

# OSMOSIS

DELTA- The Policy Conclave  
Shri Ram College of Commerce

DIPLOMACY



DISCUSS

DEBATE



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# BANKING IN TURMOIL: NAVIGATING THE STORM OF FINANCIAL UPHEAVAL

*"The banking crisis isn't a ripple; it's a tidal wave reshaping nations and the global economy." - Warren Buffett*

## PROLOGUE

According to the World Bank," A banking crisis is symbolic of a situation where the majority of banks in a country are in a serious solvency or liquidity problem because either they have been hit by some outside shock or because of contagious factors affecting the banking system." Banking problems can also arise because of deterioration in the value of assets say, for example, the collapse in real estate prices, the government desisting to pay its obligation which will induce a sharp decline in the value of bonds held by banks in their portfolio. Bank problems can also be triggered if a bank faces too many liabilities coming due and does not have enough cash to satisfy those liabilities. This can happen, for example, if many depositors want to withdraw deposits at the same time causing insufficient liquidity concerns. A bank can be declared insolvent when the depositors want their money back and the bank doesn't have the cash to pay it back. One of the leading causes is contagion risks, which signify when the financial risks at one or more banks spill over to many banks or over the financial system as a whole.



## India and the Banking Crisis : Navigating the depth

India and the banking crisis have their testimonials derived from the past centuries when India was under the curb of colonialists. The failure of the banking system in India can be verified because of multiple reasons ranging from government failure to mitigate the risks through well-planned scams. India is a country of diversity and the majority of the population in India falls in the middle class and poor class. For them, the safest mode of keeping their money is the banks, but from time to time multiple failures of the banking systems in our country made the people sceptical.

There are numerous examples of banking and financial crises in India, The Bengal Bubble is among the very earliest instances. It took place in the year 1769 because of the overvaluation of stocks of the British East India Company. The crisis of the Bank of Bombay is another testimonial of the Banking crisis which took place during the colonization period. The bank invested heavily in speculative ventures and imprudent loans which led to severe difficulties like depositor's rush, liquidity crunch in the bank, and loss of public confidence in the banking system.



hence, our focus shall remain on a more recent incident—the Yes Bank crisis. The history of Yes Bank can be traced back to the year 1999 when three Indian prominent bankers with extensive experience in top banks like Deutsche Bank, and ABN Amro Bank decided to join hands to launch a non-banking financial enterprise together. The Yes Bank collapsed in the year 2020 when the country was under the imposition of lockdown due to the covid-19.



Numerous reasons point out the reason for the failure of the bank, The very first one is the mounting of bad loans because its majority of exposure was to shadow banking which means those banking and financial institutions that are not under any regulations. Apart from these, Yes Bank suffered a dramatic doubling in gross non-performing assets over April-September 2019 to ₹17,134 crores. Due to this, Yes Bank was unable to raise capital to shore-up its balance sheet. The bank was facing a regular outflow of liquidity. It means that the bank was witnessing the withdrawal of deposits from customers. The collapse of Yes Bank was highly undesirable, at a juncture when the growth in the Indian economy had dropped to 5%. Yes Bank crisis is not exactly new or unique and its problems with mounting bad loans reflect the underlying woes in the financial sector ranging from real estate to power and non-banking financial companies.

## The World Picture : Global Picture

The most developed nations of the world like the United States of America, and the United Kingdom have not remained aloof from the Banking and financial crises and the impacts can be seen in not just the particular suffering country but ever since globalization made the whole world interconnected, the underdeveloped and developing nations are also witnessing its severity. Well-performing banking and financial institutions around the globe like Silicon Valley, Silver Gate, Washington Mutual Fund, and First Republic Bank ranked top on the list of banking crises.



The reasons and causes can be as diversified as the name of people on the land; however, the major and key performing causes are contagion factors, liquidity crunch, and depositors running for withdrawal at the same time because of rumours about returns and yields can be the very pressing reasons. The Silicon Valley Bank Crisis had a major impact on not only the USA but also Startups across the globe. The Silicon Valley Bank was founded in the year 1983 and it was the 16th largest bank in the United States of America. The bank specializes in financing and banking for venture capital-backed startup companies - mostly technology companies. Silicon Valley Bank (SVB) provided financing for about half of all U.S. venture-backed technology and healthcare companies.



SVB was a preferred bank for the tech sector because it supported startup companies that not all banks would accept due to higher risks. The pandemic in 2020 was a hot market for tech companies as consumers spent big money on digital services and electronics. Tech companies had a large influx of cash, and SVB's services were needed during this time to hold their cash for business expenses, such as payroll. The bank invested much of these deposits as banks typically do. The collapse happened for multiple reasons, including a lack of diversification and a classic bank run, where many customers withdrew their deposits simultaneously due to fears of the bank's solvency. Many of SVB's depositors were startup companies. They deposited large amounts of cash from investors because the tech was in high demand during the pandemic. The bank failed primarily because of a lack of diversification under which it invested a large amount of bank deposits in long-term U.S. treasuries and agency mortgage-backed securities. However, bonds and treasury values fall when interest rates increase. When the Federal Reserve hiked interest rates in 2022 to combat inflation, SVB's bond portfolio started to drop. SVB would have recovered its capital if they held those bonds until their maturity date.



Silicon Valley Bank used to lend out money in short durations. However, in 2021, they shifted to long-term securities such as treasuries for more yield, and they did not protect their liabilities with short-term investments for quick liquidations. They were insolvent for months because they could not liquidate their assets without a large loss. When economic factors hit the tech sector, many bank customers withdrew money as venture capital started drying up. SVB didn't have the cash on hand to liquidate these deposits because they were tied up in long-term investments. They started selling their bonds at a significant loss, which caused distress to customers and investors.



## CONCLUSION

The Banking crisis is a global concern and there is not only one factor that is affecting the banking Status of a country but any of the factors can severely affect the economic, financial, and social status of the country. Considering the world in today's scenario where we can't imagine the world without globalization, the financial crisis of any country would vastly affect the majority section of the people going beyond the territorial boundaries. In the realm of banking crises, the path to recovery is paved with transparency, prudence, and unwavering commitment. It's not just about fixing numbers; it's about restoring trust through responsible governance and ethical stewardship.



