on Christmas eve in Shimla, a friend and I met a reveller in a new, ill-fitting two-piece suit — he was a new believer in Jesus Christ. 'A ch**hra," said my friend with a laugh. My atheistic view was that 'if that's how you think, he's well rid of your religion'.

Can we have a bit of 'Vasudhaiva Kutumbakam' in our own country, please?

Cartoon courtesy: Sajith Kumar, Deccan Herald



American film director Christopher Nolan's latest film 'Oppenheimer' has dominated theatres worldwide. Known as the "father of the atomic bomb", Dr. Julius Robert Oppenheimer's contributions to nuclear physics and science in general not only sparked technological advancements but also raised questions about ethics and science.

The United States entered World War II on December 7, 1941 after Japan bombed Pearl Harbour. However, U.S. President Franklin D. Roosevelt had already approved a program to develop an atomic bomb. According to the American Museum of Natural History, a letter written by scientist Albert Einstein to President Roosevelt in 1939 provided the impetus to push the U.S. towards developing atomic bomb. Consequently, the government launched the Manhattan Project – the scientific and military undertaking to develop the bomb. Einstein himself, however, denied the security clearance to work on the project because of his left-leaning political views. In September 1942, Lieutenant General Leslie Richard Groves Jr, a U.S. Army Corps of Engineers officer who oversaw the construction of the Pentagon, was appointed director of the Manhattan Project and appointed Oppenheimer as head of the project's secret weapons laboratory. Thus, Oppenheimer got the opportunity to lead the project in developing and detonating the first-ever nuclear bomb along with physicist Edward Teller, who eventually came to be known as the father of the hydrogen bomb. While working on the project, Oppenheimer chose Los Alamos in New Mexico for a remote and permanent facility to develop the bomb.

The Manhattan Project experimented to weaponize nuclear fission. In an atomic bomb, fission explosion occurs when the radioactive material within the core of the bomb, like uranium-235 or plutonium, reaches its critical mass which will support a self-sustaining chain reaction. Before the bomb was dropped on Hiroshima and Nagasaki in August 1945, it was tested at the Alamogordo Bombing Range in the New Mexico desert. The test was called "Trinity" and provided valuable information on the physical properties of a nuclear explosion.

The two atomic bombs of August 6 and 9, 1945 killed an estimated 1,40,000 people in Hiroshima and another 74,000 people in Nagasaki, respectively. The bomb code-named 'Little Boy' that detonated at Hiroshima had an explosive yield equal to 15,000 tonnes of TNT. A slightly larger bomb code-named 'Fat Man' exploded over Nagasaki, levelling 6.7

WAR, NUCLEAR THREAT AND HUMANITY



The interest surrounding Oppenheimer, who died in 1967, has hit a fever pitch in the run-up to the American film director Christopher Nolan's latest film 'Oppenheimer'. Some historians say the war between Russia and Ukraine make Oppenheimer's outlook on such weaponry as relevant today as decades ago. Already, abandoning two

nuclear disarmament agreements by United States and putting the last remaining one in suspended animation by Russia, is a civilizational threat. The Global Peace Movement has become muted for the past few years. This movement must reinvent itself and mobilize people across the globe for the protection of human race and mother earth.

Trinath Dora

km of the city. Einstein's famous equation $E=mc^2$ explains the energy released in an atomic bomb. The bombs scorched the earth at 4000 degrees Celsius as radioactive rain poured down on the cities. The survivors and their descendants suffered from various cancers and deformities due to genetic mutation, owing to radioactive exposure.

Just days before, on July 16, 1945 when the world's first atomic bomb was tested successfully at Los Alamos, an emotionally charged Oppenheimer said, "I know the world will not be the same. I remember the line from the Hindu scripture, the Bhagavad Gita. Vishnu is trying to persuade the prince to do his duty and to impress him, he takes on his multi-arms form and says, Now I am become Death, the destroyer of worlds". After the war, looking at the devastation it caused, Oppenheimer argued for a more rational nuclear policy. He met President Harry S Truman in the White House and said, "Mr. President, I feel I have blood on my hands". This annoyed President Truman, who derided the scientist for being a "cry baby". U.S. apologists have consistently sought to justify bombing by arguing that a land invasion of Japan might have been more brutal. An examination of post-war US policy bolsters this view. When the United States attacked South Asia, it dropped millions of tons of bombs resulting into the loss of millions of lives. The invasion of Iraq began with a "shock-and-awe" campaign that explicitly sought to achieve the non-

nuclear equivalent of the impact that devastated Japan. This invasion led to hundreds of thousands of deaths in Iraq.

The interest surrounding Oppenheimer, who died in 1967, has hit a fever pitch in the run-up to the movie. Some historians say the war between Russia and Ukraine – and Russia's repeated threats that it could use nuclear weapons – make Oppenheimer's outlook on such weaponry as relevant today as decades ago. When Russian President Vladimir Putin put Russia's nuclear force on 'a special regime of alert' at the start of the Ukraine war, Europe was stunned. Putin moved on to the next step, sending nuclear-armed Russian submarines and mobile missile units into military exercises. With more than 6300 warheads, Russia has the world's largest nuclear arsenal. Within NATO, the United States has the largest nuclear force, with 5800 nuclear warheads. France is said to have 300 warheads and the U.K. allegedly has about 215.

The Ukraine war has completed more than one year. One consequence of this war is that the New START or Strategic Arms Reduction Treaty, the last remaining arms control agreement on nuclear weapons and missiles, has gone into limbo. On February this year, Russian President Vladimir Putin announced Russia has suspended participation in the New START II version, though it will observe limits set on nuclear missiles and warheads until the agreement expires in 2026. Russia placing New START

II in suspended animation is a response to the United States and its allies converting the Ukraine war into a NATO war against Russia. The military support of NATO to Ukraine war over the last year, including direct transfer of military hardware, funds and the cost of NATO support, is now more than \$66 billion which is Russia's entire military budget for the year.

The Washington Post has reported that NATO has also provided direct battlefield support. Ukraine's role is only to press the button. All else is being controlled by the United States. NATO is a full partner of Ukraine's forces in this war, helping it choose where to strike and what to hit and even providing coordinates to the missile systems. It is in this context, we see Ukraine's attempted drone strike against the Engels Airbase in Russia, 600 kilometers from the Ukrainian border. Engels airbase stores nuclear weapons of Russia. Ukraine earlier attacked the Zapozhiya Nuclear plant held by Russia in the Zapozhiya Oblast. Though this is extremely dangerous, as it can easily lead to a Fukushima-like disaster and spread radioactive material around a very large area, these attacks continued for some time without any response from International Atomic Energy Agency. Attacking nuclear plants and stockpiles adds significantly to the risk of the war in Ukraine today.

Peace movements emerged in various parts of the world against atomic and hydrogen bombs. Also, movements for nuclear disarmament gained strength in the light of the weapons build-up. During cold war, millions of people demonstrated against nuclear weapons and for an end to cold war arms race. In 2017, the "International Campaign to Abolish Nuclear Weapons" was awarded the Nobel Peace Prize for its work to draw attention to the catastrophic humanitarian consequences of any use of nuclear weapons and for its ground-breaking efforts to achieve a treaty-based prohibition of such weapons.

In 1963, Partial Test Ban Treaty was signed which prohibited all testing of nuclear weapons except underground. Nuclear Non-Proliferation Treaty was signed in 1968 to limit the spread of nuclear weapons. The treaty has three main pillars: nonproliferation, disarmament and the right to peacefully use nuclear technology. Interim Agreement on Offensive Arms (SALT I) signed between Soviet Union and United States in 1972, where both countries agreed to a freeze in the number of Intercontinental Ballistic

Missiles (ICBMs) and Submarine-launched Ballistic Missiles (SLBMs). In Anti-Ballistic Missile Treaty (ABM) of 1972, U.S. and Soviet Union could deploy ABM interceptors at two sites, each with up to 100 ground-based launchers for ABM interceptor missiles. SALT II was signed replacing SALT I in 1979. Intermediate-Range Nuclear forces treaty (INF) in 1987, Strategic Arms Reduction Treaty (START I), Strategic Arms Reduction Treaty II (START II) signed in 1993, Comprehensive Nuclear Test Ban Treaty (CTBT) signed in 1996, Strategic Offensive Reduction Treaty (SORT or Moscow Treaty) signed in 2002, New Start Treaty replacing SORT signed in 2010 and Treaty on the Prohibition of Nuclear weapons signed in 2017: prohibits possession, manufacture, development and testing of nuclear weapons or assistance in such activities by its signatories. Only one country, South Africa has been known to ever dismantle indigenously developed nuclear arsenals completely.

The United States abandoned the ABM treaty in 2002 and the first potential anti-ballistic missile deployment took place in Romania and Poland in 2010. The US AEGIS Ashore systems deployed in these countries have the ability to fire either cruise missiles or ballistic missiles destabilizing a fragile arms control regime. The second arms control treaty that fell after ABM treaty was the INF agreement which banned land-based missiles. With the United States leaving both the treaties and installing AEGIS batteries, the entire disarmament architecture painstakingly created during the cold war, no longer exists today.

