



# THE CIVIL LENS

*Zooming in on what matters*

“

The best public policy is made when you are listening to people who are going to be impacted.

**Elizabeth Dole**

Attorney and former United States Senator

## One Nation, One Tax Year

The Income-Tax Bill 2025 simplifies compliance by replacing the old two-year system with a unified tax year.

Democracy is not a spectator sport.  
READ.  
THINK.  
QUESTION.

*An Initiative by the students of MA Public Policy (2025-27), IILM University, Greater Noida*

*This Month's Exclusive Read*

## THE MONSOON MAYHEM

When parliament turned into a storm



## Food for Thought

If parliamentarians spend more time walking out than speaking up, what does that say about accountability?

# Monsoon Session of Parliament 2025: An Analysis

Mehak Bansal, *Managing Editor*  
*MA Public Policy (2025-27), IILM University, Greater Noida*

The monsoon session of Parliament 2025, held from 21 July 2025, was adjourned sine die on 21 August 2025. It consisted of 21 sittings spread over 32 days. There were 14 bills introduced in the Lok Sabha, out of which 12 bills were

## Key Debates and Discussions

### OPERATION SINDOOR AND NATIONAL SECURITY

The debate was triggered by opposition demands for accountability after the Pahalgam attack on April 22, where terrorists were neither captured nor neutralised in time. Questions were raised about intelligence failures. Mallikarjun Kharge said that the lieutenant governor has accepted that there was a failure of intelligence security, and the real terrorists were not captured and killed directly.

On 29 July 2025, Prime Minister Narendra Modi addressed the Lok Sabha on Operation Sindoor- India's military response to the April 2025 Pahalgam terror attack. He presented the operation as a decisive counter-terror turning point, highlighting two themes:

1. Showcasing India's strategic-technological capability,
2. Contrasting his government's approach with that of past administrations.

Modi detailed multiple "dimensions"—precision strikes inside Pakistan, neutralizing nuclear blackmail, indigenous defence technologies, joint military action, and global support—framing India as militarily capable and diplomatically respected.

Union Home Minister Amit Shah commented on Operation Mahadev (eliminating three Pahalgam attackers). He praised the Army, CRPF, and J&K Police, citing recovered Pakistani weapons and documents as proof of cross-border links. Revisiting history, he criticized decisions from PoK in 1948, the Indus Water Treaty, and territory return in 1971, and blamed the 2004 repeal of POTA for increased terror. *He framed Operation Sindoor as exposing Pakistan globally, stressing India's restraint to avoid civilian harm.*

Leader of Opposition Rahul Gandhi expressed sympathy for the victims, but criticized the government's "*lack of political will*" and "*premature restraint*". He called for full operational freedom for the military, as in 1971, and warned against reducing security to optics that were missing in this operation. He faulted the government for failing to secure explicit condemnation of Pakistan, warned of the China-Pakistan alignment, and questioned reports of U.S. mediation.

Priyanka Gandhi Vadra emphasized *terrorism's human cost*. Criticizing the lack of accountability, she contrasted resignations after 26/11 with ministers retaining posts after Pulwama, Manipur, Delhi riots, and Pahalgam. She questioned the ceasefire after Operation Sindoor as externally pressured. Concluding, she said leadership must own failures.

passed. This was one of the most turbulent in recent years, marked by heated exchanges, frequent disruptions, and walkouts that often overshadowed legislative business, leading to the passage of bills without proper review.

### MANIPUR INSURGENCY

In 2023, Manipur witnessed a major outbreak of ethnic violence between the Meitei community (mostly in the Imphal Valley) and the Kuki-Zo tribes (residing in the hill districts). The clashes began in May after protests against a High Court order recommending Scheduled Tribe (ST) status for Meiteis, which the hill tribes opposed, fearing loss of land rights and protections.

This session also saw significant attention on the Manipur issue, which continued to remain politically sensitive and socially volatile. The debates cut across themes of security, governance, federalism, and humanitarian contact concerns.

President's rule has already been in place, and the session witnessed the government's proposal for its extension. The government justified the extension, citing continuing law and order challenges. The Home Minister, while defending the move in the Rajya Sabha, argued that normalcy was yet to return, and premature withdrawal of Central control could worsen the crisis. The PM emphasized that the extension was a temporary necessity, not a permanent governance model. He assured that once conditions improve, democratic governance will be restored.

On the other hand, opposition leaders criticise the prolonged imposition of the president's rule, arguing it undermines the federal principle and local representation. They questioned why elected institutions were sidelined instead of being strengthened. Members raise concerns over displacement, loss of livelihood, and communal tensions. They demanded independent monitoring of relief and rehabilitation measures, alleging that government reports underestimate the suffering.

The opposition accused the center of failure in early intervention, especially in preventing the escalation of ethnic clashes. They pressed for greater transparency in the deployment of security forces and the use of central funds.

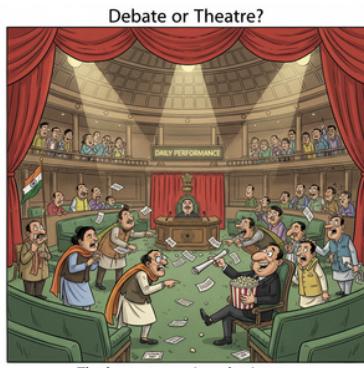


## SPACE ACHIEVEMENT

Parliament also held a special discussion celebrating India's first astronaut award, the International Space Station, marking a historic milestone for the nation's space journey. Members across party lines loaded the achievement as a symbol of scientific progress, global recognition, and self-reliance in space technology. The Prime Minister linked this success to the vision of "Viksit Bharat@2047", highlighting how space exploration will be central to India's rise as a developed nation. By 2047, India aims for a permanent share in International space missions, a strong space economy, and inspiration for future generations of innovators.

