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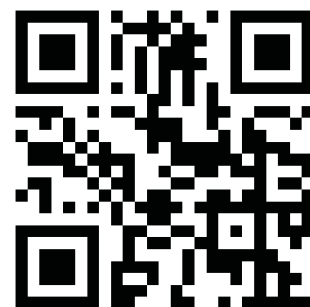
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Total - 105

(Please do not write anything except the question number in this space)

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उम्मीदवारों को इसी स्थान पर उत्तर लिखना चाहिए
Candidates must not write on this margin

Q1)

Precise & to the point

The capital account forms a part of the Balance of Payments of a country in which transaction takes place in terms of capital, not goods and services.

well defined

Capital Account Convertibility refers to the process of being able to convert domestic currency into other (foreign) currency for the purpose of capital trade.

You can also mention Paragone Committee

India's status :-

(1) full capital account convertibility under the automatic route (100%)

(2) partial to no convertibility in other modes.

well mention facts

(3) full current account convertibility - money can be changed into domestic currency fully.

Do not write anything except the question number in this space.
इस स्थान पर प्रश्न संख्या के अंक कुछ भी न लिखें।

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Disadvantages of partial convertibility

- ① difficult for people to easily pull out of economy.
- ② disincentivizes investments/savings in India, affecting GDP.

Good

Present an argument in favour of full convertibility

- ③ Isolates India from growing financial powers / financial inclusion

Points well written

- ① need to fully liberalize the capital account.

- ② India has developed International Financial Service Centre (IFSC) to

- ③ Address financial challenges globally. need for capital to reach \$5 trillion economy goal.

Also mention points

well written

POST COVID global financial trade wishes to be swift and firm. Full capital account convertibility will make India investment-attractive.

Conclusion is fine.

3.5

(Please do not write anything except the question number in this space)
कृपया इस स्थान में प्रश्न संख्या को अतिरिक्त कुछ न लिखें।

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Candidate must not write on the margin

Write Questions along with answer

Crisp & to the point

Don't just mention schemes explain how these sector reduce poverty & induce growth

Q2

Service sector forms one of three sectors of an average economy and consists of tasks like delivery of healthcare, education, housing etc.

Role of service sector

(*)

Poverty Reduction

a) food security through PDS and Targetted PDS, NFSA 2013, mid day meal scheme

b) healthcare delivery through schemes like PM Jan Arogya Yojana (PMJAY), Pradhan Mantri Bhrat Yojana, National Digital Health Mission.

c) women safety & health - Swachh Bharat Yojana, PM Matru Vandana Yojana.

(Please do not write anything except the question number in this space)

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* Inclusive Growth

not quite the scope of this answer

a) Reaching out to tribal populations through Tribal Ministry projects
SC/ST focus on financial inclusion, housing, self-employment
eg. stand up india!

despite these services, unequal growth persists at deep poverty rate of approximately 17.9% in India.

Service Sector in India

mention more reasons for service sector liberalization way forward

① After 1991 reforms, India moved directly from agricultural to service sector, skipping manufacturing phase.

② Government policies focus on service sector
eg: transport, infrastructure development

③ Money capital and MNCs, along with outsourcing of jobs gave India's semi-skilled population jobs.

The service sector contributes 53% GVA and thus has much scope of influencing India's growth.

3

Conclusion five.

(Please do not write anything except the question number in this space)
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Candidates must not write on this margin

Q3)

Well
inter-
duced

Domestic & foreign investments in India have increased manifold after COVID-19 pandemic, with a substantial rise in FOREX - India being the world's 4th largest FOREX holder.

Significance of Investment in Growth.

① Domestic investment leads to good use of savings, signifying

a) circulation of money (money multiplier) ✓

b) development of indigenous goods

c) growth of startups and push to entrepreneurs ✓

② Foreign investment signifies.

a) Good trust in Indian economy

b) Better integration with global economy ✓

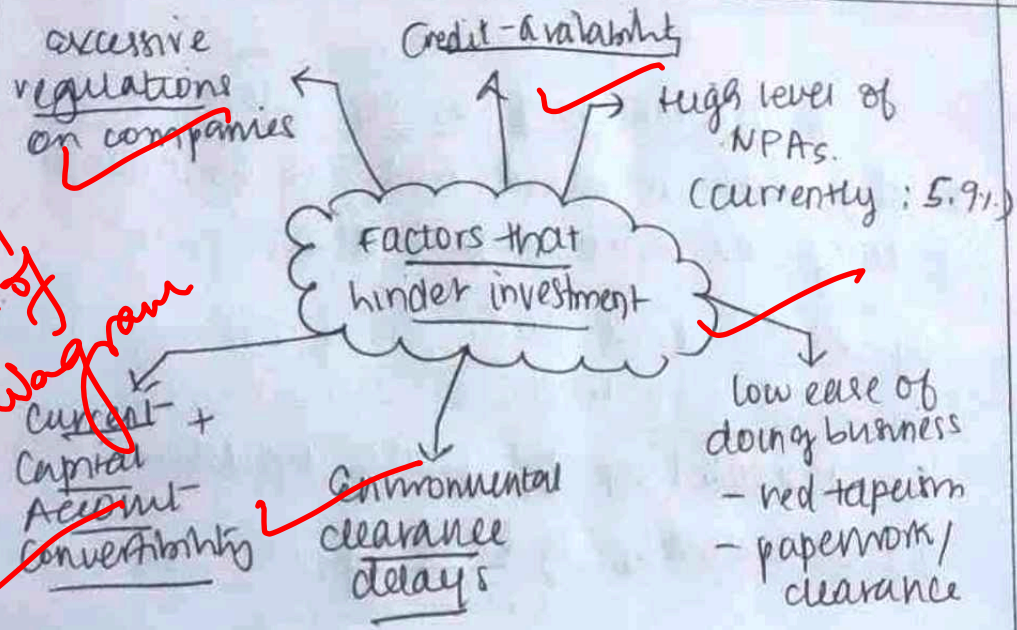
c) Comparative advantage and good use of India's resources ✓

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Candidates must not write on this margin.



Good use of diagram

way forward

① need to reform the appellate mechanism. NCLT and extrajudicial methods of arbitration, conciliation.

