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TOPIC GENERAL STUDIES 3: ECONOMICS- ECONOMIC DEVELOPMENT- GOV POLICIES

September 2019

1) PACKAGE TO BOOST EXPORTS AND REVIVE HOUSING SECTOR

Centre has announced a third set of government decisions to revive the economy. The new package aims to boost exports and revive a housing sector.

• The decisions follow two previous mega announcements to encourage private sector investment and to bring further stability into the banking system through several public sector bank mergers.

Key announcements:

For housing sector:

• Special window to provide last-mile funding for stalled housing projects.

• Who can avail special window?

Non-NPA (Non Performing Assets) and non-NCLT (National Company Law Tribunal) projects and worth positive in affordable and middle income category.

• Funding: The government may contribute to the Rs 10,000 crore fund for the special window. The rest of the funds will be from the Life Insurance Corporation (LIC) and other institutions and private capital from banks, sovereign funds, etc.

• External commercial borrowing (ECB) guidelines will be relaxed to facilitate financing of home buyers who are eligible under the PMAY, in consultation with RBI.

Measures for exports sector:

• It came in six different silos and covered steps that would address comprehensively tax and duties refunds for exporters; improve credit flow to the export sector and launch of a special free trade agreement (FTA) utilisation mission.

• India will also now host annual mega shopping festivals in 4 places.

• A new attractive scheme for remission of duties or taxes on export product (RoDTEP) to replace the existing Merchandise Exports from India Scheme (MEIS) from January 1 next year.

Definition of affordable housing:

• According to the Ministry of Housing and Urban Affairs, the definition of affordable housing is categorised into three parts, as per the minimum area of habitation.

• For the Economically Weaker Section, affordable housing is defined with an area of habitation between 300-500 sq ft. The Lower Income Groups have a minimum area of 500-600 sq ft, while Middle Income Groups are allotted between 600-1,200 sq ft.

Way ahead:

• Without enacting any major supply-side reforms like land and labour reforms that can raise potential growth, it is hard to see how greater spending can raise growth for very long.

• The government may believe that the present slowdown, marked by five consecutive quarters of dropping growth, is merely a cyclical one.

• But given the size of its victory in two consecutive elections, the government should aim higher by trying to push through long-pending structural reforms that can raise India's growth trajectory to the next level.

2) NIRVIK SCHEME

Export Credit Guarantee Corporation of India (ECGC) has introduced 'NIRVIK' scheme to ease the lending process and enhance loan availability for exporters.

Key features of the scheme:

•Insurance cover guaranteed will cover up to 90 percent of the principal and interest.

• The increased cover will ensure that foreign and rupee export credit interest rates are below 4 percent and 8 percent respectively for the exporters.

• The insurance cover will include both pre and post-shipment credit.

• The gems, jewellery and diamond (GJD) sector borrowers with limit of over Rs 80 crore will have a higher premium rate in comparison to the non-GJD sector borrowers of this category due to the higher loss ratio.

• For accounts with limits below Rs 80 crore, the premium rates will be moderated to 0.60 per annum and for those exceeding Rs80 crore, the rates will be 0.72 per annum for the same enhanced cover.

• It mandates inspection of bank documents and records by ECGC officials for losses exceeding Rs.10 crore as against the present Rs 1crore.

• The banks shall pay a premium to ECGC monthly on the principal and interest as the cover is offered for both outstandings.

Benefits of the scheme:

• It will enhance accessibility and affordability of credit for exporters.

• It will help make Indian exports competitive.

• It will make ECGC procedures exporter friendly.

• The insurance cover is expected to bring down the cost of credit due to capital relief, less provision requirement and liquidity due to quick settlement of claims.

• It will ensure timely and adequate working capital to the export sector.

About ECGC:

• The Export Credit Guarantee Corporation of India (ECGC) is a fully government-owned company that was established in 1957 to promote exports by providing credit insurance services.

• The ECGC provides Export Credit Insurance to Banks (ECIB) to protect the banks from losses on account of export credit at the Pre and Post-Shipment stage given to exporters due to the risks of insolvency or protracted default of the exporter borrower.

3) UNITARY TAXATION SYSTEM FOR MNES

United Nations Conference on Trade and Development (UNCTAD) in its Trade and Development Report 2019 has recommended for the adoption of a unitary taxation system for the Multi-National Enterprises (MNEs).

The proposal:

• The profits of MNEs are generated collectively at the group level. Hence, unitary taxation should be applied by combining it with a global minimum effective corporate tax rate on all MNE profits.

• Such an approach would simplify the global taxation system and is expected to increase tax revenues for all countries.

Need for and significance:

• There was a dire need for this change, as the current international corporate taxation norms consider affiliates of MNEs as independent entities and treat taxable transactions between different entities of MNEs as unrelated.

• The fiscal revenues of a country could be augmented through fair taxation of the digital economy.

Concerns:

• The tax-motivated illicit financial flows of MNEs are estimated to deprive developing countries of $50 billion to $200 billion a year in terms of the fiscal revenues.

Background:

• The international tax system needs a paradigm shift. The rules devised over 80 years ago treat the different parts of a multinational enterprise as if they were independent entities, although they also give national tax authorities powers to adjust the accounts of these entities.

• This creates a perverse incentive for multinationals to create ever more complex groups in order to minimise taxes, exploiting the various definitions of the residence of legal persons and the source of income.

• While states may attempt to combat these strategies, they also compete to offer tax incentives, many of which facilitate such techniques to undermine other countries' taxes.

About United Nations Conference on Trade and Development (UNCTAD):

• UNCTAD is a permanent intergovernmental body established by the United Nations General Assembly in 1964. • It is part of the UN Secretariat.

• It reports to the UN General Assembly and the Economic and Social Council, but has its own membership, leadership, and budget.

• It is also a part of the United Nations Development Group.

• It supports developing countries to access the benefits of a globalized economy more fairly and effectively. Along with other UN departments and agencies, it also measures the progress made in the Sustainable Development Goals, as set out in Agenda 2030.

Reports published by UNCTAD are:

1. Trade and Development Report
2. World Investment Report
3. Technology and Innovation Report
4. Digital Economy Report

4) INDUSTRY 4.0

The Ministry of Railways and Department of Science & Technology have joined hands in partnership with IIT Kanpur for taking up a unique project on 'Industry 4.0' by launching a Pilot Project for implementation at Modern Coach Factory, Raebareli.

