



IYC 2025 Group of 20 Study Guide

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Letter from the Executive Board

Honourable Delegates,

It is with great pleasure that we, the Executive Board, welcome you to the ‘Group of 20 Committee’ at the International Youth Conference 2025, where we will be delving into one of the most controversial and consequential issues in global governance today: “Golden Visas, Dark Money: Investigating Citizenship-for-Investment Scandals in the G20.”

Citizenship-by-Investment (CBI) and Golden Visa schemes have created a lucrative market for mobility and protection — but at what cost? While some governments argue that these programs bring much-needed foreign capital, growing evidence suggests that they also open the floodgates to money laundering, tax evasion, criminal impunity, and other forms of elite misuse. From the chilling assassination of Daphne Caruana Galizia in Malta to the laundering of illicit wealth through luxury real estate in London and Dubai, prepare yourselves for two days of rigorous discussions and high-stakes diplomacy, on pertinent global issues.

As delegates, you should be ready to engage with real-world scandals, simulated crises, and evolving international norms. We emphasise the importance of being well-informed beyond the background guide. Your dedication to independent research will be key in generating meaningful dialogue and proposing actionable solutions. Together, we will create a space where every delegate’s ideas are acknowledged and respected.

We are eager to witness the expertise, creativity, and diplomatic acumen each of you brings to the table. We are confident that through active participation, bold ideas, and solution-driven debates, we will make a meaningful impact in confronting the abuse of Golden Visa and CBI programs across the G20.

We promise you, the G20 Committee at IYC 2025 is going to be anything but boring. Expect hot takes, last-minute crises, and major diplomacy drama. Whether you’re exposing shell companies or defending your Golden Visa empire, you’re in for two days of chaos, strategy, and some seriously sharp debates.

Welcome to the **Group of 20, let the games begin.**

Warm regards,

Vinisha Khurana, Chair

Abhinav Karthik, Vice Chair

Introduction

Golden Visa and Citizenship-by-Investment (CBI) schemes pose serious threats to international security, financial transparency, and democratic integrity. Once created as tools for economic development, these programs have increasingly become legal loopholes exploited by oligarchs, fugitives, tax evaders, and politically exposed persons (PEPs). By purchasing passports or long-term residency in exchange for real estate investments or financial donations, individuals with questionable backgrounds can escape sanctions, launder wealth, and operate across borders under a new identity. The abuse of these schemes fuels a covert global economy, allowing dirty money to flow through luxury real estate, shell companies, and high-profile political donations. Real estate hubs like London, Dubai, and Singapore have become safe havens for illicit wealth, all under the guise of legitimate investment. The risks are not just financial. CBI programs have also been linked to security breaches, with several cases involving war criminals, cybercriminals, or arms dealers acquiring new identities through citizenship sales.

Moreover, the lack of standardised vetting, weak due diligence, and opaque consulting firms (such as Henley & Partners) make many CBI programs vulnerable to corruption and exploitation. While nations like Malta, Cyprus, and Dominica continue to profit from these schemes, their legitimacy is increasingly questioned by reformist blocs and international watchdogs. To address these dangers, the international community must move beyond symbolic condemnation and work toward enforcement mechanisms, transparency standards, and a redefinition of global citizenship. Only through collaborative pressure, strong regulatory oversight, and addressal of the political and economic systems that allow such abuse, can the G20 disrupt the dark money ecosystem behind Golden Visa networks.

I. History of the Agenda



Before passports became tools of global mobility, identity itself was a matter of empire, allegiance, and selective privilege. In ancient Rome, citizenship came with legal protection and trade access. In medieval Europe, it could be purchased through loyalty or service to a monarch. But the modern notion of commodifying citizenship as a legally traded asset, available for purchase through investment schemes, is a distinctly 21st-century development, one that reflects the growing nexus of global inequality, elite impunity, and financial secrecy.

The roots of Citizenship-by-Investment (CBI) and Golden Visa schemes lie in the challenges faced by small, post-colonial states during the late 20th century. With limited natural resources and vulnerable economies, these countries sought creative ways to attract foreign capital — often turning to residency and nationality as economic leverage. What began as a tool for national development, however, soon became a legal loophole exploited by oligarchs, fugitives, and kleptocrats, allowing them to obscure their identities, move illicit funds, and bypass geopolitical restrictions.

