

## THE BULLETIN

Volume: I Issue - 20 Date: 15th May, 2021

## **Every Generation Faces a Problem**

#### By Prof Srikanth Kondapalli

Author is Professor in Chinese Studies at Jawaharlal Nehru University (JNU), & Distinguished Fellow, IPCS.

Every generation faces a crisis. A moment of reckoning, when the people have to come together, if they are to bend the arc of history. Sometimes, the enemy is in flesh and blood. At other times, invisible. We can look back at previous generations, and perhaps learn from their failures and successes.

In the 1930s, the French invested heavily in the Maginot line - since they knew that a war with Germany was only a question of when, not if. The Maginot line was a series of concrete fortifications, obstacles and weapons installations built to protect from German invasion. named after French minister of War, André Maginot. The French considered it impenetrable. As fate would have it, the Nazi forces went through the Ardennes forest, a place the French thought was utterly unlikely. The defence was breached at a point, no one had imagined. They had been caught off guard. Within days, Belgium and Holland had fallen.

Meanwhile, in Britain, Churchill had to tackle his political rivals Lord Halifax and the ousted PM Neville Chamberlain, who were advocating peace with Hitler. The collapse of Western Europe was imminent. It was, their darkest hour. The greatest battle Churchill faced, however, was not against the Wehrmacht - but self-doubt and fear. The British depended on him to steer through the fog of war, even when he couldn't see clearly. When General Ismay asked Churchill if they should tell the people, the imminent fall of France, Churchill said, "Not yet. We must first arouse our old friends to an heroic resistance. France must be saved". They couldn't find enough naval vessels. Churchill did the unthinkable - he sought the help of civilians to fight the world's most fearsome army. Operation Dynamo was born. 700 private boats sailed from Ramsgate in Britain to Dunkirk in Northern France. Some were manned by simple fishermen. They rescued over 330,000 allied troops. The rest as they say, is history.

These words echo across time today. We can't be crippled by self-doubt. We slipped once and let the virus take us off guard, but not again. We can't repeat the mistake of underestimating the enemy. Falling down is an accident, staying down is a choice.

We face troubles, in more ways than we could possibly imagine. This is our generational call of destiny. Our darkest hour. We must arouse ourselves to a heroic resistance. India must be saved.

Today, we need everyone to join the fight, not just the frontline workers - just like those brave men who joined the British navy on their perilous journey to Dunkirk. If we do small things right, the big things will take care of themselves.

Our miracle of deliverance is in our hands.

# Terror Funding – A Study to Analyze How Terrorist Outfits Acquire and Mobilize Their Funds

#### By Partha Chakraborty

#### Introduction

For decades now terrorism and insurgency have continued to be the head turners. Over the last few years, discussions related to terrorism and trans-national crimes have been at the epicenter. Be it the rise and fall of the Taliban in Afghanistan, the atrocities carried out by Boko Haram in Nigeria, the establishment and the overthrowing of the Islamic State Caliphate by the Kurdish rebels (forces) or the vehement propaganda of killing the innocents by the JEM and LET have continuously asked for great attention by the global leaders.

No one can be oblivious of those terms. While most of the earlier discussions at various summits or gatherings by the leaders revolve mainly around the approach, the modus operandi, the tactics, the radicalization, methodologies; of late people have started discussing the financial capabilities of a terror outfit. It has taken the Eastern leaders a little longer than their western counterparts to put in efforts to identify and curb the most essential element of any organization – The Constant Flow of Fund.

#### **Terror Funding**

The term terror funding refers to the process of raising finances by a terror outfit. The finance may not always be raised to execute an event but for many preliminary and auxiliary purposes like cadre training, acquisition of vehicles, movement of arms and weapons, purchasing latest gadgets and so on. The illegal modes of fund raise may include human and drug trafficking, extortion, kidnapping, oil and hydrocarbon theft or nexus with syndicate criminals. Terrorists move their funds through formal or informal banking channels, hawalas and hundis and/or physical movement of assets, cash, gold through illegal routes.

