

**EVA STALIN IAS ACADEMY – BEST IAS COACHING IN CHENNAI**

12/24, Muthurangan Muthali St, West Tambaram, Chennai - 600045

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# **DAILY CURRENT AFFAIRS ANALYSIS**

**01 JULY 2022**

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. No.	Topic Name	Prelims/Mains
1.	Self Help Groups in India	Prelims & Mains
2.	Eco Sensitive Zones	Prelims & Mains
3.	Landslides in India	Prelims & Mains
4.	3 Foreign Satellites sent to space by ISRO	Prelims Specific Topic

## 1 - Self Help Groups in India:

### GS II

#### Topic → Self Help Groups related topic

- **Context:**

- The National Rural Livelihood Mission (NRLM), which aims to increase each woman's yearly income in self-help groups (SHGs) to Rs 1 lakh by 2024, has already been given priority by the government, but it is also actively encouraging entrepreneurship and economies of scale among them. Not only that, but it also wants to support its efforts at handholding by making loans easier and facilitating access to markets rather than relying on a grant-based economy.

- **Introduction:**

- The idea of women's empowerment has evolved over the past few decades from a welfare to an equity approach, where the weak take charge of their lives and resources to overcome internal obstacles like self-awareness and confidence while also overcoming external obstacles like poor health, mobility, education, and awareness. In this approach, the socioeconomic development of any society undergoing transformation now requires the empowerment of women.
- The process of empowering disadvantaged people involves giving them access to fundamental opportunities, either directly by the marginalised individuals themselves or with the assistance of others who are not marginalised but share their access. Empowering women entails utilising their strength by highlighting their enormous potential and motivating them to strive for a respectable and fulfilling way of life through competence and self-assurance.
- For the country to thrive, women must be given more influence. The development of women entrepreneurs is extremely relevant and important in India, because the population maintains an equal gender distribution. Otherwise, it would be equivalent to ignoring 50% of the entrepreneurial talent in the nation. For this reason, self-help groups stand for a distinctive

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method of financial intermediation. Self-help groups are a fresh and creative organisational setup for the welfare and uplift of women in India.

### **• History of the Self-Help Groups in India:**

- Self-help groups can be traced back to Mohamed Yunus' founding of the Grameen Bank in Bangladesh.
  - In 1975, SGHs were established and started.
  - NABARD was started in India in 1986–1987.
  - SHGs were created as a result of the lack of institutional financing available in rural areas.
  - Self-help organisations have developed as an idea to organise the rural poor in order to meet their consumption and production needs using their savings. Modified versions of the Bangladeshi model have been adopted by India. to help the poor and give women more influence. In the new economy, microfinance has become a potent tool. In India, SHGs and credit management groups have also begun as a result of the availability of microfinance. As a result, the SHG movement has grown throughout India. Nabard began heavily pushing self-help groups in 1991–1992. And it served as the SHGs movement's actual launchpad. The Reserve Bank of India also permitted SHGs to open savings accounts in banks in 1993, which gave the movement a significant boost.
  - Swarn Jayanti Gram Swarozgar Yojana (SGSY), launched by the Indian government in 1999, aims to encourage rural residents to work for themselves by forming and empowering SHGs. In 2011, the initiative transformed into a national movement known as the National Rural Livelihoods Mission (NRLM), the largest programme in the world to combat poverty. In existence today are State Rural Livelihood Missions (SRLMs) in 29 states and 5 UTs (except Delhi and Chandigarh). The NRLM assisted the poor's access to affordable, trustworthy financial services such bank accounts, savings accounts, credit, insurance, remittances, pensions, and financial services counselling.
- ### **• Self-help Groups (SHGs): What Are They?**
- Self-help Groups (SHGs) are voluntary, self-managed associations of low-income women from related socioeconomic backgrounds who pool their savings into a pool from which small loans are made to the members to cover productive and urgent needs. This model was developed in the 1980s and 1990s with the help of the Indian government, state governments, National Bank of Agriculture and Rural Development (NABARD), the banking industry, and non-governmental organisations. It has since spread throughout the entire nation, but especially in rural areas where 70 percent of India's 1.2 billion people live in poverty, lack access to financial resources, and have poor health and limited access to social services.

