

XLRI in News April 2020

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शूटर गेमः खिलाड़ी के वायरस पर वैक्सीन शूट करना पड़ता है, बोरियत दूर करने के लिए किया तैयार

एक्सएलआरआई के छाञ्रों ने बनाया कोरोना शूटर गेम खेल-खेल में मिलेगी बीमारी से बचाव की जानकारी

डीबी स्टार जमशेदपर

एक्सएलआरआई के दो विद्यार्थियों अकरम खान और अनश्री वारडे ने कोरोना वायरस के प्रति लोगों को सावधानी बरतने तथा लॉकडाउन में बोरियत दर करने के लिए शटर गेम तैयार किया है। जिसका नाम भाग कोरोना है। यह गेम खेल खेल में कोरोना के प्रति लोगों को जागरूक भी करता है।

इसमें आप घर में बैठे बैठे कोरोना वायरस के खिलाफ लडाई का हिस्सा बन सकते हैं। गेमप्ले को अभी तक चुनौतीपुणं रखा गया है, एक खिलाडी को वायरस पर वैक्सीन शूट करना पड़ता है जो स्क्रीन पर दिखाई देता है और स्कोर के उच्च स्तर तक पहंचने अकरम खान और अनुश्री वारडे ने किया तैयार, वायरस के प्रति कर रहे जागरूक



वेब ब्राउजर पर उपलब्ध

अकरम ने और अनुश्री ने वीडियो चैट के माध्यम से ग्रेम है और इसे सभी मोबाइल, तैयार करने की योजना बनाई टैबलेट और डेस्कटॉप पर है। क्योंकि दोनों डारखंड में एक्सेस किया जा सकता है। लॉकडाउन लगने से पहले जमशेदपुर से अपने घर चले यह अंग्रेजी में उपलब्ध है। गए थे। अनुश्री मुंबई की है. जबकि अकरम दिल्ली से हैं। 'भाग कोरोना'' गेम

वेब ब्राउजर ग्रेम पर उपलब्ध इसमें विज्ञापन नहीं है और डेवलपर्स इसे आईओएस और एंडॉइड एप स्टोर पर भी जारी करने पर काम कर रहे हैं।

खेल से कोरोना को हराएं और लॉकडाउन में हाथ धोने, घर पर रहने, मास्क पहनने का दिया संदेश



छात्रा अनुश्री ने बताया -गेम से हम लोगों को घर पर रहने के लिए प्रोत्साहित कर रहे हैं. खिलाडियों को हाथ धोने. घर

पर रहने, मास्क पहनने संदेश दिए जाते है। अकरम ने बताया - खेल की गतिशीलता और इसे चुनौतीपुर्ण बनाने के विचार के लिए फलेप्पी पक्षी से प्रेरित थे। गेम को अपनी रिलीज के एक दिन के भीतर. खेल पांच हजार बार खेला गया है।

खेल समाप्त हो जाता है और एक शैक्षिक को खत्म करने के लिए जागरूकता फैलाना रहती उसके बाद गती बढ़ती है।

पर गेम कठिन होता जाता है। अगर आप संदेश स्क्रीन पर आ जाता है। छात्रों ने बताया है। स्कोर बढ़ने के साथ वायरस और स्मार्ट वायरस को शूट करना मिस कर देते हैं तो 🕒 खेल का उद्देश्य कोरोनावायरस महामारी 🛮 होने लगता है। शुरू में वायरस की गति धीमी PUBLICATION: The Telegraph

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XLRI DUO'S CORONA GAME HAS 1.36 LAKH USERS

Bang-bang! Shoot the germ

ANTARA BOSE

Jamshedpur: Bored or stressed by the lockdown? You can shoot at the novel coronavirus.

Two human resource management at XLRI, Akram Khan and Anushree Warade of (HRM), have developed a browser-based game, Bhag Corona, that's not just a pastime but a source of information on the pandemic.

Launched on March 25, the game was played 2 lakh times on Tuesday. Starting with just 4,000 users on the first day, it has 1.36 lakh users from across the world, said Anushree, who's now at home in Mumbai as XLRI is closed.

"We are using Google analytics to monitor how the game is doing and we've been surprised. It is not only Indians who are playing it but even the Croatians and many more," she said over phone.

The game's title is a reference to Union minister Ramdas Atha wale's chant "Go Corona" that did the rounds on social media a couple of weeks ago. The game features Prime Minister Narendra Modi and has the "Corona Go" chant set to a beat playing in the background.

has 1.36 lakh users from across the world, said have inculcated World Health Anushree, who's now at home The developers said they have inculcated World Health Organisation guidelines for

personal protective measures to combat Covid-19.

Anushree said the idea was to find an entertaining way to educate people.

"Often, awareness on serious platforms is taken lightly, but an engaging game helps people understand the gravity of the situation," she said. "Children and youngsters needed to be educated on Covid-19 and this was the best platform. We used social media to promote the game," Anushree said.

Akram, who is now in Delhi, added: "We used the face of the Prime Minister because he is also the face of the lockdown." In the game, a player has to shoot a vaccine on viruses that pop up on the screen. The shooter is Modi. The game becomes tougher with viruses moving faster. The player has to score higher to reach the higher levels. Each time he or she fails, a message — such as "use masks", "don't touch your face" and "wash your hands often" — pops upn.

Asked if they wanted to commercialise the game, both Anushree and Akram said no. "This was created with a sole purpose to make people aware," Akram said. Added Anushree: "We are now working on a mobile application of the game."

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Joblessness Infects Bharat

CMIE report says unemployment rate in rural India has surged as lockdown forced migrant farm labourers to flee to their homes ahead of harvest seaso

looks out to his sowingwhear cruy. Erroraty to be harvested hin, mithe to be the county for mith and to do the job. Any further delay will mean months of these breaking work and investment jobs a knows he reason labour is scarce. It's not look to be considered to be considered

virus that is ravaging rural | Centre for Monit

states such as Bihar and Utar Pradesh. They lave left for their lave left for their

villages. We are not sure how on 29 March and 20.21% on 5 the barvest season will pan out. Will we beable to harvest our rabi crops in time, and when there is normally a big

then sow new crops in May and June?" he said.

Joblessness in rural areas, mirroring the situation in

mint



Joblessness infects Bharat as labourers flee to their homes

ofworkerstostayaway.Many have moverfaway. taka stares at a crisis. "The market is dead," he said.

The timing couldn't have been worse; joblessness comes against the backdrop of prolonged farm distress, triggered by a combination of the col-lapse of global commolity pri-tices going back to 2008 and between Karnataka and Mala-

winter crop. This year, the lockdown has forced millions of Bagalkot district in Karna-



do not put in place a full-proof system for the entire rural ecosystem, we can see a social unrest." It must take into account agriculture workers, migrants workers who have moved back the migration of millions of to villages, and small husting the migration of millions of the migration of the migration of millions of the millions workers from cities to villages | nesses in villages and rural townships. More than half of tially exacerbate the unem—thejobs that small businesses ployment situa-

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The pain around joblessness in urban India has just begun

Contract workers in hospitality and retail businesses have been hit by a drop in discretionary spending

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here are no jobs in key sectors in urban India. from restaurants and hotels to retail and automobiles, and this is just the beginning. Most contract workers in these industries have no income and the few who do are also likely to lose their source of livelihood as many small businesses, linked to discretionary consumption, shut shop. Discretionary consumption in travel, for instance, may not revive before October 2020. The bump up in unemployment following the national lockdown is reflected in data reported by Mint on Tuesday.

Urban India's weekly unemployment is trending at more than 30% since 29 March, up from about 9% in the first week of March, according to the Centre for Monitoring Indian Economy.

Staffing firm Adecco Group India had forecast job cuts in the

automotive industry to total 1 million in the dealer ecosystem, frontline roles and among the semi-skilled Some 600,000 ground and support roles on contract 29 March, says CMIE in the aviation industry are at risk while the

media and entertainment indus- lockdown but these may not get the try, dominated by temporary footfall that they used to earlier." workers could shed about 30% of said Ritunarna Chakraborty



Workers in the unorganized sector are at a significant disadvantage in terms of job security.

"Very few will buy cars this year. Entertainment and organized retail will also be impacted. It is possible that people will visit malls after the

TeamLease.

The situation is not likely to get better anytime soon. This is reflected in jobs site Naukri.com's

IN 2018-19, the

hiring activity in March 2020 fell 26% in Delhi, 24% in Chennai and 18% in Hyderabad.

But there is a spurt in the demand for pickers, packers and delivery boys in urban India. Grocery companies are struggling to meet home delivery demands and are willing employed 3.6 million to pay ₹500 or more a day for these jobs. However, many job seekers are, for

now, willing to work for a fraction of that pay. Some of them worked in small restaurants and with the

income, said a restaurant owner who did not want to be identified. The food services industry in India staffed 7.3 million in 2018-19. Of this the unorganized sector employed 3.6 million

"Even if I can't pay my employees, I can help them withdraw money from their provident fund accounts, which is now permitted. However, the informal sector does not have that facility," said Anurag Katriar, president of industry body National Restaurant Association of India (NRAI) and chief executive officer of deGustibus Hospitality. "While the organized sector deals with banks and investors, the informal sector borrows from moneylenders who are more ruthless." Informal sector restaurants are therefore more likely to shut down and sack workers.

Labour market experts see high urban unemployment rates continuing. New social distancing norms will impact jobs, too, "I expect the industry to adopt a 1:3 formula-in a shop floor, for every three workers who normally work, one worker may be recalled after the factory starts in order to maintain social distancing," said K.R. Shyam Sundar labour economist and professor of human resources manage ment, XLRI, Jamshedpur, "To that extent, the remaining two workers would either have to be paid wages or given a layoff compensation. Permanent workers would join back at work; informal workers (those on contract and daily

JOB DROP IN NUMBERS

OVER 30% urban India's weekly

600,000 ground and support staff working on contract in aviation risk losing

unorganized food services industry in March 2020 as portal's index

26% decline in hiring

activity in Delhi seen

JobSpeak index, a monthly index that records hiring activity based on newly added job listings on the its workforce in the short term. | co-founder at staffing company | portal Compared to March 2019, | closure of eateries, they have no | wagers) may remain unemployed." PUBLICATION: Business Standard

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Govt grant to industry for paying salaries unlikely

New Delhi 8 Anril

ack of fiscal space will pose a big hurdle for the Centre to announce grants for industries to pay wages of employees unable to work because of the coronavirus (Covid-19) pandemic, according to multiple people in the know. In the past few days, industry representatives have had meetings with top government officials to deliberate upon an economic package, said sources.

"The government lacks the fiscal space. It will not be feasible to Says economy would need give grants to the industry to take care of its wage bills," one of the two persons said.

The government has set up an empowered group of officials, led by Economic Affairs Secretary Atanu Chakraborty, to finalise recommendations on economic and welfare measures. The committee has taken inputs from the industry, said sources.

good, with economic growth hurting and revenues drying up. Even the fiscal deficit of state governments is high. India cannot afford to have a downgrade from rating agencies. Grants to support the wage bill look unlikely," the second person said. The fiscal deficit of the Centre for 2019-20 (FY20) Estimate of 3.3 per cent.

both FY20 and 2020-21.



