



Corona Pandemic and The World after Corona



**THE CORONA PANDEMIC
AND
THE WORLD AFTER CORONA**

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*** Translation by Keerti Marathe ***

Preface

The Lockdown was declared on 24th March 2020, and everyone's life was changed. When Corona entered our country without a warning, all were unaware and there were no plans or strategies in place to fight such a pandemic. However, when this pandemic spread, suddenly everyone was imprisoned in his/ her own house. There was a tremendous fear, confusion and tension in the air. Everyone started suspecting all the others and within no time the situation was out of control. Corona underlined the disparities in India with respect to religion, caste discrimination, gender discrimination and class discrimination. Those who had brought Corona to India were happily spending their days in their comfortable surroundings. Those who had been affected received the treatment in well-equipped hospitals and returned home after the treatment. Within no time, the infection spread to the working class also. Suddenly, all the work stopped, everyone was sitting at home, without work, and had to face the stark reality of being jobless. They were treated like untouchables. Those who wanted to go to their native places were requested not to come.

The migrant workers faced a lot of hardships when they decided to return home. Everybody was jobless - the labourers, the workers, the waste pickers, maid servants, plumbers,

electricians, vegetable vendors... none of them had any work. Those who were sitting at home were not given any pay, barring only a few exceptions. All these people had to suddenly face a life full of misery, loneliness, abandonment and lack of health services. However, they have coped even with this situation and have struggled to survive even in these difficult times.

We felt that it was necessary to bring out a book which would contain articles from the experts regarding the effect of the Corona on the economy, social scenario and the health of the people and the measures necessary in future to overcome this situation. The Editorial Board conducted a meeting to discuss and finalize the roadmap.

We contacted the authors who have been involved in the social movements for many decades and who have been continuously writing about the problems faced by such movements. The basic idea behind the book was explained to them. Though all of them were very busy, they readily agreed for this project and wrote excellent articles for this book.

During this period, the NGOs worked day and night to reach these people on war footing. 'Annapurna Pariwar' faced challenges on all fronts. Medhatai herself was working for more than 12 hours every day, under tremendous tension, but

we insisted that she must write for this book. In her article, Dr. Medha Puroo- Samant has given a detailed description of fight given by Medhatai herself and Annapurna Pariwar, against the Corona situation.

Jyoti Mhapsekar has given a brief account of the efforts put forth by Stree Mukti Sanghatana for helping the waste pickers during these difficult times.

Dr. Anant Phadke has described the situation about lack of health facilities and the measures against this epidemic and has stressed upon the measure of herd immunity against this epidemic.

Dr. Sanjeev Chandorkar had written a lot of articles in Anwayarth, Vatsaru, Loksatta on this subject and we are presenting a summary of these in the form of an article in this book.

Sulakshana Mahajan has suggested her views about how a town planning should be to conquer such virus infection calamities.

Dr. Ajit Magdum has presented a review of the Corona situation and has given a positive message through his article.

Smt. Chhaya Datar had the articles published on the portals and presented the situation about the migrating workers gone through.

During the COVID days, the working women as well as the middle class women faced a tough situation. Smt. Vandana Sonalkar has written an article which aptly describing the challenges faced by them. The article by Com. Ajit Abhyankar about the labourers, the article by Dr. Kango about the challenges faced by the transformational movements, and the articles about the situation in banking industry, by Com. Devidas Tuljapurkar, Dr. Sanjay Bhosale, Com. Balasaheb Pisal and Com. Suresh Dhopeswarkar have been included in this book.

We are very much thankful to Shri. Kumar Patil, Shri. Rajan Bavdekar, Shri. Ketan Bangal of Lokvangmay Griha and New Age Press for completing the printing job in a record time. The printing press had been closed due to the Corona, however they accepted this assignment, restarted the press and completed the job in time. Ms. Rucha Patil created an excellent cover page. Ms. Sanjana Jangam and Ms. Lata Mahajan coordinated all the activities during the printing stage.

Annapurna Pariwar Dada Purao Research and Training Institute publish one book every year. We hope that this book will be a guide and reference book not only during the Corona times but in the future as well.

-Vrushali Magdum

Corona time and me



Dr. Medha Purao- Samant

On 24th March 2020, the lockdown was ordered throughout the country. Two days before this announcement, on Sunday, 22nd March 2020, our Prime Minister has requested all the citizens to have a 'thali-naad' in the evening. The people came out on the streets and they were almost frenzy about the 'thali-naad' as each one was creating tremendous noise. I was shocked and very surprised by the whole expression because I had learnt that the Corona virus had surfaced suddenly in Italy. The virus had spread from Wuhan in China to Milan city in Italy. This had happened in December 2019 and January and February 2020. The people in Italy had suffered on all fronts due to the lockdown, so there were candles shown, some music played by common citizens in Italy to boost the morale of each other.

However, in our country, where the country's Prime Minister has the total control, such a request for a 'thaali-naad' to the general public,

was unfathomable. But the people responded wholeheartedly to this.

By this time, at Annapurna, we also had started our own planning and implementation of Precautionary Measures. By March 2020, I had realized that the neighboring countries were suffering from the spread of the virus epidemic. Accordingly, I had discussed with all the project heads that we may have to close down the office for some time.

The financial year 2019-20 was overall a good performance year for Annapurna. Demonetization had very severely affected the lives of the poor, which had resulted into non-repayment of the loan installments of Annapurna's borrowers. As a result, in the next few months the new loans disbursements had slowed down. Those two years were the worst for our field teams and the Senior Team also had to work relentlessly to continuously keep a track of the transactions. Myself, Ujwala, Aarti and the deputy managers used to be working in the office up to 10 o' clock in the night, to receive and give calls to the field teams and to receive the recovery amounts.

On this background, in 2019, we were successful in bringing about a huge improvement. 100% percent recovery had started. Every year,

we decide our activity targets with our field team. How many loans will be disbursed? How much recovery will be there? How many new members can be enrolled? Along with these targets, we also estimated about how much help will have to be given to the members for sicknesses and family incidents. All such estimates/ targets for the year 2019-20 had been successfully achieved to the level of 95%. Hence, after discussing with Annapurna Pariwar Team and Board, and with the approval of all, I decided that we would keep the office closed for 10 days from 21st March to 31st March. At that point of time, it was evident that the way the Corona virus was spreading throughout the world, it would be better to keep the office closed to prevent the pandemic.

Before this, with a series of rapid decisions effected in the month of March, all the four hundred staff members including the staff at Pune Head Office, Vashi Regional Office, twelve branch offices at Pune, ten branch offices at Mumbai, the Day-Care center teams, were given influenza-shots, so that the staff members would have a better immunity. We had no information about when the Corona vaccine would be available. Still, as per the doctor's advice, the influenza-shots were given. The sanitizers, soaps, towels, hot water bottles were provided to the field teams at all the 22 branches, day-care centers and sufficient stock

of sanitizers, soaps was stored also at the all the offices.

By this time, I had realized that it might become difficult in the near future to keep in touch with the staff members. So I asked the I.T. team to give mobile data pack to every staff member, urgently. Various Whatsapp groups were formed for the teams, according to their work. 10 zoom licenses were purchased for the senior teams, so that it would be easy to organize daily staff meetings and be in touch with each other.

Accordingly, we declared our decision of keeping the office closed for 10 days from 21st March. However, on 24th March, at 8.00 p.m. the Prime Minister declared on the television and the lockdown was started. Then the lockdown was extended again till 14th April, then till 3rd May and so on.

During this period, the situation around us witnessed a sea change, which was impossible to predict. However, as the head of the institution, it was my duty to study the situation and predict what would happen. I had to take some decisions which would perhaps permanently impact the organization, the staff members and the members.

Every day, we would conduct zoom meetings till 10 o' clock in the night. During these

meetings, all the staff teams, especially the field teams and Ujwala, Aarti, Manjiri, Sujata from the senior team and all the Deputy Managers did a great job in the fight against the Corona. However, in April many staff members were out of station. Some staff members were allowed to work from home. The tedious process of shifting the laptops/ computers and other necessary items, diary and other files to their residence was completed. We allowed the staff members to work from home as far as possible. We were also constantly in touch with the staff members who had returned to their home towns.

The field staffs, i.e. the LSOs, Branch Managers, Service Executives, P.M., S.M. Tai - Sir, all of these were given lists of members and they continuously contacted the members to boost their moral during the month of April 2020. The senior team daily reviewed this. Along with these, inspirational videos were created by Rucha and we circulated these videos. Dr. Anant Phadke is an advisor for Annapurna. He has a background of years of research in the field of community health. We created videos which contained his talks about Corona and the preventive measures and circulated these videos too.

Out of the trustees of Annapurna, Anjali Tai attended the Zoom meetings daily after finishing her work at B.S.N.L. and Chitra Tai also attended these meetings, after finishing her work at the

bank and despite her family responsibilities. We had a whatsapp group for our board members trustees too and I kept them informed about the activities. All the board members offered words of encouragement.

I declared that during this period my priorities would be to save the organization on first priority, then save the members and then the staff members who stood with us like soldiers in the fight against Corona.

After the lockdown continued on 14th April, it was evident that this was going to continue for a long time. I am also a member of many whatsapp groups of other social organizations. On these groups, we used to discuss about what was needed to be done. When the field staff contacted the members on phone, the members requested for help, they expressed that the situation was very difficult and there was no food for the family. The members also directly phoned me and told that their last hope was Annapurna. They were facing very difficult times, as there was no money and no food.

In April 2020, a decision was taken and from our data base, 2500 members were identified whose income was less than 3000 rupees per month. i.e. Rs. 3000 income per person per month. Then Rs. 1000 were credited directly to their bank

accounts. After the De-monetization we had opened bank accounts for nearly 60,000 members and this proved to be very useful in the current situation. We were able to transfer Rs. 1000 each to these accounts by NEFT, the total amount being Rs. 25 lakh. After this, in the month of April 2020, again a help in the form of food grains sufficient for 15 days was provided to 2000 members in Pune and Mumbai. However, even in the month of May, some members reported that they were still out of work. All the reserve funds available with the organization were used, Rs. 25 lakh for bank account credits, Rs. 20 lakh for help for food grains. Still we again provided food grains sufficient for 8 days to 2000 families in Pune and Mumbai. We offered help to the members of Annapurna, the homeless people staying under the bridge, the sex workers, the migrated workers through Mashal organization, and through Mr. Sharad Mahajan, Vishnu of MASHAL, Sandeep Barve of YUKRAND. During the same period an amount of Rs. 70 lakh was credited to the accounts of Annapurna members for the incidents of sickness, death of family members, member's death, without conducting any physical meetings during April and May 2020.

Since June 2019, I am a member of the board of directors of 'Sa-Dhan', the largest micro-finance network organization in India. We conducted meetings through Go Google for

Sa-Dhan Board every week. As per decisions taken in these meetings, we wrote to the Finance Ministry, Reserve Bank of India and the Rating Agencies. We stressed that the people from the lowest strata of the society were members of the Micro-finance Institutions and Co-Operative Institutions and these people should be given some concessions. We requested that the Rating Agencies should not carry out the rating for these people during this period. As a result of this, on 16th April 2020, the Home Ministry issued an order that the Micro-finance organizations and the Co-operative societies are also essential services just like banks. They have the right to work during the lockdown period.

From 20th April 2020, we started the routine of 'work from office'. 33% of the staff members were present in the offices; all the staff members wore masks, maintained social distancing of 5 feet and disinfected their hands with sanitizers after every 30 minutes.

These decisions were effected daily and they were implemented daily by the Admin team. The staff members started attending the office duties. However, some of the staff members were still at home as they were scared to join. We contacted them and their family members, talked with them and slowly the number increased. In May 2020 almost 80 to 90 % staff members

attended the office duties. However, during the same period, every day new challenges were faced and new solutions were found out.

I had my 60th birthday in April. My family as usual was very supportive. But everyone thought, I should take precautions.

I used to attend office till 9.00 p.m. sometimes till 10 p.m. One week I used to conduct Zoom meetings from our home in Himali society. The next week I would be in the office. A small flat was purchased adjacent to our Head Office in Warje. I would stay there for some days. So that I could be physically present in Head Office. In this way the work continued.

In these difficult times, I was remembering Savitribai Phule, the first woman to carry ahead the torch of Education to the girls, way back in the nineteenth and twentieth century. In 1915, a similar situation had occurred in the form of the Plague pandemic, just like the Corona pandemic. During this period, Savitribai spared no efforts to save the lives of thousands and finally became the victim of the pandemic herself! I remembered her story and I decided that whatever happens, I would see to it that along with my members and my staff members, my personal family members would be saved during this Corona pandemic. During this period my knowledge about the Corona has been enhanced, my teams also have this

knowledge and we all know what needs to be done to prevent the infection. We would follow all the precautions and save all the staff, members and our own family members.

When the field staff resumed their duties at the office, they were afraid that if at all they got the Corona infection then their family members would blame them.

We have read news items that during the Corona pandemic, throughout the world, the atrocities against women have increased. The men have lost their jobs, the women are either working or the family is without income, so the women have to bear the atrocities. Many of our field staff members are women who are from the lowest strata of the society. Their family members pressurized them that they should not join the office duties as they would bring Corona to the family. When I heard about this, immediately I requested Rucha to Record My inspirational video and circulated the same. Due to this, the field staff members were provided with Moral support. They showed these videos to their spouses and asked them, 'You are now jobless, if I too leave my job then how can we feed the family?' They told their families, 'Annapurna has provided all the precautionary measures against Corona. Even after these if I get Corona infection then Medha Tai would cure me, so please allow me to attend the office duties'. So in this way, our staff members

bravely continued their duties in the slum areas. We had won this important fight.

On 19th June, in Head Office at Suvastu, our Admin Manager Ashwini, MIS Manager Shubhangi tested positive for Corona. They had the symptoms such as sore throat and fever, so I told Ashwini and Shubhangi not to attend office but continue to work from home. They had their Zoom licenses. My daughter-in-law has her own hospital where her brother has his own lab. He has the license for Covid tests. Immediately we carried out tests for Ashwini and Shubhangi and for all the staff members who had come into contact with them. All the other staff members tested negative. In Shubhangi's family, nobody tested positive. Ashwini's husband tested positive and he had to be admitted into Deenanath Hospital. For the next 4 days I inquired about his health status every day in the morning as well as in the evening. I also spoke to Ashwini and Shubhangi every day for minimum 5 to 6 times for boosting their morale and to ensure that they were taking the proper medicines and rest. We also shut down the entire office for the next four days and disinfected the office area. However, on 23rd June I myself attended the office.

On 23rd June, many of the staff members were reluctant to attend office. They said that their family members were not ready to let them attend the office, or that they would join after 15 days or they gave excuses that they were down with

some other illness etc. Then I told firmly that those who would not join on the same day would have to resign. I told Aarti and Madhura to personally welcome the staff members who would arrive at the office at 10.30 am, and encourage them to attend their duties, tell them that in our office all persons are not positive. The staff members sitting near Ashwini Tai and Shubhangi Tai were also tested and none of them tested positive, so the other staff members need not worry too much and they should understand that Corona infection can be treated. Later on the same day, I went to the Head Office and visited each floor, each Department, Motivating the staff and also reminding them to maintain distance and take precautions In this way words of support were offered also with the hint of reprimand just to flush out the psychological fear of Corona and to encourage them to join their duties. All the staff members joined their duties on 23rd June 2020.

While this was going on, the situation at home was as follows:

My husband is 68 years old. He has his own Company producing medical electronics devices. Medical industry was allowed to continue the work from the first day of lockdown. He maintained 33% staff in the office and continued to attend office every day. He continued the production of all the medical machines, especially of the defibrillator which is used during the heart attack of a patient

to revive the heart with an electrical shock. There were a lot of orders for this machine. The production was continued.

My daughter-in-law is a child specialist, M.D. Pediatrics. She attends to her duties every day. The Corona patients also visit her. I have two young granddaughters. My daughter-in-law tests herself for Corona every alternate day. When the test is declared as negative, we all are relieved. However, my daughter-in-law has not stayed at home even for one day, during this period.

My son is in film industry; even now he is busy in shooting. In this way, in my family all the family members have continued their usual working. We also carried out tests for our domestic helpers, because the husband of one of the maids had tested positive. All these tests were negative. We told them to remain at home and paid them their full salary. In this way, we tried earnestly to inspire each other and persons connected with us in these difficult times.

One of my nieces works as a security officer in Air India. During the Corona pandemic, no private airline offered services for bringing the stranded Indians back to India, but Air India, the airline owned by the Government of India accepted this challenge and brought the stranded Indians from various countries back to India. My niece worked on these flights for a couple of flights.

After every flight, she would be in isolation for a fixed period. We all would worry but at the same time we were very proud of Pravina, my niece, for her great job.

Poonam, the daughter in law of my sister in law is M.D. Physiotherapy, and works at Nanavati Hospital. Since the beginning of the Corona period, the Nanavati Hospital has been working as a Corona special hospital. Poonam also tests herself frequently. And every time, it is a great relief, when the test is negative!

While I am writing this article, I got the message that my niece has been tested positive for Corona and she is quarantined at home. All our family members have prayed for her and have wished her a speedy recovery. But we are not creating and spreading tension about this. What I want to convey is that in our family 'We did not panic, but took proper care'. Normally it is said that we need all the brave warriors such as Rani Laxmi and Bhagat Singh, but all those 'warriors' should be born in somebody else's home, not in my family..... we actually encouraged the 'Corona warriors' in our own family all along.

My brother-in-law stays in Dombivali and he is an officer in Bank of India. My sister-in-law phoned on 27th June that he was down with fever for the last few days and was asked to test for Corona on the next day. From 9.30 at night till 1.30

after midnight, I tried to contact all my contacts from Vashi, for admission. But it was not available in any of the hospitals, because the Corona positive test report was not yet available with us. Also the patient was a senior citizen around 60 years old. Ventilators were not available. Incidentally, Vashi Executive Engineer Mr. Hemant Sonavane was known to me was working as In-charge of the Corona ward of Maharashtra government. With his help, we could get admission in one of the private hospitals at around 1.30 am and I went to sleep at 2.00 am For the next 15 days, my brother-in-law was admitted to I.C.U. in a serious condition. Every day I used to contact the doctors to ensure that the treatment was properly given to him and to check his progress and whether he is on the path of recovery. In the hospital, they were not very hopeful about his condition but he gave a tough fight. I kept in touch from Pune and his brother in law and his wife visited the hospital in Vashi every day. In the midst of this, his wife also became Corona positive. However, as both of them received the treatment in time, both of them are recovering now.

All these tensions had their effect on my own health. Due to tremendous stress and tension, my BP shot up from 5th July I started suffering from reflux. The condition would become worse in the evening by about seven o' clock. I used to work in Annapurna office till eight or nine in the night. When I reached home, I would not feel like eating

anything. On 10th July, I had only a cup of milk at night and then I took the pill for acidity. However, I became very restless. At about eleven o' clock, I started vomiting. I tried to sip the O.R.S. (water mixed with sugar and salt) during the night, however as soon as I had sipped about a glass of the O.R.S., immediately I would throw up. The cycle of sipping O.R.S. and vomiting continued throughout the night. I kept on waking up my husband for help. The condition continued till 6.30 am Finally at about 6.30 am I knew I was collapsing I realized that it was 11th July, the Foundation Day for Annapurna! 27 years ago, on this day I had given the first loan to Shevantabai. I thought that if I was going to die on this day, it would coincide with the Foundation Day for Annapurna If I recovered today from this then it would be like a re-birth for me. By this time, I was feeling immensely weak; I was feeling the cramps in my hands and legs. However, it has been my principle that during the night time, I should not disturb others! Hence I was trying to stay put.

At 6.30 am, I woke up my husband and asked him to call the driver. My son's mother-in-law is a doctor and has her own hospital. I rang her and told her that I was going to get admitted in to her hospital. Immediately she made all the arrangements and kept the room ready. Within half an hour, we reached the hospital. I collapsed on the hospital bed. After two bottles of saline, I recovered to some extent.

During the next two weeks, my health improved. The blood sugar level increased. The Sodium and Potassium count in my blood had decreased a lot. Blood pressure had increased since 27th June. When I was admitted to hospital on 11th July, blood pressure was very low. The pills for blood pressure had to be adjusted again and again. Due to the guidance of Dr. Aniruddha Chandorkar, my son's mother-in-law Dr. Anuradha Naralkar and daughter-in-law Dr. Chaitra, my health is on the path of recovery now. Even after all these hardships today I feel quite satisfied that not a single member from my family and no staff member and member from the Annapurna Pariwar succumbed to Corona.

During the period 24th March to 24th July 2020, I was continuously thinking about how the entire system at Annapurna could be changed and was taking decisions accordingly. Every day I used to discuss with Ujwala and Aarti about the change in the requirements of the members and to adjust our services accordingly, how we could design new systems.

Mr. Pramod Deshmukh is a Management consultant who has been providing management training to our senior staff members and the second line leadership since November 2018. In one of these trainings, he had shown a film about the life of an eagle. It showed that an eagle normally has a life span of 70 years. When the first

40 years are over, its body becomes very heavy, its wings and feathers become heavy, its nails and beak lose their sharpness. If it continues to live in this way then it is not possible for it to catch its prey. So its life is in danger. However, the eagle is a very wise bird. After 40 years, it flies to the top of a mountain and pulls out its own feathers one by one. This process is very painful indeed. It breaks its own beak by hitting it on the stone and gets a new beak later. It breaks its own nails by hitting them again and again on the stones and the new nails come up. This entire process is very painful. However, after this painful ordeal the eagle regains its strength and flies with renewed vigor in the sky. For the next 30 years, it lives a very healthy and fruitful life.

In the same way, we brought about a lot of changes in the work processes and procedures of Annapurna, which were being followed for last 30 years. It was very difficult for the staff members in Head Office and for the field teams to accept and digest such changes. However, the field teams accepted and adapted to the changes fairly well. I appreciate the Loan Serves officers (LSO), Branch Managers and Serves Executives (SE). They created whatsapp groups of five loan members and conducted meetings and carried out loan disbursement and loan repayment as well as paying the sickness and death claims and opening accounts for Adharpurna, without any physical contact.

Lata and Sanjana did a great job in respect of supporting the needy through Vidyapurna scheme. The entire work processes were conducted online by contacting the members and by obtaining the necessary documents and applications through Whatsapp. A 'new normal' had started.

Like every year, this year also we gave Rs. 2500/- scholarships to 1000 children of the single mothers. No physical meetings were conducted and the money was directly credited to their bank accounts.

When the days of Corona pandemic are over, Annapurna Pariwar will be one of the foremost groups of institutions to make maximum use of technology to make available all its services to its members in record time. Now, Annapurna Pariwar is poised to take a giant leap by reorganizing its systems and procedures.

On 5th June 2020, we conducted our Board Meeting through Zoom. On 7th April, 7th May, 7th June, 7th July the meetings of the community representatives were conducted through zoom. On 18th August 2020, we conducted the next Board Meeting and the Founder's Day- my father's death anniversary- also through zoom. Vrushali Tai and Com. Dhopeshwarkar from our Board of Directors have made all the preparations for publishing the

'Samvad' issue and the annual book, which are suitable for the Corona period.

At the age of 60, I have once again accepted a whole lot of new challenges and with the help of my colleagues from Annapurna Pariwar and my family; I was able to fulfill them all during this period of "Covid-19".

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Author: Dr. Medha Puroo- Samant is the Chairperson and Managing Director of Annapurna Pariwar. Annapurna Pariwar is a group of 6 organizations. Annapurna Pariwar works for the women in slum areas and their families. The main objective of Annapurna is empowerment of poor women and to offer services to them in an integrated manner to achieve this objective, i.e. micro-finance, micro-insurance, health-insurance, family insurance and life insurance, educational scholarships, day care centers for the children and Adharpurna scheme for their old age. During the last 30 years, these services have been introduced and Dr. Medha Puroo-Samant has been instrumental in activating this gigantic maze of services successfully.

Coronakar



Jyoti Mhapsekar

The threat of Corona or Covid-19 was accepted as a grave reality in India after March 2020. It is now almost mid-September of 2020. After the initial scare people assumed that things will return back to normal with a couple of weeks and we continued routine plans. However, soon news from around the world portrayed the harsh truth. Age and diabetes meant I was to remain at home and soon work from home via phone, email, Whatsapp and zoom became what is now called the 'new normal.'

Waste pickers were the most vulnerable in this situation. Waste-pickers are those men and women who segregate waste for a living and women comprise 80% of this work force. This segregated waste is raw material for the waste recycling factories. These women waste-pickers carry the segregated waste away and do not let it end up dumping ground, thus creating space for other things and contribute to saving the environment. They therefore not only help save the Municipal Corporation transport cost but also tax payer's money. But there is complete disregard and indifference for the plight of this invisible band of women. Protective gear like masks, gloves is way

beyond their means. When these became available after Herculean efforts along with the E-pass given by the Municipal Corporation, there was no waste on the roads to pick. Lockdown meant people at home which in turn meant drastic reduction of waste on roads. More money translates in to more purchases which results in more waste on the roads.

This also means when buying and purchasing reduces, garbage reduces. Everything from shopping malls, shops, hotels, tourist spots were closed! Large housing complexes closed their gates allowing only municipal corporation garbage trucks to collect garbage. If in spite of all this if the rag-pickers managed to collect some garbage and waste, there was no purchaser! All shopkeepers bought this segregated waste were originally from Uttar Pradesh and their shops were closed. In Mumbai, majority of our women waste picker members are from Marathwada. They have families. They were not ready to return to their hometowns. But how could they work from home? They trudged miles every day to collect garbage and earn their livelihood. No transport was available. Without collecting garbage and bereft of any means to sell it, how could they feed their families surviving on hand to mouth subsistence? We realized that providing ration to them ranked as one of the most urgent task we needed to undertake.

We started collecting help from the fourth week of March 2020. Twice in the last 30 years, once after the Babri Masjid was demolished and then after 26th July Mumbai floods we had garnered help and we had learned from those experiences. The rag-pickers needed immediate help. When the lone earner in the family is without work, the families starve. For how long would support from Self-Help Groups (Bachat gat) sustain them? We started with drafting an appeal for help. It was widely circulated on our website, Facebook, and Instagram. Our well-wishers came forward for help immediately. All of them, big and small offered donations. We witnessed an overwhelming support on the social media. We were pleasantly surprised when bigger donors contacted us with the intention of helping waste-pickers.

