



Conquer Mains Challenge - Day 2

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GS-1:

Women, Religion and Temple entry:

Background:

Historically, women's spaces within religious traditions were neither a given, nor were they static; in early India, there were several contexts in which women sought spaces for themselves, had to face resistance, and, at times, succeeded in overcoming it.

- **Vedic literature** has many references to women in the context of religion and ritual, particularly the sacrifice, but there is not a single instance where the woman is seen as the primary performer.
- The **Taittiriya Brahmana** (10th to 7th century BCE) states that a sacrifice is no sacrifice if the wife is not present.
- **Buddhism**, itself a religion evolving out of the questioning of existing beliefs and practices, provides us with the first such instance, when women demanded to be a part of the monastic institution founded by Buddha. They were rejected thrice by him. The determined women shaved their heads and adopted the saffron robes of the monks. They followed the Buddha.
- Gender also intervened as a **social demarcator**, and women were compared to those at the end of the social ladder, the sudra. It is this brahminical tradition that poses the greatest complexity in the attitudes revealed towards women's participation in ritual, be it in its Vedic postulation or its sectarian Puranic articulation.
- In **Bhakti traditions** we see women (and lower caste men) with agency, seeking to be a part of the community of bhaktas, attempting to break social taboos and creating spaces for themselves in a male dominated domain.
- **Tamil saints** Karaikal Ammaiyar and Andal present two different paths to salvation for the woman bhakta. **Other women saints** in different times and different tongues expressed

similar ideas that were radical in content. Undeterred by social norms, they staked their claims to enter male religious bastions and, in their own ways, some of them succeeded.

Analysis:

- There are numerous sources that indicate that some categories of women certainly had access to the temple. Royal women are prominent as donors and some are even portrayed in sculpture and bronze casts.
- The notions of ritual purity and pollution were invoked to camouflage the social exploitation and economic deprivation of the lower castes and those outside the pale of caste society. The extension of the idea of pollution to women, whose menstruating bodies were seen as impure.
- There appears to be not much of a transformation of the normative structures of society. Across time, religious traditions have sought to codify rules, control entry and regulate participation within the institutional and ritual domain.
- Obviously, these are archaic practices, originating in very different contexts from the present, and hence need to be discarded in keeping with the ethos of a liberal democracy as envisaged in the Indian Constitution.
- In modern India, there have been movements seeking entry of untouchables into temples, the famous Travancore Temple Entry of 1936 being one such successful movement.
- It is high time that a similar challenge that has been raised by some women's groups. Recently With regarding to Sabarimala temple or Shani Singnapur temple and in keeping with constitutional provisions for equality of women, their entry into religious places which currently keep them out becomes a reality.

Changing times and reforms:

1. **The Maharashtra temple entry act**, originally enacted to enable temple entry for Dalits, long forbidden to enter public temples by Hindus, was held to be equally applicable to women who had been excluded from praying at the temple. Since 2011, women had been allowed to enter the Shani Shingnapur temple though they were not allowed into the sanctum sanctorum.
2. **Adhiparasakthi Temple in Melmaruvathur**, Tamil Nadu a true temple of modern day society where women priests perform daily rituals even during their menstruation period since like other events this is also a natural phenomenon.

Supreme Court observations on entry to Sabarimala temple kerala:

- **"In a public place of worship, a woman can enter, where a man can go. What applies to a man, applies to a woman."**
- **There is nothing in health, morality or public order that prevents a woman from entering and offering worship in a temple opened for the public.** The prohibition in Sabarimala is discrimination not just on gender but sex. Menstruating women are being viewed as polluted
- **Article 25 (1)** mandates freedom of conscience and right to practise religion. "All persons are equally entitled to freedom of conscience and the right freely to profess, practise and

propagate religion...”

Fundamental Right in question:

- Can right of women to pray at the place of their choice be discriminated against solely based “on a biological factor (menstruation) exclusive to the female gender”?
- All Hindus have the right to enter the temple and denying them the right was a kind of “untouchability” which was abolished by Article 17 of the Constitution.
- It also goes against the spirit of Articles 14, 15 and 21.

What needs to change?

Rule 3 (b) of the Kerala Hindu Places of Public Worship (Authorisation of Entry) Rules, 1965 allows a “religious denomination” to ban entry of women between the age of 10 to 50. This a violation of the rights to equality and gender justice.