INDUSTRY WISH LIST

- Assocham has demanded a ₹15-23 trillion package
- \$200-300 billion over the next 12-18 months
- Of this, \$50-100 billion (₹3.8-7.6 trillion) infusion needed over 3 months to arrest job loss
- Ficci has called for ₹9-10 trillion stimulus
- PHD Chamber of Commerce and Industry wants ₹9 trillion "The fiscal situation is not SBI group's Chief Economic Advisor
 - Soumya Kanti Ghosh says ₹6.6 trillion would be needed
 - ■CII wants support of about 2% of GDP

■ Says govt should set aside a fund of ₹30,000 crore, which could be used by banks

- It called for providing ₹2 trillion to JAM account holders
- Banks should provide additional working capital limits, equivalent to April-June wage bill of the borrowers, at 4-5 per cent
- Says MSMEs should get additional loans with govt guarantee up to 20% of default
- Wants Covid insurance scheme for migrant workers, with govt and industry sharing cost

INDIVIAL DHASMANA

The country's sovereign ratings government through banking cent of the wage to workers for are at the lowest investment grade channels to support the workforce. three weeks. But companies by Standard & Poor's and Fitch. Moody's assigned India a notch Confederation of Indian Industry do not have to pass on this comhas already surpassed the Revised above the lowest investment has asked banks to allow providing pensation. "The government Estimates (RE) by 35 per cent till grade. Some countries have additional working capital limits, should address the lacunae in the February 2019. The RE was higher announced financing the wage bill equivalent to April-June wage bill law. Though it has rightly exerat 3.8 per cent of gross domestic of industries to avert job losses in of borrowers, backed by a govern-cised the power under the Disaster product (GDP), against the Budget the economy through grants. For ment guarantee, with a refinance Management Act, it should also instance, the UK announced a guarantee from the Reserve Bank make suitable amendments in the For the current fiscal year, the bailout package for businesses of India. What has been particu- Industrial Disputes Act, which is government has pegged the deficit worth [350 billion, under which larly worrisome for the industry is the appropriate labour law to deal at 3.5 per cent of GDP, whereas the the country would be financing the diktat issued by the govern- with such matters, to allow the fiscal consolidation road map had 80 per cent of salary of workers ment through a Ministry of Home pandemic to become a reason to pegged it at 3 per cent. The government arming wages of up to 12,500 a Affairs (MHA) notification dated lay off workers," said K R Shyam ernment has taken the escape month. After informal discussions March 29, asking all employers to Sundar, professor of human clause of 0.5 percentage points for with the government, industry make payment of wages of work-resources management, XLRI, bodies have sought help from the ers 'without any deduction' and Jamshedpur.

instance,

on the 'due date.' This is meant to be for the period during which establishments were under closure during the lockdown.

"Even after the government's directives, the workers are not being paid wages. The difficulty of the employers, particularly micro, small and medium enterprises and the start-ups, are completely understandable. The government should provide financial support to the industry and ensure workers are paid their dues," labour law advocate Ramapriya Gonalakrishnan said. Before the MHA's March 29 directive the labour and employment ministry had issued multiple advisories to the industry to not lay off or retrench workers during the lockdown and asking them to deter from deducting wages. Notably, the MHA order, which

was issued under the Disaster Management Act, says the state governments have to issue their separate orders to implement the diktat. The district magistrates and the local police are the authorities to enforce the orders. But the firms have the right to lav off workers. under the Industrial Disputes Act. through which they can pay 50 per the employing less than 50 workers

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LABOUR RELATIONS

'PM must sound out trade unions for labour revival package'

CHITRA NARAYANAN

The Prime Minister should consult with representatives of trade unions and industry associations to deal with the implications of Covid-19 on workers, says labour economist KR Shyam Sundar, Professor, Human Resources Management Area at XLRI, Jamshedpur. Excerpts from an interaction:

CMIE's report shows a big spike in unemployment to 23 per cent in March, from 8 per cent earlier. Are we headed for steeper increases?

I feel that the CMIE rate could well be an underestimate as they may not have been able to capture the status of the stranded migrant workers. It could well be in the range of 35 per cent to 40 per cent.

What are the implications? Are we going to see a period of huge unrest?

The exodus of migrant workers itself was a form of unrest, the first manifestation. Migrant workers are neither here nor there—with no livelihood security in their origin State or host State. When a crisis strikes they look for social capital (support from kith and kin), which may be available in the origin place. Most reports show that migrant workers repatriate money to origin place. So the net savings in pocket is very less.

If the lockdown continues or even if staggered lifting of lock-down takes place, the labour market works against the worker. The first ones to be sacked and first ones to be employed are migrant workers. This is done in order to break the regular workers' bargaining power. This was seen in the past and is a well-known practice of employers. To prevent po-

tential unrest, the Centre must consider poverty-level wages in Jan Dhan accounts of all people of a minimum of ₹6,000 for a period of time.

What about the relief packages announced by States?

State finances are far more vulnerable as GST refunds have not taken place. So the

question is: are these promises going to be delivered? Upfront direct cash benefit through Jan Dhan is better than uncoordinated State announcements Three measures I would suggest are:

Centralised coordinated measures of providing cash benefits through Ian Dhan accounts.

2) Effectively implementing PDS. Open State borders and allowing movement of vehicles. 3) Sprucing up MNREGA scheme could



Neither here nor there Migrant workers have no livelihood security in origin or host State

soften the blow of unemployment. It should be aligned with the CPI for agri workers which, at basic levels, was at ₹300 for unskilled and over ₹400 for skilled workers. Also, the relief measures for workers must be in consultation with trade unions. The government has been speaking with industry associations, but trade unions and employer organisations must be involved too, in a social dialogue. After all, India has ratified ILO Convention C 144.

which requires the government to hold tripartite consultations. For the disbursement from PM-Cares fund, trade union representatives must be there. Trade unions will be able to offer credible field-based inputs for any government revival package. And their support will be crucial both at macro and micro level.

For full interview log on to https:// bit.ly/2[OX2Mb PUBLICATION: Ananda Bazar Patrika

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য়নের সঙ্গেও, আর্জি মোদীকে

দেবপ্রিয় সেনগুপ্ত

শিউডে উঠছেন অর্থনীতিবিদদের অনেক বেশি রাখে তারা। একাংশ। তাঁদের দাবি, এমন থমকে কথা বলার আর্জি জানিয়েছেন তাঁরা।

আর্জি, অসংগঠিত শ্রমিকদের করোনা সংক্রমণ রুখতে গিয়ে যে ভাবে বেহাল দশা বুঝে সার্বিক পদক্ষেপ আর্থিক কর্মকাণ্ডে তালা পড়েছে, তাতে করতে এ বার তিনি বৈঠকে ডাকন

থাকা অবস্থার সব থেকে বেশি মাসুল কথা বললেও, অভিযোগ লকডাউন গুনবেন পরিযায়ী শ্রমিকেরা। তাঁদের ঘোষণার পরে বহু ঠিকাকর্মীর চাকরি পাশে দাঁডাতে তাই প্রধানমন্ত্রী নরেন্দ্র গিয়েছে। পরিযায়ী শ্রমিকদের অবস্থা সমস্যার কথা ভাল জানে। উপযুক্ত অন্য শিল্পেও। না-হলে সার্বিক ভাবেই মোদীকে টেড ইউনিয়নগুলির সঙ্গে তেমনই হওয়ার আশঙ্কা। জামশেদপুরে ত্রাণ প্রকল্প রূপায়নে যে তথ্য জরুরি। অর্থনীতিতে প্রভাব পড়বে। এক্সএলআরআইয়ের অধ্যাপক কে পাশাপাশি প্রাক্তন রাষ্ট্রপতি ও বিরোধী কর্মীর মধ্যে করোনা-হানায় কাজ দলের নেতা-নেত্রীদের সঙ্গে ইতিমধ্যেই হারিয়েছেন বা সেই ভয়ে আছেন ৩-৫

সহমত আইআইএম-কলকাতার বিভিন্ন রাজ্যের মুখ্যমন্ত্রীদের আর শ্যামসন্দরের মতে, ৪৬.৫ কোটি অর্থনীতির অধ্যাপক পার্থ রায়। পিএম-কেয়ার্স তহবিল গড়েছে, তার বলছেন, "লকডাউনে সব থেকে অছি বা পরামর্শদাতা পরিষদেও বিপদে পড়া দৈনিক মজুর, পরিযায়ী ইউনিয়নের প্রতিনিধিদের রাখতে বৈঠক করেছেন মোদী। শুনেছেন কোটি। উপদেষ্টা সংস্থা সিএমআইই-র কর্মীদের মুখপাত্র কারা হবেনং কেন্দ্রকে আর্জি জানান শ্যামসুন্দর।

কথাও। অর্থনীতিবিদদের হিসেবে বেকারত্ব প্রায় ২৪% বেড়েছে। বিপুল অসংগঠিত ক্ষেত্রের সমস্যা পরিযায়ী শ্রমিকেরা এর মধ্যে না- ও প্রয়োজনে শীর্ষ স্তরে পৌঁছতেই থাকলে কর্মহীনের তা আরও বাডবে। ইউনিয়নকেও ডাকা জরুরি।" তাঁর শ্যামসন্দরের দাবি, ইন্টারন্যাশনাল মতে, কষি ক্ষেত্রে বহু পরিযায়ী কর্মী বেকারত্ব কোথায় পৌছবে তা ভেবেই ইউনিয়নগুলিকে। কারণ 'মাঠের' খবর লেবার অর্গানাইজেশন এই সঙ্কট নিজের জায়গায় ফিরে গিয়েছেন। যুঝতে সামাজিক আলোচনার পক্ষে। অবস্থা স্বাভাবিক হলে তাঁদের ফেরানো কেন্দ্র কর্মী, বেতন ছাঁটাই না-করার সে ক্ষেত্রে কেন্দ্র ও শিল্পের পাশাপাশি জরুরি।কারণ,এখন মজুত ভান্ডার দিয়ে বড ভমিকা নেয় ইউনিয়নগুলিও। কাজ চললেও খাদাশস্য উৎপাদনের কারণ, তারা সেই সব শ্রমিকদের সময় তাঁদের লাগবে। একই কথা খাটে

করোনা মোকাবিলায় কেন্দ্র যে

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PAGE: 3

Need for consultation with trade unions to deal with COVID-19 crisis: Shyam Sundar

Kolkata: K R Shyam Sun- to PM-CARES Fund." dar of XLRI emphasizes that "The PM should involve and consult with representatives of trade unions and industry associations to deal with COVID-19 crisis and to layout plans for lifting lockdown. Trade unions are doing essential and invaluable fieldwork relating to the migrant workers and their inputs to deal with migrant workers' is-sues will be relevant and crucial. Trade unions and industry need to work to-gether as social partners and they should consider as vital stakeholders."

"ILO has advocated the use of social dialogue to deal with the Covid-19 crisis. Social Dialogue on a continuing basis at the macro level through Tripartite consultations (The Government, Industry and Trade Unions) is urgently required. This will facilitate response of vital information relating to the Industry's concerns. Taking the Social Dialogue principle forward the Prime Minister should nominate representatives of trade unions in the Board of Trustees or in the Advisory Board relating

K.R. Shyam Sundar. Eminent Labour Economist and Professor, HRM Area at XLRI - Xavier School of Management,

Jamshedpur.
According to him, The PM should involve and consult with representatives of trade unions and industry associations in several ways to deal with the implications of Covid-19 in the world of work wherein around 465 million workers work and possibly 30-50 million workers are either rendered unemployed due to Covid-19 and/or al-

ready unemployed. In fact, the "ILO Monitor 2nd edition: COVID-19 and the World of Work" (April 7, 2020) talks of four pillars of policy response and Social Dialogue figures amongst them. Social dialogue could involve both tripartite consultations and discussions between the representatives of the government (Central or the State), representatives of employers' organizations and of trade unions at the macro level and bipartite discussions between management and trade unions (collective

bargaining) to a) help the representatives of trade government to disseminate the relief measures and the dire need for maintaining Covid-19 hygiene such as social distancing, etc. b) secure information on the impact of Covid-19 on the world of work and the compliance with the government's advisory regarding non-termination of employment and government order relating to payment of wages and the reasons for non-compliance c) assess the reach of the relief measures and seek the concerns of the Industry and Trade Unions, d) the role that trade unions and employers' organiza-tions could play in soft-ening the shocks caused by Covid-19, e) seek sug-gestions to improve upon the relief packages, f) help trace the migrant workers and taking care of their welfare, g) take their suggestions regarding the plan for lifting of the lockdown and seeking their assistance in smooth return to normalcy. Taking the Social Dialogue principle forward the Prime Minister must seriously consider nominating

unions and the employers' organizations in the Board of Trustees and/or the Advisory Board relating to PM-CARES Fund.

