FINS JOURNAL

OF DIPLOMACY & STRATEGY

Thru' the Desk of the Editor

Editorial: Making Viksit Bharat@2047 Successful – पूरे भारत की Guarantee!

In India there were three conspicuous policy voids since Prime Ministership of Pandit Nehru and all other prime ministers after him till India voted Narendra Modi to power in 2014 as Prime Minister (PM), with a hope of change to come. There was imperative need for policies to be disruptive and assertive in equal measure, elbowing India into forefront of nations and increasing its global strategic profile and autonomous stature. PM Narendra Modi greatly fulfilled expectations of India and was re-elected in 2019.

Standing in front of historic Red Fort in Delhi, while addressing the Nation on occasion of 76th Independence Day on 15th August 2022 PM Narendra Modi pledged to transform India into a developed country in next 25 years. "The way the world is seeing India is changing. There is hope from India and reason is skills of 1.3 billion Indians", Modi said. "The diversity of India is our strength. Being mother of democracy gives India inherent power to scale new heights", "Aspirations are on rise in every section of society. Every citizen wants the change, wants to see it happening in front of their eyes and is not ready to wait anymore", "People want to progress with speed and they are not ready to "force their coming generations wait for it", "Be it Centre, states or local self-governance institutions, each of them will have to address demands of aspirational society", "When dreams are bigger, resolutions are bigger, efforts are bigger", Modi said. "In next 25 years, we have to focus on 'Panchpran' or Five Promises:

- • First Pran – Goal of Developed India
- • Second Pran – Remove any trace of colonial mindset
- • Third Pran – Take pride in our roots
- • Fourth Pran – Unity
- • Fifth Pran – Sense of duty among citizens

First, we will move forward with bigger resolves and resolve of developed India. Second, we will erase all traces of servitude from within and around us. Third, we will be proud of our legacy. Fourth, will work on strength of unity, and fifth, fulfil our duties to citizens of India".

Modi's words came as millions celebrated 75 years of Indian independence since stroke of midnight on 15th August 1947 that ended 200 years of British colonial rule. Fast forward three-quarters of a century and since its independence, India has several achievements to its credit. It has built a modern economy, remained a beacon of democracy with same Constitution since 1950, lifted millions out of poverty, has become space and nuclear power and developed robust foreign policy. India is world's largest democracy. India's nearly $3 trillion economy is now world's fifth largest and third largest in terms of purchasing power parity. The World Bank has promoted India from low-income to middle-income status - a bracket that denotes gross national income per capita of between $1,036 and $12,535. Since gaining independence, India has built one of the world's fastest growing economies. Literacy rates have increased to 74% for men and 65% for women and average life expectancy is now 70 years. India is third largest producer and consumer of electricity, second largest reservoir of scientific and technical manpower, has third largest army, sixth member of nuclear & space club and tenth largest industrial power. From a net food importing country, India is now leading exporter of food commodities. The United Nations, in its mid-year update of 'World Economic Situation and Prospects' (WESP) released in May 2021said that Indian economy would grow at 7.5% in 2021 and 10.1% in 2022, after an estimated contraction of 6.8 per cent in 2020. Similarly, 'World Investment Report 2021' by UN Conference on Trade and Development (UNCTAD) released in June 2021 notes that FDI in India increased 27 per cent to $64 billion in 2020 from $51 billion in 2019, making India fifth largest FDI recipient in the world. Growth is very important for India given youthful nature of Indian population, with 65% of population below age of 35. Under Paris accord, India pledged to reduce emission intensity of economy by 33-35% by 2030 and by 2021, a drop off 24% in emission intensity has already been achieved. Indian pharmaceutical sector is worth about $42 billion, with exports accounting for about $18 billion and is expected to grow to $100 Billion by 2025 while medical device market is expected to grow $25 billion. "Once people of India decide to do something, nothing is impossible", PM Modi once said.

In 75 years, Indian democracy has come a long way. Indian stature before the world has grown and India is looked up as potential superpower. The occasion of Amrit Mahotsav of 75 years of Indian independence is a milestone to reflect on what we have achieved in 75 years and what more we need to achieve. Entire journey of next 25 years, when we celebrate centenary of Indian independence, marks Amrit Kaal of creation of new India. The fulfilment of our resolutions in this Amrit Kaal will take India and citizens of India to 100th anniversary of Indian independence with pride. Viksit Bharat or Developed India is vision of PM Narendra Modi which will be guiding principle for India during its Amrit Kaal and represents blueprint for India's prosperity. Viksit Bharat vision has been prime focus of PM Modi's speeches over last few years. PM Modi has expressed his government's action plan to turn India into developed nation by 2047, exactly 100 years after gaining Independence from British rule. Focus of vision lies in economic growth, sustainable development goals, ease of doing business, infrastructure, innovation and social welfare.

PM Modi, on December 11, 2023, at launch of Viksit Bharat@2047: Voice of Youth, stated "Today, every institution and every individual should move with a resolution that every effort and act will be for Viksit Bharat. The aim of your goals, your resolutions should be only one – Developed India". He was addressing vice-chancellors and faculty, symbolising start of initiative which aims to provide platform for youngsters of India to contribute their part to vision of Viksit Bharat@2047. PM Modi's vision of Viksit Bharat is based on an ambitious and groundbreaking plan to achieve India's full potential and propel India to unprecedented development and prosperity. To establish resilient and inclusive society Jan-bhagidari is basis of nation's success story, where government focuses on infrastructural development, social welfare, economic empowerment and environmental sustainability.

A key objective of Viksit Bharat is to enable every citizen to participate in the economy. The economy that PM Modi envisions is strong, inclusive and full of job and entrepreneurial opportunities. This entails implementing policies to encourage investment, advance economic growth and foster innovation across industries. The government's dedication to creating an environment favourable for business expansion and employment generation is demonstrated by focus on programmes such as Make in India, Digital India and Start-up India. With support of digitisation, manufacturing and thriving startup community, aim is to bring millions out of poverty and realise nation's full economic potential. One significant part of this action plan is to turn India into world's third-largest economy over next five years.

Another crucial component of Viksit Bharat's vision is to develop world-class infrastructure to promote sustainable growth, unleash economic potential and improve everyone's standard of living. To close infrastructure gaps around India, government is launching large-scale projects that range from constructing world-class roads and ports to increasing digital connection and updating urban infrastructure. Viksit Bharat prioritises inclusive development and social welfare to ensure everyone benefits from economic progress. Several landmark initiatives have been launched to support disadvantaged populations, empower marginalised communities and expand social security, healthcare and education. Programmes such as Ayushman Bharat, Swachh Bharat Abhiyan, Beti Bachao Beti Padhao and Pradhan Mantri Jan Dhan Yojana indicate government's dedication to enhancing healthcare, financial inclusion, gender parity and sanitation.

One key pillar of Viksit Bharat rests on harnessing technology to enhance efficiency and transparency in governance. PM also stressed the importance of going beyond skills and education and called for civic sense and "alertness for national interest" among citizens. "When citizens in whatever role, start doing their duty, India moves forward", PM said. "We have 25 years of Amrit Kaal before us. We have to work 24 hours a day for goal of Viksit Bharat. PM further pointed out that each citizen will have input and active participation and mentioned that with mantra of Sabka Prayas, we can accomplish even biggest resolution. According to the PM, this would be a great campaign to write future of India.

Finance Minister Nirmala Sitharaman in her address in Rajya Sabha, emphasised India's economic growth and development under Modi administration. She declared that India was world's fastest-growing economy and achieved highest global growth rate in second quarter of ongoing financial year. The manufacturing sector also recorded highest growth of 13.9 per cent, credited to "Make in India" initiative. Despite drop in demand from Western nations, India's exports recorded 9.43 per cent year-on-year growth in October at $62.26 billion.

Direct tax collection saw increase, with monthly GST collections stabilising at Rs 1.6 trillion, indicating economic growth and that youth unemployment had declined to 10 per cent in 2022-23 from 17.8 per cent in 2017-18, while youth labour force participation rate expanded from 38.2 per cent to 44.5 per cent in same period. Finance Minister Nirmala Sitharaman in her presentation on interim Budget, laid emphasis on "trinity of demography, democracy and diversity" backed by 'Sabka Prayas' which has potential to fulfil aspirations of every Indian. "As Prime Minister firmly believes, we need to focus on four major castes. They are, 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth) and 'Annadata' (Farmer). Their needs, their aspirations, and their welfare are our highest priority. The country progresses, when they progress. All four require and receive government support in their quest to better their lives. Their empowerment and well-being will drive India forward".

The roadmap of Viksit Bharat@2047 includes carefully articulated list of goals and action points through which India's position at global level would be raised. By year 2047, we will have fully realised dreams of our freedom fighters. We will have given concrete shape to vision of those who drafted the Constitution, led by Bharat Ratna Dr. B.R. Ambedkar. In coming years, we have to focus on Panchpran (five promises). We always remember Lal Bahadur Shastriji's slogan of "Jai Jawan, Jai Kisan". Later, Atal Bihari Vajpayeeji added "Jai Vigyaan" to this slogan. Now, we need add "Jai Anusandhan". Jai Jawan, Jai Kisan, Jai Vigyaan aur Jai Anusandhan. PM Modi's government, committed to realising resolve of new India, has given shape to India's present and future plans with new initiatives and programmes, so that when India celebrates 100th anniversary of independence, dream of self-reliant India can come true with everyone's effort. Spirit of Team India of 140 crore people will realise all dreams by moving forward, taking India forward. It is our responsibility to collectively devote ourselves to overarching ideal of building vibrant, prosperous and egalitarian India and it is our duty to move forward believing in immense potential of India. There is enormous work to be undertaken to make India a Viksit Bharat@2047. For achievement of India's goals, 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas, Sabka Kartavya' should be our motto.

Articles in this edition of the Journal examine various dimensions of Diplomacy and Security related issues ranging from India's Strategic Relationship with Africa to Crowdfunding aspect in Financing Terrorism, to Pakistan's Anti- India Terror Network, Moscow Terror Attack with the Tajik Angle and most important issue in Indian context the Paradigm Shift from Women Development and Empowerment to Women - led Development. All authors presented their views with well-planned research on the topic with deep thought process. Their views will surely help in instilling the subject and the topics under discussion in the minds of our readers.

Will India Succumb to Cheque Book Diplomacy to Develop A Strategic Relationship with Africa?

Abstract:

When the European colonial powers could not set sail to the African continent and discover it, they termed it the "Dark Continent." They compensated for the lack of information they had by developing their narratives.

"Africa has dense forests, where wild beasts live and crocodiles lay in wait. It is a land of danger, disease, and death."

However, Africa has become a focal point of interest for all the countries around the world. In light of this, global players developed foreign policies toward Africa, namely India and China. Both countries have adopted different policies to foster their relationship with Africa and we shall seek to understand which of them serves a long-term sustainability goal.

Problem statement:

Will India use its soft power or succumb to the cheque book diplomacy strategy used by China to develop a strategic relationship with Africa?

Bottom-line-up-front: India and China are developing their engagements with Africa proactively. But they've adopted very different approaches to further their ties. The Chinese strategy of involvement has received massive backlash across the continent. African countries like Djibouti, Zambia, the Democratic Republic of Congo, and Angola have been at the highest risk for debt distress and have often taken Indian help to boost their financial pool.

So what?: As India seeks to become a net security provider, it becomes important to extend cooperation with African countries in domains of defence, energy, connectivity, and education. This will not only create economic viability but will also serve India's strategic security needs.

The Scramble for Africa

Africa is the second largest continent in the world and is bound by the Indian Ocean, the Atlantic Ocean, the Mediterranean Sea, and the Red Sea. It has varied landforms, ranging from the Sahara Desert to the Congo and Nile River basins, the Atlas Mountains, and the Great Rift Valley.

If one traces the history of the continent, it underwent a theatrical series of events. The European colonial powers carried out a pen-and-paper division of Africa, more popularly known as the "Scramble for Africa". What this means in effect is that the continent was divided without factoring in the culture, religion, language, food habits, or any such identity and was simply distributed according to the imperialist ambitions. The division lead to political havoc as communities got split over political national boundaries – an overlay of formal states over traditional societies. The people of Africa had absolutely no role to play in determining their fate. This remains a major key reason why Africa still struggles to develop a sort of feeling of citizenship within people.[1] There is a lack of political identity and a feeling of belongingness.

The resultant effect of this great scramble was that the leadership in most of the African nations fell into the hands of elites. This was a group of people who had a close nexus with business activity, so much so that the welfare and development of the countrymen could never become the agenda of any political party. The World Bank Reports[2] Around 60-70% of the wealth of Africa has been shifted to the banks in Europe and America. This has been affected as a result of political leaders engaging in relationships with foreign companies, in turn gaining their monetary leverage. The money however was never used for the welfare of the masses.

A pertinent question, therefore, arises as, to how a continent trapped in political and economic crisis could become an important player in the international arena, despite the challenges it faces.

Africa is a resource-rich continent. Africa harbours 90% of the world's aluminium and the continent is rich in gold, diamonds, copper, mica, oil, flora, and fauna. Africa is the central landmass of the world and is roughly equidistant from all points.

This makes it a prime destination for halt, serving as a point of refueling for ships and airplanes, it also has very lucrative ports which have deep running shorelines.

The African continent has always housed great potential but could never develop the means to exploit them. This is partly due to the reasons we saw above and partly because of the lack of scientific and technological innovation.[3] The continent faces "Dutch disease" which has led to multiple regional conflicts and civil wars. Civil wars have broken out in Angola between 1975 and 2002 over oil and diamonds, the Congo Republic in 1997 over oil, the Congo Democratic Republic between 1996 and 1998 over copper, diamonds, gold, and coltan, Sudan in 1983 over oil, Sierra Leone between 1991 and 2002 over diamonds. To explore the origin of these conflicts we must explore how global powers have plied their way up into the continent.

Washington Consensus versus Beijing Consensus

The above two mentioned names are the types of models suggested by the West and the East respectively for developing countries to prosper.

Economist John Williamson coined the term "Washington Consensus" in 1989, about a set of 10 market-oriented policies that were popular among Washington-based policy institutions, as policy prescriptions for improving economic performance in Latin American countries.[4]

The Washington model suggests the ideas of liberalism and freedom. It maintains that emerging economies can see fast growth if they integrate their markets globally and adhere to the guidelines of free and fair trade by the World Trade Organization (WTO). This has been a popular model ever since the United States of America emerged as the sole center of hegemony.

But slowly and gradually, the developing world realized that the WTO principles benefit the developed nations more. This led to the popularity of another model of development- known as the Beijing Consensus.

Beijing Consensus was an Eastern perspective on development proposed by China. It claims a bottom-up approach to growth by carrying out the developmental process through the indigenous population. The Beijing consensus strongly advocates the right of self-determination by the people and also factors in different ideals of development, which may not be strictly monetary.

For a lot of time, the West carried out developmental activities in Africa on the lines of the Washington model. It became unpopular as soon as the consciousness of being exploited rose within the people. Today, China remains a key player in Africa and was welcomed with arms wide open, owing to the ideas it suggested. But gradually, as the world saw, even the Beijing model largely transformed into a display of economic and military might, by building army bases, ports, and trade links in Africa.[5] Beijing consensus too failed to provide what it promised, especially in terms of economic freedom and infrastructure development. This has led to loan-stricken countries subjected to debt distress through multilateral cooperation.[6]

India, on the other hand, is trading on a third approach, which is the use of soft power. It is this approach that we shall explore in the paper, by drawing a comparison with the cheque book diplomacy[7] of China.

SINO-AFRICAN RELATIONS

The African continent is rich in oil and natural resources and is the world's fastest-growing region for FDI. The Sub- Saharan Africa is part of the world's 10 fastest-growing economies. North Africa owns vast oil, natural gas deposits, strategic nuclear ore, and resources such as gold and copper. The region is untapped riches – be it oil, minerals, or land too vast - yet, it has struggled since colonial times to truly realize its potential. This kind of Golden potential that Africa presents makes it a very lucrative destination for foreign investment and each country is trying to win Africa.[8] China has outmaneuvered every country in strategic calculations and has established a considerable amount of power in Africa and cultivated good relations.

China is investing in Africa to place the continent in a strategic spot. African countries have developed sound infrastructure with the help of the Chinese State. However, Beijing sees Africa as an ultimate source of raw materials to meet the ever-growing energy demands of China and support industrial and economic growth.

African countries on the other hand see partnering with China today as signing up with a future world superpower. In Africa, this alliance provides a strong psychological boost to the new African Elites. It gives them hope both economically and socially and lays a path, an example for what they may take as exemplars of the Sino-African future.

China is doing what is referred to as 'Cheque book diplomacy' in terms of International Relations. It refers to describe a foreign policy that blatantly uses/misuses economic aid, loans, and investment between countries to instill diplomatic favor in the minds of the receiver country.[9] China is challenging the West in this and is trying to become the white colonial power that will be the messiah of a country ridden with poverty.

China has overpowered and occupied all over Africa, building railways, bridges, roads, and ports. China is doing this to gain access to a gigantic number of natural resources which can make the Chinese economy boom.

China's second-largest source of crude oil imports is Africa. The Chinese business model is to link aid, trade, investment, and diplomacy in Africa which will involve extensive and vast infrastructure projects and granting of loans as a means to access the African natural resource base and furnish trade expansion. China's "Go Out" policy, which was implemented in 1999 envisioned sending Chinese state-run companies to Africa, to coup out the spider web and control African states economically.[10]

China invests in Africa with state-owned companies; the companies can easily get loans and subsidies from the Chinese government. They have an edge in bid procurement and this leads to the development of the Chinese economy.

In recent years Sino- African relations have seen robust and high-level exchanges. Their economic ties have deepened as China made economic progress. But this is not philanthropic fiction. It is a sound business project created to make profits for investors and stakeholders. Loans and investments are not aid. Loans need to be serviced and repaid. A development bank is a bank with corporate interests to run and function viably, and not a charity or a protection haven.[11] This is thus, not a mutually beneficial deal. Rather, it is taxing Africa twice. It is losing its resources and will repay the money to China. China is fulfilling the personal urgency of development in Africa.

According to Ted Bauman, senior analyst at Banyan Hill Publishing "Even though Africa is financed with Chinese loans and built with Chinese contractors and labor, most of these projects are designed to lock African countries into a long-term political and diplomatic relationship with China rather than to make money". [12]

The Mongolian Government agreed to not host Dalai Lama, whom the Chinese State views as inimical due to his views on Tibet. This is the success of the Cheque book diplomacy and this will encourage China to use more of it in the coming days. But this policy of China will not be feasible in the long run. China should not assume that all diplomatic difficulties and situations can be solved by using money. The way ahead is not that promising.

If and when the Chinese Economy falters, it will have to roll back funds, which will jeopardize a lot of relations so, continuing to gain political concessions through expanding outbound investment may not be sustainable.

China used the same policy to establish power in Bhutan and invested in infrastructure, education, healthcare, and more. But Bhutan did not bow down to the economic advancements made by China and made cordial relations with India.[13] The result, as we can see, China has no presence in Bhutan and India remains a loyal friend of Bhutan.

India, on the other hand, has adopted a very different strategy. Indo- African relations have a history that is cherished and India is genuinely helping Africa and making it capable enough to tap its resources to be more self-sufficient.

INDO-AFRICAN RELATIONS

Indian engagement with Africa celebrates a unique past and is based on what PM Modi has called a "strong emotional link which is defined by our shared history of struggle against colonialism and our aspiration to bring prosperity to our people." The factors that drive the Indo- African engagement are based on our shared challenges, common interests, and a relationship of mutual respect and benefit. Our shared history and cultural links and our present choices and opinions are all informed by our shared experiences of anti-colonial struggle, colonialism hardships of plunder and loot, and of apartheid and racial discrimination. The Gandhi- Nelson connection to South Africa still inspires youth across the globe to fight for their rights through nonviolent means.

India, despite having economic constraints has been a forerunner in voicing the interests of the developing countries across Asia and the globe. India took the initiative through the Bandung Declaration, (G-77) Group of 77, and the Non-Aligned Movement. People-to-People has furnished a large number of Indian-origin people to call Africa their home. India also provides a long-term, stable, and profitable market for the goods and services that Africa generates. Delhi also sees Africa as a potential partner for its energy and food security requirements.

This is a win-win situation for both countries. Indian investments in Africa are focused in the sectors of pharma, IT, engineering, education, health, agriculture, building resourceful projects like dams, and conducting interlinking projects to name a few.[14] The common vision and approach to guide the mission statement to meet developmental challenges are to build a sustainable future together.

Both India and Africa have their unique developmental strategy and a story of both successes and failures. However, both regions face some common issues and threats and can together offer an answer to many issues confronting us in health and well-being of especially women and child health, food security and nutrition security, energy needs, climate change which includes rising water demands, and sanitation presents perhaps the mirror image both the region's share in terms of demography, resource constraints, and disease burden; and how we can meet these challenges, especially through innovative solutions that India can offer.

Our partnership strategy is based on human resource development which includes skilling, re-skilling, and certification which means institutionalization of Africa and the establishment of education centers in partner countries of Africa.[15] This thus will enhance the skills and capacities of the African population. India also offers concessional Lines of Credit which are tailored to the requirements of the African region and have the potential to serve their interests while ensuring that India does not just become another channel leading Africa into a debt trap-like scenario. Our Prime Minister Mr. Narendra Modi has announced another set of concessional credit of over $ 10 billion, over the next five years, in addition to the ongoing credit lines to Africa.

Indo-African cooperation stems from a shared perspective on terrorism, peace, and security-related issues and a convergence of views on matters of global concern.[16] Both India and Africa believe and vehemently oppose state-financed terrorism, and piracy and have coordinated positions at global forums over issues of UN reforms pertaining to UNSC being representative of present global needs and demography WTO, and Climate Change. Both countries reiterated the fact that reform of political, security, and economic institutions of global governance, include a meaningful expansion of the UN and related bodies.

