



# BIHAR

# JOURNAL

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SCAN ME



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# PREFACE

The GTRi 4.0 Bihar Journal serves as a valuable resource, shedding light on the multifaceted aspects of Bihar's development.

Welcome to GTRi 4.0 Bihar Journal, an integral component of the GTRi 4.0 dialog platform. Bihar, once renowned as the knowledge capital of India, now stands at a critical juncture, grappling with developmental challenges. In this context, GTRi 4.0 emerges as a beacon, inviting entrepreneurs, industrialists, startups, and think tanks whose interests converge on Bihar's resurgence.

This journal serves as a compendium, a reservoir of insights, perspectives, and narratives woven by eminent authors deeply entrenched in Bihar's socio-economic fabric. Through their discerning eyes, readers are offered an unfiltered glimpse into Bihar's

realities - from the grassroots dynamics to the intricacies of the MSME sector, from the nuances of healthcare to the rich tapestry of Bihar's literature.

The GTRi 4.0 Bihar Journal serves as a valuable resource, shedding light on the multifaceted aspects of Bihar's development. It aims to provide a holistic perspective, showcasing both the challenges and opportunities that lie ahead. By presenting a diverse range of expert opinions and insights, this journal aims to inspire meaningful discussions, collaborations, and ultimately, tangible progress for Bihar.

We extend our heartfelt gratitude to all the authors who have contributed their expertise and experiences to this journal. Their valuable

insights will undoubtedly contribute to shaping a brighter future for Bihar. We also express our sincere appreciation to all the participants and supporters of GTRi 4.0, whose collective efforts are instrumental in driving this platform forward.

We invite you to delve into the pages of the GTRi 4.0 Bihar Journal and embark on a journey of discovery. Together, let us harness the power of dialogue, innovation, and collaboration to unlock Bihar's true potential and pave the way for its remarkable development.

Thank you for joining us on this transformative journey.

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“The best way  
to predict the future is to  
create it.”



JAMUI



NAWADA



ROHTASH



KAIMUR

**Approximately 8,000-year-old rock paintings have been discovered in Bihar. It is fascinating to think that these artworks have survived for thousands of years, offering a glimpse into the lives of our ancestors. Furthermore, it is worth noting that there are still more than 500 rock shelters in Bihar that have not been fully explored. It is a testament to the enduring legacy of human creativity and the need to preserve and appreciate our shared cultural heritage.**

## WHY BIHARI DIASPORA NEEDS TO CONTRIBUTE BEYOND OCCASIONAL EATING OF LITTI CHOKHA AND ANNUAL VISITS FOR CHHATHH

**Mind Space:** I have been part of all three GTRI and tried to actively participate in most of the sessions. While I was invited to write for GTRI I had some competing questions in my mind.

- Which topic to choose to write that qualifies my own standing.
- Should I step into calling people to come back, stay, and engage here?

Rajeev Kumar

*Programme Specialist (Risk & Resilience) UNICEF*

I had a bit of reflection on both these questions and then decided to pen down my thoughts on the topic. I chose this topic as I was an educational migrant to Delhi and then been working at other places before finally coming to Patna 6 years back. In the future, I might go outside of the state for purely professional reasons, but my engagement would continue. I strongly feel Diaspora needs to come back and engage.

**GTRi Dialogue:** Across all three editions, I found very interesting patterns emerging, out of which I build my arguments in this piece- why Diaspora needs to engage. Barring occasional bouts of “ek Bihari sab pe bhari” and nostalgia of delegates of their good old days, interactions largely focused on what we could do to bring change in the state. Some of the recurrent themes which emerged in all editions were “entrepreneurship” “venture capital” “human capital” “industries” “academics” and “culture”. Cooperation, making space, and weaving interconnections were common occurrences. There have been sessions that focused on looking at the great historical achievements of the state and what could be done to regain some of those in current times. There have been sporadic strong disagreements among speakers on the government promises for every facility being given to the investor entrepreneurs and investors not believing it.

Many speakers focused how they relish

Litti Chokha in their adopted place of stay now and love visiting annually for Chhathh with their younger generation. One of the speakers from the media space very passionately argued Biharis finally asserted their identity by taking Chhathh at the seashore in Mumbai and practically every city considering large outmigration from the state. One of the bureaucrats who pride himself on being naturalized Bihari shared very interesting anecdotes while facilitating a business promotion meeting with highly placed corporate leaders. Many of those leaders were Biharis thanks to the large educational outmigration that we have in the state. He found none of the Biharis batted for investment in their home state. Only one in the meeting who happened to be non-Bihari talked in favor of investing in Bihar, praising faster clearances, tax incentives, etc. which the government was delivering on the ground. This naturalized Bihari opined that we were perhaps the only ones who didn't even talk positively about themselves in private conversations. This is way more concerning than what the government and society at large can be accused of on account of law & order, culture of enterprise, education, or otherwise.

### **The case for contribution**

Littis can be baked in a microwave oven and chhathh rituals can be transported to the places of their naturalized places. However, if this generation doesn't start

*Littis can be baked in microwave oven and chhathh rituals can be transported to the places of their naturalized places. However, if this generation don't start contributing to the state, it will be missed opportunity.*

contributing to the state, it will be a missed opportunity. Considering, if the assumption is largely true about not even talking positively in private conversations. Once this generation which spent their childhood here goes away, the next generation will for sure stop visiting the state at all for any productive reason. This can be already seen in many places. Deserted colonies of the past can be found in Patna and many other cities. My argument is not that other states or communities don't have migration and deserted colonies, but the proportion is very high here. The state has not been offering many opportunities other than that of government jobs till very recently. The service sector did bring some outsiders across cities but was largely restricted to a few cities like Patna, Muzaffarpur, and Purnea. These have not been able to retain many youngsters for decades in the state.

The model of engagements in Bihar may not be large business ventures being set up by them, but one of the collaborations. Small intellectual engagement and small business investment can help in building a large ecosystem in times to come. We have a very large consumer base due to our population. Large companies do serve us through their supply chain. In a way, we have the same scale advantage that India has over the world. We also have youths mainly from traditional business families who have a hunger to serve. They do serve at the consumer end of the supply chain. They can be helped to move a bit on the ladder. They can be producers or the ones doing value addition at least for some of the industries. This has large potential.

One of the professors from the newly established Indian Institute of Management (IIM) in the state argued the state has large potential in training young students for competitive examinations. She has argued at many known such centers in the country, that both teachers and students are from the state. A large number of private colleges in Engineering and other fields again have many teachers and a large number of students from the state. Setting up large colleges may be difficult and risky but can some of the existing colleges, and small training institutions be strengthened by infusing financial and intellectual capital from the diaspora. Stories of many states in India have been the

pride of the engagements and contributions from the diaspora. GTRi sincerely hopes Bihar will be the one in the coming years and these dialogues are going to help in realizing this dream.



Model of engagements in Bihar may not be large business ventures being set up by them, but one of collaborations. Small intellectual engagement and small business investment can help in building the large ecosystem in times to come.

## THE RICH LEGACY OF BIHARI LITERATURE

*Surprised to learn that there is no written poem in Magahi,  
I run here and there, then sit down to write a poem in Magahi.  
I listen to the people in the street talking in Magahi,  
paying attention to their sounds and tones in Magahi.*

**Abhay K**  
Dy DG ICCR,  
Poet & Diplomat

Bihar has a long history that dates back to the foundation of the Mahajanapada (great kingdom) of Magadha in southern Bihar, with its capital first at Rajgriha, present-day Rajgir, and later at Pataliputra, modern-day Patna. Over the centuries, several dynasties ruled Magadha and gave rise to two of India's great empires—the Maurya Empire and the Gupta Empire. Both empires witnessed great advancements in mathematics, astronomy, literature, philosophy, science, and statecraft, and saw the emergence of new religions such as Buddhism and Jainism.

Bihari literature spread over two millennia, consists of literary works produced in the various languages of Bihar. These include Magahi, Bhojpuri, Maithili, Angika, Bajjika, Hindi, Urdu, Persian (Farsi), English, and classical languages such as Sanskrit and Pali.

Magahi is derived from the ancient Magadhi Prakrit, which was spoken in the ancient kingdom of Magadha, the core of which was the area south of the Ganga and east of the Son River. It is believed to be the language spoken by Gautama Buddha to deliver his sermons. It was also the official language of the Maurya and Gupta courts and the language in which some of the edicts of Emperor Ashoka were composed.

Pali is also identified with Magadhi Prakrit, however, it comes from Shauraseni Prakrit. Written in Brahmi script, it was the sacred written language

of Buddhism.

Bhojpuri is chiefly spoken in western Bihar. The language is also spoken in Fiji, Guyana, Mauritius, South Africa, Suriname, and Trinidad and Tobago.

Maithili is spoken in the states of Bihar and Jharkhand, and is one of the twenty-two languages listed in the Constitution of India. It is also spoken in the eastern Terai region and is the second most-spoken language in Nepal. Tirhuta was formerly the primary script for writing Maithili.

Angika is mainly spoken in the Anga region, which includes Munger, Bhagalpur, and Banka districts of Bihar, and the Santhal Pargana division of Jharkhand.

Bajjika is spoken in eastern India and Nepal, mostly in the north-western districts of Bihar and the adjacent areas of Nepal.

Persian was the court language during the Mughal reign. Hindi and Urdu, meanwhile, are spoken across the state. English newspapers are printed and read in the capital city of Patna and distributed in the large urban centers of Bihar every day.

The Book of Bihari Literature edited by me and published by HarperCollins India in 2022 and launched in Patna at the 3rd edition of Grand Trunk Road Initiative (GTRI) in 2023 is the first-ever attempt of its kind to present a glimpse of the rich world of Bihari literature in English translation, drawn

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from the many languages spoken across Bihar. Many of these works have been translated for the first time, making them accessible to the English-speaking world.

This anthology also brings to the fore literature from some of the lesser-known languages of Bihar, such as Magahi, Angika and Bajjika, making them available to both Indian and international readers, enriching Indian as well as world literature. It also highlights the original English writings of Bihari diaspora writers.

The Bihari diaspora is spread across the world. Countries such as Mauritius, Seychelles, Suriname, Trinidad and Tobago, Fiji, Netherlands, the United States of America, the United Kingdom, Australia, Canada, and New Zealand have a significant Bihari population that continues to speak and read in various languages of Bihar. This book will hopefully act as a bridge in connecting them with their roots.

Editing this book has been a transformational journey. I was born in Nalanda district of Bihar. My mother spoke to me in Magahi, while my father spoke in Hindi. I remember finding a copy of Rashmirathi by Ramdhari Singh Dinkar at home when I was in class 3 or 4. I started reading it and fell in love with the sound of its words. Since then, I haven't stopped reading or reciting Rashmirathi.

When I came to study at Delhi University, people asked me if I spoke Bihari. This was strange because there was no language called 'Bihari'. So far, I had only heard of Bhojpuri, Maithili, and Magahi, besides Hindi, Urdu, Farsi, Pali and Sanskrit. I realized, then, that most people consider Bhojpuri to be Bihari.