② IBC rehaul to address Indian NPA crisis along with RBI's corrective framework Action.

③ faster clearance mechanisms

Investments are food for the economy and India needs the same to become self sufficient and a global power.

Can add more points here - FD, bond market etc

add more content on this point

Good conclusion

4

(Please do not write anything except the question number in this space)
कृपया इस स्थान में प्रश्न संख्या को अतिरिक्त कुछ न लिखें।

UPSC

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Q4)

Multidimensional poverty refers to poverty that is based not just on caloric deficiency or income but also:

Good

- a) health indicators
- b) education levels
- c) availability of tapwater connection
- d) availability of housing

well written into defined clearly

India has lifted millions out of poverty, but multidimensional poverty continues to exist, amplified after COVID.

Causes of multidimensional poverty

Good

- ① Inadequate health service
 - a) hospitals availability low
 - b) inadequate preventive healthcare
 - c) high out of pocket expenditure (≈ 50% in India)
 - d) disease, absence of sanitation, etc.

(Please do not write anything except the question number in this space)
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इस शीट पर
नहीं लिखना
चाहिए
Candidates
must not
write on
margin

② low education indicators

- a) absence at school
- b) bad school infrastructure
- c) incompetent teaching
- d) Housing / tap water / basic facilities

③ Housing / tap water / basic facilities

- a) inadequate usage of beneficiaries
- b) unsustainable plans

way forward

① need to invest in infrastructure

eg: housing, tapwater connections
under Jal Jeevan Scheme

② SDG Localization according to NITI Aayog
to focus on villages and create Adarsh
Grams as well as SMART cities

③ URBAN mission to integrate rural
lifestyle with urban facilities.

④ grievance Redressal, Citizen's Charter and
RTI for people's participation.

Multidimensional poverty eradication can
enhance "capabilities" and let people live with choice
& dignity.

Add
few more
points

well
written

Good use
of Govt
policy

Conclusion
is
fine.



Please do not
write anything except
question number
in this space
या इस स्थान
पर इन संख्या के
अतिरिक्त कुछ
न लिखें।

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नहीं लिखना
चाहिए
Candidates
must not
write on this
margin

Q5)

Diversification of agricultural livelihoods
in India has taken place in the following

ways
Give a
brief overview
as - water for
define agricultural
sub sectors

a) Focus on complementary activities to
farming, like

- dairy farming
- poultry farming
- pig farms, etc.

b) In coastal / water rich areas; focus on
fisheries.

eg: Kerala's indigenous land use
technique of fishing & rice
cultivation (global heritage)

c) Renewed focus on horticulture

d) Link to manufacturing sector through

- food processing development
- link with fertile production.

These steps have increased agricultural
resilience & ensured low impact of
COVID on the Indian agricultural sector.

Effect on Labour Force & Resilience

Good use
of scheme

① PM Sampada Yojana and PM Farnidhelin
of Micro Food Processing Enterprises (PMFME)
has enhanced value chains in this sector

② Higher returns to farmers due to
multiple incomes.

③ Participation of women and even
feminization of agriculture

④ Yellow, Pink, White, Blue Revolutions
eg: PM Matsya Sampada Yojana for
fisheries development.

⑤ Farmers can work during off season -
reduced migrations and seasonal
search for jobs.

Add some
more forward

well
written

The agricultural sector still supports
the entire country especially the 70%
population that still resides in rural India.
Better land use can ensure sustainable
growth of the sector.

Conclusion
is
good

Ⓚ

(Please do not write anything except the question number in this space)

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Q)

Good intro
Crisp & to the point

Electric vehicles are those that do not use conventional fuel for power (like diesel, petrol) but instead work on battery power through electrical energy.

Challenges Faced by EVs

① Inadequate charging infrastructure.

well written

Ideally there is need for charging stations of high capacity at every few kilometers on any road.

② High investment and capital.

③ Inadequate market for EVs in India - middle income earners cannot afford EVs yet.

Good

④ Battery production : import vs. indigenous production.

Please do not write anything except the question number in this space.

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Candidates must not write on margin

However, these challenges must be dealt with soon as EVs have multiple advantages :-

(1) Reduced carbon emissions - reduced global warming - reach 2070 carbon-neutrality goal.

(2) It is the future vehicle - diesel and petrol are becoming costlier and less preferred.

(3) Battery swap mechanism can help enhance efficiency of public transport

FAME scheme and Adhorat VI

norms can help the automobile sector
shift to greener ways while
a conscious market of consumers will
prefer EVs in the coming decades.

4.5

well written

All relevant aspects covered

Good

Positivevely ended conclusion

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Q7)

The National Infrastructure Pipeline seeks to bring out value from brownfield infrastructure investment projects and ~~stand~~ value creating money on new ~~and~~ projects through various PPP modes.

Well written

You can mention the duration

NIP and Inclusive Growth

① NIP will work with GATI Shakti Infrastructure scheme incorporating various ministries onto a digital, holistic platform for better coordination.

Very good

② Economic Corridor developments will link 'inner' areas with mainstream cities and enhance exchange of business cultures.

All points written nicely

③ Incorporation with Bharatmala, Sagarmala, Parvatmala schemes to connect cities, ports and North Eastern ~~with~~ states with each other.

