

आत्मनिर्भर भारत

Part-2 : Poor, including migrants and farmers

14.05.2020



सत्यमेव जयते
Government Of India



Direct Support to Farmers & Rural Economy provided post COVID

- **3 crore farmers** with agricultural loans of Rs. 4.22 lakhs crore availed the benefit of **3 months loan moratorium.**
- **Interest Subvention and Prompt Repayment Incentive** on crop loans, due from 1st March, **extended up to 31st May, 2020**
- **25 lakh new Kisan Credit Cards** sanctioned with a **loan limit of Rs. 25,000 cr.**



Liquidity Support to Farmers & Rural Economy provided post COVID

- **63 lakh loans of Rs. 86,600 crore** approved in Agriculture between 1.3.2020 to 30.04.2020.
- Refinancing of **Rs.29,500 crore** provided by NABARD, to Cooperative Banks & Regional Rural Banks in March,2020.
- Support of **Rs. 4,200 crore** provided under **Rural Infrastructure Development Fund to States** during March, 2020 for rural infrastructure
- Working capital limit of **Rs. 6,700 crore** sanctioned for procurement of agriculture produce to **State Government entities** since March, 2020



Support for Migrants and Urban Poor during last 2 months

- Government of India has **permitted State Governments to utilise State Disaster Response Fund (SDRF)** for setting up **shelter for migrants and providing them food and water etc.**
- **Central Government also released Rs 11002 crore** of its contribution in advance to all States on 3rd April, to augment funds in their SDRF.
- Hygienically prepared **three meals a day provided for the residents of Shelters for Urban Homeless (SUH)** during the lockdown w.e.f March 28, 2020.
- 12,000 SHGs have produced **3 crore masks and 1.20 lakh litres of sanitizers**. This gave additional employment opportunity to the urban poor.
- Disbursal of Revolving Fund (RF) to Self Help Groups was on-boarded on **PAiSA Portal** in April 2020 on a pilot basis in Gujarat and is now being rolled out across all the States in May 2020.
- **7,200 new Self Help Groups of urban poor have been formed** during the period starting 15th March, 2020.



MGNREGS support to returning Migrants

- 14.62 crore person-days of work generated till 13th May 2020
- **Actual Expenditure till date is around Rs. 10,000 Cr**
- **Work offered to 2.33 Crore wage seekers yesterday in 1.87 Lac Gram Panchayats**
- **40-50% more persons enrolled, compared to May last year**
- **Average wage rate rose to Rs. 202 from Rs. 182 in last FY**
- **Drive being undertaken to enroll returning migrants**
- States/UTs advised to provide works to migrant workers as per the provisions of the Act
- Planning for continuing MNREGA works in Monsoon as well: plantations, horticulture, livestock related sheds



Labour Codes - Benefits for Workers

- Universalization of right of minimum wages and timely payment of wages to all workers including unorganized workers – presently minimum wages applicable to only 30% of workers.
- Statutory concept of National Floor Wage introduced: will reduce regional disparity in minimum wages.
- Fixation of minimum wages simplified, leading to less number of rates of minimum wages and better compliance.
- Appointment letter for all workers- this will promote formalization.
- Annual Health Check-up for employees.
- Occupational Safety & Health (OSH) Code also applicable to establishments engaged in work of hazardous nature even with threshold of less than 10 workers.



Labour Codes - Benefits for Workers

- Definition of inter-state migrant worker modified to include migrant workers employed directly by the employer, workers directly coming to destination State of their own besides the migrant workers employed through a contractor.
- **Portability of welfare benefits** for migrant workers.
- **Extension of ESIC coverage pan-India to all districts** and all establishments employing 10 or more employees as against those in notified districts/areas only.
- Extension of ESIC coverage to employees working in establishments with less than 10 employees on voluntary basis.
- Mandatory ESIC coverage through notification by the Central Government for employees in hazardous industries with less than 10 employees.



Labour Codes - Benefits for Workers

- Social Security Scheme for Gig workers and Platform workers.
- Re-skilling fund introduced for retrenched employees.
- All occupations opened for women and permitted to work at night with safeguards.
- Provision for Social Security Fund for unorganised workers.
- Gratuity for Fixed Term Employment - Provision of gratuity on completion of one year service as against 5 years.



Measures announced Yesterday



A number of measures were announced yesterday for Businesses in general and MSMEs in particular. The measures which will help all businesses are listed again for your understanding:

- **Rs 3 lakh crore Emergency Working Capital Facility** for Businesses, **including MSMEs**
- No Global tenders for Government tenders of upto Rs 200 crore
- Extending EPF Support for business and organised workers for another 3 months for salary months of June, July and August 2020 - **will provide liquidity for workers in MSME and other Businesses**
- EPF Contribution reduced for Employers and Employees for 3 months to 10% from 12% for all establishments for next 3 months for workers not covered by Govt support under PMGKP and its extension – will also help middle class employees - **will provide liquidity for workers in MSME and other Businesses**
- Relief to Contractors given by extension of up to six months for completion of contractual obligations, including in respect of EPC and concession agreements
- Tax relief to business as pending income tax refunds to charitable trusts and non-corporate businesses and professions to be issued immediately
- Reduction in Rates of ‘Tax Deduction at Source’ and ‘Tax Collected at Source’ by 25% for the remaining period of FY 20-21 and Due Dates for various tax related compliances extended - **will benefit all businesses**



Poor, including Migrants and Farmers

Free Food grain Supply to Migrants for 2 months

- Migrants in various states require food-grain assistance
- Migrants who are **neither NFSA or State Card beneficiaries in the state they are stationed** will be provided **5 kg of grains per person and 1 kg Chana per family per month for two months**
- About **8 crores migrants** are expected to benefit.
- **Rs. 3500 Crore** will be spent on this intervention for 2 months
- **Cost will be fully borne by Government of India**
- State Governments responsible for implementation, identification of migrants and full distribution and providing detailed guidelines.



