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STANDING COMMITTEE REPORT ON JUDICIAL PROCESSES AND THEIR REFORMS

Context

- In an effort to bring greater transparency to the Indian judiciary, the **Union government is considering the establishment of rules** for judges **to declare their assets annually**.

About

- This is in response to the **'action-taken report'** from the **Parliamentary Standing Committee (PSC)** on Personnel, Public Grievances, Law, and Justice.

Major Recommendations of PSC's 133rd report

On declaration of assets of Judges:

- The PSC recommended **legislation mandating judges** of the higher judiciary (Supreme Court and High Courts) **to submit property returns annually**.
 - This will bring **more trust and credibility into the system**.
- Currently, **no Supreme Court judge has disclosed their asset details on the official website**.

Increase Retirement age for Judges:

- The committee recommended that while considering an increase in the retirement age, **judges' performance should be reassessed** based on health conditions, quality of judgments, and other criteria.
- However, the Department of Justice cautioned against **linking performance evaluation to retirement age**, suggesting it may lead to undue favoritism and put a strain on limited resources.

On Social Diversity:

- Focus should be on diversity, it will enhance the representation of women, minorities etc in the higher Judiciary.

Vacations in the Supreme Court and High Courts:

- The Committee noted that the entire court going on vacation at once leads to the higher judiciary shutting down for a couple of months per year. It observed that the demand to eliminate vacations in Courts stems from: (i) pendency of cases, and (ii) the inconvenience faced by litigants.

On Regional Benches:

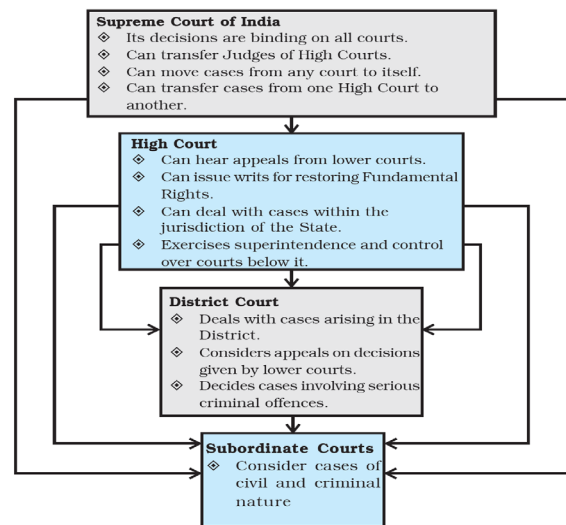
- The Committee stated that the demand for establishing regional benches of the Supreme Court is based on the fundamental right of access to justice.
 - As per **Article 130 of the Constitution**, the Supreme Court will sit in Delhi or in such other place or places as the Chief Justice of India, with the approval of the President, may appoint.

Annual reports of High Courts:

- The Committee likened the publication of an annual report to an assessment of the institution's performance over the past year. Presently, the Supreme Court publishes its annual report, which also depicts work done by all High Courts.

Indian Judicial System

- The Indian judicial system is a **single, integrated system** with three tiers:



Other Challenges in Indian Judiciary

- Pendency of cases:** As of October 2023, the **'State of the Judiciary' report** points out that there are **over five crore pending cases** across all higher and subordinate courts in India.
 - To handle them, however, **there are only 20,580 judges** working in the Supreme Court, the high courts and district courts.
- Access to justice:** Many people in India cannot afford legal representation or are unaware of their legal rights.
- Infrastructure:** Many courts lack basic infrastructure and technology, which can hinder their efficiency.

- ♦ As per the **National Judicial Data Grid**, 19.7% of district courts did not have separate toilets for women as of September 25, 2023.
- **Judicial vacancies:** There are a large number of vacancies in the judiciary, which can contribute to delays in cases being heard.
 - ♦ As on October 1, 2023, against the sanctioned strength of **1,114 judges in the high courts** across the country, as many as **347 positions are vacant**.
 - ♦ Similarly, in the **district judiciary**, out of the total sanctioned strength of **25,081 judges**, as many as **5,300 district judges' positions are vacant**.
- **Issues in appointment:** The appointment of judges through the **collegium system** is drawing criticism for **lacking transparency**.
 - Also, even after a batch of names is recommended by the collegium at one time, the government segregates it and makes selective appointments.
- **Inclusivity:** India's highest court presently has **only three female judges (9.3%)** out of its working strength of **32 judges**, as of October 1, 2023.
 - ♦ In high courts, **out of 767 permanent and additional judges in the high courts across India, only 103 are female judges** (i.e 13.42%).
 - ♦ The **district judiciary**, however, shows considerable improvement with the strength of **36.33% female judges**.

