

NEWS ITEMS ON CAG/ AUDIT REPORTS

1. Defence upgrade roadmap: Apex body led by Prime Minister, MoD sci-tech unit (*indianexpress.com*) Updated: January 17, 2024

A top body chaired by the Prime Minister, with the Defence Minister and the National Security Advisor as its Vice Presidents, should determine the country's defence technology roadmap and decide on major projects and their execution, an expert committee spearheaded by the former principal scientific advisor, Prof K Vijay Raghavan, is learned to have told the government.

This top body, called the Defence Technology Council by the VijayRaghavan committee, is proposed to have an executive committee chaired by the Chief of Defence Staff. The Principal Scientific Advisor, along with the three service chiefs and their vice chiefs, will also be its members.

Furthermore, it will include representation from academia and industry, with two members from each sector, The Indian Express has learned.

The nine-member VijayRaghavan panel was set up by the government last year to review the functioning of the Defence Research and Development Organisation (DRDO) and is learned to have submitted its report this month.

The government's decision to review the functioning of DRDO comes against the backdrop of several of its projects suffering from huge delays. Just last year, the Parliamentary Standing Committee on Defence, in its report presented on December 20, had expressed concerns that 23 of its 55 mission mode projects could not be completed in time.

A year before, in December 2022, the Comptroller and Auditor General (CAG), in its report tabled in Parliament, had flagged that 119 (or 67%) of the 178 projects scrutinised by it had failed to adhere to their initially proposed timelines.

"The practice of seeking multiple extensions defeats the very purpose of projects taken under

Mission Mode category," the CAG report had stated, adding these extensions were primarily sought due to factors like persistent alterations in design specifications, delays in completing user trials, and in placing supply orders.

In its report, sources said, the VijayRaghavan committee has observed that the DRDO should focus on its original goal of research and development for defence and refrain from involving itself in productization, production cycles, and product management, tasks that are more suitable for the private sector. At present, DRDO remains engaged in all aspects, from research to development to production, in its projects.

More R&D in DRDO

One key point flagged by the panel is that DRDO should focus on its initial mandate, research and development, rather than spread itself thin, as it does now, by getting involved in productisation, product management.

“Furthermore, there are numerous technologies that DRDO doesn’t necessarily need to get into. For example, why should DRDO engage in drone development? There is a necessity to identify expertise within India and internationally for various technologies,” said a source. “Every defence solution to a problem doesn’t have to only come from DRDO.”

This is precisely where the committee believes the Defence Technology Council headed by the Prime Minister would play a pivotal role in identifying the right players for specific defence technologies.

The panel has also suggested the creation of a separate department under the Defence Ministry — the Department of Defence Science, Technology, and Innovation. This department, proposed to be headed by a technocrat, will not only promote defence research and development in the academic and start-up ecosystem but also serve as the secretariat for the Defence Tech Council, chaired by the Prime Minister.

As the DTC secretariat, this department will draw scientists from DRDO and academia, building a repository of knowledge on production expertise and conducting background research for the DTC, hence aiding its decisions on technology production. Moreover, the department will operate labs for testing and certification, a function also performed by DRDO. <https://indianexpress.com/article/india/defence-upgrade-roadmap-apex-body-led-by-pm-mod-sci-tech-unit-9112455/>

2. War veterans with disabilities ask for immediate revocation of MoD orders (*hindustantimes.com*) Jan 16, 2024

The association has said that the Department of Ex-Servicemen Welfare (DESW) of the MoD has re-opened cases against war-disabled/disabled veterans, widows of the Armed Forces, and other pensioners

The Disabled War Veterans (India) (DIWAVE) has raised “serious concerns” regarding the re-initiation of “massive litigation” by the Defence Ministry (MoD) against war veterans with disabilities and has asked the MoD and law ministry to revoke the “insensitive” and “ill-conceived” order immediately.

In a statement issued by DIWAVE president Captain (retired) NK Mahajan on Monday, which coincides with Veterans Day, the association has said that the Department of Ex-Servicemen Welfare (DESW) of the MoD has re-opened cases against war-disabled/disabled veterans, widows of the Armed Forces, and other pensioners. The litigation involves cases that were previously decided in favour of the veterans by various Benches of the Armed Forces Tribunal (AFT).

Talking to HT, Mahajan said, “There’s a letter from the ministry in October which has not been made public. The directive within the letter mentioned instructs the reopening of all cases, anticipating a significant increase in their number. Notably, the defense minister had explicitly stated in 2014 a commitment to not contest the rulings of the

AFT, high court, or Supreme Court. However, there is a current defiance of this stance. Presently, two cases are actively progressing in the Punjab and Haryana high court.”

Secretary of DIWAVE, Lieutenant General (ret'd) VK Kotnala said that the ministry has taken this step to delay the payments that are to be made by the Controller Defence Account (CDA) and will cause harassment and fatigue amongst war veterans with a disability.

He said, “The government has started these measures to file the counter affidavit on the cases and people who have won these cases are very aged...this is one of the tactics of the defence ministry to delay the payments to be made by the CDA.”

Upon enquiry, if the MoD has responded to the association’s concerns, Kotnala responded that none of the concerns have yet been addressed despite multiple letters sent to defence minister Rajnath Singh.

In 2014, the then defence minister Manohar Parrikar, declared the need to stop the practice of filing appeals against disability benefits for military veterans. A committee under the Law Ministry criticised the MoD for initiating unnecessary and “ego-driven litigation” against its former employees and mandated the withdrawal of such appeals. Following stern rebukes from the Supreme Court in 2018, the law ministry formed another committee that issued similar directives. In 2019, the defence minister at that time, Nirmala Sitharaman, withdrew all such appeals, aligning with the National Litigation Policy.

To be sure, The Ministry of Defence (MoD) in November decided to challenge numerous disability pension cases for retired soldiers in court, following the tightening of eligibility rules. Acting on MoD’s instructions, the Adjutant General’s branch directed legal cells of all Army commands to initiate writ petitions in jurisdictional high courts against various judgments from the AFT. This decision follows the introduction of the ‘Entitlement Rules for Casualty Pensionary Awards to the Armed Forces Personnel-2023 in September, aimed at recalculating disability pension for veterans.

An internal assessment by the Comptroller and Auditor General (CAG) revealed that 40% of officers were claiming disabilities to secure higher pensionary benefits. The new rules are expected to save approximately ₹4,000 crore annually from the existing pension outflow of about ₹10,000 crore.

Veterans argue that pressured by officers from the defence accounts department and the finance wing of the Ministry of Defence (MoD), the ministry resumed filing appeals in 2023 in the same resolved matters previously withdrawn. They said that this decision not only contradicts the Supreme Court’s rulings but also goes against the recommendations of two expert committees and the directives of both the law and defence ministers.

The chief of defence staff General Anil Chauhan had said in October that “the idea is not to save money for the government but to manage the armed forces cadre efficiently. What message do we send by having a large number of people in low medical category,”

The rules have been revised to streamline the procedure for assessment and entitlement without any ambiguity to avoid litigation, the defence ministry had stated in October.

The CDS had also responded to the concerns and said that the revised policy will not put armed forces personnel at a disadvantage vis-a-vis their civilian counterparts.

Mahajan responded to the ministry's stance and said that the government acknowledges the overwhelming number of anticipated cases, involving extensive legal processes and financial burdens for war-disabled and disabled individuals. Reopening cases from 2015 and 2013 raises questions of potential harassment and a lack of commitment to justice. The inherently stressful lifestyle of military personnel, coupled with health issues, demands accountability. Challenging even Supreme Court decisions adds to concerns, suggesting a possible undermining of the justice system meant to protect the rights of those who served their nation.

HT also learnt that a hearing related to two cases pending in the Supreme Court on the matter has been adjourned on Tuesday at the request of MoD.

Retired wing commander Anuma Acharya took to Twitter to express her discontent and said, "We fully understand that such dishonesty is not only unethical and cruel to these disabled soldiers, but is also a serious betrayal of the interests of the soldiers who are fighting fearlessly and dedicatedly on the country's borders. Correct this dishonesty with immediate effect."

Brigadier(retd) V Mahalingam also took to Twitter and said, "If this is true, I would recommend that you step in to stop filing of appeals & writs against the disabled & widows. Having served the country risking their lives & limbs without any consideration for their old parents, young wives & children of impressionable age, they definitely don't deserve such a treatment.

Filing cases would mean, the disabled & the widows running around lawyers & courts for those few thousands of rupees. Kindly see through the costs of litigation both for the individual & the government. " He further asked PM Modi to get involved in the matter.

DIWAVE has expressed concern about the "disinformation campaign" against disabled soldiers and the lack of understanding about the impact of military service on soldiers' health. It also mentions the potential negative repercussions on the morale of war-disabled/disabled veterans, their families, widows, and the defence community.

The appeal urges the current Defence Minister Rajnath Singh and Law Minister Arjun Ram Meghwal to withdraw the orders for such "massive litigation", citing the settled decisions by the Prime Minister, successive Defence and Law Ministers, High-Level Committees, the National Litigation Policy, and the judiciary. The release warns that continuing with these legal actions may have significant consequences, affecting the morale of the defence community, burdening the exchequer, and causing a backlog in the courts. <https://www.hindustantimes.com/india-news/war-veterans-with-disabilities-ask-for-immediate-revocation-of-mod-orders-101705407242463.html>

3. RBI panel for curbs on guarantees by state governments (*financialexpress.com*) January 17, 2024

On the heels of the Centre discouraging off-budget funding of projects by the states, a Reserve Bank of India Working Group on state government guarantees has recommended a slew of measures including a ceiling on their annual incremental guarantees, charging minimum fees and disclosing such liabilities upfront.

