



An Institute for Civil Services

IAS TOPPER'S TEST COPY

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AIR 95

CSE 2023

ECONOMY



8448496262



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(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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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.

Disadvantages of partial convertibility

① difficult for people to easily pull out of economy.

② disincentivizes investments/savings in India, affecting GDP.

③ Isolates India from growing financial powers / financial inclusion

Present an argument in favour of full convertibility

① need to fully liberalize the capital account.

② India has developed International financial service centre (IFSC) to

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

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

3.5

Conclusion is fine.

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Q2)

Write Questions along with answer

Crack to the point

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 Bhawan Yojana, National Digital Health Mission.

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

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

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* Indusive Growth

not quite the scope of this answer

a) Reaching out to tribal population 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

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

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

③ incoming 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.

Conclusion five.

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Q3)

Well
inter-
duced

Domestic & foreign investments in India have increased manifold after COVID19 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 ✓

Well
written

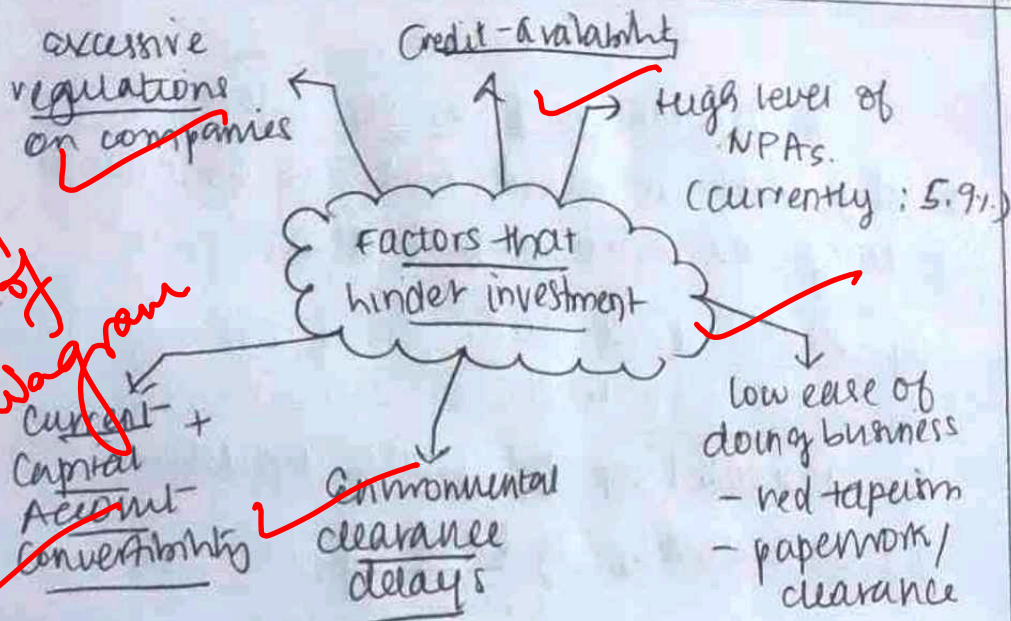
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way forward

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's
- bond market etc

add more content on this point

Good conclusion

4

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Q4)

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

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

Good

well written
into defined
self

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

Causes of multidimensional poverty

① Inadequate health service

- a) hospitals availability low
- b) inadequate preventive healthcare
- c) high out of pocket expenditure
($\approx 50\%$ in India)

Good

d) disease, absence of sanitation, etc.

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Candidates must not write on margin

② how 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 living of beneficiaries
- b) unsustainable plans

way forward

- ① need to invest in infrastructure
eg: housing, tapwater connection
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.

④

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anything except
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या इस स्थान
एक संख्या के
अंकित कुछ
नहीं।

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margin

- 85)
- Diversification of agricultural livelihoods
in India has taken place in the following ways
- Give a brief overview as - what first define agricultural sub sector*
- 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 textile production.
- Good*
- Well written*

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

Effect on Labour Force & Resilience

① PM Sampada Yojana and PM Formalization 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 Revolution
eg: PM Matsya Sampada Yojana for fisheries development.