At the firm level, management and trade unions can discuss the issues concerning employment, wages and social security and depending on the economic capacity of the employers can talk of concessions such as reduced pay or considering the period to be lay-off period and accept 50% pay in lieu of statutory full pay and pay cuts on the part of highly paid management officials, health issues concerning the maintenance staff atc. during tenance staff, etc. during the Covid-19 lockdown period. Bipartite social dialogue will be essential in planning and executing staggered or universal lift-ing of lockdown as it will be well-nigh impossible to provide employment to all the workers immediately. Put simply, joint consultations will help smooth and caring workplace revival which will at once take care of business imperatives and workers' welfare.

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एक्सएलआरआई के विद्यार्थी कोरोना की जांच के विश्लेषण में करेंगे मदद

एनआईटी के बाद अब एक्सएलआरआई के स्टुडेंट्स कोरोना के खिलाफ जंग में प्रशासन की मदद करेंगे। ये कोरोना के संदिग्ध मरीजों के सैंपल की जांच के आंकडों का विश्लेषण करने में सहयोग करेंगे। ताकि संक्रमण फैलने पर बीमारी पर काबू पाया जा सके। हालांकि जिले में अभी तक कोरोना का एक भी पॉजिटिव मरीज नहीं मिला है। लेकिन प्रशासन अभी से इसकी तैयारी में है कि अगर पॉजिटिव मरीज का पता चलता है, तो उस स्थिति से कैसे निपटा जाएगा। डीसी रविशंकर शुक्ला ने शनिवार देर रात सर्विलांस व स्वास्थ्य विभाग के अधिकारियों के साथ बैठक कर समीक्षा की। बताते चलें कि एनआईटी के छात्रों ने एक एप बनाया है, जिससे होम क्वारेंटाइन लोगों पर ऑनलाइन नजर रखी जा रही है।

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Firms keen to resume work

New Delhi: Industry has sought an urgent relief package from the government as it warned of job losses and high lighted the plight of medium and small enterprises (MSMEs) because of the lockdown, which has now been extended till May 3 even as the Centre said the economy would gradually open from

"It is expected that close to 40 million jobs are at risk during the April-September period of 2020. Hence an urgent re-Sangita Reddy, president of industry chamber Federation of Indian Chambers of Com- Shyam Sundar of XLRI. merce and Industry (Ficci) said in a statement after the PM's address to the nation.

Reddy said a gradual open-April 20 (Monday) would ensure there would be no shortages in the economy when the lockdown was over.

"Even in case of essentials. we are seeing that supplies have started to get impacted and so the easing of lockdown may help ramp to up production," she added.

Modi in his televised speech on Tuesday morning said some restrictions on critical virus hotspots from April 20.

detailed guidelines would be issued on Wednesday.

"The PM could have utilised this golden opportunity to announce relief measious daily-wage workers and jit Banerjee said.



now be potentially unemployed for 40 days rather than issuing another moral advisolief package is also critical," ry to the employers not to terminate the employment of workers," according to K. R.

"He could have also sent signals to the MSME sector who will equally be vulnerable due to the extended locking up of the economy from down. Both precarious workers and small industries need solid legal and financial support. The livelihood of workers and the sustainability of small businesses are seriously

The Confederation of Indian Industry (CII) pitched for measures tailormade to support MSMEs, considering they Prime Minister Narendra are the backbone of the manufacturing and export sectors.

"With limited resources MSMEs do not have the capacactivities would be lifted in ity to withstand massive districts not designated as shocks like Covid-19. In addition, many MSMEs are an im-The Prime Minister said portant part of larger supply

"The health of these MSMEs will have a bearing on the entire supply chain, including the large corporate," ures for the millions of precar- CII director-general ChandraPUBLICATION: Business Standard

DATE: 16 April 2020 EDITION: All Edition

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Guidelines on resumption may raise cost of operations: Experts

SOMESH JHA New Delhi, 15 April

industries in rural areas, special economic zones, and export-oriented in each vehicle. units to resume operations from April 20 with some health riders, but experts say these conditions have the potential of increasing cost workplaces. Medical of operations.

"Protecting health will come at is mandatory. a cost for firms, as they have to provide for all necessary measures, including dormitory and transportation. The cost to company will considerably rise," said K R Shyam resources management), XLRI Jamshedpur.

Guidelines released by the ment should have borne the cost. Union home ministry, on low a standard operating procedure for social distancing at offices, workplaces, factories and establishments. For starters, all premises

masks has been made compulsory.

Companies will also have to pro-The government may have allowed vide transport to employees, with erings, meetings and training ses-"30-40 per cent passenger capacity"

> Workers will have to go through mandatory thermal screening at their insurance for all workers

A top executive of the Confederation of Indian Industry said ensuring health insurance for all workers would be major professor (human challenge for the industry that is already grappling

with cash crunch, and the govern-

According to the guidelines, Wednesday, mandate firms to fol-there should be no overlap in shift home. timing, though this might not be a big issue as it is already a mandate under the Factories Act of 1948.

"Large gatherings or meetings

have to be disinfected. Wearing of of 10 or more people to be discouring them to go to work. aged. Seating of at least 6 feet away from others on job sites and in gathsions to be ensured," the guidelines read.

one-third of workers in a

unit being left out. according to back-to-theenvelope calculations. between employers and trade unions, there could be an arrangement by which all workers are added.

Importantly, employees who have children below the age of 5 and those with co-morbidities will be encouraged to work from

The government has provided relief to self-employed workers such as electricians, mechanics, plumbers, and carpenters by allow-

"There measures are largely targeted at reinstating the informal sector economy. It will certainly support the workforce that has left cities and returned to villages. Sundar said this would lead to whether it is in the construction sector or tea and plantation industry," said Rituparna Chakraborty, senior vice-president, Teamlease Services.

She said that though the order "But with negotiations also helps the e-commerce sector in some ways, the real challenge would be to find workers because most have already left for home.

While she agreed that cost of called, but in rotation," he companies will rise in the short run, she said it would become the new normal. "You cannot afford to restart work at the cost of health." she added.

> Sundar said that since the circular gives a lot of leeway to open up the rural economy, governments should make an effort to transport migrants stuck in urban areas back to their villages.



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INTERVIEW | PROFESSOR SHYAM SUNDAR

Unorganised labourers need union and legal cover: labour expert

Lockdown means loss of income for 400 million informal workers which will push them into deeper poverty, he says

NISTULA HEBBAR

Professor Shyam Sundar is an eminent labour economist teaching at the Xavier Labour Relations Institute (now called Xavier Institute of Management, Jamshedpur) and is on the editorial board of the Indian Journal of Labour Economics. In an e-mail interview, he speaks in detail about the impact of the COVID-19 lockdown and on migrant and organised labour. Edited excerpts:

How do you see this extended lockdown affecting labourers across the country considering the majority of them hail from the unorganised sector?

■ The national lockdown now is potentially for 40 days and this means loss of income for more than a month for 400 million informal workers which, according to the ILO, will push them into deeper recesses of poverty. The informal workers are reported to be not able to avail even the additional free foodgrains and pulses since they do not have necessary documents

such as the ration card.

The issue of employment security will be a limited privilege to the labour aristocrats, i.e. permanent and skilled workers, and unemployment will be much higher than around 24% estimated by the CMIE. The absence of decent income flow, inaccessibility of foodgrains, etc., and absence of any social protection mean starvation and livelihood threats for these millions of unorganised workers.

What steps can be undertaken, within the lockdown period itself, to take care of migrant

labour?

One, in each State a multipartite special task force or a board should be constituted to take stock of stranded migrant workers, constitute relief/settlement more centres, ensure compliance of basic needs, provide psychological counselling, etc. Two, establish helplines through social media, FM and other radio channels, etc. to connect with the unidentified migrant workers. Three, empower the tehsildars to issue temporary ration cards valid for 2-3 months. Four, information regarding the origin States of migrant workers could be built. Five, most importantly, they should be tested if they have travelled and/ or living in congested places. Six, welfare of construction workers can be taken care of from the Construction Cess Fund. Seven, strictly implement the orders of the Supreme Court and High



Courts.

Employers are worried about the absent labour. What is the way out once the lockdown ends?

■ If long-distance migration is weakened, then there could be changes in the geographical composition of migrant workers in the sense that "neighbourhood migration" might replace "long distance and indiscriminate migration" as a solution which, if it succeeds, could change long-term migration effects.

Post-lockdown, the market wage is likely to be revised

downwards till recovery and then revival phases which are going to take some time and hence the naturally migrant workers who are used to under-bidding will be even more needed. But what will surely happen is the strengthening of legal and institutional frameworks concerning them, including portable ration cards and EPF accounts, etc.

How can one use this as an opportunity to organise the hitherto unorganised labour?

■ If there is any powerful lesson from this entire dreadful COVID-19 context, it is that unorganised labourers need two kinds of cover, viz. union organisation cover and legal cover.

In a sense the "market" for unionism is quite high in India as 85-90% of the 470 million workers are not organised by any trade union. Mainstream trade unions will have to adopt unconventional organising strategies and adopt sector-specific employment relations strategies to organise the workers, though some work has already begun in this direction and hence India has witnessed rising unionisation unlike in the Western countries.

Trade unions need to work hard and persistently to ensure large-scale registrations of unorganised workers under the Unorganised Workers' Social Security Act, 2008 and pressurise the government to issue smart portable electronic chip-based registration-cum-identification cards as envisaged in the said Act. Direct benefit transfer (DBT) to these millions of workers would have been easier. If the union coverage is larger then trade unions could not have been ignored by the government in the design and delivery of relief measures.

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On Impact on NBFC of the RBI Policy



HK Pradhan, Professor of Finance & Economics, XLR

Kolkata: With the RBI cutting the reverse repo rate by 25 basis point this time, and a 90 basis point cut already on March 27, the signalling is for the banks not to invest excess funds with the RBI, but engage in business loans. There is also an additional mandate for the banks to utilise 50 per cent of their borrowing from RBI through TLTRO (targeted long term repo operations) for lending to SMEs and NBFCs. Better and bigger NBFCs should be able to issue bonds where banks can utilise this money.

Further, the banks can also grant moratorium to NBFCs on their repayment obligations, subject to additional provision of 10 per cent at the moment. All these are very welcome steps, taken together will have a positive impact on the NBFCs resource position, thereby credit flows to SMEs and microfinance borrowers. RBI is proactive and progressing in a measured direction at a time when the economy is tail spinning into deeper recession

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MHA asks stranded migrant workers to get back to work

Shaswati Das & Prashant K. Nanda

NEW DELHI

he Union home ministry on Sunday provided relief to thousands of stranded migrant labourers across India, paving the way for them to return to their places of work within the city that are non-containment zones, if they were found to be asymptomatic. State borders will, however, remain closed, according to the ministry.

"In the event that migrants wish to return to their places of work within the state where they are located, they would be screened and those asymptomatic would be transported to



The movement of workers, however, is subject to strict screening and checks.

their respective places of work," the ministry said. However, "there shall be no movement of labour outside the state or Union territory where they are currently located". The Union government has made it clear that all social distancing norms will continue to be observed when the migrants are being transported to their places of work and they will be

given proper food during their journey. Workers employed in industry, agriculture and construction, among other sectors, who have moved from their place of work to relief and shelter camps run by the state and central governments, could again be engaged in "industrial, manufacturing, construction. farming and MGNREGA works... since additional new activities outside containment zones have been permitted in the consolidated revised guidelines after 20 April", it said.