Measures/Recommendations

- **To clear mounting pendency:** In 1987, the Law Commission of India, in its report on 'Manpower Planning in Judiciary: A Blueprint' recommended the **use of the ratio of judges' strength per million population as the criterion to plan the judicial staffing**.
- **Judicial appointments:** Ensuring an independent and transparent process for appointing judges.
- **Infrastructure and technology:** Upgrading court infrastructure and adopting advanced technologies for efficient case management.
- **Judicial performance evaluation:** Implementing a fair and transparent system for evaluation.
- **Enhancing Accountability:** Increasing transparency through live streaming or recordings of hearings or open court proceedings.

Recent steps taken

- Leveraging Information and Communication Technology (ICT):
 - ♦ **The Electronic Supreme Court Reports (e-SCR) project** is an initiative to provide the digital version of the apex court's judgments.
 - ♦ **Virtual court system:** The regular court proceedings are being carried out virtually via videoconferencing.
 - ♦ **eCourts portal:** It is a one-stop solution for all stakeholders like the litigants, advocates, government agencies, police, and common citizens.
 - ♦ **E-filing:** E-filing, also known as electronic filing, is a facility that provides filing of cases through the internet.
 - ♦ **National Judicial Data Grid (NJDG):** The statistics of cases pending at the national, state, district and individual court level are now made accessible to the general public, researchers, academicians and the society at large.
- **National Mission for Justice Delivery and Legal Reforms (2011):** It was launched with the objectives of increasing access by reducing delays and arrears in the system.
- **Alternative Dispute Resolution(ADR):** Lok Adalats, Gram Nyayalayas, Online Dispute Resolution, etc., are used to ensure timely justice.
- **Commercial Courts Act 2015** stipulates mandatory pre-institution mediation and settlement of commercial disputes.
- **Fast Track courts:** Fast track courts are being set up to expedite the justice delivery and reduce the pendency of cases involving heinous crimes, senior citizens, women, children, etc.

Way Ahead

- **Balancing reforms with judicial independence** is crucial.
- Achieving consensus on contentious issues requires **political will and stakeholder involvement**.
- Further, implementing reforms effectively **requires sustained commitment and resource allocation**.

Source: **PRS**

SELF-REPORTING OF MENTAL ILLNESS IN INDIA

Context

- A study conducted by the Indian Institute of Technology (IIT) Jodhpur revealed that self-reporting of mental illness was less than 1% in India.

What is Mental Healthcare?

- Mental health care refers to the range of services and treatments provided to individuals who are experiencing mental health challenges or disorders.
- Mental health care can take many different forms, including therapy, medication, support groups, hospitalization, and other interventions.

The findings of the study

- **Low Self-Reporting:** Self-reporting of mental disorders in India is considerably lower than the actual burden of the disease indicating a significant gap in identifying and addressing mental health issues.
- **Socioeconomic Disparities:** The study revealed a socioeconomic divide, with self-reporting of mental disorders being **1.73** times higher among the richest income group population compared to the poorest in India.
- **Dominance of the Private Sector:** With **66.1%** of outpatient care and **59.2%** of inpatient care, the private sector emerged as a major provider of mental health services.
- **Limited Health Insurance Coverage:** About **23%** of individuals hospitalized for mental disorders had health insurance coverage at the national level.
- **High Out-of-Pocket Expenditure:** The average out-of-pocket expenditures for both hospitalization and outpatient care were significantly higher in the private sector as compared to the public sector.

Mental Healthcare in India

- **National Tele Mental Health Programme:** It was launched in 2022 to improve access to quality mental health counseling and care services in the country.
- **National Mental Health Programme (NMHP):** It provides affordable and accessible mental healthcare facilities in the country.

- **National Suicide Prevention Strategy:** The strategy aims to reduce suicide mortality by 10% in the country by 2030.
- **Rights of Persons with Disabilities Act, 2017:** The Act acknowledges mental illness as a disability and seeks to enhance the Rights and Entitlements of the Disabled.
- **Mental Healthcare Act, 2017:** It is aimed at safeguarding the rights of people with mental illness and ensuring that they receive proper mental healthcare services.
 - ♦ **Rights of Persons with Mental Illness:** The act recognizes the rights of persons with mental illness, including the right to access mental health care and treatment without discrimination, the right to confidentiality, the right to access legal services, etc.
 - ♦ **Advance Directives:** It allows individuals to make advance directives specifying how they wish to be treated in the event of a mental health crisis.
 - ♦ **Prohibition of Electroconvulsive Therapy (ECT):** The act prohibits the use of electroconvulsive therapy without the use of muscle relaxants and anesthesia.
 - ♦ The act **decriminalised suicide** attempts in India.
- **Manodarpan Initiative:** An initiative under Atmanirbhar Bharat Abhiyan, aims to provide psycho-social support to students for their mental health and well-being.
- **Ayushman Arogya Mandirs:** Mental health services have been added in the package of services Ayushman Bharat – Health and Wellness Centres (HWC) Scheme.
- **Online capacity building** of health workers by NIMHANS in providing psychosocial support and training through (iGOT)-Diksha platform.