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

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.

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Q)

Good intro

Chief point to the point

Electric vehicle are those that do not use conventional fuel for power (diesel, petrol) but instead work on storing 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.

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नहीं लिखने
चाहिए।
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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 cleaner ways while
a conscious market of consumers will
prefer EVs in the coming decades.

4.5

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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.

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

Very good

All points written nicely

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

Good use of Govt schemes

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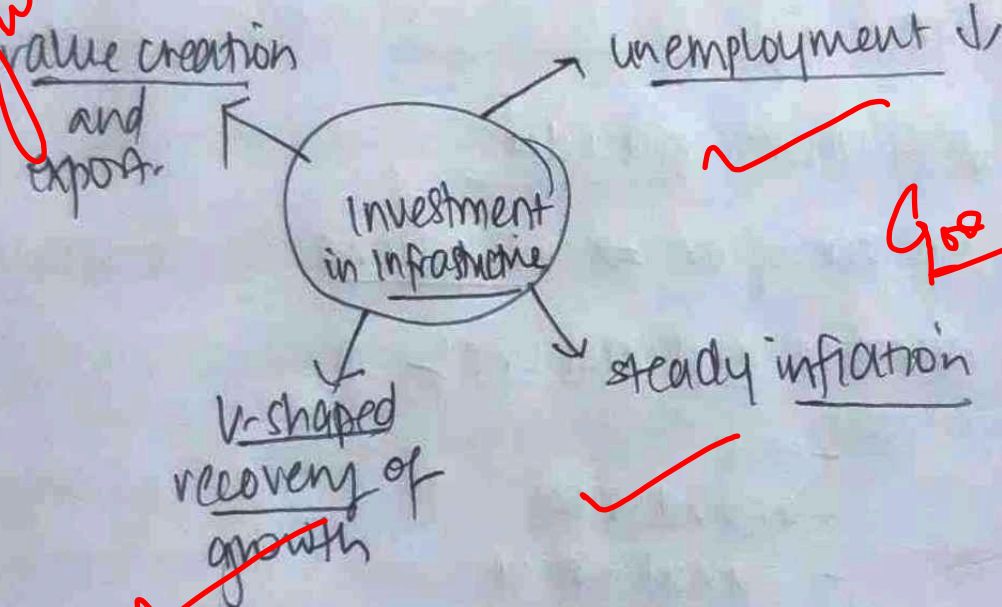
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④ Employment provision to people all across India in the ~~long~~ run.

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

You can use data & figures



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

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Q)

Avoid writing names!

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

Waste a more comprehensive inter Define what it means

India currently has a weakened agricultural system :-

All relevant points written but add some content to them

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 production

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write anything except
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चाहिए।
Candidate
must not
write on the
margin

Need for modernizing Agriculture

① Better mapping & resource allocation

a) use of satellite technology (eg: NISAR)
to map soil quality

well
written

b) matching soil + water availability +
crop to be sown + fertilizer

② Need to enhance mulching, multicropping

③ Novel means to reduce pest infections, etc:

a) Geoengineering

b) Bioaugmentation of crops (GMO.)

well
written

c) Camouflage - colourful crops to
confuse pests.

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, KUSUM and PM FISH.

3.5

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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 Lackward regions (where slope for market, therefore profit, is low) → inequality.

d) Issue of unemployment - live & 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.

4.5

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8/19

mention the figures & data 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 real estate)

give some content here

You can also write points

well written

not part of trade alliance the BRICS

Lessons learnt from China

① need to simplify and ease labour laws
eg: 4 Codes on wages, 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

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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-19
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-sangam for telemedicine
electronically conducted litigation
online education platforms

well
written

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④ shift to online payment systems
using UPI (Googlepay, paytm).

well written
Introduction of Open Network for
Digital Commerce (ONDC).