Good use of Govt schemes

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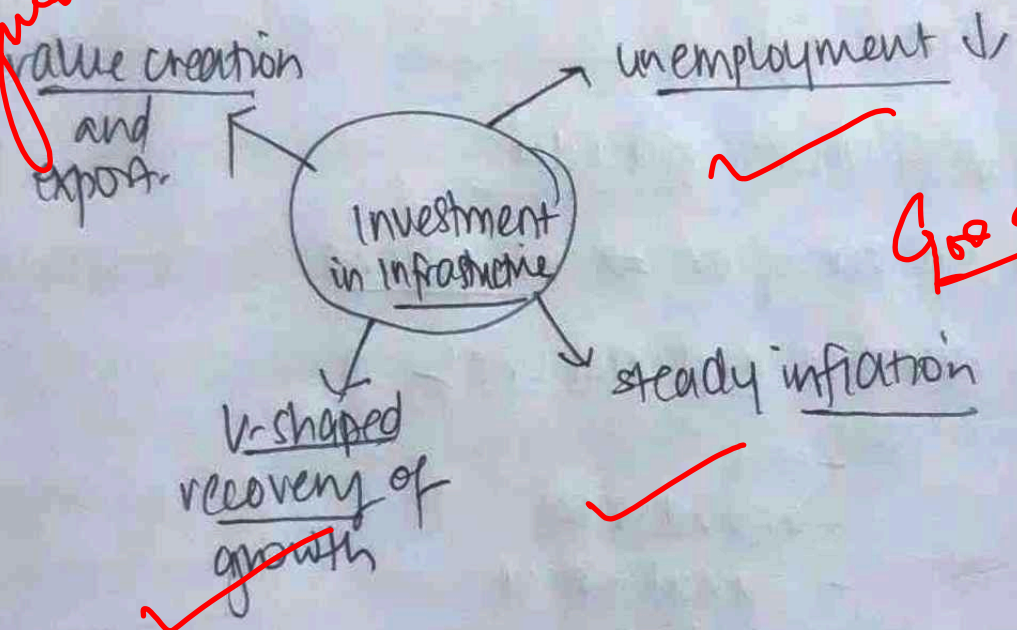
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Candidates must not write on this margin

④ Employment provision to people all across India in the ~~long~~ run.

⑤ Value creation and support to India's manufacturing & services sector will enhance GVA contribution to India's growth.

You can use data & figures etc



Good

India's population will undergo a rehaul and the NIP will reduce current inequality and ensure better wealth / income distribution.

Conclusion is fine

4.5

(Please do not write anything except the question number in this space)

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Q)

Avoid writing names!

PM Narendra Modi has an overarching goal in his administration: doubling Farmers' Income.

Waste a more Comprehension into Define what it means

India currently has a weakened agricultural system :-

- a) high farmer suicides
- b) dependency on monsoons
- c) excessive exploitation of
 - groundwater
 - canal water
 - electricity
- d) pollution and contamination of
 - soil
 - water bodies (eutrophication)
- e) lack of crop insurance in most of rural India
- f) Lumpy skin disease affecting dairy products

All relevant points written but add some content to them

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Need for modernizing Agriculture

- ① Better mapping & resource allocation
- a) use of satellite technology (eg: NISAR) to map soil quality
 - b) matching soil + water availability + crop to be sown + fertilizer

Well written

- ② Need to enhance mulching, multicropping
- ③ Novel means to reduce pest infections, etc:

- a) Geoengineering
- b) Bioaugmentation of crops (GMO.)
- c) Camouflage - colourful crops to confuse pests.

Well written

④ Enhanced irrigation techniques:-

- a) micro / drip / sprinkler irrigation
- b) Indigenous methods.

Also mention Allied sectors importance in doubling income

Conclusion is fine

Modernized Agriculture is Resilient and sustainable agriculture. Doubling Farmers income can take place through schemes like PMKISAN, MUSA and PMFSA.

3.5



(Please do not write anything except the question number in this space)

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(9)

well defined intro

Public private Partnership refers to a system in which the government works with the private sector for a project. various models like Build-Operate-Transfer (BOT) and the Hybridized Model of production, etc constitute modes of PPP.

PPP benefits

well written points

- ① private sector is cost efficient and profit oriented. It aims to provide good quality at minimal costs to maximize profit.
- ② private sector brings in competition which leads to product quality enhancement to provide consumer with best market choice.
- ③ private sector builds are quick to expand & cash in on economies of scale in the market, no delays and corporate approach to service.

Structure well followed

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At the same time, PPP is not the panacea :-

a) complications and tussle between private sector and the government as the prioritizes profit while the other prioritizes service delivery and consumer's ease.

b) Too much "private" in PPP makes service delivery a business instead of a public good - raising costs for consumers.

c) Inadequate focus on backward regions (where slope for market, therefore profit, is low) → inequality.

d) Issue of unemployment - line of fire mechanism of private sector.

PPP is the investment model of the decade but perhaps there is a need for PPPP - public, private, PEOPLE partnership.

Well written

A balanced & wholesome answer written

Good

4.5

(Please do not write anything except the question number in this space)

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Candidates must not write on this margin

819)

mention the figures & date also.

India's exports as compared to China's are not only low but India also holds a heavy trade deficit with this neighbouring country.

Why are India's exports not as fast as China's?

① Inadequate manufacturing sector growth in India

② China has invested in high value exports
eg: semiconductor chip industry

③ Good use of cheap labour, semi-skilled workforce in China

④ Eased labour laws that allow swift business

⑤ Open markets for international investment

⑥ China's debt diplomacy, multilateral measures to increase influence in south east Asia (eg: expenditure/investment in Cambodia's real estate)

give some content here

you can also write points of trade alliance the SCO

well written

Lessons learnt from China

① need to simplify and ease labour laws
eg: 4 Codes of ~~laws~~, occupational
management, social security, etc.

② ~~to~~ Establish full capital account
convertibility.

③ Labour-intensive production

④ Investment in valuable, exportable
commodities eg (semiconductors)

⑤ Multilateral / Bilateral trade pacts
eg: focus on IBSA, South-South Cooperation,
& African nations & Europe.

add
more
explanation
here

well
written

Conclusion
is
fine

India's exports have much potential
especially through the MSME sector and
China is an example of a strong economy
that India can learn from.

4

(Please do not write anything except the question number in this space)
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चाहिए
Candidates
must not
write on the
margin

Q11)

Crisp & to the point

The COVID19 pandemic resulted in a complete shutdown of the global economy, providing nations with a chance to restart, and start better.

Also write impact of Covid on Indian economy

India's Response to COVID19 Impact

① Increased expenditure on healthcare:
From 1.2% spending on healthcare, budgetary spending in 2021 increased to 1.5% of GDP.

② According to Economic Survey, India has adopted a barbell approach taking short run and long run together instead of a waterfall (top down) approach.

③ Shift to a digital economy

eg: e-sanjeevani for telemedicine
electronically conducted litigation
online education platforms.

well written

Please do not
write anything except
question number
in this space
। इस स्थान
पर सख्या के
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कोई लिखना
नहीं।
Candidates
must not
write on this
margin.

