

**1. Do you think patriarchy as a dominant social feature has got diluted in the 21st century India? Critically examine.**

**Approach**

Define the term patriarchy and contextualise to both India and 21<sup>st</sup> century. Further first argue in what spheres have the patriarchy diluted and then give the empirical evidences to counter the first assumption. In conclusion write an optimistic and hopeful conclusion.

**Introduction:**

Patriarchy is a social system in which men hold primary power, predominate in the roles of political leadership, moral authority, special privilege and control of the property. Men are also centre and authoritative figure in the domain of the family. Patriarchy has been one of the dominant features of Indian society from ancient times. The nature and hold of patriarchy over women's life has changed with time. The 21st century has brought many opportunities among women in social, economic and political spheres for women which were until now restricted to them.

**Body**

Patriarchy as a dominant social feature has got diluted in the 21st century India:

- Women movements have earned many rights to women in India. The movements like Chipko andolan, Anti -arrack movement, Protests against dowry shows how women have embraced the political movements which were not allowed them in previous times.
- Women's share in non-traditional employment has increased. 11.7% of India's pilots are women (global average ~ 3%). Therefore women are not confined to the household works but participates productively in society.
- Women's recruitment in combat operation in army has now been planned. This was one of the last frontier which was predominantly male dominated but Supreme court have allowed qualified entry of women in armed forces.
- Due to nuclear families male and female both have an equal say in the decisions of the home. In traditional society only the 'Karta' who was male was the head and took decisions.
- The choices of clothes especially the reduction in phenomena of 'Ghoonghat' and 'Burkha' shows how women have been empowered to do away with traditional male formulated guidelines.
- Increasingly women being educated and empowered are reporting crimes such as rape, sexual harassment, domestic violence, etc which were until now considered a reason for stigmatisation.
- Women have occupied highest institutions of power such as first femal president Prathiba Patil, First female prime minister Indira Gandhi and varioes

women chief ministers who have ruled efficiently and have shown that gender is not a hindrance.

- Women priests are being appointed in temples. This domain which has remained exclusive domain of men has also been breached recently with decision of Tamilnadu government to appoint women priests.
- Women have dominated sports such as in badminton P.V Sindhu won consecutive medals at olympics, Mary Kom has received record eight boxing medals, Sania Mirza has been a successful tennis player. This points towards women taking new roles different from traditional domain.
- The Bollywood industry which was dominated by male stars and male oriented scripts are now making movies with women as central figure and women issues being highlighted. Movies such as Padman, Toilet, Thappad is indicative of this change.
- Women's movements, like #MeToo movement, have been very successful in recent times. There has been support by media and male members of the society. This signals shift in patriarchal mindset.

All these steps in family, economy, polity and culture has reduced the hold of patriarchy when compared to medieval and ancient times. But still on many accounts Indian society is male dominated.