⑤ Rehaul in service delivery mechanism
• contactless
• digital messaging & grievance redressal

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

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

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② Enhancing supply chain diversification globally, to reduce dependencies.

eg: Israel, India, US, UAE

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

③ Focus on healthcare provisioning and meeting SDG outcomes substantially.

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.

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 Hassle-free 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

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

There is a need for :-

a) enhanced dialogue amongst State/Centre

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

c) FRBM 2003 rehaul and easing
regulations and limitations of loan
levels.

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

①

Q13)

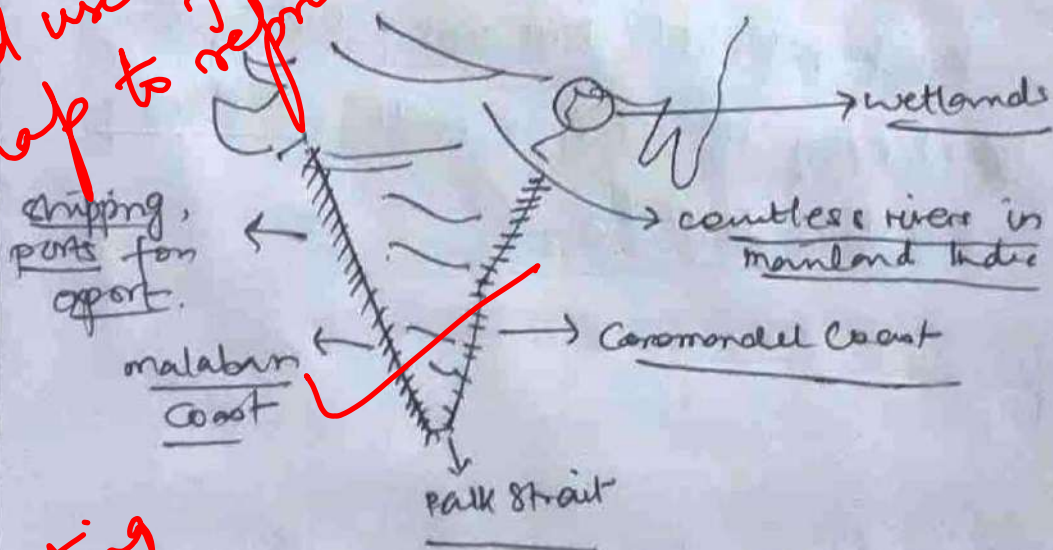
Sheet-8
brief
intro

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

UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
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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

well
written
points

④ International Cooperation Opportunity

eg: working with Sri Lanka to resolve
Palk Bay Crisis

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

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

UPSC

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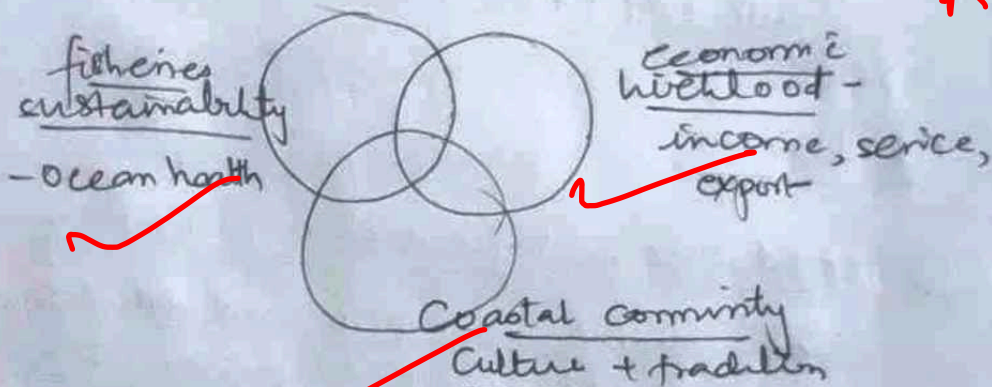
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write on this
margin