Abandoning two nuclear disarmament agreements by United States and putting the last remaining one in suspended animation by Russia, is a civilizational threat. In the emerging multi-polar world, leaders of non-combatant countries are unwilling to stand up for peace. There is also no collective action like the Non-aligned Movement that could act as an independent body to broker peace. We need peace between Russia and NATO and the Ukraine war must stop. The Global Peace Movement has become muted for the past few years. This movement must reinvent itself and mobilize people across the globe for the protection of human race and mother earth.

(Writer is General Secretary, ECZIEA)



A MECHANICAL FUTURE

Artificial Intelligence, within the next one or two years, will be able to influence major economic decisions, political choices, and even create cultural artefacts..AI may not have any feelings yet. But it will be capable of inspiring all kinds of feelings in humans.

Anup Sinha (Courtesy: Telegraph 08.09.23)

Many experts who have been deeply involved in developing the related technologies of Artificial Intelligence, machine learning and robotics are beginning to warn us about possible consequences that could have disruptive effects on social living. The warnings have ranged from the need for adequate regulatory safeguards to dangerous civilisational and even existential threats to humanity. Side by side, there are the champions of AI who claim that it will usher in the newest revolution in enabling technologies that will improve human well-being beyond imagination. There are many layers in this debate. On the positive side, there is little doubt that AI would bring many benefits in the areas of health and medicine, education, public policy, defence and business strategy. These benefits are well-known and being publicised well. On the negative side, serious questions are being raised about disruptions in labour markets. Obviously, many jobs will be lost over the next few years. New jobs will also be created over time, though most analysts feel that the net aggregate effect is likely to be negative. The existential threat about the takeover of the world by inorganic beings may not be impossible, but does not appear imminent, at least not in the next couple

of decades. Machines are still not sentient beings, and their motor skills in navigating the terrain of the planet remain limited. Yet, these two features are essential if machines are indeed to take over the human world.

What, then, is the chief worry taking sleep away from the experts who wish to warn us about the imminent dangers of AI? The primary worry stems from two aspects of the emerging technology that are already visible. These are the ability of machines to learn by themselves, beyond what is 'taught' or 'programmed' into them and their mastery over human language. Indeed, these are exactly the two features that set *Homo sapiens* apart from other species — intelligence and communication. The extent of the capabilities of these machines to learn by themselves is not yet fully known, even to the people who develop these machines. Language is critically important in influencing our thoughts, feelings and actions. We use words, images and sounds to communicate. Everywhere, from hospitals to markets, to religious rituals and in the uttering of sweet nothings, we use words to communicate and learn. In the beginning, they say, there was the Word.

Once language is mastered, a machine can,

even without being sentient, influence human thoughts and actions. Machines can create (it is no longer in the future) text, images, music, write codes and manipulate language with an efficiency that is astonishingly fast. The package of current capabilities implies, as one historian suggested, a hacking of the human operating system. Hence, AI can communicate with human beings and develop a deep and intimate relationship with them. Can it cause harm in any way? It depends on a number of things. An example from AI in daily life might help understand the possibilities. At the moment, when one uses the internet, say YouTube, AI gauges what one is looking at more frequently. Suppose one is looking at pictures of pretty women. Then the AI will try to bring to the viewer's notice more and more pictures of pretty women. However, YouTube cannot create new content. It will efficiently curate what is there and dig it out. The latest AI can create new content. It might, after a point, start showing pictures of prettier and prettier women who are 'deep fakes' created by the alien intelligence. The viewer will not be able to distinguish between real and fake. Reality and illusion merge into an indistinguishable blur.

Consider people who develop and use AI. They can use it to do mischief. A person who dislikes me and is vindictive might send me a false message which is extremely credible. I act on the fake news to find myself embarrassed or in danger. A business house may push AI to make the maximum money for it. The 'marketing efforts' of that AI will use deep fakes to influence the minds of humans, luring them to buy the product. AI can also influence people on how to vote and choose a government; AI can mass-produce false manifestos and spread them with remarkable speed. AI, within the next one or two years, will be able to influence major economic decisions, political choices, and even create cultural artefacts. For instance, AI can easily and completely assimilate all the cultural products of all societies. Then it can create its own output — music, paintings, novels, recipes. AI may not have any feelings yet. But it will be capable of inspiring all kinds of feelings in humans.

A printing press cannot create a book, it can print an existing one. Artificial Intelligence can. A gun can be made more efficient and deadlier, but a gun cannot create another superior gun. AI can

create superior AI. In communicating with humans intimately, AI begins to learn new things and these AI machines evolve together, simultaneously and, more importantly, begin to know the individuals they interact with — the person's beliefs, preferences, likes and dislikes, personal history, and the total psychological makeup. In short, it acquires complete control over an individual's mind. It is this way that AI, unlike any other technology of the past, begins to acquire autonomy in being able to decide what to do, and agency in doing what it decides. Even without being sentient and fully territorially mobile, AI can disrupt and dominate human life and culture. In the initial stages, over the next five years, it is likely to imitate human behaviour and culture. It will keep on learning endlessly. What happens next is anybody's guess.

In the ever-growing arabesque of intertwined lies and falsehoods, human beings are losing control over what to believe in and how to react. In the ensuing chaos, democracy begins to crack. Democracy is about debate, differences of opinions, dissent — a tortuous process of consensus building. These are impossible in an accelerating state of chaos. Insecurity increases. People then seek authoritarian solutions — solace in a strongman as leader. In the United States of America, which has access to the best technology and knowledge base, there is a significant percentage of people who have strong archaic beliefs, do not know whether climate change is a real threat or not, and cannot even decide on who has won an open presidential election.

Unlike the looming ecological crisis, the dangers of AI are not entirely out of our hands, yet. We must engage with this new technology and urge governments to regulate them till they are considered safe. Some governments may not want to do so. Similarly, those organisations that own AI technology may resist regulation too. Indeed, there could be new conflicts between corporations and States on who will ultimately own the fertile new digital soil. If that happens, it could well turn out to be the 'Oppenheimer Moment' of the 21st century.

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36th Conference of Kolkata Suburban DIEA

Kolkata Suburban Division Insurance Employees Association, one of the prime hosts of the 26th Conference of All India Insurance Employees Association, successfully conducted their 36th Annual General Meet on 12-13th August, 2023 at Salt Lake, Kolkata. The stage of the venue “Unnayan Bhawan” was named after former General Secretary of the unit, Late Comrade Ashok De. The tune of the meeting was set by a welcome speech by Comrade Timir Baran Bhattacharya, the leader of All India Pensioners’ Association. A 34 pages’ report of outgoing working committee, covering international, national, environment, state scenario along with organizational matters including women subcommittee, joint movements with other mass organizations, concluded with future duties, were placed before the house for debates and discussions. A portion of the report was dedicated inset especially for the 26th AIEA conference. Delegates from 22 base units along with members of women subcommittee participated in analysis of the report with constructive criticism and supplements. Most of the deliberations emphasized on 2024 Parliament election and focused on defeating the current ruling force to protect public sector industries as well as

save the constitution and democracy of the nation. Statement of accounts was passed unanimously by the house.

A seminar on “Attacks on Indian Constitution & Democracy- Relevant Alternatives” was organized on first day post lunch session. The speaker, Prof Abdul Kafi, Professor of The Jadavpur University, dealt with the topic very lucidly. He professed robustly, “Constitutional structure as well as democracy of India is facing unprecedented attack from fascist autocrat rulers, who is hammering the roots of diverse culture and ancient Indian philosophical doctrine of pluralism. Time has come, to take a stand either in favor of Constitutional values or majoritarianism. In search of some breathing space from this suffocating majoritarian dictatorship, all the progressive forces have started marching forward, keeping aside all the conflicts and unsolved controversies, for the time being. Being true patriot, we should join the rally.”

Comrade Amitabha Ghosh, General Secretary of EZIEA, addressed the delegates and observers, citing the immediate duty and role of AIEA members as an advanced cadre of trade union movement, in framing up peoples’ mandate in upcoming 2024 Parliament Election to elect correct force to carry forward the rich legacy of democracy as well as protect the present structure of constitution of India.

Second day, the house was blazed with the gracious presence of the living legend and founder member of AIEA, Com Chandra Sekhar Bose. 102 years old young man greeted the house with his humorous and encouraging speech. He outlined the history of AIEA since nationalization till date and pointed out present threats and duties for the members. Com Amitseh Sarkar, Joint Secretary of EZIEA delivered his valuable speech emphasizing industrial and organizational issues.

After the reply speech of Comrade Ujjwal Paul, General Secretary of KSDIEA, the report was accepted with all amendments and inclusions. A new working committee was formed with 14 secretariat members and 64 executive committee members. Comrade Shyamaprasad Bhattacharya, Comrade Ujjwal Paul and Comrade Ayan Datta were elected unanimously as President, General Secretary and Treasurer respectively for the ensuing term.



61st Conference of ICEU, Thanjavur Division

The 61st General conference of ICEU, Thanjavur Division was held at Pattukkottai, on 12th and 13th August 23; it was very well organised by comrades of Pattukkottai Branch under the able guidance of Com R Vijayakumar, Jt Secretary, ICEU, Thanjavur Division. Amidst thunderous slogans, Com S Selvaraj, President, hoisted the flag of AIIEA.. Com B Saravanabaskar Jt secretary welcomed the gathering.