# BREAKING BARRIERS: THE DAWN OF CHANGE WITH THE WOMEN RESERVATION BILL (2023)



*"Empowering women is a necessity, not a choice. The Women Reservation Bill is our commitment to a stronger, more inclusive India."*

**- Indira Gandhi**

## Prologue: Historical Underpinnings

Recently, the Lok Sabha and Rajya Sabha, both passed Women's Reservation Bill 2023 (128th Constitutional Amendment Bill) or Nari Shakti Vandan Adhiniyam. The bill reserves one-third of the seats in Lok Sabha, State legislative assemblies and the Delhi assembly. This will also apply to the seats reserved for Scheduled Castes and Scheduled Tribes in Lok Sabha and State Legislatures.

It's a history that begins in the Constituent Assembly. Its 389 members included just 15 women, some of whom were opposed to the idea of reservation. Renuka Ray, for instance, apprehended that reservations might end up excluding women from consideration for general seats. Many of the men were on the same side of the debate, but for different reasons. H.V. Kamath would ask: Were women not led more by heart, and was not politics a matter more of the mind?

By 1949, some women members had become concerned about falling representation in the provisional Parliament—electorates had been replacing outgoing women members with men. A futile demand arose to replace women with only women.

In November 1949, B. Pattabhi Sitaramayya reminded the Assembly that women had let go of reservations by "a gentleman's agreement", trusting that the system would automatically ensure representation. Almost fifty years after this, in 1996, Sushma Swaraj was stridently informing Parliament that only 6.5 percent of 543 members in the Lok Sabha were women. By this time, it had become clear to women parliamentarians that the "gentleman's agreement" made during the republic's founding moment had not been so gentle after all.

The 81st Constitutional Amendment Bill sought to introduce 33 percent reservation. On 12 September 1996, a 10-minute discussion on the Bill turned into a long and heated exchange. Some male MPs asked if reservation could bring in "enough capable women." Yet others challenged the bill for not including reserved seats for women from backward caste communities. A Joint Committee recommended immediate implementation for an initial period of 15 years. But the bill lapsed, as it did four more times between 1998 and 2003. In 2008, the UPA government introduced the bill in the Rajya Sabha first. A standing committee would submit yet another report. In 2014, the bill lapsed again with the dissolution of the Lok Sabha. And now it is here, finally, after a long journey of proposing, scuppering, languishing, championing.

# Women Reservation Bill

Several ministers and MPs, according to sources, were urged to bring female voters to Parliament in the next few days. BJP President JP Nadda met with several of them.

The adoption of the Women Reservation Bill, which ensures a 33% quota in the Lok Sabha and state legislatures, has been sought by a number of figures. At its meeting in Hyderabad on Sunday, the Congress Working Committee also adopted a resolution on the subject. The Women's Reservation Bill's tumultuous legislative history started 27 years ago, in September 1996, when it was tabled in Parliament by the H. D. Deve Gowda-led administration. Since then, almost every administration has attempted to approve it, the UPA administration even succeeded in doing so in the Rajya Sabha in 2010, However, owing to a lack of political will and consensus, the endeavor was unsuccessful.



## Key issues and Analysis of the Women's Reservation Bill –

- Reservation policy is contested. Proponents say affirmative action is needed to help women. Recent panchayat research suggests that reservation empowers women and allocates resources.

- Opponents say it would prolong women's inequality since they wouldn't compete on merit. They say this tactic distracts from election reform concerns like the criminalization of politics and inner-party democracy.
- The reservation of Parliament seats limits voter choice to women. Thus, some analysts recommend political party reservation and dual-member seats.
- Rotating reserved seats every election may weaken an MP's motivation to work for his constituency since he may not be re-elected.
- After the Constitution was altered to enable the OBC quota, the 1996 Women's Reservation Bill report advocated reservation for OBC women. Reservation was also suggested for the Rajya Sabha and Legislative Councils. The Bill does not include either suggestion.

## Why is WRB important?

- **Caste groups**— Any plan for women's reservation must adhere to constitutional principles and take caste diversity into consideration.
- **Gender quota** –Women's representation would remain minimal without a gender quota, severely undermining our democracy.
- **Panchayats** – Recent research on panchayats has shown the beneficial impact of reservation on the distribution of resources and the empowerment of women.
- **Vote share** – Despite an increase in the percentage of women voting, there are still not enough women in positions of authority.

## Why is the Bill hard to pass?

The current electoral system, which employs the single transferable vote technique, is one of the main obstacles to the implementation of the Women's Reservation Bill in the Rajya Sabha. Votes are allocated to favored candidates under this method, making it difficult to reserve seats for certain groups.



There are now no reservations for SCs and STs in the Rajya Sabha, and any move to add them would need to change the voting process under the constitution.

## **What are the Arguments Against the Bill?**

The Bill merely reads that it shall come into effect “after an exercise of delimitation is undertaken for this purpose after the relevant figures for the first Census taken after commencement of the Bill is undertaken. It doesn’t specify the cycle of elections from which women will get their due share. •The current Bill does not provide women’s reservation in the Rajya Sabha and State Legislative Councils. The Rajya Sabha currently has lower representation of women than the Lok Sabha. Representation is an ideal that must be reflected in both the Lower and Upper Houses.

## **Why did the parliament fail to pass the WRB?**

- Heated debates & sexist taunts – The WRB has seen some contentious discussions and a fair amount of misogyny.
- Quota within quota – The 1996 committee advocated a quota for OBC women under the Bill’s one-third reservation for women, however, this recommendation was never implemented. Opponents claim that the WRB will not help their ladies as a result of this.
- Lack of political ability – Only the Biju Janata Dal (BJD) of Odisha and the Trinamool Congress (TMC) of West Bengal have seats set aside for female candidates in elections.
- Diverts attention – WRB’s detractors claim it draws attention away from more important electoral reform concerns including the criminalization of politics and party democracy



## **Conclusion and way forward**

India has a sizable female population, which represents a large reservoir of potential that, if unlocked, may propel the nation forward. The Inclusion of women will kick-start democracy by giving the vast majority of people a voice in how their lives should be run. It will take a few years for India to operationalize women’s reservation. Until then, crucial questions loom over the celebratory mood, such as the lack of reservations for OBC and minority women and how this bill could influence the politically fraught delimitation exercise. The near unanimity with which the Bill was passed in the Lok Sabha only suggests that parliamentarians are on the same page about the principle. The process, however, could prove to be quite another beast. In a national context, India performs far worse compared to the global average of 22% (as of 2014) with only 11.42% women in its national assembly (2014-19). While India lags behind, it has the advantage to learn from global experience. It has the benefit to improve upon both design and implementation of such a quota to achieve more efficient outcomes. In determining which of the two systems of reservation works better, IDEA summarizes that, “in almost all political systems, no matter what electoral regime, it is the political parties, not the voters that constitute the real gatekeeper to elected offices.”

