



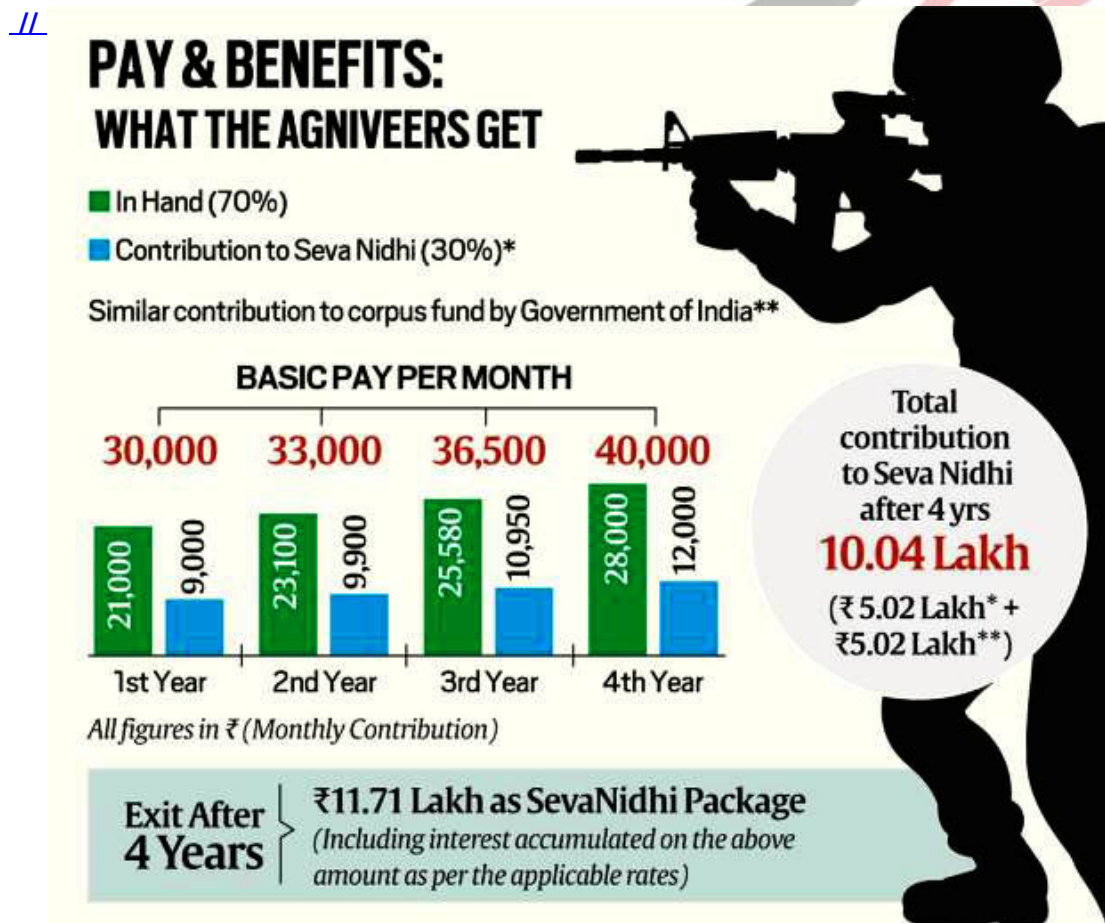
Agnipath Scheme

For Prelims: Agnipath Scheme and Benefits to Soldiers, Agniveer Army, Navy and Airforce

For Mains: Significance of Agnipath Scheme, Government Policies & Interventions

Why in News?

Recently, the government has unveiled **Agnipath scheme for recruiting soldiers** across the **Three services (Army, Navy and Airforce)**.



What is the Agnipath Scheme?

▪ About:

- It allows **patriotic and motivated youth to serve in the Armed Forces for a period of four years.**
- Under this scheme, the **youth joining the army will be called Agniveer.** Youth will be

able to be recruited into the army for a short duration.

- Under the new scheme, around 45,000 to 50,000 soldiers will be recruited annually, and most will leave the service in just four years.
- However, after **four years, only 25% of the batch will be recruited back** into their respective services, for a period of 15 years.

▪ **Eligibility Criteria:**

- It is **only for personnel below officer ranks** (those who do not join the forces as commissioned officers).
 - Commissioned officers **are the army's highest ranked officers.**
 - Commissioned officers **hold an exclusive rank** in the Indian armed forces. They often hold a **commission under the president's sovereign power** and are officially instructed to protect the country.
- Aspirants between the ages of 17.5 years and 23 years will be eligible to apply.

▪ **Objectives:**

- It aims at **providing an opportunity to the patriotic and motivated youth** with the 'Josh' and 'Jazba' to join the Armed Forces.
- It is expected to bring down the average age profile of the Indian Armed Forces **by about 4 to 5 years.**
- The scheme envisions that, the average age in the forces is 32 years today, which will go down to 26 in six to seven years.

▪ **Benefits for Agniveers:**

- Upon the completion of the 4-years of service, a one-time 'Seva Nidhi' package of Rs 11.71 lakhs will be paid to the Agniveers that will include their accrued interest thereon.
- They will also get a Rs 48 lakh life insurance cover for the four years.
- In case of **death, the payout will be over Rs 1 crore**, including pay for the unserved tenure.
- The government will **help rehabilitate soldiers who leave the services after four years.** They will be provided with skill certificates and bridge courses.

What are the Related Concerns?

