



The climate refugees of Sunderbans

Many of its islands have been swallowed by rising seas and others are sinking fast, leaving thousands of families with nothing, writes **Namrata Acharya**

About three years ago when Sabina woke up one morning to see her farm disappear, it was no surprise to her. She had been anticipating this for long. The swelling river first washed away her land, then her home at Ghoramara, the sinking island of the Sunderbans.

After the deluge, Sabina and her family were forced to move to a mud house in the nearby Sagar Island, the putative refugee capital of the Sunderbans. In the absence of any employment opportunities in the area, Sabina's husband migrated to Kerala to work as a construction worker. Then, last year, Sabina's husband stopped sending money home and went missing. Sabina has now resorted to begging for a living.

Her plight depicts how climate change is no longer in the future, but a lived reality of many people in the Sunderbans. With a steady rise in sea level and vast swathes of land going under water in the Sunderbans, a refugee crisis is in the making.

According to a 2002 study by Sugata Hazra, a professor at the School of Oceanographic Studies at Jadavpur University, the total erosion in the Sunderbans over a 30-year span, estimated through a time series analysis between 1969 and 2001, was nearly 163 square km—roughly the size of Washington DC.

Over the past five decades, at least four islands—Lohacara, Bedford, Kabasgadi and Suparibhanga—have completely disappeared. The World Wildlife Fund (WWF) estimates 6,000 families have been rendered homeless because of this, according to a study published in 2010.

What is imminently worrisome is the increased pace of erosion in recent years. With thousands facing the prospect of displacement, the refugee crisis in the region is set to reach a tipping point faster than once perceived.

Multiple factors have contributed to this precipitated erosion. Post Aila, a severe tropical storm that hit the Sunderbans in 2009, the embankments were damaged severely. According to official estimates, out of the 3,122 km of embankment, nearly 778 km was damaged by Aila. However, the actual breach was much more, and the erosion remained a continuous process after Aila.

Ten years later, nearly all of the 54 inhabited

islands of Sunderbans within India are shielded intermittently by broken and crumbling walls, while a maze of rivers overflow and wash away land parcels in bits and pieces.

"Most of the embankments in the Sunderbans were built during the British era and steadily they started losing ground from the core. The cost of rebuilding is huge," says Dipankar Roy, director, Tagore Society for Rural Development, engaged in development work in the region.

Most of the efforts to reconstruct the embankment go in vain as they break even before the work is completed, according to a government official at the block development office in Namkhana, a block in the Sunderban area.

"To add to the woes, the severity of sea has increased manifold rendering the completion work impossible. Land acquisition poses another problem," says the government official.

The constant clearance of mangroves for human settlement has further exacerbated erosion in recent years, says Roy. Mangroves help keep the soil stitched together, thus preventing erosion.

Among the inhabited islands of the Indian Sunderbans, Ghoramara faces imminent end. Its area shrank from 2,500 hectare about 60 years ago to about 216 hectare at present.

Close to 4,200 residents at Ghoramara are on the brink of becoming environment refugees. According to a government official, only 35 most vulnerable families, or about 150 people, living on the banks, are in the list of possible resettlement plan.

With a gleeful smile, Abhimanyu Mondal, well in his 60s, sits on a rickety wooden chair and checks the daily register of mails at the Mud Point post office at Ghoramara. He has been working at the post office for the last 35 years, and never had the luxury of having an electric fan as the island still does not have electricity. Yet a bright red *punkha*, a manually-fluttered cloth fan suspended to a ceiling atop his table reminds of the luxuries of the kingly era. A storage trunk, rusted and flaked, once used to store currency, lies abandoned in a corner.

The manual fan and trunk are the antiques from the old Mud Point post office, which holds the glory of being the second telegram office in



Sabina with her son at a refugee colony in Sagar Island

West Bengal, established in the year 1853. However, the present façade of the office is not the original construct. The old building, along with a watch tower, has long gone under the water.

Mondal has witnessed many homes drown, several families becoming homeless and once wealthy farmers reduced to daily wagers over more than three decades. However, he has been never so worried as he is today.

A Sea Level Affecting Marshes Model, a mathematical model to assess potential impacts of long-term sea level rise on wetlands and shorelines, suggests that Ghoramara will disappear by 2050, according to Hazra.

However, locals fear the end might come sooner. "I have been witnessing Ghoramara sinking for the last 35 years. But for the last five years, the erosion is exceptionally steep. At this pace, the island will vanish in five years," says Mondal.