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- **The goals of SHGs**

- The SHGs provide a substantial contribution to poor people's empowerment.
- To educate locals on the importance of SHGs and their role in the empowerment process.
- To foster a sense of community among participants.
- To boost members' capacities and confidence.
- To encourage group decision-making among the participants.
- To promote the members' saving habits and make it easier for them to build up their own capital resource base.
- To inspire participants to take on societal obligations, especially those pertaining to development.
- SHGs are necessary for rural development.
- India has a sizable rural poor population, and the lack of access to credit and financial services is the cause of this poverty.
- They assist the underprivileged, particularly women, in obtaining loans. Women are empowered by this and are given more societal voice.
- Self-employment provides several positive externalities, including higher levels of literacy, greater access to healthcare, and even better family planning.

### **Why SHGs ?**

- To Organize Women
- Enhance Participation Level
- To inculcate saving habits
- Based on Principles of Coop.
- Suitable Platform for women
- Enhance capacities of Women
- Successful base

- **In their report titled "Financial Inclusion in the Country," the Dr. C. Rangarajan Committee identified four key causes of financial exclusion:**

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- Unable to offer collateral security; Limited ability to absorb credit; Limited institutional reach; and Weak community network
- SHGs are crucial to empowering this group through credit linkage and giving those who live below the poverty line hope and independence. They can raise their income, their standard of living, and their social standing thanks to SHGs. It serves as a catalyst to integrate this group of people into society.
- **Benefits of SHGs with respect to Women Empowerment:**
- When women and men are treated equally in society, the economy and family's health improve, which lowers poverty. This is why gender equality is regarded as a development milestone.
- **Social:** People in India are rated according to their families, clans, castes, and faiths. Self-help groups are essential to overcoming exploitation and fostering the economic self-reliance of rural residents, especially among women who are largely marginalised in society.
- **Financial:** All forms of financial assistance, including microloans, savings accounts, and insurance, are given to low-income families and businesses (less favoured sectors of society). SHGs might be seen in this perspective as a model or a means of getting such goods and services to the underprivileged.
- **Pressure Groups:** SHGs act as pressure groups to address social concerns such lack of access to resources, poor health, and education.
- **Group Consciousness:** The group will raise its members' awareness, which will then lead to member empowerment. The members must be aware of the motivation behind the formation of the group, its activities and operations, savings, credit, etc.
- **Challenges related to SHGs:**
- People in India are ranked according to their families, clans, castes, and faiths in a hierarchical society. Some SHGs fail to give women the necessary training to properly pursue home economic development.
- The southern states of the nation have seen the majority of the SHG movement's greatest successes. The lack of bankers' attempts to find NGOs with savings and credit groups, the absence of NGOs already working with SHGs, and the inappropriateness of the strategy for the region are the key causes of the program's poor coverage in several states. To significantly improve India's position, the movement still has a ways to go in terms of outreach; simply connecting millions of people to banks won't do the trick.