In fact, in the school syllabus, we had several Hindi stories and poems—even English was a compulsory subject in high school and I had to learn by heart William Shakespeare's 'All the World's a Stage', and William Wordsworth's 'Daffodils'—but sadly there was no mention of Magahi, Bhojpuri, Maithili, Angika or Bajjika poems or stories. I studied Sanskrit in high school and learned about the literature of ancient India, but I was not aware of the literary treasures in my mother tongue Magahi, and other Bihari languages.

The idea of editing The Book of Bihari Literature was conceived in the first week of November 2020, while I was trying to learn

more about the works of writers from Bihar. Despite being from the state, I had very little knowledge about the written literature in the various languages spoken in Bihar. My ignorance was so profound that I thought there was no written literature in Magahi as I had never come across a single book written in this language. The following poem I wrote in June 2020 reflects it:

#### A Poem in Magahi

*Surprised to learn that there is no written poem in Magahi,*

*I run here and there, then sit down to write a poem in Magahi.*

*I listen to the people in the street talking in Magahi,*

*paying attention to their sounds and tones in Magahi.*

*They twitter like birds, day and night, in Magahi,*

*even their abuses sound sweet in Magahi.*

*Thik hai is thik hako, accha aa gaya is accha aa gelbu in Magahi,*

*khana khaye is khana khailbu, chai piye is chaiya pilhu in Magahi.*

*I go around the town looking for books in Magahi,*

*I return home without finding a written word in Magahi.*

*At home I hear my mother say her prayers in Magahi,*

*hamar betake buddhi dehu bhagwan, he wants to write a poem in Magahi.*

Here, 'thik hai' means 'all's well', 'accha aa gaya' means 'well, you have arrived', 'khana khaye' means 'did you eat', 'chai piye' means 'did you drink tea' and 'hamar betake buddhi dehu bhagwan' means 'God, give my son sense'.

My ignorance was dispelled soon after writing this poem when many people made me aware of the rich Magahi literature. It was another year before I set out to find Magahi folk tales, short stories, and novels. The treasures I unearthed left me spellbound. Talking to various Magahi writers and poets, I was surprised to learn that the works of Magahi literature had never been translated into English.

Immediately, I started gathering and translating poems and short stories from Magahi into English. I began with a Magahi

Y K. (b.1980) from Nalanda district Bihar, is a poet, editor, translator and the author of several poetry collections including Celestial (Mapin 2023), Stray Poems (Poetrywala, 2021), Monsoon (Sahitya Akademi, New Delhi, 2022), The Magic of Madagascar (Mattan Paris, 2021), The Alphabets in America (Bloomsbury India, 2020) and others, and the editor of The Book of Bihari Literature (HarperCollins India, 2022), The Bloomsbury Anthology of Great Indian Poems, CAPITALS, New Indian Poems and The Bloomsbury Anthology of Great Indian Love Poems. His poems have appeared in over 100 literary magazines including Poetry Salzburg, Asia Literary Review among others. His 'Earth Anthem' has been translated into over 150 languages. He won the SAARC Literary Award 2013 and was invited to record his poems at the Library of Congress, Washington DC in 2018. His translation of Kalidasa's Meghaduta (Bloomsbury India, 2021) and Ritusamhara (Bloomsbury India, 2021) from Sanskrit, have received KLF Book of the Year Award 2020-21. His translation of the first Magahi novel Bahadur by Jayanath Pati, has been published by Penguin Random House. His forthcoming poetry collection is In Light of Africa. www.abhayk.com

One of the finest Persian poets, Abdul-Qādir Bēdil, whose poems are still read with great reverence in Afghanistan and the Central Asian countries, was born in Anisabad, Patna.

This book begins with the poems of Buddhist nuns Mutta and Sumangalmata, who were active around 600 BCE. Originally composed in Magadhi Prakrit but written in Pali, these poems speak about the drudgery of life and the emancipation of women.

short story, 'Today's Yudhishtir' by Ravindra Kumar. It is a remarkable story of five brothers whose names are eponymous with the five Pandavas from the Mahabharata, and provides a rare peek into the mind of today's Yudhishtir and his relationship with his brothers and the world.

Similarly, I came across deeply moving poems and short stories in the other languages of Bihar, none of which I had read before. Sake Dean Mahomed, the first Indian to publish a book in English, titled *The Travels of Dean Mahomed*, was born in Patna, while Avadh Behari Lall, a noted poet of the late nineteenth century, who wrote in English, was from Gaya. His poem 'An Epistle to the Right Hon'ble Alfred Lord Tennyson, Poet-Laureate, England' is worth a read for the insight it offers on the impact the colonization of India had on its literature.

One of the finest Persian poets, Abdul-Qādir Bēdil, whose poems are still read with great reverence in Afghanistan and the Central Asian countries, was born in Anisabad, Patna. This book begins with the poems of Buddhist nuns Mutta and Sumangalmata, who were active around 600 BCE. Originally composed in Magadhi Prakrit but written in Pali, these poems speak about the drudgery of life and the emancipation of women. Kautilya, the author of *Arthashastra* and *Chanakya Niti*, shares some nuggets of wisdom on the art of living, while Vatsyayana explains the art of kissing and the significance of nail marks and love bites. Dharmakirti, the famous monk from Nalanda, meditates on the dilemma of human desires and the quest for nirvana. Sarhapa, who is considered to be the first poet of Magahi and Angika, as well as of Hindi, reveals the secrets of bliss and suffering in his dohas (couplets) from *Mahamudra*.

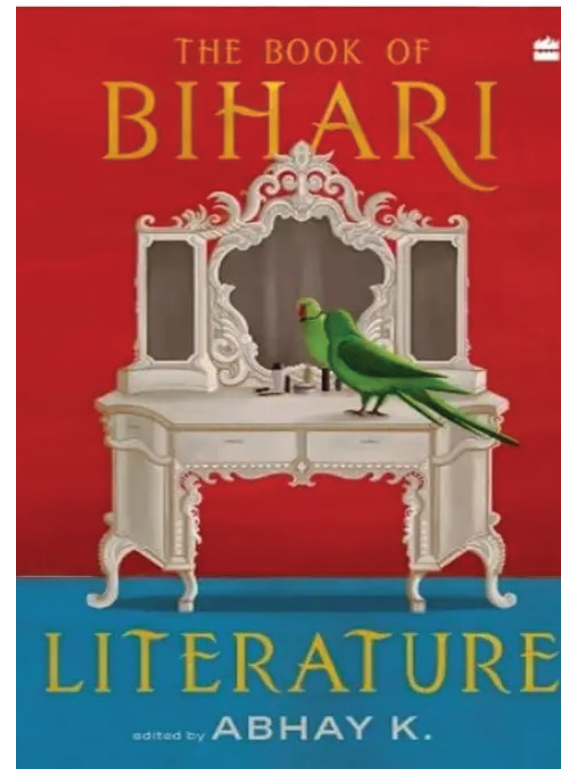
Vidyapati's two sensuous poems, 'My Body' and 'My Love, Bathing', delicately bring out the charm of shringar rasa in Maithili poetry.

The Bhojpuri poems of Mahendar Misir, Bhikhari Thakur, and Raghuvveer Narayan open up a world of emotions ranging from a wedding song to the call of a migrant abroad, asking people there to visit Hind by describing its beauty and glory. Heera Dom is considered to be the first Dalit writer whose poem, 'An Untouchable's Complaint', highlights the miseries of the untouchables in Indian society. The writer weaves a complex poem around caste-based exploitation and stereotypes.

The book includes works of writers such as Acharya Shivpujan Sahay, Rambriksh Benipuri, Bedil Azimabadi, Ramdhari Singh Dinkar, Baba Nagarjun, Phanishwar Nath Renu, Surendra Mohan Prasad, Mathura Prasad Naveen, Surendra Prasad Tarun, Rajkamal Chaudhary, Kalam Haidari, Lalit, R. Ishari Arshad, Harishchandra Priyadarshi, Arun, Surendra Pandey, Mithilesh, Chandramohan, Mridula Sinha, Shamoil Ahmad, Ramdhari Singh Diwakar, Usha Kiran Khan, Alok Dhanwa, Hussain Ul Haque, Aniruddha Prasad Vimal, Abdus Samad, Prem Kumar Mani, Ashok, Nagendra Sharma Bandhu, Arun Kamal, Narayanji, Avdhesh Preet, Vibha Rani, Anamika, Savita, Ashwani Kumar, Amitava Kumar, Dhananjay Shrotriya, Tabish Khair, Kumar Mukul, Ratneshwar, Kiran Kumari Sharma, Pankhuri Sinha and Abhay K.

While editing this book, I came across a rich world of literature in the various languages spoken in Bihar. I have only been able to include a very small fraction of it because

of space and time constraints, and the lack of good-quality translations. I think many more such books celebrating Bihari literature deserve to be published in the years to come. I hope you'll relish this delicious potpourri of Bihari literature.



## INNOVATION IS THE KEY

*Many of the Indian states have started giving emphasis and impetus to the mission of innovation, Entrepreneurship and Startups.*

**Dr. Rana Singh**

*Director*

*CIMP*

Innovation is never never-ending quest and journey of excellence to solve current and future problems with new products/services with a commitment to maximize productivity.

The most innovative products of yesteryears are now a showpiece in the museum. Innovation is an important phenomenon in the journey of economic development.

### **Indian Economy**

The Indian economy has leapfrogged from 86th rank to 40th rank (2023) out of 132 economies on the Global Innovation Index issued by WIPO in the last few years.

The Indian economy has been committed to the cause of excellence in the domain of Innovation, Entrepreneurship, Startups, IPRs, and allied areas.

### **Global Perspective**

The organisations of the world are gearing up the process of innovation to push for more and more new and innovative products and /or services to remain globally competitive in terms of the products/service offerings.

Switzerland, Sweden, the United States of America (USA), the United Kingdom (UK), Singapore, Finland, Germany, Denmark and the Republic of Korea are the leading economies of the world by their concerted and sincere efforts in the domain of innovation.

Switzerland has been ranked as the number one economy in the Innovation Rankings 2023 for the 13th time which indicates that the leadership on the innovation index is independent of the size, demographic data, etc.

Singapore has been ranked among the top five economies and has taken the leading position among the other economies of South East Asia, East Asia, and Oceania (SEAO) region.

Many leading economies of the world have made ministries focus on innovation at central and state levels. The ministries with well-documented strategic and operational plans give special momentum to the mission of innovation.

### **Regulatory Developments - ANRF**

India witnessed yet another milestone in its journey of innovation by promulgating the Anusandhan Research Foundation Act 2024 which came into force from 5th February 2024. The central government has reaffirmed its stand, conviction and commitment to the cause of excellence in the area of innovation. The ANRF Act passed by the government in 2023 will give a catalytic boost to the R&D initiatives in Higher Education Institutions and Universities.

This act will transform the culture, and ecosystem of research, R&D, entrepreneurship, startups, innovation, incubation, IPRs and commercialization

*The number of startups in the startup ecosystem in India has been increasing at an increasing rate. Most of the states have started promoting the culture of funding the startups by formulating and launching well drafted startup policy.*

in the Colleges, Universities and Laboratories of the country.