As this covert economy expanded, so did the risks to global security, political integrity, and the very meaning of citizenship. What happens when a war criminal carries an EU passport? When political donors launder millions under the guise of fake NGOs through CBI schemes? When major financial capitals turn a blind eye in exchange for luxury real estate deals? In the world of Golden Visas, the line between opportunity and exploitation has never been thinner.

It all began in 1984, when St. Kitts and Nevis launches the world's first Citizenship-by-Investment Program, a model soon copied worldwide.

It sets the template: Individuals can obtain passports by donating to the government or investing in real estate.

1993 – Canada introduces its Federal Immigrant Investor Program (IIP).

Wealthy individuals could gain permanent residency by investing CAD 400,000. However, weak economic impact and fraud concerns eventually shut it down in 2014.

2007–2013 – Europe enters the game.

Malta, Cyprus, Greece, and Portugal roll out their own Golden Visa or CBI programs in the wake of the financial crisis. These programs become fast tracks to EU access.

2014 – The OECD raises alarms.

It warns that CBI and Golden Visa programs are being used to avoid the Common Reporting Standard (CRS), a system designed to combat tax evasion.

2017 – The Paradise Papers leak exposes how firms help ultra-rich individuals manipulate CBI systems.

Henley & Partners is named among key players in shaping laws for pliant governments.

2018 – The murder of Daphne Caruana Galizia shakes Malta.

She was investigating the links between CBI programs, Pilatus Bank, and illicit wealth from Azerbaijan and Libya.

2019 – The EU begins formal legal action against Malta and Cyprus.

Their CBI programs are seen as incompatible with EU values, particularly in terms of transparency and security vetting.

2020 – Al Jazeera’s “Cyprus Papers” investigation reveals shocking footage of government officials offering citizenship to convicted criminals.

The backlash forces Cyprus to shut down its Golden Passport scheme.

2021 – INTERPOL alerts show that criminals, warlords, and sanctioned individuals have obtained passports from Caribbean nations like Dominica and St. Kitts.

2022 – UK shuts down its Tier 1 Investor Visa Scheme.

Known as the “Londongrad loophole,” it had become a pathway for **Russian oligarchs** to embed themselves in UK finance and politics.

2023 – The European Commission pressures countries like Bulgaria, Malta, and Portugal to limit or abolish their schemes.

CBI is increasingly seen as a security risk — not just a financial loophole.

2024 – JioCinema/Viacom18 and other firms are implicated in political donations traced to shell companies operated by CBI holders.

This pushes transparency legislation back into the G20 spotlight.

2025 – Calls grow for a unified global framework to regulate or ban CBI schemes altogether.

Civil society groups, investigative journalists, and reformist nations demand action at G20 and UN levels.

The concept of Citizenship-by-Investment (CBI) and Golden Visa programs first emerged in the 1980s as a novel approach for countries to attract foreign capital and stimulate economic development. The earliest modern CBI program was launched in 1984 by St. Kitts and Nevis, a small Caribbean nation seeking economic revitalization through foreign investment. Under this model, wealthy individuals could acquire citizenship by making a significant financial contribution or real estate investment, often with minimal residency requirements. This approach quickly gained popularity among other small island nations in the Caribbean.

During the 1990s, investor visa schemes began to spread to developed countries such as Canada and Australia, targeting affluent migrants who could contribute economically. While these programs aimed to be tightly regulated, criticisms arose regarding their vulnerability to misuse, insufficient background checks, and the risk of attracting illicit capital.

The early 2000s marked a rapid expansion of Golden Visa and CBI programs into Europe, with countries including Portugal (2012), Cyprus (2013), Greece (2013), and Malta (2014) offering residency or citizenship in exchange for property investments or capital inflows. These schemes surged in popularity following the 2008 global financial crisis, as governments sought to revitalize real estate markets and strengthen public finances. However, the economic benefits were soon overshadowed by mounting concerns over transparency and security.