However, the movement of workers is subject to strict screening and checks. Besides, labourers housed in relief camps will first have to register with the local authorities. Skill mapping initiatives will also be carried out on the basis of the suitability of their jobs.

The order, however, implies additional expenditure and use of resources by states. This is particularly so as it is now incumbent on states to organize thermal testing of migrants to clear asymptomatic cases, Experts, however, said the decision was poorly structured. "It looks like a halfthought through order from the Centre. You are asking for near universal opening of the rural economy...which will have huge costs and logistic involvement at district levels that will shift focus from managing the healthcare crisis," said K.R. Shyam Sundar, a labour economist.

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आवरण कथा / कोविड-19/ नजरिया

सरकार के उपाय नाकाफी

कोविड-19 को लेकर सरकार के राहत पैकेज के दायरे से अनीपचारिक क्षेत्र के बहुत से श्रमिक बाहर



वित्त मंत्री निर्मला सीतारमण का प्रधानमंत्री गरीब कल्याण पैकेज (पीएमजीकेपी) सिर्फ उस सीमा तक स्वागत योग्य है, जहां तक यह कोविड-19 के सामाजिक खतरे के कारण गरीब परिवारों के सामने आने वाली कठिनाइयों को दर करेगा। इसमें टैक्स से जडी राहतें भी हैं। आरबीआइ ने भी ब्याज दरें घटाने के साथ बैंकों को टर्म लोन की किस्तें स्थगित करने की अनुमति दी है। सरकार और इसकी संस्थाओं की इसके लिए प्रशंसा की जानी चाहिए। वित्त मंत्री की 26 मार्च 2020 की

घोषणा के अनुसार, भविष्य में निश्चित ही ऐसे और उपाय किए जाएंगे। यह और भी उपयुक्त होता अगर सरकार ने टैक्स, गरीबों, औपचारिक और अनौपचारिक कर्मियों, उद्योगों और व्यापार खासकर एमएसएमई और स्वास्थ्य संसाधनों के लिए एक ही बार में व्यापक उपाय किए होते, क्योंकि ये सभी एक-दसरे से जड़े हैं। आरबीआड भी इसके समानांतर विनीय उपाय पेश कर सकता था।

पीरियॉडिक लेबर फोर्स के 2017-18 के सर्वे अनसार, गैर किष क्षेत्र में नियमित मजदुरी/वेतन वाले 72.8% श्रमिकों के पास औपचारिक रोजगार कॉन्टैक्ट नहीं है, इनमें से लगभग 53% को सबैतनिक छुट्टी नहीं मिलती और इनमें से 48% के पास कोई सामाजिक सुरक्षा नहीं है। यह जान लेना जरूरी है कि मैन्युफैक्चरिंग क्षेत्र के लगभग 85% (4.77 करोड श्रमिक), नॉन-मैन्युफैक्चरिंग के लगभग 95% (इसमें भवन निर्माण की हिस्सेदारी लगभग 93% है, जिनमें ज्यादातर अनौपचारिक श्रमिक हैं) और सेवा क्षेत्र के लगभग 79% श्रमिक अनौपचारिक हैं। शहरों में भवन निर्माण क्षेत्र के 70.4% श्रमिक अनियमित हैं। संगठित फैक्टरी क्षेत्र में कल कामगारों में से आधिकारिक रूप से 35% ठेका श्रमिक हैं।

इस तरह, हम देख सकते हैं कि अनौपचारिकता व्यापक पैमाने पर है और कुल गैर-कृषि श्रमिकों में से बड़ी संख्या में ऐसे हैं, जिनके पास किसी तरह की सरक्षा नहीं है। शहरों में फेरी लगाने वाले अनौपचारिक कामगारों का एक और बडा वर्ग है। इसके अलावा लाखों लोग ऐसे हैं जो महामारी के जोखिम, राष्ट्रीय स्तर पर लॉकडाउन और क्षेत्रीय सीमाओं और प्रतिबंधों के कारण प्रभावित हैं। विडंबना यह है कि ये वे लोग हैं जिन्हें काम और आय की जरूरत है, इसलिए इन पर वायरस का खतरा अधिक है। हालांकि, केंद्र और कई राज्य सरकारों ने निजी क्षेत्र के नियोक्ताओं से अपने कामगारों को नौकरी से न निकालने और उनका वेतन नहीं काटने की अपील की है, लेकिन यह नैतिक आग्रह मात्र है। गैर कृषि क्षेत्र के बहत कम श्रमिकों को इसका लाभ मिल पाएगा।

वित्त मंत्री ने जो राहत पैकेज की घोषणा की है. उसमें सबसे महत्वपर्ण उपाय खाद्य सुरक्षा से जुड़ा हुआ है, जिसमें पांच किलो गेहुं या चावल और एक किलो क्षेत्रीय रूप से पसंद की जाने वाली दाल शामिल है। सरकार का अनमान है कि इससे 80 करोड़ लोगों को मदद मिलेगी। यह दुनिया में संभवत: अपनी तरह की सबसे साहसिक और सबसे बड़ी खाद्य

सुरक्षा है, लेकिन इसकी सफलता इसे लागु करने में समाहित है क्योंकि सार्वजनिक वितरण प्रणाली (पीडीएस) का रिकॉर्ड बहत प्रभावशाली नहीं है। इस उपाय में अनौपचारिक कामगार भी शामिल होंगे, क्योंकि उनमें ज्यादातर गरीब हैं और खाद्य सरक्षा के दायरे में आते हैं।

पीएमजीकेपी में बिना किसी आधार के कहा गया है कि सिर्फ उन्हीं लोगों की नौकरी जाने का खतरा है जो 100 कर्मचारियों से कम को रोजगार देने वाले संस्थानों में काम करते हैं और जिनका वेतन 15,000 रुपये महीना तक है। इसी तर्क के आधार पर इसमें कर्मचारी (15,000 से कम आय वाले) और नियोक्ता दोनों के हिस्से के ईपीएफ अंशदान का भगतान करने का प्रस्ताव है। यानी सरकार तीन महीने तक उनके वेतन के 24% के बराबर राशि उनके पीएफ खाते में जमा कराएगी। इसके लिए 5,000 करोड़ रुपये का प्रस्ताव किया गया है। सरकार का दावा है कि इस उपाय से कामगारों की नौकरी बचाने में मदद मिलेगी। सरकार इंडस्ट्रियल डिस्प्यटस एक्ट 1947 के चैप्टर V-बी और ईपीएफ एक्ट 1952 के बीच स्पष्ट रूप से उलझ गई है। पहला कानून 99 से अधिक कर्मचारियों वाली केवल पंजीकृत फैक्टरियों, खदानों और बागानों में लगातार एक साल काम करने वाले श्रमिकों को रोजगार सुरक्षा प्रदान करता है। इन फर्मों को श्रमिकों की छंटनी और उन्हें निकालने से पहले अनमति लेनी पड़ती है। ईपीएफ एक्ट के तहत 15 हजार रुपये महीने से कम आय वाले कर्मी नियोक्ता और कर्मचारी दोनों के अंशदान के लिए पात्र होते हैं। अगर सरकार 15 हजार रुपये से कम आय और 100 से कम कर्मचारियों वाले संस्थानों में ईपीएफ अंशदान का भुगतान करती है, तो नौकरी जाने के खतरे से मिलने वाली सुरक्षा बहुत मामुली होगी।

छठवें आर्थिक जनगणना, 2016 के अनसार 4.53 करोड प्रतिष्ठानों में से सिर्फ 0.08 फीसदी में 100 या अधिक कर्मचारी हैं। इन प्रतिष्ठानों में से 99.35 फीसदी में तो काम करने वालों की संख्या 20 से भी कम है। सरकार का तर्क है कि अगर कॉस्ट ट कंपनी (सीटीसी), जिसमें नियोक्ता द्वारा दिया जाने वाला ईपीएफ अंशदान शामिल है. सरकारी छट के कारण घटती है तो 100 लोगों से कम को रोजगार देने वाले नियोक्ता (जो इंडस्टियल डिस्प्यटस एक्ट के दायरे से बाहर होंगे) कर्मचारियों की छंटनी पर कम जोर देंगे। यहां महत्वपूर्ण है कि सरकार यह मान रही है कि इंडस्टियल डिस्प्यटस एक्ट के चैप्टर V-बी के तहत नहीं आने वाले कामगारों के सामने 'नौकरी जाने का खतरा है'। इसलिए यह उपाय भूमित करता है। इसके लिए रखी गई 5,000 करोड़ रुपये की रकम बहुत ज्यादा हो सकती है, हालांकि संभव है कि सरकार ने अपने पास उपलब्ध आंकडों के आधार पर ऐसा किया हो। स्वयं सहायता समूहों (एसएचजी) के लिए कोलेटरल फ्री लोन की सीमा बढाना एक आकर्षक उपाय है। लेकिन अभी यह निश्चित नहीं है कि आर्थिक सस्ती को देखते हुए वे कर्ज लेना चाहेंगे। ब्याज में छट के साथ ही कर्ज की सीमा में बढोतरी उन्हें आर्थिक सुस्ती के बावजूद कर्ज लेने के लिए प्रोत्साहित कर सकती है, लेकिन इसे सही मायने में राहत उपाय नहीं कहा जा सकता है।

पीएफ खाताधारक अपने ईपीएफ एकाउंट से शादी, शिक्षा, बीमारी, घर खरीदने और बेरोजगारी (हर मद में रकम निकालने की सीमा अलग

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हैं) की अवस्था में सेवानिवत्ति से पहले या सेवानिवत्ति की उम्र के करीब एडवांस ले सकते हैं। अब सरकार ने महामारी को भी एक कारण के रूप में जोड़ दिया है। ईपीएफ अंशधारक अपने खाते में जमा कल राशि का 75% या तीन महीने के वेतन के बराबर, दोनों में जो भी कम हो, बतौर एडवांस ले सकते हैं। यह रकम उन्हें दोबारा जमा नहीं करनी पडेगी। यह कामगारों के अदरदर्शी कदम को प्रोत्साहित करता है। बल्कि सरकार तो हाल के कुछ वर्षों में इसे प्रोत्साहित करती रही है। अगर सरकार कर्मचरियों की नौकरी बचाना चाहती है तो उसे नियोक्ताओं खासकर एमएसएमई को वेतन की मदद या ले-ऑफ सब्सिडी देनी चाहिए। इसके अलावा न्यनतम वेतन से कम आय वाले कर्मचारियों को डायरेक्ट बेनिफिट ट्रांसफर के जरिए पुरक राशि देनी चाहिए।

गैर-कृषि क्षेत्र में काम करने वाले अनेक श्रमिकों को इस राहत पैकेज का लाभ नहीं मिल पाएगा। इसमें ठेका कर्मचारी, आकस्मिक और अस्थायी श्रमिक और सालों से प्रशिक्ष के रूप में काम कर रहे कर्मचारी शामिल हैं, जिनका ईपीएफ खाता होने की संभावना बेहद कम है। अगर उनके ईपीएफ खाते हुए भी तो उनमें रकम बहुत कम होगी। इसलिए बिना ईपीएफ/ईएसआई कवर वाले कामगारों के लिए सरकार को टेम्पररी यनिवर्सल नॉन-फार्म अनएंप्लॉयमेंट अलाउंस स्कीम (अस्थायी सार्वभौमिक गैर-कृषि बेरोजगारी भत्ता योजना) तैयार करनी चाहिए थी. जिसके लिए धन का इंतजाम टैक्स से होना चाहिए। ईपीएफ/ईएसआइ कवरेज वालों के लिए बेरोजगारी बीमा योजना लानी चाहिए थी। इसके माथ ही शहरों में अनौपचारिक क्षेत्र में काम करने वालों के लिए दायरेक्ट कैश बेनिफिट टांसफर की व्यवस्था करनी चाहिए। इसमें फेरी वालों और ट्रागे गरीब स्वरोजगार वालों को भी शामिल करना चाहिए। लेकिन सरकार ने सिर्फ चार श्रेणियों के लिए कैश ट्रांसफर की घोषणा की है- महिला जनधन खाताधारक, वरिष्ठ नागरिक, विधवा व दिव्यांग और किसान। इस तरह उसने बड़ी संख्या में शहरी अनौपचारिक कामगारों को छोड़ दिया है। सरकार ने कंस्टक्शन कर्मचारियों के कल्याण के लिए उपकर कोष