▪ **Difficult to Find Another Job:**

- The 'Agnipath' scheme opens the way for recruitment of about 45,000 soldiers into Army, Navy and Air Force in the first year but on a short-term contract of four years. After the completion of the contract, 25% of them will be retained and the rest will leave the forces.
- **Our four years of service will mean other jobs will be out of reach after that**, and we will be left behind our peers.

▪ **No Pension Benefit:**

- Those hired under the 'Agnipath' scheme will be **given a one-time lumpsum** of a little more than Rs 11 lakh **when they end their four-year tenure.**
- However, they **do not receive any pension benefits.** For most, **seeking a second job is essential to support themselves and their families.**

▪ **Training May Remain Unutilized:**

- Forces will **lose experienced soldiers.**
- The jawans joining the Army, Navy and Air Force will be given technical training so that they are able to support the ongoing operations. But these men and women will leave after four years, **which could create a void.**

What is the Significance of Such Step for the Country?

▪ **Future Ready Soldiers:**

- It will create **"future-ready" soldiers.**

▪ **More Employment Opportunities:**

- It will **increase employment opportunities** and because of the skills and experience acquired during the four-year service such soldiers will get employment in various fields.

▪ **Higher Skilled Workforce:**

- This will also lead to **availability of a higher-skilled workforce to the economy** which will be helpful in productivity gain and overall **GDP (Gross Domestic Product) growth.**

New Norms for Sentence Remission

For Prelims: Pardoning Power of the President, Article 72, President, Supreme Court, Article 161, Governor

For Mains: Remission and Related Constitutional Provisions

Why in News?

The **Ministry of Home Affairs** has issued a set of guidelines to the States and the Union Territories on the **grant of special remission to prisoners** to commemorate the **75th year of Independence**.

What are the Guidelines for Special Remission?

- **Special Remission:**
 - As part of the **Azadi Ka Amrit Mahotsav** celebrations, **special remission would be granted to a certain category of prisoners**. These prisoners would be released in three phases.
- **Prisoners Eligible for Special Remission:**
 - **Women and transgender convicts of ages 50 and above and male convicts of 60 and above.**
 - These convicts **must have completed 50% of their total sentence period** without counting the period of general remission earned.
 - Physically challenged or **disabled convicts with 70% disability** and more who have completed 50% of their total sentence period,
 - Terminally **ill convicted prisoners who have completed two-thirds (66%)** of their total sentence and
 - Poor or indigent prisoners who have completed their sentence but are still in jail due to **non-payment of fine imposed on them by waiving off the fine.**
 - **Persons who committed an offence at a young age (18-21)** and with no other criminal involvement or case against them and who have completed 50% of their sentence period would also be eligible.
- **Prisoners Excluded from the Scheme:**
 - Persons convicted with **death sentence or where death sentence has been commuted to life imprisonment or persons convicted for an offence for which punishment of death has been specified** as one of the punishments.
 - Persons convicted with **sentence of life imprisonment.**
 - Convicts involved in terrorist activities or **persons convicted under - Terrorist and Disruptive (Prevention) Act, 1985, Prevention of Terrorist Act, 2002, Unlawful Activities (Prevention) Act, 1967, Explosives Act, 1908, National Security Act, 1982, Official Secrets Act, 1923, and Anti-Hijacking Act, 2016.**
 - Persons **convicted for dowry death, counterfeiting currency notes, offence of rape & human trafficking**, offences under Protection of Children from Sexual Offences (POCSO) Act, 2012, Immoral Trafficking Act, 1956, Prevention of Money Laundering Act, 2002, etc., offences against the State (Chapter-VI of IPC) and any other law which the State governments or the Union Territory administrations consider appropriate to exclude would not qualify for the special remission.

What is Remission?

▪ About:

- Remission is **the complete ending of a sentence at a reduced point**. Remission is distinct from both furlough and parole in that it is a reduction in sentence as opposed to a break from prison life.
- In remission, the **nature of the sentence remains untouched, while the duration is reduced i.e.**, the rest of the sentence need not be undergone.
- The effect of the remission is that the prisoner is given a certain date on which he shall be released and in the eyes of the law he would be a free man.
- However, in case of breach of any of the conditions of remission, it will be cancelled, and the offender has to serve the entire term for which he was originally sentenced.

▪ Background:

- The Remission system **has been defined under the Prison Act, 1894** to be a set of rules formulated for the time being in force regulating the award of marks to, and the consequent shortening of sentence of, prisoners in Jail.
- It was observed in the ***Kehar Singh vs. Union of India (1989)*** case that Courts **cannot deny to a prisoner the benefit to be considered for remission** of sentence.
 - By denying, the **prisoner would have to live in the prison till his/her last breath without there being a ray of hope to be free again.**
 - This would **not just be against the principles of reformation but will also push the convict into a dark hole** without there being a semblance of light at the end of the tunnel.
- The **Supreme Court** also in the case of ***State of Haryana vs. Mahender Singh (2007)*** observed that, **even though no convict has a fundamental right of remission, but the State in exercise of its executive power of remission must consider each individual case** keeping in view the relevant factors.
 - Further, the Court was also of the **view that a right to be considered for remission** must be held to be legal one.
 - This is by keeping in view the constitutional safeguards for a convict covered under **Articles 20 and 21 of the Constitution.**

▪ Constitutional Provisions:

