



“Try not to become a man of success, but rather become a man of value.”

—Albert Einstein



Beyond identities

The world today stands at a strange crossroads. On one hand, we are witnessing unprecedented technological progress that connects people across continents in real time while on the other, societies are becoming increasingly fragmented along lines of identity, belief and history. The question is no longer just about progress but about the direction in which that progress is taking us. For India, the answer has always rested in its civilisational ethos. This land has never been about the supremacy of individuals. It has been about ideas, principles and a constant search for balance. The strength of Bharatiya thought lies in its ability to evolve, to question and to adapt without losing its core. It is this flexibility that has allowed it to endure through centuries of change. However, there is a growing concern that this very essence is being diluted. Increasingly, historical and spiritual figures are being confined within narrow social identities such as caste or community. This shift is not just unnecessary but also harmful. When ideas are reduced to identities, they lose their wider meaning. When individuals are turned into symbols of specific groups, their relevance shrinks. This is how societies slowly move away from shared purpose and towards fragmentation. India cannot afford this drift. The foundations of modern India were built with a clear vision to move beyond historical inequalities and create a more inclusive society. But over time, instead of dissolving rigid identities, there is a risk that these divisions are becoming more deeply entrenched. A society cannot progress if it remains trapped in its past. Acknowledging history is important, but being bound by it is limiting. Progress demands evolution. It requires a willingness to rethink, to reform and to move forward with changing times. At the heart of this challenge lies the growing culture of personality-driven thinking. History has shown that when societies begin to revolve around individuals rather than ideas, the space for dialogue shrinks. Critical thinking is replaced by blind allegiance. Complex issues are reduced to simplistic narratives. In the long run, such tendencies weaken institutions and divide societies. In contrast, strong civilisations thrive on diversity of thought. They allow space for disagreement, encourage debate and remain open to change. They do not seek uniformity, but unity built on shared values. In today's world, technology has already shown us what such unity can look like. People across different countries, cultures and backgrounds use the same platforms, rely on the same innovations and collaborate without barriers. This interconnectedness is a lived reality, proving that cooperation is possible when we move beyond narrow identities. The responsibility to carry this forward lies with the new generation. Today's youth have access to information, exposure to different perspectives and the tools to shape the future. More importantly, they have the opportunity to break free from inherited divisions and define themselves through their abilities and contributions. The shift that India needs is from identity to merit, from division to unity, from past grievances to future possibilities. This does not mean rejecting tradition, but understanding it in its true spirit. The essence of our civilisation lies in inclusiveness, not exclusion. We can continue to divide ourselves into smaller identities, or we can come together to build something larger. The future will belong to those who choose unity over fragmentation.

■ Israel & Palestine

NEW SECURITY ARCHITECTURE

■ JERZY WÓJCIK

Contrary to optimistic vision of stabilisation and economic development in the Middle East contained in Trump administration's US strategic documents, Israeli political elites appear to perceive the coming years as a period of systemic uncertainty. From their perspective, Israel is at a historic turning point that justifies pursuing policies that maximize strategic goals, even at high international cost. The goal is to gain acceptance for the vision of a single state in the Palestinian territory.

Regardless of whether the Palestinians will have a broader or more limited scope of presence and self-government in West Bank, it should be assumed that by 2028 the strategy of the government of Benjamin Netanyahu will be focused on three aims.

One, the annexation process of parts of West Bank, while maintaining limited Palestinian representation in selected areas, could be seen as a strategic goal. A permanent change in the status of this territory could be seen as a strategic goal, assuming the most densely populated Palestinian areas would remain under the control of their inhabitants and function under a formula of limited self-rule. Such a solution would also have a political and image-building dimension, allowing, on the one hand, to limit pressure from the international community and, on the other, to present the existence of Palestinian enclaves as an alternative to a full two-state solution.