पैकेज सबके लिए नहीं: कंस्ट्रक्शन सेक्टर के सिर्फ रजिस्टर्ड कर्मचारियों को मिल पाएगी मदद

(सेस फंड) के इस्तेमाल की बात कही है। इसे भी राहत पैकेज की श्रेणी में नहीं रखा जाना चाहिए, क्योंकि अगर ये कामगार कंस्ट्रक्शन वर्कर्स वेलफेयर स्कीम के तहत पंजीकृत हैं तो वे फंड से 'अपने धन का ही' इस्तेमाल करेंगे। यह इस कोष के सदुपयोग का अच्छा मौका है, लेकिन इसे किसी भी तरह से राहत उपाय नहीं कह सकते। कई राज्य सरकारों ने भी इन श्रमिकों के लिए राहत उपायों की घोषणा की है, लेकिन वहां भी रजिस्टेशन की शर्त है।

वैसे यह अच्छा है कि सरकार ने मनरेगा के तहत काम करने वालों की दिहाड़ी 20 रुपये बढ़ा दी है, लेकिन बढ़ने के बाद भी दिहाड़ी 202 रुपये है। यह सबको पता है कि कृषि मजदूरों की तुलना में मनरेगा में काम करने वालों की दिहाड़ी बहुत कम है। सी-कैटेगरी के शहरों में कृषि मजदूरों की दैनिक मजदूरी 300 रुपये है। मनरेगा और कृषि मजदूरों की मजदूरी के बीच समानता की मांग पुरानी है, फिर भी इस पर अमल नहीं किया गया है। इससे भी ज्यादा गंभीर बात यह है कि हर परिवार को मनरेगा के तहत औसतन 45-50 दिनों का ही काम मिलता है। पिछले चार वर्षों से यही औसत बना हुआ है, हालांकि राज्यों के आधार पर इसमें अंतर हो सकता है। सरकार की ही रिपोर्ट बताती है कि 2019-20 के दौरान 7.77 करोड़ लोगों और 5.41 परिवारों को इस योजना के तहत काम मिला।

भारत का श्रम बाजार जिस तरह बंटा हुआ और अनीपचारिक है। उसे देखते हुए वित्त मंत्री के राहत पैकेज से लोगों को बेहद सीमित सामाजिक प्रक्रमा प्रिल पाप्ती। बेशक राज्य प्रकारें अग्रंगटित क्षेत्र के श्रीपकों के लिए राहत उपाय लेकर आ रही हैं। ये राष्ट्रीय योजना के पूरक के रूप में

> (लेखक एक्सएलआरआइ, जेवियर स्कूल ऑफ मैनेजमेंट, जमशेदपुर में प्रोफेसर हैं)

आउटलुक २० अप्रेल १०१० 2 7



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শ্রমিকেরা ঘরে ফিরুন, চায় না

নিজম্ব সংবাদদাতা

नम्रामिल्लि, २১ अञ्चल: यथारन वाष्ट्रि, সেই রাজ্য বা কেন্দ্রশাসিত অঞ্চলের সেই রাজ্য তেমন আগ্রহী নয় ঘরে সীমানা পার হওয়া যাবে না। শারীরিক ফেরাতে। যদি ক্রত উৎপাদন শুরুর পরীক্ষার পরে শর্ত এবং নিয়ম মেনে ছাড়পত্র মেলে, এই আশায় কাছছাড়া কাজ করতে হবে সেই রাজ্যেই। করতে চান না আপাতত মজুরি এই সিদ্ধান্তের জন্য মালিক পক্ষের না-দেওয়া মালিক। আর আশ্রয় যে তরফে সরকারের উপরে চাপ তৈরি

শ্রমিকদের অসহনীয় কষ্টের মুখে বলছেন, "সম্ভাব্য কর্মী-সমস্যা আঁচ পড়তে হচ্ছে বলে অভিযোগ একাধিক করে শিল্পমহল প্রবল চাপ তৈরি করার ট্রেড ইউনিয়নের। ওই কর্মীরা এক বার কারণেই পরিযায়ী শ্রমিকদের বিষয়ে বাড়ি পৌঁছলে, খুব তাড়াতাড়ি কাজের স্বরাষ্ট্র মন্ত্রকের ওই সিদ্ধান্ত।" সিটু-র জায়গায় ফেরা তাঁদের পক্ষে কঠিন তপন সেনের কথায়, "এখন শ্রমিকরা হবে বলে মানছেন বিশেষজ্ঞরাও। যে বাড়ি গেলে, উৎপাদন শুরুর অনুমতি কারণে কারখানা কিংবা নির্মাণস্থলের মেলার পরেও কর্মীর অভাবে কাজ কাছাকাছি ওই শ্রমিকদের রেখে দিতে শুরু শক্ত হতে পারে। তাই কর্মীদের অনেক মালিকও মরিয়া বলে মনে এখনই ফিরতে না-দেওয়ার জন্য করছেন তাঁরা। মালিক পক্ষের তরফে চাপ তৈরির

শ্রমিক সংগঠন এআইটিইউসি-র সম্ভাবনা উড়িয়ে দেওয়া যায় না।" সাধারণ সম্পাদক অমরজিৎ কউরের ইনস্টিটিউট অব ডেভেলপমেন্ট দাবি, "ভিন্ রাজ্যে আটকে থাকা স্টাডিজ-কলকাতার অধিকর্তা অচিন পভূয়া, তীর্থযাত্রীদের ফিরিয়ে নিতে চক্রবর্তীরও বক্তব্য, "কর্মীদের পকেটে পদক্ষেপ করেছে (কিংবা নিদেন টাকা নেই। ঘরে ফিরে কোনও ক্রমে পক্ষে আগ্রহ দেখিয়েছে) উত্তরপ্রদেশ, খেয়ে-পরে বাঁচতে চান তাঁরা। পরে উত্তরাখণ্ড-সহ বিভিন্ন রাজ্য। কিন্তু অন্য উৎপাদন পুরোদমে শুরু হলে এবং রাজ্যের ত্রাণশিবিরে আটকে থাকা পকেটে টাকা জমলে, তবে কাজে পরিযায়ী শ্রমিকদের ফেরাতে আগ্রহ ফেরার প্রশ্ন। ফলে তাঁরা ঘরে ফিরলে দেখায়নি প্রায় কোনও রাজ্য সরকারই। কর্মী সমস্যা হতেই পারে।" এই অবস্থায় ঘরে ফেরানোর বন্দোবস্ত করেনি শ্রমিক সংগঠনগুলির প্রশ্ন, অর্থনীতির

হাতে টাকা নেই। ভাড়া না-মেলার হচ্ছে না যথেষ্ট খাবার-ওষুধ-থাকার আশঙ্কায় ঘরছাড়া করেছেন বাড়ির জায়গাং কেনই বা করোনা পরীক্ষা मालिकেরा। बागिनितित थावात, ना-कत्त बाग निवित्त गा एपँचाएपँचि পানীয় জল, এমনকি থাকার জায়গাও করে রাখা হচ্ছে তাঁদের?

বাড়ন্ত। অথচ স্বরাষ্ট্র মন্ত্রক জানিয়েছে, আপাতত যে যেখানে রয়েছেন,

ত্রাণ শিবিরে, সেখানে থাকা-খাওয়া- করা হয়েছে বলেও মনে করা হচ্ছে। চিকিৎসার অবস্থা তথৈবচ। এক্সএলআরআই-এর অর্থনীতির মূলত এই ত্রাহস্পর্শেই পরিযায়ী অধ্যাপক কে আর শ্যামসুন্দর স্পষ্ট

স্বার্থে যদি শ্রমিকদের ধরে রাখা লকডাউনের জেরে কাজ যাওয়ায় জরুরি হয়, তবে তাঁদের কেন দেওয়া PUBLICATION: Business Standard

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गुजरात व पंजाब ने भी बढ़ाए काम के घंटे, कर्मचारियों की छंटनी पर आंध्र सख्त

सोमेश झा

नई दिल्ली, 21 अप्रैल

में काम के घंटों में बढ़ोतरी की है. आदेश में कहा है, 'वेतन मौजदा के लिए कम कर्मचारियों के साथ ज्यादा होने की संभावना बनेगी। वहीं आंध्र प्रदेश ने लॉकडाउन की वेतन के अनुपात में होना चाहिए काम करने पर भी उत्पादन किए हैं।

को अधिकतम ९ घंटे काम की दिया जाए।

काम की अनुमति दे दी है। इसके चाहिए कि हर 6 घंटे में महाराष्ट्र भी फैक्टरियों में काम के अनुमति लेनी होती है। पहले जहां पंजाब ने कर्मचारियों कर्मचारियों को आधे घंटे आराम घंटे बढाने पर विचार कर रहा है। आध्र प्रदेश में विशेष श्रम

घंटों में काम करने पर सामान्य हैं। राज्य सरकारों का यह कदम यह कदम उत्पादन के हिसाब से हटाएं। आदेश में कहा गया है कि

अनुमति थी, गुजरात और राज्यों ने इस बदलाव के लिए के प्रोफेसर केआर श्याम सुंदर ने को आदेश जारी कर नियोक्ताओं कहा, 'उद्योगों के लिए यह चिंता राजस्थान में अधिकतम 8 घंटे विधायी मार्ग अपनाए बगैर इन कदमों को अंतरराष्ट्रीय श्रम को निर्देश दिया है कि वे बगैर की बडी बात है। एमएचए के काम करने का प्रावधान था। फैक्टरी अधिनियम 1948 के संगठन के मानकों का उल्लंघन किसी कटौती के अपने सभी दिशानिर्देश में समय का कोई बहरहाल राजस्थान और तहत दिए गए विशेष शक्तियों का करार दिया है। उन्होंने कहा कि कर्मचारियों को लॉकडाउन के जिक्र नहीं है कि कब तक उद्योगों पंजाब की तरह गुजरात के इस्तेमाल किया है, जो सार्वजनिक जब कर्मचारियों को विभिन्न काम दौरान पूरा भुगतान करें और ठेके को कर्मचारियों के वेतन का

मध्य प्रदेश जैसे कुछ राज्यों ने अवधि के दौरान ठेके के श्रमिकों (उदाहरण के लिए अगर 8 घंटे प्रभावित न हो। श्रम कानून में यह पहले ही अपने श्रम कानून में की छंटनी को लेकर नियोक्ताओं का वेतन 80 रुपये है तो 12 घंटे बदलाव छट पाने वाली श्रेणी में बदलाव कर एक दिन में 12 घंटे के लिए कड़े दिशानिर्देश जारी का वेतन 120 रुपये होगा)।' आने वाले सभी उद्योगों पर लाग काम करने का प्रावधान कर दिया उठाया गया है। केंद्रीय गह यह प्रावधान 20 अप्रैल से होगा, जिनको केंद्र व राज्य है। श्रम भारत के संविधान की मंत्रालय ने 29 मार्च के एक गुजरात व पंजाब ने राजस्थान शरू होकर 3 महीने के लिए लाग सरकारों ने अधिसचना जारी कर समवर्ती सची में आता है। राज्य आदेश में कहा है कि लॉकडाउन सरकार की राह पर चलते हुए होंगे। गुजरात सरकार ने कहा है सुरक्षित तरीके से काम करने की अपने कानून बना सकते हैं, विनिर्माण इकाइयों में 12 घंटे कि शिपट इस तरह तय होनी अनुमति दी है। सूत्रों के मुताबिक लेकिन इसके लिए उन्हें केंद्र से कर्मचारियों का वेतन नहीं कम