The ANRF, operationalized by the DST, aims to boost R&D funding from various sources including industry, encouraging private sector involvement.

ANRF shall sincerely endeavor to promote interdisciplinary research, transdisciplinary research, etc. with a mission of transforming India to join the list of developed nations of the world with a passion for making our great country a world-class hub for innovation, science, and research.

ANRF will efficiently involve State Universities and Institutions and as per the vision of the Hon'ble PM will catapult us to the league of developed nations pioneering new research in new frontiers.

Anusandhan National Research Foundation (ANRF) has become a central hub to focus on research excellence, by focusing on innovative and transformational initiatives that shall contribute to the overall advancement of knowledge, skills, and competencies with technology. ANRF has been conceptualised with a clear focus on research and Innovation.

The ANRF shall become a major enabler in funding and supporting the various research and development, innovation, incubation and commercialization, initiatives of colleges, institutions and universities in the times to come.

The ANRF shall fructify the envisioned goals by cultivating a dynamic research ecosystem to encourage collaboration among academia, industry, and government entities.

The ANRF shall focus on an outcome-based approach with special emphasis on outcomes of research, and factors and dimensions that affect the various aspects of industry in general and society at large.

The Anusandhan National Research Foundation Act, 2023 has been promulgated by the Parliament of India.

ANRF shall regulate all research and development in the fields of natural sciences establishments in India by nullifying/repealing the respective provisions of the Science and Engineering Research Board Act, 2008.

Startups

The number of startups in the startup ecosystem in India has been increasing at an increasing rate. Most of states have started promoting the

culture of funding startups by formulating and launching a well-drafted startup policy.

India has produced over 112 unicorns and is still having many more unicorns in the pipeline.

#### **Initiatives by Ministry of Education**

Ministry of Education, Government of India has launched its novel initiative of the Institute Innovation Council which has been implemented by the higher and technical institutions of the country.

#### **NIRF - Innovation Rankings**

Ministry of Education, Government of India has started ranking the various institutions on the parameters related to innovation and allied aspects.

Most of the centrally funded institutes and matured universities have fared well in the National Innovation Rankings.

The institutes /universities of the developing states of India need to formulate strategies and policies and lay out plan to make a place in the national Innovation rankings.

#### **Initiatives by Niti Aayog**

NITI Aayog has been pushing the mission of innovation and startups by focusing on its flagship programmes Atal Innovation Mission and Atal Tinkering Labs. NITI Aayog has funded the various Atal Incubation Centres across the country by giving a fund of 10 crores each to establish the Atal Incubation Centres across the country under the aegis of Atal Incubation Mission.

Niti Aayog has also established more than 8700 Atal Tinkering Labs in various leading schools to foster the culture of innovation and entrepreneurship at an early age in the higher secondary schools.

#### **Recommendations**

The Central Government and various state governments in India should have a dedicated ministry focused on innovation, AI, and allied areas to enhance the thrust on innovation. The dedicated ministries should have decent budgetary allocations to accomplish the envisioned goals and objectives.

Many of the Indian states have started giving emphasis and impetus to the mission of innovation, Entrepreneurship and Startups.

The Central Government and various state governments in India should have dedicated ministry focused on innovation, AI and allied areas to enhance the thrust on innovation. The dedicated ministries should have decent budgetary allocations to accomplish the envisioned goals and objectives.

States have started investing hundreds and thousands of crores to focus on building, nurturing and sustaining the innovation ecosystem. Young states like Telangana have earmarked an investment of over 4000 crores for the cause of excellence in the areas of innovation.

The state government and the central government should earmark an optimal amount of funds every year to focus on the cause of excellence in the domain of innovation.

On the lines of various developed economies, the central and the state governments should have well-drafted strategic plans and operational plans with laid-out Key Performance Indicators (KPIs).

Bihar has also witnessed the formation of Bihar Startup Fund Trust which has funded over 600 startups with the initial seed fund for startups with innovative ideas. The innovative start-ups of Bihar are also getting a matching grant of up to 50 lacs at a nominal interest rate of 5 percent to nurture innovative ideas into valuable startups.

Building and sustaining the innovation ecosystem requires vision, investment, passion, commitment, sincerity and devotion by the government and its allied stakeholders.

The emerging states of India and emerging countries of the world are committing a significant proportion of their GDP to the cause of excellence in the domain of innovation.

India and its various states should focus on establishing, nurturing and sustaining Innovation Missions, Innovation Cities, Innovation Zones, Innovation Hubs, Innovation Towers, Innovation Centres, Innovation Parks, Innovation Museums, Innovation Valleys, Innovation Portals, Innovation Stations, Innovation Councils, Innovation Think Tank, Innovation Authority etc.

All the states of the country should have dedicated Universities in the domain of innovation and startups.

The university should have a dedicated

- 1) Business Incubator
- 2) Life Science Incubator
- 3) Technology Business Incubator
- 4) AI Business Incubator
- 5) Deep tech Business Incubator
- 6) Wash Business Incubator
- 7) Agri Business Incubator
- 8) Software Business Incubator
- 9) Pharma Business Incubator
- 10) Ayurveda Business Incubator
- 11) Sports Business Incubator
- 13) Food Business Incubator
- 14) Fashion Business Incubator
- 15) Electronic Business Incubator
- 16) EV Business Incubator
- 17) Mobile Business Incubator
- 18) Electrical Business Incubator
- 19) Automobile Component Business Incubator
- 20) Dairy Tech Business Incubator
- 21) Leather Business Incubator
- 22) Cotton Textile Business Incubator
- 23) Handicraft Business Incubator
- 24) Research and Innovation Park on the Lines of IIT Delhi
- 25) IPR Facilitation Centre
- 26) Research and Development Centre
- 27) Data Centre, Data Processing and Data

Analytics centre

- 28) Central Server and Cloud Servers
- 29) Co Working Space and Networking Labs
- 30) Auditorium, Seminar Halls, Meeting Rooms, MDP Centre, and Syndicate Rooms
- 31) Meditation Room, Gyms and Sports Centre
- 32) Multimedia Labs
- 33) Business Accelerator
- 34) Financial Planning and Funding Centre
- 33) Other allied infrastructure to further the cause of excellence in the domain of innovation and startups.

All the Engineering, Management, Fashion and Agriculture Institutions and associated Universities should have dedicated Innovation and Incubation Centres to further the cause of excellence in the domain of startups and innovation.

The state governments of the country should earmark at least 2 to 4 percent of the GDP of their economy to further excellence in the domain of startups and innovation.

All the states of the country should be focused on strengthening the ecosystem, infrastructure, funding, policies and procedures to enhance the envisioned outcomes of the startups and innovation domain. This will ultimately contribute to the improvement of India's innovation ranking by WIPO.

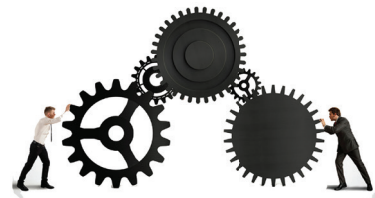
All the states should have a comprehensive ranking process of the various institutions and universities based on their contributions in the domain of startups and innovation based on pre-determined parameters.

To inculcate a culture of innovation among the youth, innovation labs must be established in the important or most of the schools of the state on the lines of Atal Tinkering Labs so that young minds can start thinking of innovation and nurture their transformative ideas to convert them into viable prototypes.

States should also build well planned IT labs in all the districts to facilitate the culture of innovation and business modelling by the students of schools, colleges and other technical institutions.

### Conclusion

Innovation is the key to transformation of HEIs, Universities, organizations and economies. The institutions, Universities and economies of the world will be left with the only choice of focusing on innovation to remain competitive at national and global level.



ar has also witnessed  
nation of Bihar Startup Fund  
t which has funded over  
t startups with the initial seed  
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cent to nurture innovative  
s into valuable startups.

## HARNESSING CORPORATE REFORMS FOR BIHAR'S RENAISSANCE: LESSONS FROM DELAWARE AND BEYOND

*The journey to transforming Bihar into an entrepreneurial hub is fraught with challenges, from bureaucratic inertia to the need for cultural shifts in business practices.*

Ankit Anand  
Founding Partner Riceberg Ventures

### The Current Scenario in Bihar

Bihar stands as a poignant example of untapped potential within India. Despite being endowed with a young workforce and abundant natural resources, it remains one of the country's poorest states. The per capita income lags significantly behind the national average, reflecting a deep-seated economic malaise. The entrepreneurial ecosystem, a critical engine for economic growth, struggles under the weight of bureaucratic hurdles and a lack of investment. While the government has launched initiatives like the Bihar Udyami Yojana 2024, offering collateral-free loans to bolster SMEs, these efforts, though commendable, barely scratch the surface of the systemic upliftment needed. Further initiatives like Bihar IT Policy 2024 and Bihar Startup Policy 2022 are significant first steps, but their implementation can face many ground-level challenges, minimizing the impact. In the article, we will explore how to make the best use of these policies realistically and what further steps would be required to create an uptick in ecosystem growth.

### The Delaware Model: A Blueprint for Transformation

The state of Delaware in the USA is relatively less known to an average non-US person but is a popular name in the global business circle. Delaware's economic narrative offers a stark contrast and a beacon of hope. Once a stagnant

economy, Delaware transformed into a corporate haven attracting most of the US publicly traded companies and numerous international firms. More than half of all U.S. publicly traded companies, and 63% of the Fortune 500, are incorporated in Delaware. This metamorphosis was orchestrated through strategic legal reforms focused on corporate governance, tax policies, and ease of doing business. Such reform ended up creating about a fifth of the state's revenue through franchise taxes on Delaware corporations. The state's success lies in its ability to offer a streamlined, business-friendly environment that encourages companies to establish their headquarters within its borders despite many owners, like myself, never stepping foot in the state.

### Drawing Parallels: Bihar and Delaware

At first glance, Bihar and Delaware might seem worlds apart. Yet, the essence of their economic challenges and opportunities bears similarities. Both regions faced stagnation but had inherent growth potential. For Bihar, emulating Delaware's model requires more than just replicating legal reforms; it demands a visionary approach to creating a conducive environment for businesses. This includes simplifying the bureaucratic maze for startups, offering tax incentives, and ensuring a robust support system for new enterprises. Our Vision for positioning Bihar as a

*Given Bihar's nascent startup ecosystem, illustrated by only a handful of startups like Dehaat and Nirog Street securing substantial VC funding, attracting investment from other limited partners focused on Bihar presents substantial challenges for a Vc fund.*

corporate heaven  
From my vantage point in the venture capital ecosystem, we propose a radical yet pragmatic blueprint for Bihar's economic resurgence. The cornerstone of this strategy is to initiate small but impactful reforms in corporate laws to ease the process of business registration. A dedicated unit within the government could serve as a one-stop-shop for businesses looking to establish themselves in Bihar. Coupled with significant tax reductions and incentives, such as lower corporate taxes and discounted capital gains tax, Bihar could become an attractive destination for businesses seeking cost optimization.