# UNVEILING INDIA'S QUEST FOR EQUALITY THROUGH A UNIFORM CIVIL CODE

*"In diversity, find unity. A Uniform Civil Code is the thread that weaves our nation's fabric of equality." -*

**Jawaharlal Nehru**

## Prologue

Historically, the personal laws of various major religious communities in India have governed matters of marriage, family relations, and more. The government has generally refrained from interfering with these laws when there hasn't been a desire for change from the respective religious communities. India, being a land of diverse religions including Hindus, Buddhists, Jains, Christians, Muslims, Parsees, and Sikhs, embodies unity in its diversity. Aspects such as marriage, divorce, adoption, wills, and succession have been subject to local laws. These personal laws accompany individuals across Indian states, allowing them to follow their laws rather than the general laws. Personal laws, which pertain to specific religious or cultural groups, govern areas such as marriage, divorce, maintenance, and succession. In India, a secular democracy, each community has been allowed to uphold its own set of personal rules. For instance, Hindus follow the Hindu Succession Act of 1925 and the Hindu Marriage Act of 1955, while Christians abide by the Indian Christian Marriage Act of 1872 and the Indian Divorce Act of 1869. In contrast, Muslim personal law based on Sharia isn't codified; male Muslims have the right to multiple wives. Notably, Pakistan, Tunisia, and Turkey have taken steps to modernize personal laws, including the restriction or abolition of polygamy.



In India, only Muslim men can practice polygamy, and Hindu male heirs inherit more than their female counterparts. A person's religion determines the applicable laws for marriage, divorce, maintenance, guardianship, adoption, inheritance, and succession.

## The Concept of the Indian Uniform Civil Code (UCC):

The term Indian uniform civil code (UCC) pertains to a singular Civil Law Code applicable throughout India. This code would enforce the same secular civil laws on all citizens, irrespective of their religious or regional backgrounds. This concept counters the idea of distinct personal laws based on religion or ethnicity. Most modern nations have such codes in place. The notion of UCC is primarily associated with independent India. Historically, the British Indian Government introduced a few laws that governed family relationships regardless of couples' religions, such as the Special Marriage Act of 1872, the Married Women's Property Act of 1874, the Indian Succession Act of 1925, and the Child Marriage Restraint Act of 1929.

Advocates of UCC propose the adoption of a unified Indian Civil Code, which would apply to all residents of the Indian Union, regardless of caste, creed, or faith. This constitutional solution addresses the issue of community disparity and promotes national unity through a single set of laws across the nation.



## Reasons for the establishment of Uniform Civil Code in India

There are several arguments in favour of the creation of the UCC. These arguments range from constitutional and philosophical ideals to practical considerations. The first argument is to prevent sectarianism strengthen the spirit of the Constitution and apply the spirit of our constitution mentioned in the preamble. The Uniform Civil Code can prevent political rule through intolerance of minorities. As such, it is a tactic to dissuade parties from fostering sectarianism to achieve their political goals. The second argument is the simplicity of the law, through which the Unified Civil Code provides clarity. The different religions grant rights to individuals in one way or another according to the religion they profess, which creates confusion in the legal system. The third argument for this advantage is ethnic integration. The third reason will help promote national integration by creating a sense of unity and shared identity among citizens. It promotes a deeper sense of national identity by asserting that all people, regardless of religious affiliation, must adhere to the same legal standards and principles.



**Goa as an Exemplar for Uniform Civil Code:**  
In the compact state of Goa, a Uniform Civil Code (UCC) stands as a model acknowledged and accepted by all its communities. The roots of this lie in the Goa Civil Code also referred to as Family Laws, which was formulated and enacted during the 19th and 20th centuries by the Portuguese colonial rulers. When Goa gained liberation in 1961, the Indian government replaced colonial laws with central laws across the region. Notably, the Family Laws were retained due to the unanimous preference of all communities in Goa. A key provision in this code pertains to the division of property – both immovable and movable – in the context of divorce or demise. In the marital context, joint property ownership is established between spouses; however, in the event of divorce, equitable division becomes a requirement. This law ensures equal inheritance rights for sons and daughters. The requirement of marriage registration acts as a preventive measure against child marriages and polygamy. The Portuguese Civil Code intended to strengthen the institution of family, fostering harmony between spouses and safeguarding against potential injustices within the marital relationship. Former Chief Justice of India, Y.V. Chandrachud, expressed optimism that the realization of the Goa model of a UCC could potentially inspire the broader Indian society to overcome its sectarian divides.

# Uniform Civil Code: Three Stage Mechanism

Three modest measures were planned to achieve a uniform and binding civil law. The first level would be a separate codification of each right, the second level would be an optional Unified Civil Code, and the third level would be a mandatory Unified Civil Code.

When the bill was challenged, Muslim leaders again said they should be allowed to set their own rules and that demands should come from the communities themselves. Encryption does not automatically meet early UCC standards.



## Separate legalization of any individual right:

The first step is to legalize human rights. To form a unified civil law, what are, at least, the necessary conditions? What it should be: An effort to bridge the gap between the rules of different communities and the laws of different religious groups within that community. More rights for vulnerable groups such as women and children, and better protection for tribals and other oppressed peoples. - Striving to achieve equality between men and women, regardless of religion. To what extent do the personal status laws written in different societies meet these standards? When it comes to adoption, wills, and succession, Islamic law only applies to Muslims who choose Sharia over their community. Islamic marriage law grants Muslim women the right to sue, but Muslim men's rights under traditional divorce laws are not affected. Only laws that dissolve Islamic marriage are compatible with the second objective. He introduced several reforms that brought Islamic personal status laws in line with other personal status laws and gave women more rights.

## Uniform or mandatory Civil law:

The government intends to establish a voluntary or optional UCC. The public felt that the voluntary law would be a welcome step towards compulsory law while allaying Muslim fears that the law would impose Hindu personal law on them. The Bar Council of India's UCC fully supports mandatory laws. The problem with the optional code is that it cannot be standardized. This may just be another addition to existing family law, adding to the confusion rather than reducing it. Two aspects of the concept of freedom of choice must be taken into account. He believes that CDU selection should be a one-way process. There should be no withdrawal. When a man chooses, he also chooses his offspring. There will be no unsubscription. If one spouse chooses the code, the other must do the same, otherwise the choice will be void. For several reasons, the UCC must improve several aspects of the existing law, and its wording must be very clear.



