



## **DAILY CURRENT AFFAIRS 12-03-2025**

### **GS-1**

1. Gum Arabic
2. Kursk region

### **GS-2**

3. Ladki Bahin Yojana
4. Ayushman Arogya Mandir

### **GS-3**

5. Open Market Operations

## **Gum Arabic**

**Syllabus: GS-1; Geography (Climate & Vegetation) – Distribution of Acacia trees in the Sahel region**

### **Context**

- Gum Arabic, essential in products like Coca-Cola and M&M's, is being trafficked from rebel-held Sudanese regions, complicating supply chains for Western companies.
- Sudan provides 80 per cent of the world's gum Arabic, now controlled by the RSF, resulting in smuggling through informal markets and neighboring countries, raising concerns about ethical sourcing and certification.



### **What is Gum Arabic?**

- Gum Arabic is a natural gum derived from the hardened sap of two species of the Acacia tree:
  - **Acacia senegal**
  - **Acacia seyal**
- It is widely used in the food, pharmaceutical, and industrial sectors due to its unique properties as an emulsifier, stabilizer, and thickening agent.

## Major Producers of Gum Arabic

The primary producing countries are located in the Sahel region of Africa, known as the "Gum Belt":

1. **Sudan** – Largest producer (~70% of global supply)
2. **Chad**
3. **Nigeria**
4. **Mali**
5. **Ethiopia**
6. **Senegal**

## Uses of Gum Arabic

- **Food Industry** – Used as a thickener in soft drinks, confectionery, and baked goods.
- **Pharmaceuticals** – Acts as a binder in medicines and a coating agent for tablets.
- **Cosmetics** – Used in lotions and creams as an emulsifier.
- **Printing & Paints** – Utilized in lithography and watercolor paints.
- **Textile Industry** – Used as a sizing agent for fabrics.
- **Adhesives & Inks** – Key component in certain glues and printing inks.

## Economic & Strategic Importance

- **High Demand:** Essential for industries worldwide, making it a valuable export commodity.
- **Geopolitical Significance:** Countries like Sudan control a major share of production, making it a strategic resource.
- **Sustainable & Renewable:** Harvested without harming the trees, making it an eco-friendly product.

## Challenges in Production

- **Climate Change** – Droughts and desertification threaten Acacia tree populations.
- **Political Instability** – Conflicts in Sudan and neighboring regions disrupt supply chains.
- **Overharvesting & Deforestation** – Unsustainable practices can reduce yields over time.
- **Market Dependence** – Export restrictions and trade policies affect the global supply.

## India & Gum Arabic

- **Import Dependency:** India imports Gum Arabic mainly for use in the food and pharmaceutical industries.
- **Potential for Cultivation:** Some studies suggest that parts of Rajasthan and Gujarat could support *Acacia senegal* cultivation.

## **Kursk region**

**Syllabus: GS-1; Geography- Mapping, GS-2; International Relations**

### **Context**

Russian forces retake three more settlements in Kursk region, defence ministry says.



### **1. Geographic Location**

- Located in **western Russia**, sharing a border with **Ukraine**.
- Part of the **Central Federal District** of Russia.
- Major city: **Kursk (administrative center)**.

### **2. Historical Significance**

- **Battle of Kursk (1943):**
  - One of the largest **tank battles** in history during **World War II**.
  - Fought between Nazi Germany and the Soviet Union.
  - Marked the decisive Soviet victory that weakened German forces on the Eastern Front.

### 3. Economic Importance

- **Iron Ore Deposits:**
  - Home to the **Kursk Magnetic Anomaly (KMA)**, one of the largest iron ore reserves in the world.
- **Agriculture:**
  - Fertile soil supports wheat, barley, and sugar beet cultivation.
- **Industrial Sector:**
  - Strong **metallurgical, machinery, and chemical industries**.

### 4. Strategic & Geopolitical Importance

- **Proximity to Ukraine** makes it geopolitically sensitive.
- **Russian Military Movements:**
  - Has been a key region in Russia's **military logistics** in the Russia-Ukraine conflict.

### 5. Demographics & Culture

- Population: Around **1.1 million**.
- Predominantly **ethnic Russians**, with a small percentage of Ukrainians and other minorities.
- Rich in **Orthodox Christian heritage**, with many historic churches.

### 6. Environmental Features

- Continental climate: **Cold winters and warm summers**.
- Rich in **forests, rivers, and mineral deposits**.