## Highlights of key legislation

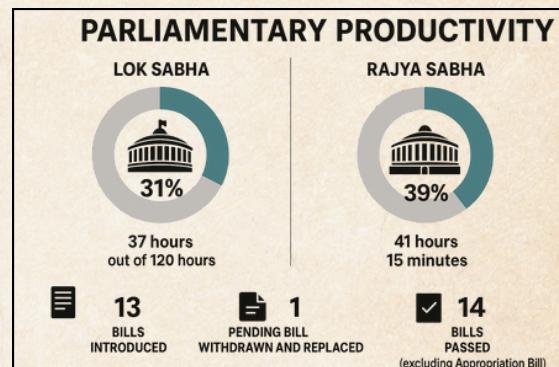
- In the budget session of Parliament (February), the government has presented the Income Tax Bill 2025, which was referred to the select committee for examination. This bill was criticized by the stakeholders and was revoked. It led to the passing of the New Income Tax (No. 2) Bill 2025 by the Lok Sabha.
- National Sports Governance 2025, which seeks to provide for the development in promotion of sports, welfare measures for sports persons, ethical practices based on basic universal principles of good governance, ethics, and fair play of the Olympic and sports movement, etc., was also passed by both houses.
- There were five bills from the Ministry of ports, shipping and waterways, namely, (1) the bills of lading bill 2025; (2) the carriage of Goods by Sea Bill 2025; (3) the coastal shipping bill 2025; (4) the merchant shipping bill 2025; and (5) the Indian ports bill 2025, were passed by both the houses.
- A Joint Parliamentary Committee has been constituted to scrutinize three bills: the Constitution (130th Amendment) Bill, 2025, the Government of Union Territories (Amendment) Bill, 2025, and the Jammu and Kashmir Reorganization (Amendment) Bill, 2025. These bills were referred to the committee to provide a legal framework for the removal of a Prime Minister, a Union or State minister, or a minister in a Union Territory who is arrested and detained in custody for more than 30 consecutive days on serious criminal charges. The charges must be punishable with a term of imprisonment of five years or more.



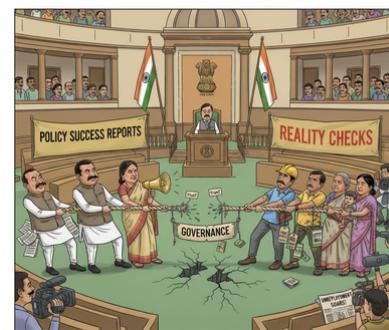
## Recommendations

- Aam Aadmi Party MP Raghav Chadha made a notable recommendation in late August 2025. He urged the government to provide free subscriptions to advanced AI tools—such as ChatGPT, Gemini, Claude, and others—to all Indians.
- BJP MP Ravi Kishan raised a unique consumer-rights issue. He proposed the introduction of a uniform food pricing law. His recommendation aimed at establishing regulatory standards that would ensure fairness for consumers while maintaining transparency in the hospitality sector.
- Congress leaders Rahul Gandhi and Mallikarjun Kharge put forward a politically significant recommendation urging the government to introduce a bill for the restoration of full statehood to Jammu & Kashmir.
- The Himachal Pradesh government made a strong case for legislative action in response to widespread destruction caused by the monsoon. With losses estimated at nearly ₹750 crore due to damage to houses and infrastructure, the state proposed a new law to ban construction near rivers and torrential streams.
- During the Monsoon Session of Parliament 2025, a series of digital reforms were introduced. One of the key innovations was the launch of a digital attendance system, where Members of Parliament now record their presence through sensor-based Multi-Media Devices (MMDs) installed at their seats.

## Productivity and Performance



### Policy vs Reality Tug-of-War



# India's Monsoon Session 2025: Understanding policy gains amidst parliamentary chaos

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The Indian Parliament's monsoon session is one of the three mandated sessions each year. It was scheduled from July 21st to August 21st, 2025. However, this year's session, spread across 21 sittings, was met with a lot of challenges. It concluded with a record low productivity. According to data from the PIB press release, the Lok Sabha and Rajya Sabha functioned for only 31% and 39% of their scheduled time,

## National Anti-Doping (Amendment) Act, 2025 | Youth Affairs and Sports Ministry

The need for this amendment arose from the criticism of the National Anti-Doping Act, 2022, by the World Anti-Doping Agency (WADA). The original act had a major flaw; it granted the government's National Board for Anti-Doping excessive power to oversee and interfere with the independent functions of the National Anti-Doping Agency (NADA) and its disciplinary panels. This conflict of interest meant that India's anti-doping framework wasn't fully compliant with international standards, which could have led to serious sanctions.

The bill brought in 2 major changes;

1. Ensuring Independence: It removes the National Board's power to interfere with NADA and the panels. Thus, ensuring autonomy in decision-making.
2. Global Alignment: This law meets the standards set by the WADA, which makes India legally bound by International standards. This is a huge milestone for the country.

So, what does this mean for Indian sports? For years, India has been a top offender on WADA's list, with athletes failing dope tests. This new law is a game-changer. By aligning with WADA, India avoids the risk of being de-recognized, which could have led to a ban on Indian athletes from competing in major international events like the Olympics. Essentially, this bill is about protecting our athletes' hard work and ensuring they can compete on a fair and level playing field on the world stage.

## Income-Tax Act, 2025 | Finance Ministry

The Income-Tax (No.2) Bill, 2025, was introduced in Lok Sabha on August 11, 2025. It seeks to replace the Income-Tax Act, 1961. The bill reduces the number of sections from 819 to 536.