While collecting money was a challenge in itself, distributing money was a bigger one. How to help our members only when everyone in slums needed help. The moment people heard about the help, they gathered in large numbers. On one occasion, we had to seek police help for crowd control. We therefore decided to distribute the help from our office. Zomato, Rotary Club, J.M. Bakshi, Tetra Pack donated ration kits. CIPLA gave protective gear kits for the laborers working in the dumping area. Some institutions like H.D.F.C., and Gaya donated money requesting us to distribute kits. So we were entrusted with the responsibility of procuring food grains, preparing

kits and distributing them. The shopkeepers did not have enough manpower to do this job. Employees and volunteers of Stree Mukti Sanghatana and Parisar Bhagini Vikas Sangh, workers from our sheds, completed this mammoth task and distributed the kits in almost 40 to 42 slums adhering to the Covid-19 protocols and social distancing norms. We helped 4000 families in Mumbai, Navi Mumbai, Thane, Panvel, Dombivali, Wardha and Yevatmal, for six months continuously. We supplied Arsenic 30 pills to many women. We ensured that their salaries were paid. This work continues even today. Beside this, we helped 40 very needy women to receive Rs. 7000 each through GIVE INDIA. We have also received donations from Saffron Art, Godrej, Econnect and P.H.F. for extending skills training or other forms of aid. Proper and optimum utilization of this aid is being planned. Another noteworthy thing that needs mention is that with lack of transport facility B.A.R.C. arranged a bus for the women waste pickers in the slums to travel and T.I.F.R. and Makrand Sahanivas Society arranged for their stay within the complex.

We are all aware that this help is not enough. Even after the lockdown ends, we will face many challenges like:

1. Encouraging people to segregate the garbage once again- a restart of the mission.
2. Segregating hazardous waste like masks etc.

3. Helping women to get their work/jobs back.
4. Arranging alternative skill training for these women as waste has drastically reduced.
5. Co-ordinating with the Municipal Corporations for incorporating these waste pickers, issuing identity cards.

The livelihood of thousands of people depending on waste, the entire business of waste and waste collection has come to a stand-still. We need to support and help them overcome these trying times.

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Overcome the Corona



Pravina Sabnis

It was a usual Sunday, a bit lazy, was surfing through net for some exciting recipe, as this was a routine of every next door after announcement of lockdown, till I received a buzz from my senior breaking the news that one of our colleagues was tested Corona positive. My senior was anxious to know if I had any symptoms, as in the same week few of my colleagues including myself were working together, though Social distancing, sanitizer, mask, etc. precautions were abided to. Luckily, I had no symptoms, which I felt was a “no worry” status, at that moment. By evening, I was updated with information that even other colleagues had started showing some symptoms of the virus. I was still relaxed, as I was safe. By late evening I felt a bit of throat irritation, but thought must be due to anxiety. To be on safer side and to rule out the possibility, next day morning reported at our Company Medical for Corona Test and so did my other colleagues.

Never do any one wishes to fail any test nor do anyone resist to “be positive’ in any situation but for this test!!!! Everyone prays to fail and ‘be negative’. Generally, the reports are delivered

within 24hrs or even before but in our case, it took more than two days. By each passing hour, every moment was not less than a nightmare. Not ever was I, so eager to know results of any test.

Though, I was over confident about the result but sensing nervousness of other colleagues, doubts had started pouring in mind and thought I shouldn't be the carrier of the virus. The fear was not for me, but for my daughter that if I get infected so will my daughter. It's natural being a parent to be over protective for your child.

The result came as surprise, as with absolutely nil symptoms viz no fever, no cough or cold, even than I was tested Corona positive. It was natural to be shaken. I was numb for some time, the cyclone of questions started hovering around as I had to make arrangements of daily chores of essentials such as milk, fruits, vegetables and other items for me and my daughter. My husband being away for almost more than 6 years due to work commitment and company policy (forced only on few officers for best reasons known to the authorities.)

Initially, it is very tough to digest the fact that you are a Corona positive patient. 'Why me?', 'I had taken all the precautions, then how could this happen?', 'What will happen now?' by the time many such questions start teeming your mind and before you could even contemplate for the any

answers, you hear a bang at your door and here arrives the BMC officials, at your doorstep. Though these officials wearing the PPE kits look like archangels, but you aren't interested to welcome them at all and before you realize what is happening, they drench your entire house with sanitizer. To clean these mess (stickiness of the sanitizer from floor surface) itself is a task, not for you but for your family members! I could read the frustration on my daughter's face while she was cleaning and could sense the plot of fictitious lethal murder of Corona Virus taking place, with her each irritated gesture.

In my case initially the BMC officials were not permitting me, for Home Quarantined. They insisted either for Institutional quarantine or hospitalization as though my house had two bedrooms there was only one toilet. Surprisingly, just a fortnight before in the same instance two of my colleagues who were residing in the same colony were allowed to be home quarantined. I tried convincing the officials that I would take all precautions but in vain. It's weird but it's a reality that I had to convince them about the safety at my own house. My husband through his contact managed to convince one of the BMC ward officers and eventually I was permitted to be home quarantined and my exile of 14 day commenced.

This article is all about my own experience. The reason to penned down is my brother, who

strongly felt that maybe it could be a guideline for others who are little pessimistic with this virus. I am not trying to narrate a 'perfect formula' to fight against Corona Virus. Neither that is my motive nor do I claim. I only wish to convey that if we have a positive approach then we are in better position in this battle. The war against Corona can't be fought on emotional ground; it is to be fought on the intelligence front. It's a fact that many of us are scared to face the period of 'quarantine' and 'isolation' which has been one of the reasons of many fatalities. However, if given a thought, we can realize that this is only imposed on us to control the spread of virus.

With the outbreak of Corona Virus, the social media was flooded with lot of suggestions and advices, as if there was a 'Crash course on Corona'. We were rather petrified by the end of March 2020, when the virus had spread almost at every place, but now the percentage of fear is almost nil, and except the vaccine, we feel that we have gained all possible information/ knowledge about it. These 14 days of quarantine or isolation period taught me, lot many things, such as self-discipline, self-control, confidence and self-restrain. The foremost lesson was own determination and discipline; as we have to follow the strict routine of medicines, steam inhalation, yogasana and pranayam, having a proper and nutritious diet, and most importantly is having a positive attitude to fight this virus.

In our office, five employees including myself were declared 'Corona positive' at the same time. Each one had different symptoms. One had fever, another had dysentery, and I had sore throat. In my case, three days after I was detected Corona positive, I lost the sense of smell and taste. This was very tough to accept, I almost lost my control and I was very irritated. Not about myself but about Corona virus. Losing taste and smell was as if Corona Virus was challenging me that it had overpowered control of my body. Trust me; it wasn't easy to have tasteless meals. Each morsel was a painful to chew without taste and gulp it down. I would give full credit to my daughter who helped me have my complete meals. She used to wait for hours in the corridor to confirm I ate properly. Controlling my tears, somehow, I used to push down each meal. First time in my life I ate hearing the taste not feeling the taste. My daughter used to say "Mumma, this dal is with garlic tadka" I used to imagine the taste and eat the dal.

It's my experience and opinion too that proper, complete diet at regular intervals is must to build our immune system stronger, as presently there is no medicine to fight this virus. Many people avoid eating because the sense of taste is lost and become weak giving rise to the complications. I would like to narrate one funny incident in this context. All my close knit is foodie. Not an exaggeration but it's a fact that whenever

we call each other, instead of saying 'Hello', the first line of conversation is 'what is the menu today?', we are never bothered about what happening around but the most important topic of discussion is menu for breakfast, lunch and dinner. Hence, when I had lost my sense of taste, my complete family was very worried. My uncle called my daughter and advised her to give me milk shake if incase I was not eating proper meals. My daughter told him that cold beverage was not allowed as there was a risk of cough and cold infection. Listening this, my uncle was even more concerned and felt scared. The concern was not for me but he was concerned about himself. He thought if he gets infected with this virus, then he would have to take his staple drink (Whisky) with hot water, and he enjoyed to have it only with ice. Owing to which, he decided to be even more careful with his health and follow the precautions meticulously.

This 14 days of forced exile from rest of the world, call it Quarantine or Isolation, some of us undergo depression, as during this period you are restricted to one room not even allowed to move in your own house. But one thing for sure, you suddenly become known personality. Believe me this virus gives you popularity, by only testing positive. Never in your wildest dream you must have thought to display any banner outside your residence. A banner as big as displayed for some politician on a billboard for his election or to wish

him for his birthday. The honors of this banner display, is done by BMC. However, the words on the banner are totally different. With this banner you become talk of the town; I mean your society, or colony. Jokes apart, banner was if we were like an animal kept in a cage in a zoo and others were watching us with a strange look from far away.

The brighter side of this period is you come across genuine people who actually cares for you and who does not. My own experience about this was very encouraging. Not only my close relatives kept my morale high but few of the neighbors too forwarded message and some rang up for help. There were a few exceptions, but we need not worry about them.

This Quarantine gave me enough time and space to have a dialogue with myself. Indeed, when given a thought to this aspect, I realized, do we ever get time to think or try communicating with ourselves? Instead of sulking, we can take this quarantine as an opportunity to know yourself. In the everyday bustle we ignore our own likes and dislikes as our priorities keep changing with need of the hour. We overlook to enjoyment of life to fulfill basic needs of this materialistic world. We keep running, as if ticking clock hand is pushing us ahead every second; each push is warning us that time is running out and eventually we forget to live. Carefully if noticed the letter LIFE; it starts with 'L' i.e., LIFE and finishes with 'E' i.e., END and in

between is 'IF". Before we even finish the task of living, death beckons. Though we are fully aware of this, we continue to have our IF'S i.e., misgivings, misunderstandings, difference of opinion with others, etc till the end. Hence the message is simple - enjoy your life to fullest don't get into the web of 'IF'.

Whilst in quarantine, there were many calamities and challenges; but for each one of them I was lucky to get support and help from my near and dear ones, as if they were Angels directed by God. It's my opinion that we are surrounded by many such angels but we do fail to recognize their presence. We realize this only when we are one step away from death itself. It's ironical we get oxygen free of cost, but we realize its importance, when we are put on ventilators and we have to pay for it.

I was already blessed longtime back with an angel in my life, my daughter. My daughter Pratyusha; a very practical, yet sensitive, totally composed, a bit emotional and matured before time. She has a fineness to face tough situation with perseverance and determination. During my quarantine period, she took charge of my routine. She has marked my daily schedule with different alarms, so that nothing is missed or delayed. There were alarms set for giving medicines, fruit intakes, meals, checking oxygen, pulse and so on. Seeing her perfection, I felt proud of her. My daughter

daily conveyed my progress report to Dr. Chaitra Naralkar- Samant, who is another savior. She is my sister-in-law, much younger than me but her relentless work during this pandemic is worth mentioning. My husband addresses her as 'family angel'. She is always there to help everyone in need at any odd hours however tired she may be. I would extend my gratitude to all the doctors, health worker, police, and others who have done an exemplary service to society to fight against this virus. I salute all of them! One more such angel was colleague from my office, Smt. Kavita Sangrulkar. She assisted my daughter in arranging nutritious diet for me. Such angels make us realize that we need not be desperate and lose hope. If we believe in ourselves and take care of our own health then it will not be impossible to conquer this virus.

In present era, social media plays a vital role, lots of videos are being circulated about Corona, out of which all of them may not be true. Actually, some of them are quite harmful. In one such video, it was shown that 'Corona is not a disease, it is all a fraud'. The video was shot at some Quarantine Centre, wherein patients of various age groups were shown who were detected Corona positive and were quarantined there, but as they did not experience any symptoms or any problems, they were enjoying their stay. One of the patients even commented that the doctors and the government were unnecessarily creating havoc and there was no reason to believe them.

It is very important that before posting anything on the social media, we should be careful. In the present pandemic, the symptoms shown by patients are vitiating. Some suffer a lot; some have only mild symptoms. Some people have a better immunity. Every patient has a different experience about this virus. So, it is not wise to confirm that what you have experienced is the only fact. We all have to realize that this quarantine is neither a 'crash course of 14 days' nor WHO (World Health Organization) certifies. Even though on the social media, there are so called 'guru's available who keep confusing the innocence around for their own vested interest. I wish to humbly request such persons not to misuse the social media, restrict spread fake news which can only misguide others. Such misleading videos have led the pandemic actually spread by leaps and bounds. The use of social media should be carried out in accordance to social responsibility.

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COVID-19 : The calamity



Dr. Anant Phadke

(This article was written in July-20)

For the last few months, we have been fighting with the pandemic of Covid-19. It seems that this pandemic is here to stay for some months; it will not leave us in the near future, at least not until 2021. So it will be better for us to understand the exact nature of this pandemic.

Blunders of Modi government

This pandemic cannot really be called the 'Corona epidemic'. The scientists have named the new type of virus causing this epidemic as 'SARS-Covid-2' and this sickness has been termed as 'Covid-19'. Even though this virus belongs to the 'Corona' series of viruses, there are many more viruses in this series, e.g. the common cold is caused by a type of 'Corona virus'. In China, this epidemic started in December 2019. On 30th January 2020, the first patient was identified in Kerala state and the Kerala government acted immediately, because they had the experience of deadly 'Nipah' epidemic in 2018 and to some extent, they had the administrative processes in place. Also, due to the vast floods faced during the last year, they had already established the 'disaster management systems'

through the 'panchayat-raj' systems. So the Kerala government acted immediately and implemented the following 5-point programme for the control of this epidemic. First, to identify the 'Covid-19' patients and those who were in close contact with them, second, to test the throat swabs obtained from these persons, third, to instruct the Corona- positive persons without symptoms and patients to accept institutional quarantine for 17 days in the government institutions, and to give the treatments as needed. The specialty of 'Covid-19' virus is that it spreads very fast. However, as there were immediate and systematic measures carried out by the government, Kerala government could control this epidemic for the time being.

However, the Central Government was not so vigilant. The World Health Organization warned the people and declared on 30th January that this epidemic was 'a very serious international calamity'. Modi government was busy in the preparations for Mr. Trump's visit in February, and had made plans for welcoming Mr. Trump in Ahmedabad, where one lakh people would gather to wish him. All the international flights were going on and 11 lakh people arrived in India from various countries during this period without being tested for 'SARS-Covid-2' infection. Through these people, this epidemic entered India till the third week of March. On 11th March, the World Health

Organization declared that this was a pandemic, but the Modi government declared on 13th March that in India there was no 'health- emergency'. However, immediately after this, on 22nd March, the 'Janata Curfew' was announced and on 24th March, with a notice of 4 hours, the entire nation faced the nationwide, complete lockdown. The mismanagement of the lockdown and the hardships experienced due to these mistakes by all, especially the migrated workers have been seen by all and a lot has been written about the same.

Today this epidemic has spread to all the corners of the country and the main reason is the delay by Modi government to adopt the measures which Kerala govt. adopted. Another important reason is our own neglected and inadequate public health service infrastructure, which is the result of forty years of privatization policies, and secondly the tardy policy of the Modi government about testing. The Kerala government followed the 5-point program for controlling the epidemic. This should have been copied all through the country by the nation's public health systems. In Kerala, for every patient, the government traced about hundred persons who had come into contact with that patient and carried out the tests and follow-ups. The government made proper arrangements about cleanliness and food for those who had been admitted to the government institutions. Through the Panchayat Raj administration, many citizens and volunteers

participated in this process. However, this was not so in many other states. At many places such measures were very few while at other places they were nominal. As a result, the pandemic spread through the entire country.

The main reason behind the deficient response of the Public Health Services is - since 1980, due to the privatization policies of the government, the public health services have not developed properly and are grossly inadequate. Whatever government health services are available, are not properly equipped by the policy makers, for their own selfish objectives. The 'babu-raj' or the government administration in Mantralaya is riddled with corruption and lethargy. The World Health Organization has recommended that there should be minimum 40 health workers (doctors and health workers) for every ten thousand people. In India, this number is not even half! Out of the sub-centers, Primary Health Centers, Rural Hospitals, only 7%, 12%, 13% respectively are as per the government standards viz. 'Indian Public Health Standards'. As per another study taken up by the Health Department itself a few years ago, the government was providing only 12 out of 30 services which were essential in the Primary Health services. In Maharashtra government's Health Department, there are about 17000 vacant posts of doctors and all other health workers combined! According to one study, in India, in 10% Primary Health Centers there is not

even one doctor! In 16% Primary Health Centers there is no pharmacist! Such a pathetic public health system was entrusted with the responsibility of curbing the pandemic. 80% doctors are in the private health service sector, but their participation in this process was almost nil initially. Almost all the private dispensaries, many small hospitals were closed. However, in May, Maharashtra government mandated that in case of private hospitals participating in the M. Phule Jan Aarogya Yojana, 80% of their Covid-beds should be charged at rates decided by the govt. and these bills will be paid by the govt. Thereafter services of specialist doctors in these hospitals were also available for the general public and this has helped a lot.

Lockdown

Modiji had declared that due to the lockdown, this war against this epidemic would end in 21 days. However, what happened was exactly the opposite. The war was extended for unlimited period! The government implemented a 'surgical strike' on its own citizens by declaring a general, pan-India comprehensive lockdown! The policy of pan-India lockdown was convenient for the government. However it was very devastating for the general public. This lockdown was declared with a warning of four hours and crores of people suffered due to it. During the period of lock down, i.e. during 24th March to 1st June, the number of Covid-19 patients increased from 600 to 1,50,000!

Analysts have claimed that the government's claims about how many people were temporarily saved due to the lockdown are false. As the administration failed to detect those who needed to be quarantined, the entire public was locked down. This was somewhat similar to the 'carpet bombing' method used in wars. The very objective of tracing the patients and their close contacts had failed miserably did not materialize. It was no surprise that as soon as the lockdown was over, the number of patients increased drastically.

It is true that the number of patients and the number of patient deaths per one lakh people is comparatively low in India, as compared with European countries and the U.S.A. However, this is true about all the south Asian countries. It does not mean higher efficiency of government administration. In India, it was not possible to suppress the epidemic temporarily like Wuhan in China through stringent lockdown, but the period of lockdown could have been used for preparing the mindset of people and readying the health service administration. However, even such a use of the lockdown period was not done effectively. The capacity for Covid testing was increased considerably. It was claimed that the number of hospital beds for Covid had been increased drastically, but actually very few new hospitals were established. Instead in the public hospitals, some beds were designated as 'Covid-beds'

and thereby number of beds were claimed to have increased. However, it would not be enough just to increase the number of beds. If the number of trained doctors, staff, piped oxygen and other facilities are not increased, it is doubtful whether the increased number of beds would be of any use.

On 1st June 2020, the lockdown was relaxed and immediately in some cities the number of Covid-19 cases increased rapidly. Hence from 10th July, again the second lockdown was imposed in some cities. Due to this second lockdown the daily workers lost their daily earnings and life became even more difficult for them. As various industries were closed down, even the middle class families suffered a lot. People are facing a lot of problems like food scarcity -lack of food, lack of jobs, psychological problems, violence in the families, unwanted pregnancies etc. Also other health-related services were hampered. E.g. even today, in India, every year around 27 lakh people develop Tuberculosis and there are yearly more than 4 lakh deaths occur due to tuberculosis. During the lockdown period, the percentage of new patients for tuberculosis came down by half! A study has predicted that due to this there will be 85000 additional deaths due to tuberculosis in one year. At many places the vaccination of young children has been postponed. These are the direct ill-effects of the lockdown. Considering these facts, efforts should have been made to implement lockdown only in those areas where the

SARS-Covid-2 infection was on the rise, and not to impose the general lockdown again. Also, they should have declared the principles and criteria for imposing lockdown and withdrawing it and the scientific base for the same. Same applies to the formation of red zone and green zones, the scientific base for such definitions, partial restraints implemented in various areas (e.g. public transport) and the status of implementation, which should be made available on any of the public domain websites.

Even before the peak of this pandemic was attained, the big cities witnessed lack of beds in major hospitals, and the people were blamed for the same. It is true that some citizens do not observe proper guidelines. However, the scientific truth is that even after complying with all the guidelines, the pandemic does spread rapidly, because two or three days before the symptoms are observed in any patient, the virus travels from the patient's respiratory system and other people get infected. By mid-July, this new virus had spread in many of the cities and so for the next few months this epidemic will definitely spread, irrespective of which party is ruling. Now the most important issue is about making available timely and proper treatment to the serious patients. Especially, utmost priority should be given to improve the hitherto neglected public health system, and that will be the real answer to this pandemic. However, it is obvious that the system

which was neglected for 40 years cannot be improved overnight. Hence, as there was shortage of hospital-beds, at some places again partial lockdown had to be imposed.

Only 5% of the Covid patients need to be hospitalized, and out of these patients around one fourth need to be kept in the ICU. However, the public health system is so weak that even in Mumbai and Pune, there was a serious shortage of hospital-beds in mid-July and some of the serious patients succumbed unnecessarily. There has been no system of monitoring and controlling the private hospitals. A system of harnessing the services of private hospitals for the general public through govt. funds is not in place. Beyond metropolitan cities, in regions ranging from Kolhapur to Beed, the situation is even worse about shortage of hospital-beds. If all-out efforts are not made on war-footing, then in the next few months the situation will deteriorate further. The main reason behind this will not be the Covid virus but the privatization policies implemented so far.

Secondly, the measures mentioned above for containing the Covid-19 pandemic must be continued vigorously. If lockdown is declared in the 'hot-spot' areas, the government must make some arrangements for the livelihoods of the people staying in those areas. Also, for those 4-5 per cent serious patients who need to be admitted to the hospitals, the government must give highest

priority for their treatment. For this, enough staff and equipment must be made available, staff must be adequately compensated and they must be provided all facilities. Services of private doctors and hospitals must also be harnessed properly. In Maharashtra state, this has been achieved to some extent under Mahatma Phule Scheme, which is commendable. There should also be a system to check and respond to the difficulties faced by them, for example the bills of the private hospitals included in the govt. scheme must be paid within 15 days. We cannot achieve anything just by threatening them. We also have to ensure that the services to be given to the non- Covid patients are not hampered.

Except the big cities and the cities which have medical colleges, there are very few capable big private hospitals in other cities. So in such cities the entire responsibility lies with the government hospitals. A lot of improvements are necessary in these govt. hospitals and this must be done.

Along with expanding and improving the system of treatment for the Covid-19 patients on a very large scale, it is also very important to implement the 5-point programme as mentioned above, on a larger scale, to curtail the epidemic.

What is the actual mortality due to Covid-19?

There is also a misunderstanding that 'Covid-19 means death at your doorstep!'. Around

10 years ago, similar fear prevailed during the swine-flu epidemic. However, the actual mortality was very low and the epidemic receded on its own, naturally. Initially, the mortality was thought to be around 2%, but when the epidemic was over the World Health Organization declared that in fact the death rate was only 0.02%! The Covid-19 virus is much more harmful than the swine-flu virus. It is estimated that the death rate due to Covid-19 will be five times the death rate of the swine-flu virus, i.e. 0.1% (this means that out of 1000 infected persons, one death). This means that 99.99% persons are going to be saved!

Media has been reporting Covid-death rate from 2 to 4% because the death rate is being calculated wrongly. If we divide the number of covid-related deaths by the number of covid-infected persons then we get the covid-death-rate ('infection fatality rate'). Out of this, the figures about covid- deaths in the news items are generally correct till now. However, this is not true about the number of covid-infected persons, because in India, even now the number of covid-tests is much lower. So, the actual number of persons infected by SARS-2 COVID is much larger, multiple times the registered number of covid-infected persons. A nation-wide 'sample survey' carried out by I.C.M.R. in mid-May 2020 by testing blood of individuals selected through scientific sampling. In every district, at 10 different

places, blood was tested from people in 400 houses, i.e. 280000 people from 70 districts were tested and it was found that on an average 0.73% people were infected. This means that around 1 crore people were infected till May 2020. Out of these, around 4000 people had died by mid-May 2020, so the infection-fatality rate till May-2020 was only 0.04%! Even then, it is twice the death rate of swine-flu! The entire report is not yet published and many more districts will be covered for testing. Still, one fact definitely needs to be noted that the actual number of infected persons is much larger than the registered number of infected persons and the actual death rate per one lakh persons is very less compared to the death rate which is generally calculated.

When will the pandemic end?

The science of Public Health tells us that when any virus is new in any group of humans, initially nobody has any immunity against it. For example, some years ago, before we had the vaccine against measles, all the young children suffered from a measles epidemic. Many more children caught the virus from other children who had measles. Viral infection spreads from one child to others through sneezing, coughing etc through droplets and from smaller air-borne particles. However, all the infected children develop immunity to fight against this virus. As the epidemic spreads, the number of such children

'resistant' to the infection also would increase. So after some time these viruses would find less and less 'non-resistant' children. These viruses cannot survive for a longer period outside the bodies, so their number decreased and the epidemic declined. Same was the case about the 'chicken pox' epidemic. The swine-flu epidemic that we experienced ten years ago had the same trend. Today very few cases of swine-flu are found and very few deaths occur due to the swine-flu. Similarly, the Covid epidemic will also decrease within a few months.

When a person is infected with Covid-19, his/her body develops resistance against the virus. This means that within the next few months, in India all those 50% (70 crores) people who may get infected with the virus will naturally develop resistance against it. When this happens, 'herd-immunity' will be developed in the Indian population and this pandemic will fade away decrease naturally. If the vaccine is available, this process will be faster. All such epidemics end due to the 'herd-immunity'. Today, one crore people have been infected, and even at this rate some are thinking that the situation is out of control!

However, it is not true that we should only believe in the 'herd immunity' and should not do anything about Covid-19. The government must implement the 5-point program mentioned above. The citizens should go out only if needed, should

wear masks, maintain six feet distance, take precautions about the items that are carried into the house from outside and frequently wash hands - these five principles must be followed. Especially this is true for the senior citizens and those younger people who have diabetes, high blood pressure, heart disease, obesity etc. This is because the risk of complications due to Covid-19 and the risk of death is more for them. In India, the proportion of senior citizens is only 8.5%. The number of persons below the age of 65 but having diabetes, high blood pressure etc. is 20-30%. If this vulnerable population of around 30-40% continues to be protected from infection for the next few months, before the stage of 'herd-immunity' is attained, then in India the number of serious Covid-patients would get diminished to a great extent. However, in areas such as bigger cities, Covid-infection will continue to spread till we attain the stage of 'herd immunity'.

In my opinion, if the 'Kerala model' is used in the green zone immediately, the spread of the epidemic can be contained for some time. By that time if the vaccine is available and the unprotected population is vaccinated on a very large scale, then the stage of 'herd-immunity' will be attained everywhere and the pandemic will recede in the first few months of 2021.