Way Ahead

- **Promote Awareness and Reduce Stigma:** Public awareness campaigns should be conducted to increase understanding and reduce stigma surrounding mental illness.
- **Early Intervention:** Emphasis should be placed on preventive measures like screening programs, counseling services and promotion of mental well-being through lifestyle interventions to address mental health issues before they escalate.

- **Community-Based Interventions:** Community-based mental health programs should be developed to provide psychosocial support, rehabilitation, and social inclusion for individuals with mental illness.
- **Research and Data Collection:** Robust data collection systems should be established to monitor the prevalence of mental disorders, treatment outcomes, and service utilization patterns.

Source: TH

PRADHAN MANTRI MATSYA KISAN SAMRIDHI SAH-YOJANA

In Context

- The Union Cabinet approved the **Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)**.

About

- It is a **sub scheme** under the **Pradhan Mantri Matsya Sampada Yojana**, for the **micro and small enterprises** operating in the fisheries sector with an expected investment of ₹6,000 crore in the next four years.
- The sub-scheme PM-MKSSY is with **50% public finance**, including the World Bank and the Agence Française de Développement (AFD) external financing, and the rest 50% investment from the **private sector leverage**.
- It will be implemented **for four years** from **2023-24 to 2026-27** across all the States and union territories.
- **Significance:** Fishers, aquaculture farmers, fish workers and fish vendors are expected to benefit from the scheme.
 - ♦ It is aimed at **gradual formalisation** of the fisheries sector and enhanced access to institutional credit.

Fisheries Sector of India

- India is the **3rd largest fish producing and 2nd largest aquaculture** producing nation in the world.
- India is the **4th largest exporter** of fish and fisheries products with a growth in exports of **26.73%** in terms of quantity between FY 2021-22 and FY 2022-23.

- In terms of employment, the sunrise sector supports the livelihood of over 30 Mn people in India.
- The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying has implemented a flagship scheme "**Pradhan Mantri Matsya Sampada Yojana (PMMSY)**- to bring about Blue Revolution through sustainable and responsible development of the fisheries sector in India.

Challenges of the Fisheries Sector in India

- **Overfishing:** Overexploitation of fish stocks due to excessive fishing pressure is a significant challenge.
- **Illegal, Unreported, and Unregulated (IUU) Fishing:** IUU fishing undermines efforts to manage and conserve fish stocks.
 - ♦ It includes activities such as fishing without proper authorization, disregarding catch limits, and using banned fishing gear.
- **Lack of Infrastructure and Technology:** Inadequate infrastructure and outdated fishing technology hinder the efficiency and productivity of the fisheries sector.
 - ♦ Poor storage and transportation facilities lead to post-harvest losses, while outdated fishing vessels and gear limit the ability of fishers to catch fish sustainably.
- **Poor Fisheries Management:** Limited enforcement of regulations, lack of comprehensive data on fish stocks, and inadequate monitoring and control measures exacerbate the problem of overfishing and IUU fishing.
- **Pollution and Habitat Destruction:** Pollution from industrial activities, coastal development, and agricultural runoff poses a threat to marine and freshwater habitats.
 - ♦ Similarly, habitat destruction through activities such as coastal reclamation, mangrove deforestation, and dredging further exacerbates the loss of valuable fish habitats.
- **Climate Change:** Climate change is altering oceanic and freshwater environments, affecting fish distribution, migration patterns, and reproductive cycles.
 - ♦ Rising sea temperatures, ocean acidification, and extreme weather events can disrupt fish populations and destabilize fisheries ecosystems.

- **Socio-economic Issues:** Poverty, lack of alternative livelihood options, and unequal distribution of resources contribute to the vulnerability of fishing communities.
 - ♦ Many small-scale fishers face challenges accessing credit, markets, and social services, exacerbating their socio-economic marginalization.
- ♦ The policy focuses on promoting responsible fisheries management, conserving aquatic biodiversity, enhancing fish production, and improving the socio-economic status of fishers and fish farmers.

- **Fish Farmers Development Agencies (FFDAs):** The Government has established FFDAs at the district level to provide technical guidance, training, and extension services to fish farmers.

Government Initiatives for the Growth of the Sector

- **National Fisheries Development Board (NFDB):** Established in 2006, NFDB serves as the apex body for the planning and promotion of fisheries development in India.

- ♦ It implements various schemes and programs aimed at enhancing fish production, improving infrastructure, and providing support to fishers and fish farmers.