## Suggestions and Conclusion:

In the pursuit of achieving uniformity in-laws and realizing the objectives outlined in Article 44 of the Constitution, the following recommendations should be promptly taken into account. To foster a favorable atmosphere for the adoption of the Uniform Civil Code, the government should effectively communicate the essence and relevance of Article 44. Steps must be taken to identify and address resistance from those who oppose its implementation. Leveraging mediums such as the press, radio, television, and other forms of communication can aid in this endeavor. It is essential to educate conservative citizens about the importance of legal uniformity to prevent any obstruction to the execution of Article 44. By instilling an understanding of the benefits of the Uniform Civil Code, the government can promote a sense of cooperation. This educational effort needs to be undertaken with sensitivity, avoiding any tactics that might unnecessarily arouse emotions. To implement social transformation, a phased approach can be employed, either territorially or based on specific communities. The goal should be to create a Uniform Civil Code that amalgamates the most commendable elements from various personal laws. This synthesis should be guided by the spirit of compromise and mutual understanding among India's diverse communities. It is the responsibility of academicians to play a pivotal role in cultivating an environment conducive to the adoption of the Uniform Civil Code. By promoting secularism and elucidating the contents of the Code to the general public, academicians can contribute significantly to fostering acceptance and understanding.



Fundamentally, the Uniform Civil Code translates to the equal application of laws across all segments of society. The realization of this principle is paramount, as all individuals in India should be governed by a uniform legal framework. This concept upholds the values of national unity and secularism, countering the divisive implications of varying personal laws. Noteworthy international examples of successful Uniform Civil Code implementation, such as in Germany, France, Spain, Canada, Japan, Turkey, and Portugal, underscore its viability. Consequently, the Indian government should take proactive measures to introduce a Uniform Civil Code that harmoniously encompasses the most commendable aspects of civil laws from diverse religious communities. This action aligns with the commitment articulated in Article 44 of the Indian Constitution, and it advances the overarching goal of a unified legal framework for the nation.

# GEOPOLITICAL CROSSROADS: INDIA-MALDIVES RELATIONS IN JEOPARDY

*"We will send back foreign soldiers in the Maldives"*

**-Mohammed Muizzu**

## PROLOGUE

As the results of the 2023 Maldives polls are out, pro-Beijing candidate Mohamed Muizzu of PPM (Progressive Party of the Maldives) has won the election, defeating Ibrahim Mohamed Siloh with 53% vote in the second round of the presidential election. The Maldives, with its picturesque islands and turquoise waters, has often found itself at the center of geographical considerations. The recent election of a pro-Beijing candidate as the president of the Maldives has raised concern and promoted careful analysis from India's perspective.



## UNRAVELING TIES: CONTEXT AND HISTORY OF THE CURRENT INDIA-MALDIVES DIPLOMATIC DILEMMA

India and the Maldives have a long history of diplomatic, economic, and strategic relations. India and the Maldives have historical and cultural ties dating back centuries. Trade, religion, and cultural exchange have connected the two nations for a long time. India has been a significant development partner for the Maldives, providing financial assistance for various infrastructure projects, including ports, airports, and social development initiatives. India and the Maldives have cooperated on security issues including Maritime Security, counter-terrorism, and disaster relief; examples of which are as below:

**Budgetary support:** In 2023, India provided \$100 million in budgetary support to the Maldives to help the country tide over a difficult economic situation.

**Infrastructure Projects:** India has funded many infrastructure projects in the Maldives, including the Greater Malé Connectivity Project, the UTF Harbour Development Project, and the National College for Police and Law Enforcement.

**Lines of credit:** India has extended lines of credit to the Maldives for various development projects, such as the construction of housing units and water and sanitation facilities

Date	Amount	Purpose
March 2023	\$100 million	Budgetary support
March 2022	INR 222.98 crore	Construction of the National College for Police and Law Enforcement
July 2021	\$50 million	Line of credit for development projects
June 2020	\$1.4 million	Financial assistance to help the Maldives mitigate the economic impact of COVID-19
March 2019	INR 52 crore	Renovation of the Indira Gandhi Memorial Hospital

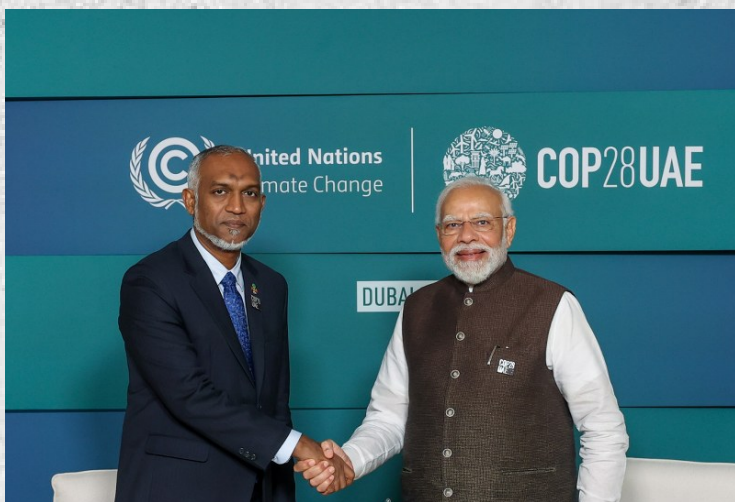
*This is just a sample of the financial assistance that India has provided to Maldives.*



The two nations have signed a defence cooperation agreement to enhance their strategic partnership. Overall, India and the Maldives have maintained a positive and mutually beneficial relationship, with India playing a role in supporting the Maldives' securities and development needs.

But there could be a change expected in the future of the foreign policy of the Maldives towards India as the election of Mohammad Muizzu as president of the Maldives on October 1, 2023, has raised concerns about the future of India Maldives ties. Muizzu is a pro-China Candidate who has pledged to strengthen ties with China and reduce reliance on India. Muizzu has vowed to reverse the policies of his predecessor, Ibrahim Muhammad Solih, who had sought to improve relationships with India. Muizzu has specifically said that he will remove Indian troops from the Maldives who are stationed there at the request of the Maldivian government. He has also said that he will review all Chinese-funded projects in the Maldives.