**Strategic Recommendations for Bihar**

To catalyze Bihar's entrepreneurial ecosystem, a multifaceted strategy is essential. First, enhancing the ease of doing business should be prioritized to attract domestic and international investors. Second, tax incentives and financial benefits should be tailored to make Bihar competitive. Furthermore, identifying and promoting high-growth sectors where Bihar has a comparative advantage can stimulate targeted investments. Finally, fostering a culture of innovation through education and skill development will ensure a sustainable talent pipeline for the burgeoning economy. Now let's look at how this will look in practice and, how currently implemented policy can be leveraged to achieve the same, and what modifications are required. The Bihar government has initiated a fund-of-funds approach in its Bihar Startup Policy 2022 (section 12.5.3 a), allowing for investment in SEBI-registered AIF VC funds that pledge to invest double the government's commitment. While this policy aligns with standard practices, its attractiveness to active VC firms is questionable. The concern lies in the possibility of opportunistic exploitation without yielding long-term benefits for the state. The challenge is twofold: the amount of investment by the government is not substantial enough to attract large VC funds due to the obligation of deploying twice that amount within Bihar. And the scheme can only potentially appeal to the emerging managers. But working with emerging managers carries inherent risks for the government without the assurance of proven track records.

However, the upside of nurturing successful, enduring VC firms is significant, reminiscent of how early victories by firms like Sequoia Capital laid the groundwork for Silicon Valley's rise. The crux lies in selecting emerging managers dedicated not just to leveraging government incentives but to genuinely contributing to Bihar's venture landscape. Despite identifying committed emerging managers, initial obstacles are inevitable. Given Bihar's nascent startup ecosystem, illustrated by only a handful of startups like Dehaat and Nirog Street securing substantial VC funding, attracting investment from other limited partners focused on Bihar presents substantial challenges for a Vc fund. The state's domestic capital market's low maturity and the diaspora's reluctance to invest significant amounts in Bihar are additional hurdles, necessitating a diverse source of funds ready to support Bihar's entrepreneurial ambitions. This policy, while promising on paper, faces practical implementation challenges, leading to a classic chicken-and-egg situation that requires innovative solutions and strategic partnerships to overcome.

To accurately address the underlying challenges facing Bihar's entrepreneurial ecosystem, we must delve into several key problems:

- ☒ Lack of Local Market and Domestic Consumption:
- ☒ Bihar's market dynamics are not conducive to venture-scale businesses dependent on local demand, primarily due to low per capita income. This structural issue, not easily resolved in the short term, suggests the need for strategies that transcend local market limitations.
- ☒ Ease of Doing Business:
- ☒ Despite improvements, the prevailing perception of Bihar as a challenging environment for business persists. Overcoming this entrenched view necessitates substantial, radical reforms to genuinely ease the process of starting and operating businesses in the state.
- ☒ Stable Law and Order:
- ☒ Fluctuations in law and order perceptions have seen some

t the Author

**Anand** is a Founding Partner at Riceberg Ventures, a Zurich-based early-stage deep tech venture capital firm. His academic foundation includes degrees from ETH Zurich, coupled with his experience as a researcher in the Nobel Prize-winning LIGO-Virgo collaboration project for gravitational wave observation, lays a solid ground for his scientific expertise. Ankit's entrepreneurial journey spans various roles in India and Europe, having founded and operated multiple startups, including Sleepiz, an AI-powered Spin-off Med-tech startup from Germany. This gives him a hands-on entrepreneurial experience that he deftly weaves together with his strategic acumen, providing more than just capital to the startups in Riceberg Ventures' portfolio. Notable investments of Riceberg Ventures include companies like B-Char (Switzerland), Signatur Biosciences (Germany), Manastu Space (India), and ealX (India). He grew up in Bihar and did his early schooling at JNV Patna and Patna Science College."

improvement, enough for the diaspora to consider visits back home comfortably. However, these improvements have not yet reached a level where significant investment in starting businesses feels secure, indicating a gap between current conditions and the investment confidence threshold.

- ☒ Perception of Lack of Local Talent:
- ☒ While the Bihari diaspora is recognized for its talent nationwide, the state faces a brain drain as many of its most capable individuals choose not to stay. Retaining this talent within Bihar is crucial for fostering a vibrant entrepreneurial environment and reversing the talent exodus.

These challenges highlight the complex interplay between market dynamics, regulatory environment, security perceptions, and human capital development. Addressing them requires a multi-faceted approach that not only improves the business landscape but also builds confidence among potential entrepreneurs and investors.

Addressing the core challenges facing Bihar's entrepreneurial landscape requires strategic, short-term reforms alongside long-term measures. By focusing on solutions that can quickly impact, we can catalyze growth and development in the state:

- ☒ Expanding Beyond Local Markets: To overcome the limitations of the domestic market, Bihar must diversify into sectors with global appeal, moving beyond traditional local industries such as agriculture. Encouraging the development of industries that can compete on a global scale, particularly in technology and software, is crucial. Bihar IT policy 2024 is already a promising step in this direction. Pushing its implementation aggressively will play a pivotal role in attracting tech and software companies to the state, leveraging the potential for arbitrage of profit to drive exponential growth.
- ☒ Adopting the Delaware Model: Adopting strategies similar to Delaware's approach can offer multiple benefits:
- ☒ Establishing a Full Online Process for Business Operations: This initiative will address ease of doing business, law and order concerns, and talent retention simultaneously. By enabling companies to set up and operate entirely online, Bihar can attract businesses without necessitating their physical presence in the state. This approach not only simplifies the business setup process but also alleviates concerns related to law and order and allows the Bihari diaspora and local talent considering

relocation to contribute from afar.

- ☒ Benefiting from Business Establishment:
- ☒ Establishing businesses in Bihar, even those primarily operating online will have a direct positive impact on the state's revenue through corporate taxes and GST. Moreover, companies that choose to physicalize their presence in Bihar will benefit from existing incentive schemes under the IT policy, which is designed to reduce friction and support the scaling of teams within the state. This strategy ensures that Bihar gains from both direct financial contributions and the indirect benefits of job creation and skills development.

These targeted solutions aim to create a more favorable environment for business and investment in Bihar, tackling the challenges from multiple angles to stimulate the state's economy and entrepreneurial ecosystem effectively.

Adopting this strategic approach to attract high-growth businesses to Bihar may initially appear counterintuitive, yet it promises substantial benefits. By facilitating the establishment of headquarters in the state, Bihar is set to enhance its revenue through increased corporate taxes and GST collections. Moreover, the existence of incentive schemes under the IT policy offers businesses a smooth pathway to not only register but also to operationalize and expand their teams locally. This dual strategy not only boosts immediate fiscal revenues but also lays the groundwork for long-term economic development and job creation within the state.

To effectively address the identified challenges, the government can adopt a streamlined approach inspired by the Delaware model and Estonia's e-residency program. This strategy involves key steps that leverage partnerships with trusted local entities to facilitate business operations in Bihar:

1. Collaborate with local law firms designated as certified agencies for company registration in Bihar.
2. Provide businesses with virtual addresses through these law firms or via facilities like B-Hub.
3. Establish partnerships with local banks to enable fully online business banking.
4. Work with a network of local chartered accountants (CAs) for tax filing services for businesses.

This approach doesn't require the government to overhaul existing systems but rather to coordinate with existing local partners, ensuring a smooth and efficient business establishment and operation process in Bihar. While establishing partnerships and streamlining processes are critical steps, they alone may not suffice to significantly attract business setups in Bihar. Offering upfront subsidies poses risks, including the potential for corruption, leading to a more strategic approach where financial incentives are integrated with tax benefits:

- ☒ Extend existing grants to businesses, making them more accessible and appealing.
- ☒ Introduce tax rebates on the state's

share of the GST for businesses invoicing through their Bihar-based entity, enhancing the financial attractiveness of operating from the state.

- ☒ Provide capital gains tax refunds to investors directing their funds into Bihar-based companies, incentivizing investment through the local entities.
- ☒ Allow income tax deductions for individuals investing in qualified startups via recognized angel networks, encouraging angel investment.
- ☒ Enable individuals to shift their tax residency to Bihar while maintaining their general residency elsewhere, akin to Estonia's e-residency scheme. This could lead to increased tax contributions from the Bihar diaspora who, despite having a local address, may not currently pay taxes in Bihar.

Implementing these measures within a year could significantly energize the Bihar diaspora and other potential investors to establish businesses in the state, invest in local startups, and contribute to reversing the brain drain. This approach not only aims to boost Bihar's revenue but also to invigorate the local entrepreneurial ecosystem, creating a ripple effect that supports the growth of homegrown businesses. The ultimate goal is to generate a self-sustaining cycle of economic activity and development, fostering a prosperous environment for innovation and entrepreneurship in Bihar.

This approach enables Venture Capital (VC) funds, supported by the Government of Bihar, to efficiently funnel investments through entities based in Bihar, ensuring a streamlined process for all parties involved. This method, reminiscent of practices in the U.S., where startups are encouraged to incorporate in Delaware by their VCs for its conducive business environment, faces minimal resistance due to its simplicity. Thus, VCs are not required to deviate from their standard investment thesis, as incorporating Bihar merely becomes a straightforward legal consideration, avoiding any significant operational changes or risks.

While there might be concerns about potential capital diversion from Bihar, it's essential to understand the strategic nature of the government's investment. By acquiring equity in these funds, the government stands to gain from their success and profits. The startup ecosystem operates on a power law dynamic, where a small percentage of successful startups can generate disproportionate returns. For instance, if the government invests \$20 million (only 30% of currently allocated budget in the startup policy) across 4-5 funds that support 100 startups, and 5-10% of these startups achieve unicorn status, generating \$100 million in Annual Recurring Revenue (ARR) and contributing taxes to the state, the returns could significantly exceed the initial investment. This not only amplifies the state's capital but also contributes to a sustainable economic growth cycle, potentially adding billions of dollars to Bihar's GDP and positively influencing its market perception.

The implementation of these strategies does not require substantial new financial resources

or sweeping policy changes. Rather, it's about intelligently integrating and optimizing existing policies, such as the startup and IT policies, for maximum effect. The accumulation of benefits from these incremental changes necessitates the formation of a dedicated task force and an aggressive PR campaign to ensure successful execution and to promote Bihar's burgeoning economic landscape.

**The Path Forward: Implementing the Vision**  
The journey to transforming Bihar into an entrepreneurial hub is fraught with challenges, from bureaucratic inertia to the need for cultural shifts in business practices. However, with a clear roadmap and collaborative efforts from the government, investors, and the business community, these hurdles can be surmounted. The implementation of the vision outlined requires steadfast commitment, transparency, and an iterative approach to policy reform and execution. First and foremost, such changes might require a mindset shift for many. Unfortunately, still incentivizing businesses to boost capitalism is not yet well appreciated by all political factions, and we need to navigate through those opinions to be able to make any radical step that can boost investment in Bihar.

### Conclusion

The potential for Bihar's economic renaissance lies in its ability to adapt, innovate, and welcome change. Drawing lessons from Delaware's success, Bihar can pave the way for a future where it stands as a testament to the transformative power of strategic investment and regulatory reform. It is a call to action for all stakeholders to unite in this endeavor, laying the groundwork for a thriving entrepreneurial ecosystem in Bihar. I think GTRi can serve as an excellent platform for fostering such discussion and pushing for their implementations.