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- The organisations are informal institutions, and because of their unchecked quick growth, they are not operating well. Women, especially those from low-income families, are not benefiting from them because they lack economic independence, are afraid, ignorant, helpless, and vulnerable.
- **Opportunities presented by SHGs:**
  - The manufacturing and service sectors may be the focus of NRLM in order to achieve desired employment transformation and to fully capitalise on the rising secondary and tertiary sectors.
  - Small and medium-sized businesses may be elevated to SHG federations at the district, sub-district, block, village, and cluster levels.
  - The prospective units might be market yards to organise weekly markets, agro-processing units, milk processing units, common service providing units, cold storages, rural warehouses, etc.
  - According to the pattern of borrowing from SHGs, appropriate institutions like commodities cooperatives and producer corporations may be encouraged under SHG federations to take on small and medium-sized businesses.
  - The SHG concept should focus on the total development of its female members. Publications about many facets of SHG development and empowerment may be published by the government.
  - It is believed that the effectiveness and efficiency of SHG should be regularly assessed by a trained and certified organisation in order to offer corrections where necessary and to encourage the deserving individuals.
  - Women should have the required education in order to improve their capacity to lead communities and community projects.
- **Governmental Programs related to SHGs:**
  - **Through the following programmes, the Government of India is encouraging SHGs to realise socioeconomic development:**
    - **National Rural Livelihoods Mission-Deen Dayal Antyodaya Yojana (DAY-NRLM):**
      - The goal of this mission is to group rural poor women into SHGs and support them as they engage in economic activities until they gradually grow their income to a point where they may improve their quality of life and escape extreme poverty.
    - In accordance with a set timeline, the programme intends to bring at least one woman member from each rural poor household (about 9 crore) into the fold of women SHGs and associated federations. With the exception of Delhi and Chandigarh, the initiative is being implemented in all of the states and Union Territories in stages. 5.96 crore women had been enrolled in 54.07 lakh women SHGs as of May 31, 2019, thanks to the scheme.

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- **National Urban Livelihoods Mission-Deendayal Antyodaya Yojana (DAY-NULM):**
- This objective strives to decrease urban poor households' vulnerability and poverty on a sustainable basis. The objective is to create effective institutions for the underprivileged at the local level, among other things. Under the Social Mobilization and Institutional Development (SM&ID) component, the mission is to attract at least one member, preferably a woman, from each urban poor household into the SHG network, so achieving universal social mobilisation of the urban poor into SHGs and their federations. These organisations provide assistance to the needy by addressing their social and economical needs.
- **Program for Self-Employment:**
- All SHGs that obtain bank loans are eligible for an interest subsidy over and above the 7% rate of interest under the Self-Employment Programme (SEP). All female SHGs who repay their loans on time also qualify for an additional 3% interest subsidy.
- **Narayaani Nari tu (Budget 2019)**
- Through a number of programmes, including the MUDRA Scheme, Startup India, and SHGs Support, the government has supported and encouraged women's entrepreneurship. The government will extend the Women SHG interest subvention plan to all districts in India in order to further support female-owned businesses.
- **Principal characteristics are:**
- Women make up 70% of the MUDRA scheme's beneficiaries.
- extending the SHG interest subvention scheme to all districts for women
- Every verified female SHG member with a Jan Dhan Bank account is eligible for a 5,000 overdraft.
- **The MUDRA Scheme** will also make one woman in each SHG eligible for a loan of up to Rs. 1 lakh.
- Additionally, the government offers opportunity, financial support, and training to promote SHGs across the nation. More than 33 lakh women farmers have received training through the "Mahila Kisan Sashaktikaran Pariyojna." In rural India, there are already 45 lakh SHGs with around 5 crore women participating actively.
- **Conclusion:**
- Women are more concerned with their liberty, rights, and freedom in this age of liberalism, privatisation, and globalisation than males are, but they continue to lack these things. As a result, they should be granted their rightful liberties and liberties with dignity. The economic and social advancement of women from rural social strata is greatly aided by SHGs. Additionally, a variety

of SHGs can be used to conduct government programmes. This would increase efficiency and openness while also moving our society closer to Mahatma Gandhi's idea of "self governance."