Benefits and outcomes:

• Full transition to the digital factory using 'Industry 4.0' across entire value chain from design to production will help enhance productivity hugely by providing insight into production process to take the decisions in real time basis, minimizing human errors by effective monitoring to ensure that resources are put to the best utilization **measured by, what is called the Overall Equipment Effectiveness (OEE).**

What is 'Industry 4.0'?

• Commonly referred to as the fourth industrial revolution, it is a name given to the current trend of automation, interconnectivity and data exchange in manufacturing technologies to increase productivity.

• Industry 4.0 is a complex Cyber-Physical Systems which synergizes production with digital technologies, the Internet of Things, Artificial Intelligence, Big Data & Analytics, Machine Learning and Cloud Computing.

Background:

• There are four distinct industrial revolutions that the world either has experienced or continues to experience today.

• First Industrial Revolution: Happened between the late 1700s and early 1800s. During this period of time, manufacturing evolved from focusing on manual labor performed by people and aided by work animals to a more optimized form of labor performed by people through the use of water and steam-powered engines and other types of machine tools.

• Second Industrial Revolution: In the early part of the 20th century, the world entered a second industrial revolution with the introduction of steel and use of electricity in factories. The introduction of electricity enabled manufacturers to increase efficiency and helped make factory machinery more mobile. It was during this phase that mass production concepts like the assembly line were introduced as a way to boost productivity.

• Third Industrial Revolution: Starting in the late 1950s, it slowly began to emerge, as manufacturers began incorporating more electronic—and eventually computer—technology into their factories. During this period, manufacturers began experiencing a shift that put less emphasis on analog and mechanical technology and more on digital technology and automation software.

5) DRAFT NATIONAL RESOURCE EFFICIENCY POLICY

Concerns over resource depletion have soared in India because of rising factory output, urbanization and population putting pressure on existing resources.

• Against this backdrop, the Union environment ministry has drafted a National Resource Efficiency Policy, aiming to double the recycling rate of key materials to 50% in the next five years and enable upcycling of waste.

Key features of the policy:

• It seeks to set up a National Resource Efficiency Authority (NREA) with a core working group housed in the Ministry of Environment, Forest and Climate Change and a members group with representations from different ministries, state/union territory, and other stakeholders.

• The authority would be supported by an Inter-Ministerial National Resource Efficiency Board to guide on the aspects critical to its implementation.

• It also plans to offer tax benefits on recycled materials, green loans to small and medium Enterprises (SMEs) and soft loans to construct waste disposal facilities, apart from setting up Material Recovery Facilities (MRF).

• Manufacturers and service providers would also be required to use more recycled or renewable materials and awareness would be created among consumers to indicate the shift.

• Idea of the national policy is to drive the country towards circular economy through efficient use of available material resources, based on principle of 6R and 'green public procurement'.

• The 6R stands for reduce, reuse, recycle, redesign, re-manufacture and refurbish while the very premise of 'green public procurement' is to procure products with lower environmental footprints such as secondary raw materials and locally sourced materials.

• It also pitches for moving towards 'zero landfill' approach in the country, hinting at possibility of imposing 'landfill taxes' and 'high tipping fees' for bulk generators of waste so that they can move towards optimal use of materials and better waste management.

Functions of NERA:

• Develop and implement resource efficient strategies for material recycling, reuse and land-filling targets for various sectors.

• Set standards for reuse of secondary raw materials to ensure quality.

• Maintain a database of material use and waste generated, recycled and land filled, across various sectors and different regions and monitor the implementation.

What is Resource Efficiency?

• Resource efficiency very simply put is making more with fewer materials. In practice, through a life-cycle approach, it leads to minimizing impact on environment & the associated societal burdens, transforming 'waste' into 'resources' fostering circular economy, and strengthening resource security.

• Resource Efficiency and Circular Economy are important goals and central principles for achieving sustainable development. Sustainability is a global priority and SDGs commitment and 11th Five year plan also clearly enunciate importance of Resource efficiency (RE).

Why ensure resource efficiency?

• India's large population, rapid urbanization and expanding industrial production have led to exploitation of available limited natural resources with concerns regarding resource depletion and future availability becoming more pronounced.

• Therefore, Enhancing resource efficiency (RE) and promoting the use of secondary raw materials (SRM) is a pertinent strategy to address these challenges and reduce dependence on primary resource.

Challenges before India:

• According to data available, India's resource extraction of 1580 tonnes/acre is much higher than the world average of 450 tonnes/acre, while material productivity remains low.

• Water is fast becoming scarce while deteriorating air quality has emerged as a major threat to human life.

• There has been massive soil degradation, with 147 million hectares (Mha) of a total of 329 Mha land area hit.

• Import dependency is nearly 100% for the majority of the 'most critical' materials - cobalt, copper and lithium that find extensive application in high-end technology industry.

• Over 80% of crude oil that is processed in the economy is imported, alongwith 85% of its coking coal demand. Extraction of non-metallic minerals is crippled with challenges.

• To add to the problems, the country's recycling rate is just about 20-25% compared with 70% in developing countries in Europe. The situation will only aggravate as India is likely to double its material consumption by 2030.

Strategy on Resource Efficiency:

• NITI Aayog in collaboration with the European Union delegation to India have released the Strategy on Resource Efficiency. The strategy aims to promote resource efficiency in India.

• This strategy is the first policy document to emphasize resource productivity in the country. The Strategy emphasizes on Sustainable Public Procurement (SSP) as an action agenda which will be the market transformation tool to transform to a resource efficient economy.

• It is developed with the recommendations from the Indian Resource Efficiency Programme (IREP), launched by the Indian Ministry of Environment, Forests and Climate Change (MoEFCC) and Indian Resource Panel (InRP) in April 2017.

6) MULTI-MODAL TERMINAL

Recently the second riverine multi modal terminal on River Ganga was inaugurated at Sahibganj, Jharkhand.

