

## Autonomy of the Central Bank



(Source: <http://indianmoney.com/how/reserve-bank-of-india-rbi->)

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## Lead Essay

### Autonomy of the Central Bank:

A large body of research has suggested that central bank autonomy (CBA) may have significant benefits for macroeconomic performance. CBA may help countries achieve lower average inflation, cushion the impact of political cycles on economic cycles, enhance financial system stability, and boost fiscal discipline without any real additional costs or sacrifices in terms of output volatility or reduced economic growth (Arnone, Laurens, and Segalotto, 2006a)

Though the economic literature clearly stating the importance of an independent central bank. Off late, most central banks across the world are coming under tremendous pressure from politicians from their respective countries.

It is a generally agreed norm that the political establishment in the country will set the objectives for the central bank. Is it maintaining price stability, controlling the foreign exchange, enhancing employment or assisting GDP<sup>1</sup> growth. Whatever the objectives are, the technocrats at the central banker are supposed to device policies that will fulfill the objectives set by the political establishment. However, around the world, both in the developed and the developing countries the political establishments have started interfering into the policy making arena of their central banks.

In an article in the telegraph titled “Central bankers have collectively lost the plot. They must raise interest rates or face their doom” Lord William Hague of England, states “*Eight Years after the global financial crisis. Central banks are still pursuing emergency policies that are becoming steadily more unpopular and counter-productive. Unless they change course soon, they will find their independence increasingly under attack*”<sup>2</sup>. Similarly, the newly elected Prime Minister of England, Teresa May encroached into the policy arena of the central bank by diplomatically blaming the low interest rate policy of the Reserve bank of England’s as a reason for the rising inequality in England.

In the United States of America just before winning the presidential elections Donald Trump went on a tirade against the chairman of the Federal Reserve Janet Yellen. In a style that is very typical of Donald Trump’s he accused the Fed Chairman for having the interest rate low to benefit the then president Barack Obama. He also accused the Fed chairman for being very political and added that she should be ashamed of herself.

Similarly, back in India the previous governor of the RBI was under direct attack from the Finance minister Mr. Arun Jaitley and Mr. Subramaniam Swamy for not being cooperative with the government. The Harvard educated Mr. Subramaniam Swamy went on to the level of even saying that Mr. Raguram Rajan was “mentally not fully Indian” to be heading the Reserve bank of India.

However, in the developed countries the tough stand taken by the politicians could theoretically not affect the operational independence of their central banks. This is because the central banks in the developed countries have statutory provisions that protect their operational independence from the outreach of their governments. But unfortunately, in countries like India the statutory provisions are missing.

In the American case the Federal Reserve enjoys a substantial level of operational independence along with accountability to the US congress. The Federal Reserve draws its powers from the Federal Reserve Act 1913. The goals of the monetary policy of the Federal Reserve are to maintain maximum employment and stable prices. Additionally, to ensure long term continuity of these goals the boards of governors are appointed for 14 year terms. The chairman of the board is appointed for 4 year term. Moreover, elected officials and members of the administration are not allowed to serve in the board of the Federal Reserve.

The Federal Reserve Act 1913 categorically states “*The executive officers were to consist of the governor, two deputy governors, a secretary, and such subordinate officers as might be provided by laws. The effect of this plan was to place absolutely in the hands of the banks the control in the reserve system*” – The Federal Reserve Act.

<sup>1</sup> Gross Domestic Product

<sup>2</sup> <http://www.telegraph.co.uk/news/2016/10/17/central-bankers-have-collectively-lost-the-plot-they-must-raise/>

## Lead Essay

However in America, even with all its structural protections, the central bank came under tremendous pressure from the political establishment during the financial crisis of 2008. Most importantly the Federal Reserve's decision to not bail out Lehman Brothers on 15<sup>th</sup> September 2008 has been called a political decision, lacking economic foresight. L Ball (2016) argues that "from a de novo examination of Lehman's finances, it is clear that the firm (Lehman Brothers) had ample collateral for a loan to meet its liquidity needs. Such a loan could have prevented a disorderly bankruptcy, with negligible risk to the fed. Additionally, the author also says "More specifically, Lehman probably could have survived by borrowing from the Fed's primary dealer credit facility on the terms offered to other investment banks. Fed officials prevented this outcome by restricting Lehman's access to the PDCF"