- Hawala This system originated in India but is now being used worldwide. It generally includes more than 3 parties: the sender, the 1st intermediary, the 2nd intermediary and the receiver. The sender trusts only the 1st intermediary for sending the money to the receiver. This method can be referred to as 'transfer of money without movement of money'.
- Hundis Again this term was coined in India itself in ancient times. It is an instrument for negotiation between different traders. Here also, an invisible chain of money transfer exists between the sinners. Depending upon the requirement and the urgency the perpetrators may use any of the following Darshani Hundi, Shahjog Hundi, Dhanijog Hundi, Jawabee Hundi, Firmanjog Hundi, Miadi Hundi, Namjog Hundi, Jokhmi Hundi and Zikhri Hundi.

The process of terror financing starts with

- 1. Identifying the Sources (Businessmen, sympathizers, etc.),
- 2. Raising and receiving funds (Terrorists start getting money from sources),
- 3. Fund Transfer/Movement
- 4. Store(Kept and distributed amongst safe houses),
- 5. Spend (Use funds for acquiring arms, trainings and operation)

#### Jaish-e Mohammad (JEM's) Financing Model

JEM – A Deobandi Jihadist group originating from the terror land of Pakistan has been a nemesis to India over the past decade or so. The 'Army of Mohammad' as it translates, has been active in Kashmir region since mid-90s.

The group is currently lead by Masood Azhar. Over the last few years Mufti Rauf Asgar, Azhar's brother and the launching commander in PoK has taken command of the finances. The 4 major names in the valley include Azhar himself, someone known as "BhaiJaan" (Azhar's brother), Mufti Asgar and Ustad Gori (training in charge). Internally JEM's fund collection techniques mostly revolve around -

- Looking for sources in Kashmir valley with connections preferably in Arab countries
- Once the source is identified and a MoU is established the banking details of the foreign contact and his Kashmiri counterpart are exchanged
- Amounts in small sums of Rs. 1-2 Lakhs are received by the local Kashmiri contact and then hands it over to the terrorists
- Transfer of funds through Haj pilgrims are an extremely effective source for the operatives. Hajis are identified and connected well in advance and though them a large sum of money is being floated in India from Saudi Arabia
- Passengers on Srinagar-Teetwal-Muzaffarabad route are targeted by the overground workers of the outfit. Apart from raising funds from external sources, the group has been actively involved in business dealings like real estate investment, manufacturing and distributing consumer items, commodity trading, etc.

On a religious front, many reliable sources have identified the Al Rehmat Trust and Al Rashid Trust(a Pakistan based jihad sympathizing charity organization founded by Mufti Mohammad Rashid) to have been providing substantial financial backing to the outfit.

#### **Terror Outfits Operating In African Region**

The fundraising methods and the tactics do vary based on the geographical landscape. For instance Boko Haram in Nigeria or the ISIL in Libya or the Al-Shabab in Somalia resort to smuggling and theft as against the outfits in the Middle Eastern region where the preferred mode is to establish an intangible and invisible chain from the funding source to the fund receiver. It is estimated that almost 1 million vehicles in Morocco and Tunisia run on smuggled oil alone. The stolen petroleum is encashed from some illegitimate sources and then channelized to finance outfits like Boko Haram and Niger Delta Avengers. Besides, these smuggling do incur significant losses to the energy and petroleum industry.

It would be worth mentioning that the Islamic State during its rise had focused primarily on gaining control of the oil reserves in North African countries. The major oil reserves in North Africa are found in Libya with 2.8% of the world oil reserves and .8% of the global gas reserves, Algeria and Egypt with a combined weightage of 3.2% and 2% respectively for oil and gas reserves. In addition to smuggling of crude oil, counterfeit products, human and drug trafficking, illegal mining, arms and organ trafficking contribute billions of US dollars to the African outfits.