• It has been built under the Jal Marg Vikas Project.
• This is the second riverine multi-modal terminal in the country, the first has been built in Varanasi and was inaugurated in November, 2018. The last Terminals is also being constructed in Haldia.
• The objective behind the scheme is to promote inland waterways, primarily for cargo movement.
• Inland Waterways Authority of India is the project Implementing Agency for the project.

About Multi-Modal Transport

• Multimodal transport is the movement of good from point A to point B using different modes of transport by a single transport operator. It is an effective mode in a large and diverse country like India where an end to end delivery is a humongous task.
• The Multimodal Transport Act was passed by the Indian Parliament in 1993 to establish a standardized regime for the multimodal transport operators (MTOs). Benefits of multimodal transport
• Minimizes time loss at trans-shipment points: Multimodal transport operator maintains its communication links and coordinates that interchange onward carriage smoothly at transhipment points.
o The burden of issuing multiple documentation and other formalities connected with each segment of the transport chain is reduced to a minimum.
• Provides faster transit of goods: The faster transportation of goods is made possible under Multimodal transport. It also reduces the disadvantages of distance from markets.
• Increases competitiveness: The inherent advantages of Multimodal transport system will help to reduce the cost of exports and improve their competitive position with pricing in the international market segment.
• Establishes only one agency to deal with: The consignor needs to deal with only the Multimodal transport operator in all matters relating to goods, or delay in delivery of goods at destination. This has direct implications for ease of doing business.

7) OCCUPATIONAL SAFETY

Recently, the Union Ministry of Labour and Employment introduced the Occupational Safety, Health and Working Conditions Code, 2019.

Background

• The International Labour Organisation (ILO) defines the Occupational Safety as the science of control of hazards arising in the workplace that could impair the health and well being of workers, taking into account the possible impact on the surrounding communities and the general environment.
• In the recent times, there have been events such as fire at the Oil and Natural Gas Corporation gas facility in Navi Mumbai or at firecracker factory in Batala, which remind the need to focus on occupational safety in India.
• The second National Commission of labour had recommended simplification, amalgamation and rationalisation of Central Labour Laws and following 4 Labour Codes have been drafted on the same lines:
o Labour Code on Wages Bill,
o Labour Code on Industrial Relations Bill
o Labour Code on Social Security & Welfare, and
o Labour Code on Occupational Safety, Health & Working Conditions,
• The proposed code on occupational safety is the first single legislation prescribing standards for working conditions, health and safety of workers and it will apply on factories

with at least 10 workers and to all mines and docks. It does not apply to apprentices.

Key Provisions of the Occupational Safety, Health and Working Conditions Code, 2019

• Consolidation of laws- by repealing and replacing 13 labour laws relating to safety, health and working conditions, such as the Factories Act, 1948, the Mines Act, 1952, and the Contract Labour (Regulation and Abolition) Act, 1970.

• Regulatory Authorities- All establishments covered by the Code must be registered with registering officers.

o Further, Inspector-cum-facilitators may inquire into accidents, and conduct inspections of establishments.

o Both these authorities are appointed by the central or state government.

o Additionally, the government may require certain establishments to set up safety committees comprising representatives of employers and workers.

• Occupational Safety and Health Advisory Board- at national level and similar bodies at state level, have been proposed to advise the central and state governments on the standards, rules, and regulations to be framed under the Code.

• Duties of employers: Employers must provide a workplace that is free from hazards that may cause injury or diseases and provide free annual health examinations to employees, as prescribed. In case of an accident at the workplace that leads to death or serious bodily injury of an employee, the employer must inform the relevant authorities.

• Rights and duties of employees: such as taking care of their own health and safety, complying with the specified safety and health standards, and reporting unsafe situations to the inspector. Every employee will have the right to obtain from the employer information related to safety and health standards.

• Working Conditions- Central and state governments will provide rules for working hours for different classes, overtime work and provisions for female workers. No employee may work for more than six days a week. However, exceptions may be provided for motor transport workers.

• Offences and penalties- An offence that leads to the death of an employee will be punishable with imprisonment of up to two years, or a fine up to five lakh rupees, or both. Further, courts may direct that at least 50% of such fine be given as compensation to the heirs of the victim.

Conclusion

Occupational safety and health should be non-negotiable and is fit to be enshrined as a fundamental human right, for these spills beyond the workplace and into larger spaces affecting people and the environment. The government's approach should change from a reductionist to taking it as a challenge, and engage in serious reform.

Occupational Safety Architecture in India

• Constitutional Provisions- ensures occupational health and safety for workers in the form of three Articles i.e. 24, 39(e) (health and strength of workers are not abused) and 42 (just and humane conditions of work and maternity relief).

• Union List- The regulation of labour and safety in mines and oil fields.

• Concurrent List- The welfare of labour including conditions of work, provident funds, employers' invalidity and old age pension and maternity benefit.

• The Union Ministry of Labour and Labour Departments of the States and Union Territories are responsible for safety and health of workers.

• National Safety Council (NSC)- It is an apex non-profit making to generate, develop and sustain a voluntary movement on Safety, Health and Environment (SHE) at the national level. It works under the overall guidance of Ministry of Labour. It is registered under the Societies Registration Act 1860 and the Bombay Public Trust Act 1950. • Directorate General of Mines Safety (DGMS) and Directorate General Factory Advice Services & Labour Institutes (DGFASLI) assist the Ministry in technical aspects of occupational safety and health in mines and factories & ports sectors, respectively.

• In the field of occupational safety and health and working environment, ILO has framed 13 conventions and equal number of recommendations out of which Govt. of India has so far ratified many conventions such as Radiation Protection Convention (No. 115) and Benzene Convention (No. 136).

Issues in Occupational Safety in India

• Lack of implementation of National Policy on Safety, Health and Environment at the Workplace (NPSHEW)- which had called for a comprehensive legal framework. However, only the manufacturing, mining, ports and construction sectors are covered by existing laws o Many acts not implemented in right spirit- including the Factories Act, Contracts Act.

o Legal framework for Agriculture- which is the largest sector in the economy activity is inadequate.

o Dilution of laws- including the journalists' law, transport workers law.

• Limited research on occupational safety- as there are less research institutions, which are also not equipped for carrying out their activities effectively.

• Lack of effective coverage- In India, occupational health is not integrated with primary health care.