Economic Partnership

The India-Africa economic partnership can be viewed with a promising future. Although currently it lags some way behind the diplomatic reciprocity India and African countries share. Africa had a trade surplus with India in the past but increasing two-way trade of goods and services across sectors calls for serious promotional measures as well as removal of tariff and non-tariff barriers. The government, Indian business, and African partners must devise an action plan that can take bilateral trade to $100 billion and investment to $75 billion by the end of 2023.

Prof. Sreeram Chaulia states "India cannot be clubbed in the same category as China, i.e., as a mineral- grabber that is out to plunder Africa and denude it of its vast natural wealth. The message sent out by the PM's team ahead of his visit to the continent is that "we are not here to exploit" and "we want to be development partners."

China has been showcasing its South-South cooperation model as a success in Africa. But the fact remains that Chinese policies lack the angle of human resource development, a transparent agreement towards sustainable growth, and a social factor i.e., commitment towards democratic partnership, means that India can have an indispensable place on the continent.

Whether this would be India's answer to China's BRI?

According to Rajiv Bhatia, "the honest answer is in the negative as the approaches of India and China towards Africa are essentially different. China concentrates on infrastructure and "cheque- book diplomacy" ("Debt-Trap Diplomacy"), whereas India focuses on the development of Africa's human resources. China goes solo, while India is desirous of working with other willing nations to assist Africa as per the latter's priorities."

The Indian enlightened approach towards Africa offers "limitless possibilities" for Indo- African cooperation to prosper into something meaningful. However, it should be recognized that India and Japan do not have the luxury of time given China's rapidly increasing footprint in Africa in terms of socio-politico-economic aspects. India is committed to a voluntary partnership that is rather not "prescriptive" in means and ends.

There's a need to immediately initiate a few joint pilot projects involving the companies of India, Japan, and a few African countries such as Kenya, Ethiopia, and Mozambique in identified areas such as health, education, skilling, and blue economy.[17]

It is therefore, even more pertinent that results of this fruit-bearing partnership between Japan, India, and Africa come up with visible results in the short term as questions may arise about the credibility of the joint partnership.

CONCLUSION

Africa today is certainly a continent of growth and vast opportunities. With a young, the fastest growing youth population in the world and considerable natural resources and human capital at its disposal, Africa is poised to be a significant growth factor in the global economy. Positive winds of change are sweeping across the continent, which is now home to half of the top ten fastest-growing economies of the world. So, Africa is an opportunity and Asia's two largest economies, India and China have been trying to tap into this emerging African opportunity. Both are shaping new narratives of engagement with Africa and it is important to highlight the differences in their methods of implementation and the impact that it has generated on the lives of common Africans.

The Chinese approach to aid partnerships with African countries is more traditional as it focuses on resource extraction, infrastructure development, and elite-level wealth creation. Such an emphasis on more traditional forms of aid through Foreign Direct Investment (FDI) on hard infrastructure projects might appear lucrative on the surface to many developing and small African countries as it helps them with quick and easy money, such an approach is not sustainable in the long run.[18]

Even more alarmingly, the opacity of the costs and terms of Chinese loans makes it difficult for countries to conduct risk assessments of the projects. While Chinese projects seem to serve the quest of African nations to build a sound infrastructure, a closer investigation reveals that they serve Beijing's ambitions to write the rules of the next stage of globalization.[19] Chinese interest in Africa is geopolitical and not merely an economic investment.

But the main area of concern is that these investments help to bind countries to China politically, and through debt obligations create a form of leverage.

Moreover, there have been multiple apprehensions over Chinese labor practices, often viewed as unfair, with various cases reported of poor and harsh working conditions. The types of dangerous labor conditions typically include cases of low salaries below the minimum wage standards, language barriers, unfair termination of contracts, lack of holidays, medical care, insurance, and other benefits.

On the other hand, India's relationship with Africa is based on a model of cooperation which is responsive to the needs of African countries. "It is demand-driven and free of conditionalities. It is based on our history of friendship, historical ties, and a sense of deep solidarity.

As Prime Minister has also underlined, African priorities are our priorities," pointed out T.S. Tirumurti in his speech.[20]

The trilateral partnership between India, Africa, and Japan has considerable potential. India is also helping the African countries to bridge the digital divide by launching the 2nd phase of the Pan Africa e-Network project: e-Vidhya Bharati and e- Arogya Bharati Network Project (E-VBAB) which aims to provide 6 years of free tele-education to 5000 students, free medical education to 2000 doctors/nurses/paramedics as well as free medical consultancy to 1000 patients across the wide network of partner countries in Africa.

Thus, India's bilateral ties with African countries can best be defined by the spirit of "developing together as equals." Indian engagement emphasizes the long term, unlike China because India's focus is on enhancing Africa's productive capacity, diversifying skills and knowledge as well as investing in small and medium-sized enterprises.

Even though India and Africa's economic relations are modest as compared to China, India has many advantages including proximity and popularity of Indian soft culture and the appeal for democracy in Africa. Our most prominent example of sustainable development partnership is reflected under International Solar Alliance (ISA) since Africa has taken a leadership role in solar expansion with 25 member-states out of the total 48 countries to ratify the agreement. Under this initiative, India has pledged more than US$ 1 billion for implementing off-grid solar energy projects in Africa, especially in West African countries in an attempt to diversify its focus within Africa. Also, with the enunciation of the Ten Guiding Principles for India Africa Engagement in July 2018,[21] the Indian Government has addressed the primary concern of not having a coherent Africa policy.

One can then say that the buzzword is "South-South cooperation." African leaders see the advantages of the Indian suitor who does not shower them with billions but who helps them help themselves. But what is required today, to establish stronger ties is for India to speed up its act. This is because China delivers before it announces a project while India announces and often doesn't deliver for years. For example- in Nov 2002, former Prime Minister of India Late Shri. A.B. Vajpayee had declared $500 million as part of lines of credit to Africa but, later nothing had moved, leaving a vacuum between the two countries.

So, India's high commissioner to South Africa, Rajiv Bhatia has rightly said, "We have to work on every possible opportunity, pursue it, cash it, and create new opportunities."

Nonetheless, India has a high reputation in Africa while China is being seen increasingly as a selfish and extractive power. India must not traverse the Chinese path in Africa. Also, India must not lose sight of Africa again. India needs to remember and follow- "One does not forget old friends!"

End Notes

1. Although Africa is a large continent and "people of Africa" is not appropriate to generalize them all, it is simply used to convey the common series of events they went through before getting compartmentalized into different countries.
2. ("World Development Report" 1983)
3. (House 2022)
4. (Williamson, 2004)
5. (Kennedy, 2010)
6. (House 2022)
7. Cheque book diplomacy is used to describe a foreign policy that openly uses economic aid and investment between countries to curry diplomatic favor. The Chinese have either deployed "intimidation" or their famed cheque book diplomacy to "win" over other nations for their aims and agendas.
8. (Adams 2020)
9. (Green 2018)

10. (Shepard and Danise 2019)
11. (Fantu 2012)
12. (Mishra 2019)
13. (Fantu 2012)
14. (Mishra 2019)
15. (Choudhary 2019)
16. (Beri 2021)
17. (Joshi 2018)
18. (Maru 2019)
19. (Mboce 2019)
20. This speech was delivered on the occasion of Africa Day at the Institute of Defense Studies and Analyses. T.S. Tirumurti is the Secretary (Economic Relations) at the Ministry of External Affairs, India. He is in charge of India's ties with Africa.
21. PM Narendra Modi outlined the vision for not just a bilateral relationship with Africa but also a partnership at the global level in his speech at the Ugandan Parliament.

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Crowdfunding for Terrorism Funding

Crowdfunding campaigns are a form of fundraising where the organizer sets the goal and can either help specific people or a larger group or cause. They can also have a business purpose, raising money for a new invention or business project. Campaign organizers often ask for donations through social media posts or on crowdfunding sites. Each platform has its own rules, including how to set up the campaign, how much fees are kept, and when the money is disbursed. The money raised goes to the campaign organizer, who is expected to tell the truth about the purpose and how it will be used.[1] Scammers and dishonest businesspeople can set up crowdfunding campaigns to raise money for themselves. Only donations to a charity are tax deductible, and if it's important to verify that the organization is registered with the RBI as a charity, they can be found in the RBI's Tax-Exempt Organizations or ROC's Section 8 organizations search tool.

In 2021, The Financial Action Task Force (FATF), a global monitor on money laundering and terrorist financing, acknowledged crowdfunding as a legitimate means of fundraising, noting its predominantly lawful nature. This method supports diverse causes such as disaster relief, community projects, startups, and creative ventures. Crowdfunding's flexibility and reach make it a vital tool for individuals, businesses, and organizations seeking financial backing. The Financial Action Task Force (FATF), a global monitor on money laundering and terrorist financing, has produced a study on terrorist and extremist organizations' use of crowdfunding platforms.[2] FATF is made up of members from 39 national governments and regional organizations and develops worldwide financial integrity standards.[3] Crowdfunding, a legal way to raise cash, has been utilized by a variety of groups, including companies and NGOs. However, terrorists find it appealing due to the lack of transparency and scattered data on platforms. As global payment and financial technologies advance, the mechanisms that enable crowdfunding provide new issues for supervision, demanding enterprises, financial institutions, and law enforcement authorities to remain abreast of rapid developments.

The global crowdfunding market has experienced significant growth, with estimates suggesting it was valued at USD 17.2 billion in 2020 and is projected to reach USD 34.6 billion by 2026.[4] This surge is evident in the over 6 million crowdfunding campaigns conducted worldwide in 2022.[5] However, this growth has also attracted illicit activities, with threat actors exploiting donation-based crowdfunding and social media fundraising for terror financing.[6] Such activities have been identified as methods of terrorism financing by the Financial Action Task Force (FATF). Despite its positive impact on innovation and entrepreneurship, the crowdfunding industry must address these vulnerabilities to mitigate the risk of exploitation for terrorist financing.[7]

1. Knowing Crowdfunding (in context of Terror Funding)

Crowdfunding in India is expected to have reached $5 million by year-end 2023, with donation-based crowdfunding dominating the market. However, challenges include a lack of clear regulations for equity-based crowdfunding, which may not adequately address money laundering or KYC compliance. Transparency and oversight are also crucial to prevent misuse of funds. Technological weaknesses include robust cybersecurity measures and advanced fraud detection mechanisms. The government and regulators are working on strengthening regulations to ensure a safe and secure crowdfunding ecosystem. Crowdfunding platforms are implementing stricter verification procedures and leveraging technology for better risk management. Overall, India's crowdfunding scene presents exciting possibilities but requires a collaborative effort from stakeholders to address regulatory gaps, enhance transparency, and mitigate potential misuse.

Globally the disparate financial environments provide particular difficulties for initiatives aimed at terrorist finance. A distinct strategy is needed to handle the intricate, global financial flows of massive networks than to identify funding for lone-wolf attacks, which entails keeping an eye on smaller, more routine transactions. This discrepancy necessitates a multifaceted strategy that combines conventional financial surveillance techniques with intelligence-led initiatives able to spot any dangers concealed inside routine bank transactions. Crowdfunding encompasses various models tailored to different needs.

Lending-based crowdfunding involves investing in projects to earn interest, akin to traditional loans. Equity crowdfunding offers shares or bonds in exchange for financial contributions. Reward-based crowdfunding provides non-monetary benefits to investors. Donation-based crowdfunding involves contributing without expecting anything in return. Physical donations involve in-person interactions, while digital donations occur entirely online, utilizing crowdfunding platforms, social media, or payment processors.[8] These methods transcend geographical boundaries, enabling global participation. Technological advancements further streamline the process, allowing for quick, secure, and efficient transactions, revolutionizing the way fundraising is conducted worldwide. Crowdfunding models can be categorized based on the type of return they offer. Financial return models provide participants with financial benefits such as revenue, securities, or interest on loans. Non-financial return models, on the other hand, offer non-monetary benefits. For example, crowdfunding real estate ventures generate income for investors without providing financial returns. In this model, participants may receive goods or services as a reward or contribute funds without expecting anything in return.

In the diverse landscape of crowdfunding, several key actors play vital roles in its functioning. The 'Project Promoter' initiates a crowdfunding campaign, proposing projects that require funding and organizing the campaign on various digital platforms. 'Investors' in investment or lending-based models provide funds for the project in exchange for loans or securities. 'Donors' in donation-based models contribute funds without expecting anything in return. 'Backers' in reward-based crowdfunding pledge money to support a project, anticipating a reward if the campaign succeeds. 'Intermediary Organizations' facilitate connections between promoters and investors/donors through online platforms or social networks, which can include crowdfunding platforms, social networks, and associations with their own fundraising websites. Payment gateways and electronic processors help facilitate transactions within the crowdfunding ecosystem. These actors often overlap with other sectors, such as financial institutions, highlighting the interconnected nature of crowdfunding within the broader economy.[9]

Digital crowdfunding relies on efficient payment mechanisms to facilitate financial transactions. Platforms typically use third-party payment processors to manage transfers from donors to project promoters and to pay platform and transaction fees.[10] These processors connect merchants to payment networks, enabling authorization and settlement of transactions. They provide the technology and infrastructure for various payment methods, including credit cards, debit cards, e-wallets, and bank transfers. Such mechanisms are crucial for the smooth operation and financial integrity of crowdfunding projects.[11]

Donation-based VA crowdfunding platforms enable fundraisers to donate virtual assets (VA) directly from their wallets to campaign wallets. Fundraisers can convert fiat currency to VA through VASPs and donate to the campaign, or transfer VA directly.[12] After donations, fundraisers can convert VA back to fiat or hold it in wallets. Another approach involves creating a new VA token such as Bitcoin Token (BTCT), with donors purchasing it using established VA or tokens. FinTech enables crowdfunding by opening retail bank accounts for fundraising, often across borders, and centralizing funds in dedicated accounts. Crowdfunding's financial models will evolve alongside digital payment innovations, requiring ongoing adaptation.

Crowdfunding Vulnerabilities associated with Terrorism Financing and/or Violent Extremism

Crowdfunding, a tool designed to connect supporters with causes, has become susceptible to exploitation for Terrorism Financing (TF) or violent extremism. Donation-based crowdfunding, in particular, has been identified as vulnerable to misuse for such purposes. Terrorist financiers are drawn to crowdfunding due to its simplicity and global reach, allowing quick collection of funds from supporters worldwide.[13] However, this method presents several vulnerabilities.

Firstly, the diverse range of organizations involved in crowdfunding can lead to accountability issues regarding Counter-Financing of Terrorism (CFT) measures, especially without a regulatory framework imposing due diligence standards. Additionally, information on clients and transactions can be fragmented, hindering transparency. The real purpose of fundraising campaigns may also be obscured, with funds potentially diverted for undisclosed uses. It can be challenging to verify the legitimacy of donors' funds and the ultimate recipient of the funds, further complicating oversight.

Despite these vulnerabilities, crowdfunding for TF has limitations. Crowdfunding's public nature can attract scrutiny, deterring some terrorist financiers. Also, listed terrorist entities may disguise their intent to avoid detection. Crowdfunding campaigns can fail due to a lack of support or platform deactivation for violating terms of service, highlighting some inherent limitations in using crowdfunding for TF.

Abuse of Crowdfunding

Smaller-scale or "lone-wolf" assaults are frequently self-financed and need significantly less capital. These assaults may be carried out by lone individuals or small groups on small-scale criminal activities, or personal savings who may be dependent on internet operated 'Crowdfunding'. Crowdfunding, particularly through donation-based platforms and social media, has increasingly become a target for illicit activities by various threat actors. These operations have a very small financial footprint, and their transactions may be seamlessly integrated into other financial activity to avoid being noticed. Because these assaults are low-cost, they may be carried out without requiring a substantial amount of outside funds, avoiding the more closely watched large-scale financing routes. Operatives from larger extremist groups will also use these means to avoid vigilance and financial conformities, compared to the traditionally acquired (procured) funds.

The Financial Action Task Force (FATF) has identified online crowdfunding as a known method for terrorism financing (TF), highlighting its use in reports on Emerging Terrorist Financing Risks (2015) and Ethnically or Racially Motivated Terrorist Financing[14] (2021). This exploitation underscores the need for enhanced vigilance and regulatory measures to combat terrorism financing effectively. As crowdfunding continues to evolve and expand globally, it is crucial to address these vulnerabilities to prevent further misuse by terrorist groups like ISIL, Al-Qaeda, and their affiliates.

The European Union's 2022 Terrorism Situation and Trend Report highlighted the shift of some violent extreme right-wing groups towards online funding methods, including crowdfunding.[15] Case studies of crowdfunding supporting terrorism-related activities were also identified in a joint report by the Asia Pacific Group on Money Laundering (APG) and the Middle East and North Africa Financial Action Task Force (MENAFATF).[16] In response to these emerging risks and the existing gaps in risk mitigation,[17] the United Nations Security Council urged all Member States to assess and address potential risks associated with crowdfunding platforms.[18] The Delhi Declaration[19] of the Council's Counter-Terrorism Committee in 2022 reiterated this call for action, emphasizing the need for robust measures to counter terrorism financing through online channels.

Abuse of Humanitarian, NGOs and Charities (from Crowdfunding perspective)

Terrorists and violent extremists often use crowdfunding sites to fund their unlawful operations, often disguised as charitable fundraising for humanitarian causes. These campaigns mimic legitimate fundraising strategies, such as setting public funding goals and creating promotional materials. However, funds collected are diverted to support terrorist operations, including travel or operational expenses. In high-risk environments, legitimate crowdfunding campaigns can expose non-profit organizations (NPOs) to extortion or other coercive tactics by terrorist groups.[20] Authorities and crowdfunding platforms must remain vigilant to prevent the exploitation of humanitarian causes for illicit purposes.

Charities that function as fronts for terrorist groups, such as the Holy Land Foundation, may redirect funds for terrorist operations. The Holy Land Foundation was labeled a terrorist organization in 2001, and its assets were seized. In 2001, the Bush government labeled the Holy Land Foundation, America's biggest Islamic charity, as a terrorist group and confiscated its assets. A federal grand jury indicted the group and five former officials with aiding Hamas through West Bank charity committees in 2004, leading to their convictions in 2008.[21] The global terrorist funding watch dog FATF, in November 2023, reported terrorist organization's funds solicitation activities in India. The observation with regards to Popular Front of India (PFI) was brought about when Indian officials reported that the violent extremist organisation that was under investigation collected funds through well-structured networks spanning the entire country. The organization used offline and online fundraising strategies, such as distributing QR codes and account details via which contributors were requested to transfer money, in addition to soliciting at mosques and public locations. There were more than 3,000 bank accounts and unofficial value transfer networks in use.[22]

Terrorists may also target nonprofit organizations, particularly in high-risk areas, by making them victims of extortion or skimming. Crowdfunding relies on donor goodwill, making humanitarian and non-profit causes attractive covers for illicit cash solicitation. This report highlights three common abuse scenarios: individuals without charity ties raise funds for a seemingly charitable cause but redirect the money to terrorism-related activities; legitimate charities launch campaigns but misuse funds for terrorism; and NPOs, even if crowdfunding for legitimate purposes, risk extortion or skimming in high-risk terrorist-controlled areas. Such exploitation underscores the need for robust regulatory frameworks and vigilance in the crowdfunding sector to prevent misuse and ensure donations reach intended beneficiaries.

Terror Crowdfunding via Social Media

Most of the top global crowdfunding sites accept both subscriptions and one-time donations. Users can also build their own platforms using open-source programming or internet apps. Users may interact with local or worldwide groups, magnify their voice, and build momentum for issues by using social media sites and messaging applications. Terrorists may utilize encrypted chat services provided by some sites to transmit money information and contribution instructions. Donors can give immediately using in-platform instant chat applications or gift contribution options. However, the Executive Directorate of the United Nations Counter-Terrorism Committee noticed fundraising loopholes on social media, such as "super chat" capabilities like YouTube's dollar bill symbol.[23] During livestreams, viewers may give to YouTubers by clicking on a symbol and using a slider to send a certain dollar amount.

Abuse of Virtual Assets

In questionnaire responses, twelve out of forty FATF members stated that terrorist organizations such as al-Qaeda and ISIS[24] are increasingly leveraging virtual assets in crowdfunding efforts, notably in the last three years.[25] Tumblers and mixers provide anonymity by combining potentially recognizable virtual currencies, making it more difficult to track the origin and destination of cash. However, unlike major fiat currencies, transferring virtual assets to fiat currencies may not always be straightforward, and the volatility of virtual assets may present extra dangers.[26]

In recent years, there has been increasing attention on the misuse of Virtual Assets (VA) in terrorism financing, though assessing its true extent remains challenging compared to fiat currency. Twelve out of 40 countries surveyed noted terrorist financing crowdfunding activity using Virtual Assets, with detection rising since 2020.[27] Terrorists and violent extremists may prefer Virtual assets for its perceived anonymity, especially when using services like tumblers and mixers to obscure fund origins. Others use VA to diversify funding sources. FATF Global Network updates between 2019-2023 indicate a rise in ISIL and Al-Qaeda fundraising via VA, including soliciting donations to VA wallet addresses through social media.[28] Donors can send VA from personal wallets to addresses associated with terrorist financing campaigns.

Crowdfunding platforms increasingly allow donations using Virtual Assets (VA), sent directly to fundraisers' VA wallets. Terrorist groups create VA wallets, either hosted by VASPs/FIs or self-hosted with anonymous or pseudonymous identities.[29] They solicit donations through websites, social media, forums, and messaging apps, urging support for their activities and sharing wallet addresses. They employ tactics like using new wallet addresses per transaction or voucher schemes to obscure transactions. Groups may specify VA or blockchain for donations, like using the TRON blockchain and USD Tether stablecoin.[30] Interested donors transfer funds to shared wallet addresses. Terrorist groups may use mixers or non-compliant exchanges to obfuscate transactions, converting funds to fiat currency or using them directly for operations, including recruitment, propaganda, and attacks. However, limitations exist, such as challenges in converting VA to fiat currency, which may be necessary depending on fund use.[31]

The Hamas announced in April 2023 that they would no longer fundraise Bitcoin due to increased disruption of these types of donations.[32] This decision indicates the challenges that terrorist groups face in using virtual assets (VA) like Bitcoin, especially regarding its volatility and potential disruptions. The FATF Global Network will likely continue monitoring the evolving use of VAs for terrorist financing, especially as new assets with enhanced privacy features emerge.