India is concerned that Muizzu's pro-China stance will give China a greater foothold in the Maldives, which is strategically important in the Indian Ocean. India is also concerned that Muizzu policies could harm Indian economic interests in the Maldives.



## **THE CRUCIAL IMPERATIVE: UNDERSTANDING THE SIGNIFICANCE OF INDIA-MALDIVES RELATIONS IN A SHIFTING GLOBAL LANDSCAPE**

The Indian Ocean, which is India's maritime backyard. India has a strong interest in maintaining peace and stability in the Indian Ocean region, and the Maldives is seen as a key partner in this. The Maldives is located on the key shipping lanes that connect India to the rest of the world. Nearly 50% of India's external trade and 80% of its energy imports transit through the shipping lanes.



On the other hand, China is seeking to expand its influence in the Indian Ocean region, and the Maldives is seen as a key target for its Belt and Road Initiative (BRI) and China Pearl Project. China has invested heavily in infrastructure projects in the Maldives, including airports and bridges. China is also interested in the Maldives' strategic location. The Maldives is located on the key shipping lane that connects China to the Middle East and Africa. China has also been increasing its military presence in the Indian Ocean region. The Maldives could provide China with a strategic base for its military operation in the region. The Maldives is geopolitically important to both India and China. India is interested in maintaining close ties with the Maldives to protect its maritime interest and security in the Indian Ocean region. China is also seeking to expand its influence in the Maldives as a part of its BRI and strategic ambitions in the Indian Ocean region.



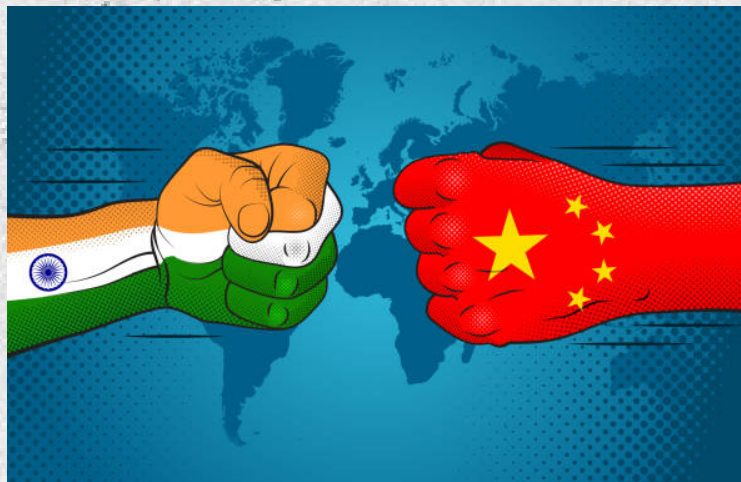
# NAVIGATING UNCERTAINTY: DRAWING CONCLUSIONS ON THE FUTURE OF INDIA-MALDIVES RELATIONS

Many assumptions can be made as the situation in the Maldives in the upcoming years will depend on many factors, including the outcome of the current geopolitical rivalry between India and China, the Maldivian government's ability to balance its relations with the two countries, and the effects of climate change.

## India-China Rivalry

India and China will likely continue to compete for influence in the Maldives in the upcoming years. This could lead to many negative consequences for the Maldives, including:

- Increased militarization in the region, as both India and China increase their military presence in the Maldives and the surrounding waters.
- Increased tensions between India and China, which could lead to conflict in the region.
- Increased pressure on the Maldivian government to choose sides in the India-China rivalry.



## Maldives' ability to balance relations

The Maldivian government will need to carefully balance its relations with India and China in the upcoming years. This will be a difficult task, as both countries are vying for greater influence in the Maldives.

If the Maldivian government is unable to balance its relations with India and China, it could lead to many negative consequences, including:

- Increased domestic instability, as different factions within the Maldivian government align with different sides in the India-China rivalry.
- Increased economic hardship, as the Maldivian economy becomes more dependent on one country or the other.
- Reduced sovereignty, as the Maldivian government is forced to make concessions to India and China to maintain its independence.

## Effects of climate change

Climate change is another major threat to the Maldives. The Maldives is a low-lying country, and rising sea levels are already inundating some of its islands. Climate change is also expected to increase the frequency and intensity of storms and other extreme weather events in the Maldives.

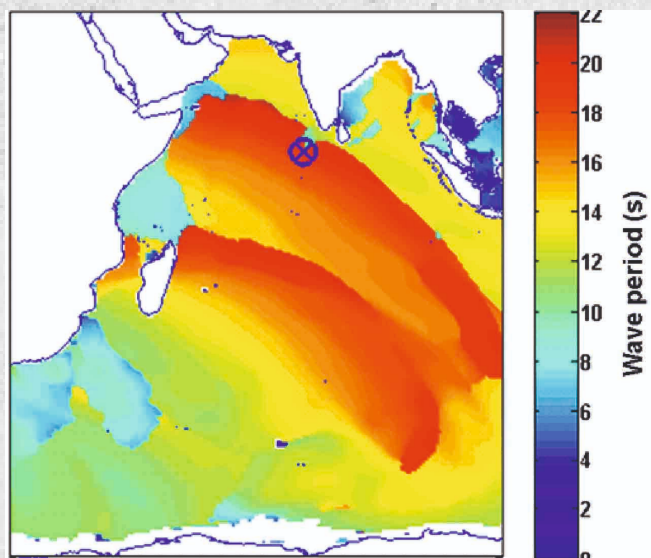
If the Maldives is unable to adapt to the effects of climate change, it could lead to many negative consequences, including:

- Mass displacement of people, as entire islands become uninhabitable.
- Damage to infrastructure and property, as storms and other extreme weather events become more common.

Increased economic hardship, as the Maldivian economy becomes more vulnerable to the effects of climate change.



Overall, the situation in the Maldives in the upcoming years is uncertain. The country is facing many challenges, including the India-China rivalry, the effects of climate change, and its domestic instability. The Maldivian government will need to carefully manage these challenges to ensure the country's future prosperity, and it is possible that the United States could also join the situation in the Maldives in the upcoming years.



## U.S. PRESENCE: A PIVOTAL FACTOR SHAPING THE DYNAMICS OF GLOBAL RELATIONS

The United States has a military base in Diego Garcia, which is located in the British Indian Ocean Territory, about 400 miles from the Maldives. This gives the United States a strategic presence in the region and the ability to intervene in the Maldives if necessary.