*Source → The Hindu*

## **2 - Eco Sensitive Zones:**

### **GS III**

#### **Topic → Environment related topic**

- **Context:**
- In response to the Supreme Court's judgement from June 3, which mandated that all national wildlife refuges and protected forest tracts have eco-sensitive zones one kilometre from their borders, the Kerala government on Thursday opted to submit a modification plea.
- **What are ESZs, or eco-sensitive zones?**
- Areas within 10 kilometres of protected areas, national parks, and wildlife sanctuaries are referred to as eco-sensitive zones or ecologically fragile areas.
- In accordance with the Environment Protection Act of 1986, ESZs are declared by the MoEFCC, Government of India.
- Even areas wider than 10 km can be included in the eco-sensitive zone if there are sensitive connectivity, biologically significant patches, and sensitive corridors in those locations that are essential for landscape linkage.
- The primary goal of these regulations is to limit the detrimental effects of certain activities on the delicate ecosystem surrounding National Parks and Wildlife Sanctuaries.
- **What is permitted in ESZs?**
- Commercial mining, sawmills, industries that pollute the environment (air, water, soil, noise, etc.), the construction of large hydroelectric projects (HEP), the commercial use of wood, tourism-related activities like hot-air balloon flights over national parks, the discharge of effluents or any solid waste, and the production of hazardous materials are all prohibited activities.



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- Regulated activities include cutting down trees, building hotels and resorts, using natural water for commercial purposes, erecting electricity lines, drastically changing the agriculture system, such as by using heavy machinery, insecticides, etc., and widening highways.
- Regular horticultural or agricultural practises, the use of renewable energy sources, organic farming, and the adoption of green technology for all activities are permitted activities.
- Meaning of ESZs Areas close to protected areas have been designated as Eco-Sensitive Zones to reduce the effects of urbanisation and other developmental activities.
- Declaring eco-sensitive zones around protected places has the effect of providing the protected area with a "Shock Absorber" of sorts.
- They serve as a crossing point between regions with high levels of protection and those with lower levels of protection.
- ESZs support in-situ conservation, which focuses on preserving a threatened species in its own environment, such as the one-horned rhinoceros of Assam's Kaziranga National Park.
- Eco-sensitive zones reduce man-animal conflict and the loss of forests. The core and buffer style of management serves as the foundation for the protected areas, which also benefits and protects the surrounding communities.
- **Threats to Eco-Sensitive Zones and Challenges**
- **Developmental exercises:**
  - In the ESZ, projects like building roads, dams, and other urban and rural infrastructure cause interference, have a negative effect on the ecosystem, and upset the natural system.
  - For instance, building a road would result in the removal of trees, which would worsen soil erosion and ultimately damage the habitats of the species protected by the ESZ.
  - Administration and new laws:
    - Legislation like the Environmental Protection Act of 1986 and the Wildlife Protection Act of 1972 weaken the ESZs in favour of development activities by failing to respect the rights of forest communities and reducing animal poaching.
    - The latest draught notification, for instance, would reduce the ESZs around Bannerghatta National Park.
  - **Tourism:** The government is creating additional locations and entrances to the ESZ as demand for tourism increases.
  - Land around parks and sanctuaries is being removed through deforestation, eviction of locals, etc. to meet the growing demand for eco-tourism.
  - Tourists pollute the ecosystem by dumping trash such plastic bags, bottles, and other items.
  - Exotic species introduction: Plantations of exotic species like Eucalyptus and Acacia auriculiformis, among others, put pressure on naturally occurring forests.
  - Climate change: Biodiversity and climate change are intertwined. For instance, the increase in world temperature has put ESZs under stress in terms of land, water, and the environment.

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- For instance, the Assam floods and forest fires both significantly impacted the wildlife and Kaziranga National Park.
- Local communities: Agriculture practises like slash-and-burn, pressure from a growing population, and increased demand for firewood and other forest products, among other things, put strain on protected areas.
- **Way ahead:**
  - It is necessary to reforest degraded areas, regenerate lost habitats, and lessen the effects of climate change through encouraging low carbon footprints and via education.
  - Techniques for conservation and education on resource overuse and its negative effects should be spread throughout the general public.
  - Collaboration between the government, civic society, and other stakeholders is crucial for striking a balance between sustainable development and economic growth.



