

**POLITY AND GOVERNANCE**

**Money Bills vs Finance Bills**

- **In Context-** Recently, the Parliamentary Affairs Minister said that the Digital Personal Data Protection (DPDP) Bill is a Finance Bill and not a Money bill.
- It was reported that the Bill was being introduced under Article 117 of the Constitution, which deals with special provisions for Finance Bills.

**What is the Finance Bill?**

- Any Bill can be considered as a Finance Bill that relates to revenue or expenditure. More specifically, Article 117 of the Constitution deals with the special provisions relating to Financial Bills.
- Article 117 (1) indicates that a Bill that makes provision for any of the matters specified in clauses (a) to (f) of Article 110 (1) can be introduced or moved only on the President's recommendation and cannot be introduced in the Rajya Sabha.
- Examples of this first category of Financial Bill are Money Bill and other Financial Bills originating solely in the Lok Sabha.
- The second category of Finance Bill is dealt with under Article 117 (3) of the Constitution, which is more like Ordinary Bill.

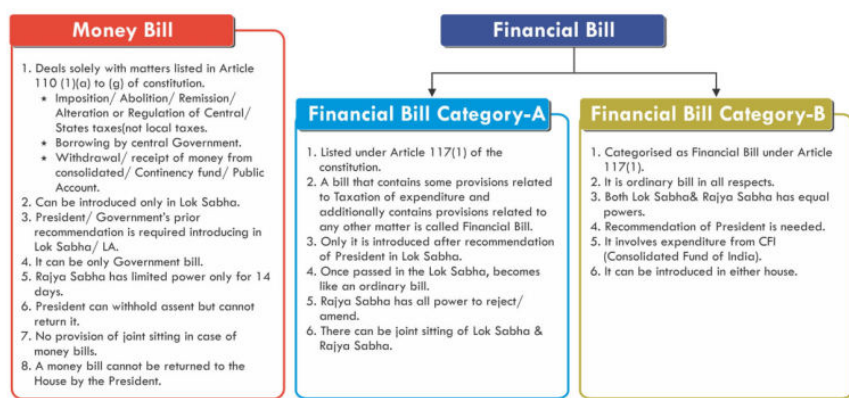
**What is a Money Bill?**

- A Money Bill is a specific type of Finance Bill that must deal only with matters specified in Article 110 (1) (a) to (g). It is a Financial Bill that is certified by the Speaker.
- Article 110 defines a "Money Bill" as one containing provisions dealing with taxes, regulation of the government's borrowing of money, and expenditure or receipt of money from the Consolidated Fund of India.

**What is the difference between a Money Bill and a Financial Bill?**

- An Ordinary Bill or Financial Bill can originate in either house, but a Money Bill can only be introduced in the Lok Sabha, as laid down in Article 117(1).
- An Ordinary Bill or the Financial Bill has the provision of including the Rajya Sabha's (Upper House) recommendations; however, the Money Bill does not make their inclusion mandatory.
- The President's recommendation is needed to introduce the Money Bill in Lok Sabha. It can be introduced only by a Minister.
- Amendments relating to the reduction or abolition of any tax are exempt from the requirement of the President's recommendation.
- The Lok Sabha has the right to reject the Rajya Sabha's recommendations when it comes to Money Bills.
- Prerequisites for any Financial Bill to become a Money Bill
- It must only be introduced in the Lok Sabha and not the Rajya Sabha.
- It can only be introduced on the President's recommendation.

**Difference between Money Bill & Financial Bill**



**How is the Money Bill passed?**

- Money Bill can originate only in the Lok Sabha, and after being passed, it was sent to the Rajya Sabha for its recommendations.
- Within 14 days, the Rajya Sabha must submit the Bill back to the Lok Sabha with its non-binding recommendations. If the Lok Sabha rejects the recommendations, the Bill is deemed to have passed by

both Houses in the form in which it was passed by the Lok Sabha without the recommendations of the Rajya Sabha.

- Even if the Rajya Sabha doesn't respond with its recommendations within 14 days, the bill seems to be passed.
- There is no provision for a joint sitting for differences over a Money Bill.
- Thus, when it comes to Money Bills, the Rajya Sabha only has a recommendatory role and is somehow restricted.

#### **How is the Ordinary Bill passed?**

- It still requires the agreement of both Houses of Parliament to ensure their passage. It can very well be rejected or amended by the Rajya Sabha, unlike Money Bill.
- The President can summon a joint sitting of both Houses to resolve differences over a deadlock in passing an Ordinary Bill.