## **Ladki Bahin Yojana**

**Syllabus: GS-2; Government policies and interventions**

**Context**

- Maharashtra cuts Ladki Bahin Yojna funds by Rs 10,000 cr as debt increases
- **About**
- The Mukhyamantri Majhi Ladki Bahin Yojana, also known as the Ladki Bahin Yojana, is a welfare initiative launched by the Government of Maharashtra in August 2024. This scheme aims to empower economically disadvantaged women aged between 21 and 65 by providing them with financial assistance, thereby promoting their economic independence, health, and decision-making roles within their families.

### Objectives:

- To offer financial support to women from economically weaker sections, enhancing their quality of life and promoting gender equality.

### Eligibility Criteria:

- **Residency:** Applicants must be permanent residents of Maharashtra.
- **Age Limit:** Women aged between 21 and 65 years are eligible.
- **Income Limit:** The annual family income should not exceed ₹2.5 lakh.
- **Employment Status:** Women employed in government jobs or those who are income taxpayers are not eligible for this scheme.

### Benefits:

- **Monthly Financial Assistance:** Eligible women receive ₹1,500 per month through Direct Benefit Transfer (DBT).
- **Additional Support:**
  - Provision of three free LPG gas cylinders annually.
  - Educational fee waivers for girls from Other Backward Classes (OBC) and Economically Weaker Sections (EWS) pursuing higher education.

### Significance

The **Mukhyamantri Majhi Ladki Bahin Yojana** holds significant socio-economic and developmental importance in Maharashtra.

#### 1. Women's Economic Empowerment

- The direct financial assistance of **₹1,500 per month** enhances the purchasing power of women from economically weaker sections, helping them meet essential expenses.
- Encourages financial independence, reducing dependency on male family members.

## 2. Poverty Alleviation and Social Welfare

- Helps bridge income gaps in low-income households, contributing to improved living conditions.
- Supports **marginalized and vulnerable women**, particularly widows and single mothers, in sustaining their families.

## 3. Encouraging Women's Participation in Decision-Making

- Financial independence strengthens women's decision-making roles in family and society.
- Provides them with more control over health, education, and well-being decisions.

## 4. Gender Equality and Women's Rights

- Aligns with **Sustainable Development Goal (SDG) 5 (Gender Equality)** by promoting women's rights and social security.
- Aims to **reduce gender-based economic disparities** and promote inclusive growth.

## 5. Improving Access to Basic Necessities

- The provision of **three free LPG cylinders annually** supports clean energy adoption, reducing indoor air pollution and health risks.
- Educational fee waivers for girls from OBC and EWS categories promote higher education among underprivileged communities.

## 6. Boosting Rural and Urban Development

- Ensures financial stability for women in **rural and urban areas**, promoting economic activity.
- Helps stimulate local economies as women reinvest in their households and small businesses.

## 7. Strengthening Social Security and Welfare Infrastructure

- Encourages better implementation of government schemes by integrating financial assistance with Direct Benefit Transfer (DBT).
- Supports **inclusive governance** by ensuring the participation of Anganwadi workers and local authorities in outreach and implementation.

## **Ayushman Arogya Mandir**

**Syllabus: GS-2; Health, Government policies and Interventions**

### **Context**

Delhi gets three Ayushman Arogya Mandirs, focus on holistic patient care.

### **About**

- **Ayushman Arogya Mandir (AAM)** is the rebranded name for **Ayushman Bharat Health and Wellness Centres (AB-HWCs)**.
- The initiative aligns with the tagline "**Arogyam Parmam Dhanam**", meaning "**Health is the greatest wealth.**"
- Aims to provide **Comprehensive Primary Health Care (CPHC)** to communities across India.

### **Objectives:**

- Strengthen primary healthcare by shifting from selective to **comprehensive healthcare services**.
- Establish **1,50,000 Health and Wellness Centres (HWCs)** by transforming existing **Sub Health Centres (SHCs)** and **Primary Health Centres (PHCs)**.
- Improve accessibility, equity, and affordability of healthcare, particularly in **rural and urban underserved areas**.

### **Key Components:**

- 1. Comprehensive Primary Healthcare (CPHC):**
  - Covers **preventive, promotive, curative, rehabilitative, and palliative care**.
  - Includes services for **maternal & child health, communicable & non-communicable diseases (NCDs), and emergency care**.
- 2. Health and Wellness Centres (HWCs):**
  - **Target:** 1,50,000 centres across India.
  - Focuses on providing **free essential drugs and diagnostics**.
  - Addresses **oral health, ENT care, mental health, palliative care, and geriatric care**.
- 3. Integration with PM-JAY:**
  - Works alongside **Pradhan Mantri Jan Arogya Yojana (PM-JAY)**, which offers **₹5 lakh annual health coverage to 10 crore poor and vulnerable families**.
  - Ensures a **continuum of care from primary to tertiary levels**.