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

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

6.5

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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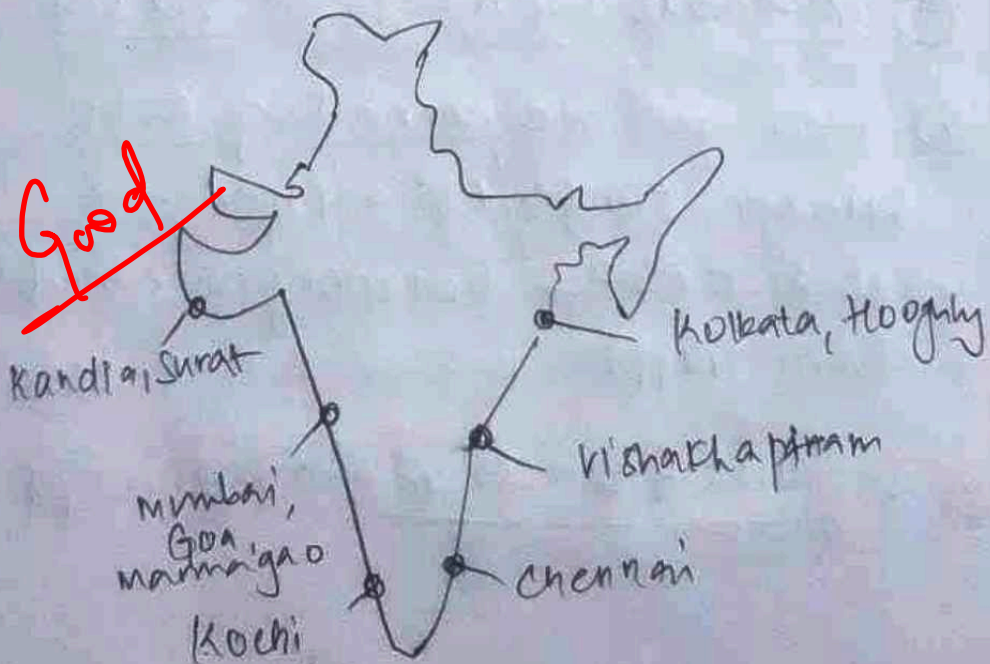
Q4)

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

well
written
info

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
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कृपया इस स्थान
में प्रश्न संख्या के
अतिरिक्त कुछ
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नहीं लिखना
चाहिए।
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write on this
margin

Role of ports in Economic Growth

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

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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प्रश्न संख्या के
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margin

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 parks (MMLP)
- ③ Interconnection of neighboring ports
- ④ Enhanced industrial interconnection and port effectiveness

Add
some
content/
fodder
to these
points
also

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

Conclusion
is good

6

(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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Q15)

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

Keep the intro short & brief 30-50 words

- sanitary wastes like used gloves, contaminated syringes, plastic coverings, etc.
- toxic chemical wastes like petri dishes / tumours / radioactive material etc.
- 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 usage 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 de-
contamination instead of immediate disposal. ✓

well written

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write anything except
the question number
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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.

(6)

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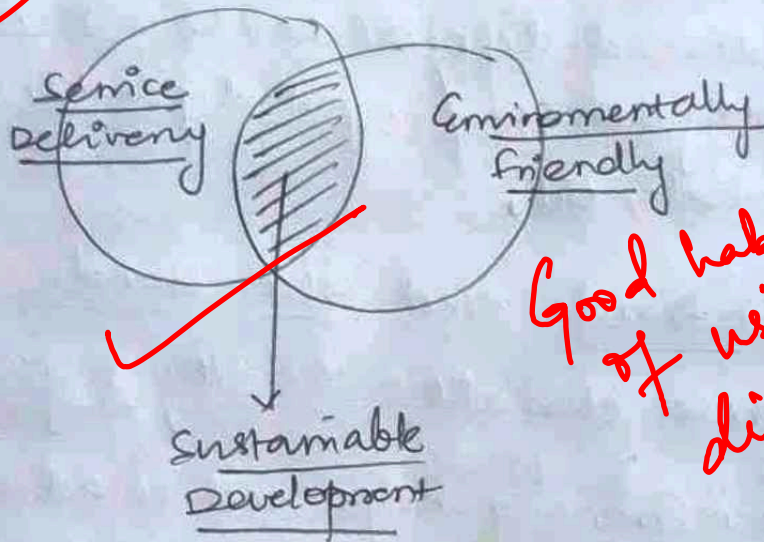
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Q16