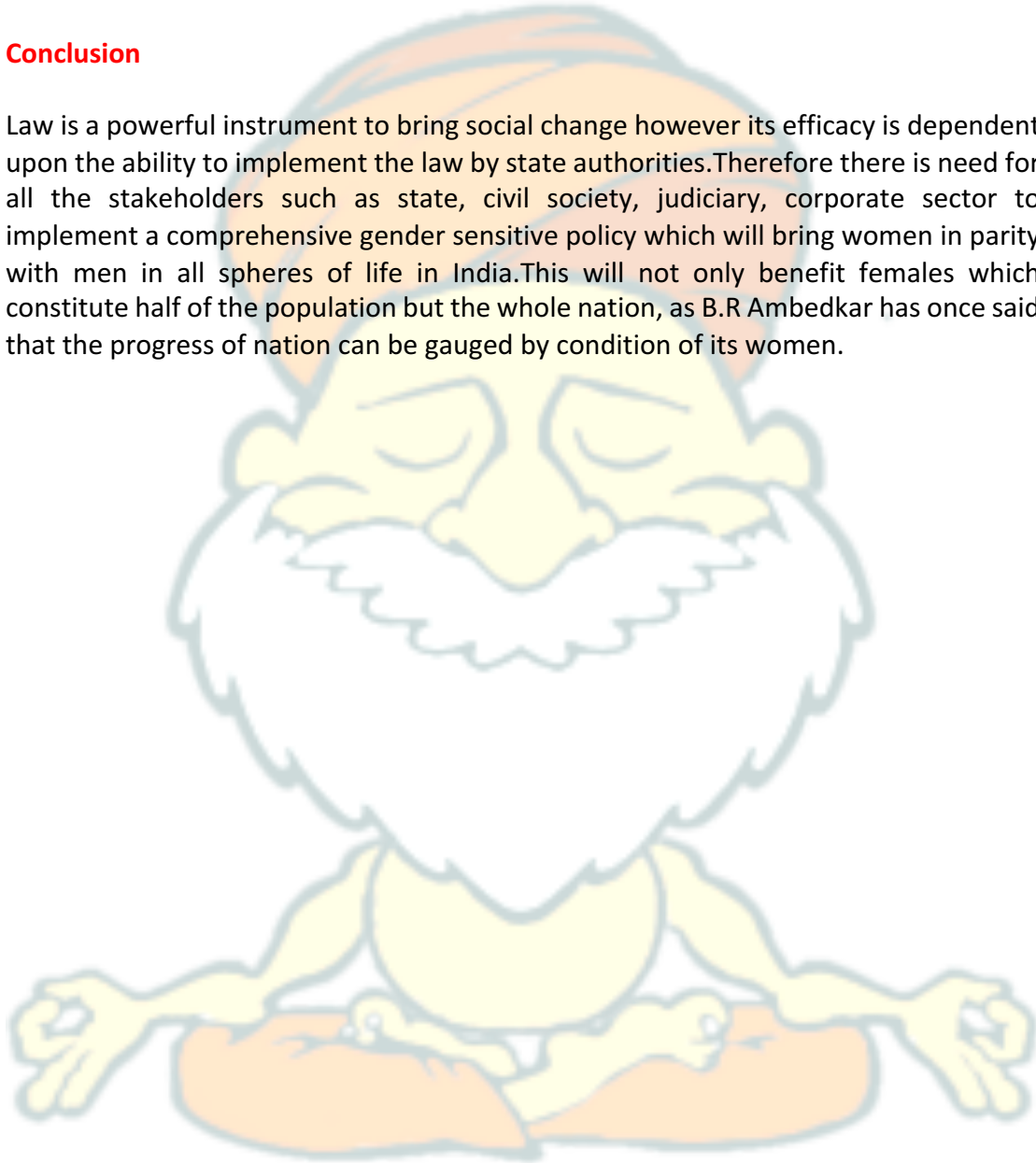
Patriarchy as a dominant social feature is still intact in the 21st century India

- A quantitative picture of patriarchy can be gauged by Global Gender Gap Index, in which India ranks 140<sup>th</sup> /156 in 2021 report. This shows how dismal the performance of India have been to empower women.
- In Literacy rate female have 65 % literacy rate while Men have 80 % as per 2011 census. This shows how women are facing various obstructions to attain education.
- In property female in India hardly hold less than 10% of the property titles. Even when they are half of the population. It shows how systematic patriarchy is not allowing women's land titles which can give them independent agency.
- Son meta preference has led to either female foeticide which indicates negative attitude towards female. They are still seen as burden, Paraya dhan, which is further exacerbated by traditional systems and rituals of dowry, Kanyadan,
- Child marriage as an institution is still thriving in India, especially in rural parts. This reduces body growth of girls, make them anaemic and further leads to improper psychological development
- Female labour force participation rate ~ 26% (Niti Aayog). This indicates how women are mainly confined to traditional roles of mother, daughter, wife. Further the care giving and child raising is predominantly done by females.
- Participation in Parliament has remained dismal even after 74 years of Independence. This shows how males have dominated corridors of power from the legislatures to posts of party chiefs.

- With further globalisation and increase in inequality women have been forced in pornographic industry. Further to satisfy the male gaze the Bollywood has invented 'Item Numbers'. This objectifies women's bodies and takes agency away from them.
- Dowry deaths, honour killings, witchcraft killings, stereotyping particular roles of nurses, teachers have had bad effect on overall women empowerment. This shows how patriarchy holds sway even in public sphere.

### **Conclusion**

Law is a powerful instrument to bring social change however its efficacy is dependent upon the ability to implement the law by state authorities. Therefore there is need for all the stakeholders such as state, civil society, judiciary, corporate sector to implement a comprehensive gender sensitive policy which will bring women in parity with men in all spheres of life in India. This will not only benefit females which constitute half of the population but the whole nation, as B.R Ambedkar has once said that the progress of nation can be gauged by condition of its women.