The working group comprising members from the Ministry of Finance, Comptroller and Auditor General of India and some state governments has recommended that state governments might consider fixing a ceiling for incremental guarantees issued during a year at 5% of revenue receipts or 0.5% of Gross State Domestic Product, whichever was less.

“State Governments may consider charging a minimum guarantee fee for guarantees extended and additional risk premium may be charged based on the risk category and the tenor of the underlying loan,” it said.

The purpose for which Government guarantees are issued should be clearly defined and those data may be published as per the Indian Government Accounting Standard (IGAS), it said.

Prescribing norms, the RBI Working Group said the state government might not extend a guarantee for more than 80% of the project loan, depending on the conditions imposed by the lender. Guarantees once approved, should not be transferred to any other agency without the prior approval of the Finance Department.

State governments might be guided by the guidelines issued by the Centre while formulating their own guarantee policy. Guarantees might be given only for the principal amount and normal interest component of the underlying loan and these guarantees should not be extended for external commercial borrowings.

Moreover, government guarantees should not be provided to private sector companies/institutions and appropriate pre-conditions may be specified by the Government while giving the guarantees, it added.

The Centre had cut around Rs 41,000 crore from the states’ net borrowing ceiling for FY23 for resorting to off-balance sheet loans in FY22. The decision is part of a tightening of norms to discourage fiscal indiscipline by states, many of which resort to debt through parastatal bodies to fund government schemes.

Punjab, which splurges on subsidies such as free electricity, saw its debt-GSDP remain at the highest among all major states at 47% in FY23 and is estimated to be 47.6% in FY24 as against the all-India average of 27.6%. The prudential level of debt-GSDP for a state is 20% as estimated by an expert panel headed by NK Singh. So, non-disclosure of a high guarantee level understates a state’s debt-GSDP.
<https://www.financialexpress.com/business/banking-finance-rbi-panel-for-curbs-on-guarantees-by-state-governments-3366404/>

4. Working Group suggests tighter norms for States while giving guarantees (*thehindu.com*) January 16, 2024

A Working Group constituted during the 32nd Conference of the State Finance Secretaries held in July 2022, to prescribe a uniform guarantee ceiling for States among others, recommended on Tuesday that the word ‘Guarantee’ should include all instruments, which create an obligation, contingent or otherwise, on part of the State Government.

As per the recommendations, the State Governments must clearly define the purpose for which Government guarantees are issued.

“State Governments may consider fixing a ceiling for incremental guarantees issued during a year at 5% of Revenue Receipts or 0.5% of Gross State Domestic Product, whichever is less. The State Governments may consider charging a minimum guarantee fee for guarantees extended and additional risk premium may be charged based on the risk category and the tenor of the underlying loan,” the Reserve Bank of India (RBI) said while making the recommendations public.

As per the recommendations the State Governments should publish/disclose data relating to guarantees, as per the Indian Government Accounting Standard (IGAS).

The RBI said that the implementation of the recommendations made by the Working Group should facilitate better fiscal management by the State Governments.

The Working Group comprised members drawn from the Ministry of Finance, Government of India; Comptroller and Auditor General of India; and some State Governments.

The terms of reference of the Working Group included, inter alia, prescribing a uniform guarantee ceiling for the States; uniform reporting framework for the guarantees given by the State Governments and assessing the adequacy of States’ contribution to the Guarantee Redemption Fund. <https://www.thehindu.com/business/working-group-suggests-tighter-norms-for-states-while-giving-guarantees/article67745566.ece>

5. How Rohingya Refugees Are Impacted By Limited Access To Healthcare (*indiaspend.com*) 17 Jan, 2024

Rohingya refugees are able to access basic healthcare, but they find it difficult to access specialised care, often leading to high out of pocket expenditure and debt

Wasim* folds a part of his chequered lungi above his right knee and sits with his right leg outstretched on the floor of his neighbour's makeshift tent. He swats at a fly trying to perch on the open wounds on his knee and toe, on this August morning in Bengaluru.

Wasim was knocked out cold for several minutes after being hit by a passing vehicle during his daily work as a waste picker. He has been dealing with unbearable pain for nearly a week due to his injuries. Inadequate medication and treatment made it worse.

As a Rohingya refugee, the 35-year-old has endured violence and a life of uncertainty for over a decade. He survived a bullet to his leg, a constant reminder of the persecution his community faces in the Rakhine state of western Myanmar, and the reason he fled to India. But this latest injury has him worried.

He made three trips to get treated--twice to a private facility and once to the government hospital around 5 km away from the settlement. "It cost me Rs 800, which I had borrowed, to dress my wound and get some medicines at a private facility. But when I went to the government hospital they asked me to do an X-ray privately because the facility there was crowded," said Wasim. "When I visited the private health facility again, they gave me some tablets. I did not have money, so I did not bother to check about the X-ray costs."

Unable to work, Wasim worries about how to feed his family of eight that depends on his monthly earnings of Rs 8,000.

More than 2,000 km north of Bengaluru, in Haryana's Nuh, one of the least developed districts in India, Nuzrat* cradles her four-year-old daughter, who is on intravenous therapy due to high fever. The last year has been traumatic for Nuzrat. Her husband, a diabetic who was paralysed, had passed away. In early 2023, her eldest son, only 17, died due to tuberculosis-related complications. The eldest of her surviving children, a son aged 15, stopped working as a waste picker after he was threatened by locals when he demanded wages for four days of work.

Nuzrat has no job; she has sold most of her jewellery to finance the various medical treatments and is now in debt to the tune of Rs 70,000. She struggles to manage her household, which includes five children. "I want to move to Hyderabad where women are able to do some work to earn," said Nuzrat.

In the first of our two-part series based on reporting in Bengaluru, Delhi and Nuh, IndiaSpend found that Rohingya in India are able to access basic healthcare through United Nations High Commissioner for Refugees (UNHCR) cards and NGO support at government hospitals. However, they find it difficult to access and sustain specialised care or emergency treatment, for which they have to mostly pay out of pocket.

Any adverse health issue--which many are susceptible to due to their unsanitary living conditions caused by lack of proper housing, nutritious food and clean water, poor sanitation and unhealthy work conditions--aggravates their vulnerability. Language barriers, low health-seeking behaviour and socio-economic circumstances add to their woes, say experts.

How many Rohingya are in India?

Most of the 1.3 million displaced stateless people worldwide are Rohingya, either internally displaced in Myanmar, or refugees mostly in neighbouring countries. The 1982 Burma citizenship law excluded Rohingya from the list of 135 officially recognised ethnic groups, rendering them stateless. Predominantly Muslim, Rohingya people are reported to be the largest stateless population and "the most persecuted minority in the world". The lack of citizenship or legal identity in Myanmar impacts

their access to basic rights and protection, forcing them to flee violence and “ethnic cleansing”.

India hosts more than 212,000 refugees and asylum seekers. It is reported to have 22,110 Rohingya refugees and asylum seekers, which was 2% of the nearly 1.1 million Rohingya refugees and asylum seekers outside Myanmar, as reported by the UNHCR. Many live in small informal settlements in Delhi, Jammu, Bengaluru, Hyderabad, Mewat and other parts of the country.

According to UNHCR data, less than one in three refugees and asylum seekers from Myanmar in India were Rohingya, which is much lower than the number of Rohingya in other countries bordering Myanmar. Nearly all Myanmar refugees in Bangladesh were reported to be Rohingya, while the corresponding numbers were 67% in Malaysia and 97% in Indonesia.

We filed a right-to-information (RTI) request with the Union home ministry seeking the exact number of Rohingya in India. The ministry forwarded it to the Intelligence Bureau, which did not provide the data, claiming that such information was exempt under Chapter VI, section 24 (1) and the Second Schedule of the RTI Act. These sections deal with exemptions provided to intelligence and security organisations, and limit the rights available under the Act to access information. The Foreigner’s division did not have the information.

In the ongoing Supreme Court hearing of petitions challenging the constitutional validity of Section 6A Of The Citizenship Act 1955 in the Assam Accord, the government said that it is not possible to estimate “illegal immigration” in India. In an April 2022 RTI response, the home ministry had told IndiaSpend that “since illegal migrants including Rohingya enter into the country in clandestine and surreptitious manner, accurate data regarding the number of such migrants living in the country is not centrally available”.

Documentation and health

Nuzrat visited Safdarjung government hospital in Delhi, around 70 km away from her refugee camp in Nuh, to find treatment for her son. She found the medicines and injections, which she had to buy separately, expensive. Since there was no access to proper treatment in Nuh, she had no choice. “I had some gold which I sold; I got Rs 35,000 worth of financial support from the community, and Rs 19,000 from locals.”

There are two hospitals at present catering to most of the refugees in Mewat--one in Nalhar, the other being Nuh Medical College, said a report by Human Rights Law Network based on visits to Rohingya camps in Mewat, Delhi and Faridabad in 2017.

“... in both places there are only a few medicines available and in the former, Rohingyas who go there are more often than not transferred to Delhi,” the report said.

Due to their status as refugees, and particularly the government’s categorisation of Rohingya as “illegal migrants”, they are not issued Aadhaar cards, the de facto identity proof to access welfare schemes in India.

Rohingya refugees told IndiaSpend that they were generally able to access basic health services at the government hospitals even without Aadhaar. The UNHCR card, which is usually the only official documentation most Rohingya possess, suffices.

This however does not mean that all health services are accessible to them.

A report by The Azadi Project and Refugees International showed that even though “92% of Rohingya refugees said that they have access to healthcare services, most of them cannot access specialised treatment or care”.