Industrial revolution:

Reasons for Industrial revolution

- Geographical discoveries and beginning of world trade, Americas discovered, direct link between west and east, promotion of world trade, market emergence.
- Emergence of neocapitalist class: Huge finances, higher production at lower cost with profit as sole motive
- New inventions: Steam Engine by Newcomen, developed further by James Watt transport-textile, steel: Cotton Gin by Elis Whitney, a spinning wheel: Elis Howe- sewing machine
- Colonialism: Discovery of new world and expansion of mercantilism to exploit the resources of conquered colony, to benefit the home country. All these needed huge capital investment.

Industries that developed:

- Coal
- industry Iron and steel
- Steam boats
- Wireless Telegraph
- Telephone

Features of Industrial revolution:

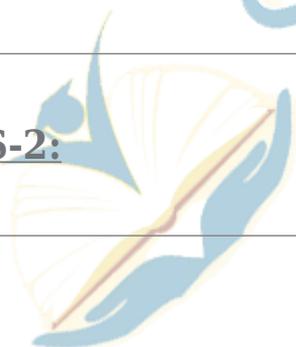
- England as an epicentre
 - Sun never set in its empire,
 - Large finances available from colonial exploits
 - Disappearance of serfdom and enclosure movement (Availability of cheap labour)
 - Abundance of coal and Iron
 - Stable government, backed by mighty navy
- Scientific development
- Commercialisation of agriculture with emphasis on production of cash crops like cotton, indigo, opium, tobacco etc. Machineries and boost by money to grow cash crops.
- Development of infrastructure railways, macadamized roads, penny post etc. transformed transportation and communication
- Textile sector huge amount of British money was spent in importing India clothes like Muslin and Calicut. Development of spinning wheel, the textile industry of England got huge boost, which reversed the drain wealth and finished cloth of British factories was dumped in various colonies.

Evaluation of Industrial revolution:

- Neo-capitalist class emerged with sole motive of profit
- Boost to nationalism: Started with Britain, Austria and then unification of Germany and Italy
- Social Development: New classes emerged and bifurcation of society into Capitalists and Proletariat's
- Luddite Development: Socialist movement, pro-labour class, objective of destroying industrial setup in Britain, emancipation of labour class

Industrial revolution gave a revolutionary turn to the world events and acts as a foundation for modern world.

GS-2:



Pardoning powers of the governor of a state:

- The Governor is the chief executive of a State in India. Like the President, the Governor is also a constitutional ruler, a nominal figure. The Governor of the state ***shall possess executive, legislative, financial and judicial powers.***
- ***Definition:*** In common parlance, ***to pardon means to forgive a person of his offence.*** The term 'pardon' has been defined as an act of grace, proceeding from the power entrusted

with the execution of the law, which exempts the individual on whom it is bestowed upon, from the punishment the law inflicts for a crime he has committed.

Constitutional provisions:

- **Article 161**- The Article deals with the power of the Governor to grant pardons, etc, and to suspend, remit or commute sentences in certain cases.
- This Article *empowers the Governors of States to grant pardon, reprieves, respites or remissions of punishment or suspend, remit or commute the sentence of a person convicted of an offence against a law relating to a matter to which the executive powers of the State extends.*

DIFFERENCE BETWEEN PARDONING POWERS OF PRESIDENT AND GOVERNOR:

The scope of the pardoning power of the President ***under Article 72 is wider than the pardoning power of the Governor under Article 161.*** The power differs in the following two ways:

- The power of the President to grant pardon *extends in cases where the punishment or sentence is by a Court Martial* but Article 161 does not provide any such power to the Governor.
- The President *can grant pardon in all cases where the sentence given is sentence of death* but pardoning power of Governor does not extend to death sentence cases.

JURISPRUDENCE OF GRANTING PARDON:

The philosophy underlying the pardon power is that that ***“every civilized country recognizes and has, therefore provided for the pardoning power to be exercised as an act of grace and humanity in proper cases, without such a power of clemency to be exercised by some department or functionary of government, a country would be most imperfect and deficient in its political morality and in that attribute of deity whose judgments are always tampered with mercy.”***

Need and necessity:

- Pardon may substantially help in saving an innocent person from being punished due to miscarriage of justice or in cases of doubtful conviction.
- The hope of being pardoned itself serves as an incentive for the convict to behave himself in the prison institution and thus, helps considerably in solving the issue of prison discipline.
- The object of pardoning power is to correct possible judicial errors, for no human system of judicial administration can be free from imperfections.

