

1. Distressed UP, Punjab, Maha farmers fail to benefit from farm loan waivers

Topic: Economy

In News: Almost 40 per cent of 'highly distressed farmers' from the states of Uttar Pradesh, Punjab and Maharashtra had not received any benefit from the farm loan waivers.

More on the Topic:

- It was found out by a joint study conducted by the National Bank for Agriculture and Rural Development (NABARD) in collaboration with the Bharat Krishak Samaj.



What are Farm Loan Waivers?

- Farm loans may be crop loans or investment loans taken to buy equipment. Both farmers and banks reap a good harvest when all is well. **But when there is a poor monsoon or natural calamity, farmers may be unable to repay loans.**
- The rural distress in such situations often prompts States or the Centre to offer relief in the way of reduction or complete waiver of loans.
- Essentially, the Centre or States take over the liability of farmers and repay the banks.
- Waivers are usually selective only certain loan types, categories of farmers or loan sources may qualify.
- For instance, in 2008, crop loans and investment loans were waived for marginal and small farmers (those with less than 2 hectares of land ownership); other farmers were only given a 25 per cent reduction.

Why is it important?

- Agriculture in India has been facing many issues — **fragmented land holding, depleting water table levels, deteriorating soil quality, rising input costs, low productivity.**
- Add to this vagaries of the monsoon. **Output prices may not be remunerative.** Farmers are often **forced to borrow to manage expenses.**
- Also, many small farmers not eligible for bank credit borrow at exorbitant interest rates from private sources.
- Indebtedness is a key reason for the many farmer suicides in the country.
- Loan waivers provide some relief to farmers in such situations, but there are debates about the long-term effectiveness of the measure.

Why it is bad Idea?

- The NABARD study revealed that **the waivers increased the chances of wilful defaults by farmers** (between 68 to 80 per cent respondents in the three states agreed) and the waiver pushed honest farmers to default on agricultural loans.
- Such measures **can erode credit discipline** and may make banks wary of lending to farmers in the future.

- It also makes a **sharp dent in the finances of the government** that finances the write-off.
- **Loan waivers cost tax payers.** For instance, about ₹525 billion was spent on the loan waiver of 2008, as per the International Council for Research on International Economic Relations.
- The larger worry is that **these costs may not be one time**, as politicians may use farm loan waiver as a populist measure to win elections.

Way Ahead:

- Making agriculture sustainable by **reducing inefficiencies, increasing income, reducing costs and providing protection through insurance schemes** should be the priority.
- Agrarian distress and farmers' income will be addressed much better if States undertake and sincerely implement **long-pending reforms in the agriculture sector with urgency.**
- There is also a **need for creative engagement through which the surplus workers in the farming sector can be taken away to more productive sectors.**

Source: Indian Express

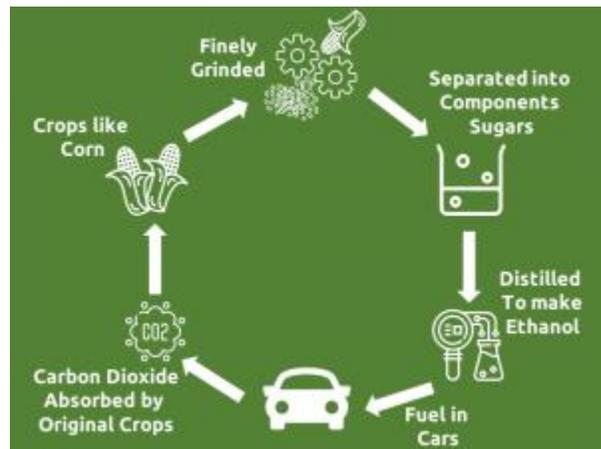
2. Ethanol Projects

Topic: Economy

In News: The government has invited fresh applications from those firms that have acquired land for ethanol projects and obtained environmental clearance to set up new distilleries or expansion of existing distilleries.

More on the Topic:

- This move will facilitate sugar mills to set up new distilleries or expand their existing distilleries and thereby help in diverting excess sugarcane/sugar to ethanol.
- **New grain-based distilleries would come up in deficit states** like northeastern states, southern states like Tamil Nadu, Andhra Pradesh, Telangana and states like Bihar and Madhya Pradesh. This would help in the distributed production of ethanol.
- Improvement in Ethanol distillation capacity: In the past decade due to the policy changes the capacity of molasses-based distilleries have increased by one and a half times and are currently at 569 crore litre.
- However, ethanol production capacities are **required to be enhanced to about 1700 crore litre to achieve 20 per cent blending by 2025.** Opening of the window would help in augmentation of ethanol production capacities.



About Ethanol:

- Ethanol is an organic chemical compound.

- It is a volatile, flammable, colourless liquid with a characteristic wine-like odour and pungent taste.
- Ethanol can be produced from crops that have high starch content like sugarcane, maize, wheat, etc.
- In India, ethanol is mainly produced from sugarcane molasses by the fermentation process.