Unfortunately, in India the RBI act 1934 is loaded in favor of the government. The overarching powers that the RBI act provides to the Central government have become a hindrance to the RBI. Political interference into the operational independence has led to some major public spats between the RBI governors and the Finance ministry. The Section 30 that deals with the powers of central government has given draconian powers to the Central Government over the RBI.

### **30. Powers of Central Government to supersede Central Board.**

*(1) If in the opinion of the [Central Government] the Bank fails to carry out any of the obligations imposed on it by or under this Act [\* \* \*] [the Central Government] may, by notification in the Gazette of India, declare the Central Board to be superseded, and thereafter the general superintendence and direction of the affairs of the Bank shall be entrusted to such agency as the [Central Government] may determine, and such agency may exercise the powers and do all acts and things which may be exercised or done by the Central Board under this Act.*

*(2) When action is taken under this section the [Central Government] shall cause a full report of the circumstances leading to such action and of the action taken to be laid before [Parliament] at the earliest possible opportunity and in any case within three months from the issue of the notification superseding the Board.*

During his last public speech as the Governor of RBI, Raghuram Rajan decided to speak on the theme of RBI's autonomy. "Rajan pointed out why the RBI cannot merely exist and how the institution's ability to say "No!" has to be protected, even though it still has to work under a framework set by the Government". He also urged the government to treat the RBI Governor as the most important technocrat in charge of economic policy making in the country. The issues raised by Raghuram Rajan during the end of his tenure raises serious questions regarding the independence of the RBI.

Apart from Raghuram Rajan many other RBI Governors in the past have also raised the issue of RBI's autonomy. However, the current currency demonetization fiasco has opened up this age old debate once again in India. If India as a country wants to stop these kinds of monetary policy disasters in the future we have to provide full operational independence to the RBI. The goals of the monetary policy should be set by the political establishment because at the end of the day it is the political establishment that is held accountable in front of the people of India. But, the implementation of the monetary policy should be carried out by the best technocrats in the country with full operational independence. Unless the government grants full operational independence to the RBI we can never avert future demonetization fiasco's from occurring in India.

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## Headlines

### **‘SC refuses to stay demonetisation. Refers matter to Constitution bench’**

**(MJ Antony, Business Standard, 17 December, 2016)**

The Supreme Court (SC) on Friday decided to examine all aspects of demonetisation. The apex court drafted nine questions and referred them to a five-judge Constitution bench. It also stayed the hearing of all petitions related to demonetisation filed in various high courts, saying the SC alone will hear the petitions to avoid multiplicity of decisions. However, the bench headed by Chief Justice T S Thakur declined to grant any immediate relief to the depositors on withdrawal of their money in the banks after demonetisation. It did not extend the dates for the use of old currency in various sectors nor did it relax the rules, as it did not want to interfere in the fiscal policy of the government.

Read More: [http://www.business-standard.com/article/economy-policy/sc-refuses-to-stay-demonetisation-refers-matter-to-constitution-bench-116121601226\\_1.html](http://www.business-standard.com/article/economy-policy/sc-refuses-to-stay-demonetisation-refers-matter-to-constitution-bench-116121601226_1.html)

Date of Access: 17.12.2016

## Economy

### **Flower prices crash in Madhya Pradesh after demonetisation, posing a bouquet of problems to farmers**

(Shreya Shah, *Scroll*, 19th December, 2016)

As the sun rose in the morning sky, piles of white chrysanthemums awaited Keshu Singh Patel at his 2.5-acre farm in Mirjapur, a village in western Madhya Pradesh. Everyday in the winter, the short, spry, balding 55-year-old takes about 70 kg of flowers, tied to his bike, to sell in the flower market 15 km away.