④ shift to online payment systems
using UPI (Google Pay, Paytm).
Introduction of Open Network for
Digital Commerce (ONDC).

well
written

⑤ Rehaul in service delivery mechanism

- contactless
- digital messaging & grievance redressal

⑥ Emergence of culture of cleanliness,
sanitation and focus on preventive
care.

Good

The pandemic provides not just a reason
but also time and space to rehaul the
economic framework:

① need to focus on self reliance in all
sectors (Aatmanirbhar Bharat)
eg: Defence Acquisition Programme.

Good

(Please do not write anything except the question number in this space)
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② Enhancing supply chain diversification globally, to reduce dependencies.

eg: Israel, India, US, UAE

(1202 system grouping), FEA
with UAE and UK.

You can add few more aspects & dimensions

well written

③ Focus on healthcare provisioning and meeting SDG outcomes substantially.

Concluded on positive note

COVID created a shock in many economies, taking progress back by decades. Nevertheless, India's economic framework & rapid growth will have the potential to achieve \$5 trillion economic value.

6

Q12

The Goods & Services Tax Regime was introduced as a uniform system of taxation as part of One Nation One Tax.

You can add more content in intro

Expectations from GST

- ① End to the issue of cascading taxes multiplied taxes on each step of the products' life led to unrealistic taxes and burden on both consumer & producer.
- ② Easier cross-country trade & transport of goods & services.
- ③ Seamless taxation at state borders due to unification of rates.
- ④ Enhanced federal cooperation and more funds to share amongst centre & states.
- ⑤ Better allocation of funds, reduced inefficiency due to only 5 tax slabs.

Good

well written points

You have a good understanding of Question

Although tax collections have reached all time highs since the pandemic hit the country, some gaps still remain :-

① GST Council works by $3/4^{\text{th}}$ consensus while Centre has $1/3^{\text{rd}}$ vote & states have $2/3^{\text{rd}}$ vote. Thus, Centre has effective veto. *Good*

② GST compensation fund extension is still under debate as states suffered excessively due to :-

a) low freedom of taxation
Only alcohol, petrol, etc.

b) low revenue devolution due to low collections during COVID

c) high loan requirements and absence of independence from Centre in loan acquisition. *well written*

③ Federalism has suffered shocks due to a COVID induced slowdown & mistrust between governments of Centre & State. *well written*

UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
Content of the Question is more important than length.
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There is a need for :-

a) enhanced dialogue amongst State/Centre

b) Independent Fiscal Council to provide "politics-free" devolution of funds

c) FABM 2003 overhaul and easing regulations and hindrances of loan levels.

THE FISF is a tool used widely with much potential. But the potential can be tapped only if everyone works prudently and efficiently.

7

the question number
in this space)
कृपया इस स्थान
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Q13)

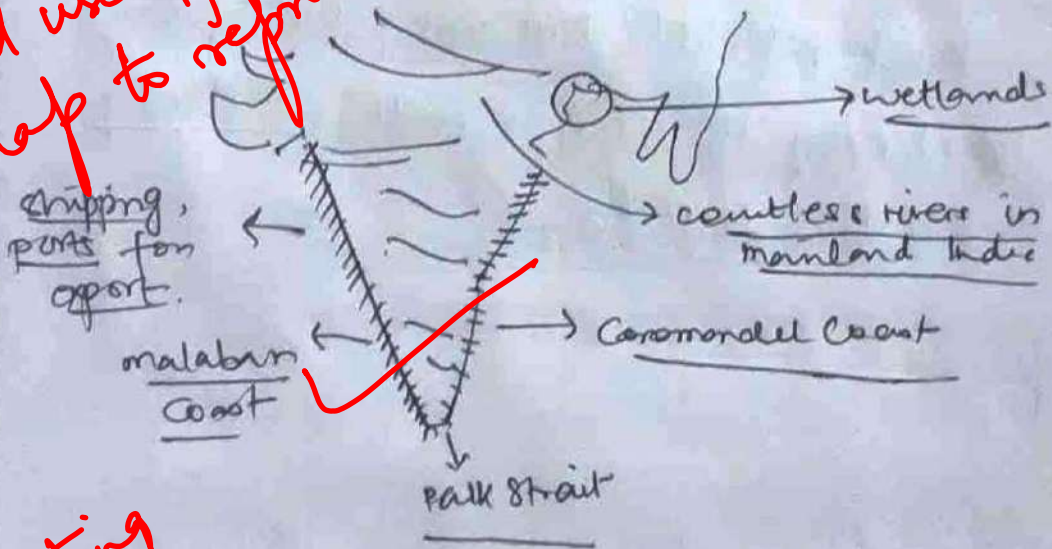
Sheet - 8
brief
intro

India's 7500 km coastline, various rivers and water bodies are a potential for fishery development and simultaneous socio-economic development.

Potential of India's fishery sector

① lots of natural resource sites

Good use of map to represent



hand writing is also good

② fisheries are an important international good - high scope for exports through coastal shipping

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③ Fishing as a livelihood

You can
include some
data here
also

- a) source of income for coastal communities
- b) employment of women - safe, secure job.
- c) financial independence

④ International Cooperation Opportunity

eg: working with Sri Lanka to resolve
Palk Bay Crisis

well
written
points

Challenges

① cold chain infrastructure is lacking
eg: storage transport and export to
markets requires preservation

② low skill / technology

eg: some farmers continue to use
old technologies / webs etc.

well
written

③ unsustainable fishing, pollution

eg: bottom trawlers throwing out
dead fish, inadequate time for
fish to grow.