About Ethanol as a Fuel:

- Ethanol can be mixed with the gasoline to form different blends.
- As the ethanol molecule contains oxygen, **it allows the engine to better combust the fuel.**
- It results in **fewer emissions** and thereby reducing the occurrence of environmental pollution.
- Since ethanol is produced from plants that harness the power of the sun, ethanol is also considered **a renewable fuel.**
- Government of India has released **an expert committee report on the Roadmap for Ethanol Blending in India by 2025.**
- It proposed a gradual rollout of ethanol-blended fuel to achieve E10 fuel supply by April 2022.
- It proposed a phased rollout of E20 (20 percent ethanol blending in petrol) from April 2023 to April 2025.

Source: Indian Express

3. Kuril Islands

Topic: International Relations

In News: Japan authorities have acknowledged that the Southern Kuril Islands, known in Japan as the 'Northern Territories', as a region illegally occupied by Russia.

More on the Topic:

- The Kuril Islands or Kurile Islands are **a volcanic archipelago.**
- Kuril Islands are stretched from the Japanese island of Hokkaido to the southern tip of Russia's Kamchatka Peninsula separating **Okhotsk Sea** from the North Pacific ocean.
- It consists of 56 islands and minor rocks.
- The chain is part of the belt of geologic instability circling the Pacific and contains at least 100 volcanoes, of which 35 are still active, and many hot springs.
- Earthquakes and tidal waves are common phenomena over these islands.

Source: Indian Express



4. Acute Encephalitis Syndrome: Bihar on Alert

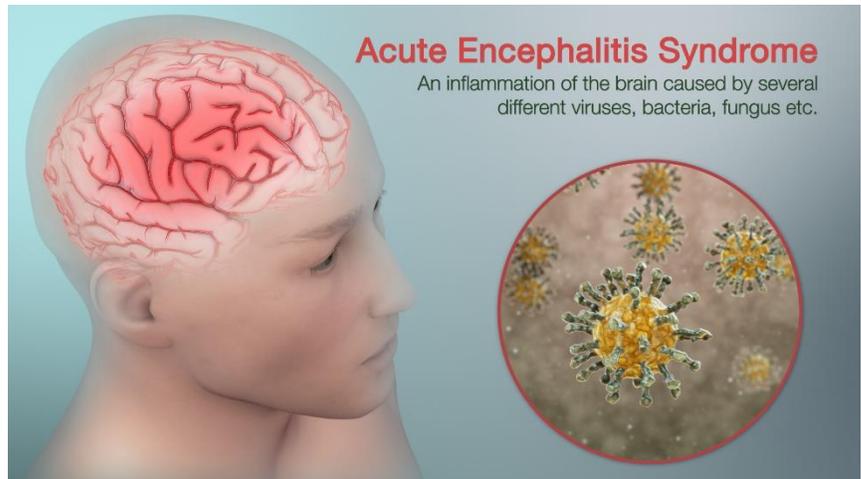
Topic: Environment and Ecology

In News: As cases of acute encephalitis syndrome (AES) are increasing in Bihar, medical services of the state have been put on alert.

More on the Topic:

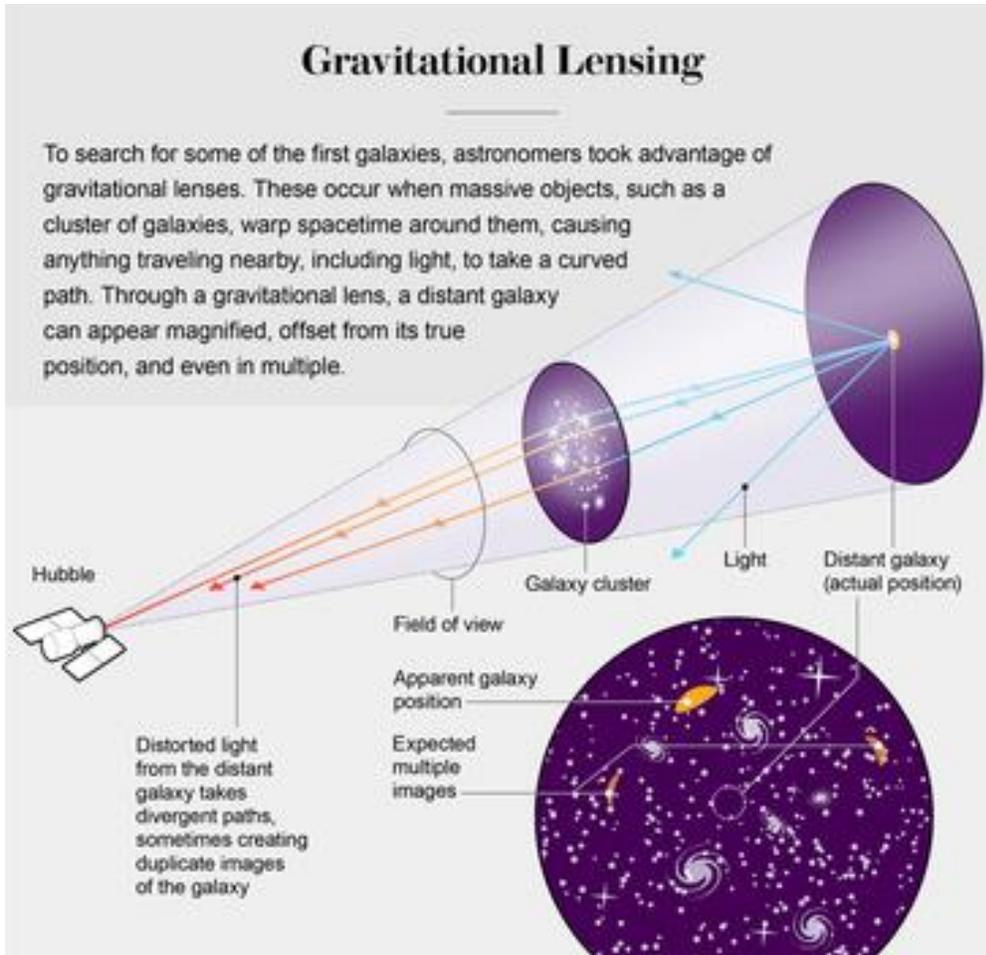
- Encephalitis, also known as acute viral encephalitis or aseptic encephalitis. It is an **inflammatory condition of the brain** which results in irritation and swelling of the brain.
- In June 2019 an outbreak of encephalitis was reported in Muzaffarpur district in Bihar and the death toll was 150, caused due to hypoglycemia.
- This fever was locally known as chamki fever in Bihar and is also termed as Litchi Havoc, killer encephalitis, Chamki Bhukar and Deadly Litchi Toxin.
- In most cases, severe hypoglycemia (low blood sugar) is the cause of mortality.
- Hypoglycaemia is not a symptom but a sign of AES. The combination of AES with hypoglycaemia is unique to Muzaffarpur (Bihar), Vietnam and Bangladesh.
- In Bihar, convulsions in children (which is AES) are found in combination with hypoglycaemia. This hypoglycaemia is caused by malnourishment and lack of proper diet.

Source: Indian Express



5. Gravitational Lensing

Topic: Science and Technology



In News: Recently, scientists imaged a star that is extremely far away through gravitational lensing.

More on the Topic:

- Gravitational Lensing occurs when a **huge amount of matter**, such as a massive galaxy or cluster of galaxies, **creates a gravitational field that distorts and magnifies the light from objects behind it, but in the same line of sight.**
- In effect, **these are natural, cosmic telescopes**; they are called gravitational lenses.

How it functions:

- These large celestial objects **will magnify the light from distant galaxies** that are at or near the peak of star formation.
- The effect allows researchers **to study the details of early galaxies too far away** to be seen otherwise with even the most powerful space telescopes.
- The more massive the object, the stronger its gravitational field and hence the greater the bending of light rays **just like using denser materials to make optical lenses results in a greater amount of refraction** and we are able to see objects nearer than they actually are.

Source: Business Standard

6. Two-finger test on victims of sexual offenses

Topic: Social Justice

In News: The Madurai Bench of the Madras High Court has directed the State government to ban medical professionals from conducting the two-finger test on victims of sexual offenses.

More on the Topic:

- A "per vaginal" or two-finger test is an explicitly intrusive physical examination wherein a doctor inserts two fingers inside the vagina of a rape survivor to check if the hymen is intact or not.
- It examines the laxity of vaginal muscles in order to determine if the woman has engaged in or has been subjected to sexual intercourse – a proof of virginity. In some cases, it is done by inspecting the size of a vaginal opening and for tears in the hymen.

Why It is Controversial?

- As per WHO, neither of the methods in the two-finger test can prove that a woman has had a vaginal intercourse or not.
- The virginity testing is a **patriarchal idea which transgresses ethics, ethical medical practices, as well as the privacy of the victim.**
- For decades, however, the two-finger test was the only method of confirming rape. The fact that the test once enjoyed legal status in India, means the law once conformed to the sexist idea of virginity as a 'virtue', demanded from unmarried women in India.
- In addition to being medically uncalled-for, **it is exclusively performed on women, mostly without their consent.**
- **The practice is rooted in gender and power inequalities**, wherein a woman's body is a subject of archaic ideas and/or can be regulated as per men's desires. vaginal intercourse or not.

The Supreme Court's View:

- Operating on the belief that women participating in premarital sex is unacceptable, the test is not only regressive and sexist, but also no longer in accordance with the law.





- The Supreme Court and several high courts had held the test and its interpretation **violates the right of rape survivors to privacy, physical and mental integrity, and dignity, and termed it unconstitutional.**
- In May 2013, the Supreme Court (SC) banned the two-finger test on rape victims on the grounds that it violates their right to privacy.

Source: Hindu