- Both the President and the Governor **have been vested with sovereign power of pardon by the Constitution.**
- Under **Article 72**, the **President can grant pardons, reprieves, respites or remissions** of punishment or suspend, remit or commute the sentence of any person.
 - This can be done **for any person convicted of any offence** in all cases where:
 - The **punishment or sentence is by a court-martial**, in all cases where the punishment or
 - The sentence is for an offence **under any law relating to the Union government's executive power**, and in all cases of death sentences.
- Under **Article 161**, a Governor **can grant pardons, reprieves, respites or remissions of punishment**, or suspend, remit or commute the sentence.
 - This can be done for anyone convicted under any law on a matter which comes under the State's executive power.
- The **scope of the pardoning power of the President under Article 72 is wider than the pardoning power of the Governor under Article 161.**

▪ Statutory Power of Remission:

- The **Code of Criminal Procedure (CrPC)** provides for remission of prison sentences, which means the whole or a part of the sentence may be cancelled.
- Under **Section 432**, the **'appropriate government' may suspend or remit a sentence**, in whole or in part, with or without conditions.
- Under **Section 433**, **any sentence may be commuted to a lesser one** by the appropriate government.
- This power is available to **State governments so that they may order the release of prisoners** before they complete their prison terms.

Meaning of the Terms

- **Pardon:** It removes both the sentence and the conviction and completely absolves the convict from all sentences, punishments, and disqualifications.
- **Commutation:** It denotes the substitution of one form of punishment with a lighter form of punishment. For example, a death sentence may be commuted to rigorous imprisonment.
- **Remission:** It implies reducing the period of the sentence without changing its character. For example, a sentence of rigorous imprisonment for five years may be remitted to rigorous imprisonment for one year.
- **Respite:** It denotes awarding a lesser sentence in place of one originally awarded due to some special fact, such as the physical disability of a convict or the pregnancy of a woman offender.
- **Reprieve:** It implies a stay of the execution of a sentence (especially that of death) for a temporary period. Its purpose is to enable the convict to have time to seek pardon or commutation from the President.

[Source: TH](#)

Neobanks

For Prelims: Neobank, Traditional bank, RBI, Digital Banks

For Mains: Role of new online banking system (Neobank) in the inclusive growth and Financial literacy of India, Banking Sector and NBFCs

Why in News?

The [RBI](#) (Reserve Bank of India) is taking a hard look at the neobank business model where [fintechs](#) plug into a conventional bank's network and become **customer-facing banking service providers**.

- The concern is that the digital model business can scale up very fast and could grow to be bigger than the underlying bank in terms of customers. Although neobank customers continue to be accountholders of the underlying bank, the only channel available to these users is the fintech-owned digital platform.

NEOBANKS

About

- ▶ A neobank is a kind of digital bank without any branches. Rather than being physically present at a specific location, neobanking is entirely online.
- ▶ They leverage technology and artificial intelligence to offer personalised services to customers while minimising operating costs.
- ▶ Neobanks entered the financial system with the tag of 'challenger banks' because they challenged the complex infrastructure and client onboarding process of traditional banks.
- ▶ Examples: RazorpayX, Jupiter, Niyu, Open, etc.

Regulation

- ▶ In India, these firms don't have a bank licence of their own but rely on bank partners to offer licensed services.

Need

- ▶ Smartphone penetration: As of 2020, India had a Smartphone penetration rate of 54%, which is estimated to increase to 96% by 2040. Even though 80% of the population has access to at least one bank account, financial inclusion levels are yet to improve.

Digital Bank vs. Neobank

- ▶ Digital banks are often the online-only subsidiary of an established and regulated player in the banking sector.
- ▶ A neobank, on the other hand, exists solely online without any physical branches and independently or in partnership with traditional banks.

Challenges Regulatory hurdles, Impersonal, Limited services, Data privacy.

Advantages Low costs, Convenience, Speed, Transparency, Deep insights.



What are Neobanks?

- A neobank is a kind of **digital bank without any branches**. Rather than being physically present at a specific location, neobanking is entirely online.
- Neobanks are **financial institutions** that give customers a cheaper alternative to traditional banks.
- They **leverage technology and artificial intelligence** to offer personalised services to customers while minimising operating costs.
- Neobanks entered the financial system with the tag of '**challenger banks**' because they challenged the complex infrastructure and client onboarding process of traditional banks.
- In India, these firms **don't have a bank licence of their own but rely on bank partners to offer licensed services**.
 - That's because the **RBI doesn't allow banks to be 100% digital yet**.
 - The RBI remains resolute in prioritising banks' physical presence, and has spoken about the need for digital banking service providers to have some physical presence as well.
- **RazorpayX, Jupiter, Niyu, Open**, etc are the examples of top Neobanks of India.

What are the Different Operating Models of Neobanks?

- **Non-licensed** FinTech (Financial Technology) firms that collaborate with conventional banks to have a mobile/Web platform and a wrapper around their partner banks' products.
- **Traditional banks** that are undertaking their digital initiatives.
- **Licensed neobanks** (usually with digital banking licences in those countries that allow it).

What are the Differences Between Traditional Banks and Neobanks?

- **Funding and customers' trust:** Traditional banks have many advantages over neobanks, such as funding and most importantly customers' trust.
 - However, legacy systems are weighing them down and they find it difficult to adapt to the growing needs of a tech-savvy generation.

- **Innovation:** While neobanks don't have the funds or customer base to overthrow traditional banks, they have something special in their arsenal - innovation.
 - They can launch features and develop partnerships to serve their customers much more quickly than traditional banks.
- **Underserved by traditional banks:** Neobanks cater to retail customers, and small and medium businesses, which are generally underserved by traditional banks.
 - They leverage the mobile-first model to differentiate themselves by introducing innovative products and providing superior customer service.
- **Venture capital and private equity investors:** They have been keeping a keen eye on the market opportunities for such banks and are taking an increasing interest in them.
- **Smartphone penetration:** As of 2020, India had a Smartphone penetration rate of 54%, which is estimated to increase to 96% by 2040.
 - Even though 80% of the population has access to at least one bank account, financial inclusion levels are yet to improve.