On October 27, the Unique Identification Authority of India (UIDAI), which is in charge of issuing Aadhaar, responded to an IndiaSpend RTI query, saying that a “Resident Foreigner (nationals of Nepal/Bhutan)” is entitled to obtain an Aadhaar number if they satisfy the eligibility criteria and produce appropriate documentation”. A resident is defined as an individual who has resided in India for a period or periods amounting in all to 182 days or more in the 12 months immediately preceding the date of application.

Until 2017, the Rohingya community was granted Aadhaar cards in accordance with the prevailing regulations, which stipulated that individuals who had resided in the country for a duration exceeding 182 days were eligible to obtain it, said Fazal Abdali, a refugee rights lawyer.

On August 9, 2017, the Union government said that there were "around 40,000 Rohingyas living illegally in the country", and issued an advisory on the identification and monitoring of "illegal migrants" who have been specifically identified as “from Rakhine State, also known as Rohingya”.

“Following the government's declaration that the Rohingya population was deemed illegal, their access to Aadhaar became restricted. Also, Long Term Visas (LTVs) have not been granted to the Rohingya since August 2017,” Abdali said.

An LTV (for stay of more than 180 days)--which is not available to Rohingya refugees--is essential for refugees to gain access to various documents including Aadhaar, bank accounts, driver’s licence, or for buying property.

Due to this lack, Rohingya people are unable to take up any transportation jobs or legally acquire a vehicle for personal purposes, and without a bank account, they are essentially excluded from an increasingly ‘cashless’ digital economy that India is aiming to become, said a December 2020 analysis by researchers Anubhav Dutt Tiwari and Jessica Field.

“These restrictions are undermining Rohingya opportunities for self-support and increasing their dependence on humanitarian aid,” the analysis said.

Wasim, who has lived in Delhi for more than eight years, said that his father--who too was shot before they fled from Rakhine in 2014--got inadequate treatment for injuries in the refugee camp in Bangladesh.

The family then came to India. After months of tests at government hospitals in Delhi, his father was eventually diagnosed with cancer a few months before his death. Wasim was asked to take his father to a private hospital because treatment was not available at the government hospital. “Someone [at the hospital] also told us that we could go to Kerala where I could get help, but it was far, and expensive to travel to an unfamiliar place,” he said. His father died in 2017.

Rohingya refugees who suffered from noncommunicable diseases (NCDs) such as diabetes and blood pressure, tumours, or whose children were unwell or injured and required specialised treatment, said that they were unable to afford medical care without more financial support.

For example Rehana*, a Rohingya refugee, whose three-year-old son had severely burned his hand over a year ago in Bengaluru, feels guilty about the accident. Her husband, a waste picker who earns about Rs 10,000 a month, blames her for the child’s plight. “The hospital said it (treatment) will be difficult and cost around Rs 2 lakh. How will we afford it?”

Even during the Covid-19 pandemic in 2021, refugees had problems accessing vaccines. India's Covid-19 vaccine policy made all its adult citizens eligible, but made no mention of the undocumented immigrants and refugees who live and work here, IndiaSpend reported in May 2021.

During the peak of the pandemic, the community was vilified following media reports alleging that they had created coronavirus clusters in the country due to contact with members of the Islamic missionary group Tablighi Jamaat.

Outside the ambit of social protection

Major social protection schemes including health-related support exclude refugees.

The Union government’s Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) aims to provide a health cover of Rs 5 lakh per family per year for secondary and tertiary care hospitalisation to the bottom 40%--the poorest--of the Indian population.

The cost of health expenditure is high for citizens, which was a reason to launch PMJAY--so as to mitigate “catastrophic expenditure for hospitalisations”. In 2014, the last year for which data are available, the average cost of inpatient care per hospitalisation in India was Rs 26,475 in urban areas and Rs 16,676 in rural areas, IndiaSpend reported in March 2023.

PM-JAY beneficiaries are identified based on deprivation categories specified under the Socio-Economic Caste Census database for rural areas, and 11 occupational criteria for urban areas.

According to the provisions of PM-JAY, no one can be denied entitlements for lack of an Aadhaar card. But in 2018, UIDAI said in a tweet based on a news report that Aadhaar is mandatory if beneficiaries want to be treated for the second time. A 2023 Comptroller and Auditor General performance audit report of the scheme also mentions the compulsory requirement of Aadhaar-based identification for availing the scheme.

This suggests that Rohingya are excluded from the social protection despite many working as rag and waste pickers, which are occupational categories entitled to avail benefits.

Similarly, access to the centrally sponsored Janani Suraksha Yojana (JSY), which encourages institutional delivery and provides cash assistance with delivery and post-delivery care to women, is also not accessible. The online application mandates the furnishing of Aadhaar, which automatically excludes refugees including Rohingya.

IndiaSpend filed for information under RTI with the Ministry of Health and Family Welfare (MoHFW) and the Ministry of Home Affairs for data and information on health access for Rohingya, the need for Aadhaar cards to access medical care in government or private hospitals, health and social protection schemes that can be accessed by Rohingya, and the total number of Rohingya in India. The responses either did not specify if, and if so how, refugees can access healthcare services and documentation like Aadhaar, or said that the information was 'nil'.

Union Govt's RTI Responses Did Not Provide Refugee-Specific Information

Various ministries and departments of the Union government responded to our RTI requests, but did not specify support for refugees or Rohingya in particular. The Ministry of Women and Child Development said Saksham Anaganwadi and Poshan 2.0 provide packages of six services to "all eligible beneficiaries", which included children between 0-6 years, pregnant and lactating mothers.

The maternal health division said that "irrespective of religion, caste, and state domicile," schemes like Surakshit Matritiva Aashwasn, JSY, Janani Shishu Suraksha Karyakram, PM Surakshit Matritva Abhyan, High Risk Pregnancies and LaQshya were being implemented. The National Health Mission-2 division said public health and hospitals is a state subject, and all matters of strengthening health systems lies with the respective states.

The All India Institute of Speech and Hearing (AIISH) in Mysore responded saying that all services are provided equally to patients and that Aadhaar and UID "is not compulsory to access services at AIISH, Mysore".

The All India Institute of Physical Therapy and Rehabilitation in Mumbai said that the information sought was "not available", and that "there is no separate fund allocated nor is there any specific healthcare scheme for Rohingya refugees at the institute".

The child health division, in a September 4 response, said that any child enrolled in government or government-aided schools or anganwadis (childcare centres) are screened by Rashtriya Bal Swasthya Karyakram, the government's child health screening and early intervention services.

This was followed up by another response from the division on October 17, which said that all interventions to reduce child morbidity and mortality are being implemented universally in all states/UTs with a "focus on tribal and marginalised population without any discrimination on gender, caste and religion".

The health ministry's various divisions like Non Communicable Diseases-1, e-health, public health, National AIDS Control Organisation (Care, Support and Treatment Division), and central Tuberculosis division said the information sought is not available and may be treated as "nil".

These official responses underline the challenges faced by stateless Rohingya in India - a situation that is similar in other countries to which they have fled. A May 2022 paper by Surendran Rajaratnam and Azlinda Azman in the International Journal of Environmental Research and Public Health found that in terms of financial barriers to access health services, Rohingya informants, 22 women, in Malaysia mentioned that they faced problems accessing hospitals because they could not afford the cost of the treatment and medicine charged.

Healthcare experts such as Aqsa Shaikh, a doctor and community medicine specialist who has treated Rohingya refugees in Delhi NCR, said that Rohingya are left out of the public health safety net and do not have access to Ayushman Bharat, which is a major Union government scheme.

"They do not have the necessary documents," Shaikh said. "The state government provides primary health services through Mohalla clinics but cases which require admission through schemes like Delhi Arogya Kosh [financial support for health in Delhi government hospitals] does not cover them."

This issue of not having Aadhaar has also affected non-health needs of refugees. Before Aadhaar became widely used in 2015, refugee women were getting cash support under the JSY, said Ravi Hemadri, Director, Development And Justice Initiative (DAJI), a non-profit promoting rights and access to justice for adivasis, refugees and migrant workers. "Since linking to Aadhaar [was made mandatory] this has stopped. Children do not get textbooks and uniforms and mid-day meals. Admissions are provisional due to this."

In April 2017, the National Commission for Protection of Child Rights, on a complaint from DAJI, had categorically said that "no admission is to be denied to any child seeking admission in a government or government aided school in Haryana".

NGOs provide health access and support

Due to the lack of a uniform refugee policy, presently, various UNHCR-supported NGOs implement schemes for refugees to assist the most vulnerable by covering their expenses and filling some gaps through volunteers, who liaison with hospital staff and inform them of refugees.

The refugees are able to access some medicines and reimburse bills for some medical procedures through NGOs, refugees in Delhi told IndiaSpend. But in case of an emergency, they tend to visit private hospitals that are near their settlements in the Kalindi Kunj area. Large government hospitals like Safdarjung and Ram Manohar Lohia are at least 30 minutes away, and have a long waiting time.

An NGO that did not want to be identified said that access to healthcare has been positive and doctors treat Rohingya refugees like any other patients, due to the active presence and involvement of various civil society organisations. But certain benefits

such as JSY or birth control-related entitlements are not given due to lack of documentation like Aadhaar.

Some NGOs like DAJI are working, with the local health administration's support, in Nuh to provide Rohingya refugees with better access to government health facilities so that lack of documentation is not a hurdle to access healthcare.

The UNHCR India told IndiaSpend in response to queries on healthcare and government social protection access that it appreciated the Union government's "unwavering support" towards refugees and asylum-seekers for providing healthcare access at par with citizens. Refugees and asylum seekers can access primary, secondary and tertiary government healthcare facilities, it said.

However, the response also mentioned that the absence of a government-issued legal identity [like Aadhaar] poses a challenge for refugees and asylum-seekers as it excludes them from the government's social protection programmes.

