



GRAND TRUNK ROAD
i n i t i a t i v e s

REPORT
2021





1st EDITION
GRAND TRUNK ROAD INITIATIVES
27-28 FEB 2021
LEMON TREE PREMIER, PATNA



First published: June 2021
Published by: Aamatya Foundation, Alka Colony 800006, Bihar, INDIA
E-mail: grandtrunkroadinitiatives@gmail.com
WEBLINK: www.grandtrunkroadinitiatives.org
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Design: Aamatya Foundation
Printed by: Aamatya Media Info Pvt Ltd



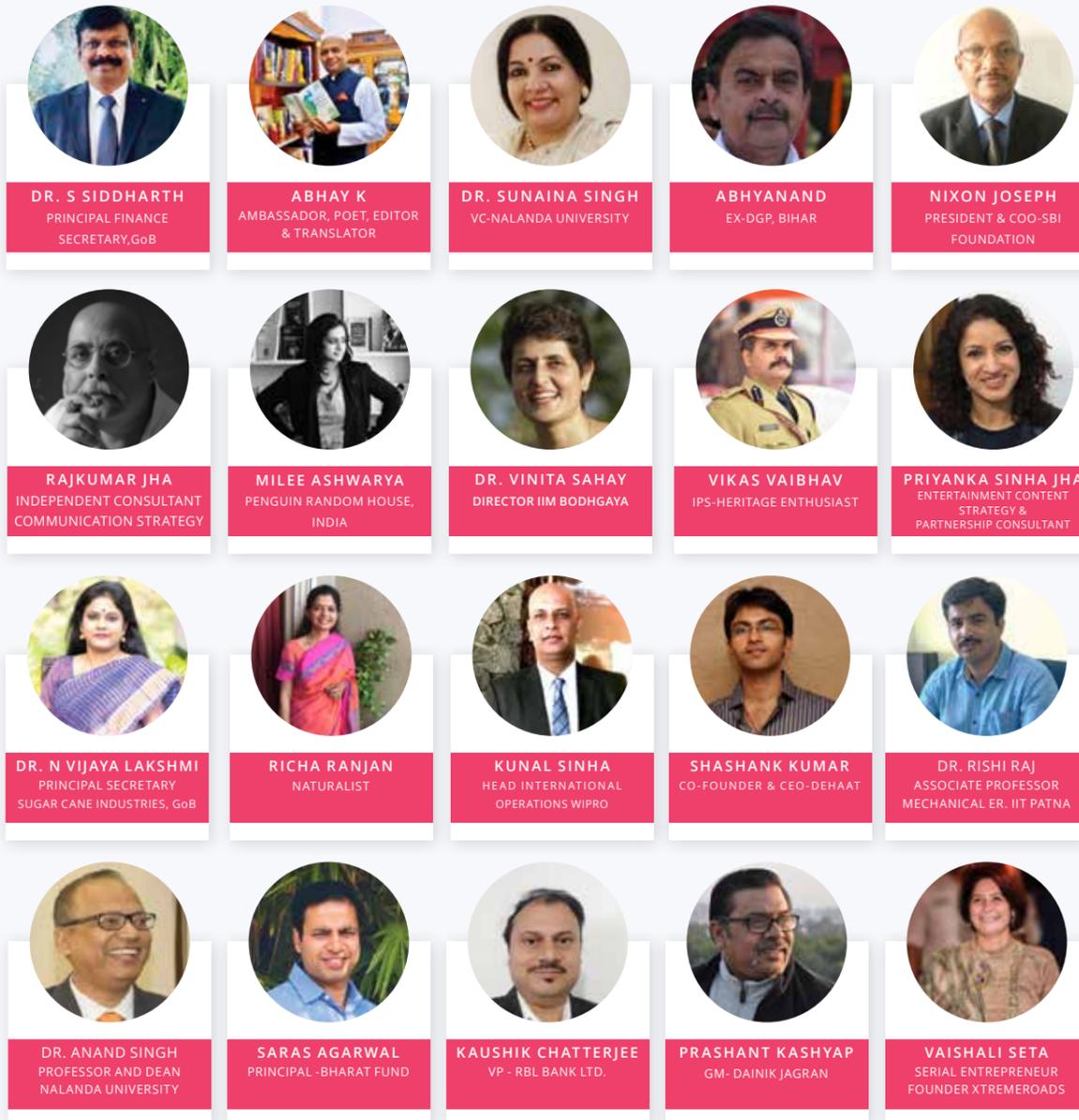
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PATNA
FEB 27th-28th





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FOREVER GRATEFUL TO:

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WARM REGARDS TO:

Manish Kumar, MD Lemon Tree Premier, Patna
 Dr K. N. Jha, Author and Philanthropist
 Rajesh Ranjan, Founder Vision Enterprises and entire crew members
 Sachin, Sattuz drink

SPECIAL THANKS FOR:

Kumod Kumar, Advsiar Media-GTRi and Chief Liaison Consultant, CIMP
 Kaushik Ranjan, Media Coordinator, GTRi
 Om Parkash, Media Consultant, Marketer and Social Re-reformer
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SPECIAL MENTION FOR:

Ranjeet Nirguni, Social worker
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 Kishan Kumar, Chef
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 Niyati, Development Consultant
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THE GRAND TRUNK ROAD INITIATIVES (GTRI) IS EVOLVING AS AN APOLITICAL THINK TANK, TRYING TO FACILITATE A SERIOUS DIALOG ON BIHAR, BY BIHARIS, IN BIHAR!

OVERVIEW

Bihar, the holy land of Lord Buddha and Mahavira, is not only a part of religious history but it has its own distinct and impeccable identity associated with its economic growth. A meaningful attempt is being made to churn this golden side of the past and recast it into something that is relevant to the present context and has the potential to give a new dimension to the future.

The Grand Trunk Road Initiatives (GTRi) is evolving as an Apolitical Think Tank, trying to facilitate a Serious Dialog on Bihar, by Biharis, in Bihar! It's an attempt to bring together Biharis, who have done exceptionally well, from all walks of life on One platform and make people aware of our great land, acquainting them with its rich culture, varied heritage, and resilient society.

GTRi intends to play the role of a Catalyst for stimulating collaborative practice, generating innovative but pragmatic approaches and facilitating a diverse set of stakeholders. GTRi within the course will seek to develop a range of models leading to the establishment of a robust research practice and a laterally

networked scheme for the benefit of our State.

Realizing its importance in the current era, two-days special brainstorming event in the name of "Grand Trunk Road Initiatives" was organised on February 27 and 28, 2021 in Hotel The Lemon-Tree Premier, Patna. In the conference, more than 150 enlightened people from across the country and world participated and presented their vision statement on different topics. Participants included well-renowned personalities from the fields including but not limited to industry, business, administration, economics, social and media whose insights will prove beneficial in giving a momentum towards Bihar's positive growth.

The two-days comprehensive event had four sessions based on the following key topics- (i) History it was, (ii) Sustainable economic growth, Agriculture reforms in Bihar and role of agri-credit, (iii) Technology, disruption, and survival strategies, (iv) Role, impact and responsibility of new age media, A panel discussion on these topics was conducted and the speaker included subject

experts. Post that there was an open discussion as well wherein exchange of ideas and thought happened besides answering any questions that participants had.

Vision and mission:

Grand Trunk's vision is to weave the social and cultural thread of Bihar's Diaspora into an economic fabric for the holistic development of the state. The objective of a dialogue platform created by GTRi is to transfer new knowledge (Learning), gather competencies and develop new skills to be sagacious and proficient in policy and legislation formulation, implementation and enforcement.



ADITI NANDAN, GTRI CURATOR

Objective of GTRI:

- 1) To provide advice and encourage partnerships between key stakeholders and national and international like-minded think tanks, as well as educational and policy-research institutions.
- 2) To create a knowledge, innovation and entrepreneurial support system through a collaborative community of national and international experts, practitioners and other partners.
- 3) To offer a platform for resolution of inter-sectoral and inter-departmental issues in order to accelerate the implementation of the development agenda.
- 4) To maintain a state-of-the-art resource centre, be a repository of research on good governance and best practices in sustainable and equitable development as well as help their dissemination to stakeholders.



The primary objective of GTRI is to act as a catalyst and bring out socio-economic communication by creating a discussion platform which in long run will attract economic and social linkages within Diaspora. It also aims to provide methodological support and guidance as a political think tank for establishing a dialogue with policy makers at regional, national and global level. In order to foster linkages and bring out some innovative ideas, it is important to identify the root causes hindering the greatness of Bihar and obstacles in its development. Developing a strategy of communication revolving around the basic idea of fostering social and economic linkages is a key aspect of GTRI. Effective Dialogue can be carried out at different levels among participants and will

focus on four major aspects:

- Policy dialogue
- Communication for Social Change
- Communication for Development
- Public Diplomacy

SPEAKERS:

Vaibhav is an avid traveller and has visited more than 200 heritage sites and has been blogging on the neglected aspects of history at his famous blog titled as 'Silent Pages'. Widely followed on social media

VIKAS VAIBHAV
IPS-SPL SECRETARY

Vikas Vaibhav, IPS (2003 batch), an alumnus of IIT Kanpur (1997-2001) currently IG of Police and serving as the Special Secretary, Home Department, Government of Bihar, Patna, is one of the most Popular and Successful Police Officers from Bihar, highly applauded by the public at large for his utmost dedication in service.

Apart from his professional work, Vaibhav is an avid traveller and has visited more than 200 heritage sites and has been blogging on the neglected aspects of history at his famous blog titled as 'Silent Pages'. Widely followed on social media, he has also shared experiences from field policing at his blog titled 'Cop in Bihar' and regularly addresses youth in schools and colleges inspiring them to contribute positively towards society for a better future.

SESSION 01

History It Was...

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GTRi intends to encourage Speakers and participants to point out, what exactly went wrong with our State, Bihar. Why it is, the way it is?

Address in GTRi: Why Grand Trunk Road Initiative?

Vikas Vaibhav appreciated the name of the initiative i.e. Grand Trunk Road Initiative and said that it is quite appropriate, which reflects the intent behind the initiative. The intent to talk, discuss and debate on the development of Bihar. He said that Grand Trunk Road represents the historical event when the road connected east of India to the west. He said that the remains of Sher Shah Suri, Afghan sovereign, can be seen in Sasaram if one goes in the history to look into his past.

Looking through the lens of philosophy this road represents intent to connect this large territory.

At present the boundary of GT road is limited to India but earlier it was extended from Bengal (India) to Peshawar (Pakistan). What was the necessity which led to the development of Grand Trunk Road to connect Bengal and Peshawar? He said that if we explore Indian history and especially one of the ancient history books we will find Patliputra as the centre of the establishment of the very first empire. He said we all are aware how Mauryan Empire was established. Behind the success of any effort a well-established communication channel was pertinent. During the time when the communication system was not very developed like today it was our ancestors who established the empire as big as Mauryan whose centre was Patliputra. People say it was the land of valour. When Alexander's army got to know that they have to face Army of Magadh they literally got scared. It is said that Alexander stayed inside his tomb for few days and when he came out he gave a very intimate speech to his army to motivate them. That was the kind of valour.



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He further said that if we go back to history we will find examples which although is not marked by historian, is found in books like Mahabharata. In Mahabharata an incident is mentioned detailing how and why Jarasandh was killed. So, if someone will read the story it's not difficult to understand the might of Bihar during that period. As the story has it Jarasandh had imprisoned many rulers and was the most potent force in entire Bharatvarsha and if Pandavas had to establish their hegemony it was important to kill Jarasandh. It was because of him Krishna had to shift his capital to Dwarka from Mathura. The story goes like this, Kans and Jarasandh were relatives and when Kans got killed, it made Jarasandh furious and in anger he threw his weapon (Gada) which landed just near Mathura. This incident makes it evident that even in that period Magadh was a very strong empire.

Valour comes with knowledge. In India, the most ancient source of knowledge has traditionally been considered as Vedas. Varieties and compositions of mantras can be found in vedas, which were originated on the banks of Saraswati river and influenced many Rishi and Gurus.

Even in vedas the best messages are considered to be on vedant, which has inspired many artists and painters and is known for its open thoughts worldwide.

When we read Vedant and Upnishads the main mantra stated that there was a time during Vedic ages when centre of knowledge seekers was Mithila.

When we talk of a time which was called as Vedic era we come to know about women like Maitreyi, a woman seer with inquisitive mind and knowledge. It is said she was very common face in intellectual gatherings and was famous for asking difficult questions, that was the confidence women of Bihar had.

Bihar was the centre of knowledge because it had universities like Nalanda and Vikramshila and established tradition was that when people had to do research work they come to Magadh. Although at that time journey wasn't safe and had to cross the mighty Ganges. Even when Krishna came to Magadh he didn't cross the Ganges and entered here through Nepal, as he also doubted that here might still be few rulers under the influence of Jarasandh. When he saw Rajgir from the top of Barabar hills, he said this place cannot be won in a war and it only be conquered through treachery.

Entrepreneurship was also relevant in that period. Champa was world's first town and its remains are still found in present Bhagalpur. It was Champa where boats were stopped, articles were unloaded and was then dispatched to other places. He said that the businessmen who were visiting Champa and was going back must have got motivated by the town that later when an empire was established in Vietnam they named a town after it. He further said that it is only one example there are numerous others wherein remains of Bihar's culture, folk and arts can be found evolving in south-east Asian regions.

He said the land which was actually the land of valour, knowledge, entrepreneurship, which inspired large terrain and when we look at the past of India, we can see that it was only that period in which Bihar was leading the nation. That too when road was not well developed and means of communication unlike present was not that good.

Why do we see a disconnect now? Bihar had such a glorious history; it was land of knowledge, Upanishads and Aryabhata who gave Zero. So why the present condition is totally opposite? He shared his own experience from 1997 when the examination paper of IIT got leaked and the point of leakage was Bihar. That incident motivated him to do something for Bihar during his life so he decided to change the system by getting into the system. The examination thing was just one reason there were many like that. He further added that even today he see that examination papers are getting leaked. Besides, the motivation among the students to get a degree and a job anyhow is really discouraging. In the past this land was the centre of inspiration for many entrepreneurs but that is missing now. Talk about villages, people, or towns the thinking that has developed today is influenced by caste and creed. People are not valued on the basis of their profession and merit but according to the caste to which he or she belongs. Interestingly, this is happening in the land which was the only place where the ruler was from a deprived section of the society unlike other regions in India where the rulers were mostly from Kshatriya caste. Was it possible to have a ruler to come from such a section of society and public did not like him? This incident reflects the thinking of those generations

Valour comes with knowledge. In India, the most ancient source of knowledge has traditionally been considered as Vedas. Varieties and compositions of mantras can be found in vedas, which were originated on the banks of Saraswati river and influenced many Rishi and Gurus.

where people based on his/her merit was able to achieve any position. When we analyse different aspects of society, we see a lot of coordination and collaboration, which is beautifully knitted. Do we realize how it has got disturbed? If we talk about valour, knowledge etc., these are the things which won't get disturbed in a day or two. It takes time.