The United States has many interests in the Maldives, including:

- Maintaining peace and stability in the Indian Ocean region.
- Protecting key shipping lanes that connect the United States to the Middle East and Africa.
- Preventing the Maldives from falling under the influence of China or other adversaries.

The United States has already been increasing its engagement with the Maldives in recent years. In 2020, the United States signed a "Framework for Defence Cooperation" with the Maldives, which allows for increased joint military exercises and training. The United States also opened a resident embassy in the Maldives for the first time in 2020.

If the India-China rivalry escalates in the Maldives, or if the Maldivian government becomes unstable, the United States may be more likely to intervene in the country. The United States could do this by providing military assistance to the Maldivian government, or by deploying US troops to the Maldives. However, it is important to note that the United States is also wary of becoming too involved in the Maldives. The United States does not want to be seen as taking sides in the India-China rivalry, and it does not want to get bogged down in a long-term conflict in the Maldives.

Overall, the United States is likely to continue to monitor the situation in the Maldives closely in the upcoming years. The United States will be prepared to intervene in the Maldives if necessary to protect its interests, but it will also try to avoid becoming too involved in the country's internal affairs.





# THE SLOW POISON KILLING THE HEALTHCARE SECTOR

## PROLOGUE

‘God gives life and the doctor saves life’ is a saying with which most people agree, but in contemporary scenarios, things have changed; doctors are not able to save critically ill patients and fulfil their duty because of the fear prevalent in their minds regarding their own safety. Yes, the reference is to the violence against healthcare workers, which is widespread nowadays. Various instances of physical and verbal attacks on doctors and nurses are heard every now and then. It has emerged as a critical issue that poses a significant threat to the healthcare sector. This might seem like a trivial issue at first, but it is of great significance as it affects the long-term functioning of the healthcare sector. In terms of employment and revenue, the healthcare industry ranks among the largest in the Indian economy. According to the NITI Aayog, it provides direct employment to 4.7 million individuals and has been growing at a CAGR of 22% since 2016. Besides its economic significance, it is a socially important part of any country and is very much needed in maintaining a healthy workforce.

Violence may be in the form of threats, verbal abuse, physical assault leading to injury, or unnecessary complaints and cases



## VIOLENCE AGAINST MEDICAL PROFESSIONALS

for the sole purpose of making them go through trouble. As per the Indian Medical Association, up to 75% of medical professionals have gone through violence at some point in their workplace. By medical professionals, we refer to doctors, nurses, paramedics, and all those involved in improving the health of patients and providing any kind of medical aid to any person. Junior doctors, nurses, and final-year medical students face the brunt of these attacks.

The main perpetrators are the patients, their relatives, and

some third parties associated with them.

From 2007 to 2019, more than 150 cases of violence against healthcare workers have been reported. The number, although largely unreported, is unusually high for a country like India. There are various reasons why such incidents go unreported. Doctors and nurses do not want to get into trouble of the police and the courts, which would be a waste of time. Another reason can be empathy in doctors and nurses for the patient's family.



There is laxity in legislation relating to such violence; no central act exists to regulate incidents of this kind. Though there are state laws that punish perpetrators of violence against healthcare workers, they lack awareness and enforcement. Various associations of doctors, like the Indian Medical Association and the Delhi Medical Association, and legal groups like the Medicos Legal Action Group constantly engage in activities towards the betterment of working conditions, the safety of doctors, and putting forth their issues in front of competent authorities. In October 2023, a protest was held under the banner of the Delhi Medical Association at Rajghat, New Delhi, and one of the primary demands was a better working environment and demanding action on recurring incidents of assault on medical professionals.



## WHAT IS BEHIND SUCH VIOLENCE?

Many reasons can be linked to the issue of violence. The foremost reason is the evading trust of the public in the healthcare system. This is mainly due to the high degree of privatization in the medical sector, because of which healthcare is nowadays regarded as a profit-mongering avenue designed to loot the diseased.

Once revered for social service, hospitals are now seen as profit-centric entities, prioritizing financial gains over genuine societal well-being. The spill over effect of privatization is the exorbitantly high treatment costs for even minor ailments. This high cost, added to the loss of life of the patient, fuels anger in the kin and induces them to become violent. The media plays the role of the aggravator by making the situation even worse and highlighting the issue in the public domain. Media houses make a mountain out of a molehill in such cases.

Low levels of health literacy and a lack of communication can also be factors that supplement the situation. Doctors and nurses fail to effectively communicate the risks associated with the treatment, the cost, the probability of saving lives, etc.



## HOW IS IT KILLING THE HEALTHCARE SECTOR?

The effects of such acts are wide-ranging and have a long-term effect on the economy and the viability of the healthcare sector itself. Doctors are now afraid to treat patients whose lives are highly endangered and have a low chance of survival, all because of the fear that if something happens to that patient, the concerned doctor would be the scapegoat. The mindset of doctors towards treatment has changed entirely from giving all they have to the patient to prioritizing their safety and security above treatment.



This leads to job dissatisfaction and a loss of interest in the field, causing absenteeism and low morale. Already, the economic gains for doctors from treating hospitalized patients are meagre - around 5–10% of the hospital bill. Now, they prefer providing consultation at private clinics instead, which is highly rewarding to them.

It has an added social cost as well. The patients who might be saved by professional medical intervention are now left on their own just because of some violent patients, which has tainted the image of all the patients as vulnerable. This leads to a vicious cycle of violence and evading trust. People do not have trust in the system, which leads to violence. Violence leads to an aversion of doctors towards treatment, and this further amplifies the lack of trust.



In the modern era, human resources are a highly important resource, and their significance is known to all. The landmark index for measuring human development, the Human Development Index (HDI), places significance on health and education to determine the ranking of countries. A robust healthcare system is very important for the overall development of the country. If this continues, then the healthcare sector will not be able to develop to its full potential.

It has an indirect effect on the education sector as well. The industry for coaching for competitive exams is very large in the current scenario and employs a large workforce. Every year, around 20 lakh students register for the NEET-UG exam. When such cases are heard, students may tend to opt out of this field and look for alternate career options. Or they may think about moving to more developed countries, which have less intensity of assaults. In both ways, it harms the Indian economy. By choosing an alternate career option, there might be a lack of competent doctors, and resources will migrate to other countries. It will lead to brain drain and highly revered human resources will be lost.