What are the Challenges for Neobanks?

- **Fulfilling the needs of a segment of the market:** The key to their success lies in fulfilling the needs of a segment of the market, and adopting the right technology, business strategy and work culture.
- **Regulatory hurdles:** Since the RBI doesn't yet recognise neobanks as such, officially customers may not have any legal recourse or a defined process in case of an issue.
- **Impersonal:** Since neobanks don't have a physical branch, customers don't have access to in-person assistance.
- **Limited services:** Neobanks generally offer fewer services than traditional banks.

What are the Advantages of Neobanks?

- **Low costs:** Fewer regulations and the absence of credit risk allow neobanks to keep their costs low. Products are typically inexpensive, with no monthly maintenance fees.
- **Convenience:** These banks offer customers the majority (if not all) of banking services through an app.
- **Speed:** Neobanks allow customers to set up accounts quickly and process requests speedily. Those that offer loans may skip the usual time-consuming application processes in favour of innovative strategies for evaluating credit.
- **Transparency:** Neobanks are transparent and strive to provide real-time notifications and explanations of any charges and penalties incurred by the customer.
- **Deep insights:** Most neobanks provide dashboard solutions with highly enhanced interfaces and easy to understand and valuable insights for services such as payments, payables and receivables, and bank statements.

What is the difference between Digital Banks and Neobanks?

- A **digital bank** and a neobank **aren't quite the same**, even though they appear to be based on the **mobile-first approach** and emphasis on digital operating models.
- While the terms are sometimes used mutually, **digital banks** are **often the online-only** subsidiary of an established and regulated player in the banking sector, a neobank, on the other hand, **exists solely online** without any physical branches and independently or in partnership with traditional banks.

Way Forward

- Neobanking can work as **an extension of measures undertaken to solve the challenges of financial inclusion and bundling banking services** with other financial services—for example, services like opening of bank accounts for immigrants, facilitated through new onboarding

procedures not based on traditional documentation of identification. With narrow targets initially, neobanks could expand by adding more functionalities and services over time.

- Although digital and neobanks are gathering momentum, most are yet to show sustained profitability. Nevertheless, they have great potential to be disruptors in banking and financial services, and the key towards becoming profitable entities **would be to convince traditional banks to invest in new-age technology and re-engineer processes** to provide seamless and swift customer experiences.

[Source: Tol](#)

Language Model for Dialogue Applications

For Prelims: Language Model for Dialogue Applications, Chatbot and Types, Artificial Intelligence

For Mains: Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology and issues relating to intellectual property rights

Why in News?

A senior engineer at **Google** claimed that the company's **artificial intelligence-based chatbot Language Model for Dialogue Applications (LaMDA) had become "sentient"**.

What is LaMDA?

- **About:**
 - Google had first announced LaMDA at its flagship developer conference I/O (Input/Output) in 2021 as its **generative language model** for the dialogue applications which can assure that the application will be able to converse on any topic.
 - **LaMDA can engage in a free-flowing way about a seemingly endless number of topics**, an ability that the company thinks can unlock more natural ways of interacting with technology and the entirely new categories of helpful applications.
 - LaMDA can have a discussion on the basis of the user's inputs thanks completely to its language processing model which has been trained on large amounts of dialogue.
- **LaMDA 2.0:**
 - Google at I/O 2022 announced LaMDA 2.0 which will **further build on these capabilities**.
 - The new model **will possibly take an idea and generate imaginative and relevant descriptions, can stay on a particular topic even if a user strays off-topic**, and can also suggest a list of things that are needed for a specified activity.

What is the other language-based AI tool capable of?

- **Generative Pre-trained Transformer 3:**
 - An **autoregressive language model** that uses deep learning to produce human-like text.
 - In 2020, an article was published, claiming that **it was written entirely by an AI text generator known as Generative Pre-Trained Transformer 3 (GPT-3)**.

What is a Chatbot?

- **About:**
 - Chatbots, **also called chatterbots, is a form of [Artificial Intelligence \(AI\)](#)** used in

messaging apps.

- This tool **helps add convenience for customers—they are automated programs that interact with customers like a human** would and cost little to nothing to engage with.
 - Key examples are chatbots used by **businesses in Facebook Messenger, or as virtual assistants, such as Amazon's Alexa.**
- Chatbots tend to operate in one of two ways—either via **machine learning or with set guidelines.**
- However, due to advancements in AI technology, chatbots **using set guidelines are becoming a historical footnote.**

▪ **Types:**

◦ **Chatbot with Set Guidelines:**

- It can **only respond to a set number of requests and vocabulary** and is only as intelligent **as its programming code.**
- An example of **a limited bot is an automated banking bot that asks the caller some questions** to understand what the caller wants to do.

◦ **Machine Learning Chatbot:**

- A chatbot that **functions through machine learning has an [artificial neural network](#) inspired by the neural nodes of the human brain.**
- The bot is **programmed to self-learn as it is introduced to new dialogues and words.**
- In effect, as a chatbot receives new voice or textual dialogues, the number of inquiries that it can reply to and **the accuracy of each response it gives increases.**
 - Meta (as Facebook's parent company is now known) has a machine learning chatbot that creates a platform for companies to interact with their consumers through the Messenger application.