Is it possible for knowledge or valour to get destroyed in a day or two? Obviously it's not. So, what has happened because of which we are not able to connect our past to present? If we think critically, we can find that there was a time when Bihar's culture and thinking was very open and progressive as presented in the book of Arthashastra, written by Kautilya that talks about good governance and administration. The book was a collection of thoughts on how a state should be run, what is the responsibility of administration, and many more but if one reads it properly it is a treasure of thoughts of every kind like how a ruler has to conduct and implement things practically so that individuals from all walks of life can stay in a territory, outsiders should also come and go, and those who are residents have freedom so that he/she can deliver the work at the highest potential. Later, if we see rulers were getting influenced by the content of the Arthashastra. Now, influence is of two types he said; in one kind it is a positive influence which promotes growth and other kind is negative which destroys a well going system. For instance, if we consider Bihar as an empire and try to identify its identity majority of remains are found from the era of Ashok. Whether you go to Afghanistan or elsewhere you will find a numerous monuments and their remains which explain the importance of that ruler. But there was a change in the thought process, the role and responsibility which a ruler should have got deviated from its path from administration, armies, and weapons to religion.

People will have to think about it. He summarized the incident he talked about and said that whatever has happened is very important to have a balance between Shaastra and Shastra.

If Vikramshila and Nalanda got ruined after achieving a rise, then the Shaastra's must have gone down in its ability. To keep Shaastra alive, he said it is important to have Shastra and if we look into our religion and culture we will see that India has always tried to maintain a balance between the two. Furthermore, if we look into different civilizations we can find that few civilizations has influence of particular religion and belief system and because it gives prominence to one particular thought, others are wrong. For them unfortunately religion became the most important thing. Few philosophers came with altogether different viewpoint, for instance if we talk about Marxism for them economy was everything and religion had no value (religion is the opium of the masses). People did not talk about Moksha but few talked about 'purushartha'. In India, when people talk about purushartha they talk about four kinds of purushartha and each represents an effort to strike a balance between conflicting thoughts and conflicting beauties which can coexist at the same time.

If we will look into the history of Bihar when everything was at its peak, we will find that there was an effort to maintain harmony, to accept things and think beyond in an unbiased manner. It is critical now to reduce drawbacks and to regain that glory of Bihar, those shortcomings needs to be addressed and glory has to be re-established and that too better than what was there previously. To achieve that he talked about three pillars; the 3 E's, first- Education, since it was the land of wisdom and because of that we achieved valour, today we need to think how to bring back that. Second- Egalitarianism, i.e. equality, how to develop social equity across the state so that people don't judge individuals on the basis of their caste and creed but only on their competency and capabilities. He said that he is aware that it is not easy but if we want to make our future bright there is no other option. Finally third, the most important is the spirit of Entrepreneurship, which was there in ancient time if we see an example of Astavakra. But, these days' youngsters have the mind-set that without jack they can't do anything won't have job. It is really important to overcome these thoughts. Thus, thinking about education, capability and entrepreneurship and getting inspiration from our history, when there were no resources, no means of communication and technology, we have played such a significant role similarly we can again do it because we are the descendants of eclectic forefathers and we do have same genes. Somewhere the gap came in consistency and thinking and we got confused, still if we think critically about where did we fall, where does the gap exists, and leave that narrow thinking, no one can stop us, which can be seen from the success of those who went outside Bihar and doing amazingly well in different sector. But, if we look inside Bihar we see struggle, we need to eliminate these struggles, inculcate the feeling of cooperation, and for sure future will be bright. At the end he thanked the organizers and said that he is confident that in the two days' event we will definitely get new ideas and the intellectuals will put forward those thinking and discussion among commoners and youngsters, and this initiative will certainly have positive contribution in future.



SPEAKERS:

Professor Anand Singh,
Dean Nalanda University
specializes in Buddhist
history and archaeology.

DR. ANAND SINGH
PROFESSOR AND DEAN
NALANDA UNIVERSITY

Professor Anand Singh, Dean Nalanda University specializes in Buddhist history and archaeology, the origin of Buddhism, its expansion and sects, sacred spaces in the Ganga Valley, ecological consciousness in Buddhism, and studies related to sacred spaces of Sārnāth, and Nālandā. As a researcher, he has been involved in active field research for over twenty years.

He has also received Dr. I.G. Khan Memorial Prize, given by Indian History Congress in 2008 and 2010. He has published 25 peer-reviewed research papers, articles and book chapters.

SESSION 01

History It Was...

GTRi intends to encourage Speakers and participants to point out, what exactly went wrong with our State, Bihar. Why it is, the way it is?

Dr. Anand Singh started his talk by thanking GTRi for inviting Nalanda University to deliberate the past and can be leveraged to shape-up the modern Bihar. He said that he will discuss the past in different ways because the initiative for the foundation of Nalanda University was to think differently. But, before that he shared two informations with the audience.

First, Nalanda University has initiated structured finance and has just started one of the largest ever library of the world; not just in terms of structure, but in terms of all kind of resources like academic, aesthetic, archaeological, artefacts, anthropological and ethnographical. For the same, the university is collaborating with world's leading library to put the dream into reality i.e. making the idea that has been conceived into practice. The library would be fully functional from next year onwards, but its proper development will be decided next year.

Second, he said that just like Dr. Vinita Sahay of IIM Bodh Gaya, they are also committed and adamant towards building the university. He referred to the two ladies (Dr Vinita Sahay- IIM Bodh Gaya and Dr Sunaina Singh- Nalanda University) and said that they are doing a great job. Professor Sunaina Singh, who is the Vice-chancellor of Nalanda University, came three years back and he joined the University as a dean, that time the university had only 2% of the building structure and now with her effort it has a marvellous 87% ready that too in less than three years, which is amazing. Later he said that universities are not about its structure but the soul of universities is its students and its research, its potential output that it gives to the country, nation, and the world.



He said that he will discuss the past in different ways because the initiative for the foundation of Nalanda University was to think differently.

Afterwards, Dr Anand began his talk on what Bihar was and how Nalanda University think Bihar differently. He said that the university don't think Bihar differently because the State had great rulers like Chandragupt, Bindusara and Ashoka, he said that it's been 70 years and we still are teaching the same thing. But, the question is how Bihar grew? How it became great? And when it does not what was the reason behind that? So, the first question that should come in anybody's mind is how Magadh in the past compelled people to think differently and make it nucleus. And so, the first line of thinking that should be there is how it turned the table of ideas of political thinking, cultural thinking, and development thinking? Because before sixth-seventh century BC, when Bihar or Magadh was considered to be the hub of the development, or imperial system, one can find that all the access of cultural development whether it was the industrial civilization or that of upcoming advent of the Aryan system, everything was confined up to Afghanistan, Punjab, Kashmir, and up to the border of the Gangetic plain. Interestingly, Magadh was the first who conceived the planning, their rulers, their thinkers, and their religious teachers, their people who thought the idea and turned the table and made it simple. But, how would they dare to do this? Why the thinking was so different? Because, they just planned the system like when one look into the polity of the ancient past, one can see that all the rulers had their own hypothesis that they implemented, they learned from the others, whether it is the Bindusara or Ajatshatru, or Maurayans like Chandragupta or Ashoka, they think differently, but the best thing is that they planned and learned from the mistakes and adopted best things from the others, and on that basis they developed their thought process, which culminated them into the greatness.

Bindusara was the first ruler to start thinking about how one can become supreme. The first thing he thought about and found important was infrastructure for the administration, then he thought how the standing army can be raised, and then how the natural resources and animals as big as elephant can be used in the war. Furthermore, he was the first who thought that it's necessary to have commoners support because if there is no support from them one just cannot succeed. So, it was planning in a different way. His son, Ashoka, started experimenting how to get help from other states in order to establish the supremacy. Ashoka took a different course, during his reign optimum integration of India is complete, the Indian subcontinent that is "Bharatvarsh". It was right from Bengal up to the Afghanistan and beyond that it cannot be conquered by force. So, he gave the alternative mechanism that how different kind of policies can be adopted to superimpose ideas to the different part of the world. And it is not hidden from any one, his Indic ideas were almost superimposed through his foreign policy in the whole part of Syria, Egypt and even in Greek nations.

Bihar encouraged thinkers, scientists, scholastic traditions, and they made people liberal and who accepted all kind of ideas; for instance, one king can be the follower of Jainism, other can be a follower of Buddhism, grandson can be follower of the Brahmanism. But, kings or the people who deviated from the



main course were compelled to leave Magadh. He said that Bihar has developed scholastic tradition; for example, Nalanda University, he represented its revival. He said that all kinds of thoughts whether it is Brahmanical, or Jain or other were welcomed and amalgamated and was differently treated with all respect. The new kind of ideologies was promoted too. So, this kind of thought process Bihar had, and then what has happened now? One has to think about it. It is very pertinent to think while looking at Bihar, why are we lacking despite all the qualities? Why Bihari's are not so confident that they can develop? Why there is neglect in one kind of society and others get edge and flourish? Looking at these things through the lens of social science, one can say that may be it is in the psyche which Bihari's cannot overcome these things and thus probably led to the decline of scholastic tradition. Dr Singh said that they started thinking about the development and assumed that probably the development of Bihar was not development in real sense. Many historians believe that after the Guptas, Bihar lost the battles and there was shifting of the capital either to Delhi, or Agra or somewhere else and because of that Bihar became the land of regions where there was no substantial revenue thus developed agrarian structure and became feudal and because of that a different psyche developed and all agrarian based model crushed this land so much that it still is not able to recover.

He further said that going back to the past there is a historical connection which still exist in the sub consciousness and that is why Bihar is not able to perform. Somehow after twelfth, thirteenth, and fourteenth century onwards a new tradition in education sector has started in Bihar, which basically jeopardised the scholastic tradition of the State. The disciplines, the religions which were ensured by the State and the aspiration to learn from each other and be inspired of other great religion probably started diminishing and later on a very conflicting attitude amongst the religions developed and the thought process also became very hostile. He further gave an example from his own personal experience, when he landed in Nalanda University in Rajgir while the university was running in a hospital of 10-20 rooms only because that was the place allocated and was vacant and is still running in the same hospital. During those days a faculty from IIFM Bhopal, who coincidentally was Bihari, visited the university and went to a tea-stall outside the campus and asked him (tea seller called "Chaiwala") what is good in Rajgir, the chaiwala replied well there is nothing interesting here only two things happens; one is an annual mela called "Malmaas ka mela" and other is bath in the kund (waterbody). Basically, what Dr. Singh was trying to show is the mind-set. Further he said that there are at least 300 archaeological sites around Nalanda which is a million-dollar economy in Gujarat, according to one of his colleague who hails from Gujarat and this, Nalanda one, is a minus dollar economy in Bihar.

He said it is really important that we identify ourselves, our resources, and develop believe in our self. And, definitely there is no need that only father and mother or only elderly people should live in Bihar. The children too have an extended duty, even if they are doing job outside the state, after the retirement they should come back and settle in Bihar because if they will not come and contribute in Bihar it is not going to develop. Such kind of thought process is the need of the hour and then only one can develop Bihar. There is a glorious past and it can become a great inspiration for learning. In the past, Bihari's took collective decisions, performed as leader, and had also got support of the commoners. For instance, Alexander said that there were formidable armies of the Nandas and majority of them were from Magadh. So how was that possible? Because the leader took the support of the commoners. So, if one ignores the commoners and work on individual centric system, then first it will not have holistic development and second if anyhow it develops it won't last long. Thus, Nalanda University has the motive not to only evolve a system which can produce the work that earlier Nalanda University had in the field of metaphysics or epistemology but to develop and inculcate the mind-set which can reinvent Bihar that can reshape Bihar for a better future.

it is really important that we identify ourselves, our resources, and develop believe in our self. And, definitely there is no need that only father and mother or only elderly people should live in Bihar. The children too have an extended duty

SPEAKERS:

Dr. Vinita Sahay is the second woman in the country appointed by the Government of India to be a Director of an IIM.

DR. VINITA SAHAY
DIRECTOR IIM BODHGAYA

Dr. Vinita Sahay is the second woman in the country appointed by the Government of India to be a Director of an IIM. She joined IIM Bodh Gaya as the Founder Director in February 2018. Prior to joining IIM Bodh Gaya, she was Professor of Marketing at IIM Raipur and worked at different capacities. With about 25 years of experience, she has published and presented a large number of research papers in International/National journals/ conferences and book chapters. She has organized three large international conferences and edited five books.

Dr. Sahay has widely travelled world over and is also a Visiting Professor at Aarhus University Denmark for last ten years. She was an Adjunct Professor at GlobalNxt University (earlierU21, Singapore). She attended 'Global Colloquium on Participant-Centered Learning (GloColl)' at the Harvard Business School, Boston, U.S. and Harvard Centre, Shanghai, China.

SESSION 01

History It Was...

GTRi intends to encourage Speakers and participants to point out, what exactly went wrong with our State, Bihar. Why it is, the way it is?

Dr. Vinita Sahay shared that in her opinion today's generation is extremely high on integrity, which is unity of thought, words, and deeds, on the contrary to what is commonly heard from people whose thoughts are just opposite. She said that she feels absolutely proud of the fact that the current generation is definitely much higher on integrity and there are reasons for the same; in so many ways what this generation thinks is what they say and what they say is what they do.

She further supported her argument with researches and said that the previous generations grew-up in post-independence India, which was all about famine, poverty, around 700 years of exploitative foreign rule and what not. Basically, they were brought-up in India which was not at its best or in other word in a situation where scarcity mind-set was prevalent. She gave examples to support her point from previous generation's day-to-day lifestyle where children were raised with limited resources, actresses were given the role of tragedy queen in movies, and media was flooded with stories of helplessness and poverty. So, that was the generation where people grew-up in scarcity but that does not mean that they did it willingly rather that was all the availability.

Dr. Vinita talked about the school of thoughts which existed earlier and was concentrated on "scarcity". Entire generation grew on the thought which inculcated the feeling of having less and not enough and thus made them a little cagey in terms of sharing. On the contrary, today's generation's situation is completely opposite. She gave the example elucidating current tax figures. She said that current generation do not encourage



If we explore Indian history and especially one of the ancient history books we will find Patliputra as the centre of the establishment of the very first empire.



under the table or over the table salary but they ask for transparency and thus demand all salary into their bank account. Besides, this generation are high on integrity and they willingly pay 35% of their salary as taxes. And, that is why she claims that the situation has changed and that the new India has greater integrity. The India that is hopeful and vibrant with 67% of the population in the age group of 17 to 35. She emphasized that this enormous and vibrant population, which is being claimed as a major hurdle in India's future by politicians and others, are actually the future of India--- "a youthful India".

Later in her presentation, she briefly talked about reasons behind the growth of scarcity in the past, focussing on Bihar, which actually had a rich and glorious history. She said the name Bihar comes from the word "Vihar" which means monasteries and that three of the world's most reflective religions have base in Bihar with Sikhism, Jainism, and Buddhism and, of course, a large part of Hinduism as well. The State is the land of origin for many languages like Magadhi, Maithili, and Bhojpuri and many great kings and emperor like Chandragupta Maurya, Bindusara, Ashoka-the great (who spread Buddhism across the globe especially in the Southeast Asian countries). This, Bihar was the land of astronomy, astrophysics, transcript, and the list goes on. It was that time when the invaders came and of course Grand Trunk Road was built, by one such invader named Sher-shah Suri, all the way from Calcutta to Peshawar. Then came the Nawabs, specially from Bengal and then came the Britishers and then came divide-and-rule and then came the massive zamindari system, the ace of exploitation whose fruits were poverty, hunger, discrimination based on caste and creed. But, in between there were bright stars as well like Champaran and Quit India movements.