8) SARAL INDEX

Karnataka has topped in the State Rooftop Solar Attractiveness Index (SARAL) ranking which was released recently by Ministry of New and Renewable Energy.

• Cumulative rooftop solar installation as of March 2019 is 4.37 GW. This has to grow ten-fold so as to achieve the target of 40 GW by 2022.

• Various states have different rooftop solar policies, incentives, metering regulations and rooftop availability. Their electricity tariffs, consumer mix and the robustness of distribution infrastructure also vary.

• Therefore, a standardized tool that can assess and evaluate various states for their preparedness to support rooftop solar deployment is critical.

About SARAL index

• Karnataka leads with a SARAL score of 78.76. Telangana stands at the second position followed by Gujarat, Andhra Pradesh and Rajasthan.

• The index aims to objectively assess states based on several parameters critical for establishing strong solar rooftop markets. These parameters belong to five broad categories:

o Robustness of policy framework

o Effectiveness of policy support/implementation environment

o Consumer experience

o Investment climate for rooftop solar sector

o Business ecosystem

• The index serves as an important tool to:

o Benchmark development and deployment of solar rooftop in states.

o Identify states that require more hand holding in terms of policy and investment push.

o Identify investment opportunities. o Recognize the states that need financing support for development of solar rooftop.

o Gradually, establish a knowledge sharing platform where the progressive states can share their experiences with the other states

9) BHARAT BILL PAYMENT SYSTEM (BBPS)

RBI has expanded the scope and coverage of Bharat Bill Payment System (BBPS) to include all categories of billers who raise recurring bills and payments (except prepaid recharges) as eligible participants, on a voluntary basis.

Significance:

• At present, the facility of payment of recurring bills through BBPS is available only in five segments i.e. direct to home (DTH), electricity, gas, water and telecom.

• Expansion of biller categories would increase the user base of Bharat Bill Pay along with providing an efficient, cost-effective alternative to existing systems and enhance consumer confidence and experience.

About BBPS:

• The Bharat Bill Payment System (BBPS) is an RBI conceptualised system driven by National Payments Corporation of India (NPCI).

• It is a one-stop payment platform for all bills, providing an interoperable and accessible “Anytime Anywhere” bill payment service to customers across the country with certainty, reliability and safety of transactions.

• Payments through BBPS may be made using cash, transfer cheques and electronic modes. Bill aggregators and banks, who will function as operating units, will carry out these transactions for the customers.

NPCI:

• National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks’ Association (IBA). NPCI has ten promoter banks.

10) EXTERNAL BENCHMARK RATES

The RBI has made it compulsory for banks to link their new floating rate home, auto and MSME loans to an external benchmark from October 1 so that the borrowers can enjoy lower rate of interest.

• Banks can choose from one of the four external benchmarks — repo rate, three-month treasury bill yield, six-month treasury bill yield or any other benchmark interest rate published by Financial Benchmarks India Private Ltd.

Current scenario:

• At present, interest rates on loans are linked to a bank’s marginal cost of fund-based interest rate, known as the Marginal Cost of Lending Rate (MCLR).

• Existing loans and credit limits linked to the MCLR, base rate or Benchmark Prime Lending Rate, would continue till repayment or renewal.

What is external benchmarking of loans?

• When you borrow money from a bank, be it for purchasing a house, car or for business purposes, interest is levied based on certain methodologies approved by the Reserve Bank of India (RBI). At present, banks use

Marginal Cost-based Lending Rate (MCLR) to arrive at their lending rate.

• Prior to this, it was the Base Rate method and the Benchmark Prime Lending Rate (BPLR). These were all internal benchmarks. Banks have been allowed to use RBI's policy rate among other market-driven options to calculate lending rates.

Why the need for a new method?

• For faster transmission. Since February, RBI cut its policy rate by 110 basis points (100 bps=1 percentage point), including the higher-than-expected reduction of 35 bps in its August policy review. However, banks have not been so generous.

• Until August, they had only passed on 29 bps in rate cuts to borrowers, which the RBI thought was unfair. Hence, the regulator has now made it compulsory for banks to link their new floating rate home, auto and MSME loans to an external benchmark from October 1 so that the borrowers can enjoy a lower interest rate.

11) ADVANCE PRICING AGREEMENTS (APAS)

The Central Board of Direct Taxes (CBDT) has entered into 26 Advance Pricing Agreements (APAs) in the first 5 months of the financial year (April to August, 2019).

• Out of these 26 APAs, 1 is a BAPA entered into with the United Kingdom and the remaining 25 are Unilateral Advance Pricing Agreements (UAPAs).

What are APAs?

• An APA is an agreement between a taxpayer and the tax authority determining the Transfer Pricing methodology for pricing the tax payer's international transactions for future years.

• An APA provides certainty with respect to the tax outcome of the tax payer's international transactions.

An APA can be one of the three types – unilateral, bilateral and multilateral:

• Unilateral APA is an APA that involves only the taxpayer and the tax authority of the country where the taxpayer is located.

• Bilateral APA (BAPA) is an APA that involves the tax payer, associated enterprise (AE) of the taxpayer in the foreign country, tax authority of the country where the taxpayer is located and the foreign tax authority.

• Multilateral APA (MAPA) is an APA that involves the taxpayer, two or more AEs of the tax payer in different foreign countries, tax authority of the country where the taxpayer is located and the tax authorities of AEs.

Significance:

• The progress of the APA scheme strengthens the government's resolve of fostering a non-adversarial tax regime. The Indian APA programme has been appreciated nationally and internationally for being able to address complex transfer pricing issues in a fair and transparent manner.

12) NATIONAL ANIMAL DISEASE CONTROL PROGRAMME (NADCP)

Recently, Prime Minister launched the National Animal Disease Control Programme (NADCP) in Mathura (UP).

About National Animal Disease Control Programme (NADCP)

• The programme aims to control the livestock diseases the foot and mouth disease and brucellosis in livestock by 2025 and eradicate these by 2030.

