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Comprehension Test Questions for SBI PO Pre, IBPS PO Pre, SBI Clerk Mains and IBPS Clerk Mains Exams.

Passage No. 156

Direction: Read the following passage carefully and answer the following questions.

Over the last decade, many of Bundelkhand's villages have faced significant depopulation. Famous of late for farmer protests, the region, which occupies parts of Uttar Pradesh and Madhya Pradesh, has been adversely impacted by climate change. It was once blessed with over 800-900 mm rainfall annually, but over the last seven years, it has seen this halved, with rainy days reported to be down to just 24 on average in the monsoon period. With rains patchy, crop failures become common. There is hardly any greenery in many villages, making it difficult for farmers to even maintain cattle. Farmers are increasingly abandoning their lands and heading to nearby towns to find work as labourers.

India is fortunate to have the monsoon, but it is also uniquely vulnerable to rising temperatures, with the country ranked 14th on the Global Climate Risk Index 2019. The country has over 120 million hectares suffering from some form of degradation. With rain-fed agriculture practised in over 67% of our total crop area, weather variability can lead to heavy costs, especially for coarse grains (which are mostly grown in rain-fed areas). A predicted 70% decline in summer rains by 2050 would devastate Indian agriculture. Within 80 years, our kharif season could face a significant rise in average temperatures (0.7-3.3°C) with rainfall **concomitantly** impacted, and potentially leading to a 22% decline in wheat yield in the rabi season, while rice yield could decline by 15%.

There are simple solutions to mitigate this. Promotion of conservation farming and dryland agriculture, with each village provided with timely rainfall forecasts, along with weather-based forewarnings regarding crop pests and epidemics in various seasons, is necessary. Our agricultural research programmes need to refocus on dryland research, with adoption of drought-tolerant breeds that could reduce production risks by up to 50%. A mandate to change planting dates, particularly for wheat, should be considered, which could reduce climate change induced damage by 60-75%, by one estimate. There needs to be an increase in insurance coverage and supply of credit. Insurance coverage should be expanded to cover all crops, while interest rates need to be subsidised, through government support and an expanded Rural Insurance Development Fund. The recently announced basic income policy by the government is a welcome step as well.

Questions :

1. As per the passage, why has Bundelkhand witnessed a lot of depopulation?

- A. Due to increasing naxalism and lawlessness in the area.
- B. Due to adverse impact of climate change with less rains.
- C. Pollution related diseases have steadily increased over the years.
- D. Due to a sudden spike in temperature and weather related events.
- E. None of the above

2. An increase in “degraded land” can definitely have which of the following consequences for farmers?

- I. Decline in income
- II. Increase in droughts
- III. Increase in welfare schemes

- A. Only II B. Only III C. Only I and II D. Only I and III E. All of the above

3. Why does the occurrence or non-occurrence of rains have such a big impact on Indian agriculture?

- A. Indian agriculture is mostly rain-fed in nature.
- B. The weather is variable in India and can change quickly.
- C. Government has invested a lot in improving irrigation.
- D. There is increasing desertification in India.
- E. None of the above

4. Which of the following is / are solutions highlighted in the passage?

- I. More focus on dryland agriculture research.
- II. Extension of insurance coverage to all crops.
- III. Promotion of conservation farming.

- A. Only I B. Only III C. Only I and II D. Only II and III E. All of the above

5. Which of the following is most similar in meaning to the word concomitant as mentioned in the passage?

- A. Diversifying B. Adjusting C. Manipulative D. Accompanying E. None of the above



Correct Answers :

1	2	3	4	5
B	C	A	E	D



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Explanations:

1. **Refer to:** ' , the region, which occupies parts of Uttar Pradesh and Madhya Pradesh, **has been adversely impacted by climate change. It was once blessed with over 800-900 mm rainfall annually, but over the last seven years, it has seen this halved,** with rainy days reported to be down to just 24 on average in the monsoon period.'

As per the fragment highlighted, option B is the best fit here.

Hence, option B is correct.

2. Statements I and II are correct as degraded land refers to unproductive land which will not only increase the number of droughts by impacting rains but also impact the incomes of farmers.

III is incorrect as this would depend on the policy of the state where the degradation occurs.

Hence, option C is correct.

3. **Refer to:** 'With rain-fed agriculture practised in over 67% of our total crop area, weather variability can lead to heavy costs, especially for coarse grains (which are mostly grown in rain-fed areas).'

The highlighted fragment is the biggest reason for agriculture to be impacted so much by rains.

Hence, option A is correct.

4. **Refer to:** 'Promotion of conservation farming and dryland agriculture, with each village provided with timely rainfall forecasts, along with weather-based forewarnings regarding crop pests and epidemics in various seasons, is necessary. Our agricultural research programmes need to refocus on dryland research, with adoption of drought-tolerant breeds that could reduce production risks by up to 50%. A mandate to change planting dates, particularly for wheat, should be considered, which could reduce climate change induced damage by 60-75%, by one estimate. There needs to be an increase in insurance coverage and supply of credit. Insurance coverage should be expanded to cover all crops,'

As per the fragments above, all the statements are correct.

Hence, option E is correct.

5. Concomitant: a phenomenon that naturally accompanies or follows something.

Eg: she loved travel, with all its concomitant worries.

Attendant, accompanying, associated, collateral, related, connected etc are similar words.

As per this, option D-Accompanying is correct.

Hence, option D is correct.



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