It introduces a unified "tax year", which replaces the confusing distinction between the "previous year" and the "assessment year." This makes compliance easier for both taxpayers and the government. The act seeks to provide a faceless collection of information and an assessment of tax cases. A provision for taxing virtual digital assets (cryptocurrency, NFTs, etc.) is also added.

The bill brings in specific provisions for a faceless mechanism for areas such as:

- (i) inquiry or valuation, (ii) revision of orders, and (iii) collection and recovery of tax.

The Bill replaces many provisions with general powers for the central government to frame new schemes for greater efficiency, transparency, and accountability. This may be done by:

- (i) eliminating the interface with the assessee through technology or
- (ii) optimizing resource utilization through economies of scale and functional specialization.

respectively, due to persistent disruptions, and the crucial Question Hour was largely stalled.

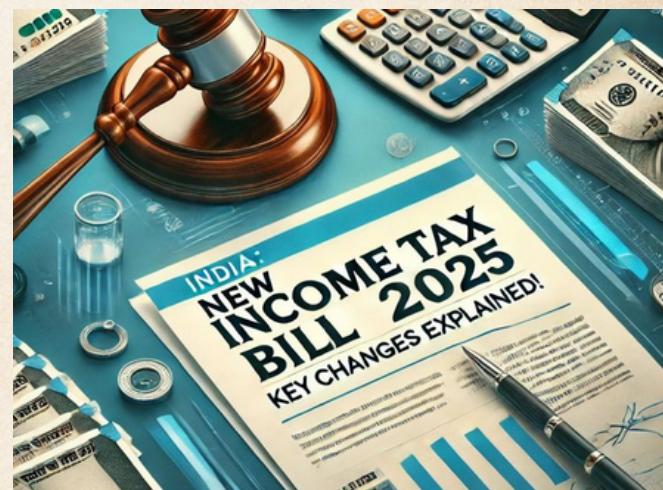
Despite the legislative hurdles, the government came up with several key bills. This article will analyse the policy recommendations in this session, critically assess the potential effectiveness, and, in the end, suggest some alternative approaches for the future.

## Promotion and Regulation of Online Gaming Act, 2025 | Ministry of Electronics and Information Technology

The bill was passed to outlaw betting game applications, arguing that they had become increasingly addictive, leading to financial losses for individuals. It was passed, aiming to make Indian gaming digitally safe. It serves the purpose of regulating the online gaming sector, including e-sports, educational games, and social gaming. Overall, ensuring digital safety, establishing uniformity, and safeguarding the integrity of financial systems. It makes offering and enabling betting games a punishable offence, with jail time up to 3 years and a financial penalty up to Rs 1 crore. A central online gaming authority will be overseeing registration, compliance, and enforcement. According to 2025 government estimates, over 45 crore people were negatively impacted by online gaming, resulting in financial losses up to Rs 20,000 crore. India has been seeing a rapid rise in cyberattacks on gamers as well. That being said, the policy isn't without consequences.

Even though the bill sounds good, it is vital for us to understand the huge costs that come with it. The bill is likely to result in the shutdown of more than 400 startups and job loss of up to 200,000 jobs. For a blooming economy like India's, this will significantly impact the startup ecosystem and may lead to the withdrawal of the foreign investments made in the country.

Arguably, the social cost outweighs the economic benefits, leading the government to enact a ban on the money-making side of this industry, which is seen as a greater social good.



# PMJDY: India's Financial Revolution

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The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched on August 28, 2014, by Prime Minister Narendra Modi, marks a pivotal moment in India's journey toward financial inclusion. Announced during his first

## Policy Design

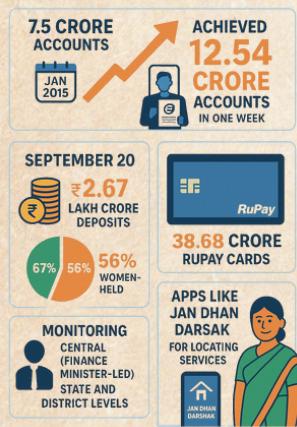
PMJDY was designed as a comprehensive National Mission under the Department of Financial Services, Ministry of Finance. It shifted focus from households to every unbanked adult, ensuring that at least one basic savings bank deposit (BSBD) account was available per person. The policy's core innovation was simplicity: *zero-balance accounts with no maintenance fees, opened via Aadhaar or minimal documents at any bank branch or Business Correspondent (Bank Mitra) outlet*. This addressed exclusion by removing entry barriers.

The goals are multifaceted:

- universal banking access,
- financial literacy, and
- integration of credit,
- insurance, and
- pensions

It promotes savings through interest on deposits, remittances via mobile banking, and DBT for subsidies. Overdrafts of up to ₹10,000 (after six months of activity) aid emergencies, while RuPay debit cards offer ₹2 lakh accident insurance. For early accounts (2014-2015), a ₹30,000 life cover was provided. The scheme links to social security: PMJJBY (life insurance ₹2 lakh), PMSBY (accident ₹2 lakh), and APY (pension). It also supports MUDRA loans for micro-entrepreneurship.