◦ **Advantages:**

- Chatbots are convenient for providing customer service and support 24 hours a day, 7 days a week.
- They also free up phone lines and are far less expensive over the long run than hiring people to perform support.
- Using AI and natural language processing, chatbots are becoming better at understanding what customers want and providing the help they need.
- Companies also like chatbots because they can collect data about customer queries, response times, satisfaction, and so on.

◦ **Disadvantages:**

- Even with natural language processing, **they may not fully comprehend a customer's input** and may provide incoherent answers.
- Many chatbots **are also limited in the scope of queries that they are able to respond to.**
- Chatbots can be expensive to implement and maintain, especially if they must be customized and updated often.
- The challenges of AI metamorphosing into sentient are far in the future; however, unethical AI perpetuating historical bias and echoing hate speech are the real dangers to watch for.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. With the present state of development, Artificial Intelligence can effectively do which of the following? (2020)

1. Bring down electricity consumption in industrial units
2. Create meaningful short stories and songs
3. Disease diagnosis
4. Text-to-Speech Conversion
5. Wireless transmission of electrical energy

Select the correct answer using the code given below:

- (a) 1, 2, 3 and 5 only
- (b) 1, 3 and 4 only
- (c) 2, 4 and 5 only
- (d) 1, 2, 3, 4 and 5

Ans: (b)

Q. Consider the following pairs: (2018)

	Terms sometimes seen in news	Context/Topic
1.	Belle II experiment	Artificial Intelligence
2.	Blockchain technology	Digital/Cryptocurrency
3.	CRISPR-Cas9	Particle Physics

Which of the pairs given above is/are correctly matched?

- (a) 1 and 3 only
- (b) 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Ans: (b)

Exp:

- The **Belle II Experiment** is a particle physics experiment designed to study the properties of B mesons (heavy particles containing a bottom quark). Belle II is the successor to the Belle experiment, and is currently being commissioned at the SuperKEKB accelerator complex at KEK in Tsukuba, Ibaraki Prefecture, Japan. **Hence, pair 1 is not correctly matched.**
- CRISPR-Cas9 is related to genetic engineering. It is a unique technology that enables geneticists and medical researchers to edit parts of the genome by removing, adding or altering sections of the DNA sequence. **Hence, pair 3 is not correctly matched.**
- In simple terms, **blockchain** is a time-stamped series of immutable record of data that is managed by cluster of computers not owned by any single entity. Each of these blocks of data (i.e. block) are secured and bound to each other using cryptographic principles (i.e. chain). Blockchain technology allows market participants to keep track of digital currency transactions without central record keeping. **Hence, pair 2 is correctly matched.**
- Therefore, option (b) is the correct answer.

Source: IE

Shanghai Cooperation Organization (SCO)

For Prelims: Members of Shanghai Cooperation Organisation (SCO), Its official language, Objectives and Initiatives

For Mains: Issues and Challenges of SCO

Why in News?

The Union Cabinet was apprised about the Agreement signed among the [Shanghai Cooperation Organisation \(SCO\)](#) member states on cooperation in the field of youth work among the authorized bodies of the member states of SCO.

- Following adoption of the agreement on cooperation in youth work by the member states in 2021, the agreement was signed by the Indian Minister of Youth Affairs and Sports.

What are the Key Highlights of the Agreement?

- **Objective:**
 - To **strengthen mutual trust**, friendly relations and cooperation among young people of SCO member States.
 - Recognizing the importance of **ensuring the development of youth cooperation** as an element of deepening friendly relations **among the SCO Member States**.
 - Seeking to further **improve the conditions for youth cooperation** based on international experience.
- **Areas of Cooperation:**
 - Strengthen cooperation in the field of work with youth and public youth organizations (associations) implementing state youth policy,
 - Support initiatives aimed at enhancing international youth cooperation,
 - **Training of professional staff** in the sphere of work with youth,
 - **Exchange of scientific, reference and methodological materials**, work experience of state bodies, youth public organizations, other organizations and associations involved in the implementation of state youth policy and support of youth initiatives,
 - Carrying out **joint research and activities** on various youth policy issues and youth cooperation,
 - **Exchange of scientific publications, research works** on topical issues of preventing youth involvement in destructive structures,
 - **Promote joint economic and humanitarian initiatives** aimed at engaging youth in entrepreneurship and innovative projects to increase their employment and well-being,
 - Supporting the activities of the **SCO Youth Council**.
 - The SCO Youth Council was created in 2009 at the initiative of the Youth Organizations of the SCO member states.

What is Shanghai Cooperation Organization (SCO)?

- **About:**
 - SCO is a **permanent intergovernmental international organization**.
 - It's a **Eurasian political, economic and military organization** aiming to maintain **peace, security and stability** in the region.
 - It was created in 2001.
 - The SCO Charter was signed in 2002, and entered into force in 2003.
- **Genesis:**
 - Prior to the creation of SCO in 2001, **Kazakhstan, China, Kyrgyzstan, Russia and Tajikistan** were members of the **Shanghai Five**.
 - Shanghai Five (1996) emerged from a series of border demarcation and demilitarization talks which the four former Soviet republics held with China to ensure stability along the borders.
 - Following the **accession of Uzbekistan to the organization in 2001, the Shanghai Five was renamed the SCO**.
 - India and Pakistan became members in **2017**.
 - On 17th September, **2021**, it was announced that **Iran would become a full member of the SCO**.
- **Objectives:**
 - Strengthening mutual trust and neighborliness among the member states.
 - Promoting effective cooperation in -politics, trade & economy, research & technology and

culture.