• It seeks to vaccinate over 500 million livestock including cattle, buffalo, sheep,

goats and pigs against the Foot and Mouth Disease (FMD).
• It also aims at vaccinating 36 million female bovine calves annually in its fight against the brucellosis disease.
• Funding: 100% funding from the Central Government, for a period of five years till 2024.
• The PM also launched the National artificial Insemination Programme and country wide workshop in all Krishi Vigyan Kendra's (KVK) on vaccination and disease management, artificial insemination and productivity. Related information
• FMD: It is a highly infectious viral disease of cattle, swine, sheep, goats, and other cloven-hooved ruminants.
o FMD is generally not fatal in adult animals but leaves them severely weakened, and results in a drastically reduced production of milk (milk loss is up to 100% for 4-6 months).
• Brucellosis: This is a zoonotic disease caused due to bacteria "Brucella" that causes early abortions in animals, and prevents the addition of new calves to the animal population.
o It also spreads from animals to people due to eating of raw or unpasteurized dairy products or either through the air or direct contact with infected animals.
o In case of Brucellosis, the milk output reduces by 30% during entire life cycle of animal and also causes infertility among animals.

13) LAND POOLING

Recently, the Central Government notified the Delhi Development Authority's Policy on Land Polling to enhance economic opportunities and housing development in the city under Master Plan-21.

Land Polling: Concept and Significance

• What is land pooling?
Also known as land readjustment or land reconstitution – It is a land acquisition strategy where ownership rights of privately held land parcels are transferred to an appointed agency, with these land parcels being pooled as a result.
o The agency uses some of the pooled land for infrastructure development and sale, while the rights to new parcels in the pooled land are transferred back to the original landowners in some proportion to their original property.

• Why land pooling?

A number of flagship urban development projects have been delayed owing to issues with land acquisition, which often stem from problems with compensation, rehabilitation and resettlement for persons affected.
o States are often unable to finance the necessary compensation for land acquisition. As per Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (RFCTLARR) Act, 2013, States are required to pay close to four times the market value in case of land acquisition in rural areas and twice in case of urban areas.
o For example, the Delhi-Mumbai Industrial Corridor (DMIC) project has been running behind schedule due to land acquisition issues, with Rajasthan not being able to acquire any land in the first five years since the project was announced, owing to limited funds for land compensation.
• In this context, Land pooling has emerged in India as a viable and popular alternative to direct land acquisition, with States amending laws to allow for this mechanism to be utilised. Benefits of Land Pooling

• For Landowners

o Increase in Value of land: Unfair distribution of land values in land acquisition is the primary cause of increasing land conflicts. Land pooling projects distribute the newly created incremental value among the land owners and the government/developer entities.

o Non-Displacing Strategy of Land Assembly: Land Pooling provides for a mechanism whereby land owners retain their land and hence the sense of belonging.

o Conversion of irregular land parcels into plots of regular sizes and shapes: Planned development through land pooling not only eliminates this particular hurdle but also promotes better land use to the land owners which in turn promotes the efficiency.

• **Government**

o No Upfront Costs: Land pooling is a unique assembly strategy that has the advantage of no initial monetary outlay to purchase the land.

o Relatively less Conflict-Ridden Process: Though land pooling does not eliminate the possibility of landowner resistance, the strategy may be offering a stronger protection of property rights as the landowners share the opportunity to share in the development potential and in a way treat the landowners like investors in the future project.

✓ Land pooling looks to fast-track the traditional land acquisition process while still addressing social concerns.

o Higher tax base with increase in property prices: The revenue base of the local bodies increases owing to increased land values and enlarged tax base.

• Other Benefits

o A transformative step for Urbanisation: Given the pressing need for urban development in India, land is needed for variety of infrastructure projects. Land pooling policy based on public private partnership in land assembly in urban development represents a paradigmatic shift.

o Social Capital Creation: Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. The creation of social capital is an extremely important benefit of the land pooling strategy.

o Increase of public-private cooperation and trust: Through land pooling, a wider community participation in land development and public-private partnership is fostered. On the benefit side, the strategy ensures a three-way win; for the private players to put their skills to use; the government to facilitate the development and ultimately the land owners who benefit from the development.

Challenges with Land Pooling Policy

• Compensation and resettlement issues: While land pooling offers a much more participatory vision of development than direct land acquisition, compensation and resettlement under land pooling is still a source for concern for the people affected.

• Issue of consent: Whether or not proper consent for land pooling has been given by landowners is also debatable, with the speed needed for development often pressuring agencies to make land pooling compulsory. This has been the case for the Navi Mumbai Airport Influence Notified Area (NAINA) development, whereby land pooling was made mandatory instead of voluntary owing to delays.

• Concerns of landless: More must also be done to ensure that compensation and resettlement provisions extend to tenant farmers and agricultural labourers, as compensatory packages are often insufficient for the landless. For example, the land pooling scheme for Amaravati for tenant farmers and landless families only includes a monthly payout of Rs 2,500.

• Issue of land records: Furthermore, being able to pool land is reliant on there being clearly documented land ownership records, which is often not the case.

Way Ahead

More work needs to be done to both study land pooling and its associated legal framework so that it can be a true alternative to land acquisition in India.

• The authorities must be clear and transparent with the people affected about how exactly compensation, resettlement and rehabilitation will be done under land pooling, and not let the urgency of land acquisition override social concerns.

• If done well, land pooling can possibly enjoy greater legitimacy and trust among stakeholders than conventional land acquisition, truly allowing India to have inclusive development where all can benefit.

Related Information- Other Mechanisms to Unlock Urban Land for Affordable Housing

• Smart, transit-oriented development: Development around rapid-transit routes has several advantages, including improving labor mobility and, potentially, providing a mechanism for funding both affordable housing and transportation infrastructure.

• Releasing public land: Governments often own significant shares of undeveloped land in cities, and this land is frequently valued below market prices. This land can be developed in partnership with private developers under a revenue-sharing scheme.

• Unlocking serviced idle land: In many cities around the world, significant amounts of serviced residential land (with access to utilities and infrastructure) within urban areas are unused or under-developed. Tax and regulatory policy can unlock idle land through incentives (property tax exemptions for new development, for example)

• Ensuring clear titles and formalising informal land use: Informal land can be formalized through legal structures that facilitate individual or collective ownership. Simply establishing who actually owns land can make it accessible to the market.

• Improving urban land-use rules and using inclusionary planning: By changing land-use rules, cities can significantly lower the amount of land used per housing unit, usually by adjusting the permitted floor-area ratio.

