

# **EVALUATION OF COMPETITIVENESS AMONG NORTH INDIAN STATES**



**SPEAKING TOUR III:  
UTTAR PRADESH & CHANDIGARH**

## Background and about the Project

With support from the American Embassy, North India Office, Consumer Unity Trust Society (CUTS) is implementing the project, 'Evaluation of Competitiveness among North Indian States'.<sup>1</sup> The objective of the project is to gauge the perspective of relevant stakeholder representatives (government officials, industry, academia, media, etc.) on reforms being undertaken in six North Indian states to propel State Competitiveness *vis-à-vis* Ease of Doing Business (EoDB) and bring them to a common platform for cross-learning and sharing the best practices. The select states include – Rajasthan, Punjab, Haryana, Uttar Pradesh, Himachal Pradesh and Uttarakhand.

The Directorate of Industrial Policy & Promotion (DIPP), Ministry of Commerce and Industry in collaboration with the World Bank (WB), has already been assessing the performance of Indian states based on an EoDB action plan. Thus, the project is timely owing to the major thrust on EoDB by the Centre. To support Prime Minister Narendra Modi's mission to make India a global hub for business and investment, it is important for states to become competitive and attractive for investors. In order to sustain the momentum, DIPP has been conducting the state ranking exercise annually. However, the ground realities suggest that the idea of state competitiveness *vis-à-vis* EoDB extends much beyond the suggested action plan by DIPP. Thus, the project aims to understand the existing ground realities from stakeholder representatives and the way forward on EoDB.

Under the project, CUTS prime responsibilities have been: (1) Organising a Symposium by bringing together relevant stakeholder representatives from all the six states and subject experts on a common platform to deliberate on the challenges and way forward in EoDB and facilitate cross-learning amongst them. (2) Organising two Speaking Tours, where an American Expert would visit the select states and CUTS would facilitate cross-fertilisation and exchange of best practices and ideas. As both India and the US have similar federal structure of governance with multiple State Governments working under Central Government agenda, the project envisages creating a cross-learning platform between both countries on EoDB Reforms and Competitiveness.

This report deals with the third Speaking Tour. conducted in Lucknow, Uttar Pradesh and Union Territory (UT) of Chandigarh. The American expert brought on board was Daniel Mitchell, Chairman, Center for Freedom & Prosperity, who was accompanied by representatives from CUTS and American Embassy. During the Tour, Focus Group Discussions (FGDs) and one to one meetings were organised with relevant stakeholder representatives. As mentioned above, the idea was to provide a platform to discuss ideas and best practices among stakeholder representatives from India and the American expert.

The report has been divided into two sections, while the first encapsulates the highlights of the meetings held in Lucknow, Uttar Pradesh; the second encompasses the highlights of the meetings held in UT of Chandigarh.

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<sup>1</sup> For more project details, please visit: <http://www.cuts-ccier.org/STATE-COMP/About.htm>

## Lucknow



### 1. Focus Group Discussion with Members of The Indus Entrepreneurs (TiE), January 18, 2018

**Objective:** The purpose of this meeting was to gauge the perspective of entrepreneurs, engaged in managing startups in Uttar Pradesh (UP), on business environment in the State and exchanging practices adopted by US states.

**Overview:** Discussants included Daniel Mitchell, Chairman, Centre for Freedom & Prosperity; Kanika Balani, Senior Research Associate, CUTS International; Douglas Fowler, Economic Officer, US Embassy and members of TiE Lucknow Chapter (as attached in Annexure 1). The discussion revolved around policy/regulatory/governance challenges concerning startups in UP, measures adopted by the State Government to attract investments and the way forward for improving its business environment.



