



DAILY CURRENT AFFAIRS 11-12-2024

GS-1

1. **Bhima Shakti Yojane**

GS-2

2. **Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989**
3. **Shipping Laws**
4. **MuleHunter.AI**

GS-3

5. **Marburg Virus Disease**

Bhima Shakti Yojane

Syllabus: GS-1: Social Empowerment.

Context:

- Prime Minister Shri Narendra Modi launches LIC's Bima Sakhi Yojana.

Objectives

- **Women Empowerment:** To provide employment and financial stability to women across India.
- **Financial Inclusion:** To extend the reach of insurance services to rural and underserved areas.

Key Features

- **Employment Generation:** Target to train and employ **2 lakh women as Bima Sakhis**.
- **Eligibility and Training:**
 - Women with a minimum qualification of Class 10.
 - Financial assistance for three years provided during training.
- **Income Opportunity:**
 - Average earning of Bima Sakhis estimated at ₹1.75 lakh annually.
 - Contribution to the family's financial stability.

Scope and Impact

- **Insurance Expansion:** Supports the Government's mission of "Insurance for All."
- **Social Security:** Bima Sakhis to assist in implementing schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana.
- **Economic Empowerment:** Focuses on rural women's inclusion in mainstream financial systems.

Women Empowerment Initiatives in Haryana

Historical Context

- **Beti Bachao, Beti Padhao Campaign:** Launched earlier from Panipat, significantly improved female survival rates and opportunities.
- **Women in Leadership:** Haryana serves as a model with schemes promoting women's roles in various sectors.

Progress and Policies

- **Self-Help Groups (SHGs):**
 - 10 crore women associated with SHGs across India.
 - SHGs received financial assistance exceeding ₹8 lakh crore in the last decade.
- **Employment through Titles:** Initiatives include **Bank Sakhi, Krishi Sakhi, Pashu Sakhi, Drone Didi, Lakhpati Didi.**

Supporting Infrastructure

Maharana Pratap Horticultural University

- **Foundation Stone:** Laid in Karnal to promote Haryana's leadership in horticulture.
- **Vision:** Enhancing agricultural knowledge and practices in the 21st century.

Haryana's Role

- **Green Revolution:** Acknowledged as a leader in agricultural innovation.
- **MSP Support:**
 - ₹1.25 lakh crore distributed to farmers in the first two terms of government.
 - ₹14,000 crore allocated to paddy, millet, and moong farmers recently.

Broader Impacts of Women-Centric Policies

Economic Transformation

- **Employment Creation:** Focus on high-impact roles like Drone Didi and Krishi Sakhi.
- **Income Boost:** Lakhpati Didi campaign enables women to earn over ₹1 lakh annually.

Social Empowerment

- **Improved Living Standards:** Initiatives like building toilets, providing gas connections, and ensuring tap water connections directly benefit women.
- **Legislative Inclusion:** Enactment of 33% reservation for women in legislative assemblies and Parliament.

Conclusion

- **Vision for 2047:** Bima Sakhi and related initiatives align with India's goal of becoming a developed nation by 2047.
- **Women as Catalysts of Change:** Empowered women are transforming rural economies, ensuring social harmony, and contributing to India's aspiration of being a global economic powerhouse.

Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989

Syllabus: GS-2: Laws and Policies for Vulnerable sections.

Context:

- A report by the **Citizens' Vigilance and Monitoring Committee** highlights the deficiencies in the implementation of the **Scheduled Caste and Scheduled Tribe (Prevention of Atrocities) Act, 1989**.

Caste and Its Persistence in Indian Society

- **Enduring Reality of Caste:**
 - Caste remains a fundamental structure of Indian society despite denials by detractors and certain political ideologies.
 - Atrocities against marginalized communities demonstrate its persistent existence.
- **Constitutional and Legal Framework:**
 - Untouchability and caste-based discrimination are outlawed by:
 - **Article 17:** Abolition of untouchability.
 - **SC/ST (Prevention of Atrocities) Act, 1989.**
 - Despite legal protections, caste-based atrocities continue unabated.