### Personal Reflections

Reflecting on my journey from the heartlands of Bihar to the forefront of the venture capital world, I am reminded of the untapped potential that lies within my home state. Born and raised in Bihar, a state with a rich history but marred by economic challenges, I've witnessed firsthand the potential and pitfalls of its economic landscape. The path to economic revitalization is complex, but the blueprint of Delaware or Estonia offers a guiding light. It is a personal mission to contribute to Bihar's growth, not just as an investor but as a son of the soil, eager to see his homeland flourish. This article is a step towards that vision, an invitation to dialogue, and a catalyst for change.

I hope that this contribution will spark discussions, inspire action, and pave the way for a prosperous Bihar that stands



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## MSME – BRINGING BIHAR AT THE TOP

*A different credit assessment mechanism (differentiated than banks') for MSMEs should be devised, where cash flow-based lending with partial collateral is guaranteed.*

Avinash Chandra Jha  
Head Of GTM Strategy-MSME  
Spice Money

Seeing Bihar at the top of any table, for good reasons, has remained a dream and distant expectation as well. But the entrepreneurial spirit has made this possible at least in one aspect. The number of registered MSMEs, also called Udyam registration.

In layman's terms, this is the number plate of your vehicle. Here the vehicle is your business. What it indicates and what we can read it as solely depends on the individuals.

For me, as a professional, as a Bihari, and as someone who has served thousands of MSMEs in the country reads all these, mentioned below:

- Positive outlook
- Rearing to be counted
- Proud of my business
- Part of a transparent database
- Ready to seek Govt. support deservedly
- Find me officially
- Accepting the scale of my business
- I am here to move to the next level and scale

Aah, this list may go on.

In a nutshell, Udyam registration statistics are maintained by the Ministry of MSME departments. Many states showcase this when they seek Government grants and international investors.

World over, MSMEs have been termed

eye-catch nicknames and foremost is the "Backbone of economy".

This article tries to read the best of global support systems and tries to figure out if Bihar can replicate the same.

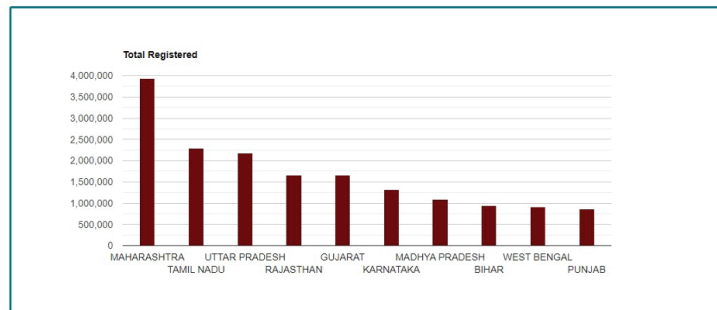
Before that please see the top of-league states with the highest number of Udyam Registered MSMEs.

However, there are some other significant challenges facing them for a long time now. One of them, which is very crucial and hampers MSMEs' working capital needs, has been seldom discussed and addressed, out of fear of losing business by MSMEs themselves. That is "delayed payment made by the buyers (corporate segment, PSUs, etc.) to the MSMEs for the supply of goods and services". The MSME Development Act 2006, had these points crystal clear under the heading "DELAYED PAYMENTS TO MICRO AND SMALL ENTERPRISES" (Chapter V). COVID period was just an extension and aberration of this under-the-carpet pain point of MSMEs.

**Covid throttle:**

A huge number of MSEs have closed their units, many were forced to sell off their properties, hundreds and thousands are trying hard to stay away from going to ARCs and lakhs of them are putting up a brave fight to stay afloat.

State wise Top 10 Udyam Registrations



\*\* source- Udyam Registration Portal

The prolonged Covid19 period created havoc to business houses the world over, but more damage was done to traditional MSME businesses where (salient causes)

- ☒ MSMEs didn't see the digital age coming fast.
- ☒ Their ecosystem had just their buyers and suppliers.
- ☒ Buyers were more important than suppliers.
- ☒ E markets were ignored out and out.
- ☒ They didn't alter their working as Many to One (supplier to the buyer).
- ☒ Non-traditional means of funding (borrowing at exorbitantly higher interest rates).
- ☒ Funds were not used properly in the business.
- ☒ A strong rapport with lenders was not established.
- ☒ Digital mode of banking was not opted for.

There could be many more reasons (besides Covid-driven ones) but the above ones are so gullible that MSMEs can sit back, discuss, debate and deliberate upon.

#### Attention! We need MSMEs:

The silver lining during the bygone unseen tough times for businesses, during Covid, could be the prompt policy measures and acts of the Governments, across the globe. All this, once again, proved that if MSMEs are to sustain, crystal clear policy guidelines are to be written and implemented. There will come the need for changes and reworking at regular intervals of time but the existing ones must be accepted and adhered to by all the stakeholders and ecosystem players.

Other than the central government's initiatives, state-level ones might come in handy in helping MSMEs upgrade their overall operation and working on and with technology, Industry Associations can be the nodal bodies to promote competitiveness amongst members (MSMEs), long pending slow development of clusters (even the smaller ones) in tier II and tier III towns and locations, providing strong infrastructure in terms of electricity, roads and water, raw material supplies and last but not the least financial assistance to MSMEs.

#### Let us explore:

A few of the areas that may add value and create catalytic support for MSMEs could be:

- ☒ Bring in respective SFCs (State Finance Corporations) and IDCs (Industrial Development Corporations) to work in tandem with SLBCs.
- ☒ Like Banks, this new team of SFC and IDC should be given a lending target of 80 percent to priority sectors and 50 percent (out of that 80) to MSEs in rural areas.
- ☒ Fintechs reaching out to MSMEs with banking services may be included in the SLBCs.
- ☒ SIDBI and NABARD may select and form a team of Fintechs and MFIs with some vintage and larger distribution reach.
- ☒ Selected and deserving Fintechs should be given funds to deploy to MSMEs in rural areas. A different credit assessment mechanism (differentiated from banks) for MSMEs should be devised, where cash flow-based lending with partial collateral is guaranteed.
- ☒ An LTC-LIR (Low ticket credit, lower interest rate) model lending to MSEs can be initiated for Agri and Food producing units.

#### Glancing through Governments' help:

The Covid19 crisis saw some new steps being taken by countries for their MSMEs. This shows the seriousness of even developed economies towards their MSMEs. Some interesting moves about MSME support by different countries are as below:

- ☒ Denmark came up with "Salary compensation and loan guarantee".
- ☒ France guaranteed (up to) 90 percent of liquidity enhancement loans.
- ☒ Germany came up with "Quick loans to MSMEs depending upon turnover".
- ☒ Italy extended loan repayment suspension along with special

at the Author

ash Chandra Jha, has been serving MSME sector for over a decade and is a Banker, Risk Information and g executive, an Export Manager and a Fintech Professional. The opinions expressed are personal.

- ☒ assistance to start-up enterprises. Spain gave “Relief in payment of energy bills (gas, electricity) and liquidity measures designed to compensate for closure or losses and targeted towards maintaining employment.
- ☒ A loan guarantee of up to 80% and a bounce back loan (25% of turnover) for six years with a year moratorium in the UK is worth mentioning.

The Government of India did come forward advising the banks to help MSE borrowers. Public sector banks reached out to MSEs extending the much-needed support by providing 20% of the outstanding loan, on a specific date, with moratorium and guarantee coverage to Banks/lenders. The scheme named ECLGS saved many MSMEs.

**Finally:**

In all probability MSMEs’ task is cut out clearly. On one hand, they can expect more and more hassle-free work environments and friendly government policies but on the other hand, they are to play self-defying roles for themselves and the country. The backbone of the Indian economy must slog it out to get calcium on its own, to gain power and respect rather than sympathy. It is in their hands to be seen as muscle or fat.

Moreover, Startups are waiting to seize the limelight.



## HARMONY IN DISPARITY: BIHAR'S SYNCHRONY WITH INDIA

*One of the most striking similarities between Bihar and India lies in their demographic profiles. Both entities boast significant population figures, with India being the most populous country globally, and Bihar ranking as one of the most densely populated states within the nation.*

Nikhil  
MEAL Lead

### Introduction:

Bihar, currently one of the youthful states of India ranking as 2nd most populous state with the highest Population/km density and lowest urbanization, is a region steeped in history, culture, and diversity. Just like India as a whole, Bihar boasts a rich tapestry of traditions, languages, and landscapes that reflect the country's multifaceted identity. Known as the cradle of ancient Indian civilizations and a melting pot of various dynasties and empires, Bihar's heritage is deeply intertwined with India's overarching narrative.

Much like the broader Indian story, Bihar's history is a chronicle of resilience, transformation, and renewal. From the grandeur of the Maurya and Gupta empires to the intellectual ferment of Nalanda University, Bihar has long been a fulcrum of learning, spirituality, and political power. Its contribution to India's cultural and intellectual legacy is profound, shaping the ethos of the nation.

Moreover, Bihar's contemporary narrative mirrors India's journey towards progress and development. Despite facing challenges such as poverty and social inequality, Bihar has demonstrated remarkable potential for growth, with its burgeoning industries, and agricultural productivity. Like India, Bihar is a dynamic blend of tradition and modernity, where ancient customs coexist with the aspirations of a young,

forward-thinking populace.

In essence, Bihar epitomizes the essence of India – a land of contrasts, complexities, and enduring vitality. Its story resonates with the broader narrative of India, reflecting the nation's past, present, and future aspirations. As Bihar continues to evolve and shape its destiny, it remains an integral part of India's cultural, social, and economic fabric, embodying the spirit of unity in diversity that defines the nation.

Despite its unique challenges and distinct identity, Bihar resonates deeply with India on multiple fronts, encompassing demographics, economic landscapes, and socio-cultural dynamics. This article delves into the profound parallels between Bihar and India, shedding light on the shared characteristics, challenges, and opportunities that bind them together. From the bustling streets of Patna to the vibrant markets of Mumbai, Bihar's resonance with India transcends geographical boundaries, serving as a testament to the enduring bond between the state and the nation's progress. Through collaborative efforts and strategic initiatives, Bihar and India embark on a journey towards inclusive growth and sustainable development, paving the way for a brighter future for all.

### Demographic Landscape:

One of the most striking similarities between Bihar and India lies in their demographic profiles. Both entities boast

*Bihar's slow pace of urbanization should be a matter of concern for the government, as it serves as a key indicator of the state's economic underdevelopment.*

significant population figures, with India being the most populous country globally, and Bihar ranking as one of the most densely populated states within the nation. According to recent census data, Bihar accounts for approximately 8.6% of India's total population, reflecting its substantial demographic significance.

Moreover, both Bihar and India grapple with similar demographic challenges, such as high birth rates, uneven population distribution, and the need for sustainable development strategies to accommodate growing populations. These shared demographic trends underscore the interconnectedness of Bihar with the broader demographic fabric of India.