Read More: <http://scroll.in/article/824418/in-madhya-pradesh-flower-prices-crash-after-demonetisation-posing-a-bouquet-of-problems-to-farmers>

Date Accessed: 19.12.2016

### **What to Expect from Budget 2017**

(*The Livemint*, December 19, 2016)

With the rail budget anyway being integrated with it, the Union Budget already comes with a built-in emphasis (and a big one) on infrastructure. With private investment still not kicking in, the government probably recognizes the importance of spending on infrastructure. The focus on solar and wind power, and highways and inland waterways could continue.

Read more: <http://www.livemint.com/Opinion/Yh93IOhpdD7EN2iNxHzjKl/What-to-expect-from-Budget-2017.html>

Date Accessed: 19.12.2016

### **Demonetisation Alone Will Do Nothing to End Corruption**

(Pulapre Balakrishnan, *The Wire*, 16 December, 2016)

It has now been over a month since the government announced a partial 'demonetisation' of Indian currency. Perhaps never before in history have such a large number of people been involved in an economic experiment such as this one. Prime Minister Narendra Modi has argued in speeches that demonetisation was necessary to root out corruption and the long term benefits will surely compensate for the inconveniences experienced in the short run. Although the government has not given a clear idea of what these benefits will be, simple economic principles are sufficient for us to figure what the possibilities are.

Read More: <https://thewire.in/87143/demonetisation-alone-will-do-nothing-to-end-corruption/>

Date of Access: 17.12.2016

### **48 customers cheat Paytm for over Rs6 lakh, CBI swings into action**

(*Moneylife digital team*, *Moneylife*, 16 December, 2016)

Digital wallet company Paytm has alleged that some of its customers from Delhi and surrounding area have cheated it for over Rs6 lakh. In a rare gesture, the Central Bureau of Investigation (CBI), taking cognisance of the matter, has registered a first information report (FIR) against these customers. The FIR registered by CBI mentions about 15 customers who are residents of Kalkaji, Govindpuri and Saket areas in Delhi's south. Other than that, unknown officials of One97 Communications Ltd, the parent company of Paytm, have also been named in the FIR.

Read More: <http://www.moneylife.in/article/48-customers-cheat-paytm-for-over-rs6-lakh-cbi-swings-into-action/49176.html>

Date of Access: 19.12.2016

## Economy

### The Crumbling Silk Industry in Post-Demonetisation Varanasi

(Saba Naqvi, *thewire*, 13 December, 2016)

Magic realism is defined as what happens when a highly realistic setting is invaded by something too strange to believe. Varanasi, that fascinating city where people go to die, is a metaphor for life itself. Beyond the *ghats* are mosaics of fascinating lanes and bylanes, the wafting sounds of chanting and at times classical music, varieties of spicy *chaat* (referred to as *naashta*) found nowhere else, and little *chai* shops visited by local wits and resident intellectuals.

Read More: <https://thewire.in/86556/varanasi-silk-industry-demonetisation/>

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### Post Demonetisation, Rural Health Takes a Serious Hit in Saharanpur

(Bharat Dogra, *thewire*, 12 December, 2016)

**Saharanpur, Uttar Pradesh:** In Sultanpur Chilkana village of the Sarsawa block in Saharanpur, Resham breaks down while talking about the death of her husband Chandar. Wiping her tears, she tells us that he was very ill and needed medical attention urgently. But due to the cash crunch following *notebandi*, instead of arranging for medical attention, she had to stand in a bank queue for a long time and still could not withdraw the money required. She says, "I have never felt so helpless in my life as on that day." Her two sons, who work as casual workers, had been mostly without work after the demonetisation of Rs 500 and Rs 1000 notes. Her husband's employer is a well-to-do farmer, but when approached he said that in the present circumstances he does not have any cash. Chandar could not get timely treatment and died.

Read More: <https://thewire.in/86438/demonetisation-health-saharanpur-up/>

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### The US Fed Rate Hike Will Affect India, But RBI Needn't Revise Monetary Policy Just Yet

(T.K. Jayaraman, *thewire*, 18 December, 2016)

Earlier this week, the US Federal Reserve (the Fed) raised its policy rate known as the federal funds rate from the range 0.25%-0.50% to 0.50%-0.75%. This increase comes after 12 months.