Com V Janakiraman, Assistant treasurer SZIEF, in his inaugural address, narrated the recent political developments and stressed the need to strengthen our organisation to combat the emerging situation. Com V Sethuraman, General Secretary introduced the report of the working committee. 28 comrades including 7 women comrades deliberated and enriched the report. After summing up by the General secretary, the report was adopted unanimously. The audited statement of accounts submitted by the treasurer, com S L Sridhar was also adopted unanimously.

Intervening in the debate, Com R K Gopinath, joint secretary, SZIEF explained the series of events that are taking place both inside and outside our industry & underlined the responsibility of the employees in a very challenging situation. Com S R Krishnamurthy, former president, ICEU, Thanjavur Division, Com C Muthukumarasamy, vice president SZIEF and Com P Sathianathan, (MRGIEA) greeted the delegates' session.

Com S Selvaraj, Com V Sethuraman and Com S L Sridhar were elected as President, General Secretary and treasurer respectively. Com V S Balakrishnan,

president, ICEU, Pattukkottai proposed the vote of thanks.

On 12th evening, a public meeting was organised in the market area of the town in which com C Muthukumarasamy, Vice President, SZIEF and Kavignar Nandhalala addressed.

Synchronizing the conference, Essay writing, Oratory, Mime skits, Drawing competitions were floated to create awareness about LIC among the youth, in which 217 students from various schools and colleges participated. Besides, campaign programme was also organized by the Reception Committee on 12th and 13th in which Pensioner comrades campaigned in 17 centres and distributed more than 10000 leaflets.

The open session commenced on 13th with much fanfare and exuberance. Comrades of Pattukkottai Branch presented the choir song. The cultural programme presented by SAROJ CULTURAL TROUPE, which focussed on the attack on women and the gory scenes at Manipur was simply amazing. The students of Khader Mohideen college, Pattukkottai presented a skit about the evils of pollution and global warming.

Com S Selvaraj presided over the conference and Smt Shanmugapriya Senthilkumar, chairperson of the reception committee delivered the welcome address. Com K Swaminathan former General secretary, SZIEF in his inaugural address traced the events chronologically since the formation of AIIEA, the protracted struggle against privatisation during the past 3 decades and cautioned the LIC employees not to be over confident as the challenges ahead are going to be much more serious than ever before.

Com V Ramesh, President AIIEA pointed out how the LIC and public sector banks protected the Indian economy from total collapse, when the global economy was melting down, a few years ago. He lambasted the neo liberal economic policies being pursued aggressively by the present government which will benefit only the corporates. Privatisation and disinvestment of public sector institutions will in no way deliver anything good to the common people;





instead it will land the nation in utter disaster, he averred. He appealed to the LIC employees to have a proper understanding of the ruthless and

dangerous political decisions of the central government, which are anti people and anti working class & play their part to change for good the prevailing political system.

Sri K Annathurai, MLA, Pattukkottai, Sri K.K. Sujeeth, Sr. Divisional Manager, Thanjavur Division Com R Punniamurthy, Secretary, LIC PA Thanjavur Division, Com J Jaishankar, General Secretary, LIC CI I officers' Association, Thanjavur Division, Com C Saravanan, General Secretary, NFIFWI, Thanjavur Dn, Com A Poovalingam, (LICAOI), Com and R Perumal (LIAFI) greeted the conference.

Com V Sethuraman, General Secretary proposed the vote of thanks.

21st Conference of Amravati Division

21st Annual General Conference of Amravati Division was held on 9th September 2023 at Amravati. The Conference was a historic success. Out of 224 members of Amravati unit, 167 comrades attended the conference. Comrades of year 2020 batch attended the conference in large numbers. It was the first conference for them and they were very happy and enthusiastic after attending the conference.

The conference began with flag hoisting by Divisional President Com. Vijay Bhuyar amidst thunderous slogans. The conference was inaugurated by WZ General Secretary Com. H.I. Bhatt. He spoke in detail on the present political and economical scenario at national and international level. He expressed concern over the Government's attitude

on PSU and particularly public sector Insurance industry. He narrated in detail about the post IPO changes in Life Insurance Corporation of India. He warned and asked employees to be alert and ready for intensifying struggle in coming days. He also discussed about the achievements of AIIEA on the issue of family pension, prefix suffix leave, mediclaim and other pending issues.

WZIEA President Com. Dhokpande also addressed the meeting and gave valuable guidance about organisation to the house.

The house was also blessed by the presence of our veteran leader Com. R.N. Patne. He highlighted the glorious history of AIIEA and made appeal to all comrades to work for betterment of AIIEA & LIC.

Com Shiva Nimje, President of Nagpur unit also greeted the conference.

General Secretary Com. Ravindra Dhumale placed the report before the house. About 15 comrades expressed their views on the report and unanimously accepted the same. The accounts were also passed unanimously.

The house also unanimously elected the office bearers for ensuing term with Com V.B. Bhuyar, Com. R.M. Dhumale and Com Anil Deulkar as President and General Secretary and Treasurer respectively.



Com. Chandrasekhar Bose flags off Conference of Jalpaiguri Division

The 67th Annual General Conference of Jalpaiguri division is going to be held at Balurghat, the furthest branch of Jalpaiguri, adjacent to Bangladesh border on 07th and 08th of October, 2023. The slogan of the conference, this year is "The Conference For Future." The comrades of Balurghat base have started working on it day in and day out which reflects their strong determination to make it a grand success.

The comrades met with the veteran leader, the founder member of AIIEA, the living legend, Com. Chandrasekhar Bose to unveil the brochure of the reception committee by his gracious hands. Undoubtedly, the comrades of Balurghat base are touched by his reminiscences about the past happenings and his attachments to the earlier conferences. With the inauguration of the brochure by Com Chandrasekhar Bose, the formal commencement of the conference is signified. Moreover, this year Balurghat base has celebrated their 50th AGM. On the golden jubilee event they unveiled the logo of the General Conference. The



concept of the logo was based on the "Tebhaga Movement" of the undivided India, the movement of the demand of lands and crop rights of the peasants. Balurghat has a glorifying history of Tebhaga Movement which completed its 75 years in 2022. As a part of this conference a reception committee was formed with nearly hundred members from DIEA along with different unions, like 12th July committee, CITU, Coordination committee etc.

Division level Trade union class at SATNA

A Division level Trade union class was organized by Satna division insurance Employees' Association at Satna on 5th August 2023. 125 members attended the class; almost all new recruits and compassionate ground appointed comrades attended the class. Representation from all branch office units was remarkable. Subjects of the class were challenges before the industry and history of AIIEA com. D.R. Mahapatra General Secretary, CZIEA was teacher for the class. He spoke in detail about the contents of both subjects in very simple way helping all students grasped the contents to the full extent. Class necessity was observed for quite a long time specially for new recruited comrade. It has enabled comrades to understand ideology of AIIEA.

During the class question- answer was also organised, Com from units asked the questions and com. Mahapatra suitably replied. Three best questions were adjudged for cash prizes. The class was a great success.

COM T.P. PANDEY FELICITATED

Com T.P. Pandey, General Secretary, Satna division insurance Employees' Association retired from the services of LIC. He was felicitated on 5th August 2023. Com Mahapatra, General Secretary, CZIEA lauded the contribution made by Com Pandey to the growth and consolidated of the organization. He expressed gratitude on behalf of the organization and wished him a healthy and active retired life. Com. Jay Shankar Singh, General Secretary, LIC class 1 Federation, Com. Vijay Mishra General Secretary NFIFWI Marketing manager, leaders from AITUC, TUCC, CITU, INTUC, Central and state Federations greeted Com Pandey. On this occasion com. TP Pandey donated Rs. 51000 /- to SDIEA, Rs. 5100/- to CZIEA. Rs. 2100/- to insurance worker and Rs. 2100/- to Andolan ki khabar. Com. DS Baghel President SDIEA proposed the vote of thanks.

CONVENTION ORGANISED BY CHENNAI 2



In commemoration of the 68th Anniversary of the Nationalisation of Life Insurance Corporation, a convention on the topic "SAVE PUBLIC SECTOR" was organised by ICEU Chennai Division 2 along with other fraternal trade unions on 8th September 2023 at Thana street, Purasaiwalkkam, Chennai. Prior to the meeting, there was a cultural programme by Alternate media cultural art troupe which performed "THAPPATAM" depicting the enormous contributions of LIC to this nation. The meeting commenced with the welcome address by Com R.Sarvamangala General Secretary, Chennai division 2. The inaugural speech was given by Com S.A Kalam, General Secretary, South Zone LICAOI who explained the current challenges and attacks on the agents of LIC. Com G.Anand Vice President, AIIEA recalled

the words of Pandit Jawaharlal Nehru that the public sector undertakings are the "TEMPLES OF MODERN INDIA" and briefly explained how they have built a self reliant India whereas the present government is making serious attempts to decimate them. He made an appeal to the public to join hands with the people's movement to resist against the government policies. Com K.Swaminathan Former General Secretary SZ, gave

the concluding speech. In his speech he exposed the privatisation policies of the present government and quoted examples of the various private banks which collapsed since nationalisation of banks. He also expressed concern that the society is now being polarised like never before and appealed to the people to stand united and uphold constitutional democracy. Com P.M.Ramesh, Joint Secretary, Chennai II delivered the vote of thanks.