#### **What is the Supreme Court's view?**

- Over the last few years, the government has introduced multiple legislations through the Money Bill route, the most notable of which are the Aadhaar Act, 2016, and the Finance Act, 2017.
- In November 2019, a five-judge Constitution Bench, headed by the (then) Chief Justice of India Ranjan Gogoi, struck down amendments to the Finance Act, 2017 which was passed as a Money Bill, altering the structure and functioning of various tribunals, and ruled that the amendments were "contrary to the principles envisaged in the Constitution as interpreted by this Court".
- Incidentally, CJI Chandrachud had been the lone dissenter in the Aadhaar ruling of 2018, criticising the government for passing the Aadhaar Act as a Money bill while calling it a "fraud on the Constitution".

### **SOCIAL ISSUES**

#### **Urbanization and associated issues**

- **Context:** With the increasing pace of urbanization along with the baggage of problems it comes.

#### **Key terms:**

##### **Urbanization:**

- Urbanization is the process of transformation that occurs as a society evolves from predominantly rural to predominantly urban areas.
- It involves the increase in the proportion of a country's population residing in urban areas, leading to the expansion and growth of cities and towns.
- Urbanization is not just about the physical expansion of cities but also encompasses social, economic, and cultural transformations.
- It involves the migration of individuals from rural to urban areas in pursuit of employment opportunities, improved living standards, access to better education and healthcare facilities, and a more cosmopolitan lifestyle.

##### **What is urban?**

- **Urban refers to areas characterized by:**

- ✓ high population density,
- ✓ advanced infrastructure, and
- ✓ Diverse, typically non-agricultural economic activities.
- ✓ These areas typically have a concentration of buildings, housing complexes, commercial establishments, and social amenities.

- **The Indian Census identifies two categories of 'urban' areas:**

- ✓ Statutory towns — those which have urban local bodies like municipal corporation, municipality or municipal committee.

- **Census towns - all those places satisfying the following 3 criteria:**

- ✓ Population of at least 5000 persons.
- ✓ Minimum population density of 400 persons per sq. km. and
- ✓ 75 per cent of the male workforce is employed in the non-agricultural activities.

- **Urban agglomerations:**

- ✓ Urban agglomerations encompass a broader area, including not only a city but also its surrounding suburbs and neighboring towns that share economic, social, and functional ties.

- **Megacities:**

- ✓ Megacities are cities with exceptionally large populations, often exceeding ten million inhabitants.
- ✓ These cities face unique challenges due to their scale, such as traffic congestion, inadequate housing, and strained infrastructure.

- **Over Urbanisation:**

It happens in rural areas due to expansion of urban activities and characteristics in rural areas which gradually replaces the rural traits.

### **Important characteristics of the urban system**

#### **Population Density:**

- Urban areas are characterised by high population density, with a large number of people residing in relatively small geographical areas.
- This density leads to the concentration of social, economic, and cultural activities, promoting interaction and exchange.

#### **Diverse Economic Activities:**

- Urban systems are centers of economic growth and diversification.
- They offer a wide range of employment opportunities across various sectors such as manufacturing, services, finance, technology, and creative industries.
- The presence of diverse economic activities attracts people seeking better job prospects.

#### **Infrastructure and Services:**

- Urban areas typically have better-developed infrastructure compared to rural areas.
- This includes transportation networks, communication systems, water supply, sanitation, electricity, healthcare facilities, educational institutions, and recreational amenities.
- These amenities are crucial in attracting and sustaining urban populations.

#### **Social Heterogeneity:**

- Urban areas are characterized by social diversity and cultural heterogeneity.
- They serve as melting pots of different ethnicities, languages, religions, and lifestyles.
- This diversity fosters social interaction, multiculturalism, and the exchange of ideas, leading to vibrant urban communities.

#### **Urban Planning and Governance:**

- Effective urban planning and governance are essential for the functioning and development of urban systems.
- Urban planning involves the systematic allocation of land for various purposes, ensuring the provision of infrastructure and public services, and addressing issues like housing, transportation, and environmental sustainability.

### **Stages under the Process of urbanization**

#### **Migration:**

- People migrate from rural areas to urban centers in search of employment opportunities and improved living conditions.
- This rural-urban migration is influenced by factors such as industrialization, globalization, agricultural changes, and demographic trends.

#### **Urban Growth:**

- As migration continues, urban areas experience population growth, resulting in the expansion of cities and towns.
- This growth can occur through natural increase (births exceeding deaths) and net migration (in-migration exceeding out-migration).