The vertical slicing of land at the shores of Ghoramara is a tip-off to this premonition. "In the last four to five years, the erosion is so extreme that

now it seems that the island may sink in the next three to four years itself," says Satyajit Meta, an employee at the local village administration office at Ghoramara.

Manmade structures in the vicinity are only adding to the problem. Sanjeev Sagar, the village council head at Ghoramara, says erosion has been particularly steep at the north-east fringes of the island in the last few years. Few years ago, shipping route from India to Bangladesh was diverted towards the north-east of Ghoramara. Earlier, the ships used to ply from the western fringes of Nayachar, an island to the west of Ghoramara. However, the bouldering work to create the new shipping channel was left incomplete, causing the waves to hit the shores of Ghoramara with heightened force, says Sagar.

Hazra agrees this vehicular flow has precipitated erosion at Ghoramara and it is only a matter of time before it vanishes altogether.

"The government has given up the efforts to restore the island as the erosion has been massive and no amount of embankment can

save Ghoramara from sinking," says a government official.

According to government data, close to 4,000 people from the lost islands of Sunderbans have migrated to Sagar Island since the 1960s under different government resettlement schemes. At the same time, many more who did not get any assistance from government also migrated in thousands to the island, according to a senior government official.

Between 2001 and 2011, Sagar's population density increased from 658 per square km to nearly 750 per square km, according to latest Census data. The resettlement at Sagar Island has so far happened in phases, with the refugees spread over five colonies. Those who moved to the island in the 1980s, a comprehensive package, inclusive of land and houses, was provided by the government. Others got a piece of land, and some got it along with a matching grant to build houses under various government housing schemes.

Subhash Jana, who migrated to Sagar about six years ago received a grant of ₹80,000 from the government to build a house. He took a loan of ₹80,000 from a moneylender as the cost of building the house was close to ₹1.6 lakh. Every month he has to pay ₹4,000 as the monthly installment for the loan. However, with a daily income not more than ₹200 as farm labourer, he has been struggling to pay the debt, whereas his house remains half constructed.

"The debt has ruined my life. Most of whatever little I earn goes in paying the debt," he says. Apart from agriculture, there are no employment opportunities in the area. Due to rising salinity, even agriculture income is shrinking, leading to indebtedness and widespread poverty.

"Heavy migration to Sagar is not sustainable as parts of the island itself are facing very steep erosion and salination," says Abhijit Mitra, professor, department of marine science, Calcutta University.

But despite the imminent threat, people of Ghoramara continue to cherish their connection to the land. Kanai Bhuyian is certain his second house will be submerged any day, just as the first one a few years ago. But his fighting spirit is intact. "My father fought the waves, now I will fight it," he says.

In Kabul's liberating cafes, 'women make the culture, not men'

DAVID ZUCCHINO AND FATIMA FAIZI
Kabul, 25 May

On some days, life as a young woman in Kabul can feel suffocating for Hadis Lessani Delijam, a 17-year-old high school senior. Once, a man on the street harangued her for her makeup and Western clothes; they are shameful, he bellowed. A middle-aged woman cursed her for strolling and chatting with a young man.

"She called me things that are so terrible I can't repeat them," Delijam said. For solace, Delijam retreats to an unlikely venue—the humble coffee shop. "This is the only place where I can relax and feel free, even if it's only for a few hours," Delijam said recently as she sat at a coffee shop, her hair uncovered, and chatted with two young men.

Trendy new cafes have sprung up across Kabul in the past three years, evolving into emblems of women's progress.

The cafes are sanctuaries for women in an Islamic culture that still dictates how they should dress, behave in public and interact with men. Those traditions endure 18 years after the toppling of the Taliban, who banned girls' education, confined women to their homes and forced them to wear burqas in public. These days, conversations at the cafes often turn to the Afghan peace talks in Doha, Qatar, between the United States and the Taliban. Many women worry their rights will be bargained away under pressure from the fundamentalist, all-male Taliban delegation.

"We are so frightened," said Maryam Ghulam Ali, 28, an artist who was sharing chocolate cake with a friend at a coffee shop called Simple. "We ask each other what will happen to women if the Taliban come back."

"When we come to cafes, we feel liberated," she added. "No one forces us to



Trendy new cafes have sprung up across Kabul in the past three years, evolving into emblems of women's progress

put on our head scarves."