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The global economic scenario during the days of CORONA and the aftermath



Dr. Sanjeev Chandorkar
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At the global level, the economic, military and political references are undergoing changes rapidly. When there is tension at the international level, a war-like situation is created and at such a time, it is the first priority to protect the nation's financial interests and to ensure that the economic activities will continue as usual. In such circumstances, it is extremely important to have capable institutions in the public sector for the vital components of the economy. Those who used to say that 'Market will decide everything' are nowhere to be seen now. Now the state and central governments are insisting upon giving priority to the use of local products, but did we really need the Corona pandemic to arrive so that we would understand this? We need economists who would carry out a detailed review of the economic systems and decipher and explain to the general public in simple language the organic relationships between various factors which would appear to be not so much related to each other.

How would the global economy be after Corona? When the international organizations were successful at that time we were thinking about having the development of our own country, without subscribing to the ideological position of the free trade and commerce. This concept would be exactly opposite to the concept of globalization. On this background, the Corona pandemic arrived suddenly and due to the Corona pandemic, the already challenged concept of globalization was even more questioned. Globalization means to develop a seamless economic world and globalization does not mean the global trade. It is in existence for the last eight hundred years. We have to understand that in the concept of GPL (Globalization, Privatization, Liberalization)- these are three different concepts and they do not go along.

In the global economy, there was the transport/ transfer over the boundaries of various nations, of 1.Goods and services 2.Capital 3.Labourers now during the Corona period, all this has stopped but after the Corona period is over, we will have to observe how this global economy is going to change.

Due to Corona, the production chains were disrupted. Even if one component is not working properly the entire chain is disrupted. In the interest of the nation, the use of masks, ventilators, medicines were given priority. The centre of

production was shifted. Why the production chains were created, whether they can be made shorter, whether the re-shoring, off-shoring production will be stopped. How will they respond after Corona? During the last thirty years, for the transfers of capital, Europe, Japan, America were the three major pillars. After the Second World War, the production was used within our own country. However, after 1980 the excess capital could be used elsewhere.

During the Corona period, the increasing production capacity in the world is not getting used, so the new production capacity will not be created. Due to Corona, the global GDP will decrease by eight to ten per cent, the demand for goods and services will go down and this year there will be a reduction in FDI (Foreign Direct Investment). It is estimated that it will take around two to three years to come to the previous level.

During the last forty years, due to globalization, the global marine trade had increased to a great extent. It may decrease due to Corona. It is estimated that there can be a reduction to the tune of 40 per cent in one year. The marine transport business is not just temporarily set back, but long-term shocks are also expected. In 2019, 80 per cent of the goods transport was by sea. The first to get a shock was the airlines; the next was the marine trade. Organizations such as 'United Nations' Conference

for Trade and Development' (UNCTAD) are continuously reviewing the situation.

For many years, the global trade increased following the global GDP. In 1980, there were basic changes in this. For this the principle of the production chain and the comparative profit is responsible. As per the principle of comparative profit, the nation which has mines should export the minerals and it should import the food grains instead of cultivating them indigenously. Naturally, due to this the goods trade would increase globally. As per the principle of the production chain, the goods should not be produced in any one nation but the components should be manufactured in more than one nation.

Due to the Corona situation, the discrepancies in both these principles have been exposed and as a result, the global trade will be affected. The Corona pandemic will have two effects on the global trade, the duration of which will be depending upon how fast the vaccine and medicines on Corona are successfully prepared. Due to the tests to be carried out for the employees on the ships which visit various ports in the world and their quarantine period, the work of uploading the goods in the ports is going to be slackened. Today, millions of containers and ships are waiting at the ports. If the goods from the previous ship are not uploaded then it will delay putting the next batch of goods on the

conveyor belt. It will take many days to have the work-chain as before.

After Corona, the global trade would reduce. In the same proportion there will be hectic competition in the marine trade, which already has tremendous competition. To survive in this competition, the companies would use measures such as computerization and mechanization to reduce the manufacturing costs. They will also offer various services to attract the customers. As the new ships are more powerful and with great speeds they can have the monopoly in this sector.

What is the way out for this? In the global ranking of marine trade, India stands at the sixteenth rank. This situation can be improved. We have 12 major ports and 200 small ports. The 'Sagarmala' project is being implemented for the goods transport, which should be completed at the earliest. If the global trade groups are powerless, then various regional trade groups such as 'SAARC' should be activated.

The devastating effects of Corona and the resources for the corporate capital are closely related. The devastating effects of Corona are also related with the density of population in the respective areas, such as New York, Mumbai etc. We must understand the complicated inter-relationships between the losses due to Corona and the current political economic systems.

For the corporate capital the power is more important as compared to the public ownership.

In America, the experts on Wall Street and the leaders of Republican and Democratic parties, the professors of economy and finance and the researchers came together and discussed about the situation and they opined unanimously that it is important to maintain the power of the corporate/finance capital in the global economy. It does not matter if the ownership is public.

Corona has definitely taught us one lesson that there are some things which you cannot buy with money, whatever amounts of money you might have earned, because the Corona virus does not decide its attack on you by considering your political inclinations. In the future too, such fatal pandemics can attack us without warning, but we can definitely implement measures, such as improving the condition of waste management, waste water management, ensuring sufficient water supply, providing necessary facilities in the hospitals, manufacturing latest equipments, giving better salaries to the researchers, having a better city planning, increasing the tax collection to improve the economic resources and if we wish to do these then the political economic system will have to be changed. Instead of criticizing the economic systems if they are changed for the better then we can witness improvement in the economic systems.

The corporate companies had demanded to have the income tax rate at 15 per cent to have an edge for India in the global competition. However, they were not ready to reduce the salaries of the CEOs, salaries of the top management, or bonus and other concessions. How will the competitive edge for India improve by reducing the manufacturing costs for the goods - the answer was that the government should reduce the prices of lands, should reduce the income tax, the government should give loans to the banks at less interest rates. Workers should not insist upon minimum pay. The Environment Law should be made less stringent. These are the demands of the corporate lobbies.

These corporate companies do not insist upon increasing the purchasing power of the crores of common citizens by increase in the indigenous market of 130 crores. After Corona, the global trade will be reduced. Even if the nation is ready for export, somebody else should be ready to import these goods. Due to the indirect taxes such as GST the demand will be affected. So if the corporate lobbies think of tapping many resources such as wealth tax, inheritance tax, betting only then in the global trade the competitive status of India will improve. However, they are not saying anything about this.

The individuals, the small industries, to some extent the big companies are also not having

the capability to repay the loans. In the economic parlance this is called as 'Credit Absorption Capacity'. However, even though we are aware about this, the policy makers in our nation are ready to pump in loans to the tune of millions of crores of rupees in the economic system. In fact, the crores of people need the other extension services more but unfortunately, our economic policies are greatly influenced by the perspective of finance capital. Twelve years ago, the American economy faced the calamity of recession because they had given home loans to crores of poor people.

Today, while we are experiencing the situation of financial crunch, the common citizens are not questioning the economic systems and the economic policies. The main reason behind this mind set is that the common man is made to believe that for improving his/her own financial situation he/she himself must suffer hardships and put in efforts, the economic policies have no role in the same. We think that the various tasks in the society are being carried out individually by the persons which can be termed as 'atomized society', but the common citizen never understands that if there are lacuna in the systems and the economic policies themselves, then the efforts taken by the common man will never suffice to correct these.

Many experts supporting the ideology of transformation have a question whether there will

be a new economic system due to Corona which would offer an alternative for the neo-liberalization. However, for such an alternative to be ready and to stabilize the new economic model we will have to see whether capable political powers are in place. As for now, we must say that the political powers which can offer such alternatives are themselves not so strong. On the other hand, in the current model of the economic systems the corporate companies or global financial capital are interrelated and they are organized, they have the institutional infrastructure ready, the ruling parties are in their favor. It is not important whether you justify capitalism. Only if you are people-centric you can protect the interests of the unorganized people. Otherwise, everything becomes a utopian time-pass and the ground reality is something else. The millions of labourers and self-employed persons are the pillars of the Indian economy. It is in the interest of us all to ensure that these pillars are stable and healthy. These millions of people toil and moil all day just to lead a respectable life, but the government, the banks, the society; the middle class do not give them the expected response. This has been evident during the Corona period. Those who did not understand their own long-term interests did not do anything to protest the environment and the interests of the workers, laborers and the society. The model based on 'Global Value Chain' which was going on for four

decades collapsed during the four months of Corona.

What will be the global economy after Corona, from the view point of 'GDP' ism? The situation is always reviewed from various view points; there is no unique 'factual position'. How the global economy was affected due to Corona - if this is reviewed from the 'GDP'-ism viewpoint and people-centric view then the views will be different. If we look at the situation from people-centric view, then we will notice the tremendous inconvenience caused to the general public, their loss of jobs, their increased burden of loans, their lives without enough food and shelter. If we look at it from the 'GDP'-ism viewpoint then we can understand the global corporate economic capitalistic financial philosophy. Return on capital, whether the share market rates increased or decreased these issues will also be known. From this viewpoint, the viewer will never see issues such as the human sorrow and their sad stories. On the other hand, in 2019 the global GDP was 88 trillion dollars, which will decrease by only 5 to 8%, i.e. will decrease only by 4 to 7 trillion dollars. This means that in 2020, throughout the world, the value of goods and services manufactured will be 80 to 84 trillion dollars. This is not related to how many millions of people had Corona infection and how many millions of people died due to it. There are indications that in the post-Corona period, the share of the corporate

sector in the global GDP will increase in the global economy. From Wall Street to Dalal Street all the stock markets are registering growth.

So it is necessary for the citizens to be honest with their own experiences and consider about which economic policies would be suitable for their nation. Do not let others teach you about the economic philosophies. What should be the economic policies for the nation, the government administration should be strong, tax collection should be there, there should be no borrowing, the public sector is important; all this understanding can be acquired by studying our own surroundings, not by reading books on economics. We have to think about the status of the nation that we are going to offer to our grand children and great grand children.

By taking undue advantage of the chaos that has happened due to Corona, slowly the public sector institutions would be handed over to the private sector. All those from the media, the administration and the policy makers, who have the capacity of thinking independently, are just 'yes men', which is very unfortunate for the nation. There was a proposal for the privatization of selected railway routes. In our nation, there are 13000 railway trains. Out of these, selected 150 trains would be handed over to the private sector, which would fetch huge profits. In this proposal, the private sector is going to invest 30 thousand

crores of rupees of capital investment. The requirement of capital for the railways in the nation is of Rs. 50 lakhs crores, i.e. this amount is not even 1 % of the total capital requirement. For this private railway, the infrastructure facilities of rail, signal systems, electricity carriers, diesel systems will be used, which have been created from the money of the general public. However, just like ignorant persons, we are very happy as there will be capital available from the private sector. This is an example of the blatant arrogance by the private corporate sector in the modern economic systems.

For very small children, when they are learning to walk, we use a support and when their legs are strong enough, this support is taken away. Similar is the case is of the hard working poor people. It is always asked that for how many more years we are going to give such temporary support to the poor, such as the loan waivers, subsidies, fair price, direct benefit, transfer, giving ration at subsidized rates etc. All these welfare schemes will be stopped only after this section of the society gets strong. We cannot say that the support will be removed after 70 years, after 10 years. We have to decide the criteria to remove the support. Those who are poor today must get means to improve their financial standard, so that they would also join the markets as customers. Not a single poor person is happy about his/her poor status. Actually,

their self-respect is affected when somebody calls them poor persons.

How would the political democracy continue without the financial democracy? We have to consider the micro, small, medium industries, agriculture and non-farm sector not from the humanitarian angle but as the pillars of the economic system of the nation. Today our economy needs industries with minimum capital and maximum output, demand for the products manufactured and work for the crores of citizens. If this happens, then the hard working persons would get some money. They would immediately spend this money for their necessities and for purchasing other items. Due to this, the demand for the goods will grow and as a result the pressure on the government to continue the welfare systems would decrease slowly. It is necessary to consider all these poor and hardworking people as the basic pillars of the nations. There should be strong and capable groups of people who would declare that they do not need the alms in the name of humanitarian policies but they want their role in the economy of the nation.

Many persons who lost their jobs or income generating activities due to Corona have been doing other activities such as selling fruits, vegetables, eggs and bananas. These do not need capital and their efforts are being appreciated. However, the customers for these are the same;

they have not increased so the entire sale is divided into all the sellers. This is not in the interest of the new and old sellers and also for the economy, so such an arrangement should not be appreciated, but a proper economic system should be devised.

In the U.S.A., where Corona had the most devastating effects, the indexes such as S & P 500 have attained record heights. Throughout the world, all the major stock markets are recovering. In Mumbai, the stock market indicators are returning to the pre-Corona levels. This means that the economic system of 'India' will be able to absorb the shocks given by Corona, while the economic system of 'Bharat' may be totally destroyed post-Corona. The stock market of India is not concerned about what will happen to the economy of Bharat. In the stock market, the finance capital is flown from all parts the world. So there are reports about the funds withdrawn from the stock market in India now returning to the stock markets. During the Corona period, as there was no other option for investment, everybody turned to investment in shares, so in the global finance sector, literally trillions of dollars are in search of where to invest.

In the entire economy, much stress was given upon the so-called efficiency and the sustainability of the economic model was neglected. A lot of attention has been given for

reducing the production costs but the fact is neglected that in the 'global value chains' even if one link is broken then entire production chain is held up. The social and environmental benefits, which cannot be valued in terms of rupees, are purposely neglected. While showering praise upon a few corporate personalities, due attention has not been given to see whether the crores of people have the required purchasing power.

During the last 12 years, the financial sector has not been stable. This instability will further increase due to the shock given by Corona to various economies. The ill effects of the unstable finance sector can affect the entire global economy. Any serious damage to the finance sector can paralyze non-finance sectors too.

Due to the danger to the lives of people throughout the world, the slowdown of the economy will affect the finance sectors in many nations and the global economy. The International Monetary Fund (IMF) has described the Corona calamity in their Financial Sector Stability report in April 2020 as 'unprecedented shock to the global economy'. The status of the global economy before Corona was not much hopeful. Due to Corona this instability has further increased.

During the last five months, a lot of things happened in the global economic scenario. Throughout the world, the figures of unsecured

loans given to the corporate sector have increased. At such times, the borrowers prefer to protect their principal. Due to the serious uncertainty created by Corona, the lenders may reject the renewals. Due to the decrease in the global trade and due to the self-defensive attitude of various nations the options for exports are becoming limited. If the cycle of goods/services manufacturing sector breaks then naturally the borrower declares his inability to repay the loans to the banks. The specialty of the Corona period was that borrowers of all the banks declared their inability at the same time. All the banks in the world are in touch with each other. This is one of the positive aspects. It is hoped that regulatory bodies such as the Reserve Bank, SEBI and the Central Government would implement the necessary remedial measures.

Demand and supply are two pillars of the economy, but they are inter-dependant. Due to Corona both the demand and the supply were affected. Normally, such a situation never arises in the economy. Sometimes the demand is in trouble while sometimes the supply is facing difficulties. When any one of these is facing problems, it is not easy but at least possible to devise remedy. However, due to Corona, both these pillars have been affected, making the situation even worse.

During the Corona period, throughout the world, the developed countries and developing countries declared lockdown. The question of

migrated workers was discussed. However, as compared to the situation in the world, the situation in India is totally different. In U.S.A. and Britain there are migrated workers who have come from other countries. In the developed countries, the share of formal or registered organized industries is more. So in the developed countries, it is comparatively easier to implement the schemes for the migrated workers. In America, three and a half crores of people were registered as unemployed so they were eligible to get the unemployment allowance. In Britain, the scheme was announced that even though there is no production, the workers should not be dismissed and 75 per cent of the salary would be given by the government. In India, the share of informal, unorganized sector is more and in this sector the number of migrated workers is also very large. However, they are from our own nation. Due to the sudden lockdown declared due to the Corona pandemic, this entire informal sector came to a standstill. The wages were stopped. There was no savings. As they had no money, the thousands of such workers returned to their home towns and we watched their exodus on television.

If this financial calamity in Corona period is to be averted, then we need proper financial planning. The Prime Minister has declared a package of Rs. 20 lakh crores. However, the entire stress of this package is on the supply side. More attention needs to be given to the demand side.

Mr. Raghuram Rajan, Mr. Abhijit Banerjee and many others have voiced this need. If ready cash reaches them then they will be able to purchase the necessary items. So the demand will increase and the production will increase. If the large number of migrated young workers does not have any work then a lot of social-domestic problems can arise. It is necessary to increase the purchasing power, through the Ma Na Ra Ga (Mahatma Gandhi National Rural Employment Guarantee) scheme. If at the national level schemes have to be effective then there should be intervention even up to the taluka level by forming a de-centralized system in the existing system. However, as it is not possible, we can form committees at district level, comprising of the district commissioner, bank officers, electricity board officers, industrialists and to consider the district as a unit and to study the total economy of the district and to examine the problems about raw material, electricity supply, rents, labour. These problems can be entrusted to the 'foot soldiers' and these foot soldiers can visit the industrialists, farmers to get information about the problems and to implement the remedial actions. Such management at the micro level is necessary.

So now if we want to implement any financial model then we will have to examine which political powers are behind such economic ideologies and whether they are strong enough. There are 80% people engaged in farming, service

and industry sectors, still they are unorganized. Due to this, the calamity faced by the economy due to Corona has become even more serious. However, it is not possible to immediately develop any mechanization models.

The corporate sector is organized. The institutional mechanism is ready. Now what is required is that the policy makers and the rulers should be people-centric and they should protect the interests of the unorganized people. The companies which have huge capital may use the option of mechanization, but if the entire economy is based on mechanization then it will be detrimental for the economy. Hence, to fill the vacuum created in the economy, there should be dialogue between the employers and the workers and the human employment should be increased and the economy should be given a boost.

We must consider about what should be the financial policy in a poor country like India and what should be the direction for the economy. I think that it is equally important to consider what must be done today. Those groups, political parties and activists who believe in the people-centric political thought process, must actually implement some experiments through which they should arouse people's interest. Now for many decades the transformation oriented movements have put forth their thoughts in words, but now the people

will not believe only the words, you will have to actually implement what you preach.

Today the APMC law has been abolished, so the agriculture will be de-centralized. If this happens, then we can show how the agro-industries can be organized in a de-centralized manner. The Corona pandemic underlined the problems of the big metropolitan cities. If the forces like us having the proper knowledge about the social, political facts can offer alternatives for such problems of the metropolitan cities and can present an ideal model then that can be definitely used as a 'show-piece'.

It is a fact that today, such political powers do not exist which would be able to implement the de-centralized financial model and then we have to think about how this can be initiated. We can implement such models at other places. A company like Amul presented a strong fight against Nestle. Such noticeable models will certainly catch the imagination of the general public.

On one hand such models should be created and on the other hand there should be a political economic system which would be people-centric. The uncertainties in the economic systems must be reduced. The government expenditure on education and health must increase. Such political demands must be presented again and again.

Models must be created by the transformation oriented movements, which would not be capital-centric but people-centric, strong, noticeable and financially independent. This has not happened so far. However, Corona has underlined the urgency for doing so. If such models are created then the movements would become all-encompassing, all-inclusive and the global economy would get a new direction.

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The development of cities after COVID: Do's and Don'ts



Sulakshana Mahajan

Today, the people all over the world are discussing about how it has change during Corona and what could be future after pandemic .This is all the more important for the metropolitan cities and towns as more than half the population of the world is now residing in urban areas. As far as Indian cities are concerned, COVID is not the only challenge. Our cities are already riddled with chronic problems accumulated over the decades and the citizens are suffering for years together. So far, only temporary solutions were undertaken to address urban problems, but now it is time to insist on a paradigm shift, and our focus needs to be on correcting the past policies and remedial actions. It is absolutely essential to change present city administration structures, methods of delivering urban services and deciding priorities for investments in urban infrastructures. It is essential to accept our own mistakes and correct them before starting our journey after Corona. The future development of our cities should not be based upon the populist, ad hoc political approaches or irrational expectations of citizens and ignorance about the role of cities, in the

development of our nation. It is also important to acknowledge our own resource constraints.

An attempt is made here to address the following questions:

- What is the concept of a welfare city?
- What needs to be done for developing a welfare city?
- What kind of public infrastructure is needed for welfare city and how is it to be realized?
- What kind of leadership is essential for welfare cities?

Though there are certain common attributes of cities, each city is unique in terms of its natural environment, economy and socio-cultural background. Hence each city would need unique approaches and actions for their transformation. Hence the entire task of transformation of our new and old cities into people oriented welfare cities is gigantic and complex. Today, our politicians, citizens make irrational demands and protest against inadequate urban services but oppose the essential financial and administrative reforms that can improve services. Many citizens manage to create pressure groups with the sheer number of the members, and expect all demands to be fulfilled by the authorities. When the services fall short the government is blamed. There is no equity or just distribution of services in a city where many

citizens lack voice in the society. This attitude needs to be changed if cities are to serve all the citizens to the best of their abilities.

After Covid 19, the entire process of administration and planning process must be revamped to allow for effective participation of the citizens and prioritizing investment in infrastructure. Elected representatives of people also must be entrusted with decision making and administrative functions. The main focus of this article is on identification of problems and constraints faced by the administrations in servicing the cities and citizens more efficiently and equitably.

The welfare city

A welfare city is the one which takes care of its present as well as the future citizens as to facilitate a healthy lifestyle for all. To achieve this, the basic urban services should be made accessible to all, so as to create healthy and wealthy society. The city development needs to ensure affordable housing with minimum standards. With adequate the water and drainage system waste management services roads for safe walking and cycling and with public transport in large cities. People should be trained and skilled for so as have access to employment and sufficient incomes; children should have access to quality education; basic health services should be available to all. The cities

should conserve natural water resources such as the rivers, sea-shores and protect hills and the natural environment. Cities also should strive to protect them from encroachment and natural calamities; the cities should be free of pollution; and safety and security of life and property well protected; there should be sufficient green spaces available at convenient locations for the citizens. The cities should work towards reducing extreme social or economic disparity. All these qualities are part of the concept of a sustainable city. However, every city will have to find its own ways to convert these concepts into reality, with available resources.

How to transform our cities to welfare cities?

The cities primarily take shape through interactions of three major constituent factors: land, enterprises and society. Every city, has to continuously reorganize these three factors. The city administrators have to focus on these monitor interactions among these three complexes and ever-changing factors, so as to facilitate growth and transformation. The cities also need to focus and strive for continuous improvement of the quality of life for their citizens. This can be done through continuous improvement of all the urban infrastructures and service delivery. Every city is unique in its trade, industries, enterprises and service institutions as well as environment and socio-cultural histories. Hence of local

municipalities can function best by understanding and addressing their specific challenges and by seeking cooperation of its citizens. India could progress on the path of development through democratic process only after independence from British colonial rule.

Similarly, the cities and metropolitan areas can think of their development only if they are free from the present administration dominated by the state governments. Today, the cities do not have the right to plan their own development, devise policies or priorities investments in necessary infrastructure. At present local municipalities and elected representatives do not, have functional or financial responsibilities nor do they have administrative power. This can be only facilitated by the state government of Maharashtra.

The 74th amendment of the constitution was introduced in 1992 to facilitate devolve power to urban local bodies. (ULBs) The State legislative assembly has also accepted the devolution of power to the ULBs. However, it has failed to operationalize the same. The entrenched political power in the state government as well as IAS lobby is reluctant to act upon the provisions of constitution. Lack of capacity of local elected members is often sighted as the hurdle in the way of transferring power to ULBs. Hence implementation of the amendment is postponed. Such apprehension was also expressed by the

British rulers before granting independence to India. However, India has fairly managed to govern the nation and charted out its own path or development. Hence process of devolution of power to ULBs must be accelerated, if the urban Maharashtra is to trade its path on progressive economy and social development. .

For doing this, all the political parties and the policy makers at the state level need to revisit their traditional and outdated concepts about the cities. at present the state is unable to address the varied issues of cities from different regions. Cities in Maharashtra substantially vary in areas and populations; in their regional, geographical and historical contexts; (e.g., Marathwada, Vidarbha, Konkan), Present urban policy fails to address or analyze diversity of story, culture, as well as available. Hence all the cities follow similar development processes and strategies. This has to change. It is essential for the state government to encourage and facilitate ULBs to devise their own paths to development and encourage them to raise their own resources for development in the future.

Resources needed for the development of cities

The empowered and decentralized ULBs, would need to address the issue of generating type of resources needed for city development. These resources would include finance, land, water, natural resources available in the locality and basic

knowledge about development planning for cities. They would need to review the existing network of railway-road transport, water and air transport facilities, electricity, etc. Each city would need to prioritize development projects depending on priorities and take decisions for investments. Each city government would need to assess the expected changes in population and its demography, social structure, and provide for necessary of social and cultural development of citizens. These cities would need support from experience professionals in the field of urban development as well and academic institutions.

Lack of necessary data and information is one of the biggest hurdles in development of cities. Another challenge is non availability of trained, skilled, experienced and creative people to undertake comprehensive planning for cities and monitor the processes. Today, it might be easy to access finances for the development of cities, however, much larger efforts are necessary to create human resources. The state of Maharashtra is the most urbanized state in India, however it does not have education institutes to train students in city planning or think about their specific economic development. A huge army of experts in the field of urban economics, sociology, geography, city and infrastructure planning and administration and culture would be needed to

overcome this deficiency, even at the larger metropolitan level.

Another big challenge is about fulfilling the need of data and information needed for development planning for cities. In today's world of information, it is the most important resource for planning and analysis of our urban problems. The city planning process involves not only finding solutions to the current problems, but also envisage future challenges. Economy of each city is a complex web of trade, commerce, industry, and services and has to be understood in its own geographical context. The cities have to address the issues of generating employment in non-agricultural sectors of their economies and work for necessary skill development of the people. Cities have to promote special institutions for education, skill development, continuous training and research. Cities also have responsibility to help surrounding rural lively hood in agricultural and provide them with market facilities for their produce as well as enhancement of production.

Cities are often called as engines of growth and development. Data, information and skilled people fuel these engines. Cities are dynamic and hence they change constantly. Hence the data and information collection, its analysis also has to be carried out in a dynamic fashion. It is necessary to understand that development is a continuous process that needs to be observed, planned, monitor and corrected. The complex transactions

and interactions in the land, properties, goods, materials and people can only be understood by carefully monitoring and analyzing them. Hence up to date information is the backbone of modern city development and management.