#### **Infrastructure Development:**

- Urbanization necessitates the development of infrastructure and services to cater to the growing population.
- This includes the construction of roads, transportation systems, housing, schools, hospitals, and utilities like water supply and sanitation.

#### **Economic Transformation:**

- Urbanization drives economic transformation by attracting investments, fostering entrepreneurship, and facilitating the growth of industries and services.
- Urban areas become hubs of economic activity, generating employment opportunities and driving economic development.

#### **Social and Cultural Changes:**

- Urbanization brings about social and cultural changes as people from diverse backgrounds come together.
- This includes changes in lifestyles, social norms, family structures, and the adoption of new cultural practices and identities.

#### **Post independent urbanization in India:**

- Factors that contributed to the massive growth of urbanization in India include:

#### **Population Growth:**

- India has experienced significant population growth over the years, leading to increased pressure on resources and a subsequent migration of people from rural to urban areas.

**Industrialization and Economic Development:**

- India's Pursuit of industrialization and economic development has led to the growth of industries, services, and urban areas.
- Economic opportunities in urban centers have attracted people seeking better livelihoods and improved standards of living.

**Infrastructure Development:**

- The government's emphasis on infrastructure development, such as the construction of roads, transportation networks, and housing, has contributed to urban growth.
- Improved infrastructure has made urban areas more accessible and conducive to economic activities.

**Education and Healthcare:**

- Urban areas in India offer better access to education, healthcare facilities, and other essential services, making them attractive destinations for people seeking improved social and human development opportunities.

**Globalization and Urban Centers:**

- The integration of India into the global economy has led to the growth of urban centers as hubs for international trade, commerce, and services.
- Globalization has stimulated urbanization by attracting investments and creating employment opportunities.

**Positive impacts of urbanization**
**Economic Growth and Opportunities:**

- Urban areas serve as engines of economic growth.
- According to the World Bank, more than 80 per cent of global GDP is generated in the cities.
- The concentration of industries, businesses, and services in urban centers leads to increased productivity, innovation, and entrepreneurial activities.

**Improved Infrastructure and Services:**

- Urban areas tend to have better-developed infrastructure and a wider range of services compared to rural areas.
- Urbanization drives the expansion of transportation networks.

**Social and Cultural Exchange:**

- Urbanization fosters social interaction and cultural exchange due to the diversity of people from different backgrounds residing nearby.
- Urban centers become melting pots of diverse cultures, languages, traditions, and ideas.
- This cultural vibrancy promotes creativity, tolerance, and the exchange of knowledge, leading to social cohesion and a rich cultural tapestry.

**Education and Skill Development:**

- Urban areas offer better access to educational institutions, including schools, colleges, and universities.
- This facilitates higher levels of education and skill development among urban populations.

**Technological Advancements:**

- Urban areas often witness the adoption and development of advanced technologies.
- The concentration of research institutions, technology parks, and innovation hubs in urban centers fosters technological advancements and promotes innovation.
- Urbanization facilitates the dissemination of new technologies, leading to improved efficiency in various sectors such as transportation, communication, energy, and healthcare.

**Social and Political Empowerment:**

- Urbanization can contribute to increased social and political empowerment.
- Urban areas become centers for activism, civic engagement, and social movements.
- The density of the population, diverse social networks, and mass media urban centers provide platforms for collective action, advocacy, and the expression of diverse voices, leading to social and political change.

**Various social problems due to urbanization**
**Overcrowding and Housing Shortage:**

- Rapid urbanization leads to population growth, resulting in overcrowding and increased pressure on housing.
- The demand for affordable housing often outstrips supply, leading to the proliferation of slums, informal settlements, and inadequate living conditions.

**Strain on Infrastructure:**



- Urbanization puts a strain on infrastructure systems such as transportation, water supply, sanitation, and electricity.
- Urban areas often face challenges in providing adequate and efficient infrastructure to meet the needs of a growing population.

**Traffic Congestion and Pollution:**

- As urban areas expand, traffic congestion becomes a major issue, leading to increased commute times, air pollution, and environmental degradation.
- Inadequate public transportation systems and a rise in private vehicle ownership contribute to these problems.

**Inequality and Social Exclusion:**

- Urbanization can exacerbate existing social inequalities and create new forms of exclusion.
- Economic disparities, limited access to resources and services, and marginalisation of vulnerable groups can occur in urban areas.
- This can lead to social unrest, crime, and social fragmentation.