## THE SCALE HAS BEEN MASSIVE



Women-held

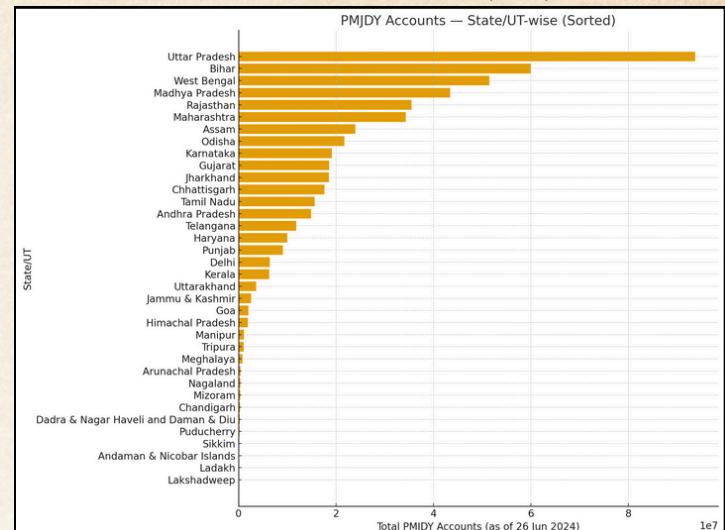
Rural/Semi-Urban

## Achievements

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has delivered transformative results over 11 years, evidenced by robust statistics and real-world impacts. By September 2025, it had banked over 56.16 crore beneficiaries, a 3.8-fold rise from 14.72 crore in March 2015. Total deposits reached ₹2.67 lakh crore, up 17 times, with average balance rising from ₹1,065 to ₹4,768—a 4.5-fold increase. Only 8.4% accounts are zero-balance, indicating active usage. Women hold 56% (31.31 crore) accounts, empowering gender equality, while 67% are rural/semi-urban, bridging urban-rural divides.

Independence Day speech from the Red Fort, the scheme aimed to bring every unbanked household into the formal banking system, empowering the poor and marginalized sections of society.

## PMJDY State-wise Reach (2024)



Source: State/UT-wise totals reproduced from a published table that cites the PMJDY portal (data as of 26-06-2024)

The digital revolution is a key achievement. 38.68 crore RuPay cards issued, fueling UPI transactions from 92 crore in FY18 to 131.2 billion in FY24. During demonetization, PMJDY accounts absorbed cash, stabilizing the economy. In Odisha, weaver Raju Sahu used overdraft and MUDRA-linked credit to expand his business, employing five locals.

Social impacts are profound. Reduced intoxicant consumption and thefts in high-penetration states like UP and Haryana, as per research. Women's financial independence rose, with 55.6% accounts female-led, enabling decisions on education and health. During the 2020 pandemic, 20.64 crore women received ex gratia via PMJDY, averting a crisis. *Banking infrastructure expanded: 99.9% villages now within 5 km of outlets, with 16.2 lakh Bank Mitras providing doorstep services.*

Global recognition cements success. World Bank Findex 2024 notes a negligible male-female gap. Carnegie Endowment studies show it attenuated socioeconomic hurdles for low-income, rural, and less-educated groups.

## Challenges and Limitations

- Despite its monumental scale, the Pradhan Mantri Jan Dhan Yojana (PMJDY) faces significant challenges that undermine its full potential. States like Uttar Pradesh, Bihar, and Madhya Pradesh report the highest inactivity, often due to initial enthusiasm waning without sustained use.
- Policy leakage and fraud are concerns. Post-2016 demonetization, dormant accounts were misused for black money parking, with reports of ₹4-5 lakh crore funneled into zero-activity PMJDY accounts. Critics, including opposition parties, argue this created a "mule account" vulnerability.

burdening public banks with verification overload. Duplication is rampant: 33% accounts belong to those with prior banking, lured by insurance promises, per MicroSave studies.

- Critiques focus on superficial inclusion. While 56 crore accounts were opened, usage beyond DBT is limited: 41% show active transactions vs. 46% in regular accounts, per Indian School of Business research. Financial literacy gaps persist. Gender disparities linger: despite 56% women accounting for, cultural norms restrict independent use in rural Rajasthan or Uttar Pradesh. Exclusion of tribals and migrants continues, with low penetration in Jharkhand (geographical barriers).
- Technological barriers exacerbate issues. Low digital literacy (only 28% rural adults are tech-savvy) and smartphone penetration (50% in villages) impede UPI/AePS. Cybersecurity risks rise with the digital push; fraud via Bank Mitras (16.2 lakh agents) includes hidden charges for withdrawals, as noted in CGAP assessments.
- Economic critiques highlight limited credit access. Despite MUDRA linkage, micro-credit reaches only 10% PMJDY holders, forcing reliance on informal lenders (36% rates). Opposition claims it duplicates efforts, creating an unnecessary workload without proportional benefits.

## Policy Implications and Recommendations

PMJDY's implications are profound, reshaping India's financial ecosystem. It has implications for inclusive growth, reducing poverty by integrating 56 crore into formal banking, mobilizing ₹2.67 lakh crore savings, and enabling ₹38.5 lakh crore DBT—cutting leakages and boosting efficiency. Economically, it supports MSMEs via MUDRA, fostering jobs and GDP contribution. Socially, 56% women promote gender empowerment, narrowing disparities. Digitally,

For Viksit Bharat 2047, implications include sustainable development via financial security, but challenges like exclusion in remote areas demand evolution to "Financial Inclusion 2.0."

### Recommendations:

- Enhance literacy through localized campaigns in 2.7 lakh Gram Panchayats, partnering NGOs for women/tribal focus. Integrate school curricula on basics like overdraft/insurance.

In rural Bihar, farmer Sunita Devi opened her first PMJDY account in 2015.

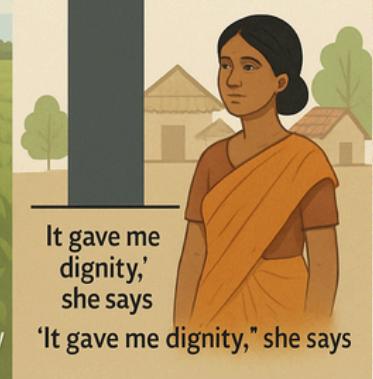
Previously reliant on moneylenders at 36% interest, she now saves via a zero-balance account and accesses ₹10,000 overdraft for seeds.