"This, in turn, necessitates them to cover the costs of medical tests, investigations, treatments, and medications that may not be readily available in government pharmacies." UNHCR India, through its NGO partners, assists the "most vulnerable refugees" in covering these medical expenses, they said.

According to the UNHCR India review of 2022, 43,238 refugees overall were provided access to healthcare, including medical tests and treatment.

No refugee-asylum legislation

India does not have a legislation on refugees and asylum seekers, and is not a signatory to the 1951 UN Convention relating to the Status of Refugees and the 1967 Protocol. Therefore any persons crossing the borders into the country without permit are deemed to be "illegal migrants", including Rohingya who "pose a threat to national security", according to the Union government.

The Rohingya crisis was one of the reasons that prompted Shashi Tharoor, Member of Parliament from Thiruvananthapuram, to introduce a Private Member's bill in February 2022, seeking to provide a legal framework to protect refugees and asylum seekers, including access to the same healthcare services as Indian citizens.

As a democracy upholding human rights, India should have some policy to address refugee rights, said K.M Parivelan, associate professor, Centre for Statelessness and Refugee Studies, School of Law, Rights and Constitutional Governance, Tata Institute of Social Sciences, Mumbai.

The argument of volatile neighbourhood and economic challenges are diversionary. "We have an obligation. Rohingyas are persecuted in Myanmar which shows that they should be politically protected in India and voluntarily repatriated when it is safe for them to return," Parivelan said.

The 2013 Jaffar Ulla petition pending in the Supreme Court was filed based on findings of health activists in 2012 that there was inadequate maternal healthcare, medical aid, nutrition and hygiene, among other issues, for Rohingya in Mewat and Delhi.

It was reported that the Union government submitted to the court that JSY benefits cannot be provided as they do not belong to Scheduled Castes and Tribes or to the below-poverty-line category.

In an August 2018 directive, the Supreme Court asked the Sub-Divisional Magistrate or the equivalent authority of District Mewat, Haryana that the concerned jurisdictional revenue magistrate be appointed as nodal officer to ensure proper availability of limited entitlements. The order also extended to Kanchan Kunj and Kalindi Kunj in Delhi, where Rohingya reside.

“The provision of emergency or specialised care from the government is currently lacking a systematic process, necessitating reliance on the assistance of NGOs for such services,” said Abdali, who is representing Jaffar Ulla before the Supreme Court.

IndiaSpend has written to senior officials in the MoHFW, Delhi health services, the commissioner of Faridabad Division, the deputy commissioner and district health officials of Nuh, and to the Karnataka health and family welfare services for their responses on healthcare access and support provided to Rohingya refugees. On October 20, IndiaSpend received a letter from the Faridabad division commissioner requesting Nuh’s deputy commissioner to share information based on the request. We will update the story when we receive a response.

Institutional deliveries

Wasim, who was recovering from his injuries, had not worked for over a month when IndiaSpend met him in late September. Since his accident in mid-August, he had incurred a debt of Rs 40,000, nearly five times his monthly earnings, and was desperate to return to work. His wife, Noor*, who along with him relocated from Jammu to Bengaluru in December 2022, delivered a child in October.

Five of his six children were delivered at home and at least three of his children have not been immunised, including his youngest born in October, he told IndiaSpend. He had gone to the hospital for immunisation of one of the children recently, but he was shuffled around and made to wait by the hospital staff. Fed up, he left.

When Noor was pregnant, she got one dose of vaccination in Jammu in February. Based on the details of the Union government’s mother and child protection card, a pregnant woman must at least have three antenatal checkups, take two tetanus toxoid injections, and take one tablet of iron folic acid a day for at least six months after the first trimester.

Most Rohingya women who spoke to IndiaSpend said that they got iron and calcium tablets, but scans like ultrasound, which cost Rs 100 at a government hospital in Bengaluru, and any other related support was not available consistently. At private hospitals and clinics, which many women utilise, scans incurred higher costs.

In Delhi and Nuh, Rohingya community members, preferably women, work as health support volunteers who help book appointments and speak to doctors and staff.

“During my pregnancy I went to the government hospital here [Bengaluru] twice, but they asked us for money and I have not done any scans,” she said. “Where do we have the money even if it is Rs 100?” The staff at the government dispensary was annoyed

that she did not have a Thai card (mother and child protection card in Karnataka). Noor bought medicines from a private dispensary.

“If women are able to have regular antenatal checks, complications can be managed, but if they only approach hospitals during delivery and not earlier, it will not ensure continuum of care,” said Sylvia Karpagam, a public health doctor and researcher who has conducted health camps with refugees and vulnerable communities. “Complications have to be picked up early. Government facilities do not necessarily cater to actively looking for vulnerabilities in such groups.”

Refugee children have access to immunisation and are unable to get supplementary nutrition as it is linked to Aadhaar card, said UNHCR India.

In a household earning around Rs 10,000, more than half is spent on food and groceries, leaving almost nothing as savings. Given they are excluded from the public distribution system, it limits their ability to access adequate and nutritious food, which affects the health of children and lactating mothers.

Fund crunch becomes a challenge while providing aid and support. With more than 47,000 asylum seekers and refugees registered with UNHCR India, only 28% of the financial requirement of \$21.7 million (Rs 181 crore) for 2023 has been met. “UNHCR provides protection, solutions and assistance to those registered with us. However, as needs grow, our ability to respond to growing needs is severely threatened by limited funding,” said UNHCR India.

Health-seeking behaviour

Often, Rohingya women prefer to give birth at home, usually assisted by an older woman who is a birth attendant. A 2020 cross sectional study based on a rapid assessment of Rohingya refugees in Bangladesh’s Cox’s Bazar--the world’s largest refugee settlement--by Mohammed Ridwanur Rahman and others showed poor health literacy and health status.

It said that overall, there was poor understanding regarding treatment of common illnesses such as diarrhoea, and that the majority (90%) of childbirths occurred at home, with only 4% occurring in the presence of a trained healthcare worker.

In Bengaluru, one attendant said that she had been asked by local health workers not to continue home deliveries in order to encourage institutional deliveries. Usually the children were immunised during hospital visits and given birth certificates if it was an institutional delivery, although visits by health workers were not systematic, refugees said.

The UNHCR provides Rs 6,000 for one institutional delivery in a government hospital. But, as we said earlier, lack of access to documentation makes refugees ineligible for the government schemes which provide ante- and postnatal financial assistance to women.

Culturally, Rohingya women prefer female doctors due to which they prefer home deliveries instead of institutional deliveries, said a doctor who did not want to be identified. “It would be useful if the government can train and licence individuals from

the community to be link workers similar to ASHAs. This would help women deal with language barriers and access proper healthcare,” said the doctor.

While there has been improvement in the number of Rohingya women opting for institutional deliveries owing to the work of UNHCR and NGOs, for various reasons, including cultural norms, financial challenges, and discrimination, they mostly choose to give birth at home, said the report by The Azadi Project and Refugees International.

Experts working with Rohingya said that more can be done if there is political will. Community members and medical staff can be trained to provide health aid support and be more sensitive to refugee needs.

Wasim, meanwhile, was desperately trying to fix his damaged rickshaw, which would cost him more than Rs 1,000, an amount he did not have. “My injuries are healing, but it still hurts,” he said, pointing at the blackened blood clots on his calf. <https://www.indiaspend.com/health/how-rohingya-refugees-are-impacted-by-limited-access-to-healthcare-890067>

STATES NEWS ITEMS

6. Punjab Deprived Poor Kids Of 25 Percent Admission in Unaided Private Schools (*face2news.com*) January 16, 2024

A team of the of the Forum for Weaker Sections, Mohali, Punjab on the issue of denial of minimum 25% admission in unaided Private Schools by the Punjab Government as per the Right to Education Act, 2009. On this issue media interaction was addressed by Onkar Nath, Additional Deputy Comptroller & Auditor General (Retired), T. R. Sarangal, IAS (Retired), Principal Secretary to Punjab Government, Fateh Jung Singh, Joint Director (Retd), Agriculture, Punjab & Kirpal Singh, Accounts Officer (Retd), AG Punjab, on Monday at Chandigarh Press Club.

The Right to Education was made a Fundamental Right in 2002 through 86th amendment of Indian Constitution. As per Article 21-A, the State shall provide free and compulsory education to all children from Pre-Nursery to 8th class.

The Right of Children to Free & Compulsory Education (RTE) Act 2009 was passed by the Indian Parliament. This Act was applicable with effect from 01.04.2010. As per Section 12 (1) (C) of RTE Act, 2009, the unaided private schools are required to admit minimum 25% children belonging to weaker sections & disadvantaged groups.

The Government of Punjab framed Punjab Right of Children to Free and Compulsory Education Rules (Punjab RTE Rules), 2011 as per its notification dated 10 October 2011. As per Rule 7(4) of Punjab RTE Rules, 2011, the students belonging to weaker sections and disadvantaged groups are required to first go to the Government schools for getting admission.

Such students can get admission in unaided private Government only after they are not able to get admission in Government schools. Importantly, admission in unaided private schools is possible only after getting NOC from a Government schools.

In fact, by passing RTE Act 2009, the Indian Parliament intended to empower the poor children with the right to quality education even beyond the Government system. However, by imposing illegal condition of NOC under Rule 7(4) under Punjab RTE Rules 2011, the very purpose of the provision made under Section 12 (1) (C) of RTE Act, 2009 has been defeated. By doing this, the Government of Punjab has bulldozed the RTE Act 2009 which resulted in the 'intellectual genocide' of poor students.

The Comptroller & Auditor General (CAG) of India has also highlighted non-implementation of 25% admission of poor kids in private schools in Punjab in his audit report of 2016, which was submitted to Punjab Vidhan Sabha in 2017.

