



IAS PARLIAMENT

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A Shankar IAS Academy Initiative

Prelim Bits 01-05-2018

Microfinance Institutions

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- Banks have restricted their lending to microfinance institutions (MFIs), especially mid-size and small-size ones.

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- In general, about 60 per cent of funding for MFIs come from banks.

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- The rest was met through instruments such as securitisation and debentures, among others.

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- Even securitization has been affected as the market for which had dried after demonetization.

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- The goal of microfinance is to give impoverished people an opportunity to become self-sufficient and MFIs play a major role in it.

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- Microfinance, also called microcredit, is a type of banking service that is provided to unemployed or low-income individuals or groups who otherwise have no other access to financial services.

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World s first floating nuclear plant

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- Akademik Lomonosov is the world's first "floating" nuclear power plant (FNPP).

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- It has headed out on its first sea voyage from the St.Peterburg, Baltic shipyard.

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- At Murmansk, Russia, its reactors will be loaded with nuclear fuel.
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- Russian state-run atomic energy corporation Rosatom is responsible for FNPP.
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- The Lomonosov is expected to be put into service in early 2019
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LED street lights and cancer risk

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- The blue light emitted by street lights including LEDs, and commercial outdoor lighting such as advertising, may significantly increase the risk of breast and prostate cancer.
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- The people living in large cities with heavy exposure to blue lights at night had double the risk of prostate cancer and 1.5 times higher risk of breast cancer.
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- Older lighting schemes emit a glow within the 'orange' spectrum,
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- New lighting creates a bright 'blue' light emission.
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- It was found the bluer the light that people in big cities were exposed to, the higher the risk of cancer.
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CCAFS

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- The CGIAR Research Program on Climate Change, Agriculture and Food Security or CCAFS has promoted the Direct Rice method in India.
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- CCAFS will address the increasing challenge of global warming and declining food security on agricultural practices, policies and measures.
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- CCAFS is led by the International Center for Tropical Agriculture (CIAT).
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- CCAFS brings together some of the world's best researchers in agricultural science, climate science, environmental and social sciences to identify and

address the most important interactions, synergies and trade-offs between climate change and agriculture.

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- CGIAR (formerly the Consultative Group for International Agricultural Research) is a global partnership that unites organizations engaged in research for a food-secured future.

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- Climate change could decrease overall crop yields by 30 per cent in South Asia by the mid-21st century.

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Agreement to reduce emissions

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- The Members of the International Maritime Organization (IMO) recently reached an agreement on halving greenhouse gas emissions from shipping by 2050.

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- This holds significance because the CO₂ emission from shipping industry is expected to rise dramatically by 2050 with progress in global trade.

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- The sector contributes to about 3 % of total annual carbon dioxide emissions.

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- Currently, ships rely heavily on carbon-rich fuels such as heavy diesel.

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- When heavy oils are used by ships it emits black carbon, carbon monoxide, carbon dioxide, nitrogen oxide and hydrocarbons.

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- IMO is the United Nations specialized agency with responsibility for the safety and security of shipping and the prevention of marine pollution by ships.

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Lake Victoria species under threat

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- About 75 % of freshwater species endemic to East Africa's Lake Victoria basin face the threat of extinction.

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- It includes freshwater species like fish, mollusks, dragonflies, crabs and

aquatic plants native to Africa's largest lake.

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- These freshwater species are important sources of food, medicine for the millions of people living in the area surrounding the lake.

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- The lake stretches into Kenya, Tanzania and Uganda.

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- Its catchment also touches Burundi and Rwanda and is known for its high-level of unique biodiversity.

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Source: PIB, The Hindu, Business Standard

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