Technology Systems to be used enabling Migrants to access Public Distribution System (Ration) from any Fair Price Shop in India by March 2021 - One Nation One Ration Card

- Migrant families are not able to access food in other states.
- This scheme will enable a migrant beneficiary to access Public Distribution System from any Fair Price Shop in the country (Intra-State portability introduced in 20 States)
- Part of the **PM's Technology Driven System Reforms**
- **67 crore beneficiaries in 23 states covering 83% of PDS population will be covered by national portability by August, 2020**
- **100% National portability will be achieved by March, 2021**
- **All the States/UTs will complete full FPS automation by March, 2021**



Affordable Rental Housing Complexes (ARHC) for Migrant Workers / Urban Poor

Migrant labour/urban poor face challenges in getting houses at affordable rent.

Government will launch a **scheme under PMAY for migrant labour/urban poor** to provide ease of living at affordable rent by,

- i. Converting government funded housing in the cities into Affordable Rental Housing Complexes (ARHC) under PPP mode through concessionaire;**
- ii. Incentivizing manufacturing units, industries, institutions, associations to develop Affordable Rental Housing Complexes (ARHC) on their private land and operate; and**
- iii. Incentivizing State Government Agencies / Central Government Organizations on the similar lines to develop Affordable Rental Housing Complexes (ARHC) and operate.**

Ministry will issue detailed guidelines.



Rs. 1500 crores Interest Subvention for MUDRA-Shishu Loans

- Small businesses under MUDRA have been disrupted the most & has also impacted their capacity to pay EMIs.
- Loan moratorium has already been granted by RBI
- **The current portfolio of MUDRA-Shishu loans is ~ Rs 1.62 Lakh crore (Maximum loan amount of 50,000 Rs).**
- Government of India will provide **Interest subvention of 2% for prompt payees** for a period of **12 months**.
- **Relief of Rs 1500 cr to MUDRA-Shishu loanees**



Rs 5000 cr Special Credit Facility for Street Vendors

- Adverse impact on the livelihoods of the street vendors due to COVID-19
- Government will launch a special scheme **within a month** to facilitate easy access to credit to street vendors.
- Initial **working capital up to Rs. 10,000.**
- Digital payments will be incentivized through monetary rewards and enhanced working capital credit would be made available for good repayment behavior.
- Will support nearly **50 lakh street vendors**
- Will provide **liquidity of Rs 5000 crores**



Rs 70,000 crore boost to housing sector and middle income group through extension of CLSS

- Credit Linked Subsidy Scheme for Middle Income Group (Annual Income: Rs 6–18 lakhs) was operationalized from May 2017.
- CLSS was extended up to 31st March 2020
- Scheme has benefitted 3.3 lakh middle class families so far.
- **Government will extend the CLSS Scheme up to March 2021.**
- **2.5 lakhs middle income families** will benefit during 2020-21
- Will lead to Investment of over **Rs. 70,000 Crores** in housing
- Will **create jobs**
- Will stimulate demand for steel, cement, transport and other construction materials.



Rs 6000 crore employment push using CAMPA funds

- There is need to create job opportunities for our citizens
- Compensatory Afforestation Management & Planning Authority (CAMPA) set up under *Compensatory Afforestation Fund Act, 2016*
- Plans worth **Rs 6000 crores** will be approved shortly.
- Funds to be used by State Governments for-
 - **Afforestation and plantation works**, including in urban areas
 - Artificial regeneration, assisted natural regeneration
 - Forest management, soil & moisture conservation works
 - Forest protection, forest and wildlife related infrastructure development, wildlife protection and management etc
- Will create **job opportunities** in **urban, semi-urban and rural areas**.
- Will create job opportunities for Tribals /Adivasis



Rs 30,000 crores Additional Emergency Working Capital Funding for farmers through NABARD

- Inadequate financial resources with Small and Marginal Farmers
- RRBs and Rural Cooperative banks are main source for credit
- **NABARD will extend additional refinance support of Rs. 30,000 crore for crop loan requirement of Rural Co-op Banks & RRBs.**
- This is **over and above Rs 90,000 crore** to be provided by NABARD through the **normal refinance route** during this year
- **Front-loaded on-tap facility** to 33 State Co-operative banks, 351 District Co-operative banks and 43 RRBs available on tap based on their lending .
- To **benefit around 3 crore farmers** - mostly small and marginal farmers.
- To meet **post harvest (Rabi) & current Kharif** requirement in May/June



Rs 2 lakh crore Concessional credit boost to 2.5 crore farmers through Kisan Credit Cards

- **Special drive** to be undertaken to provide concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards
- **Fishermen and Animal Husbandry farmers** will also be included in this drive.
- This will enable such farmers to gain access to institutional credit at concessional interest rate
- **2.5 crore farmers** will be covered and will benefit from credit flow of about **Rs 2 lakh crores**





Government Of India

Thank You