Investigations during the 2010s revealed that many recipients of Golden Visas and citizenships were politically exposed persons (PEPs), sanctioned oligarchs, fugitives, and criminals who exploited weak due diligence processes to bypass standard immigration controls. Several high-profile scandals that rocked the international community were as follows:

- Between 2014 and 2017, Cyprus's Golden Passport scheme was exposed for selling citizenship to convicted criminals and corrupt elites. The 2020 "Cyprus Papers" leak by Al Jazeera confirmed systemic abuse, forcing Cyprus to suspend its program.
- In 2018, the assassination of investigative journalist Daphne Caruana Galizia in Malta highlighted the deadly consequences of exposing the nexus between CBI schemes, political corruption, and money laundering. Maltese banks, including Pilatus Bank, were implicated as laundering hubs for illicit wealth.

- The UK's Tier 1 Investor Visa, often dubbed the "Londongrad loophole," became notorious for enabling Russian oligarchs and elites close to the Kremlin to access London's financial markets and political circles. The program was terminated in 2022 amid growing pressure.
- Smaller Caribbean nations such as Dominica and St. Kitts and Nevis faced international scrutiny for allegedly selling citizenships to warlords, tax evaders, and crypto criminals.

By the early 2020s, international institutions and governments intensified efforts to regulate or abolish problematic CBI programs. The Organisation for Economic Co-operation and Development (OECD) and Financial Action Task Force (FATF) issued warnings about the risks these programs pose to anti-money laundering (AML) and counter-terrorism financing (CTF) frameworks. The European Union initiated infringement actions against member states like Malta and Cyprus, citing threats to security and undermining EU values.

Further investigative journalism, whistleblower leaks, and civil society campaigns exposed how global firms such as Henley & Partners influenced CBI legislation across vulnerable states, allegedly in exchange for kickbacks. Diplomatic crises ensued when individuals with purchased citizenships were linked to war crimes, terrorism, and organized crime; most notably the arrest of a war criminal holding an EU-issued passport in Japan.

II. Key Definitions

Citizenship-by-Investment (CBI): A legal program where individuals can acquire citizenship in a country by making a significant financial investment, often through real estate, government bonds, or direct monetary contributions. While designed to attract foreign capital, these programs can be vulnerable to abuse by illicit actors.

Golden Visa: A type of residency or citizenship-by-investment program that grants residence rights or citizenship to foreigners who invest a specified amount in the host country, commonly through real estate or business ventures.

Politically Exposed Persons (PEPs): Individuals who hold or have held prominent public positions, such as government officials or politicians. Due to their influence, PEPs present higher risks for corruption and money laundering, especially when involved in CBI programs.

Money Laundering: The process of disguising the origins of illegally obtained money, often by transferring it through complex financial systems or legal investments like property purchases, enabling criminals to ‘clean’ their illicit funds.

Tax Evasion: The illegal act of deliberately avoiding paying owed taxes, often facilitated through opaque financial transactions or residency schemes like Golden Visas.

Sanctions Evasion: The use of legal or illegal means to circumvent economic or political sanctions imposed by countries or international bodies, sometimes by acquiring new citizenship or residency to hide assets or activities.

Shell Companies: Businesses that exist only on paper, without active operations, frequently used to conceal ownership of assets, launder money, or avoid scrutiny in investment and citizenship transactions.

Due Diligence: A thorough background check and vetting process to assess the legitimacy, risks, and sources of funds of applicants to CBI or Golden Visa programs, crucial to prevent fraud and criminal infiltration.

Opaque Ownership: Lack of transparency about the true owners of assets or companies, often exploited in investment schemes to hide illicit activity or corrupt individuals.

Anti-Money Laundering (AML): Regulations and procedures aimed at detecting and preventing money laundering activities, especially relevant for financial institutions and governments administering CBI programs.

Counter-Terrorist Financing (CTF): Measures designed to prevent the financing of terrorism, which can be undermined if dangerous individuals gain citizenship or residency through investment programs.

Due Process: Fair and thorough legal procedures followed by governments to evaluate CBI applications, including verifying applicant backgrounds and sources of funds.

International Cooperation: Collaborative efforts among countries, especially G20 members, to share intelligence, enforce regulations, and jointly investigate abuses of citizenship and residency schemes.