Good

UPSC

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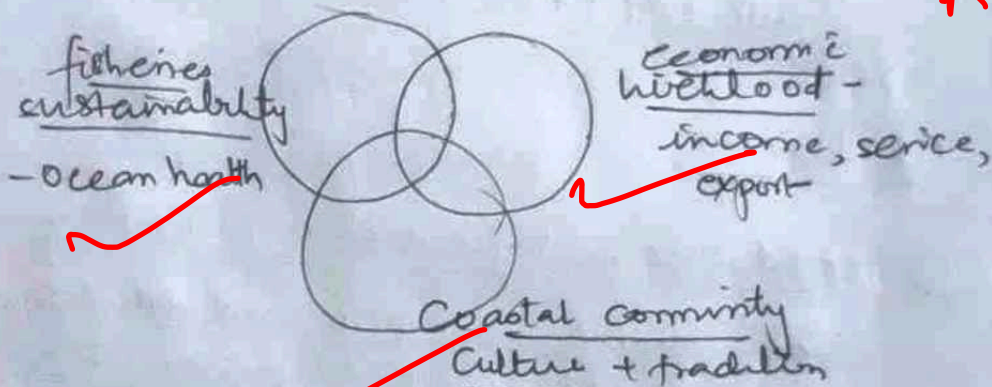
④ Fishing waters and international boundary concerns

eg: India vs Lanka tussle in Palk Bay

The Matsya Sampada Yojana focuses on:-

a) development of coastal communities

b) Integrated focus



c) Need for sustainable Blue Economy practices.

Conclusion
is given

Water is India's key to achieving economic growth SDG 8 and sustainable life below water - SDG 14.

6.5

Add more content on the scheme

UPSC

Please do not write anything except the question number in this space.

कृपया इस स्थान में प्रश्न संख्या के अतिरिक्त कुछ न लिखें।

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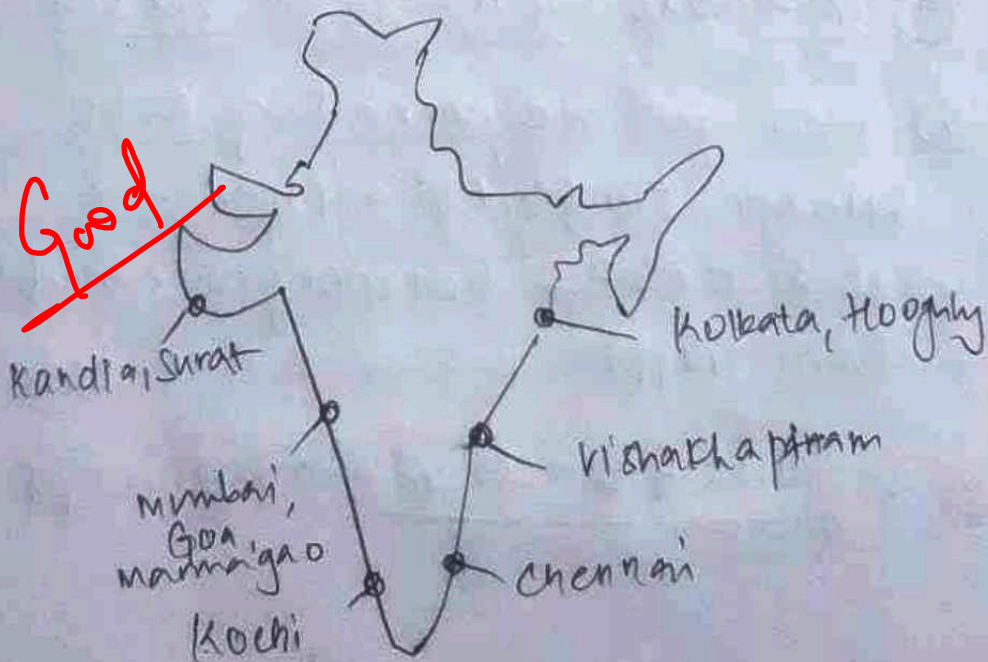
Q4)

Indian ports & shipping industries played a dramatic role in India's economy both during & after colonialism.

Well written

whereas during colonialism, they were developed as a tool for British growth at the expense of India's growth, after independence, these ports became vehicles of India's transformation.

PORTS OF INDIA



(Please do not write anything except the question number in this space)
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Role of ports in Economic Growth

① Shipping of raw material resources in & out of India.

Good eg: crude oil coming from middle East; movement of iron & steel.

② Export outlet of manufactured goods, textiles / food products

③ Ports connect India's villages to the rest of the world.

④ most trade continues to be via sea

⑤ India's ports are connecting links between Europe/Africa/America & South East Asia - transitory route benefits from traffic.

⑥ logistics & services add to India's Gdp.

All relevant points covered

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*Explain the
project also*

Sagarmala Project (Ministry of Shipping)

- ① Connecting Ports through state-of-the-art infrastructure.
- ② Creating economic corridors and multi-modal logistics ports (MMLP)
- ③ Interconnection of neighboring ports
- ④ Enhanced industrial interconnection and port effectiveness

*Add
some
content/
fodder
to these
points
also*

*Conclusion
is good*

Sagarmala Project alongside Bharatmala has the potential to rehaul India's coastal & mainland transport & logistics systems and bring out value from trade activities.

⑥

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Q15)

Biomedical waste - a renewed issue during COVID 19 refers to all kinds of waste produced in the medical sector, including :-

Keep the into sheet & brief 30-50 words

a) sanitary wastes like used gloves, contaminated syringes, plastic coverings, etc.

b) toxic chemical wastes like petri dishes / tumours / radioactive material etc.

c) metal wastes like tools used in surgeries, etc.

COVID 19 and the issue of constant contamination & sanitation made this waste a bigger problem due to wider wage of masks and plastic face shields, PPF suits, etc.

well argued

(Please do not write anything except the question number in this space)

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management of biomedical waste in India is inadequate :-

① NO comprehensive law on biomed. waste management ✓

② inefficient & careless medical practices led to accumulation of hazardous waste in public places eg. landfills. ✓

③ lack of training in proper disposal of waste. ✓

Circular Economy can be the panacea for this ill.

a) Circular Economy refers to reduction of waste in a system by enhancing reuse/recycling methods and extending the life of raw material that goes in. ✓

b) Reusing plastic after effective decontamination instead of immediate disposal. ✓

well written

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Add more content here

c) reuse of paper waste material; for example: tissues, paperbags, etc.

d) Using reusable material.

well concluded

Circular Economy can help reduce costs and waste while enhancing sustainable action in the healthcare sector. Although handling of toxic waste still requires adequate provisioning, biomedical waste challenges can mostly be met by circular economy principles.