More than 250 comrades including around 40 comrades from fraternal Trade unions like BEFI, CITU, EB, DREU, TRANSPORT EMPLOYEES UNION - CHENNAI and 75 agents from LICAOI attended the convention.

As per the decisions taken in the Secretariat Meeting, insurance employees under the banner of AIIEA participated in the SAVE LIC SAVE INDIA Campaign on the occasion of 67th Anniversary of LIC OF INDIA. The insurance employees formed a human chain in front of the offices with banners showing messages of SAVE LIC SAVE INDIA. This campaign is a part of AIIEA's ideological commitment to defend and protect the nationalized LIC OF INDIA.

Leaflets were also distributed in various parts of the city highlighting LIC's contribution in nation building activities.

Comrade Pushan Bhattacharya, Joint Secretary, CZIEA also addressed the gathering. Media personnel were also invited to give publicity to our campaign.

Human Chain in defence of LIC at Bhopal



Seminar on Protection of PSGI Companies at Hyderabad

Joint Forum of Trade unions organized a Seminar on the topic 'Protection of Public Sector General Insurance Cos' on 21.08.2023 at Hotel Central Park, Hyderabad.

Com Ch.V.Ananth Rao, President, GIEAIA Hyderabad welcomed the gathering and invited speakers on to the dias. The Seminar was jointly presided over by Com.Y.Subba Rao, General Secretary, HRGIEA & Com M.Shiva Shankar, General Secretary, GIEAIA Hyderabad Branch.

Com.Sreekanth Mishra, General Secretary, AIIEA participated as chief guest and addressed the employees. Sri P.S.Bajpai, General Secretary, NFGIE, Com.A.Kumaravelu, Addl General Secretary, GIEAIA, Com.G.Anand, Vice President, AIIEA, Com.S.Savarimuthu, Convenor, JFTU SZ, Sri Y.Sudhakara Rao, Working President, OICOA, Sri T.Ravinder, President, NICOA, Sri Y.Maheshwar Rao, Secretary, OBC Assn. Com.D.Anjana Chary, Joint Secretary, GIPA & Sri A.Narayana Rao, Leader, NIAOA participated in the seminar and addressed the gathering.



Com.Sreekanth Mishra spoke about the performance of PSGI Cos in India and lauded its competitive performance internationally. He informed the central Government policies and IRDA policies are weakening the PSGI Cos. He spoke about the Insurance Penetration, importance of Personal line of insurance, on merger of PSGI Cos. and need for recruitment etc.,

Sizable number of Employees, Officers and Pensioners from Twin cities participated in the Seminar. The Seminar concluded with vote of thanks by Com. Celam Raju, Jt. Secretary, HRGIEA.

Trade Union Classes for Women Comrades by ICEU, Chennai Div. I

As per the decision of the 26th All India Conference of AIIEA, held at Kolkata from 8th Jan to 11th January 2023, trade union classes were conducted for the women comrades in different branch centers of Chennai Division I area. Two classes were conducted. In the morning session the topic of the class was "Women at Home, office and Union" and the faculty was Com.S.K.Geetha, who is the General Secretary of ICEU Bangalore Division I and Vice President of SCZIEF. Com.K.Vijayalakshmi presided the overall sessions. In the first session Com.S.Manjula, Convenor, WSC, Chennai Division I presided and Com Geetha traced the history of Women movement in LIC. How women became second class citizens was explained beautifully. In the primitive times it only women led families, as civilization progressed agriculture was invented, this led to accumulation of wealth for the families. With the emergence of concept of property, women were relegated in the family and society. Now the struggle for equality

is going on, but in LIC because of AIIEA women got equal rights in LIC. LIC employment has given everything in the life for all of us assembled here. Hence we should strengthen AIIEA. Com. Shanmuga Vellamal, Joint Convenor, WSC Proposed Vote of thanks for the first session.

The AIIEA Joint Secretary Com.M.Girija was the faculty for the second session titled "Women in Society", Com. K.Meera Asst.Treasurer of ICEU Chennai Division I presided over this session. Com M.Girija made detailed submissions about the challenges for women in the society. She flagged all the contemporary issues that women are facing today. The victim of Kallakuruchi school has not got justice. The women have not got 33 percent reservation in assemblies and parliament. The

WOMEN'S CONVENTION IN SRINAGAR DIVISION

WOMEN SUB-COMMITTEE of Northern Zone Insurance Employees' Association representing women LIC employees of Jammu & Kashmir held WOMEN CONVENTION at Press Club Jammu on Saturday, 26TH of August 2023 in which women LIC employees from Jammu, Kathua, Samba, Udhampur and Doda were present. The Convention was organised in the leadership of Com. Neelam Sharma, Convener of women sub-committee of Jammu and Kashmir. On this occasion, Women Convener of North Zone, Comrade Neeta Singhal from Delhi was Chief Guest. Speaking on the occasion, Com. Neeta Singhal lambasted the policies of the union Government which have led to the continuous worsening condition of the women workers, violence against women, sexual harassment at work place and other issues adversely affecting the women in society. She demanded 33% reservation of women in parliament and state assemblies at the earliest. She also stressed for implementation of CHILD CARE LEAVE for a period of two years for women in LIC.

Com. Neelam Sharma, Convener of Jammu and Kashmir also spoke at length about violence against women with reference to Manipur, against increasing crimes against women and asked the women to be united and struggle for their rights.



Com. Pawan Gupta, Divisional Secretary spoke on the demand for scrapping of NPS and bringing all existing employees within the ambit of 1995 Pension Scheme. Others who spoke were Com. Sushma Jamwal-Co-convener, Anuradha Gupta, Shunali Gupta and Priya Sharma –members, Neeraj Bhagat, Surbhi Sharma, Gaganmeet Kour, Madhul Saini and others. NZIEA Divisional committee Srinagar leadership namely Rajesh Gupta and Raj Kumar Sharma-Joint secretaries, Dinesh Sharma- vice President, Rajesh Kumar-Treasurer, Mohan Lal and Raj Kumar were special guests on the occasion.

The convention unanimously elected Com Priya Sharma as Convenor and Coms Sushma Jamwal, Shunali Gupta, Asiya Zaffer and Neeraj Bhagat as co-convenors.



present govt only talks about "beti bacho and beti padao". But doing little for the welfare of women. We have formed Gender We care unit in Madurai to stand with the affected women. She congratulated ICEU, Chennai Division I for organising the Trade Union Classes for women employees exclusively. The formation of Women Sub Committee was the defining movement in our history. So many women employees are occupying leadership positions in various tiers of the organisation. The movement for emancipation of women must continue.

A total of 77 women comrades attended the classes with the youngest being just 19 years; nine men comrades also participated in the class. The participants were very enthusiastic. Earlier, Com.G.Jayaraman president ICEU, inaugurated the Trade Union Classes. Com.L.. Palaniappan the former President of Division Union honoured Com.S.K.Geetha. Com.R.K.Gopinath, Joint Secretary, SZIEF honoured Com.M.Girija. Com.S.Rameshkumar, General Secretary, ICEU SZIEF made the concluding remarks. Com.Rachel Sharmila, Joint Convenor, WSC welcomed the gathering and Com.Latha Joint Convenor Proposed vote of Thanks.

TRADE UNION SHIBBIR OF MUMBAI UNITS



In order to strengthen the ideological understanding of the cadres, a trade union shibbir was organised on 19/8/23 for the Mumbai units at hotel Martins Inn, Arnala Beach, Virar.

Com.Dhokpande, President WZIEA covered the subject as to how to organise the organisation. He said that for the organisation to achieve its objectives, it should be strong and disciplined and we should conduct regular meetings with the office bearers and branch representatives. He also stressed on the importance to regular holding of the AGM and filing trade union returns on time.

COM.H.I. Bhat General Secretary WZIEA spoke about the topic of trade union movement in India prior to the independence and after the Independence. He narrated how the public sector units came in to existence one by one after Independence in India and the role of trade union movement. He gave details of trade union history in India. He also spoke on staff regulations and disciplinary proceedings. He informed about various sections of the staff regulation, how disciplinary proceedings are conducted, charge sheet issued etc.

Com.H.I.Popat, General Secretary of Rajkot division and Vice President of AIIEA was given the topic of challenges before the insurance industry. In his speech he informed how the private

companies are trying to capture the market share with dubious methods and inspite of intense competitions how LIC is able to retain the market share. He also informed the various changes the government will be undertaking in the insurance sector.

Com.S.Y.Bhujbal, General Secretary Satara Division and Joint secretary of WZIEA explained

about the benefits of employees and role and struggle of AIIEA in achieving these benefits.

Com.Dishant Patel, General Secretary, Gandhinagar division and Joint Secretary of WZIEA explained about the role of divisional leaders in the organisation. He quoted various cases studies in his division and how various problems regarding employees were resolved by the unit.

Com.Sanjay Kumar, President, MDO 3, and Vice president WZIEA explained how inspite of many unions functioning we were able to keep our membership intact and how many complicated problems were solved.