The scenario is different now, she said that today "Bihari's" (resident of Bihar) are highly successful everywhere, and are listed as top CEOs which are innumerable. They exist from NASA to every corner of the world. She appreciated Bihari's love for their culture and tradition and said that is really amazing

to see how they celebrate Chhat Pooja wherever they live. However, when one talks about "BIMARU" state the first letter "B" denotes Bihar, the poor state. She said that no wonder one is served what one deserves. Yes, the situation of Bihar was really bad between 1992 to 2005 but things have changed for a while and in 2015 the growth rate was 10.3% when the national average was 7% and this change is resilient and sustainable. Going on by data she said that with 3% of landmass Bihar has 9% of population. Also, while the average population density is 382, Bihar has 1102 i.e. almost three-times of national average. Per capita Income of Bihar as per 2019-20 data is INR 46,674 and 33.73% of population lives in poverty, making it the third worst performing state.

Some recent development has happened like tourism is being promoted but what are the reasons for such a slow growth and poor situation of the State? When this question is asked, people claims that major resources have gone to Jharkhand during the formation of new state and all. But, why is disaster happening every year? People claim that there is a major reliance on agriculture. But looking at the data 85% of farmers own less than a hectare still almost 75% of the workers are employed there. Besides, overwhelming dependence on central grants is another reason, she said.

She said these are the data but does one really need to look into all these data to decide on the status of the State? For instance, she said that when one travel between Patna and Gaya, the two big cities of the State, right from the centre of the city one can literally see under nourished children on the road. Why are we even talking about development index? One can see those malnourished children on the road. Therefore, she said that there is no need of data. It is the reality and it can be seen.

Coming to the solution, she said that Bihar has vibrant population which can be utilized. If Bihari's can work so hard in NASA, why cannot in Bihar? She shared her experience from her initial days in IIM Bodhgaya when she joined the institute. She said that there was only one girl who applied in IIM Bodhgaya and previously there was none. That girl was from Uttarakhand and her parents were taking her back because there was no separate girl's hostel in the college. She said that she took stand for that girl and vacated her office which had an attached toilet. She also shared her personal contact number with the parents so that they are assured that her girl is safe. She said that by pasting posters of "Beti Padhao Beti Bachao" (teach girls save girls) girls will not get educated you need to support girls for their study and create that atmosphere around. She proudly said that the number of girls has increased from that day to 66 currently.

She said just by closing eyes or staying in past glories and chanting that there was a Nalanda University nothing is going to change. Now is the time to re-build Nalanda University. Bihar has enough human resources, promising children, and even parents are ready to do whatever they can by going to the extent of selling their kidney to build their children's career. What is needed is good and robust

she said that Bihar has vibrant population which can be utilized. If Bihari's can work so hard in NASA, why cannot in Bihar? She shared her experience from her initial days in IIM Bodhgaya when she joined the institute. She said that there was only one girl who applied in IIM Bodhgaya and previously there was none. That girl was from Uttarakhand and her parents were taking her back because there was no separate girl's hostel in the college. She said that she took stand for that girl and vacated her office which had an attached toilet for that girl.

educational infrastructure. She said that Bihar should focus on its competitive advantage i.e. its young population.

Dr. Vinita who also teaches at one of the Denmark's University, world's happiest country, shared her personal experience with a girl who used to come late in her class even though punctuality is Denmark's greater values. The country has negative population growth rate and hence there are lesser number of young people. So one day Dr. Vinita asked her the reason on whose reply she said that the country is one of the high tax countries (56% taxation), but has robust social security. For free education they have to do a lot of volunteering and for that matter she works in old age shelter. Earlier she had to look after 22 elderly people which were increased to 32 because of a sudden government initiative as there are not too many young people available to look after them. That is the power of having young people in the community. So, Bihar has only one competitive advantage i.e. robust population. And within India, we have only one competitive advantage which is professors like her and others who is working in higher education.

She later said that people call her very ambitious, unreasonable, and impatient because she is demanding proper infrastructure on time. She said that people mock at her and says that it is the tradition to build the infrastructure in 10 years and since the institute, IIM Bodh Gaya, was inaugurated in 2015 only the construction will probably be done by 2025. But, with her consistent effort and follow-up the labour number has finally touched to 600 on job and they have constructed 60,384 square metre roughly at the budget of 411 crores, she said. At present, they are living in a dilapidated place in the barricaded area. But they are adding batches every year, doubling them irrespective of small place. Finally, IIM Bodh Gaya has also launched under graduation course (IPM course) lately. Because, she said that it has become tradition that if a child is bright he/she has medical or engineering as an option. She said that in Gaya a school, which is supposedly is one of the most prestigious school, has closed the commerce section because they think that the brighter students will only study science. She further raised a genuine question that what will happen to those who wants to study

commerce? And, therefore, they decided to give opportunity to at least those who have finished 12th and want to pursue under graduation in Business and Commerce. Recently, they have started under graduation course with 60 students which were supposed to be 150 in number but in the absence of hostels they reduced the number.

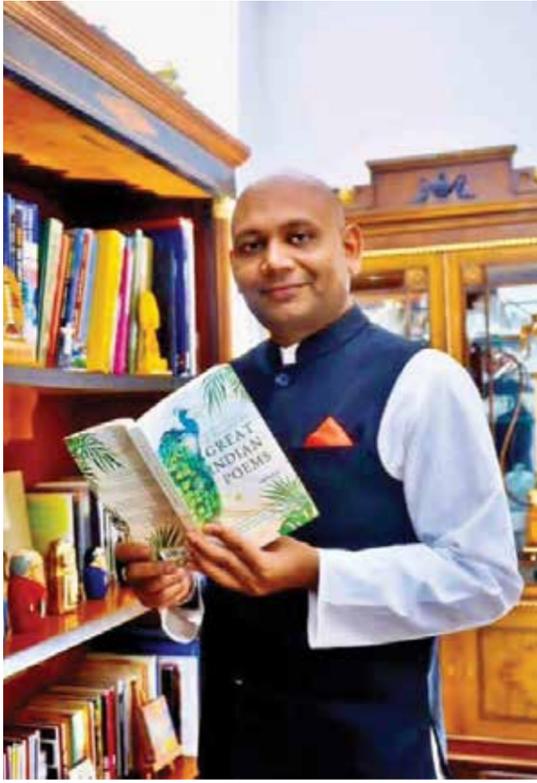
She further said that she was worried about Bihar board examination dates when they were launching IPM course. Interestingly, she got to know that this year Bihar board exams will get over sooner, even before CBSE exams. And, she appreciated the person and his/her spirit behind this awesome decision. She said that she understands that IAS officers have to live with reality with ground people which make them cynical because it is really difficult to change the system in contrast to her situation where she stays with youngsters.

She said that we should not even ponder on what Bihar is; instead we should ponder, discuss and debate on what it should be. She said that the current reality is bad and hence need not to be focused. Because what we focus on, and when we focus, energy flows in that direction. So that's the reason why we should stop thinking about the past glorious details about us or current status like GDP is bad etc. Bihar has youngsters who can be trained and they can rule the world. Let's create the opportunities; one seat at a time, one course at a time, one examination at a time. If this year Bihar Board will get over on time then students who are interested in IPM can apply for it and if qualify, can get the admission in the course, which is being offered by four IIMs.

She ended her talk by instating to focus on education so that the best officers go to education department, best ministers go to the education department, and best infrastructure go to the education department and then stakeholders like think-tanks, social activists, etc. also cannot just wash off. She encourages to take collective responsibility and make sure that these inputs should go to these temples (education institutes), which should grow at double the speed because we have so many children to look after. Let's support good work, if we will continue supporting good work collectively then sky is the limit.



SPEAKERS:



ABHAY K received the SAARC Literary Award for his contribution to contemporary South Asian Poetry and was nominated for the Pushcart Prize 2013.

ABHAY K

AMBASSADOR, POET,
EDITOR & TRANSLATOR

Abhay Kumar or Abhay K. is an Indian poet-diplomat and India's 21st Ambassador to Madagascar and Ambassador to Comoros. He has served in different diplomatic capacities earlier in Russia, Nepal and Brazil. He received the SAARC Literary Award for his contribution to contemporary South Asian Poetry and was nominated for the Pushcart Prize 2013. He has also been honoured with Asia-Pacific Excellence Award in 2014. His *The Seduction of Delhi* was shortlisted for Muse India-Satish Verma Young Writer Award 2015.

SESSION 01

History It Was...



GTRi intends to encourage Speakers and participants to point out, what exactly went wrong with our State, Bihar. Why it is, the way it is?

Abhay Kumar in his talk mentioned that he is from the Nalanda district of Bihar and therefore he used examples from that district and how its past and future is linked with Bihar's development. Being a poet he used two parts from Nalanda poem as a medium to attract the attention of the audience and convey his message.

The first part is named – "The day of massacre at Nalanda"

*Bakhtiyar and his men
play buzkashi in my alleys today
monks are being burnt alive; and
those who try to escape are beheaded.
Dharmagunj – the nine storied library
has burst into flames
smoke and ash from burning books
have turned the day into night.
The sun has disappeared from the sky today
and even my bricks bleed,
sacred chants that once purified Magadha
have turned into shrieks of a falling humanity.
The light of the world is fading today
to face ravages of time alone
abandoned, scorned, forgotten
or perhaps, to be reborn into many Nalandas*



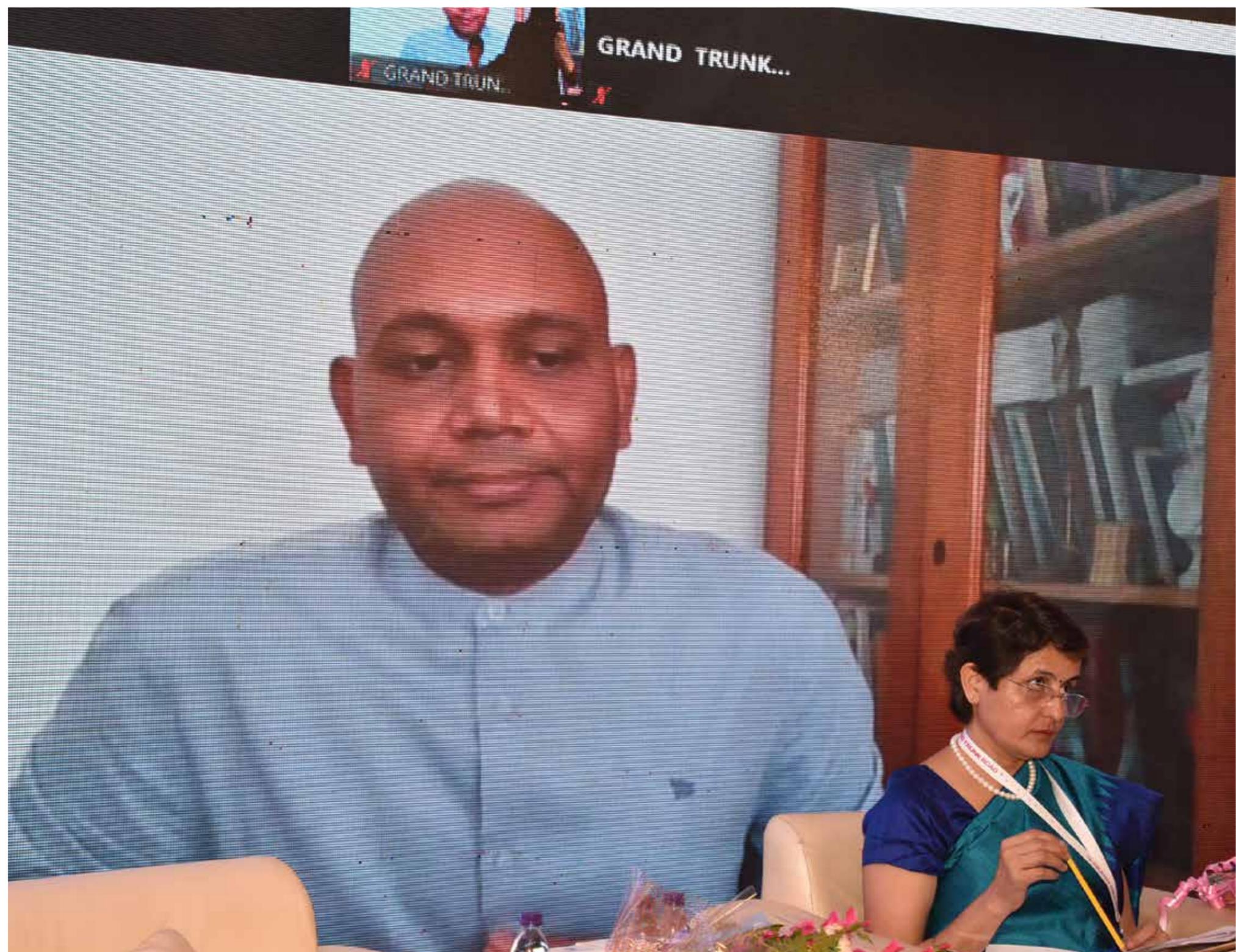
Being a poet he used two parts from Nalanda poem as a medium to attract the attention of the audience and convey his message.

And, the second part is named – “The rise of Nalanda”. He said that there is a gap of almost 800 years between part first and this part of the poem.

*Forlorn under the red earth
buried for centuries
I rise today like a phoenix,
eight hundred years later
from ashes of my burnt books.
I open my arms today to embrace you
whoever you are, from wherever you are
come, walk into my enlightened fold
as once Buddha and Mahavira did
seeking shelter in my groves.
I remember Hiuen Tsang and Faxian –
the saint-seekers from the East,
I hear footsteps of Aryabhata and Charaka
in my ancient compound today
you too come; come as I rise again.*

He said that these two parts talk about the history of Nalanda- fall of Nalanda and now rise of Nalanda. He said that the district is a symbolic place and is connected to knowledge. And, in today's world the most important thing is knowledge. So, how can we use knowledge for the creation of new Bihar.

He shared that his father was a teacher in primary school (prathmik vidyalaya) located in a village named chabilapur near Rajgir and because of that he had many books at home. He said that whenever he had time he used to read those books. So, when he was in fourth standard he read a book named Rashmi Rathi and since then he became fond of poems and books as well. From there he developed the hobby of reading and writing which keeps inspiring him till now. He said that learning new things gives him immense happiness and nothing can beat that and that books are an important part of his life. Thinking in that line and fact he wishes that each town and village in Bihar should have a library, which can really be a transformative initiative. He further said that since his father was a teacher he had access to books but not every child or adult was that privileged. He said that the nearest town to his village is Rajgir but even today there is no library. Also, Bihar Sharif (as per his assumption) also does not have a library. So, if we can initiate building libraries in each village and town it can either be mobile (can move from one place to another) or static. This initiative can be the beginning of the very first step towards developing interest in reading and writing for which Bihar has always been known as the centre of education. And now, we are trying really hard for industrialisation in Bihar and for its rapid development in Bihar but it has to be understood that the greatest asset for Bihar is its human resources i.e. Biharis and its attachment towards education as our identity is dependent on education. Nalanda University which was an international university has been started again and said that he is optimistic that it will regain its glory.





He further talked about the importance of education and said that it is very important to redevelop Bihar as a centre of education. Today the IT industry gives us an opportunity to get connected to Bihar even though we are living in any part of the world. And, it is not essential to bring the IT industry physically rather than to create an ecosystem for engaging the human resources at the back end operation such as BPOs. Our advantage is that Biharis are so much connected and it is our responsibility as a community to develop the skills sets of our human resources and boost their passion for books and education, which will contribute towards the development of new Bihar.