## Key Highlights

### *Initiatives*

- **Investors' Summit:** The Government of UP organised its first ever Investors' Summit on February 21-22, 2018. Big ticket investors from all over the country and foreign investors participated in this summit.
- **Biggest Incubator Cell:** The State is working towards establishing the biggest incubator cell in the country to support the startup ecosystem.
- **Governance**
  - The government has increasingly been working towards making procedures for seeking clearances/approvals more transparent through digital platforms. Also, there are well defined timelines for granting such clearances/approvals and efforts are in place by various departments for adhering to these timelines.
  - For promoting inter-state and intra-state trade, UP has introduced an E-way bill service to ease tracking of goods shipment.
  - The perception of businessmen indicates that there is an overall reduction in corruption cases.
- **Financing**
  - In terms of seeking financial assistance through banks, private banks appear to be more flexible in terms of offering incentives, as compared to Public Sector Banks (PSBs).
  - For providing support to startups, the State Government has decided to pay a component of employer's Provident Fund contribution to employees.
- **Taxation:** UP has given tax holidays for investing in the State. Tax collected at source (TCS) is one such example that has availed such benefits. Further, the Central Government seems to be learning from tax regimes of different countries and incorporating suitable changes.

### *Opportunities*

- **Labour Cost:** Cost of land and labour (skilled and semi-skilled) in UP is much lower than other states in North India. Therefore, UP offers greater avenues to investors for setting up businesses.
- **Greater support for foreign investors:** UP has been offering greater incentives in terms of fiscal benefits and easy access to factors of production.
- **Population serving as market demand:** UP is inhabited by 16 percent of the country's population, which in itself is amongst the greatest attractions for businesses as this population readily serves their market demand.

## Challenges

- **Regulatory uncertainty:** Frequent changes in policy and regulatory scenario both at the Central and state level are huge concern even today. Prime examples of such uncertainties are demonetisation and introduction of Goods and Services Tax (GST) reforms. However, UP has been receptive towards addressing business concerns on GST compliances and introduced suitable amendments based on the feedback from businesses.
- **Challenges with formalising the informal economy:** A large portion of business still operates on cash transactions and does not wish to participate in the formal economy, mainly owing to greater costs than benefits.
- **MSMEs lack bargaining power:** Micro, Small and Medium-sized Enterprises (MSMEs) do not have the bargaining power to influence policies and regulations. Hence, they face difficulties in doing business within the existing regulatory regime, in comparison to bigger firms.
- **Bureaucratic procedures:** The bureaucratic procedures and delays add to challenges in doing business in UP.

## Recommendations

- **Lessons from the US and other countries:** Various states in the US have been competing to attract investments on the basis of taxation regulations and regulatory structures. The Indian states must follow suit and compete with the spirit of competitive federalism for attracting investments.
- **Bringing in credit tax system:** Discussants suggested that UP must consider doing away with the existing income tax system and introduce the credit tax system.
- **Relaxing FDI policies:** To improve business for foreign investors, Foreign Direct Investment (FDI) policies must be simplified and procedures must be eased.
- **Consultation-based regulatory decision making:** Stakeholder consultations must be incorporated in regulatory decision making process to make it inclusive.

## 2. Meeting with Officials of Udyog Bandhu,<sup>2</sup> Government of Uttar Pradesh

**Objective:** The purpose of this meeting was to understand initiatives taken by officials of *Udyog Bandhu*, the State Government's nodal Department, in facilitating Ease of Doing Business (EoDB) in UP and challenges faced by them in implementing EoDB guidelines provided by the Central Government.

**Overview:** The discussants included Daniel Mitchell, Kanika Balani, K S Prasad, Director, *Udyog Bandhu*; Mohd. Bali Abbas, Director, *Udyog Bandhu*; Pankaj Arora,

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<sup>2</sup> <http://udyogbandhu.com>



*Udyog Bandhu* and Abhishek Puri, Associate, KPMG -- consultant to *Udyog Bandhu* for implementing Department of Industrial Policy & Promotion's (DIPP) action points

## Key Highlights

### Challenges

- **Coordination amongst agencies:** Owing to UP's large size, along with more than 70 districts, it becomes difficult for the nodal department to coordinate with various agencies at the local administration-level and implementing reforms. The DIPP action plan requires coordination with local development authorities, such as introducing bye laws. Such procedures are difficult to be operationalised in a big state, such as UP.
- **Challenge in implementing digital procedures:** Transitioning offline to online procedures has been a challenge. Officials, in various departments, are not tech savvy and face difficulties in handling online procedures. In addition, citizens also lack awareness in submitting applications online.
- **Internet connectivity:** Reliable internet connectivity across UP has been a challenge, which makes it difficult for government departments and citizens/applicants to function online.