Abuse of Crowdfunding Portals

The proliferation of crowdfunding campaigns globally,[33] exceeding 6 million in 2022[34], poses significant challenges in detecting illicit activities. The sheer volume and diversity of these campaigns make it challenging to identify illegal actions. Effective self-regulation is crucial to ensure compliance with legal requirements and platform terms of service. However, the rise of specialized platforms catering to individuals banned from mainstream platforms has complicated matters. Extremist individuals and groups exploit these platforms to raise funds for various activities, including those legally protected, such as funding legal fees or political campaigns. This underscores the need for heightened vigilance and robust regulatory frameworks to prevent misuse and maintain platform integrity.

Understanding the growing threat scenario and the actors participating in terrorist crowdsourcing is required. Because detection might be triggered by certain vocabulary or symbols, education and monitoring are critical. In the US the white nationalists launched three extremist-oriented crowdfunding portals in 2017: GoyFundMe, Hatreon, and RootBocks.[35] Our Freedom Funding was founded in February 2021 to provide as a safe haven for deplatformed radicals' crowdfunding efforts. The Goyim Defense League (GDL) is a loose network of antisemites that target Jews both online and in person. Extremist crowdfunding efforts sometimes imply violence or violent intent. For example, the Nationalist Defense Force, a Weimerican security task force, held a GoyFundMe campaign to seek donations for equipment like as uniforms, shields, helmets, goggles, gas masks, and batons.[36]

Because of elements such as user profiles, platform names, and donor remarks, crowdfunding projects may be connected to terrorism or extremism. These may include terrorist-related rhetoric and symbols. To deceive funders, fundraisers may also give inaccurate information about the campaign, its aims, or recipients. legal crowdfunding campaigns may fail to discern between legal and illegitimate fronts benefiting terrorist organizations, and cash for criminal objectives may be mingled in with valid donations. According to a recent analysis by risk and compliance consultancy Kharon,[37] Gaza Now, an online media platform, hailed recent Hamas strikes in Israel and the kidnapping, torture, and death of Israelis. Gaza Now has come under fire for its backing of Hamas and its terrorist leaders. Following the assaults, the gang initiated social media fundraising operations, asking money in multiple currencies. Mustafa Ayyash, the creator, has also shown his support on social media. Ayyash was detained in 2017 for Hamas ties, although he rejected the accusation and may still be living in Austria, where he manages the Gaza Now account on X.[38]

Abuse of Dedicated Crowdfunding Platforms or Websites

Dedicated crowdfunding platforms, designed specifically for fundraising, have become a focal point for various fundraising models, including subscription-based donations and one-time contributions. These platforms cater to a wide array of causes, ranging from community initiatives to niche interests. With over 1,400 crowdfunding platforms globally[39], users can even create their own platforms using online tools or open-source code. However, some specialized platforms have emerged to support groups banned from mainstream sites, such as Hatreon, originally created for far-right users.[40]

Reports indicate an increase in the use of crowdfunding by ethnically or racially motivated violent extremist groups, funding activities like membership fees, political campaigns, and legal fees. These groups often exploit subscription-based crowdfunding models. Distinguishing between funding for violent extremism and legally protected support for hate-motivated causes can be challenging. While there are anecdotal mentions of crowdfunding on the dark web as a potential source for terrorism financing, limited official information is available.[41]

The ease and appeal of using dedicated crowdfunding platforms for terrorism financing depend on the campaign's nature and the likelihood of scrutiny. Terrorist actors may use multiple financing techniques to diversify their funding sources, including strategic use of crowdfunding. Consequently, regulatory bodies and crowdfunding platforms must remain vigilant to prevent the misuse of crowdfunding for violent extremist purposes.[42]

Utilization of Messaging Apps and Social Media Sites

Social media platforms and messaging apps have become pivotal in the realm of crowdfunding, offering unparalleled reach and accessibility to a global audience. Terrorist actors exploit these platforms adeptly, leveraging them to orchestrate crowdfunding campaigns and solicit funds for their illicit activities. URL sharing on social media networks facilitates the redirection of potential donors to crowdfunding platforms, where they can contribute to specific campaigns. Similarly, messaging apps are utilized to disseminate payment instructions, including encrypted messages to evade detection by authorities. Some platforms even offer self-destructing message features, further obscuring the trail of illicit transactions.[43]

Moreover, social media integrates fundraising campaigns directly into their platforms, allowing seamless donations without users having to leave the site. These integrated features, including in-app gift donation options and live stream "super chat" functionalities for video monitization, provide convenient avenues for funding terrorism while evading scrutiny.[44] Sophisticated algorithms employed by social media platforms compound the issue by directing users towards extremist content based on their browsing histories and preferences. This targeted exposure can reinforce radical beliefs and ideologies, potentially leading at-risk individuals to contribute to terrorist financing efforts unknowingly.[45]

To counteract these challenges, collaborative efforts between platforms, authorities, and international organizations are imperative to detect and disrupt terrorist financing activities on social media and messaging apps. Vigilance, regulation, and technological innovations are crucial in safeguarding against the exploitation of these platforms for illicit purposes.[46]

2. FATF standards and crowdfunding activities

The regulatory landscape for crowdfunding, especially concerning Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT), remains complex and fragmented globally. While crowdfunding activities themselves are not directly covered by FATF standards, platforms offering crowdfunding services may be classified as Financial Institutions (FIs) depending on their operations. Donation-based crowdfunding platforms primarily serve as administrative platforms connecting donors with fundraisers and often partner with payment processors or Money or Value Transfer Services (MVTS) to facilitate donations.[47] However, investment-based crowdfunding platforms that manage client funds themselves fall under AML/CFT standards.

Approximately 23% of countries do not regulate crowdfunding within their AML/CFT regimes, and 45% regulate it only for certain services like equity or securities fundraising. Only a few jurisdictions, such as France, Monaco, Portugal, and the United Kingdom, regulate both investment and donation-based crowdfunding under their AML/CFT frameworks.[48] The diverse nature of crowdfunding models and the rapid evolution of the industry contribute to the differing regulatory approaches globally.

FATF emphasizes a risk-based approach, encouraging tailored risk mitigation measures that do not hinder legitimate activities. As crowdfunding continues to evolve as a legitimate financial activity, regulatory frameworks will need to adapt to ensure both innovation and compliance with AML/CFT standards.

Information Sharing with Law Enforcement

Most crowdfunding platform operators are not regulated by anti-money laundering or counter-terrorist financing regimes, which results in a lack of reporting duties and monitoring systems. Because of the lack of efficient information-sharing between public and private institutions, terrorist groups may continue to abuse these platforms. Greater cross-jurisdictional information exchange is required to better comprehend foreign groupings and terrorist organizations. Coordination and sharing, on the other hand, might take time and cause investigations to be delayed. Due to their reliance on payment processors to accomplish that job, online fundraising platforms may not demand identify verification, hampered law enforcement investigations.

Crowdfunding Red Flags - Exploitation Highlighted by FATF

The FATF report identifies several "red flags" that may indicate crowdfunding platform exploitation, such as the use of platforms with lax project review policies, the use of crowdfunding or financial technology platforms associated with individuals or groups linked to terrorism, reliance on donations made through mechanisms that obscure donor identity or source of funds, and encouragement of donations via anonymity-enhanced cryptocurrencies such as Monero and Bytecoin, Zcash.[49]

Crowdfunding firms should investigate campaigns that disguise their purpose, aims, and beneficiaries, assessing online language, average donations, and fundraising goals to see whether they are out of the ordinary or inconsistent with previous initiatives.

Banks and financial institutions should look into suspicious crowdfunding campaigns to see if the organizers have been investigated for terrorism or violent extremism crimes,[50] if the campaign's receipts or amounts contain symbols used by known terrorist organizations, and if the campaign aims to support a specific group, such as terrorist relatives or foreign fighters, rather than the larger community.[51]

The Financial Action Task Force (FATF) recommends scrutinizing project promoters, especially if they are unfamiliar with the project or appear to be a third party. Additional due diligence is recommended for promoters seeking contributions exclusively in virtual currencies or closing crowdfunding pages quickly after achieving their fundraising goals. Deposits from crowdfunding sites followed by structured cash withdrawals should also be flagged. FATF also recommends examining donors and geographic risks associated with crowdfunding campaigns, particularly in countries with weak terrorism financing, poor implementation of FATF standards, poor oversight of the crowdfunding industry, or regions with terrorist organizations or comprehensive sanctions.[52]

Difficulties and Things to Take into Account When Fighting Crowdfunding for Terrorism Financing

By virtue of being a rapidly evolving industry operating across jurisdictions that have differing regulatory approaches, intermediary organisations that provide crowdfunding services face unique challenges in combatting the abuse of their platforms for terror funding and violent extremism purposes.

Fighting the exploitation of crowdfunding for terrorist financing presents a number of formidable obstacles for regulatory bodies and law enforcement agencies (TF). Crowdfunding activities pose significant risks to security and public safety. The large number of platforms and the anonymizing tools available on these platforms make it difficult to monitor illegal activities, especially for small-scale campaigns.[53] Additionally, many nations have not methodically evaluated the terrorist financing (TF) risks associated with crowdfunding platforms or specific campaigns, leading to inadequate reporting and recording by authorities. Regulations regarding AML/CFT differ significantly between states, with crowdfunding methods relying on donations often subject to less regulation. This lag in regulations creates vulnerabilities that can be exploited. Limited resources and technical expertise also contribute to the lapse, with law enforcement and regulatory organizations often lacking the necessary staff and training to investigate allegations of misuse of crowdfunding to finance terrorism. Cross-border difficulties in vigilance and enforcement are also a concern. Crowdfunding's global reach makes it difficult to resolve jurisdictional conflicts and prevents different law enforcement agencies from working together. There is a disparity in legal principles dealing with cross-border investigations and knowledge sharing, hindering an integrated inquiry into data sharing and funding of terrorism.[54]

The difficulties brought on by crowdfunding sites' ignorance of violent extremism and terrorist financing (TF). Small teams that prioritize preventing fraud over TF detection are in charge of platform security on several platforms. While some staff members may not be aware of some terrorist groups' jargon and iconography, detecting TF and violent extremism demands a thorough grasp of the dynamic danger landscape. It is imperative that staff members receive continual training in order to guarantee that campaign evaluations are in-depth and not cursory. Public alerts on the need for better terms of service enforcement and internal monitoring systems on international platforms are still insufficient.[55] Each firm is free to take action to delete questionable campaigns or donations in accordance with its own standards and risk tolerance. In order to overcome these obstacles, more knowledge, instruction, and preventative actions are required to identify and stop violent extremism and TF on crowdfunding sites.

Lastly, a few delegations have brought attention to the deficiency of efficient channels for exchanging information between the public and commercial sectors engaged in crowdfunding. Governmental organizations might not always be permitted to divulge information to the private sector, even if they are aware that a certain user, crowdfunding campaign, or virtual wallet may be connected to terrorist financing.[56] This implies that the dangers may not be completely understood by the private sector in order to reduce them.

The absence or restricted reporting systems in intermediate entities that facilitate crowdfunding based on donations, given that they are frequently exempt from AML/CFT regulations. Because they are not subject to regulations, these companies could not have the same advanced reporting or monitoring systems as well-established financial institutions.

In the absence of these monitoring tools, intermediate organizations can overlook any warning signs in crowdfunding initiatives pertaining to extreme violence or terrorism. Although several businesses have terms of service that specify how the platform should be used, these rules might differ and could not specifically address terrorism or the funding of terrorism. While some businesses give specific instances of unacceptable behavior, others just provide general principles that encourage threat actors to operate in a permissive atmosphere.

Intermediary organizations must put in place strong reporting and monitoring systems in addition to stricter and more detailed Terms of Service pertaining to terrorism and terrorist financing in order to solve these problems.[57]

This would assist in identifying and preventing the improper use of crowdfunding sites for nefarious ends.

1. Fragmented Ecosystem:

The dispersed structure of the crowdfunding payments ecosystem poses difficulties when it comes to delegating accountability for implementing due diligence protocols. Since they see themselves as transaction middlemen, some of the connected entities may not think it is their responsibility to watch for TF risks. Although they are not crowdfunding organizations, payment service providers help transfer money around and may find it difficult to disclose information because of legal restrictions. Effective monitoring and identification of TF threats is hampered by this lack of communication and collaboration. Clearing up the responsibilities and duties of various ecosystem players with regard to AML/CFT compliance and improving information exchange between crowdfunding platforms, payment processors, and regulators are necessary to address these issues.[58]

2. Challenges for Reporting Entities and Supervisors:

Difficulties reporting organizations encounter when trying to track down the source of money raised using social media or specialized platforms. It is difficult for reporting organizations to carry out due diligence because of the complexity and dispersion of crowdfunding activities. It's challenging to distinguish between reputable and dubious donations, particularly when cash flows fluctuate depending on the kind of campaign. The inability of payment references on social media sites to pinpoint recipient accounts makes it more difficult to track down questionable transactions. It is also challenging to identify suspicious activities because of the modest size and anonymity of donations.[59] The swiftly changing crowdfunding industry presents regulatory obstacles, as supervisors find it difficult to keep up with the expanding quantity and magnitude of companies. To tackle these obstacles, it is imperative to implement refined due diligence procedures, augmented transparency in financial transactions, and regulatory structures that adjust to the dynamic terrain of crowdsourcing.

3. Difficulties for Prosecutors and Investigating Authorities:

Crowdfunding presents a variety of obstacles for FIUs and LEAs to investigate and prevent violent extremism and TF.[60] Given that transactions involving crowdfunding might involve both intentional and inadvertent donors, proving the purpose underlying donations is a substantial problem. In order to deceive contributors, fundraisers may fabricate information, and certain platforms might not have robust identity verification procedures in place, permitting anonymity. Even for committed Trust and Safety teams, it might be challenging to identify fake efforts among genuine ones.[61]

Crowdfunding may be connected to terrorism but punished for other offenses like money laundering or fraud. As a result, terrorist financing indicators may be unreported. Terrorist financing instances are sometimes tried as economic crimes.[62] Investigation and prosecution efforts are hampered by the time-consuming nature of tracking solicitations across platforms and the difficulty of obtaining information from social media providers.

4. Complexity of Operations:

The intricate terrain of crowdfunding activities poses a challenge to law enforcement and investigative agencies since it involves several entities, including financial institutions, payment processors, social media platforms, and virtual assets. Rapid money transfers and anonymity are made possible by the use of several digital payment methods, which makes it difficult to identify the persons involved.[63] Furthermore, because crowdfunding platforms are international in nature, it is challenging for law enforcement to look into transactions with cross-border components.

The diversity of financial technology and the worldwide reach of crowdfunding platforms make transaction monitoring and control even more difficult. Investigations may be delayed by sluggish coordination and information exchange throughout jurisdictions. Furthermore, there is confusion regarding who is in charge of carrying out due diligence procedures and disclosing consumer information to authorities due to the differing levels of regulation throughout nations. Threat actors take advantage of these complications by spreading campaigns and ideas to a larger audience using internet platforms while staying under the radar. All things considered, the flow of money through crowdfunding is but one facet of a larger pattern of online behavior that presents formidable obstacles to regulation and inquiry.

Since of its complexity, crowdfunding presents a huge regulatory difficulty since it is difficult to distinguish between fundraising that is tied to terrorism and that which is not. Illegal money can readily pass for genuine contributions, preventing regulators from seeing it. Law enforcement and FIUs may find it difficult to fully comprehend the scope of criminal crowdfunding activity if financial institutions fail to identify customer behavior linked to crowdfunding.[64] Tracking efforts are made more difficult when combining traditional and digital fundraising methods since terrorist financing schemes can take many different forms and are expensive to analyze. Large-scale solicitation networks are a common component of crowdfunding tactics, which increases the difficulty of regulatory and law enforcement activity.[65]

5. Lack of Data:

The absence of all-encompassing information about the improper use of crowdsourcing platforms for financing terrorism presents formidable obstacles for regulatory bodies and law enforcement organizations. Many nations don't have a good understanding of how much crowdfunding contributes to the funding of violent extremism and terrorism. Without this knowledge, nations find it difficult to identify their risks and put effective mitigation plans in place.[66]

The fragmented oversight of crowdfunding, wherein responsibilities are sometimes distributed among various agencies, some of whom may not have specialized AML/CFT tasks, further complicates the regulation of the industry. Coordination, collaboration, and information sharing—all essential components in the fight against terrorism financing—are hampered by this disjointed supervision.

Gaining additional insight into the extent of abuse might make it easier for platforms to recognize and address concerns related to terrorism funding. It may also make cross-border collaboration and information exchange easier, which is important considering the nature of many crowdfunding efforts.[67] In order for regulatory organizations to properly manage terrorism financing through crowdfunding, they must close this data gap.

6. Anonymising Techniques:

The use of anonymizing techniques in crowdfunding poses serious problems for law enforcement and regulatory bodies.[68] Tracking the movement of money becomes difficult and dispersed when transactions occur across several platforms. The use of encryption technology further obscures transaction details, making it more challenging for investigators to get vital data like transaction amounts and the names of the sender and receiver.[69]

Furthermore, access to crucial information for investigations may be delayed by the disparate policies on confidentiality and data sharing among platforms, particularly in the context of cross-border transactions.

Online fundraising sites sometimes do not require identity verification, which makes obtaining recipient information difficult and hinders law enforcement activities.[70] Well-known terrorist and extremist groups take advantage of this anonymity when they use encrypted payment services to ask for money through social media, making it more difficult to track down and halt illegal funding. For crowdfunding operations to be transparent and accountable, platforms, regulators, and law enforcement must work together more closely to address these issues.

International crowdfunding platforms have implemented several responsible practices to prevent money laundering and terrorism financing. These include Know Your Customer (KYC) and Customer Due Diligence (CDD), which require users to provide government-issued identification and proof of address. They also need to identify the ultimate beneficiary of the funds and the source of funds for significant donations. Transaction monitoring and risk-based assessments are also crucial, using data analytics and algorithms to monitor transactions for unusual patterns.[71] Risk-profiler campaigns are assessed based on factors such as the country of origin, project type, beneficiaries, and the amount of money involved.

Collaboration with payment processors is essential, as platforms integrate with payment processors with robust AML/CFT systems and use advanced fraud detection and prevention tools. Platforms are also required to file suspicious activity reports (SARs) with relevant financial intelligence units upon detecting suspicious transactions or activities.[72] They adhere to international AML/CFT standards set by organizations like the Financial Action Task Force (FATF).

User education and transparency are also essential, with platforms providing red flags and guidelines for identifying suspicious activity. Clear terms of service prohibit illegal use of the platform. Platform security includes strong encryption, secure storage, and regular security audits. Vulnerability patching ensures that platforms are vigilant in updating their systems and software to address potential vulnerabilities.[73]

FATF's report Crowdfunding for Terrorism Financing of October 2023,[74] identifies four major ways in which crowdfunding platforms can be misused for terrorist goals, and in fact, terrorists and violent extremists utilize several strategies to generate cash and may combine different approaches. A terrorist, for example, may start a fundraising campaign on a specific crowdfunding site, promote it on social media, and ask for payment in virtual assets (VA).

3. Tackling Threat of Crowdfunding Abuse

Vulnerabilities in India's crowdfunding landscape

There are several potential vulnerabilities in India's crowdfunding landscape that could be exploited for terrorism financing. Crowdfunding platforms in India face several regulatory challenges, including weaker Anti-Money Laundering (AML) compliance, less stringent Know Your Customer (KYC) standards, lack of transparency, lack of due diligence on campaigns, limited oversight, technological vulnerabilities, and donor anonymity. These risks can make them attractive avenues for terrorist financing activities.

AML compliance is weaker compared to traditional financial institutions, making them attractive for disguising terrorist financing activities. KYC standards for user verification may not be as stringent as banks, allowing individuals with malicious intent to create fake accounts and funnel funds for terrorism. Lack of transparency and due diligence on campaigns also pose a risk. Limited oversight and technological vulnerabilities, such as payment processing systems and cybersecurity measures, make crowdfunding platforms vulnerable to hacking attempts and manipulation for terrorist purposes.

Indian agencies, including the Securities and Exchange Board of India (SEBI), are implementing stricter regulations and data analytics to mitigate risks associated with crowdfunding.[75] To mitigate these risks, the Indian government and regulators are working on strengthening regulations, implementing stricter verification procedures, partnering with third-party KYC providers, and using data analytics to identify suspicious activity.

The government and regulators are also exploring blockchain technology and artificial intelligence to improve risk management and transaction monitoring on crowdfunding platforms. The Reserve Bank of India (RBI) oversees payment systems and digital transactions used by all crowdfunding platforms, ensuring adherence to Anti-Money Laundering (AML) and Know Your Customer (KYC) norms.[76] The Financial Intelligence Unit - India (FIU-IND) analyzes financial transactions from all types of crowdfunding to identify potential money laundering or terror financing.[77] Law enforcement agencies, including police and investigative bodies, investigate crimes like fraud, embezzlement, or terror financing linked to crowdfunding activities and gather evidence to file charges against individuals or entities involved in misuse of crowdfunding platforms.