He said that although the topic for the talk was "what is wrong with Bihar?" he believes that there is nothing wrong with Bihar and that everything is right. What is required is how we connect the dots and focus on our advantages or strength. For instance, look at the culture of Bihar, like cuisine, there are varieties of sweet dishes across the state like tilkut (Gaya) and khaja (Silao). Each region in Bihar has its own identity and quality. What is required is its proper branding and its advertisement at international level. He said that he has worked in so many countries but the kind of cuisine and desserts Bihar has is not found anywhere else.

He also said that Bihar had a very rich history including its literature, which is very grand. And, there is a good opportunity to make its future brighter if we focus on our strength. He said that he is editing a book on anthology of Bihari's literature which is a collection of master pieces from writers, poets and philosophers composed in various languages like Maithili, Bhojpuri, Hindi, Urdu etc. way back 2500-3000 years. He is expecting its unveiling sooner, may be by the GTRi second edition, which will bring glory to the Bihari literature at international level.

SPEAKERS:**ABHYANAND**

EX DGP, BIHAR

Abhyanand is an Ex DGP of Bihar. He was a founder of Super 30. He is also a reformist and educationist. A cop who teaches. A firm doer.

SESSION 01

History It Was...

GTRI intends to encourage Speakers and participants to point out, what exactly went wrong with our State, Bihar. Why it is, the way it is?

Abhyanand, Ex. DGP Bihar, very frankly said that he has never been a big fan of history and he was a student of Physics and later he got in police department. However, he said that his father who was an IPS officer of 1951 batch was lover of history and he used to talk about forces of history and used to share stories at home. Mr. Abhyanand said that he will be sharing two stories which his father have shared with him and that he won't be drawing any conclusion for the audience as he believes that each individual should come up with his/her own conclusion based on their understanding.

The first story was from the time when his father was SP-Saran headquartered at Chapra and at that time Gopalganj and Siwan districts (which are now two different districts) were part of Saran. So while his father was taking morning tea sitting in the lawn he saw cabinet minister walking towards him. He quickly got-up welcomed him and asked him how he can help him. The minister said that there is a man from his constituency who has got stuck in some problem and is standing outside his house. So, his father said that he would look into the matter and will see how he can help the person. The cabinet minister said dear SP that person is my constituent and it is my responsibility to convey his problem to you but at the same time I expect you to legitimate support only because you are a government servant I have only shared story of one side it is your responsibility to look into the other side of the story as well and then take decision. And then he left the place. He said that this story has always struck him and he tried to find these kinds of people, if at all they exist.



Abhyanand, Ex. DGP Bihar, very frankly said that he has never been a big fan of history and he was a student of Physics and later he got in police department.



The second incident was also from Saran when his father was posted there as SP. So, the story began with his father's visit to a murder case, when he ordered charge sheet and then he forgot after it. After one year he visited the same village and he was feeling nostalgic as if he had been there earlier. Since it was summer time villagers insisted his father to sit under a tree and have some water or tea. And then suddenly one person said that you might be remembering that once you came here in relation to a murder case then his father said yes something is coming-up. Then that person said that you filed charge sheet on wrong person who was not the actual murderer. After then his father visited the case he went for and then returned back to headquarter. His father shared with Mr. Abhyanand that he did not sleep that night because he was feeling guilty that because of him an innocent person got punished. He did not even remember what the exact case was but he still could not sleep.

He visited Chief Minister the very next morning and shared his problem with him. After that he went back and after six-seven days he received a call from CM asking him to visit him. When he visited the CM he got to know that CID chief was asked to figure out

if the charge sheet was correct or not and found that the charge sheet was wrong. The CID chief also tried to find whether trial was happening or not and he found that it is going-on and that the additional district judge was corrupt and that there is a higher chance that the conviction will not happen. Then CM further said to his father that let us wait for judgement and if conviction happens, whose chances are really less, and then State will go and appeal against the conviction. This stand was for sensitivity and morality. At the end he said that he won't say what the standard of sensitivity or morality is because everyone has their own experience. There were many stories from the past and that he was fortunate because he got to hear all those stories from his father. Finally, he said that he had also tried to develop that level of cooperation during his tenure however he is not sure to what extent he succeeded because it's been 7 years of retirement and there is no point thinking of all those stuff and also does not even wish to think on those stuff.



SPEAKERS:

Dr. Siddharth specializes in areas of Commerce, Industrial Investments and E-Governance. He is also a professional wild life photographer, loves to play badminton.

DR. S SIDDHARTH
PRINCIPAL FINANCE SECRETARY, GOB

Dr. S. Siddharth is a 1991 batch IAS officer. He obtained his Doctoral Degree in Information Technology from the IIT, Delhi. He had graduated in Computer Science and Engineering from IIT, Delhi (1987), and adds an MBA to his credit from IIM, Ahmedabad (1989). He is presently the Principal Secretary, Finance Department, Government of Bihar.

Dr. Siddharth specializes in areas of Commerce, Industrial Investments and E-Governance. He is also a professional wild life photographer, loves to play badminton, and has recently edited a book on Handicrafts in Bihar.

SESSION 02

Sustainable Economic Growth— A Way Forward, Agriculture Reforms in Bihar and Role of Agri Credit

Dr. S. Siddharth, Principal Secretary-Finance, GoB, appreciated the initiative of GTRi and said that being a forum for non-political discussion he is hopeful that the initiative will achieve its objective. He emphasized on the glorious history the State had in the past, being a land of Mahavira, Buddha, and many great kings, said that people of that era could have never imagined that Bihar will land in such an awful situation existing at present; for example, getting the last position in development index. He further shared the data on per capita net GSDP of the State and compared it with national average and the State with highest value to highlight the current status; Bihar's per capita net GSDP is almost one-third of national average (Bihar- INR 31, 289, National average- INR 94,954) and almost one-first of Haryana's (INR 1,80,026).

He shared that many a times on various platforms State government has demanded the status of special category for the State but it was tagged as unreasonable by the centre. The intent for demanding that status was to reach near to Haryana's or at least national average per capita net GSDP value. Because, it is highly unrealistic to think that by spending from State's finance Bihar can achieve that. It is sad that the State has not been yet granted that status but he said he is optimistic that one day it would happen and that Bihar will at least reach national average.

He later talked about the reasons behind the current economic status. Going back to the history when British treated the State as a permanent settlement and a region from where taxes had



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to be collected anyhow; there were almost 50 levels at which taxes were collected. He said that Britishers were aware that by collecting taxes from the country, which was a golden bird, it will become clay bird one day. Britishers took many initiatives like Indigo was planted as a source of taxation and farmers were exploited. But, what was the status of other States at that time? Somewhere Maratha Empire existed, in South Cholas, Chera, Pandayas were there, Maharajas were there in Bhopal, Patiala etc. There were King's and Princely States who at least talked about the development of their respective States and regions. He further added that expenditure on education in Bihar (permanent settlement) during British time vis-à-vis Maharashtra was one-sixth. So, when India got independence and all princely States came together, here in Bihar zamindars collected the lands and merged it with Union of India. Bihar was at the bottom level at the time while Maharashtra, Gujarat and other States were much developed back then even. Bihar actually started the race of development 100 steps behind other States.

Although some development has started in present time its momentum does have limitations too because it is mostly State-funded which means that State government is spending on roads, education, health and others. If one focuses on the type of development that will happen in future and look into the contribution of various components in GSDP then one will find that primary sector – agriculture and fisheries- contribute to 18%, crops-9.7%, livestock-5.9%, manufacturing- 8.7%, construction-10%. Hence, primary sector which consists of farms and agriculture contributes the highest in GSDP but it has its own limitation after which it won't grow further, its rate of growth will start falling after a point. So, the scope of growth that lies in Bihar is in secondary and tertiary sector because it is a consumer State.

As far as the size of economy is concerned it is almost dependent on government's investment. However, there is always a way-out and here comes the role of banking, which can immensely contribute in growth of the economy. Because the only way money can get into the system is through banking. He also gave the example of Aatmanirbhar Bharat package, which was announced by Honourable Prime Minister of India, a few months back, the major component of that package (around 20 lakhs crore) is banking. He emphasized that banking has the potential to increase the size of economy, he said assuming State government invest INR 2,18,000 crore in the economy from its plan and bring the same amount through banking channel then the economy size will get double. Because supply of money will increase, trade and commerce will increase contributing to increase in size of the economy. He presented some data from banking, number of branches equals those existing in developed States but Bihar's CD ratio is 36% which means people put INR 100 in banks while bank invest INR 36 in the system. One can imagine CD ratio of Andhra Pradesh, which is one of the highly developed State, is 125%- which means when people put INR 100



bank invest Rs125 in the system by bringing money from other States. CD ratio of Maharashtra is 102% and Gujarat has 74%. This clearly indicates that banks have the potential to bring in more money. He said that government has its limitation it can only spend money from the taxes it collects and that too can't put all money on poor or marginalized population but bank can do it, it is the ray of hope. Banking can lend money to farmers, food processing sectors, manufacturing and tertiary sectors; basically it is a window which can lead to development. He re-emphasized that Bihar has been ignoring banking sector but has huge potential and can literally double the size of economy. In two years if Bihar wants to grow its economy then it just have to reach the CD ratio of 100%, whatever money farmers and other poor people put into the bank, the bank just need to put it into the system again realizing the target of doubling the economy in five years and ultimately crossing the national average in future. This initiative has

the potential to increase the tax collection as well because of increase in economy size. He said that these days State government is working on this strategy as in how sectoral investment can be increased. Honourable Prime Minister has laid down the target of reaching a national economy of 5 trillion size in which financial institutions like bank has important roles and State government is trying to reap the benefit of that target.

Lastly, he said that he is hopeful that if Bihar will walk on this strategy in next five years the State will be able to double its economy size. He later said that he wishes if GTRi can have intensive discussion on "Strategy for Bihar Development" among various intellectuals like bankers in coming editions and ended his talk on positive note hoping the State will double its GSDP size and the status of banking will improve in the State and that in next six-seven years the State will reach national average.

SPEAKERS:

Dr. N. Vijaya Lakshmi is an expert in several sectors especially in Agriculture and allied sectors and on Gender and women empowerment.

DR. N VIJAYA LAKSHMI
PRINCIPAL SECRETARY
SUGAR CANE INDUSTRIES, GOB

Dr.N. Vijaya Lakshmi is an IAS officer of 1995 batch, Bihar cadre who is currently serving as a Principal Secretary, Sugar Cane Industries Department to the Government of Bihar. She has two Masters Degrees and a PhD in Management from IIT Delhi. She has many publications and national and International awards to her credit. She has contributed immensely for the growth of the sector where ever she was posted and implemented many development programmes and policies. She is an expert in several sectors especially in Agriculture and allied sectors and on Gender and women empowerment. She has many passions and currently pursuing Bharatanatyam, an Indian classical dance form.

SESSION 02

Sustainable Economic Growth– A Way Forward, Agriculture Reforms in Bihar and Role of Agri Credit

Dr. N. Vijaya Lakshmi, Principal Secretary, Sugar Cane Department, GoB, started her talk by congratulating the GTRi team for the initiative that is non-political. On the session which was on sustainable economic growth, role of agriculture reforms and agri-credit, she said that it is important to think how agriculture and credit can be interlinked to achieve sustainable agriculture so that Bihar's economy can become sustainable. She said that agriculture in itself is a huge topic and can't be side-lined by discussing only on its few components because it caters to huge population across India especially in Bihar which is an agrarian economy wherein 75-80% of its population is still dependent on agriculture. She quoted previous prime minister, Pt. Jawaharlal Nehru's saying that everything can wait but agriculture cannot. It's a seasonal activity which just can't wait for any policy. And, hence agriculture is vulnerable as well because it is dependent on plethora of factors so when people talk about sustainable agriculture this fact can't be ignored. For instance, look at the population pressure, the land-man ratio is decreasing very rapidly, at one side there are so many mouths to care and on the other one should stay close to natural or traditional system of farming so as to reach sustainability in agriculture. This is really a great challenge.

Further she pointed out various reforms which are responsible for the current status of Bihar and specially agriculture that happened in past like land reform, tenancy reform, agri-market reforms, and other issues like fertilizers subsidies, power and input, etc. She said that India is struggling with extremely small



She said that agriculture in itself is a huge topic and can't be side-lined by discussing only on its few components



land size including Bihar; majority of farmers in the State (80-85%), still are very marginal with the land holding size lesser than a hectare. So, with this small land size one cannot achieve much and therefore one has to shift towards sustainable agriculture if so many people have to be fed. She agreed that various initiatives do exist like land consolidation etc. but that has not happened yet in Bihar and work is happening back stage. Later, she talked about green revolution that happened in later 1960's-70 with the effort of Dr M.S. Swaminathan. She also said that first five years after independence, major focus was on the construction of model temples, institutions, and buildings. The first and second five-year plan concentrated mainly on that i.e. how heavy industries have to be established. After that when green revolution happened, then only large scale production of food grains came into focus in order to feed such a huge population and then usage of fertilizers and hybrid seed was introduced. So, that was the actual paradigm shift in Indian agriculture which has led to growth of agriculture production and productivity and the country became self-sustainable. Before that food grains were imported like wheat from USA. That was an achievement and it was also need of the hour. But now we have started realizing the fallacies of green revolution

and that we have degraded the quality of our land. The fertility of the land has reduced tremendously because of injudicious usage of chemical fertilizers, pesticides and insecticides. She continued to talk about "panchbhutas" which is the ingredients from which earth and our body is made and that we have polluted these panchbhutas. Now, we are back to square one and we are talking about organic farming, climate resilient agriculture, and sustainable agriculture. However, it is not easy to shift from inorganic agriculture to organic but nevertheless we have started taking baby step across India including Bihar. In 2011-13, as a secretary for agriculture department she said that they had taken initiatives in that direction which is growing today as well. She said that many people are taking interest in organic farming and gave example that there is a plan to develop Ganga range as organic vegetable belt. She said that many districts and villages are into organic farming. She pointed out that Bihar holds a position of number four in vegetable production but not in organic though, the State is seventh in fruits production because the land in Bihar is quite fertile. She said that she feels very proud and fortunate that in comparison to other states Bihar still uses less chemical fertilizers and pesticides. Many people might attach this with under development but she



said that at least we are not using chemicals in huge quantity. She also discussed how they resisted introduction of Bt-cotton and Bt-brinjal into the State. She further talked briefly about the farm bill, which faced a lot of criticism and said that it is important to stop MSP oriented growth. She said that eating millets is good for health and for diabetic people but since there is no MSP on millets the production is low. She said that if government will introduce MSP on millets as well it will definitely lead to its increased production but farmers will forget about paddy and wheat and will shift to millet production. So, it is very important that we must not promote MSP oriented growth and it become essential when we talk about sustainable agriculture. She also gave example of farming in Punjab where the water table has decreased tremendously and there is over-usage of chemicals but still farmers are into paddy cultivation. She also said that government is looking for option of dis-incentivizing paddy and wheat cultivation in Punjab because they are irrigation intensive crops. Bihar is fortunate that water table is still intact but other so called developed States like Karnataka and Maharashtra have no water because they have over-exploited ground water. Do we want such situation in Bihar? Obviously not and therefore we should focus our agriculture strategy of living near nature. Let us grow millets, let us incentivize millets. Let us grow oilseed,

pulses, fruits, and vegetables but organically. She said how one can achieve organic farming and suggested that indigenous variety of cows should be kept. She said agriculture cannot be only growing cereals, agriculture includes animal husbandry (poultry, fisheries, etc). She also mentioned about the problem of keeping hybrids bulls, they don't have hump and cannot be used for farming. It might look funny but that is how nature works; we are coming back to traditional methods we have tested all fertilizers etc. and now we are coming back to organic farming. Every system runs in a cycle and everything comes back to starting point; for instance, Bihar, as an example, which has glorious history of Ashoka and Maurya got ruined and now it is growing again. HF and Jersey cows were promoted and now we are coming back to indigenous varieties. Also, we have talked about agriculture mechanization but what we will do with the male calf? Bihar's farmers don't even have one or two acres of land some might have five acres but not more than that. These bulls with hump will be best for land ploughing. She said the time has arrived that people have to come back to nature and think about their health and we nurture the Panchbhutas inside and in the plane. How do we make that link which connects these two? To do that we actually have to connect all these dots and see how agriculture and animal

husbandry can be connected together in a sustainable way to nurture ourselves and this planet because according to her the definition of sustainable means "using those resources reasonably and intellectually and keeping some resources for future generation". Moreover, there is a necessity that to change eating habits, we need to adopt and try crop diversity and cultivate new varieties of crops instead of paddy and wheat only. Government should provide MSP and other incentives so that farmers will be attracted towards it and they will develop new perspective.