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

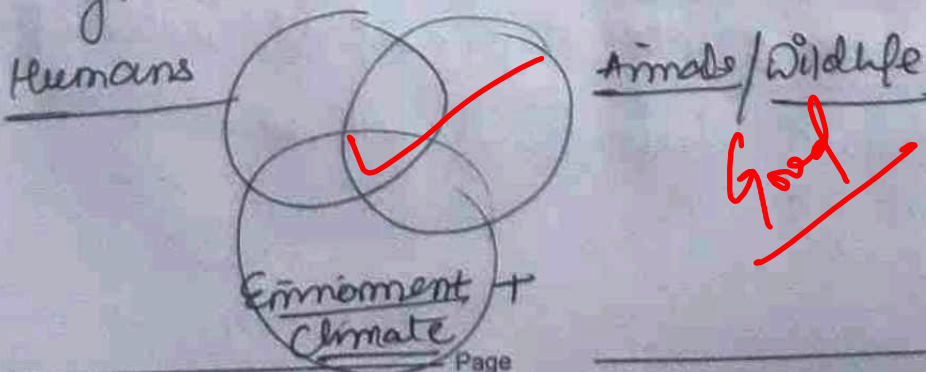


Good habit of using diagram

Role of Green Fiscal Policies

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

eg: Similar to WHO's One Health Approach:-



Good

(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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② Funding Green Infrastructure & renewable energy projects ✓

well written

eg. Green Belt Initiative, PM KUSUM, Narmada Ganga 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 Panchsmit Goals of 2070 Carbon Neutrality, reducing Carbon emissions & intensity can be achieved through green fiscal policies. ✓

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

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measures to strengthen Green Fiscal Federalism

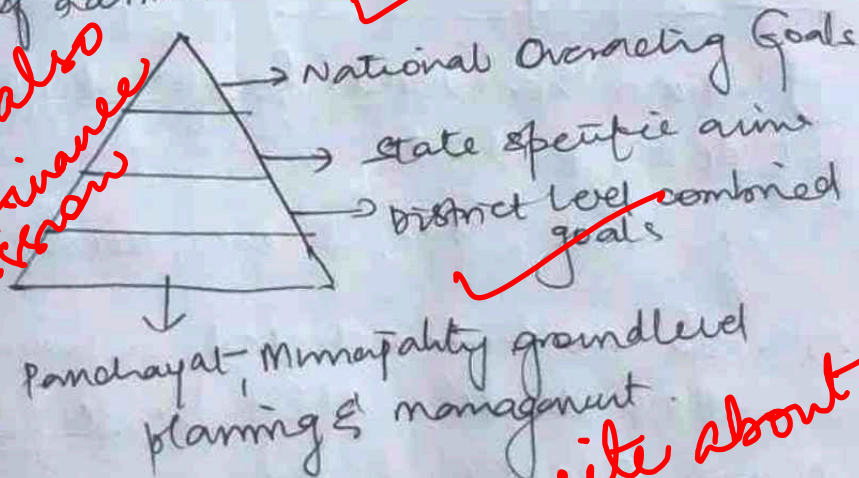
① better coordination in central sector & centrally sponsored projects through state level management & oversight

well written

② Green Bonds to be encouraged at all National / State level bonds

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

For 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

(Please do not write anything except the question number in this space)
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Q17)

Crack &
to the
points
link

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 their
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.

