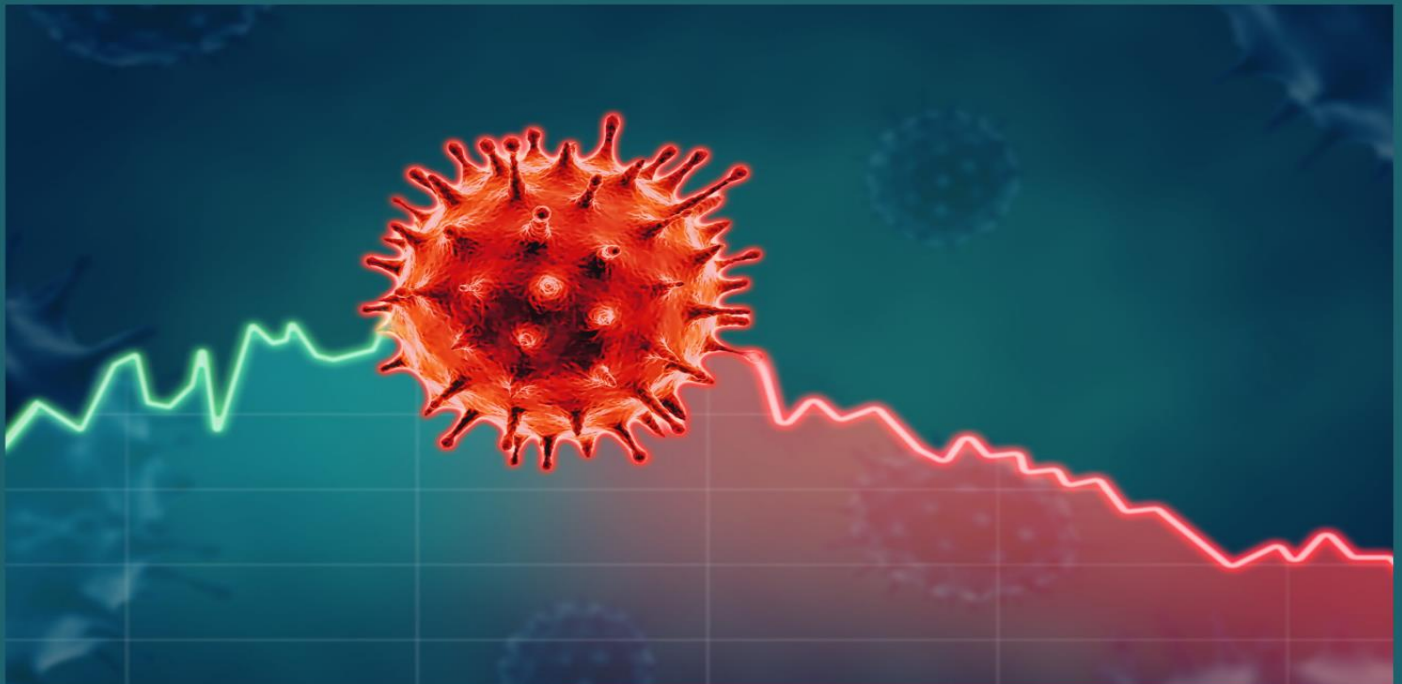


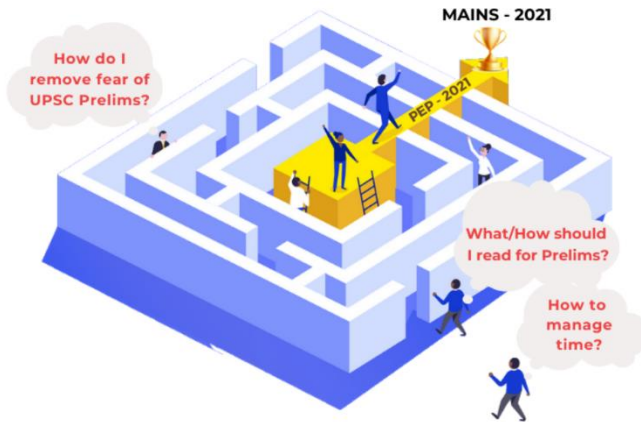
YK GIST - NOVEMBER

POST COVID ECONOMY ENTREPRENEURSHIP AND START-UPS'



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Preface

This is our 68th edition of Yojana Gist and 59th edition of Kurukshetra Gist, released for the month of November 2020. It is increasingly finding a place in the questions of both UPSC Prelims and Mains and therefore, we've come up with this initiative to equip you with knowledge that'll help you in your preparation for the CSE.

Every issue deals with a single topic comprehensively sharing views from a wide spectrum ranging from academicians to policy makers to scholars. The magazine is essential to build an in-depth understanding of various socio-economic issues.

From the exam point of view, however, not all articles are important. Some go into scholarly depths and others discuss agendas that are not relevant for your preparation. Added to this is the difficulty of going through a large volume of information, facts and analysis to finally extract their essence that may be useful for the exam.

We are not discouraging from reading the magazine itself. So, do not take this as a document which you take read, remember and reproduce in the examination. Its only purpose is to equip you with the right understanding. But, if you do not have enough time to go through the magazines, you can rely on the content provided here for it sums up the most essential points from all the articles.

You need not put hours and hours in reading and making its notes in pages. We believe, a smart study, rather than hard study, can improve your preparation levels.

Think, learn, practice and keep improving!

You know that's your success mantra 😊

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PREPARING INDIA FOR AN UNCERTAIN POST-COVID WORLD

The world economy experienced a major crisis in 2020 due to the Covid-19 pandemic. This is the biggest shock to the world economy since the Great Depression of the 1930s and World War II.

Indian policymakers are certainly facing a challenging period on both health and economic fronts. At this point therefore, it is important to first provide a framework for thinking coherently about an emerging but not yet clearly established post-COVID world.

The Barbell Strategy: India's Response

Post the breaking out of the pandemic, India explicitly wanted to lay out the intellectual framework of its response to both the health and economic challenges caused by the pandemic. The central problem, in both cases related to making major decisions was the extreme uncertainty and paucity of information – **the fog of war**. The WHO was far from clear in its recommendation and changed its stance repeatedly. Epidemic experts were consulted; some recommended herd immunity while other predicted millions of deaths.

For India, the government realised that it is a marathon than a sprint; with no possibility of course-correction later with 1.35 billion people. It was a one-way street.

Given these constraints, the Central Government opted for what is known in financial markets as a **“barbell” strategy** – i.e. **hedge first for the worst-possible outcome** while progressing step-by step with a Bayesian updating of information. The initial total lockdown, therefore, should be seen as a hedge against the worst possible outcomes. This initial lockdown also gave the **space to arrange a large-scale medical response** in terms of equipment, quarantine and testing capacity.

As time has passed, the central government then unlocked the economy step-by-step as **information as well as medical capacity both improved**. The same barbell strategy was used in the **economic response**. The Indian economic response during the lockdown phase was oriented more towards **providing a cushion to the most vulnerable segments** of society and of the business sector (such as medium and small enterprises). This explains the emphasis on

- food availability
- cash transfers to Jan Dhan accounts
- government guarantees on loans to small enterprises
- Moratoria and postponement of financial deadlines

With the economy mostly unlocked by early October, there is now a case for an appropriate **demand stimulus** with **infrastructure investment** taking center-stage.

- Both monetary and fiscal space exists for this push despite the widening of the fiscal deficit.
- **Demand-driven inflation** is not a major issue as almost all price increases are due to supply disruptions.
- With the Rupee under pressure to appreciate and a current account surplus feeding foreign exchange reserves (standing at US\$545bn in end September), **there is space for allowing the transmission of an expansionary monetary** impulse to reignite India's financial system.
- An infrastructure pipeline is being ramped up.
- Every financing avenue will be explored including foreign and domestic capital, asset monetization and even deficit monetisation.

Indian media and academicians tend to be excessively critical of monetisation. This is dogma.

Carefully calibrated monetisation should be part of the financing mix.

Adapting to a Post-COVID World

The Covid-19 pandemic is the biggest global disruption in generations. The post-Covid world will have its own geo-politics, supply chains, technological innovations, institutional structures, consumer preferences and so on.

So, how can one prepare for an uncertain new world? Rather than invest in a rigidly master-planned response, it is better to invest in two things: **flexibility and resilience**. This is the context in which recent supply-side reforms need to be seen.

A. Agriculture Sector

The agriculture sector reforms free-up farmers to sell their produce as they wish while those involved in the supply chain can invest in storage without fear of being labeled “hoarders”. India has the world’s second largest stock of cultivable land and there is no reason it shouldn’t be an export powerhouse in agriculture.

In fact, Agriculture and allied activities-emerged as the only bright spot clocking a 3.4 percent GDP growth at constant prices.

- Supply chains related to agricultural goods and services were allowed to function and operate with protective measures in place. Government soon launched and implemented farmer-friendly schemes, reforms and financial incentives.
- Efforts paid the dividends, a sharp increase of 5.7 percent in area coverage of kharif crops was registered as on September 18, 2020. Amid good monsoon and adequate water storage in reservoirs for winter crops (Rabi), the Government set an all-time record food-grains production target of 301 million tonnes for 2020- 21.

Measures taken by the Government

Government rolled out a slew of immediate economic benefits to protect interests of small farmers and migrant labourers.