Whistleblower: An individual who exposes wrongdoing, corruption, or illegal activities within organizations or governments, often instrumental in revealing scandals related to CBI programs.

Opaque Legislation: Laws or regulations that lack clarity or allow loopholes, enabling misuse of citizenship or residency programs for illicit purposes.

Diplomatic Immunity: A legal status that may shield certain individuals from prosecution or scrutiny, potentially complicating investigations into corrupt or criminal investors.

Sanctions: Penalties imposed by countries or international bodies to restrict trade or financial dealings with targeted individuals, organizations, or countries.

Global Financial Flows: The movement of money across borders, which can include legitimate investments or illicit transfers linked to corruption and crime.

Reputational Risk: The potential damage to a country's image and trustworthiness when its citizenship or residency programs are exploited for illegal activities.

Transparency: Openness and clarity in government processes and regulations, essential to ensuring integrity in CBI and Golden Visa schemes.

Economic Sovereignty: A country's authority to regulate its own economy, including decisions around citizenship and investment, balanced against the risks posed by global abuses.

III. Current Situation

Since the early 2000s, South Asia has continued to face significant challenges related to illicit smuggling and human trafficking. The region's strategic location and porous borders have sustained its role as a major transit route for heroin produced in Afghanistan. Although the U.S.-led invasion of Afghanistan in 2001 temporarily disrupted local drug production, ongoing instability led to a resurgence in opium cultivation. By the mid-2000s, heroin smuggling through Pakistan into India intensified, contributing to rising addiction rates and funding various militant and criminal organizations.

Human trafficking has remained a severe issue throughout the 2000s and 2010s. Economic disparities, combined with rapid urbanization and migration, have made vulnerable populations in countries like India, Bangladesh, and Nepal prime targets for traffickers. Exploiting false promises of employment and education, traffickers coerce individuals into forced labour or sexual exploitation. Major urban centers such as Mumbai, Kolkata, and Dhaka continue to be significant hubs for sex trafficking, where trafficked individuals are often held in deplorable conditions.

The rise of digital technology and the internet during the 2010s added new complexities to smuggling and trafficking operations. Traffickers increasingly use social media platforms and online marketplaces to recruit victims and coordinate their activities, complicating detection and prevention efforts by authorities. This digital shift has also facilitated the trade of counterfeit goods and illicit substances, further challenging enforcement agencies.

Despite various government initiatives and international collaborations, persistent corruption, inadequate law enforcement resources, and limited regional cooperation have continued to hinder effective action against these illicit networks.

Efforts to combat these issues have seen some progress since the 2000s. Regional initiatives led by organizations such as the South Asian Association for Regional Cooperation (SAARC) aim to enhance cooperation among member states to tackle transnational crimes. Countries like India and Bangladesh have enacted stricter anti-trafficking laws and launched awareness campaigns to protect vulnerable populations. However, sustained and coordinated efforts remain essential. The complexity and scale of smuggling and trafficking in South Asia require a multi-faceted approach, including stronger legal frameworks, improved border security, and comprehensive socio-economic reforms to address the root causes driving these illicit activities.

IV. Timeline

1984: St. Kitts & Nevis launches the world's first Citizenship by Investment (CBI) Program under the 1984 Citizenship Act, providing a legal pathway to citizenship for those making a significant economic contribution to the country.

Late 1980s–1990s: Other Caribbean nations, notably Dominica (1993), follow St. Kitts & Nevis by establishing their own CBI programs.

1990: The United States EB-5 Immigrant Investor Program is introduced, granting US residency (Green Card) to investors meeting minimum investment and job-creation thresholds.

1994: The United Kingdom opens an early form of an Investor Visa route, paving the way for its later “Tier 1 (Investor)” scheme.

1990s: Canada's Immigrant Investor Program rises in popularity, focusing on attracting investment capital from global elites.

2003: The United Kingdom formally introduces the Tier 1 (Investor) Visa, intensifying global competition among investment migration programs.

2006–2012: Investor visa demand spikes globally, driven by economic uncertainty and rising demand for mobility options among wealthy individuals, especially from China, Russia, and the Middle East.

2013: Malta launches the Individual Investor Programme (IIP), creating the first EU citizenship-for-investment scheme. The move triggers European debate on the ethics of “selling” citizenship.