- Enhancing ties in education, energy, transport, tourism, environmental protection, etc.
- Maintain and ensure peace, security and stability in the region.
- Establishment of a democratic, fair and rational new international political & economic order.

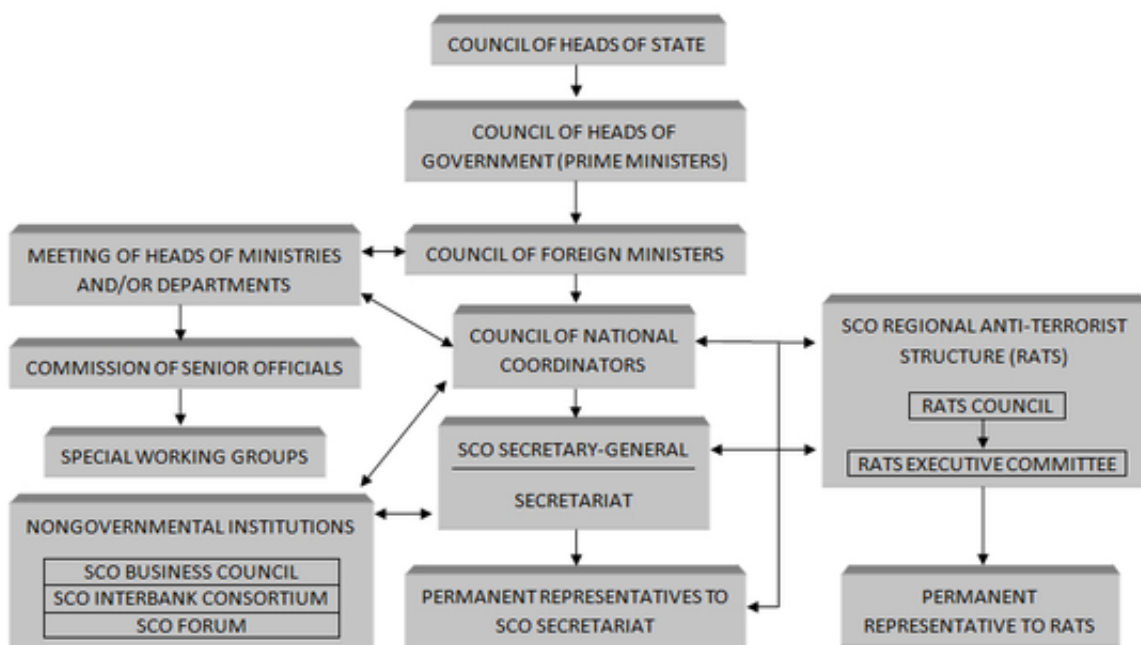
▪ **Membership:**

- Kazakhstan, China, Kyrgyzstan, Russia, Tajikistan, Uzbekistan, India, Pakistan and Iran.

▪ **Structure:**

- **Heads of State Council** – The supreme SCO body which decides its internal functioning and its interaction with other States & international organisations, and considers international issues.
- **Heads of Government Council** – Approves the budget, considers and decides upon issues related to economic spheres of interaction within SCO.
- **Council of Ministers of Foreign Affairs** – Considers issues related to day-to-day activities.
- **Regional Anti-Terrorist Structure (RATS)** – Established to combat terrorism, separatism and extremism.

THE STRUCTURE OF THE SHANGHAI COOPERATION ORGANISATION



- **SCO Secretariat** – Based in Beijing to provide informational, analytical & organizational support.
- **Official language:**
 - The official working language of the SCO Secretariat is Russian and Chinese.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Consider the following: (2022)

1. Asian Infrastructure Investment Bank
2. Missile Technology Control Regime
3. Shanghai Cooperation Organisation

India is a member of which of the above?

- (a) 1 and 2 only
- (b) 3 only
- (c) 2 and 3 only

(d) 1, 2 and 3

Ans: (d)

Explanation:

- MTCR is an informal and voluntary partnership among 35 countries to prevent the proliferation of missiles and unmanned aerial vehicle technology capable of carrying greater than 500 kg payload for more than 300 km.
 - India was inducted into the Missile Technology Control Regime in 2016 as the 35th member.
- AIIB is a multilateral development bank with a mission to improve social and economic outcomes in Asia.
 - Membership in the AIIB is open to all members of the World Bank or the Asian Development Bank and is divided into regional and non-regional members.
 - **India is the second-largest shareholder**, contributing USD 8.4 billion.
- SCO is a permanent intergovernmental international organisation. It's a Eurasian political, economic and military organisation aiming to maintain peace, security and stability in the region.
 - **India and Pakistan joined SCO as full member on 9 June 2017.**
- Hence, option (d) is correct.

Source: PIB

World Elder Abuse Awareness Day

For Prelims: World Elder Abuse Awareness Day, NGO, United Nations General Assembly, IPOP, Rashtriya Vayoshri Yojana (RVY), PMVVY, Vayoshreshtha Samman, SAGE initiative

For Mains: Issues Related to Elderly, Government Policies & Interventions

Why in News?

On the eve of **World Elder Abuse Awareness Day (WEAAD - 15th June)**, the Social Justice and Empowerment Ministry has released a report on the state of Elderly People in India.

- The report was **based on a survey conducted by a [Non-Governmental Organisation](#)** across 22 cities.

What is Elder Abuse?

- Elder abuse can be **defined as “a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person”**.
- It is a **global social issue which affects the Health and Human Rights of millions of older persons** around the world, and an issue which deserves the attention of the international community.
- **Elder abuse is a problem that exists in both developing and developed countries** yet is typically underreported globally.
 - Prevalence rates or estimates exist **only in selected developed countries** — ranging

- from 1% to 10%.
- As such, it demands a global multifaceted response, one which focuses on protecting the rights of older persons.