Credit

- Government quickly released advance payment of Rs. 2,000 to bank accounts of farmers under PM-KISAN scheme.
- Wage rate for workers engaged under National Rural Employment Guarantee Scheme (NREGS) was revised with enhanced allocation for the scheme.
- Pradhan Mantri Garib Kalyan Yojana, was launched to take care of vulnerable population during distress period. Cash and food assistance to persons engaged in informal sector, mostly migrant labourers, was also arranged out of PM-CARES fund.
- NABARD is extending an additional refinance support of Rs. 30,000 crore for crop loan requirement of Regional Rural Banks and Rural Co-operative Banks.
- Nearly 25 lakh new Kisan Credit Cards (KCC) were sanctioned with a loan limit of Rs. 25,000 to gain access to institutional credit at a concessional rate of interest. Fisher folks and animal husbandry farmers have also been included in KCC scheme.
- Interest subvention and loan moratorium of three months was availed by over three crore farmers. The timely credit stimulus package helped farmers to meet post-harvest requirements of the
- 2019 rabi crops and take care of costs of current kharif 2020 sowing season.
- To address the issue of livelihood of migrant workers in their home states, ‘Garib Kalyan Rozgar Abhiyaan’ was launched. The scheme was implemented on a mission mode in 116 districts of six most affected states, viz., Bihar, Madhya Pradesh, Uttar Pradesh, Rajasthan, Jharkhand and

Odisha. Workers were engaged in 25 public infrastructure works ranging from rural housing to rural mandis, rural roads and community toilets. This scheme, while focusing on development of durable rural infrastructure, also worked to provide modern facilities like internet in the villages.

- To further facilitate migrant workers, Government has launched a '**PM Shramik Setu Portal**' and '**PM Shramik Setu App**' that help connect job seekers with prospective employers as per their skills.

Investment in Infrastructure

- A new Central Sector Scheme, **Agriculture Infrastructure Fund**, was launched with the primary objective to attract investment in post-harvest infrastructure. It will enable farmers to make modern facilities of storage their villages.
- This fund will catalyse the **creation of post-harvest management infrastructure** and community farming assets, such a cold storage, collection centres, processing units, pack houses, sorting and grading units, ripening chambers, etc.
- Indian railways launched a special '**Kisan Rail**' scheme to specifically cater the transportation needs of farmers for their perishable produce. It will help build a seamless national cold supply chain for perishables inclusive of milk, meat and fish.
- The **first Kisan Rail** made its inaugural run from Devlali in Maharashtra to Danapur in Bihar on August 7, 2020.
- Government is facilitating and promoting farmers to take services of Kisan Rail by setting up **temperature controlled perishable cargo centres** at select areas of business such as Ghazipur Ghat and Raja Ka Talab at Uttar Pradesh and at Adarsh Nagar, Delhi.
- Ministry of Agriculture and Farmers Welfare is promoting and co-ordinating new startups and new FPOs for backward integration with Kisan Rails.

Reforms and revival

- Earlier, farmers were legally bound to transport their produce to **Agricultural Produce Market Committee (APMC)** regulated mandis and sell the produce. Unfortunately, these mandis soon transformed into local monopolies where farmers were generally duped by middlemen through various tricks.
- Government of India **promulgated three ordinances** that have now become legislations after due parliamentary process.
 - The **Farmers Produce Trade and Commerce (Promotion and Facilitation) Act, 2020** **removes all barriers** for intra and interstate trade in agricultural produce. The legislation is likely to **end the monopoly of traders** and will also support seamless electronic trade across online platforms.
 - The other legislation, **Farmers (Employment and Protection) Agreement of Price Assurance & Farm Services Act, 2020** allows farmers to **tie-up with large buyers, exporters and retailers as part of contract farming**. Thus, farmers will have assured price before sowing and the market risk is transferred from farmer to sponsor.
 - The **Essential Commodities (Amendment) Act, 2020** removes cereals, pulses, oilseed, edible oils, onion, and potatoes from the list of essential commodities to open-up their trade for increasing profitability of farmers and traders.
- It also does away with imposition of **stock limit** except under rare conditions, such as war, famine, etc. This provision is likely to attract private investment in cold storage, warehouses and processing facilities.
- Government has assured safeguarding interests of farmers at ground level and continuation of mandis with procurements on Minimum Support Price (MSP). With reference to contract farming,

the legislation provides the framework for resolution of any dispute which may arise between the farmer and the trader.

- The 'One Nation, One Market' would help farmers to increase their revenues and small farmers will get benefit from the competitiveness.

Spurring the rural economic growth can become the savior of Indian economy. Along with immediate reforms, Centre and State Governments must act in unison to create small local growth clusters with more reliant systems of production, processing and marketing in rural areas. Further, better income-earning opportunities need to be created in rural areas to check rural urban migration.

B. Labour Laws

The humungous migration of workers during the Covid-19 lockdown, presents an unprecedented challenge for many states. The preparedness of these states to provide local employment is being put to test. In the wake of this challenge, the governments of many of these states have announced elaborate arrangements. **Registering the returnees** and their **skill levels** and **collating job opportunities** in projects funded by the central or state governments are some of the measures announced. It is evident that building adequate capacities at the grassroots levels for identifying employment opportunities early and anticipating skill requirements at the level of districts is critical for an outcome focused skills training system.

Dozens of central labour laws have been reduced to four internally consistent codes.

1. SANKALP - for Employment

The **World Bank supported** programme of Ministry of Skill Development & Entrepreneurship; **SANKALP** (Skill Acquisition and Knowledge Awareness for Livelihood Promotion) has been rolled out to **promote decentralisation of skill planning and implementation**.

- Attempting to create a linkage by encouraging the SSDMs to provide guidance to DSCs with respect to preparation of district plans and build the capacities of the DSCs through technical assistance and training.
- **Decentralisation has to be logically extended beyond DSCs to Gram Panchayats.** A robust DSC underpinned by Gram Panchayats who are active participants in skill planning and implementation would help to handle the present challenges of rural distress and need for sustained livelihood arising out of Covid-19.
- It will also improve **qualitative growth of the labour market** with enhanced skills for improved productivity and a sound economic position for a more equitable share in the economy.

2. PPP: Bridging Skill Gaps

The skill gap in India is sizeable. Even after years of skill training programmes less than 5% of the workforce in India possess formal skills, compared to 38% in Mexico, 52% in the USA, 75% in Germany and 96% in South Korea. With a large population in the 20-35 age group, the working-age population in India is also likely to grow to more than 64% by 2021.

- **Remodelling skill value chain:** Candidates have to be motivated to undergo remote counselling and a predominant digital delivery of learning.
- **Leveraging of Technology:** Since vocational training is more hands-on, technologies like AR/VR-powered simulating training has to be integrated with video-based teaching.
- **Capabilities and Mindset:** Trainer capacity has to be enhanced to provide more online training. Importantly, a mindset change at all levels of skill delivery, administration and governance has to be enabled.

- **Bridging Digital Divide:** Digital infrastructure for a time-bound reskilling effort needs to be seamlessly integrated into the long-term plan of 'digital-first skilling'. This requires addressing issues like digital illiteracy & digital accessibility

A reskilling programme run in a mission mode will not only strengthen the vocational education ecosystem, but also improve its aspiration value and linkages with employment and livelihood.

3. Online schooling: Possibilities and concerns

The lockdown imposed by authorities in the wake of COVID-19 pandemic has disrupted the learning curve of millions of children in India (& across world). This has led to renewal of interest on online learning

Technology is aiding the three aspects of schooling –

- Information –Google has revolutionised access to information
- Interaction – free apps (like Google class rooms, Zoom, Skype, Electa) and customised learning management systems has enabled teacher-student interactions to continue even during these times of lockdown
- Self-study – Students now have access to various sources for self-study Ex: Swayam Prabha by GoI, National Digital Library (even IASBaba for UPSC-CSE preparation)

Concerns w.r.t Online Schooling

- Job Losses: There is a fear that school managements would use online learning system in downsizing the number of teachers once the Corona-scene is over
- Digital Infrastructure: Teachers need to be provided with laptops/tablets and a steady internet connection for such exercises
- Digital Capabilities: Teachers should also be equipped with basic operating skills in computers and good typing speed
- Integration with Learning: Online schooling process can become ineffective if technological process is not integrated with learning. Thus any online schooling needs to have proper schedule, Lessons, notes, interactions and online tests
- Digital Access: School children (especially in rural areas) don't usually have phones, social media accounts or even e-mail IDs and thus require parental guidance.

Way Forward

- Technology should be used to improve the conversation between teachers and students, not to abandon it altogether
- Technology has to be seen as an aid to schooling, not a substitute to it

C. Emphasis on Resilience – ATMANIRBHARTA

The other ingredient of the longer term post-Covid framework is the emphasis on resilience. This can be seen from the vision of "Aatmanirbhar Bharat" or Self-reliant India.

- This vision includes increased participation in global supply chains as well as a greater encouragement of FDI. This is not about an inward-looking retreat into a shell.
- The main idea of self-reliance is that India should become more resilient by leveraging its internal strengths. It should also be unapologetic about pursuing its national interests. For example, the Indian government decided to opt out of Regional Comprehensive Economic Partnership (RCEP) as it felt that the trade arrangement did not serve national interest.
- Under the package the aim is to make India a manufacturing hub for the world.
- The Atmanirbhar Bharat Package includes wider-ranging interventions such as DBT, food security, rural jobs under MGNREGS, Credit Guarantee schemes for MSMEs and Kisan Credit Card (KCC) scheme.

- The package talks of **4 Ls**: Land, Labour, Liquidity, Laws, with structural reforms in all these areas.
- India should stand on 5 pillars –
 1. Economy
 2. Infrastructure
 3. 21st century technology driven arrangements and system
 4. Demand
 5. Vibrant Demography

What should be the direction of government's policies to achieve it?

- Focus on Raw materials: Incentivising the establishment of production facilities in the country is critical, not just for assembly, but for raw materials, too
- Country Specific Foreign Policy: The government should consider moving away from broad-stroke international policies and shift to a country-to-country model
- Bilateralism over multilateralism: The focus should remain on bilateral trade agreements, which ensure a balance of payments as well as technology-sharing.
- Partnership based on Complementarities: The government should forge partnership/alliance models with other countries and companies, especially in areas where indigenous capabilities do not exist.
- Promote Innovation: India should also need to incentivise innovation, research and development to keep India at the cutting edge of the industry

Way Ahead

- R& D development: Global innovation centres needs to be set up in India. Also, NASA-ISRO like partnership should be enhanced across institutions and fields.
- Governance Simplification: Heavy investment on technology in government procedures and bureaucracy is needed to improve 'ease of doing business' climate.
- Infrastructure Financing: Building world-class infrastructure is extremely critical, and this requires huge investments. A strong framework for collaboration (e.g. contracting) and financing such investments needs to be established.
- Collaborative Federalism: While competitive federalism is required in the long term, ensuring a common playing field, with a more cohesive and consistent policy framework achieved through collaboration, is vital.
- Change in Mindset: A cultural shift is required in the public sector and bureaucracy to avoid the constant distrust—whether it is towards private organisations or the public at large
- Act Faster: If bold measures are not taken, in land, labour & law areas, over the next five to ten years, China might dominate as superpower and India's ability to achieve economic independence will get drastically impacted.