Many young women in Kabul's emerging cafe society were infants under Taliban rule. Delijam had not yet been born. They have come of age during the post-Taliban struggle by many young Afghans to break free of the harsh contours of a patriarchal society. The women have grown up with cellphones, social media and the right to express themselves freely. They cannot imagine returning to the puritanical dictates of the Taliban, who sometimes stoned women to death on suspicion of adultery—and still do in areas they control.

Farahnaz Forotan, 26, a journalist and coffee shop regular, has created a social media campaign, #myredline, that implores women to stand up for their rights. Her Facebook page is studied with photos of herself inside coffee shops, symbols of her own red line.

"Going to a cafe and talking with friends brings me great happiness," Forotan said as she sat inside a Kabul coffee shop. "I refuse to sacrifice it." But those freedoms could disappear if the peace talks bring the Taliban back into government, she said.

"I don't want to be recognised as someone's sister or daughter," she said. "I want to be recognised as a human being." Beyond cafe walls, progress is painfully slow. "Even today, we can't walk on the streets without being harassed," Forotan said. "People call us prostitutes, Westernised, from the 'democracy generation.'"

Afghanistan is consistently ranked the worst, or among the worst, countries for women. One Afghan tradition dictates that single women belong to their fathers and married women to their husbands. Arranged marriages are

common, often to a cousin or other relative. In the countryside, young girls are sold as brides to older men. Honour killings—women killed by male relatives for contact with an unapproved male—still occur. Protections provided by the Afghan Constitution and a landmark 2009 women's rights law are not always rigorously enforced.

In 2014, the Taliban launched a series of attacks against cafes and restaurants in Kabul, including a suicide bombing and gunfire that killed 21 customers at the popular Taverna du Liban cafe, where alcohol was served, and Afghan men and women mingled among Westerners.

Afterward, the government forced a host of cafes and guesthouses to shut down for fear they would draw more violence. For the next two years, much of westernised social life in Kabul moved to private homes. But in 2016, new coffee shops began to open, catering to young women and men eager to mingle in public again. Still, except for urban outposts like Kabul, Herat and Mazar-i-Sharif, there are few cafes in Afghanistan where women can mingle with men. Most restaurants reserve their main rooms for men and set aside secluded "family" sections for women and children.

That is why the Kabul cafes are so treasured by Afghan women, who seek kindred souls there.

"Human instinct is as powerful as religion," said Fereshta Kazemi, an Afghan-American actress and development executive who often frequents Kabul coffee shops.

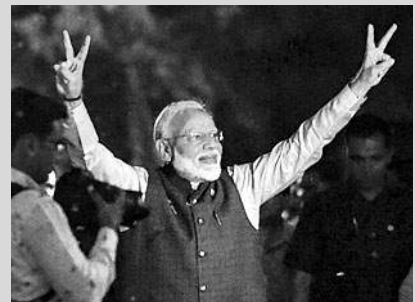
"The need to connect, to share and love, to make eye contact, is instinctual," she said.

After the Taliban fell in 2001, those instincts were nurtured as girls and women in Kabul began attending schools and universities, working beside men in private and government jobs, and living alone or with friends in apartments. The Afghan Constitution reserves 68 out of 250 seats for women, at least two women from each of 34 provinces. Protecting those achievements dominates cafe conversation.

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IMO



Modi is the second prime minister to win two consecutive majorities after Indira Gandhi

ELECTION RESULTS 2019

KABIR BEDI@ikabirBedi
PM MODI'S LANDSLIDE VICTORY is the nation's resounding reply to Indian journalists in international media who claim Modi has divided India like never before. India has united behind him overwhelmingly. Heartfelt congratulations PM @narendramodi You make India proud!

Rajnath Singh@rajnathsingh
This historic victory in the General Elections is the outcome of Modi's visionary leadership, Amit Shahji's dynamism and the hard work of millions of BJP karyakartas on the ground. 2/3

Nikhil wagle@waglenikhil
India was always communal, racist and polarised. Modi's huge victory has once again underlined it!

Jeremy McLellan@JeremyMcLellan
Because of Modi's victory in the elections I have decided to cancel my upcoming 5-week tour in India. I apologize to everyone who bought tickets to my shows but I can't support this. Will have to go to Pakistan instead.