### Initiatives

- **Hiring of consultants for facilitating EoDB:** The UP Government aims to improve its performance on the DIPP's EoDB Action Plan agenda. In order to achieve the same, consultants from KPMG are working closely with *Udyog Bandhu*. Consultants from E&Y have also been hired to plan out the upcoming Investors' Summit more effectively.
- **Setting up of e-kiosks:** For providing ease to customers/applicants in submitting applications and fulfilling online procedures, multiple e-kiosks have been setup in cities, towns and villages.
- **Fiscal incentives:** The UP Government has been offering fiscal incentives to investors for attracting investments in the state, such as State Goods and Services Tax (SGST) waiver against various products and services. Also, under several sectoral policies, certain fiscal incentives are offered to investors, some of which are also highlighted in the newly formed Investor Policy 2017.
- **Interest subsidy:** Interest subsidy on infrastructure loan is also being offered by the Government.
- **Convergence with Micro finance institutions:** For providing last mile access on finance to enterprises in the rural/remote parts of the state, the Government is collaborating with Micro Finance Institutions (MFIs).

### ***Recommendations by Daniel Mitchel***

- Invest in Innovation: The UP Government must invest in innovation and allow greater investments to flow into the state.
- Reduce Regulatory structure: Instead of simplifying regulatory procedures, the Government should work towards reducing such procedures.

### **3. Focus Group Discussions with Members of Indian Industries Association (January 18, 2018), Lucknow Management Association (January 19, 2018) and PHD Chambers of Commerce and Industry (January 19, 2018)**

**Objective:** The purpose of these meetings was to share knowledge on state competitiveness *vis-à-vis* EoDB in the US and understand perspective on business environment in UP.

**Overview:** A presentation was made by Daniel on Competitive Federalism and its impact on business environment in the US, which was followed by floor discussions. The discussants included Kanika Balani, Douglas Fowler and industry members (as attached in Annexure 1).





## Key Highlights

- Through a study conducted by the Lucknow Management Association (LMA), it was found that some of the major challenges concerning businesses in UP include lack of financial resources, cumbersome business regulations, policy uncertainty and political externalities. The report also provides some plausible recommendations that could be considered by the State Government to support an enabling business environment. The State Government is currently reviewing these recommendations.
- For supporting EoDB, a country needs to decide its federalism structure. While there are several examples of good and bad federalism, systems with greater decentralisation, such as that of Switzerland must be promoted in order to support EoDB. The actual authority to make policy and regulatory decisions affecting businesses must lie with individual state governments, while Central Government's role must be minimalistic.
- Research supporting the idea of state competitiveness must also be promoted. In the US, studies rank states on the level of economic freedom provided by them for doing business.
- To further promote state competitiveness, studies must also be undertaken on the amount of government revenue earnings in a state (tax accumulation) and spending done by the government on providing better avenues for businesses to flourish.
- EoDB must also be perceived so as to allow ease of exiting from business. Exit has become a difficult procedure, especially for sick or stressed firms. Government must do away with such regulations that add to the burden of stressed or sick units for not allowing them to exit.
- The UP government needs to rethink about the role of nodal departments meant for facilitating EoDB for businesses because limited investments have actually flowed into UP, despite of a strong push for EoDB.



- India needs to consider reducing its regulatory structure, rather than simplifying it.
- Access to finance could be facilitated through various channels. In the US, a lot of businesses are financed through an employer's personal credit card, which works as a personal guarantee from the employer.

#### **4. Meeting with Virendra Singh Rawat, Special Correspondent, Business Standard, January 19, 2018**

**Objective:** The purpose of this meeting was to gauge the perspective of a media representative on business environment in UP.