1. Boosting Domestic Manufacturing

- Make in India 2.0 is focusing on domestic manufacturing of 15 champion sectors like textiles, food processing etc.
- A number of **Product linked incentive** scheme in the manufacturing of mobiles and electronics, APIs and medical devices have been approved. Twenty sectors have been identified in consultation with industry, where attention would be given to make India self-reliant.

Special Coverage: The Textile Sector in India

If there is one sector in the country that is self-reliant end-to-end, it is textiles. Over the years a large spinning, weaving and apparel making capacity has been established in India to convert the

raw material into end-products. Unlike Bangladesh and Vietnam or for that matter China, which are dominating the global textile market, India has abundant supply of raw material.

- India is the largest producer of cotton, accounting for 25% of the global output.
- India is also the second largest producer of man-made fibres — polyester and viscose.
- Labour availability is plenty in India which also possess traditional weaving skills
- A strong domestic market exists which ensures a good return on investment
- Textile Sector in India accounts for
 - Seven per cent of India's manufacturing output
 - Two per cent of GDP
 - 12 per cent of exports
 - Employs about 10 crore people
- Every \$1 billion increase in textile exports adds 1.5 lakh jobs.

Stagnant Exports of Textile Sector

- Textile exports from India have remained at the \$40-billion level for the last six years (it briefly touched \$42 billion in FY15).
- The share of textiles in India's overall exports has declined from 15% in FY16 to 12% in FY 19.
- India's apparel (finished product) exports declined from \$18 billion in FY17 to \$17 billion in FY19.
- Relatively newer entrants like Bangladesh, Vietnam and Cambodia have gained substantially during this period.
 - Bangladesh's apparel exports have risen from \$26.60 billion in 2015 to \$33 billion in 2019.
 - Vietnam, in a short span of time, has grown to become the third largest apparel exporter in the world.

What are the factors for stagnation of India's textile exports?

Internal factors, more than competition, are responsible for the stagnation of India's textile exports.

1. Lack of scale:

- While India's spinning capacity is of a global scale, the same cannot be said about weaving and apparel making.
- Apparel units in India have an average size of 100 machines. Bangladesh has an average of at least 500 machines per factory.

2. Bias towards cotton:

- Indian policymakers have always favoured cotton. This is because nearly 5.8 million farmers are engaged in cotton cultivation.
- GST on cotton is uniformly 5 per cent for fibre, yarn and fabric.
- However, GST for man-made fibres (MMF) are taxed at 18 per cent for fibre, 12 per cent for yarn and 5 per cent for fabric.
- This inverted tax structure makes MMF textiles costly. Thus it accounts for just \$6 billion of the \$39-billion textile exports.
- However, 72% of today's global textile fibre consumption is MMF

3. Lack of trade agreements:

- Preferential Trade Agreements, including FTAs, help gain duty-free access to large textile markets such as the EU, Australia and the UK which, otherwise, levy 12-14 per cent import duty.

- FTAs will help Indian players counter Bangladesh which, as a 'least developed nation', gets duty-free access.
- Vietnam has signed an FTA with the EU and its apparel exports will face no duty from September 2020. However, India's FTA negotiation with the EU has remained suspended since 2013

Way Forward

- India should set up mega apparel parks close to ports with 'plug and play' facilities and common infrastructure for effluent treatment, etc. This will reduce the cost of India manufacturers and effectively compete in global market
- India needs to have a fibre neutral tax policy to be a serious player in the global market.
- Also, there is an imminent need for an MMF Mission to upgrade the industry's skill when it comes to non-cotton textiles.
- India needs to adopt an appropriate 'give and take' policy and sign the FTAs so as to increase the stagnated textile exports

2. Encouraging Foreign Direct Investment to Boost Domestic Manufacturing, Investment and Technology Enhancement - The government is working to develop strategies to attract FDI, particularly for foreign firms looking to diversify their manufacturing base, and to boost investment. A **two-fold approach** has been adopted to attract investors from focus countries:

- Organising one to one meetings to know their investment/expansion plans in India and extending necessary facilitation wherever required;
- Resolving the issues with reference to their existing operations.

The Government has approved the creation of an **Empowered Group of Secretaries and Project Development Cells** (PDCs) to facilitate and streamline investments into India. PDCs in administrative Ministries will create a pipeline of investible projects.

3. Infrastructure and Logistics

- The government has unveiled a **National Infrastructure Pipeline** (NIP) covering projects worth Rs. 111 lakh crore.
- The government is in the process of finalising a **National Logistics Policy** which aims to bring down logistics cost significantly.

4. Revitalising MSME's

MSMEs are considered as the central element of the Indian economy. They contribute nearly 30 percent of India's GDP and 31 percent of GVA to the \$2.7 trillion economy. The sector comprises close to 63 million enterprises, which together accounted for 48.1 percent of the total exports from India during 2018-19. The sector generates 21 percent of the total employment providing livelihood to approximately 111 million workers. A unique feature of India's MSME landscape is the widespread prevalence of the microenterprises (constitute 95 percent of the sector).

Major bottlenecks

- Lack of access to institutional finance
- Lack of institutional or non-institutional sources of finance affects 93 percent of the enterprises

- Two principal channels of operations that restrict the flow of formal finance to MSMEs – the lack of established credit history and sufficient collateral.
- The rise in non-performing assets is restricting banks from extending credit. The lengthy loan process and insufficient level of credit extended further restricts MSMEs from obtaining formal sources of finance.
- Unfavourable interest rates, high collateral requirement, and insufficient size of loan and maturity period are the other impeding factors.
- Another challenge is problem of delayed payments

Some interventions

- RBI had allowed deferment on interest payments on working capital loans earlier in the year
- RBI has introduced Long-Term Repo Operations worth Rs. 100,000 crore, enabling banks to lend at cheaper rate, likely to benefit the MSME sector.
- The public sector banks have set up Covid-19 Emergency Credit Line to ease the liquidity crunch faced by MSMEs.
- SIDBI announced a concessional interest rate loan targeted for MSMEs engaged in manufacturing goods or services related to Covid-19.
- The government is also in the process of delivering a \$1 trillion MSME relief package. While designing the package for the MSME sector, policymakers will have to ensure that funds flows to the regions and industries that require it most.
- To address the issue of delayed payments, RBI introduced the Trade Receivables Discounting System (TReDS) for MSMEs in March 2014. However, the lengthy process and the burden of the discounting fee and other financial charges drove MSMEs towards informal sources of finance.
- The MSME ministry launched the Delayed Payment Monitoring Portal –MSME Samadhaan in 2017. The portal allows MSMEs to register online complaints against delayed payments. Despite this, various applications are still stuck with various agencies. In many instances, despite the Micro and Small Enterprise Facilitation Council (MSEFC) issuing an order for payment of dues, buyers still delay payments.

The Way Forward

- The overlapping nature of these initiatives not only creates administrative difficulties and an increase in costs of such operations but also creates confusion among the beneficiaries. In this regard, the government could introduce **web and an app-based platform**. This would enable the spread of timely and vital information with greater ease. Further, through coordination with various MSME industry associations, such an app could be mandated for all the MSMEs.
- **Mandating the use of payments via UPI** (unified payment interface) would reduce payment delays due to paperwork or other disruptions such as the one created by Covid-19.
- **FinTech services** also offer a solution to the financial woes of MSMEs. These services evaluate the repayment capacity and default risk of a unit through technology that provides a precise understanding of the time needed by MSMEs to convert investments into cash through sales of goods and services. For example, Capital Float, an NBFC, provides collateral-free loans for small units in India. The NBFC assesses the risk profile of the business in real-time by evaluating MSMEs cash flow and, upon meeting its criteria, provides loans to these businesses on the same day with zero paperwork.

D. India's Vulnerable Health Infrastructure and COVID-19:

- The total expenditure by the Centre and states for FY20 was ₹2.6 trillion, or 1.29% of GDP, including establishment expenditure comprising salaries, gross budgetary support to various institutions and hospitals and transfers to states under centrally sponsored schemes such as Ayushman Bharat.
- India's total healthcare spending is (out-of-pocket and public), at 3.6% of GDP, as per OECD, is way lower than that of other countries. The average for OECD countries in 2018 was 8.8% of GDP. Developed nations—the US (16.9%), Germany (11.2%), France (11.2%) and Japan (10.9%)—spend even more.
- According to WHO, India has only 80 doctors per 1,00,000 people.
- Lack of Primary Healthcare Services: The existing public primary health care model in the country is limited in scope. Even where there is a well-functioning public primary health centre, only services related to pregnancy care, limited childcare and certain services related to national health programmes are provided.
- It is implicit that the primary healthcare sectors network lags training to deal with the emergency situations like COVID-19 pandemic.
- Supply-Side Deficiencies: Poor health management skills and lack of appropriate training and supportive supervision for health workers prevent delivery of the desired quality of health services.
- Overlapping Jurisdiction: There is no single authority responsible for public health that is legally empowered to issue guidelines and enforce compliance of the health standards. e.g. Recent eruption of controversy between ICMR and AIIMS due to Different guidelines to treat COVID-19.
- Sub-optimal Public Health System: Due to this, it is challenging to tackle Communicable Diseases, which is all about prevention and early detection. It diminishes preparedness and effective management for new and emerging threats such as pandemic like Covid-19.
- Lack of health care infrastructure: Many of the hospitals even in metro cities lacked major health care equipments such as ventilators, pulse oximeters, etc. For instance, Non-availability of beds to treat COVID-19 suspects is observed in many of the hospitals across India.
- While the public health system has gone into overdrive to tackle Covid-19, the response from private healthcare providers – responsible for 70% of healthcare provisioning in India – has been muted. There have been reports of massive overcharging of Covid-19 patients, with rates charged in Mumbai by certain private hospitals being up to Rs one lakh per day.