Com.RajaramKaware, General Secretary of pensioner association of Mumbai shared his experience in solving employees problems and explained the rationale and struggle behind the demand for increase in family pension.

In the 2nd session there was a question and answer session where the participants asked question and which was answered by Com. H.I. Bhat. The comrades participated were enthusiastic and confident. The trade union shibir was attended by 75 comrades of which 27 were new recruits and 10 women comrades.



Comrade Subhash Chandra Bhattacharjee,

former Vice President of Silchar Division Insurance Employees' Association breathed his last on August 13, 2023 at Madhyam Gram, Kolkata at the age of 87. He had made immense contribution in building up & strengthening of the organisation post formation of SDIEA in 1981. The Silchar Division Insurance Employees Association and Insurance Worker pay respectful tribute to his memory and send heartfelt condolences to the members of bereaved family.

Trade Union Class at Cuttack

A trade union class was arranged on 19th August 2023 by the Cuttack division Insurance Employees Association (CDIEA) at Cuttack in which apart from CDIEA members, members of other units of AIIEA such as BDLIEA, SDLIEA, OSGIEA, pensioners of Odisha attended. The trade union class was presided over by the CDIEA president Com Dr. Santosh Kumar Mohapatra.

The subject of the class was “Present challenges and the role of trade union.” Com Amanulla Khan, Former President, AIIEA and Editor, Insurance Worker took the class. In his unique style, Com Amanulla eloquently dealt with the root causes of multiple challenges confronting us, and the ways to tackle them.

He expressed his views in two parts: i.e., Challenges before our nation and our industry. He said that as soldiers of AIIEA, we have the opportunity to fathom society better and chalk out our path. He said that an organization can be great due to commitment of its members, not the leaders alone. We should know that the primary source of strength of an organization is its members’ unity irrespective of language, caste, creed, color, faith, etc. Without unity, the working class cannot confront and defeat the machinations of the ruling classes, and the “profit by hook or by crook” objective of corporate behemoths.

Dealing with the AIIEA’s historic and momentous struggles in both the pre-and post-nationalization era, he said that the enhanced service conditions we enjoy today are fruits of those historic struggles and that could be achieved only due to our unity



and unwavering stance on various issues. He gave examples where AIIEA stood firm to defend its principles, Constitutional values and national unity despite great odds.

Now, the working-class unity is being attacked by the present ruling dispensation at the Centre. They want to destroy our syncretic culture, diversity and plurality. He dealt with the subject of partition and squarely laid the blame on Muslim League, Hindu Mahasabha and Congress and the manipulations of British Imperialism. Both Muslim League and Hindu Mahasabha campaigned that Hindus and Muslims are two different nationalities and they cannot peacefully coexist in a single country. The nation had to pay a very heavy price in terms of loss of lives, property and hardships due to partition. While Pakistan chose to become a theocratic state, despite pressures to declare India a Hindu Rashtra, the founding fathers chose to make this country a secular democratic republic. Therefore, it is necessary to defending the idea of India based on the constitutional values. He further said that another important task is to unitedly fight the attacks on our livelihood stemming from the neoliberal economic policies which have triggered massive wealth and income disparity. He also told us to fight the corporate-communal nexus.

Dwelling on the challenges before the public sector insurance industry, he said that the government wants to first weaken it and then eventually destroy it. Referring to the Prime Minister’s showering praise on LIC while speaking on the no-confidence motion in the parliament, he asked why he did not say so in February 2023 when LIC was being attacked from all quarters after the publication of the Hindenburg report which could have stemmed the negative growth of LIC in the



last two crucial months of the fiscal year 2022-23.

Narrating the ill-conceived moves of the government, he said, that the priority given to non-par policies is to generate more profits to shareholders at the cost of policyholders. IRDAI's tinkering with the minimum solvency margin norms and introducing a composite agency license system are aimed at weakening the public sector insurance and favoring the profit-seeking private sector companies. In brief, the nefarious design of the government is to downgrade the insurance sector to the pre-nationalization days when unfettered loot and plunders were unfettered and rampant.

All these challenges are not isolated ones and have to be effectively met through an integrated, united struggle, he said and exhorted the soldiers of AIIEA to play their historic role as ever. CDIEA's Gen Secy Com Abhay Kumar Das gave the introductory speech and Joint Secretary Com Ranjit Rout proposed a vote of thanks. CDIEA is the oldest and biggest unit of the AIIEA in the state of Odisha. The CDIEA has 20 base units out of which as many as 11 base units are fully led by 2020 batch. In addition to old comrades, those new comrades were highly benefited by the trade union class as feedback provided by them

President of the association, well-known economic columnist Dr. Satsya Kumar Mahapatra presided over the trade union class. In his brief comments, he said that the working class and common people of our country are facing manifold challenges today. On the one hand, their lives are being attacked. On the other hand, their constitutional rights and unity are being attacked. On the one hand, thousands of crores of rupees of tax and debt are being waived off to a handful of rich people. State-owned enterprises and commonwealth are being given to them. On the other hand, people are dying in the flames of explosive depression and high unemployment. As a result, the disparity in wealth and income is increasing at a rapid pace and public discontent is increasing. To divert this discontent, people are being divided on the basis of religion, caste, caste, language and gender. Hate, violence, and hatred are being promoted. Anyone who opposes it is jailed under black law. All independent institutions are being turned into fictitious institutions and used against the adversary. To face and overcome all these challenges, the broad unity and strong struggle of the workers is necessary.

The camp was mainly attended by hundreds of young comrades who had joined the LIC in last 3 years.

The submissions of Com Aman were followed by a very good interaction. Earlier, Com Abhay Kumar Das, General Secretary welcomed the participants. Com Manorama Mohanty, Member of Zonal Women's Sub-Committee felicitated the guests. Former President of the Association, Rabinarayan Mallick, also made a brief submission. Joint Secretary Ranjit Raut delivered the vote of thanks.

Odisha's State Capital, Bhubaneswar's spacious auditorium of Institute of Engineers was over packed with attendance of over 300 Insurance Pensioners & Family Pensioners along with leaders of Fraternal Organisations in the State Level Convention demanding Universal Social Security/Pension on 20th August 2023.

The Convention, being the second such State Level Convention after the first one held at Thiruvananthapuram, Kerala was organised by the two State Units of the All India Insurance Pensioners' Association (AIIPA), the All Odisha LIC Pensioners' Association (AOLICPA) and the Odisha State General Insurance Pensioners' Association (OSGIPA) and was presided over by Com Hrudananda Nanda & Com Sujit Kumar Nanda, Presidents of both the Organisations respectively.

Com Amanulla Khan, former President, AIIEA and the Editor, Insurance Worker addressed the Convention as Chief Speaker. At the outset, he said that question may be asked as to why the AIIPA, instead of concentrating on our own demands, is organising such Conventions. The answer is very simple. We are very lucky to get Pension but we are only 1% of the total 48 crore work force of India while 99% do not have any social security at all. Can the 1% remain safe if the 99% are left to fend for themselves in their sunset years of life without social security?

Tracing the roots of the attack on Pension all over the Globe, especially after 2008 global crisis, he said that pension in EU, UK & US are being attacked in two ways. One, by raising the retirement age thereby deferring pension liability and two by delinking Pension from the Cost of Living Index. He said that huge struggles of workers and Unemployed youth are going on in different countries against such attacks.

Coming to India, Com Amanulla said that when average longevity of Indians



Odisha State level Convention on Universal Social Security/Pension

has risen thanks to the advancements in Medical Science, the Government remains insensitive and cruel to the demand of Universal Social Security. The attacks on our Pension were planned for a long time. The government appointed committees was of the view that a defined benefit pension scheme is unsustainable and therefore it has to be replaced by a defined contribution scheme with no defined benefit. The Vajpayee Govt. withdrew OPS wef 1st January 2004. In LIC/P&SGIC it was wef 1st April 2010.

He said that the government is very unfair in denying a uniform dearness allowance to all pensioners and has been unresponsive to the demand for enhancement of family pension despite recommendations of LIC Board and GIPSA. He also criticized the paltry increase in the ex-gratia payment to the pre-1986 retirees who are very small in number.

He said there is an urgent need for introducing a universal social security. Cost cannot be a problem. The government has ample scope to raise resources through imposition of a small percentage of wealth and inheritance tax. When the government doles out concessions and incentives to business, why is

it difficult to take care of the labour. He pointed out that a number of poor countries as well as developing countries like Nepal, Mauritius, New Zealand have introduced universal social security. Why India cannot do it when we take pride that it is going to become the third largest economy in the world. This show that there is no political will to take this step.

Com. Amanulla said that it is the constitutional duty of the Govt. to provide universal social security and we should campaign for making it a poll issue in the ensuing General Election, 2004. Similarly, if the Family Pension issue is not settled by the first week of September 2023, the LIC employees will go on 2 hour walk out strike in the second week, he said.

At the outset, AIIPA Joint Secretary-Rabi Narayan Mallick gave the welcome and introductory speech. A resolution on the above demands, moved by AOLICPA General Secretary Managobinda Barik and seconded by OSGIPA Gen.Secy-Pradipta Kumar Mohanty was adopted unanimously. Abhaya Kumar Das, GS, CDIEA, Bharat Bhusan Nayak-GS, BDLIEA, Debasis Nayak-GS-OSGIEA and Central govt leader Rabintra Nath Dhal addressed the Convention & exhorted to carry forward the struggle to achieve the important social security like Pension.