Brahma Chellaney@Chellaney
Modi's landslide election win will help cement India's special partnership with Japan, which he will visit next month for the G20 summit. The Japan-India entente is a central pillar of the Trump administration's strategy for a "free and

open Indo-Pacific."

Shazia Ilimi@shaziaIlimi
Never before in the history of any democracy has an election been so fiercely fought to remove a Prime Minister instead of electing one ??Modi is not a factor. He is a phenomenon! Smell the ?? coffee folks!

RAHUL GANDHI'S RESIGNATION AFTER POLL DEBACLE
Malini Parthasarathy@MaliniP
Strongly urge @RahulGandhi to resign. The @INCIndia deserves a break from the Nehru-Gandhi dynasty which has failed to stand up for India's foundational values & finally presented the voter with no alternative modern vision at all!

barikha dutt@BDUTT
This charade of CWC rejecting a Rahul Gandhi offer of resignation is worse than no offer to quit at all.

Sagarika Ghose@sagarikaghose
Sagarika Ghose Retweeted shahid siddiqui Politics in cutthroat 21st century India is simply not @RahulGandhi's cup of tea. He must resign for his own sake and for the sake of his party.

Shahid siddiqui@shahid_siddiqui
Rahul Gandhi worked hard, has matured as a politician but lacks ground understanding & street fighters tact which Modi/ Shah possess. His advisers are equally naive & cut off from ground realities. Time for him to go on a sabbatical for a few years & let a new leader take over.

THERESA MAY'S EXIT
Robert Peston@Peston
Extraordinary that @theresa_may almost in tears at the end of her statement that she resigns 7 June. And leadership election starts following week, as I disclosed yesterday. #MayExit

Tommy Campbell@MrTommyCampbell
Nigel Farage resigns after Brexit campaign. David Cameron resigns after Brexit vote. Theresa May resigns after Brexit failure. Donald Trump, who self-titled himself Mr. Brexit, your turn to resign.

From the campaign trail

As he landed in Varanasi to campaign for Samajwadi Party (SP) candidate Shalini Yadav, party supremo Akhilesh Yadav couldn't resist having a dig at Prime Minister Narendra Modi's cloud explanation on how the air strikes after Pulwama were delayed because of the cloud cover. Speaking to NewsX news channel on his way to Varanasi, as his plane touched the ground, he said: "Well here I am, to campaign in the PM's constituency, without the benefit of cloud cover, *aur bina kali ghataon ke* (without dark clouds) but very visible on the *janata ka radar*."

Factionalism in state cadres

Why did as talented and bright a minister as Hardeep Puri lose from Amritsar? The answer is one word: Factionalism. After Arun Jaitley, Puri is the second Bharatiya Janata Party (BJP) leader to have lost the seat at the height of a Modi wave. State BJP Chief Shwet Malik and former minister Anil Joshi don't get on. And most BJP workers believe it was Malik's job to get Puri — not familiar with Amritsar — elected. As soon as news began trickling in that Puri was losing, messages began circulating on Whatsapp groups blaming Malik for the defeat. Apparently, other seats like Hoshiyarpur nearly fell a victim to this factionalism as well. The MP from this seat, Vijay Sampla was denied the ticket so he did no campaigning for the BJP candidate, Som Pal. It was just timely intervention by the central leadership which got Modi to campaign here and sent four union ministers to camp in the constituency until the election was over because of which the BJP won the seat.

DID THEY REALLY SAY THAT?



"State-centric constructive politics ought to be the norm in times ahead. No government at centre can ignore any state. Gone are the days Hindi-speaking states alone constituted India. It's time to embrace and carry along all states"

DMK Chief MK Stalin post the election win, in Chennai, on May 24

CHECKLIST

DONATIONS TO REGIONAL PARTIES AS DECLARED TO THE ECI (FY 2017-18)

Under Section 29C(1) of the Representation of People's Act, 1951, political parties are required to prepare a report providing details of contributions in excess ₹20,000 from any person in a particular financial year to avail 100 per cent tax exemption.

■ However, in FY 2017-18, 10 Regional parties — Aam Aadmi Party (AAP), Shiromani Akali Dal (SAD), Dravida Munnetra Kazhagam (DMK), Sikkim Democratic Front (SDF), Naga People's Party (NPP), Maharashtra Gomantak Parishad (MGP), Maharashtra Navnirman Sena (MNS), Pattali Makkal Katchi (PMK), All India NR Congress (AINRC) and Desiya Murpokku Dravida Kazhagam (DMDK) have also provided details of donations received below ₹20,000 in their contributions report.