The Covid-19 pandemic is concentrated in cities and has affected the middle class. Illness can attack anyone. Hence, we need **Right to Healthcare** to protect everyone. Following steps are needed to be taken to strengthen healthcare system in India.

- India can raise its supply—8.5 hospital beds and 8 physicians per 10,000 people—to the standards of Japan and South Korea: over 100 beds per 10,000 people.
- For this, a specially designed fiscal stimulus can be funneled into public health and policy bottlenecks removed so that the sector becomes the engine of GDP growth.
- Creating a Nodal Health Agency: There is need to create a designated and autonomous focal agency with the required capacities and linkages to perform the functions of disease surveillance, information gathering on the health impact of policies of key non-health departments, maintenance of national health statistics, enforcement of public health regulations, and dissemination of information to the public.
- In this pursuit, NITI Aayog's National Health Stack is a step in the right direction, which needs to be operationalised as soon as possible.

- India must also rapidly increase its operational labs for rapid diagnosis, equip hospitals, and train medical staff for isolation and treatment of those infected.
- Behavioural Change: There is a need to ensure people eat right, sleep right, maintain good hygiene, exercise, and adopt a healthy lifestyle that necessitates concerted interventions at various levels of the system. For example, In order to catalyse people’s participation for healthy India, there is need for Swasth Bharat Jan Andolan on lines of Swachh Bharat Abhiyan also promoting Ayurveda as healthy way of life.
- Kerala’s experience in 2018 with the deadly Nipah virus showed the value of investing in education and health over the long term.
- There is a need to establish an emergency loan facility, as the World Bank uses for disasters, natural or health, that can help augment own resources in times of a public health catastrophe. Subsidized loans, earmarked land, single-window approvals, tax holidays, etc. can be used for making medical devices and drugs and setting up hospitals.

Pandemics such as Covid-19 starkly remind us that public health systems are core social institutions in any society. The government has made several efforts to address the shortfall in the public health system through the schemes like the National Medical Commission (NMC) Act, 2019, Pradhan Mantri Bhartiya Janaushadhi Pariyojana, Pradhan Mantri – Jan Arogya Yojana etc.

Hence, the need of the hour is an adequate investment, for creating a health system that can withstand any kind of public health emergencies, deliver universal health coverage and meet the targets of the Sustainable Development Goals. So, that India can withstand any kind of COVID-19 like pandemic situation in future and win over it.

Scope for Biomedical Industry to expand

- **Potential for Testing industry:** If one only targets urban workers in India, there will be a testing pool of approximately 200 million people.
- **Decentralisation:** In India, the number of labs that can test for the virus needs to be increased to at least 2,000 with each lab having the capacity to test 5,000 samples a day. Also, labs need to be spread across country to ensure timely results.
- **Scope for Biomedical R&D:** India needs to incentivise its universities, research laboratories and biomedical supply chains to develop cheaper and faster testing methods
- **Employment benefits:** Massive testing requires hiring of testers, transporters and contact tracers thus increasing labour demand leading to job opportunities
- **Export Potential:** Massive testing will likely be a worldwide phenomenon over the next year or two. Consequently, world demand for testing kits will explode.
- **MSME boost:** Personal Protective Equipment (PPEs) can be manufactured by MSMEs at a much cheaper cost provided they are provided adequate governmental support
- **Complements India’s pharmaceutical Sector:** India is already a leading player in global pharmaceutical market. Enhanced strength in biomedical field will make India a strong player in overall Health Sector

Similarly, India’s globally competitive pharmaceuticals industry was found to be too dependent on critical imported inputs with supply lines that can be easily disrupted. Hence, an effort is being made to bring some of the input production back to India.

E. Reforms in Administrative structure and the Legal system

Resilient and flexible response to the unpredictable problems and opportunities of the post-Covid world will require reforms in two further areas—administrative structure and the legal system.

1. The Digital Push

With COVID-19 continuing to extend its reach globally, economic growth has plunged and nations are taking measures to reverse recessionary trends. One sector that is expected to buck this trend is digital services.

Do You Know?

- The United Nations Conference on Trade and Development in its latest World Investment Report projected that FDI to developing Asian economies could drop by as much as 45%.
- India will be host of the G20 nations in 2022, and in post-COVID-19 world, international cooperation and good governance in the digital sphere will be in top-priority agenda.

Why Digital Services has become crucial today?

- **Multi-sectoral utility:** Digital services enable access to and delivery of a wide array of products across multiple sectors, from healthcare to retail distribution to financial services.
- **Critical for growth:** Digital Services have become critical to every 21st century economy given that the world is at the doorstep of fourth Industrial revolution
- **Resisting the negative trends:** Even in the midst of the COVID-19 pandemic, investments in digital services continue to flow at record levels globally, outpacing investment in nearly every other sector.
- **Helpful during Emergencies:** Digital services are filling gaps when national or global emergencies interrupt more traditional modes of commerce. Ex: Telemedicine during COVID-19 lockdown
- **Opportunity for India:** India is an ideal destination for increased FDI flow because of its huge and increasingly digitised population along with good start-up ecosystem

What are the challenges in India that prevent full exploitation of its potential in digital services?

Along with need for bridging digital divide & improving digital infrastructure, below are some of the areas which need attention from government

1. Three pending measures in digital services

- The Personal Data Protection Bill (PDPB)
- The e-commerce policy
- The Information Technology Act Amendments

2. Contesting approaches & goals

- Approaches in the above regulatory reform seem to emphasise on protecting the domestic market for domestic companies and prioritising government access to data
- It may be difficult to reconcile these approaches with India's strong interest in promoting data privacy, protecting its democratic institutions, and encouraging FDI.

3. Challenges in Indo-US bilateral relationship

- India and the U.S. are yet to conclude negotiation on a bilateral trade agreement that could address some digital services issues
- U.S. has initiated a Section 301 review of whether digital services taxes like India's equalisation levy constitute "unfair" trade measures.
- Strong relationship with US is an important factor in realising the potential for greater trade and investment in digital services.

What should be the guiding principle for modernisation of legal framework for IT?

- Traditional legal-regulatory constructs, based on licences and controls, are rule-based legal framework that allows for easier enforcement but is rigid and prevents innovation.
- The present times call for new legal framework that has the agility and leeway to accommodate the pace of technological change in the digital economy. Thus, there we need a new regulatory constructs to deal with digital market.
- One such regulatory regime is **Value-based Legal framework** that is more resilient to changes in technology and business models but requires thoughtful calibration and state capacity for enforcement.
- Such a policy design will provide **legal certainty** and also **supports innovation**.
- India's position on network neutrality (that has been repealed in USA) is an example of values-based regulatory framework
- Future principles could include constructs such as "platform neutrality" to ensure that large platforms do not become gatekeepers in digital markets, combined with the wider use of "fair, reasonable and non-discriminatory" terms to govern business conduct

Way Ahead

India can compete effectively in the global digital economy if following steps are taken

- **Promote Platformisation:** Product businesses must become platforms, single utility platforms must transition to multi-utility ones, and these must achieve global scale.
- **Leverage the export orientation of IT sector:** India has a strong IT base, which is already export-oriented, and new platforms can ride on its coattails to access global markets.
- **Principles-led approach to digital governance:** India will have to prioritise bold new principles over prescriptive rules and build new capacities for associated regulatory oversight.

2. E-Courts

A similar effort, in partnership with the judiciary, needs to be made for upgrading a legal process with 36 million pending cases. Inability of the legal process to enforce even routine contracts may now be the single biggest constrain on economic development.

The Challenges

- The use of video and audio enabled hearings have also faced significant legal and practical problems including admissibility and authenticity of the evidence received through the video and/or audio transmissions, the identity of the witness and/or individuals subject of the hearings, the confidentiality of the hearings.
- Other challenges might be poor quality of internet connection, poor and outdated the audio and video equipment, power cuts, inability to establish connection at the agreed time, inability for multi-party to partake especially involving interpreters and vulnerable witnesses.
- Face-to-face contact is essential to build trust and develop relationships. Guilt or innocence is not, as many would have it, simply a case of knowing whether you did the act alleged. There are also mental elements to consider, such as the perpetrator's intention. Defences such as duress or reasonable excuse may require the defendant to reveal delicate or personal information – they may not feel comfortable doing so to a stranger over a video link, while sitting in a cramped room in a police station.

The Pros: Saves significant court costs in terms of building, staff, infrastructure, security, transportation costs for all parties to the court proceedings, especially transfer of prisoners from jails.

The Way Forward

Going forward, it needs to be considered carefully by the Supreme Court of India and the Law Commission of India whether relevant rules and in the High Courts as well as in the lower courts can be amended so that video and audio enabled hearings can be take place for the benefit of the public even beyond the COVID-19 lockdown period. The way forward can be considering the following measures –

- Significant investment in court and IT infrastructure
- Clear classification of cases that can be taken care of in the virtual space
- Records of the existing ongoing cases will have to be digitised. Case-management systems will need to be modified or replaced to allow for new technology and remote access.
- Records of the proceedings need to be taken care of in terms of its dissemination

More importantly, we should still remember that, at no given circumstances, should speed be equated to efficiency, and efficiency is promoted over justice.

F. Revival of Economy

In India, with the pandemic situation still evolving, the growth forecasts by all the agencies have been negative with the median forecasts at close to -10%. The RBI expects the GDP to contract by 9.5% 'with risks to the downside.