## Achievements

- **Operational Centres:** 1,76,690 (Surpassing the initial target of 1,50,000).
  - **128,535** Sub Health Centres (SHCs).
  - **24,106** Primary Health Centres (PHCs).
  - **5,180** Urban Primary Health Centres (UPHCs).
  - **12,282** AYUSH Centres.
  - **6,587** Urban Health and Wellness Centres (UHC).
- **Service Delivery:**
  - Improved **access to healthcare in rural areas**.
  - Reduced **out-of-pocket expenditure** for beneficiaries.

## Significance:

### A. Social Significance:

- Strengthens **public healthcare infrastructure**, ensuring quality care for all.
- Reduces **financial burden** on the poor by offering free primary healthcare services.
- Enhances **health awareness** and preventive healthcare measures.

### B. Economic Significance:

- Reduces **out-of-pocket expenses**, preventing many families from falling into poverty due to medical costs.
- Increases **productivity** by ensuring a healthier workforce.
- Lowers **disease burden**, reducing government expenditure on tertiary care.

### C. Strategic & Governance Significance:

- Aligns with **Universal Health Coverage (UHC)** and **Sustainable Development Goal (SDG) 3 (Good Health and Well-being)**.
- Improves **healthcare governance and efficiency** through **digital health integration** (e.g., ABHA – Ayushman Bharat Health Account).
- Promotes **public-private partnerships (PPP)** for better implementation and innovation.

## 6. Challenges & Way Forward:

### A. Challenges:

- **Shortage of healthcare workers and specialists** in rural areas.
- **Infrastructure gaps** in remote locations.
- Need for **better awareness and outreach** among the population.

## B. Way Forward:

- **Strengthen digital health infrastructure** for better monitoring and service delivery.
- **Increase funding and resource allocation** to improve service quality.
- **Enhance public-private partnerships** to scale up the initiative effectively.

## Open Market Operations

### Syllabus: GS-3; Economy- Money Market

#### Context

- Recently, The Reserve Bank of India (RBI) announced its plan to infuse Rs 1.9 lakh crore into the banking system through open market purchases of government securities and USD/INR swaps in March 2025.

#### About

- Open Market Operations (OMO) refer to the buying and selling of government securities in the open market by a central bank (such as the Reserve Bank of India) to regulate liquidity and control inflation or deflation in the economy. It is a key monetary policy tool used to influence money supply and interest rates.

#### Objectives of OMO

- **Liquidity Management** – Regulates the money supply in the banking system.
- **Inflation Control** – Helps control inflation or deflation by adjusting liquidity.
- **Interest Rate Regulation** – Influences short-term interest rates and overall credit conditions.
- **Economic Stability** – Supports economic growth while maintaining financial stability.

#### Types of Open Market Operations

- **Outright Purchase (Permanent OMO)**
  - The central bank buys government securities permanently to increase liquidity.
  - Used during economic slowdowns to boost lending and investment.
- **Repurchase Agreements (Repo & Reverse Repo – Temporary OMO)**
  - **Repo (Repurchase Agreement):** RBI lends money to banks by purchasing government securities with an agreement to sell them back at a future date.

- **Reverse Repo:** RBI absorbs excess liquidity by selling government securities to banks, with an agreement to buy them back later.

## How OMO Works?

- **When RBI Buys Securities:**
  - Money flows into the banking system, increasing liquidity.
  - Interest rates decrease, encouraging borrowing and investment.
  - Used during economic downturns to stimulate growth.
- **When RBI Sells Securities:**
  - Money is absorbed from the banking system, reducing liquidity.
  - Interest rates increase, discouraging excessive borrowing.
  - Used to control inflation and prevent overheating of the economy.

## Difference Between OMO and Other Monetary Policy Tools

Tool	Purpose	Effect on Liquidity	Example
Open Market Operations (OMO)	Regulates money supply via securities	Increases (Buy) / Decreases (Sell) liquidity	RBI buying/selling bonds
Repo Rate	Short-term borrowing rate for banks	Lowers (Decrease) / Raises (Increase) interest rates	RBI changing repo rate
Cash Reserve Ratio (CRR)	Percentage of deposits banks must hold with RBI	Increases (Raise CRR) / Decreases (Lower CRR)	RBI adjusting CRR
Statutory Liquidity Ratio (SLR)	Minimum reserves in cash/govt. bonds	Reduces (Raise SLR) / Increases (Lower SLR) lending ability	RBI modifying SLR