- **Pradhan Mantri Matsya Sampada Yojana (PMMSY):** Launched in 2020, PMMSY is a flagship scheme aimed at boosting fish production and doubling farmers' income.

- ♦ It focuses on modernizing fisheries infrastructure, promoting sustainable aquaculture practices, improving post-harvest management, and enhancing the livelihoods of fishers and fish farmers.

- **Blue Revolution:** Launched in 2015, the Blue Revolution aims to promote sustainable development and management of the fisheries sector.

- ♦ It focuses on increasing fish production and productivity through the adoption of modern technologies, enhancing infrastructure facilities, promoting entrepreneurship, and strengthening fisheries governance.

- **Sagarmala Programme:** The Sagarmala Programme, launched in 2015, aims to promote port-led development and unlock the potential of India's maritime sector.

- ♦ It includes initiatives to develop fishing harbors, cold chain infrastructure, and fish processing facilities to support the growth of the fisheries sector.

- **National Fisheries Policy:** The Government of India formulated the National Fisheries Policy in 2020 to provide a comprehensive framework for the sustainable development of the fisheries sector.

- ♦ These agencies play a crucial role in disseminating knowledge about modern aquaculture practices, facilitating access to credit and inputs, and promoting entrepreneurship in the fisheries sector.

- **Coastal Aquaculture Authority (CAA):** The CAA regulates and promotes coastal aquaculture activities to ensure sustainable development and environmental conservation.

- ♦ It formulates guidelines for shrimp farming, regulates the use of coastal land for aquaculture purposes, and monitors compliance with environmental norms to prevent adverse impacts on coastal ecosystems.

Way Ahead

- Addressing the challenges requires coordinated efforts from government agencies, fishery stakeholders, civil society organizations, and the private sector.

- Implementing sustainable fisheries management practices, investing in infrastructure and technology, strengthening governance frameworks, promoting community-based approaches, and mitigating the impacts of climate change are essential steps towards ensuring the long-term viability and resilience of India's fisheries sector.

Source: *TH*

STANDING COMMITTEE ON FINANCE ON INSURANCE SECTOR OF INDIA

In Context

- The **Standing Committee on Finance** of the Lok Sabha has given recommendations to **boost the insurance segment in the country.**

Insurance Sector in India

- In the **life insurance** business, India is **ranked ninth in the world in 2021.** In the **non-life insurance** business, India is ranked **fourteenth in the world.**

- The insurance industry of India has **57 insurance companies** - 24 are in the life insurance business, while 34 are non-life insurers.
 - ♦ Among the life insurers, **Life Insurance Corporation (LIC)** is the sole public sector company.
 - ♦ In addition to these, there is a sole national re-insurer, namely **General Insurance Corporation of India (GIC Re)**.
- **Foreign Direct Investment (FDI)** in the industry under the automatic method is allowed up to 26% and licensing of the industry is monitored by the insurance regulator the **Insurance Regulatory and Development Authority of India (IRDAI)**.
- **Claims Settlement Delays:** Delayed or disputed claims settlement is a common issue faced by policyholders in India.

Recommendations by the Standing Committee

Issues in Insurance Sector of India

- **Low Penetration and Awareness:** Insurance penetration and awareness levels in India remain relatively low, especially in rural and semi-urban areas.
- **Underinsurance and Underserved Markets:** Despite the growing economy, a large portion of the population remains underinsured or uninsured, particularly in sectors such as agriculture and the informal economy.
- **Trust Deficit:** There is often a lack of trust among consumers towards insurance companies, stemming from concerns about claim settlement processes, transparency, and the complexity of insurance products.
- **Fraud and Mis-selling:** Instances of insurance fraud and mis-selling have been reported in the industry, leading to financial losses for consumers and reputational damage for insurers.
- **Regulatory Challenges:** While regulations are necessary for ensuring consumer protection and market stability, regulatory requirements in the insurance sector can sometimes be perceived as complex and restrictive.
 - ♦ Balancing consumer interests with industry growth and innovation remains a challenge for regulators.
- **Cybersecurity Risks:** With the increasing digitalization of insurance operations and the growing threat of cyberattacks, insurers face challenges in safeguarding sensitive customer data and ensuring the security of online transactions.
- **Product Standardization:** The wide variety of insurance products available in the market, coupled with complex terms and conditions, can confuse consumers and hinder informed decision-making.
- **Composite Licensing:** Insurance companies should be allowed composite licensing which will enable an insurer to offer both life and non-life insurance products, including health, motor and term policies.
 - ♦ A composite licence can cut costs and compliance hassles for insurers, as they can run **different insurance lines under one roof**.
- **Reduction in GST Rates:** The committee has also proposed a reduction in GST rates from the current level of 18 percent in the case of health insurance and term policies.
 - ♦ The high rate of GST results in a high premium burden, which acts as a deterrent to getting insurance policies.
- **Catastrophe Insurance:** The government should explore options as to how homes and properties, especially those of economically vulnerable groups, can be insured in areas susceptible to catastrophic damages with the aid of the Central/ State Government.
 - ♦ This may require a specialized insurance business to be set up by one of the PSU general insurance companies with subsidized premiums for disaster-prone areas.
- **Vehicle Insurance:** Apart from taking other measures to enforce compliance of motor vehicles, they should examine the implementation of Challan enforcement across states by leveraging data integration by IIB, mPrivahan, and National Informatics Centre data.
 - ♦ The committee said that a large number of vehicles (particularly commercial vehicles) are plying on the roads without any insurance cover, which poses a risk to the owners and third parties in case of accidents or damages.
- **An inter-ministerial working group** with participation from IRDAI, National Health Authority, other concerned agencies, consumers, healthcare providers and health insurers should be established.
 - ♦ It will develop a long-term plan to be able to cover all sections of society with tailored government and private sector health insurance solutions.