#### **Economic Indicators:**

In terms of economic indicators, Bihar's trajectory often mirrors that of India as a whole. While Bihar has historically been characterized by economic disparities and underdevelopment, recent years have witnessed significant strides towards growth and development, albeit at a slower pace compared to some other states.

Similarly, India, as a developing economy, faces challenges related to poverty alleviation, job creation, and inclusive growth. Both Bihar and India are actively engaged in initiatives aimed at fostering economic prosperity and improving living standards for their respective populations.

#### **Socio-cultural Dynamics:**

Socio-cultural dynamics form another realm where Bihar and India converge. Rich in heritage and tradition, Bihar contributes significantly to India's cultural mosaic. Festivals, cuisine, language, and arts from Bihar enrich the diverse cultural tapestry of the nation.

Moreover, societal norms, religious practices, and social hierarchies prevalent in Bihar often reflect broader patterns observed across India. The state's social fabric embodies the intricate interplay of caste, religion, and regional identities, echoing the complexities inherent in India's social structure.

#### **Challenges and Opportunities:**

Despite the similarities, Bihar and India grapple with a host of shared challenges, ranging from inadequate infrastructure

to healthcare disparities and educational inequalities. However, these challenges also present opportunities for collaboration and innovation.

Bihar's slow pace of urbanization should be a matter of concern for the government, as it serves as a key indicator of the state's economic underdevelopment. According to the Census 2011, Bihar's urbanization rate stood at a mere 11.3 percent, significantly lower than the national average of 31.2 percent. Despite accounting for 8.6 percent of India's total population, Bihar contributes only 3.1 percent to the country's urban population. This stark contrast underscores the state's economic challenges, which have broader implications for the nation's developmental trajectory.

The state's lack of industrialization, low urbanization and economic stagnation, with low-key infrastructures, necessitated comprehensive reforms. However, Bihar's journey towards progress cannot be achieved in isolation. Bihar continues to languish at the bottom of the Human Development Index (HDI) as reported by the UNDP, and ranks lowest in the SGD India Index released by MOSPI.

By leveraging synergies and sharing best practices, Bihar and India can navigate these challenges more effectively, paving the way for a brighter and more prosperous future.

#### **Conclusion:**

We cannot afford a recurrence of the distressing scenes witnessed during mass migrations of Bihar's residents, characterized by anguish and despair. Bihar's urbanization and development must receive sustained attention and support to ensure a brighter future for its citizens and contribute positively to India's overall progress. Addressing Bihar's multifaceted challenges requires concerted action to decelerate population growth, dismantle social caste barriers, and foster industrial expansion. Urbanization plays a pivotal role in each of these endeavors, facilitating population management, social mobility, and economic advancement and improvement of key infrastructure along with vital fast mobility projects. Accelerating urbanization to drive growth and development in Bihar demands collaborative efforts between the central and state governments.

#### **About the Author**

*Nikhil is a Bihari who Hails from 'Kandharpur' Village of 'Sandesh' Block in 'Bhojpur' District of Bihar. He holds a B-Tech Degree from National Institute of Technology Rourkela, and Masters from Tata Institute of Social Sciences, Mumbai. Author comes with a decade of experience blending to several important sector from DRDO, IBM, Tata Trusts to UNICEF. Grounded in the ethos of Bihar's rich cultural tapestry, the author's journey serves as a testament to resilience, ambition, and a relentless pursuit of excellence.*

GTRi 4.0

essence, Bihar's resonance with India transcends mere geographical boundaries. From demographics to socio-cultural dynamics and economic indicators, the parallels between Bihar and India underscore their shared history and interconnectedness. As Bihar continues its journey towards progress and prosperity, its alignment with India's broader development trajectory remains a testament to the enduring bond between the state and the nation. Through collective efforts and strategic initiatives, Bihar and India can chart a path towards inclusive growth and sustainable development, thereby shaping a brighter future for generations to come.



# UNRAVELING THE ROOTS OF BIHAR'S PERSISTENT UNDERDEVELOPMENT

## A Multifaceted Perspective

*A disproportionate allocation of funds allocated to Bihar under the Five-Year Plans highlights the state's historical marginalisation.*

Sanjeev Singh  
Founder, Fable India

Bihar, a land steeped in ancient history and boasting fertile soil, finds itself grappling with the paradox of underdevelopment. Despite recent strides, the state continues to lag behind its counterparts on various socio-economic indicators. To truly understand this complex issue, we must delve into a tangled web of factors: historical legacies like systemic neglect, political turbulence and social inequalities.

This article delves into the root causes of Bihar's persistent underdevelopment.

### 1. FREIGHT EQUALISATION POLICY

The 1952 policy, implemented by the Government of India post-independence, offered financial support for transporting minerals to factories anywhere in the country. This policy had a detrimental effect on the economic growth of mineral-rich states like undivided Bihar, West Bengal, Madhya Pradesh (encompassing present-day Chhattisgarh), and Odisha.

The policy discouraged private companies from setting up manufacturing units in these states, as businesses preferred to locate themselves closer to coastal trade centers and markets in other regions. Transportation costs played a significant role; for example, moving minerals from Bokaro to Patna by train cost the same as transporting them to Chennai or Mumbai.

Consequently, coastal areas witnessed

a surge in factory establishments, driven by the ease of exporting goods produced there via maritime routes. Despite possessing abundant mineral resources and fertile land, Bihar (and now Jharkhand) was unable to achieve the desired levels of progress due to this policy.

### 2. SYSTEMIC MARGINALISATION IN FUND ALLOCATION

A disproportionate allocation of funds allocated to Bihar under the Five-Year Plans highlights the state's historical marginalization.

While the Indian government heavily funded the Bhakra Nangal Dam, they seemed to turn a blind eye to Bihar's plea for help with the Kosi Flood Control and Irrigation Project. In 1953, massive floods on the Kosi River devastated Bihar causing an estimated Rs 21 crore in damage, with over 2 crore rupees needed for relief and rehabilitation. Prime Minister Jawahar Lal Nehru sought a long-term solution. The Central Water Commission proposed a large dam, costing around Rs 150 crore to build. PM Nehru deemed it too expensive. He traded Kosi's tears for the Sutlej's grand spectacle. On November 17th, 1955, he ceremoniously launched the construction of the Bhakra Dam by pouring the first bucket of concrete into the Sutlej River. The Kosi project was shelved and never taken by any

*Caste conflicts and religious polarisation led to governance failure. As a result, the government was unable to deliver development. Public sector jobs were kept vacant, state-held factories closed, jobs dried up, resulting in the working population migrating to other states.*

government, leaving Bihar vulnerable to future floods, like the devastating 2008 event that cost us Rs 20,000 crore.

### 3. PERMANENT SETTLEMENT

The British colonial administration neglected the eastern regions of India, particularly Bengal, Bihar, and Orissa. This neglect was exacerbated by the implementation of the “Zamindari” system along with the “permanent settlement” policy, which granted landowners fixed tax rates regardless of crop yields. This system discouraged investment in agricultural development and exacerbated poverty among the peasantry.

In contrast, the “Ryotwari” system implemented in Madras and Bombay provinces linked tax collection to agricultural output, incentivising productivity.

The Zamindari system in Bihar also fueled caste-based tensions as landlords acquired vast tracts of land while landless peasants suffered.

### 4. DIVERSION OF FUNDS TO MADRAS & BOMBAY PRESIDENCIES UNDER THE BRITISH RULE

With increasing trade and commerce, the East India Company and later the British Raj sought a financial anchor. They recognized that India’s agricultural revenues could sustain their administration and boost trade. EIC’s financial stability was secured in 1765 when it gained control of land revenues from the Bengal Presidency (Bengal, Bihar, Orissa). This revenue collected from Bengal, Bihar, and Orissa was used to support and fund commercial activity in two other Indian Presidencies - Madras and Bombay.

### 5. GOVERNANCE BREAKDOWN

A political leader may deliberately weaken the economy to consolidate their political position. This was seen in Boston, where James Michael Curly, four-time mayor, used public funds to favour his constituents and encouraged the wealthy to leave. This led to economic stagnation. A similar situation occurred in Bihar in the 1990s where political formations limited government presence and spending which prevented people from benefiting.

Caste conflicts and religious polarisation led to governance failure. As a result, the government was unable to deliver development. Public

sector jobs were kept vacant, state-held factories closed, and jobs dried up, resulting in the working population migrating to other states.

Hatred towards each other prevented people from appreciating that economic advancement benefits everyone collectively.

### 6. FLOODS - A RECURRING BUT LARGELY UNADDRESSED ISSUE

Floods, though not typically considered a growth determinant, are a recurring issue in Bihar, negatively impacting the state’s economic growth. Bihar’s flood-prone areas have increased after bifurcation, exacerbating the impact of floods.

These floods, often caused by rivers originating in Nepal, have been a consistent pattern, causing widespread destruction and affecting the state’s income.

Coordinated flood management and control between India and Nepal are crucial, but challenges like maintaining dams and silting riverbeds hinder effective collaboration. Bihar’s history of floods emphasizes the need for systematic ex-ante and ex-post risk mitigation measures.

### 7. LOW C-D RATIO: FLIGHT OF CAPITAL FROM BIHAR TO OTHER STATES

Credit Deposit Ratio (CDR) is a measure of a bank’s loan-to-deposit ratio, indicating the proportion of its deposits that are actively being used to provide loans. Loans are crucial for stimulating economic activity in any region. In 2008, when I came to the state, Bihar’s CDR was dismally low at 31%, the worst among all Indian states. Even a decade later, in 2018-19, commercial banks in Bihar managed to lend only ₹1,20,287 crore despite collecting deposits worth ₹3,53,279 crore. This resulted in a CD ratio of just 34%, far below the national average of 78.2%. In contrast, states like Tamil Nadu and Maharashtra had CD ratios of 109.7% and 106.5%, respectively, indicating that banks in these states were lending more money than they were collecting in deposits.

Despite some progress, the low CD ratio has long been a source of contention between the Bihar government and the banking sector. The state’s current position as the top performer in implementing the PMFME scheme is

at the Author

Dev Singh is a seasoned professional with over 20 years of experience in IT and now branding, having worked in both private and government settings. He holds a deep passion for the state of Bihar and actively contributes through regular writing on various issues affecting the region.

attributed to the Industries Department's persistent pressure on otherwise reluctant banks.

#### 8. LACK OF SUB-NATIONALISM

Bihar's abysmal performance in securing benefits from the Central govt can be attributed to the lack of a strong sense of sub-nationalism among its politicians, compared to their counterparts in states like Maharashtra, Gujarat, Punjab, Tamil Nadu, Andhra Pradesh, etc.

This deficiency in sub-nationalistic fervor has rendered Bihari politicians mere pawns (I call them Party Puppets) in their respective parties' political games rather than genuine representatives of the State's interests.

#### 9. STARVED FOR SUPPORT: STATE'S BUDGET SQUEEZES INDUSTRIAL GROWTH

While agriculture remains a cornerstone of Bihar's economy, diversifying into industries is crucial for creating a more resilient, prosperous and equitable future for the state and its people. Targeted industrial development will attract investments, infrastructure improvements and knowledge transfer, leading to a more resilient and sustainable future for Bihar. However, the state's limited budget allocation to industries raises questions about its long-term strategy for industrial development.