International practice:

The American Constitution gives the President the power to grant reprieves or pardons for offences against the USA, except in case of impeachment. However, this power is available only in case of violation of Federal law and pardon in the case of violation of a State law has to come from the Governor of the State concerned. In UK, the Constitutional monarch can pardon or show mercy to a conviction on ministerial advice. In Canada, pardons are considered by the National Parole Board under the Criminal Records Act.

BRICS:

What is BRICS?

- BRICS is the acronym for five fastest growing nations of the world, namely Brazil, Russia, India, China and South Africa.
- It was formed to encourage cultural, commercial and political operation among BRICS nations.
- It was called as BRICS after South Africa joined the group in 2010. Earlier it was just BRIC. It was formed in 2006.
- The BRICS nations are all leading developing or newly industrialised nations.

Background:

- In 2001, *Jim O'Neill, then Chief Economist of Goldman Sachs, coined the acronym* for Brazil, Russia, India and China as the largest emerging markets economies. He expected them to grow faster than the developed countries and to play an increasingly important role in the world.
- And so they have. In the last 15 years, Brazil, Russia, and India have caught up with the smallest G7 economy (Italy) in terms of nominal GDP, while China has overtaken Japan and became the second largest economy in the world. Together, BRIC's nominal GDP is similar to that of the EU or US and is likely to overtake both in the coming few years.
- In 2009, BRIC countries held their first summit. In 2010, South Africa asked to join and was invited - thus transforming BRICs into BRICS.

Features of BRICS:

- BRICS consist of about 41% of world population as of 2015.
- Combined nominal GDP of these five nations is US \$16.6 trillion, equal to approx. 22% of Gross World Product as of 2015.

Challenges faced by BRICS:

- The face off at Doklam between China & India created trust issues between two countries.
- Unemployment is on the rise and making things worse for every country.
- The struggle in attracting foreign investors. This is the main challenge South Africa faces.
- Slow growth in economy.
- Trade and investment linkages among the BRICS countries are fragile and disjointed.
- China owing majority stake in BRICS, is trying to make YUAN as the reserve currency of the BRICS nation.
- The BRICS share the challenge of infrastructure deficiency in their countries and regions.
- Culture and tourism links are still weak among BRICS countries.

Why does the world need the BRICS?

- The leading role of the Group of Seven (G7) and, more broadly, of the Organisation for Economic Cooperation and Development (OECD) is no longer undisputed.
- Most multi-lateral institutions were designed in the era when the West dominated the world. The US and Europe are over-represented in the IMF and the World Bank. Together with Japan, they control most regional development banks as well.
- This imbalance has been especially clear during the recent global financial crisis when the need for participation by non-G7 countries became evident. This resulted in reviving the Group of 20 (G20) and proposals to redistribute voting rights in international financial institutions. But change has been slow and Western countries continue to control the international financial institutions.
- This is why BRICS summits are so important. These meetings provide a unique forum where non-OECD leaders can discuss global challenges and co-ordinate their actions within and outside global institutions. The small size of the club and the absence of OECD partners helps in shaping the discussions at the summit.

Financial structure:

Currently, there are two components that make up the financial architecture of BRICS, namely, the New Development Bank (NDB) or sometimes referred to as the BRICS Development Bank and the Contingent Reserve Arrangement (CRA). Both of these components were signed into treaty in 2014 and became active in 2015.

Way ahead:

- The purpose of BRICS was clear from its inception: to form a convenient and pragmatic 21st-century relationship that pools the influence of its members in order to achieve objectives agreed to by all five countries.
- In a multipolar world in which economic and political power is rapidly diffusing, the BRICS nations seek to influence and shape the norms of global governance, which have been fashioned by the Atlantic system in the past. BRICS, then, is a coming together of nation states at a particular geopolitical moment to achieve a set of goals.

Advantages of BRICS for India:

- India's presence and voice in the global politics would fetch more attention.
- India is a service sector oriented economy and other member countries are strong in manufacturing, so both can complement each other.
- India can explore more export sectors by improving the ties with member countries. Which would rejuvenate the Make In India , start up India etc.. schemes
- Strategically, relations in BRICS is highly advantageous for India.Ex: China withdrew from Doklam stand off just before the BRICS summit. Also, China expressed concerns about Pak. based terrorist groups including JeM and LeT during BRICS declaration.
- The position in BRICS would be an impetus for India to achieve it's long term goals such as - UNSC permanent membership.
- BRICS would be a strong neutralizer for India against the growing China-Pakistan-Russia relations.
- BRICS would help India to ascertain it's stronghold over Indian Ocean both in trade and diplomacy.
- BRICS platform would be a catalyst for the rapprochement between India and China and moreover, India can keep the cordial relations with it's all weather friend Russia ,intact. So India's neighbourhood issues could be reduced and would also rejuvenate the regional multilateral organisations in which India is a member :BIMSTEC , SAARC etc...
- India can use Brazil and South Africa relations as a gateway to expand its relations with South America and Africa respectively.