#### **Key Highlights**

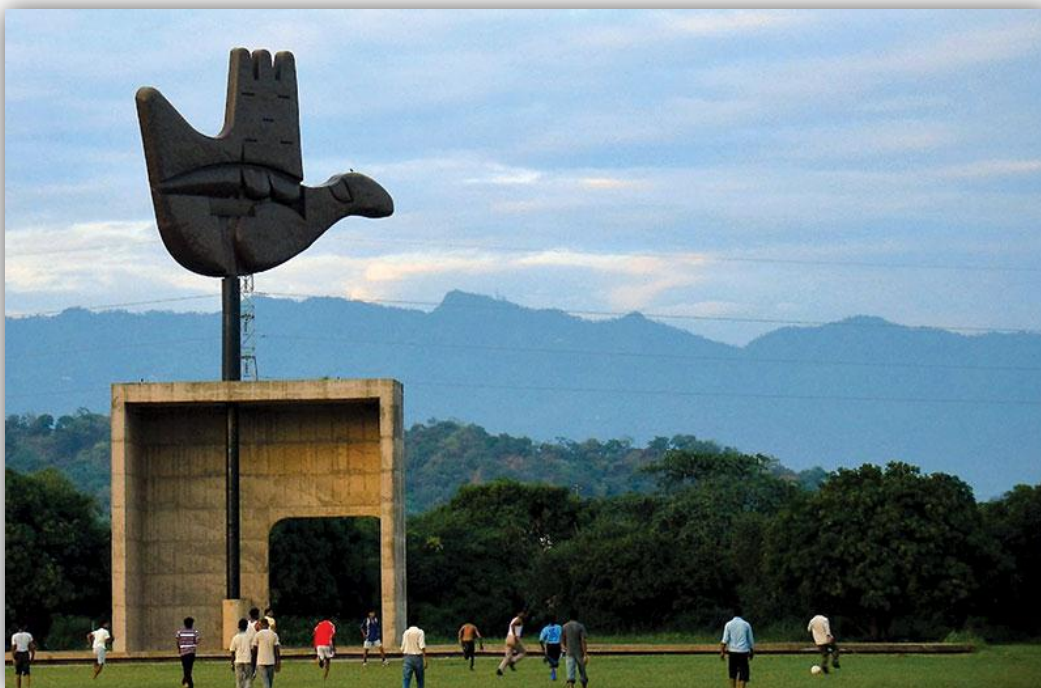
##### ***Challenges***

- Small businesses are still getting adjusted to the GST regime as they lack clarity on procedures related to this newly introduced tax reform. However, large firms are better prepared to get adapted to GST, mainly owing to their ability to hire consultants that is an added cost to business compliance.
- However, two recent major policy changes in the country, i.e. demonetisation and GST, have pushed businesses to participate in the formal economy.
- Land acquisition is another major challenge in UP, in terms of doing business.
- Easy access to factors of production.
- The State Government has been less receptive and supportive on media's feedback.
- The fiscal condition of the state is pitiable and one of the major reasons has been the farm loan waiver, which has drastically reduced the State Government's capability to invest in building suitable infrastructure to support EoDB.

##### ***Initiatives***

- UP Government has been proactively organising training sessions for MSMEs and industry members to build their awareness on GST-related procedures and compliances.
- The Government has been rigorously working towards attracting investments through its planned Investors' Summit 2018.

## Chandigarh



### 1. Focus Group Discussions with Indian School of Business (ISB), Mohali and PHD Chamber of Commerce & Industry, Chandigarh, January 22, 2018





**Objective:** The purpose of these meetings was to share knowledge on state competitiveness *vis-à-vis* EoDB in the US with industry members and entrepreneurs understand their perspective on business environment in the Union Territory (UT) of Chandigarh, Punjab and Haryana.

**Overview:** A presentation was made by Daniel on Competitive Federalism and its impact on business environment in the US, which was followed by floor discussions. The discussants included Rahul Singh, Policy Analyst, CUTS International, entrepreneurs and industry members (as attached in Annexure 1).