■ The total amount of donations declared by regional parties, including both above and below ₹20,000, was ₹54.81 crore, from 2,824 donations.

■ With regard to the total amount of donations,

the Biju Janata Dal leads with ₹13.04 cr from 6 donations followed by Janata Dal United, which has declared receiving ₹11.19 crore from 27 donations. YSR-C declared receiving ₹8.35 crore that is the third highest amongst all regional parties.

■ 59.44 per cent or ₹32.58 crore of the total donations received by regional parties have been received solely by top three regional parties.

■ Out of the total donations of ₹54.81 cr declared by the regional parties, ₹77.49 lakh from 434 donations was received in cash during FY 2017-18. This formed 1.4 per cent of the total donations to the parties.

■ The maximum donations in cash was declared by Naga People's Front, which collected a total of ₹65.26 lakh, followed by AINRC with ₹4.20 lakh and PMK with ₹3.81 lakh.

SOURCE: ADR



OPINION

THERESA MAY

For Brexit to be a success, good exit deal with EU must

I became Prime Minister almost three years ago — immediately after the British people voted to leave the European Union.

My aim was — and is — to deliver Brexit and help our country move beyond the division of the referendum and into a better future. A country that works for everyone. Where everyone has the chance to get on in life and to go as far as their own talent and hard work can take them. That is a goal that I believe can still unite our country.

I knew that delivering Brexit was not going to be simple or straightforward. The result in 2016 was decisive, but it was close. The challenge of taking Brexit from the simplicity of the choice on the ballot paper to the complexity of resetting the country's relationship with 27 of its nearest neighbours was always going to be huge.

While it has proved even harder than I anticipated, I continue to believe that the best way to make a success of Brexit is to negotiate a good exit deal with the EU as the basis of a new deep and special partnership for the future.

That was my pitch to be leader of the Conservative Party and Prime Minister. That is what I set out in my Lancaster House speech and that was what my Party's election manifesto said in 2017. That is in essence what the Labour Party's election manifesto stated too.

And over 80 per cent of the electorate backed parties which stood to deliver Brexit by leaving with a deal. We have worked hard to deliver that — but we have not yet managed it.

I have tried everything I possibly can to find a way through. It is true that initially I wanted to achieve this predominantly on the back of Conservative and DUP votes.

In our Parliamentary system, that is simply how you normally get things done. I sought the changes MPs demanded. I offered to give up the job I love earlier than I would like. And on March 29 — the day we were meant to leave the EU — if just 30 MPs had voted differently we would have passed the Withdrawal Agreement. And we would be leaving the EU.

But it was not enough. So I took the difficult decision to try to reach a cross-party deal on Brexit. Many MPs on both sides were unsettled by this. But I believe it was the right thing to do. We engaged in six weeks of serious talks with the Opposition, offering to compromise. But in the end those talks were not enough for Labour to reach an agreement with us. But I do not think that means we should give up. The House of Commons voted to trigger Article 50. And the majority of MPs say they want to deliver the result of the referendum. So I think we need to help them find a way. And I believe there is now one last chance to do that.

I have listened to concerns from across the political spectrum. I have done all I can to address them. And today I am making a serious offer to MPs across Parliament. A new Brexit deal. As part of that deal I will continue to make the case for the Conservative Party to be united behind a policy that can deliver Brexit. 9 out of 10 Conservative MPs have already given the Withdrawal Agreement their backing and I want to reach out to every single one of my colleagues to make the very best offer I can to them.

We came together around an amendment from Sir Graham Brady — and this gave rise to the work on Alternative Arrangements to the backstop. Although it is not possible for those to replace the backstop in the Withdrawal Agreement, we can start the work now to ensure they are a viable alternative. So as part of the new Brexit deal we will place the government under a legal obligation to seek to conclude Alternative Arrangements by December 2020 so that we can avoid any need for the backstop coming into force.

I have also listened to Unionist concerns about the backstop. So the new Brexit deal goes further to address these. It will commit that, should the backstop come into force, the Government will ensure that Great Britain will stay aligned with Northern Ireland. We will prohibit the proposal that a future Government could split Northern Ireland off from the UK's customs territory. And we will deliver on our commitments to Northern Ireland in the December 2017 Joint Report in full. We will implement paragraph 50 of the Joint Report in law. The Northern Ireland Assembly and Executive will have to give their consent on a cross-community basis for new regulations which are added to the backstop.