The third important human resource is the leadership for the city. Even if the technical, financial planning is carried out by experts, its success largely depends on the political leadership of cities. Only the local leadership can give set objectives and priorities, give direction, and seek people's participation in development planning and realization of plans and projects. Leaders also have to generate finances for programs. Hence the local leadership needs to be enlightened and empowered in the field of city development and administration

Who should be entrusted with the development of cities?

In the past, the kings or the religious institutions used to establish cities for religious and security purpose. The objective of those cities was to protect the rulers and religious establishments and the state's wealth, to maintain armies and to perform judicial and administrative functions for the territories and the society. The kings used to establish some cities to encourage the commerce. They also encouraged cultural functions and supported arts and artisans. The remaining

population would be scattered throughout the state in small villages and hamlets. Very few people would have direct contact with the bigger cities and most people had no reason to stay or visit cities

However, during the last five hundred years, cities have acquired different functions and common people have become real owners and citizens in the twentieth century. In most of the democratic countries, municipalities are established and are administered by the elected representatives by the people. Representatives carry out the task of management of cities in consultation with the local people. The municipalities and municipal corporations have autonomy to plan the city, decide the projects as per local priorities and to design necessary projects for the welfare of the citizens, by generating necessary funds through taxes. Municipalities also are empowered to choose technology, human resources and equipment for the projects. Cities are therefore now considered as wealth of nations.

In most of the developed cities, the elected mayors take decisions for the betterment of cities. Administration of cities are not driven by political Ideology or political parties, nor they are dominated by the state or central governments. Development of cities is seen as responsibility of local leaders. Thus Mayors of large metropolitan cities, sometimes are more popular, powerful and

respected than the president or prime ministers of nations. Economic functions and power of nations largely rests on metropolitan cities in the developed countries. All the famous world cities are developed by independent, smart and visionary urban leaders. This is bottom up process of development and administration of cities, which is opposed to the present top down approach directed, controlled and monitored by the state Governments. In such an arrangement the role of the state or the central government is limited as facilitators. The present top down approach towards cities has had detrimental effects on cities, especially on the city of Mumbai and its Mumbai metropolitan region.

The special status of the metropolitan cities

Mumbai city and its metropolitan region is at the heart of the state as well as national economy. For the last seventy years, the chief ministers, who had little understanding or knowledge about the modern and complex metro cities such as Mumbai and Pune or about the general process of urbanization, framed and dictated urban development policies. The commissioners appointed by the state government administered and ruled Mumbai Municipal Corporation. This was the practice since the days of colonial rule, where the commissioners were appointed by the British Government. Since independence, the state and central government

took a number of decisions and set up institutions which rarely coordinated or consulted with the Mumbai Municipal Corporation. These multiple institutions and their independent decision making process often created chaotic conditions in Mumbai. This chaos has also spread to other big and small cities in the Mumbai Metropolitan Region, which can be witnessed through the chaotic traffic and transport conditions as well as in housing sector.

As of today, formation of empowered and autonomous metropolitan governments for the Mumbai, (As well as Pune, Nagpur and Nashik regions) would be useful to address the complex issues of urbanization. Unfortunately, Maharashtra, the most urbanized state in India does not have a political vision or leadership. One of the reasons for the lack of urban vision is a dominant belief in rural India, anti-urban mindset and predominant leadership coming from the rural area in the past as well as present. Let us hope, that the Covid19 experience would help in rethinking on the development of cities and ushering in needed urban reforms.

Post Covid-19 Urban vision...

The local municipal corporation and the representatives elected by the people are close to the citizens, who can solve the major challenges faced by them. Usually they are aware about the

problems of citizens residing or working in different areas of cities. They are also aware of general problems of cities and the lack of infrastructure as well as financial resources. However, today the municipal corporations and the representatives elected by the people do not have any rights or responsibilities for addressing issues or solving the problems at local level. These rights as well as responsibility rests with the state governments. Local municipal corporations and local leaders neither have capacity nor inclination to think about development of their cities.

Hence During the exceptional and challenging circumstances of Covid-19, the state government, shouldered most of the responsibilities of fighting the pandemic through its administrative mandate. Local leadership was totally marginalized and had little say or control over decision making. This could work fine as a short term measure. However, such situations may not be rare in future. Long term vision and long term planning at local level would help immensely. It is therefore necessary to entrust and empower the Urban local bodies, their elected members and the local administration. A similar empowered governance system is essential for large metropolitan cities and regions. A separate ministry for Mumbai Metropolitan area would help in addressing the extremely complex issues. The minister can coordinate with various local, state, and central government institutions to

effectively address issues of slums, affordable housing, public transport etc. The focus of urban development after Covid-19 on improving basic urban services, public health, public education systems and making them efficient and oriented towards sustainable, equitable social and economic development. A consensus needs to be built for such ground up urban development across all the political parties. Politics of cooperation rather than competition and rivalry will be essential for addressing future challenges of our cities. Covid-19 is a wake-up call for such reforms.

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Apuli Chaan', 'Smart City- Sarvansathi', 'Tumhi bi Ghadana'.

When the 'Giant Wheel' will start rotating again.....



Dr. Ajit Magdum

He ordered, 'Statue!' and the people, not just the nation but the entire world came to a standstill. Everything stopped. However, the person who had ordered 'Statue!' was not any warrior, king or a dictator. He was not even a person but a microscopic virus called 'Corona'.

From its own creation, the mankind has been continuously carrying out experiments and achieving progress on all fronts. However, at one point of time, the objective of 'progress' was overlooked to some extent and only the speed mattered. Humans were thrilled with this speed. Humans were attracted towards the sea voyages in Homer's Odyssey the adventures, the search for new and unknown and the thrill in the same had always attracted the human minds. Similarly, the novel, 'Flights' written by Olga Tokarczuk, the last year's Nobel Prize winner, is about the speed and adventures. The novel underlined the attraction felt by humans about the same. This feeling then gave way to competitions and the competitions gave birth to ambitions. The speed of life increased so much that the principle of 'Perform or perish' became a dictum of life.

Man became a slave of speed and it became difficult to maintain the balance between the body, mind and intelligence. Due to the never ending 'bucket list' of work, the values such as friendship and relations were thrust to the back of the mind.

In the human history, the twentieth year of the twenty first century juxtaposed the mankind with a catastrophe which engulfed it with fear and worry. The Corona virus appeared on the earth and not a single expert in various sciences had even an inkling about it! The world had attained an unbearable speed and suddenly everything came to a standstill - Locked down. The 'wheel' stopped. The 'Giant Wheel' came to a cessation.

Everything attained absolute quietness - the water transport, air transport, roads and highways. Those who had been blaming the traffic, traffic jams, pollution realized that they themselves were also to be blamed. This virus has truly defeated the so called 'highly progressed' humans. During the last century, in the World Wars a huge number of lives were lost, and in all 30 countries were involved in the wars. Today, the Corona virus has created a havoc throughout 193 countries and twenty regions in the world. Those were the World Wars but this is a pandemic. The wars were between two groups of nations, here this microscopic virus has almost defeated the entire world. Therefore, the fight against this contagious

disease is being termed as 'the war against Corona'.

Those countries who had attained victory in the World Wars are powerless against this virus. After the wars were over, the time period was termed as 'before war' and 'after war', similarly now we look at the time periods in terms of 'before Corona' and 'after Corona'. America, the world's greatest power center has witnessed the maximum number of deaths due to Corona. The Corona virus spread from China and spread to all the developed countries in Europe. America requested for medicines from a poor country like India.

The calamity called 'Corona' is devastating indeed. However, if we have a positive outlook for the entire situation, we can say that this virus created its own kingdom in the world, its own democracy and equality. All the people came together in the fight against Corona- the mighty, the rich, the weak and the poor countries and the people were brought to the same level. The difference between the 'haves' and the 'have-nots' had to be forgotten for some time and the rich had to give a thought to the hardships of the poor. This was the first time that the rich people, holding passports and visiting foreign countries, the corporate tycoons became the main carriers of this virus. This virus is really spreading 'from upper strata to the lower strata' of the society. Actually, the person belonging to the

lowest strata, the common man, laborer, poor (non-urban) persons, the villagers are not that scared.

It is being estimated that the 'World after Corona' will be much different from the 'World before Corona'. As the economies throughout the world are facing crisis, we will have to thrifty and follow minimalism. The New York state government has passed a law for the re-use of things, as a measure to survive the economic crisis. The world had paused due to Corona and this pause has given a chance to the world to re-think about itself and implement changes within and without.

All the persons would now think about all others without any bias. The arrogance, pride will have diminished. The tendency to snatch away from others will be reduced and the feeling of 'let us all enjoy what we have ' will be on the increase. There will be an overall environment where people would want to help and cooperate with each other.

Throughout the world, as the economies in the rich countries will be disrupted, the repercussions will be felt in the social life and in general, on the human relations. Due to the lockdown, many people have lost their jobs, many industries are being closed down, so this will be a trying period for the relationships between the

humans. If these relationships are not capable of creating the feeling of comfort and security then their minds will be filled with fear, scarcity and disillusionment and a lot of them will face psychological problems.

The ethical values of the society already riddled with insecurity, danger, worry, depression and fear of death due to Corona will take a toll due to this. Due to the new norms of social distancing and quarantine to prevent the infection, there will be a sea change in the people's emotions, thoughts, requirements and behavior. Due to the social distancing norms, there is now a 'noble' distancing between humans, which is beyond the differences of caste, religion, gender, region etc. Now, whatever may be your relationship with the next person, handshake and hug will be out of question.

The touch of a person who is near and dear to us gives us an experience of love, affection, but now even that is not allowed for us. We are not allowed to touch our own eyes, mouth and nose due to the fear of Corona infection. The human organs are also expected to follow the 'social distancing norms'!

The lockdown was declared four months ago and nobody knows when it will finally end. However, one thing is for sure that the lockdown has adversely affected the family system in the

Indian sub-continent. During the first few weeks, it was a pleasant experience for all that all the family members were at home. Some videos were circulated on the social media showing the celebrities doing house chores. However, within no time, there were untold stories in hushed tones. It need not be stressed that these stories were the stories of women who were harassed and had to suffer sexual abuse. During the period of lockdown, the acts of atrocity within the family increased a lot. During this period, in China, the number of divorce cases increased. As all the family members were at home twenty four hours of the day, especially the women in the family suffered as they did not have any time as their own. This was, of course, the essence and effect of the patriarchic society.

During this period, as the number of men and women working from home increased, the remaining members of the family had to adjust with the silence to be maintained in the home. As the office shifted to home, school also shifted to home. The parents also had to cope up with the duties of spending time with their wards, to look after their studies, so others had to maintain silence or had to shut down the TV. The very idea of a home is that it is such a place where we can relax, enjoy and it is a safe place for us. This concept itself was shattered. However, as compared to the western culture, in India, even today the fabric of the family system is intact. Its

support system is still strong. This is a positive point.

After Corona, we will have to lower the flag of globalization. In the new world and the new environment, especially in our country, there is a hope that once again the principles of liberalization, tolerance, brotherhood, sisterhood, equal treatment to LGBT will be cultivated. Today, the police, nurses, doctors, cleaning staff have been working even with the risk to their own lives and the people have expressed their gratitude and respect towards these people. During these difficult times, the temples and places of worship are locked down while many new hospitals have been established. The messages such as 'the temples cannot save your life, the hospitals are doing this' have been applauded on the social media. From the metropolitan cities to the villages and towns, not only in India but all throughout the world, the gross inefficiency of the public health services systems has been evident.

In the near future, there will be immense importance for the health-related facilities. Especially as the young generation has been convinced about this, they will insist upon better health security services. Donation or sponsoring for having a better health system will be the 'new norm' for giving donations. Rich personalities will come forward to offer huge amounts of money for such good causes, for example, in America the rich

have sponsored the expenses for the research projects for inventing the vaccine for this disease. In our country, now the time has come where the general public must create a pressure on the government to remove the apathy about the public health.

Through the privatization measures and insurance rackets, the public health today is at the mercy of the insurance companies and it needs to be freed from its clutches. The health care system, which has been hastily put together for the pandemic will be a temporary measure. We have to have a preventive mechanism in place to prevent such infections. This is called as sustainable measures. In the initial days of Corona, the entire gamut of masks, sanitizers and frequently washing hands was considered to be very tedious. However, the media played a major role in convincing the people about the same. Now, these have become a way of life. Sanitizers and washing of hands will be a part of our everyday routine. The observation facilities such as CCTV, sensors, drones etc. will be made up-to-date and more efficient. Currently, in many hospitals, at the entry point, every person's temperature is recorded through touch-less infrared thermometer guns and then they are allowed inside. Just like the masks, if you see a bracelet on people's wrists which measures the heart beats and body temperature then you should not be surprised. This is also necessary for controlling the epidemic diseases. However, the personal data

collected through these equipments should not be misused. The possibility of misuse of such data cannot be denied. Many a times, persons have filed suits in the courts because such personal data was used which was infringement on their personal freedoms.

Now we have to act acknowledging the relationship between public health and the cleanliness at the public places and environment. Let us hope that the government will take the necessary steps. From some incidents in Mumbai and other cities, it is apparent that the younger generation is aware about the conservation of environment. The 'Friday for Future' movement by Greta Thunberg has attracted many teenagers. In the entire world, as the people's traffic and the number of vehicles on the road has diminished, the nature has shown magical results. The environmentalists' hopes have been elevated to think that it is not yet too late for our planet (earth). In many research articles and in the photographs in these articles, we can see the blue and clean sky over Delhi city, the clean water of Venice. The changes in the near future will be very important and decisive for the environment.

Mr. Ingar Anderson, director of the Environment Program of the United Nations says, 'The Corona virus pandemic and the calamity of the changing atmosphere is a message given by the nature to us. Unlimited increase,

the consumer-oriented standard of living and the total apathy towards the changes in temperature and atmosphere -due to these and many other reasons the animal species have been destroyed, the habitats of animals have been shifted nearer to the human habitats, so the incidents of spillovers between the wild animals and humans and from these animal-borne pandemics such as the Covid-19 have been generated.'

The common man, who is travelling barefoot, on the highway of the so-called development in the fields of health, environment and every other field of life is, however, totally neglected. In the world affairs, the role of India will be very important indeed. It is said that no calamity arrives alone but brings with it new opportunities.

Today, in India there are over sixty-three crores of young men and women. The entire world is looking forward to these human resources. If these young men and women are given adequate work in India itself, then the nation's economy will be strengthened in a very short time. In the days to come, due to the reliability offered by India and the hard-working human resources, there will be an environment conducive for industries from all over the world to establish their manufacturing facilities in India. In the probable damage to the global economy, the Indian people and the nation will attain its own balance due to its inherent capabilities.

In general, it is apparent that the days past-Corona will make the experts and policy makers throughout the world rethink about their own policies. Many experts and wise men are commenting upon this unprecedented situation. In the opinion of one of the experts, after Covid-19 a new world will emerge, which will not be much 'open', which will not have tremendous prosperity nor will it have unlimited or extra freedom. It is apparent that we will have to accept this principle.

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The collapsing walls....



Anil Savant

While saying goodbye to the year 2019 and welcoming the new year 2020, unexpectedly, infection of novel corona virus caused Covid-19 pandemic that challenged the developed human society. At this juncture, human beings are confident about conquering the war against Covid-19 with the help of modern science, the information explosion, the technology on the verge of the fourth Industrial Revolution, the research methodologies developed by the scientists and the level of standards practiced. Though all these are in place, throughout the world, all the nations opted for lockout as a precautionary measure and asked all the citizens to 'confine to their home'.

During the days of lockdown, then unlock, then mission 'begin-again', the thousands of laborers living in Mumbai in congested houses, who were totally dependent on their daily wages, opted for returning to their own villages and left Mumbai. Due to the dread of Corona, thousands of laborers walked miles together to their villages. The thinking behind this attitude was that the clean environment in the villages is better than the polluted cities, and hence they preferred returning to their own villages.

The foreign media discussed this very issue of the hardships faced by millions of migrating Indian laborers walking hundreds of miles to return to their own villages. Thus, the crumbling economy came to a standstill due to the lockdown.

The questionable model of development

In India, Maharashtra is supposed to be industrially developed state and Mumbai is in fact the financial capital of India's finance and commerce. The state of Maharashtra, including Mumbai, came into existence on 1 May, 1960. The journey of development for the Maharashtra state has completed sixty years. Covid-19 has underlined the need to ask what happened during this journey and why? On 4th August, the total number of Corona infected persons in Maharashtra state was four lakh fifty thousands, while in Mumbai this figure was one lakh seventeen thousand. Generally it is seen that the number of Covid-19 infected cases is proportional to the industrial development of the state. This is not a coincidence. Similarly, through the example of Dharavi, the intense abnormality between the skyscrapers and the slums in the same city, is underlined and the development model for Mumbai and Maharashtra state itself is being questioned on the issue of human health.

The policy makers went ahead with their policies with total disregard to the environment

and implemented and completed projects which were detrimental to the environment and the results are before us. Providing a health system affordable to the common people, was never a priority. Also, while on one hand it was reiterated that with the growth of the industries, the employment would increase, however on the other hand the water resource in the lakes, rivers and sea was polluted.

As per the reports of the Central Pollution Control Board for 2017-18, in the state of Maharashtra, 6353 factories generate 4,99,133 metric ton toxic waste every year. Out of this, 2,94,238 metric ton toxic waste is disposed of on the ground with secured land fill methods. Such man-made hills without side green cover are actually time bombs ticking inside. Also, 51,198 metric ton incinerable toxic waste is incinerated using safe methods. Still, the toxic gases which are released from this definitely pollute the air. The respiratory ailments caused by such toxic gases is a subject for study.

In Mumbai, the rivers like the Mithi river have been turned into gutters, which are carrying nothing but the waste. Also, many other important principles such as necessary surrounding areas for healthy lifestyles, houses of sufficient space with proper facilities for ventilation and the design of such houses, towns and cities with ample open and green spaces and the city layout were considered

as irrelevant. Instead of making efforts to limit the number of vehicles which were polluting the environment, the fly-over bridges were built to solve the problem of pollution from the vehicles. However, the problem of pollution from the vehicles was never solved, instead more and more people are falling prey to the respiratory ailments due to the poisonous exhaust fumes from the vehicles.

The stone quarry industries destroyed the green hills. The cement jungle was created. As there was no soil to absorb the rain water, and as there were no trees which would hold the flowing water, Mumbai faced another horrible problem of water logging. We must understand that only by cleaning the drainage lines the rain water will not flow back to the sea. Everyone knows about the disaster caused by the torrential rains during 26th July 2005. We must also investigate whether the floods in Sangli and Kolhapur could have been avoided. It is necessary to review and re-think about the entire set of policies, projects and action plans of the state of Maharashtra, in view of the protection of the environment.

The lifeless and uncontrolled urbanization

The cities on the earth have been established only upon two per cent of the total available land and fifty per cent of the total population lives in these cities. The same number will go up to 90 per

cent by 2100. The requirement of water for the city of Mumbai is fulfilled by fetching water from a distance of hundred kilometers away. On one hand, in those areas from where the water is fetched and provided to Mumbai, the local villagers have no easy access to water, on the other hand we cannot provide sufficient water to the people staying in slums for frequently washing hands during the pandemic of Covid-19. What have we achieved by this? Both the villages and the city have suffered. As there are not enough means available for livelihood, the people from the villages flock to the cities, they also wish to have a better standard of living for themselves. However, it is now very clear that there are limitations for the cities to provide basic facilities such as electricity, water, drainage systems to meet these ever increasing demands. If we want to reduce the stress on the natural resources being used for the cities and if we want to offer a better standard of living to each person living in the city, then we will also have to have control on the total number of people living in that city.

In Mumbai, the wells which were previously in use have been closed. The flow of Mithi river is actually diverted by 90 degrees. Also, the forest in Aarey which was helpful for preventing soil erosion has also been demolished. As a result of this, the rain water entering in Mithi river cannot be held back in Aarey and it floods the International Airport of Mumbai and the entire air traffic comes to a

standstill. This is like cutting the branch on which you are sitting. Such thoughtless planning needs to be changed.

In the past, there was a waste water (sewage) processing center at Dadar, Mumbai. The bio-gas generated from this center was provided to the hotels. Instead of using such environment friendly procedure and replicating it at other places too, this process itself was dismantled. This means that now we are polluting the sea by releasing human excreta generated by two crore citizens of Mumbai into the sea every day. The effects of such marine pollution will be yet another subject for research.

In the cities, every day toxic and contagious 'bio-medical waste' is generated by the hospitals and clinics. If this waste is not treated and disposed of using safe methods, then outbreak of the diseases can occur. Now Covid-19 has added to these problems. If there is no proper planning for the safe disposal of the PPE (Personal Protective Equipment) used by the doctors, nurses, healthcare employees, municipal corporation employees and the sanitation employees, then it will be even more difficult to break the chain of Covid-19.

In Mumbai, the daily waste material dumped on the dumping ground builds piles which are as tall as an eighteen-floor building! Frequently, such waste material catches fire and toxic gases are released in the air, the citizens staying nearby have

to suffer from respiratory ailments. We must note that these same respiratory ailments are also the cause for the deaths of the Covid-19 infected persons. We can actually see the birds hovering the piles of waste on the dumping ground.

As per the study by Shri Sanjay Monga, a nature conserver and researcher, in Mumbai the wetlands, the grasslands and the land under agriculture have reduced by fifty per cent. The quality of habitats for the birds and animals has deteriorated by eighty per cent due to the weeds, waste material being dumped and the total apathy of people. The birds and animals which were a common sight in the past such as harriers, quails, larks are a rare sight now. As the bushes have been removed, which was a source of leaves for another class of animals, the animals such as peafowl, partridge, Red spur fowl, grey jungle fowl are now here to be seen. However, as the mangroves near the seashore have been protected, the number of birds such as glossy ibis, painted stork, black winged stilt has increased.

The objectives of sustainable development and India

In the year 2000, in United Nations' millennium conference, 191 countries had participated and had decided on eight objectives for the world under the title of Millennium Development goals, to decide upon the direction to

be taken by the world in the millennium. These were: ending the extreme poverty and hunger, primary education for all, reducing the rate of infant deaths, improving the health of the mothers, eradication of Malaria, putting an end to the destruction of the environment and moving towards the sustainable development and to have the participation of the entire world in the development process. As these eight goals could not be achieved by 2015, now the period is extended until 2030 and some more goals have been added and 17 'sustainable development goals' have been determined. However, a fact remains that the actual work being done by most of the countries for the implementation of these is not so encouraging.

The Yale university in America carried out a survey of the work done in respect of the environment by 180 countries in the world. India is on the 169th rank. The neighboring countries are in a much better position: Bhutan 107, Sri Lanka 109, China 120, Pakistan 142, Nepal 145.

The Environment and Bio-diversity of Maharashtra state

As per a report published in 2012, in the state of Maharashtra, out of the total land area, 20 per cent, i.e., 61,939 square kilometers was covered by dense forests. Maharashtra state has a sea shore of 720 kilometers and 304 square kilometers of

mangroves. Krishna, Godavari and many other rivers flow through this state. This is how, the state of Maharashtra is rich with the river ecosystems, the grassy land ecosystems, forest ecosystems, marine ecosystems, the marshy lands ecosystems and there is a diversity of microorganisms, plants, birds, animals, fish and a whole lot of species of animals living in the rivers and the sea. These living species that are found in any area is the 'bio-diversity' of that area.

The eco-system is formed through the inter-relationships of these living beings with each other and also through the relation of the living beings with various non-living characteristics of the nature. In the Western Ghats the bio-diversity is especially noteworthy, and hence the same must be protected. A list of such 34 regions is declared as a list of global level bio-diversity 'hot spots'. The 'Western Ghat' region in Maharashtra has been included in this list. Here you can find more than five hundred species of birds. In the Amravati region, there are 171 species of birds. These include the local birds and also the migrating birds which arrive here after travelling thousands of kilometers. In the state, there are six 'Tiger Reserves' viz. Melghat, Tadoba-Andhari, Pench, Sahyadri, Navegaon, Bor. There are 48 wild animal sanctuaries which include Bhima Shankar, Radhanagari, Bor, Koyana etc. Also, we have 16 national gardens at Chandoli and in Mumbai at Borivali, also at Nagzira, Navegaon and Tadoba.

Also Matheran, Panchgani, Mahabaleshwar have been declared to be Eco sensitive by the department of Environment, Forests and Climate change.

Loss of Bio-diversity

The bio-diversity is lost due to the increasing population, industrialization and the urbanization. As per the information given by the Central Government's ministry of environment in 2019, in Maharashtra state's forest land of 61,579 square kilometers, in the regions of Dhule, Thane, Mumbai and in other areas, there is encroachment on 604 square kilometers of forest land. The bio-diversity is affected by construction of the huge dams and mining industries, power generation projects, huge factories for manufacturing steel, infrastructure building projects.

Similarly, the lives of the human beings living in the fringe areas are also disrupted. The tribal people who have been living in the jungles for generations together and who have always conserved the forests have been driven out of the forests. Also, the families from the villages which were drowned under the Koyna dam were given barren lands as compensation. Now their fourth generation is still struggling for justice.

As per the 'India state of forests report' published by the Central Government's Environment department in 2019, in Maharashtra,

the area of around 95 square kilometers of very dense and medium dense forests has been reduced, while the area of 191 square kilometers of medium-density forests has increased and as per these documents the total area under forests has been increased by 96 square kilometers. In the very dense areas of the forest, the tree cover is about 70 per cent or more, in medium dense forest the tree cover is of about 40 to 70 per cent, while in low-density forests it is about 10 to 40 per cent. On one hand, due to the tree plantation drives and by counting the trees in front of people's homes and farms, these trees are included in the low-density forests and so the area of such forests appears to have increased. On the other hand, during the period 1 January 2015 to 5 February 2019, 3797 hectares of forest land has been reclassified and earmarked for non-forest works.

Wild Animal and Human Conflict

Instead of responding to the protesting people and without considering the alternatives put forth by the people, the government slaughtered down four thousand trees in the Aarey forest for the Metro Car Shed in Mumbai. These trees were more than hundred years old. This is a vivid example today. Due to such man-made actions the natural habitats are lost and it causes a chain of adverse events and incidents of conflict between the wild animals and the humans. In Ahmednagar district, in Akola taluka, and at Aarey Colony in Mumbai, there

have been incidents of the tigers attacking the humans and domestic animals. In Sindhudurga and Kolhapur districts, the groups of wild elephants have destroyed the crops.

How did the Novel Corona virus originate?