AIIPA CCM-Santosh Kumar Mishra proposed vote of thanks. AOLICPA Working President-Sadananda Parija and OSGIPA Vice President- Braja Kishore Das assisted the Presidium for the conduct of the grand Convention.



All in the name of increasing the overall capacity of the reinsurance sector in India and promoting a favourable environment and attracting more reinsurers to establish operations in India, IRDA has made several amendments to the reinsurance regulations. Minimum capital requirement for foreign reinsurance branches (FRBs) has been halved from Rs.100 crores to Rs.50 crores with a provision to repatriate any excess capital. The order of preference has been changed to four levels from the earlier six. with Indian reinsurers leading the order. **“The only thing is that it may not be completely in the interests of GIC Re. The new amendments to the reinsurance regulations could adversely impact its market share. That is the only flip side of it,”** says even an analyst of the insurance industry.

*

According to a survey conducted by ACKO, a tech-first insurance company, a whopping 68% of policyholders in India only have a medical cover of under Rs.10 lakh, with 27% having medical cover under Rs.5 lakh. At least 64 per cent have not increased their coverage from the previous year. 61 per cent of potential buyers are not looking at buying health insurance with a sum insured over Rs 10 Lakh and 65% felt coverage of upto Rs. 10 lakh is adequate. The most popular health insurance policy amongst both potential buyers and existing policyholders are Family Floater Plans.

*

The IRDA has introduced new measures allowing more choices and benefits for policyholders with withdrawn life insurance products. Effective immediately, the new rules apply to products which are no longer available for sale but still have existing policies serviced by insurers. As per the new provisions, insurance companies can offer new riders to the existing policyholders of withdrawn products. As part of flexible payments, the option to change the premium paying mode can also be provided. A reduction in interest rates for policy revivals and policy loans, if any is permitted. Policyholders can choose how often they receive certain benefits from their policies with income benefit payments. The IRDAI is also planning to unveil several new measures, including 100% cashless claim settlement in health cover, long-term products, flexible insurance plans for old people and new niche players, to deepen the insurance market.

*

Reliance Industries on Monday announced its plans to foray into the insurance sector through Jio Financial Services (JFS), which will provide

INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

“simple, yet smart” life, general, and health insurance products through a digital interface. The present online insurance players may be the first to face the heat after Jio Financial Services’ proposed foray into the insurance space. Jio Financial Services will foray into the insurance space to offer life, general and health insurance products “through a seamless digital

interface”.

*

Gross written premium of the non-life insurance industry fell 3.74% year-on-year (y-o-y) in August to Rs 23,558.25 crore as India’s two specialised insurers posted slump in growth of premiums during the month. Agriculture Insurance Company of India (AIC) and ECGC witnessed a y-o-y decline of 69.18% and 16.08%, respectively. For August, the premium underwritten by general insurance companies posted an increase of 12.8% y-o-y at Rs 19,290.70 crore as against Rs 17,101.72 crore for the same period last year. Premium for standalone health insurers increased by 25.65% y-o-y to Rs 2,590.88 crore from Rs 2,061.96 crore in August last year. PSU insurer New India Assurance, which is the market leader in the non-life insurance space, saw a y-o-y rise of 2.63% in its premium underwritten to Rs 2,310.59 crore during August 2023. Premiums for United India Insurance and National Insurance grew 6.85% y-o-y and 13.05% y-o-y at Rs 1,295.70 crore and Rs 1,344.55 crore, respectively, during the month.

*

LIC pays a dividend of Rs.1,831.09 crore to Government of India. LIC as of March 31, 2023, has an asset base of Rs 45.50 lakh crore with a life fund of Rs 40.81 lakh crore. The corporation had a total premium income of Rs 4,74,005 crore and a net profit of Rs 36,397.40 crore in FY 2023. It had an embedded value of Rs 5,82,243 crore in FY2022-23.

*

Increased costs of daily consumption items, and rising medical and education costs are the key concerns amongst Indians, according to a study, ‘Demystifying the Indian Consumers’ Illusions: 2023’, conducted by SBI Life Insurance in partnership with Deloitte. As many as 97 per cent Indians agree that life insurance coverage must increase over the years but it does not translate into action. A sizable proportion of 43% of consumers now consider inflation as their crucial concern in today’s economic climate whereas last year increasing costs of daily items were rated as the lowest concern last year for consumers.

KARNATAKA MUNICIPAL WORKERS HOLD STATE-WIDE PROTEST FOR PERMANENT JOBS :

On 12th September workers held a state wide protest in Karnataka. They were demanding the abolition of the contracting system in solid waste management and direct payment of wages to all drivers and assistants currently employed on a contract basis. More than 50,000 Municipal workers from solid waste management, transportation and administration protested in Major cities including Bangalore, Hubli, Dharwad, Vijayapura, Kalburgi, Koppala and Raichur. Workers complained about being forced to work under Fraudulent contracts for decades without offers of permanency. They were denied the minimum wages and other benefits and cannot meet their family's daily needs. The protest are part of a long running struggle by Karnataka municipal workers for secure jobs and a livable wage on March 18th 2023 over 15000 sanitation workers from 330 urban municipal bodies across Karnataka Stopped work and protested in Bangalore against the contract labour system.

HOSPITAL SANITARY WORKERS IN ODISHA PROTEST TO DEFEND JOBS :

Health services were disrupted at the Capital Hospital at Bhuvaneshwar , when sanitary workers stopped work on 11th September to protest threatened layoffs and their replacement by an outsourcing agency. The protest lead to the closure of some wards and the cancellation of several surgeries. Workers said they would not call off the protest until they got a written assurance that their jobs were safe.

HARYANA RURAL SOCIAL HEALTH WORKERS MAINTAIN STRIKE AFTER SEVEN WEEKS :-

In the face of Government repression police attacks and arrests of union leaders 20000 ASHA workers in Hariyana are maintaining their strike which began on 8th August. ASHA workers demanding better working conditions, higher pay and permanent jobs . On 12th September ASHA workers held protest Rally in Karnal and Ambala were stopped by police. Strikers are holding daily sit down protest outside their District Offices. The workers mainly women from farming families, the support they are receiving from SAMYUKT KISAN MORCHA farmer organization. The ASHA workers union Haryana state committee is demanding improved working condition including a fixed monthly salary of Rs.26000/-, regular increments, Insurance benefits and adequate training and resource to carry out their work effectively. ASHA workers presently paid an HONORARIUM of Rs.7000/- and 9000/- rupees a month, which includes incentives.

WORKING CLASS Struggle

■ S. Sridhara, Mysore

STRIKING CHHATTISGARH GOVERNMENT HEALTH WORKERS SACKED :

At least 5000 striking Government health workers across Chhattisgarh have been dismissed since the Government declared their strike illegal and activated the DRACONIAN essential service maintenance Act (ESMA) . About 40000 health workers walked off the jobs across state on 22nd August as an indefinite strike.

Workers from 33 districts travelled to the state capital Raipur where they held a sit down protest. Demand include increased recruitment, COVID allowances and Salary increase.

POWER UTILITY WORKERS IN JAMMU AND KASHMIR PROTEST LOW WAGES :

Hundreds of workers from Power Development Department (PDD) and Power Development Corporation (PDC) stopped work and demonstrated in BEMINA on 11th September to protest the failure of Administrators to act on long pending demands. The strike followed a series of protests over several years to demand salary review in SITU promotions, Leave salary and against the withdrawal of General Provident Fund . The union also demanded the regularization of workers from the project Development Loan (PDL) and transmission and distribution losses (TDL) Departments by creations of class 4 posts. On 9th September, Jammu and Kashmir Electrical Engineering Graduate Association (JKEEGA) Members stopped work for 24 hours on 9th September demonstrated in Jammu to protest the PDD's failure to fill vacant posts as previously promised.

6000 RAJASTHAN AMBULANCE WORKERS STRIKE FOR BETTER PAY AND RIGHTS :

Workers employed by EMRIGHS a private company that runs the Governments 108 and 104 Emergency Ambulance services in Rajasthan state, have been on strike Since September 1st. Over 1300 Ambulances with two drivers and two paramedics are on road. Strikers are demanding protests in Jaipur, the state capital to demand the government transit in their employment status to contractual position and end prevailing middlemen system known as the "THEKEDAR TRADITION". The workers want to be put in the Regular employment category and for increased Job security and wages under Contract Labour Law. Two rounds of talks with Government have failed to reach a consensus.

PUBLIC TRANSPORT WORKERS IN UTTARA PRADESH THREATEN TO STRIKE :

On September 2nd workers from UP Road Transport Corporation (UPSRTC) the largest public transport provider in the state held demonstration and announced that they will hold a state wide strike on 27th September if their long pending demands are not met. Protesting bus drivers and conductors blocked the Regional Managers office in Lucknow and handed over a 25 point memorandum demanding immediate redressal of the demands.