And we will work with our Confidence and Supply Partners on how these commitments should be entrenched in law.

This new Brexit deal contains significant further changes to protect the economic and constitutional integrity of the United Kingdom and deliver Brexit.

It is a bespoke solution that answers the unique concerns of all parts of the community in Northern Ireland.

But the reality is that after three attempts to secure Parliamentary agreement, we will not leave the European Union unless we have a deal that can command wider cross-party support. That's why I sat down with the Opposition.

I have been serious about listening to views across the House throughout this process. That is why when two Labour MPs, Lisa Nandy and Gareth Snell, put forward their proposals to give Parliament a bigger say in the next phase of the negotiations I listened to them. So the new Brexit deal will set out in law that the House of Commons will approve the UK's objectives for the negotiations on our future relationship with the EU and they will approve the treaties governing that relationship before the Government signs them.

So the new Brexit deal will offer new safeguards to ensure these standards are always met. We will introduce a new Workers' Rights Bill to ensure UK workers enjoy rights that are every bit as good as, or better than, those provided for by EU rules. And we will discuss further amendments with trade unions and business.

Edited extract of UK Prime Minister Theresa May's speech on the new Brexit, May 21 in London



ILLUSTRATION BY BINAY CHINHA

As the Narendra Modi government comes back with a thumping majority, Bharatiya Janata Party's National Spokesperson for Economic Affairs **Gopal Krishna Agarwal** talks to **Aditi Phadnis** on the government's priority and how it plans to manage the economy in its second innings

'Good economics is good politics'

The country is facing a challenging economic situation: a slowdown threatens, unemployment is at historic highs and manufacturing is at a standstill. How does the BJP propose to deal with the situation now that it has come back to power? What should be its top priority?

It is wrong to say that the country is facing a challenging economic situation. If you look at the macro-economic parameters, they all are in a very good shape. Inflation is under control at around 4.5 per cent. GDP is on a higher growth path, and is about 7.5 per cent. Fiscal deficit at 3.5 per cent is under control. Current account deficit is also healthy. Tax to GDP ratio has increased to 12 per cent. All this will allow the government to take necessary steps wherever required.

We understand that, if the economy has to grow on this strong foundation, we have to address many issues. We also have many opportunities arising from growing aspirational middle class. This middle class has huge sums of money at its disposal for consumption and investments. One important consideration is our focus to reduce poverty to a single digit. The aspirational middle class and reduction

in poverty will drive consumption demand in the economy. The top priority for the government would be to revive private corporate investment, which has been low for some years now. Once these engines work well, things like manufacturing growth and employment generation would be taken care of. Our focus will be on the manufacturing sector particularly micro small and medium enterprises (MSME), which we have termed as the missing link. The government would be committed to take all the necessary supportive steps.

The goods and services tax (GST) has left enormous destruction in its wake. While it has formalised the economy, it has also increased the expenses of small businesses, and the potential of corruption. There is nothing a small trader fears more than the word 'mismatch'.

Conceptually, no one has a problem with the GST. It does away with the multiplicity of tax structures, subsuming central, state and local taxes. It results in a reduction of indirect taxes for the consumer, creates ease of doing business by online registration, filling of returns and assessment and creating one tax one market. For the consumer, it would reduce prices of manu-

A house of one's own

Shriti Pandey founded Strawture Eco in Gorakhpur in 2017 to make living spaces more functional, aesthetically desirable, environment-friendly and affordable for all, writes **Sneha Bhattacharjee**

Master's in construction management from the US. A plush job with a consulting firm in New York City. All this didn't comfort Shriti Pandey as much as she thought these would. The feeling of "living in a bubble" was strong enough for her to leave everything that she was doing and head back home in 2016.

A year-long rural fellowship with State Bank of India, which comprised of a stay in remote areas in Madhya Pradesh, made her ponder over the living conditions of the villagers. The poor design and structure of the houses, quality of material used, as well as dependence on external agents of cooling led Pandey to start her own venture of building affordable homes.