American scientists Richard Ostfeld and Felicia Keesing have proved through their research, that if any species in the network of ecosystem becomes weak or becomes extinct, as a result of loss of the biodiversity due to the human intervention, then the protective wall for the humans which existed in the natural ecosystem through its existence also collapses. As a result of this, when the humans come into contact with wild animals, the dangerous bacteria and viruses which exist on the bodies of the birds and wild animals are transferred to the human bodies. It is said that the Novel Corona virus also was transferred to the human bodies by a similar process. If we want to avoid disasters such as Covid-19 in the future, then we will have to act immediately and we should give priority to implementation of programs for the conservation of such ecosystems which are affluent with biodiversity.

Why do we need the 'Save Tiger' drives?

The tiger is a living being at the higher level of the forest ecosystem. Saving the tiger means saving the entire forest ecosystem. The ecosystem conservation is essential for the lives of human

beings too. The healthy ecosystem provides us our food, water and fibers. The honey bees are instrumental in bringing about the pollination and we are assured of the food security. If the honey bees are destroyed then we will face the devastating situation of food shortage. The plants in the sea and the plants on the land provide oxygen to the living beings. The microorganisms like algae thrive on the rotten bio matter from the dead bodies of the animals and thus, they clean the ecosystem. In this way, from the micro-organisms to the huge elephants, each one has a role to play in the nature's cycle and the food chain and they have the inter-dependent relationships for existence. If the ecosystem is saved through the protection of tiger then the humankind will be saved. Similarly to prevent the dangerous viruses like Novel Corona and other disease causing bacteria from infecting the human bodies, the protective layers of other species have to be intact so that humans can lead a healthy life.

The road ahead...

The internationally acclaimed economist and Nobel prize awardee Mr. Amartya Sen, had developed the Human Development Index method and as per a study carried out according to this method, in a report in 2016, it has been stated that out of 188 countries India is at the 131st place. In this study, the factors such as life expectancy for the people in the nation/ state i.e. opportunity to

lead a long and healthy life, opportunity for education and educational progress and the per capita income i.e., opportunity to get a good standard of living is considered. In one such study, in the ranking of the states in India, the state of Maharashtra is at the 15th place. This shows that we have still to go a long way to achieve our objective.

It is a real challenge to develop towns, cities and states which will ensure that the bio diversity will be preserved and the people will get a chance to live healthy lives. For this to be possible, we will have to insist that the government's development policies should always ensure that the balance of the ecosystem and the environment will be preserved.

We will have to be vigilant and ensure that these protective walls/ layers in the eco-system do not collapse when any new project is taken up. While we are careful about the conservation of the environment, we will have to give priority to the issues such as local and concerned people's participation in the entire process of planning to implementation and their cooperation and approval.

Greta Thunberg is an environment activist from Sweden. In August 2018, at the age of fifteen she bunked the school and arrived in front of the parliament of her nation, holding a board in her

hands. The board read 'strike of the schools for the environment'. Other students also joined her in her movement. Since then, she has started the movement 'Friday for Future', i.e., every Friday, instead of attending school, they would be involved in this movement. This movement has received support from the students of countries all over the world and it has now become an international movement. All over the world, students from two thousand cities have participated in this movement. In our country also students have joined this movement.

Therefore, if we do not take immediate steps and become sensitive for the protection of environment and through it, for our own protection, and offer support to these 'collapsing walls' of the eco-system, then the next generation members such as Greta have already started questioning us that 'you do not have any right to destroy our future'. All our future actions need to be implemented keeping this responsibility in mind.

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The migrating workers and the economy



Chaya Datar

During the lockdown period, a lot of articles were published about the migrating workers. Majority of the articles described the hardships that they had to suffer and how their pay-masters had disowned them and how they had to return to their home towns because no other alternative was available. The very cities which had offered shelter and work to them, had provided means of livelihood and the very cities which had become more prosperous because of their work, rejected them casually on one fine morning. They were afraid that there would be no support available to them from these cities and if they had Corona infection then they would suffer more. They did not have their own homes and the police did not allow them to stay at the roadside. There was no food, no shelter, so without waiting for help to arrive from any quarter, they chose the simplest option of going home. They were aware that they would have to walk miles together, but there was no other choice available. Many people must have felt sad watching these huge and unending lines of the migrating workers shown on the television, but only a few might have studied the entire incident

from financial angle. I read a few articles on this subject which I found very useful and so I have gathered some lessons learnt which I am going to present here. I have given the references below.

The poor people in India have suffered to the tune of 4 lakh crores due to the lockdown imposed due to the Corona virus: Ian Jose Thomas, Scroll.in.

If we consider that the annual income for the entire country is 200 lakh crores, then if these migrated laborers did not get any work for two months and did not get their salaries, then the value of the same would be approximately 4 lakh crores, i.e., 2% of the national income. This analysis can easily be done considering the figure of the total workforce in India. In India, out of the total number of workers, 11 crore 42 lakh workers/employees are salaried or on roll employees or they are those who get their salaries regularly. 11 crore 50 lakh are contract workers and the remaining 24 crore 23 lakh are self-employed persons. Out of the self-employed persons, 14 crore 41 lakh are engaged in activities related to agriculture. The remaining 10 crore earning members are small shop owners, home industry owners and their workers. If we analyze these contract laborers, we can see that out of these 5 crores 50 lakh are agricultural laborers and 6 crore 50 lakh are contract workers engaged in non-agriculture activities. These workers engaged

in non-agriculture work stay in the metropolitan cities and small towns and work there.

In 2018, a survey was carried out in the months of April and May. In this survey it was observed that in the rural areas, the wages of the contract workers were as follows: 282 rupees for men and 179 rupees for women. Urban contract workers were paid as follows: 335 rupees for men and 201 rupees for women. One more point to be noted here that there is no guarantee that these contract workers would get work every day.

In this respect, the monthly income of regular workers was average Rs. 14,024 for men and Rs. 9,895 for women. Also, for the urban regular workers, the monthly average income for the workers was Rs. 18,353 for men and Rs. 14,487 for women.

In case of rural areas where self-employed workers were working, the average monthly income was Rs.9,657 for men and Rs. 3,922 for women.

With this broad background an attempt has been made to calculate the monthly average income for all the workers and the percentage of this income with respect to the GDP. It is seen that the share of the annual income earned by the workers through their salaries is 30.5% of the nation's income. The remaining is from the income earned from the wealth.

Now we will see that proportion of the workers in these three categories and their share in the wage bill. Then we will realize that even though the proportion of regular workers and contract workers is same or similar, there is a vast difference in their incomes.

Regular worker	24.2%
wage bill share	37.9%
Self-employed (including farmers)	51.4%
wage bill share	49.4%
Contract worker	24.4%
wage bill share	12.7%
Special attention to women workers	
Women contract workers	6.1%
Wage bill share	2.2%
Self-employed	11.7%
wage bill share	5.1%
All women workers (including regular)	23%
wage bill share	13.9%

The loss of wages for the unprotected workers during the lockdown period

Category	Number	Monthly income (crores)	Lockdown loss (2 months)
Total number of workers	31 crores	2 lakhs	4 lakhs
	68 lakhs	5795 crores	11591 crores
Women workers	7 crores 46 lakh	32255 crores	64509 crores
Urban workers	9 crores 34 lakh	89171 crores	1 lakh 78342 crores

On this background, the author points out that the package given by Mr. Modi is very inadequate. The first package which was declared was in fact the amount declared for the schemes in the budget for the year 20-21. There was nothing new or additional in it. However, if we consider the above figures, then the unprotected (contract) workers' loss is to the tune of 3 to 4 lakh crores. So out of the total income of the country, 1.6% to 2.2% should be distributed to the workers. If we consider only the urban contract workers or the migrated workers, then the government should pay them 1.3 lakh crores to 1.8 lakh crores (i.e. 0.7% to 0.9% of the total income), and as for the women workers, Rs.50,000 crores to Rs. 60,000 crores

need to be given to them. Under various schemes of Pradhan Mantri Garib Kalyan Yojana, food grains were distributed under food security. However, even after considering these measures, only Rs.34,800 crores have been spent. This is very inadequate. When this was criticized, the budget for Ma Na Re Ga was increased and the figure was increased from Rs.50,000 to 90,000. However, while doing this, it was noticed that the payment for last year's work has not been given and it is planned to be paid from this. Last year, in 2019-20, 27 crore 40 lakh persons had enrolled in Ma Na Re Ga, but only 7 crore 9 lakh persons could get work. This year, all the urban contract workers have returned home, so a much larger provision needs to be done to accommodate all of them. The author has suggested that by using these resources, many infrastructure projects including building of rural hospitals should be taken up.

Another important article is about the treatment received by the construction workers.

All the states had promised to pay cash amounts to the construction workers. Even after one month, those ten lakh workers are still waiting to receive cash amounts.

Huffington post.in

The Congress government had decided to establish the Welfare Board for workers of each type, by passing the Social Security Act,

e.g. construction workers, domestic workers etc. and these workers would be members of these boards. There were provisions for pension schemes for them, scholarships for their children, loan schemes for building homes. Such a scheme had been implemented for many years for the workers working at the docks. The women Bidi workers have benefitted from such a board, where a tax has been levied on the Bidi manufacturers. This is a good scheme for the daily wage workers. Out of these, only the boards for construction workers have been established in each state and this tax is recovered from the construction contractors. However, when these contract workers were migrating, surprisingly it was found out the list of workers were not available with the contractors. These workers were stuck in the cities in dire conditions during the pandemic of Corona, they could not move about due to lockdown, they had lost their jobs, they were not able to pay the rents for their homes so many of them were evicted, they had not received the pay for March, they were somehow staying in the cities in the hope that at least in the Month of April, the lockdown would be lifted. These workers were not getting any benefit of such schemes.

On 8th April, the Union Home Minister declared in the press conference that an amount of Rs. 3000 crores was going to be distributed to 2 crore construction workers. At that time, HuffPost India, an online newspaper decided to work with

Ajij Premji University to check the ground reality. At first they requested the Home Ministry to give them the figures about how much money was distributed in each state. This information was not given. Then they started asking the officers from every state. This survey was carried out during 21st April 2020 to 28th April 2020. Many states told them that they did not have the Aadhar numbers of these laborers. They did not have the bank details. It was realized that it was not possible to give digital payment to approximately 5.3 crore workers. This can be termed as a major failure for the government which has been talking a lot about 'Digital India'. During the survey they came to know that in March the Central Government had asked the states that a sum of Rs. 52000 crores must have been collected with them through this tax, and they should check the same.

In the survey, another point was noted that some states had started giving amounts to the tune of Rs.1000 to Rs. 5000 to those whose names were registered, but there was no logic used in this procedure. e.g., Karnataka government distributed a sum of Rs. 200 crores, to 10,01,000 workers, i.e. about half of the total number i.e.21,62,000 registered workers. In Odisha, there were 22 lakh construction workers and a sum of Rs. 16.07 lakh was distributed. The Kerala government is a communist government and it was expected that it would be more vigilant. However, even there, there was the problem of non-availability of

Aadhar number and bank account numbers. Out of 20,00,304 construction workers, they could reach only 25% beneficiaries. Out of 200 crores, only 68 lakh rupees were distributed. In Uttar Pradesh, even though BJP was the ruling party, out of 19,98,900 workers, they could reach only 14,74,321 workers.

There were some more problems, due to which, even though the amounts were credited to their bank accounts the workers could not go to the banks, as lockdown was imposed. They could not go to the ATMs. The Bihari workers working in Haryana told that the Bihar government had made it compulsory for them to have their bank account only in Bihar, so even though the money was credited, they could not use it. They did not have money even to charge their mobile phones. In Rajasthan, the government declared that the money would be given on family basis. So, if in any one family two or three persons were working, and this might include a woman worker, then the money would not be credited to everyone's account. Also, if that family had received money under any other scheme, then they would not get the amount under the welfare scheme.

The labor activists were very angry at this government order. They claimed that if every member of a family was working and have been registered then why only the head of the family should be given the payment, under what logic this

was done, because the contractor had paid the tax for each member of the family. If this money is not used during these difficult times then what is the use of such amounts. In Haryana, the same logic was used and in the families, where the husband-wife were working, 34,782 workers were deprived of such payments. Also, some workers received some payments under another scheme and so 71,043 workers were deprived of the payment under the construction welfare scheme. The amount itself was very small, only Rs. 2500, that also to be paid lump-sum.

At the end of this article, the author has concluded that due to the digitization procedure it was possible to reduce the number of beneficiaries and the state governments had the remaining amounts.

The researcher at Oxford University have predicted that 26 crores people are going to suffer poverty due to the Corona virus-Hafifangtonpost.in

In 2019, UNO had worked with Oxford University and had carried out a research in India. They had used 10 indicators to decide about the proportion of poverty. As per that study, during the period 2006 to 2016 (when mainly there was Congress government in power) in India, 27 crore 1 lakh people from the lowest strata of the society had been lifted above poverty. Even with this, another 36 crores 9 lakh people were still

under the poverty line. Ms. Sabina Alkire had participated in this study. They have now declared that due to this lockdown, 26 crores of people have again been pushed below the poverty line. For arriving at this conclusion, out of the 10 indicators, if in any three indicators they are shown as deprived, then it is stated that they are below poverty line. In their opinion, due to the Corona pandemic and lockdown, people lost their income and it also affected the transport of food grains, which is going to result in malnutrition. When children become victims of malnutrition, the main effect is on their brains and their progress is hampered. Those who were not the victims of poverty in the past but were on the borderline, in such people if the malnutrition increases in 10% people, then it can be said that 4 crore 2 lakh persons have again entered poverty. If the children of these people cannot enroll in schools then they cannot get the midday meals given in the schools and this is going to affect their status of poverty.

This study states, that in the beginning, the package of only Rs. 1.7 lakh crores was declared. Actually, it contained the same old schemes. There was no provision for people who would become jobless now. Then after 45 days another package of Rs. 20 lakh crores was announced and from this package there was some arrangement of distribution of food grains free of cost. But even for this scheme, the beneficiaries had to have the ration cards. Many did not have ration cards.

The nomadic and tribal people generally do not have ration cards. The migrated workers also did not have ration cards. So the food distribution could not be done to the expected level. Also, the government has always been referring to the figures of 2011 census and the arithmetic is being done on its basis. However, ten more years have passed and the population has increased further, this was not considered. That is why Mr. Himanshu, an economist from JNU says that the number of people who could not get the benefit of the food grains distribution scheme must be minimum 10 crores. Drez, an economist working on the subject of food security says that it will not be enough just to have free distribution of food grains. Now the rainy season will start and in that season also people do not get work so they need to be supplied with food grains till the next crop is ready or for the next three months till the Kharif crop will be ready. Rutika Khera has opined that the problem of malnutrition is not just the problem of any one generation but it is the problem of generation after generation. If the pregnant mother does not get proper nutrition then her children would be malnourished from birth and even if they are supplied with food afterwards, their future would be bleak. Rutika Khera is a professor in Management Institute in Ahmedabad. In her opinion, she would not be surprised if 26 crore Indians are once again pushed below the poverty line. Whatever small change, benefit was earned

during 2006 to 2016, all that has been destroyed due to the inefficient administration during the period of lockdown.

Rangarajan Committee had submitted a report and shown that the poverty in India is on the rise. However, the Modi government had thrown away the report and now the Neeti Ayog established by the Modi government has declared that they are also going to decide the percentage of poverty using the definition of poverty based on MPI i.e. many indicators. Alkire states that, using this pandemic as an opportunity, if very efficient policies are drawn in the next six months and they are implemented then we can fight this calamity of malnutrition and we can bring people out of the clutches of poverty. During 2006 to 2016, there was a good growth in the national gross income and many people were brought above the poverty line. However, now due to the sliding economy, again many people will have to go below the poverty line. If we can save even these people then it can be a great job.

The Indian industries have treated the workers as bonded labor : Vivek Menejes, Caravan magazine.

On this background, when these migrated workers returned to their home towns, their old employers and contractors did not bother to pay attention to them. In the end, many of them started their return journey on foot, along with

their family members. The media spread the photos and news items about such people and then the Central government woke up and then after about 45 days, the Shramik railway trains were dispatched. At the same time, the Goa and Karnataka governments decided to stop these workers. The companies in these regions requested the government that if these workers would leave, then it would be impossible for them to continue their work. In Goa, 71000 workers had registered for going to their home towns. When the companies knew about this they approached the government and asked that they had heard that enough arrangements were made for providing food and shelter to the workers. If it is so then the news items about migrant workers eager to return home is a false news. They had heard that the government is arranging for free travel and so they were registering their names. In fact, these laborers had done a crime by leaving their employers and now the employers were helpless. So they requested the government to cancel the trains and help to restore the normal life.

They further requested, that the government should start counseling centers and they should encourage the workers to stay here, because once they returned to their home towns they would never come back. Many industries were going to suffer due to the lack of laborers.

A similar demand was put forth by the employers' union in Karnataka state. They stressed the need of laborers especially for the construction projects. On one hand, Prime Minister Modi had issued an order to the employers to pay the wages for two months to these laborers without any work, but no employer was asked about how much amount was paid to the laborers. A public interest petition was lodged in the Supreme Court and the court had asked to punish the employers for disregarding the government order. Then the court handed over this responsibility to both the parties and suggested that this should be solved amicably. The court commented that both the parties were going to need each other and it would not be proper for the court to intervene.

During this chaos of laborers, in Madhya Pradesh and Uttar Pradesh, the governments effected a change in the laws and they allowed the employers to make the laborers work for 12 hours instead of 8 hours. The meaning of the change in the law was interpreted as it was the responsibility of the laborers to compensate to the employer as the employer's profit was lost during the lockdown period. When the representatives of Confederation Of Indian Industry met the Union Minister for labor Mr. Santosh Kumar Gangwar, they demanded that if the laborers would not join their duties immediately then they should be ordered to do so or else disciplinary action should be effected against them for proceeding on an illegal strike.

They also added that the laborers who were staying in the shelter homes should be identified and they should be compelled to join the duties.

While these changes were going on, the Odisha government entrusted the responsibility to the returning laborers and declared that they would be allowed to enter Odisha only if they proved that they did not have the Corona infection. This policy might have been based on preventing the rise in number of Corona patients in the state and also another point might have been that if these laborers would return to the state, there would not be enough work to give to them, so it would be better if they did not come at all. Such an attitude was clearly an attitude of shirking the responsibility. This also means not taking note of the fact that the economy of Odisha state is surviving mainly due to the money sent by lakhs of laborers who are working in various states. On one hand, the government had sent air planes to bring back the stranded students and tourists from other countries back to India and now in Mission 2, from Dubai and other emirates, the airplanes are being sent to bring the laborers back who have lost their jobs. The government was well aware that there was a possibility that the epidemic of Corona would spread because of such persons returning to India, still the government brought them back. Some of them purchased their own tickets. But they were treated with special respect and attention. The main point here is that these same laborers and

salaried persons had been sending foreign exchange to our country. Both China and India have benefitted a lot due to such foreign exchange. For our country, our exports are less than our imports. However, the foreign exchange sent by these persons from abroad has helped us a lot. In short, a different treatment was given to the migrated people who had brought foreign exchange to the country and a different treatment was given to the migrated laborers who had migrated within the country.

When the Supreme Court was requested to stop the returning laborers, who were on their way to their home towns, the Supreme Court ordered that they were free citizens, and as per our constitution they were given the right to walk anywhere, nobody could stop them. Still, at various places, the police tried to stop them. They were pushing them out from the trucks, as they had not obeyed the lockdown law. However, at that time, the Supreme Court was not concerned about these laborers and it did not direct the Central Government to arrange for the railway trains for these laborers. When it was realized that this exodus of laborers was never going to end, only then the railway trains were arranged and in the first week of June 2020, the Supreme Court ordered to make arrangements for these laborers to go to their home towns within fifteen days. Another point is to be noted that even though various complaints were received about the lack of

water and food on the train, the court did not reprimand the railway minister.

All these incidents meant only one thing, that for the public interest, for the good of all and for the good of the country, the laborers should sacrifice their own rights. During the days of kings and knights, and later during the colonial government administration, there was the tradition of collecting such bonded laborers. They were compelled to work as bonded laborers. Today we see that the same environment is being created again. Chinmay Dubey wrote the history of migration and he has mentioned how the British took with them the bonded labor or the indentured laborers to Mauritius since 1830, and then to South Africa and then once again to Mauritius. They were not like the black slaves. They would enter into agreements but they were not given the benefits of labor laws. They had to work in the sugarcane fields day and night. They were mainly used as agricultural labor. However, they had no means of returning to their home towns. In a way, this was human trafficking.

In all the four articles, we get the picture about the contribution of the migrated laborers in the economy, also about how they lost their opportunity for work and the income from this work during the lockdown period. Even though the Prime Minister has assured that everything will be normal again and the country will embark on the road of progress once again, there is little hope

that these laborers will ever have a chance to come above the poverty level. They will not earn much income even from Ma Na Re Ga (Mahatma Gandhi National Rural Employment Guarantee) scheme. All of them do not have the job cards. Also, the guarantee of 100 days of work never materializes and even though the government has promised to make the payments every fifteen days, they do not get the payment even after six months.

We have seen the pictures of laborers and their families walking barefoot to their home towns on the television and those photos were very disturbing. The returning laborers were eager to reach home and they also expected to be treated with respect. In future also they will expect the same and only then they will be ready to migrate once again. This point should be noted by us.

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COVID-19 AND THE GENDER SPECIFIC ISSUES



Vandana Sonalkar

The Corona virus, which first surfaced in January 2020, has now spread throughout the world. In such a situation, how should one analyze the effect of this pandemic on women? I am going to try analyzing this from two angles, first with a short-term perspective and then for the long-lasting effects that this pandemic is going to have on our society.

By short-term effects we mean this pandemic, the policy decisions and actions of the government and the changes in our own behavior. The long-lasting effects will include the possible economic changes and the effect on the work routines, migration for work, technology and the social-cultural awareness. In the end, I am not going to look at all these points just from the view point of 'how it has affected women', but I am going to use my own understanding gained through the feminist movements and the fights put up by the women, during the last few decades. This understanding can be placed more clearly in context, if we acknowledge the thoughts and ideologies of Phule and Ambedkar. Some of us have been speaking and writing about the

importance of their thoughts, because in India, the issue of 'problems faced by the women' are the problems faced by women in the caste-patriarchal society which they have analyzed.

First of all, from March 2020, all of us have been complying with the order to 'stay at home'. This has affected the urban population more, as compared to the rural population. So for some time at least, the families living in the slums and in apartment blocks and (rarely) in bungalows have had the experience of all the family members being together with each other constantly. How did this affect the women? The answer to this question is not uniform. The men who used to go out of the house for work, did they help in the household chores? I am not aware about any general survey having been carried out on this issue.

However, the international level organizations have increasingly reported incidents of domestic violence. The National Council for Women (Rashtriya Mahila Ayog) and some NGOs have reported that in India the atrocities have been more than doubled and when the women were asked about division of household work, 60% of the women reported that they did the major share of household chores. There is little possibility of the picture during Covid, lockdown in India being any better than this.

In Europe and America in the decade of the 1970's, the feminist movements had taken up the issue of division of work for household chores and taking care of the children. As these tasks are done at home at the family level, no remuneration is paid for them. However, as these tasks are necessary for the society, the value of such work needs to be acknowledged and the society and government must accept responsibility for the same, at least to some extent. This was the awareness in those days. In the welfare states which were created under the influence of socialistic ideology, the government partially accepted this responsibility. It was generally thought that in the nuclear families, the women alone should not be asked to shoulder this responsibility. The cultural values were also modified with the thought that men should accept their share in the household chores and childcare. Of course, these values did not spread everywhere and were not accepted everywhere, all the men did not implement them in their behavior. However, the general mindset did change to some extent. Due to the Covid-19 pandemic, naturally the stress within the families is going to increase.

We did not witness such changes in the mindset during the feminist movements in India. In the urban high and middle class families, domestic help is always available for household chores and child care. These domestic helpers are women themselves, but they belong to different castes and

they are from the families of workers. They live in the slums and they cannot get any other work. The husband's income is not enough for the family so they take up jobs in domestic service. Due to this, even if the highly educated urban feminists stress upon the division of work at home, the men in these families really do not have to actually do any serious household chores. The household chores and child care are complicated tasks, and a lot of time and efforts have to be invested in them. These tasks are never-ending. Do the men in these families ever experience such a feeling, that housework is never completed? During the Covid pandemic days, they might have had a little experience of this. The maid servants did not come, the unwashed utensils piled up, the children were bored and they wanted to go out, however all had to stay at home. Will there be any new awareness stemming from this experience? Of course, after some days, the domestic help will return to work and it is probable that everything will be as it was before Corona.

Now let us consider the situation of those domestic help workers. My own maid servant had been suffering due to some ailment about her neck. Let us assume that for the first two months, many households paid the full salary. I thought that this was better for her, as this woman, who did not have a single day's leave (because many households do not allow any leave) would now get some relief. However, her husband did not have

any job. The landlord did not give any concession in the house rent. They were not allowed to go out of their chawl during the lockdown. They received some help in the form of ration kits, but in the third month they decided to go to their home town. In the rural areas, the spread of the pandemic was, at that time, a little less. Even though some people were affected, it would be easier to quarantine them.

When the laborers, men and women, leave their home towns and go to the cities for work, they have to go through hardships and the hardships are even more if the destination is far away. The government did not plan any measures for their problems. The workers, who were hitherto almost invisible but had kept the cities and the industries going on, suddenly became 'visible' on the roads as they walked hundreds of kilometers to return to their villages. This exodus also consisted of women and most of the women had their children with them.

Besides agriculture, the second largest industry where women can get work is the construction industry. In this industry, women are always employed as unskilled workers. Negligible pay and uncertain livelihood is their pattern of life. However, when the construction industry came to a standstill, they lost even this opportunity. The trends and tendencies that are noticed about employment of women during last few years were

not much changed during the Covid-19 pandemic. The percentage of participation by women in the work sector has been decreasing of late. This means that for the women, now even the jobs with meager pay, uncertain and unskilled work are also decreasing.

Whenever and wherever women carry out work which is essential for the society, it is given less value and less respect. This fact can be viewed as an effect of globalization and the result of the government policies, to some extent. The women Anganwadi workers are not even considered as government employees. However, due to the work done by them, hundreds of children have been saved from malnutrition and their mothers can join their duties without any worry about their children. The trained 'ASHA' workers in the health sector visit the homes in the village and offer counseling about health. Last month, one such 'ASHA' worker was collecting information about Covid and she was attacked. The nurses are involved in a risky job in the fight against Corona, however though they are showered with words of praise, they are not given the necessary protective equipment.