एक्सएलआरआई जमशेदपुर आयुक्त रेखा रानी ने 18 अप्रैल नाम न दिए जाने की शर्त पर कर्मचारियों को बढ़े हुए काम के आपातकाल की स्थिति के लिए करने की जिम्मेदारी दी जाएगी तो पर काम करने वाले लोगों को न भगतान करते रहना है।'

वेतन का दोगना भगतान नहीं इस रूप में देखा जा रहा है कि नकसानदेह हो सकता है। उन्होंने किसी भी कोंटैक्ट या कैजअल किया जाएगा। गजरात के श्रम फैक्टरियों में उत्पादन सनिश्चित कहा कि इसके कारण कर्मचारियों लेबर को हटाया जाना आदेश का **पंजाब** और गुजरात ने फैक्टरियों विभाग ने 17 अप्रैल को जारी हो सके और शारीरिक दरी रखने की थकान बढेगी और दर्घटनाएं उल्लंघन माना जाएगा और अवधि के दौरान कंपनियनां अपने



देशबंदी में निजी फैक्टरियों को कम कर्मचारियों के साथ काम करने की अनुमति दी गई है। मंगलवार को असम के जनता भवन में आतीं राज्य सरकार की कर्मचारी. जहां मख्य सचिव ने 21 अप्रैल से 30 प्रतिशत कर्मियों के साथ काम करने के आदेश दिए हैं

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Gujarat, Punjab increase limit on work hours for factory employees

Wages will be in proportion of ₹80 for 8 hrs; AP asks firms to not lay off contract workers

SOMESH JHA New Delhi, 21 April

Gujarat and Punjab have become the latest states to increase working hours for factories, even as Andhra Pradesh has issued a strict directive to employers to not lay off contract workers during the lockdown period.

The governments in Gujarat and Puniab followed the footsteps of the Rajasthan government and increased the working hours limit allowed in a day to 12 hours in manufacturing units. Earlier, while Puniab had allowed a maximum of 9 hours in a day per worker, Rajasthan and Gujarat had a provision for a maximum of 8 hours.

However, unlike Rajasthan and Punjab, workers in Gujarat will not the increased working hours.

the existing wages (e.g. if wages for legislative route. eight hours are ₹80, then proporafter six hours.



Unlike Rajasthan and Punjab, workers in Gujarat will not be paid double the normal wages for the increased working hours

The move by the state governtionate wages for 12 hours will be ments is seen as a way to ensure that K.R. Shyam Sundar termed these ₹120)," the Gujarat labour depart- to ensure production in factories measures as violations of the ment said in an order dated April 17. doesn't take a hit with a limited International Labour Organisation's These provisions will be valid for workforce as social distancing meas-norms and said that the move could workers be given rest of half-an-hour all the exempted categories of functions. industries that will be allowed to The states have invoked special work through notifications issued

in factories.

XLRI Jamshedpur professor Central government.

Pradesh already have a provision order and punishable under the powers under the Factories Act of by the central and the state govern- for 12 hours work day in their labour Disaster Management Act.

Need to open industry across zones: Cll to govt

Industry should be allowed to operate across the country and not just outside 'red zones', the Confederation of Indian Industry (CII) told the government on Tuesday, a day after some segments were allowed to resume work. The Home Ministry order classifies areas of large outbreak, or clusters with a significant spread of the virus, as 'hotspots' or red zones. The CII has pointed out the need to define hotspots clearly and publish the list on a real-time SUBHAYAN CHAKRABORTY

be paid double the normal wages for 1948, which could be used during a ments in the safe zones. According laws. Labour falls under the conpublic emergency, to make these to sources, Maharashtra is also current list of the Constitution. The "Wages shall be in proportion of changes, without taking the looking to raise the working hours states can make their own legislation, but with the approval of the

In Andhra Pradesh, Special Commissioner of Labour Rekha Rani issued an order on April 18 directing the employers to pay three months beginning April 20. ures have to be put in place during be counter-productive as it will lead salaries during the lockdown peri-The Gujarat government said shifts the operations. These changes to to reduced efficiency in cases where od to all employees without any should be finalised in a way that the labour law will be applicable for workers need to perform multiple deductions and not to "remove any contract or casual labour" which Some states such as Madhya will be seen as a violation of the **PUBLICATION: Morning India**

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K.R Shyam Sundar, **XLRÍ on MHA** orders on movement of stranded migrant workers

Kolkata: MHA's order on movement of stranded migrant workers within the States and Union Territories as a response to the tremendous pressure exerted by the industry and other bodies who have been lamenting of labour shortages and suffers from several infirmities. The circular is unclear and may cause confusion. The order stated skill mapping of migrant workers in the relief camps for the suitable deployment of their skills and Transporting the groups of migrant workers who wish to return to their places of work would be moved back after limited testing and those who are asymptomatic will be transported duly.

It looks like a half-thought through order from the centre. It is based on the unfounded assumption that intra-state movement is less risky than inter-state movement. Allocation of workers to "suitable places" is a big task apart from skill mapping and getting skill demands. All in all, this measure is a knee jerk reaction by the ministry and creates additional headaches for all stakeholders and this is not needed especially when the government needs all their energies to monitor the implications of substantial covid-liberalization in the rural areas and limited liberalization in the urban areas. The order implies additional expenditure and use of resources by states.

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Economists question curb on interstate migrant movement

Subbro Nivogi @timesgroup.com

Kolkata: Labour economists have questioned the rationale behind the ministry of home affair's order that allows movement of migrant workers within the state but bars interstate movement. They say the order is a knee-jerk reaction to industry's lament on labour shortage that will do little to solve the festering crisis that migrant workforce are currently facing across the country.

"The order appears to be based on unfounded assumption that intrastate travel is less risky than inter-state movement. It talks of skill mapping of migrant workers in relief camps for suitable deployment and transporting groups of migrant workers who wish to return to their places of work after limited testing. Allocation of workers to suitable places is a big task apart form skill mapping and getting skill demands. This will only create additional headache for all stakeholders, something that isn't needed when all energies need to focus on monitoring the implications of substantial Covid-liberalization in rural areas and limited liberalization in urban areas." said labour economist K R Shvam Sundar, who teaches at XLRI.

There are around 6-7 crore



Stranded labourers from Malda district at a camp in Mumbai

migrant workers in India, mostly from West Bengal, Bihar, Jharkhand, Odisha and east Uttar Pradesh, engaged in various construction sites. including infrastructure and real estate projects. Post-Covid though, they have been branded infection carriers and have either been driven out of the host state or declined by the home state. The situation has put the spotlight on the Interstate Migrant Workmen's Act, 1976, that has been rarely implemented.

Praveen Jha, who teaches labour and development economics at Jawaharlal Nehru University, too, questioned the logic of not allowing migrant labourers who have reached state borders from crossing over, pointing out that strative and not medical, "Set up camps on the other side rantined for the specified period instead of barring their

entry. We have turned migrant labourers who keep our cities and towns moving to refugees in their own country. Many of these people are migrant agricultural workers worried about the fate of crops back home," said Jha.

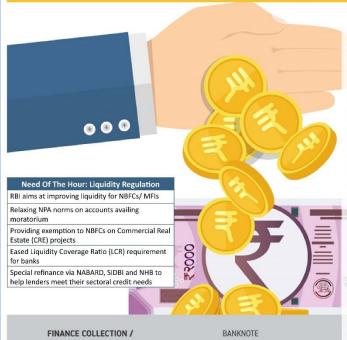
They also felt the order was confusing and lacked clarity on key issues like providing food, shelter and subsistence money. "They need to be legitimately treated as unorganised workers and provided portable biometric ID cards. If they are not in relief centres, the local administration must provide temporary ration cards so that they get the rice/wheat and pulses till the Covid-led dislocation is over. And thirdly, they need to be provided cash relief by the the demarcation was admini- Centre at the rate of minimum wages in MNREGA, i.e. Rs 202 per day or Rs 6,000 a and keep the workforce qua-month till this health emergency ends," Sundar suggested

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RBI'S FUND INFUSION FOR NBFCs, BUT WILL BANKS OBLIGE?

The system has roughly Rs 7-trillion of excess liquidity that's parked at RBI's reverse repo window; Even though, the central bank seems well-intentioned, it's still somewhat underestimating the real problem i.e. inadequate availability of 'risk capital'



Kumar Shankar Roy

n continuation with its earlier announcements, the Reserve Bank of India (RBI) unleashed a second round of measures on April 17, 2020, to boost the economy. In a series of steps, the RBI has aimed at improving liquidity for non-banking financial companies (NBFCs)/ micro finance institutions (MFIs), relax non-performing assets (NPA) norms on accounts availing moratorium, provide exemption to NBFCs on Commercial Real Estate (CRE) projects (due to delay in date of commencement of commercial operations) and relaxed Liquidity Coverage Ratio (LCR) requirement for banks. A targeted long-term repos operations (TLTRO) 2.0 has been announced for an amount up to Rs 500 billion (Rs 50,000 crore) with at least 50 per cent toward mid-sized NBFCs and MFIs. Special refinance facilities through NABARD, SIDBI and NHB to help lenders meet their sectoral credit needs have been provided as well. Banking, Financial Services and Insurance (BFSI) sector All in all, RBI Governor Shaktinkanta Das has tried to unveil measures to ease liquidity and bank credit, to support the economy and enable normal functioning of markets, as part of the economic relief to offset the fallout of coronavirus (covid-19) lockdown. However, don't you for a moment think that all this lead to the problems vanishing for NBFCs. The money availed by banks under TLTRO-1 got largely invested in PSUs and other top-tier corporates and not getting adequately channelized in NBFCs. Yes, the RBI makes lending money available for NBFCs, but banks don't seem in the mood for lending to all. Experts say that while RBI is treating the problem as inadequate availability of capital, actually the problem seems to be lack of risk capital in the system. Read on to know more.

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Finapolis April 22 - 28 2020 LP3

NBFCs, MFIs reeling from liquidity squeeze

weaker credits under the new TLTRO since the dispensation is on market risk and not credit risk. As another, while the lower reverse repo is a good push incentive, a more powerful one could have been general time-bound HTM (Hold-To-Maturity) relaxations for banks investment in government bonds.

Small-sized NBFCs/MFIs Need All

The RBI's measures would give some liquidity relief to the mid and small sized NBFCs/MFIs who were otherwise likely to face a liquidity squeeze taken up by PSUs and AAA/AA rated private companies.

Banks, meanwhile, continue to play hard ball. "....for this money to flow down to the micro-and-small businesses, smaller NBFCs have to be considered beyond their ratings. Banks should review NBFCs on a case-by case basis and not on the basis of ratings because this excludes many of the ast-mile NRFCs who are serving the small business entrepreneurs," argues Aiswarya Ravi, CFO, Kinara Capital. Another thing that will help last-mile and retail NBFCs is if the RBI can

was not touched upon so far. While many NBFCs have already passed on the Moratorium to their customers. Banks are unable to extend the same to NBFCs due to lack of clarity from RBI.

While RBI's measures score high or liquidity, the question whether the banking system/financial markets will have the appetite to take credit risk remains open. This is particularly so now that the lockdown has been extended. It's worth emphasizing that even before COVID-19, risk appetite of the banking sector and NBI'Cs was low and aggregate credit growth was at decadal lows of ~6-7%. G7 authorities also initially started with liquidity support, but soon expanded their programmes to cover credit risk.