After completing her fellowship, Pandey founded Strawture Eco, in 2017. Her aim was to make living spaces more functional, aesthetically desirable, environment-friendly, and affordable for all. The firm uses compressed agri-fibre panels and steel structures to build houses. The panels are made of 100 per cent rice straw. These reduce construction time by 50 per cent, cost per square feet by 35 per cent; they are termite proof and fire retardant, and are 100 per cent recyclable. "These can be a

viable solution to stubble burning in India in the long run," says Pandey.

With the aim to fix the broken eco-system of housing industry that only caters to the elite, Pandey chose to build the first model home in Gorakhpur instead of any metropolitan. The model home functions as an office for Strawture Eco where they bring their clients to show the work they do. "When it comes to affordable housing, a client would want to first see a proof before investing in it. Hence, we have built our own office as an example to show how we work," she says. The 350-square feet home was built in just five weeks with all finish work. The cost of the house was 30 per cent less than that of traditional brick and mortar construction. "We have collaborated with the oldest and largest manufacturer of compressed agri fibre panels for technical know-how — Ekopanel," says Pandey, who visited the Czech Republic based company on her own to assess the quality of the product at the start of the project.

Pandey aims to address two problems through her venture. One is of crop residue burning in India, which has been in the news and is a big contributor to Delhi's hazardous pollution levels. The other is to provide alter-

native housing solutions that are low cost, sustainable, non-toxic, and take less than half the time to be built as compared to traditional construction. She is confident that the material being used to construct these houses will stand in all weather conditions prevalent in India. But more than the construction material, it is her gender that has played a major role in getting investors. "The usual remark of 'you-should-have-a-male-co-founder' that every woman founder of a startup receives, has found its place in Pandey's entrepreneurial life as well. However, that has not deterred her from going ahead with plans of expansion across the country.

"We are currently focusing on both residential and commercial projects. Looking at commercial projects involves lesser time compared to a residential one. We already have four projects in Uttar Pradesh where we have built classrooms and done about 50,000 square feet of construction," says Pandey. With every project, the firm is diversifying geographically, she

factured goods, for the government, it would mean increased tax collection and fiscal consolidation and creation of a much simpler system to administer through GSTN network. Small businesses with aggregate annual turnover up to ₹40 lakh are exempt from GST. And those having annual turnover up to ₹1.5 crore can avail the benefit of composite scheme by paying 1 per cent tax and get rid of GST formalities.

Fear of mismatch is an initial hiccup, but is necessary to clean the indirect tax structure. It penalises those who collect taxes but do not deposit it to the exchequer. Without the complete audit trail, the gaps in the tax collection can't be filled. To overcome initial problems of mismatch, the government has been lenient and has allowed input tax credit on provisional basis. But ultimately the black sheep in the system have to be weeded out.

India with such diverse income groups can't have a single rate GST. We plan to integrate 12 and 18 per cent GST slabs into a single 16 per cent rate with majority of items falling in this category. Only six items termed as sin goods remain in the higher 28 per cent slab. Essential commodities mostly food items are under 5 per cent tax slab.

With 30 GST council meetings, most of the demands for simplification have been accepted, like reverse charge. Anti profiteering provision has a sunset clause. And still if more modifications are required, government is open to those suggestions.

You have in the past expressed clear views about the role of the Reserve Bank of India (RBI) in helping kick-start the economy. What should the RBI do now?

There are two issues with the way the RBI has conducted its monetary policy and banking regulation. First is that the monetary policy committee (MPC) has always overestimated the future inflation in the economy as a result of which RBI has kept the benchmark interest rate at an elevated level. This was clearly not warranted by the level of economic activity in the economy. Second, whenever the RBI cut the repo rate, it was not fully transmitted by the banking sector. As a result of these two factors the investors in India face one of the highest real interest rates in the world. Though we see an improvement in these areas in recent times, I would want the RBI to continue working on these two issues. If they are taken care of, other pieces of the financial sector puzzle will fall in place and the real economy will benefit. The government and the RBI are working to resolve the issues at IL&FS and some NBFC.

The banks underwent cleansing via prompt corrective action or PCA. Six banks are still under PCA, they have to be corrected through bank mergers or infusion of capital. We don't need 27 public sector banks.

What are the direct tax reforms on the anvil?

The new government will present its first budget in July 2019. We are waiting for the report of the task force on direct tax simplification. Corporate tax has to be brought down in line with withdrawal of exemptions and incentives.