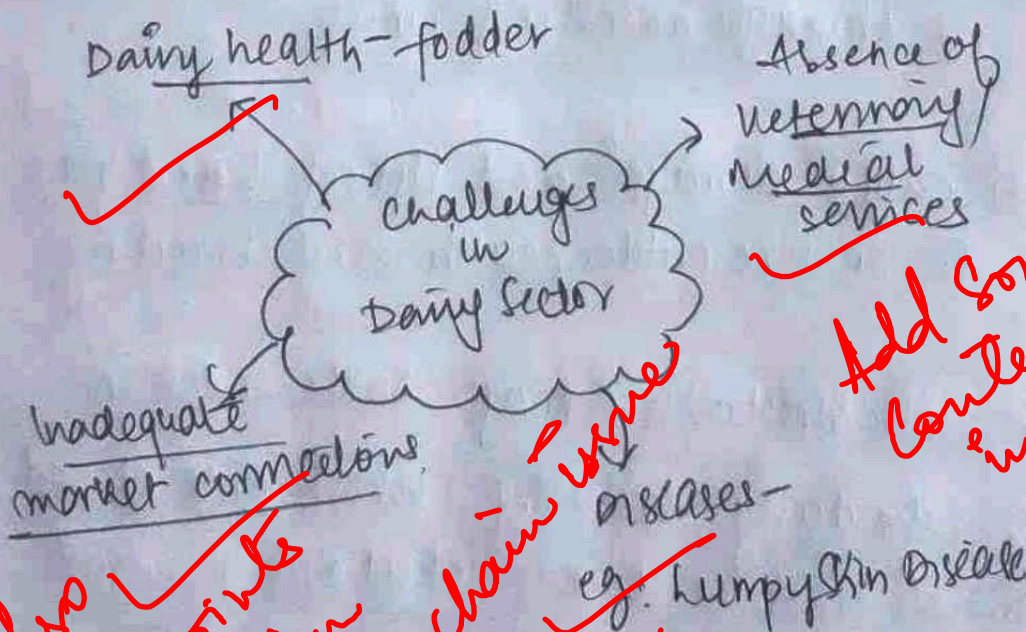
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④ Socio-economic growth

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

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



Add some content also in these points -

Also use points -
- operation
- supply chain
- micro credit
- card
- ok

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

① connect to markets

↓
domestic

↓
online delivery
platforms
and quick
customer -
producer
communication

↓
international

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

↓
eg: AGRIOTA

(India - UAE farmers
online platform)

② Cold Chain Infrastructure & Value Addition
through processing units

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

④ Infrastructure is a major bottle neck in
the dairy industry - which once cleared
through mission like Gokul mission and
Fodder Scheme can help unleash the
existing potential of the sector.

Page

Bitz

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Q(8)

Avoid a negative tone in intro. You can define rural credit.

One of the major reasons India's 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?

- well written points
- 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.
- Good

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

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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 - targetted 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

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 moneylenders loans lead to
indebtedness and poverty. The
"Anna-Data" needs more support
in credit infrastructure and to
ensure food security in the nation. Good

⑩

Q(19)

Good start
of intro
by writing
about

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

Challenges to Small Holding Agriculture

well
explained

- ① Fragmentation of land leaves land
unproductive and difficult to work on.
- 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~~ to output ratio.
- ⑤ A shock in one year sometimes becomes
unmanageable, leading to debt traps, etc.

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 →

FERTIGATION

Good ✓

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 ✓

Use Census data also ✓

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

eg: Sahakar Pragna Initiative.