In the case of denial of admission of poor students against 25% seats in private unaided school (Dayanand Public School, Nabha), the Hon'ble Punjab & Haryana High Court had decided the case in 2017 in favour of the admission of poor students. Thus, this decision of the High Court has proved that Rule 7(4) of Punjab RTE Rules 2011 made by Punjab Government is illegal.

The National Commission for SCs had also issued directions in 2018 to withdraw illegal Rule 7(4) of Punjab RTE Rules. But the Government of Punjab did not bother to withdraw the same.

This is important to note that all the Indian States & UTs including UT Chandigarh, the Capital of Punjab, are implementing 25% admission to poor kids in unaided private schools. Even the Aam Admi Party Government of Delhi headed by Mr Arvind Kejriwal is also providing 25% admission to poor students in unaided private schools.

The National Commission for SCs had also issued directions in 2018 to withdraw illegal Rule 7(4) of Punjab RTE Rules. But the Government of Punjab did not bother to withdraw the same. This is important to note that all the Indian States & UTs including UT Chandigarh, the Capital of Punjab, are implementing 25% admission to poor kids in unaided private schools. Even the Aam Admi Party Government of Delhi headed by Mr Arvind Kejriwal is also providing 25% admission to poor students in unaided private schools.

The laws passed by Indian Parliament are supreme and the State Governments are duty bound to implement such laws. State Governments cannot make any law or rules contrary to the laws passed by the Indian Parliament. Article 254 of the Indian constitution provides that in case of a conflict between a central and a state law on the same subject, the provisions of the central law will prevail. However, the Punjab Government has not amended Punjab RTE Rules 2011 despite directions received from various authorities.

Due to imposition of illegal NOC condition, more than 10 lakh poor students have been deprived of quality education in private schools in Punjab during the last 13 years from 01.04. 2010 to 31.03.2023. This is a retrograde step for a progressive State like Punjab.

Various persons and organisations have been raising this issue with the Punjab Government through letters, appeals and representations etc. This issue has also been highlighted by the media from time to time. But the successive Punjab Governments of

Punjab did not bother to withdraw the unconstitutional Rule 7(4) of the Punjab RTE Rules, 2011.

In the circumstances, Punjab Government is required to withdraw the unconstitutional Rule 7 (4) of Punjab RTE Rules 2011 as per the letter and spirit of the RTE Act 2009 so that the children belonging to weaker sections and disadvantaged groups are able to get 25% admission in private unaided schools of Punjab in the interest of fair play, justice and quality education. <https://www.face2news.com/news/90588-punjab-deprived-poor-kids-of-25-percent-admission-in-unaided-private-schools.aspx>

SELECTED NEWS ITEMS/ARTICLES FOR READING

7. India's debt pie needs watching (*thehindubusinessline.com*) 16 Jan 2024

Be vigilant. Govt, corporate debt may seem manageable, but debt servicing at 13% of GDP is cause for concern

The issue of debt has come to the forefront today. Credit rating agencies point to debt levels when dealing with sovereign ratings while RBI is worried about increase in non-collateralised lending.

While these concerns deserve merit, it is also necessary to note that debt is a vital element of the growth process. A debt free-country or company will find it hard to grow. Companies can use their own funds, but governments cannot. How significant is debt in the Indian context?

For having accelerated growth one needs to have a financial system that allows for intermediation either through financial institutions or directly through other market instruments. Those who save and provide funds for investment are different from those who produce and invest, making intermediation necessary.

As financial institutions become more sophisticated more options are provided for borrowing to facilitate transfer of funds to productive sectors.

To look at the relation between growth and debt, the last 10 years are considered here. All possible debtors in the organised sector have been included.

The unorganised segment is excluded as there is no available data though it should be remembered that the traditional moneylender plays an important role in financing consumption in India.

We take a look at government debt (Centre and States), bank credit (for farmers, individuals and firms), corporate bonds (corporates), NBFCs (same universe of borrowers as banks), external borrowings (corporates but excluding government), lending by institutions like Nabard etc. (direct lending and refinance).

The sum of these borrowings gives an idea of the indebtedness of the nation which can be juxtaposed against the GDP growth during this decade ending 2022-23.

The table shows that the CAGR of outstanding debt has risen at a faster rate than nominal GDP growth which means that debt has played a big role in financing GDP growth.

Incremental debt in 10 years has been ₹320-lakh crore, while GDP has increased by around ₹173-lakh crore.

This clearly shows that growth has been financed well by the system. The other significant aspect of our debt structure is that the largest debtor is the government with a share of 47 per cent.

It must be remembered that all borrowing is used for consumption or investment purposes and hence is productive.

While normally borrowing for investment is looked at favourably the same is not the case with consumption.

Backward linkages

However, growth in consumption is a pre-requisite for investment and if entities borrow to buy goods and services, there are backward linkages created. As consumption improves and capacity utilisation increases, there is incentive to invest more.

Western countries have financed consumption which has in turn become an engine to growth through the use of credit cards. In India people borrowing for consumption or for acquiring assets such as vehicles houses or is a more recent phenomenon. Mortgages in particular have played an important role in US economic growth as the links with the construction sector and related industries are strengthened.

The table provides some interesting insights on where borrowing is concentrated. The government has the highest ratio of outstanding debt-to-GDP of 82 per cent with an compounded annual growth of 12.9 per cent over 10 years. Banks, in relative terms have been more conservative with credit CAGR of just 10 per cent, amounting to 50 per cent to GDP.

The corporate bond market has also grown at a faster rate of 12.8 per cent annually, which is a revelation considering that there is still a sense of the market not being well developed. Outstanding corporate bonds are now almost 16 per cent to GDP. Government, SEBI and RBI measures have brought about this growth in the market. The NBFC sector has a ratio of 12.6 per cent to GDP with CAGR of 16.3 per cent.

Debt needs to be serviced by the borrowers both in terms of repayment of principal as well as annual interest payouts. The average cost for the government would be around 7 per cent which involved ₹16-lakh crore as payouts. For the commercial side of borrowing the cost would vary between 8-9 per cent and hence have an outflow of almost ₹20-lakh crore (a lower cost for external borrowings). Hence there is an annual outflow of around ₹35-36-lakh crore as interest besides redemptions that happen on a regular basis.

An outflow of ₹35-lakh crore or 13 per cent of GDP, as interest on debt is a matter of concern. Extrapolating the past data, a CAGR even 10 per cent indicates that in future

outstanding debt will be rising by a similar rate which is ₹48-lakh crore in the first year to begin with. Now the interest payout of ₹35-lakh crore would be a little over 70 per cent of net incremental debt reckoned. This is definitely quite high.

Capex impact

When it is the government there is less concern as it is paid from the Budget and the downside is some compromise on spending on projects.

For corporates, interest outflow is a part of ordinary business and at the lower end of the scale can impact profits. Unless there are losses made which leads to NPAs this amount can be absorbed by the firms.

The challenge is more for retail customers who borrow funds. In case it is for a house or vehicle there are assets being created which are used as collateral. However, if used for consumption it can lead to delinquencies in case the individual is not able to earn sufficient income to service the debt.

Hence, it can be seen that debt has been an integral part of the Indian growth story. It is however necessary to ensure that NPAs don't build up and this is where regulation is important along with better underwriting skills of lenders. Presently there does not appear to be any major concern given the quality of assets across all segments. But one has to remain vigilant on all fronts as any segment can provide the shock. <https://www.thehindubusinessline.com/opinion/indias-debt-pie-needs-watching/article67745782.ece>

8. India's \$10 trillion run – the first milestone on the developed economy road (*moneycontrol.com*) JANUARY 17, 2024

India is hoping to become a developed country by 2047. While that finish line is almost a quarter of a century away, there are milestones to be crossed along the way. And if these milestones, such as increasing the GDP to \$10 trillion, are reached, the eventual objective may not be as distant as it looks.

That the Indian economy is a bright spot in an uncertain world has been widely said for the better part of a decade. While the COVID-19 pandemic caused the economy to contract in 2020-21, a fairly quick turnaround followed, with the latest GDP numbers — quarterly and annual — surprising on the upside and forcing economists to significantly raise their forecasts.

But while the present is bright, it is the future that matters. And the Indian government is aiming for the stars with its target of making the country a developed economy by 2047 to coincide with the hundredth anniversary of India's independence from British rule.

To be sure, there is no precise definition of what constitutes a developed economy. Even the range of annual per capita income — the most commonly cited metric to determine what stage an economy is at — is rather wide and can be anywhere from \$15,000 to \$30,000. What is clear is that increasing the current per capita income level of around \$2,500 will require broad economic and social reforms across sectors and debt management from the government.

India's growth rate may be surprising on the upside, but that is in real terms. Nominal growth, or growth without adjusting for inflation, has been lower than expected, with the statistics ministry estimating India's gross domestic product (GDP) to have grown by only 8.9 percent in 2023-24 in current rupee price terms. This is lower than the 10.5 percent the finance ministry had assumed in the budget.

A simple extrapolation of the nominal GDP at a growth rate of 11 percent reveals that even if the Indian rupee does not depreciate at all against the US dollar from hereon, it may take until 2034 for the size of the economy to rise to \$10 trillion. But if growth continues at the same rate of 11 percent, the GDP may indeed hit \$40 trillion in 2047.

But the exchange rate will be the big spanner in the works here. If one assumes a steady 1 percent per-year depreciation of the rupee, the math could be upended. This is where the reforms come in.

Budget and beyond

The 2024-25 budget may only be an interim one, but it, along with the new government's full budget that will be presented in July after the Lok Sabha elections, will lay the groundwork for the near future.

"With the upcoming Union Budget for 2024-25 set to be an interim one for the purpose of a vote-on-account, major policy changes and announcements are unlikely. However, the expansion in the Government of India's capex and the extent of fiscal consolidation would be scrutinised closely," economists from ratings agency ICRA said.