14) REFORMS IN MGNREGA

Centre is planning to link wages under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme to an updated inflation index (CPI-Rural), which will be revised annually.

Background

• MGNREGA is a flagship programme of the Ministry of Rural Development (MoRD) which addresses poverty in a holistic manner by overcoming social inequalities and creating a base for sustainable & long- term development.

• MGNREGA is transforming rural India into a more productive, equitable and connected society. It has provided nearly 235 crore person days in the last three years, each year.

• Over the last 4 years, the MoRD has completed major reforms in the MGNREGA to transform it into a resource for sustainable livelihoods for the poor.

Reforms introduced and their benefits:

• **Transparency in wage payments, asset creation, and payment for materials:** Efforts were started for a 100% of geo-tagging of assets, AADHAAR linking of

Bank Accounts, IT/DBT transfers for all wages, and material payments and Geographic Information System (GIS) based planning of works.

o The generation of payment within 15 days has moved up from 26% in 2014-15 to 91% in the current.

• **Durable Asset creation:** The 60:40 wage- material ratio mandated at Gram Panchayat level often led to nonproductive asset being created simply because 60% had to be spent on unskilled wage labour in that Gram Panchayat. The first big reform was to allow 60:40 at the District level rather than at the Gram Panchayat level.

o In spite of this reform, the ratio of expenditure on unskilled wage labour to overall expenditure remains higher than 65%. This has enabled a new thrust on durable assets that generate incomes. It allows the flexibility to undertake only those assets that are productive.

• **Creation of durable community and individual beneficiary assets:** A very large number of Individual Beneficiary Schemes like goat sheds, dairy sheds, Pradhan Mantri Awaas Yojana - Gramin (PMAY-G), farm ponds, water soak pits etc. have also been taken up. These assets have helped the under privileged to have access to alternative sustainable livelihood.

o Similarly, building of Anganwadi Centres (AWC) has been a significant effort towards creation of durable community assets. Nearly 1,11,000 AWCs are being constructed in convergence with Ministry of Women and Child Development.

o Solid Waste Management works have also been taken up on a large scale leading to cleaner villages, higher incomes, and more diversified livelihoods for the poor.

o The study conducted by Council for Social Development of individual beneficiary schemes under MGNREGS in 2018 has also confirmed the gains in incomes and diversification of livelihoods on account of MGNREGS.

• Mission Water Conservation Guidelines: were drawn up in 2015-16 in partnership with the Ministry of Water Resources, River Development & Ganga Rejuvenation and Department of Land Resources to focus on the dark and grey blocks where the ground water level was falling rapidly.

o This partnership allowed to avail the technical knowledge of engineers, scientists from Central Ground Water Board to build a robust technical manual and implement capacity development programme for the frontline workers.

o A special Barefoot Technicians programme was rolled out to ensure better technical supervision.

• Natural Resource Management (NRM): Over 60% of the resources are spent on NRM. The NRM works are focused on ensuring higher incomes to farmers by improving both the area under cultivation and yield of crops. This is done by improving the productivity of land and increasing the water availability.

o The major works taken up under NRM include check dam, ponds, renovation of traditional water bodies, land development, embankment, field bunds, field channels, plantations, contour trenches etc. Challenges with MGNREGA which must be tackled to make it more efficient:

• Low Wages: The national average wage of an MGNREGA worker is ₹178.44 per day, less than half of the ₹375 per day national minimum wage recently recommended by a

Labour Ministry panel under the chairmanship of Anoop Satpathy.

• **Wage Disparity:** Wages being paid under the MGNREGA have fallen below the minimum wage in 34 of the 35 states and union territories.

o Presently, five states have a daily minimum wage of Rs 375 or above while the highest MGNREGA wage is Rs 284 a day in Haryana. Uttar Pradesh pays among the lowest NREGA wages at Rs 182/day (which is 95% of the notified Rs 192).

• **Wage Revision method:** The wages paid under the scheme are tied to the consumer price index (CPI) for agriculture work (CPI-AL). This is problematic.

o CPI-AL gives over 72.94 % weightage to Food, Beverages and Tobacco and has not been updated for at least three decades. This may effectively end up understating the price pressures facing rural households.

o The wage hike has been progressively declining in the last few years. From a 5.7% hike in 2015-16, it fell to 2.7% in 2017-18. The average annual MGNREGA wage hike of 2.16% for the financial year 2019-20 is the lowest since the social security scheme was started in 2006.

o The government plan to link wages under MGNREGS to an updated inflation index CPI-Rural (CPI-R) is a progressive reform because CPI-R gives only 57.44% weightage to food and beverages (including Pan, tobacco and intoxicants), with the remaining weightage given to expenses incurred on education, transport, health thus better captures the shifting consumption pattern and related price pressure.

• **Insufficient Budget:**

o In the proposed Budget 2019-20, MGNREGS was allocated Rs 60,000 crore compared to Rs 61,084 crore (revised estimate) in the Budget 2018-19.

o In all years since 2014-15 actual expenditure has been more than the approved budgetary allocation.

• **Underemployment:**

o As per the official numbers available on the MGNREGA website, in FY18 average days of employment provided per household was 45.77 which was only 46 in FY17 and 40.17 days in FY15.

o An RTI application revealed that about 13.17 crore people were registered under the MGNREGA in FY18, out of these 5.73 crore workers sought work. Only 5.11 crore people were given work under the MGNREGA and only 29.60 lakh workers got full 100-day employment.

• Workers penalised for administrative lapses: The ministry withholds wage payments for workers of states that do not meet administrative requirements within the stipulated time period e.g., submission of the previous financial year's audited fund statements, utilisation certificates, bank reconciliation certificates etc.

• Too much centralisation weakening local governance: A real-time MIS-based implementation and a centralised payment system has further left the representatives of the Panchayati Raj Institutions with literally no role in implementation, monitoring and grievance redress of MGNREGA schemes.

• Lack of Public Accountability: Social Audit had a very limited approach and its implementation needed to be extended to the whole country. Social Auditing Standards had to be developed, certified Social Auditors had to be trained, and women Self Help Group (SHG) members had to be brought in for faster roll out.