#### Conclusion

Combating terror financing would eventually mean combating terrorism. It would be fair to state that most of the terror outfits operating within a specific region follow quite an identical funding structure. The methods change based on the geographical landscape and the economy sector that terrorists deem profitable.

**Source: Chanakya Forum** 

## **Aatmanirbhar Bharat: Swatantra Bharat**

#### By Hardik Dadheech

Someone has rightly said that, "Self- reliance is the only road to true freedom and being one's own person is its ultimate reward." This statement indicates that the freedom, which is achieved by the blood, sweat and tears, can only be safeguard by self reliance. And former Prime Minister of India Shri Lal Bahadur Shastri once said, "The preservation of freedom is not the task of soldiers alone. The whole nation has to be strong." Therefore it's the moral duty of every Indian citizen to go self reliant. Our government, our people, our scientists and we all have the dream to become the superpower of the world one day, which is only possible by becoming self reliant and preserving our freedom which was achieved by our freedom fighters with great sacrifices.

The statistics themselves state that India always wanted to be a self-reliant country, without any external support. Our defence sector was very fragile, when we were a newly born independent country. India had a political leadership which thought of only peace and harmony. This is ultimately proved by the statement given by Mr. Jawaharlal which stated that no soldiers are required on the borders. India had very little national industry after independence and most military weapons & equipment were of British make. It was after suffering a setback in the Sino- Indian War (1962), that India took a resolve to develop an effective production base. The early 90's witnessed the economic reforms in India and rapid decline of support from the USSR. It was after this phase that our political leadership started paying attention to the defence sector resulting in the successful tests of Agni in 1987, Prithvi in 1988 and BrahMos in 2001. The nuclear test at Pokhran on 11 May 1988 was the result of political will of the NDA Government. India is also preserving freedom by making fighter tank series of ARJUN MBT 370+ and fighter jets like HAL TEJAS, HAL CHEETAH, HAL KIRAN etc. It will not be an exaggeration if it's said that most development is done in the Defence sector.

In the health sector India has turned this global pandemic into an opportunity. The production of ventilators and masks has increased by 29.77 and 56.23 per cent respectively. The government of India has opened many hospitals to provide cheap treatment to the citizens and started many schemes as Aayushmaan Bharat and had developments since 1975.

In the space programme, our ISRO has achieved many milestones. It's the world's fourth agency to reach Mars. It has done more than 110 successful experiments including PSLV- C37 in February 2017, which is an unbroken world record.

In IT as well we have evolved Panini Backus Form, J- SHARP and KOJO with other computer programming languages.

We have developed a lot since 1975 and are still developing. Our milestones are motivating us in every field. If we keep going with this pace, then surely we'll be the superpower one day.

Source: Chanakya Forum, New Delhi

## Act East Policy and India's Security: Beyond an Artificial

#### By Manish Barma & Ayushmaan Kalita

#### Introduction

The recently concluded assembly elections in Assam have brought to the fore a phenomenon which, hitherto was absent or rather, relegated to the backbenches of popular consciousness in a state straddled by the mighty Brahmaputra. In its recent political history, the dominant tale in the state was primarily centred on a discourse driven by the twin wagons of ethnicity and language.

In a country where immense diversity in terms of ethnicities, cultures and languages abound, the manifestation of such aspects into the political, electoral and typical cultural milieu of the respective states is hardly an oxymoron. But the case of Assam holds an exception which necessitates a certain level of engagement which is usually unnoticed in the effervescence of instant news headlines and supposedly epochal moments, anti-CAA protests last year, for instance. Assam's geographical location along with the sincerity and farsightedness, or rather the lack of it about its hitherto dominant 'regionalist' discourse encapsulates the two exceptions which serve as the 'springboard' of this analysis. And the recently concluded state assembly elections point towards the emergence of a long-suppressed sentiment and constituency with their moorings outside the dominant and essentialist ecosystem which many scholars of repute refer to as 'Assamese sub-nationalism. These are people who are still vivacious with their own realities and concerns, where life's requirements and networks are relatively more direct and upfront despite the overarching presence of an overarching narrative(s). This uprising sentiment doesn't neatly fit into politically correct sounding constructs and appeals. As decades of unchecked immigration coupled with the acute reversal of demography in several areas of the state, this new constituency of 'subalterns'- if one may use the term in a referential sense- is increasingly finding resonance and alignment with the larger national prerogatives of security and welfare.