## THE CURRENT SCENARIO

At present, there are some laws and regulations, but they are inadequate. During the pandemic in April 2020, the government enforced the Epidemic Diseases (Amendment) Act (2020), a central act that recognized any violence against healthcare service personnel as a cognizable and non-bailable offense. A light of hope towards protection, it was a temporary solution to a perpetual problem, as it was applicable only in the time of a pandemic.



There are state laws in twenty-five Indian states and union territories that are called the Medicare Service Persons and Medicare Service Institutions (Prevention of violence and damage or loss to property) Act, 2008.



There is slight variation in each state and U.T. regarding implementation and stringency. It recognizes the offenses as cognizable and non-bailable with a fine of up to Rs.50000 and imprisonment of up to 3 years. Nevertheless, these acts lack awareness and implementation among the police themselves. According to an RTI filed by the Medicines Legal Action Inquiring Police in Punjab and Haryana about offenders booked under the Medicare Act, it was found that no case was registered under the act, in contrast to multiple instances of violence.

## POSSIBLE SOLUTIONS

To eradicate this vicious cycle, the focus should be on eliminating the root cause of the entire problem, which is health literacy. Financial literacy is something everyone is familiar with, but time demands health literacy as well.

Health literacy can be defined as “The degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions (Ratzan and Parker, 2000).” Health literacy will help individuals understand more about the procedures and actions performed by doctors and will phase out any kind of confusion present in their minds.

Awareness campaigns can be used to promote health literacy in both rural and urban areas and emphasize the need for a calm mind while getting medical services. Overall, literacy level also helps towards increasing awareness as it fosters better understanding among individuals.

Health Information Week is a campaign in the United Kingdom that aims to promote health literacy among patients, improve their understanding of the various treatment alternatives available to them, and help them make the right choice.

Another solution is to provide legal backing for the rights of healthcare workers against any kind of violence. This is required to create a sense of fear in potential offenders about the consequences of violence, so they themselves do not get involved in such acts. Just as the consequences of attacking an on-duty police officer are well known, the consequences of attacking healthcare workers should also be known. A robust grievance redressal mechanism is essential to address the problems and grievances of patients. It would help in the resolution of problems at an early stage.



A safe and conducive working environment is highly needed to address the issue at the site of violence. As most of the physical attacks happen in the emergency wing or the wards, surveillance systems should be installed, and trained security personnel should be employed. In addition to this, restrictions on entry to the emergency ward should be strictly enforced, so the probability of assault decreases.

• RESEARCH  
• INNOVATION  
• TECHNOLOGY

• INVENTION  
• HEALTH  
• INSPIRATION

• MEDICAL CARE  
• SOLUTION  
• IDEA

• INVENTORS  
• CREATIVITY

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## CONCLUSION

Violence against healthcare workers poses a grave threat to the healthcare sector. By acknowledging the causes, consequences, and potential solutions, we can work towards creating a safer and more supportive environment for healthcare professionals.

It is imperative to implement legal measures, raise awareness, and provide support systems to ensure the physical and mental well-being of healthcare workers. Only through concerted efforts can we address this issue and preserve the integrity of the healthcare sector.



# INDIA'S DEMOCRACY: A QUESTIONABLE REALITY

## PROLOGUE

“India” a country that’s known for its high populated democratic structure. It boasts of itself being the world’s largest democracy. It is the desired destination, but a need arises to evaluate India’s democracy after 76 years of independence. It is of utmost importance to do a critical analysis to know if India is on a progressive track towards being completely democratic or just a utopian aspiration which is falsely accepted in the minds of the masses. India’s democracy has always been in the spotlight since our independence. With various instances of violation of democracy till 2013, the NDA surged to power with a tag of “harbingers of democracy”. How far the country has been pragmatically democratic is a million-dollar question awaiting an answer. While innumerable proponents have backed the ruling party, in most cases they have turned a blind eye against crucial issues.

## WEAPONIZED INDEPENDENT BODIES

The first and foremost shortcoming has been the moves to eliminate political competition. Opposition parties have been under serious threats. A true and fair election enriched by a level playing field for all the contestants is the crux of democracy, which is presently ailing.

While Indira Gandhi had misused Article 356 of the constitution (it gives the Center the power to dissolve the government and impose the President’s rule) for various motives, the current state of opposition parties is no better.



The Enforcement Directorate works for the prevention of money laundering and foreign currency law violations. It has been severely misused by the ruling party. The ED and CBI together have probed 121 prominent politicians in the country, out of which a whopping 95 percent (115 of 121) belong to the opposition parties. This figure is in contrast to the UPA regime where 14 out of 26 leaders, which is nearly 54 percent of them, belonged to the UPA alliance. The ED has also played a role in disrupting state governments. Hemanta Biswa Sharma, current Assam Chief minister, was probed by the CBI and ED in 2014-15 when he was a Congress member and his properties were raided and even the BJP raised slogans of corruption against him.

Following his entry into BJP, the entire allegations and the cases have been silenced. The silence of BJP colleagues is usual in politics, but silencing the independent agencies is a serious issue that needs to be inquired into. The ED also probed Captain Amarinder Singh, former Chief minister of Punjab, and his relatives. Following the allegations, he joined the BJP. The ED filed 888 cases, out of which just 23 were convicted. The conviction rate is just 0.025, which shows the magnitude at which ED is being misused by the Center.

# CRUCIAL CASE OF DELHI

The case of the Delhi government needs to be given special attention. The Aam Aadmi party led by Chief minister Arvind Kejriwal has won the Delhi assembly elections thrice since 2013. While the entire nation was completely swept by the Modi wave, including a complete sweep by the BJP in Delhi Lok Sabha seats, winning all 7 seats in 2014 as well as in 2019, the people of Delhi have elected Kejriwal as the Chief minister in three elections with a complete sweep in 2015 and 2020 assembly elections. This shows the clarity of voters of Delhi, they desperately need AAP in power for the Delhi state. However, the Center has been a huge hindrance to the Delhi government. The appointment of efficient officials and public servants is key to the implementation of schemes. With the amendment of the GNCTD Act, the Center curbs and ties the hands of the Delhi government by shifting the power of appointing officials to itself.

The various powers given to the Lieutenant Governor of Delhi have led to delays in implementing schemes. Even though the supreme court ruled in favour of the Delhi government that the elected government which represents the voice of the public should have the paramount right to take decisions, the center persistently tried to curb the power of the state. The Delhi state government has delivered and solved various issues in Delhi. The education system has been revamped, and the entire health sector has been rejuvenated by the setting up of Mohalla Clinics. Such schemes have had great public reception, which reciprocated with the AAP winning the election in Punjab.