Conclusion

The government intends, in the coming years, to shift the poor from hard physical manual labour to higher forms of livelihoods by equipping them with better skills. Ideally, if the MGNREGA objective of creating sustainable livelihood works well, the number of households depending on MGNREGS should come down. On an average 5 crore households demand work under MGNREGS each year. Success criteria for MGNREGA could be a reduction in number of households depending on unskilled wage labour. In its provision for work for the disabled and for women, MGNREGS has only improved further in the recent years where more than half the workforce is women and over 4 lakh disabled persons get work every year.

Some Initiatives to streamline MGNREGS

• NREGAsoft is a local language enabled work flow based e-Governance system which makes available all the documents like Muster Rolls, registration application register, job card/employment register etc.

• GeoMGNREGA uses space technology to develop a database of assets created under MGNREGS using technological interventions like mobile based photo geo-tagging and a GIS based information system for online recording and monitoring.

• Support for Drought Proofing: In 2015-16, provision of additional employment of 50 days in drought affected areas over and above 100 days per household under MGNREGS was approved.

• Increased accountability: Various citizen centric mobile Apps like Gram Samvaad Mobile App and JanMnREGA (an asset tracking and feedback app for MGNREGS assets) have been developed, which aim to empower the rural citizens by providing direct access to information and improve accountability to the people.

• Project 'LIFE-MGNREGA' (Livelihood In Full Employment) aims to promote self-reliance and improving the skill base of the MGNREGA workers, and thereby improving the livelihood of the workers, so that they can move from current status of partial employment to full employment status.

15) PRADHAN MANTRI KISAN MANDHAN YOJANA (PM-KMY)

Recently, Prime Minister Narendra Modi dedicated 'Pradhan Mantri Kisan Mandhan Yojana' to the nation.

About Pradhan Mantri Kisan Mandhan Yojana (PM-KMY)

PM-KMY is an old age pension scheme for all land holding Small and Marginal Farmers (SMFs) in the country with a view to provide social security net as they have minimal or no savings to provide for old age and to support them in the event of consequent loss of livelihood.

• Salient features:

o It is a voluntary and contribution-based pension scheme for farmers in the entry age group of 18 to 40 years and a monthly pension of Rs. 3000 will be provided to them on attaining the age of 60 years.

o The beneficiary is required to contribute Rs 100 per month in the pension fund at median entry age of 29 years, with matching contribution of Rs 100 by the Central Government.

o The Life Insurance Corporation of India (LIC) will be the Pension Fund Manager and responsible for Pension pay out.

o In case of death of the farmer before retirement date, the spouse may continue in the scheme by paying the remaining contributions till the remaining age of the deceased farmer.

o If the farmer dies after the retirement date, the spouse will receive 50% of the pension as Family Pension. After the death of both the farmer and the spouse, the accumulated corpus shall be credited back to the Pension Fund. • **Eligibility**

o Small and Marginal Farmer (SMF) of age of 18- 40 years - a farmer who owns cultivable land up to 2 hectares as per land records of the concerned State/UT.

o Farmers who are not eligible for the scheme: The following categories of farmers have been brought under the exclusion criteria:

✓ SMFs covered under any other statuary social security schemes such as National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, Pradhan Mantri Shram Yogi Maan Dhan Yojana (PM-SYM) etc.

• Synergy with other initiatives:

o An interesting feature of the Scheme is that the farmers can opt to allow his/her monthly contribution to the Scheme to be made from the benefits drawn from the Pradhan Mantri Kisan Samman Nidhi (PMKISAN) Scheme directly.

o Alternatively, a farmer can pay his monthly contribution by registering through Common Service Centres (CSCs) under MeitY.

• Other important features:

o The initial enrolment to the PM-KMY is being done through the Common Service Centres (CSCs) to provide the ease of access to the farmers.

o There will be an appropriate grievance redressal mechanism of LIC, banks and the government.

o An empowered committee of secretaries has also been constituted for monitoring, review and amendment of the scheme.

Need for Social Security Schemes for Farmers

• Agriculture as a prime sector of the economy: Assured remuneration and social security measures for farmers are the prerequisite to sustain the Agrarian economy. Farmers are vulnerable to agricultural risks and thus need an assured income system.

• 'Small farm' character of Indian Agriculture: Small and marginal farmers with less than two hectares of land account for 86.2 % of all farmers in India but own only 47.3 percent of the crop area. In India, such small average holdings do not allow for surpluses that can financially sustain families.

• Rising Agrarian Crisis: In recent years, indebtedness, crop failures, non-remunerative prices and poor returns have led to agrarian distress in many parts of the country.

• Lack of formal credit: Commercialisation of agriculture leads to an increase in credit needs, but most small and marginal farmers cannot avail credit from formal institutions due to the massive defaulting caused by repeated crop failure. Moneylenders, too, are apprehensive of loaning money, given the poor financial situation of most farmers.

• Limited efficacy of crop insurance schemes in India: Currently, only about 35 % of farmers are covered under crop insurance schemes. Crop insurance has failed to provide much-needed relief to farmers from destitution.

Conclusion

There is an urgent need for having a wholesome financial safety net that does not consist only of direct transfers and loan waivers—but a framework that is timely, consistent and improves agricultural productivity and, in turn, farmers' quality of life.

16) UREA SUBSIDY

Centre has drawn up a plan to ease the controls on the retail prices of urea.

• Govt plans to make the release of the ever-rising subsidy on urea far more targeted than now.

• Now, government is choosing for direct transfer (DBT) of urea subsidy to the beneficiary farmers' bank accounts instead of DBT to firms based on point of sale.

o The farmer will pay the market price at the time of purchase of urea and promptly receive the subsidy amount in his/her Aadhaar-linked bank account.

o This move will reduce the leakage of fertiliser subsidy and black marketing.

o Ceiling might be put on the subsidised fertiliser so that the alleged overuse of the nitrogenous fertiliser could be curbed.

o The fertilizer subsidy will be directly transferred by the government to the farmer's e-wallet and an ewallet will be made available with the Rupay Kisan Card.

• A formal proposal will be made by the department soon to start pilot project in one state to be identified.

• The Government is also planning over fixing a nutrient-based subsidy (NBS) rate for urea in order to promote balanced use of the fertiliser and bring in efficiency in the industry, according to sources.