#### **Exception owing to location, history and politics**

The inhabitants of the state have always had a common sentiment about preserving its own identity and cultural ethos, no matter how much it comes across as being 'xenophobic' or 'genocidal', as was evident in some international headlines in the run-up to the publication of the final draft of the National Register of Citizens, a document of genuine citizens that is being updated in accordance with the popular demands put forth by the local stakeholders, in July-August 2019. Not for no reason that Lachit Barphukan, the Ahom general who had vanquished the Mughals in the Battle of Saraighat, is celebrated as a hero.

Having highlighted this, the State has been suffering the brunt of illegal immigration tearing into its vitals for a very long time now, partly due to the mistakes at the community level, and vested interests. Official records of Assam have in them categorically written the entire history of migration of the Bangla nationals to the State in the pre and post-Independence periods. One only needs to comb through these records to discover how this phenomenon has been haunting the socioeconomic and political life of the State since the early part of the 20th century. By the start of the 1920s, the adverse impacts of large-scale migration on the local population were felt. The British colonialists realized that massive migration from East Bengal might eliminate the indigenous population of Assam. After 1920, they introduced the Line System (mainly in Nagaon and Kamrup districts) to restrict the Muslim migrants to the riverine areas.

#### Read complete article on FINS website

## **Moral Infrastructure Development Program**

#### By Maj Gen K Eswaran, VSM

Author retired from Indian Army after about 36 years of service and worked as a Defence Advisor in SBI for two and a half years. He is presently into Social Service and Value Based Education. He has also launched a social Service website for all Armed Forces people --www.helpandserve.in.

#### Introduction

India is a land of saints and sages with rich cultural beliefs and strong traditions. Over the years, we have produced great world leaders and have become a force to reckon with.

However, we still find ourselves only inching forward, while we should be running, despite a wonderfully crafted vision. There are a plethora of issues that ails our Nation such as population, illiteracy, pollution, corruption, unemployment, atrocities on women, casteism, health and hygiene etc. One of the common links amongst them that can be safely assumed is the lack of 'Moral fibre / Character'.

While corruption generally implies financial misappropriation by a person, lack of character covers various other aspects as well such as misuse of resources, preferential treatment, misbehaving with women, cheating, copying, and lying in addition to being a mute spectator to a crime and not standing up to your rights. Even small things such as not wearing a mask for corona, disobeying traffic rules, littering and spitting in public places, shows a lack of character in a person. In fact, these minor chinks in armour may lead to major offences or crimes later.

While the legal system and law enforcement agencies in India attempt to curb illegal and unwanted activities by citizens, it appears that they are not successful in establishing full control. Most of these control measures are external or physical, putting restrictions on movements and actions of an individual. At times, these external control measures seem superficial like pruning the branches of an infected tree while the roots are untouched. A lot has been said and done on a subject like this with very little results. Therefore, a time has come to have a different approach to the issue by considering a 'Holistic' program with 'Inside Out' approach and covering a person from 'Womb to Tomb'.

#### Vision

The vision is to make India a 'Golden State' (Swarna Bharat) Inside Out. A state of Peace, Happiness and Contentment.

#### **Program Description**

India is not a very old democracy and therefore a lot needs to be done to achieve our vision. The first things which come to our mind is the basic necessities of the people, the Infrastructure. To make lives easy and comfortable and provide for a happy living. The term infrastructure is more often than not used in reference to buildings, roads, power supplies etc for a society. These are Physical Infrastructures. There is also a reference to soft infrastructure like education, health programs, law enforcement, recreation etc, which I would like to call them as Mental infrastructures.