### Key Highlights

- A sub-national government is prosperous when it has modest fiscal and regulatory burdens. Such a state is in a better position to promote open trade and achieve balance in raising and spending money, without the support of national government.
- An ideal federalism structure promotes a free and open internal market, where citizens are free to choose where to live, work, save, invest or shop. This federalism goes in the wrong direction when state governments become mere administrators of policies of the Central Government.
- States should compete by offering good policies and quality services that are in-general applicable to all businesses without any preferential treatment. This is known to be a good competitive federalism structure.
- In the US, investors, entrepreneurs and businesses are able to migrate to places with more economic freedom. States that have a significant concentration of these businesses become market-oriented and are able to grow faster and create more jobs.
- As per the 'Economic Freedom of North America 2017' study that measures government spending, taxation and labour market restrictions, New York and

California were least-free states. California, known for its world-famous Silicon Valley tech industry, has also the highest poverty rates in the US.

- Many policies and regulations, formed or implemented by the Central Government and various state governments across India, are more control-oriented rather than growth-oriented.
- While the Indian government has been promoting cooperative federalism since 2014 and providing more power to states, there is still significant scope for decentralisation so that state governments become more competitive in attracting businesses and investments.
- Entrepreneurs across Punjab, Haryana and Chandigarh find it difficult to deal with banks in order to access finance. Due to highly rigid risk assessment procedures of banks, entrepreneurs are assessed with a pre-conceived notion of defaulting and cheating, denting their motivation to seek funding from such institutions. However, entrepreneurs are not risk averse and have been able to fight all odds to establish and run their businesses.
- The Single Window Clearance System (SWCS) of Punjab Government, branded as Invest Punjab,<sup>3</sup> was a good initiative to enhance EoDB reforms in the state. However, there are many implementation challenges that have made this system ineffective for businesses. Many online procedures are processed in offline route, causing pain and difficulties for businesses.
- It is about time the Punjab government undertakes labour reforms in order to make exiting business easier.
- Bureaucracy has not been very sensitive to businesses in Punjab and Chandigarh. They seem to be least concerned with solving genuine business problems.

## 2. Meeting with Pawan Sharma, Bureau Chief, Hindustan Times, Chandigarh Edition

**Objective:** The purpose of this meeting was to gauge the perspective of a media representative on business environment in UT of Chandigarh, Punjab and Haryana.

### Key Highlights

- In 2003, Himachal Pradesh introduced a fiscal incentive of a 10-year tax holiday from excise duty for businesses to establish manufacturing enterprises in the hilly town of Baddi. This was seen as a major bonus for businesses in Punjab moving to Baddi as it was a matter of one hour on-road drive and 36 kms. While this incentive hugely benefited Himachal Pradesh, the industrial growth of Punjab suffered a dent.
- Punjab has experienced significant political instability in recent times, leading to regulatory uncertainty that has not helped in effective implementation of EoDB

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<sup>3</sup> <http://investpunjab.gov.in/>



reforms. The Invest Punjab initiative, introduced in 2013, was a positive step to improve the business climate in the state.

- Punjab, also known as the Food Basket of India, is blessed with highly fertile land and its agro-based and food processing sectors have been recognised as thrust industries by the State Government.

### 3. Meeting with Rajesh Verma, Industries Department, Chandigarh Administration, January 23, 2018

**Objective:** The purpose of this meeting was to understand initiatives taken by the Chandigarh Administration's nodal department in facilitating EoDB in the UT and challenges faced in implementing EoDB guidelines provided by the Central Government.