Pre COVID-Situation:

- The GDP growth was already in a **slowdown phase** even in 2019-20. It has registered a growth of **4.1%**, which was the lowest in over a decade.
- The fiscal situation was even more precarious with the Central Government invoking the **escape clause in the FRBM (Amendment) Act of 2018** for **two** consecutive years that allows the governments to run 0.5% more fiscal deficit than specified in the Act.
- On the part of state governments, most of the studies suggest that the fiscal position at the states only deteriorated since 2015-16 despite higher devolution to the states.
- In a way, the government entered this pandemic phase with weak global prospects. The first **quarter of 2020-21 registered the sharpest decline of -23.9%**.

Actions Taken

- Reduced the **policy interest rates** sharply and also pumped in more liquidity to the market.
- Introduced **loan moratorium** and other measures such as **increasing Ways and Means Advances (WMA)** to the state governments, Credit Guarantee Schemes, among many other sectoral interventions.
- The central government outlined Rs. **20 lakh crore stimulus package** with accompanied large scale structural reforms as part of Atmanirbhar Bharat Package earlier in the year. The PM also suggested **five pillars of this package** and they are: **Economy, Infrastructure, System, Vibrant Demography and Demand.**

However, one of the criticisms with regard to this package is that the fiscal cost of this package is just about 1.5% of GDP as most of them include the monetary stimulus and credit guarantees. This stands against the demand for large fiscal stimulus that needs to be front-loaded in order to contain the sharp contraction in the GDP growth. However, it is important to understand that the credit guarantee to MSMEs and KCC, though do not directly affecting the fiscal deficit, it could add to the outstanding liabilities through contingent liabilities. In a way, while this measure does not put additional fiscal cost in the short term, this can help in reviving investments in the sectors that are hard hit not only due to pandemic and the subsequent lock-down, but also due to successive shocks such as demonetization and GST implementation. Further, this would also help banks that are struggling with NPAs and provisioning can be done to business in these crucial sectors.

The Recovery

While the slowdown was sharp due to sudden lockdown, the recovery is expected to be prolonged and that depends heavily on the implementation of fiscal monetary packages.

- Indicators related to credit off take to MSMEs, rural development expenditures, electricity demand, etc., suggest pickup in economic activities across the sectors.
- At the state level, while the expenditures due to pandemic has increased manifold, the revenues have dwindled largely due to decline in the revenues under GST. This has led to large gap between the actual and the promised 14% increase in the GST proceeds to every state government. It is important for the Centre to help the states by borrowing from the market directly so that the interest burden on the states could reduce.

The pandemic has taught us a few key lessons like reducing import- dependence for certain critical inputs, boosting domestic capacity and making supply chains more resilient. An industrial policy in the post-COVID world may have the following components:

1. **Making in India for the World** - This will enable us to reduce critical dependence on any country and developing self-reliance for items like bulk drugs/APIs, power equipment, consumer goods, and defence related products. At the same time, employment generation must be a key aspect behind all sectoral initiatives undertaken by the government.
2. **Quality of products and services** is a key driver of competitiveness.
3. **Improving infrastructure and reducing logistics costs** will work from the supply side and help in reducing production costs, thus making Indian manufactured products more competitive globally.
4. **Ease of doing business (EoDB)** is another key area which requires reform. The real EoDB- must lie within the operations of state governments and district authorities that lie closest to where business is done. State governments can be encouraged to rank districts on the lines of EoDB at the district level, highlighting the importance of competitive federalism leading to better outcomes.
5. Technological advancement – Industry 4.0: There is a strong need to encourage Indian industry to **upgrade to advanced technologies** and ease transfer of technology from global and Indian innovators to Indian industry. **Industry 4.0 offers opportunities**, such as increased productivity, reduced waste and increased efficiency but there are also concerns about the cost of adoption and possible job losses. **Adoption of digitisation** can be aided via measures like establishment of a **National Digital Grid, robust data protection regime**.
6. Implementing measures that prepare businesses for the new post-Covid-19 economic conditions and realities.

G. Ensuring environment sustainability post COVID-19 lockdown

Effects of Economic Shutdown on Environment

- Data from the CPCB (Central Pollution Control Board) shows that pollution level in the Ganges water has significantly reduced.
- Its Biochemical Oxygen Demand (BOD) and total coliform concentration has also fallen indicating improved water quality.
- Similar positive developments have been reported for the Yamuna.
- There are several reports that reflect the improved air quality:
 - The Delhi/NCR pollution level has significantly reduced.
 - Dhauladhar ranges from Jalandhar, Mt. Kanchenjunga from Siliguri and Mt. Everest from parts of Bihar were recently visible.
- Groundwater levels improved with the reduced industrial and commercial activity.

- Municipal solid waste (MSW) generation got reduced remarkably.

Ways to Maintain this Sustainability

A. Nature-Based Solution (NBS):

- It refers to the sustainable use of nature for tackling socio-environmental challenges, such as climate change, water security, human health, and disaster risk management.
- Example of NBS may include:
 - Restoration of mangroves
 - Green roofs or walls in cities to moderate the impact of high temperatures.
 - Upsloping vegetation to reduce the risks of landslides.
 - Creating lesser concrete areas to help replenish groundwater in regions facing water scarcity.
- NBS are an essential component of the overall global effort to achieve the goals of the Paris Agreement on Climate Change.

B. Bio-composites

- These are structures that have naturally occurring minerals woven together into a matrix of natural fibres, such as cellulose and lignin.
- Their products are being used as environmentally superior alternatives to traditional raw materials such as wood and plastic due to their strength, lower weight and recyclability.
- For example, starch-based clay nanocomposites can be a possible alternative for food packaging.

C. Effective Waste Management

- Waste segregation across urban India at household-level.
- Generating organic manure and megawatts of bioenergy through cost-effective means by using bio – recycling methods like vermicomposting.
- For the water-heavy industries of pharmaceuticals, paper, food and beverage, adopting best practices in minimising water consumption would progress them towards Zero Liquid Discharge (ZLD).
- Bio-treatment of industrial effluents such as chemicals, detergents and toxic sludge can also be done, but there must be mandatory compliance to keep the rivers clean.

D. Building Natural Infrastructure

- It is defined as a strategically planned and managed network of natural lands that conserves or enhances ecosystem values and provides associated benefits to human populations.
- Establishing interconnected networks of green spaces can be one of the ways of building natural Infrastructure.
- Example: Concept of biosphere reserves. It incorporates core protected areas for nature conservation and buffer zones and transition areas where people live and work in a sustainable way.

For long-term sustenance, bringing behavioural changes like sustainable consumption, mindful wastage is of utmost importance.

H. Homecoming

The lockdown has effectively put over 45 million migrants, working on daily basis, out of work. The return of the migrants to their home states symbolised a rupture of our city systems.

Learning from The Past

The pre-pandemic approach has been to **view places through a binary of urban and rural** with the assumption that people belong to one or the other and rarely circulate between them. This has resulted in a **non-acknowledgement of the scale of migration in data** and translated into most domains of urban policy (housing, social security etc.) having no space to benefit migrants.

- Loose hypotheses connecting migration to slums and linking short-term migration to contractual labour were perhaps the only modes in which migration was being cognised. Thus, even while government policies became more accommodative of informal settlements; the living conditions of migrants in these settlements did not improve significantly.
- The **Inter-State Labour Act** imagined to be a powerful legal instrument providing for **registration of contract workers** has a history of weak implementation. A similar pattern has been repeated in the case of **Construction Workers Act and Domestic Workers Act**.
- The experience of **Kerala Migrant welfare scheme** introduced in 2010 is instructive; it is estimated that while there are over 25,00,000 migrant workers in Kerala; **only 50,000 workers** are registered under the scheme and only about 500 workers have become eligible for the final benefits.
- One of the key learnings has also been that **a generic policy** for migrants may not work; what is required is adoption of generic principles to develop specific responses for particular migrant streams. Other lessons to be learnt from these experiments are the need to produce coordinated response across state geographies while most govt. policies were state govt-led.
- Above all, the portability of entitlements such as Public Distribution System (PDS), the delinking of services from land tenures and a strict regulation of hazardous occupations emerge as key aspects of advocacy from such interventions.

Significance of internal migration for the economy:

- Dependence of multiple industries: Major sub-sectors using migrant labour are textiles, construction, stone quarries and mines, brick-kilns, small-scale industry (diamond cutting, leather accessories, etc.), crop transplanting, sugarcane cutting, rickshaw-pulling, fish and prawn processing, salt panning, domestic work, security services, sex work, small hotels and roadside restaurants/tea shops and street vending. Calculations based on these estimates indicated that the economic contribution of migrants was around 10% of India's gross domestic product (GDP) as per study of Priya Deshingkar.
- Demand of casual work and better income: Internal migration is major force for unskilled work in industry and daily wage sector of informal economy. E.g. Daily wages in state like Odisha is 100 to 120 for unskilled work whereas it is as high as 600-800 in state like Kerala.
- Income source for poorer region: Internal remittances in India totalled \$7.485 billion in 2007-08, highlighting the poverty and inequality reducing potential of internal migration as the money flows directly to families in poorer parts of the country.
- Interstate male migrants often move alone which became part of cheap labour force on which Indian economy capitalise to attract foreign direct investment. E.g. out of 11 million migrant population registered under census 2011 in south Delhi only around 27000 are female. Left over families in rural area reduces the cost of living in the urban centres which help them to survive and send remittances in comparatively satisfactory wages.
- On the other hand, internal migration increases homogeneity of Indian society with more cosmopolitan cities helps in increasing national integrity.