At the end she talked about banks. She said that there are three things which require our attention. First, there is a need to increase the number of branches because if you compare number of branches with other States say Gujarat- it has four times of what we have in Bihar and when you have more branches you cater more people. Second, there is a need to increase the number of staffs. Third, the intent to serve.

Overall, we have to think in the system of how do we can actually make everything sustainable because then only we can make plans and strategies which can be executed. Agri-reforms are very-very important; at the same time focus on agriculture-infrastructure are also critical, agri-marketing needs to be made more farmers friendly along with corporate friendly. All these things need to be kept in mind while making rules and plans. We also need to look into option and rules of how contract farming can be made beneficial for both parties. She said that production of other commodities like millets and other crops also requires encouragement though MSP and for the same strategies should be made. All the reforms whatever is coming are good what is required is taking it in right direction and debunking the associated myths. At the end, she said that strategies which can create a win-win situation should be considered which can benefit everyone.



SPEAKERS:

she has applied science and traditional wisdom to understand different aspects of lifestyle which are against Nature.

RICHA RANJAN
NATURALIST

Richa Ranjan did B.Tech. from IIT ROORKEE and was in the corporate world for around 11 years. She quit it as VP in Morgan Stanley. Since then she has applied science and traditional wisdom to understand different aspects of lifestyle which are against Nature.

SESSION 02

Sustainable Economic Growth— A Way Forward, Agriculture Reforms in Bihar and Role of Agri Credit

Richa Ranjan started her talk with a very interesting point that animals have always been aware of what can be eaten and what are good for them. But, we, the humans, are finding that answer all our lives, and yet we're not able to get to the answer. She said that when we humans think of food, the one term that comes to our mind is calorie. Everyone is pretty much obsessed with calorie today and calorie interestingly is a unit of energy. One kilo calorie is the amount of energy needed to increase the temperature of one kilogramme of water by one degree centigrade. So everything in this world will have calorie; for instance, the chandelier will also have a calorie, even raw rat poison will have a calorie.

She continued with an example of rat poison, and said that if it will be packaged very well with labels indicating the calorie and nutrient content and everything and is advertised attractively as a food, obviously people will queue-up to buy it and will also eat it. Now, because it's rat poison, which has a calorie and it has nutrients and fibre and everything else, she said it will have a toxic negative effect on us the humans. So obviously, there will be some health issues, whatever it may be physical or mental. So then we will think that we probably are missing out something in terms of nutrition, or calorie or health wise, and will try to get more apps, books, or maybe start scouting on the internet, or go to blogs, etc. And then will try to understand nutrition and food and health mode. And since there are so many contrasting informations available we may end up hiring experts to seek advice from. But what we are missing out is that what we were



She continued with an example of rat poison, and said that if it will be packaged very well with labels indicating the calorie and nutrient content and everything and is advertised attractively as a food, obviously people will queue-up to buy it and will also eat it.

eating was rat poison, she said. So, no matter what help we get from wherever, the source of the negative effect is still there.

She further said that if we hire an expert on that, and the expert suggests that there is a low calorie variant of the rat poison and that it should be consumed then we will definitely go and get that variant as well. What we don't understand or what we overlook here is the fact that the low calorie rat poison is also a poison. So instead of the earlier 100 kilo calorie, maybe consuming 90 kilo calorie, but what exactly is that kilo calorie that we are overlooking clearly. So we may end up maybe going to a physical trainer, maybe you know we put on weight or whatever health issues, we go to a physical trainer, we may end up going on the treadmill, we may injure ourselves and so there'll be a bubble of activities created. But we'll be overlooking the fact that we are still eating poison.

Now, the interesting thing to note here is that in all this wave of activities, our economic indicator will be soaring very high. Because there are so many things involved. So obviously, whether it is GDP or any other indicator will show us that everything is in a very good state and everything is going in the right direction. However, because I'm consuming poison, I'm moving towards extinction. Now the issues created can be physical health issues, mental health issues. But more importantly, these health issues would lead to societal issues, familial issues, economic issues, and then eventually, global issues.

One term that we hear very often, again, when we think of food or we discuss about food is healthy whole wheat. This term is so well ingrained in us that as a species, we now consider wheat to be the healthiest grain. Most of us sitting here, considering the age group, we will be very surprised to know that around 40-50 years ago wheat was considered bad. In fact, in our very own state, wheat was never a staple grain, it was grown in very limited quantities. There are many villages where if you try to contact them they will say that that if somebody was eating wheat, it was considered a complaint and people will go and complain that somebody is consuming wheat. We all know Cobra is one of the most poisonous snakes, Cobra has been given the name "gehuan saap", which literally means wheat like snake (gehun jaisa saap). In addition, traditionally people have been saying that wheat and gehuan saap (wheat like snake) are of the same kind. So, we get a fair understanding of what was the concept of wheat 40-50 years ago.

Now other question is what was eaten then, there was a plethora of grains. They were millets, finger millet, little millet, sorghum, barnyard millet, foxtail millet, and a variety of rice. And each place, each village had its own local indigenous varieties. Forget state level, even if you go to a block level or district level, even villages, they have their own varieties, different varieties of rice and millets. Now all of a sudden, we declare all of these grains to be of little use. And we said wheat is the healthiest of all. And today wheat is a staple; from morning till night we are consuming wheat roti (chapati), bread, burger, pizza, pasta, whatever you name it and its wheat. We may have just begun to see the hazards of this.

It's been 40-50 years, two-three generations have passed since. Interestingly, now modern science is also saying almost the same thing. There have been experiments, there have been epidemiological studies done, data analyses, etc. which are pretty much indicating that the protein in wheat is not very favourable for humans, for the people, because every animal has a particular digestive system. So these experiments, etc. are suggesting that our digestive system cannot handle the wheat protein very well. So it's very difficult to digest. And in the scenario that it's not digested well, it stays in a semi digested form, it does not break the protein, does not break down into amino acid and it stays in a semi digested form, which is an opioid. Opioid means "afeem". Now we have opioid receptors in our central nervous system, in our immune cells, in our gastrointestinal tract. So with opioid receptors in our bodies and minds everywhere we can imagine the extent of damage it can cause. There are 6400 species of mammals and human is one of those. Mammals are animals that have mammary glands, meaning they can nurse their offspring's. Now the way we have defined development growth, the way we have constructed our modern society, it's becoming practically and increasingly difficult for mothers to nurse their kids or nurse for a considerable time.



Cobra has been given the name "gehuan saap", which literally means wheat like snake (gehun jaisa saap). In addition, traditionally people have been saying that wheat and gehuan saap (wheat like snake) are of the same kind.

we thought milk is a white fluid, which has protein which has calcium and we should be consuming it for the protein and calcium irrespective of which animal it comes from. So 40-50 years ago, again we got in Bos taurus species etc. What we commonly call Jersey etc. and we started consuming milk from these animals because at that point, we had completely moved away from the basic idea behind milk.

Now, all the 6399 species of mammals are able to nurse their offspring's except human. Humans are now not able to do that. And that is what we have termed as development and growth. Now, obviously because we are mammals, it's not rocket science to understand that, that milk is not just the foundation for the kids, but is also there right. Traditionally, we have been consuming milk from Bos indicus species. That is what we think today. However, if we try to connect to the traditional wisdom, people who are above 75 years, no one will say that we get milk from Bos indicus cows they'll all say that we get Amrit from Bos indicus cows, because the Bos indicus species, they had a hump and it's reported that the hump has a "surya ketu naris" which takes energy from the entire universe and puts that in the milk. There are various other glands also, which are enriching that milk so that milk was never made, it was Amrit. And that was the reason humans consumed milk from Bos indicus species. So you won't see mammals consuming milk from other species like a cat will not nurse from a donkey or a donkey will not nurse from a horse as a rule. There may be certain exceptions, certain scenarios which may lead to these but as a rule it doesn't happen because it's very obvious because nature if it has made a mammal it would have put the qualities of that mammal in the milk of that mammal.

Now, moving away from all these traditional wisdom we thought milk is a white fluid, which has protein which has calcium and we should be consuming it for the protein and calcium irrespective of which animal it comes from. So 40-50 years ago, again we got in Bos taurus species etc. What we commonly call Jersey etc. and we started consuming milk from these animals because at that point, we had completely moved away from the basic idea behind milk. She asked the audience if they have seen how milking is done for Jersey or maybe a Bos indicus cow? She then said that if we are milking a Jersey cow and the calf is taken away and is beaten then the mother cow would remain undisturbed and unperturbed and would still give milk which she said she is sure that people can understand how unnatural it is. On the other hand, if the similar thing is done with Bos indicus cow and her calf the mother cow will do whatever she can to save her calf and also it will stop giving milk.

She said that food for thought for everyone is that consuming milk coming from animal which is emotion less, insensitive, and doesn't even relate to its own child, are we the human then becoming the same? Are we moving towards an emotionless insensitive society? Now again, interestingly, because we are in the age where for everything we need measurements, modern science is helping us, it's saying that the protein in milk from these cows, which is more commonly as a1 beta casein is again not easily digestible by humans. And it again becomes an opioid, which means it has an effect of opium. So, we might be thinking that we are consuming protein. But if that protein is not favourable for us, we are probably consuming opium instead. Now, obviously generations ago, when we would have decided to settle down, agriculture would have been the first



thing we would have done. Because we can live without technology, we can probably live without our phones, we were living without phones still not so long ago. We can live without chairs, tables, everything, but we cannot live without food. And therefore, economy was centred on agriculture. And, and that is where the history is coming from, when we were the biggest contributor to the global GDP. Our economy was centred on agriculture. Now, moving away from nature, we also moved away from this understanding. And very unfortunately, instead of centring our economy on agriculture, we made agriculture itself a business. And probably we only started to pay the price for the same.

Agriculture is much more than a business, it is the reason for our existence, she said. We are all made of “pancha bhootas”, or what we commonly call the five elements; namely earth, water, air, space, fire. So when we poison our earth, our water, our air, we are not poisoning something else, we are actually poisoning ourselves, because we ourselves are made of these “panch bhootas”. So when we poison our agriculture or our animals, we need to understand that we are poisoning ourselves, our children, and in turn generations to come. Furthermore, she said that we are not developing but moving towards extinction. When our ancestors maintained legacy of soil, water, air, our local indigenous seeds, our local indigenous Bos indicus species of cows that our ancestors cherished and maintained so beautifully for us they were not just thinking about themselves, they were thinking about us and generations. But, today we are not even thinking about our children forget thinking about the generations to come.

At the end, she said that the only way forward to a more developed and brighter future is by getting closer to nature and becoming more aware of our existence. Everything else will only take us closer to extinction.

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SPEAKERS:

He is the recipient of Dr A. P. J. Abdul Kalam award 2018 for excellence in public service and Dr Kalam Memorial Ignited Minds award. His name figures in the “Be the Inspiration” Book released by Rotary Club, Mumbai.

NIXON JOSEPH
PRESIDENT & COO-SBI FOUNDATION

Nixon Joseph, President & Chief Operating Officer, SBI Foundation, is a post graduate in English Language and Literature, joined State Bank of India in 1985 as probationary officer. He is the recipient of Dr A. P. J. Abdul Kalam award 2018 for excellence in public service and Dr Kalam Memorial Ignited Minds award. His name figures in the “Be the Inspiration” Book released by Rotary Club, Mumbai where 45 inspiring Indians were listed. He was recently facilitated by the Governor of Maharashtra for spearheading covid relief activities. His interest in long distance running has led to his completion of 46 full marathons (42.195km), thus being the only official among the 1.1 million bank employees in India to have the achievement, making him popular as “SBI’s marathon legend”.

SESSION 02

Sustainable Economic Growth— A Way Forward, Agriculture Reforms in Bihar and Role of Agri Credit

Nixon Joseph said that GTRI has selected very relevant topic for the discussion i.e. sustainable development - the way forward. He said that the pandemic has given us the chance to reconstruct and rebuild the new economy and what the page of life looks will depend on each of us and by that he meant that the economic recovery is aligned with a green and environment friendly approach. We will be one step closer to realizing a sustainable India and a sustainable world. When we begin to go towards post-COVID recovery the challenge will be to get back the qualities of life we had before but without entering into the old polluting ways that brought us the problem in the first place. Shifting towards a greener economy, which is sustainable and provide greater opportunity for governments, industries and businesses and at the same time address environment sustainability and economic growth challenges. In the post economy world environment should be key stakeholder for elite organizations to measure the carbon foot print. The first chunk of business to begin with is to measure the current carbon output and set step for neutralizing it. He said that State Bank of India has decided to be carbon neutral by 2030. India is a middle income developing country and one of the fastest growing economies and there is an expanding business in India also corresponding Corporate Social Responsibility (CSR) growth. Mr Joseph represents SBI foundation which is a CSR of SBI and its group companies. While framing the model of CSR sustainability the objective would be mitigating a batch of the worst economic and social turbulence in India. The gradual disappearance of



In the post economy world environment should be key stakeholder for elite organizations to measure the carbon foot print. The first chunk of business to begin with is to measure the current carbon output and set step for neutralizing it.

the green glaze of nature is the price of modern development. India is also facing the problem of environment on large scale. The primary objective of CSR initiative indeed is the protection of environment since it provides the fundamental resources in the form of natural resources. Pollution of water, air, soil, deforestation and desertification as a great toxic ways climate change and they cause substantial hindrance to all type of business. He suggested that private sector investment in the fifth year from the linear economy model is what make ways and is clearly not sustainable and to support innovative ways to meet this challenge with new technologies and product etc. So what cost it takes from the business side would be having sustainability in mind. He said that he is very happy to tell that at the SBI foundation they have taken all business decisions keeping sustainability in mind. We have adopted five villages in Bihar and five villages in Jharkhand for holistic and sustainable development. We have adopted five villages in Deoghar District in Jharkhand and five villages in Jamui District in Bihar for sustainable development. Our change has to come out with sustainable model which can be scaled-up and replicated in CSR. Our model includes introduction in holistic manner i.e. in areas like education, healthcare, livelihood, employment, waste management, drinking water, sanitation in a very old way so that the village is holistically developed. What we have decided is that instead of going for large scale infrastructure investments we are growing on the resources already available in these villages. In school they are providing digital classes, conducted health awareness camps, arranged mobile medical vans, trained unemployed youth in the SBI RSETI and motivated them to start microenterprises. The best change they have brought in these villages is establishment of community centres with Wi-Fi, internet, television etc. so that the villager is updated with the commodities price, availability of government schemes etc. They have also played videos on agricultural best practices, fact is that though government is coming up with various schemes the potential beneficiaries are not aware about those and hence they are unable to take benefit of the schemes. So what they have done in five villages is they are linking the villagers and village to each of the benefit schemes so that they can get the benefit of the scheme. As a result, many of the villagers who were not aware of government schemes got the benefits. What they did is that they involved community and got input from them from the very beginning otherwise these program would have not been sustainable. So this program has been implemented with the help of an NGO, the gram panchayats and the community. Several committees like Youth committees, student committees and senior citizen's committee were formed and after their need, changes have been made in the villages. Development steps have been initiated in the villages so that these programs remain sustainable. So, beginning onward they have focused on sustainability and it is how that at the end of 3 years, these programs will be run by the villages themselves. At the end he suggested that similar sustainable models are the way forward for India to overcome out of this pandemic.