**Overview:** The discussants included Daniel Mitchell and Kanika Balani.

#### Key Highlights

- **District Industries Centre (DIC):** Chandigarh is mainly a home to MSMEs and there are hardly any large industries within the UT. Therefore, the role of DIC holds greater significance, which is the handholding agency for MSMEs in the UT and provides them support in fulfilling procedures related to *Udyog Aadhar* Memorandum (UAM) and GST.
- **SWCS:** The UT Administration has introduced SWCS<sup>4</sup> to streamline procedures for setting up businesses. Clear timelines have been setup by the Administration to fulfill such procedures. Currently, there is no provision of deemed approval process under SWCS.
- **Fiscal Incentives:** The UT Administration is providing various incentive-based loans to businesses such as 35 percent of capital subsidy to rural women entrepreneurs and 25 percent to rural male entrepreneurs.
- **Public Procurement:** The UT Administration has also set up an e-marketing platform for public procurement, wherein MSMEs are given opportunities to participate in selling goods to the administration.
- **Business Promotion:** Initiatives have been undertaken to help MSMEs get access to market by organising industrial/commercial fairs/exhibitions in neighbouring states.
- **Transportation:** Easier access to appropriate transportation (railways, roadways, airways) for trade has been ensured by the Administration.
- **Trainings/Workshops:** The UT Administration, through its Industries Department, has been organising various workshops on convergence of departmental procedures to facilitate EoDB. Training sessions are also organised for young entrepreneurs, with support from third party agencies on

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<sup>4</sup> <http://eodb.chd.gov.in>

fundamentals of business strategies. These sessions are organised through the UT Administration's aid and held once every quarter.

- **Access to Finance:** However, a major challenge faced by MSME businesses include lack of support from banks in providing access to finance. Banks have been apprehensive about sustainability of such businesses. In order to address this concern, DIC has started to provide guarantee to banks after thoroughly reviewing such business proposals.

#### 4. Meeting with officials of Invest Punjab (IP), Government of Punjab

**Objective:** The purpose of this meeting was to understand initiatives taken by Invest Punjab, the State Government's nodal Department for facilitating EoDB in Punjab.

**Overview:** The discussants included Daniel Mitchell, Kanika Balani and officials of IP.

#### Key Highlights

- **SWCS:** The Punjab Government, through IP, introduced SWCS during 2013. The IP is vested with powers of 23 State Government departments and handholds enterprises from the stage of incubation till final start of business.
- **Labour:** Industries in Punjab always had steady labour relations.
- **Business Ecosystem Development:** The Government has given a major push to MSMEs working in thrust industries, such as food processing, tools, precisions, automobile and aerospace. Also, there has been a special focus on inviting anchor units (big firms with greater market reach) that could incorporate smaller firms in their business.
- **Transportation:** Despite the state being land-locked, a dedicated freight corridor has been developed to facilitate trade with other states. The Central Government plans to connect this corridor with western and eastern ports of the country. Punjab is a major producer of agrarian goods, which are perishable in nature and therefore such corridors hold greater significance. The state is also developing dedicated industrial corridors to facilitate its thrust industries.
- **Land:** The State does not have much waste land and is mostly covered by farm land, due to which land prices are higher than other neighbouring states. However, the State Government is planning to accumulate common village lands for setting up industries.
- **Fiscal Incentives:** The State Government introduced a provision of 100 percent SGST tax refund, 75 percent SGST refund and stamp duty exemption to certain categories of MSMEs. Special incentives have also been designed for enterprises working in thrust industries.

## 5. Meeting with Harish Manav, State News Coordinator, Punjab & Haryana, Dainik Bhaskar

**Objective:** The purpose of this meeting was to gauge the perspective of a media representative on business environment in Punjab and Haryana.

### Key Highlights

- The first Invest Punjab Summit was held in 2013 and the second summit was held in 2015. Several Memorandum of Understandings (MoUs) were signed between the State Government and investors. However, very few of these MoUs have been implemented till date. The Punjab Government has been inefficient in delivering its commitments.
- The Fiscal position of Punjab is dismal, which questions State Government's capability to make investments in provisioning infrastructure to allow businesses to prosper. The situation is so grim that the State Government has not even been able to pay wages to its officials.
- Lack of reliable access to electricity, coupled with high prices, has been a major concern for businesses.
- High land price in the state impedes new investments.
- There should be greater focus on provisioning of transportation services to facilitate trade as Punjab is a land-locked state. There are only two small international airports in Mohali and Amritsar for the entire state, that too with limited flight routes.
- Availability of skilled labour significantly impacts EoDB in the state.
- Owing to presence of different political parties in Punjab and at the Central level, political externalities and lack of cooperative federalism add to burden of businesses, stifling EoDB.

## Annexure 1: List of Participants in Focus Group Discussions

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