The Centre has spent heavily on capital expenditure in recent years to drive growth and crowd in the private sector. And while another record capex target will likely be set, up from Rs 10 lakh crore in 2023-24, fiscal constraints and the beginnings of the private capex cycle mean the government may have to go easy on the pedal.

The central government has a medium-term fiscal deficit target of 4.5 percent of GDP by 2025-26. The target for 2024-25 could be set at around 5.3 percent, down from 5.9 percent this year. Later this week, on January 18, economists can be expected to shed some more light on this matter at Moneycontrol's Policy Next summit.

Reforming the tax system

The key to the government's ability to raise spending going forward is how much tax it collects. And while the interim budget is unlikely to make any meaningful changes when it comes to direct taxes, the indirect tax regime offers plenty of opportunity for change.

The Goods and Services Tax (GST) system was introduced in July 2017. Monthly GST collections have steadily increased over the years, with this year's average at Rs 1.66 lakh crore, up from Rs 1.51 lakh crore in 2022-23.

However, GST is far from complete and needs substantial work – from reducing the number of tax slabs to widening its scope to include key items such as fuel products, among others. The Moneycontrol Policy Next summit will also see a panel discussion

where indirect tax experts and former high-ranking bureaucrats debate what should be done next to reform the GST.

Food and energy security

While raising per capita income is crucial to becoming a developed nation, it will count for little if the prices of mass consumption items spiral out of control. Since 2022, food prices have surged due to the disruptions caused by Russia's invasion of Ukraine and the unseasonal and uneven rainfall hurting domestic agricultural production.

The government, to give it its due, has taken a raft of steps to bring down prices of cereals, pulses, edible oils, and key vegetables such as onion and tomato. Elaborating on this at this week's Policy Next summit will be Consumer Affairs Secretary Rohit Kumar Singh.

The other key mass consumption item that puts pressure on household pockets is fuel, with prices of petrol and diesel unchanged for more than a year now. The energy sector, however, is going through a huge change as the world continues to push towards renewable sources. For India, power is crucial, with Chief Economic Adviser V Anantha Nageswaran saying on more than one occasion that energy security could be the biggest challenge to India's future growth prospects.

Fittingly, the Policy Next summit will have RK Singh, Union Minister for Power, New, and Renewable Energy, deliver the keynote address on securing India's energy future.

The age of women

Action on food and fuel prices and other reforms will count for little in India's pursuit of first becoming a \$10 trillion economy and then a developed one if it does not manage to bring half its population on par with the other.

"India has aspirations to become a high-income country by 2047... In order to get to high-income country (levels), it needs to grow closer to 8 percent. And you can't get there if a large part of your workforce — females — is not participating," World Bank Senior Economist Dhruv Sharma had said in October 2023 at the release of the Bank's India Development Update report.

As part of this effort, the January 18 Policy Next summit will see women leaders from different spheres — law, politics, business, and economics — debate how women can truly become India's next growth engine. <https://www.moneycontrol.com/news/business/budget/indias-10-trillion-run-the-first-milestone-on-the-developed-economy-road-12062431.html>

9. Govt may earmark Rs 4 trillion for next year's food, fertiliser subsidies (*business-standard.com*) Jan 17 2024

Food and fertiliser subsidies account for about one-ninth of India's total budget spending of Rs 45 trillion during the current fiscal year that ends on March 31

India may earmark about Rs 4 trillion (\$48 billion) for food and fertiliser subsidies for the next fiscal year, two government sources said, indicating fiscal caution ahead of this year's general election.

Food and fertiliser subsidies account for about one-ninth of India's total budget spending of Rs 45 trillion during the current fiscal year that ends on March 31.

The Ministry of Consumer Affairs, Food and Public Distribution has estimated next year's food subsidy bill at Rs 2.2 trillion (\$26.52 billion), the two sources said. That is 10 per cent higher than a projected outlay of nearly Rs 2 trillion (\$24.11 billion) for the current 2023-24 fiscal year.

Additionally, next fiscal year's fertiliser subsidy is expected to be Rs 1.75 trillion (\$21.10 billion), down from the current 2022-23 fiscal year estimate of nearly Rs 2 trillion, one of the sources said.

The sources, which are directly involved in the decision making on the subsidies, did not wish to be named as they were not authorised to speak to the media.

Finance Minister Nirmala Sitharaman will unveil the 2024/25 budget on Feb. 1.

The Ministry of Finance, the Ministry of Chemicals and Fertilizers and the Ministry of Consumer Affairs, Food and Public Distribution ministries of finance did not reply to requests for comment.

Maintaining the combined subsidies at their current level would be unusual for a government facing a national election in just a few months, but Prime Minister Narendra Modi is widely expected to win a rare third term in elections scheduled for April and May.

Also, containing food and fertiliser subsidies is crucial for managing India's fiscal deficit, which Modi's government is targeting at 5.9 per cent of gross domestic product this year and planning to lower by at least 50 basis points in the fiscal year 2024/25.

The food subsidy bill is likely to go up next year as Modi's administration late last year extended its flagship free food welfare programme for the next five years.

India runs its multi-billion dollar food welfare programme, the world's biggest such initiative, by buying rice and wheat from millions of domestic farmers at state-set minimum or guaranteed prices and then supplying the staples for free to 800 million Indians. https://www.business-standard.com/economy/news/govt-may-earmark-rs-4-trillion-for-next-year-s-food-fertiliser-subsidies-124011700245_1.html

10. No threat of another spike in public debt to GDP ratio: Experts (*financialexpress.com*) Jan 17, 2024

Chances of India's public debt rising again after being off the pandemic-induced peak in FY21 are remote, experts said. Instead, over the next five years or so, the country's debt-GDP ratio could return to the pre-pandemic levels, most of them feel.

The optimism stems from the belief that the government is unlikely to materially digress from the fiscal glide path over the next few years. Also, the prospects of a precipitous fall in global commodity prices leading to very low inflation and nominal GDP expansion are slim in the near term.

Redemption pressures are unlikely to be too high to upset the calculations of the Reserve Bank of India, the manager of public debt. The buoyancy in tax collections is expected to stay, allowing the government to retain capex at somewhat elevated levels, and gradually lower the debt over the medium term.

Don't see another spurt in the ratio unless global commodity prices fall sharply, Responding to the International Monetary Fund's recent forecast of India's general government debt overshooting 100% of the GDP under a worst-case scenario by FY28, the finance ministry has stated the Centre is "on track to achieve its stated fiscal consolidation target" of reducing fiscal deficit below 4.5% by FY26. What IMF referred to was not a baseline scenario, and any global shock would equally affect all countries, the ministry noted.

The ministry added that sticking to the glide path is necessary for India to curb general government debt, and prevent it from rising again.

India's general government debt, which comprises the debts of the Centre and states, had soared to 88% in FY21, the highest in at least four decades, as government expenditure rose during the pandemic, amid a revenue slump. It has moderated since to around 81% in FY23 with the Centre and states resorting to fiscal consolidation with a thrust on capex.

Large economies like China and Japan saw elevated debt-GDP levels after Covid also (see chart). Of course, unlike India, these economies have a higher government revenue-to GDP ratio than India. Government revenue to GDP of India was at 19.39% of GDP in 2022, compared with Japan's 37.24%, China's 25.88, Brazil's 43.28 and the US's 32.55%.

"We have been doing well for the past couple of years and if our economy grows by 7-8% for the next few years, this debt-to-GDP ratio has only to come down," said N R Bhanumurthy, Vice-Chancellor of Bengaluru's BASE University.

Going forward, a continuous push to capex will bring down the debt to GDP levels to the pre-COVID situation of around 70% by the end of 2030 as well as generate enough resources for revenue expenditure also to bring down the revenue deficit to closer to zero, Bhanumurthy said.

“The GoI’s progress on fiscal consolidation is expected to augur well for the General Government debt-to-GDP ratio. Additionally, the anticipated uptick in nominal GDP growth FY25, owing to the turnaround in WPI to inflation from the deflation expected in FY24, is also expected to help lower this ratio,” Iera chief economist Aditi Nayar said. “Consequently, we expect continued progress towards the general government debt-to-GDP ratio reversing towards the pre-Covid levels of sub-80% over the next 1-2 years,” she said.

Nayar said the Centre would not materially deviate from the fiscal glide path over the next two years. “Hence, we do not expect a surge in the debt-to-GDP ratio during this period. However, exceptional circumstances, such as a sustained sharp fall in commodity prices could impact the nominal GDP numbers, could lead to a brief hiatus in the declining trend in (the debt-to-GDP ratio),” she said.

While it may be difficult to target debt levels on an annual basis, the government should target interest payments by bringing down the revenue deficit closer to zero, she said.

“Even during difficult fiscal situations, the government should not compromise on capex as cutting back capex would lead to lower economic growth. which would put direct pressure on the debt-GDP ratio,” Bhanumurthy said.

The Budget for 2023-24 provisioned for Rs 10 trillion (3.3% of GDP) for capital expenditure, a sharp 36% annual increment from Rs 7.36 trillion in 2022-23. This is almost three times the capital expenditure in 2019-20.

With the assumption of a sharper expansion in revenue receipts of around 9.5% compared to revenue expenditure by about 3.9%, the revenue deficit is expected to entail a substantial correction to 2.4% of GDP in FY25 from 3% projected for FY24, Iera said.

High public debt means a substantial chunk of government resources are used annually to pay interest to bondholders. The Centre’s expenditure on interest payments rose to Rs 9.28 trillion(27% of revenue expenditure) in FY23 from Rs 5.83 trillion (29% of revenue expenditure) in FY19.