GS-3:

Disaster management- urban floods:

India is one of the worst flood affected nation across the world. The frequency of urban floods due to high-intensity rainfall is increasing over the years. Flood management and flood governance are in news often. In this post, let's analyse India's disaster response capabilities to tackle floods.

What is a Flood?

Flood is such a high stage in a water course i.e. river, river tributary or a water retaining body i.e. lake, pond, reservoir, seas, ocean or other low lying areas - the level at which water over flows over its banks and inundates the adjoining areas.

They are one of the natural calamities that India faces almost every year in varying degree of magnitude.

Where the government machinery is failing?

During every disaster, all claims of preparedness by the government are invariably exposed as either hollow or woefully inadequate. After every disaster, the main focus of the government will solely be on rescue and relief operations.

Governments fail to reconsider the policy of civic planning, especially the tendency to place real estate and commercial interests above those of nature and ecology.

Reasons for flooding:

- Poor drainage systems in the cities.
- The problem of urban waste clogging drains.
- Widespread encroachments that have whittled down the carrying capacity of many water channels.
- Poor water management practices.
- The state's failure to create proper storage, systems or infrastructure to save the water.
- Unchecked real estate problems.

What needs to be done?

- Governments have to think ahead and attack the roots of such problems.
- Make way for the development natural lakes and inter-linked drainage systems that help replenish groundwater, hold back some water and release the excess water into the ocean.
- Rampant construction of buildings on water bodies, wetlands and areas that were originally floodplains should be prevented.
- Pre-monsoon desilting of drains and water channels should be undertaken.
- Large cities need an intricate drainage system to match its burgeoning development.
- With the cities' municipal limits expanded in recent years to take in dozens of smaller villages and townships, civic infrastructure in the added areas should also be significantly enhanced.
- Governments must also revisit present policy priorities.
- Disaster management authorities, like NDMA, should try to get ahead of the curve and anticipate problems. They must begin to build scenarios for future such events so that state governments have templates on which to try and restructure towns.

Why scientific study in this regard is necessary?

Scientific studies of extreme weather events and their attribution to global warming may help various groups such as planners, emergency responders, policymakers and insurance companies.

Also, better knowledge of the risk contributes to how communities, governments, investors and others prepare for the future, with regard to planning cities, proposed infrastructure, natural resources or food security.

Flood Governance - What are the steps taken by the government?

- Embankments were constructed to create a “safe” area for habitation and they provide these in areas where the embankments are new. But large populations continue to stay inside the embankment, that is, outside the “safe” areas, at the mercy of the imminent flood.
- In 1980, the RashtriyaBarhAyog (RBA) had assessed the area of 40 mha in the country lying in 21 States and one Union Territory. Subsequently, a Committee constituted under the Chairman, Ganga Flood Control Commission (GFCC), Patna in February 2006 identified a total of 39 districts in the country as flood prone.
- The government’s response to floods has been focused on massive structural interventions like dams, dredging of rivers, and porcupine structures to combat erosion. But empirical experience shows that dams often get silted quickly and in order to save the dam, water has to be released downstream, tending to cause flooding as a result of which bamboo porcupine structures gets washed away.
- The Union Government has also been providing central assistance to the State Governments for effective flood management in critical areas based on the recommendations of the Task Force 2004 on Flood Management/Erosion Control.

Recommendations of Task Force 2004 on Flood Management:

- Expand the role of the Central Government in the Flood control sector - The flood control schemes should be funded through a Centrally Sponsored Scheme in the ratio of 90% Central and 10% State from the present 75:25.
- The total investment for plan/flood Management may be to at least 1% of the total plan outlay.
- Earmarking funds in the state sector as Additional Central Assistance for maintenance of embankments.
- Creation of a revolving fund of Rs. 50 Crore, which may be available annually to the Ministry of Water Resources to take up emergent flood management schemes.
- Strengthening of Flood Management Organisation of the Central Water Commission by restoring the post of Member (Floods) abolished earlier and redeployment of posts of Chief Engineer, two Directors and other lower level functionaries in order to have policy formulation and coordination amongst various agencies.