What are the Key Highlights about the WEAAD?

- **About:**
 - WEAAD occurs every year on **15th June**.
 - It was officially recognized by the [United Nations General Assembly](#) in its **resolution 66/127** in 2011.
- **Theme for 2022:**
 - Digital Equity for All Ages.
- **Aim:**
 - **To raise awareness about the plight of elderly people** who are abused and harmed.
 - The **primary goal is to develop a better understanding of elder abuse** and neglect by raising awareness about the cultural, social, economic, and demographic factors that influence such abuse and neglect.

What are the Key Highlights of the Report?

- **Economic Conditions:**
 - India has shown that **47% of elderly people are economically dependent** on their families for income and 34% relied on pensions and cash transfers, while 40% of the surveyed people have expressed a desire to work “as long as possible”.
- **Citizens willing to Work:**
 - **71% of senior citizens were not working**, while 36% were willing to work and 40% wanted to work “as long as possible”.
 - As much as **30% of the elders were willing to volunteer their time** for various social causes.
- **Healthcare Facilities:**
 - **87% elders reported there is availability of healthcare facilities** nearby, however 78% elders mentioned unavailability of app-based online healthcare facilities and a significant 67% elderly reported they do not have any health insurance at this critical stage in their lives and only 13% are covered under government insurance schemes.
- **Elder Abuse:**
 - **59% of elders felt that elder abuse was “prevalent” in society**, but 10% reported being victims themselves.

What are the Related Initiatives?

- [Integrated Programme for Older Persons \(IPOP\)](#)
- [Rashtriya Vayoshri Yojana \(RVY\)](#)
- [Pradhan Mantri Vaya Vandana Yojana \(PMVVY\)](#)
- [Vayoshreshtha Samman](#)
- [Maintenance and Welfare of Parents and Senior Citizens \(MWPC\) Act, 2007](#)
- [Elder Line, the first Pan-India toll-free helpline number \(14567\)](#)
- [SAGE \(Seniorcare Aging Growth Engine\) initiative](#)

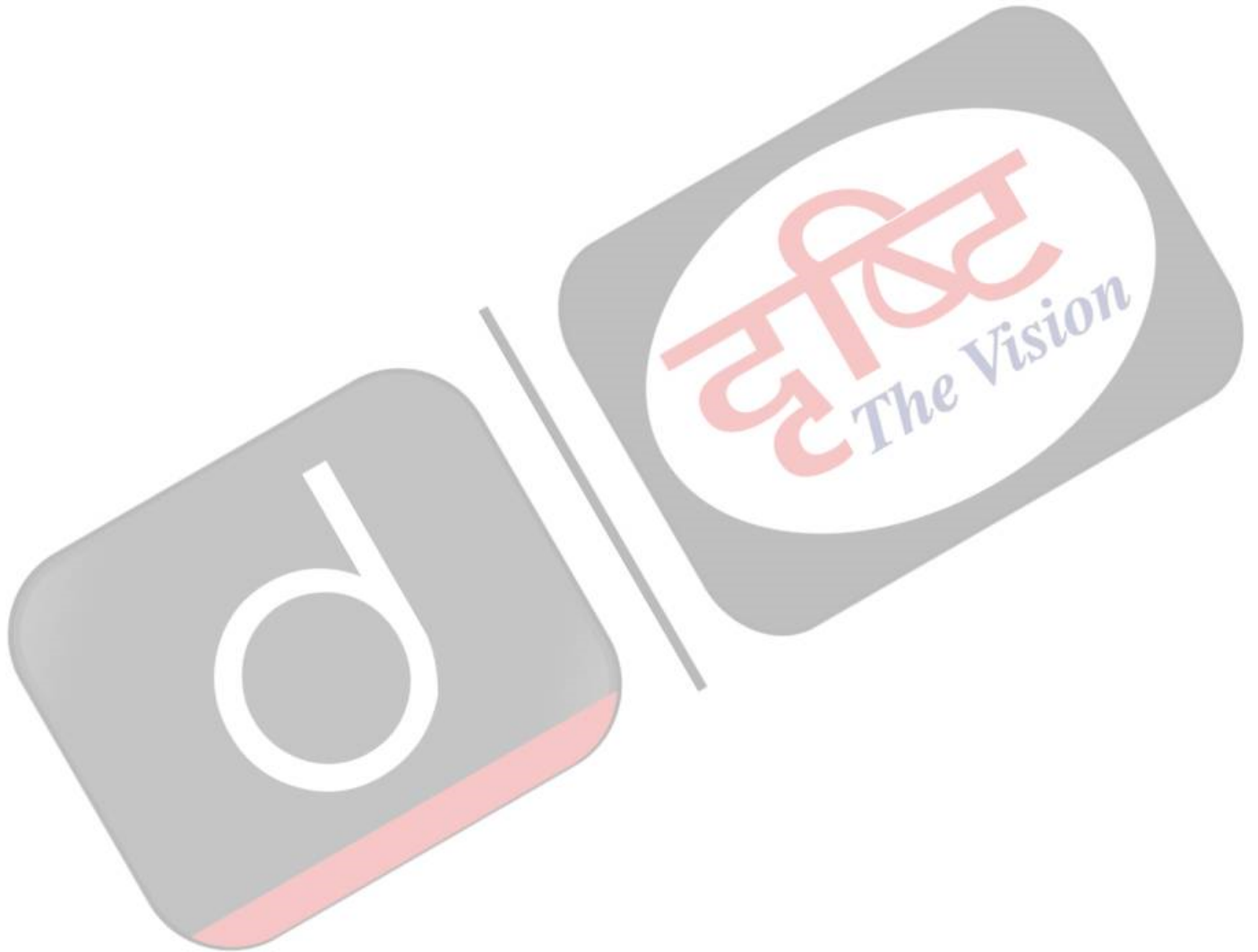
Way Forward

- There is a **need to pay greater attention to the social security of senior citizens** in the country.
- The **Centre must come up with a comprehensive preventive package**, which provides awareness regarding common geriatric problems with a focus on nutrition, exercise, and the promotion of mental well-being.