There have been expectations for a while that the recession which broke out after the 2008 financial crisis could be fought with loose monetary policy. It is widely known that the Fed and the Democrat president could not succeed in persuading the Republican-dominated legislature to agree to expansionary fiscal policy measures of public expenditures. The neoliberal policies of less government, no budget deficits and less public debt combined with monetarism was ruling the roost. It was left to the Fed to be the 'Lone Ranger' in the fight against recession.

Read More: <https://thewire.in/87774/us-fed-rate-hike-india/>

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## Governance & Development

### POLITICS AND GOVERNANCE

#### Controversy Clouds Over Out of Turn Appointment of Bipin Rawat

(*The Wire*, December 19, 2016)

An inevitable controversy has erupted after the government's announcement of Lieutenant General Bipin Rawat as the general who will succeed General Dalbir Singh Suhag on December 31 to the post of chief of army staff, or army chief. Opposition parties have accused the government of politicising the appointment by abandoning the traditional criterion of seniority. More worryingly, there is sharp resentment within sections of the army on the sidelining of two high-calibre officers who Rawat will supersede – Lt Gen Praveen Bakshi, currently commanding the eastern army in Kolkata, senior-most after Suhag, and Lt Gen P.M. Hariz, also senior to Rawat, who commands the southern army from his headquarters in Pune.

Read more: <https://thewire.in/87896/bipin-rawat-army-chief/>

Date Accessed: 19.12.2016

#### Two counts of failure

(Kaushal Shroff, *Governance Now*, December 19, 2016)

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) laid out a wide, albeit weak, banking network 2014 onwards. Instead, a concerted effort to strengthen ancillary banking mechanisms and internet connectivity should have been undertaken. Inoperative ATMs, low usage of PoS machines, dismal broadband connections, poor internet speed and a subpar cyber security structure have all contributed to undermining the demonetisation drive. Consider the case of RuPay cards, launched in 2012 by the National Payments Corporation of India. Since FY12, these cards have steadily gained usage. According to a JM Financial report, of the 645 million debit cards in India, RuPay cards accounted for an impressive 38 percent in February 2016. Considering debit and credit cards together, RuPay accounted for 35 percent in December 2015.

Read More: <http://www.governancenow.com/news/black-money/two-counts-failure-demonetization-black-money-rbi-noteban>

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### GOVERNMENT

#### The Daily Fix: What will happen to digital India when the government shuts down the internet?

(Rohan Venkataramakrishnan, *Scroll*, 19th December, 2016)

A storyline that has become all too familiar this year is currently playing out in Manipur. Tensions over the killing of three police personnel led to a call for a bandh, which then caused even more unrest. This prompted the government to impose a curfew and also suspend mobile internet services to prevent the spread of rumours. Just as the rest of the country is adjusting with a government push to switch from cash to digital payments, people in Manipur have to contend with no mobile internet at all.

Read More: <http://scroll.in/article/824538/the-daily-fix-what-will-happen-to-digital-india-when-the-government-shuts-down-the-internet>

Date Accessed: 19.12.2016

#### 'Have info on tax evaders? Tip-off the govt on this new email id'

(Dilasha Seth, *Business Standard*, 17 December, 2016)

Reaching out to whistleblowers to curb the black money menace, the government on Friday unveiled an e-mail address to allow people to send information about tax evaders. The government also notified the disclosure scheme, Pradhan Mantri Garib Kalyan Yojana (PMGKY), a three-and-a-half-month window opening on Saturday (till March 31, 2017), to declare income by paying 50 per cent tax and lock in a quarter of the deposits for four years. The e-mail ID, [blackmoneyinfo@incometax.gov.in](mailto:blackmoneyinfo@incometax.gov.in), will be monitored by a cell, which will take immediate action on the tip-offs they receive.