SBI and associate banks merger:

State bank of India, the country’s largest lender, in August 2016, approved the merger of its operations with five of its associate banks. With this, State Bank of Travancore, State Bank of Mysore, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala and Mahila Bank stand merged with SBI.

Benefits for various stakeholders:

For Banks:

- Mergers help small banks to gear up to international standards with innovative products and services with the accepted level of efficiency.
- Mergers help many PSBs, which are geographically concentrated, to expand their coverage beyond their outreach.
- A better and optimum size of the organization would help PSBs offer more and more products and services and help in integrated growth of the sector.
- Consolidation also helps in improving the professional standards.
- This will also end the unhealthy and intense competition going on even among public sector banks as of now. In the global market, the Indian banks will gain greater recognition and higher rating.
- The volume of inter-bank transactions will come down, resulting in saving of considerable time in clearing and reconciliation of accounts.
- This will also reduce unnecessary interference by board members in day to day affairs of the banks.
- After mergers, bargaining strength of bank staff will become more and visible. Bank staff may look forward to better wages and service conditions in future. The wide disparities between the staff of various banks in their service conditions and monetary benefits will narrow down.

For economy:

- The merger benefits include getting economies of scale and reduction in the cost of doing business.
- Technical inefficiency is one of the main factors responsible for banking crisis. The scale of inefficiency is more in case of small banks. Hence, merger would be good.
- The size of each business entity after merger is expected to add strength to the Indian Banking System in general and Public Sector Banks in particular.
- After merger, Indian Banks can manage their liquidity - short term as well as long term - position comfortably. Thus, they will not be compelled to resort to overnight borrowings in call money market and from RBI under Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF).
- Synergy of operations and scale of economy in the new entity will result in savings and higher profits.
- A great number of posts of CMD, ED, GM and Zonal Managers will be abolished, resulting in savings of crores of Rupee.
- Customers will have access to fewer banks offering them wider range of products at a lower cost.
- Mergers can diversify risk management.

For government:

- The burden on the central government to recapitalize the public sector banks again and again will come down substantially.
- This will also help in meeting more stringent norms under BASEL III, especially capital adequacy ratio.
- From regulatory perspective, monitoring and control of less number of banks will be easier

after mergers. This is at the macro level.

Arguments against merger:

- Merger will affect regional flavour and end regional focus.
- The argument that size is going to determine the future of the bank in a globalised scenario is facile. The fate of large global banks, which collapsed during the global financial crisis, can be remembered here.
- Immediate negative impact of merger would be from pension liability provisions (due to different employee benefit structures) and harmonisation of accounting policies for bad loans recognition.
- Mergers will result in shifting/closure of many ATMs, Branches and controlling offices, as it is not prudent and economical to keep so many banks concentrated in several pockets, notably in urban and metropolitan centres.
- Mergers will result in immediate job losses on account of large number of people taking VRS on one side and slow down or stoppage of further recruitment on the other. This will worsen the unemployment situation further and may create law and order problems and social disturbances. Also, there are many problems to adjust top leadership in institutions and the unions.
- New power centres will emerge in the changed environment. Mergers will result in clash of different organizational cultures. Conflicts will arise in the area of systems and processes too. The weaknesses of the small banks may get transferred to the bigger bank also.
- When a big bank books huge loss or crumbles, there will be a big jolt in the entire banking industry. Its repercussions will be felt everywhere.
- Also, India right now needs more banking competition rather than more banking consolidation. In other words, it needs more banks rather than fewer banks. This does not mean that there should be a fetish about small-scale lending operations, but to know that large banks are not necessarily better banks.

Various committees in this regard:

- Various committees appointed by the government and RBI have studied in detail the aspects of consolidation through the process of mergers.
- Narasimham committee (1991 and 1998) suggested merger of strong banks both in public sector and even with the developmental financial institutions and NBFCs.
- Even the Khan committee in 1997 stressed the need for harmonization of roles of commercial banks and the financial institutions.
- Verma committee pointed out that consolidation will lead to pooling of strengths and lead to overall reduction in cost of operations.

Way ahead:

Merger is a good idea. However, this should be carried out with right banks for the right reasons. Merger is also tricky given the huge challenges banks face, including the bad loan problem that has plunged many public sector banks in an unprecedented crisis. Since mergers are also about people, a huge amount of planning would be required to make the consolidation process smoother.

Piecemeal consolidation will not provide a lasting solution and what is required is an integrated approach from all stakeholders including the government.