Atrocities Against Scheduled Communities

- **NCRB Data (2021):**
 - 59,702 cases of atrocities recorded.
 - Over 1,000 murders and widespread instances of rape recorded for the third consecutive year.
- **Conviction and Pendency Rates:**
 - Conviction rate: 36%.
 - Pendency rate: 96%, with 254,475 cases pending.

Citizens' Vigilance and Monitoring Committee

- **Objective:**
 - Monitor the implementation of the SC/ST Act, 1989, and the Rules, 1995.
 - Ensure that Dalits and Adivasis live as full citizens.
- **Findings:**

- Legal framework lacks effective implementation due to bias among officials.
- High pendency in cases and inadequate relief mechanisms persist.

Key Features of the SC/ST Act, 1989

➤ **Constitutional Basis:**

- **Articles 17 and 35:** Empower Parliament to legislate against untouchability.
- **Directive Principles:** Article 38 ensures social justice; Article 46 protects SC/ST interests.

➤ **Implementation Mechanism:**

- Vigilance and monitoring committees at state, district, and sub-divisional levels.
- Special courts, prosecutors, and police officers for swift justice.

➤ **Relief and Rehabilitation:**

- Rule 15(1)(a) mandates contingency plans for immediate relief in cash or kind.
- Dr. Ambedkar Foundation provides relief of up to ₹5,00,000 for atrocity victims.

➤ **Atrocity-Prone Areas:**

- Identification and necessary measures for protection.
- Special police stations and exclusive courts in identified regions.

Deficiencies in Implementation

➤ **Non-compliance in Reporting:**

- Many states fail to submit mandatory reports under Rules 4(4) and 18 of the 1995 Rules.
- Instances of negligence in Uttar Pradesh, Kerala, Arunachal Pradesh, and others.

➤ **Failure of Monitoring Committees:**

- Low compliance in meetings:
 - 12% compliance for state-level meetings in 2021.
 - 50% compliance for district-level meetings.

➤ **Inadequate Special Courts and Prosecutors:**

- Eleven states non-compliant with provisions for exclusive courts.

- States like Haryana and Kerala lack any exclusive special courts.

Key Recommendations from the Report

➤ **System Overhaul:**

- Harmonize efforts of all stakeholders involved in implementing the Act.

➤ **Accountability:**

- Ensure officials adhere to all rules without selective implementation.

➤ **Improved Relief Mechanism:**

- Increase efficiency and adequacy of relief funds.

➤ **Strengthen Infrastructure:**

- Establish sufficient special courts, police stations, and identify atrocity-prone areas.

Conclusion

➤ **Urgent Need for Justice:**

- Former Supreme Court Judge Justice Madan B. Lokur emphasizes the need for serious debate and action to ensure justice for marginalized communities.

➤ **Call to Action:**

- Justice, rehabilitation, and the dismantling of caste-based discrimination require concerted efforts from the state and society.

Shipping Laws

Syllabus: GS-2: Governance – Bills and Laws.

Context:

- The Government is preparing to introduce several significant bills aimed at driving much-needed reforms in the shipping industry.

Introduction

- The Government aims to reform the shipping industry with two significant bills:
1. **Merchant Shipping Bill, 2024**
 2. **Coastal Shipping Bill, 2024**
- These bills aim to repeal the outdated Merchant Shipping Act, 1958, and Coasting Vessels Act, 1838.

Why a New Bill?

➤ **Regulatory Gaps:**

- Offshore vessels, comprising 50% of Indian-flagged vessels, are not adequately addressed.
- No legal framework exists for maritime training liberalised to private sector participation.

➤ **Seafarer Welfare:**

- Current Act restricts welfare provisions to Indian-flagged ships, excluding 85% of Indian seafarers on foreign-flagged vessels.

➤ **Modernisation Needs:**

- License-era provisions hinder maritime administration from transitioning to a regulator-cum-facilitator.
- Lack of enabling provisions for implementing international conventions.