The Bihar government tabled a Rs 2.79 lakh crore budget in the assembly for the financial year 2024-25. The state allocated only Rs 1833.09 crore (less than 1% of the total budget) for industries in 2024-25 budget, suggesting a limited focus on industrial development. This represents a minimal increase from the previous year's allocation.

Finally, Bihar's story is complex, marked by historical burdens, policy mishaps, and political shortcomings. From freight equalisation to systemic marginalisation, its path has been riddled with obstacles. Yet, amidst these challenges, glimmers of hope emerge.

Recent strides showcase Bihar's potential. Improved governance, infrastructure investments and targeted schemes like MMUY and PMFME offer a roadmap for progress. However, much remains to be done. Addressing the low CD ratio, fostering sub-nationalism, and prioritising industrial development are crucial steps.

Achieving sustained progress demands collaborative efforts. Bihar's leaders must champion its interests, businesses must invest, and citizens must unite. By untangling the web of challenges and weaving a tapestry of collaboration, Bihar can rise to its full potential.



## UNVEILING BIHAR'S RENAISSANCE: TIME TO IGNITE AN EDUCATIONAL AND TECHNOLOGICAL REVOLUTION

*Education is a powerful tool in the fight against poverty. In Bihar, where poverty often hampers progress, education serves as a means to break the cycle of deprivation.*

**Nikhil Naren**

*LL.M. (United Kingdom); B.A.LL.B. (India)*

*Chevening Scholar*

*Author and Columnist*

*Assistant Professor, Jindal Global Law School*

*Of Counsel, Scriboard | Advocates and Legal Consultants,*

*New Delhi*

Education is the cornerstone of progress and development in any society, and its significance is magnified in the context of a developing state. The link between education and the socio-economic advancement of a nation is profound, as education not only empowers individuals but also catalyzes overall progress. Bihar holds a rich historical and cultural heritage, especially in the realm of education. The state was a prominent center of learning during ancient times, home to several renowned universities and institutions that played a pivotal role in shaping the intellectual and cultural landscape of the region. Universities such as Nalanda's library were world-renowned, housing a vast collection of manuscripts; Vikramshila played a crucial role in the preservation and dissemination of Buddhist teachings, and Odantapuri had a significant influence on the development of art, literature, and philosophy during its time. But over the years, Bihar has lost its legacy in education, and it is time to revive its old glory.

In this article, I delve into the importance of education and the need for a technological revolution in Bihar, exploring how it catalyzes economic growth, social cohesion, political stability, and overall advancement for the State.

One of the primary reasons education is indispensable for Bihar is its role in human capital development. Educated

individuals are better equipped with the skills and knowledge necessary to contribute meaningfully to the workforce. A skilled and educated workforce enhances productivity, innovation, and efficiency, ultimately driving economic growth. As Bihar invests in the education of its citizens, it simultaneously invests in its human capital, laying the foundation for a prosperous future.

Education is a powerful tool in the fight against poverty. In Bihar, where poverty often hampers progress, education serves as a means to break the cycle of deprivation. Education becomes a key driver in elevating families and communities out of poverty by providing individuals with the skills and knowledge needed to secure better employment opportunities. Moreover, an educated population is more likely to make informed decisions regarding healthcare, family planning, and financial management, further contributing to poverty reduction.

Education plays a pivotal role in fostering social cohesion and cultural development. By promoting inclusivity and tolerance, education helps build a harmonious community that can collectively strive towards common goals. It also serves as a means to preserve and celebrate cultural heritage, contributing to the rich tapestry of diversity within Bihar. In this way, education becomes a unifying force that bridges gaps and

*Bihar needs to strictly implement measures that reduce the persistent digital illiteracy. I firmly believe that no revolution around technology can take place if the citizenry is unaware and incapable of understanding the impact.*

Bihar needs to strictly implement measures that reduce the persistent digital illiteracy. I firmly believe that no revolution around technology can take place if the citizenry is unaware and incapable of understanding the impact. Hence, it is high time we integrate digital literacy into the school curriculum from an early age, teaching basic computer skills, internet safety, and critical thinking about online information. For the masses, we can establish community centres equipped with computers and internet access in rural and urban areas, offering free or affordable digital literacy classes, workshops, and resources for people of all ages.

promotes understanding among different segments of the Bihari population.

Further, education contributes significantly to the development of informed and engaged citizens, fostering political stability and good governance. An educated populace is likelier to participate in democratic processes, hold leaders accountable, and actively contribute to the development agenda. This creates a foundation for stable political institutions and effective governance, which are crucial elements for sustained development in any state.

In today's rapidly evolving global landscape, technological advancement is a crucial determinant of a state's competitiveness. Education is the conduit through which a nation can harness and propel technological innovation. Developing states like Bihar can empower a new generation of innovators, engineers, and scientists by investing in science, technology, engineering, and mathematics (STEM) education. This, in turn, facilitates the adoption of cutting-edge technologies, driving economic development and enhancing Bihar's standing in the country.

Immediate attention [and care] is needed for Bihar to build a robust technology infrastructure that requires a multifaceted approach involving policies that foster innovation, investment, education, and inclusivity. Bihar government can offer tax incentives, grants, and subsidies to attract tech companies, encourage research and development (R&D), and stimulate investment in infrastructure projects related to broadband, 5G networks, and other critical technologies. Enact legislation to protect consumer data and ensure cybersecurity standards are met by various institutions and organisations operating within Bihar, including regulations on data collection, storage, and usage, as well as penalties for breaches. This needs to be supplemented with implementing policies to make government data more accessible and transparent, fostering innovation and entrepreneurship by allowing developers to build applications and services on top of public datasets. Universities should be encouraged to foster partnerships, enhance research capabilities, and motivate industries to promote technology transfer, support collaborative R&D projects, and attract talent and investment for Bihar. We must ensure that

technology benefits all residents by addressing issues of digital literacy, affordability, and accessibility, particularly for marginalised communities, senior officials, and individuals with disabilities.

Last but not least, Bihar needs to strictly implement measures that reduce the persistent digital illiteracy. I firmly believe that no revolution around technology can take place if the citizenry is unaware and incapable of understanding the impact. Hence, it is high time we integrate digital literacy into the school curriculum from an early age, teaching basic computer skills, internet safety, and critical thinking about online information. For the masses, we can establish community centres equipped with computers and internet access in rural and urban areas, offering free or affordable digital literacy classes, workshops, and resources for people of all ages. Utilise mobile technology to deliver digital literacy content through apps, SMS, and other mobile platforms, reaching populations with limited access to traditional educational resources.

Various universities in Bihar can build courses and promote online learning platforms and resources, such as Massive Open Online Courses (MOOCs) and e-learning websites, to provide accessible and flexible learning opportunities for individuals seeking to improve their digital skills and specialised learning. For this to work effectively, we must foster partnerships between government, private sector companies, and civil society organisations. This must be followed by regularly assessing the effectiveness of digital literacy initiatives through monitoring, evaluation, and feedback mechanisms, adjusting strategies as needed to address emerging challenges and opportunities.

In conclusion, the importance of education and technological advancements in Bihar cannot be overstated. While the government is making efforts on educational reforms through various initiatives to increase literacy rates by improving infrastructures and increasing the number of higher education institutions, challenges such as high dropout rates, teacher shortages, and infrastructure gaps persist. Continued efforts are needed to address these issues and ensure that the strengths identified in the education sector are leveraged

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sustained improvement. Technology, if correctly, can help us overcome such situations or problems and help Bihar create an environment conducive to the growth of a fast and resilient technology infrastructure, driving economic development, innovation, and improved quality of life for residents.



## UNLOCKING THE FUTURE OF HEALTH CARE IN URBAN CENTERS OF INDIA & BIHAR

*A different credit assessment mechanism (differentiated than banks') for MSMEs should be devised, where cash flow-based lending with partial collateral is guaranteed.*

Astha Joshi,

*Associate Manager | Public Health Care reforms,  
Janaagraha Centre for Citizenship and Democracy*

In the not-so-distant past, urban health in India Bihar and across the globe was a topic primarily overshadowed by assumptions. Assumptions that urban areas, with their seemingly advanced infrastructure and resource access, must undoubtedly offer superior healthcare. However, a closer inspection shattered this misconception, unveiling a harsh reality. The urban poor and marginalized communities faced health challenges far graver than their rural counterparts, a revelation that demanded immediate attention and transformative action. This article captures urban health's complex challenges and opportunities in India and Bihar. Urban areas are perceived as havens of progress. However, the reality is different. Limited access to clean water, sanitation, and healthcare resources and exposure to unique urban health risk factors created a perfect storm for health issues among the vulnerable sections of urban society. Recent studies, such as the National Family Health Surveys, exposed the plateauing or declining health indicators in urban areas. This alarming trend highlighted the urgent need for intervention. A study on school-going adolescents of Patna estimated a prevalence of prehypertension at 10.9% and hypertension at 4.6%, while the prevalence of overweight/obesity was 1.5%. The proportion of children who had ever consumed tobacco was 5.3%, cigarette smoking 4.3%, alcohol consumption 2.1%, and excess salt

intake 22.3% .

Recognizing the need for urgent intervention at different levels, several national initiatives have been launched. The National Urban Health Mission (NUHM) was launched in 2013, National Health Policy in 2017 and the Ayushman Bharat initiative in 2018 aimed to bridge healthcare gaps in urban areas. However, the success of these initiatives varies across states, with Bihar making commendable progress through NUHM in 25 cities with populations exceeding 50,000. The World Health Organization's (WHO) Healthy Cities framework provides a holistic approach to address health issues arising from urbanization. Core principles include good governance, political commitment, health equity, multi-sectoral collaboration, community participation, monitoring and evaluation, transparency, and national and international collaboration. The XV-Finance Commission (XV-FC) advocates for decentralization of primary healthcare and the involvement of local bodies in planning, budgeting, delivery, and monitoring. Strengthening local governments in terms of resources, infrastructure, and skills can catalyze the achievement of universal health coverage. Recently, efforts have been made to focus on healthcare delivery in urban areas, and financial allocations have been made separately for urban health. The most recent allocations have

*Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM). Bihar's share of these grants amounts to Rs.6,016.92 crores, a fifth of which, i.e., Rs.1,214.07 crores, will go to urban areas as against 2.7% share of NUHM in National Health Mission.*

been under the XV-FC and Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM). Bihar's share of these grants amounts to Rs.6,016.92 crores, a fifth of which, i.e., Rs.1,214.07 crores, will go to urban areas as against 2.7% share of NUHM in National Health Mission. The proposed allocation under XV-FC allows decentralized planning and governance of primary healthcare services. The Commission observed that strengthening the local governments regarding resources, infrastructure, and skills can enable them to play a catalytic role in achieving universal health coverage. The allocation will require focused planning to address the gaps in the Health Care provision in infrastructure and quality of care. This also provides an opportunity to engage the ULBs in improving health outcomes for the urban populations, especially the poor and vulnerable. However, engaging ULBs would need to be accompanied by building capacities of the elected representatives and the executive officials. The Ministry of Health and Family Welfare has issued the Technical and Operational Guidelines for implementing XV-FC Health Grants through Local Bodies. This brings the need for policies, devolution of powers, governance, and improving capacities of ULBs in delivering primary Health Care. National initiatives, coupled with the principles outlined by WHO and recommendations from the XV-Finance Commission, provide a roadmap for addressing urban health issues. By empowering local bodies and ensuring effective governance, we can pave the way for improved health outcomes, especially for marginalized and vulnerable populations. The time is ripe for a concerted effort to create a healthier urban India and Bihar.



at the Author

is an Associate Manager in public health care reforms team in Nagraha. She comes with five years of professional experience as a combination of a Development Professional, Project Management Specialist - Telecom BSS Subject matter expert. Astha has previously worked with Wipro Technologies across India and other countries in the Asia-Pacific region and District administration in Bihar under the District Mineral Foundation Trust. Astha has a Btech in Computer Science & Engineering and a Master's in Urban Policy and Governance from TISS, Mumbai.