During COVID-19, ₹ 500 monthly aid via DBT reached her instantly,

Similarly, in Maharashtra's tribal areas, 67% rural accounts enabled DBT of ₹38.5 lakh crore across 312 schemes, saving ₹2.5 lakh crore in leakages.

DBT of ₹38.5 lakh crore      Leakages saved ₹2.5 lakh crore



'It gave me dignity,' she says

'It gave me dignity,' she says

*Impact stories highlight human-level change*

- Revive dormant accounts via 2025 saturation drives (July-September), incentivizing transactions with zero-fee micro-savings. Use AI for reminders and fraud detection.
- Expand credit: Raise OD to ₹15,000 for active users, link 100% to ULI for digitized lending using land records, targeting agriculture/MSMEs.
- Infrastructure: Deploy 5 lakh more Bank Mitras with solar-powered micro-ATMs in underserved villages; subsidize rural internet via BharatNet.
- Tailor products: Offer flexi-deposits for irregular incomes, gender-specific insurance. Monitor via annual FI-Index audits, with penalties for banks on dormancy.
- Future outlook: By 2030, aim for 100% active usage, full adult coverage, and 50% OD penetration. Leverage fintech for voice-banking/AI advisors. With these, PMJDY can drive 7% GDP growth via inclusion, per World Bank models, ensuring equitable prosperity.

## The Policy Journey



# The Dark Side of the Degrees

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As a fundamental human need, education is a vital component of human welfare, development, and growth. To create students' futures, educational institutions are designed to offer a wealth of knowledge in a safe, caring, and healthy environment. Every faculty member, staff member, and student contributes to that institution, making it a powerful hub of knowledge and also creating a healthy and safe environment for everyone.

## Case studies

### *Maharashtra National Law University*

In February 2023, a female student at Maharashtra National Law University (MNLU), Mumbai, alleged sexual harassment by a final-year law student from a well-known legal family in Nagpur. A formal complaint was filed in March 2023. The University's Internal Committee (IC), after inquiry, found him guilty—marking his second offence—and recommended expulsion. The Vice-Chancellor upheld this decision. The student challenged the order before the Bombay High Court.

In October 2024, the court heard the case, which raised important issues of student rights, university accountability, and the handling of sexual harassment under the Prevention of Sexual Harassment (PoSH) framework. The High Court's judgment was nuanced, balancing due process concerns with the seriousness of repeated misconduct, thereby reinforcing the authority of ICs and the importance of safe academic spaces.

### *Balasore Student University Case*

In July 2025, a 22-year-old B.Ed student at Fakir Mohan Autonomous College in Balasore, Odisha, set herself on fire outside the principal's office, succumbing to 95% burns on July 14. She had faced persistent sexual harassment from her Head of Department and filed a complaint with Principal Dillip Kumar Ghosh, but no action was taken. Feeling ignored despite reaching out to authorities, she resorted to this extreme protest during a student demonstration. Her death sparked outrage, leading to the principal's arrest and a 14-day judicial custody. The incident fueled protests by opposition parties like BJD and Congress, who criticized the BJP government's failure to ensure women's safety. The National Human Rights Commission and National Commission for Women intervened, and Odisha's Crime Branch launched an investigation. The tragedy exposed systemic failures in handling harassment complaints, highlighting the need for stronger grievance mechanisms, accountability, and sensitivity in colleges. It prompted the Odisha government to mandate Internal Complaint Committees, display helpline numbers, and launch the Shaktishree Programme to enhance campus safety. This case underscores the urgent need for reforms to protect students and ensure justice for victims of harassment.

Source: The Hindu, July 14, 2025.

Sadly, these fundamental foundations have been undermined by the recent surge in incidents of aggression, harassment, and even more serious crimes like sexual assault in educational institutions. Instead of being secure places to learn, universities have turned into places where many young women feel vulnerable and afraid. We can analyse the gaps in educational institutions regarding the safety of women by understanding the following case studies.

## Government Policies

The urgent issue of safety, especially for women in higher education, frequently takes a backseat to policy discussions and changes, which nevertheless dominate the national agenda. Due to these incidents, a female student has a high chance of dropping out of university, which would lead to personal setbacks, as well as a decline in the economy and society of our country. Despite growing awareness in recent years, a large number of women experience harassment in their educational institutions, a widespread problem that nevertheless threatens academic safety and dignity. To understand the scale of this problem, it's important to look at the numbers. While a lot of cases go unreported, a 2018 study at Delhi University found that one in four female students had experienced some form of harassment. Shockingly, less than 16% of those who faced harassment ever filed an official complaint. These numbers show that the problem isn't just a few isolated cases; it's a silent and widespread issue many students face every day.

Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 (SH Act, 2013) aims to prevent and address incidents of sexual harassment of women at their place of work and provide a mechanism for redressal of complaints related to such harassment. The Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 defines sexual harassment clearly and applies to all workplaces—government, private, or non-governmental. It mandates the formation of an Internal Committee (IC) in establishments with over 10 employees and a Local Committee (LC) at the district level for smaller workplaces, ensuring accessible redressal. The Act outlines a confidential and time-bound complaint procedure, protects complainants from retaliation, and prescribes penalties, including fines or termination for offenders, thereby promoting a safe and dignified work environment for women.

It's worth noting that the definition of sexual harassment goes beyond just physical contact. The Sexual Harassment of Women at Workplace Act and the UGC regulations also define it as making sexually colored remarks, showing obscene content, or even making a person feel uncomfortable through non-verbal gestures. These non-physical forms of harassment are often far more common and can be just as damaging, contributing to a constant feeling of unease.

## Zero tolerance policy

While primarily focused on residential schools managed by the SC and ST Development Department, the government's zero-tolerance policy for sexual offences has broader implications for higher education.