Source: **IE**

CRISPR TECHNIQUE AND ITS APPLICATION

Context

- It has been observed that highly targeted CRISPR Technology advances gene editing in living animals.

Gene Editing Technology

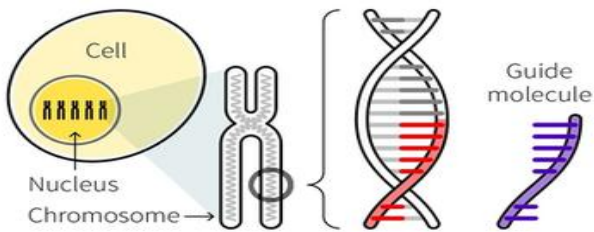
- It refers to technology that permits the **change of an organism's DNA** by allowing genetic material

to be added, removed, or altered at particular locations in the genome.

- It includes techniques like Zinc Finger Nucleases, Transcription Activator-Like Effector Nucleases (TALENs), **CRISPR-Cas9 Editors**, and Prime Editors, that can be used to repair, modulate, replace, or add genes to achieve a desired genotype.
- Its applications include correcting genetic defects, treating and preventing the spread of diseases and improving crops etc.

A DNA editing technique, called CRISPR/Cas9, works like a biological version of a word-processing programme's "find and replace" function.

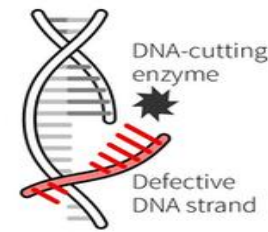
HOW THE TECHNIQUE WORKS



A cell is transfected with an enzyme complex containing:

- Guide molecule
- Healthy DNA copy
- DNA-cutting enzyme

A specially designed synthetic guide molecule finds the target DNA strand.



An enzyme cuts off the target DNA strand.



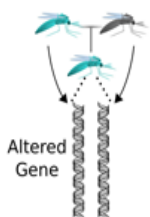
The defective DNA strand is replaced with a healthy copy.

Sources: Reuters; Nature; Massachusetts Institute of Technology

CRISPR-Cas9

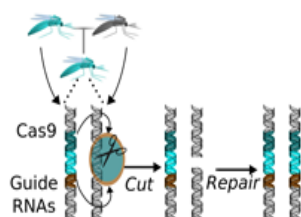
- Clustered Regularly Interspaced Short Palindromic Repeats (CRISPR) is a DNA sequence which is part of the bacterial defence system.
- Cas9 (CRISPR-associated)** is the name of the protein that transfers resistance.
 - It is an enzyme that acts like a pair of molecular scissors, capable of cutting strands of DNA.
 - It allows researchers to easily alter DNA sequences and modify gene function.

Normal Inheritance



Altered Gene
1 copy inherited from 1 parent
50% chance of passing it on

Gene Drive Inheritance



Altered Gene + Gene Drive
1 copy → 2 copies
100% chance of passing it on

Applications of CRISPR-Cas9

- Gene Drive Inheritance:** Using the CRISPR-Cas9 technique, researchers succeeded in getting the **offspring of modified and wild mosquitoes** to pass on their antimalarial genes, spreading resistance through the whole population in the lab.
- Animal models:** CRISPR-Cas9 **Genome editing in specific tissues:** Researchers have been able to modify the genomes of specific tissues such as liver and brain tissues using hydrodynamic injection and adeno-associated virus.
 - It can be used to create animal models to mimic human diseases and to understand disease development by mutating or silencing genes.
- Multiple gene mutations:** CRISPR-Cas9 can be used to generate mutants for target genes.