"The question of credit risk/guarantee perhaps falls in the government's domain, and therefore, coordination between monetary and fiscal authorities needs to step up in scope and scale to cover maximum ground in ring-fencing the problem. Globally also, authorities have coordinated to create structures that could take credit risk or provide guarantees to ensure defaults and layoffs risk are minimised. Even on the issue of supporting incomes, fiscal

Oniraj Reili, MD & CEO, HDFC Securities

NBFCs are clear beneficiaries

velcome, but the bar on lividend distribution and a





Navneet Munot. ED & CID. SBI Mutual Fund

the maney availed by danks under TLTRO-1 were getting largely invested in PSUs and other top tier corporates and net getting adequately channelized in NDFCs. This is





crore refinancing window provided to SIDBI and NABARD will help keep the NBFC sector alive and floating. The exclusion of the

TLTRO of INR1t has been conducted since 27th

Mar'20 with an additional INR500h announced

Amt. (INRb)	Tenor	Subscription
250	3 Years	2.4
250	3 Years	4.0
250	3 Years	4.5
250	3 Years	2.5
	250 250 250	250 3 Years 250 3 Years 250 3 Years

Source: MOFSL.RBI

has already been announced especially as lockdowns are getting extended," notes Kapil Gunta of Edelweiss

Need For Closer Monitoring

While everyone agrees that the Reserve Bank of India has shown its 'do whatever it takes' to support growth while ensuring sustained health of the financial system, it is important to let NBFCs survive, TLTRO-2 needs to put money in the hands of fund-starved NBFCs.

"The money availed by banks under TLTRO-1 were getting largely invested slowdown and financial market impact, in PSUs and other top-tier corporates and not getting adequately channelized in NRFCs. This is critical to ensure liquidity issue doesn't transform into a solvency crisis for the sector," says Navneet Munot, FD & CIO, SBI

Ranen Baneriee, Leader Economic Advisory Services, PwC India, expects the RBI moves to allow the MFIs and NBFCs to extend lending to the MSMEs that need the working capital badly. "However, it has to be seen whether the NBFCs and MFIs will have the risk appetite to lend under current scenario to the MSMEs in the absence of any credit guarantee or first loss guarantee or interest subvention,"

Baneriee remarks. With the onset of COVID-19 and the unprecedented uncertainty it brings, en private banks seem to be shying away from credit risk. Risk aversion is reflected in many areas of the financial markets. Banks are parking record amounts of money with the RBI daily at the Reverse Repo rate of four per cent, which was brought down to 3.75

per cent today. We don't see how a re-

to change this risk averse behavior of

the banks in continuing to park large

duction of only 25 bps (0.25%) is going

transfers need to expand, beyond what amounts with the RBI despite earning a negative return on the same.

> "The stressed corporates/NBFCs haven't seen benefits of the rate cuts and liquidity infusions by the RBI and the latest announcement specifically for NBFCs may have some impact: but it is unlikely to resolve the entire issue," says Arvind Chari head (fixed income & alternatives) at Quantum Advisors.

Despite the RBI being pro-active and using non-traditional measure to counter the impact of COVID and even before that the general economic can't do it alone. In fact, Chari argues that much of the confidence building measures, sentiment boosting steps are dependent on what steps the government takes to stabilize the economy

How much money will the government put in the hands of the common man to alleviate their income loss and support will the farmer get in managing the harvest season and sowing for the new season? How well does the government manage the migrant labor issue? Will the government provide risk capital to SMEs, NBFCs, to help them tide over this period?

The answers to these will hold the key to whether the unprecedented actions y the RBI bear fruit in resolving the lack of confidence and lack of certainty that prevents financial market players from taking on more risk.

Lack of liquidity has been one of the most critical issues facing the NBFC sector and the real estate sector, even before the pandemic. Any measure to boost liquidity is, therefore, a welcome move. But it is equally, if not more, important to ensure the proper implementation of announcements.

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Financial institutions looking to panacea from RBI

From Page 1

Faltering Economic Conditions The impact of a 40-day national lockdown may have slowed down the spread of coronavirus infection, but there is massive collateral damage Economic activity is down to a trickle. Over 60 per cent of the economic output is unused. Only essential activities are somehow continuing. IMF has projected India's GDP growth for FY 2021 at 1.90 per cent. IMF has been kind. With the fluidity of the situation thwarting precise forecasts, domestic rating agency ICRA currently projects Indian GDP to contract in a range of 10-15 per cent in Q1 FY21, which

Barclays emerging markets research has also cut India's 2020 GDP growth forecast to zero from 2.5 per cent earlier. The British brokerage has also revised down its FY21 GDP growth forecast further to 0.8 per cent from 3.5 per cent earlier. These projections indicate the slowing economy phenomenon.

would translate to a bleak full year

growth band of +/-1% in FY21.

Under these conditions, the ball has, time and again, gone to the RBI's court. Financial institutions expect the central bank to give the panacea. Yet, RBI's position in the financial system is not supreme. The central government's finance ministry has to perform many things. As a central bank, the RBI has tried to announce measures. But it would be fool-hardy to assume that the central bank can alone manage the situation. In this backdrop, the RBI has announced the second round of measures last week to provide succor to financial companies. It is a time when the economy is tail spinning into deeper recession.

What RBI Has Done

* Targeted Long-Term Repo Operations (TLTRO) 2.0: The RBI has announced TLTRO 2.0 for an amount of up to Rs50,000 crore for easing liquidity constraints toward impacted businesses such as small and mid-sized corporates, including NBFCs/MFIs due to the COVID-19 disruptions. Banks would have to buy investment grade bonds, CPs and NCDs of NBFCs with at least 50 per cent must-go toward mid-sized NBFCs/MFIs, Further, banks would need to invest the amount within a month of availing the facility from the RBI

* Special re-finance facility through SIDBI, NHB and NABARD: The RBI would provide special refinance facilities to the tune of Rs 50,000 crop to NABARD, SIDBI and NHB to belo their sectoral credit needs. Advances under this facility would come at the prevailing repo rate.

* Reduction in Reverse Repo Rate by 25bp to 3.75%: To encourage banks to deploy surplus funds in loans and investments in the economy, the RBI has further reduced the reverse repo rate by 25bp to 3.75% v/s 4.0% earlier.

* Relaxation of NPA norms toward moratorium accounts: For standard accounts (as of 29th Feb 20) that have availed moratorium, the RBI has excluded the moratorium period from 90-day NPA recognition norm.

* RBI extends timeline for resolution of large accounts by 90 days: The RBI has further extended the timeline for resolution of large accounts under the June 2019 circular by 90 days to 270 days (v/s 180 days earlier), which would also extend the period for making additional provisioning of 20 per cent on such delayed accounts.

* Dispensation on asset classification due to delay in DCCO of commercial real estate projects: In February 2020, the RBI came out with a guideline that provided an extension DCCO of CRE projects, by one year without change in asset classification for the bank for reasons beyond the promot er's control. This guideline is now applicable to NBFCs too. The RBI has further reduced the LCR requirement for banks to 80% v/s 100% at present. Further to preserve capital position of banks, the RBI has mandated banks to not declare dividends for FY20 until September 2020.

* Also, Ways and Means Advances (WMA) limit of states has been increased by 60 per cent over and above the level as on March 31, 2020, to provide greater comfort to the states for undertaking COVID-19 containment and mitigation efforts and to plan their market borrowing programme better. The increased limit will be available till September 30, 2020

All Eyes on Banks' Move The announcement by the RBI has, like always, led to a bevy of reactions

Deby in date of consencement for commercial Emergence of Could-19 and related JM Financial, Financial Enterprise, PRB NF, LC operations (DCCO) related to commercial real stable shadower impacted commercial exists RF uses already to be noted only a year by basis, supports and stored per INBFCs with

UBs SCEA FARTCH would have make Provides additional time for large appoints PSU States including SSL SoCI. PSE etc and provisioning it is case large accounts under resistation, solidar provision more manual burks, like Apic Bask, included Bask, et excess than 250 days.

from the top-level of the government to the corporates. The stock market was a 90 basis point cut already on March thrilled and gave a 3.2 per cent rally for the key indices - the BSE Sensex and the NSE Nifty last Friday.

The Prime Minister, Narendra Modi lauded the announcements made by RBI and said these measures will enhance liquidity and improve credit supply. In a tweet, PM said: "Today's announcements by @RBI will greatly enhance liquidity and improve credit supply. These steps would help our small businesses, MSMEs, farmers and the poor. It will also help all states by increasing WMA limits."

But, banks have a mind of their own While the RBI and the Central Government wants banks to be more credit-friendly in terms of loans to NBFCs, banks have so far displayed a high regard of conservatism. This lending prudence is double-edged, some would say. NBFCs don't have access to deposits that banks have, So, if banks turn ultra-conservative about lending to NBFCs, it's a slow death for NBFCs that have little funding access.

Dr HK Pradhan, Professor of Finance & Economics at XLRI (Xavier School of Management), Jamshedpur, has cautioned about the banks' stance "With the RBI cutting reverse repo

rate by 25 basis points this time, and 27, it's signalling for the banks not to invest excess funds with the RRL but engage in business loans. There is also an additional mandate for the banks to utilise 50 per cent of their borrowing from RBI through TETRO (targeted long term repo operations) for lending to SMEs and NBFCs."

Better and bigger NBFCs should be able to issue bonds where banks can utilise this money.

The RRI Covernor approunced a new set of measures in response to the current growth and financial market stress. These measures are mostly aimed at easing some pressures on the lower rated / smaller participants of the financial markets.

"The new set of measures is welcome and will serve to ease financial conditions on the margin. However, it is possible that the RBI is still somewhat underestimating the fact that the real problem (in our view) is that of inadequate availability of risk capital in the system. Thus, some of the 'push' measures may likely have limited impact." says Suyash Choudhary, head (fixed income), IDFC AMC.

Suvash cites an example. He points out that banks' may still hesitate to lend to

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As incomes dry up, workers dip into their EPF savings

Prashant K. Nanda prashant.n@livemint.com NEW DELHI

ore than 650,000 people have dug into their employee provident fund (EPF) savings to offset the income loss caused by the lockdown imposed to check the spread of the coronavirus.

As many as 30,000-35,000 people are withdrawing their provident fund savings on an average working day in April, an indication of the hardship the working class is facing.

Around ₹2,700 crore has already been withdrawn under the newly-facilitated pandemic rules, according to data from retirement fund manager Employees' Provident Fund Organisation (EPFO).

"This includes both money

withdrawn from the retirement fund corpus directly under EPFO and the corpus managed by company PF trusts. These are not just workers from small firms, but also those from bluechip companies," said a government official, who declined to be named.

According to EPFO data, exempted PF trusts or those managed by companies under overarching rules of the retirement fund manager, have facilitated the withdrawal of almost \$500 crore for their employees.

Neyveli Lignite Corp. in Cuddalore has seen its employees withdraw ₹84.4 crore of provident fund money, followed by Visakhapatnam Steel Plant in Vizag (₹40.9 crore), and NTPC Ltd (₹28 crore).

"The exempted provident



Around ₹2,700 crore has been withdrawn under the newly facilitated pandemic rules. PRADEEP GAUR/MINT

fund trusts have risen to the occasion amid the covid-19 pandemic...some of the exempted establishments have done exemplary work," EPFO said in an email.

"The income loss is real. When businesses have suffered a massive setback because of the lockdown, people are also bound to have lost income. However, we did not think that so many people will withdraw money under the new rules. The trend we are observing is not confined to one state or a few industrial locations. It is across states and

sectors," said the official mentioned above. In the next 10 days, cumulatively, at least a million subscribers may withdraw money from PF accounts, said the official.

"Construction, road trans-

port, logistics, IT, manufacturing...all have lost businesses. The income loss is huge and people must have dipped into their PF money. It's not the ideal situation and will hamper

their retirement corpus, but when there is income loss, people will do whatever possible. It also shows that governments have not reached out to the working class the way it should have during a pandemic," said K.R. Shyamsundar, a labour economist.

