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SATURDAY, 11th OCTOBER 2025

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1. Crimes against Tribals

- **Prelims** - Crimes against Tribals
- **Mains** - GS 2 - Polity

Why in the news?

- National Crime Records Bureau data for 2023 showed an increase in crimes against Scheduled tribes in India.

Crimes against Tribals

- **Facts:**
  - ➔ NCRB data for 2023 shows an 8% increase in registered atrocities against Scheduled Tribes (STs) compared to 2022.
  - ➔ Besides conflict-zones, states like Madhya Pradesh and Rajasthan (which historically report many crimes against tribals) also continue to be of concern.
- **Forms of Atrocities Highlighted in the report:**
  - ➔ Lynching, custodial torture, sexual violence, land dispossession, social humiliation.
  - ➔ Land alienation even where legal rights exist (such as under the Forest Rights Act).
- **Causes:**
  - ➔ **Structural inequality:**
    - ★ Tribals lag in HDI indicators (education, health, income).
    - ★ Land alienation continues despite statutory safeguards.
  - ➔ **Identity politics & polarization:**
    - ★ Ethnic tensions (e.g., in Manipur) exploited by political actors.
    - ★ Symbolic use of "tribal identity" without substantive protection.
  - ➔ **Weak administrative / judicial machinery:**
    - ★ Poor investigations, low conviction rates.
    - ★ Delays in special courts.
  - ➔ **Cultural stereotypes:** Tribals stereotyped as "backward" or outsiders and justification of violence via social norms.
  - ➔ **Economic exploitation:** Mining, industrial expansion, land acquisition conflicts as well as inadequate rehabilitation.

- **Safeguards to Tribal Population:**
    - ➔ **Constitutional Safeguards:**
        - ★ Articles 15, 17 (discrimination / untouchability)
        - ★ Article 46 (promotion of educational and economic interests of SCs/STs)
        - ★ Fifth & Sixth Schedules for tribal areas' administration
        - ★ National Commission for ST- Article 338A
    - ➔ **Legal Safeguards:**
        - ★ SC/ST (Prevention of Atrocities) Act, 1989 (with amendments in 2015, 2018)
        - ★ Forest Rights Act, 2006 (recognition of land & resource rights)
    - ➔ **Executive Safeguards:**
        - ★ **PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)** (2023): To ensure basic amenities (health, housing, education) in tribal villages.
        - ★ **DAJGUA (Dharti Aaba Janjatiya Gram Utkarsh Abhiyan):** Holistic development in tribal villages.
        - ★ **Eklavya Model Residential Schools (EMRS):** To provide quality education for tribal children.
        - ★ **Tribal Sub-Plan & Grants under Article 275(1):** Dedicated funds.
- **Way Forward:**
    - ➔ Fast-track courts, police sensitisation, accountability mechanisms.
    - ➔ Community awareness & education (inclusion of tribal history etc.).
    - ➔ Political accountability, independent monitoring bodies.
    - ➔ Strict implementation of the Forest Rights Act, expansion of livelihood schemes (MGNREGA, skill development).
    - ➔ Peacebuilding & conflict resolution in hotspots like Manipur.

2. Microfinance

- **Prelims -** Microfinance
- **Mains -** GS 3 - Economy

Why in the news?

- A report published by Sa-Dhan, a microfinance self-regulatory body, pointed out that defaults in microfinance loans have seen a sharp increase in 2024-25.

Microfinance

- **What is it?:**
  - ➔ Microfinance refers to the provision of financial services- such as small loans, savings, insurance, and remittance facilities to low-income individuals or groups who lack access to traditional banking.
  - ➔ It aims to promote financial inclusion by enabling the poor, especially women and small entrepreneurs, to engage in income-generating activities.
- **Evolution of Microfinance in India:**
  - ➔ **1970s–80s:** NGO-led pilot initiatives (SEWA Bank, MYRADA).
  - ➔ **1992:** Launch of **SHG–Bank Linkage Programme** by NABARD.
  - ➔ **2000s:** Emergence of commercial MFIs (SKS, Bandhan, Spandana).
  - ➔ **2011 onwards:** RBI regulation of **NBFC-MFIs**; code of conduct post-Andhra Pradesh crisis.
  - ➔ **2022:** RBI issued **Harmonised Regulatory Framework for Microfinance Loans-** removing interest rate caps, focusing on **household indebtedness and transparency**.
- **Objectives:**
  - ➔ Empower women and marginalised groups.
  - ➔ Encourage entrepreneurship and self-employment.
  - ➔ Reduce dependence on moneylenders.
  - ➔ Improve household income, consumption, and social indicators.
  - ➔ Strengthen grassroots democratic and cooperative structures.
- **Salient Features:**
  - ➔ **Collateral-free loans** typically ₹10,000–₹1,25,000.
  - ➔ **The group lending model** ensures peer monitoring and high repayment rates

(90–95%).