- Any sexual offence against students is treated as a major offence under the Odisha Civil Services (Classification, Control and Appeal) Rules, 1962, leading to dismissal from service.
- Staff are trained on the Protection of Children Against Sexual Offences (POCSO) Act and safety guidelines.

## Shaktishree Programme

A new initiative called the Shaktishree Programme was announced to make campuses safer and more inclusive for female students. Details: Shaktishree Empowerment Cells: Every college and university must form a student-led body managed by a female student (Shaktishree Saathi) and mentored by a female faculty member (Shaktishree Coordinator). Five accomplished women, nominated by the district collector, will serve as 'Shakti Apas' to visit campuses quarterly for mentorship. Mobile App: The program includes a mobile app allowing anonymous reporting of harassment, access to mental health professionals, Tele-MANAS services, and an SOS emergency button. An annual 'Shakti Swarupini' workshop will train Shaktishree Saathis, Coordinators, and Apas on safety and empowerment. The Shaktishree Actions for Female Empowerment (SAFE) campaign will organize self-defense camps and workshops.

## Women's Helpline number

The government directed all colleges and universities to prominently display the Women's Helpline Number '181' at strategic locations on campus.

- This directive, issued on July 18, 2025, ensures students have easy access to emergency support.

- It aims to provide a quick way for victims to report harassment or seek help.

## Policy Recommendations

Reading about these events and stories makes one boldly wonder why the government isn't addressing these problems at the grassroots level. Regarding this, there should be robust policy proposals and answers. Some of the policy recommendations that can be considered are as follows:

1. A mandated behavioral agreement must be signed along with a character certificate required during the admissions process for both faculties and students.
2. Committees like the internal committee already exist to address these issues. Still, a separate investigative officer can be assigned to address sensitive matters and keep a check on the internal committee. Also, the investigation officer can ask for reports quarterly or yearly.
3. A compulsory availability of a psychiatrist or psychologist on campus to whom a student could consult or talk.

Many colleges, especially smaller or private ones, either don't have a functional Internal Committee (IC) or the committee is not properly trained to handle complaints with the sensitivity and urgency they require. Furthermore, some institutions react to these incidents by putting more restrictions on female students, like stricter curfews or dress codes, which is a form of victim-blaming. Instead of making the campus safer, this approach further restricts the freedom of women, while leaving the harassers unpunished. True safety isn't about controlling the victims, but about holding the offenders and the institutions that fail to protect their students accountable.

*When education is unsafe, its purpose is defeated; true learning can only occur in the light of education, not in the shadow of fear.*

## Impact on victims

These kinds of abuses have impacted the mental health of women. A variety of emotional and psychological issues, such as low self-esteem, anxiety, hopelessness, and post-traumatic stress disorder (PTSD), are frequently experienced by victims of sexual harassment. Even when the harassment has stopped, these problems may linger for a while and have a major negative impact on the women's general quality of life. Sexual harassment can have a serious effect on students, frequently leading to subpar academic results, frequent absences, and, in extreme situations, the choice to leave school altogether.

## Dowry: causing our society to bleed

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*"Dowry is not just a relic of the past- it's a crime that continues to trade with the most disgraceful transition between men and women."*

It's 2025, and yet the word dowry refuses to leave India's headlines. According to the Dowry Prohibition Act, dowry can be defined as any property or valuable security given or agreed to be given, either directly or indirectly, by one party to a marriage or their parents to the other

### A Frozen Framework in the 1980s

India outlawed dowry in 1961 through the Dowry Prohibition Act. Yet, nothing really changed due to weak enforcement and many loopholes. It wasn't until the 1984 and 1986 amendments that penalties were stricken and the advertisement of dowry was banned.

For better enforcement, the parliament turned to criminal law:

Section 498A, IPC (1983): criminalised cruelty by husband or relatives related to dowry.

Section 304B, IPC (1986): created the offence of dowry death, prescribing 7 years to life imprisonment.

Section 113B, Evidence Act (1986): allowed courts to presume dowry harassment if a woman died within 7 years of marriage.

These were groundbreaking provisions at the time; they remain the backbone of anti-dowry law even today. However, as of July 2024, they have been subsumed into India's new criminal codes:

- Section 85, Bharatiya Nyaya Sahita (BNS): cruelty by husband or relatives.
- Section 103, BNS: dowry death.
- Section 119, Bharatiya Sakshya Adhiniyam (BSA): presumption of dowry-related harassment.

The paradox here is that the laws that have been re-codified haven't been substantively re-imagined. Over the past decades, no new ideas have been applied to address the gaps, such as evidentiary burdens, trial delays, or victim protection. The framework that emerged in the 1980s still governs a 2025 India where dowry deaths remain tragically routine.



“ decriminalizing giving dowry (to protect coerced families) while punishing receivers more harshly, including jail terms and fines. It has also recommended extending the timeline for dowry return and introducing Section 4A for post-marriage cruelty. Kerala is also piloting an online portal for filing dowry complaints. ”

Kerala

party to the marriage. This can occur at, before, or at any time. This was supposed to outlaw the cruel practices. But six decades have passed, and the law has barely kept pace with society.

### Recent cases that flag urgency: The dowry debate in 2025

In Greater Noida, 26-year-old Nikki Bhati was allegedly set alight by her husband and in-laws. This incident happened due to the unmet dowry demand of Rs 36 lakh. This case is now under a scrutinous investigation. Just days later, a 22-year-old pregnant woman in Delhi's Dwarka, Komal, was found dead amid allegations of enduring dowry harassment (Indiatimes). Meanwhile, in Madhya Pradesh, 719 dowry-related deaths were recorded between December 2023 and June 2025. It highlights the ongoing crisis's widespread impact across the heartland (The Times of India). Even when formal schemes and policies are introduced by the government, like mass marriages promoting dowry-free unions in Uttar Pradesh, enforcement often falls short.