Key Features of the Merchant Shipping Bill, 2024

1. Ease of Registration

- Reduces ownership threshold for Indian entities from 100% to 51%.
- Allows LLPs, NRIs, and OCIs to register vessels.
- Permits foreign entities to hold shares while ensuring majority ownership with Indian entities.
- Introduces **bareboat charter-cum-demise** for capital-deficient entrepreneurs.
- Provisions for temporary registration of vessels for demolition to support the ship recycling industry.

2. Enlarged Scope of Vessels

- Expands the definition of "vessels" to include:
 - Submersibles, hydrofoils, amphibious crafts, MODUs, barges, drones, and more.
- Addresses operational and safety risks in offshore sectors.
- Enhances coastal security in light of incidents like the 26/11 Mumbai attacks.

Marine Pollution Measures

- Initiatives undertaken:
 - Reduction of sulphur content in marine fuel from 3.5% to <0.5%.
 - Ban on single-use plastics on Indian ships.

- Launch of '**Swachh Sagar**' portal for waste disposal at ports.
- Alignment with IMO conventions:
 - MARPOL, Civil Liability Convention, Bunker Convention, and others.
 - Comprehensive incorporation into the new Bill to meet global standards.

Seafarer Welfare Provisions

- Extends welfare measures to Indian seafarers on foreign-flagged ships.
- Ensures protections outlined in the **Maritime Labour Convention (MLC)**:
 - Better working conditions.
 - Enhanced safety standards.
 - Robust support systems.

Maritime Training Reforms

- **Current Challenges:**
 - Over 160 private maritime training institutes operate without a legal framework.
 - Unauthorised institutes exploit rural youth.
- **Proposed Reforms:**
 - Introduces legal provisions for regulating maritime training.
 - Aims to eliminate illegal training institutes.
 - Ensures high-quality and standardised maritime education.

Focus on Coastal Shipping

- Distinguishes between technical regulation and commercial utilisation of coastal waters.
- Key provisions in the Coastal Shipping Bill, 2024:
 - Licensing and permissions for operations in coastal waters and the EEZ.
 - Integration of inland and coastal shipping.
 - Creation of a unified coastal development plan involving Union and State governments.
- **Alignment with Sagarmala Program:**
 - Dedicated berths for coastal vessels.
 - Improved hinterland connectivity for coastal cargo.

Significance of the Proposed Reforms

- Promotes investment and ease of doing business.
- Enhances maritime safety and pollution control.
- Supports welfare and training of seafarers.
- Unlocks the potential of India's maritime sector, aligning it with global best practices.

Conclusion

The Merchant Shipping Bill and Coastal Shipping Bill represent transformative reforms that modernise India's maritime sector, ensuring growth, safety, sustainability, and international competitiveness.

MuleHunter.AI

Syllabus: GS-2: Anti-corruption measures.

Context:

- The Reserve Bank of India (RBI) has developed an AI/ML-based model called MuleHunter.ai to tackle the issue of mule accounts, which are used for financial fraud.

Overview of MuleHunter.AI

- **Developed by:** Reserve Bank of India Innovation Hub (RBIH).
- **Purpose:** Detect and mitigate mule accounts used for laundering illicit funds from cybercrimes.
- **Technology:** Advanced AI/ML-based model capable of analyzing transaction patterns to identify mule accounts.

Mule Accounts: A Growing Threat

- **Definition:** Bank accounts used by criminals to launder money, often set up by coercing or luring individuals with false promises.
- **Key Concerns:**
 - Facilitate the transfer of illicit funds, making tracing and recovery challenging.
 - Account for 53% of fraud threats to financial institutions in 2023.

Cybercrime and Financial Fraud Statistics

- **Online Financial Frauds:** Constitute 67.8% of cybercrime complaints, per NCRB.
- **Bank Fraud Data:**
 - FY24: 32,363 frauds, amounting to ₹2,714.64 crore.
 - FY22: 8,752 frauds, amounting to ₹9,298.4 crore.
 - Fraud cases involve ₹1 lakh and above in each instance.