► **The four largest economies** in the world – US, China, Japan and Germany are in deepening economic crisis reflecting the developing problems in the world economy. The Citigroup has cut its forecast for Chinese growth this year to 4.7% compared to the official government target of 5%. Two other major banks have also cut their growth projections to below 5%. It has been estimated that it now takes around \$ 9 of investment to produce \$ 1 increase in GDP compared to \$ 3 in 1990s. Even with a lowered rate of expansion, the IMF estimated China would account for 35% of global growth this year. Germany, the world's fourth largest economy, is expected to be the worst performing leading economy this year. The German economy stagnated in the June quarter after contracting in the previous two. A recent survey conducted by Consensus Economics predicted that German GDP would contract by 0.35% this year, compared to the growth forecasts three months ago. The GDP of Japan increased by 1.5% in the June quarter, compared to 0.9% in the previous quarter. The Japanese inflation is now at 3%. However, according to SMBC Nikko Securities, the economy may contract at an annualised rate of 3% in the third quarter because a global economic slowdown will cut imports. It was reported that Japanese exports in July will fall for the first time since February 2021, largely because of falling Chinese demand, with shipments to that destination down by 13.4%.

► **Child poverty in the United States** more than doubled from 5.1% of children in 2021 to 12.4% in 2022, or about 9 million children. The over all poverty increased by 4.6% to 12.4%, the first increase in the over all Supplementary Poverty Measure since 2010. This sudden jump in child poverty was caused by the expiration of expanded benefits through the Child Tax Credit (CTC), which gave families up to \$ 3600 per child in monthly instalments, as well as the elimination of expanded unemployment insurance and Supplemental Nutrition Assistance Programme (SNAP) payments. All these programmes initiated during Covid-19 pandemic, helped bring down child poverty from a rate of 12.6% in 2019. The doubling of poverty is the direct result of slashing the limited social programme expansions implemented at the outset of the pandemic.

► **Australia has now entered a per capita recession**, defined as two successive quarters,

where output per head of population falls, according to a data from the Australia Bureau of Statistics. The economy grew by 0.4% in the June quarter, the same as in the first three months of the year, there was a fall of per capita production by 0.3% in each of the two quarters as the population increased by 6,00,000 over

the same period. In real terms, after taking inflation into account, GDP grew at an annual rate of 2.1% down from 2.4% in the first quarter with forecasts that it will likely go lower. The household savings ratio, which measure savings as a proportion of disposable income, fell from 3.6% to 3.2%. This was the lowest level since the global financial crisis. According to Greg Jericho, economics columnist, given the population increased by 0.7%, the economy should have grown much faster and the increase of only 0.4% “reinforces just how weak things are”. Jericho noted that real household income per capita was “down some 5.3% on where it was a year ago”.

► **The recent summit of the BRICS** group of countries – Brazil, Russia, India, China and South Africa – marked a significant bid for greater economic influence on the world's stage. Pushed by China, the BRICS summit agreed to the expansion of its membership by six countries – Argentina, Egypt, Ethiopia, Iran, Saudi Arabia and the United Arab Emirates (UAE) – as of the beginning of the next year. This is just the first stage of a further expansion that could include countries such as Nigeria, Mexico, Venezuela and Vietnam, substantially increasing the economic weight of the bloc. In promoting the expansion of BRICS, China has suggested that the bloc could become a counterweight to the G-7 group and other US dominated institutions such as IMF and World Bank. BRICS leaders have instructed their Finance Ministers and Central Bank Governors to develop ways of reducing their reliance on the US dollar in trade with other member countries. The attempts to diminish the reliance on the US dollar have been driven by the way US imperialism has exploited the currency's global position as a financial weapon against targeted countries. The fear in capitals around the world, including those aligned with Washington, was dramatically increased after Biden Administration froze Russia's Central Bank reserves following the onset of Ukraine war.

For our FIELD FORCES

■ Arivukkadal, Thanjavur

LIC Dividend: LIC Chairman Siddhartha Mohanty presented a dividend cheque of Rs.1,831.09 crore as the government's share of dividend to Finance Minister Nirmala Sitharaman.

UPI Payment: Star Health and Allied Insurance has announced the launch of its dynamic UPI QR code-based payment option for policy purchases and renewals.

EV Insurance: The Delhi High Court has clarified that provisions under the Motor Vehicles Act, 1988 and Central Motor Vehicles Rules, 1989 that are relevant for the purpose of electric vehicles are applicable to them. A division bench said that insurance cover and wearing helmet or protective gear is mandatory for e-bikes and that electric vehicles will also be subjected to the requirement of registration and penal provisions in law, as applicable to other vehicles.

DIY Insurance: IRDAI Chairperson Debasish Panda said that the IRDAI is pursuing reforms in the insurance sector in order to explore and offer flexible, do-it-yourself insurance products.

PayTM Insurance: PayTM has announced that it had abandoned plans to enter the insurance business and would focus on payments and credit.

Muthoot Insurance: Muthoot Fincorp Ltd (MFL) has said its new digital financial platform Muthoot Fincorp One will introduce insurance, personal loans, two-wheeler, and housing loans in six months.

Jio Insurance: Jio Financial Services, a subsidiary of Reliance Industries, will enter the insurance sector. Chairman Mukesh Ambani unveiled the company's plans to offer a range of simplified and intelligent insurance products, including life, general, and health insurance, through a seamless digital platform.

LIC's holding: LIC has said that it has acquired 6.660% shareholding in Jio Financial Services Ltd, the demerged non-banking financial services arm of the Reliance Industries.

Cashless Health: IRDAI has announced that it is working with health insurance players to facilitate a 100% cashless settlement against medical expense claims soon. Currently, the process for cashless claims is difficult as insurance companies deduct 10% or more from the total bill in the name of items like consumables. Furthermore, despite insurance products offering cashless admission facilities, many hospitals refrain from allowing such admissions, often citing various reasons.

Health CIS: IRDAI is mulling to introduce changes to the existing format of the customer information sheet (CIS), which an insurance company (insurer) provides with policy documents on purchase and renewal. Insurance companies will be mandated to specify free-

look period on the CIS, states IRDAI. Currently, the CIS does not require health insurance companies to state the time frame for paying claims. However, in case the proposals are introduced, insurers will have to highlight the turnaround time that policyholders can expect for claim settlement in the CIS. In addition, insurers will be required to mention the exclusions or expenses that will not be paid for and deductibles, that is, the amount that a policyholder has to shell out before the insurance company settles the claim.

Also, the document will contain contact details of the company's grievance redressal officers, besides IRDAI-appointed ombudsman offices. The insurer will have to detail the process for migration to another product or port-out to another insurer. At present, the insurer is only required to mention the email IDs and addresses of the company officials who need to be contacted in case a policyholder wants to switch to another insurer.

Withdrawn products: IRDAI has allowed modifications to withdrawn life insurance products, benefiting existing policyholders. IRDAI's latest circular permits life insurers to extend additional options and benefits to policyholders whose products or policies had previously been withdrawn and closed for new business. Key highlights of the circular: Addition of existing riders, Premium payment modes, Reduction in interest rate for revivals/policy loans and Enhanced income benefits.

Retirement Age: The Government is planning to increase the age limit for retirement of chiefs of PSBs and Life Insurance Corp (LIC). Simultaneously, discussions are on for raising superannuation age for managing directors of PSBs to 62 years from 60 years. Currently the retirement age of LIC chairman is 62 years.

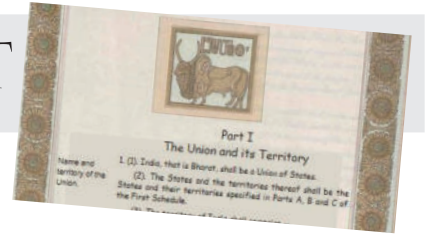
Agent's responsibility: The Jammu and Kashmir High Court recently held that insurance agents are required to provide careful and diligent assistance to customers while helping them complete insurance applications as intermediaries between clients and insurance companies. It is the responsibility of the insurance agent, not the insured party.

Gig Insurance: The Karnataka government issued an order on September 8 to roll out a package of Rs.4 lakh insurance cover— Rs.2 lakh life insurance and Rs.2 lakh accidental insurance. It will cover full-time and part-time workers with Swiggy, Zomato, and e-commerce companies such as Amazon, Flipkart, and BigBasket among others. There are 2.3 lakh platform-based gig workers in Karnataka.

Chaturthi Insurance: GSB Seva Mandal's Ganpati at King Circle has taken an insurance cover of Rs.360.40 crore that will cover the mandal, structure, public calamities, its volunteers, the jewellery that lord adorns and personal accident insurance.

INDIA, THAT IS BHARAT

Continued from Page 16



hunger, price rise, unemployment, and inequality continue to have devastating impacts on larger sections of society?

Changing name is cumbersome and will kill valuable time too as most institutions, government services, and schemes contain the word "India" such as the Reserve Bank of India, State Bank of India, Bank of India, Life Insurance Corporation of India, Indian Space Research Organisation, Indian Institute of Technology, Indian Institute of Management, Indian Institute of Science, Indian Railway, Indian Premier League, Board of Cricket control of India. Indian Army, Indian Navy, Indian Airforce, Prime Minister of India, and Indian Administrative Services (IAS) among others.