Source → The Hindu

### 3 - Landslides in India:

## **GS III**

### **Topic → Disaster Management**

- **Context:**

- According to officials, a large landslide early on Thursday morning struck the 107 Territorial Army (TA) camp in Manipur's Noney district, leaving at least eight people dead and more than 50 missing. According to accounts, one of the deceased was a railroad worker working on the Imphal-Jiribam railway project, and seven of those killed were TA jawans.

- **What is a Landslide?**

- The definition of a landslide is the downward movement of a mass of rock, rubble, or earth caused by the force of gravity. Mountainous locations and other places with steep slopes are particularly prone to landslide threats. Landslides can take many different forms, including earth flow, mass movement, mudflow, rotating slip, and avalanches.

- **Various types of Landslides:**

- Falls: These occur when a large quantity of geologic materials, such as rocks and boulders, detach abruptly from cliff faces or steep slopes.
- A unit or group of units topples as they rotate forward about a pivot point under the influence of gravity, forces from nearby units, or fluids in fractures.
- Slides: In this kind, rocks, debris, or soil slip through the substances that make up the slope.
- Spread: It typically happens on flat or extremely gentle sloping ground.
- India and landslides
- One of the main hydro-geological risks that affects a big portion of India is landslides and avalanches.
- The country's geography is prone to landslides to an extent of about 15%. Two areas with a significant susceptibility are the Western Ghats and the Himalayas in Northwest and Northeast India.
- Kerala (2018), Himachal Pradesh (2018), Uttarakhand (2018), Tamenglong-Manipur (2018), and Kalikhola, Manipur are some prominent recent incidents (June 2017).

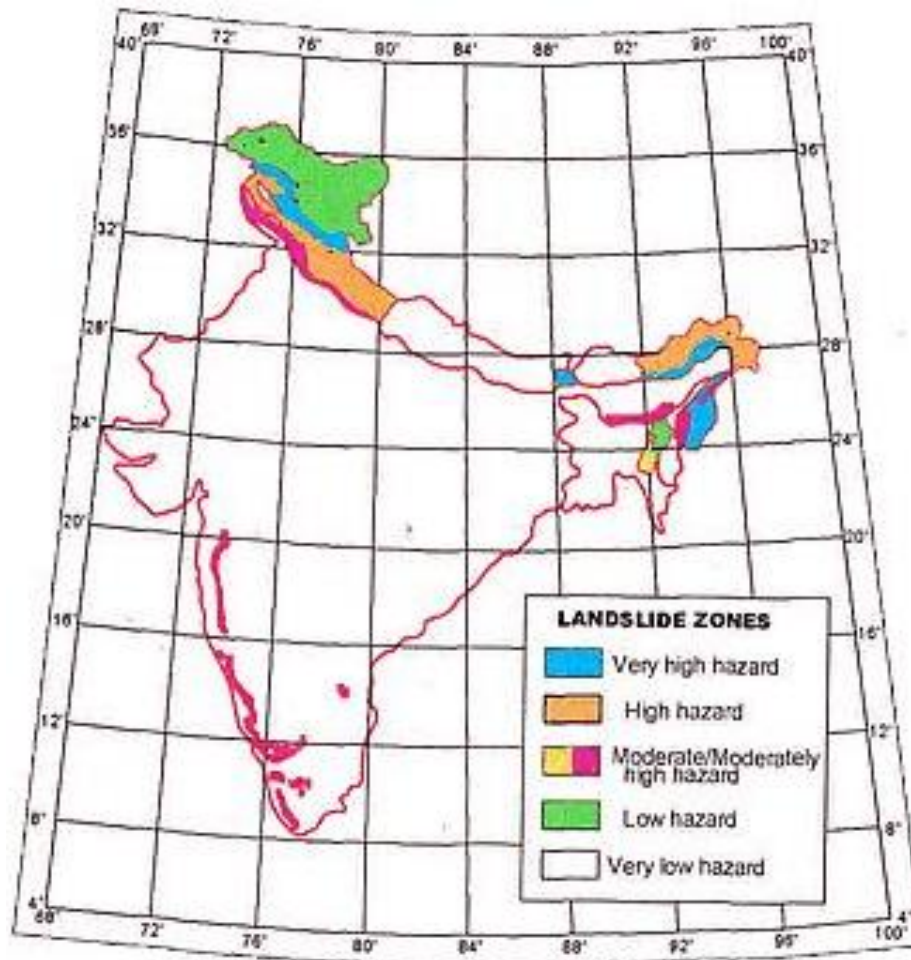
- **Map of the landslide zone in India:**