• Earlier, mandatory neem-coated urea production was done to slow down the dissolution of nitrogen into soil, resulting into less nutrient requirement.

• Fertilizer was critical to India's Green Revolution, the government passed the Fertilizer Control Order in 1957 to regulate the sale, pricing, and quality of fertilizer.

• Movement Control Order was added in 1973 to regulate the distribution of fertilizer as well.

• No subsidy was paid on fertilizer before 1977. The oil crisis in 1973 increased the price of fertilizer leading to a decline in consumption and an increase in food prices.

o In 1977, the government intervened by subsidizing manufacturers.

• Aftermath of the economic crisis of 1991 Government decontrolled the import of complex fertilizers such as di-ammonium phosphate (DAP) and muriate of potash (MOP) in 1992. But, urea imports continue to be restricted and canalized.

Urea policy India

• Urea is the source of nitrogenous fertilizer and it is heavily subsidized by the Central Government. Today urea is the only fertilizer which remains controlled.

• Urea Subsidy is a part of Central Sector Scheme of Department of Fertilizers and is wholly financed by the Government of India through Budgetary Support.

• Urea subsidy also includes o It also includes freight subsidy for movement of urea across the country. • The New Urea Policy-2015 (NUP-2015) has been notified by Department of Fertilizers in 2015, extended till 2019-2020, with the objective of maximizing indigenous urea production, promoting energy efficiency in urea production and rationalizing subsidy burden on the government. o It is applicable to the existing 25 gas based units.

o The continuation of Urea Subsidy Scheme till 2020 will ensure the timely payment of subsidy to the urea manufacturers resulting in timely availability of urea to farmers.

o Subsidy on production costs is provided when their production is beyond a certain production capacity as notified.

Issues involved

• Availability: Since sale of urea is controlled, the government needs to estimate demand in each of the regions. Inaccurate estimation of demand of urea had led to large shortages in the market.

o Delays in imports also have led to unavailability of fertilizer around planting seasons when the need is most critical.

• Over usage/misuse of urea due to pricing difference: Growing price differential between urea and other fertilizers led farmers to substitute away from DAP and MOP to urea.

o Data from the Department of Agriculture shows that since 2010, the ratio of consumption has worsened to 8:3:1 leading to diminishing crop yields and increased soil toxicity.

• Inefficient Fertiliser Manufacturers: The subsidy a firm receives is based on its cost of production: the greater the cost, the larger the subsidy. As a consequence, inefficient firms with high production costs survive and the incentive to lower costs is blunted.

• Over regulation: The urea sector is highly regulated which: creates a black market that burdens small farmers disproportionately; incentivises production inefficiency; and leads to over-use, depleting soil quality and damaging human health.

o Almost 36% of the subsidy is lost through leakage to industry or smuggled across borders. o Black market prices are, on average, about 61 per cent higher than stipulated prices, indicating that black marketing imposes significant pecuniary costs on farmers—in addition to creating uncertainty of supply.

• Fiscal burden: The government budgeted almost Rs. 730 billion for fertilizer subsidies in 2015, making it the largest subsidy in absolute terms after food. Urea, the most commonly used fertilizer, makes up almost 70% of the fertilizer subsidy allocation.

Way forward

• **Decanalising urea imports:** It would increase the number of importers and allow greater freedom in import decision--would allow fertiliser supply to respond flexibly and quickly to changes in demand.

o **Decanalisation** means the end of public sector channelized imports and importers can import goods on their own.

• **Gas Price Pooling:** Since different urea plants get gas (main feedstock for most of the plants) at different prices, their cost of production differs.

o It is important that all urea plants get gas at a uniform price. The GoI has recently moved in that direction by pooling gas prices.

o The pooled price for gas to urea plants is now at USD10.5/MMBTU. This will encourage energy use efficiency amongst urea plants.

• Under NBS scheme: Bringing urea under the Nutrient Based Subsidy program currently in place for DAP and MOP would allow domestic producers to continue receiving fixed subsidies based on the nutritional content of their fertiliser, while deregulating the market would allow domestic producers to charge market prices.

o This would encourage fertiliser manufacturers to be efficient, as they could then earn greater profits by reducing costs and improving urea quality. And this in turn would benefit farmers

• Digitisation of land records to ensure timely reach of subsidy to farmers: The process of digitisation of land records was launched in

August 2008 but has not gathered momentum.

o Without setting right the land records, it will be impossible to transfer the subsidy to beneficiaries.

Fertilizer industry in India

• India is second largest consumer of urea fertilizers after China.

• India also ranks second in the production of nitrogenous fertilizers and third in phosphatic fertilizers whereas the requirement of potash is met through imports since there are limited reserves of potash in the country.

• It is one of the eight core industries.

• There are three fertilizer are classified as Primary, Secondary and Micronutrients

o Primary fertilizers are further classified on the type of nutrients they supply to soil such as nitrogenous (urea), phosphatic (di-ammonium phosphate (DAP)) and potassic (muriate of potash (MOP)) fertilizers.

o Secondary fertilizer includes calcium, magnesium and sulphur while micronutrients include iron, zinc, boron, chloride etc.

• Fertiliser subsidy is estimated to be Rs 79,996 crore (Rs 53,629 crore for urea and Rs 26,367 crore for nutrient-based subsidy) for FY20.

Nutrient Based Subsidy scheme

• Under this, government announces a fixed rate of subsidy (in Rs. per Kg basis), on each nutrient of subsidized P&K fertilizers, namely Nitrogen (N), Phosphate (P), Potash (K) and Sulphur (S),

• It is applicable to 22 fertilizers (other than Urea) for which MRP will be decided taking into account the international and domestic prices of P&K fertilizers, exchange rate, and inventory level in the country.

Urea production and pricing mechanism

• Urea is made available to farmers at statutorily controlled price, which at present is Rs. 5360/- per MT (exclusive of the Central/State Tax & other charges towards neem coating).

• The difference between the delivered cost of fertilizers at farm gate and MRP payable by the farmer is given as subsidy to the fertilizer manufacturer/importer by the Government of India.

• At present, there are 31 urea manufacturing units, out of which 28 urea units use Natural Gas (using domestic gas/LNG/CBM) as feedstock/ fuel and remaining 3 urea units use Naphtha as feedstock/ fuel.

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