## **2. Examine the factors that can be attributed to the rising divorce rates in India.**

### **Approach**

Introduce with how institution of marriage is sacred and then contextualise with the notion of divorce. In next part mention what are the reasons for rise in divorce. In conclusion mention specifically on how divorce is still a very negligible part in India as compared to world.

### **Introduction**

Marriage is an act of sacrament in India. And, ending this marriage on whatsoever ground is still not considered normal. Yet, in recent decades we can see an increase in the divorce rate in India. The increasing divorce rate is related to various social aspects. The report titled "Progress of the World's Women 2019-2020 by United Nations : Families in a Changing World" highlighted that rate of divorce has doubled over the past decade in India.

### **Body**

Women's independence.

- The status of women has changed over the years. They are no longer mere housewives. Women today are financially, socially, physically, and mentally independent. This comes in the way of an age-old mentality where women's only role was to nurture families.
- Thus when traditionally women's suffered abuse and violence the new age empowered women are able to end the toxic marriages.

Trauma.

- This includes both, physical and mental trauma. Physical abuse by men on their wives is an age-old problem. We won't say, there aren't any cases of physical abuse on men. But generally speaking, women are exploited by their husbands for ages. Domestic violence is a major reason for increasing divorce cases.
- Mental trauma is less spoken of but it definitely leads to marriage failure. The educated and modern cohort is okay with working women. But they are not okay with shared responsibilities when it comes to household chores. Working women are expected to manage jobs, families, children effectively without any helping hand from husbands. Hence, women walk out of such marriages that are mentally traumatic.

Relations with in-laws.

- Nearly 68% of married couple stays with the parents. As they say, marriage in India is with families. While the families can help sustain a marriage, they also are the root cause of divorce in many cases. The degrading relations within laws often lead to divorce. The most common cause being the relation between mother in law and daughter in law.

**Dominance.**

- As mentioned earlier, women these days are financially, mentally, physically, and socially independent. Women must have a choice and voice in their relationship. But, dominance still exists. The man of the family still takes all the major decisions. Be it for childcare, spending, relationship, or others. Hence, when a woman feels overpowered they walk out of marriage.
- The same scenario applies to men. A manipulative hold of wives would often lead to divorce. Modern marriages seek equality. And, when that is not the case, marriages dissolve.

**Adultery.**

- Affairs outside marriage are quite common. Earlier, women use to let go of their husband's affairs because they were Dependent on them. Besides, society wasn't accepting of divorcee women back then. Not much has changed even today. Though, partners these days would mutually end the marriage instead of stretching it.

**Lack of communication.**

- Many modern marriages fail just because both the partner grows distant with time. Daily life takes a toll on the quality of marriage. Communication stops and instead of resolving the issues, partners end the marriage. As they say, communication is more important than love in marriage. Those who know it, preserve it.

**Infertility**

- Many marriages end in divorce due to infertility of either couples.

**Conclusion**

India's divorce rate stood at 1% in 2020, according to a report from the Organisation for Economic Co-operation and Development. While the absolute number of divorces has gone up from 1 in 1,000 to 13 in 1,000 over the last decade or so, India still remains at the top of the list of countries with the lowest divorce rates. Therefore even though the rate is increasing in absolute numbers the traditional Indian family system is still resilient and thriving.

**3. Do you think the 1991 reforms missed banking and finance? What reforms would you recommend to fill the gaps? Discuss.**

**Approach**

Mention what is economic reform and contextualise to demand of the question on how banking and finance were left out in 1991 reforms. In next part write how has this neglect affected India. In last part write what kind of reforms are needed and are being announced by government recently. Make a summary oriented conclusion

**Introduction**

The term 'economic reform' typically denotes the removal of restrictions that governments impose on economic activity. In India this was done in 1990s to obtain a qualified loan from IMF and to revive Indian economy. India's liberalisation of trade and industry in 1991 was a serious reform that gave spurt to growth. But it was fundamentally incomplete as it left the most critical aspect of banking out of its fold.

**Body**

**Economic reforms of 1991**

- The economic reforms started in India in 1991, were primarily meant a removal of restrictions on sections of the economy, like on industry.
- Until 1991, a firm could not produce in India unless a specific license was obtained by it for that particular good, and for the quantity it could produce.
- In trade no one could import goods and services unless they obtained a license from the Ministry of Commerce for — the product, the quantity, and the import destination.
- These restrictions, which did not permit people to start producing something if they wished to, even if they followed all the laws and regulations such as those pertaining to labour or pollution, were based on the government's estimates of how much it thought a certain amount of the product ought to be produced.
- The restrictions clearly meant that these additional cars would not be produced, jobs would not be created, investment would not happen and exports would not take place.
- Liberalisation in 1991 changed that 'licence raj' by simply removing the restriction that you could not produce without permit.