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## • What triggers landslides?

### • Natural factors:

- Landslides can occur as a result of earthquakes, which cause the earth's crust to shake violently.
- Heavy Rainfall: In locations with steep slopes, the occurrence of heavy or persistent rainfall may cause heavy landslides. Water helps to lubricate the material and makes it more pliable. As an illustration, the 2013 Uttarakhand Cloudburst caused significant landslides in the area.

### • Human-caused factors:

- Infrastructure Development: Landslides may occur when roads, trains, dams, and other structures are built in a mountainous area. For instance, the construction of Konkan Railways in the western ghats is said to be a significant factor in the region's frequent landslides.
- To explore for minerals, the earth's surface must be removed by mining, which releases the material's hold. Mining also involves further explosions, which could cause landslides.
- Deforestation: Trees are cut down for industrial and agricultural purposes, which weakens the soil's hold and increases the risk of landslides in the area.



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- **Unsustainable tourism:** As more infrastructure and services are required to support the growing number of visitors in the Himalayan region, more land is under strain. This results in increased landslides and more building.
- **Causes of Higher Landslide Vulnerability in India:**
  - **Climate change:** According to the Intergovernmental Panel on Climate Change's (IPCC) most recent study, a global temperature increase of 1.5 degrees Celsius (relative to pre-Industrial periods) during the next two decades is unavoidable. This would result in greater glacier melt, more water flowing over the steep slopes, and more landslides.
  - **The Himalayas** are young fold mountains that are located where two tectonic plates collide, making them tectonically active. As a result, there are more likely to be earthquakes, which may lead to more landslides.
  - **Population Pressure:** India contains almost 17% of the world's population despite having only 2.4 percent of its total land area. Additionally, the population is expected to grow until 2050, necessitating the construction of additional infrastructure inside the delicate ecosystems.
  - **River Characteristics:** The rivers in the Himalayan areas are strong and in a developing stage. They engage in a great deal of downcutting, which increases the likelihood of landslides.
- **The effects of landslides:**
  - **Loss of Life:** The loss of priceless human and animal lives is the most traumatic effect of a landslide. Already 14 verified deaths from the recent Kinnaur Landslide have been reported.
  - **Movement is Limited:** As the mud, rocks, and debris slide down the slope, they block important transportation channels like highways, railroad tracks, etc. This limits the movement of both people and products.
  - **Infrastructure Damage:** When a landslide occurs, numerous homes, structures, highways, and other pieces of infrastructure are harmed.
  - **Economic Losses:** Rebuilding the destroyed infrastructure, rehabilitation of the affected populations, and relief assistance are all expensive.
  - **Jeopardize Water availability:** When landslides happen on a river valley's slopes, the sliding mass may descend to the valley's floor and partially or entirely obstruct the river channel. The term "landslide dam" refers to the accumulated quantity of landslide debris that has blocked a river. The local population's access to water may be hampered.
- **Actions taken in India by Government to manage landslides:**
  - **Strategic Plan for National Landslide Risk Management (2019):** It covers every aspect of landslide catastrophe risk reduction and management, such as hazard mapping, monitoring, and



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early warning systems, awareness campaigns, capacity-building initiatives, training, rules, and policies, as well as landslide stabilisation and mitigation.