The work done by the women is always considered as a work with less quality or value, may it be inside the home or outside the home. The work done by the Anganwadi workers, the work of 'ASHA' workers and the work of nurses is considered like some household chores done by

the women at home. It is assumed that the women are 'naturally' good at these tasks, they do not need any special training for such jobs. Actually, the training given to the nurses is of very high quality and the knowledge earned by the experienced nurses is almost same as the doctors. However, it is not considered so. It is considered that the responsibility of women and the 'shoodra' (the lowest caste) people is of serving others and they and their work always is considered with the lowest grade in the society. It is assumed that the main duty of women is to keep the home safe and healthy and this affects the pay and quality of work done by them outside the home. This can be seen throughout the world. However, in India, this situation is connected with the caste system and the caste-patriarchal system.

If we consider the above examples and their implications, then we can understand that the answer to the question viz. 'how did Covid 19 pandemic affect the women?' cannot be the same for all. In the high income families and upper caste families, for some time the household chores were divided between husband and wife, instead of husband-wife-maid servant. However, within a few days, the original status was resumed. The title of 'work from home' is applicable for white collar jobs. When during the Covid pandemic, women could work from home with pay, they faced the problem of managing all the things at home - work as well as household chores. However, the concept

of 'working from home' has been in existence for the women for many years. In the urban areas, the women staying in small homes in chawls and slums do the work of rolling the Bidis, sewing buttons on clothes, or assembling electronic appliances; and for such work they get very little payment (per item). In the farmer families, the boundary between the household chores and the work outside the home is not so rigid, but still the traditional roles and assumptions about the work to be done by men and the work to be done by women continue.

Today, there was a news on a global news channel, that the pandemic of Covid-19 has spread to the rural areas in India. This news gave rise to a thought that this epidemic is going to have different effects on the small and large villages and on medium sized towns. In the villages, there will be problems for providing medical treatment to the Covid patients, the medical services will not be sufficient, the patients who already have some health problems and the elderly patients might even die, but the spread of the disease can be controlled. In the villages, the concept of 'quarantine' of some persons is not new. However, the unscientific concept of 'vital' (not to touch a person during specific days or time) and the scientific concept of 'infection' will have to be understood properly.

The condition of medium sized towns is still worse and worrisome. Today, in the state of Maharashtra, 50% of the population has been registered as 'urban' under the definition of the census. In these taluka-district centers and smaller towns there are private and government hospitals but they do not have the necessary facilities. However, there is a bigger chance of the infection spreading more at such places. At places such as Mumbai and Delhi, to control the spread of the pandemic and to augment the facilities for patient admission, huge amounts can be spent, but what is the government going to plan for these urban societies spread throughout the state and the nation?

In fact, the spread of Covid pandemic, the treatment for the same, the effects of these remedial treatments on the disease and on the overall quality of life... nobody knows how the entire picture is going to unfold. One thing is clear that there will be some long-lasting changes. Due to the Covid pandemic, the cycle of work and life for the entire world came to a standstill for some time or was slowed down. At such a time, how are we going to think about the entire society? Especially, how are we going to think about the relationships between men and women - the topic of this article?

We have seen above that while fighting against the Covid pandemic, special attention

needs to be given for the medium sized towns. Also, while considering the relationships between men and women, we have to consider the middle level castes and the middle class families.

The upper castes and classes did not need much time to return to their earlier life styles after the first lockdown. Some of them asked the servants to stay with them in their houses while some made special arrangements for the servants' stay. The men in the family did not have to shoulder the responsibility of the household chores. However, the situation of the Dalit castes and those who were working on meager wages in the unorganized or informal sectors, deteriorated further. The already uncertain sources for work vanished altogether. For the women who were working on the construction sites or as domestic helpers because no other work was available, their income stopped totally. When we watch the news items of hundreds of men and women walking for thousands of kilometers to return to their home towns, we are reminded of the fact that the people who toil the most are neglected the most and even in these, the women are actually invisible and most neglected.

In the middle class-castes, in the relationships between men and women, there is always the strong grip of castes and men-dominated power concepts and this very equation and the usual balance has been lost due

to Covid. The men who had to sit at home as they had lost their jobs, had a feeling of shame and by helping to do the household chores, this feeling does not decrease, instead it becomes unbearable. 'To do a woman's work' is a feeling which is against their pride and self-respect and many women also do not accept this change in their roles, both for men and women.

In fact, such changes and ups and downs in the work and environment are a part of the modern and financial life styles. The men lose their jobs and they have to sit at home, while the women try to support the families by doing whatever work they get. However, during the Covid times, men and women were continuously at home for a long period. There is no surprise if the incidents of domestic violence have increased during such times. However, surprisingly the Union Minister Smruti Irani denied the possibility of increase in domestic violence. The chairperson of NCW also stated that if the number of complaints received by them has increased, that is mainly due to the increased use of social media. If the government denies that there is any problem then what is the hope for finding a solution?

After India attained independence and especially during the last three-four decades, the status of education for Dalits and women has improved. The desire to lead a life with self-respect, to get involved in work which will

allow the use of one's skills and knowledge, has increased. However, this has proved to be a headache for those who had their self-respect built upon the very ideology where Dalits and women were termed as 'not equals' or 'at a lower level'. Also, if the policy makers are going to praise our old traditions and old hierarchies in the society, then the atrocities would naturally increase. If the daughters and women in the house are going to step outside and earn income then every member of the family is going to benefit, (it has been seen from many studies and researches, that women spent a major share of their income on the other family members), however the very men and women who benefit from this keep on chanting that 'the very first responsibility of a woman is cooking and child-care'.

If we are really going to consider about finding out a safe way out of the Covid-19 pandemic, then it will be essential to have a scientific point of view. The habits of cleanliness have to be inculcated not only for ourselves but for others too. At public places, the work of cleaning is assigned to the Dalits while inside the homes this is entrusted to the women. This will have to be changed. During the scarcity of water, we will have to help each other with compassion.

During the last few months, the polluted air in the cities has become purer to some extent. We can actually hear the birds chirping.

The continuous and harmful attacks made by man on the natural resources have slowed down a bit. At such a time, we have to use this time of rest to think about the world that we want to create for the future generations. We are not going to get the answers to these questions from the policy makers, nor from the higher classes and not from the large companies.

Our daily routine has been disturbed to some extent. At such a time we must abandon some of the old routines that we had kept on repeating but which were wrong. The traditional concepts about the role of men and women and their temperaments are at the crux of all this. Feminism is not just an 'ism' imported from outside. It is a thought process which has the potential to provide the direction to our own requirements. In the Indian context, it will emerge as a feminism opposing the caste discriminations.

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CORONA: a calamity or an opportunity?



Ajit Abhyankar

Corona is an epidemic disease. In fact, the human history has witnessed many epidemics in the past which were even more horrible and had caused the deaths of millions of humans. During 1340 to 50 there was the plague epidemic and around 40 per cent of the entire population of Europe was wiped out due to this epidemic. In 1918-20 in India the Spanish Flu caused the death of one crore and 25 lakh Indians, i.e., around 5% of the total population at that time! Today, the death toll because of Corona is less than 36 thousand!!

However, the effects of this pandemic have been devastating all throughout the world. The very base of the industrial-economic world is shattered. The manufacturing facilities have come to a standstill, the livelihood resources have vanished to a great extent, the incomes have diminished, the migrating workers from the country and abroad are returning to their home towns... we are witnessing all this and the effects of all these on the families and at the social level are now becoming apparent.

All these are temporary effects. However, whenever the entire mechanism of a nation suffers such a shock, the repercussions are to be felt for years together. Due to such a shock, the economic- political- industrial systems are shattered and then their reorganization takes place. For example, in Europe, after the Plague epidemic in 1340-50, the monarchies were shattered. When the European people attacked the North American states, they went on with the killings of the natives, but due to the epidemics which had spread in those areas, in the local tribes a lot of people lost their lives. This changed the history of the American continent.

So, now when we are thinking about how the reorganization of the systems will be in the post-Corona period, we have to give it a much deeper thought. Of course, while predicting this, the working class has to consider itself as an active constituent of the entire process. This means that the points regarding what should be the direction of such change and the movements based on the same also must be considered.

The very first point to be noted is that the situation of recession that we are witnessing now is not just the effect of Corona. Even before the Corona pandemic and the lockdown effected due to it, all throughout the world and in India too we had experienced the recession like situation. The figures of increase in manufacturing had

reached the zero status. In February, the general percentage of unemployment in India was more than 8%. Out of this, the percentage of unemployment for the persons in the age group 25 to 35 was more than 25%. The hardships experienced by agriculture and the farmers had continued as before. Actually, it increased due to the lockdown period during Corona pandemic.

First of all, we will have look at the global situation:

1. The economic decline and the closed economy - The economists have predicted that due to the already faced calamities on the economic front and with the added calamity of Corona, in 2020, at the global level, there will be approximately 3% contraction of the economies. It is quite clear that the percentage of unemployment will be increased in each country. If such a reduction is due to any specific temporary calamity then it can attain its previous position within the period of one year.

However, the main point is about the long-term effects. To understand these effects, we will have to understand how and why the situation of globalization which exists today was originated. In 1987, China opened its economy for the private capital investments. Guarantee was given for the cheap labor, basic infrastructure and reliable and regular production. From 1993, we witnessed a technology revolution in the fields of

computers, electronics, mobiles, polymers, consumer products manufacturing. In 1994, the internet and globalization took a giant leap. As a result, many new chains were created throughout the world for technology for industries-manufacturing - assembly - distribution and sales. Due to this, especially on the global level, all major multi-national companies made heavy capital investments in China - Taiwan and these became the global centers for consumer product manufacturing. A small portion of such investments was also done in countries like Malaysia- Indonesia-India. Gigantic capital investments were made and China started the export of these products, which were manufactured using the latest technologies. The economy in China witnessed a sea change. First the products manufactured under the ownership of American-European-Japanese companies were exported to America-Europe on a very big scale. In China, the industrial employment increased very rapidly and out of the excess capital which was invested in China, the private and public companies started their own manufacturing and services and started exporting these too. Many American companies were bought by the Chinese companies. All throughout the world, today the Chinese capital and Chinese companies are existing on a large scale along with the American-European companies. This means that China is not just the exporter of products but exporter of capital as well. Due to all these, in America and Europe, the

employment in consumer product manufacturing sector became almost nil. Even though the employment in the service sector has increased there, due to the original capitalistic economy and also due to this new production-distribution chain, ultimately the employment in China increased, while the unemployment in America increased.

To come out of this situation, there is a political need in Europe and America to reject globalization. As a result, the demand for economically boycotting countries like China, under the guise of some reasons, is on the increase there. Mr. Donald Trump gave a very unpractical and impossible promise of bringing the protected economy i.e. American economic nationalist capitalism, and he became the president of America. The same is reflected in Britain's decision of exiting from the European Union. In Germany, Austria, France governments came to power which had a similar ideology, which is not surprising.

On this background, the world suffered under the pandemic of Corona, which arrived from China. Whatever are the medical facts behind this, due to this calamity, throughout the world there was an atmosphere of suspicion against China and the American president has started talking about boycotting China. China is being portrayed as the enemy of the world and Mr. Trump has vowed to be self-sufficient in all respects. Other countries

from Europe might support this view to diminish their dependence on China.

Corona or no Corona, the American economy cannot survive without the defense industries in America. This is a specialty of the capitalist administration of that country. So, continuously fuelling some war in some corner of the world is the pre-condition for the survival of their economy. Now, as the war between Afghanistan and Iraq is over, a new war front viz. Iran is being checked. The same principle is behind initiating the military cold war against China.

Also, because of the calamity of Corona, the international traffic has been reduced greatly and the situation is going to continue in the days to come. Due to the economic reasons stated above and due to this reason, throughout the world, all the countries will surely decide their economic-industrial policies based on the principles of economic protection. Also, it is clear that as a result of this the global trade of goods will be decreased.

2. Now we will have to give a thought to what will happen or what should happen in India on the backdrop of this situation at the international level. There is one question as to whether the multinational companies will withdraw their investment from China and divert it to India? In my opinion, this does not seem possible to a great

extent. The very first reason is that the possibility of American-European companies reducing their investment in China is very less, because withdrawing the investment would mean closing the factories and shifting them elsewhere or at least to stop further expansion. However, the chains of technology-production-assembly-distribution which have been created during the last decade on global scale would not be ready to abandon these factories. They have their vested interests in such investments and they see no reason to forego the same. Secondly, the American or European governments are not legally capable to impose any restrictions upon them. Thirdly, even if some of the companies decide not to have any newer investment there and to have it elsewhere, still India cannot offer them the basic infrastructure facilities, cheap electricity, easy and convenient, speedy connectivity with the ports on the required scale, to make such investment profitable for them.

Today, in India we have the capitalistic economy, so for new industrial development, the private investment is the main source. In such a situation, the government will naturally plan some policies to attract foreign investment along with the indigenous capital, to start new manufacturing facilities. For the same, the basic infrastructure facilities, cheap electricity, technology training, excellent ports, indigenous water transport etc. must be developed. However, for such basic

development, if we expect capital from private sources, that would be impractical or even detrimental. For this, the government itself should have its own investment in it.

3. Changes in the law - However, instead of doing this, during the last few days, the state governments in 4 states, led by the Bharatiya Janata Party, cancelled the labor laws themselves, while the calamity of Corona was still on. One of the reasons put forth for this action was that due to this the foreign investment which has been withdrawn from China would be attracted towards our country, especially to the backward states. Since 1991, the major part of the foreign investment has been invested in those states, where the labor laws have been very strictly implemented, i.e., Maharashtra, Delhi, Karnataka, Tamil Nadu, Andhra Pradesh. Due to the pressure of the labor unions in the countries from which majority of the foreign companies have originated and due to the international pressures they have to certify that wherever they are getting the work done from the workers, the workers are given sufficient rights and wages. Special audits are carried out for the same.

In short, the basic condition for the investment is that the relationship between the workers and the employers should not like the slaves and their owners. So if the labor laws themselves are cancelled, then this is nothing but

the guarantee that the foreign investment would never come here. Also, for attracting the foreign investment, there has to be availability of electricity, water supply, roads, minimum reliable transparent government-political culture, minimum guarantee of law and order, trained manpower, tension free social atmosphere. For each of these factors, the states of Uttar Pradesh and Madhya Pradesh rank the last even in India. The citizens in these states are already trying to leave the states as they are frustrated with the problems such as lack of safety for women, social hoodlums, caste dominated society and corrupt government mechanism. The Indian industries also do not dare to invest in Uttar Pradesh - Madhya Pradesh. The feeling that the foreign investment can be attracted if the labor laws are cancelled is either out of ignorance or it is a very devious move to get the labor laws cancelled.

4. The problem of the migrated workers: In India, the industrial development has happened mainly in the western and southern states. As stated above, in the eastern and northern states, there is hardly any industrial development, on the other hand the entire system is based on hierarchy and backward social relationships. (Naturally, there the Bharatiya Janata Party's governments are elected). In bigger cities and in industrial centers, a huge number of workers arrive from these very states, who are in dire need of livelihood and they are ready to accept any terms of the employers,

They work for 12 hours a day. They agree to any terms for payment and they live in slums or similar hutments. During the Corona lockdown period, it was seen that the serious problem about the lives of these people or the problem about their travel back to their home towns was created due to the senseless handling of the problem by the central government. Now when the lockdown has been lifted to some extent, at least in the industrial areas it can be seen that the contract labor (daily wage workers) are not available in the required number. When the workers who had returned to their home towns were interviewed, it was found out that around 20-25 per cent workers did not wish to come back to the big cities as they had a dread of all these problems.

Due to this situation, it may so happen that the workers, who were previously ready to work without any social security, service security and as per any terms for work will now be more aggressive. The local workers in Maharashtra are not as desperate as the migrated workers, hence the employers prefer to employ the migrated workers from other states. Now this entire situation may change. It may be proper to state that if the labor unions make more efforts to enhance their work in this field then these insecure, unorganized contract workers will get more wages, provident fund, health insurance and residential facilities. If this happens, then the gap between the permanent workers and the contract

workers can be narrowed to some extent. Of course, these are some possibilities of the changes in the labor market. The benefits of such possibilities will not be available immediately. To get the same, the movement will have to devise new methods creatively.

5. In the un-developed states, due to the demands for development - employment and due to this lockdown dilemma, the people in these states became aware about their helpless dependence and so in Uttar Pradesh, Bihar, Madhya Pradesh, Odisha, Bengal the demand from the people can be more aggressive about measures to be implemented by the government. There is a possibility that this would create some positive pressure on the caste-based atrocity politics of BJP and in general on the political culture of political hooligans. The governments in these states have sensed this and just to show that they are doing something, they are claiming to have taken proper 'measures' such as cancelling the labor laws.

6. New possibilities for 'work from home': During the last few days, thousands of employees engaged in computerized systems and the employees of the information technology sector were allowed to work from home. Also, it is now possible to some extent, to carry out the following tasks online: the communication and guidance between the consumer and the seller-company, employees and superiors, students enrolled for higher education

and their professors and meetings of many organizations. Of course, for this to happen, excellent internet systems and computers are pre-requisites, but it has been seen that it is possible to bring about positive changes in the system of working. In this changed system, there is a lot of saving in time, fuel, traffic problems, space needed for the offices and educational institutions and the efficiency increases to a great extent. As a result of this, the boundary line between the home and the office will be blurred. People will spend more time at home. The work timings will be flexible. However, another factor is that instead of offering permanent job to the employees the employers will prefer to offer contracts for specific services. This will mean that the employees will be only service providers and the safety and security that they have today will be decreased.

7. Increased importance of the public health service system-health research-education-housing - Because of the Corona pandemic, it has been clearly proved that as our health systems are private, how unreliable and looters they are. The public is now totally aware about the strength of the government mechanism and responsibility of the government and also about the social unity - social discipline. The market system should be used only for the limited purpose of a service to the society. All the health related services should be taken back from the insurance companies, private hospitals and private drug manufacturing

companies. The public has now realized the dire consequences of entrusting their social and personal future in the hands of such a system. Of course, the leftists will have to make special efforts for public awareness about this. In short, if this happens then it will be possible on the global level to put forth a demand for policies so that the poor can get help directly from the government, there can be government investment on a very large scale, a comprehensive employment guarantee schemes (Rojgar Hami Yojana), and the total removal of profiteering attitude from all the essential services such as health. Now the public has realized the need for this.

By considering all the above mentioned possibilities, if the leftist parties and activists in the country have a vision to unite all the organizations, institutions and movements in the country which support the ideology of democracy, then the final effect of this calamity can be positive.

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The world after CORONA!



Dr. Bhalchandra Kango

Before we can even think about the economic systems and the world after Corona, we must review the situation that existed in the pre-Corona days and also during the Corona pandemic.

The world before Corona means during the last thirty years, when under the guise of globalization throughout the world new economic policies have been implemented. Due to these policies, at all levels, we had witnessed increasing disparities, unemployment and the development without employment and the problems faced by the agriculture. All throughout the world there was increasing public dismay and as the technology was continuously developing, new problems were created. The damage to the environment and the wrath of nature had become the most important problem at the global level. As a result of this, on a very large scale, in the developed countries and also elsewhere, the feeling of anti-globalization was building up. The rightist parties and organizations, putting forth the agenda of extremist nationalism and which were based on the concepts of caste-religion, color, ethnicity and

those who aimed to weaken the democratic fiber reaped the benefits of this and they had taken over the governments in many countries. We have before us the examples of India, America, Brazil, Turkey, Hungary, Poland. While these conflicts were becoming intense, suddenly there was Corona.

We have seen that during this calamity of Corona, the weaknesses of the rich and other western countries were very evident. In America, the country which calls itself the strongest economy in the world, 1.50 lakh people lost their lives, and there are more than 15 lakh patients. Those who died consisted mainly the poor, the black and the Latino people. During the last 30 years, as the privatization of the health system was given more preference, the public health system had already weakened. The effect of this was evident during the fight against Corona. The private hospitals/clinics and facilities were not useful in fighting the corona crisis and the basis of the new economic policy i.e. withdrawing the government's participation from all sectors, has adversely affected the health system. Now the government's intervention and its role are going to be very important for coming out of the effect of Corona.

In 2008 too, when there was the recession, the government had intervened to a great extent. Even during that time the aspect about the profit

belonging to the private owners and the loss to be shouldered by the public or the government was underlined.

The intervention by the government during the times of recession or economic crisis is always there. However, during the Corona period, once again the conflict has surfaced as to whether the base of an economy should be profit or it should be the people! This has become the center of discussions. We have realized the importance of the public distribution system, the health system and the employment generation during the crisis. We have also realized that only the figure of increasing GDP does not mean development and progress. So when we are thinking about the world after Corona, it is expected that there should be actions implemented to overcome the discrepancies identified during the battle against Corona. However, throughout the world, it is our experience that the society and the government, both are under pressure from various groups and interest. So it will be rather naive to expect that these changes will be implemented immediately. As famous revolutionary 'Che Guevara' says, if we wait for 'the ripen apple to fall down automatically' then it is not revolution at all, but to make efforts for that apple to fall down is revolution! So whatever experiences we had during the Corona pandemic, the awareness created should be used and the public opinion should be sought, molded and united for a people-focused change needs to

be brought about and that is the **real test for** progressive forces.

During the last thirty years, the power balance has changed. The existing rich classes have increased their hold on the society through their ideologies and in the society, importance has been given to religion, caste, ethnicity, color, language differences and such ideologies have been encouraging the society to help the dominance of rich and privileged class under the guise of cultural conflict or religious conflict.

On the other hand, it is said that privatization is good, when the profit increases we can have progress, increase in GDP means progress, the public sector industries means waste of money and the labor union means saying goodbye to the work culture, encouraging the anti-nationalist ideologies at the same time progressive forces are accused of encouraging anti national ideologies. With such an approach the new economic policies are thrust upon the general public. During all this period, the main focus was on weakening the government intervention. however due to the increase in public unrest, now the focus is on strengthening the coercive nature of the government and the policy makers are making use to strengthen this trend during corona crisis. The government should look after everything. Due to this, while the general hard working public expects a strong public health system, education

system, transport system, employment generation, self-employment, help to the small and medium industries, the government is encouraging privatization, implementing changes in the labor laws to make the labor cheaper, weakening the unions, and implementing measures to help the bigger corporates. This means that during the Corona period and even after the Corona period the class-conflict is increasing and going to increase further.

On the other hand, as the economy is in a semi-paralyzed state, many industries have been closed down or they have become sick. The big and cash rich companies (with tremendous profits) like Amazon, Apple, Facebook, Google, Walmart have gained importance and it is going to continue in future. In India we have the example of Jio and Reliance.

The most important is that in 1990 it was thought that economic reforms would mean foreign capital, technology and foreign markets (focus on exports), and with this design, the old mixed economy, self-reliance and the ideologies focusing upon developing indigenous markets and technology were rejected and for this it was claimed that increase in commerce was the important tool for removal of poverty and employment generation. The actual experience is not the same. The inequalities increased; there was development without employment generation.

Now this same policy i.e. more focus on export, focus on foreign capital investment for generating foreign markets, Atmanirbhar Bharat (self-reliant India), Mahasatta, India First - such ideologies encouraging the extremist nationalism and actions are being encouraged and those who oppose them are termed as the enemies of the nation. In short, it will not be proper to expect that after the calamity of Corona is over, automatically there will be 'people-focused' changes. For this to happen, those who expect this to happen will have to unite and act wisely.

During the Corona period, there were lockdowns extended over weeks together. During this time the ever increasing use and effect of technology (digital media) was definitely felt and it is going to continue in the future too.

The online transactions are going to increase. When it is realized that 'Work from home' is possible and more work can be done and more time can be devoted for work, this method will be preferred. As a result of this, the bigger companies need not buy or rent bigger spaces for office and this is going to have its effect on the rents and on the construction industry.

There will be great changes in the education methodologies. Online education is going to increase. As consumers' trust in online purchases has increased, the Mall culture and the bigger

stores are going to feel the effect. Companies like Zomato and Swiggy are going to increase in number while the middle class population will not be dependent upon the public transport system and the private vehicles will increase.

In the days to come, the problems such as the problem of migrant workers, the problems of affordable houses in the cities will be the important questions in future. As a result of this, when the cities are expanding, due thought will have to be given to the affordable housing and the health and other systems for the cities. At present, the taxes such as property tax, water tax, cleaning tax are the only sources of income for the cities, the increase in these taxes will be inevitable if other sources are not found.

During the extended period of Corona lockdowns, the people witnessed a cleaner environment. So in future, whenever there will be extreme cases of pollution in the cities, the remedy of lockdown may be used. e.g., in Delhi, besides the experiment of Odd-Even numbered vehicles on road, lockdown also may be implemented. In Paris and other cities, after Corona, in many places there are restrictions on parking of private vehicles and on the places of vehicle parking, play grounds are being constructed.

The entertainment industry e.g. film industry and the TV industry also are going to witness major changes.

In short, after Corona, the world is going to have a lot of changes and efforts need to be made at all levels to ensure that these changes are people-focused and in the interest of the general public.

Lastly, new methods and methodologies will have to be figured out for the people's movements. In view of the ever increasing importance of the social media, it should be used as best as possible.

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The changing direction of Indian banking and the common man



Devidas Tuljapurkar

During the last three decades, the Indian banking has witnessed many changes and these changes are of basic nature and they are also long-lasting. The entire image of banking has changed, the work-processes of banking has changed. There have been many changes in the banking products and services. One of the reasons of these changes has stemmed from the new banking policies which were implemented as a part of new economic policies in 1991. Its base is in the recommendations of the Narasimham Committee, while it should also be noted that during the same period, new technology was introduced in banking and this technology has changed the profile of the banking business. Now the change is at such stage whereby it is being said that there will be banks, there will be banking, but there will be no need to have bank branches to carry out the banking business. In 1991, the banking business embarked upon a new journey.

Galloping NPA: - Root cause of the crisis

As per the recommendation of the Narasimham Committee, the New Accounting Standards were introduced. This also introduced the concept of defaulter (Non-Performing Assets - NPA) loans, which affected the profitability of the banks. Till that time, the interest charged by the banks to the loan accounts was considered as income for the banking, but as per the new norms initially it was decided that if for three trimesters there was no recovery in that loan account then that loan account would be termed as Non Performing Asset. Now this criterion is brought down to one trimester. This resulted into huge losses as this criterion was made applicable all of a sudden.