**Lack of Banking reforms and its impact**

- The restriction on banking that only the government could own banks continued even after July 1991. This led to limitations on new entrepreneurs in having access to resources.

- The pool of capital that banks were able to mobilise remained limited due to the mobilisation capacity of public sector banks. This was a bit like telling the industry that only existing industries could expand more.
- This had clearly not worked as the inefficiency built into existing factors didn't go away simply because they were allowed to produce more. The lack of innovation and low productivity had continued. With the entry of new banks restricted even after 1991, resource mobilisation remained limited.
- This hit the potential newcomers most. Existing banks had a preference for their traditional customers, further helping the incumbents to borrow more. They were also already better off because they could raise money in stock markets by selling their shares.
- When foreign investors were allowed into India later, they could buy these shares and so existing large Indian companies were able to raise both domestic and foreign equity.
- Even when foreign direct investment (FDI) was allowed, government regulation mostly allowed foreigners to invest in joint ventures (JVs) with Indian companies, and later if they wanted to set up another venture independently, or with another Indian company, they needed permission of the original Indian JV partner. All these came together to work well for existing companies.
- The restrictions on Indian finance, FDI policy and restrictions on banking continued to tilt the balance in favour of the same companies that had dominated India for a long time.
- While some old private banks existed, they were very small. Some new private banks were allowed later, but the sector was largely PSU dominated and continued working with the mindset of central planning.
- The culture of pleasing bosses coupled with little competence or incentives to push for lending to new and innovative projects didn't change.
- Banking regulator Reserve Bank of India and the government too continued with the old central planning system in banking by telling banks to lend a certain percentage to "priority sectors", as defined by the government, and another certain percentage to the government and so on

Reforms needed in Banking and finance:

Big Banks

- The Narasimham Committee Report (1991), emphasised that India should have three or four large commercial banks, with domestic and international presence, along with foreign banks.
- The second tier may comprise several mid-size lenders, including niche banks, with economy-wide presence.
- In accordance with these recommendations, the government has already merged a few PSBs, initiated steps towards setting up of DFI, Bad Bank, etc.

Need for Differentiated Banks

- Though the universal banking model has been widely preferred, there is a need for niche banking to cater to the specific and varied requirements of different customers and borrowers.

- Essentially, these specialised banks would ease the access to finance in areas such as RAM (retail, agriculture, MSMEs).
- Further, the proposed DFI/niche banks may be established as specialised banks to have access to low-cost public deposits and for better asset-liability management.
- Blockchain Banking
- Risk management can be more specific and the neo-banks can leverage the technology to further (digital) financial inclusion and finance higher growth of aspirational/new India.
- In this context, technologies like Blockchain can be implemented in Indian Banking.
- Blockchain technology will allow prudential supervision and control over the banks may be easier.

#### Mitigating Moral Hazard

- Till date, failure of public sector banks has been a rare phenomenon and the hidden sovereign guarantee is the main reason for superior public confidence in the banks.
- However, with the privatisation drive of PSBs, this may not be always true.
- Therefore, fifth generation banking reforms should focus on the need for higher individual deposit insurance and effective orderly resolution regimes to mitigate moral hazard and systemic risks with least cost to the public exchequer.

#### ESG Framework

- Differentiated Banks also may be encouraged to get listed on a recognised stock exchange and adhere to ESG (Environment, Social Responsibility, and Governance) framework to create value for their stakeholders in the long run.

#### Empowering Banks

- The government should tighten the loose ends by allowing them to build diversified loan portfolios, establishing sector-wise regulators, bestowing more powers to deal effectively with wilful defaulters.
- There is also a need to pave the way for the corporate bond market (shift from bank-led economy) to create a responsive banking system in a dynamic real economy.

#### **Conclusion**

Present scenario calls for a paradigm shift in the banking sector to improve its resilience and maintain financial stability. In this context, the government has recently announced new banking reforms, involving the establishment of a Development Finance Institution (DFI) for infrastructure, creation of a Bad Bank, and privatisation of public sector banks (PSBs) to ease its burden in terms of mobilising additional capital. This with governance reforms will go a long way to fill the void left by banking reforms in 1991.