- **Treatment of diseases:** CRISPR-Cas9 can be applied to cells in vivo or ex vivo. In the in vivo approach, CRISPR-Cas9 is directly transferred to cells in the body using either viral or nonviral methods. In the ex vivo approach, first the cells are removed from the body; then CRISPR is applied to the cells and they are transferred back to the body.
 - ♦ Recently, **the US FDA approved the Casgevy** (developed by Vertex Pharmaceuticals and CRISPR Therapeutics), and **Lyfgenia** (developed by Bluebird bio) for people aged 12 years and older.
- **RNA editing:** Single-stranded RNA (ssRNA) sequences can also be edited by CRISPR-Cas9.
- **Industrial and Military applications:** These studies are commonly focused on increasing the tolerance of soldiers against biological or chemical warfare. This technology has the potential to influence human performance optimization.

Significances of Gene Editing

- **Tackling and Defeating Diseases:** Most deadly and severe diseases in the world have resisted destruction. A number of genetic mutations that humans suffer will end only after we actively intervene and genetically engineer the next generation.
- **Extend Lifespan:** Genome editing could extend the human lifespan. The human lifespan has already shot up by a number of years, and we are already living longer and longer.
- **Growth in Food Production and Its Quality:** Genetic engineering can design foods that can withstand harsh temperatures and are packed full of all the right nutrients.
- **Pest Resilient Crops:** genome editing can address pest and nutrition challenges facing agriculture. Instead of using tons of insecticides and pesticides, we can protect our plant in a healthier way.

Associated Issues

- **Ethical Dilemma:** modification is unnatural and amounts to playing God.
- **Safety Concerns:** Slight changes made at the smallest level may lead to unexpected results.
- **Diversity:** Diversity in all species of animals is a key to evolution on earth. Genetically engineering our species will have a detrimental effect on our genetic diversity- as in something like cloning would.

Source: TH

SUICIDES IN SECURITY FORCES

Context:

- **A task force** formed to look into the reasons behind the **suicides and fratricides in the Central Armed Police Forces (CAPFs)** recently submitted its final draft report.

About

- It has stated **several reasons** behind such cases and **issued several recommendations** in its report, including **mental health screening** and the **way senior officers should behave with their juniors**.

Key highlights

- After studying **642 suicide cases and 51 fratricidal deaths** over five years, the task force has found that **three major factors** —
 - ♦ Working conditions,
 - ♦ Service conditions, and
 - ♦ Personal/individual issues — led to these incidents.
- The task force has found some of the **key reasons for working conditions** are:
 - ♦ prolonged deployment in high-risk areas,
 - ♦ long separation from families/forced bachelorship, and
 - ♦ tough duty hours inhospitable.
- The task force has also found that some of the important **reasons for service conditions** are:
 - ♦ trauma of being abused,
 - ♦ bullying at the workplace,
 - ♦ leave-related problems,
 - ♦ extended working hours, and
 - ♦ inadequate time for rest.
- It has also said **mental health-related issues are still “taboos”** in the security forces, and the personnel **hesitate to share their problems** because of the fear of being mocked and taunted as weak by other colleagues.
- In the report, the task force has said that it has found that **over 80 per cent of suicides happen when personnel return to work after availing leave**, and major of them occurred between 7 to 15 days after returning from home.
- The cases of suicide attempted and committed by women personnel are less as compared to male personnel.

Suggestions

- **Cordial environment:** The task force has found that the trigger for suicides may be **either family or duty-related. If one of the fronts is easy** and smooth, the stress level of the personnel gets managed considerably.
- **Due recognition:** The newly recruited jawans are highly educated and their **immediate bosses should be sensitised to treat them with dignity, hear their grievances and recognise their services.**
- **Empathetic seniors:** Seniors should stop using abusive language with their juniors and behave decently with them. They cannot be treated as mere subordinates but colleagues.
- **Mental health provisioning:** The task force has recommended that there should be a provision for mental health screening of all the CAPF personnel, returning from leave or other long-term duties through a questionnaire.
- **Dealing with health hazards:** Some of the common challenges associated with combat zones are insomnia, agitation, and nightmares, which are considered to be one of the important contributors to suicidality, and needs to be addressed.

Central Armed Police Forces (CAPFs)

- CAPFs are **seven security forces** in India under the authority of the **Ministry of Home Affairs.**
- The CAPFs are well-trained and well-equipped forces and play a **vital role in India's security architecture.**
- **They are:**
 - ◆ Assam Rifles (AR)
 - ◆ Border Security Force (BSF)
 - ◆ Central Industrial Security Force (CISF)
 - ◆ Central Reserve Police Force (CRPF)
 - ◆ IndoTibetan Border Police (ITBP)
 - ◆ National Security Guard (NSG)
 - ◆ Sashastra Seema Bal (SSB)
- Each of these forces has its **own specific mandate and role**, but they all share the **common goal of maintaining internal security and border integrity.**
- They are deployed in a variety of locations throughout India, including:

