

The Unseen Face of Mankind: Earning Money on Dead Bodies of COVID19 Victims by Private Agencies

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“Misery is no exception for exploitation, as can be vouched by the business flourishing over the corpses of persons who died of COVID19 infection”

Quoted by a News Paper ‘The Hindu’

Abstract:

The paper is based on secondary data. And the Secondary Data collected from the News Papers and online internet blogs. The article is on a very sensitive issue noticed during this pandemic by the news channels and reporters firstly in Hyderabad. The private agencies are charging the victims of COVID19 pandemic for disposal of their body and cremation too. As the Central Government already prescribed the guidelines for the disposal of body but not prescribed the accountability of disposing the body of COVID19 Victims. The paper attempted on such issues and justified or defended against the lack of services in respective states such as Hyderabad, Karnataka etc. The paper also drafted few suggestion for disposing the body free of cost.

Key Words: Covid-19, Cremation, Victims of COVID19 etc.

Introduction:

Mankind is the evidence of existence of humans and human-eco-friendly nature on this planet. According to the evolution of the planet and its living organisms the basic need changes and the most intelligent animal of this planet started to find more pleasure and power. And in the race of pleasure and power the mankind starting to destroy their similar faces of mankind and earth. There are lot of pandemics and disasters occurred on this planet but the

mankind had always showed up the best and important role played in every such disasters. When the community and ideologies arise on this planet it divided in the several groups of ethics and cultures. And the motive behind living the life on earth changed towards to become more powerful personality on earth. Now the mankind has two faces one which is very decent and praised by the spiritual monks which shows mankind a caretaker of this earth on this planet. And another one is fascinated by the politicians, spiritual leaders and leading ideologists which seems like they really care for us but on some certain grounds and conditions.

However, the paper has noticed some events and unseen faces of mankind during the incidents. Such as one mostly remarkable and recently barbaric incident occurred with the mankind. Through that mankind is suffering a lot and victimized. Yes the COVID19 created a situation in which an unseen face of mankind has noticed. As the COVID19 affected all the sectors of the society such as economic, social, legal, development etc. But the point is here for notice that in such harsh time the responsible citizen of India came across and donated a lot of money to help the government to mitigate this problem. While we know that it takes time to revolt from this situation the needy poor people are suffering a lot. Some of lost their job, daily wages, business and big economic losses. But we can't change our phase to earn from unethical or very sensible platforms illegally.

Thus in India the incident noticed by some reporters and news channels during such harsh time in corona situation that, the private agencies such as hospitals and mortuaries are charging for disposing the dead bodies of the victims of COVID19. This is shameless and horrible that a person or a family lost their loved ones and we are earning money for dispose their bodies. Even for cremation the agencies are charging a huge amount of thirty thousand around special for corona dead bodies' package. The paper has covered such stories from the newspapers resources. And critically discussed here with the possible suggestions and necessary government actions.

Literature Review:

A newspaper (THE HINDU) has noticed in Hyderabad that private agencies are minting money on COVID19 victims. Even though they are not charging imposing money for disposal of each COVID19 dead bodies with the charges of RS. 30,000. And further researcher clarified the information the Greater Hyderabad Municipal Corporation (GHMC) took the responsibility of charging the 30,000 RS. for disposal of each body.

Misery is no exception for exploitation, as can be vouched by the business flourishing over the corpses of persons who died of COVID19 infection. Likewise our government also did the same that money we give as charity is taxable for COVID19 Victims. This is also a shocking a news reported by Livemint e newspaper blogs that tax laws provide that any amount received without consideration by a person is taxable, if it is in excess of RS 50,000. Also they have cleared that there is an exception through-if it is received from a charitable or religious organization registered with the tax authorities as such, then the amount received would not be taxable, even if the amount exceeds RS 50,000.

The government has announced the lot of schemes for cancer patients and TB patients. But the only 4% of COVID19 victims are insured in India according to the life insurance companies report. The data is also authorised by the Ministry of Finance and the Ministry of health as of June4, less than 4% of the total Corona Victims in the country have health insurance. And so far 8500 claims have been filed for health insurance and 100 death claims have been filed so far.

Some businesses are thriving in the midst of misery due to COVID19 such as frequently the charges of hand sanitizer increased due to heavy demand. And the masks of N95 and surgical masks is selling in black market. The situation of COVID19 creates a demand for such soap, sanitizer and masks etc.