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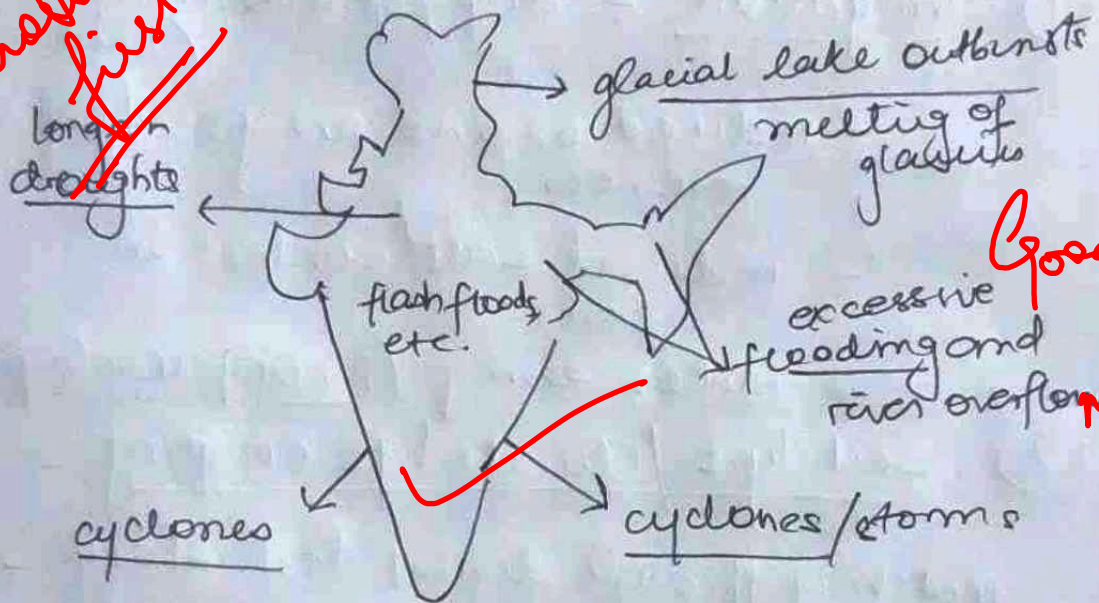
As ~~50%~~ ^{avoid this} 70% of India's population depends on rural sector activities, it is necessary to enhance agricultural productivity and farmers' incomes to achieve both food security and farmer income security.

②

Q20

write a
brief &
short intro
first

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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SMART FARMING is the saviour
of climate-wrecked agriculture :-

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

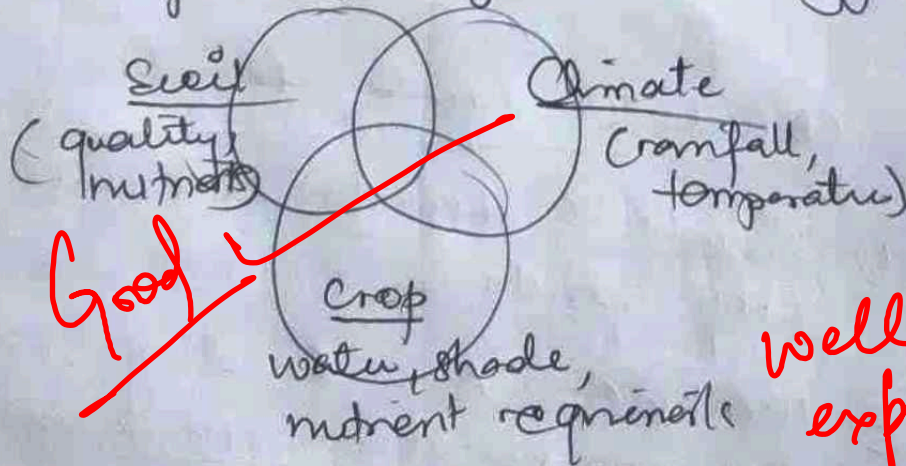
- reduced pressure on ground surface
resources

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.

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millet are also known as nutri-cereals.

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

Add
some
fodder
to
each
point

Since millets are so former and
climate friendly, they are known as
the "future crop" & given the acclaim
for "International Year on millets" as
a symbol of SMART Agriculture.

Good

Concluded
nicely

6