Two, the voluntary or forced relocation of a portion of the Palestinian population from the West Bank. In conditions of international instability, this process could be staggered and hybrid, combining elements of forced migration with formally voluntary migration, implemented through both direct and indirect actions. Strategically, this would mean striving to reduce the Palestinian population in Judea and Samaria.

Three, pursuing an offensive-defensive policy towards the Gaza Strip, the nature and intensity of which will depend on the evolving security situation in the area. It can be assumed that the Israeli government's policy will largely depend on development of the situation in the area. If the presence of international military forces reduces the terrorist threat, stabilises the situation, and creates conditions for infrastructure investments, Israel may allow implementation of the so-called Trump Plan. However, if the developments are deemed unfavourable from a national security perspective, the possibility of renewed, controlled military escalation should be considered, which will effectively block the reconstruction process in this territory.

The pursuit of a lasting resolution of the status of the territories of historic Palestine should be viewed as a central element of Israel's strategic calculation. West Bank is crucial for Israel, both from a security perspective and in terms of historical and identity considerations, and its formal or de facto integration into the Israeli political and spatial system remains a fundamental goal of the current policy of Netanyahu's government. The Gaza Strip occupies a more ambiva-

lent position within this strategy. On one hand, its permanent integration into Israeli security system cannot be ruled out, but on the other, under favourable conditions, it could become part of a broader regional and international agreement. Maintaining it in a state of controlled uncertainty, however, seems more likely, limiting political and strategic costs while simultaneously maintaining full freedom of action. The long-term prospects for Gaza's potential reconstruction must also be borne in mind. Repairing the infrastructure damage alone is estimated to take 10–15 years, meaning that the implementation of more extensive economic and spatial projects would have to be spread over at least a dozen years.

Consequently, Israeli strategic planning assumes a functional separation of two theaters: the Gaza Strip and West Bank. While the former remains a space for conflict management and an instrument in regional relations, the latter represents a fundamental priority in geopolitical, cultural, and religious dimensions, as well as a key area for

may increasingly diverge. This necessitates a redefinition of the current security model, which is largely based on the American strategic umbrella and political support from the West. In this context, Israel's new security architecture must consider a scenario of partial strategic autonomy, understood as the ability to function with limited support from US.

This is not just about increasing military self-sufficiency, but also about building regional security systems that could function independently of the Palestinian component and creating physical buffer zones that would strengthen the state's strategic depth. In this context, maintaining control over the Golan Heights, the recurring concepts in Israeli debate of re-establishing a security zone in southern Lebanon, activity in unstable Syrian areas, and the strategic role of the Jordan Valley are particularly important.

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and March 2026, however, goes beyond the need for tactical neutralization of the threat. It has strategic and psychological significance. Its goal is, of course, to reduce Iran's military capabilities, but also to demonstrate to Muslim states of Middle East that Israel aspires to be the dominant military power in the region. The strategic base thus built is intended to act both as a real projection of power towards Arab states and as a tool of deterrence.

The second dimension of this strategy remains the continuation and expansion of the Abrahamic Agreements, albeit within a modified political logic. Until now, the normalization process has been characterized by relations between formally equal partners. In the current geopolitical situation, this dynamic may change. Arab states may find themselves under increasing psychological pressure stemming from the belief that remaining outside the system of regional agreements with Israel will have tangible consequences for their security. From a different perspective, regional states may seek to

At the same time, a gradual erosion of Israel's relations with some European countries is visible. Although it maintains relatively stable relations with selected Central European countries, as well as with Germany and Austria, in the long term, the political directions of Israel and the European Union may increasingly diverge. This necessitates a redefinition of the current security model, which is largely based on the American strategic umbrella and political support from the West. In this context, Israel's new security architecture must consider a scenario of partial strategic autonomy, understood as the ability to function with limited support from US. This is not just about increasing military self-sufficiency, but also about building regional security systems that could function independently of the Palestinian component and creating physical buffer zones that would strengthen the state's strategic depth. In this context, maintaining control over the Golan Heights, the recurring concepts in Israeli debate of re-establishing a security zone in southern Lebanon, activity in unstable Syrian areas, and the strategic role of the Jordan Valley are particularly important. A key element of Israel's strategy is relations with India, maintaining channels of communication with Russia, especially in context of Syria and Moscow's relations with Tehran, and deepening cooperation with Persian Gulf states are gaining importance. In the long term, Saudi Arabia's position will be crucial, as it remains the main variable determining the durability of a regional security system based on logic of Abraham Accords



long-term transformation of the territorial reality.