The Private Agencies Minting Money on COVID19 Victims:

Anything upward of RS30, 000 is charged for disposal of each body, at the same time claiming to be doing the job on behalf of Greater Hyderabad Municipal Corporation (GHMC). As a statement said by the authorities of GHMC that

“I am authorised by the GHMC to dispose of the COVID-19 dead bodies. The money I collect too is approved by the corporation. We have to spend a lot on ambulance, PPE gear for the handlers and the relatives, and funeral charges,” says Sk Vali, a person who is involved in the business. Ramanjeet Singh, a Good Samaritan ensuring decent funeral services for

the COVID-19 dead bodies, says he was forced to shell out ₹25,000 for each body he helped dispose.

We were told to deposit the amount purportedly in the account of a GHMC Health official, and that the money would go to the committee constituted by GHMC for dead body disposal. How can the corporation collect random charges without a government order for the same?" Mr. Singh questioned. Officials responsible flatly deny that the corporation has authorised anybody for the job. They, however, admit that GHMC is handling dead bodies from government hospitals alone. "We are taking care of COVID-19 dead bodies only from Gandhi Hospital, Osmania General Hospital, King Koti Hospital, Chest Hospital, and NIMS. While we had handled bodies from private hospitals too earlier when deaths were only in single digit numbers, now it is not possible," said an official."

Private agencies are cashing in on the helplessness of the kin who are left with little choice owing to the stigma associated with COVID19, and the reluctance of local people surrounding several grave yards in city to allow cremation of the bodies. Instead of getting the grave yards opened through its Enforcement wing, GHMC is merely playing spectator to people's misery. And the very bad thing in this, cremation ground near ESI is the only place as of now where COVID19 dead bodies are streaming in, be it through government or private agency.

Money you give as Charity is Taxable for COVID19 Victims:

The ongoing covid-19 pandemic has seen its fair share of tragedies unfolding—families starving due to lack of employment, migrant labourers struggling to reach their hometowns, poor families saddled with huge medical bills and so on. Various charitable organizations have sought to alleviate the woes of such affected persons, who have not been able to avail of government aid or support, but even such organizations have had their own limitations of not being able to reach out to all the suffering persons.

Under such circumstances, many good Samaritans stepped in to assist such affected persons. Some of them have acted in their individual capacities, while others have formed groups of similar-minded individuals to pool together their financial and manpower resources to carry out the assistance.

Their assistance has taken various forms—organizing and paying for transport to take migrant labourers to their hometowns, paying travel costs to migrant labourers, providing accommodation to migrant labourers, providing cooked meals and water or food provisions to migrant labourers or to the starving families or providing funds for such food, meeting the cost of hospital expenses of indigent patients, providing aid to families impacted by the death of their sole breadwinners and so on.

What many such citizens may not have realized is that there could be a tax impact of doing such charity, the brunt of which is unfortunately borne by the recipients of the charity. The tax laws provide that any amount received without consideration by a person is taxable, if it is in excess of ₹50,000 per year.

There is an exception though—if it is received from a charitable or religious organization registered with the tax authorities as such, then the amount received would not be taxable, even if the amount exceeds ₹50,000.

It is important to understand that this applies only to receipt by an individual. If the amount is not received by the individual, but he receives the benefit of the supplies or services arranged for by another person, such benefit is not taxable, unless it is a benefit provided by his employer or former employer. Therefore, provision of transportation or accommodation, provision of meals, water or food supplies or provision of medicines would not be taxable.

However, instead of providing such facilities, services or supplies, if the affected individual receives an amount from another person to fund such expenses or in reimbursement of such expenses, it would be taxable if the gross amount received during the year, from one or more persons by that individual exceeds ₹50,000.

Take a situation where you are approached by an impacted needy person who has run up large hospital bills of about ₹7 lakh for the treatment of himself and his family, which he is unable

to meet. If you were to assist him by paying the hospital bills directly to the hospital, there would be no tax impact. However, if you transfer ₹7 lakh to his bank account, though the nature of assistance is the same, he would end up paying income tax on the amount received from you, at his slab rate of tax. This would, therefore, reduce the financial impact of such assistance.

However, not every philanthropist would like to set up a registered charitable organization. Running a charitable organization in India is a daunting task which would put off most except the very brave—it involves too much paperwork, with minor defaults attracting huge disproportionate penalties, and constant scrutiny of questioning authorities, who doubt the bona fides of every charitable organization.

