General Studies-1

Tribal festival

During the Maasi Magham festival of the tribe on the shore at Mahabalipuram during February-March, Irulas from hamlets across Tamil Nadu, Karnataka and Kerala join in the celebrations and worship Goddess Kanniyamman.

About Irulas Tribe:

Irula is an aboriginal ethnic group of India. They inhabit the area of the Nilgiri mountains, in the states of Tamil Nadu and Kerala, India. A scheduled tribe, their population in this region is estimated at 25,000 people. People of Irula ethnicity are called *Irular*, and speak Irula, which belongs to the Dravidian family.

Traditionally, the main occupation of the Irulas has been snake and rat catching. They also work as labourers (coolies) in the fields of the landlords during the sowing and harvesting seasons or in the rice mills. Fishing is also a major occupation.

Many sernior tribespeople feel the community is losing its fables and traditional songs and practices. Even their language is under threat with youngsters mostly speaking Tamil, Kannada or Malayalam

Ayushman Bharat scheme

Why in News?

Prime Minister Narendra Modi inaugurated the first health centre under the Ayushman Bharat scheme here today.

Under Ayushman Bharat, the government will open 1.5 lakh health and wellness centres by 2022, which will be equipped to treat a host of diseases, including blood pressure, diabetes, cancer and old-age illness.

It will subsume the on-going centrally sponsored schemes -Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).

Highlights of the scheme:

Coverage: The scheme has the benefit cover of Rs. 5 lakh per family per year. To ensure that nobody is left out (especially women, children and elderly) there will be no cap on family size and age in the scheme. The benefit cover will also include pre and post-hospitalisation expenses.

Target: The target beneficiaries of the proposed scheme will be more than 10 crore families belonging to poor and vulnerable population based on SECC database. Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.

Role of state governments: State Governments will be allowed to expand AB-NHPM both horizontally and vertically. States will be free to choose the modalities for implementation. They can implement through insurance company or directly through Trust/ Society or a mixed model.

Council: For giving policy directions and fostering coordination between Centre and States, it is proposed to set up Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) at apex level Chaired by Union Health and Family Welfare Minister.

Who is eligible?

It will be an entitlement based scheme with entitlement decided on the basis of deprivation criteria in the SECC database.

- The different categories in rural area include families having only one room with kucha walls and kucharoof; families having no adult member between age 16 to 59; female headed households with no adult male member between age 16 to 59; disabled member and no able bodied adult member in the family; SC/ST households; and landless households deriving major part of their income from manual casual labour.
- Also, automatically included families in rural areas having any one of the following: households without shelter, destitute, living on alms, manual scavenger families, primitive tribal groups, legally released bonded labour. For urban areas, 11 defined occupational categories are entitled under the scheme.

General Studies-2

International Relation

Attack On Syria

U.S., British and French forces struck Syria with more than 100 missiles on Saturday in the first coordinated Western strikes against the Damascus government, targeting what they called chemical weapons sites in retaliation for a suspected poison gas attack.

The targets included a scientific research facility near Damascus, a chemical weapons storage facility west of the city of Homs, and a third location near Homs that contained both a command post and a chemical weapons equipment storage facility, the U.S. military said.

What is a chemical weapon? Which chemicals are most commonly used?

Chemical weapons are specialised munitions that deliver chemicals that inflict death or injury on humans through chemical actions. Because they are relatively cheap and easy to produce, chemical weapons are referred to as the "poor man's bomb". Even though modern munitions, through precision of application and specialised use, can cause catastrophic damage, chemical weapons trigger unmatched horror and leave deep psychological scars.

Among the most commonly used chemical weapons are mustard gas, phosgene, chlorine, and the nerve agents Sarin and VX.

- **Sarin:** Doctors and first-responders at the recent attack site said symptoms shown by victims suggested use of Sarin. This odourless, colourless agent is extremely potent — even trace amounts can kill humans — but its threat after being released in the atmosphere is short-lived. The UN had confirmed the use of Sarin in the deaths of hundreds in a rebel-held Damascus suburb in 2013.
- **Mustard gas:** Possibly the world's most commonly used chemical weapon, it was widely used in World War I, and gets its name from its distinctive odour of rotten mustard. It is slow acting, and only about 5% to 10% of people exposed to it usually die.
- **VX:** This is the nerve agent that was reportedly used in the assassination of Kim Jong-nam, half-brother of North Korean leader Kim Jong-un this February. In its original form, it is odourless, and appears as a brownish oily substance. It is very persistent — once in the atmosphere, it is slow to evaporate, and thus tends to cause prolonged exposure.