**Environmental Degradation:**

- Urbanization puts pressure on natural resources and ecosystems.
- Deforestation, loss of green spaces, pollution, and improper waste management is a common problems associated with urbanization.
- These factors contribute to environmental degradation and have detrimental effects on public health and well-being.

**Inadequate Service Provision:**

- The rapid influx of people in urban areas often leads to challenges in providing essential services such as healthcare, education, and sanitation.
- Urban areas may face a shortage of facilities and skilled professionals, resulting in inadequate service provision and disparities in access.

**Displacement and Social Disruption:**

- Urbanization can result in the displacement of communities and disruption of social networks.
- Development projects, gentrification, and urban renewal initiatives can lead to the involuntary relocation of residents, causing social and economic upheaval.

**Governance and Urban Management:**

- Urbanization poses governance and management challenges.
- Effective urban planning, coordination among different government agencies, and the involvement of communities in decision-making processes become crucial for addressing the diverse needs of urban populations.
- These problems associated with urbanization necessitate proactive and sustainable urban planning, investment in infrastructure, equitable resource allocation, and inclusive policies.
- It is essential to address the challenges while promoting the positive aspects of urbanization to ensure the creation of livable, inclusive, and resilient cities.

**PRELIM FACTS**

**1. Bhu-Vision**

**In context:** Recently, a revolutionary IoT-based automated soil testing and agronomy advisory platform, Bhu-Vision was officially launched at AICRP (ICAR-IIRR), Hyderabad.

**About Bhu-Vision:**

- It is also known as KRISHI-RASTAA Soil Testing System.
- It has been jointly developed by ICAR-IIRR(Indian Council of Agricultural Research -Indian Institute of Rice Research) and KrishiTantra.
- This system seamlessly conducts 12 key soil parameter tests in just 30 minutes.
- It provides quick and accurate results directly to farmers and stakeholders through a soil health card on their mobile devices.

**Key facts about Indian Institute of Rice Research**

- It was established as All India Coordinated Rice Improvement Project (AICRIP) by the Indian Council of Agricultural Research (ICAR) in 1965.
- Headquarter: Hyderabad.
- Mandate
- Basic and strategic research for enhancing rice productivity under irrigated ecosystem
- Coordination of multi-location testing to develop location specific varieties and technologies for various ecosystems.
- Dissemination of technologies, capacity building and establishing linkages

## 2. PEHCHAN scheme

**In Context:** PEHCHAN scheme to provide new identity to handicraft artisans and help them avail benefits of various schemes

**About the scheme:**

- PEHCHAN scheme was launched in 2016 to provide new identity to handicraft artisans so that the benefits of various schemes are provided to the deserving artisans.
- Aadhar linked Pehchan Cards are issued after due verification.
- Pehchan card holders can avail the benefits of all the handicrafts schemes implemented by Ministry of Textiles.
- The ID card will enable the artisans to avail easy loans at a nominal rate.
- The ID cardholders will get the benefit of life insurance and Rs.1200 per year for their children studying between Class IX and Class XII.

**Key features:**

**Baseline survey & Mobilization of Artisans Hasthshilp Vikash Yojana:** The Scheme aims to promote Indian handicraft by developing artisans clusters into professionally managed and self-reliant community enterprises on the principles of effective member participation and mutual corporation.

**Design & Technology Up-gradation:** The scheme aims to upgrade artisans skills through the development of invoice design and prototypes products for overseas markets, a revival of endangered crafts and preservation of heritage etc.

**Human Resource Development:** The scheme has been formulated to provide a qualified and trained workforce to the handicraft sector.

**Direct Benefit to Artisans:** The scheme envisages welfare measures like Health and Life Insurance, recognition, extending credit facilities, supply of modern tools and equipment to the artisans etc.

**Infrastructure and Technology Support:** The scheme aims to develop world-class infrastructure in the country to support handicraft production and enhance the product quality and cost to enable it to compete in the global market.

**Research and Development:** The scheme was introduced to conduct surveys and studies of important crafts and make an in-depth analysis of specific aspects and problems of Handicraft to generate useful inputs to aid policy planning and fine-tune the ongoing initiatives.

## 3. Kalbelia Dance

**In Context:** Artists from Rajasthan perform 'Kalbelia' dance during the National Folk and Tribal Art Festival in Bhopal.