The concerted effort by the Centre and States to limit borrowing helped them bring down the fiscal deficit and debt level from FY22 onward. <https://www.financialexpress.com/policy/economy-no-threat-of-another-spike-in-public-debt-to-gdp-ratio-experts-3366436/>

11. PM-JANMAN for tribal electrification: Beacon of hope or mirage? (*downtoearth.org.in*) 16 Jan 2024

Initiative focuses on 11 critical interventions across nine ministries

For decades, tribal communities have grappled with energy poverty, residing in remote areas beyond the reach of conventional electricity grids. This not only impedes their daily lives but also constrains their economic prospects, limiting opportunities for education, businesses and access to vital healthcare services.

Recognising this challenge, the Union Cabinet has greenlit the implementation of the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) with a substantial budget of Rs 24,000 crore. This initiative focuses on 11 critical interventions across nine ministries, aiming to bring about transformative change in the lives of tribal communities.

The Union Ministry of New and Renewable Energy (MNRE) has launched a scheme under PM-JANMAN to energise 100,000 households in 1,500 habitations, belonging to Particularly Vulnerable Tribal Groups (PVTG). The scheme is backed by a budget of Rs 500 crore.

Off-grid solar power for tribal households

The scheme's primary objective is to electrify 100,000 PVTG households through off-grid solar power. This involves the installation of solar home lighting systems (SHLS) equipped with LED bulbs and fans. Each SHLS, provided free of cost, will be supported by central financial assistance (CFA) covering the entire cost, including appliances, transportation, installations, comprehensive maintenance services for five years and applicable taxes. The inclusion of a remote monitoring system ensures proper functioning and maintenance.

In cases where clusters of households exist in PVTG habitations, a solar mini-grid may be installed, operating through the Renewable Energy Service Company (RESCO) mode. The mini-grid, complete with a battery bank, distribution lines, metering and control equipment, will receive CFA support of up to Rs 50,000 per un-electrified household. This innovative approach aims to provide sustainable energy solutions to tribal communities, addressing their unique energy needs.

Additionally, the scheme encompasses the solarisation of multi-purpose centres (MPC) in PVTG areas where a connection through the main grid is not feasible. Off-grid solar power packs with a battery bank will be installed to meet specific load conditions. This multifaceted approach covers diverse energy requirements in tribal regions, fostering inclusive development.

Implementation & financial breakdown

Funds for this transformative endeavour will be drawn from the allocation for the Development Action Plan Scheduled Tribes of MNRE, with a dedicated budget line (PM JANMAN) established for effective implementation. The financial breakdown for the years 2023-24, 2024-25 and 2025-26 underscores the government's commitment, with Rs 20 crore, Rs 255 crore and Rs 240 crore allocated, respectively.

The scheme's implementation, slated to begin upon administrative approvals, underscores the government's proactive approach to address energy poverty in tribal areas. The decentralised approach entrusts the Union Ministry of Tribal Affairs with the power to implement this initiative effectively.

In conclusion, the PM-JANMAN scheme represents a pivotal step toward providing sustainable energy solutions to particularly vulnerable tribal groups. By integrating solar power initiatives tailored to the unique needs of tribal households and communities, the government is advancing inclusive development.

The PM-SAUBHAGYA programme included standalone solar photovoltaic systems in remote areas, where grid connectivity was not feasible. But poor monitoring at implementation level has resulted in many standalone SPV systems becoming dysfunctional in a couple of years.

The introduction of a remote monitoring system in the current programme facilitates effective performance monitoring. To address under-performance, penalty provisions can be incorporated in the bidding documents for installers, and implementing agencies should be held accountable for the quality, reliability and sustainability of the systems.

In cases of failure in the systems, CFA may be recovered along with the interest. A standardised bidding document for consistency across states is essential, and a dedicated cell under the rooftop solar programme, overseeing PM-KUSUM A & C components, should be established to ensure successful implementation. The engagement of dedicated cells in distribution companies with other activities significantly hampers the optimal realisation of benefits from such progressive schemes.

PM-JANMAN scheme for tribal electrification is crucial, but it's equally imperative to concurrently foster on-the-ground skills development, according to Arpo Mukherjee, associate vice-president at Ernst & Young, a transaction advisory and consulting firm. Without this, there's a significant risk of failure.

While remote monitoring is theoretically effective, it can't replace the necessity for manual inspection, making a thoughtful integration of both for optimal outcomes imperative. Additionally, there should be endeavours to link this programme with livelihood generation activities tied to the monitoring, operation and maintenance of the solar photovoltaic system within the local tribal communities, Mukherjee told Down To Earth.

A comprehensive approach that encompasses not just electrification but also economic empowerment is essential for the scheme to bring about genuine transformative changes in the lives of tribal communities.

The success of the scheme depends on the commitment to financial allocations, transparent implementation and innovative technical solutions.

“This initiative is crucial for tackling the prevalent issue of energy poverty within tribal communities. It has the potential to create new opportunities for the tribal community, fostering digital empowerment and enabling them to benefit from various inclusive government development programmes,” said Jay C Shiv, programme director, Renewable Energy Unit, CSE. <https://www.downtoearth.org.in/blog/energy/pm-janman-for-tribal-electrification-beacon-of-hope-or-mirage--93913>

12. Perennial challenges & failures (*millenniumpost.in*) 16 Jan 2024

As the winter season approaches its end in Delhi, the city finds itself once again grappling with the familiar and dreaded enemy – air pollution. Surrounded by the Aravalli Hills and the Himalayas, Delhi's topographical setting creates a natural basin that traps pollutants, exacerbating the problem during winter months. The phenomenon

of temperature inversion further compounds the issue by inhibiting the vertical dispersion of pollutants, leading to the accumulation of harmful particulate matter and gases in the lower atmosphere. The large-scale stubble burning in adjoining states post-harvest adds another layer to Delhi's vulnerability to air pollution during winters. While these seasonal drivers contribute significantly to the pollution crisis, Delhi is also burdened by perennial factors throughout the year. Vehicular emissions, industrial activities, poor waste management, open burning, construction dust, household emissions, and insufficient green cover collectively contribute to the degradation of air quality. Despite the perennial nature of this crisis, authorities seem to be stuck in a repetitive cycle of implementing the same guidelines and interventions without much success. The Commission for Air Quality Management (CAQM), responsible for implementing measures to improve air quality, recently invoked Stage-III of the Graded Response Action Plan (GRAP) in response to the worsening air quality. GRAP is a framework that enforces more stringent actions during periods of severe pollution. Stage-III GRAP requires swift action on various fronts. Stone crushers in the NCR will cease operations to curb significant dust emissions, and all mining activities will be suspended to reduce additional sources of pollution. A strict ban on construction and demolition activities across the NCR will aim to minimise dust pollution, with exceptions only for critical projects such as hospitals and national security infrastructure. Additionally, it also entails restrictions on certain types of vehicles. However, it is crucial to note that GRAP is a responsive measure, setting in when the damage is already done. What is urgently needed is a proactive and preventive approach that involves innovation and technical applications. The current lack of political will and determination to find sustainable solutions is glaringly evident. Despite the establishment of the National Clean Air Programme (NCAP) fund, less than 40 per cent of the allocated funds for Delhi-NCR were utilised in 2023-24. The NCAP, a comprehensive initiative by the Indian government, aims to address and mitigate air pollution across the country. The underutilisation of funds raises questions about the commitment of authorities to tackle the issue effectively. Data presented by Union Minister of State for Environment Ashwini Kumar Choubey reveals that between 2019-20 and 2023-24, the central government released Rs 428.61 crore to Delhi, Noida, Alwar, Meerut, Faridabad, and Ghaziabad. Shockingly, only Rs 170.58 crore of this amount has been utilised, indicating a significant failure on the part of authorities to execute and implement effective measures. The repercussions of this failure are grave and extend beyond financial mismanagement. The health and well-being of citizens are at serious risk due to air pollution. Short-term exposure to pollutants can lead to respiratory issues, exacerbate existing conditions such as asthma, and cause irritation to the eyes and throat. Long-term exposure is linked to chronic respiratory diseases, cardiovascular problems, and an increased risk of lung cancer. Fine particulate matter (PM_{2.5}) and other pollutants can penetrate deep into the lungs, entering the bloodstream and contributing to systemic inflammation and various health complications. Vulnerable populations, including children, the elderly, and individuals with pre-existing health conditions, are particularly at risk. It is high time that air pollution is recognised as a violation of basic human rights, including the essential Right to Life and Liberty enshrined under the Indian Constitution. The invocation of GRAP, while necessary as an emergency response, is a quick-fix measure that does not address the root causes of the problem. A year-round, comprehensive plan is urgently needed to rid Delhi-NCR and other cities of this perennial scourge. To sum up, the time for half-hearted measures and ineffective interventions is over. Authorities must take a proactive stance, investing in innovative and sustainable solutions to combat air

pollution. The health and well-being of citizens, as well as the environment, depend on the swift and decisive action of those in power. It is not just about the air we breathe; it is about safeguarding the fundamental rights and future of the people. The battle against air pollution must be fought on all fronts, with determination, innovation, and a commitment to securing a cleaner, healthier future for Delhi and its residents. <https://www.millenniumpost.in/editorial/perennial-challenges-failures-548407>

13. MP: FIR registered against 170 in connection with embezzlement of Rs 162 cr in various dept (*millenniumpost.in*) 17 Jan 2024

BHOPAL: The newly constituted State Financial Intelligence Cell (SFIC) of the Treasury and Accounts Directorate of the Madhya Pradesh government has detected embezzlement of around Rs 162 crore during the last five years in various departments.

In this connection, 170 suspicions have been booked across the state and recovered 15.48 crore transactions from them. A departmental inquiry has also been installed against the accountable officials and employees.