## Governance & Development

Read More: [http://www.business-standard.com/article/economy-policy/have-info-on-tax-evaders-tip-off-the-govt-on-this-new-email-id-116121700049\\_1.html](http://www.business-standard.com/article/economy-policy/have-info-on-tax-evaders-tip-off-the-govt-on-this-new-email-id-116121700049_1.html)

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### EDUCATION

#### **Bridging the learning deficit**

*(The Hindu, December 19, 2016)*

Led by government schools, public investment in education helped raise the gross enrolment ratio from 81.6 per cent of children in the 6-14 age group in 2000 to 96 per cent or more since 2008. Yet it soon became evident that getting children into school was only the first step, especially when gaping holes remained in the system. Among these, the barriers to high-quality, equitably-distributed primary education include: high dropout rates, especially for girls; teacher absenteeism and low teaching quality; and outmoded pedagogies and insufficient resources to implement contemporary teaching methods.

Read More: <http://www.thehindu.com/opinion/editorial/Bridging-the-learning-deficit/article16900169.ece>

Date Accessed: 19.12.2016

### ENVIRONMENT

#### **‘Varanasi Chokes Under Pollution: 0 Good Air Quality Days in 2015’**

*(The Wire, 17 December, 2016)*

While national attention has been focused on the heavy blanket of smog smothering Delhi, other cities, especially along the Indo-Gangetic plain, have been choking on the same pollution, often experiencing more intense levels of particulate matter in the air than the capital.

Read More: <https://thewire.in/87431/varanasi-air-pollution-2/>

Date of Access: 17.12.2016

#### **Why Is The Delhi Municipal Corporation Planning A Garbage Dump On The Banks of Yamuna?**

*(Ishan Kukreti, NewsLaundry, 15 December, 2016)*

Can things get any worse for Yamuna in Delhi? It appears so. At least, if the East Delhi Municipal Corporation (EDMC) has its way. The idea is to create a landfill site to manage the solid waste collected in the area that comes under the civic body. The site chosen for the landfill is in Ghonda Gujran Khadar village in Shastri Park, North East Delhi, on the east bank of Yamuna.

Read More: <https://www.newslaundry.com/2016/12/15/why-is-the-delhi-municipal-corporation-planning-a-garbage-dump-on-the-banks-of-yamuna>

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### LAW AND JUSTICE

#### **Killings of land rights defenders increased in 2016: report**

*(Down to Earth, December 16, 2016)*

Attacks against defenders of the people’s right to land and resources have worsened in 2016, with 16 people related to the cause being killed every month, according to a report by advocacy group PAN Asia Pacific (PANAP). The number of farmers, indigenous people and advocates of people’s right to land killed this year is three times the average in 2015, the group claimed. Based on the group’s Land & Rights (L&R) Watch initiative, killings increased from 61 in 2015 to 171 this year. The victims of arbitrary detention from January to November this year numbered 118. L&R Watch cases of human rights violations against farmers, indigenous people, and advocates of the right to land and resources. Data from PANAP partners and online reports was used to compile this report.

## Governance & Development

Read More: <http://www.downtoearth.org.in/news/killings-of-land-rights-defenders-increased-in-2016-report-56573>

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### 'Hundreds die' in India police custody, says rights group report

(BBC, December 19, 2016)

Nearly 600 people died in police custody in India between 2010 and 2015, says the US-based Human Rights Watch (HRW) in a new report. The rights group said no policeman was convicted for a prisoner's death in custody during this period. India's police routinely attributes deaths in custody to illness, attempted escape, suicide and accidents.

Read More: [http://www.bbc.com/news/world-asia-india-38362614?ocid=socialflow\\_twitter](http://www.bbc.com/news/world-asia-india-38362614?ocid=socialflow_twitter)

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## Society

### CASTEISM

#### Church and Caste

(*The Indian Express*, 15th December, 2016)

Policy of Dalit Empowerment in the Catholic Church in India, a 44-page document released by the Catholic Bishops' Conference of India (CBCI), the apex decision-making body of the community, is a candid admission that Indian Christianity is not immune to caste discrimination. A short piece of statistic given in the document hints at the influence caste wields in the church, particularly in its power structure: While 12 million of 19 million members of the Catholic Church in India are Dalit Christians, only 12 of the 5,000 bishops are Dalits. The report, however, does not restrict itself to mere admission of the obvious, but also provides an action plan to address the issue. The CBCI has asked its 171 dioceses to submit long and short-term plans within a year to end caste discrimination against Dalit Christians.