Crowdfunding Type	Regulatory Body (Primary)	Law Enforcement	Potential Offense Examples
Equity-Based	SEBI	Yes	Security fraud, misleading disclosures, unregistered offerings
Donation-Based	RBI (AML/KYC)	Yes	Fraudulent fundraising, money laundering, misuse of funds
All Types	FIU-IND	Possible	Suspicious transactions potentially linked to terror financing or other criminal activities

Industry and Regulatory Best Practices

In India, several agencies oversee crowdfunding activities from a legal and law enforcement perspective. The Securities and Exchange Board of India (SEBI) is the primary regulator for equity-based crowdfunding, ensuring investor protection and preventing fraudulent activities. The Reserve Bank of India (RBI) regulates payment systems and digital transactions,[78] ensuring payment gateways adhere to Anti-Money Laundering (AML) and Know Your Customer (KYC) norms. The Financial Intelligence Unit - India (FIU-IND) analyzes financial transactions and identifies suspicious activities linked to money laundering or terror financing. FIU-IND collaborates with crowdfunding platforms and other regulatory bodies to monitor activities and flag red flags.[79] Law enforcement agencies investigate criminal activity on crowdfunding platforms, gather evidence, and take legal action against individuals or entities involved in the misuse of crowdfunding platforms. Some crowdfunding platforms may become members of Self-Regulatory Organizations (SROs) established specifically for the crowdfunding industry, setting additional compliance standards and ethical guidelines for their members. RBI has proposed setting-up a Self-Regulatory Organisation for fintechs.[80] Indian regulatory authorities are focusing on best practices in establishing a robust crowdfunding framework. The Reserve Bank of India (RBI) on Thursday, 21st March 2024 finalised the Omnibus Framework for recognising Self-Regulatory Organisations (SRO) for its Regulated Entities.[81] Self-Regulatory Organizations (SROs) are being encouraged to develop industry-specific compliance standards for anti-money laundering and combating terrorism financing. As the crowdfunding landscape matures, clearer regulations will be introduced to address terrorism financing risks. By implementing these best practices and collaborating with authorities, crowdfunding platforms can mitigate terrorism financing risks and create a safe environment for entrepreneurs and social causes in India.[82]

Globally some governments have started creating best practices for CFT and crowdfunding in addition to recognizing the typologies of crowdfunding misuse for violent extremism and TF.[83]

Based on their experience, certain best practices have been developed that can assist jurisdictions in effectively identifying, preventing, intercepting, and looking into TF through crowdfunding:

Increase knowledge of the characteristics and size of the domestic crowdfunding market. Crowdfunding has been included in national risk assessments (NRAs) in a number of nations.[84] Crowdfunding is a growing industry that has been subject to various risks, including financing terrorism. While some countries conduct surveys to assess industry hazards, others remain unclear or unmeasured. A solid baseline of data can help understand the industry's development and emerging hazards.[85]

Factors that increase the risk of violent extremism and terrorism include the involvement of crowdfunding service providers in investigations, unregulated donation-based crowdfunding sites not under financial institutions' or supervisors' purview, the use of virtual assistants through unregulated channels, anonymity-enhancing cryptocurrencies, or privacy-enhancing technology, and the crowdfunding service provider's communication strategy, which emphasizes the need for clear terms of usage.

To mitigate risks, authorities should use an evidence-based strategy based on the risks specific to their jurisdiction when evaluating the adoption of regulatory measures for the crowdfunding industry. Many countries have already implemented regulations and designated supervisory bodies to ensure effective management of businesses operating within their borders. While other nations might not have laws specifically pertaining to crowdfunding just yet, they might nevertheless use the knowledge gained from other technologies—like virtual assistants—to figure out how to handle the changing financial payments environment. Countries should follow UN guidelines on performing human rights due diligence when deciding on suitable supervision and control systems.[86]

Reach out to the industry to raise awareness about TF. This will increase reporting organizations' ability to recognize and report suspicious transactions and enhance their adherence to AML/CFT requirements. Outreach would still be a useful strategy to raise private sector knowledge of illegal activities in areas where the industry is unregulated. This would assist authorities understand how crowdfunding service providers prevent platform exploitation.[87] Depending on the scale of the industry and amount of activity, this involvement may take several forms, from casual discussions to more official supervisory inspections or audits.

Promote the expansion of AML/CFT initiatives in the business sector. This might be in the form of training, comprehending legal frameworks, identifying suspicious activities, or supporting initiatives spearheaded by the private sector to improve industry Trust and Safety procedures. A call to action for crowdfunding trust and safety teams to unite and exchange best practices in order to work toward a shared objective of purging dishonest actors and advancing trust and safety within our online global communities, for instance, was issued by Indiegogo and GoFundMe in the Crowdfunding Trust Alliance in 2021.[88] In a similar vein, the Global Internet Forum to Counter Terrorism (GIFCT) is a non-profit organization that works to stop violent extremists and terrorists from using internet platforms by encouraging technological cooperation and information exchange. It provides its members with a range of resources and job opportunities.[89] Last but not least, the global IT sector launched IT Against Terrorism as a way to combat terrorist use of the internet while upholding human rights.[90] These projects might be pertinent for that goal even though they are not specifically related to CFT.

When thinking about the misuse of crowdfunding, have a comprehensive perspective. Because of the diversity of the crowdfunding ecosystem and the methods in which it functions, there are some vulnerabilities specific to it. Even while some countries may not regulate crowdfunding platforms, they frequently work with financial institutions or intermediaries who do. This implies that tracking the movement of money typically entails tracing it through a variety of financial companies. Social media and crowdfunding platforms provide greater context on customer behavior patterns, even if financial intermediaries could be better suited to analyze cash flows.[91]

Government officials, including supervisors and LEAs, should conduct a comprehensive investigation into potential abuse cases of crowdfunding by examining money movements, platform types, middlemen, client usage patterns, and the campaign itself. Collaborative channels should be established to improve information sharing about violent extremism and terrorist financing (TF). Government agencies should collaborate with businesses to combat the misuse of crowdfunding by these groups. Collaboration can involve working groups, unofficial discussion forums, or official public-private partnership projects. Supervisory agencies can assist crowdfunding providers in recognizing new TF trends and warning signs in the context of Public Private Partnerships (PPPs), enabling private sector organizations to identify questionable activity and take appropriate action within legal authorities.[92]

Precise procedures for reporting and identifying instances of crowdfunding abuse should be in place. Crowdfunding sites and their middlemen, who also benefit from their services, must take reasonable precautions to ensure their platform is not abused for illicit purposes, such as TF.

To protect contributors and recipients' anonymity, appropriate identification and verification procedures should be implemented. Additionally, crowdfunding sites should consider including a clause in their Terms of Service detailing forbidden acts and the repercussions of such activities. It is crucial for crowdfunding sites to notify authorities of any suspicions of terrorist financing, in compliance with local legal norms.

Indian authorities are implementing best practices to mitigate terrorism financing risks in crowdfunding. These include implementing Know Your Customer (KYC) and Customer Due Diligence (CDD) procedures to verify the identity and legitimacy of donors and campaign creators, conducting ongoing CDD to monitor user activity, and may report suspicious activity to the Financial Intelligence Unit - India (FIU-IND).[93]

Furthermore, they are implementing thorough vetting procedures for crowdfunding campaigns, reviewing campaign descriptions, verifying the legitimacy of the cause, and assessing the risk of misuse of funds. They are also partnering with third-party background screening services to verify information provided by campaign organizers.

Transparency and public awareness are also being promoted, with clear guidelines for acceptable fund uses and mechanisms for donors to report suspicious activity. Users are also educated about the risks of terrorism financing and how to identify red flags in crowdfunding campaigns.

Technological solutions are being explored, such as data analytics tools and blockchain technology for secure and transparent transaction tracking. Open communication channels with regulatory bodies and law enforcement agencies are also maintained to share information about suspicious activity and collaborate on investigations to prevent misuse of crowdfunding platforms for terrorism financing.

Fintech for Crowdfunding

Fintech can be a powerful tool in enhancing crowdfunding activities in India. It can streamline transactions, provide secure payment processing systems, and integrate with mobile wallets and UPI for convenience. Artificial intelligence and machine learning can analyze user data for real-time fraud detection and risk assessment.[94] Blockchain technology can improve transparency and traceability of funds, making it harder to misuse platforms for illicit activities.[95] Fintech solutions can automate KYC processes, verify user identities, and integrate with credit bureaus for robust risk assessments.[96] They can also provide campaign management and fundraising tools, allowing campaign creators to target the right audience and optimize their fundraising strategies.

It's important to clarify that Fintech (financial technology) doesn't inherently counter crowdfunding. Fintech can actually be a powerful tool to facilitate and enhance crowdfunding activities. Fintech be leveraged in the Indian crowdfunding landscape.[97]

Fintech solutions are revolutionizing the crowdfunding industry by offering secure, efficient payment processing systems, enhancing risk management, and improving due diligence. These solutions integrate with mobile wallets and UPI, making crowdfunding campaigns more accessible to a wider range of users in India. AI and ML can analyze user data for real-time fraud detection, while blockchain technology enhances transparency and traceability of funds. Fintech also automates KYC processes, verifies user identities, and streamlines customer onboarding. It also provides efficient campaign management tools, enabling better tracking of progress and communication with donors or investors. Fintech can also be used for alternative funding options, Peer-to-Peer lending (P2P) potentially reducing reliance on crowdfunding. However, regulators must focus on regulations to prevent vulnerabilities exploited for illegal activities like money laundering or terror financing. Overall, fintech complements crowdfunding by enhancing security, efficiency, and accessibility, promoting responsible financial inclusion and growth, and making them more accessible and efficient. Fintech advancements necessitate responsible implementation by regulators to prevent vulnerabilities that could be exploited for illegal activities like money laundering or terror financing.[98]

1. Recommendations to the Governments

A risk-based strategy that encourages nations to consistently monitor the ways in which terrorists and criminals get, utilize, and transfer money is at the core of the FATF's approach to combating TF.

As per the guidelines outlined in FATF Recommendation 1, responsible authorities have to make sure they recognize, evaluate, and comprehend the ML/TF risks associated with their nation and take steps to effectively mitigate such risks.[99] This involves making certain that any emerging TF risks—like those presented by crowdfunding activity—are identified as soon as they materialize. Data that enables nations to make well-informed, fact-based choices is crucial.[100]

In their own jurisdiction, countries should evaluate the nature, scope, and dangers associated with all forms and methods of crowdfunding, including businesses, people, and other organizations that could offer services that are comparable to or complementary to those offered by crowdfunding. Countries should also take into account the possibility of changes in this sector over time. Given the cross-border nature of crowdfunding campaigns and the related money transfers, countries should also be more cognizant of the risk assessments of this industry on a worldwide scale. Specifically, nations must to acknowledge that their territory can function as a conduit for money transfers even in the absence of notable acts of terrorism within its borders.

In compliance with FATF Recommendation 1, responsible authorities have to take corresponding measures and guarantee that their legal frameworks continue to be effective for mitigating TF in a manner that is appropriate for a dynamic threat landscape. Consistency in regulatory strategies across nations and areas would be beneficial in preventing regional arbitrage wherever feasible.[101]

Countries have to fully apply the FATF Standards pertaining to VA, NPOs, and MVTS, considering the connections between crowdfunding activity and other financial and non-financial sectors and payment systems.[102]

Acknowledging the value of exchanging information between the public and private sectors, nations should maintain outreach and awareness campaigns to make sure crowdfunding providers and facilitators are informed about risks, patterns, and warning signs related to terrorism financing in their jurisdiction. In order to develop improved detection efforts that are suitably tailored to address hazards while reducing unintended outcomes, public-private cooperation may be very effective.

Nations should also take efforts to let business know about the resources at their disposal for reporting TF-related suspicious transactions. Relevant service providers should make sure their employees have enough training to identify any occurrences of TF in fundraising efforts and take appropriate action. Additionally, they should make sure that their websites contain tools for consumers to report information that needs to be reviewed by the business or suspected fraudulent fundraisers.

When creating and assessing the effects of measures aimed at lowering TF risk connected to crowdfunding, countries should establish a multi-stakeholder approach that involves appropriate national agencies, the business sector, civil society, and academics to ensure human rights due diligence.[103] In addition, it is recommended that nations contemplate utilizing collaborations across three domains: public-private, public-public,[104] and with foreign governments and multilateral organizations.[105] This will guarantee a thorough comprehension of the complex nature of risks and suitable mitigation through the implementation of best practices delineated in this document.

Risk Indicators

Risk Markers for Terrorism Financing and Violent Extremism via Crowdfunding

•	Across the FATF Global Network, there are wide variations in the risk of using crowdfunding for terrorist activities. Certain countries have reported no danger or incidents involving crowdfunding, whilst others have found numerous instances of terrorist organizations utilizing the platform and have classified crowdfunding as a "high" overall risk in their national risk assessment.[106]

•	Similarly, donation-based crowdfunding seems to be the most vulnerable sort of crowdsourcing, even while not all forms of crowdfunding are equally susceptible to being utilized for violent extremism or terrorism.[107]

The majority of the indications in this chapter are related to using donation-based crowdfunding to identify violent extremism and/or terrorist financing.

- The list of signs that follows is not exhaustive. While a single risk signal by itself may not always be a direct sign of terrorist funding, it can, when necessary, spur more observation and investigation. If many indicators regarding a customer or transaction are present, more investigation is necessary. It is improper to use any of these markers to discriminate against a certain nation, religion, ethnic group, or kind of institution.

The following indicators are arranged based on the many functions that are present in the ecosystem of both official and informal crowdfunding. Reporting agencies, operational authorities, crowdfunding platforms, and other private sector parties wishing to establish internal monitoring and reporting systems can all benefit from these metrics.

Indicators Related to the Intermediary Organisation

Intermediate organizations can be identified by operational authorities and reporting institutions for potential terrorist financing or violent extremist activity. These organizations may fund projects via crowdfunding platforms with lax review policies and terms of service that do not explicitly forbid content that encourages or incites violent extremism or terrorism.[108] Contributions may be routed in an unduly complicated manner or made using methods that conceal the donor's identity or the source of the cash. The intermediary organization or crowdfunding platform may host or facilitate other projects linked to radicalism or violent extremism. Platforms that offer services related to financing terrorism motivated by ethnicity or race may also be used. Platforms that permit or demand payments through unregulated financial institutions may also be involved. The organization may promote contribution strategies using privacy coins, upgraded cryptocurrency models with anonymity features.[109]

Metrics Related to the Crowdfunding Project

Crowdfunding campaigns, ranging from informal social media to specialist platforms, can raise suspicions of financing terrorism. Fundraising companies, organizations, and authorities should be aware of red flags such as insufficient details on the campaign's objectives, hostile language, small projects collecting money from offline individuals, unusual or inconsistent average contributions or fundraising goals, and methods of donation that obfuscate the source of funds or provide unique donation links. These indicators can help identify potential breaches and ensure the safety of individuals involved in crowdfunding campaigns. It is crucial for fundraising companies, organizations, and authorities to be vigilant and aware of these potential red flags to prevent terrorism financing.[110]

Recent data from a 2023 TRM investigation revealed a trend: throughout 2022, terrorist organizations and related fundraising efforts significantly increased their usage of the decentralized,[111] blockchain-based TRON operating system, with some utilizing it solely. The vast majority of those performers took donations in Tether (USDT), a stablecoin. Tether usage increased 240% year over year among the terror funding groups that TRM Labs examined in 2022, compared to a paltry 78% growth in bitcoin use. TRM (2023), Report on the Illicit Crypto Ecosystem.[112]

The crowdfunding campaign is allegedly linked to violent extremist or known terrorist organizations, with social media platforms and websites endorsing these organizations. The campaign also organizes events to raise money for social causes on days with special meaning for these groups. It also raises a support fund for criminal defense costs for those with known offenses connected to terrorism. The campaign is operated by unregistered individuals or groups and purports to be raising money for humanitarian reasons, such as children living in conflict areas. However, individuals involved in the campaign have been the focus of inquiries and legal actions concerning offenses associated with violent extremism or terrorism. The campaign's receipts and sums are often used by violent extremist and terrorist organizations. The initiative appears to be fake, impersonating or having a name similar to a well-known campaign or group. Instead of benefiting a larger community, the campaign focuses on supporting specific groups, such as sympathizers or terrorist families, rather than the local community as a whole.[113]

Metrics Concerning the Project Sponsor

Know-your-customer procedures are necessary to comprehend the financial behaviors of your clients and to identify any deviations that could point to illegal activities. Authorities and the private sector should take into account data from a range of sources when creating or evaluating targeted risk indicators. These sources include, but are not limited to, information from law enforcement agencies, analysis of internal transaction data, review of Internet Protocol data, and analysis of suspicious data specifically related to potential terrorist financing or violent extremism events.[114]

Customer due diligence begins before a commercial connection is established and is carried out by keeping an eye out for any changes in the customer's behavior or financial profile, including shifts in the source of funding and spending patterns.

This is especially relevant to investigators who would have access or the ability to share such information with domestic intelligence services.[115]

To establish suspicion of terrorist funding and violent extremism-related behavior via crowdfunding, it is essential to know certain details about a client, such as their documented financial transaction history. Some signs that might point to questionable terrorist funding and/or violent extremism-related behavior include the project promoter not seeming familiar with the project or appearing to be a third party unconnected to the fundraiser's goal.

Quick structured cash withdrawals occur after deposits of money made through crowdfunding sites, and deposits are accepted or combined from several accounts, with payments sent immediately to crowdfunding campaigns.[116] Individual accounts receive checks and deposits from foreign businesses, especially those operating in high-risk areas, and anonymous and unconnected parties. The crowdfunding campaign promoter only seeks payment in the form of virtual assets, specifically coins that enhance anonymity.

The project promoter may also use bank accounts or other financial intermediaries that are not physically connected to the project being publicized. The project promoter may raise money or gather donations on behalf of a third party, but they are not the project's point of contact.[117]

Funds may be transferred in a manner that deviates from the project's or fundraising campaign's intended purpose, such as cash withdrawals, transfers to unaffiliated third parties, and misalignment between the intended use of funds and their original purpose.

When a business or person uses social media and crowdfunding platforms to raise money, the project's online appearance vanishes as well. Donations are gathered through individual accounts and transmitted overseas. Transfers via intermediaries that conceal the source of funds or make tracking more challenging can also be problematic.[118]

Donor-Related Indicators

Witting or unaware funders may be involved in the financing of terrorism, particularly through donation crowdsourcing. Regarding the former, there exists a variety of data that may point to questionable activities associated with financing terrorism or violent extremism, a large portion of which may be obtained through open-source research. It is crucial to take into account the contributors' actions in this situation as well as any possible affiliations (should an inquiry be conducted).

On occasion, crowdfunding initiatives that accept donations could draw a contributor who has ties to illegal activity. This does not establish or suggest that the campaign's goal is to collect funds for violent extremism or terrorism on its own.

On the other hand, details on one or more donors exhibiting questionable behavior can prompt more research into a crowdsourcing project. When evaluating possible suspicion related to financing of terrorism or violent extremism, the following factors should be taken into account.

Crowdfunding projects often involve excessive security procedures and attempts to conceal donors' identities or donation sources. Participants known to be extremists receive monetary contributions from outside sources, such as credit cards, which are not derived from commercial transactions or social or economic dependence.

The value of gifts and donor profiles are inconsistent, and many businesses are conducted with purportedly humanitarian groups or nonprofit limited liability firms associated with radicalization, extremist, or violence-promoting propaganda.[119] The campaign has attracted donations from well-known violent extremist blogs and websites that support terrorism and extreme violence. Supporters may appear fake, with multiple accounts or IP addresses used in fundraising projects. Donors may have ties to groups supporting violent extremism or terrorist organizations.[120] The source of funds is unclear, and contributors often choose methods that offer more secrecy, such as cash, virtual assets, or prepaid cards.

Indicators Based on Geographic Risks

Some geographical areas may be more vulnerable to the financing of violent extremism or terrorism and may be utilized as a country of origin, transit, or destination for the cash. Geographic hazards should always be taken into account, such as when a transaction's originator or fund beneficiary is connected to an area or country that has a high level of risk. Geographic risk can also be related to a person's nationality, location of residence, or place of employment.[121]

Geographic risk indicators include:

The crowdfunding campaign is benefiting organizations with ties to war zones or neighboring regions, receiving large donations. However, the campaign is being conducted in countries with weak legislation against crowdfunding and terrorism financing, with inadequate supervision and application of FATF Standards. The campaign is also being conducted in areas where terrorist groups are active, making the countries from which the money is raised highly vulnerable to violent extremism or terrorist financing. The money is being sent to these countries, and instructions for payment or donation are sent from IP addresses located in these regions. This raises concerns about the potential risks associated with crowdfunding and terrorism financing.

2. Caution to the Public

The Public has been approached to give money to charities, causes, and people in need through crowdfunding sites, social media platforms, and other online fundraising platforms. One approach to raise money online is through person-to-person crowdfunding. Crowdfunding campaigns may be created by users on websites such as GoFundMe, Kickstarter, and Indiegogo. The organizers receive the payments promptly, and they are simple to set up.

Donate money to no crowdfunding scams.

Before you donate, it's crucial to perform your own investigation since it may not always be able to determine later on if a crowdfunding campaign was legitimate and whether the funds truly reached the intended recipient. Here are some pointers:

Discover the person(s) behind the crowdsourcing request. Make offline contact with your buddy if they shared, liked, or posted the request on social media. Inquire about their knowledge about the role. Do they know who or what group will receive the funds? If not, try locating the campaign organizer's name and researching them online. The organizer's identity need to be disclosed by the crowdsourcing website. Be wary if you are unable to locate them online or if the information you do discover contradicts their claims on the campaign website.

Examine the images used on the crowdfunding campaign website using a reverse image search. To find out whether the campaign photos are linked to other names or if the details don't align with the crowdfunding campaign's message, use your web browser's reverse image search feature. Additionally, perform a reverse image search on the social media profile photo of the campaign organizer. Scammers frequently take advantage of stolen images and edit other people's narratives. There are certainly alternative ways you can aid if you discover something odd. Contributions to crowdfunding projects run by individuals you know are the safest method to make a donation.