What are the international conventions against the use of chemical weapons?

Geneva Protocol: The horrors of chemical weapons during World War I prompted countries to sign the Geneva Protocol in 1925 to stop the use of "asphyxiating, poisonous or other gases, and of all analogous liquids, materials or devices" and "bacteriological methods of warfare". The core elements of the Geneva Convention, which went on to have 35 signatories and 140 parties, are now generally considered part of customary international law. The Convention was, however, silent on the production, storage and transfer of these chemicals.

CWC: The Chemical Weapons Convention (CWC) of 1993, plugged the previous loopholes. The CWC outlawed the production as well as stockpiling of chemical weapons. 192 countries have so far agreed to be bound by the CWC — 4 UN states are not party: **Israel, Egypt, North Korea and South Sudan.** The CWC's main objective is to get signatories to destroy their stockpiles of chemical weapons, and as of December 2016, an estimated 93% of the world's declared stockpiles had been destroyed. The CWC is administered by the

Organisation for the Prohibition of Chemical Weapons (OPCW), which won the Nobel Peace Prize in 2013 for its efforts to curb use of chemical weapons internationally.

General Studies-3

Loan recovery

What is it?

The Centre earlier this month told Parliament that non-performing assets (NPAs) worth Rs. 2.41 lakh crore have been written off from the books of public sector banks between April 2014 and September 2017. Since the banks were able to recover only 11% of the distressed loans worth Rs. 2.7 lakh crore within the stipulated time, the rest had to be written off as per regulations.

How did it come about?

For long, India has lacked a proper legal framework to help creditors recover their money from borrowers.

According to the World Bank, the country ranks 103rd in the world in bankruptcy resolution, with the average time taken to resolve a case of bankruptcy extending well over four years. Banks in India, in fact, are able to recover on an average only about 25% of their money from defaulters as against 80% in the U.S.

Since 2014, however, the Reserve Bank of India has been stepping up efforts to force both private and public sector banks to truthfully recognise the size of

bad loans on their books. This caused the reported size of stressed assets to increase manifold in the last few years.

Why does it matter?

The news about the huge loan write-off comes amid the Union government's efforts over the last few years to expedite the process of bankruptcy and improve recoveries.

The Insolvency and Bankruptcy Code (IBC), which came into force last year, was the most notable among them. Many large corporations, as well as smaller enterprises, have been admitted to undergo liquidation under the IBC so that the proceeds can be used to pay back banks.

The poor loan recovery reported by the government reflects poorly on the ability of the new bankruptcy law to help banks recover loans and mounts more pressure on bank balance sheets.

What lies ahead?

Its critics say the IBC is focussed more on the time-bound resolution of proceedings than on maximising the amount of money banks can recover from stressed loans.

In particular, since there are strict time-limits imposed on the resolution process, there is the imminent danger that it may lead to the fire-sale of valuable assets at cheap prices.

This can affect investment incentives. But, for now, the quick resolution of bad loans will free resources from struggling firms and hand them to the more efficient ones.

Science & Technology

A smart bandage material that can heal wounds better and faster and has antimicrobial properties has been fabricated by a team of researchers from the Institute of Advanced Study in Science and Technology (IASST), Guwahati.

Benefits

- Cotton tends to stick to wounds and being fibrous it is difficult to remove it. By coating the cotton with chitosan and compressing the bandage we get a material with similar properties (porosity and ability to absorb water) as cotton but one that does not stick to the wound.

- More importantly, the absorption capacity of the cotton patch can be utilised for loading nanomaterials and antimicrobials to impart wound-healing properties.
- The researchers used graphene oxide nanomaterial, since its antimicrobial properties and biocompatibility are already well documented.
- The nanosize of graphene oxide allows large amount of drug to be loaded on to the patch. Graphene oxide also increases the strength of the patch especially when it gets wet.