

# **Yet Another Deception Played by the BJP Rulers against Unorganised Sector Workers!**

According to the official statistics 50% of our country's GDP comes from as many as 420 million workers in the un-organised sector, while these workers include street vendors, rickshaw pullers, construction workers, rag pickers, agricultural labourers who are the orphaned and uncared workers of our politico-economic system of rule and our acclaimed 'democratic state'.

Many economists including the conservative economists that support the neo-liberal economic policies of imperialist globalisation implemented with much zeal in our country have to admit that these policies have utterly failed to bring about wellbeing of poor and marginal workers but intensified their misery and they had to recommend that for provision of an effective and efficient social security network and legal protection for the lively-hoods and decent living of these people.

Despite the rhetoric from the time of the regime of P.V. Narasimharao and Manmohan Singh who had introduced and implemented the neo-liberal economic policies of imperialist globalisation in our country that they would alleviate poverty and bring about wellbeing to the toiling masses, all such promises have remained to be empty promises and more and more people are being pauperised. None of the alleged social security and welfare schemes launched by successive governments came to the rescue of these in-secure, unprotected workers of the unorganised sector.

Though more and more pension schemes have been introduced by the central and state governments in different attractive names, they have proved to be only intended to hood-wink people in to false security and loot their votes for the attainment of power for their parties.

Besides this, there is a more fundamental serious aspect those various pension schemes that did not come in to any usefulness to the needed workers; which is not being discussed.

Previously before the introduction of neoliberal economic policies of capitalism, during the times of the welfare state economic view, the governments by themselves used to implement pension schemes, calling them defined pension schemes to the workers as a social security welfare measures, funding them wholly without any contribution from the concerned worker, treating it as governmental responsibility.

But the neo-liberal economic policies of capitalism mandate that state shall not take any social security responsibility and that it should abdicate from such responsibility and the workers or concerned people themselves have to provide social security on their own for themselves by making provisions from their own earning however paltry they may. Accordingly, the defined pension schemes are replaced with the contributory pension schemes where the concerned workers made to contribute for their own social security pensions regularly from their own earnings. On such a capitalist principle of no governmental/state responsibility for the welfare of the ruled, the contributory pension scheme with various attractive names have been introduced in our country in the name of new pension schemes with attractive labels such as Atal pension yojana, N.P.S etc, besides such contributory social security insurances such as 'Chandranna Bheema' etc as introduced in AP – propagating and trumpeting such pension/insurance schemes as a boon provided to the unorganised sector unsecure and unprotected workers by the concerned political parties in power.

In fact, there is a hidden capitalist-dynamic in these new contributory pension/insurance schemes, which is never disclosed or discussed. This is the more vicious aspect of capitalist economic policies of its pursuit of exploitation and looting. Since there are more than 90% of the toiling people who are poor even a small monthly contribution from them will amass in to huge funds, than any other form of revenue earned by the governments, and these huge funds came handy for the capitalist governments to supply them to the speculative capitalist market activities and funding to private big capitalists at lower and riskless and responsibility less terms. Since the contributory and receiving funds in the schemes by the government will be on high-side and the payment will be low, due to very a smaller number of pensioners that come to entitlement, these contributions of the poor toiling masses will in actuality be the capital investment for capitalist growth. Since the governments abdicate their responsibility to be guarantor for the funds, the funds can be eaten by big-capitalists and businessmen (corporate) in the name of bankruptcy as is presently occurring in the banks in the form of N.P.As and unchecked, unbridled looting of public funds.

In the developed countries such bankruptcies of pension funds have occurred many times deceiving the contributors (pensioners) and their entitlements.

Already even the organised sector employees of public undertakings and government employees of states have started protesting against N.P.S (contributory pension schemes) and demanding to cancel them and to restore their previous entitlement of defined pension system.

On the other hand, the E.P.F pensioners have been demanding for the payment of their just pension amounts based on proper calculations of their contributions and orders by the Supreme Court in various cases to give full and justified and properly calculated pension amounts for the E.P.F pension contributions.

But the central governments, which controls EPF have been deliberately unheeding the Supreme Court orders or the pension entitles' just and rightful demand and is reluctant and unwilling even to pay a minimum monthly pension of Rs. 2000/-, through huge funds pertaining to the EPF contributors are amassed and withheld by the EPF trust.

While such is the farce with the pension schemes already being implemented in our country by the rulers, now in the wake of oncoming general elections, the NDA government of BJP has audaciously announced yet another general pension scheme for the unorganised sector workers claiming and propagating that it had provided a social security to the marginal workers of unorganised sector. Named the Pradhan Mantri Shram Yogi Mandhan Yojana, the government announced this new scheme during the presentation of budget is of this year in the parliament. The government had provisionally allocated a mere Rs 500 crore for this new scheme, with a target of 2 crores workers to join in this scheme every year and claims this to be the 'largest pension scheme' in the world.

This too is nothing but a contributory scheme, where each subscriber individual has to contribute Rs 55/- monthly to the scheme from the age of 18 or Rs 100/- monthly from the age of 29 up to the age of 60 years and then he is promised to be paid with an assured monthly pension of Rs 3,000 from the age of 60 years.

If the contribution paid by the workers is calculated by taking in to account the core inflation over the past 10 years, the real value of the monthly assured figure Rs 3000/- comes down around to Rs 500/- in its real value at the time of payment. More over a person entering the labour force retires decades from now and it is unknown whether the scheme shall not be winded-up in Bankruptcy as is with the cases of NPAs of banks and their liability to the depositors.

Since there is no job security to these marginal workers of unorganised sector nor guaranteed earnings, they not only find the monthly payments too high and in most cases the subscribers will tend to fail in their subscription payments and thus forfeit their entitlement of the so-called pension payments at the end.

We do not find such strings attached to the pension schemes to the poor even in the least developed economies like Bolivia, Lesotho and Botswana.

But the rulers of our 'developed economy' that is being claimed to be nearing the great powers of the world, have chosen to deceive and hood-wink marginal and insecure workers of the unorganised sector with such dubious pension schemes!

The worker's movement shall be vigilant and more active in opposing and rejecting such deceptive machinations of our rulers and ruling classes playing against the poor, insecure and unprotected workers and toiling masses of our country!

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