(b)

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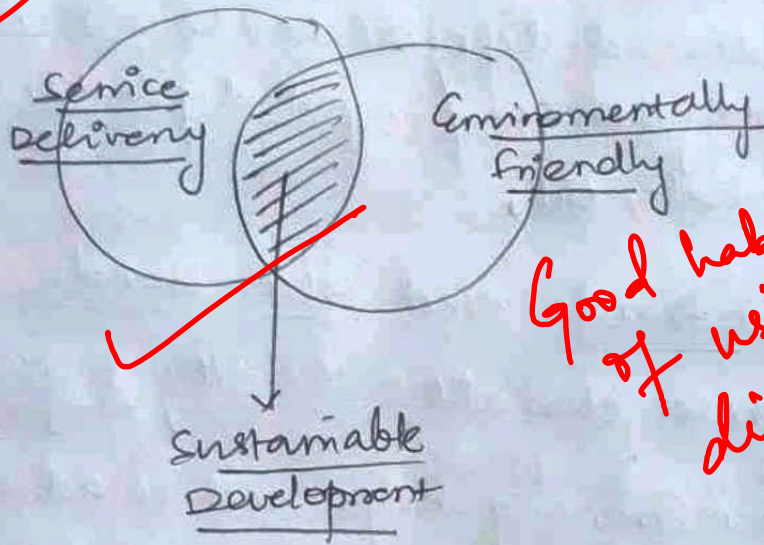
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9/16

'Green Fiscal Policies' refer to policies involving government expenditure through climate friendly way. This involves:

well written into



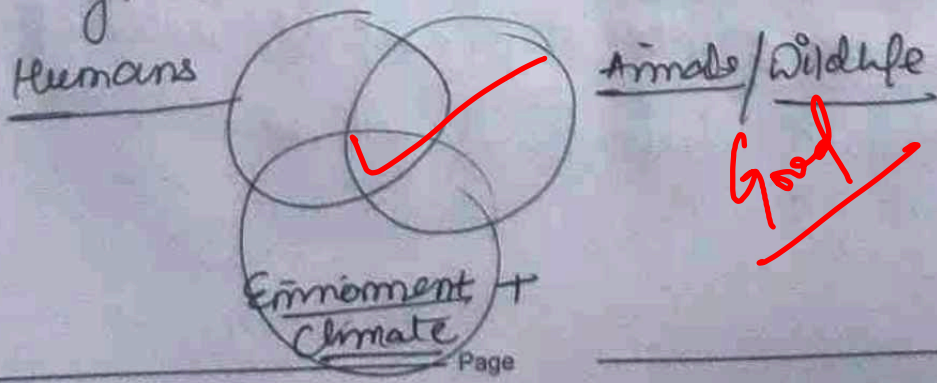
Good habit of using diagram

Role of Green Fiscal Policies

Nice Representation!

① Addressing the needs of the people & the climate together.

eg: Similar to WHO's One Health Approach -



Good

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② Funding Green Infrastructure & renewable energy projects ✓

well written

eg. Green Belt Initiative, PM KUSUM, Namami Gange Programme

③ Reduced dependence on conventional energy sources / import dependence
→ coal, oil. ✓

④ Green Bonds and Blue Bonds to finance climate-healthy projects ✓

All points covered & explained nicely

⑤ Green Financing helps reduce adverse impact of climate change on backward regions → ∴ reducing inequality & enhancing inclusive development. ✓

⑥ India's Panchamrit Goals of 2070
Carbon Neutrality, reducing carbon emissions & intensity can be achieved through green fiscal policies. ✓

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measures to strengthen Green Fiscal Federalism

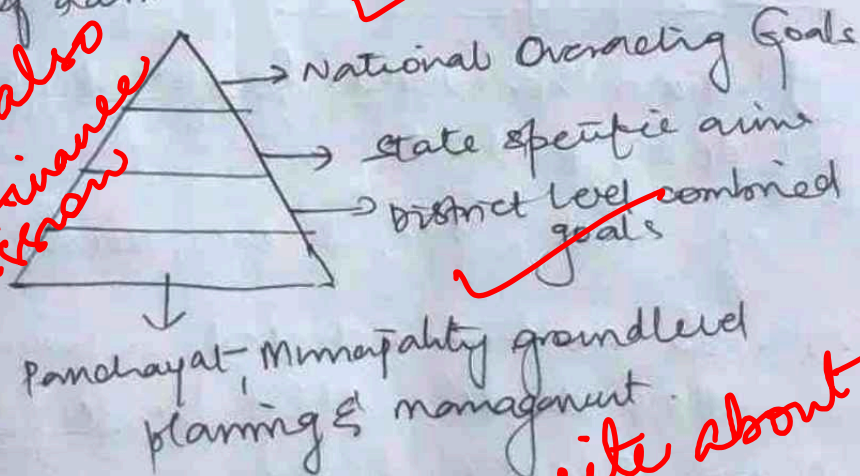
① better coordination in central sector & centrally sponsored projects through state level management & oversight

well written

② Green Boards to be encouraged at all National / State level levels

③ Devolution of funds with clear earmarking for green projects at each level of administration

You can also use Finance Commission



④ Green budgeting

write about it also

Balanced conclusion

India to become the next global superpower, it needs to deliver on its climate promises - Green Fiscal Federalism is the way to reach that aim.

⑦

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Q17)

Crisp & to the point links

Operation Flood is known as one of the world's most successful projects in the cooperative sector - as it led to self-sufficiency in India's dairy production while enhancing socio-economic outcomes.

India's Dairy Sector

You can use data & figures with these points

① India is the world's largest producer of dairy products.

eg: milk, ghee, cheese, curd, etc.

② India ~~reached~~ achieved a boom in milk production after Dr. Verghese Kurien's Operation Flood.

well stated points

③ This was based on the Cooperatives Sector in a town in Gujarat under project name Amul that was adopted at the national level.