To defame AAP, the BJP again used their Trump Card, enforcement directorate and arrested Mr. Manish Sisodia, who had relentlessly worked towards boosting the Delhi education sector, and MR. Satyendra Kumar Jain, who had overseen the setting up of Mohalla Clinics. Both the ministers who had delivered extensive results in their domains were framed and arrested. Had the allegations been true, the court would have convicted them, but still they aren't, and it's a matter of fact that there had been very minimal evidence of them being involved in money laundering. It is highly appreciable of the Delhi government that with limited powers, false allegations, illogical defamations by arresting prominent faces on the basis of fake allegations, AAP has delivered results which are highly evident from the electoral results of Delhi and Punjab.

## A BREAKING FOURTH WALL

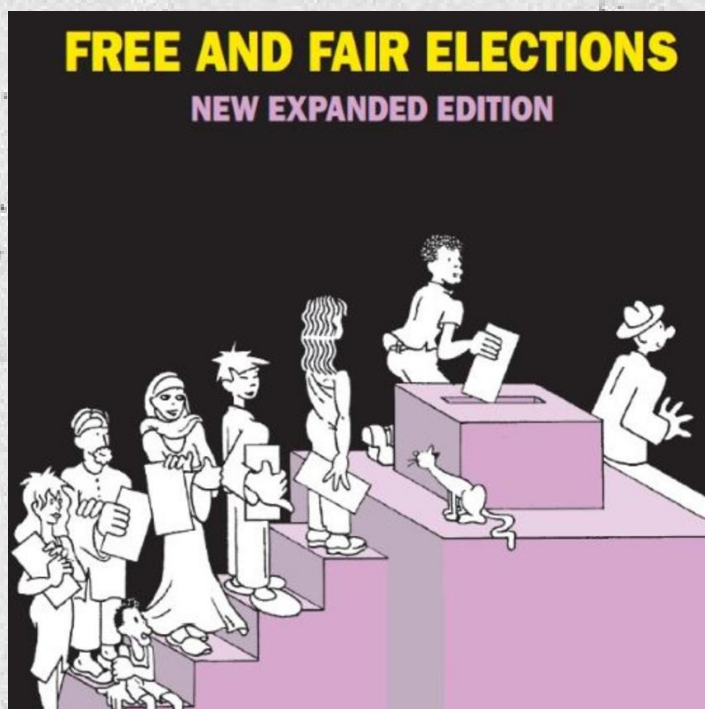
The second area of concern is the strike down of media houses publishing anti-BJP contents. Newsclick, a news network which advocates the voices of the left and is against the Hindutva politics of the BJP. Every media house has the right to voice out their interests. This is a fundamental right of the media. However, newsclicking has been paying the price for voicing opinions.



The founders have been charged with allegations of money laundering. Mr. Prabir Purkayastha, who is the owner of Newslick has been charged and arrested in this case. The 73-year-old man has been continuously questioned by the ED and has undergone various ill-treatments. Such a pathetic situation for the media, which is the fourth wall of democracy, raises alarming concerns about India's democratic set-up. The skilful and planned trapping of NDTV, a renowned media house in the country, is another example of striking down freedom. NDTV is often known for its anti-BJP content and is indirectly a proponent of the left. Due to their anti-government comments, the Adani group, which has close ties with the center, has taken over NDTV.

# FREE AND FAIR ELECTIONS: A DISTANCING REALITY

August 10, 2023 marked the introduction of a bill to stifle India's democracy. The bill relating to the appointment of the Chief Election Officer and other election officers was introduced. It is high time that the country's masses be admired for the daring motives of the Center to destroy democracy.



The supreme court prior to this bill ruled that the Chief Election commissioner should be appointed by the president on recommendation by a committee which comprises the PM, the opposition leader of Lok Sabha and the chief justice of India. This bill violates this ruling. This bill proposes two main key points which really reflect the centre's mindset. According to the bill, the recommendation committee will be the PM, a cabinet minister and the opposition leader. The Chief Justice of India was removed from the committee. The other proposal is that the rank of the Chief Election Officer is reduced to that of a cabinet secretary from the rank of a Chief Justice of India. This clearly represents the motive of the center to stifle the independent nature of the election commission and bring the Chief officer under the executive ambit. The removal of the CJI from the committee clarifies the intention of the center to influence the conduct of elections. This bill paves the way for the end of fair elections in India and is another nail in the coffin of India's democracy. The most crucial issue is that of social inclusion.

The Manipur conflicts clearly express how the center is partisan towards the majority community. The entire issue could have been solved by taking corrective action. Widespread violence could have been stopped with effective deployment of military personnel. Just because the Meitei community happens to be a major share of their voters and the CM Biren Singh, who himself belongs to the Meitei community, the government has turned a blind eye against the violence inflicted on the minorities. It took so long for the PM to utter a single word on the issue. People conceive this as a single issue, but drawing lines from this and imagining a future, creeps in a dreadful picture.

Going along the same notion, with Hindus being the majority in the community, there is no surety that the government will not inflict and inbreed hatred against minorities. What if Hindus be the next Meitei? Had India been the epitome of democracy, such a question need not be raised, but the trend at which the country is progressing forces such doubts in the minds of the masses.

## CONCLUSION

The democratic structure is moving towards authoritative dictatorship. Hindutva nationalism is the need of the hour to arouse and awake the restless Hindus, who have dared to practice and preach secularism, while other communities have high respect for their own culture.

The BJP have done more good for the Muslims which is evident from the economic status of Muslims in BJP-ruled states as compared to those ruled by opposition parties, but extreme versions of Hindutva politics will cause a dent to the Indian democratic structure.

The BJP have delivered enough to be re-elected, and they deserve it, but it lies in the hands of voters to think at what cost such development is arising. There is a saying that bad democracy is better than dictatorship. The BJP always awards a thumping defeat to the opposition. They are a step further and ahead of the opposition not just in elections but also in causing a destitute state of Indian democracy. The Opposition at least had some vestiges of a democratic nature in them, but the path on which the NDA is traveling seems to abandon their tag of “harbingers of democracy.”

Our democracy is at a questionable stage. It is in the hands of the masses to either question and instill changes or pave the way for a reality which can't be questioned.