Campaigns using crowdsourcing to finance an idea or business venture

A businessperson wishing to raise money for an idea or project might launch a crowdsourcing campaign. Even while they might just be asking for modest donations of Rs. 1000, Rs. 5000, Rs. 10000, they can soon mount up to thousands of dollars in financing.

In other situations, the objective is to persuade individual investors to contribute substantial sums of money, sometimes in return for a benefit once the project is finished, such as receiving a prototype of the new device or some other incentive. However, a dishonest businessperson might make up information regarding the product or project and when it will be finished. They may also exaggerate the benefits that funders would receive when the project is completed.

If someone approaches you to contribute to a crowdsourcing effort in order to finance an innovation or commercial venture, Conduct your own research. Look up the campaign organizer online and find out who they are. The platform for crowdsourcing ought to identify that for you. Look for the names of the organizer and the project along with the terms "scam," "review," and "complaint." Look into what you can learn. Interrogate the campaign organizer incessantly. Have they successfully introduced any additional products? Have they used crowdsourcing to finance those projects? Utilize internet resources to confirm the details. Find out what happens to your funds in the event that the project is unsuccessful. The project's completion and the success of the crowdsourcing effort are not guaranteed. Then, would you receive a refund? What dangers are present?[122]

Verify the state of manufacturing. A 3D image of the product does not indicate that it is complete. Make sure you understand the current development state and request a production timetable. Because donors can confuse 3D photographs of the product for a finished product, several crowdfunding platforms prohibit fundraisers from posting 3D photos of the goods on their websites. Find out from the campaign organizer whether a prototype exists and whether you may view it. Recognize the campaign's objective. You are not purchasing the product when you donate to an idea or business through a crowdsourcing website. You're only contributing to its production costs. Make it apparent why the money is being raised and whether you stand to gain anything from it.

Crowdfunding initiatives for health care. Don't assume that just because a medical therapy is being funded via a crowdsourcing effort, it has been tried and proven effective. Crowdfunding is used to promote certain dubious and ineffective medical therapies. Contributors to crowdfunding initiatives aimed at developing medical treatments run the risk of losing the money they contribute. It's likely that the medical intervention will be ineffective. Additionally, people may be misled about the safety of these experimental treatments and attempting them might result in significant injury.

Using Social Media to Donate. You have undoubtedly seen posts on social media from individuals requesting money if you use them. Keep an eye on who is making the requests and receiving the funds. Never assume that simply because a friend posted anything on social media, it's authentic or that hyperlinks point to the correct location. Potential for spread of terror through social media higher than ever.[123]

Verify the location of the contribution link. Does it end up in a crowdsourcing project? If so, the crowdfunding organizer will get any donations you make. It's advisable to find out if the individual who sent the link is acquainted with the person organizing the fundraiser.   Do your homework on the organization before making a donation if the link leads to their website. To find out more, read Before Giving to a Charity.

Contributions Via Additional Online Fundraising Websites. A website that allows you to give to one or more organizations of your choosing from a list on the site is known as an online fundraising platform or online giving portal. Companies that have expanded their offerings to include charity contributions include eBay, Amazon, Facebook, and others and by developing online fundraising channels and making them accessible to their members, they have accomplished this. These once created is not easy to take down.[124]

Donations made via online fundraising platforms might not reach the designated charity directly. A other business may receive your money first, keep a portion of it as a charge, and then donate the remaining amount to the charity. This other business may be the platform or another middleman. It can also take some time for the charity to receive the funds. That may be a problem if your donations are going to support those in need right away, such as those impacted by a natural catastrophe.

The most effective online fundraising platforms will provide easy-to-access information on their websites on the allocation of your funds. Platforms for online fundraising should specify to you who receives your gift and how it is allocated to the recipient or charity of your choice. Just keep in mind that you should still study a charity to find out how your money will be utilized, even if it is posted on an internet fundraising platform.

Charges. If the platform or another middleman will retain a portion of your gift as a 'Charge' before transferring the remaining funds to the charity of your choice, it should be made explicit on the website. Think about if giving directly to the charity might result in a larger donation for it.

Time. It should be stated on online fundraising platforms how long it will take the organization to receive your gift.

Carry out. The website should specify what happens to your gift and how frequently it is returned in case it isn't received by the charity of your choice.

Your information. Verify whether you have the option to decide whether the charity or anybody else receives your information.

If they aren't apparent, think about donating your money somewhere else. You may always visit the charity's website directly to show your support.

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Deconstructing the Operational Structure of Pakistan's Anti-India Terrorist Network

Executive Summary

India, a rising global power remains to be a country with porous borders, surrounded by hostile nations who have for decades, attempted to weaken India's position as a powerful nation. While on one hand India has to tackle the threat of Chinese economic and military hegemony, there is Pakistan on the other hand which has for more than 75 years continued to bleed India with a thousand cuts.

The wide, deep-rooted network of terrorist organisations in Pakistan has conducted some of the deadliest attacks in India. This research essay delves into the organisational structure of two UN designated terrorist organisations, namely Jaish-e-Mohammed and Lashkar-e-Taiba, which continue to thrive on India's struggle in maintaining peace and security. The first section is based on network analysis, the second looks into operational strategies, recruitment and training practices and, propaganda activities. The third section is based on terror funding, whereas the final section assesses the role of women in these organisations. In conclusion, there is an examination of India's counterterrorism policies.

Introduction

Terrorist organisations operating in Pakistan like JeM and LeT are all part of a complex, globally interconnected nexus of like-minded radicals sharing common interests of proliferating their extremist anti-India rhetoric. Nearly 150 terrorist entities and individuals blacklisted by the UNSC Sanctions Committee are based in or share links with Pakistan.[i] Irrespective of this, Pakistan continues to follow a duplicitous strategy in dealing with its homegrown terrorists, by actively combating groups like Tehreek-e-Taliban Pakistan which threatens its own internal security but continues to covertly back anti-India terrorist groups by unleashing trained militants into the country who serve as proxies to undertake tasks that the Pakistani state cannot legitimately perform. As a result, these groups have formed several licensed institutions such as the Muttahida Jehad Council (MJC) aka United Jihad Council (UJC) and Difa-e-Pakistan Council (DPC).

This essay is a composition of primary sources such as comments obtained through expert interviews conducted by the author, as well as an in-depth analysis of written speeches, recorded interviews, government archives, UN reports, terrorism portal databases; and secondary sources such as academic articles, newspaper and media reports and, research published by think tanks.

Lashkar-E-Taiba ~ Army of the Righteous

• **Overview**

LeT is a Sunni militant organisation co-founded by Hafiz Muhammad Saeed, Zafar Iqbal and Abdullah Azzam in 1987, operating in J&K, Pakistan and Afghanistan and headquartered in Muridke, Pakistan. It follows the Ahl-e-Hadith school of thought which is a form of South Asian Salafism holding a strong belief in the duty of a Momin (one who believes in Allah) to protect all Muslims around the world from non-Muslims in democratic systems and, therefore, espouses jihad only against the latter.[ii] It aims to not only unify Kashmir with Pakistan to govern the entire region under a radical interpretation of the Sharia Law, but also to form an Islamic caliphate in India and liberate all Indian Muslims. Hafiz Saeed on several occasions has publicly declared jihad against India while also stating that it is the only way for Pakistan to move towards dignity and prosperity.[iii]

Figure 1: Major Attacks by LeT

Year	Attack	Perpetrator(s)
2000	Red Fort Attacks, New Delhi	LeT
2001	Indian Parliament Attack, New Delhi	LeT and JeM
2002	Akshardham temple, Gandhinagar	LeT
2005	Indian Institute of Science, Bangalore	LeT
2006	Train Bombings, Mumbai	LeT
2008	26/11 Attacks, Mumbai	LeT
2010	German Bakery Bombing, Pune	LeT and IM

- **Network Analysis**

LeT was established as a militant wing of Markaz-ud Dawa-wal-Irshad (MDI), a Pakistan-based social welfare organisation (Fig. 2).[iv] LeT formed a front organisation known as Jamaat-ud-Dawa (JuD) and a charitable wing named Falah-i-Insaniyat Foundation (FiF). Whilst LeT focuses on jihad and violent extremism, JuD focuses on dawa (outreach through non-violent extremism) and, FiF focuses on dua by raising funds for charity and providing humanitarian assistance. After being banned by Pakistan in 2002, LeT renamed itself as Jamaat-ud-Dawa and continues to operate under the banner of a social welfare organisation.[v] In 2017, it rebranded itself as Tehreek Azadi Jammu and Kashmir, and in the same year established its political front Mili Muslim league. Although this party remains unrecognised by the Pakistani election commission, it participated in the 2018 general elections with the aim of moulding Pakistan into a "real Islamic and welfare state," and has also shown resolute support to the development of the China Pakistan Economic Corridor.[vi]

Apart from its own factions, LeT also shares external links with JeM; Harkat-ul-Jihad-i-Islam (HuJI); the Haqqani network; Ikhwan-ul-Musalmeen, Egypt; Jemaah Islamiyah, Indonesia and, International Sikh Youth Federation (ISYF), UK.[vii] It actively receives support from Students' Islamic Movement of India and Indian Mujahedeen (IM) and has been known to provide training, weapons and financial assistance to IM.[viii] It shares a similar relation with Al Qaeda, facilitating the movement of its members across porous international borders. Moreover, it is closely tied with the Afghan Taliban, thereby hosting training camps for the use of weapons, explosives, surveillance and assassinations in exchange for money.[ix] LeT operates on a large scale and administers numerous training camps and branch offices across Pakistan and J&K, for recruitment and funding, under the leadership of an intricate mesh of district commanders and departmental heads (Annexure 1).[x]

Jaish-E-Mohammed ~ Army of Mohammed

- **Overview**

JeM is a Sunni militant organisation operating primarily in PoK, headquartered in Bahawalpur, Pakistan. It was formed in 2000 by radical Islamist scholar Maulana Masood Azhar Alvi after being released from jail in 1999. The group endorses the Deobandi school of thought and, had been formed with support from ISI along with various Islamic organisations and militant groups across the region. Its objective lies within the liberation of Kashmir and its unification with Pakistan under Sharia, coupled with the consistent effort to withdraw Indian SF from J&K through violent means.
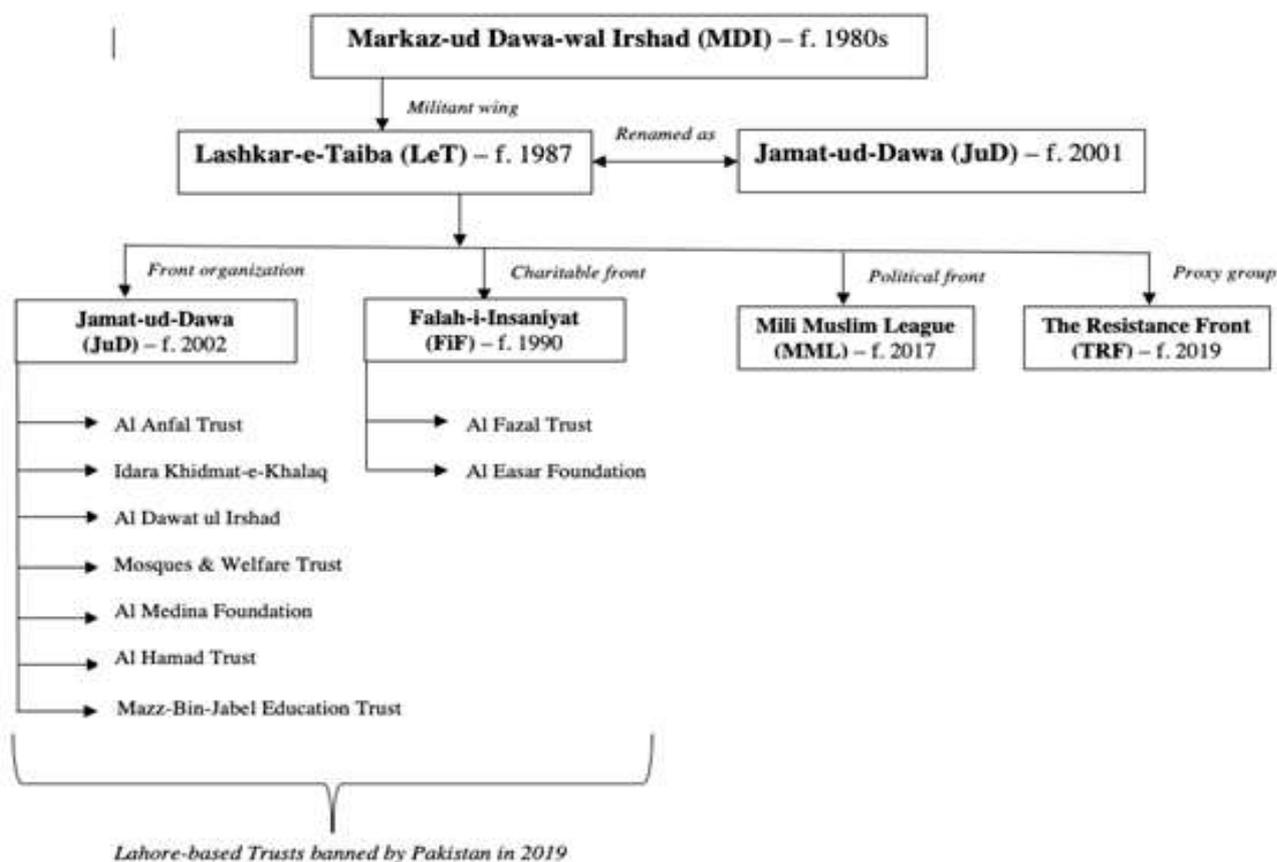
Fig. 2 Evolution of LeT

Figure 3: Major Attacks by JeM

Year	Attack	Perpetrator(s)
2001	Indian Parliament Attack, New Delhi	JeM and LeT
2001	J&K Legislative Assembly Attack, Srinagar	JeM
2016	Uri Attack, Uri	JeM
2016	Pathankot Air Base Attack, Pathankot	JeM
2019	Pulwama Bombings, Pulwama	JeM

- **Network Analysis**

JeM aka Tehreek-e-Khudam-ul Islam aka Tahreik-e-Furqan was formed as a sub-splinter of HuJI which initially splintered into Harkat-ul-Mujahideen (Fig.4). These two groups merged to form Harkat-ul-Ansar in which Azhar served as the General Secretary in 1994. After being designated as a terrorist organisation by the US, HuA was renamed as Harkat-ul-Mujahideen which broke into Al Farhan and JeM. In 2003, JeM split into Khuddam ul-Islam headed by Azhar and Jamat ul-Furqan headed by Abdul Jabbar (JeM's former military operations commander). JeM also founded charitable trusts such as the Al Rehmat Trust Organisation and Al Furqan Trust for fundraising purposes; and a proxy militant group named People's Anti-Fascist Front (banned by India in 2023) which aids the organisation in conducting arms trade, civilian killings and recruitment,[xi] and shares affiliations with Jammu and Kashmir Ghaznabi Force, an offshoot of LeT.[xii]

JeM had been formed with support from other militant organisations such as Al Qaeda, Taliban, HM, LeT, Lashkar-e-Jhangvi, Sipah-e-Sahaba Pakistan; ISI and chiefs of three Pakistani religious schools.[xiii] Apart from sharing affiliations with Lashkar-e-Omar, the group continues to maintain links with Pakistani political parties like Jamiat Ulema-e-Islam Fazlur Rahman.[xiv]

The group consists of a decentralised, cellular structure dividing the leadership into various departments [xv] and regional commanding offices[xvi] – each serving as a school of jihad – headed by regional commanders reporting to Azhar (Annexure 2)

Fig 4. Evolution of JeM
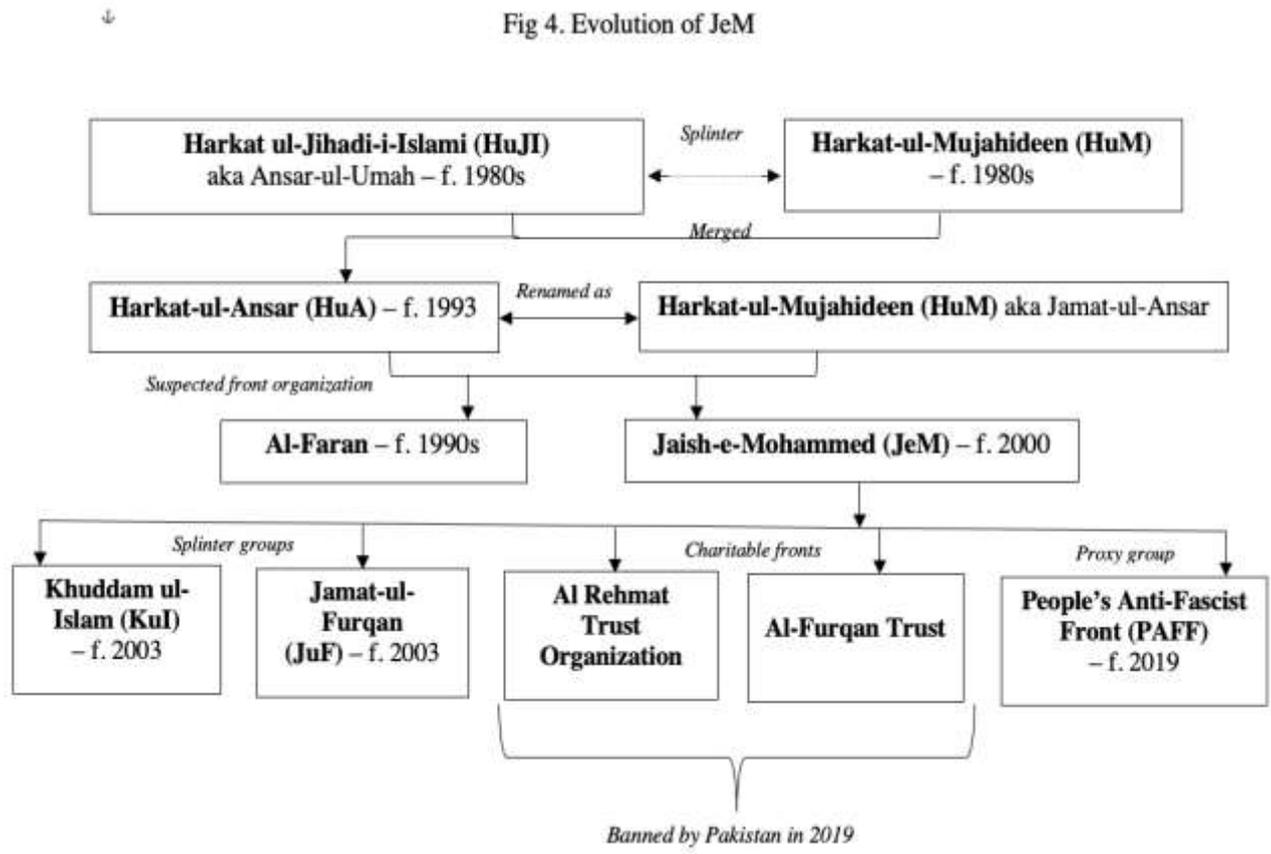
The Role of ISI

In order to keep the threat to Islam from India alive and retain its influence on the public of Pakistan, by portraying the state as a legitimate protector of the people, Pakistan's ISI utilises JeM and LeT as proxies, thereby playing a critical role in the survival of these organisations and acquitting them with military and financial assistance. It has on many occasions provided infrastructural support for their operations by helping build mosques, madrasas and hospitals, and was reported to have built and renovated LeT's Muridke headquarters. It has aided the group in hosting two dozen camps across the country for training and launching fighters across the LoC. In exchange for this, the group has provided its trained militants to the Pakistani Army for fighting in armed conflicts and border skirmishes against India.[xvii]

The testimony to Pakistan's connivance in state-sponsored terrorism lies in the government's insufficient efforts in cooperating with the global counterterrorism community and permitting these Jihadi groups to thrive under its watch. The ISI not only countenances the groups to endure their fundraising, recruitment and training activities with the assurance of not undertaking any punitory measures, but also provides protection to their leaders to continue holding meetings and planning attacks; many a times even sitting alongside them to strategize attacks.[xviii] Young militants arrested by Indian SF in J&K have on many occasions confessed to receiving training, funding and instructions from ISI officers. Technical intelligence reveals coded conversations about recruitment, weapon procurement, attack planning and directive instructions between ISI and sleeper cell operatives in India.[xix]

It is also necessary to note that these two groups do not seem to target any establishments/individuals on Pakistani soil. Political scientist Stephen Tankel notes that following the 26/11 attacks, Pakistani SF conducted a 'crackdown' on JuD offices, prior to which, the group's leaders were notified and assured leniency by government officials.[xx]

The ISI on some occasions, has openly showcased affiliations to these groups – such as in January 2010 when UJC's public meeting was chaired by former ISI chief Lt Gen Hamid Gul[xxi] and former PM Pervez Musharraf's statement to a news channel claiming the use of Pakistani intelligence by JeM to carry attacks.[xxii] Although LeT has been the closest confidant of the ISI, its growing loyalty to the state had been resurfacing causing the latter to reduce dependence on it and instead revive JeM as its proxy.[xxiii] LeT expert Dr Christine Fair affirms that while JeM has been assigned to conduct India-centric attacks, LeT has been allotted domestic duties like countering Al Qaeda and ISIS.[xxiv]

The Kashmir-Khalistan Alliance

To add on to the ongoing threat, India's security agency has brought out reports of the ISI's efforts in creating Lashkar-e-Khalsa,[xxv] a new terror outfit to recruit youth from J&K and Afghanistan, which would jointly operate to achieve Pakistan's 'K2 Strategy.' A study by Hudson Institute highlights the deep cohesion between LeT and Sikh separatist groups like ISYF and Babbar Khalsa not only in terms of carrying out joint anti-India protests and demonstrations in Western countries, but also in terms of sharing some of the same lawyers, donors and accountants.[xxvi] Reports[xxvii] outline the collaborative efforts of ISYF providing financial support to LeT and LeT providing the former with logistical support for attacks in India and, the two conducting joint infiltration and weapons training. The reports also highlight the existence of a common office of LeT and ISYF outside Nankana Sahib in West Punjab, Pakistan and, Sikh separatists being harboured by ISI in bunkers close to the LoC.