Impact of migrant exodus on the economy:

- Collapse of mini-economies: Mini economies which sustain labour supply in urban centres as well as add to the aggregate demand in the overall economy faced major blow due to exodus. E.g. Tea shop outside private offices which catered demand in the urban centre generated demand in the distant rural areas by remittances of money, which completely closed due to exodus.
- The establishment of local ancillary service economies is not automatic. They rely on a critical mass of migrant workers in order to ensure profitability. If there is enough number of customers, then the street vendor finds it profitable to sustain his service. After the reverse migration, their incomes would be adversely affected.
- High cost of labour in comparatively industrialised and manufacturing states: The networks of migrant labour supplemented local workforce and plugged regional resource gaps to expand the productive capabilities of the region. Without them, this ostensibly demands problem might turn into a supply bottleneck too.
- High input cost in manufacturing states will wipe out profits of businesses which will reduce the export potential eventually.
- Production delay: The aggregate growth in GDP relied on high growth industrial or trade centres which spearhead production and generate momentum for the rest of the economy. The lockdown strips these centres of their capability and threatens India's overall macroeconomic stability.
- Stress on MSMEs: Now parts of the economy which seemed to have the capacity to pause during the lockdown would experience a strain eventually due to their linkages with the SME's. Unable to obtain ancillary inputs, the larger enterprises will end up with a clogged value chain. This is the domino effect of an unanticipated demand drop which permeates into a general adverse effect on the overall economy.
- Socio-economic inequality: when the poor become poorer, there can be serious long-term impacts on economic growth. Studies have shown that one of the main mechanisms through which inequality affects growth and development is by limiting educational opportunities for children from poorer backgrounds, reducing their prospects for social mobility and breaking out of caste-based occupations. With remittances no longer flowing to rural areas, for the time being, the poor will struggle to invest in education and other ways of enhancing their children's life chances.

Problems of Inter-State migrant worker

- Sudden announcement of lockdown left them unprepared for it.
- Contrary and uncoordinated government orders caused confusion (Ex: Delhi migrants)
- Dire situation with no work, money or food
- Harassment at the hands of house owners
- Lack of political voice due to their migrant status
- Anxiety about the survival of their families back home
- Physical distancing for the unorganised sector is difficult in India given the realities of high density human settlements (Ex: slums)
- All the above factors lead to their mass exodus from urban areas to their homes often by foot due to suspension of Transport facilities.

Challenges for the Government

1. There is no platform for a short-range and long-range thinking about the issues of migration.
2. There is no systematic effort to collect data on various migration streams and to understand vulnerabilities and policy demands of specific migrant streams.

3. There is very little thinking about what kind of institutional mechanisms are necessary to reach out effectively to migrant workers. Such inadequacies may result in ineffective translation of the steps undertaken

Solution: This needs to be treated as an opportunity by developing a multi-dimensional and multi-scalar response that acknowledges the contribution of migrants in the economy of cities. Responses that offer social protection, decent living and working conditions can enhance their productivity and enable their integration and commitment to shaping the future of cities they live in. For this to happen, there is a need to think and develop more systemic policies for migrants.

Some institutional measures that are established to address the vulnerabilities faced by migrant workers:

- Unorganised Workers' Social Security (UWSS) Act, 2008 includes legal entitlements, as it defines the migrant workman as a subset, it provides for contingencies of livelihood loss and it makes the Act legally enforceable.
- The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a demand-based scheme. MGNREGS provides 100 days of guaranteed wage employment to rural unskilled labour. This scheme addresses the vulnerability of migrant workers by giving them employment in their area of residence.
- The Public Distribution System (PDS) has clearly played a crucial role in preventing the spread of hunger across affected areas preventing the migration from one place to other.
- The Mid day meal scheme has multiple implications as it not just provides the meal to the children but also opens up opportunity for the parents to not to leave the village in search of work.
- Pradhan Mantri Shram Yogi Maan-dhan Yojana: To ensure old age protection for unorganised workers.
- Atal Pension Yojana: It is a social security scheme launched under the National Pension System (NPS) and aims at providing a steady stream of income after the age of 60 to all citizens of India including the migrants and labourers.
- Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana (under the Gram Swaraj Abhiyan): Both of the schemes provide for life insurance and accident insurance respectively to the migrants and labourers.
- Pradhan Mantri Jan Arogya Yojana (Ayushman Bharat): It aims at providing health cover to protect the migrants among others against the financial risk arising out of catastrophic health episodes.

Migration is a rising policy priority and there is a need to respond equitably to the interests of different section of the migrating population. The Economic Survey of India, 2017 estimates nearly 139 million migrants in India, all excluded from urban planning. Hence, we cannot blindsides such large number of population while formulating policies so that the we can avoid the kind of migration crisis observed during the COVID-19 pandemic.

Entrepreneurship and Start-ups'

A. Improving the job landscape in the rural sector is imperative to provide the much-needed fillip to the economy.

India is predominantly a rural country. As per the 2011 Census, 68.8 per cent of country's population and 72.4 per cent of workforce resided in rural areas. Rural economy constitutes 46 per cent of national

income. Despite the rise of urbanization more than half of India's population is projected to be rural by 2050. Thus growth and development of rural economy and population is a key to overall growth and inclusive development of the country in post COVID-19 India.

Rural sector as driver of Economic fillip:

- If there is no universal access to a Covid-19 vaccine for another 18-24 months, then businesses in safer sectors and locations are likely to do well, here rural sector might act as net gainer.
- In rural India, where it is naturally easier to have physical distancing and outdoor work. This may shift the focus from urban markets to rural markets, for both demand and production.
- As per NITI Aayog report, more than half of Indian industrial production comes from the rural areas. Rural construction also accounts for nearly half of the total building activity in the country. The value of rural services is about a quarter of the total services output.
- Surplus labour: Livestock, fisheries, dairy, vegetables, fruit and food processing are more labour-intensive and high value-yielding.
- Infrastructure investment: Local initiative for building community infrastructure, like water harvesting, canal irrigation network, hubs for community market centers etc. may generate employment opportunities.

As migrants returned to source states, agriculture may face overcrowding and cannot sustain surge of labourers. It is possible that eventually reverse migration will take place and urban centres will return to economic growth with reduced supply chain constraints. Rural employment has shrunk after 2005 while the urban areas have not been able to absorb the millions who are leaving the farm. Rural India is incapable of absorbing the estimated 23 million interstate and intrastate migrant labours who might return home from urban areas due to the COVID-19 lockdown. However to reduce the plight of migrant exodus witnessed during forced lockdown indicates necessity to address root cause of such crisis which lies in the developmental deficit.

Need to improve job landscape in rural sector of India:

- Agriculture has accounted for less than half of total rural output since the turn of the century. On the other hand, National Sample Survey Office (NSSO) data shows that more than one-fifth of rural households with self-employment in agriculture have income less than the poverty line.
- Agriculture labour productivity in terms of gross value added (GVA) in India is less than a third of that in China and 1% of that in the US. Rural sector is net importer vis-a-vis urban areas which indicate outward flow of money, which highlights critical need of new jobs.
- About MGNREGA: Need to increase the number of days per household from 100 to 200 days for this year. Another approach would be to let families work as much as they wanted to – even if the number of days exceeded 100 – as long as the state average of labour days per household did not cross 100.
- Food processing sector: After many decades of neglect in research and development, lack of market access, on-off policies for exports, and market distortions, the present adversity may be a timely opportunity for this sector.
- Entrepreneurship: Local production of items of local requirement, the local weavers, artisans and craftsmen may establish micro enterprises and form local community marketing cooperatives.
- Agri-tech startups will be crucial for developing innovative digital solutions to maximise productivity, improve market linkages, increase supply chain efficiency and provide greater access to inputs for agri-businesses.
- E-commerce platform for local products: On the lines of Amazon India initiative for tribal products of Telangana, rural crafts can be availed on major e-commerce sites with authentic branding with the help of state governments.

These measures or innovations need support of a suitable policy framework and reforms in pricing policy, tax, market access, credit and rural infrastructure, like warehouses and cold storage. The next two years or so of how we learn to live with corona virus can redesign the economy towards safer and more sustainable production and consumption, with agriculture and the rural economy as its strength, rather than its weakness.

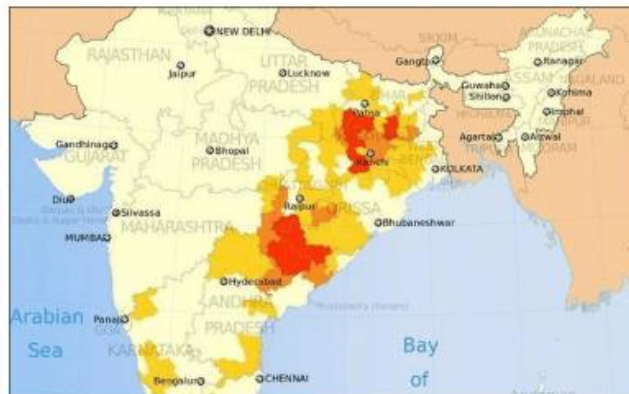
In this economic pandemic, the lifeline of Indian economy lies in the transformation of the rural sector into a matrix of local economies, striking a balance between their diversified local production for local needs and surplus trading.

B. Skill development and promotion of rural entrepreneurship address the challenge of Naxalism in the tribal pockets of India

The Maoist problem has been identified by many experts and leaders, including the Prime Minister, as the most serious internal security challenge that the country is faced with. In this regard, improved governance and effective implementation of development schemes, in the form of skill development, can help overcome the challenge of Naxalism.

- The Maoist/Naxal movement in India is among the longest and most lethal homegrown insurgencies that the world has seen. While the origin of Left-Wing Extremism (LWE) in India goes back to the **Telangana peasant rebellion (1946-51)**, the movement took the young republic by storm in 1967.
- It was **formed to fight for the cause of peasants and the landless**, the armed militia launched a series of daring attacks, assassinations and bombings targeting landlords, upper-caste leaders and politicians. The movement has seen **many periods of ups and downs** where its spread across India progressively increased into the tribal regions of central India.

Current spread of CPI-Maoist



To address issues of education and employment in Maoist affected regions, the Ministry of Skills Development & Entrepreneurship (MoSDE) launched two new schemes, namely, 'Skill Development in 47 LWE affected districts' and 'Pradhan Mantri Kaushal Vikas Yojana (PMKVY)' for creating infrastructure and providing employment linked skill training to youth in affected areas.

Further, undertaking "Skill Development Programme", which includes inhouse training, aimed at equipping tribal youth to acquire the necessary knowledge, skill and proficiency in the operation of Mine/Plant to help them in seeking employment can help in attracting the youth.