Read More: <http://indianexpress.com/article/opinion/editorials/catholic-church-dalit-indian-christians-untouchability-discrimination-4429025/>

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### GENDER

#### Abandoned Women Vastly Outnumber Victims of Triple Talaq and It's Time Modi Spoke Up for Them

(*Abusaleh Shariff and Syed Khalid, The Wire*, 12th December, 2016)

The RSS-affiliated Rashtrawadi Muslim Mahila Sangh approached the Supreme Court of India through an application in June for codification of 'Muslim personal law', especially to end practices such as polygamy and triple *talaq*, or instantaneous divorce. The court in October sought the opinion and recommendation of the Government of India on these issues. The government responded that the absence of reforms in the (Muslim) community during the past 65 years has left Muslim women "extremely vulnerable, both socially as well as financially". Almost immediately on October 24, 2016 Prime Minister Narendra Modi condemned the practice of the so-called '*triple talaq system*'. Addressing a rally in Bundelkhand, Uttar Pradesh, he stated that "no injustice should be meted out to our mothers and sisters in the name of religion or community."

Read More: <https://thewire.in/86335/abandoned-women-triple-talaq/>

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## Opinions/ Books

### OPINIONS

#### Revenge of the Rich

(*Down to Earth*, December 15, 2016)

Globalisation has increased inequity. This is at the core of the problem today. This is also the core of climate change—ultimately, if emissions are linked to economic growth, then the question is how this growth will be shared between people and between nations. Economic and ecological globalisation are about making rules that benefit people and the Planet, not in ways that some get richer or that we blow up the Planet. This is what we need to work on in the present world. But this demands a change in the narrative. For too long, the two discussions on growth and climate change have been separated. For too long, we have been told that we cannot discuss the issues of equitable growth and equitable allocation of the carbon budget. This is what needs to change.

Read more: <http://www.downtoearth.org.in/coverage/the-march-of-isolationism-56451>

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#### Illegal cap

(P D T Achary, *The Indian Express*, December 19, 2016)

The legality of the condition contained in para (vi) of the notification issued by the Ministry of Finance on November 8 needs to be examined in the light of the law laid down by the apex court in respect of the subordinate legislation. This para imposed a limit on the amount one can withdraw from one's own account, a condition clearly unrelated to the purpose and object of Section 26(2) which empowers the government to demonetise currency of any denomination. The money deposited in a bank by an individual is his personal property and the bank is keeping that money as a custodian of the account holder. He has the right to withdraw the entire money and close his account any time. That right cannot be limited or extinguished by a notification on demonetisation. Demonetisation only makes certain currency notes illegal from a particular date. It does not change the legal status of the personal accounts.

Read More: <http://indianexpress.com/article/opinion/columns/demonetisation-rbi-black-money-cash-withdrawal-4434157/>

Date Accessed: 19.12.2016

#### Do Personal Laws Get Their Authority From Religion or State?

(Saptarshi Mandal, *The Economic and Political Weekly*, December 10, 2016)

What enables an obscurantist, patriarchal body such as the All India Muslim Personal Law Board to challenge the state's authority to intervene in Muslim Personal Law is uncertainty over the constitutional status of personal laws, that is, does the authority of personal law come from religion or the secular state. However, what eventually came to be known as "Hindu and Mahomedan laws" were creations of the colonial state following a complex process of rationalisation, rather than a simple codification of religious commands.

Read more: <http://www.epw.in/journal/2016/50/web-exclusives/do-personal-laws-get-their-authority-religion-or-state%E2%80%94revisiting>

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