“The misconduct came to light first from the Seoni district where after inquiring about a complaint the finance department found that some subordinate employees of a drawing and disbursing officer (DDO) had withdrawn the amount in their own or their family accounts”, the Commissioner of Treasury and Accounts, Dnyaneshwar B Patil told Millennium Post. “The inquiry team found that the DDO has provided a login password to his clerk who also used to work as a bill creator and approver”, Patil said.

After this, SFIC was constituted to inquire about fake transactions by making data analysis of all offices of the DDOs across the state to detect those accounts in which amounts have been transferred in the last five years, Patil further said. After analysing 15 crore transactions made against the 85 Lakh bills by the SFIC, embezzlement of Rs 162,44,11,712 has been detected in 43 DDO offices so far, Finance Department sources said. Around Rs 15,48,18,626 have been recovered, FIRs have been registered against 170 officials and employees and a departmental inquiry has been installed against many officers, the sources also said

Mostly embezzlement has been done by the clerks of DDOs who got the password from their officers, they have transferred money into their accounts or their family members. Around 5,600 DDOs pay various bills for their offices through the IFMIS (Integrated Financial Management and Information System) software run by the Department of Finance at the state level, including payments of salaries of more than 10 Lakh employees of the state and their allowances, office expenditures, grants, scholarships etc.

The SFIC has detected the first speculation of Rs 9.2 crore in the collector office in Indore. In the Central Jail Bherugarh, Ujjain, around Rs 20 crore in fraud transactions have been found, the amount has been transferred from the provident fund of employees to the accounts of three sentinels of the jail namely Ripudaman Singh, Shailendra Singh and Sonu Malviya.

Major embezzlement of Rs 81,27,76,308 has been found in the office of the Executive Engineer of Public Health Engineering Department Division-1 in Gwalior.

An official of the department said that in these cases, the negligence of the DDOs in sharing passwords with their clerks and not monitoring the payments has been found and to prevent this practice, e-sign has been made mandatory for approving the bills. An Aadhar-based payment system has been introduced to ensure the identification of the actual payees, he said.

<https://www.millenniumpost.in/nation/mp-fir-registered-against-170-in-connection-with-embezzlement-of-rs-162-cr-in-various-dept-548527>

14. Corp's waste management plans a failure: Audit report (*timesofindia.indiatimes.com*) 17 Jan 2024

Kochi: Kochi corporation has spent more money on arranging facilities for waste movement than on treating waste, resulting in wastage of funds, according to the local fund audit report. The corporation could not implement comprehensive projects for disposal and treatment of garbage in the city, the report pointed out.

According to the report, Kochi corporation spent Rs 8.58 crore for hiring trucks during January 2022 to December 2022, at a time when the civic body's trucks were lying unused.

Kochi corporation has 23 trucks and 13 refuse compactors. Of these, only seven trucks and two refuse compactors were used, that too in a nominal way, the report said.

In 2022-23, Kochi corporation bought 120 e-carts, spending Rs 1.99 per cart, for collecting and moving waste from by-lanes. However, six e-carts were found to be defunct even before they were used and when an inspection was conducted in November last year, it was found that 18 e-carts were lying unused.

Another issue the auditors pointed out was that the corporation did not maintain proper documents regarding the loans availed for solid waste treatment plant at Brahmapuram. Approximately Rs 158 crore had been allotted for procuring land for the solid waste treatment plant at Brahmapuram. But the details about the land purchase had not been submitted despite repeated requests, said the report.

However, mayor M Anil Kumar said that Kochi corporation had made significant advancements in many sectors. "But we are yet to achieve the desired goals in areas like waste treatment and mosquito control," he admitted and added that, "We are planning to concentrate on these areas in the next one year."

Meanwhile, opposition in Kochi Corporation has come out against the mayor giving anticipatory approval for the purchase of e-carts. "The project for purchasing e-carts was presented before the council, after the mayor gave anticipatory approval. The approval was given without considering whether the project would be beneficial for the corporation," said Antony Kureetha, opposition leader of Kochi corporation council.

"If a project to which the mayor give anticipatory approval doesn't get council's nod, it will be a personal liability of the mayor. That's why we give the approval for many

of the proposals for which the mayor had given anticipatory approval,” Kureetha said. <https://timesofindia.indiatimes.com/city/kochi/audit-report-failure-of-kochi-corporations-waste-management-plans/articleshow/106913657.cms>

15. 5 yrs late, Blue Line extn to now cost ₹350cr more
(*timesofindia.indiatimes.com*) Jan 17, 2024

Ghaziabad: Shelved for nearly five years due to perceived high costs, the cost of the 5km extension of the Blue Line from Noida Electronic City to Sahibabad —where it will be linked with the priority section of the rapid rail corridor—is likely to go up by another Rs 350 crore.

A revised project report submitted by the Delhi Metro on Tuesday has pegged the project’s cost at Rs 1,873 crore, up from the estimated Rs 1,517 crore in a 2018 report.

The report suggests that 80% of the project cost, which is Rs 1,225.34 crore, should be borne by the state government through its agencies. UP will also foot another Rs 111.8 crore in state taxes. Of the nearly 26,691 sqm of land required for the route alignment, nearly 7,690sqm is privately owned and is estimated to cost over Rs 223 crore.

According to the report, the Centre will share 15.3% of the project cost, amounting to nearly Rs 235 crore, besides the Rs 71.9 crore central taxes.

With funding a key hurdle, GDA had earlier considered obtaining a loan from the NCR Planning Board to finance the crucial corridor. It also explored alternative ideas, such as the metro neo and two alternative routes — Vaishali to Mohan Nagar and Vaishali to Electronic City — before ultimately discarding them.

GDA’s chief engineer Manvendra Singh said DMRC’s first project report for the metro corridor tying up the two legs of the Blue Line was submitted in 2018 but later put off the table. In June last year, the project was revived with a new plan that proposed connecting Electronic City and Vaishali on DMRC's Blue line. This plan involved a 5.8-km metro line via Indrapuram, and a joint survey was conducted by DMRC and GDA. As the focus shifted to multi-modal integration, GDA and DMRC in September reverted to the original route that aimed to link Sahibabad rapid rail station with Noida.

“When the first DPR of the Electronic City-Sahibabad metro extension project was prepared by DMRC in 2018, the Namo Bharat corridor was not operational. With the opening of the 17km priority section of the rapid rail corridor, GDA asked DMRC to submit a fresh route plan. The DMRC has suggested linking the Sahibabad metro station with the existing Sahibabad Namo Bharat station with a foot overbridge that will act as an interchange,” Singh said. <https://timesofindia.indiatimes.com/city/ghaziabad/cost-of-blue-line-extension-from-noida-electronic-city-to-sahibabad-likely-to-increase-by-350cr/articleshow/106912009.cms>

16. Bihar cabinet approves ₹2L each to 9.4mn poor families
(*hindustantimes.com*) Jan 17, 2024

The Bihar government has approved a scheme to provide financial assistance of ₹2 lakh each to over 9.4 million poor families to create self-employment opportunities. The scheme aims to provide job opportunities to families with a monthly income of less than ₹6,000. The state industries department will implement the scheme, and beneficiaries will be selected through a computerised randomisation process. Additionally, the government has expanded financial aid for students from economically backward classes preparing for various exams.

Patna: The Bihar cabinet on Tuesday approved a proposal to provide financial assistance of ₹2 lakh each to over 9.4 million families who were assessed as poor in the recently held caste and economic survey in the state to create self-employment opportunities, a senior government official said.

The approval to the “Bihar Laghu Udyami Yojana” (Bihar small entrepreneur scheme) was among the 18 proposals of different departments approved during the cabinet meeting chaired by chief minister Nitish Kumar, additional chief secretary (cabinet) S Siddharth said.

The scheme, which will continue for five years, aims to provide job opportunities to over 9.4 million poor families, whose monthly income is less than ₹6,000 a month, Siddharth said. “At least one member of the poor families will be provided grant up to ₹2 lakh in three instalments to set up and run small industrial or processing units, such as handicraft, textile, saloon, eateries, among 63 types of units.”

On November 7 last year, the Bihar government released the socio-economic data in the state assembly, weeks after releasing the caste survey report on October 2. The data showed 9,433,312 families (or 34.13%) of the total 27,628,995 families in the state are economically poor. Of the poor families, 3.31 million families belong to the extremely backward classes (EBCs), 2.47 million from other backward classes (OBCs), 2.34 million from the schedules castes (SCs), 1.08 million from the general category and 201,000 families from scheduled tribes (STs).

All poor families can avail the benefit of the scheme, which will be implemented by the state industries department, the senior official said. Members of such families will have to apply online and produce the proof of family income to claim benefits of the scheme, Siddharth said.

“Selection of beneficiaries will be done through computerised randomisation process and on the basis of budgetary allocations,” he said, adding a state-level “project monitoring and implementation committee, led by the executive head of the industries department, will be set up to execute the scheme.”

The district magistrates (DMs) will lead the implementation panel at the district level, the official added.

Financial grant for EBC aspirants of recruitment exams

The cabinet also approved a proposal to expand the ambit of financial aid being provided to students from EBC families preparing for civil services (mains) exams. Now, EBC students preparing for other tests such as recruitment exams for Indian

Engineering Service, Indian Economic Service, Combined Geo-Scientists, Combined Defence Service, National Defence Academy, Bihar Judicial Service, Grade-B officers of Reserve Bank of India and State Bank of India, among others, will also get one-time financial grant ranging from ₹75,000 to ₹30,000. The cabinet approved estimated annual expenditure of ₹9.79 crore for this. <https://www.hindustantimes.com/india-news/bihar-cabinet-approves-2l-each-to-9-4mn-poor-families-101705432036050.html>