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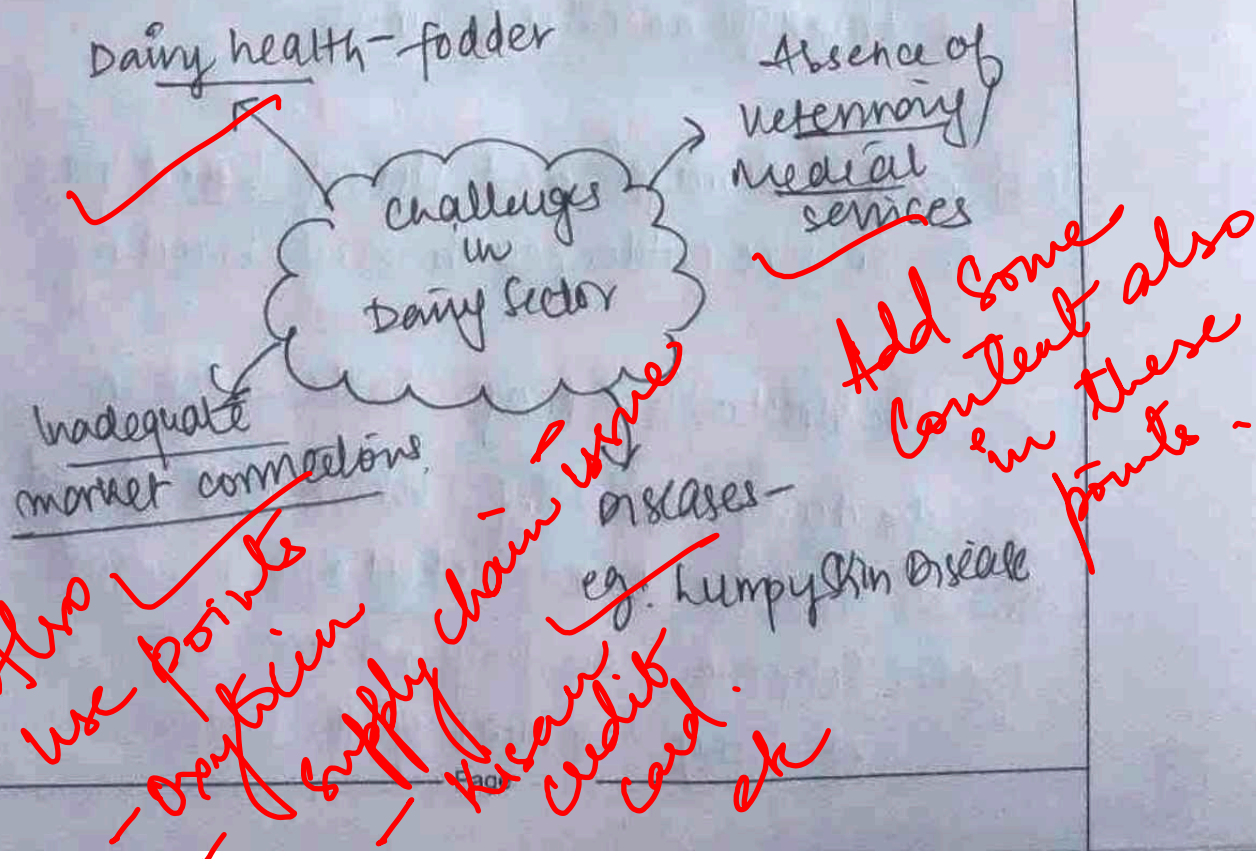
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④ Socio-economic growth

- a) Source of income
- b) Alternative to agriculture
(which was not so predictable)
- c) Pooling of money distributed the risks
- d) Low level of capital requirement
took people out of debt traps.
- e) poverty reduced and sustainable growth

Good

However, Operation Flood still hasn't reached its potential :-



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Infrastructure in Dairy Sector

① connect to markets

↓
domestic

↓
online delivery
platforms
and quick
customer -
producer
connection.

↓
international

↓
requirement of roads/
corridors / cold chain
infra to deliver to
ports & beyond

↓
eg: AGRITA

(India - UAE farmers
online platform)

*Presentation
is very
clear.*

*You can
add
2-3 more
important
aspects
here*

Keep it up

② Cold Chain Infrastructure & Value Addition
through processing units

③ "cattle" storage" and Upkeep Land space
to ensure cattle health and breeding.

6.5

Infrastructure is a major bottle neck in
the dairy industry - which once cleared
through mission like Gokul Mission and
Fodder Scheme can help rehaul the
existing potential of the sector.

*Good
Conclusion*

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Q(8)

Avoid a
negative tone
in intro
You can
define rural
credit

One of the major reasons behind post-colonial agricultural sector was in a state of devastation was the extreme dependence on moneylenders for credit- which exists till date.

Why do farmers depend on Moneylenders?

① Familial / traditional practice - most moneylenders are doing a family trade carried on through generations.

② Absence of collateral - so farmers go to moneylenders who will provide loans without collateral.

③ Inadequate awareness / knowledge of schemes & bank processes.

④ Inadequate reach of regional rural banks / NBFCs / small finance institutions

⑤ Need for handholding / digital inclusion of farmers.

well
written
points

Good

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Revitalizing Rural Credit

① Kisan Credit Card Scheme has specified credit in this sector - encouraging loans.

② low interest can attract farmers and involve them in the process of transacting through banks.

well written

③ Priority sector Lending Norms - targeted outreach and awareness generation.

④ Need to build model villages eg: Adarsh Gram Yojana - as a representative of what rural credit can do.

A balanced answer written

⑤ Bringing moneylenders into the formal lending business in partnership with banks.

All relevant points written

⑥ Further spread / branching of RRBs

⑦ Insurance schemes to work in-tandem with credit structure to keep farmers covered all year round.

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Good
⑧ Involvement of formal lending to SHGs and female empowerment along with farmer produce organizations & Cooperatives.

Very well concluded
Credit is essential to both agriculture & business. High interests of moneylender loans lead to indebtedness and poverty. The *Good*
"Anna-Data" needs more support in credit infrastructure and to ensure food security in the nation.

⑧

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Q19)

Good start
of intro
by writing
about

Around 85% of Indian
farmers hold land of 2.5 hectares
or less. Land holding is a big
challenge to an overpopulated &
agriculturally-dependent country like
India.

Challenges to Small Holding Agriculture

① Fragmentation of land leaves land
unproductive and difficult to work on.

well
explained

② Input costs (per unit) are higher as
opposed to bulk-buying.