- **Guidelines on Landslide Hazard Management (LHM)** issued by the National Disaster Management Authority (NDMA) in 2009 It outlines the steps that should be taken to prevent or lessen the risk that landslide hazards pose.
- **Several guidelines under LHM:**
  - Identifying regions where there are landslide risks
  - promoting the use of effective landslide remediation and mitigation techniques.
  - For the landslide hazard to be managed effectively, institutional capacity and training for geoscientists, engineers, and planners must be developed.
- **The National Institute of Disaster Management (NIDM)** is a prestigious organisation that supports the capacity building efforts of numerous state and federal organisations engaged in disaster management and risk reduction.
- Due to a lack of funding, outdated landslide management technologies, and resource limits, the aforementioned efforts, however, are unable to produce the best outcomes.
- **Suggestions:**
  - First, disruptive initiatives should be pursued with extreme prudence in high-risk areas like Himachal Pradesh and Uttarakhand. Before beginning mining or dam building, environmental impact assessment standards should be properly implemented.
  - For hilly and other extremely hazardous areas, landslide microzoning processes should be adopted.
  - Third, to increase the effectiveness of disaster management, more funds should be provided to entities that plan for and mitigate landslides.
  - Fourth, the hazard reduction and public awareness campaigns should be strengthened with the use of trained local labour that is readily available.
  - Fifth, it is important to support mitigation techniques such building bunds to slow the flow of water, restricting cultivation to valleys and areas with moderate slopes, and so on.
- **Conclusion:**
  - India is extremely susceptible to the occurrence of landslides. As a result, it is impossible for the government to totally stop them from happening. However, by building strong resilience in accordance with the Sendai Framework for Disaster Risk Reduction 2015–2030, it can undoubtedly reduce their negative impact.

*Source → The Hindu*

## **4 - Three Foreign Satellites sent to space by ISRO:**

### **Prelims Specific Topic**

- **Context:**

- The Indian Space Research Organization (Isro) successfully launched three Singaporean satellites on Thursday as part of a commercial mission for the New Space India Limited.
- The first launch of the year, in February, had sent an Indian Earth Observation Satellite in orbit.
- This was the space agency's second launch of the year.
- In addition to the commercial satellites, the space agency carried six in-orbit experiments installed on the fourth stage of the rocket for the present mission.

- **About the Launch Vehicle:**

- The core-alone design, which utilises just the four primary engine stages, was used to deploy the launch vehicle.



- **About the Mission's Main Payload:**

- The mission's main payload was a 365 kg satellite built by Singapore called DS-EO.
- It is an electro-optic earth observation satellite that can send out full-color images for use in mapping out the world's landmasses and disaster relief efforts.
- NeuSAR, its first compact commercial satellite, weighs 155 kg.

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- In any condition, day or night, it can transfer photos. The 2.8 kg Scoob-1 from Nanyang Technical University, the third satellite, was the first in a line of student spacecraft created to offer hands-on training for the university's satellite research centre.
- The rocket's fourth stage also carried six experiments, including two from Indian start-ups Digantara and Dhruva Space, in addition to the international payloads.
- **About the PSLV Orbital Experiment Module (POEM):**
  - The PSLV Orbital Experiment Module (POEM) uses the rocket's fourth stage, which has been expended, as a platform in orbit by mounting solar panels, a battery, and a navigation control system to it.
  - After putting the satellite in orbit, the rocket stages typically decay, re-enter the atmosphere, and burn up.
  - However, if a little extra power is added to keep the stage in orbit, they can be used for experiments.
- **History of Commercial Launches carried out by ISRO:**
  - The first time was in 2019, when the student organisation SpaceKidz India used the rocket's PS-4 stage to launch its KalamSat, the space agency's second usage of the stage for in-orbit tests.
  - Isro recently launched the large 4,180 kg GSAT-24 satellite on a vehicle from the commercial launcher Ariane Space in addition to the two launch operations. The satellite, which will provide DTH services over all of India, has been leased to Tata Play.

**Source → The Hindu**

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