- ◆ Along the borders with Pakistan, Bangladesh, China, Nepal, Bhutan and Myanmar.
- ◆ In areas affected by insurgency and terrorism
- ◆ At critical infrastructure sites such as airports, seaports, and power plants
- ◆ For other law and order duties as directed by the Ministry of Home Affairs

Source: *IE*

NEWS IN SHORTS

SAFE CITY PROJECT

In News

U.N. Women will provide technical assistance for the **Safe City project**

About Safe City Project

- Safe City Projects have been approved by the **Ministry of Home Affairs** with **centrally sponsored funding** .
- The Empowered Committee under **Nirbhaya Fund** has approved Safe City projects in 8 selected cities (Delhi, Mumbai, Kolkata, Chennai, Bengaluru, Hyderabad, Ahmedabad and Lucknow).
- **Objectives** :It aims to create a safe, secure and empowering environment for women in public places, to enable them to pursue all opportunities without the threat of gender-based violence and/or harassment.
 - ◆ It also aims to **prevent and curb** all forms of crimes against women and girl children in public places by providing safer urban infrastructure and efficient access to law enforcement agencies.

Do you know ?

- UN Women is the United Nations entity dedicated to gender equality and the empowerment of women.
- In July 2010, the United Nations General Assembly created UN Women.
- A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide.
- It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life,

Source: *TH*

KALADAN PROJECT

In Context

- **Kaladan Multi-Modal Transit Transport Project** has faced a definite setback after an important town in Myanmar was captured recently by a rebel group.

About

- Kaladan Multi-Modal Transit Transport Project is aimed at connecting the **port of Kolkata with the port of Sittwe in Rakhine** which would then be connected to **Mizoram by road** and the **Kaladan river which flows by Paletwa**.



- India entered into a Framework Agreement in **2008**.
- **Aim:** It aims to create a multi-modal mode of transport for shipment of cargo from the eastern ports of India to Myanmar as well as to the North-Eastern part of India through Myanmar.
- **Road Connectivity:** It involves building roads to connect Mizoram state in northeastern India to the port of Sittwe in Myanmar's Rakhine state.
- **Development of Inland Waterways:** The project includes the development of inland waterways along the Kaladan River, providing an alternative mode of transportation for cargo between India and Myanmar.
- **Construction of a Multi-Modal Terminal:** A multi-modal terminal is being constructed at the port of Sittwe to facilitate the transfer of goods between different modes of transportation, such as ships and trucks.

Source: TH

MGNREGA SCHEME

Context:

- Recently, the Union Budget allocated ₹60,000 crore for the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) Scheme for 2023-24.
 - ♦ It is 18% lower than the budget estimates for the current year (₹73,000 crore), and 33% lower than the revised estimates (₹89,000 crore) for the scheme.

MGNREGA Scheme

- It is an employment scheme by the **Ministry of Rural Development**.
- It provides at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled work.

Eligibility:

- Any Indian citizen above the age of 18 years and residing in a rural area can apply to this scheme.
- The applicant receives guaranteed employment within 15 days from the date of application.

Mode of Payment:

- The wage is deposited directly in the Bank Account/Post Office Account of the applicant.
 - ♦ Wages are paid within a week, or fifteen days at most.
- Men and Women are paid equally.
- It has been credited with having a positive impact on income per household, agricultural productivity, and production-related expenditure.
- MGNREGA **covers the entire country** with the **exception of districts that have a hundred percent urban population**.

Associated Issues:

- **Not fulfilling the core demand:** The Economic Survey 2022-23 highlighted that 6.49 crore households demanded work under it.
 - ♦ Of these, 6.48 crore households were offered employment by the government and 5.7 crore actually availed it.
- **Wage Payment Delays:** There have been instances of delayed wage payments. As of November 26, 2021, State governments were facing a shortage of ₹9,682 crore and 100% of the allocated funds for the year had been exhausted before the conclusion of the year.

- **Corruption and Audit:** The scheme's inbuilt mechanism to combat corruption — the social audit units meant to detect any cases of malpractice — has not been backed by the effective recovery of embezzled funds.

Source: *TH*

SOUTH ASIA SUBREGIONAL ECONOMIC COOPERATION (SASEC) CORRIDOR CONNECTIVITY

In Context

- The Prime Minister laid the foundation stone for **multiple road upgrade projects** as part of the **South Asia Subregional Economic Cooperation (SASEC) Corridor Connectivity**.