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SPEAKERS:

He is an alumnus of NMIMS, Mumbai and Institute of Management Accountant, USA.

KAUSHIK CHATTERJEE

VP -RBL BANK LTD.

Kaushik Chatterjee is Vice President of RBL Bank looking after business development of the bank in the states of Bihar and West Bengal for government and institutional segments. He is an alumnus of NMIMS, Mumbai and Institute of Management Accountant, USA.

SESSION 02

Sustainable Economic Growth— A Way Forward, Agriculture Reforms in Bihar and Role of Agri Credit

At the outset I would like to thank the organisers of GTRI for inviting me to this august gathering of thought leaders and decision makers. I would also like to congratulate them for successfully organizing the inaugural edition of this event in these testing times.

Topic of this session is Sustainable Economic Growth, Role of Agriculture Reforms & Agri – Credit. The role of agriculture reform in context of sustainable economic growth, our previous speakers who are distinguished members of the government, have spoken extensively about it. As a banker I am more equipped to speak about the role of agriculture-credit in the sustainable growth.

It would not be an understatement to say that if money supply is blood in the veins of the economy, credit is red blood cells i.e. RBC. Like RBC credit is essential for the vitality and growth of the economy. Numerous past studies have shown high degree of positive correlation of economic growth and credit off-take in the country. Agriculture credit is not only instrumental in increasing output and income of the rural economy but also enabler of farming community in adaptation of science, technology, and modern methods of agriculture management.

The concern with the inadequacy of agricultural credit has had more than a century of tortuous history. We have witnessed periods of lack of adequate credit supply in agriculture sector leading to rural distress. Result is, the farmers resorting to borrowings from unorganised money-lenders at usurious interest rate and thereby falling into perennial indebtedness and poverty. We have seen also periods when commercial banking sector's increased participation in agri-lending and had significantly increased availability of credit to the farm sector. However, the challenges remain.



Agriculture credit is not only instrumental in increasing output and income of the rural economy but also enabler of farming community in adaptation of science, technology, and modern methods of agriculture management.

Agri-credit as share of total credit in the banking system has consistently declined during last 3 decades. Also per capita agriculture credit extended in Eastern and North Eastern states have been significantly and perennially lower compared to other regions. Despite RBI priority sector guidelines, share of credit to small and marginal farmers have been on gradual decrease. Further, in the traditional lending models landless farmers always found it difficult to access credit.

Thankfully we are going through a period, with the evolving lending models, technologies, regulation, and risk management techniques have very encouraging trends.

One of the biggest examples in this front has been set by none other than the Govt of Bihar. The Govt. through the Jeevika platform, has disbursed INR 13,000/- crore by the way of various kind of small loans to large number of Self Help Groups spread across the state. Bihar being a dominantly agrarian state, majority of these loans, have gone to agriculture purposes. Bihar became the first state to have 10 lakh self-help groups run by women touching the lives of more than 1 crore households. What is remarkable to notice that this credit portfolio boasts of impeccable repayment efficiency of more than 99% I would like to congratulate the govt. for this incredible feat.

Financial inclusion is a priority for the Government and RBI. It has been imperative for the commercial banks to explore possibilities of cost effective, market driven and sustainable delivery mechanisms to reach out to remote locations and satisfy the needs of the financially excluded population at affordable costs.

Among the many strategic initiatives taken by RBI, an important one was to allow nonbanking entities to provide financial services as an alternate channel for banks. This coupled with rapid development in payment technologies by NPCI, enabling e-KYC through Aadhaar by UIDAI and API based technologies from Fintech companies has given a new direction to the commercial banking sector to achieve the financial inclusion goals through technology based business correspondent models.

RBL Bank in this direction has been taking significant steps. RBL Bank is one of the leading banks in adaptation of technology based financial inclusion program. The bank has witnessed consistent growth in its agriculture credit portfolio at compounded annual average growth rate of more than 30% during the last 10 years. This has been possible due to our sincere efforts in understanding the rural markets of India, successful design and implementation of innovative credit products and risk management strategies enabled by new generation of payment and financial technologies.

The scale of bank's technology based financial inclusion outreach program can be understood by the fact that the bank was ranked no.1 by RBI in deployment of number of POS terminals. These terminals serve as digital outlet for delivery of small deposit, transaction and micro-credit products in the remote locations through our banking partners. As per the November 2020 data the number of such deployed terminals was more than 14 lakh units which is 27% market share. The second highest is SBI with 11+ lakh units.

In recognition of this RBL Bank received Digital Payment Award from Ministry of Electronics & Information technology, GOI (MeitY) for outstanding performance and contribution in POS terminal deployment in North-East India.

RBL Bank has been consistently ranked amongst the top banks in UPI and Aadhaar Enabled Payment System adaptation by Ministry of Electronics & Information technology, GOI (MeitY) during last 3 years. Further, Asia money Awards 2019 adjudged RBL Bank as best bank for micro-finance in India.

Bihar has been one of the priority state for RBL Bank for micro-credit, financial inclusion and financial literacy programs. The bank is presently active in 35 districts out of 38 districts in the state extending credit to 4 lakh plus borrowers – a significant majority of which are women with the help of 3 branches, 34 banking outlets and 117 business correspondents in the state. The bank has extended more than Rs.850 crores by the way of micro loans – more than 90% of which is in the form of agriculture credit to small and marginal farmers. In terms of state wise distribution of micro-finance portfolio of the bank Bihar constitutes close to 13% share and ranks 2nd only next to Tamilnadu. The bank is committed to its role as enabler in financial inclusion through agriculture credit in the state.

Coming to the point of sustainable agri-credit growth there are four important influencing factors which needs adequate future attention.

The first is improvement in quality of governance. Improvement in governance has direct impact on the quality of the social life. It provides as the base for banks and other lending institutions greater confidence in rural outreach and mitigating operational and credit risks. During the last decade Govt of Bihar has taken giant leaps in terms of quality of

RBL Bank is one of the leading banks in adaptation of technology based financial inclusion program. The bank has witnessed consistent growth in its agriculture credit portfolio at compounded annual average growth rate of more than 30% during the last 10 years.

governance, it is also reflected in the decadal GSDP growth of Bihar which was higher than national GDP growth.

Second is public and private investment in rural infrastructure with significant focus in agri-infrastructure along with optimum rural credit in agriculture and allied activities, it will have long term impact on rural growth thereby provide a fillip to the economy and further agri-credit growth.

Technology is the greatest enabler. Latest innovations in technologies have the potential in removing bottlenecks in delivery of governance, investment and financial inclusion in rural areas. A lot of it we have been witnessing during last decade. However, the possibilities are immense with rapid growth in

information & telecommunication technologies, data science and financial technologies – such as remote sensing technologies, photovoltaic and other renewable energy technologies, Artificial Intelligence, Robotics, Machine Learning, IOT, GIS, electric mobility, etc will revolutionise the rural sector. Fourth is society. Economy is a subset of society and the society is subset of environment. Therefore, for a healthy and prosperous society, we need sustainable environment, further for a sustainable economic growth we need a vibrant and healthy society. When we talk about society we can't ignore the importance of communities and community based development. And when we talk about community based development we can't ignore

the importance of women. Women are the biggest catalyst of societal development. The success of the present micro- agriculture credit lies in large participation of women borrowers, their entrepreneurial drive, their desire for empowerment and great sense of family and societal responsibility. For further growth of small agri-credit, women empowerment should be one of the top most priorities of the government. I end my speech with great optimism and high hope for a bright future of rural Bihar led by the rapid economic growth supported by government, banks and financial institutions, corporate citizens, technology leaders, young entrepreneurs especially women entrepreneurs of Bihar.



SPEAKERS

Kunal Sinha is an IT professional, Farmer, Entrepreneur and Co-Founder of Escape. He heads the International operations division of Wipro.



Raj Kumar Jha, retired as National creative director Ogilvy Advertising in 2010 and was appointed as Consultant from 2010 to 2019 to look after BJP election campaigns and Govt campaigns like Ujjwala, Jan Dhan. He is visiting faculty at Major Management institutes IIM, MICA, SP Jain, IIMC. He was past PRESIDENT of RURAL MARKETING ASSOCIATION OF INDIA and now he heads the steering team on knowledge sharing. RADIO MADHUBANI is one of his unique initiative



Dr. Rishi Raj is an Associate Professor, Department of Mechanical Engineering and Principle Investigator, Thermal and Fluid Transport Laboratory (TFTL) Indian Institute of Technology Patna. His major scientific fields of interest: Energy, Boiling, Condensation, Micro-/Nano-Scale Thermal and Fluidic Transport, Colloids and Interface Science, Microgravity Science



Shashank is Co-founder & CEO of DeHaat & led the organisation to a current milestone of 380,000 farmers network & current annual growth rate of 3.5x. Prior to DeHaat, He worked as a consultant in the supply chain industry for 3 years after he graduated from IIT Delhi in 2008. He has also been awarded as Forbes 30 under 30 in 2014 & BWDisrupt 40 under 40 in 2018. He is also an Ashoka fellow who has been awarded as distinguished alumni of IIT Delhi in 2017 for significant contribution for national development.



Saras is a Principal at Bharat Inclusive Technologies Seed Fund (BITSF), a prominent venture capital fund based out of Bangalore. Saras has been an investor in the early stage start up ecosystem in India for over a decade and has led investments in multiple prominent start-ups in the financial services and technology domain. Few of his investments include Kissht (Lending), Seclore (Enterprise software), Setu (Financial Infrastructure), Riskcovry (Insurance), Kaleidofin (Neo bank) amongst others. He earned his MBA from Indian School of Business, Hyderabad and is a Bachelor's in Commerce from Shri Ram College of Commerce, University of Delhi.

KUNAL

Firstly, thank you very much for this fantastic occasion and a privilege to interact with all of you. I feel a little humbled. You know, after having spoken and coming to speak after so many fantastic folks have spoken in their respective fields, I'm a very small creature in this big world. While I do happen to have international operations, remember, my connections have a lot that goes back. But I come from a small village called Dharhara which is very close to Sarai. I grew up going to a small school named PrabhaTara, where my initial education was done, then I went on to do my masters in London, and worked in a couple of organisations. I genuinely feel that apart from my work, that gives me my bread and butter day in and day out, it's also imperative what you could do for society, which makes it important as an individual, and I think, coming from a political family background it was not meant for me to get into the politics. When I started my career, we went on to a banking industry. I just could not have the banking because I thought I was good, the people I wanted to work with people I want to work with. And that's when I started to go back and look into it. And that's where my career started and I have been working in the IT sector for 19 to 20 years. Maybe all of us can move at it from where we're processing. Have you seen the back and forth process the reason why I said this because if you want to change it's just like, if you want to bring anything, you need to be moved, or need to rise up to the occasion, the parent doesn't have to, life will not come back and give you advice, you have to go back and get out of your comfort zone. It is extremely important for all of us. In fact, so many of us around here have played a pivotal role in trying to go back in shape of the society and what we leave the footprints that we leave today, when providing the token, how about future generations to live up to it? But I think the technology today is just not using it, we're not using technology, and we are living technology. So you've got to realise that to survive, or to excel, you have to change every minute, every second because what was accepted yesterday as a norm is not accepted today. Today it is considered to be obsolete, and it will not work.

My journey belongs to Bihar and belongs to Chapra. Like others as 80's born kid, thrown out of state for studies, for job. I was fortunate to get in Netarhat and then to IITs then placed in consulting firm for 3 years in supply chain, retails etc. In 2011, in Bihar I started my entrepreneurial journey from Vaishali. A good business model for farmers was introduced with like-minded people because the idea was related to agriculture and the whole construct of idea was the exposure of rural India.

Entrepreneurial journey of 9 years has been a long journey and it is still on, as we get inspired by each other on everyday. There have always been challenges in this journey on daily basis and topic in this session also resembles the same i.e., about survival strategies and we are progressing slowly and steadily. Learning new things on day to day basis has been one of the motivating factors in this journey. We have built one stop solution for farmers known as Dehaat. It has always been an attempt to change the notion of being a villager, a rural, A Dehaati, it's not a taboo anymore and we should be proud to be a Dehaati. Dehaat is one stop solution for farmers and it helps them in getting multiple agriculture requirements. Since Bihar Farmers are small in comparison to rest of India, it becomes very important to provide hassle free solution under one roof. Today we are present in 14-15 districts of Bihar and few other states. So we have a long way to go.

You plan something and life exposes you to different challenges. He shared his story of spending summer vacations in villages and his close association with the village and its social economic lifestyle. He said that people believe that school impart you with knowledge, education and skills to excel in life which does not hold to be true in real sense. He believed that determination, strength and willingness can only lead you on the path of success. He never believed in getting degree for earning a living, conducted a SWOT analysis for himself and realized that he could only write and sell products through its branding and advertisement. Advertisement industry has just been fooling people, so packed information is what he is used to. When a reputed organisation CEO/MD has to visit, we only pitch their brand; this is what I have been doing and won several awards and accolades. He has closely seen what scam is and how it takes place. It is foolishness to say that I will change the world, one who cannot change their own, and their own family members. One may only change a few community aspects around, but not the world. One may change a few community aspects around but not the whole world. I cannot speak in entrepreneur language; I speak in very simple words which may not be appreciated by few people. Since 8-9 years, I have been contributing to the people back in my village, understanding people and their lives, facing challenging situations and still living life beautifully. If we talk about 85% of farmers those who are

RAJ KUMAR JHA

SHASHANK

SARAS AGARWAL

KUNAL

SARAS AGARWAL

SHASHANK

landless, they need to be educated on how to free them from the shackles of bonded labour. Secondly, working on primary education. If you look at the space in Bihar what needs to be addressed immediately is primary education and primary health, rest can wait. These two are the main bottlenecks. People are unaware of the services and policy makers are unable to influence services through their work. The unavailability of medicines like snake bites or dog bite, are few of the issues which are not highlighted in urban public health. If we talk about first aid need, our primary concern is that of those falling down from the trees and not sleeping in the bathroom in rural areas. Understanding these things is a big issue. In 1937, the school my father used to go to still stands there; there has been no improvement in either infrastructure or the quality of education. The question is whose duty is to highlight these aspects of our society. When I saw the book of standard one, the first chapter and the first page of that book said read this sentence out; this is a cow. No one questioned who will teach the alphabets to the children. They said these are taught in the aanganwadi. When we talk of primary education in aanganwadi, we know the sad reality of what is being taught. We talk of Jeevika and so many SHGS, the foreign government gets mesmerised with the number. When we talk of one million households they are taken aback because that is the mere part of the country populous. People do not differentiate between microfinance and livelihood. People avail loans to repair the windows of their houses and officials involved in lending money are also happy by achieving their targets and thinking that it would not be an NPA.