In such tender situations where the younger generation seems to be losing trust in marriage, it is vital for us as a society to step in. The judiciary is stepping in, too. The Supreme Court launches a strong criticism of casual bail in dowry deaths. UP's police now mandate a preliminary 14-day inquiry by a senior officer before filing dowry-related FIRs—touted as a measure against misuse (The Times of India).

“

The Mukhyamantri Samuhik Vivah Yojana promotes mass marriages with financial support to discourage dowry, though challenges remain in enforcement.

Uttar Pradesh

”



### Is Our Generation Afraid of Marriage?

Dowry-related violence has begun reshaping how the minds of young Indians think about marriage itself. For many in their twenties and thirties, the stories of Nikki Bhati's or Komal's aren't just news items but chilling reminders of what could go wrong in a marriage. Nowadays, educated men and women are increasingly questioning whether the traditional marriage system, with its unspoken financial negotiations, is worth the risk at all.

Recent matrimonial surveys and evidence show a growing reluctance to marry early, in some cases, to marry at all. For a generation that values independence, equality, and expression, the persistence of dowry demands feels like a betrayal. The fear isn't abstract anymore; it is personal. It is now shaping decisions about relationships, families, and their futures.

### The Beginning of Change: State-Level Initiatives

Dowry may be an age-old custom, but the violence attached to it is very much a present-day reality.

A major part of the problem lies in the implementation. In this system, investigations are often delayed, evidence is often weak, and trials can drag on for years. Many cases are "settled" outside court, which leaves the survivors without justice.

Despite the system being a major cause for the trouble, the societal mindset is equally in play. Dowry is normalised as "gifts", "customs", or "traditions of the family." Even welfare schemes like mass marriages in Uttar Pradesh have failed to fully prevent dowry demands.

## Understanding Change: What India Needs; Our Policy Recommendations

For India to curb this problem, 3 fronts that need immediate attention are;

### 1. Legal Reforms

Amending the Dowry Prohibition Act to reflect today's realities. There is a huge gap between what was needed in the 1980s and today. Today, we need digital gift registries, mandatory disclosure of presents, and strict penalties for takers. Adoption of Kerala's model of shifting liability primarily to the receiver is a great first step.

### 2. Justice Delivery

Establishing fast-track courts for dowry cases to prevent endless trial delays. Enforcing investigation timelines with accountability for police and prosecutors.

Use technology—like Kerala's complaint portal—nationwide to make reporting transparent and accessible.

### 3. Support Systems & Social Change

The prime goal to keep the victim safe and sound cannot be neglected. District-level counselling centres, safe shelters, and legal aid for victims should be present.

Awareness campaigns reframing dowry as a crime rather than a tradition.

Later, the expansion of mass marriage and conditional cash transfer schemes, with monitoring mechanisms, can be implemented.

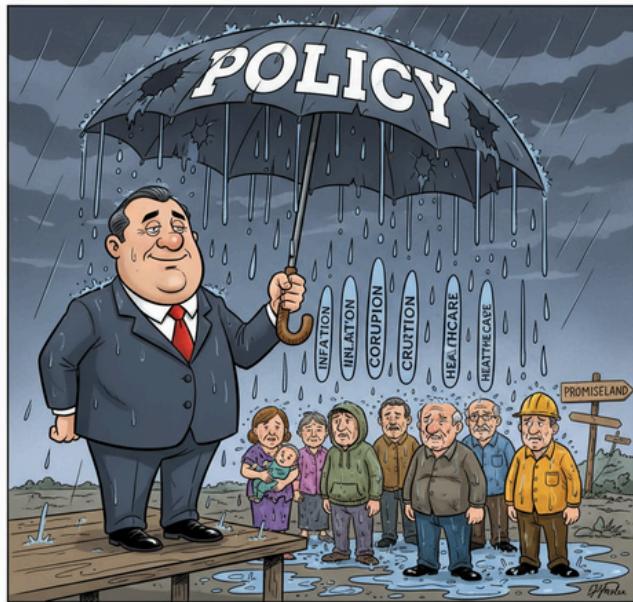
In the end, dowry is not just a legal issue but a deep-rooted social problem that needs urgent attention. Stronger laws, faster justice, and real accountability are the only ways forward.

But laws and policies do matter. They can make justice faster, support victims better, and send a strong signal that this practice is not "custom"—it is violence.

As the saying goes, *"When you kill a woman for dowry, you don't just end a life—you kill humanity itself."*

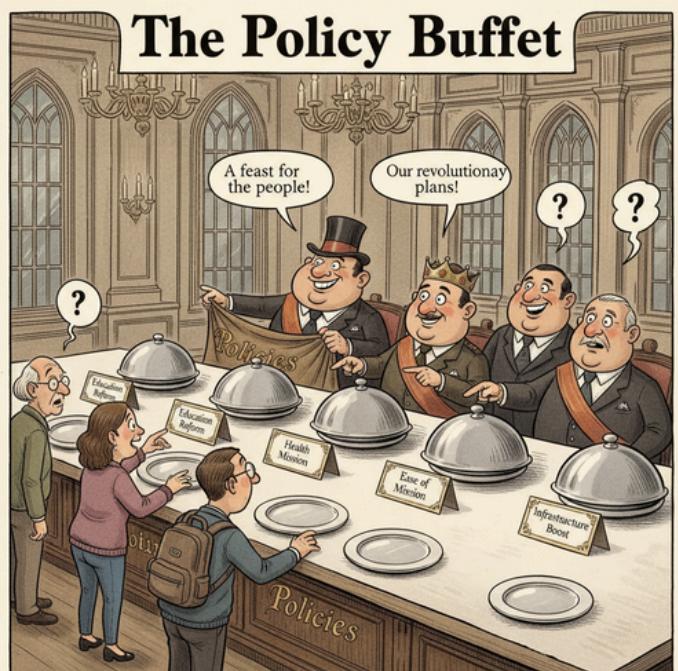
## THE POLICY SATIRE

### Policy as Umbrella



\*AI Generated Photo

### The Policy Buffet



*"Empty promises often compromise the public good. Well-crafted policies can bridge the gap between intention and outcome. Only through consistent effort and constant evaluation can a society achieve better results."*