In order to overcome mounting NPAs government formed Debts Recovery Tribunals. The expectation was that there would be speedy redressal of banks' civil suits for dues over Rs. 10 lakhs. However, if we review the situation in those days, we can see the disillusionment. After this the Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI Act) was introduced. As per the provisions in this act, instead of filing suits in the courts, it would be possible to give a notice under the signature of the revenue officer and take possession of the assets and sell the same to recover dues. This was looked upon as an easy way

for recovery of the defaulting debts. However, the revenue officers did not cooperate. This procedure was frequently stopped by submitting appeals in the higher courts, it did not yield expected results.

This resulted in mounting NPAs. During the period, institutions such as I.D.B.I. and I.C.I.C.I. which were engaged in extending loans to big infrastructure projects, were converted into commercial banks, resultantly the loans which had been extended by public sector commercial banks, which did not have the necessary skills for sanctioning loans to big projects, became NPAs.

In order to overcome this in the first stage, all these big corporate NPAs were restructured, but at the end when in 2016-17, the then Governor of the Reserve Bank of India declared to have an inspection of the quality of loan accounts over Rs. Five Crores, all these NPAs surfaced again. The NPAs showed enormous growth. Once again, in 2016, out of 20 banks 13 banks registered losses, in 2017 10 of 20 banks registered losses and in 2018, 19 of 20 banks and in 2019, 11 of 20 banks registered losses.

As a remedy for the recovery of these big corporate NPAs, the Insolvency and Bankruptcy Act was passed, However, looking to the concessions given to these bigger industries, we can fairly conclude that this is like bailout for the bigger industries to evade from overdue loans. The origin

of the crisis in banking is the problem of NPAs which has not been resolved even after thirty years. Banks, however, chose the easy way out and have written off these loans so that they can be pushed out of the balance sheets. Technically, writing off a loan does not mean that the overdue amounts are waived. However, when information was sought under the Right to Information, the information revealed that during the last five years, there has been meagre recovery in such written off loan accounts viz. 9.7%. The banks have written off loans to the tune of six lakh crore rupees. The amount of loans written off, which were above rupees hundred crores, the amount is 2.75 lakh crores rupees, while for the amount of loans greater than Rs. five hundred crores, the amount is Rs. 1.07 lakh crores. These figures are self-explanatory. This clearly means that the big industries have looted the banks. To recover this, the banks are charging the common bank account holders with various service charges. Now customers have to pay separate charges if minimum balance amount is not maintained in the account, if money is withdrawn from another bank's ATM for more than three times, if big amounts of money are deposited in the bank with lower denomination notes, for SMS services, for maintenance of ATM cards, and now even for visiting the bank for more than the prescribed number of times.

Besides this, during the last seven years, the banks have reduced the rates of interest by 3.5%. During the last three months, banks have reduced the interest rates on loans since the Repo rates have decreased and therefore, they also have reduced the interest rates on the term deposits by 2.5%. The rate of interest for the savings accounts has been reduced from 4% to 2.7%. Generally, if the interest rate on the fixed deposits is reduced by one per cent, then the depositors have to lose interest to the tune of one and half lakh crores of rupees. If we consider the rate of inflation, and compare the rates of interest then the rate on savings bank accounts is minus 2.5 per cent. This clearly means that the tremendous burden of the NPAs of the big industries is shifted to the common man.

The reason behind the privatization of banks

The Narasimham Committee had recommended the privatization of the public sector banks, but due to the continued protests of the bank employees and the left & democratic parties and compulsions of the coalition the government did not dare to implement the recommendations, even though at some point of time the ruling parties were led by Congress and at other times led by BJP or the third alliance. Today, Bharatiya Janata Party is ruling with absolute majority. So once again the issue of privatization of public sector banks has come up and for justifying the same they

are pointing out to the inability of the government for providing funds for the re-capitalization of the banks. Due to the NPAs of big industries, the banks have registered losses thus the capital of the banks is eroded. During the last seven years, the government has made the provision in the budget and has provided capital to the tune of 4 lakh crores of rupees to these banks. Despite this, the situation today is such that if again funds are not provided to these banks for capital then these banks will not be able to disburse loans since their mandated capital adequacy ratio will go down. Under this excuse the government claims that there is no other option but to raise capital from the market, and so it is necessary to have the privatization of these banks from the public sector. The funds made available by the government by making provision in the budget is in fact the money paid by you and me through the taxes, which otherwise would have been used for welfare projects for us. In this way, once again the common man is asked to bear this burden.

Finally, in this whole process, who are going to be the owners of the banks? Again, these will be the same big industries which have looted the banks for lakhs of crores of rupees! The history of these private banks is noteworthy. Karad Bank, Global Trust Bank, United Western Bank were saved by the banks in the public sector viz. Bank of India, Oriental Bank of Commerce and IDBI Bank. In the latest example of Yes Bank, the Yes Bank was

on the verge of bankruptcy but it was saved by State Bank of India, in the public sector. The biggest non-banking institution in the private sector, IL & FS was bailed out by LIC and State Bank of India, from the public sector. In 2008, throughout the world, the banking sector was in trouble, however in India, the banking sector was saved due to the role of banks in the public sector. On this background, how proper will it be to have privatization of the public sector banks? Don't you remember the shock received by the depositors of the PMC bank? More than 30 account holders of this bank have already lost their lives due to this crisis!

The common man is the scapegoat!

The common man has been made the scapegoat for the changes implemented in the banking sector during the last thirty years, whether it is the service charges or the reduction of interest rates for deposits or providing funds for the re-capitalization of the banks' capitals by making adequate provisions in the budgets! During all these processes, it is the common man who is asked to sacrifice. After the probable privatization which is the issue under discussion, the savings to the tune of ninety lakh crores saved by the common man will be in danger! Besides this, the options available for the common man from the financial systems are being weakened systematically, one after another. The Regional

Rural Banks, which cater to the banking needs in the villages and remote areas have also witnessed changes under the name of profitability and the very objective of establishing these banks is being shattered. Almost all the district cooperative banks are in danger. The urban cooperative banks are being merged and they are being privatized. In the banks too, the banking to be done by the common man is being outsourced to the 'banking correspondent'. In the banks, a separate system is being developed for the banking of the common man. This means that in the total financial mechanism such changes are being implemented which will make this common man an outcast in banking and therefore in the development. The common man on whose savings the entire gamut of banking is established, is being pushed out of the same system. On one hand, under the 'Jan Dhan' scheme, the common man was brought in the banking systems, and on other hand the policies are reorganized in such a way that ultimately, he will be driven out of this system.

The pandemic has made the situation even worse!

Due to the pandemic, situation has worsened still further. The markets have come to a standstill. The economy is almost in shambles. This has also affected the banking industry. As per the estimates of the Reserve Bank of India, during this one year, the NPA (Non-Performing Assets) will increase by four per cent and if this happens the

entire banking industry will be endangered and to avoid this situation, measures such as moratorium, restructuring are being used. However, this will only mean postponing the calamity.

In this whole picture, there is one more mechanism working for offering financial services to the common man and that is of the Self Help Groups and Micro Finance Institutions. As seen above, due to the pandemic, as the jobs were lost, the overdue loans in the Bachat gats also increased and they are struggling with this burden& thus this system is also in trouble. The organizations working in the urban areas for the poor are facing even more trouble. All this is certainly going to result in the increased number of NPAs for the banks in those regions.

The root of the problem lies in the new economic policy!

The common man is the victim of the new economic policies. His income is decreasing. He has lost the employment opportunities. It is becoming extremely difficult for the common man to earn enough to meet the basic requirements of food, shelter and clothing. As a result, he is excluded from the process of banking and therefore from the process of development, while the rich people are getting even richer by looting the common man. This is evident from the policies for the banking industry. The same is true for the

agricultural policies and for the industrial policies. The same applies to the tax structure. This is the outcome of the economic policies that we are implementing for the last thirty years and therefore the question becomes related to those economic policies, which are based on the privatization, liberalization and consolidation.

If we wish to change this reality, then first of all we will have to address systemic issues. we must understand that there is no other option then to confront with the system.

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The changes in Cooperative Banking - Rise in the control of Reserve Bank of India.



Dr. Sanjaykumar Bhosale

In India, the cooperative banking system was in existence even before the Reserve Bank of India was established. In 1904, the act for registration of cooperative societies was passed and the cooperative credit societies and the cooperative banks were established. In 1935, the Central Reserve Bank of India was established. A few years earlier, in 1912, some changes were effected in the Cooperative Laws for the Central Cooperative Institutions. In 1937, as per the regional law, the subject of 'Cooperation' was included in the State Schedule. After India gained independence, in the Constitution of India, 'Cooperation' continued to be a part of the State Schedule. After this, various States passed Cooperative Acts as per their convenience. This means that even before the Reserve Bank and the State laws came into existence, the Cooperative Banks existed.

In India, there are 1937 cooperative banks working as of now, and they have deposits more than Rs 9 Lakh Crore and they have disbursed loans more than Rs 7 Lakh Crore. In this disbursement of loans, Cooperative Banks lands 90% loan of amount

Rs. 10 lakhs or less. Out of the total population of the country, more than 10% people depend upon the Cooperative Banks. The self-employed persons and the small industries have their accounts only in Cooperative Banks. Around 4% to 5% banks are facing problems and if restrictions are imposed upon them, then their depositors cannot withdraw their own deposits and the small industrialists and depositors have to face the dire consequences. In 2015-16, Reserve Bank of India appointed a committee under Shri R. Gandhi, Deputy Governor, to recommend remedial measures for the Cooperative Banks. While studying the same, instead of discussing the basic principles of the Cooperative movement and the Cooperative law, Shri R. Gandhi has studied the discrepancies in the Cooperative Banks' management and the banking business. The Central Government has further carried out research on the committee's report and has stressed the need for increasing the control of the Reserve Bank of India for bringing about reforms in for the Cooperative Banking sector. The same included recommendation that for increasing the reserve funds, the Central Government should extend share capital to such Cooperative Banks, on the lines of the Public Sector Banks, to maintain their CRAR more than 9%. Other recommendations include offering insurance cover to the depositors up to deposit Rs. 5 lakhs, computerization of the transactions and upgrading the delivery system, to consider the concept of

umbrella organization for offering other facilities from the current banking practices, to the account holders.

The Central Government executed the ordinance on the basis of the report of Shri R. Gandhi, which has awarded additional authority to the Reserve Bank, so the Reserve Bank will be able to implement changes such as effecting forced merger, reducing the number of cooperative banks, changing the cooperative banks' structure, reducing the control of the Cooperative Department from the state government, providing share capital to the Cooperative Banks. Due to this, the Reserve Bank of India can affect a (weak) merger of the cooperative banks who are economically unable without imposing moratorium. During the same period, Hon. Supreme Court has granted the Cooperative Banks to auction the assets of the defaulting borrowers, under the SARFAESI Act. While giving a judgment about this, the Hon. Supreme Court has stated that all the provisions of the laws related to banking should be allowed to be used by the Cooperative Banking Sector, as the Cooperative Banking is included in the banking business as per Section 56 of the Banking Regulation Act, 1949, which also include the 'SARFAESI' Act. Also, as per the section 12, with the prior permission from the Reserve Bank, the Cooperative Banks can be allowed to raise funds through the public issue or through private placement, equity, Preferential

shares or special shares at face value or at the market rate and with prior permission from the Reserve Bank the share capital of the members can be sold/ redeemed. Such changes are being proposed. The Administrator had the authority to change the name of the bank, which cannot be done without the prior permission from Reserve Bank. Reserve Bank is of the opinion that due to this the Cooperative Banking will be more safe and secure.

In view of all the above changes, the cooperative sector will have to take due care that the Principle of Cooperation in the Cooperative Banking is maintained. Also, the experts in the field of Cooperative Banking Sector expect that, while one sided change in the members' rights are effected, the democratic design in the principles of cooperation, the principle of one person - one vote should not be compromised.

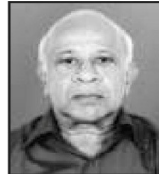
Today, the Cooperative Banking system has won the test of trust of the middle class people. The board of directors who are the trustees in the Cooperative Banking also represent the same class of the society. For more than 100 years, the Cooperative Banking Sector has been successful in having justice for all the sections of the society. The only expectation is that it should be continued in the future too. Jay Sahakar!

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Challenges facing the Indian Financial and Banking Sector



Suresh Dhopeswarkar

Today, the Indian financial and banking sector is going through very difficult times. Everyone agrees to this. However, there is difference of opinion as to what can be the solution to this problem.

With the background of the CORONA-COVID-19 pandemic, the stark difference between the rich and poor classes living in this country has been further underlined and this has impacted the difference of opinions about the solutions to the economic problems too. This divide is forever going to expand.

The country witnessed financial growth and development after independence. However, currently the Central Government is implementing various strategies which are based on the notion that the institutions, which were established for the economic development of the country after the country attained freedom, need to be reorganized and reshaped.

In fact, how aligned is the Indian economy with the global economy? How much more do we need to realign? And how much more do we need

to reshape and reorganize our own policies? Should the institutional structures be created according to the convenience of our people? Should our models be only 'copy-pasted' Indian versions of the models implemented by the rich foreign countries?

Discussions have been held on this point since 15th August, 1947, i.e. our Independence Day. Policies based on temporary, majority consent are being implemented. Such policies are affecting the direction of the Indian economy as well as its momentum and also the financial and banking policies emerging from the same.

Since 1947, the financial and banking policies of the country have reflected the hopes and aspirations of the India people. All Indian Bank Employees' Association (A.I.B.E.A.), a pan India Bank employees' association has been relentlessly working for positive interventions in such strategic discussions and using its organized presence to bring about changes to make the policies better suited for the common people.

A.I.B.E.A. has always strived to analyze the events in the banking industry while deciding the terms of service and wages for the bank employees and has always presented its decisions after due discussions on the same.

While deciding such a strategy, A.I.B.E.A. has always considered the status of India vis-a-vis

the world, various interests of social groups-classes which have been created during the development process of the Indian economy and their effects on the banking and financial sectors. As a person who has witnessed this entire journey, in this article I wish to discuss the current challenges before the banking sector. I wish to discuss with the bank employees and the citizens in the state of Maharashtra.

The journey of the banking sector in pre-independence era

The entire journey of the banking industry in India is not a self-governed chain of events, but it has been continuously affected by the freedom movements of this country. The institutions such as Punjab National Bank, Central Bank, Bank of Maharashtra, Bank of India were established as a response to the 'SWADESHI' movement. When it was evident that our country would become independent, UCO Bank was established by the Birla Industries for investing the enormous profits earned during the Second World War.

During 1935, various provincial governments were established under British Colonial empire, which had regional autonomy. In 1936-37, the Planning Commission was appointed under the leadership of Mr. Subhash Chandra Bose, to discuss about how the economic structure of the country should be and how various

financial resources would be mobilized for the economy. This committee had put forth that the Banks and Insurance companies should be in the public sector.

A.I.B.E.A.

The second World War came to an end with the decisive defeat of the Nazi army of Hitler. By this time, it was evident that soon India would attain independence. A.I.B.E.A. was established with such a background of events, on 20th April, 1946. The very first resolution that was unanimously passed was that for the stability of the banking business, for the economic development of the country and for the security of jobs for the bank employees, the banks should be Nationalized. After this, various demands were put forth with regard to increase in pay and other service conditions.

A country can witness financial growth and development only if its banking industry is stable. Only if there is stability for the financial growth and development, the labor union can be successful in getting its demands of increase in pay fulfilled, through the dual weapons of negotiations and struggle.

During the years 1945 to 1947, while the country was going through the process of attaining independence, due to the partition, many banks in the states of Bengal and Punjab and also the banks

in the northern states were ruined, the depositors had lost their deposits and the employees and officers had lost their jobs.

With such a background, to be able to think about the country's economic growth and development, stability and progress of the banking industry and the increase in the pay of bank employees and bank officers, with the bigger picture of the Indian economy in mind, means a person has to be a member and leader of A.I.B.E.A.

Banking in Independent India

In 1947, the banking industry in the country consisted of many local credit societies. To bring about reforms in this sector, in 1949, the Banking Regulation Act was passed.

These banks cum credit societies did not extend loans to the farmers. They were mainly involved in providing financial assistance to the commerce. Besides the Cotton Mills, there were hardly any organized industries. Hence, to bring about the establishment of industries in India, the Industrial Finance Corporation of India (IFCI) was established in 1948. During 1950-51 the State Finance Corporations were established in the states.

On 26th January 1950, India accepted its constitution of the independent nation and

the first sovereign Indian republic was formed. The citizens of independent India have sovereign power. There is equal value for every citizen's opinion for the financial, social, cultural development of the people. The government elected through the citizens' voting is expected to safeguard the interests of the citizens. The government is the manager or trustee of the financial resources and institutions created by the nations, not the owner. The parliament and the courts have been established to ensure that the governments would carry out their work in a transparent and accountable manner.

The above-mentioned description is related to the current movement against the privatization of the public sector banks and with the recovery drives for the recovery of the Non-Performing Assets of the big corporate companies. Hence it is specially mentioned here.

As per the constitution, after the first general elections were over, the Planning Commission was established for the staged economic development. The first five-year -plan was implemented.

In the All India Indian Congress Party's conference in 1948, a policy was proposed which was a policy of planned economic development and for the same, the Nationalization of the Banking industry was proposed.

Nationalization of the Imperial Bank: Establishment of the State Bank

During the interim review of the first five-year plan, it was observed that out of the total advances given by the banks, only 2 per cent were for the agriculture sector. The committee constituted under the chairmanship of Prof. A. D. Gorwala remarked that 'the cooperative banking has been failed; however, it is in the interest of the nation that cooperative banking should be successful.' The committee also recommended that the Imperial Bank should be nationalized and the State Bank should be established. Accordingly, in 1955, the State Bank was established.

Also, the smaller insurance companies were Nationalized and the 'Life Insurance Corporation of India' was established on 1 September 1956. When the State Bank was established, it was directed to open 500 new branches. It was decided to create a self-reliant economy, through the medium of industrialization based upon heavy industries, and through providing finance to the agriculture and small and medium industries through State Bank and through the investments in LIC, there would be investment in the long term projects of the government.

The global capitalists and their Indian counterparts created a platform in Mumbai viz.

'Forum of Free Enterprise' to present the free market policy, to oppose the central government's policy of industrialization through economic planning and creating a self-reliant India. From this forum, Mr. Nani Palkhiwala, Mr. A.D. Shroff, Mr. Naval Tata used to support the policy or strategy of 'Market Fundamentalist'. *They have to be Judged for whom they are representing. Against the working people, even against the wage increase of the bank employees, Mr. K.T. Desai has presented the case of the banker. This is the Teaching given by A.I.B.E.A.*

The big capitalists were not happy just by creating the forum viz. Forum of Free enterprise. In the Mumbai share market, a share trader Mr. Haridas Mundada was used in a major fraud to sabotage the investment policies of the LIC and tried to tarnish the image of the Life Insurance Corporation of India.

Bank employees' strike for the nationalization of the banks

At the end of the second five-year plan, China invaded India in October 1962. Emergency was declared in the country. The employers, labor unions and the government sat together and decided to have a temporary ban on strikes and lockouts for some time.

In 1963, due to the deficit reflected in the budget because of the war expenses, a compulsory

savings scheme was made mandatory for the workers. At that time, the labor unions such as AITUC, A.I.B.E.A., Insurance workers' union organized a protest march in Delhi with the demand for Nationalization of the Banks and cancellation of the compulsory savings scheme.

During 1963 to 1966, every year, the bank employees and the other workers' unions, farmers' unions, students, youth and women's organizations staged strikes, Satyagraha, meetings for the Nationalization of the Banks.

In 1964, Mr. Nehru expired. In 1965, when Mr. Lal Bahadur Shastri was the prime minister, Pakistan invaded the country twice, once in the western region in the Kutch desert and after two months in Kashmir. In 1966, when the Indian government requested for a loan, the Anglo-American imperialists, at the forums of the World Bank and the International Monetary Fund, imposed stringent and insulting conditions on the Government of India, e.g., 'Cancel the Planning', 'Devalue the rupee'. Under the Public Law 480 (P.L. 480), Milo-wheat of very low quality, which was fed to the cattle there, was exported to India.

In the general elections in 1967, the Congress party had to face major defeat. The congress party lost power in eight states. As a result, the demand for Bank Nationalization by the general public and even within the Congress party,

was once again put forth. In 1967 in the election manifesto, the Congress party had promised to implement the nationalization of banks.

Social control on the banks

A group, opposing the Nationalization of Banks, united under the leadership of Deputy Prime Minister Mr. Morarji Desai. On 28 February 1968, during the budget session, they presented the bill for social control on banks, to bypass the demand of Bank Nationalization.

As per this bill, instead of an industrialist being appointed as the chairman of the bank, the General Manager of the bank, as a professional banker would be appointed as the custodian of bank. Persons related to the small scale industries sector, the agriculture sector were appointed on the Board of Directors. The National Credit Council was established.

The bill containing 36 AD anti-worker clause to restrict the democratic rights such as meetings of the bank employees, protest march, trade union rights etc. was presented.

This was a move to change the face and constitution of the board of directors which had been influenced by the industrialists. The bank employees understood the purpose of the Central Government and of Mr. Morarji Desai behind this. In those days, the total number of bank employees

was 60 thousand. The bank employees staged one day's protest strike on 28 February 1968, under the leadership of AIBEA. Even afterwards, whenever this bill was presented in the parliament or the Rajya Sabha in July 1968 in the session, the bank employees, as per the appeal from AIBEA, staged two hours' strike.

While the bank employees were fighting under the leadership of AIBEA, the young MPS of Congress, Mr. Chandra Shekhar appointed a committee of economists from the universities of Punjab, Delhi, Kolkata and Mumbai and submitted a report justifying the Nationalization of Banks.

The finance ministry of the Government of India appointed the committee under the chairmanship of Mr. Pai Panandikar and the committee submitted a report analyzing and comparing the social control on banks and the demand for Nationalization of Banks, to the Finance Minister Mr. Morarji Desai.

Dr. R. K. Hajari, Head of the department of Economics at Mumbai University, gave a detailed report of how due to the relations between the private banks and the industrialists, 75 monopolistic industrial dynasties were created and how they were sabotaging the benefits of the economic development.

In July 1969, at Bangalore in the first week, there were threadbare discussions on bank

nationalization in the meeting of the Executive Council of Congress Party. The bank employees and other workers had arranged a huge protest march in Bangalore at the venue of this meeting and this protest march handed over a statement demanding 'Bank Nationalization', to Mrs. Indira Gandhi.

The discussion in the meeting of the Executive Council of Congress Party was pro-nationalization of the banks, so as a last resort, to safeguard the interests of the big industrialists, the Deputy Prime Minister and Finance Minister, Mr. Morarji Desai declared that he was going to resign under protest.

Mrs. Indira Gandhi promptly accepted his resignation. This historic event happened in Delhi, at 11.00 am on 15th July 1969. On the same day, at 2.30 p.m., in Mumbai, the bank employees staged huge demonstrations and demanded 'Bank Nationalization'. On 16, 17 and 18th July, 1969, throughout the country, the bank employees staged powerful demonstrations.

The demand which was put forth in the national freedom movement in 1935, the demand which was put forth in the Foundation Conference for AIBEA in 1946, the demand supported by many economists was fulfilled, despite the opposition of the Big Industrialists and **on 19th July 1969,**

the ordinance declaring the Nationalization of 14 Banks was issued.

For 34 years, during 1935 to 1969, before and after independence, detailed discussions had been held on public forums about how the path for the economic development should be, how the economic resource and institutions should be created. These events have been described in detail because the bank employees from the new generation and the citizens have to unite to fight the war for protecting the Nationalized Banks.

The present rulers are those who did not participate in the freedom movement of the nation. The newspapers are governed by the big industrialists and the history is being presented by distorting the same. When, during the war against privatization, the rulers will ask their so-called followers from the WhatsApp University to oppose us, the above information will be of use for the new generation.

Problems created after Nationalization of Banks

On 19 July 1969, the nationalization of banks, affected through the ordinance was challenged through a petition submitted in the Supreme Court.

These were two separate petitions submitted by the erstwhile director of

Central Bank, Mr. Cooper and leader of Bharatiya Janasangh, Mr. Balraj Madhok.

Mr. Nani Palkhiwala represented Mr. Cooper, while Mr. Ram Jethmalani represented Mr. Madhok.

Mr. Mohan Kumar Mangalam presented the application intervening on behalf of various progressive organizations, such as AIBEA, justifying the bank nationalization.

Mr. Nani Palkhiwala, Mr. Ram Jethmalani and Mr. Mohan Kumar Mangalam, all of them were legal experts, very intelligent and having in-depth knowledge of the constitution. The bank employees and other middle class people are in awe about such intellectuals. The main question is that whom these intellectuals are representing, whether they are supporting the notion that there should be a transformation in the society, or whether they propose that the present situation of disparity in economic and social conditions should prevail. Though we as the general public may have limited knowledge, we must always support the social transformation.

While the hearing on the petition was going on, there was one more discussion about the power of the courts themselves, i.e. whether the Supreme Court had the supreme powers or whether the people-elected government should have the supreme powers - this question was

raised in October 1969 in respect of the Abolition of the Law in respect of the princely state rulers and this was discussed in the Supreme Court and in the newspapers. The people also discussed this issue. In October 1969, the bank employees, sensing the direction of this discussion, under the leadership of AIBEA, carried out the campaign to **'Save Bank Nationalization', 'Save the Parliament', 'Save the Constitution'** throughout the nation.

Supreme Court cancels the Bank Nationalization

On 10 February 1970, the Supreme Court cancelled the Nationalization of Banks. While cancelling the nationalization, the Supreme Court acknowledged that the parliament had the basic right to implement the guidelines in the constitution which will be within the framework of the constitution. However, under the reason that sufficient compensation was not given to the erstwhile joint stock banking company which existed before the nationalization, the Supreme Court cancelled the nationalization of the banks.

On 10th February 1970, at 11.00 am the Supreme Court gave this order, which would be detrimental to the economic development of the country. On the same day, at 2.30 p.m., in Mumbai, Delhi, Kolkata, Madras (now Chennai) the bank employees staged protest in front of the offices of the Reserve Bank of India. On 11th and 12th February, throughout the nation, protests were

held in front of all the branches. On 13th February, the Bank employees had organized two hours' protest strike. After this, the Central Government came out with a new ordinance and again declared the Nationalization of Banks.

This ordinance was then converted in to a law.

Comprehensive Board of Directors

Under the revised ordinance, comprehensive boards of directors were constituted and a representative of farmers, small industries, bank officers and employees and also representatives of the Banking Department and Reserve Bank of India were appointed on the board of directors.