- **Credit + services** approach- combining loans with literacy, skill training, and health interventions.

- **Regulation in India:**
  - **Reserve Bank of India (RBI):** Primary regulator for NBFC-MFIs.
  - **NABARD:** Promotes and monitors SHG–Bank Linkage Programme.
  - **Microfinance Institutions Network (MFIN)** and **Sa-Dhan:** Industry self-regulatory bodies.
  - **Credit Information Companies:** Maintain borrower data to prevent over-lending.
- **Major Business Models in India:**
  - **Joint Liability Group (JLG):**
    - Informal group of 4–10 individuals formed to access credit collectively.
    - Loans mainly for **agricultural or allied activities** such as dairy, poultry, or small trading.
    - Members mutually guarantee each other's loans.
    - Promotes peer pressure for repayment and credit discipline.
  - **Self-Help Group (SHG):**
    - Voluntary association of 10–20 individuals, generally women, from similar socio-economic backgrounds.
    - Members pool savings into a **common fund** to meet credit needs.
    - Classified as **non-profit organisations**.
    - **NABARD's SHG–Bank Linkage Programme (1992)** allows SHGs with good repayment history to borrow from banks.
  - **Grameen Model Bank:**
    - Small loans (micro-credit) to poor households without collateral.
    - Focus on **group accountability** and **social development**.
    - End-to-end development of the **rural economy** through micro-enterprise, savings mobilisation, and women's participation.
  - **Rural Cooperative Model:**
    - Multi-tier system- **Primary Agricultural Credit Societies (PACS),**

District Central Cooperative Banks (DCCBs), and **State Cooperative Banks (SCBs)**.

★ Mobilise rural savings and provide affordable agricultural credit.

- **Significance:**
    - ➔ Boosts financial inclusion, aligned with PM-Jan Dhan Yojana, Digital Payments Mission, and National Strategy for Financial Inclusion (2024–29).
    - ➔ Encourages women-led development and SDG-1 (No Poverty), SDG-5 (Gender Equality), SDG-8 (Decent Work).
    - ➔ Serves as a bridge between informal and formal finance.
    - ➔ Facilitates livelihood diversification in agriculture and allied sectors.
- **Challenges:**
    - ➔ **Multiple lending / over-indebtedness** leading to defaults.
    - ➔ Weak **governance and accountability** in some MFIs.
    - ➔ **Regional concentration** (Southern states dominate).
    - ➔ Lack of **financial literacy** and risk awareness.
    - ➔ Limited **insurance and savings products**.
- **Government & Policy Initiatives:**
    - ➔ **National Rural Livelihood Mission (NRLM):** SHG promotion & credit linkage.
    - ➔ **Stand-Up India Scheme (2016):** Credit for SC/ST & women entrepreneurs.
    - ➔ **Pradhan Mantri Mudra Yojana (PMMY):** Micro-enterprise loans up to ₹10 lakh via **MUDRA Bank**.
    - ➔ **Financial Literacy Centres (FLCs)** and **Digital Financial Inclusion** under PMJDY.
    - ➔ **Social Stock Exchange** for impact-oriented microfinance ventures.

3. Greenhouse Gases Emission Intensity Target Rules, 2025

- **Prelims -** Greenhouse Gases Emission Intensity Target Rules, 2025
- **Mains -** GS 3 - Environment

Why in the News?

- India notified its first legally binding greenhouse gas (GHG) emission intensity reduction targets for key industrial sectors.

Greenhouse Gases Emission Intensity Target Rules, 2025

- **What is it?:** The Rules formulated are a measure to operationalise provisions of the Energy Conservation (Amendment) Act, 2022, and aim to support India's climate commitments under the Paris Agreement.

- **Greenhouse Gas Emission Intensity:**
  - ➔ Emission Intensity means the amount of GHGs emitted per unit of output (e.g., per tonne of cement or aluminium).
  - ➔ Measured in tCO_2e (tonnes of CO_2 equivalent), considering CO_2, CH_4, N_2O, HFCs, etc.