For argument's sake, let us assume that the word "India" has a colonial vestige. We can eliminate this word but can we destroy all offices, industries, roads, railways, schools, colleges, and universities including all infrastructures created by the British? In order to obliterate colonial traces, we should not use the English language or foreign currencies. We should not visit foreign countries for medical treatment. We should not use foreign medicines? Can our Indians get jobs in foreign countries without reading the English language? Actually, the ruling class are pushing the country to the dark ages of the pre-independence era.

In reality, it is not easy to solve various problems

like hunger, poverty, unemployment and inequality when the system is rigged in favour of the rich. Hence ruling classes resort to diversionary tactics by evoking emotions issues. They change goalposts, give catchy slogans and incite regional chauvinism, and religious fanaticism.

The people are made to fight each other on extraneous issues while rich, corporate behemoths and powerful people amass wealth, evade taxes, and enjoy a cosy life. The nation is forced to debate unnecessary issues. The present ruling dispensation at the Centre is resorting to such diversionary tactics. Interestingly, in 2004, the Samajwadi Party chief Mulayam Singh Yadav led Uttar Pradesh cabinet had passed a resolution that the Constitution must be amended to say "Bharat, that is India", instead of 'India, that is Bharat'. But this was bitterly opposed by BJP and it staged a walkout before the resolution was passed.

In sum, this controversy is raised to divert the attention of the people from the issues that are impacting their life and living. The people must force the government to concentrate to tackle these issues to make India, that is Bharat truly great.

(The author is President of CDIEA, Cuttack)

DONATIONS

TO INSURANCE WORKER AND AIIEA

Com Iswar Meher Sambhalpur	Rs. 5000
Com Tapashi Mitra, WBGIEA	25000
Com. Balakrishnan N, CHRGIEA	5000
Com. Swapan Karmakar, Salk Lake Branch	2500
Com. V.P.Venkatesh, Villupuram BO	5000
Com. E.Pattabi, Vellore DO	3000
Com. T.L.Aravamudhan, Cuddalore	2000
Com. L.Kathiravan, Vellore DO	1000

Insurance worker heartily thanks these comrades for their love and affection

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Nov	132.5	381.60	8710.36
Dec	132.3	381.02	8697.22
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95
Apr	134.2	386.50	8822.12
May	134.7	387.94	8854.99
June	136.4	392.83	8966.74
July	139.7	402.34	9183.68

Base 1960=Base 2001x22.8259

Base 2001=Base 2016x2.88

ಕನ ವಿಂಗಡಿಸಿ ಕೂಡಿ ನಗರವನ್ನು ಸ್ವಚ್ಛವಾಗಿಡಿ



ಜನಸಂಖ್ಯೆ ಇಷ್ಟೊಂದು ವೇಗವಾಗಿ ಬೆಳೆಯುತ್ತಿರುವ ಈಗಿನ ಕಾಲಘಟ್ಟದಲ್ಲಿ 'ಕನ ನಿರ್ವಹಣೆ' ನಿಜಕ್ಕೂ ದೊಡ್ಡ ಸವಾಲು. ಹೀಗಿರುವಾಗ ಕನ ನಿರ್ವಹಣೆ ಎಲ್ಲರ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿಯೂ ಹೌದು. ಕನ ವಿಂಗಡಣೆಯ ಮೂಲಕ ಕನ ನಿರ್ವಹಣೆಯ ಸವಾಲನ್ನು ಎದುರಿಸಲು ನಮ್ಮೊಂದಿಗೆ ಸಹಕರಿಸಿ. ನಿಮ್ಮ ನಗರ ಸ್ವಚ್ಛವಾಗಿರಬೇಕಲ್ಲವೇ? ಎಲ್ಲ ಸ್ಥಳ ಮನಸುಗಲೂ ಈ ಕಾರ್ಯದಲ್ಲಿ ತೊಡಗಿಕೊಂಡು, ಜಜಿವಿ ಜಿವೆ ಸಹಕರಿಸಲು ಕೋರುತ್ತೇವೆ.

ಕನ ವಿಂಗಡಣೆ ಕಡ್ಡಾಯ

- ಹಸಿತ್ಯಾಜ್ಯ ಮತ್ತು ಒಣತ್ಯಾಜ್ಯವನ್ನು ಬೇರ್ಪಡಿಸಿ.
- ಪ್ರತಿ ದಿನ ಹಸಿತ್ಯಾಜ್ಯವನ್ನು ನಿಗದಿತ ಸಮಯದೊಳಗೆ ಸಂಬಂಧಿತ ತ್ಯಾಜ್ಯ ಸಂಗ್ರಹಕಾರರಿಗೆ ನೀಡಬೇಕು.
- ಒಣತ್ಯಾಜ್ಯವನ್ನು ವಾರಕ್ಕೆರಡು ಬಾರಿ ತ್ಯಾಜ್ಯ ಸಂಗ್ರಹಕಾರರಿಗೆ ನೀಡಬೇಕು.
- ನೈರ್ಮಲ್ಯ ತ್ಯಾಜ್ಯವನ್ನು ಕಾಗದದಲ್ಲಿ ಸುತ್ತಿ ಕೆಂಪು ಬಣ್ಣದ 'X' ಚಿಹ್ನೆಯನ್ನು ಹಾಕಿ ಪ್ರತಿದಿನ ಹಸಿತ್ಯಾಜ್ಯದ ಜೊತೆಗೆ ನೀಡಬೇಕು.
- ಉದ್ಯಾನವನದ ತ್ಯಾಜ್ಯವನ್ನು ಅಧಿಕೃತ ವ್ಯಕ್ತಿಗಳು ವಾರದ ನಿಗದಿತ ದಿನಗಳಲ್ಲಿ ಸಂಗ್ರಹಿಸುವರು.
- ಭಗ್ನಾವಶೇಷಗಳು ಮತ್ತು ಅನುಪಯುಕ್ತ ತ್ಯಾಜ್ಯವನ್ನು ಸೂಚಿತ ಪರಿತ್ಯಕ್ತ ಕ್ಷಾರಿಗಳಲ್ಲೇ ವಿಲೇವಾರಿ ಮಾಡುವುದು.
- ಗೃಹ ಬಳಕೆ ಅಪಾಯಕಾರಿ ತ್ಯಾಜ್ಯವನ್ನು ಸೂಚಿತ ದಿನಗಳಲ್ಲಿ ತೈಮಾಸಿಕವಾಗಿ ಅಥವಾ ಮುಂಚಿತವಾಗಿ ಸಂಗ್ರಹಿಸಲಾಗುವುದು.

ಸಗಟು ಉತ್ಪಾದಕರು

- ಹಸಿತ್ಯಾಜ್ಯವನ್ನು ಉತ್ಪನ್ನ ಸ್ಥಾನದಲ್ಲೇ ಗೊಬ್ಬರೀಕರಿಸಬೇಕು ಅಥವಾ ಬಯೋ ಮೆಥನೈಸೇಷನ್ ತಂತ್ರಜ್ಞಾನ ಉಪಯೋಗಿಸಿ ಸಂಸ್ಕರಿಸಬೇಕು ಅಥವಾ ಖಾಸಗಿ ಗೊಬ್ಬರೀಕರಿಸುವವರಿಗೆ ತಮ್ಮ ವೆಚ್ಚದಲ್ಲಿ ನೀಡಬೇಕು.
- ಒಣತ್ಯಾಜ್ಯವನ್ನು ಹತ್ತಿರದ ಅಧಿಕೃತ ಒಣತ್ಯಾಜ್ಯ ಸಂಗ್ರಹಕಾರರಿಗೆ ನೀಡಬೇಕು.
- ನೈರ್ಮಲ್ಯ ತ್ಯಾಜ್ಯವನ್ನು ಬೇರೆಯಾಗಿ ಸಂಗ್ರಹಿಸಿ ಹತ್ತಿರದ ಬಯೋ-ಮೆಡಿಕಲ್ ತ್ಯಾಜ್ಯ ಸಂಗ್ರಹಣ ಕೇಂದ್ರಕ್ಕೆ ನೀಡಬೇಕು.
- ಭಗ್ನಾವಶೇಷಗಳು / ಅನುಪಯುಕ್ತ ತ್ಯಾಜ್ಯವನ್ನು ಸೂಚಿತ ಪರಿತ್ಯಕ್ತ ಕ್ಷಾರಿಗಳಲ್ಲೇ ವಿಲೇವಾರಿ ಮಾಡುವುದು.

ತ್ಯಾಜ್ಯವನ್ನು ಬೀದಿಗಳು, ಸಾರ್ವಜನಿಕ ಸ್ಥಳಗಳು ಅಥವಾ ಖಾಲಿ ನಿವೇಶನಗಳಲ್ಲಿ ಹಾಕುವಂತಿಲ್ಲ. ಉಲ್ಲಂಘಿಸಿದಲ್ಲಿ ದಂಡತೆರಬೇಕಾಗುವುದು.

ಆಡಳಿತಗಾರರು



ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ

ಮುಖ್ಯ ಆಯುಕ್ತರು



*"Revolutions are the
Locomotives of History"
-Karl Marx*

With Best Compliments

**Northern Zone Insurance Employees Association
Divisional Committee, Bikaner (Rajasthan)**