**Key details:**

- Kalbelia dance is a folk dance of Rajasthan.
- It is well known by other names like 'Sapera Dance' or 'Snake Charmer Dance'.
- Kalbelia dance is particularly performed by a Rajasthani tribe called 'Kalbelia'.
- Rajasthan's Kalbelia dance and songs are now in UNESCO's representative list of the Intangible Cultural Heritage of Humanity from the year 2010.
- In Kalbelia dance, males play various traditional instruments and females perform the dance.

**Kalbelia Dance Elements**

- Kalbelia dance has a traditional musical instrument which is Poongi also called Been.
- Poongi is a kind of woodwind musical instrument used by Kalbelia tribe during catching snakes.
- Other traditional musical instruments used by Kalbelia tribe in Kalbelia dance are Dufli, Morchang, Dholak, Khanjari, and Khuralio.

**Costume:**

- On the upper body, the female Kalbelia dancers wear Angrakhi.
- On the head, the female Kalbelia dancers wear Odhani.
- They wear a long skirt called Lehenga or Ghagra.
- This complete dress is essentially black in color with the red decorative laces.

**Kalbelia tribe**

- The Kalbelia are a snake charming tribe from the Thar Desert in Rajasthan.
- The dance is an integral part of their culture and performed by men and women.
- Kalbelias are followers of Sage Kanifnath.
- They are also called Sapera and Jogira, Gattiwala and Poogiwara.
- They live a nomadic life and belong to the scheduled tribes.

## ANSWER WRITTING

**Q. Analyze the trends of change and continuity in the marriage and family system in India. How far is globalization responsible for these changes?**

**Introduction:** Family system can be seen as an economic provision to satisfy needs, emotional basis, as an influential group and as an instrument of social regulation. A striking feature of Indian family system is the

existence of joint family system. It shows features like largeness in size, owning of joint property, sharing of common residence, practicing of common religion etc.

Marriage is an institution in India. Various types of marriages are followed in our country monogamy being followed at large. As the society has advanced marriage has gone through various changes, while some things remain constant. Even values attached to it have changed tremendously.

**Change and continuity in marriage and family system in India and effect of globalization:**

**Changes in Family System**

- Globalisation has led to greater mobility of people and more interactions among people of different cultures thus impacting the values and culture of people. Eg live-in relationships in metro cities are a new trend before marriages so as to make better decisions while choosing partners.
- Increasing mobility of younger generation in search of new employment and educational opportunities has weakened the family relations. This has affected the earlier idealized notion of 'family' as the caring and nurturing unit for children, the sick and elderly. It has also led to increase in female headed family units in rural areas because males often migrate in search of work.
- Younger generation, particularly those with higher education and jobs no longer believe in sacrificing individual interest to family interests. This is reflected in changes in marriage system.
- Since women now are more educated and many are financially independent, they have greater say in household decisions. Here impact of globalization can be seen in form of boom in IT related jobs. Women form a large part of this sector. Well employed women in urban areas face increased pressure to handle dual duty of earning livelihood as well as household chores.
- Partner relationships and parent child relationship-Married men and women are staying separately at far off places on account of their jobs. Single parents are also found in the society.

Not only the conjugal relationships but also the parent – children relationships has also undergone a tremendous change. In most of the working – couple families, parents are not able to devote time to meet and interact with their children as working in night-shifts is common in BPO, KPO and call centre jobs.

**Changes in Marriage system**

- Selection of partner: Earlier it was the prerogative of the parents or the guardians. Under impact of liberal values, individuals have started choosing their own partners according to their likes and dislikes.
- A new trend is emerging in the process of mate selection wherein social media dating sites are widely being used to find compatible partners.
- Marriage is not compulsory: Some men and women do not believe in the ancient religious values and therefore do not consider marriage to be necessary. Earlier marriage was considered to be a duty for a man to lead a fulfilled life.
- Inter-caste Marriage: Inter-caste marriages were prohibited. It is now legally permitted. With the increase of co-education, women education and the democratic ideal of equality and liberty, intercaste marriages are now considered to be signs of forwardness.
- Changes in the Aims of Marriage: The main objective of Hindu marriage was Dharma. In recent years, the order of aims of marriage has undergone change wherein individuals are looking for marriage as way to have an understanding partner to fulfill physical and emotional needs.
- Provision for Divorce: The Hindu Marriage Act of 1955 has introduced a significant change in the institution of Hindu marriage by permitting divorce under certain specific circumstances.
- Stability of Marriage: The hindrance on divorce made the institution of family and marriage stable and enduring. Due to the enactment of marriage and family legislations and many other factors the divorce rate in India has been steadily increasing.