The majority union of the bank would be given the right to suggest names of three employees to represent the bank employees in the board of directors.

A new system workers participation was started viz. carrying out the management of the bank after due discussions with the employees and workers.

The rules clearly stated that out of the three names suggested by the majority union, one should be appointed. There was no provision through which the management or the government would be able to appointed their favored employees.

In all Nationalized Banks except State Bank, Bank of Baroda, Indian Overseas Bank and in all the subsidiary banks which now have been merged in State Bank of India, the representatives from AIBEA were appointed after the Labor Commissioner of the Central Government Verified the number of members and certified the same.

AIBEA accepts the new responsibility

The central committee of AIBEA welcomed the law for Bank Nationalization and also welcomed this new responsibility. A code of conduct was prepared for its members.

As per this code of conduct, the employees' representative appointed on the board of directors should not recommend the personal loans of the employees or account holders. The honorarium received as a director should be credited to the union's account.

The issues which are covered under the industrial relations between the employees and the management such as promotion, transfer or any other policy related issues should only be presented before the competent authority for the industrial relations.

The post of employee director is not an option for the official industrial relations system of the union nor it is a short cut. A code of conduct which contained such clear directions- cum-

instruction was passed and only then the decision about sending our representative to the board of directors was taken.

Detailed information has been given here about the social control over the banks during 1967 to 1969, bank nationalization, establishing the boards of directors, selection of the employees' representatives, appointments, because we have to successfully implement the drive for protecting the banks with the cooperation from the general public and the beneficiaries of the nationalized banks. We have to defeat the policies of the central government about privatization of the nationalized banks.

This fight is different from our fights against the management of any bank. This battle is different qualitatively. The stance of this battle is also somewhat on the defensive, because in this battle we are not putting forth any of our usual demands as a group of bank employees about the financial benefits or as individuals about promotions and transfers.

However, this battle which appears to be on the defensive stance, is actually for the economic progress of the Indian people. Which includes Bank Employees. The corporates dynasty whose financial powers were lost in 1969 due to the Nationalization of 14 Banks and in 1980 by the Nationalization of 6 more Banks, wants to have

privatization of the nationalized banks to regain the power which was lost. We have to put up tough fight against their attack.

The status of the banking industry and employees in the economy and in the Indian society

If we desire the comprehensive and all-inclusive economic development of our country, then **the banks need to be owned only by the government**. For this, let us try to understand the status of the banks in the economy.

Just as the heart in the body is carrying out the tasks of breathing and blood circulation at the same time, the banks are working identically in the country's economy.

The banks' work of accepting deposits can be compared to the process of breathing of accepting oxygen in the body and providing the pure oxygen to all the organs, while the work of loan disbursement of credit can be compared to providing pure blood to the entire economic system.

When in any bank both these systems are working fine then that bank is considered as a strong and healthy bank.

However, banks cannot work in a vacuum. The reflection and repercussions of the economic events happening in the society can be seen in the

accounts of every account holder. Also, the financial and banking related policies have effect on the account holder's financial transactions. The reflection of all these actions and reactions is seen in the bank's balance sheet and Profit and Loss statement. In the relationship of the bankers and account holders, there is another player who is invisible but ever active, viz. the regulator. In our country, this is known as the Reserve Bank of India (RBI)

The Nationalized Banks or any institution in the public sector is finally owned by the general public. The governments elected through the democratic process provide guidance to these institutions, they are not the owners. The government announces their policies for fulfilling various public demands and the public administration mechanism is engaged in the implementation of these policies. In case of the nationalized banks, this work of designing the policies was done by the Banking Department. Now the work of monitoring and providing guidance to the banks, insurance, pension funds, mutual funds, regulatory bodies is done by the Department of Financial Services (DFS).

Now we will have a look at how all these factors have been working during the last 50 years.

Nationalized banks during 1969 to 1989

In 1969, there were 8262 branches of the banks, in 1989 this number increased to 57,699. The deposits were to the tune of Rs. 4646 crores, which increased to 14 lakh 78 thousand crores. The loans and advances which stood at Rs. 3599 crores increased to 8 lakh 90 thousand crores. The investment increased from Rs. 1369 crores to Rs. 5 lakh 46 thousand crores.

In the general elections held in 1977, a non-congress government came into power, led by Mr. Morarji Desai, the erstwhile Deputy Prime Minister who had been dismissed in 1969. Mrs. Indira Gandhi was defeated in the elections. Mr. Morarji Desai had principally and strategically opposed the nationalization of banks. The Janata Party was established by merging all the non-Congress parties which had opposed the Congress party. Still the Prime Minister Mr. Morarji Desai could not even think about privatization of the nationalized banks. However, he tried to change the direction of the policies regarding banking.

The Banking Commission was appointed under the chairmanship of Mr. Manubhai Shah, the erstwhile MP of the Syndicate Congress. As a result, the Banking Department suffered a policy paralysis.

A committee was appointed under the leadership of Prof. M. L. Dantwala for considering the issues regarding credit supply to the agriculture and rural sectors. The policy of establishing Gramin Banks was encouraged, which created confusion about credit supply of the nationalized banks.

In the first decade after nationalization, during 1969 to 1979, Tondon and Chore Committee was appointed, which recommended more credit to the organized corporate industrial groups under the guise of disciplining the borrowers. Under the excuse of the monetary policy, the Reserve Bank slowed the speed of credit supply.

During the decade of 1979 to 1989, 6 more banks with deposits to the tune of 200 crores of rupees were nationalized.

In 1982, the Export and Import Bank (EXIM Bank) was established, with the purpose of providing the credit for the export and import.

NABARD was established for monitoring the agriculture sector, credit supply to the rural regions, re-finance to the cooperative and commercial banks, inspection of the rural banks.

In 1990, S.I.D.B.I. was established as a subsidiary of I.D.B.I.

During 1980 to 1990, the Reserve Bank of India aggressively implemented the credit squeeze policy through the mechanism of the monetary policy. As a result, in some of the sectors of economy, especially the small and medium industries, a recession-like situation was created. Some small industries had to be closed down. In the industrial areas the bank officers could see that minimum one or two units had shut down. In those days, banks were supplying credit to the loan accounts on the basis of health codes 1 to 8 categorization.

The industrial policy, which was based on the bank loans, was experiencing these tremors. The export had come down. As a result, there was imbalance of import and export. The foreign exchange reserves were facing the strain due to this and as a result in 1991, the nation had foreign exchange reserves which would last and serve only for the transactions of next 15 days and a loan had to be taken from the World Bank. As a pre-requisite for the loan, the Indian rupee was de-valued twice in one month. The gold had to be mortgaged. There were changes made in the industrial policy, import policy, export policy, industrial relations policy and the policy regarding foreign exchange.

The new Banking Policy

The newspapers published news items based upon information received from 'special sources' that the government was thinking about the privatization of the State Bank, as a part of creating a banking policy which would be conducive to the new economic industrial policy. At the Finance Ministry, Banking Department, Reserve Bank the State Bank of India Act passed in 1955 was re-examined and re-read.

To appease the World Bank and the International Monetary Fund and the big industrialists in the country, to create the impression that all the 6000 branches of the State Bank would become branches of a private bank, **the privatization of the State Bank had been given priority.**

AIBEA decided to stage a strike against this. In the united forum it was suggested that all others should also join. All the bank employees and officers joined in this strike.

The government withdrew its decision of privatization of the State Bank. The Narasimham Committee was appointed in 1991.

Narasimham Committee

The Narasimham Committee did not endorse the privatization of the banks. The

committee recommended that licenses for new private banks should be issued and there should be a competition between the private banks and the nationalized banks.

The procedure of categorizing the loan accounts was changed from health code 1 to 8 to health code 1 to 4. There was a new rule that only if the interest was recovered then it could be shown as income. If the interest was not recovered, then the loan account should be declared as defaulter and NPA.

Due to this, in 1992, it so appeared that many nationalized banks were in loss. It was proposed to have even more stringent rules every year for the provisions to be made for the defaulter (NPA- Non-Performing Asset) accounts from the profit. The capital adequacy norms were aligned with the international standards.

In the State Bank Act in 1955 there was a mention of 51 per cent share capital. However, the actual share of the Government of India and Reserve Bank was 92 per cent. The government offered the extra portion for sale, under the spacious plea of Disinvestment.

In 1995, the financial institutions like I.C.I.C.I., U.T.I. in which the government owned a major share of capital were allowed to open new banks.

Also, the Hinduja group was given a license to open the IndusInd bank. This bank was inaugurated on the auspicious occasion of Gudhi Padwa, at Opera House, Grant Road, at the hands of Finance Minister Dr. Manmohan Singh and the leader of opposition Mr. Atal Bihari Vajpayee.

Though that day was a public holiday, the bank employees from Mumbai staged protests. The police detained the women protesters at Lamington Road Police Station for three hours. All the protesters were released after the inauguration program was over. As it was Gudhi Padwa day, the women protesters, wearing gold ornaments had to spend three hours in the police station. In this way, the privatization of the banks was opposed at every stage.

In 1998, once again a committee was appointed under the chairmanship of Mr. Narasimha. This committee recommended the merger of 28 public sector banks to form 2 or 3 banks and with another 4 or 5 banks, the committee recommended 10 banks at the national level.

During 2000 to 2010, AIBEA has protested against these recommendations through strikes, protest march and agitations.

The problem of the NPA (Non-Performing Assets)

Since 2013-14, once again the problem of NPA has surfaced.

The proportion of NPA loans in 2001-02 was 11.1%, this became 2% in 2008-09. In 2013-14 this figure increased to 4%. In 2016-17 this figure has reached 12.5%.

During the same period, the Insolvency Act was passed. It was expected that as a result of this, the recovery of defaulter loans would improve. However, the experience noted by the Reserve Bank of India about the recovery of such loans is discouraging.

The Reserve Bank of India initially handed over 12 such accounts and then 28 more accounts to the Recovery Tribunal and in 2018, a circular was taken out by the Reserve Bank of India about the defaulter loans and guidelines about handing them over to the Recovery Tribunal.

During 2018 to 2020 the defaulters created various pressures through the Recovery Tribunal, Supreme Court and political pressures and as a result the process of recovery deteriorated further.

Now due to the Corona pandemic and lockdown, the industries have been given concessions in the form of Moratorium for loans and interest installments. As per the Financial

Stability Report of the Reserve Bank of India, it is estimated that the defaulted loans (NPA) would again increase to 15% by 2021.

The erstwhile Governor of Reserve Bank of India has recently claimed in an interview that the terms of the original circular of Reserve Bank of India in 2018 were diluted and some solace was given to the defaulters.

The defaulter loans (NPA) affect the balance sheet and the profit and loss statement in two ways. The total profit is reduced and out of the reduced profit, due to the provisions to be made for the defaulted loans, the net profit is reduced. The capital adequacy is affected. There are restrictions on disbursement of new loans. The income is reduced for the next year also while the provisions for the defaulted loans are on the increase.

The budget for the nation also gets affected. The funds available from the banks in the form of dividends are reduced and the banks have to be provided with capital for capital adequacy. The erosion of capital has to be replenished.

Oppose the privatization of the nationalized banks with full vigor!

The policy makers intermittently suggest the remedy of privatization of the Nationalized Banks, under the pretext that the

burden of the defaulted loans cannot be suffered anymore.

Every year, after the balance sheets and profit and loss statements are published, while presenting the budget, the defaulted loans and the remedy of privatization of Nationalized Banks is discussed, just as the yearly tradition of 'make-believe' dramas staged in the ritual of Shimga - a festival in the Konkan area, and the people's opinions about the same are sought.

During all such discussions, the same concepts are presented with different labels, of sale of shares of the nationalized banks, sale of capital, merger of banks, reorganization of banks Disinvestment All these concepts mean only one thing and that is handing over the control of the public sector banks to the private industry houses.

AIBEA opposes this concept, because India is a sub-continent where there are 130 crores of people who are at various stages of economic, social and cultural development.

In this country there are billionaires and they have their bank accounts. **At the same time there are 35 crores Jan Dhan account holders.** The 20 crores middle class citizens also are divided into various financial levels. There should be a banking policy which would include all these and for this we have to have a corresponding institutional model of banking.

Due to the measures of privatization and merging, there will be a centralization of the economic powers, wealth and resources of the society. The comparative economic disparity in the society will increase. The backward classes will become even more backward on the economic front.

The feeling will increase that the economic policies and the financial institutions are not for the general public. Due to such a feeling, our nation which attained independence after the slavery of 150 years will once again be disturbed. Instead of a self-reliant India, we will have an economy which will be dependent on Foreign and Indian monopolies.

The constitution of India has given the right to every citizen to live and develop his/her own life. To achieve this, the guidelines and basic rights have been given which ensure that the economic powers would not be concentrated. These guidelines of the constitution will be restricted due to the policy of privatization.

So we need to protect all the industries and businesses in the public sector, including banking, and we need to have economic policies which would be equitable. There should be policies for the public sector banks which are inclusive. For this, the defaulted loans must be recovered, and Nationalized Banks must be protected.

We have to organize a Mass movement in support of these two demands through AIBEA, in Mumbai and Maharashtra, with the cooperation of the general public.

The fighting capability of the bank employees

The fighting capability of the bank employees does not mean for how many hours they can stage protests, for how many days they can go on strike, but in the fact that they work in a much larger geographical area as compared to any other organized labor unions.

On one hand the government has assured 37 crores of Jana Dhan account holders that they are given the right to operate their bank accounts, but on the other hand the government had the devious plan of handing over the entire bank itself to the industrialists.

Under these circumstances, it should be our motto for the fight against the privatization, to assure the account holder that we, the bank employees have been serving him every month through his account and we are fighting for him and his bank which is owned by the government.

The fighting capability of the bank employees enables them to reach the general public from Ladakh to Andaman- Nicobar and from Mumbai to Sikkim. This strength is to be used for the fight against privatization. For this, on the

second and fourth Saturday of every month, the public awareness drive is to be implemented to increase the strength of the battle against privatization.

In this drive, we will have to stage protests in Mumbai itself to defeat the industrialists, who have become defaulters of the banks but have created huge industries and who are planning to take over the nationalized banks.

We will also have to stage symbolic strikes at state level and at the national level and also will have to involve the general public by bringing about awareness about the gigantic problem of the defaulted loans and the privatization of the banks.

We will have to be in contact with all - from the Gram Panchayat members to the MLAs.

Our fight will be to have a balanced development of all the states, when independent India will enter 75th year.

AIBEA has given a call to create a five-trillion economy which will include all - from the Jan Dhan account holders to the MSME account holders. Do join the same!

Mumbai is the center of big industrialists. In Mumbai, the Grafting fusion of the international finance capital and the indigenous industrial capital is carried out. So the repercussions of the

agitations staged in Mumbai are felt on the international front too.

Maharashtra is a progressive state of the nation. The protests staged by the people of Maharashtra, the bank employees, the beneficiaries of the nationalized banks and the customers are echoed throughout the nation.

So, the bank employees in Mumbai and Maharashtra will have to lead this battle from the front. There is no option for flexible strategies and speedy organizational actions.

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CORONA Virus Pandemic impact



Shri Balasaheb Pisal

For the last few years we are witnessing the devastating effect of the economic crisis in many parts of the world. During this period, Indian economy was also in slowdown condition which was indicated by widespread report of declining employment, declining real estate market, poor industrial growth and many components of the services sector declining rather than rising.

When such a state of India's economy was a deeply worrying situation, the shock of the Corona virus was received and the entire world economy has come to a standstill, further aggravating the economic crisis. No one is sure about the economic condition after the Corona virus pandemic. With this present condition, it shows that the crisis will be a long drawn one and will impact all sectors of the economy.

The Corona virus outbreak led to the lockdown in the country adversely affecting economic activities. The world's biggest lockdown that shut a majority of factories and businesses, suspended flights, stopped trains and restricted movement of vehicles and people.

The world's biggest lockdown may have cost the Indian economy Rs. 7-8 lakh crores during the first 21 days of the lockdown that brought as many as 70 percent of economic activity, investment, export and discretionary consumption to a standstill, with only the essential goods and services such as agriculture, mining, utility services, some financial and IT services, and public services were allowed to operate.

Impact on banking

On the account of the prolonged lockdown, most economic activities have come to a halt, impacting the cash flows of borrowers. The exodus of cab and auto drivers from the city in the wake of Covid-19 pandemic will trigger a massive default in the vehicle loans. As an impact of this, India's banking sector could see a big surge in the Non-Performing Assets. Banks are requesting the RBI to allow re-structuring of loans without asset classification downgrade and temporarily increase the 90 days' non-performing assets (NPA) recognition norm to 180 days. The reason for this is that the ability of borrowers across the retail, micro, small and medium enterprises (MSME), Corporate and agriculture segments to service, loans could be seriously undermined in the ripple effect of the Covid-19 pandemic, necessitating a nation-wide lockdown, this is being felt across the economy. In this situation, the bankers feel that it may take anywhere between six months and a year

for borrowers to get back into business as usual mode from the Corona virus-induced slack.

Hence, during this period, borrowers may require handholding support from the bankers, who in turn would need regulatory dispensation to deal with defaults, downgrade in asset classification and attendant provisioning. Prudential framework for resolution of stressed assets, which allow assets to be classified as standard, even if this change is to be implemented, it is not possible as there is no one to buy the assets.

The value of assets will get destroyed with the passage of time, as asset quality will deteriorate due to disruptions in the economy. In this condition, the banks will have to demand to allow the restructure such accounts without a downgrade in asset classification.

In India, businesses run with the support from bank credit - unlike in developed economies where capital is raised through bonds. We all need to make a concerted effort to impress upon the government to -

1. Relax Income Recognition Norms
2. Keep provisioning norms in abeyance for one year.

3. For the past one year Indian Industry and businesses are reeling under the impact of slowdown. Hence permit rescheduling of all loans without downgrades.

4. Rescheduling also be allowed in all Personal and Retail loans without downgrade. Matters have been compounded after massive breakup of the Corona virus pandemic across India. We need bold steps to revive economy, support unorganized sector and MSME to ensure employment and income generating opportunities.

Health of Urban Co-operative Banks:

The recent cooperative bank crisis led by Punjab and Maharashtra Co-operative (PMC) Bank, on 30th April 2020, RBI's action of license cancellation of CKP Bank have raised concern among the depositors and shareholders about the future of the Urban Cooperative Banks (UCBs). After the Covid-19 pandemic, the crisis of UCBs further aggravated. In this context, there is need to address the evolving issues in the UCBs.

RBI perused a licensing policy during 1993-2004 based on the recommendations of the Marathe Committee. The number of Urban Cooperative Banks increased from 1311 in 1993 to 1926 by March 2004. However, due to weak financial conditions of the newly established UCBs, with the help of state/central government, the Reserve Bank of India (RBI) introduced

appropriate regulatory and supervisory policies in 2005, merged weak but viable UCBs and closed the unviable banks. As a result, the number of UCBs declined significantly to 1558 in FY 2018 from 1923 in FY 2004, but there was a consistent growth in deposits and advances from Rs. 1,39,900 crores deposits to Rs. 4,65,500 crores and advances from Rs. 90,400 crores in 2008 to Rs. 2,80,500 crores respectively in 2017, recording a compound Annual Growth rate of 14.1% in deposits and 12.4% in advances respectively.

The UCBs accounted for 31.3% of the total assets size of all co-operatives taken together.

Health of the Urban Cooperative Banks, like Commercial Banks, is evaluated according to the CAMELS (capital adequacy, asset quality, management, earning, liquidity and systems and control) rating model. A composite rating of A/B/C/D (in decreasing order of performance) is being given to a bank, based on the weighted average rating of the individual components of the CAMELS. The rating of A/B/C is suffixed with a+ or 1(-) sign, wherever necessary to reflect ground reality in the components and composite rating of the bank. The rating of D represents the lower rating.

Sixty one percent of Urban Cooperative banks had composite rating of A and B, account for about 78% of total banking business (deposit and

credit) of the sector. Further, 32 percent of Urban Cooperative banks had a composite rating of C which accounted for 18% of the banking business. Only about 7% of UCBs had the lowest rating of D, representing the weakest financial health.

The Madhavpura Mercantile Co-operative Bank failure on 2001 caused severe damage to the sector. But the bank had to be kept alive for a decade before cancellation of its license on June 4, 2012, as the Reserve Bank of India (RBI) does not have full powers for resolution of issues that deal with the UCBs. In this background, there have been several committees which have attempted to streamline the functions and working of co-operative banks in India, e.g. Satish Marathe Committee (1991), Yadhav Rao Committee(1999), NH Vishwanathan working group on augmenting capital of UCBs (2005), R. Gandhi working group on Information Technology systems in UCBs (2007-08), V.S. Das group on an umbrella organization (UO) for UCBs sector (2009), Y.H. Malegam Committee on licensing of new UCBs (2011), R. Gandhi committee (2015).

1. Urban Cooperative Banks form important vehicle for financial inclusion and have an important place in the financial system due to their local reach. However, the functioning of many UCBs is fraught with certain maladies. Governance remains a major challenge. Notwithstanding the quantum of the funds involved, it is the social cost of the bank

failures which is important and trust in banking system receives a setback by the instances of bank failures, whether small or large. In view of this the High Power Committee on the UCBs in its report dated 20th August 2015, had underlined the restricted ability of RBI to regulate and supervise the UCBs at par with private sector commercial banks. Putting in place an effective resolution mechanism is a necessity to address the regulatory concern and also for improving governance standard.

The Vision Document aimed at the following:

1. Ensuring disciplined growth of UCBs.
2. Enhancing strength of individual UCBs and as a result of the sector as a whole.
3. This was meant to be achieved through a differential regulatory and supervisory approach to individual UCBs, grouped on the basis of certain reasonable criteria.
4. Imparting RBI a commanding position vis-a-vis State Governments in managing the affairs of UCBs.
5. Ensuring safety and soundness of the banking sector as a whole by protecting it from system risk posed by UCBs in future.
6. Protecting depositors, especially the small depositors, the mainstays of the UCBs.

The Union Cabinet has recently approved amendments to the Banking Regulation Act permitting RBI to maintain greater control over the co-operative banks. The amendments made to the Act will apply to Urban Co-operative Banks and multistate co-operative banks. Qualifications would be set for appointing CEO of co-operative banks and the RBI permission would be sought before appointment as followed in case of commercial banks. The audit would be as per the RBI guidelines and the Central bank can also supersede the board if any co-operative bank is under stress.

RBI issued guidelines dated 31/12/2019 on constituting Board of Management, as suggested by the Malegam Committee, which is one of the mandatory licensing conditions for licensing of new UCBs and expansion of existing ones. Now it is mandatory for UCBs to make suitable amendments to their bye-laws with the approval of the General Body and Registrar of Co-operative Societies. To provide for constitution of Board of Management in addition to the Board of Directors before 31st December.

In line with the recommendation of several committees RBI should now form an Umbrella Organization (UO) for UCBs in India, to make them more financially resilient and to enhance depositors' confidence. As prevalent in many countries, the UO will extend liquidity and capital support to the member UCBs, set up IT

infrastructure for shared use and enable them to widen their range of services at lower cost. The UO can also offer fund management and other consulting services.

COVID-19 pandemic impact on UCBs:

The Corona virus outbreak led to the lockdown in the country has also been adversely affecting the UCBs. In view of this RBI announced moratorium period on all loan accounts from 1st March, 2020. The 90-day NPA, freezing of classification norm. But this moratorium period will not give relief to UCBs amid crisis and that will constrain banks from taking pro-active recovery actions and will lead to greater loan losses. Once the moratorium is lifted, UCBs profitability will also decline. Asset quality will deteriorate. Net interest will also decline. Asset quality will deteriorate. Net interest margins will be lower.

Further RBI directive asking banks to make 10% provision on all moratorium loans will reduce their profitability in financial years 2019-20 and 2020-21. The RBI has also stipulated banks to create a 10% provisioning on all loans that are overdue but not yet NIPA, wherein the moratorium is on over the March and June quarters. This will impact urban co-operative banks' profitability in March and June quarters.

RBI has asked UCBs having interbank deposits with All Inclusive Direction (AID) to fully provide for this exposure within five years at the rate of 20% annually. Further UCBs non performing exposures arising from discounted bills drawn under L/Cs issued by a UCB under AID also have to be similarly provided for. There are a host of UCBs, including the Punjab and Maharashtra cooperative (PMC) Bank, which have been placed under AID in the last few years on account of deterioration in their financial health. This directive, will impact the profitability of UCBs having inter-bank services to UCBs under AID. The RBI underscored the imposition of AID on UCB inter-alia restricts it from discharging its liabilities except as permitted by the Central bank. This will impact the withdrawal of interbank deposits placed by other UCBs with such bank as also the timely discharge of inter-bank bills drawn under LCs issued by the UCBs under AID.

The first thing that UCBs would be required to do after the lockdown is lifted is to fulfill the requirement of their borrowers of fresh dose of finances to resume their business.

It is absolutely necessary to mandate that all the UCBs need to frame their own board approved recovery and resolution plans within the current legal framework.

The policy must have an arrangement for initiating self-corrective time-bound actions based

upon certain performance indicators, such as restriction on ticket-size of credit and investment exposure, reducing exposure to sensitive sectors, modification in the interest rates etc.

1. The uphill task before the UCBs after the lockdown is lifted will be to prevent likelihood of deposit erosion. It is important to read and recognize the looming threat well in advance through the read indicators.

Banks could face other challenges. Revenues are stalling, margins are under pressure, and costs remain high. As banks invest more in customer technologies, they must also reduce costs and improve margins, achieve more with less, and at the same time comply with the new regulation. In this constantly shifting story, there are many moving parts and they must all come together to promise customers without confusing them.

New trends will require new and innovative delivery channels to cater to the changing needs of customers and in order to maximize profitability and growth of the banks. Presently, profitability is a key performance parameter in banking sector, which reflects efficient utilization of all the resources in an organization. Financial sector reforms have created a competitive environment which has put increased pressure on Urban Co-operative Banks' earnings and required

banks to be financially strong to withstand the competition.

Due to booming economy and swelling middle-class, retail banking in India has been growing exponentially over the last 15-20 years. IT revolution has made it possible to provide ease and flexibility in operations to the customers.

In spite of a comprehensive transformation of the banking sector taking place, it is a fact that co-operative banking is not only important but an inseparable part of the needy and common people of society. The co-operative movement had changed the face of the economy and provided employment to many a young people in rural and urban areas. Co-operative banks are rendering services with a socio economic view rather than having a view of customer centric profit making organization. The Reserve Bank of India in the sixties had once said, "Co-operative Movement has failed but it must succeed."

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