Journey has recently started and I am in a venture investment fund. We fund start-ups and take equity to help start-up grow. We have made some investments which are not from Bihar but have its operation in Bihar. There is a group which use to take loans and is engulfed in a vicious cycle of load. There is need to change the mindset of the people to start saving, even if you earn Rs10 just try to save Rs3 for future. We are trying to promote this through start-ups. How do we find opportunities in Bihar, accepting the fact that there is a resource constraint? Many things were started in the IT sector such as rural BPOs what opportunity does it hold?

Giving a small example I run a small musical company and sell 15,000kg of mangoes outside Bihar. There are opportunities in Bihar. You have to look within, and look for resources. Bihar doesn't have a single food manufacturing factory which is the biggest requirement of the nation. It will be the biggest requirement of the country by 2025. The packaged food requirement is the need of the hour. It is the primary industry requirement. The amount of foods grown in Bihar is sold in half of the country. The mango which is sold for Rs30 per kg is sold at Rs270 per kg in Gurgaon. The journey from 30 to 270 can be taken up by any one of us here. People will tell you to look for opportunities but what you have to look for is to be decided by you. You need to change the role model. They are surprisingly not the one to give bread and butter at the end your bills will come to you. You will have to look for your potential and realize your strength. Communication is the other factor you need to consider. 80-90% of the products are sold on how effectively you communicate yourself. You have to sell yourself. You have to improve yourself. There are opportunities not just in one sector but across the sector. Keep your eyes and ears open. Get up early in the morning and look for the opportunities in around. There is an example of community kitchens in the highways where women in the village prepare meal and sell them between 11am-1pm. This shows an opportunity to create an additional source of livelihood, better services and in return the customers are getting good quality homemade food. It is not that we have dearth of opportunities, it is just what we need to change. We need to adapt. Change is the only inevitable thing that helps you grow.

One thing we hear about business in Bihar is that catch-up is taking place. People say that business got hampered after the commencement of online business. The government has also got a role to play, how to manage the society and grow the GDP. What advice do you have for the entrepreneurs who are already there or are coming with new start-ups?

Disruption is not about disabling people but rather it's about enabling people. A support which is possible only with the help of technology. E-commerce at disruptive position has created a lot of opportunities. The number of drivers that they have created is enormous and even hotels in tier two and three cities have a good market positioning with more transparency and considering the stakeholders of more people considering more farmers, FMGGs and MFIs. Elimination is not the case; opportunities are being created at every level of creation. As we work with farmers buying, selling, getting financial decisions again it comes to the role of

rural entrepreneurs, agri-retailers, cooperatives, and in large aspects to the FPOs. When we adopt technologies as a smart enabler that is when we create opportunities for everyone. Micro entrepreneurs are helping you to reach last mile stones and millions of people in tech-enabled set-up.

SARAS AGARWAL

A partner to technology, still a lot of people playing at small level like local manufacturers. What's your advice for their marketing/branding?

RAJ KUMAR JHA

When you name your brand keep it in Hinglish like NGOs; they prefer to keep their name in Hindi. Every person want their children to be educated in English medium schools so start making your brand inspirational. All tooth paste available in the market is for 32 teeth to be cleaned but they are marketed as some freshening, fragrance, or whatever gives you an edge. We can capture the middle level start the product manufacturing and packing in the same line. I don't appreciate start-up word very much I don't know why. But who start new ventures I help them for positioning and selling things. Things which are easy to understand on a drawing board but the fact is we need to understand who are consumers. In terms of advertisement we need to access need and emotion of the brand.

SARAS AGARWAL

Give some examples of regional brands which have given tough competition to national brand like Bagh Bakri in Gujarat, in Indore some local brands have outlined Haldiram. How do you think this has been possible?

RAJ KUMAR JHA

All these brands started at local level. Bagh Bakri started sponsoring street vendors, local youths, who knew to prepare tea. Rickshaw pullers where given loans. Bank was giving Rs 3000, the brand was paying the same. The brand decorated the entire rickshaw and in every corner you were supposed to see Bagh Bakri which in turn gets embedded in your mind and create a position for itself. I will give you an example there was a product which was marketed by Bolters and it did not sell because it was sold to Sec-C,D and it was positioned for Sec- A, B. So, when it was found it came out that it was trying to sell the product to those who don't consume sports drink. They wanted economy and convenience which was later named as Rasna. Thirty glasses with one packet and added a small girl for advertisement. The mistake we did we took a live girl, we could have taken an animated hypothetical girl who would have never grown up just like Amul. In rural area Rasna took a whole but we never forecasted the product for 20 years. So later there took a change in the society and mindset and the product was outlined. Motorcycle industry asked me for selling their product in rural areas before that some used to put pump sets, some people drive with four people sitting on it and if in that case your product breaks out then the product fails. So, we told them how to redesign the product for the community. 90% of the innovation that took place in rural India is done by the people in rural India based on their needs.

SARAS AGARWAL

Changing the course of discussion. Bihar has a big agro-based farming, where do you see opportunity for the technology to play a role.

RISHI

Iam a mechanical engineer; from my perspective we should not scale same solution to each place. And also not scale everything. Our state is rich in two things water and fertile land, which is abundant than any other part of the world. Food based agro-processing needs to be strengthened from the base itself. In 10 years you will see more productivity in terms of organic. We are positioned to do so because we have water, labour, and other resources. If we don't do it now somebody else will do it but now we have optimum resources like water and soil. Someone has to think in more structured way. I don't necessarily have a solution as I am a mechanical engineer was with NASA and I wanted to work with ISRO. Today I am able to connect with my friends easily with the help of technology and at the same time I am also worried about the pollution and the climate change. You can classify waste from municipal waste and generate electricity. Our farmers do not get good return from their produce because they do not have cold storage. When the process is at the highest the farmers are not in the position to bargain and reap benefits due to lack of infrastructure.

SARAS AGARWAL

We need to think on this line how the farmers can process the produce or rather store the produce. This will not solve all the problems however find some solution to the existing problem. Innovative ideas on food processing for agricultural produce are where our strength lies. That's where nobody is looking at it.

Shashank lot of your operations are in Bihar. What are the other areas you feel could be explored which has lot of potential and it has not yet realized?

SHASHANK

We usually feel that Bihar lacks resources and connectivity is bad, we also doubt on the purchasing power. However, it's been 9 years since we are operational in Bihar. When dominos entered Bihar within 3 to 6 months they published an article stating that a Bihar outlay is the highest selling outlets. Base needs to be strong supported by a good infrastructure. In terms of opportunity if we plan for local supply there is always a local demand as we have a high population density. Opportunities always lie in places where intervention hasn't taken place. Primary health care, primary education, rural BPO, transportation, are few of the sectors there has been an improvement in quality but a lot needs to be done. Good educational institutions can be found in various districts of Bihar besides Patna. People are willing to pay for quality education and you need to explore opportunities in this sector. One important factor is mind-set, from primary education thought process needs to be change that there also lies the scope for becoming an entrepreneur. Going to IIT or becoming an IAS is not the last resort that educational change has to be brought about. Why is this question on opportunity even being asked? Since problems are existing so comes the opportunities. One should start thinking at the right time and also address the problems around transport etc. In the coming 5-6 years it is going to be a digital India age. If people outside the state are able to witness that opportunity why can't we? It's about having the right vision. Once the opportunity is seen it has to be tapped. In today's session we have entrepreneurs, social activist, academicians and everyone is talking on the same line. Cohesively they are delivering their speech in the same alignment. Learning on ecosystem, learning on entrepreneurship, developing a thought process on, local supply and demand should be the other area of education initiated since primary education. Tap the local market you will tap the people have purchasing power but the quality should not be compromised while having edge over other competitors.

SARAS AGARWAL

People move around with an intention and a wish to change the life for people. People who want to work at grass root level. In this case, there are organisations which grants for this purpose to achieve a specific target. They don't get equity but target the number of beneficiaries. On the other hand, there are banks which give money on collateral, people take money when they have ability to repay the cash. On the same front there are venture capitals who are private equity fund provider, they also take equity on the basis of business proposition and for those who are planning something big. We also fund as some of the investors, funders look for the willingness of the entrepreneurs and their background. Even if Mr. Jha will come for funding I will sit and discuss and try to understand the prospects of his business although he has a lot of experience in advertisement. Shashank has been with us who has showed that he has worked with the organization and gained experience at a pace. Now, he is determined to stir the change in Bihar, he has the vision to do something big. We judge the potential and the vision of the entrepreneur. We just can't fund a tattoo shop. If we talk of a BMC market opening in Bihar despite the agricultural reforms that has taken place across the country. The trade and big markets are to be tapped which is in real sense a big opportunity. It is debatable about people who are doing businesses and people who are creating profits. I can tell the founder of an enterprise to at least work wisely for four years but at the same time show me the profit in the fifth year. Unfortunately, when we are behind them they do not have the advantage. Unit economics we call when we ask them the profit they can make from one unit of their enterprise. Essentially we look at what the entrepreneur and his idea of tapping the market and the economics of the scale of business. We also forecast the scale or rate at which the business can expand. The problem is that our life is finite and we have to grow the business within 8-9 years and what the founder wish to do with the enterprise is that if he wishes to continue with it or rather sell it or give it as a legacy to their children. We do analysis what the founder would like to do with the enterprise.

RAJ KUMAR JHA

Narrative on what you are going to do, where your money is going to come from. Starting with a small example, Azim Prem ji has a foundation who called us for the opening ceremony. We asked what he wanted. Initially he didn't reply and after sometime he started opening up one by one, he was so clear what he wanted. Building school is my work but bringing children and teachers is not my job. The children should study with interest and how you ensure that is your idea. Every start-up must have the clarity and when you have it, it becomes easier to convey what you want and communicate within 20 seconds.

SARAS AGARWAL

Kunal you said about some dairy venture, would you like to shed some light on it. Metro cities like Bangalore have many brands like Sudha that you can find in the super market and those are also listed in BSE. Fortunately, or unfortunately we find only Sudha and some other local brands. Coming at this pace what opportunity do you see here?

KUNAL

I support small entrepreneurs and group of entrepreneurs who make cheese. We process cheese and sell it. The challenges I face when I tell them across they say about quality. Quality would not be good. But to grow and to make it at a large magnitude you have to ensure quality. We initially started with five people; you need to realize that you do not have the liberty to sustain. It is extremely important to realize what you can do and to what extent you can grow. Challenges are there and will be there but that should not deter you. My vision is to go back and ensure export of 30,000 tonnes of mangos across the globe. To get local musicians and see them performing on you tube. I have also worked with fantastic painters in the given sphere. I spoke to ambassador of Mexico about all these opportunities, Lot of artisans across Bihar. There is a huge market for this artisan's local produce. I have vision I will face challenges but contribute a little before I die to make me realize my life was a bit worth living.

SARAS AGARWAL

What do you wish to change for the ecosystem involving a start-up in Bihar?

SHASHANK

There were challenges but those were not Bihar specific challenges. There are some holistic issues of having a good team, technology, which model to adopt in agriculture which was not clear. In the retrospective analysis in the past five years we did not even have Patna office and we operated from district offices due to lack of educated human resources with optimal salary because the ecosystem was not conducive. People had their own apprehension about scaling the enterprise. People thought more about connectivity, compliance, transportation, audits which are usually the big challenges. The sector did not have clearly defined advisory model. We decided to work on input output model when people only thought of either input or output or only took advisories. There was no good food print and no clear defined working model. We started from scratch getting the right team and the ecosystem. As per government data the resource and the number of farmers present I think there is a huge pond of resources which wait for the market to be tapped. Only message to fellow entrepreneur is that continue with your hard work. We were less than 3-years old a year ago and someone approached us and we got a soft loan of 9 lakhs with a small team headquartered at Patna. Technology was also a challenge to tap data science which is still a challenge in Bihar; there is a technology team which operated from Gurgaon. We failed to get crop data base and we started to make our own database and convince people to get into this sector where ecosystem was not friendly.

SARAS AGARWAL

We should not stop because we do not have resources like Shashank said that they started tech office in Gurgaon. The country has ample of opportunity we should realise our strength and start wherever needs.



SPEAKERS



Milee Ashwarya is the Publisher of Ebury Publishing and Vintage at Penguin Random House India. She has been responsible for establishing and spearheading the publishing vision and list at Penguin Random House India for over a decade, discovering new trends and exploring new genres. Her focus has been on championing the best and new voices in fiction and non-fiction while publishing a range of bestsellers across genres. A TEDx speaker, she is passionate about issues related to working women. She was awarded the Women Achievers' Samman 2017 for publishing by the Global Organization of People of Indian Origin (GOPIO), the Distinguished Alumni Award 2018 for Excellence in Publishing by Hindu College, Delhi University, the Exceptional Woman of Excellence Award by the Women Economic Forum in 2019 and was selected as a delegate for Australia India Youth Dialogue the pre-eminent track-two young leader's dialogue between Australia and India for 2020.



Prashant Kashyap GENERAL MANAGER, STRATEGY AND BRAND DEVELOPMENT, DAINIK JAGRAN
He graduated from Presidency College Kolkata and completed his Masters in International Relations from Jawaharlal Nehru University. He initiated and established Jagran Film Festival, the largest travelling film festival of the world, Jagran Hindi Best Seller List, and Samvadi, an exclusive Hindi Literary festival.



Priyanka Sinha Jha is a leading Entertainment Content Strategy & Partnership Consultant, Event Curator, Anchor-Moderator, Columnist, and Author. As Group Editor and Editor, with experience across digital, TV, and print, she has helmed print, text, video, and audio entertainment content for various media brands such as Network18, Hotstar, Screen (Indian Express), HT Style, HT Saturday (Hindustan Times) and Society Magazine. For over a decade, she's been the Curator for the Star Screen Awards. She has conceived, produced, and hosted celebrity-based digital-video shows on Firstpost.com, News18.com, Voot, Indianexpress.com, and Hotstar. Priyanka is also the author of a popular self-help book, Supertraits of Superstars.



Vaishali Seta, is a perfect example of an Executer. Challenges and difficulties make her shine. A Gujarati born in Mumbai is someone who has known Bihar more than any Bihari you know. A very strong headed person, Vaishali is a very successful serial entrepreneur working out of Bihar. Some of the most popular firms are her brainchild – Aamatya Media, Artzindia and Xtremeroads. Her work has brought many accolades and awards, and is a very popular outsider's face of the state. Her prominent work includes the Retracing, Documentation and Publication of the footsteps of Lord Buddha in Bihar, detailed documentation of Art and crafts form of Bihar, Expert paper on development of Tourism in Bihar and recently concluded Exploration, Discovery & Rediscovery and documentation of 200 Rock Shelters containing Rock Paintings of Bihar.

PRIYANKA SINHA
JHA

She narrated her experiences. She started her career at a time when there was print media, radio and television to look to. Where radio was entertainment and not journalism, it was about reading out the news. From that time to present scenario, a framework started out in journalism, the definition of news and media has changed. We worked in a definite structure, a process, strict to the story, narratives. Print media is an exciting place. The definition of news has expanded so much and was bothered about inflexibility of print media; once you have planned it becomes very difficult. Even if news is late, you have to print.