Infrastructure and Manpower

The UNSC's 2020 Sanctions Monitoring Report stated that LeT has around 800, and JeM around 200 armed militants co-located with Taliban forces in Afghanistan, acting as infiltrators and trainers in IEDs.[xxviii] LeT has two dozen known training camps with 16 of them concentrated in the regions of PoK, Khyber Pakhtunkhwa, and Pakistani Punjab.[xxix] It runs recruitment offices in Pakistan and has support bases across India. Recent reports have also stated that LeT has been shifting its bases to Afghanistan and building check posts across the border with the help of the Afghan Taliban.[xxx] LeT's Muridke headquarters operates 16 Islamic institutions, 135 secondary schools, numerous mosques and medical clinics across Pakistan,[xxxi] whereas JeM has been expanding its 15-acre Jama-e-Masjid Subhanallah and Sabir Madrasa complex in Bahawalpur where 600+ students are reportedly being radicalised to adopt violent jihad.[xxxii]

Both these groups recruit foreign fighters from several countries (Fig. 5). Bahukutumbi Rahman, India's external security agency's Counterterrorism Head noted that while JeM mostly trains foreign fighters from Malaysia and Singapore in its Binori Madrassa Complex, Karachi; LeT trains Indonesian fighters in its Muridke Complex.[xxxiii]

Figure 5: List of Countries from where Sympathizers/Foreign Fighters Join JeM and LeT for Education and Militant Training Purposes

Afghanistan	Germany	Libya	Oman	Sweden
Algeria	India	Maldives	Pakistan	Tajikistan
Australia	Indonesia	Malaysia	Philippines	Tunisia
Azerbaijan	Iran	Mauritius	Qatar	Turkey
Bahrain	Iraq	Mongolia	Saudi Arabia	Turkmenistan
Bangladesh	Jordan	Morocco	Singapore	UAE
Bosnia	Kazakhstan	Myanmar	Spain	UK
Canada	Kyrgyzstan	Nepal	Somalia	USA
Croatia	Kuwait	Niger	Sri Lanka	Uzbekistan

Propaganda and Recruitment Activities

The interviews of militants captured by Indian SF during their operations in Kashmir[xxxiv] have revealed how young, unemployed men, oevreburdened with family responsibilities are targeted by these groups and radicalised into conducting terrorist activities.

Figure 6: Channels of Recruitment
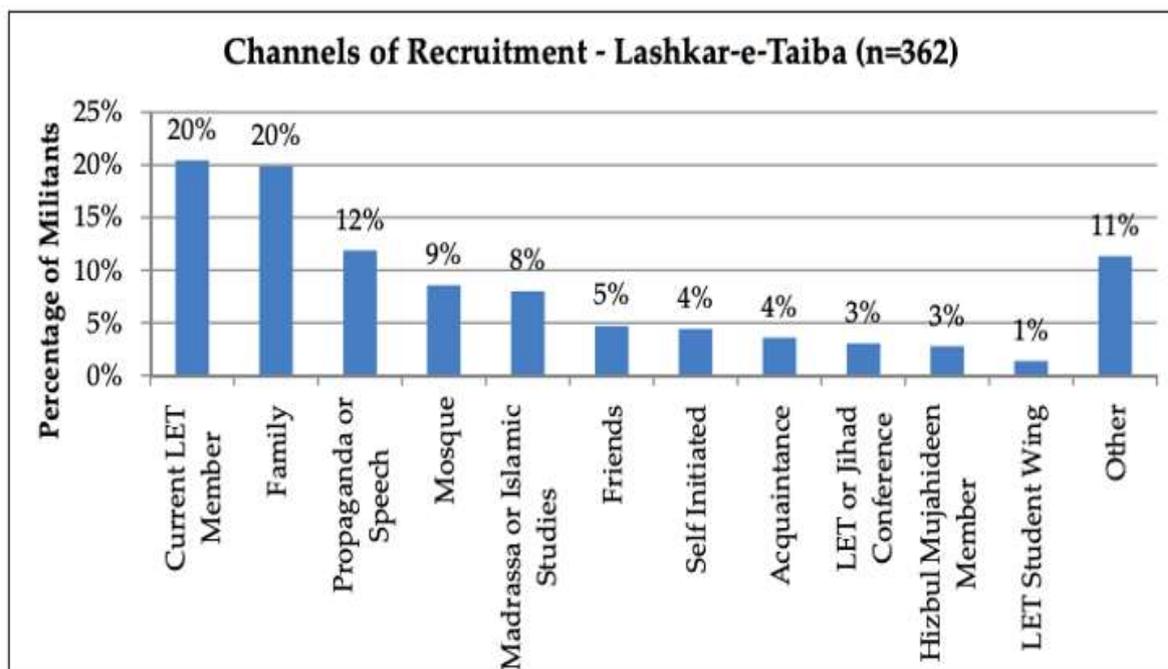
Out of several channels of recruitment (Fig. 6)[xxxv], mosques and madrassas are the two popularly misused to spread extremist propaganda. Madrassas in Pakistan run by these groups are funded by external donors such as Pakistani and Kashmiri businessmen, while also being heavily funded by Saudi Arabia.[xxxvi] While 57% of LeT militants were found to have attended madrassas [xxxvii] ; these institutions have acted as catalysts in promoting jihad and building a toxic network of hysterical militants driven by vengeance and bitter resentment against the enemy.

While very few are aware of the aftermath of the Kargil War when Indian soldiers buried martyred Pakistani soldiers with full military honours when the latter's own government refused to take back their bodies,[xxxviii] Pakistani madrassas return the favour by training their mujahedeen to mutilate Indian soldiers and apply brutal force. "Since it is not possible to bring their captives back to Pakistan, and the Indian government does not bargain for the return of hostages, all Indian prisoners are killed in the valley. The Lashkar fighter will usually execute an Indian soldier by slitting his throat. However, beheading and disembowelling are also common tactics, employed mostly for psychological reasons," states LeT's commander Abdur Rehman al-Dalkil.[xxxix]

Students radicalised in madrassas are often used as foot soldiers and although the threat from these religious institutions persists, private and public educational institutions also play a big role in proliferating extremism, by disseminating the propaganda more readily and effectively. This was reiterated by Pakistan's former I&B Minister Fawad Chaudhary who said that intolerance in schools and colleges is what spreads extremist ideology.[xl] There are around 34,000 madrassas in Pakistan schooling over 2.5 million students[xli] and these terrorist-breeding platforms remain to cause a considerable security threat by projecting their influence on the 24,000 madrassas in India, leaving 200 million Indian Muslims susceptible to Jihadi extremism.

Figure 7: LeT's Print and Media Publications

Name	Type/Language
Jamatuddawa.org	Website
Al-Dawa	Urdu monthly journal
Gazwa	Urdu weekly journal
Mujala-e-Tulba	Urdu monthly journal for students
Jehad Times	Urdu weekly newspaper
Tayyabiat	Women's Magazine
Al-Rabat	Arabic monthly journal
Voice of Islam	English monthly journal

Training and Strategies

The training programmes of these groups are holistically planned, having the components of professional military training and weapon usage; and religious, intelligence and civic education including lessons about the Kashmir conflict, India's demography and security agencies. Training is also provided on gathering intelligence, conducting reconnaissance activities and spreading propaganda to recruit more militants.[xlii] LeT has been regarded as one of the finest militant training providers due to its efficacious training plans (Fig. 8),[xliii] allowing it to attract other terrorist groups to undertake training for their own cadres.[xliv]

Figure 8: LeT's Training Programs

Name	Duration	Curriculum
Bait-ur-Rizwan	-	Basic training for freshers
Dura-e-Sufa	21 days	Religious education
Dura-e-Aam	21 days	Basic weapon use
Dura-e-Khas	3 months	Specialized military training
Dura-e-Ribat	-	Advance-level military and intelligence collection training

Through these training programmes LeT prepares its mujahideen to undertake suicidal missions, the cadres of which are divided into two groups,[xlv] i.e., Jaan-e-Fidal (highly motivated, trained terrorists) and Ibn-e-Tayamiah (terrorists with uncurable diseases), which operationalise two types of strategies, namely suicide bombings (mostly using VBIEDs) and fidayeen (redeeming oneself by sacrificing). LeT is the architect of the fidayeen strategy which has been adopted by other Jihadi groups including JeM. In this, armed militants conduct pre-planned attacks as suicide squads who storm into high security bases/camps, fortify and kill as many security personnel before escaping or getting killed. Similarly, the cadres dress up as Indian SF, march into remote villages and hilly areas inhabited by religious minorities, fortify civilians and massacre them.

Changes in Strategy

Tankel notes that up until the early 2000s, LeT, with the help of ISI would send militants in large numbers into India to conduct their activities. However, a surge in Jihadi terrorist attacks across the world during this period, brought ISI-led terrorist groups under the global scanner, forcing them to reduce operations and change their strategies[xlvi] which led to increased infiltrations by groups of smaller but highly trained mujahideen, and the launch of numerous sleeper cells in India. Simultaneously, religious riots created a conducive environment for proliferating jihad into those corners of the country which had so far remained untouched. These Indians who joined in, not only provided easy access into India, but also local intelligence about the developments and demographics, thereby acting as the perfect proxies for the ISI.

Ever since, the results of this have been-

1. Increased cross-border terrorism (CBT) via the LoC (MoD's annual reports from 2002-2019 consistently highlight the increasing cross-border terrorist incidents and infiltration attempts)[xlvii].

2. Involvement of local Kashmiri guides and porters who got paid to help militants infiltrate.[xlviii]

3. Opening up of operational bases in neighbouring Bangladesh, Nepal and Sri Lanka.[xlix]

4. A shift from J&K to conducting attacks in densely populated, economically important, metropolitan Indian cities which brought more attention to the cause.

5. The use of 'hybrid militants'[l] who unlike sleeper cells (trained agents) or overground workers (OGWs) (militant support-providers), are terrorists disguised as civilians without being listed in any police or security records.

6. The rise of 'samundari jihad,' wherein reports by Hindustan Times[li] reveal how Indian intelligence agencies have discovered LeT and JeM's efforts towards developing a 'naval wing' possessing sea-strike capabilities, thereby amplifying the threat to a two-front challenge.

The impact of the Abrogation of Article 370

The revocation of the special status to J&K under Article 370 led to a significant drop in terrorist activities in the region. FM Nirmala Sitharaman in 2021 accentuated this by stating that post revocation, the UTs of J&K and Ladakh had seen a 33% drop in infiltration attempts, 90% drop in ceasefire violations, 61% drop in terrorist related incidents, 80% drop in abductions by terrorists and 33% drop in deaths of SF.[lii] The Ministry of Home Affairs' response to an unstarred question in the Rajya Sabha in 2021 also brings to light important statistics with regard to the terrorist situation in the region before and after revocation (Fig. 9).[liii]

Figure 9: The Impact of Abrogation of Article 370 on Terrorism in J&K

Description	841 days prior to abrogation (16/04/2017 - 04/08/2019)	841 days post abrogation (05/08/2019 - 22/11/2021)
Terrorist incidents	843	496
Civilians killed	86	79
Army personnel killed	78	45

Following the abrogation, a geographic shift in terrorist activities has been witnessed from the Kashmir Valley to the South of Pir Panjal encompassing Jammu. Suicide terrorism expert Prof Rupali Bhusari confirms this by stating that this change can be considered as a retaliation against the abrogation, wherein terrorists have been discovering new and easier routes to target Hindu-majority regions, thereby amplifying the "Kashmir unrest" issue into a "J&K unrest" issue.

Funding and Assistance

- **Donations and Charitable Funds**

The Pakistani diaspora and businessmen based in foreign countries heavily fund these organisations legally through charitable foundations,[liv] which are then diverted into militant activities; meaning various donors from across the world knowingly and unknowingly aid in proliferating terrorism (Fig. 10). Saudi Arabia's extremist Salafi-Wahhabi followers and powerful business tycoons have funded thousands of madrassas in Pakistan which have remained the lifeline of promoting jihad and training militants.[lv] Adding to this, Rtd DGP of Maharashtra and former IPS Officer Praveen Dixit suspects that although the support from Saudi Arabia has reduced over the recent years due to India's proactive diplomatic efforts in mending ties, the support for these groups from Turkey, Afghanistan and Iran is on the rise.

Figure 10: List of Countries from where Donations are Received for Terrorist Activities

Afghanistan	Kazakhstan	Saudi Arabia
Australia	Kyrgyzstan	Singapore
Azerbaijan	Kuwait	Sri Lanka
Bahrain	Maldives	Sweden
Bangladesh	Malaysia	Tajikistan
Canada	Mauritius	Turkey
Croatia	Myanmar	Turkmenistan
India	Nepal	UAE
Indonesia	Oman	UK
Iran	Pakistan	USA
Jordan	Qatar	Uzbekistan

JeM supports over 300 Islamic institutions in Pakistan[lvi] and collects donations from attendees which it propagates is for developmental activities for the welfare of students, widows, orphans, migrants and disaster victims. Although LeT follows similar methods, it also makes additional income through the sale of its written publications[lvii] and crores by selling animal hides.[lviii] Earlier this year during Ramzan, Twitter users in Pakistan made shocking revelations of JeM workers openly collecting funds outside mosques, in the midst of being surrounded by Pakistani SF[lix]; an income strategy being used by LeT for years, by placing donation boxes outside shops, MDI offices, public gatherings, and martyr commemoration ceremonies.[lx] These groups have even implemented lucrative strategies of applying 'jihad tax' on consumers products[lxi] and ushr[lxii] meaning agricultural tax imposed on farmers.

Weapons and Narcotics Smuggling

Increasing cases of narcoterrorism via peddlers and handlers across the LoC and via fishermen through the coasts have also been surfacing, wherein 85 cases had been registered by the J&K Police against 161 people in 2022 alone.[lxiii] Terrorists from Pakistan have illegally pumped tonnes of heroin into India through the Golden Crescent, which sell in the market for crores of rupees, leading to an increase in drug use, addiction and easy recruitment into terrorist outfits. Moreover, weapons smuggling, narcotics trade and counterfeit currency circulation have remained as important sources of income, for which these groups have consistently received covert operational assistance from the ISI and Dawood Ibrahim's D-Company.[lxiv]

During the 'No Money for Terror Ministerial Conference' held in New Delhi in December 2022, Home Minister Amit Shah reiterated the growing concern arising from the increased use of the dark net, technology and UAVs by terrorist groups.[lxv] More specifically, the increased use of end-to-end-encrypted text-based-messaging apps like WhatsApp, Telegram and Threema for arms procurement, fundraising, attack planning and radicalisation of youth. Another illicit tool being used for untraceable communication is 'YSMS technology '[lxvi] which involves communication via Very High Frequency, which can be paired with radio headsets to relay messages and share locations.

Raids conducted by the J&K SIA in 2022 across seven locations in the UT,[lxvii] lead to the seizure of hidden digital devices, SIM cards and documents from local residents, revealing the use of cryptocurrency for terror funding, and ISI's involvement in the use of Bitcoin for transferring funds to secessionists and militants based in J&K. Cases registered by the NIA following counterterrorist operations reveal the increased use of technology and drones for conducing attacks on Indian SF bases and for the facilitation of these activities. These include the transfer of illegal funds through imported California almonds through LoC Trade Facilitation Centres[lxviii] and heroin packages wrapped as import consignments of semi-processed talc stones from Afghanistan through a ship from Iran at the Gujarat coast;[lxix] as well as transfer of weapons, communication devices, narcotics by drones[lxx] [lxxi] and hexacopters[lxxii] to J&K, Punjab and Rajasthan,[lxxiii] and to Maharashtra and Gujarat via ports.[lxxiv] Moreover, in 2022, 215 drone activities were detected by the BSF in Punjab and 22 incoming drones were seen in J&K.[lxxv]

Hawala Systems and FICN

Hawala systems have acted as dangerously successful banking systems for terrorists allowing them to thrive all over these years. Several NIA reports reveal how JeM, LeT and HM have received funds through hawala operatives and sleeper cells situated in the donor countries (primarily Pakistan, Saudi Arabia and UAE),[lxxvi] have collected the funds in cash through couriers or as donations to charitable organisations[lxxvii lxxviii] , and channelled them into terror networks through their operatives located in Delhi and J&K.

Insufficient access to legal tender pushes these terrorist organisations to manufacture Fake Indian Currency Notes (FICN) in huge quantities, with the help of the Pakistani state. High-quality FICN have been produced and used by Pakistani terror groups which are suspected to be printed in the state-run printing presses in Quetta,[lxxix] Peshawar[lxxx] and Malir Cantonment, Karachi,[lxxxi] which are smuggled via land, sea and air from neighbouring countries.[lxxxii]

The Impact of Demonetisation

The initial brunt of demonetisation was heavily felt across the terror financing network as these groups mostly printed the ₹500 and ₹1000 FICN. After the scrapping of these denominations, the groups found it very difficult to make hawala cash transfers and channel the stockpiles of extortion money into terror funding activities.[lxxxiii] However, post demonetisation, the terrorist groups started reprinting the new FICN, following which global COVID-19 lockdowns impacted their smuggling activities.[lxxxiv] Although FICN production is on the rise again, demonetisation served its purpose by significantly reducing terror related violence in J&K by 60% and weakening the over ground activities reliant on financing.[lxxxv] Moreover, the recent decision of the RBI to withdraw the ₹2000 notes will also aid in countering terror funding. It is also important to note that the increasing use of digital payment methods and acceptance of UPI have reduced the reliance on FICN, thereby putting added pressure on the Indian administration to curb terror financing.

Women In Terrorism

Women's roles in these organisations are primarily auxiliary in nature and although they have not been allowed to undertake combat roles, JeM and LeT have permitted women to participate in jihad in defence of Islam and for the survival of the ummah. Dr Christine Fair notes that women, have for years been mobilised to promote and support jihad by letting their sons and husbands fight the holy war,[lxxxvi] and advocate support for the movement. As noted by Prof Farhat Haq,[lxxxvii] LeT women in the early 2000s were prohibited from undertaking training but female leaders were taken to training camps to observe their male counterparts.

However, reports by India TV[lxxxviii] show a video of LeT's lady brigade under training, consisting of 68 women being trained in weapon use. Moreover, the use of women as OGWs by these groups has also surfaced as The Statesman[lxxxix] has reported several cases of females - often Burqa-clad - throwing grenades and petrol bombs at SF bunkers in J&K, transporting grenades and ammunitions on behalf of terrorists across J&K and, radicalising and recruiting youth through the internet. Additionally, in a recent interview,[xc] Lt Gen AS Aujla, the former GOC of 15 Corps, stated that since many OGWs operating in J&K had been picked up by Indian SF, terrorists have increasingly been using women, girls and juveniles to carry messages, drugs and weapons, on behalf of them, thereby giving terrorists a tactical edge in conducting their activities.

INDIA'S COUNTERTERRORISM STRATEGIES

A change in India's defence policy has been the biggest contributor to countering terrorism in the country. Around 90 counterterrorism operations conducted in 2022 in J&K have led to the elimination of 172 terrorists,[xci] thereby corroborating that the realistic, target-oriented policy approach has been adopted by the Modi-led government keeping national security as its utmost priority. The positive implications of abrogating Article 370, as discussed previously, have not only helped in countering the threat from Anti-India terrorist groups but also aided in the economic development of the region by generating employment opportunities in numerous avenues such as agriculture, tourism, handicraft production and retail;

which besides providing the locals safe and legal sources of income, have also helped them in fending for their families without relying on illicit means to do so. Moreover, Prof Bhusari notes that the decision was undertaken by the Indian government at an appropriate time, taking into consideration the broader geopolitical scenario, i.e., months before the withdrawal of US troops from Afghanistan, thereby blockading the entry of Afghani mujahedeen into J&K following the takeover by the Taliban.

Amendments have been made in counterterrorism strategies by advocating more people-friendly operations and undertaking civil-military initiatives such as the 'Sahi Rasta' program[xcii] for deradicalization, skill and personality development of radicalised and vulnerable youth. Additionally, India's multilateral efforts at combating terrorism and terror funding have been evident through the formulation of its multi-faceted Delhi Declaration[xciii] as a part of the UN Security Council – Counter-Terrorism Committee's (UN-CTC) special meeting in October 2022, which was most recently adopted by members of the Shanghai Cooperation Organisation (SCO) as well[xciv].

THE WAY FORWARD

It is necessary for India to continue advocating a pragmatic, interest-based approach in dealing with neighbouring states ruled by unsteady, sensitive regimes like the Taliban in Afghanistan and the military junta in Myanmar, in order to keep in check the threat posed due to their close ties with the Pakistani state and its proxies. With the growing threat from the Sikh separatist groups in Western countries, mutual steps must be taken to reassess diplomatic engagements between India and, Canada, the US and UK, to counter the possibility of a two-front challenge resulting from an unchecked cohesion amongst Kashmiri and Khalistani separatists.

A rise in the use and involvement of female terrorists in combat roles has opened up various fields requiring further research and this issue should not be ignored by policymakers. The prevailing threat of CBT, greater reliance on UAVs and the impending threat of 'samundari jihad,' cumulatively, have uncovered the pressing need for enhanced tri-services cooperation in joint counterterrorism operations. A strenuous challenge for Indian policymakers would be to further investigate into the Sino-Pak nexus and divulge the diplomatic, logistical and financial assistance provided by the former to the latter; as well as counter China's assertive tactics with regard to its consistent support for Pakistan's terrorists at the international level and the development of those Belt-and-Road Initiative projects in PoK that violate India's territorial sovereignty, which are uninterruptedly progressing due to assistance from local jihadi militants. Lastly, India must take advantage of its position as a rising global power and spokesperson of the Global South, in order to influence multilateral counterterrorism initiatives like that of the FATF and UN-CTC, and aid in bolstering the effectiveness of their policies and their commitment towards countering the threat posed by international terrorism.