- **Key Features of GEI Target Rules, 2025:**
  - ➔ **Sectors Covered:** Applies to four energy-intensive sectors: Cement, Aluminium, Pulp and Paper and Chlor-alkali.
  - ➔ **Baseline and Targets:**
    - ★ Baseline fixed using each entity's 2023–24 production & emission intensity.
    - ★ Reduction targets set for FY 2025–26 and 2026–27 (two years).
  - ➔ **Compliance Mechanism:**
    - ★ Targets are legally binding. Industries must meet annual assigned GEI targets.
    - ★ Above target: Earns tradable carbon credits (financial incentive).
    - ★ Below target: Must purchase carbon credits OR pay penalties.

- ★ Penalty: "Environmental compensation" at twice the average carbon credit trading price for that year.
- ★ Monitoring: Bureau of Energy Efficiency (BEE) sets and tracks targets. The Central Pollution Control Board (CPCB) enforces penalties.

➔ **Carbon Credit Trading Scheme (CCTS):** GEI Rules integrate with India's domestic carbon market.

- **Significance:**
  - ➔ Support Paris Agreement NDCs: Target to reduce emissions intensity of GDP by 45% by 2030 (from 2005 levels).
  - ➔ Drives low-carbon technology adoption in high-emission industries.
  - ➔ Creates a market-driven approach: compliance, trade, and penalty.

4. Senegal

- **Prelims -** Location of Senegal
- **Mains -** GS 1 - Geography

Senegal

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Why in the news?

- Rift Valley Fever, a zoonotic disease claims 18 lives in Senegal.

Senegal

- **Location:** Senegal is the westernmost country in Africa.
- **Capital:** Dakar
- **Borders:** Mauritania, Mali, Guinea, Guinea-Bissau and Senegal nearly surrounds Gambia.
- **Maritime Border:** Cape Verde.
- **Geography**
    - Located in Sahel region.
    - The region has tropical climate
- **International Grouping**: ECOWAS, African Union.

5. AI in School Education

- **Prelims -** AI in School Education
- **Mains -** GS 2 - Governance

Why in the News?

- The Union Education Ministry rolls out a plan to introduce AI in school curriculum from Class 3 onward from 2026-27.

AI in School Education

- **Policy Milestones:**
  - ➔ **National Strategy for Artificial Intelligence (2018):** Identified education as a core sector for AI transformation. Recommended adaptive learning, predictive analytics, and digitization of records.
  - ➔ **National Education Policy (NEP) 2020:** Promotes digital learning and AI literacy starting early in school.
  - ➔ **CBSE Initiatives:** Over 18,000 schools offer AI as a skill subject from Class 6 (15-hour module); Classes 9–12 have AI as an optional subject.
  - ➔ **MoE Announcement (Oct 2025):** From 2026-27, AI will be taught from Class 3 onwards for all students. Frameworks for teacher training and curriculum are being developed.
  - ➔ **CISCE Board:** Robotics and AI included in curriculum since 2025-26.

- **Applications of AI in school education:**
  - ➔ **Personalized Learning:** AI adapts content to each student's pace, strengths, and weaknesses (e.g., Embibe, Byju's adaptive platforms).
  - ➔ **Administrative Tasks:** AI automates grading, attendance, planning, freeing up teacher time (e.g., Knewton, TeacherKit).
  - ➔ **Equitable Access:** Platforms like DIKSHA and SWAYAM use AI for multilingual and accessible content delivery.
  - ➔ **Special Needs Support:** Text-to-speech, language translation, virtual tutors increase inclusion.

- ➔ **Teacher Training:** Pilot AI tools help teachers prepare lesson plans and deliver more interactive lessons.

- **Advantages:**
  - ➔ Boosts student engagement with interactive and gamified tools (Labster, Quizizz).
  - ➔ Bridges teacher shortage by scaling personalized instruction.
  - ➔ Improves data-driven decision making for school management.
  - ➔ Supports diverse learners by overcoming language and ability barriers.

- **Challenges:**
  - ➔ **Digital Divide:** Unequal access risks excluding rural/under-resourced students.
  - ➔ **Data Privacy & Ethics:** Managing sensitive student data and algorithmic bias is crucial.
  - ➔ **Over-reliance on AI:** Can weaken critical thinking, authentic learning.
  - ➔ **Capacity & Skills:** Training over one crore teachers to deliver AI content.
  - ➔ **Job Displacement Concerns:** Concerns regarding AI replacing teachers.