③ Farmers unable to reap economies of
scale.

④ Costs like fertilizers & ~~pesticides~~ pesticides
for smaller holdings translate into high
input to output ratio.

⑤ A shock in one year sometimes becomes
unmanageable, leading to debt traps, etc.

write anything except
the question number
in this space

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write on this
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Technological & Institutional Innovation

can help reduce such challenges :-

① Irrigation on a smaller scale can be coupled with fertilization to reduce water logging and enhance effectivity of fertilizer usage →

Good ✓

FERTIGATION

Keep it up!!

② Organic / manual labour on smaller lands can be more productive
eg: mulching, adding manure etc.

well Attempted ✓

③ Use of GMOs / multicropping / strip plantations to save from pests.

④ institutional support through credit provisioning and rep calculation at C2 costs.

Very well written ✓

⑤ Cooperative Structure - pooling money & land to make use of fragmented lands and profit.

Use census data also ✓

eg: Sahakar Pragna Initiative.

UPSC

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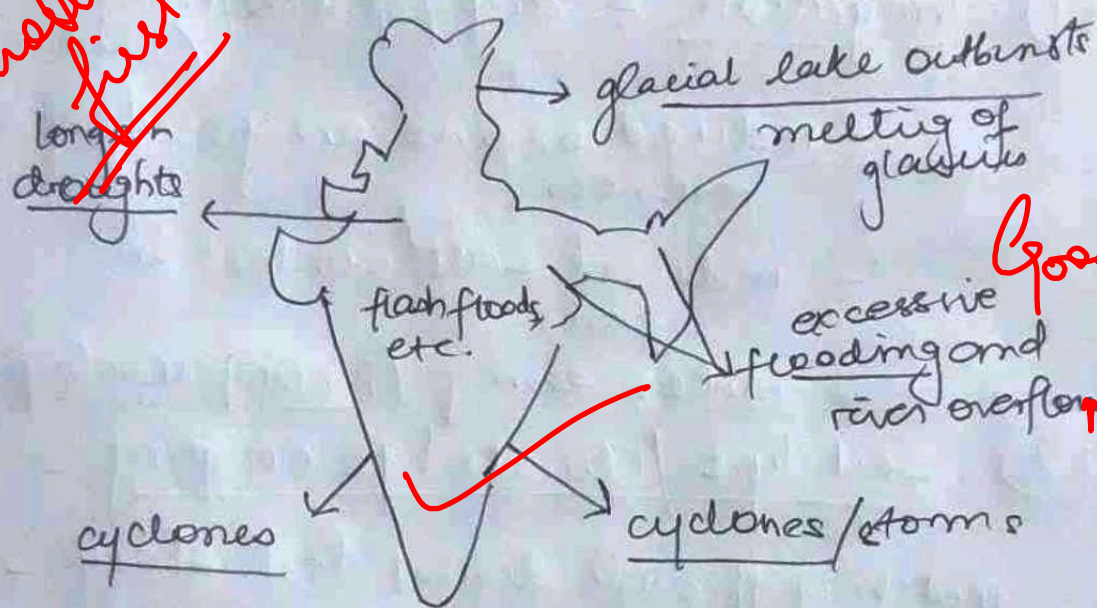
As ~~50%~~ ^{avoid this} 70% of India's population depends on rural sector activities, it is necessary to enhance agricultural productivity and farmers' incomes to achieve both food security and farmer income security.

②

Q20

write a brief & short intro

Climate Change is wreaking havoc on all parts of the country :-



Good use of map

Climate Change & Farmers

- ① Droughts & floods eliminate crop stands
- ② Heatwaves are leading to health complications in humans & livestock.
- ③ Higher temperatures giving rise to pests and disease.

Well written

Add few more aspects here

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write anything except
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SMART FARMING is the saviour
of climate-wrecked agriculture :-

① Irrigation - drip / sprinkles / endugras
(khadins, etc.)

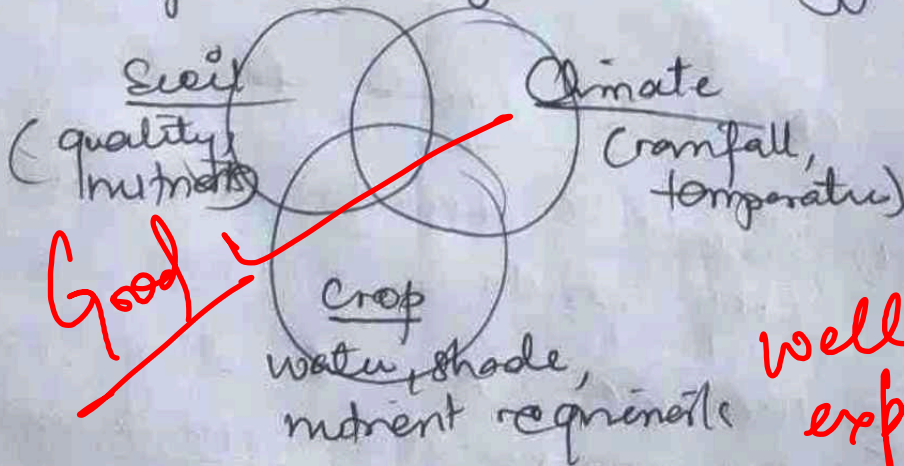
- reduced ~~poison~~ on ground surface
reservoirs

reduced salt content in
soils.

- water saving (per drop more crop)

② Soil type / Climate type cropping :-

matching through digital technology :-



③ Smart = Sustainable Agriculture :-

organic farming, reduced use of
pesticides/chemicals.

well
written

Use some
real life
examples
to
enhance your
answer

well
explained

Good

UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
Content of the Question is more important than length.
(Specimen Answer Booklet - For Practice Purpose Only)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
Candidates must not write on this margin

milletts are also known as nutri-cereals.

- a) Can grow in low water condituring
- b) are strong against diseases / pests
- c) extremely rich in moirale / nutrients
- d) replenish soil with nutrients.

Add some fodder to each point

Since milletts are so farmer and climate friendly, they are known as

the "future crop" & given the aclaim for "International Year on Milletts" as

a symbol of SMART Agriculture.

Good

Concluded nicely

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