About SASEC

- Established in **2001**, it brings together Bangladesh, Bhutan, India, Maldives, Myanmar, Nepal, and Sri Lanka in a project-based partnership.
- SASEC seeks to strengthen multimodal cross-border transport networks that boost **intra-regional trade** and open up trade opportunities with East and Southeast Asia.
- The key projects underway in the region include:
 - ♦ formulation and implementation of new Customs laws and regulations;
 - ♦ strengthening of automated Customs systems;
 - ♦ implementing provisions of the Revised Kyoto Convention (RKC) such as on pre-arrival processing, risk management and post-clearance audit; and
 - ♦ developing trade portals for better transparency.

Source: *ET*

KYASANUR FOREST DISEASE (KFD)

Context

- Karnataka is grappling with the outbreak of Kyasanur Forest Disease (KFD), commonly known as monkey fever.

What is KFD?

- **History:** The disease was first noticed in the Kyasanur Forest area of Sorab Taluk in Shimoga district in 1956-57, and was named after the region.

- **Cause:** Monkey fever is caused by the Kyasanur Forest disease virus (KFDV), a member of the **Flaviviridae virus** family.
- **Transmission:** The disease is transmitted to humans primarily through **tick bites** or contact with an infected animal, particularly a sick or recently deceased monkey.
 - ♦ Human beings who visit the forest area either for livelihood, to graze cattle, or to collect firewood contract the disease. There is no evidence of person-to-person transmission.

Symptoms

- It starts to appear **three to eight days** after the bite of an infectious tick.
- Fever, redness of the eyes, severe headache, and body pain are common symptoms.
- Three-four days after the onset of initial symptoms, the patient may have gastro-intestinal symptoms. In severe cases, bleeding from the nose is noted.

Diagnosis

- It can be made in the early stages through molecular detection by **Polymerase chain reaction (PCR)** or virus isolation from blood.
- Later on, serologic testing using **enzyme-linked immunosorbent serologic assay (ELISA)** can be performed.

Treatment

- There is **no specific treatment** for KFD. Management of the disease includes early hospitalization and supportive therapy.
- This entails maintaining hydration and taking precautions for patients with bleeding disorders.

Prevention

- A **vaccine is available** for KFD and is used in endemic areas of India.
- Additional preventative measures include insect repellents and wearing protective clothing in areas where ticks are endemic.

Source: *TH*

RIGHTS ISSUE

In News

Indiabulls Housing Finance Ltd. launched its rights issue to raise Rs 3,693.4 crore.

About Rights Issue

- A rights issue is an invitation to existing shareholders to purchase additional new shares in the company.
- **Section 62(1) of the Companies Act, 2013** provides for further issue of share capital by a Company, if it proposes to increase its subscribed capital by the way of fresh issue of shares.
- A right issue is a way by which a listed company can raise additional capital.

Source: **NDTV**

PAYMENT AGGREGATORS

Context

- The fintech startups like Decentro, Juspay, Stripe and Tata Pay received final authorisation from the RBI for **payment aggregator (PA) licences**.

About

- A payment aggregator is a **third-party service provider** that enables customers to make and businesses to accept payments online.
- Payment aggregators **enable clients to accept various payment methods** such as debit cards, credit cards, cardless EMIs, UPI, bank transfers, e-wallets, and e-mandates.
- Similarly, they **also enable disbursing payments to various stakeholders**, such as partners, employees, suppliers, and authorities.

- Payment aggregators **act as middlemen between customers, businesses, and financial institutions** to facilitate online payments via various payment methods.

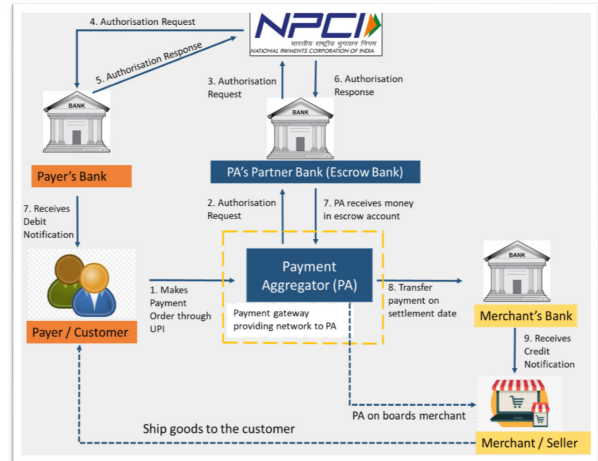


Fig 1: End to end non-bank payment aggregator transactional flow
The blue dotted lines in the fig. do not form part of payment system, but forms an important part of legal basis in merchant on-boarding process and shipment of goods to the customers in a PA business model.
Source: Author

Payment Aggregator vs Payment Gateway

- According to the RBI, **both payment aggregators and gateways facilitate online payments**, but **only payment aggregators handle funds**.
- Payment gateways are termed as **technology infrastructure providers** for online payments.
- Hence, **RBI guidelines for payment aggregators are stricter**.

Source: **BS**