But can we assume these two alone can build up a strong nation or a state?

There are several five-year plans and other schemes which have been very well thought of, but the implementation is very poor. The plans do not meet the end point and do not deliver to the last mile. The projects have not come up to the expected standards. There are several leakages and transmission losses in the system. What could be missing?

The basic unit of any society is a human being and a human being has to be physically and mentally strong to perform. But that is not enough; one has to be morally strong as well to be able to deliver. One should have a strong will and dedication to accomplish the assigned task. This refers to one's inner passion and character. Physical and mental capabilities alone may not suffice. In a similar way, the state has to have a strong Moral Infrastructure to be able to deliver to the needs of people and also ensure overall progress.

#### **Read complete article on FINS Website**

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## Nation is Indebted to:

#### Manas Bihari Verma The Brain Behind India's Indigenous LCA Tejas 1943 – 03 May 2021







Manas Bihari Verma was born in 1943 in Darbhanga to Yashoda Devi and Anand Kishore Lal. Lal was an active participant of M K Gandhi's civil disobedience in 1917. His father had also helped during Vinobha Bhave's Bihar visit for the Bhoodan movement. After completing his schooling from Jawahar High School in Madhepur, Verma pursued his graduation from Bihar College of Engineering—presently known as NIT Patna. He completed his masters in mechanical engineering from Calcutta University in 1969 with specialisation in 'jet propulsion'.

In 1970, Verma joined the Defence Research and Development Organisation (DRDO), and started working in the aeronautical stream. During his 35-year service, he worked with aeronautical establishments based in New Delhi and Bangalore and Koraput. Verma was also designated as the director of Aeronautical Development Agency (ADA), Bangalore from 2002 to 2005.

Verma's scholarly journey, from ordinary village school, then to a State Govt run Bihar Engineering College, Patna (now NIT) and finally doing Post Graduation from Calcutta University is testimony of what can be accomplished with in our own country by anyone. Further, being an eminent scientist for the nation's premier defence research organisation to an educationist working in the rural region—is intriguing. Nevertheless, he continued enriching the rural population, imparting fundamentals of education.

After his retirement from Aeronautical Development Agency (ADA), Bangalore in 2005, Verma chose to return to his native village Bour in Ghanshyampur block of Darbhanga district. Acknowledging a number of issues including illiteracy and morass poverty, he decided to try his hands on imparting knowledge of basic science to the rural children. He floated Mobile Science Lab (MSL) in 2010, which aimed to camp in rural schools.

The MSL programme is run by Verma's own non-profit organisation, Viksit Bharat Foundation, and for this, he credits Dr. APJ Abdul Kalam. "These MSLs have, so far, visited over 300 schools in Darbhanga, Madhubani and Supaul districts demonstrating scientific experiments to over one lakh students and giving computer training to about 500 students in the schools," he said.

Verma told *NewsClick* that the initiative comprises three vans equipped with 150 instruments related to physics, chemistry and life science laboratories. "With help of the programme coordinators, we are reaching out to the schools based in rural and backward hamlets of Darbhanga and Madhubani. When I shifted to my village from Bangalore, improving Bihar's education was my only motive," he said.

With the help of the labs, school attendance shot up from 10% to 80-90%. Dr. Kalam also visited his former aide several times where he reviewed his associate's work and contributed financially to the foundation.

Dr. Verma has been accorded several awards, the most notable being Padma Shri, India's third-highest civilian award, in 2018. He had also been honored with DRDO's 'Scientist of the Year' by former PM Atal Bihari Vajpayee and the 'Technology Leadership Award' by former PM Manmohan Singh.

In the fast-moving world of short-term gains, it is rare to find someone who willingly chooses to leave the modern and convenient city life to engage with the rural population, which is why Manas Bihari Verma stands out.

Manas Bihari Verma left for heavenly abode on 03 May 2021

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