Only 4% of COVID19 Victims in India have Health Insurance: Life Insurance Companies:

Amidst growing cases of Corona Infection in the country, there have been alarming revelations about Health and Life insurance. According to Data released by Insurance companies in the Ministry of Finance and the Ministry of Health as of June 4, less than 4% of the total Corona Victims in the country have health insurance.

So far 8500 claims have been filed for Health Insurance.

As of June 4, the total number of Corona Victims in the country was close to 2.17 lakh, as per the Data from Insurance Companies. Out of this, a total of 8500 victims have claimed to take advantage of health insurance. These people have filed claims worth RS 135 crore.

100 death claims have been filed So Far!

Life insurance companies have also informed both ministries of the claims data. As of June 4, only 100 death claims out of 6,088 deaths have been filed in the country. This is about 2% of the total deaths in the country. These figures may spark a new debate between IRDA and Insurance companies that future Life Insurance may be misconstrued as compared to Health insurance.

Also, the highest claims are from Maharashtra.

According to Data from Insurance Companies, the highest number of health and death claims are being filed in Maharashtra. Maharashtra claims about 60% of the total claims. It is followed by Delhi with 15%. 10.4% of claims have been made in Tamil Nadu. Claims have been filed in West Bengal at 5.4% and in Gujarat by 3.4%. The remaining 5.8 percent of claims have been filed in other states.

Indians have more Health insurance than Life insurance.

Health insurance companies say that today Indians have more Health insurance than Life insurance. Most Indians have registered for Ayushman Bharat Yojana, Company's Group Health Scheme, or Private Company Health Insurance. Life insurance in India is mainly chosen to save tax or invest.

Suggestions:

The state governments should take care of such issues to resolve the sufferings of victims. The person is already suffering from the loss of a beloved one and the agencies are imposing the money to disposal of their beloved ones bodies.

While we took up the lot of money to mitigating the sufferings created by the COVID19 situation. The money which we have donated should be tax free in such scenarios when the government is not able to help the individual people. The concern of the government should mitigates the sufferings of individuals and as the responsible citizen of the people the public should take care of among themselves.

Given the huge amount of tragedies unfolding every day and the continuing pandemic, the government should encourage even individual charity by excluding payments made to covid-19-affected persons (directly or indirectly affected) from the ambit of this taxing provision.

Alternatively, for the duration of this pandemic, the government should consider raising the limit of ₹50,000 to ₹10 lakh. This will ensure that the affected individuals get the full benefit

of the aid that they have been provided, and do not have to suffer the additional burden of tax on such aid.

As An Insurance Regulatory and Development Authority (IRDA) official believes that the number of claims under Life Insurance may surge in the coming months. The reason for this is that during natural calamities, Indian Families handle important tasks first. Similarly, in the event of Death from Corona, the family may be in Quarantine which may delay the Submission of Claims. And also such a lower number of claims is alarming situation that only 2 to 4 percent of the claims of Health and Life insurance are filed. To improve this, the regulator will take steps to pursue insurance companies. Apart from this, awareness will be spread about the importance of Insurance to keep the Financial Situation safe and secure during the Pandemic.

Conclusion:

As early as March the centre issued guidelines for the handling of the bodies of COVID-19 victims. Among those guidelines is one that says: "Place the dead body in leak-proof plastic body bag. The exterior of the body bag can be decontaminated with a one per cent hypochlorite solution".

With the families of those killed by the infectious virus often not allowed to access the bodies of their loved ones or, in some cases even unable to perform last rites in accordance with their beliefs, images like the ones from Karnataka, Andhra Pradesh and Puducherry, only add to their pain.

Nearly 17,000 people have been killed by the virus in India, with more than 2.15 lakh others still in hospital or COVID care facilities receiving treatment.

But it doesn't mean the government or any private agencies makes money on the COVID19 victims died body. This indicates the secondary victimization by the system. A big portion of money spent by the government on mitigating the threat of COVID19 and its safety measures. We are the vectors of mankind, should not practice such things. We need to show our deep considerations on such sensitive issues. The paper has not attempted the primary research on this domain but the secondary data is enough to evident such sensitive issues during the

pandemic. There are lot of other crimes are increasing during the lockdown and post lockdown such as in unlckok1,2,3...etc. We are the people of a country where a big diversity lives peacefully at one place. The number of chaos are increasing day by day in society which proves the how weak is our mankind. We should focus on such sensitive issues. And also we should be a helping hand to the people not the cutting hand to increase the pain of sufferer.

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