2014: The European Parliament adopts a resolution condemning “citizenship-for-sale” practices.

2015: The UK tightens due diligence requirements for its Tier 1 (Investor) Visa, responding to money-laundering and national security concerns.

2017: Investigative journalist Daphne Caruana Galizia is assassinated after exposing corruption and money laundering tied to Malta's CBI program.

2018: Pilatus Bank, a major recipient of Malta CBI funds, collapses amid AML scandals and EU scrutiny of Maltese and Cypriot CBI practices.

2020: Al Jazeera's investigation ("Cyprus Papers") reveals Cypriot officials enabling citizenship for convicted criminals; Cyprus shuts its CBI scheme under international pressure.

2021: Leaked "Passport Papers" expose global brokers' involvement in questionable CBI dealings, intensifying calls for reform.

2022: The UK formally terminates its Tier 1 (Investor) Visa program. The EU and other Western governments sharply increase pressure on Malta, Cyprus, and Caribbean CBI programs to reform.

2023: Caribbean states sign a Memorandum of Agreement on enhanced compliance for CBI, while the European Parliament pushes for an EU-wide ban on citizenship-for-investment.

2024: Legal actions escalate against CBI abuses in Malta and Cyprus; Caribbean nations move to introduce stricter residency and biometric requirements.

2025: The Court of Justice of the European Union declares Malta's CBI scheme unlawful, effectively banning such programs in the EU. Caribbean CBI programs implement physical presence and advanced due diligence requirements, marking a new, more regulated era for global investment migration.

V. Country Specific Information

1. Malta (Pro-CBI Bloc)

Malta has long been at the center of the EU's citizenship-by-investment (CBI) controversies, particularly due to its Malta Individual Investor Programme (MIIP) launched in 2014. This scheme allowed wealthy individuals to purchase EU citizenship with a €650,000 contribution, often without any residency or genuine connection to the country. The nation's CBI history is tainted by deep corruption, including the infamous Pilatus Bank scandal, a laundering hub for Azerbaijani elites with ties to senior Maltese officials like Keith Schembri. Investigative journalist Daphne Caruana Galizia, who exposed these abuses, leading to her tragic assassination in 2017. In April 2025, the European Court of Justice ruled that Malta's scheme violated EU law by commodifying citizenship, leading to its suspension or forced overhaul. Despite some reforms, Malta remains under scrutiny for allegedly continuing to harbor politically exposed persons and sanctioned individuals through past CBI grants.

2. Cyprus (Pro-CBI Bloc)

Cyprus was thrust into global controversy following the 2020 release of the "Cyprus Papers" by Al Jazeera, which revealed government officials facilitating the sale of EU passports to criminals and sanctioned individuals with little due diligence. The backlash from the scandal was so severe that Cyprus was forced to shut down its citizenship-by-investment program by the end of that year. Though the program is now officially defunct, its legacy has had lasting effects, including damaged EU trust and increased scrutiny of similar programs elsewhere. The Cypriot CBI program became a poster child for how such schemes could be exploited for geopolitical and financial gain, with direct links to fraud, sanctions evasion, and warzone profiteering.

3. Dominica (Pro-CBI Bloc)

Dominica has emerged as one of the most aggressive players in the Citizenship-by-Investment market, marketing its passports globally with fast-track options, low costs, and minimal residency requirements. This accessibility has made it a hotspot for controversial buyers, including Chinese tycoons, African warlords, and crypto fugitives, drawing alarm from the OECD and investigative journalists. While Dominica has pledged recent reforms, such as collecting biometric data and enhancing due diligence, the island nation's economic dependence on CBI inflows remains a significant barrier to sweeping change. Its case reflects a broader dilemma facing small nations reliant on CBI revenues yet pressured to reform by the international community.

4. United Kingdom (Exposed/Defensive Bloc)

The United Kingdom, once a major gateway for global elites seeking residency through investment, is now under fire for its historic role in facilitating “Londongrad,” a system whereby Russian oligarchs used the now-defunct Tier 1 Investor Visa scheme to embed themselves into UK real estate, finance, and politics. Though the program was closed in 2022 amid national security and money laundering concerns, the UK continues to face accusations of hypocrisy and insufficient enforcement. The country’s company incorporation system remains one of the most permissive globally, with anonymous ownership structures comparable to Delaware or Nevada in the United States. Today, the UK presents itself as a champion of reform but remains entangled in its own legacy of facilitating illicit financial flows.