## GROW WITH BIHAR: UNLOCK THE LAND OF FERTILE OPPORTUNITY AND UNTAPPED POTENTIAL

Being a Bihari means having the resilience to overcome any challenge and rise above adversity. Bihar, which controls 95% of the nation's pyrite reserves, is the main producer of these resources.

Dr Preeti Singh

*Assistant professor & Academic Head  
LN Mishra institute of Management Patna*

**B**ihar, the heart of India, deserves a healthy beat of progress. Bihar, where history, culture, and tradition are deeply embedded in our roots.”

“Being a Bihari means having the resilience to overcome any challenge and rise above adversity. Bihar, which controls 95% of the nation's pyrite reserves, is the main producer of these resources. Bauxite is found in abundance in the Jamui district of Bihar, along with cement mortar in Bhabhua, mica in Muzaffarpur, Nawada, Jamui, and Gaya, and salt in Gaya and Jamui.

The state is surrounded by Nepal in the north, West Bengal in the east, Uttar Pradesh in the west, and Jharkhand in the south. The state enjoys a unique location-specific advantage because of its proximity to the vast markets of eastern and northern India, and access to ports such as Kolkata and Haldia.

Along with that Bihar is 3rd largest populous state in a country like India. So, don't you think that Bihar is ready to develop like never before?

Bihar, one of India's most populous states, has long been recognized for its rich cultural heritage and historical significance. However, in recent years, it has been emerging as a hub of growth and opportunity.

One of the key strategies in this transformation has been to prioritize education. In 2023, education and the rural sector get top priority in Bihar's US\$ 31.78 billion (Rs 2.61 lakh crore)

Budget. In September 2022, to lessen the burden on children, the Bihar government decided to mandate a games period at least once a week and a “no-bag day” policy in schools.

Bihar's commitment to education is evident in its recent strides in improving literacy rates and enhancing the quality of education across the state. The government's initiatives, such as the “Mukhya Mantri Kanya Utthan Yojana” aimed at promoting girls' education, and the “Student Credit Card Scheme” providing easy access to education loans, have significantly contributed to this progress.

Moreover, Bihar is focusing more on skill development through vocational training programs which has empowered its youth with the necessary expertise to thrive in various sectors. Implementation of NEP (New Education Policy) will help to make the youth business and industry ready. NEP emphasizes skill development and vocational training, potentially creating a more qualified workforce that aligns with industry needs. This could attract businesses seeking skilled labour, boosting investment.

Institutions like the National Institute of Technology (NIT) Patna and the Indian Institute of Technology (IIT) Patna have emerged as centres of excellence, and providing technical degrees, covering the technical aspect of an individual and helping to make them skilled while institutions like Lalit Narayan Mishra

*Institute of Economic Development, Patna helps to improve management skill by Providing professional degrees in affordable fee without compromising with the quality of education. LNMI not only provides affordable education but also ensures a commendable return on investment (ROI).*

Institute of Economic Development, Patna helps to improve management skill by Providing professional degrees in affordable fee without compromising with the quality of education. LNMI not only provides affordable education but also ensures a commendable return on investment (ROI). The institute boasts a strong track record of campus placements and internships, with more than 50 companies visiting the campus annually. Bihar needs more institutes like this to cover the masses and to make quality education affordable for the future of this nation.

Every year a steady stream of its brightest minds moves to other states due to a lack of opportunity despite having a deep-rooted connection to their homeland.

A Strategic investment in Bihar's economy can make our dream Bihar come true. Bihar is ready for it by having improved infrastructure, an attractive business environment, Skilled Human resources, Land, ease of doing business, and enhanced socio-economic conditions and ready to answer those who once asked "Bihar mein kaa baa?"

Bihar presents a compelling case for investment with its steadily growing economy. In 2023-24, Bihar's GSDP at current prices is projected to be Rs. 8.59 trillion (US\$ 104.62 billion). The state's GSDP expanded at a CAGR (in Rs.) of 11.03% between 2015-16 and 2023-24.

The state has a large base of cost-effective industrial labour, making it an ideal destination for a wide range of industries. According to the Department for Promotion of Industry and Internal Trade (DPIIT), cumulative FDI inflows in Bihar were valued at US\$ 214.50 million between October 2019-June 2023.

In February 2022, Chief Minister of Bihar, Mr. Nitish Kumar, and Minister of Road Transport and Highways, Mr. Nitin Gadkari, jointly inaugurated a 14.5 km approach road to Munger rail-cum-bridge that cost Rs. 696 crores.

In August 2021, the Indian Railways announced plans to run 28 pairs of special trains connecting important cities of the state with the rest of the country.

Moreover, with a sizable mobile subscriber base of 64.31 million as of March 2022, (sixth-largest mobile subscriber base among all Indian states.) Bihar demonstrates its readiness for investment and economic growth.

Startups, particularly in the agro-industry and IT industry, are playing a pivotal role in the development narrative of Bihar, contributing to economic growth, employment generation, and technological innovation. The Bihar government has recognized the potential of startups in fostering economic development and has implemented several initiatives to support like Bihar Startup Policy, skill development program, and Ease of Doing Business reforms. The need of Bihar is to establish different industries and IT parks here. Bihar has proved its potential for infrastructure by making IT parks like IT Park Darbhanga and STIP Patna Aims to create IT job opportunities in the Mithila and Patna regions respectively, promoting balanced development across the state.

IT parks can promote the use of environmentally friendly technologies and practices, contributing to sustainable development.

Moreover, investing in education and skill development is paramount. By bolstering institutions like the L.N. Mishra Institute and aligning their curriculum with industry needs, with good investment, Bihar should ensure that affordable and quality education should not be just limited to the particular developed area but every child gets quality, skill-based, industry and affordable education which can further bridge the gap between academia and industry, empowering Bihar's youth to succeed in the competitive job market.

But investment isn't just about dollars and cents – it's about belief. It's about recognizing the immense potential that lies within Bihar and investing in its people and their future. Biharis are deeply embedded in their roots, bound by a profound love for their homeland. They do not leave willingly but are driven by necessity. It's time to give them a reason to stay – to build their careers, raise their families, and contribute to the growth and prosperity of not just Bihar but to the nation also by contributing significantly to the Economy.

As a proud citizen of the state, we can say that we cannot ignore the presence and contribution of Bihari's across the globe and we are not going to stop here.

*Tejas ki main udaan hoon, Gantantra ki main pehchaan hu Kootniti ka main pramaan hu Haa! Main Bihar Hu.*

## HEALTHCARE SCENARIO OF BIHAR

*The prevalent diseases of Bihar is malaria dengue, tuberculosis, waterborne diseases, cardiovascular diseases, diabetes and oral cancer. Bihar has the highest prevalence of cardiovascular cases constituting 35.3% of the total population*

**Dr. Mrityunjay Kumar,**  
*MBBS,MD,FCCS*  
*Centre Head & Head Critical Care*  
*Asian City Hospital*

**B**ihar has historically faced various challenges in its healthcare sector such as limited infrastructure, inadequate resources, a high burden of diseases, and lack of doctors.

To shape the healthcare industry landscape and tackle the burden of diseases, the Bihar government has implemented various programs and different initiatives. These initiatives aim to provide better healthcare access to urban as well as rural populations, enhancing the overall physical and mental well-being.

The health care budget allocation for the financial Year 2022-23 was INR 16,134 crore and has been increased to INR 16,966 crore, reflecting a compound annual growth rate of 5.14% by the Financial year 2023 – 24.

#### Major Gaps in Bihar Healthcare Sector :

1. In the state, the total number of available beds, including both government and private sector is 30857. According to the norms, there should be 5 beds per 1,000 population. Hence, there is a need for 6,42,501 beds, indicating a gap of 6,11,644 beds in Bihar healthcare infrastructure.
2. The state doctor-population ratio is very poor with one doctor per 22,000 people at government hospitals. The acute shortage of doctors particularly specialists, in Bihar's government hospitals has severely impacted the poor, who are one-third of the state's 13.7 crore total population.
3. On account of population, the leading cause burden of diseases in Bihar is lack of awareness about the disease, poor

sanitation, low literacy rates, economic constraints, malnutrition, and practices of myths.

#### Prevalent Diseases in Bihar :

The prevalent diseases of Bihar are malaria dengue, tuberculosis, waterborne diseases, cardiovascular diseases, diabetes and oral cancer. Bihar has the highest prevalence of cardiovascular cases constituting 35.3% of the total population.

Oral cancer accounts for 51% of total cases in Bihar followed by gall bladder cancer (30%) and breast cancer (22%).

**Scopes and Projects in Bihar Healthcare:** To enhance the healthcare infrastructure status in the state, the Government of Bihar has established a special authority named Bihar Medical Services & Infrastructure Corporation operating under the Department of Health and Family Welfare. The corporation is mainly responsible for undertaking the construction of healthcare facilities and all health-related infrastructure or buildings in the state to fulfill to the number of hospitals and other healthcare facilities in Bihar.

States vision, goal, and strategy targeting to provide universal access to primary health by providing affordable healthcare services. Meanwhile, the government has launched several healthcare yojnas for the betterment and easy accessibility to the common population.

At the same time, community participation in healthcare is a must for enhancing and updating the public health system. Therefore, the encouragement of civil society as well as

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ate sector participation is one of the most  
 ortant fundamentals in tertiary care.  
 easing the number of doctors, clinicians,  
 healthcare service providers is the recent  
 n of the Bihar Government. Providing  
 ne immunization and promoting healthy  
 yles amongst people is a mandated action.  
 eover increase in the number of  
 ulances, mobile health services and blood  
 s is necessary to strengthen healthcare  
 agement in Bihar.

**Conclusion:**

ed health confers on a person group's  
 lom from illness - and enables us to realize  
 otential. Health is therefore regarded as  
 ndispensable basis for defining a person's  
 e of well-being. Healthcare is not merely  
 ical and dental care, is aligned with a  
 ral understanding of ill health and well-  
 g, the extent of socio-economic disparities,  
 reach of health services, and quality and  
 of care along with current bio-medical  
 rstanding of health & illness.







SCAN ME



# GET IN TOUCH

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