Many indications suggest that Israeli strategic planning is currently being conducted within the timeframe set by Trump's second term. This period can be viewed in Jerusalem as a window of opportunity, enabling fundamental territorial and structural changes with relatively limited political costs in relations with US.

At the same time, Israeli security elites must assume a scenario in which, after 2028, Washington will no longer play the role of guarantor of regional security to the same extent as before. This stems from both the evolution of American strategic doctrine and changes in public opinion in US. Support for Israel's policy in Gaza Strip remains low, which will influence the long-term calculations of subsequent administrations, regardless of their party affiliation.

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From Israel's perspective, the most desirable scenario would be the creation of a regional security system focused on containing Iran, functioning independently of a resolution to the Palestinian issue. However, the greatest barrier to implementing such a model remains Riyadh's current policy, which makes full normalisation of relations contingent on progress on Palestinian issue.

The process of shaping a new security architecture includes actions aimed at eliminating the strategic threat to Israel, which remains the Islamic Republic of Iran and its network of affiliated non-state actors (so-called proxies). Elements of this strategy have been visible over the past two years: in actions against Hamas, in strikes against Hezbollah's military infrastructure in southern Lebanon, and in attacks on nuclear and military installations in Iranian territory.

The escalation at the turn of February

deepen strategic relations, including in military and defense dimensions, with powers such as China and India.

For Israel, the expansion of the Abrahamic Accords remains a key strategic objective in the process of building a new security architecture. For Saudi Arabia, the Palestinian issue remains an obstacle to normalizing relations. This very area may become the subject of intensified diplomatic activity. From Israeli perspective, the new security structure is based on two parallel processes: changing the status of West Bank and normalizing relations with Riyadh. With its growing military superiority, Israel may seek to exert political pressure on Saudi leadership to marginalize the Palestinian issue or partially exclude it from the normalization process.

The reduction of American security guarantees in Middle East, combined with growth of Israel's regional military advantage, may induce Saudi Arabia to fundamentally redefine its policy towards the Palestinian issue and to revise its current support for the two-state concept. Solution, and Israel itself may take additional military and diplomatic initiatives to accelerate the process. --- INFA

Costly Treatment, Complicated Insurance: The Common Man's Double Burden

■ LALIT GARGG

The complexities, opacity, and arbitrariness increasingly visible in the insurance sector have dealt a deep blow to public trust. Insurance, which ought to serve as a means of protection, is in many cases turning into an instrument of exploitation. At a time when the cost of medical services has risen dramatically, treatment in private hospitals often runs into lakhs of rupees. Hospitals built on subsidized land provided by the government are, ironically, seen compromising the health rights of the poor. In such a scenario, health insurance emerges as a necessary shield. However, insurance companies often capitalize on fear and uncertainty about the future to persuade people into purchasing policies. The real problem surfaces when policyholders actually need support. At the time of claim settlement, companies frequently invoke technicalities, conditions, and exclusions to avoid payouts. Various reports indicate that claims worth thousands of crores are rejected every year. This is not only alarming but also raises serious questions about the credibility of the insurance system. Often, customers are not fully informed about policy terms at the time of purchase. The complex language of policy documents remains beyond the understanding of the average person, and later, the same clauses are used to deny

claims.

