

Use of External Organic Fertilizers	Organic manures like compost, vermicompost, cow dung manure, etc. are added to farmlands from external sources	No usage of External Organic manure. Decomposition of organic matter by microbes and earthworms is encouraged right on the soil surface
Efforts needed	More efforts required in mixing of manure, ploughing, tilling, weeding etc.	Less efforts as there is no ploughing, tilling, weeding etc. (Just the way it would be in natural systems)
Approach to vermicompost	Organic farming is in favour of vermicompost	Against Vermicompost as it encourages the decomposition of organic matter by earthworms right on soil surface.
Cost involved	Expensive due to requirement of bulk manures.	Low-cost farming method

GOVERNMENT'S INITIATIVES TO PROMOTE ZBNF

Under the *RKVY-RAFTAAR* and *Paramparagat Krishi Vikas Yojana*, States have been allowed to use certain percentage of funds to promote the ZBNF.

BENEFITS OF ZERO BUDGET NATURAL FARMING

- Reduce the input costs responsible for present agrarian distress.
- Reduce the dependence of the farmers on the credit responsible for the debt trap.
- Enhancement in the soil fertility.
- Optimum utilization of water and reduce water consumption (85%)
- Promote diversification of the agriculture- towards other crops and towards livestock rearing. This can also lead to reduction in the risks and enhance non-farm income.
- Enhance the farmers' income in the long term.

CHALLENGES AND CONCERNS

A group of agricultural experts from the National Academy of agricultural sciences (NAAS) have questioned ZBNF on multiple grounds.

- **Low Awareness among Farmers:** ZBNF is knowledge intensive and hence requires training.

- **Lack of Empirical Evidence:** Lack of independent and scientific studies to validate the claim that the yields through the ZBNF are much higher.
- **Based on Unscientific Premise (a) Against High yielding Seed Varieties (b) Assumes that the soils have all the necessary ingredients and (b) Cow dung and Urine can provide necessary nutrients.**
- **One-Size fits all approach:** In some regions of the country, the soils are either acidic or saline and, in some regions, the fertility of the soil has reduced due to heavy metal pollution.
- **Previous Experiences:** Farmers in Sikkim switching back to Conventional Farming as the yield in the initial years is lower; Recent Experience of Sri Lanka of promoting Organic Farming which led to Food crisis.

According to experts, replacing all farming with ZBNF could decrease crop production by 50% and thus severely affect both food security as well as income of farmers. Hence, the Government must adopt evidence-based approach and must not hastily promote ZBNF without multi-agroclimatic location studies, and scientific validation of long-term impact and viability of ZBNF.

BANKING

SCHEDULED BANK STATUS FOR PAYTM

#BANKING

PRIMARY SOURCE BusinessLine

The RBI has recently decided to give status of Scheduled Bank to Paytm payment bank. With the Scheduled Bank