5. United States (Reformist Bloc)

The United States has positioned itself as a strong voice against Citizenship-by-Investment programmes, emphasizing national security and anti-corruption imperatives. While it lacks a formal CBI program, the U.S. does operate the EB-5 investor visa, which grants permanent residency and has come under scrutiny for fraud risks and abuse. Despite its anti-CBI rhetoric, the U.S. faces criticism for being home to states like Delaware and Nevada, global hubs for anonymous shell companies that enable money laundering. Nonetheless, the U.S. remains a global leader in anti-corruption efforts, actively promoting Financial Action Task Force (FATF) reforms and leveraging sanctions to target kleptocrats. It is expected to lead efforts for a multilateral regulatory framework to combat golden visa abuse.

6. United Arab Emirates (Pro-CBI Bloc)

The UAE has quickly risen as a global magnet for the wealthy through its aggressive marketing of golden visas and residency programs. As a major offshore financial hub, it offers favorable tax conditions, opaque corporate structures, and a safe haven for controversial investors, including politically exposed persons. The UAE has been repeatedly criticized for the lack of transparency and weak vetting mechanisms in its investor programs, and its refusal to submit to external regulatory pressure. While the schemes are a vital part of the country’s economic diversification strategy, critics argue they enable money laundering, strategic wealth migration, and asset shielding under the guise of legitimate investment.

7. Russia (Exposed/Defensive Bloc)

Russia stands out as one of the most prominent exploiters of global CBI programs. Following the imposition of international sanctions over its political actions and military aggression, Russian oligarchs have used citizenship-for-investment schemes in the EU and Caribbean to evade restrictions and secure alternative passports. This strategic circumvention of accountability is often tolerated or supported by the Kremlin, making CBI part of a broader geopolitical toolkit. Russia consistently resists international calls for tighter regulation, accusing reformist nations of

hypocrisy while using global CBI frameworks to protect elite interests and maintain mobility for its politically connected class.

8. China (Exposed/Defensive Bloc)

China is home to the world's largest population of golden visa applicants, with its wealthy citizens dominating CBI programs in the Caribbean, Europe, and even Oceania. While the Chinese government officially distances itself from such practices, many elites and businesspeople seek second passports for financial mobility, educational access, and political safety. This mass exodus is driven by capital controls, domestic instability, and a desire to access global markets without state scrutiny. The international community has struggled to regulate this demand, and China's silence on the issue, while indirectly benefiting from diaspora influence, continues to raise concerns about regulatory blind spots and dual loyalties.

9. Germany (Reformist Bloc)

Germany has emerged as one of the fiercest opponents of citizenship-by-investment, advocating for a total ban across the EU and broader G20 frameworks. It argues that CBI schemes undermine the sanctity of citizenship, weaken regional security, and facilitate corruption. As a key EU leader, Germany champions blacklists, shared vetting databases, and international oversight mechanisms, pushing hard for transparency and harmonization. It also emphasizes the importance of distinguishing legitimate migration from transactional nationhood, insisting that sovereignty must not be used to shield systemic abuse. Germany is likely to lead the charge on a UN-level treaty or binding convention addressing the sale of citizenship.

10. Canada (Reformist Bloc)

Canada has taken a strong stance against citizenship-by-investment, having closed its Immigrant Investor Program in 2014 following revelations of exploitation and inefficiency. Since then, it has championed reforms promoting transparency, strong due diligence, and integrity in migration systems. While Canada does not currently operate any CBI program, it has faced political controversy regarding foreign donations and influence, particularly in provincial politics. Internationally, Canada supports OECD and FATF efforts to curb abuse of investment migration schemes and frequently partners with reformist states like Germany, the U.S., and Australia to promote data-sharing, compliance, and anti-money laundering frameworks.