Another critical concern is the possible nexus between private hospitals and insurance companies. In many instances, hospitals inflate bills while insurers underpay, leaving patients to bear a heavy financial burden. This situation is especially distressing for the middle and lower-income groups. There have even been instances where hospitals have withheld the bodies of deceased patients over unpaid dues—an act that stands in stark violation of human dignity. In developed countries, insurance systems tend to be more transparent and accountable, with claims settled in a timely and fair manner. In India, regulatory bodies such as the Insurance Regulatory and Development Authority of India (IRDAI) exist to oversee and balance the sector, but their effectiveness is often questioned at the ground level. Limited intervention or regulatory inertia allows arbitrary practices by insurance companies to persist.

To address these challenges, the first step must be to simplify and enhance transparency in insurance processes. Policy documents should be presented in plain language so that an ordinary person can understand them. Insurance agents must be held accountable for providing complete and accurate information, and strict action should be taken against mis-selling. Secondly, the claims settlement process needs to be stream-

lined. A standardized and time-bound mechanism should be implemented. If a claim is rejected, clear and justified reasons must be provided. An independent appellate system should also be established to ensure that consumers can seek prompt redressal.

Thirdly, transparency between hospitals and insurance companies is essential. A standardized pricing system for treatments can help curb excessive billing and financial exploitation. Additionally, the cashless treatment facility must be strengthened and expanded to provide immediate relief to patients. Fourthly, the government must take a proactive role. A national-level monitoring system should be instituted to oversee the functioning of both insurance companies and hospitals. Regular audits and investigations should expose irregularities, and strict action must be taken against those found guilty. Fifthly, enhancing insurance literacy is crucial. Awareness campaigns in both rural and urban areas should educate people about policy terms, rights, and procedures. Simple guides and support centers should be established, particularly for the poor and less educated sections of society.

Undoubtedly, the insurance business should not be viewed merely as a profit-making enterprise but as a vital pillar of social security. Until ethics, transparency, and accountability are en-

sured, public trust cannot be restored. The need of the hour is to restructure the insurance system to make it truly people-centric. Simplified processes, clear rules, a robust regulatory framework, and informed consumers—these four pillars can guide the sector in the right direction. If timely reforms are not implemented, insurance may continue to be a source of distress rather than protection for the common man. Healthcare and insurance—both fundamentally associated with the protection, relief, and service of human life—are, paradoxically, becoming increasingly complex, expensive, and unreliable for the common citizen. On one hand, private hospitals built on subsidized land are seen evading their responsibility to provide free treatment to the poor. On the other hand, insurance companies impose such conditions and procedures that accessing benefits becomes difficult at the time of need. This situation reflects not just administrative failure but a deeply insensitive system.

The issuance of notices by the Supreme Court to hospitals built on subsidized land in Delhi is not merely an administrative action but a mirror to the system. When hospitals accept subsidized land with a commitment to treat the poor, it is not a mere formality but a social obligation. Unfortunately, while these institutions enjoy the benefits, they often evade their responsibilities. A similar

pattern is visible in the insurance sector, where lofty promises are made during policy sales, but claims are denied on technical grounds. An ordinary citizen continues to pay premiums for years, yet receives little support when it is most needed. In this context, judicial intervention is a positive sign. Just as the Court has sought accountability from hospitals, there is an equally urgent need for strict oversight and clear regulations governing insurance companies, so that insurance truly serves as a safeguard rather than a profit-driven trap.

The responsibility of governments must extend beyond policy formulation to strict enforcement. Hospitals that fail to honor their commitments despite receiving subsidized land should either be made to pay market value or face reconsideration of their licenses. Similarly, insurance companies must ensure that claim processes are simple, transparent, and time-bound. Healthcare and insurance are intrinsically linked to the security of human life; therefore, unchecked profiteering in these sectors must be curbed. If the government, judiciary, and regulatory authorities act collectively to enforce transparency and accountability, public trust can be restored. Otherwise, these sectors risk devolving into mere commercial enterprises, leaving the poor trapped between unaffordable healthcare and ineffective insurance.

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