As many as

35,000 people are

withdrawing their

PF savings on an

average working

day in April, shows

EPFO data

The Union government has allowed EPFO subscribers to withdraw up to 75% of their PF savings or three months of basic wages and dearness allowance, whichever is lower.

> under a new rule promulgated to deal with hardships during the crisis.

"It's not just confined to Delhi. It is across India. It is time the government reaches out to the working

class which pays tax, helps industries gain productivity, but suffers most when situations turn bad. Their jobs are at stake and millions are facing a wage cut," said Shyamsundar, explaining that poverty is a real threat for millions of Indians. PUBLICATION: The Telegraph

DATE: 27 April 2020 EDITION: Kolkata

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GOVT URGED TO GIVE INCOME SUPPORT TO WORKERS

Reminder: Not by bread alone

BASANT KUMAR MOHANTY

New Delhi: Nearly one crore workers are being given food by the government, NGOs and private employers across India, the government has told the Supreme Court, but academics and activists said the labourers needed income support apart from food.

Two labour economists told The Telegraph that most of these workers would have lost their jobs and the government should provide them the daily minimum wage throughout the lockdown period.

The government's claim came in an affidavit filed on April 7 by Gyanesh Kumar, additional secretary in the home ministry.

It said the government (Centre and state governments) was providing food to 54 lakh people, the NGOs to 30 lakh people and industry and employers to 15 lakh people.

The affidavit came in response to a petition from activist Harsh Mander, who had contended the government should pay the minimum wage and deliver free rations to the stranded migrant workers during the lockdown period.

The apex court later dismissed the case after the Centre said it was providing the workers food and taking measures to protect them from the coronavirus

Labour economist Ravi Srivastava told this newspaper that these 99 lakh people who were being fed would only make up 30 to 40 per cent of the migrant workers stranded in places away from their homes.

"Of those receiving food, the majority are out of job. They need protection in terms of income support," Srivastava said.

He said most migrant workers get an advance from the labour contractors and receive the balance pay after the completion of the work assigned to them.

During this lockdown period, the labour contractors would not be in touch with the workers, so the Centre must pay them their wages, Srivastava said.

The Centre has allowed the migrant workers to work within the states where they are now located but continues to ban inter-state travel.

"If a worker can travel from western Maharashtra to Konkan, why not allow them to travel from Mumbai to Andhra Pradesh with social-distancing measures?" Srivastava said.

"The central government has allowed some states like Uttar Pradesh, Madhya Pradesh and Haryana to bring back their workers. The same should be allowed to all the states."

K.R. Shyam Sundar, professor of labour studies at the Xavier Institute of Management, Jamshedpur, said that opening feeding centres alone would not solve the problems of the migrant workers.

"The State's job is not only to feed. In these extraordinary times, the migrant workers and their families must be treated with dignity and provided with income support, which is equivalent to the minimum wage or poverty-line wage, whichever is higher." Sundar said.

Labour secretary Heeralal Samariya had last week told a delegation of industry body Ficci that the government was trying to map the skills of the stranded workers so they could be offered jobs.

"We are issuing directions to the states to do a matching of skills and the jobs available, and offer jobs to the stranded workers," he said.

Mander, however, told this newspaper that it was not possible for a government in a free market economy to do such matching and offer jobs.

"This is not only an un-implementable idea, it still looks upon the workers as an economic resource—to be used opportunistically—rather than rights-holders who have the right to wage payments throughout the lockdown (in the way formal workers are being paid)." Mander said.

Another labour economist, who did not wish to be quoted, said the labour ministry lacked the wherewithal to find out which jobs were available in the market.

"This is not Lenin's Russia where all the jobs were under the State's control. In India, demand and supply decide job availability. There is no need for prospective employers to tell the government whether jobs are available," the economist said.

He said the workers had all these days sought jobs but were not provided any. Now they would prefer to return home to take care of themselves and their families. PUBLICATION: The Telegraph

DATE: 28 April 2020 EDITION: Jamshedpur

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OUR CORRESPONDENT

Jamshedpur: Educational institutions and alumni associations in the steel city have come forward to help needy rural and urban families with food in bulk amid the nationwide lockdown to contain the novel coronavirus pandemic.

From the start of this month, premier B-school XLRI has donated around 3,000 food packets, including rice, pulses, soy nuggets, cooking oil, salt and sugar, and in some cases wheat flour and soap, to families in rural and urban areas to poor families. Of the 3,000 packets, the Loyola Alumni Association has donated 1,200.

With skeletal staff on campus now, the B-school has managed to collect around Rs 12 lakh to help the needy during the pandemic. However, XLRI partnered with nonprofit organisations who have experience on the field for the distribution of food.

NGO Kalamandir and the Jamshedpur Jesuit Society have been distributing food in rural areas while Adarsh Seva Sansthan and People for Change are helping urban slums and transgenders receive food.

Educational hubs pitch in with food



Food packets ready for distribution at XLRI. Telegraph picture

"We were told by the administration that there is need in rural areas too. People associated with us, including the faculty, alumni association and individuals have generously donated for the cause. However, we kept ourselves away from distribution as it is better done by organisations who work on the field," said senior faculty member of XLRI, Madhukar Shukla.

Besides giving food packets to XLRI, the Loyola Alumni Association on its own has concentrated on children's nutrition. The outfit has so far donated 3,760 half-litre packets of milk since the start of the month.

The distribution was being done twice a week but now on the request of the East Singhbhum DC Ravi Shankar Shukla it will be done thrice a week.

The Loyola Alumni Association has collected more than Rs 5 lakh from its members. Teachers of Loyola School have also agreed to donate a day's salary for at least two months to support the cause.

"Nutrition is a key need for children between six months and three years, as the district administration said," said Loyola Alumni Association vice-president Rajiv Talwar.

Last week, officials of private schools in Jamshedpur handed over a consignment of 7,200 packets of 500gm of a branded malt health drink to East Singhbhum district administration for poor pregnant and lactating women. About 16 schools in Jamshedpur had collected Rs 14.5 lakh for it and handed the consignment to the government officials at the Red Cross Bhavan.

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कोरोना के चलते रिजल्ट जारी नहीं कर रहा एक्सएलआरआई

कोरोना के चलते संस्थान ने रिजल्ट गए थे। जैट इस साल 5 जनवरी को हो गया था।

जमशेदपुर एक्सएलआरआई हुआ था, जिसमें देश भर के लगभग जमशेदपुर में दाखिला का अंतिम 80 हजार स्टूडेन्ट्स ने दाखिला रिजल्ट मई में जारी होगा। संस्थान के लिया था। जैट का रिजल्ट जनवरी प्रवक्ता सुनील वर्गीस ने बताया कि के अंतिम सप्ताह में आ गया था। 20 फरवरी से इसका इंटरव्यू और को रोका हुआ है। इस परीक्षा के सारे ग्रुप डिस्कशन का प्रोसेस शुरू हुआ, चरण 15 मई के पहले ही खत्म हो जो मार्च के पहले सप्ताह में खत्म

PUBLICATION: Deccan Herald DATE: 3 April 2020 EDITION: Bangalore PAGE: 6

Precarious workers: Left in the lurch

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ASHA, Anganwadi workers deserve pay, social security, not just applause

KR SHYAM SUNDAR

The government has been utilising the services of millions of frontline health workers to deal with Covid-19. 1975, namely anganwadi workers (AW), anganwadi helpers (AH) and the Accreditemployed under the National Rural Health Mission (NRHM) in existence since 2005 workers, or CHSW), deserve special atten-1.05 million ASHA workers. Under their respective schemes, they provide multiple functions, such as child physical (including nutrition) and emotional and mental healthcare, maternal care, immunisation, to undesirable treatment (like heckling, family planning, reducing gender-based violence, etc.

The Ministry of Health and Family Wel-

tion of a virus suspect/contact, etc. The Telangana government has additionally asked the trained AWs to assess the psychological impact of lockdown on women, children and the aged. Thus, we see that they per-Of them, the 'volunteers' employed under form multiple valuable functions and are the Integrated Child Development Servic- warriors in humanity's fight against Coves (ICDS) which has been in vogue since id-19. Their work assumes vital importance as they have a strong and institutionalised community presence. However, their sered Social Health Activist (ASHA) workers, vices are hardly mentioned, though they suffer from existential and identity crises. In fact, a PIL lodged in the Supreme Court (hereafter 'community health service seeks directions for protective measures long hours as the infection incidences rise, for nurses, which is a welcome move as tion. According to the government, there nurses are a highly exploited lot. The Suare 1.33 million anganwadi workers and preme Court must suo motu include the CHSW also in its directions.

However, news reports reveal many bad experiences of these workers. For example, they have not only been subjected physical assaults) in some places, in others they have not been provided with adequate



often sacrificing their family time. In some states, they did not receive their meagre income even during this tough period.

At the same time, press reports demonstrate unquestionably their selfless, untiring and invaluable frontline work, often risking infection as some of them have regions, their honoraria are less than the health deficiencies like diabetes, etc., which make them more vulnerable. While state governments have possibly settled and fresh personal protective equipment the issues mentioned above arising out of fare, Government of India, gave special like masks, gloves and sanitisers. In some the Covid-19 crisis, these workers suffer avariety of services in the Covid-19 context, or even their dupattas and pallu (end of labour market deficits that merit serious such as to spread safe practices, identificathe saree) as substitutes. They work for and considerate action by the government.

These workers are women who hail cated, some of them widows, join the community health service at a young age and continue without any career prospects. There is a formal recruitment process and the ASHA workers receive rigorous training. Given the kind of extensive community health services they perform, it cannot be dismissed as unskilled work by any stretch of imagination.

However, the government has always maintained that since they are 'volunteers/ honorary workers', it will only pay honoraria as determined from time to time. Their honorarium is a consolidated pay with no cost-of-living allowance and there are no structured guidelines for their periodic revision as would be the case in any kind of employment. Hence, in several minimum wages of unskilled workers.

Then, any rise in them is advertised by the ruling party as a large welfare measure. For example, the honoraria for AW and AH were revised from 3,000 to 4,500 training to the CHSW to help them provide places, they continue to use oft-used masks from some fundamental and long-pending and 1,500 to 2,2,50, respectively, in October 2018 - after seven years! The hono-

from low-income families, not well-edu- hence their incomes show regional varia- grounds, it declared that they are not eligitions. The ASHA's compensation system is (e.g. 100 for full immunisation; 50 for reporting child death; 1,000 for 42 conis notable that the scheme-based workers tive bargaining rights issues do not exist. work under poor conditions, are given meagre insurance cover and not entitled to social security.

The CHSW have conducted numerous struggles for many years on several demands and won several rights, like even the minor rise in their honoraria. The core demands are: fixed and higher wage, social security, the status of 'workers' and, since precarious workers would be conferring they work under government schemes. they should be treated as 'government employees'. These issues were discussed in the not only uplift millions of families as these tripartite body, Indian Labour Conference workers hail from low-income families, it (ILC) in 2015 and the Conference Committee in which government representatives are women workers. Does the government were present endorsed all their demands. However, the government rejected them after having used their services extensively on specious grounds. Since they are vol- at a time of national crisis? unteers and performing part-time work, raria of these workers are shared between they cannot be termed as workers nor School of Management, Pune)

the central and the state governments and as government employees. On technical ble to cover under ESI and EPF schemes. rather complex, comprising variable components that are linked to defined tasks as they do not hold any civil post per the Supreme Court judgement in 1998. And since the government deems them to be tacts over 6-7 months of TB treatment). It 'volunteers', their trade union and collec-

> The Finance Minister announced 50 lakh insurance cover for 90 days to health workers, including community health workers, and Maharashtra has announced a 25 lakh insurance cover for anganwadi workers. While these are laudable, if the applause by the political leaders is genuine, then a befitting reward to these 'workers' and 'government employees' status on them, with attendant benefits. It will will also enhance gender justice as they have the heart and the will to do so, at least

(The writer is Professor, XLRI, Xavier