One of the pilot homes built by Strawture Eco in Gorakhpur

native housing solutions that are low cost, sustainable, non-toxic, and take less than half the time to be built as compared to traditional construction. She is confident that the material being used to construct these houses will stand in all weather conditions prevalent in India. But more than the construction material, it is her gender that has played a major role in getting investors. "The usual remark of 'you-should-have-a-male-co-founder' that every woman founder of a startup receives, has found its place in Pandey's entrepreneurial life as well. However, that has not deterred her from going ahead with plans of expansion across the country.

"We are currently focusing on both residential and commercial projects. Looking at commercial projects involves lesser time compared to a residential one. We already have four projects in Uttar Pradesh where we have built classrooms and done about 50,000 square feet of construction," says Pandey. With every project, the firm is diversifying geographically, she

Even basic income tax exemption limit has to be increased from ₹3 lakh to ₹5 lakh. We have promised to ensure reduced tax rates.

Earlier, government had launched email-based assessment. This facility was included in e-filing portal. Later, Central Board of Direct Taxation directed all cases barring certain exemptions to go for E-assessment. We would follow it up. E-assessment will help in removing widespread corruption in direct tax structure. It will smoothen the process and remove subjectivity. Income tax notices etc will be generated through central database. The focus of all the steps would be to lower the effective tax rate for the payer and have a better compliance so that there is net increase in the tax revenue.

Should we expect another round of populist spending?

Your question presupposes a previous round of populist spending, which is not true. In the current term as well, there would not be any populist spending. Indians will have to understand the concept of tax payer's money and its sanctity. These are governance issues involved with the exchequer.

The government is the biggest borrower. Giving out doles, with this money will be inflationary and fiscal deficit will rise. If the government borrowing is used for asset creation, it expands the economy. When we say that in the next five or 10 years, we will go for ₹100 trillion of investment into infrastructure, it is sustainable and will help economy.

In fact, our focus has been on increasing the efficiency of government expenditure. For example, better targeting through Jan Dhan account and direct benefit transfer. We did not announce farm loan waiver in our manifesto and still won with such a huge majority. We believe that good economics is good politics.

What should be the new government's immediate big idea on economic management?

Financial resolution and deposit insurance has to be implemented. We also need Development Financial Institutions to finance long-term gestation projects. We will certainly do that.

Big-ticket reforms in the factor market mobility; like land, labour and capital is very important for the industrialisation of the country and would step in that direction. The Centre is pushing for digitisation of land records and land lease agreement; it is helping in establishing ownership of land. On the labour front, there has been efforts on the formalisation of labour. 93 per cent of our labour force is in informal sector. The working conditions in this sector are very poor. Provident fund, ESI, job security, social security etc. are not available. The government has plans for consolidated labour code and promote fixed term contracts.

There is stress in the agricultural sector. Food grain production in the country has moved from shortages to surplus. But the agricultural policies are still being formulated with a deficit mindset. We will drastically change this. Earlier all our commodity import export policy was aligned with the requirement of consumers. Our import export policies are being aligned to ensure that the farmers get better price for his produce.

notes. "We have three projects running in UP, one in Uttarakhand, and one in Chennai. The aim is to partner an institution in different geographies. In Chennai, we have partnered a developer who wants to build affordable housing," she adds.

As the company is currently bootstrapped, the profits from these commercial projects, would, in turn, be used to build affordable housing in the rural sector. They have done over 10,000 square feet of construction and made a profit of ₹1 crore since inception. Pandey hopes to make a turnover of ₹1 million by the end of 2019 and then go on to raise money from investors as well as look to build these compressed agri panels on their own in India. "These insulated compressed panels made out of straw can provide an additional source of income to farmers. With this project, a farmer can make ₹25,000 from a one-acre plot of straw, and reduce the carbon emission caused by stubble burning," says Pandey.

Working towards a big pilot project in one of the developing states in the country to showcase a new alternative model of social and affordable housing, Strawture Eco is aiming for dignity for families, and to design with empathy. "We are hoping that the technology would be accepted by the government so we can, with support of families, build houses under Pradhan Mantri Awas Yojana and meet the government's mission of providing housing for all by 2022," adds Pandey.

Their unique idea and mission has won them several accolades — from the United Nation 22nd Youth Assembly Impact Challenge Award to the runner-up award in the Uttar Pradesh Startup Conclave that provided them with funding. Most recently, they won the Green Building award at the Smart Cities Expo held in New Delhi. Banasthali Vidyapeeth and IIM Bangalore Women Startup Programme has mentored them.