ANNEXURE 1

LASHKAR-E-TAIBA (QDe.118)

LeT Central Leadership Structure

Office of the Founder and Leader (Emir): Hafiz Mohammed Saeed (QDi.263), 73 y/o; Office of Deputy Leader: Abdul Rehman Makki (QDi.433), 68 y/o; Office of Deputy Supreme Commander: Abdul Rehman al-Dakhil (not listed).

LeT Operational Leadership Structure

Office of Chief of Operations: Zakir Ur-Rehman Lakhvi (QDi.264), 62 y/o; Office of Chief Operator of Overseas Operations Team: Sajid Mir (not listed), 45 y/o; Office of Chief Operations Commander, Valley: Abdullah Shehzad alias Abu Anas (not listed), Office of Head of Muzaffarabad Office: Hafiz Talha Saaed (not listed), 47 y/o; Office of Head of Lahore Office: Khalid Waleed (not listed), 54 y/o; Office of Chief of Finance: Haji Muhammed Ashraf (QDi.265), 58 y/o; Office of FiF Chairman: Hafiz Abdul Rauf (not listed), 50 y/o; Office of Chief Spokesperson: Yahya Mujahid (QDi.272), 62 y/o; Office of Spokesperson for International Media: Abdullah Muntazar (not listed).

LeT Divisional Commanders Structure (not listed under UN Sanctions Regime)

    a)   Central Division Command: Abdul Hassan
    b)   North Division Command: Kari Saif-Ul Islam
    c)   Area Commander, Sopore: Masood
    d)   Deputy Commander, Bandipora: Hyder-e-Krar
    e)   Deputy Commander, Lolab: Usman Bhai
    f)   Deputy Commander, Sogam: Abdul Nawaz
    g)   Deputy Divisional Commander, Baramulla: Abu Rafi
    h)   Deputy Commander, Handwara: Abdul Nawaz
    i)   Deputy Commander, Budgam: Abu Museb

Senior LeT Leaders listed under UN Sanctions Regime

Abdul Rahim Ba'aysir (ODi.293), 45 y/o
Mahmoud Mohammed Ahmed Bahazia (OQi.266), 79 y/o
Arif Qasmani (QDi.271), 79 y/o

Senior LeT Leaders not listed under UN Sanctions Regime

Zafar Iqbal
Maulana Abdul
Nazir Ahmed
Saifullah Khalid, 55 y/o
Maulana Amir Hamza, 64 y/o
Naveed Qamar, 51 y/o
Naser Javed, 68 y/o
Shahid Mahmood, 42 y/o
Shazidullah
Sheikh Sajad Gul
Mohammed Amin
Muhammed Sarwar

ANNEXURE 2

JAISH-E-MOHAMMED (QDe.019)

JeM Central Leadership Structure

Office of the Founder and Leader (Emir): Maulana Masood Azhar Alvi (QDi.422), 54 y/o; Office of Second-in-Command: Abdul Rauf Azhar Alvi, 46 y/o; Office of Nazim of Military Affairs: Maulana Abdul Jabbar; Office of Chief Commander of J&K: Shah Nawaz Khan; Office of Nazim of Propaganda Wing: Maulana Qari Mansoor Ahmed; Office of Launching Commander: Maulana Mufti Mohammed Asghar; Office of Head of Finance: Maulana Sajjad Usman.

JeM Departmental Structure

    a)   Majlis-e-Shura -11-member committee headed by Emir
    b)   Military Department - in charge of training
    c)   Aseerin Department - in charge of prisoner affairs
    d)   Dawa-o-Irshad - in charge of martyred mujahedeen affairs
    e)   Martyrs Department - in charge of martyr affairs
    f)   Ehya-e-Sunnah - in charge of marriage affairs and revival of sunnah
    g)   Broadcasting (media) and Publications Department
    h)   Department of Amar Bil Ma'aruf-o-Nahi Annal Munkar-Ehtesab (in charge of maintenance of Sharia and communication with madrassas leaders)

Senior JeM Leaders listed under UN Sanctions Regime

Abdur Rehman (QDi.309), 57 y/o

Senior JeM Leaders not listed under UN Sanctions Regime

Yousuf Azhar
Athar Ibrahim
Shahid Latif
Maulana Umar Farooq
Abdul Jabbar
Abdullah Shah Mazhar

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Paradigm Shift from Women Development and Empowerment to Women-led Development for Vikasit Bharat through Nari Shakti Vandan Adhiniyam

Abstract:

Indian women and their empowerment are playing a big role in pushing the country's growth. Over the past nine years, under visionary leadership of Prime Minister Narendra Modi India has pivoted towards paradigm of 'women-led development'. The Government of India considers women-led development a central dimension of India's progress and necessity for strengthening India and is focused on promoting "Nari Shakti" in India. The Nari Shakti Vandan Adhiniyam is historic legislation which will further boost women's empowerment and enable greater participation of women in governance processes.

Keywords: Women Empowerment, Women-led Development, Nari Shakti, Women's Reservation Bill, Political empowerment,

Introduction

As India propels itself to become a dominant global economic force, the role of women in contributing to the nation's growth increasingly becomes indispensable with each passing day. Indian women and their empowerment are playing a big role in pushing the country's growth. Over the past nine years, under visionary leadership of Prime Minister Narendra Modi India has pivoted towards paradigm of 'women-led development'. As said by Prime Minister Narendra Modi, "We cannot achieve success if 50 per cent of our population being women are locked at home". The Government of India considers women-led development a central dimension of India's progress and a necessity for strengthening India and is focused on promoting "Nari Shakti" in India and is committed to improve women's lives in the country and remove any bottlenecks that come in the way of their development. It has internalised the principle that a nation's growth is inextricably linked to growth of its women. "From financial inclusion to social security, quality healthcare to housing, education to entrepreneurship, many efforts have been made to put our Nari Shakti at forefront of India's development journey. These efforts will continue with even greater vigour in the coming times." states Prime Minister Narendra Modi (PIB, 2023).

Over the past nine years under the Modi government, numerous welfare schemes have been launched that have aimed to empower women and make them lead India's development journey and women have surged ahead with notable accomplishments. This progress is evident in increased representation of female police personnel, accolades secured by our sportswomen on international platforms. India has highest numbers of women pilots in civil aviation. About 1.4 million that is 46 per cent of elected representatives in rural local bodies are women. The outcomes of these initiatives are evident, ushering in a transformative change in India's social fabric. Focus on women-led development is not mere political strategy but deeply embedded ethos. This transformative journey also signifies a paradigm shift in societal perceptions – where women are no longer merely beneficiaries but are active contributors and shapers of India's destiny (Seetharaman, 2023).

Women Empowerment

Women empowerment is buzzword in all societies, developed as well as developing. It involves economic, social, legal and political empowerment. The issue of women empowerment is complex, multi-dimensional and very much crucial for development of women. Women play an integral part in society; without their progress, overall progress of society comes to a halt. Empowerment is process by which powerless gain greater control over circumstances of their lives. It includes both controls over resources and over ideology (Gupta, 2012). 'Empower' means to equip one with power to face challenges of life, to overcome disabilities, handicaps and inequalities. Empowerment is an active multi-dimensional process which should enable women to realise their identities and powers in all spheres of life. It would provide them with greater access to knowledge and resources, greater autonomy in decision-making, greater ability in planning their lives, greater control over circumstances that influence their life and freedom from shackles imposed on them by custom, belief and practice (Alam and Jabeen, 2012).

Different countries use several strategies to empower women, which include legislation, advocacy – gender activism, media campaign, access to education and training, access to healthcare and amenities, access to productive resources and mainstreaming gender in social, economic and political process. Though there are commonalities in strategies among countries, there are differences depending on existing circumstances and culture of each society (Mensah and Boateng, 2012). It is predominant assumption that women must seek power and participate in political sphere at par with their male counterparts for improvement of their situation in our society having dominance of patriarchal notions (Verma and Archana Kumari, 2012).

Women Empowerment in Ancient India

Scholars believe that in ancient India, women enjoyed equal status with men in all aspects of life. Works by Patanjali and Katyayana suggest that women were exposed to education in early Vedic period. Scriptures such as Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi. If estimate of excellence of civilisation and culture depends upon degree of excellence of its women, then women of Vedic age and epic period prove it beyond all doubt. Knowledge of Brahman or Vagambhrni Rigveda (10.125.1-8), intellectualism of Garg Vachknavi (Brihadaranyaka Upanisada, 3.6.1), Yogic mysticism of Sulabha (Mahabharata Shantiparva, 320), scholarship of Arundhati who was an Acharya (teacher) in her own right (Mahabharata Anushasanparva, 130), wifely devotedness of Savitri (Mahabharata, Vanaparva, 297), consummate chastity of Anasuya (Mahabharata, Adiparva, 65) and perfect personification of all great womanly virtues called Sita (Ramayan) – these are unique qualities of all-time great women of India who have shown by their life and example, to what glorious height women can rise (Raje, 2014).

This could happen only because Vedanta, the quintessence of Hindu scriptures, has declared in unequivocal terms that man and woman are two aspects of one and same divinity (Shvetasvatara Upanishad 4.3; Brihadaranyaka Upanisada, 1.4.3). Hence, both have same capacity to realise that divinity. So they should be given equal opportunities to do so. This is established by examples of Maitreyi as seeker of truth (Brihadaranyaka Upanisada, 2.4.3-5) and Vagambhrni as perfected soul (Rigveda, 10.125) (Raje, 2014).

Women were given full freedom to pursue any goal of life. This is amply proved through Hindu scriptures of early periods. In Rigveda itself, about thirty women sages like Vishvavara (5.28), Apala (8.91) and Ghosa Kakshivati (10.39) have been mentioned as seers of hymns. Girls who underwent upanayana sacrament and studied Vedas either in Gurukulas (house of Guru) or at home were known as Brahmavadini. The sadyovadahu were those girls who did not study Vedas but were straight away given in marriage. But even these girls underwent Upanayana Sacrament just before marriage. Even during Epic period women could undergo Upanayana ceremony, study Vedas and be teachers of Vedas. This tradition probably disappeared by time of Manusmriti (200 BC) (Raje, 2014).

There are very few texts specially dealing with role of women. An important exception is Stri Dharma Paddhati of Tryambakayajavan, an official at Thanjavur, c. 1730. The text compiles strictures on women's behaviour dating back to Apastambasutra (c. 4th Century BCE). The opening verse goes: "mukhyo dharmh smrtishu vihito bhartr shushru Shanam hi" (Women are enjoined to be of service to their husbands).Women enjoyed equal status and rights during early Vedic period. In 500 B.C. status of women began to decline with Smritis (especially Manusmriti) and with invasion of Mughals and Christianity later curtailing women's freedom and rights. There was denial of economic role in breadwinning to woman. "Wife, son and slave, three are said to be without property; whatever they acquire is his to whom they belong (Manu Smriti, 8.416). According to Jhunjunwala and Jhunjunwala (2004), woman's 'disempowerment' was really reflection of delivering her from responsibility of breadwinning. Yet there was a role for women in man's breadwinning. "Goddesses, may we win by your good favour wealth by hundreds and by thousands" (Rig Veda, 1.124.13). Jhunjunwala and Jhunjunwala (2004) state that powers of knowledge, strength, and wealth are personified as female deities of Saraswati, Durga and Laxmi. It is by worshipping the female that male succeeds in breadwinning. This worship of the female should be understood as invoking woman's psychic powers to assist the man in securing desired objects (Jhunjunwala and Jhunjunwala, 2004:71).

Women Development and Empowerment in Global context

There has been growing global interest in empowering women for national development in development literature (Scheyvens and Lagisa, 1998). The United Nations General Assembly declared International Year of the Women in 1975 followed by International Women's Decade and organised three world conferences – Mexico in 1975, Copenhagen in 1980 and Nairobi in 1985. The fourth world conference on women was organised in Beijing in 1995, focused on structural changes that are necessary in society. It emphasised that no enduring solutions to societies most threatening social, economic and political problems can be found without full participation and empowerment of women (Gupta, 2012). The UN Decade for Women (1975-1985) pushed the concern of women in all countries to centre stage and strengthened women's resolve to be heard and seen while Beijing Conference held in China in 1995 gave further boost to this quest. The goal of Beijing platform was to reverse the disadvantaged situation of women in decision making at all levels (Mensah and Boateng, 2012).

Constitution of India and Women Empowerment

The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). It allows special provisions to be made by State in favour of women and children (Article 51(A) (e)) and allows for provisions to be made by State for securing just and humane conditions of work and for maternity relief (Article 42).Article 39 (a) provides that State shall in particular, direct its policy towards securing that all citizens, men and women equally have right to an adequate means of livelihood. Article 51 A (e) imposes that duty of every citizen in India to renounce practices derogatory to dignity of women. Constitution of India is basic document which provides for women empowerment within framework of plenary provision of Articles 14, 15 (3), 21, 39 (a), 51 A (e) and Preamble. The Preamble to the Constitution of India promises, "to secure to all citizens, justice – social, economic and political; liberty of thought expression, belief, faith and worship; equality of status and opportunity; and to promote among them fraternity assuring the dignity of the individual and the unity of the nation". Equality before the law for women (Article 14)

i.   The state not to discriminate against any citizen on the grounds of only the religion, sex, place of birth or any of them (Article 15 (i))

ii.   Equality of opportunity for all citizens in matters relating to employment or appoint to any office under the State (Article 15 (3))

iii. State to raise the level of nutrition and the standard of living of people (Article 47).

iv.   The state to make provision for securing just and humane conditions of work and for maternity relief (Article 42).

v.   The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood (Article 39 (a)) and equal pay for equal work for both men and women (Article 39 (d)).

vi.   To promote justice, on the basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities (Article 39A).

vii. The state to promote with special care the educational and economic interests of the weaker sections of the people and protect them from social injustice and all forms of exploitation (Article 46).

viii. To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women (Article 51(A) (e))

ix.   Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat (Article 243 D (3)).

x.   Not less than one-third of the total number of offices of Chairpersons in Panchayats at each level to be reserved for women (Article 243 D (4)).

xi.   Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a Municipality (Article 243 T (3)).

xii.   Not less than one-third of the total number of offices of Chairpersons in Municipalities for Scheduled Tribes, Scheduled Castes and women in such a manner as legislature of a State by law may provide (Article 243 T (4)).

Women's Political Empowerment

The first two strategic goals of social empowerment and economic empowerment aimed at political empowerment of women (Mawaya, 1999). These goals have largely not been achieved because of hydra-headed problem confronting women was not looked at holistically. One cannot delink social and economic empowerment from political empowerment (Mensah and Boateng, 2012). There are countries like Sweden, Finland and Norway where women make up almost half of the national legislatures (Gupta, 2012). It would seem logical to look at how women are represented in political system, particularly through electoral process. In history and politics of women's representation, there have been two critical threads: one has to do with voting rights and other has to do with women's representation in governing bodies (Singer, 2020).Voting rights have to do with individual rights which women have as citizens. This emerged initially as right to suffrage, guaranteeing women the right to vote, and later about increasing the turnout of women voters. But is there a political right for women's representation in the governing bodies? That is providing some kind of set aside, such as reservations or nominations, to guarantee women seats in councils, legislatures, Parliament (Singer, 2020). The nature of this demand has also changed drastically over time. Discussion on one-third representation of women in parliament and state legislatures has also received scholarly attention (Kapoor and Ravi, 2013; Dutoya, 2016). Studies link discussions of reservations to women's participation in elections as voters as well; the number of women voters has increased steadily over past elections (Kapoor and Ravi, 2014).

Historical Development of Women's Political Empowerment

In the fight for franchise in India, the women advocates connected right to vote to necessity of women in public office representing women's interests. The right to vote came in stages with a delegation of women meeting the Montague – Chelmsford Committee on Constitutional Reforms in 1917. Geraldine Forbes (1979) discusses that, "The demand for votes for women was based on the notion that women could bring something new and special to the political realm. Demands were not rooted in concept of 'radical equality', that is all individuals are born equal and therefore deserve same rights, but on notions of 'social equality' that stressed differences between men and women and insisted on right to participate fully because of this difference".

Women lobbying through various associations and political organisations did not succeed in gaining women the vote in Government of India Act 1919. However, possibility of legislation in Provincial Council was left open. Madras was first presidency to give women right to vote in 1921 and was one of the states that allowed women to run for seats in Legislative Council. Muthulakshmi Reddy, a doctor and advocate for social reforms was appointed to the Council in 1927. Hannen Angelo then ran and won a seat in the Madras Municipal Council. Most women's organisations opposed "reservations" or "appointment" of women to political bodies in favour of equality for women in the election process. 1n 1928, municipalities were opened for women to contest elections in presidency of Madras, vide amendment to District Municipalities Act, 1928,

The Constitution used language of equal citizenship to define right to vote. It assumed equality under law as clearly articulated in Article 15 that prevents discrimination on grounds of religion, race, caste, sex or place of birth. However, Section (3) of that Article, states "Nothing in this article shall prevent the state from making any special provision for women and children". The constitution defines women as a separate category of citizen, just as it contains provisions that guarantee certain special rights to religious minorities, or reservations for Scheduled Castes and Scheduled Tribes.

The legitimate claim of women interests in democratic governance is yet to be consolidated. The representation of women as voters, candidates and elected MP has been increasing, but in small numbers (Dagar, 2020). Women leaders fall well short of a critical mass in numbers to make them 'isolated and constrained' in advancing gender equality (Rai and Spary, 2019).With majority being 'dynasts', part of political families, rather than independently evolved voices for 'women interests' or promoting deliberative democracy from different perspectives (Dagar, 2020). Strategies to bridge gap in political inequalities has been evolved from right to vote to more substantive participation and reservation of women's seats in legislatures (Phillips, 1995).

Women continued to inch into electoral politics with growing number of candidates and elected representatives. 1.3 per cent number of female candidates per constituency was marginal rise in 2019 elections over 1.2 per cent in previous election, though much restricted in agency and participation in comparison to men for whom number was 13.4 per cent (Dagar, 2020). Women's number in Indian legislature falls well short of both global average of 24.3 per cent (Inter-Parliamentary Union, n.d.) and from one-third critical mass widely acknowledged as change initiating (Dagar, 2020).

Women Candidature by Political Parties

Women candidature was boosted by reservation in ticket distribution by two parties based in eastern India: All India Trinamool Congress (AITC) led by woman leader who reserved 40 per cent for women candidates and one-third reservations by state party Biju Janata Dal (BJD). This initiative took overall allocation for women candidates by state-based parties to 10.3 per cent and slightly higher for national parties at 12.5 per cent. A record number of 724 women entered as candidates in 2019 comprising 9.02 per cent of the contestants, a per cent more than in 2014. While reservation of women candidates was done by AITC and BJD, integration of women entitlements into their political campaign by BJP, both moves were aimed at capturing women's votes. One with political presence and other with improved conditions of living faced by poor women (Dagar, 2020). Basic rights and protections offer women most immediate gains, while gender inequalities remain intangible though fundamental to democracy (Phillips, 2018).

Women's Reservations in Panchayati Raj Act and Municipal Council Act 1993

From the early 1990s which witnessed constitutional reservations of seats for women in local government, political empowerment has emerged as a salient issue for the women's movement in India. By far the most significant institutional mechanism to enable women's political participation is reservation for women in local self-government bodies. Constitutional Amendments in 1992 mandating a 33 per cent reservation for women in rural panchayats and in 1993 mandating a 33 per cent reservation for women in urban bodies like municipalities brought large numbers of women into the system. The implementation of the Panchayati Raj Act and Municipal Councils Act of 1993 changed precedents by reserving 33 per cent seats for women.

108th Amendment (Women's Reservation Bill, 1999)

The 108th Amendment (Women's Reservation Bill) that proposed to extend women's reservations to Parliament and State Legislative Assemblies, was an extension of this earlier practice. Women's groups argue that reservation for women in Lok Sabha and State Assemblies is naturally corollary to their reservation in panchayats and municipalities (Rashtra Mahila, 1999).

Women's Reservation Bill, 2008

Women's Reservation Bill was earlier introduced and even passed in Rajya Sabha on 9th March 2010. But it was never taken up for consideration in Lok Sabha and eventually lapsed in 2014. It was opposed by some political parties. It is catastrophic that in name of women all political parties – big and small – make huge hue and cry. When issue of women's reservation in parliament or state legislature came no unanimity was seen. Though Congress has Sonia Gandhi as President, BSP has Mayawati as Supremo, TMC has Mamta Banerji, and other parties have notable women politicians, Indian Parliament could not get Women's Reservation Bill passed then. Jayalalita, Uma Bharti, Sushma Swaraj, Margaret Alva, Vasundhara Raje, Brinda Karat, Renuka Chaudhuri, Supriya Sule, Nirmala Seetharaman, Smriti Irani and many more names are / were there. Persons like Meira Kumar and Sumitra Mahajan were speakers of Lok Sabha. Despite that, position of women in politics has always been marginal.

Although women constitute half of world's population, their participation in political life has been negligible all along. Today, at world level only nearly 10 per cent of parliamentary positions and six per cent of cabinet ministerial posts are occupied by women. Only a few countries have crossed 30 per cent representation of women in their parliaments. Women's right to equal political participation including their right to vote was accepted in India much earlier than most Western societies conceded to this demand. Unlike West, where suffragettes had to fight prolonged battle for right to vote, political rights came to Indian women with relative ease owing to their noticeable participation in national movement to demand these rights from colonial rulers. Even though women in India had benefited from environment provided by freedom struggle and decolonolising experience, yet after independence the movement lost steam. Nothing epitomises political status of women more than fact that they have to demand 33 per cent reservation in Parliament and State Assemblies because they are getting nowhere in normal course.