Paying appropriate stipend during the period of the programme and offer free/subsidised breakfast, lunch, uniforms, tool kits, etc along with establishment of ITI/ Polytechnic Colleges exclusively for tribal youth providing entire infrastructure facilities, including residential quarters and hostel buildings for students, to develop local talent suiting to the needs of the industry.

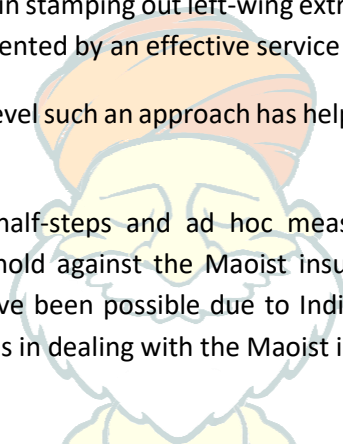
These measures can help towards leaning away the tribal youth from the clutches of naxalites as many analysts have shown that in the absence of viable employment opportunities, youth tend to take up arms. Also, tribal youth form the foot soldiers of Naxal/Maoist movement where ideological motivations are minimum.

Such an approach can be seen to have succeeded in Andhra Pradesh where the core component of the counter-insurgency strategy was what is called “winning hearts and minds”: cutting down the influence of the Maoists by undertaking development and good-governance measures to address the grievances of the civilian population sympathetic to the insurgent cause, including the tribal communities.

The Andhra Pradesh state succeeded in stamping out left-wing extremism by combining police action with socio-economic programmes implemented by an effective service delivery mechanism.

In present times too, at the national level such an approach has helped in controlling the Naxal movement. The chart clearly shows it.

After many years of indifference, half-steps and ad hoc measures, both India’s central and state governments have found their foothold against the Maoist insurgency that at its pinnacle may have seemed invincible. This seems to have been possible due to Indian state’s combined both population-centric and enemy-centric approaches in dealing with the Maoist insurgency where skilling tribal youth is playing an important role.



C. Agriculture and rural industry could be India’s strength post COVID-19.

As per NITI Aayog report, more than half of Indian industrial production comes from the rural areas. Rural construction also accounts for nearly half of the total building activity in the country. The value of rural services is about a quarter of the total services output.

- Agriculture has accounted for less than half of total rural output since the turn of the century. On the other hand, National Sample Survey Office (NSSO) data shows that more than one-fifth of rural households with self-employment in agriculture have income less than the poverty line.
- Agriculture labour productivity in terms of gross value added (GVA) in India is less than a third of that in China and 1% of that in the US. Rural sector is net importer vis-e-vis urban areas which indicate outward flow of money.

Agriculture and Rural industry as engine of economic recovery:

- Renewed focus on NREGA: The government’s commitment to provide an additional Rs. 40,000 crore allocation for the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for FY21 will help to spur rural demand.
- Investment in farm infrastructure: NABARD will facilitate Rs 1 lakh crore finance for funding Agriculture Infrastructure Projects at farm-gate and aggregation points like Primary Agricultural

Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Startups, etc. Local initiative for building community infrastructure, like water harvesting, canal irrigation network, huts for community market centers etc. may generate employment opportunities.

- Opportunity for Indian agriculture to tap world markets: As the global supply chains for agricultural products remains paralyzed in global market, Indian product can make headways as Indian rural sector is not as badly affected as the North American or European rural sector.
- If there is no universal access to a Covid-19 vaccine for another 18-24 months, then businesses in safer sectors and locations are likely to do well, here rural sector might act as net gainer.
- In rural India, where it is naturally easier to have physical distancing and outdoor work. This may shift the focus from urban markets to rural markets, for both demand and production.
- Surplus labour: Livestock, fisheries, dairy, vegetables, fruit and food processing are more labour-intensive and high value-yielding. After many decades of neglect in research and development, lack of market access, on-off policies for exports, and market distortions, the present adversity may be a timely opportunity for this sector. Recently, Finance Minister informed allocation of Rs 20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). This will include Rs 11,000 crore for activities in marine, inland fisheries and aquaculture while Rs. 9000 crore to be spent on developing fishing Harbours, cold chain, markets etc.
- Self-reliant rural sector: Local production of items of local requirement, the local weavers, artisans and craftsmen may establish micro enterprises and form local community marketing cooperatives. Finance minister announced Rs 10,000 crore scheme for the formalization of Micro Food Enterprises (MFE). This will help nearly 2 lakh MFEs to achieve technical up-gradation to attain FSSAI food standards, build brands and marketing.
- There may be community campaigns for buying local products, as far as possible, replacing some of the items coming from urban industrial sectors.

How is technology adoption transforming agricultural efficiency in rural India?

India is one of the leading contributors to the domestic and global agriculture output demand. India is the world's largest producer of milk, 2nd largest producer of fruit & vegetable in the world, and technology adoption has helped to improve these figures in various ways.

Issues involved to improve agricultural efficiency:

- Conversion of agricultural land for alternative uses, declining average size of farm holdings have drastically reduced the average land holding in turn posing a challenge to implement efficiently the traditional methods of farming.
- Dependence on rainfall and climate: Indian agriculture is heavily dependent on monsoon rain and ever-increasing global temperature has made agriculture more prone to extreme weather events.
- Absence of marketing infrastructure, Large gaps in storage, Cold chains limited connectivity have posed transport & marketing challenges.
- Lack of Mechanisation: Introduction of latest technology has been limited due to various reasons like accessibility for credit and low awareness.
- Profiteering by middlemen is reducing farmers income in turn reducing farmers purchasing power for new technology adoption.
- Food processing efficiency is low in India, it's at 3% when compared to 30-70% in developed countries and wastage of agriculture produce is as high as 40%.

These issues were addressed by technology adoption in agriculture sector:

- Remote sensing (via satellites), GIS, crop and soil health monitoring, and technologies for livestock and farm management are the examples of technology which are helping to improve the agricultural efficiency.
- Seed quality enhancing: The quality enhancement can be done with advanced techniques, adopting seed management strategies resulted into creating high yield seed varieties.
- Solar-powered water pumps: These pumps use the abundant solar power available to pump water from the ground. These provide an energy-efficient way. Hence, reduce cost of production and increase profits for farmer.
- Per capita availability of fruits and vegetables is quite low because of post-harvest losses which account for about 25% to 30% of production. But, adoption of cold storage chain technology for perishable and other perishable allied agri – commodities have helped to reduce wastages and improve the gains to farmers and consumers substantially.
- ICT sectors such as e-choupal is an example of efficient supply chain system empowering the farmers with timely and relevant information enabling them to get better returns on their investment.
- E-governance in the areas like- maintenance of land records is a great step in removing the malpractices and creating assurance of rightful ownership.
- Aadhar linked bank accounts and government records provide access to monetary benefits by establishing the correct identity, in turn solving problem of access to credit.
- Direct farm to door connectivity through e-commerce and m-commerce platforms has facilitated large number of artisans to cut the middleman share and get fair price for their produce.
- Agro-based small enterprises such as providing tractor & other farm equipments on rents at reasonable rates in rural areas helped to reduce cost of production. e.g: UBER enabled farm equipments on rent system through UBER apps.
- Better access to information through Kisan Suvidha app and DD Kisan Channel helped to improve efficiency in the agriculture.
- GPS mapping, which helps farmer in accessing the need i.e. where they need to put more fertilizer or less, as per requirement of the soil. GPS enabled services are also helping in field of documentation about yield, moisture, etc.

Though technology adoption has improved agricultural efficiency in Indian agricultural sector, some areas still need attention:

- As per FICCI's "Knowledge Paper on Indian farm equipment sector" Farm equipments use in India stands at about 40-45 percent. This is still low when compared to countries such as the US (95percent), Brazil (75 percent) and China (57percent).
- 'Tractor-isation' and not mechanisation of Industry is happening.
- As per National Digital literacy mission, digital literacy is almost no-existent among more than 90% of India's population.
- Technology adoption has proved that it has potential to improve agricultural efficiency by improving farmers knowledge, access to credit, and agriculture output in many ways. Hence, technology adoption can help the farm product to reach from "local to global" market in an

efficient way. If addressed the remaining issues in the technology adoption, it will also help to convert the image of Indian “Peasant farmer” in to an “Entrepreneur farmer”.

- However, rural employment has shrunk after 2005 while the urban areas have not been able to absorb the millions who are leaving the farm. Rural India is incapable of absorbing the estimated 23 million interstate and intrastate migrant labours who might return home from urban areas due to the COVID-19 lockdown.
- It would need support of a suitable policy framework and reforms in pricing policy, tax, market access, credit and rural infrastructure, like warehouses and cold storage. The next two years or so of how we learn to live with corona virus can redesign the economy towards safer and more sustainable production and consumption, with agriculture and the rural economy as its strength, rather than its weakness.

D. Why vocational training is so vital for our country?

- Demographic Dividend: India has 65% of its youth in the working age group. Efficient utilization of these population would promote saving and investment rate
- Meet employer need of skills: The latest India skill Report indicates that only about 47% coming out of educational institutions are employable.
- A useful vocational education in agriculture, coupled with access to the formal economy for finance and marketing, could raise the quality of life. AGRI-UDAAN programme to promote innovation and entrepreneurship in agriculture is a step in the right direction.
- Prepare workers for a decent livelihood: this improves India’s ranking in HDI
- Low-skilled and repetitive jobs are bound to be eliminated by robots and artificial intelligence under the Fourth Industrial Revolution. This scenario is forcing technical and vocational education and training (TVET) institutions to evolve continuously and sustainably to remain relevant in the future. World class productivity and quality
- For Make in India – It give big opportunity for MNCs to come to India
- Export of skilled workforce to aging developing countries- The study titled ‘Global Talent Crunch’ highlighted that India would have a talent surplus of around 245.3 million workers by 2030 at a time when the Asia-Pacific region itself would face a talent deficit of 47 million workers.

What are the Government Initiatives in the area of vocational education?