Lumpy Skin Disease

Why in News?

Recently, around 1,229 cattle across five districts of Gujarat have been infected with **Lumpy Skin Disease (LSD)**.

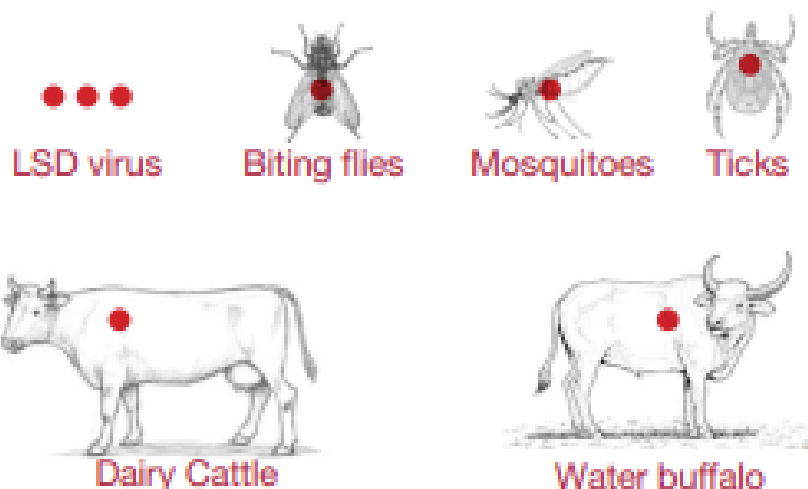


Lumpy skin disease (LSD)

- LSD is a viral disease of domestic cattle, water buffaloes and certain wild ruminants.
- Incubation period of LSD is 28 days but experimentally infected cattle may develop clinical signs as early as 6-9 days.
- It heavily impacts animal health and welfare and can lead to severe economic losses in affected farms.
- LSD has recently spread to and within Asia, posing a threat to your country.

How do animals get infected?

- Mainly by blood-feeding arthropod vectors (mosquitoes, biting flies and ticks)
- Through bringing in infected cattle from affected regions.



What is Lumpy Skin Disease?

▪ Causes:

- LSD is **caused by infection of cattle or water buffalo with the poxvirus Lumpy Skin Disease Virus (LSDV)**.
- According to the [Food and Agriculture Organization \(FAO\)](#), The mortality rate is less than 10%.
- Lumpy skin disease was first seen as **an epidemic in Zambia in 1929**. Initially, it was thought to be the result of either poisoning or hypersensitivity to insect bites.

▪ Transmission:

- Lumpy skin disease is primarily spread between animals by biting insects (vectors), such as mosquitoes and biting flies.

▪ Symptoms:

- It primarily consists of fever, fluid excretion from eyes and nose, dribbling of saliva from the mouth and blisters on the body.
- The animal stops eating and faces problems while chewing or eating, resulting in reduced milk production.

▪ Prevention and Treatment:

- **Vaccination** against these diseases is covered under the **Livestock Health and Disease Control Programme of India**.
- There are **no specific antiviral drugs** available for the treatment of lumpy skin disease. The only treatment available is supportive care of cattle. This can include treatment of skin lesions using wound care sprays and the use of antibiotics to prevent secondary skin infections and pneumonia.
- Anti-inflammatory painkillers can be used to keep up the appetite of affected animals.

[Source: DTE](#)

Sant Tukaram

Why in News?

Recently, Prime Minister inaugurated the **Sant Tukaram Shila Mandir** in the temple town of **Dehu in the Pune district**.

- Shila Mandir is a temple dedicated to a slab of stone (shila) on which Sant Tukaram meditated for 13 days.
 - **Shila** refers to a rock that is currently on the Dehu Sansthan temple premises, and that for centuries has been the starting point of **Wari, the annual pilgrimage to Pandharpur**.
- The rock where he sat for 13 days is considered pious and a **place of pilgrimage for the wakari sect**.



Who was Sant Tukaram?

▪ About:

- Sant Tukaram was a **Warkari saint and poet.**
 - The sect is spread **across Maharashtra** and Sant Tukaram and his works are central to it.
- He was famously known for **Abhanga devotional poetry** and community-oriented worship through **spiritual songs known as Kirtans.**
- Also, composed a **Marathi genre of literature called Abhanga poetry** which fused folk stories with **spiritual themes.**

▪ His Philosophy:

- Tukaram mentions four more people in his Abhangas work who had a major influence on his spiritual development: the previous **Bhakti Sants Namdev**, Dnyaneshwar, **Kabir**, and Eknath.
- Tukaram's teachings were regarded as **Vedanta-based.**

▪ Social Reform:

- His message about a **casteless society and his denial of rituals** had led to a **social movement.**
- His Abhangs became the strong weapon against the **Brahmanical dominance of society.**

[Source-IE](#)

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