~Ipsita Sachdev

# Inclusion in a World of Exclusion

MEHAK BANSAL, *Managing Editor*  
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In today's global scenario, immigration and diaspora politics shape not only domestic debates but also foreign policy priorities. The US, for instance, finds itself in the middle of heated discussions over immigration, fueled by the "Make America Great Again" (MAGA) movement. It called for stricter border controls, tighter visa policies, and a focus on national exclusivity (Pew Research Center, 2024).

## Schemes for the Indian Diaspora

- Overseas Citizenship of India (OCI):** It provides a lifelong, multiple-entry visa and other benefits to people of Indian origin (except from Pakistan and Bangladesh). It's a way for the Indian government to maintain a strong connection with its diaspora, facilitating their travel, investment, and cultural ties to India.
- Indian Community Welfare Fund (ICWF):** It provides financial assistance to Indian nationals in distress abroad. This includes help with lodging, legal aid, medical care, and even repatriation. It's a critical safety net that demonstrates the government's commitment to the welfare of its citizens, regardless of their location in the world.
- Pravasi Bharatiya Divas (PBD):** An annual event celebrated once every two years to strengthen the engagement of the overseas Indian community with the Government of India.
- Know India Programme (KIP):** This is a flagship initiative of the Ministry of External Affairs to familiarize young people of Indian origin (ages 21-35) with their Indian roots and contemporary India. It's a soft power initiative that aims to foster a sense of belonging and cultural connection.

While the US debates stricter immigration controls, India is actively implementing policies to welcome and empower its diaspora. The OCI card, for example, is a stark contrast to the

However, India has charted a different course. Instead of distancing itself from greater mobility, India embraces its diaspora and strengthens international cooperation through dedicated schemes and programmes. These efforts underscore how foreign policy can serve as a tool of inclusion and bridge-building, rather than exclusion (MEA, 2023).

challenges many immigrants face in the US. India views its people abroad not as a problem but as a bridge between nations and a source of strength.

The MAGA narrative sometimes frames immigration as a threat to domestic jobs and resources. India's schemes, like the KIP and the emphasis on the diaspora's role, showcase a "brain gain" philosophy. India encourages its talent to stay connected and contribute, regardless of their location, turning what some might see as a "brain drain" into a global network.

When the US's foreign policy seems unpredictable due to a potential shift towards "America First", India's consistent and proactive engagement with its diaspora and its promotion of global cooperation can be presented as a stabilizing force. The welfare schemes demonstrate a reliable and humanitarian approach to international relations.

It's interesting to point out that India has its own immigration and foreigner regulations. For instance, the recent Immigration and Foreigners Act, 2025 (PRS India, 2025), rolls together previous laws and introduces stricter rules for foreign nationals. This shows that while India is welcoming to its diaspora, it is also focused on a structured and secure approach to immigration. Every nation manages its borders, but India's foreign policy towards its own people is distinctively welcoming.



India has the world's largest diaspora, with major populations in the US, Gulf, and Western countries, and receives record-breaking remittances that underpin its financial stability. The numbers appear largely accurate, though updating the total diaspora to ~35 million would sharpen the precision.



# WHAT IS 'THE CIVIL LENS'?



## KNOW OUR TEAM

### Editor-In-Chief



IPSWA SACHDEV

She is the guiding voice behind The Civil Lens. She completed her graduation in Economics and English from Delhi University, and is currently pursuing a Master's in Public Policy at IILM University, Greater Noida, alongside an online Master's in Economics from Manipal University. With three years of experience as a content writer at Ketto during her graduation, Ipsita blends creativity with analytical depth. Her journey reflects a commitment to making complex ideas accessible, and The Civil Lens is her initiative to bring that passion into the world of public policy. As Editor-in-Chief, Ipsita ensures every edition carries clarity, creativity, and impact—while uniting diverse perspectives into one coherent voice.

### Managing Editor



MEHAK BANSAL

She stands at the crossroads of creativity, curiosity, and compassion. A graduate in Sociology, she approaches the discipline not just as an academic pursuit but as a lens to understand society, inequality, and change. Currently, she is pursuing her Master's in Public Policy at IILM University, Greater Noida, while also completing a Master's in Public Administration from IGNOU. For Mehak, identity is not fixed—it is a journey of becoming, shaped by every experience. At her core, she aims to bridge knowledge with action, combining her analytical and research skills with a deep commitment to social change. As a founding member and Managing Editor of The Civil Lens, Mehak ensures that diverse ideas come together with clarity, creativity, and impact.

### Outreach & Distribution Head



EKTA GROVER

She is a graduate in Public Policy and Administration and is currently pursuing her Master's in Public Policy. Alongside working in outreach and distribution, she also manages social media strategy with creativity and precision. Driven by her aspiration to join the civil services, Ekta combines academic insight with practical leadership, ensuring that every initiative she undertakes is meaningful and impactful. Her commitment to building connections and fostering dialogue makes her a dynamic presence within the team.

## BE A VOICE IN OUR NEXT ISSUE!

Got a story that deserves to be told?  
A thought that refuses to stay silent?

The Civil Lens belongs to you—where policy meets people, and words meet impact.



### How to Contribute:

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Let it reach every reader.

\*DON'T FORGET TO ANCHOR YOUR PIECE WITH A POLICY ANGLE.



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