**Despite the above changes some things still remain constant such as-**

- Marriage is not a social contract among Hindus. It is still sacrament for Hindus. Mutual fidelity and devotion to partner are still considered to be an essence of marriage.
- Social evils like child marriage, dowry system, and domestic violence are still prevalent.
- Weddings in India are still considered as an event to display social status of families specially in urban India. Lavish weddings in India often witness celebratory firings and unnecessary extravagance.
- The guidance of elders is considered important while choosing marriage partners and in many cases even cherished.
- LGBTQ community, divorcees, single mothers etc are still looked down upon in society.
- Values like Mutual fidelity and devotion to partner are still considered to be an essence of marriage.

**Conclusion:** To cope up with the changes brought by globalisation and other changes, it is the responsibility of every citizen to impart with our Indian Value system to our young ones & kids the importance of Indian culture, joint family and its values so that our next generations may be saved from some negative effects of globalization while at the same time benefit from positive values of modernization. Henceforth it can be concluded that every

step of movement towards economic, political and cultural modernization, taken by the state in India must be responded by the people with an enhanced sense of selfconsciousness and awareness of identity.

**MCQ**

1. With reference to the Mahanadi River, consider the following statements:
  1. It is one of the major west-flowing peninsular rivers in India.
  2. It flows through the states of Chhattisgarh and Telangana.
  3. It ranks first among the peninsular rivers in respect of water potential.
 How many of the above statements are correct?
  - a) Only one
  - b) Only two
  - c) All three
  - d) **None**
2. Consider the following statements regarding Study in India (SII) portal:
  1. It is a dedicated website to provide information about Higher Education Institutions (HEIs) in India.
  2. It will be a one-stop spot for student registration, the visa application process, choosing the desired courses and receiving offer letters from the institute.
 Which of the statements given above is/are correct?
  - a) 1 only
  - b) 2 only
  - c) **Both 1 and 2**
  - d) Neither 1 nor 2
3. Spike Non Line of Sight (NLOS) Anti-tank Guided Missile (ATGM) is developed by which one of the following countries?
  - a) USA
  - b) France
  - c) **Israel**
  - d) India
4. Consider the following statements regarding CHD1L gene:
  1. It contains information to make proteins that allow the body to repair DNA damage.
  2. It is present especially in the African population.
 Which of the statements given above is/are correct?
  - a) 1 only
  - b) 2 only
  - c) **Both 1 and 2**
  - d) Neither 1 nor 2
5. The area known as 'Air Massif' sometimes appears in the news, located in:
  - a) Spain
  - b) **Niger**
  - c) South Africa
  - d) Australia
6. Consider the following statements regarding the Inter-Services Organisation (Command, Control and Discipline) Bill, 2023:
  1. The bill seeks to empower Commander-in-Chief and Officer-in Command of Inter-Services Organisations (ISOs).
  2. The Bill would also pave the way for greater integration and jointness amongst the three Services.
 Which of the statements given above is/are correct?
  - a) 1 only
  - b) 2 only
  - c) **Both 1 and 2**
  - d) Neither 1 nor 2
7. With reference to Vivad se Vishwas-II Scheme, consider the following statements:
  1. It aims to resolve the government's contractual disputes with private parties, clear the backlog of litigation and improve the ease of doing business.
  2. The scheme will apply to all domestic contractual disputes where one of the parties is either the Government of India or an organisation operating under its control.
  3. Eligible claims will be processed only through the government e-marketplace or GeM.
 How many of the above statements is/are correct?
  - a) Only one
  - b) Only two
  - c) **All three**
  - d) None
8. Which of the following adopted a law on data protection and privacy for its citizens known as 'General Data Protection Regulation'?
  - a) Australia
  - b) Canada
  - c) **The European**
  - d) Union The United States of America
9. Recently Novorossiysk Sea Port is in news, it is located on the coast of which sea
  - a) Red Sea
  - b) **Black Sea**
  - c) Aral Sea
  - d) Caspian Sea
10. Considered the following statement regarding Kalbelia dance.
  1. Kalbelia dance is a folk dance of Rajasthan.
  2. It is well known by other names like 'Sapera Dance' or 'Snake Charmer Dance'.
  3. Kalbelia dance is particularly performed by a Rajasthani tribe called 'Kalbelia'.
 How many of the above statement is/are correct?
  - a) Only 1
  - b) Only 2
  - c) **Only 3**
  - d) None