- To stimulate and support reforms in skills development and to facilitate nationally standardized and acceptable, international comparability of qualifications, a “**National Vocational Qualifications Framework**” (NVQF) is being established by the Central Government. Several states have initiated vocational education programmes operated in alignment with NVQF.
- National Skill Development Corporation India (NSDC) is a one of the kinds of Public Private Partnership in India. It aims to promote skill development by catalysing creation of large, quality, for-profit vocational institutions.
- Ministry for Skill Development and Entrepreneurship has launched the **Skills Assessment Matrix for Vocational Advancement of Youth (SAMVAY)** that provides seamless movement from education to skill.
- A scheme for skilling the unemployed youth in engineering skills using the facility of the technical institutions has been launched as a part of the **PM Kaushal Vikas Yojana(PMKVY)**.
- **Gram Tarang** – Targeting tribal/naxal affected areas. Training centres created to train people in Auto CAD, advanced welding on advance machinery funded by NSDC.

Case Study

Successful Vocational education model in Germany – ‘classroom instruction plus apprentice training’

- The German system of Dual Vocational Education and Training (VET) has proven itself to be successful over the last centuries.
- It is placed to bridge the gap between the increasing need for theoretical knowledge and real world application of these skills.
- The German system encourages the direct involvement and ownership of the industry in the educational process and is in demand all over the globe – also in India.
- VET plays a vital role in India’s further development, especially in the light of government’s “Make in India” campaign.

ASER’s statistics indicate that overall, only 5.3% of the age group is enrolled in a vocational course, while 60.2% of out-of-school youth are engaged in some form of work. These trends underscore the need to scale up substantive skill-building programmes. A National Vocational Policy should establish equivalence for degrees, diplomas and certifications in the vocational education sector for lateral and vertical mobility.

E. Work of Rural Women needs recognition***The pre-COVID-19 situation (for rural women)*****1. Rural women faced crisis of regular employment**

- According to national labour force surveys, a quarter of adult rural women were in the labour force (or counted as “workers” in official data) in 2017-18
- However, time-use surveys from rural Karnataka by NGOs show that, although there were seasonal variations in work participation, almost all rural women came within the definition of “worker” in the harvest season.
- The above data suggests that rural women face a crisis of regular employment.
- In other words, when women are not reported as workers, it is because of the lack of employment opportunities rather than it being on account of any “withdrawal” from the labour force

2. Paid work outside home

- Another feature of rural women’s work, is that women from all sections of the peasantry, with some regional exceptions, participate in paid work outside the home
- Thus, while thinking of the potential workforce, we need to include women from almost all sections of rural households and not just women from rural labour or manual worker households.

3. Age differentiated aspiration amongst rural women

- A third feature is that younger and more educated women are often not seeking work because they aspire to skilled non-agricultural work, whereas older women are more willing to engage in manual labour.

4. Wage Inequality

- A fourth feature of rural India is that women’s wages are rarely equal to men’s wages, with a few exceptions. The gap between female and male wages is highest for non-agricultural tasks — the new and growing source of employment.

5. Underestimation of women’s work

- Counting all forms of work — economic activity and care work or work in cooking, cleaning, child care, elderly care — a woman’s work day is exceedingly long
- It is estimated that the total hours worked by women (in economic activity and care) ranged from 61- 88 hours in the lean season, with a maximum of 91 hours (or 13 hours a day) in the peak season.
- No woman puts in less than a 60-hour work-week.

Impact of Pandemic & lockdown on rural women

- Limited agricultural activity for women:

- There was increased tendency to use more family labour and less hired labour on account of fears of infection.
- Therefore, though agricultural activity continued during lockdown employment available to women was limited.
- Reduced income from agriculturally allied sectors
 - For women across the country, incomes from the sale of milk to dairy cooperatives shrank because the demand for milk fell by at least 25% (as hotels and restaurants closed)
 - Among fishers, men could not go to sea, and women could not process or sell fish and fish products
- Collapse of non-agricultural employment for women.
 - Non-agricultural jobs came to a sudden halt as construction sites, brick kilns, petty stores and eateries, local factories and other enterprises shut down completely
 - In recent years, women have accounted for more than one-half of workers in public works, but no employment was available through the National Rural Employment Guarantee Scheme (NREGS) till late in April
 - Accredited Social Health Activists or ASHAs, 90% of whom are women, have become frontline health workers, although they are not recognised as “workers” or paid a regular wage.
- Effect on Women’s health & nutrition
 - During the lockdown period the burden of care work mounted.
 - With all members of the family at home, and children out of school, the tasks of cooking, cleaning, child care and elderly care increased
- Disproportionate impact of lockdown on rural women jobs
 - Among rural casual workers 71% of women lost their jobs after the lockdown; the figure was 59% for men.
 - Data from the Centre for Monitoring Indian Economy (CMIE) also suggest that job losses in April 2020, as compared to April 2019, were larger for rural women than men.
- Inadequate attention has been paid to the consequences of the pandemic for women workers and on the design of specific policies and programmes to assist women workers

The Way Ahead

- Short term goal should be the expansion of the NREGS
- A medium and longer term plan needs to generate women-specific employment in skilled occupations and in businesses and new enterprises
- ASHA workers must be recognised as workers and paid a fair wage.
- Specific attention must be paid to safe and easy transport for women from their homes to workplaces
- Healthy meals for schoolchildren as well as the elderly and the sick can reduce the tasks of home cooking, which reduces care burden of women

It is time for women to be seen as equal partners in the task of transforming the rural economy.

F. The Svamitva Scheme

- Indian Union Minister of Rural Development & Panchayati Raj has issued guidelines regarding the Survey of Villages and Mapping with Improved Technology in Village Area (SVAMITVA) scheme.
- It is a new initiative of the Ministry of Panchayati Raj

- The aim is to enable villagers to use a property as a financial asset for taking loans and other financial benefits.

The Need

The need for this Yojana was felt since several villagers in the rural areas don't have papers proving ownership of their land. In most states, survey and measurement of the populated areas in the villages has not been done for the purpose of attestation/verification of properties. Lack of accurate land records are felt most acutely in times of crisis. Cyclone Amphan has devastated vast expanses of coastal Odisha and West Bengal, and left millions homeless. Any relief efforts aimed at helping people rebuild their homes would benefit hugely from land records that identify who lived where, and the boundaries and extent of their land. In the absence of these, there is the danger of the weakest sections losing out on the little they had, with no ability to claim compensation from the government.

Land records also play an important role in the financial resilience of Gram Panchayats. Gram Panchayats that are able to generate their own revenues will be able to invest in the needs of their local communities. However, Gram Panchayats have a poor track record of generating revenues, especially through property tax. The 2018 Economic Survey estimated only 19% of the potential property tax was being collected by Gram Panchayats. One possible reason for low collection would be the lack of data about the properties – where are they located, are they residential or commercial, what should be the appropriate tax value, and who should be taxed.

Swamitva Yojana is aimed to fill the above gap to provide ownership rights to people in the villages. It is expected to go a long way in settling property rights in rural hinterlands and likely to become a tool for empowerment and entitlement, reducing social strife on account of discord over properties.

The scheme

- It is a collaborative effort of the Ministry of Panchayati Raj, State Panchayati Raj Departments, State Revenue Departments and Survey of India.
- It is currently being implemented in six states –
 - Haryana
 - Karnataka
 - Madhya Pradesh
 - Maharashtra
 - Uttar Pradesh
 - Uttarakhand.
- It aims to provide an integrated property validation solution for rural India for setting the boundaries of the rural lands.
- Latest drone survey technology shall be used for mapping of rural housing land. Drones will draw a digital map of every property falling within the geographical limits of a village and demarcate the boundaries of every revenue area.
- Property card for every property in the village will be prepared by states using accurate measurements delivered by drone-mapping. These cards will be given to property owners and will be recognised by the land revenue records department.
- This scheme will help in streamlining planning and revenue collection in rural areas.
- This will also help in resolving property related disputes.
- After getting the property card, easy access to loans from banks on their (beneficiaries') houses would be ensured.
- The scheme will enable creation of better-quality Gram Panchayat Development Plans (GPDPs).

- The property records for a village will also be maintained at the Panchayat level, allowing for the collection of associated taxes from the owners. The money generated from these local taxes will be used to build rural infrastructure and facilities. The accurate property records can be used for facilitating tax collection, new building and structure plan, issuing of permits and for thwarting attempts at property grabbing
- Will help in strengthening the Panchayati Raj system for which efforts are underway for the past 6 years.

The Way Forward

1. Engage the community from the start: Land and boundaries can be a charged topic, which more often than not discourages any policy reform. However, by involving the community, it is possible to create greater acceptance of the process and reduce potential for disputes. When the land boundaries are drawn by the people themselves, there is a high level of transparency and neighbours act as a check and balance, while building consensus on boundaries.
2. Protect the most vulnerable people: Land often has deep roots in social power structures, including caste and gender biases. Dalits, women, tenant farmers and tribal communities are often excluded from accessing land, even though they may legitimately have a claim. It would be important to build safeguards in the implementation process to ensure legitimate claims of the most vulnerable people are not crowded out by louder, or powerful voices. Awareness drives to familiarize people with digital land records, how to interpret and access them, also need to be built into the program to avoid information asymmetry and ensure access across user groups.
3. Establish a grievance redressal system: Even with the best of intentions, it is possible that the process will create grievances for some people. Drawing learnings from Odisha's Kalia and Mo Sarskaar programmes, a grievance redressal system that effectively addresses people's concerns in a transparent and fair manner, will go a long way in smooth implementation of the program.
4. Enable markets to work: It would be simplistic to expect that updated property records alone will make credit flow into rural areas. Credit needs marketable collateral, so it would be important to ensure there is a functional market for the underlying collateral – land. This would require states to simplify the legislative and regulatory procedures to build consumer confidence and encourage transactions in these areas.

Modernising land records is one of the foundational steps towards mending and reimagining broken institutional arrangements, which are pivotal in today's circumstances. The announcement of this scheme has signaled political will at the Centre to create reliable land records, which has been long overdue.

All the best 😊
Team IASbaba



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