The new media has however changed, which has brought flexibility, shifted the content and also the definition of news. You can change the headline influence in your own way. To give you a sense how much things have changed such as e-publishing, painstaking task, digital/ online film festivals.

Travel blogging is not media in conventional sense but today it is perceived as media. What relevance it provides, by use of technology today you can do so much of setting in a place, the pursuit of knowledge, accessibility, flexibility, scope to make new media. Internet connectivity on phone gives you plenty of information.

MILEE
ASHWARYA

The whole nature of media how we conceive information has changed. When I joined publishing 15 years back, it was all physical publishing. Today we have e-books, audio books, growing fast in USA; you can shop, workout and read a book along. The different publisher platforms allows doing that, it is an advantage for publisher. Short content e-book, Penguin publishing has gained a couple of success in that and new media has given a lot of opportunities.

Even a cookery book in United Kingdom of Madhur Jaffery is bestseller; the aim in India is to get more and more people to read the book. You can sell such books of around 50000 copies but in India you sell hardly 2000 copies. In India you have to tell the people to read the book and that is a responsibility for all of us. When people see you reading they start reading.

She shared her childhood experience of seeing her grandmother of having a handful of books and taking pleasure in reading. She started reading because she was accessible to the books in early years of her childhood. The atmosphere of reading you build in your home is what your children are going to learn.

Priyanka added that when you have the books, you start developing the habit of reading those books. At a time when we are distracted by so many things, reading was few of the habits we were indulged at school.

We had few opportunities as there was no web series, movies were launched over longer periods of time. There were comics which people rushed to. She shared her experience that people in India are so much drawn towards YouTube to learn cooking rather than purchasing cookery books. Even she acknowledges YouTube channel for learning cooking during lockdown. Purchasing cookery books was a pleasure few years back.

Priyanka asked Prashant about film festivals versus the live events. What has shifted in new era with technology?

PRIYANKA SINHA
JHA

It's pleasure to be back in Patna. Has also shared about empowering women on a platform where he was sharing chairs with veteran empowered women in a dialog setting. He added that all 3 mediums- print, audio and video is equally important and each one has its own appeal and own audience.

Ramayana, the holy book of Hindus is available in everybody's home; choice depends and varies from person to person as what content one derives out of it. Content may be in the form of wisdom, academics etc. and opinion on how one sees the content may vary while reading Ramayana or watching Ramleela. We find entertainment in visual media; screen in that case has always been associated with entertainment. Similar is the case with classical dances, it is an art and in academic form, when we think about any dance form we try to scope out some entertainment out of it.

Watching Ramleela has always been considered as entertainment and reading a book has always been academic form of gaining knowledge. Content written in books is never questioned, no one asks whether it is good or is it worth. Audio media is considered as less of interactive, you can hear but you cannot interact. You can watch a movie but you cannot interact with the Director. Reading requires contemplating alone on what content is being read.

Short films, technology and media have increased penetration. Digital media has got a lot of content and we cannot call everything content. Even when we talk it has to be differentiated if its gossip or talking content fully. Consumers have to consciously decide what they would like to take it. He cited an example, that if he switches off his phone, now when he opens it he would get around 150 WhatsApp texts from different districts of Bihar, even there will be small news of an electric pole falling down. We have to decide what is important and what content needs to be published.

80% of media accessed today in India is pornography, 2nd is Bhojpuri song TikTok videos. Challenge

PRASHANT

PRIYANKA SINHA
JHA

is not only with the publishers that people are not purchasing books, it is also a challenge that why people in India are not viewing good content. Society at a large has to question that what kind of education/grooming have we received to view the content. Content matters in film festivals also. If we have retrospective of Nasseruddin Shah, it gathers an average crowd. On the other hand, if we have a film festival on some south Indian Movie Director, populace from Patna (intellectual vibrant city) do not even try to watch and hardly has it gathered 20 audiences. No one tries to watch a Bengali, Telgu, Malayalam movie with subtitles. People believe they will be tagged as per the movie they watch. Intellectual hypocrisy is also a challenge. We watch something else in mobile at night and at morning a different personality. Challenge is with the audience what kind of content they want to consume. We as platform are able to provide a variety of good content.

Vaishali, you are a travel blogger at Xtreme roads, there were many luxury segments and lot of people was curious to become travel blogger to explore people, places, and cuisines. There used to be travel magazines but suddenly between 2007 to 2010 it disappeared. The travel shows, because of high production cost and less return on investment, discontinued. This was the phase when gradually and simultaneously things were changing. New age media had a facet that everybody could be a travel blogger. But the fact is level of expertise required is very high.

She considers herself as adopted child of Bihar, she also briefs about her connections with Bihar. She started her journey with study on revival of Nalanda University and from that point research on tourism started with a holistic study on different religious circuits and pilgrimages in Bihar. She strived to prepare a different niche to develop something new for Bihar. Foreign nationals know more about Bodhgaya than any other Indian or Bihari knows. She has explored different terrains including vast jungles, sites of historical importance and even red corridors. She has been actively making videos on different aspects of Bihar; YouTube channel was one of the medium to showcase her work in different frontiers. There are two key factors authenticity and focus on the content, which has successfully penetrated into minds of the consumers to celebrate the journey of Bihar.

Authenticity, narrowing content for publishing is important. We publish one book every day. Our content is quite big. The world has given a wide variety to choose. YouTube gives you everything but when you want to learn in depth, you go for books. Books will offer recipe, a style of cooking, knowledge of what is done. Knowledge of choice is vital. Why one book is bestseller and connects well with people, it's because of the content and knowledge it disseminates. We have now been promoting books through video, every character, plot has a different story to tell, you have to put content so differently. Emphasis is always on human angle which can never be undermined.

People need to interact, in YouTube you can view comments, certain people like and some improve.

Does projection of Bihari's do justice to where Bihari's stand?

New media gives opportunity for a wide variety of content as well as to create a lot of content. At the same time, it gives the mainstream media challenges. Talking about Elon Musk, Narendra Modi, how well they use media channels. They never give interviews; they never share their policies. It is only after an election result or on launch of new machine; these two gentlemen go for a radio podcast on quarterly basis. Elon Musk has even abolished the PR team of his company and now he handles everyday news of his company.

This challenge has put the mainstream media on how to deal with it. The second challenge is the amount of capital required. The grammar of capital is very simple that you want returns. When you want return then you need to have agenda as good as social reform or as bad as sleeping with your enemy. This agenda driven media has created a house for the mainstream media today. Earlier I used to understand that huge capital input and small adjustment is what delivers. Those who are not putting any capital are working for a fan group and for a different agenda altogether and it's also difficult to differentiate in content (agenda driven). It is a challenge for the consumers to differentiate what one wants to read and also trust what kind of agenda. The 3rd challenge is Badshah and Begum of media industry, where messenger becomes more

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PRASHANT

important than the message itself. 15 minutes of monologue on television, to view the messenger and to believe that messenger is only delivering the correct news, who has no accountability. Agenda is more of a personal driven agenda than that of news. Company's policy makers are not able to handle time allotment to the speakers because they are individual Badshah and Begum which is a huge challenge.

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Bring the point of credibility of media of who you are and what you are doing.

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The news published on the internet takes very less amount of effort to get there. When you search news on the internet, you get plenty of options and you choose to read what you find reliable irrespective of authenticity.

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People earlier used to post digitally and then change the content later.

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People tweet and then edit. Everyone is in a hurry to be the first to post, without verifying the content and doing background check of the source. People appear to be foolish after doing such act, just an example of use of speed of using digital media without proof.

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People in media & publishing house controls what news has to be disseminated and what needs to be held back. Personality driven news, someone's baby birthday party etc are some of the examples.

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People have started living life on social media instead of keeping it to themselves. Perception of Bihari is of being corrupt, being too much political, not being developed and a negative poor state picture in everybody's mind. While reality is different, Bihari's are hardworking, intelligent, have core values and is hub for knowledge such as Nalanda University. Great kings like Ashoka and Chandragupta has been from our land. The problem is where media comes with communication and perceptions. The strengths and perceptions are not being showcased in the best possible manner and a lot of work needs to be done.

PRASHANT

Understanding about Brand Bihar, I was born and brought up in Jamshedpur then a part of Bihar. Being Bihari is not about citizen of a state but a community. I went for graduation to Presidency College in Calcutta, where few Bihari's were reaching, but image and perception of Bihari was strong. It all depends with what perception and in what premises brand Bihar is looked upon. Bihari's have been looked upon as hardworking, someone with good historical knowledge, flare for writing, good social understanding and rich cultural heritage. But when I shifted to JNU my whole perception changed, Bihari's were looked upon as wannabe's, and there it seemed they have been provided a special place. Your pride of being a Bihari is down the people's footwear. In Calcutta, Bihari's are very much respected and in South people know Bihari's from news. Everywhere Bihar is on the lowest rank, whether its administrative news, investment scenarios or high crime rates. South and West have a news based perception. North has a perception which is based on masculine culture, if you are not like me, you are less than me. Secondly, people outside Bihar see Bihari of any segment as Bihari, not just like U.P to be Lucknowis, Banarasi and Kanpuri. UP does not have a uniform perception similar to MP. But Bihari's are painted uniformly. Bihari's have a certain stereotype tag.

What is like being a Bihari in a so called modernized, urban dominated industry? Bhaiya tag being used for Bihari and UP people. What is it being Bihari in Mumbai?

PRIYANKA SINHA
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I moved to Bombay in mid-1990, Bombay has been a commercial center for over centuries. Professional quality is top most. More than any other city, there is no discrimination on the basis of caste, creed, and religion. But stereotyping is of either a very high class or low class. Migrant crisis during COVID-19, people realized that these are the people who run the city. They exist but did not exist for us. When I was in college, convent educated has its own pride, there was an elite image we wanted to fit in, the way people speak, to be conscious, to fit in a modern, clean, urban convent education where English speaking is of high quality and people aspire to be English educated.

In a city where there are a lot of different class of people. Sacrifice your local identity to fit in that urban identity. It is not with malice. Sometimes I felt awkward, when you tell people you are from Bihar.

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Perception also leads to communication.

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People tell her Bihari, because of the accent. Born and brought up in Mumbai, lived that life, travelling in trains and all that what a normal Mumbaikar does. For us then perception of Bihari was labourers, people who sell vegetables. My perception changed when I came to Bihar and started working here. In my school no student was from Bihar, Bhaiya was considered a taboo.

PRIYANKA SINHA
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A little lockdown term for people from UP and Bihar, perception is being formed from News, beside stories in modern media, the pop culture. When something becomes cool people don't mind accepting it just like Punjabi culture, there is acceptability because people like it. They don't feel bad about it. The projection of Bihari has been limited, such as crime and it is also popularized by political leaders.

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Problems of extreme, either they are laborers or they are highly educated. Slowly and steadily image has been changing.

PRIYANKA SINHA
JHA

Super 30 movie gave an overview of that, change is coming slowly. Positive image of Bihari's is being framed and that is beginning of change.

PRASHANT

What happened with India in early 90's was opportunities got centred and forced Biharis to migrate. People read on newspapers about job opportunities and educated people moved out. ICICI bank then had not reached Patna when it was easy for us to move to metro cities. When we people migrated, it took us 5 years to settle with confident people. In an age which grew with Sourav Ganguly and the confidence to open his t-shirt and show off. That is when Indians became and some Biharis got place in that confident India. Biharis whose perception was still restricted to gamchas were now able to perform the Chhatt festival on beaches of Mumbai and revived their identity. They stood near Juhu and Sabarmati and those people were not bureaucrats, they were assistant managers, entrepreneurs and petty shop owners. With the change of the government in Bihar who started taking sensible decisions which brought change in the mindset of the people. This helped the people living in metros to start settle down there. They started purchasing flats in Maharashtra. Bihari middle class who moved in search of opportunity has brought this change. Now there are Bihari students in every school of Mumbai. The lower class or the labour class took up setting up small ventures of litti chokha and relishing this food there. It's their hard work that we find litti chokha now even in five-star restaurants. If we thought of Brand Bihar, what are the attributes? We don't have a dance form, music, painting, we only have Mithila. Product attributes have to be strong to be a strong brand. Bodh Gaya we talk of but not about Sita, her homeland. We need a market driven economy. Intelligent supports to make a brand. World's best sports shoe brand, which may not be the best but due to personification it is emotionally perceived to be the best. When we talk of Tata products it is believed to be strong which intelligence is. First generation of middle class which has migrated and the second generation will take it forward. Newspaper is bleeding due to lack of advertisement in the lockdown. Uttar pattar is spoken only in Bihar. Amul has come up with an advertisement uttar pattar nahi only butter; we are going to talk our language now. We

don't have to be at back foot, we have to be a strong brand. Coca cola when re-launched itself in English brand, it flopped. When it used taglines like Thanda matlab coca cola, piyo sar utha ke then its market started flourishing. One thing that is damaging Bihar and not letting Bihar be stable and grow in the social structure is the caste system. During election people in Delhi start asking which caste are you? where are you going to cast your vote? This caste system has damaged us. Secondly, dowry. The brand Bihar is built and broken in Delhi University, in JNU campus. People in campus fall in love but girls cannot marry those boys because the guy is being offered a dowry of Rs 50 lakhs. As soon as the guy becomes an IAS he tells the girl that my father will not accept but I will continue loving you. When we look at Bengal we see the picture of empowered women, Tamilnadu we see educated women. We need to improve the social structure, empower women. Building brands for Mithila and Litti Chokha we have to empower the women to change the social structure. We have to eradicate social issues. We should be proud and not hesitant of talking about the religious ceremony in Bihar. Bihar has not seen riots and fear of communication. Ganga flows equally in Bihar and U.P. in Bihar Ganga has not got a market as compared to U.P. Irrespective of political scenario we need to communicate this strongly.

MILEE
ASHWARYA

Dhoni the iconic cricketer also helped the nation break free the prejudices of the Bihari identity who emerged as a star, as a model, as a brand ambassador for many. The general perception is outraging. You have to pull in more such people. What are the first five things that come to your mind when we talk about a state? Your mind should be positive. For Bihar its always negative image which comes up. There is poverty, corruption, we don't have a good image of food, culture, dance etc. when we talk about Litti chokha do we pitch it as the best street food? Is Bhagalpur silk the best? We have to be confident. A lot of hard work needs to be done. A lot has to be done to make the community work in close cohesion.

PRIYANKA SINHA
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Dhoni who was from a middle class got catapulted into big celebrity, big cricket zone people and people see him as an outlier. Collective whole projection of Bihar School of Yoga is a world driven yoga phenomena. This was a challenge as a Bihari. We look for regional identity instead of ethically identity. For the modern age we need to speed up. You have accepted and embraced it, there has to be a similar acceptance from people who are from Bihar. You can also find ways to adopt. Somebody to come from Mumbai and say that I am from Bihar is a big treat. There is a lot of positives, despite of ups and downs. We can have magazines dedicated to achievers.

VAISHALI
SETA

Along with confidence what matters is what we are, awareness within ourselves. What you are doing is the best. I have fusion giccha. It cannot be sold unless you make it look graceful. I blogged about litti chokha which I shared with an air hostess while flying to Mumbai. Sampooran Kranti, J.P movement started from Gandhi Maidan. Hindus took out their sacred threads (Janaeu) and Muslims took out their caps. GTRI platform has moved on from caste discrimination. There will be a time when political organizations will also move away from caste discrimination.



GTRi Is a platform created under the aegis of
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