VI. Points a Resolution should Address

Preamble Clauses:

Acknowledging the Problem:

- Recognizing the multifaceted and transnational nature of organized crime syndicates that facilitate illegal arms trafficking, narcotics trade, human trafficking, cybercrime, and financial fraud across borders, particularly in South Asia.
- Reaffirming the principles outlined in the United Nations Convention against Transnational Organized Crime (UNTOC) and its Protocols.
- Noting the lack of coordination and uneven enforcement capacities among member states, which hinder the effective dismantling of transnational criminal networks.
- Deeply concerned by the exploitation of weak border infrastructure, political instability, and economic disparity by organized crime groups in the region.

Highlighting the Consequences:

- Stressing that the proliferation of organized crime fuels terrorism, insurgency, and corruption, thereby undermining peace, governance, and the rule of law.
- Emphasizing the adverse effects on youth and vulnerable populations, who are often exploited or recruited into criminal activities.
- Considering the damage to economic development caused by illicit financial flows, counterfeit markets, and loss of public trust in institutions.

Operative Clauses:

Strengthening Legal and Judicial Frameworks:

- Urging all South Asian member states to align national laws with the United Nations Convention against Transnational Organized Crime (UNTOC) and ensure stringent enforcement against all forms of transnational organized crime.
- Encouraging the creation of special task forces and fast-track courts to investigate and prosecute organized crime cases efficiently.

Enhancing Border Security and Surveillance:

- Calling for the modernization of border checkpoints with biometric systems, surveillance drones, and AI-assisted tracking mechanisms.
- Supporting the establishment of bilateral and multilateral border coordination centers to share real-time data on smuggling activities.

Boosting Intelligence and Data Sharing:

- Recommending a regional intelligence-sharing database for criminal profiling, travel history, financial transactions, and trafficking routes.
- Suggesting annual regional summits and joint training programs for law enforcement, cybersecurity, and anti-narcotics officials.

Targeting Financial Infrastructure of Criminal Networks:

- Advocating for stricter anti-money laundering (AML) laws and cooperation with the Financial Action Task Force (FATF).
- Recommending mandatory compliance from financial institutions on Know Your Customer (KYC) protocols and suspicious transaction reporting.

Addressing Social and Economic Roots:

- Promoting livelihood programs, education, and vocational training in areas most affected by trafficking and gang recruitment.
- Encouraging investment in local law enforcement and community policing to improve public trust and early detection of crime.

Protecting Victims and Witnesses:

- Proposing the setup of cross-border shelters and legal aid centers for victims of trafficking and smuggling.
- Supporting comprehensive witness protection programs to safeguard individuals cooperating with law enforcement.

Collaborating with Private and Civil Sectors:

- Encouraging partnerships with telecom companies, fintech firms, and transport operators to detect and report suspicious activities.
- Supporting NGO-led initiatives to rehabilitate former criminals and reintegrate them into society.

Monitoring and Accountability:

- Calling for a South Asia Regional Organized Crime Index to track progress, setbacks, and policy effectiveness.
- Recommending third-party auditing and regular reports to the UNODC or relevant intergovernmental body.

Role of International and Non-State Actors:

- Acknowledging the support of international organizations such as INTERPOL, UNODC, and regional blocs like SAARC in technical assistance.
- Encouraging closer collaboration with civil society, academia, and media to spread awareness and drive policy innovation.

Intergovernmental Cooperation:

- Supporting the development of a South Asian Convention on Transnational Crime that includes enforcement protocols and mutual legal assistance treaties.
- Promoting shared border training academies and cross-national research centers to study organized crime trends and prevention strategies.

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The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of education, where cultural differences can significantly impact learning outcomes.

The second part of the paper focuses on the methodology used in the study. It describes the process of selecting participants, collecting data, and analyzing the results. The authors emphasize the importance of using a mixed-methods approach to gain a comprehensive understanding of the research topic.

The third part of the paper presents the findings of the study. It discusses the results of the quantitative data analysis and the insights gained from the qualitative interviews. The authors conclude that there are significant differences in learning outcomes between the two groups, and these differences can be attributed to cultural factors.

The final part of the paper discusses the implications of the findings for future research and practice. It suggests that educators should be aware of the cultural context of their students and tailor their teaching methods accordingly. The authors also recommend further research to explore the underlying reasons for the observed differences.