Key Features of MuleHunter.AI

- **Advanced ML Algorithms:**
 - Analyze transaction and account datasets for rapid, accurate detection.
 - Outperforms traditional rule-based systems prone to false alarms.
- **Detection of Mule Accounts:**
 - 19 distinct patterns of mule account activity analyzed.
 - Enables timely identification and mitigation of fraudulent accounts.
- **Collaborative Development:** Involves trials with two public sector banks.

Benefits of MuleHunter.AI

- **Improved Fraud Detection:**
 - Enhanced accuracy and speed in identifying mule accounts.
 - Reduces false alarms compared to conventional systems.
- **Strengthened Financial Security:**
 - Protects customers and builds trust in the financial ecosystem.
 - Provides necessary fraud detection infrastructure for smaller banks.
- **Scalable Solution:** Encourages collaboration among regulators, banks, and fintechs.

RBI's Broader Anti-Fraud Measures

- **Guidelines for Banks:**
 - Strengthen cybersecurity and transaction monitoring systems.
 - Enhance cyber fraud prevention protocols.
- **Hackathon Initiative:** Encourages innovative fraud detection technologies.
- **Collaborative Approach:**
 - Promotes bank participation in MuleHunter.AI.

- Aims to create a secure, inclusive, and technology-driven financial environment.

Marburg Virus Disease

Syllabus: GS-3: General Science – diseases

Context:

- Marburg virus outbreak in Rwanda: Why ‘bleeding eye disease’ is a global concern.

Overview of the Outbreak

- **Current Situation (as of November 29):**
 - **Location:** Rwanda.
 - **Impact:** 15 deaths and 66 infections reported.
 - **Timeline:** First case in September 2024.
- **Characteristics:**
 - Known as the “bleeding eye virus.”
 - One of the deadliest pathogens affecting humans.
 - Case fatality rates: **24% to 88%**, varying by strain and case management.

Ebola’s Lesser-Known Twin

- **Classification:**
 - Belongs to the **Filovirus family**, similar to the Ebola virus.
 - Causes rare but severe outbreaks with high fatality rates.
- **History:**
 - First outbreak: Marburg, Germany, 1967.
 - Recent outbreaks: Tanzania, Ghana, and now Rwanda.
- **Global Concern:**
 - Listed by the **World Health Organization (WHO)** as a high-risk pathogen with inadequate drugs and vaccines.

Transmission

- **Initial Source:**
 - Prolonged exposure to mines or caves inhabited by **Rousettus bats**, especially the **Egyptian fruit bat (Rousettus aegyptiacus)**.
- **Human-to-Human Spread:**
 - **Direct contact:** Blood and bodily fluids (e.g., saliva, urine, sweat).
 - **Indirect contact:** Contaminated surfaces and materials like bedding or clothing.

Symptoms

- **Incubation Period:** 2 to 21 days.
- **Initial Symptoms:**
 - High fever, severe headache, muscle ache.
 - Watery diarrhoea, abdominal pain, cramping, and vomiting.
- **Advanced Symptoms:**
 - Haemorrhagic manifestations:
 - Bleeding from the digestive system (e.g., faeces, vomit with fresh blood), nose, gums, eyes, and vagina.
 - Fatalities typically occur 8–9 days after symptom onset due to severe blood loss and shock.

Treatment and Challenges

- **Current Status:**
 - No approved vaccines or specific treatments available.
 - Supportive care includes:
 - Rehydration (oral or intravenous fluids).
 - Management of specific symptoms to improve survival rates.
- **Experimental Measures:**
 - Rwanda received **700 doses** of experimental vaccine from the **Sabin Vaccine Institute** for healthcare professionals.
 - Efficacy of these experimental vaccines is still under evaluation.

Global Significance

- **WHO's Perspective:**
 - High global health threat due to lack of adequate medical countermeasures.
- **Need for Research:**
 - Development of vaccines and targeted treatments is a critical global priority.