Over the century, since women in India gained right to vote, question of women's ability to exercise that right and to run for political office has been reinvented for different political moments. Advocates for greater participation among women in electoral process continued to balance contradictions between equal access and need for special provision of reservations. In 21st century balance shifted toward demand for women's reservations. Women's voter participation is linked to development, education, women's independence. Women's Bill keeps question of women's representation in governing bodies as part of electoral discourse and is latest vehicle to move beyond question of "how do women vote?" to "how can women participate more fully in political system as candidates, legislators and political leaders?" Women's bill has become conduit for rethinking women's political participation to move back and forth between two notions of women's representation – voter's right to be represented and right to run for political office or to actively represent. Contemporary politics borrows from earlier debates about women's franchise. Who would or should women legislators represent? How does form and mechanism through which women's seats might be established influence larger question of what is a woman's political constituency? (Singer, 2020).

Reluctance of Political Parties to field female candidates

Political parties remained reluctant to field female candidates unless they are judged potential winners. Today, women are creating waves and making forays into every male bastion. They have entered corporate world, have gone into space, they are pilots, soldiers, lawyers, journalists. There is only one area where their participation has dwindled and that is in India's political life, till Prime Minister Narendra Modi boldly changed the perspective.

Paradox: Favourable Pre-election manifestos vs. Rejection of Women's Reservation

Rarely such paradoxical situation has been faced. Pre-election manifestos of major political parties, Congress, Bharatiya Janata Party (BJP), CPI (M) and Trinamul Congress had promises to reserve one–third of seats for women in Lok Sabha and State legislatures. Yet, when Women Reservation Bill was tabled in parliament, we witnessed unruly politicians ruggedly tearing it and shouting it down. After two rounds of raucous rejection, first on 12th September 1996 under Deve Gowda government and then in 1998 under Vajpayee government, managed to introduce historic, still part of history 85th Constitutional Amendment Bill seeking to reserve 33 per cent seats for Women in legislative bodies. It is pertinent to note that there are many aspects surrounding history / nature of the bill and its fall out twice upon being tabled in Parliament. Instead of creating still opposition to the move, what was expected from Parliamentarians was reasoned and empirically grounded debate on reservation package – extent, location, under what conditions, for what period of time etc. Their repeated rejection of Bill showed self-serving instincts – case of around 180 MPs in Lok Sabha facing prospect of permanently losing their seats to women (Seminar, 1997).

Earlier Opposition to Women's Reservation Bill

Political leaders and groups have earlier opposed Women's Reservation Bill on grounds like reservations are unconstitutional, undemocratic, elitist. Rarely is it appreciated that reservations are not matter of principle, they are at best limited intervention in larger repertoire of affirmative action designed to correct prior distortions.

Social trends all over India indicate anxiety of central and state governments to embark on a policy of reservation for using classes of people as vote-banks and potential constituencies. The irony is that such governments instinctively know that the power structure which has put them where they are will not tolerate them if they try and change its rules, which makes up for reason that no party or politician likes to be seen opposing measures that claim to work for women's empowerment but they will fight to keep it out anyway because it is against their interests. This explains why the very parties that supported Women's Reservation Bill in their pre-election manifestoes sought to reject it every time it was tabled in Parliament.

Nari Shakti Vandan Adhiniyam

The Nari Shakti Vandan Adhiniyam is historic legislation which will further boost women's empowerment and enable even greater participation of women in our political and governance processes. With the enactment of this legislation, India positions itself on the brink of a more radiant and inclusive tomorrow, with our Nari Shakti at the heart of this transformation. The path has been challenging, the battle prolonged, but finally Nari Shakti has emerged triumphant. In this moment of success, it is crucial to acknowledge former Prime Minister P.V. Narasimha Rao's government for introducing 33 per cent reservation in the Panchayat Raj system. This initiative has led to an upsurge in women's participation, with many states even increasing reservation to 50 per cent at grassroot level (Seetharaman, 2023).

The Constitution (One Hundred and Twenty-eighth Amendment) Act - Nari Shakti Vandan Adhiniyam - Sankalp to Siddhi

The Constitution (One Hundred and Twenty-eighth Amendment) Act is not a political step for Modi government, but an article of faith. In June 2003, BJP had passed a resolution for women's reservation in Parliament and state legislatures at its National executive committee meeting at Raipur. BJP included it in its manifesto. Now it has become instrument of change for India. Calling special session of parliament and onboarding all political parties for consensus-based decision was a Herculean task, which government under leadership of Prime Minister Narendra Modi, has done meticulously.

The old parliament house had witnessed Constitution-making exercise and transfer of power from British. The new Parliamentary building, this new temple of democracy, has marked further progressive sharing of that power under umbrella of our Constitution. The first legislative agenda of new parliamentary building has set the tone for women – led development as way forward for India. The Modi government has shown zeal to turn this Sankalp to Siddhi. This has been a 27 year long journey to give women their share in representative democracy. In very simplistic manner, existing minimal share of Nari Shakti, which constitutes half the population, was a lacuna. Social dynamics had made women a mere decision-adherer rather than a decision-maker to some extent. There are number of exceptions to the above to counter this view. Today women have made India proud in every sphere. Government under the leadership of Prime Minister Narendra Modi has prioritised this moral choice and showcased a strong will to correct this historical lacuna. The gender justice proposed by Nari Shakti Vandan Adhiniyam in the legislative domain will provide impetus to balanced policy formulation. Our forefathers were visionary and ensured women's voting rights immediately after independence. After completing 75 years of Independence, the nation has begun the journey of marking the era of Amrit Kaal, with goal of becoming 'Vikasit Bharat' by 2047. Realisation of this goal will require contribution of all sections of society in spirit of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas'. The role of women, constituting a half of population is extremely important for realisation of this goal. India has taken forward leap from that right to vote to extend women's share of right to represent in parliament and legislative assemblies. While Government of India has taken number of steps to bring 'Nari Shakti' to forefront through women's empowerment and women-led development resulting in substantial improvement in financial independence of women and availability of equal access to education and health. Government has also emphasised "Ease of Living', especially of women, through various initiatives including Ujjwala Yojana, access to toilets through Swachh Bharat Mission, financial inclusion through Mudra Yojana etc. However, true empowerment of women will require greater participation of women in decision-making process as they bring different perspectives and enrich quality of legislative debates and decision- making. The Nari Shakti Vandan Adhiniyam proposed to reserve one-third (33%) of the total number of seats in state legislative assemblies and Parliament for women. The Lok Sabha passed the bill on 20th September 2023 with 454 votes in favour and two against.

The Rajya Sabha passed the bill unanimously on 21st September 2023 with 214 votes in favour and none against. President Droupadi Murmu signed the bill on 29th September 2023 and gazette notification was also published on same day, which made it clear that reservation will come into force after the first delimitation. For implementation of provisions of Nari Shakti Vandan Adhiniyam, prerequisite constitutional obligation under Article 82 mandates prior census and delimitation exercise to identify women – led constituencies.

During historic November 25, 1949 speech, Dr. B. R. Ambedkar categorically asked how long one would continue to live a life of contradictions? He cautioned about social and economic inequalities. Over last nine years, pro-poor and people-centric moves have resolved those contradictions. More than 13.5 crore people have come out of poverty. The historic Nari Shakti Vandan Adhiniyam is another step to realise the spirit of one person, one vote and one value. It is pivotal instrument for achieving political empowerment. In a democratic setup, a consensual decision carries special significance for any remarkable change. It reflects collective spirit of the transformational journey. India is on verge of becoming third largest economy in the world and India will surpass global average (26.7 per cent) of percentage of women in national parliament. Increasing their share from 15 per cent to 33 per cent will take it far ahead of many developed nations. This will re-orient India's outlook to become a women-led 21st century leader. Winds of change have been set in motion by the Bill.

Epilogue

Why is women's participation in policy decision-making important has to be seen in context of development policies, constitutional and legal provisions for gender equality. Empowering women means empowering India. When women thrive, societies prosper. India is setting example on global stage, showcasing that with commitment, vision and action, gender barriers can be overcome, making way for more inclusive, prosperous and balanced future through women-led development. The essence of Nari Shakti Vandan Adhiniyam boldly taken by the government led by Prime Minister Narendra Modi signifies hope, progress and promise of a brighter future for all. It is a clarion call for entire nation to rally together and ensure that winds of change, set in motion continue for generations to come.

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Moscow Terror Attack: The Tajik Angle

Russia was shaken by a deadly terror attack in the evening of 22 March 2024. During a rock concert in Moscow's Crocus City Hall, four gunmen stormed and opened fire, leaving 144 dead and many more wounded. Islamic State–Khorasan Province (ISIS-K) claimed the responsibility for this attack through a statement on its Amaq news agency on Telegram. The timing of this attack was crucial, as it came within four days of Putin's re-election as Russia's president for the fifth term.

Russian territory had not seen attack on this scale in nearly two decades since a school seizure in Beslan in 2004 that led to around 300 fatalities. However, the country continued to be one of the targets for Islamist terror groups. In 2015, a Russia-bound flight crashed in Egypt leaving all 224 passengers dead. The Sinai branch of ISIS had then claimed to have planted an explosive device on the plane (Starr & Shoichet, 2015). Another terrorist attack took place in St. Petersburg metro in 2017. In 2022, a suicide bomber targeted the Russian embassy in Kabul, when 2 staff members and four locals died. ISIS has claimed responsibility for all these recent terror attacks against Russia or Russians. They have targeted their propaganda against Putin for alleged oppression of Muslims in Russia and for his support to the Syrian regime of Bashar al-Assad (Saarinen, 2024). However, there are multiple layers to this long-drawn confrontation.

The Tajikistan Angle

Immediately after the attack, Russian security agencies caught the four terrorists and put them to the trial before the Russian court of law. Out of four, three pleaded guilty for carrying out the massacre. The police have also arrested a dozen more suspects in this case. It has emerged that all the four gunmen and most of the other detainees hail from Tajikistan. Tajikistan's security service, working closely with the Russian team, has also detained nine people on the Tajik territory for suspected contact with the perpetrators of the Moscow attack.

This has brought the small, landlocked, mountainous, Central Asian country into the discussion. As a matter of fact, this attack was not the first one in the list of terror activities perpetrated by persons belonging to Tajik nationality. In recent years, there has been an observed increase in terrorist activities involving individuals from Tajikistan. President Rahmon of Tajikistan in a recent interview claimed that as many as 24 Tajiks have committed or planned terrorist attacks in 10 countries in last 3 years (Fergana Agency, March 2024). At the onset of 2024, two Tajik suicide bombers carried out an attack on an Iranian cemetery resulting in nearly 100 fatalities (Webber, 2024). Tajik nationals have also been implicated in terrorist incidents in Afghanistan, with unsuccessful attempts recorded in Germany and Turkey (Umarov, 2024).

Ethnic-Tajiks formed a significant chunk in the list of foreign fighters to join ISIS in Syria and Iraq, estimates going as high as 2,000. Instances of Tajik security personnel aligning with ISIS have emerged, exemplified by Gulmurod Khalimov, a former head of the Tajik special force who joined the ISIS military ranks in 2015 (Sarkorova, 2015). Khalimov's unique background, which includes military training received in both the United States and Russia, underscores the complex nature of these security challenges. Most of the Tajik fighters were either killed or detained by various countries; however, many of them have also returned home.

The increasing frequency of attacks by Tajik fighters highlights the proliferation of ISIS-K within Central Asia. Over the years, ISIS through its Khorasan branch has exploited the vulnerabilities of central Asian countries for radicalization and recruitment.

Tajikistan emerged as an independent country in December 1991, as a result of the disintegration of the Soviet Union. As a matter of fact, it is the poorest country in the post-Soviet space. It is landlocked with 93 percent of its territory covered by high mountains. Immediately after independence, the country plunged into the Civil War (1992-1997), between the ruling regime on one hand and Communists and Islamists on the other. This conflict had enduring impacts leaving the nation's economy, infrastructure, and societal fabric severely ravaged. As part of the ceasefire agreement (1997), Islamist factions were granted a share of political power. However, the Islamic Renaissance Party of Tajikistan, which had held representation in the Tajik parliament for long, was banned in 2015. President Rahmon has maintained an authoritarian grip on the country for the past three decades.

Economic hardships and rampant unemployment have compelled Tajik youth to seek livelihood opportunities abroad, exacerbating the nation's reliance on remittances. According to World Bank data, personal remittances constituted approximately 50.9% of Tajikistan's national Gross Domestic Production (GDP) in 2022 (World Bank, 2022). This heavy reliance on remittances hints towards the precarious economic situation facing Tajikistan, with a significant portion of its economy dependent on funds sent by migrant workers. The economic challenges, coupled with lack of political freedom and limited opportunities for socio-economic advancement, create fertile ground for radicalization and recruitment by extremist groups like ISIS-K.

The bulk of remittances flowing into Tajikistan originate from labour migrants employed in Russia. According to estimates by the Russian Interior Ministry, approximately 3 million Tajiks were engaged in various forms of labour in Russia during the period of 2021-2022 (Asia Plus, 2022), which represents more than a quarter of Tajikistan's entire population. This figure encompasses individuals seeking temporary employment opportunities as well as those aiming for permanent settlement in Russia. Notably, in 2022 alone, around 103,000 Tajik nationals were granted Russian citizenship (Ibid.), highlighting the significant demographic impact of Tajik migration to Russia. Tajikistan stands out as one of the only two post-Soviet countries permitting dual citizenship with Russia.

Amidst Russia's aging population, Tajik migrant workers have emerged as a vital component of the Russian economy. However, their integration into Russian society is marred by a plethora of challenges. These include residing in marginalized and ghettoized neighborhoods, receiving meagre wages, undertaking menial jobs, facing discrimination, and experiencing marginalization. Such circumstances render them susceptible to Islamist radicalization. Their vulnerability is exacerbated by the widespread availability of propaganda materials in the Russian as well as Tajik language, which further amplifies the risk of radicalization among Tajik migrant communities residing in Russia.

The ISIS-K Threat

Islamic State-Khorasan Province (ISIS-K) is one of the most pressing transnational security threats, after the defeat of the Caliphate in Syria. The name Khorasan applies to an ancient region spread in modern day Iran, Afghanistan, parts of Central Asia and Pakistan. The ISIS-K was formed in 2014 by a collective of defectors from groups like al-Qaeda, Tehrik-e-Taliban Pakistan (TTP) and some former Taliban fighters. It has been operating primarily from Afghanistan and Pakistan with estimated 4000-6000 members (Eggink, 2024).

ISIS-K's expansionist agenda and transnational ideology present significant security challenges for both Russia and Central Asia. Its geographical proximity to these regions raises concerns regarding the potential for spillover effects, including cross-border terrorism and the recruitment of local sympathizers (U.S. Department of State, 2022). The group's propaganda campaigns are particularly targeted at marginalized populations in Central Asia, exploiting grievances related to socioeconomic disparities, lack of political freedom, and ethnic tensions (Ozawa, 2024). Consequently, this has facilitated the recruitment of individuals from these regions, thereby increasing the risk of domestic terrorism and insurgency.

The group's territorial aspirations in Afghanistan and Pakistan intersect with the strategic interests of both Russia and the Central Asian states. The instability and conflict fuelled by ISIS-K's activities undermine the international efforts aimed at stabilizing Afghanistan and countering the Taliban regime. Russia perceives the Central Asian region as a buffer against Islamist extremism and drug trafficking, making ISIS-K's activities a direct threat to its security interests. Similarly, Central Asian countries such as Tajikistan, Uzbekistan, and Kyrgyzstan are apprehensive about ISIS-K's potential to exploit ethnic and religious fault lines to incite violence and destabilize the region (Asia Plus, 2022).

ISIS-K's operational capabilities and tactics further aggravate the threat for Russia and Central Asia. The group has demonstrated in recent years the ability to execute sophisticated attacks, including suicide bombings, targeted assassinations, and other forms of violence. Its adeptness at recruiting and mobilizing fighters from diverse backgrounds, including local militants, foreign jihadists, and disillusioned youth, enhances its operational capacity and resilience. Moreover, ISIS-K's adept utilization of social media platforms and encrypted messaging services enables it to disseminate propaganda, radicalize individuals, and coordinate attacks with relative impunity.

Additionally, ISIS-K's strategic alliances and external support networks pose significant challenges for counterterrorism efforts in Russia and Central Asia. The genesis of ISIS-K origins as the Tehreek-e-Khilafat Pakistan and subsequent transformation into the Khorasan Wilayat can be traced back to dissatisfied Pashtun leaders who parted ways from the Tehrik-i-Taliban Pakistan (TTP), Al-Qaeda (AQ), and the Afghan Taliban (Doxsee, 2021). These alliances facilitate the flow of resources, including finances, weapons, and foreign fighters, thereby complicating efforts to disrupt ISIS-K's activities and dismantle its infrastructure. Furthermore, external factors, such as Pakistan's Inter-Services Intelligence (ISI) agency and rogue elements within Russia's security apparatus, may exploit ISIS-K for their own geopolitical interests, exacerbating regional tensions and conflicts (Ahuja, 2021).

ISIS-K and the Tajiks

The ISIS-K and its supporters have orchestrated a concerted propaganda campaign specifically targeting Tajik-speaking communities. Central to this effort is the portrayal of the Taliban as primarily Pashtun-centric, emphasizing its perceived hostility towards other ethnic groups in Afghanistan, including Tajiks (Caravanserai, 2022). Tajiks are the second-largest ethnic-group in Afghanistan. Interestingly, number of Tajiks residing in Afghanistan is higher than their population in Tajikistan. By framing the Taliban as predominantly Pashtun, ISIS aims to position itself as a unifying force capable of transcending ethnic divides and challenging established governance structures.

A key tactic employed by ISIS-K involves strategically highlighting Tajik individuals who have either sacrificed themselves or demonstrated unwavering commitment to the ISIS cause (Umarov, 2024). These individuals are showcased as exemplars of dedication and self-sacrifice, serving to foster empathy and recruitment opportunities within Tajik communities. By presenting relatable jihadist role models, ISIS-K seeks to cultivate a sense of solidarity and belonging among Tajiks, thereby enhancing its appeal and influence within the region.

ISIS-K frequently discloses the kunyas, or honorific aliases, of its militants, thereby signalling at their diverse ethnic, linguistic, and national backgrounds (Webber, 2022). These kunyas serve as identifiers denoting affiliations with specific ethnic groups such as Tajik, Baloch, Uzbek, Uighur, and others. By highlighting the varied ethnic compositions of its members, ISIS-K underscores its purported inclusivity and multinational character. This practice of revealing kunyas not only emphasizes the diversity within the ranks of ISIS-K but also serves as a strategic tool for the group to project an image of broad-based support and representation across different ethnic and linguistic communities (Wahlang, 2023). Furthermore, by publicly disclosing the ethnic backgrounds of its militants, ISIS-K seeks to attract individuals from diverse backgrounds who may feel marginalized or disenfranchised within their own societies, thereby exploiting socio-political grievances to bolster its recruitment efforts. This tactic underscores the complex interplay between identity politics, recruitment strategies, and the propagation of extremist ideologies in modern asymmetric conflicts.

The importance of comprehending and addressing the socio-cultural dynamics manipulated by terrorist organizations in their recruitment and dissemination of extremist ideologies cannot be overstated. This intricate interplay between socio-cultural factors and terrorist propaganda presents formidable challenges for counterterrorism efforts, necessitating nuanced strategies that simultaneously target both the ideological allure and the socio-political grievances exploited by extremist groups. It is imperative for effective counterterrorism measures to adopt a holistic approach that extends beyond conventional military and security tactics to encompass socio-economic development, community engagement, and initiatives aimed at enhancing ideological resilience.

Security in Tajikistan

Apart from historical and economic factors, Tajikistan is challenged in terms of security. It shares a long border and entho-cultural spillovers with Afghanistan, where Tajik population outnumbers Tajiks in Tajikistan. The spectre of Islamic fundamentalism emanating across the border, drug and international criminal networks, and porous borders has made the situation even worse. Nevertheless, these challenges have multiplied since the emergence of the ISIS-K. President Rahmon has tried to tackle these security challenges with an iron hand and international partnerships.

Russia continues to be an important security partner of Tajikistan. The security relationship between the two countries is characterized by a multifaceted collaboration aimed at addressing common security challenges and preserving stability in the Central Asian region. Historically, Russia has played a significant role in Tajikistan's security landscape, particularly in the aftermath of the dissolution of the Soviet Union. It was the main mediator in signing the ceasefire agreement after the Civil War. Tajikistan, in turn, has welcomed Russian support in various security domains, owing to its geopolitical vulnerability and internal security concerns.

One key aspect of Russia-Tajikistan security relations is military cooperation. The Russian military maintains a significant presence in Tajikistan through the strategic deployment of the 201st Military Base in Dushanbe, which is the largest Russian military presence in any foreign country. This installation constitutes a pivotal element of Russia's broader regional security framework, serving as a deterrent against external threats and actively contributing to the preservation of stability not only within Tajikistan but also across the wider Central Asian region. Joint military exercises and training initiatives conducted between Russian and Tajik forces further bolster interoperability and readiness levels, thus enhancing their collective capacity to effectively address prevailing security challenges.

Recent developments have seen approximately 1,500 troops from the expansive Russian military base in Tajikistan redeployed to Ukraine, marking a notable departure from their established operational focus within Central Asia (RFE/RL, 2022). Reports from a Tajik civilian employee associated with a warehouse affiliated with the Russian military base indicate a discernible decline in the volume of food supplies procured by Russian personnel in recent months. Notably, soldiers stationed at the base have purportedly been informed that their deployment to Ukraine is intended to be temporary in nature.

The temporary relocation of a substantial contingent of Russian troops from Tajikistan to Ukraine could potentially disrupt the operational capabilities of the 201st Military Base and diminish its effectiveness in serving as a stabilizing force in Tajikistan and the broader Central Asian region. Furthermore, the economic repercussions stemming from the decreased patronage of local businesses by Russian military personnel may exacerbate socio-economic strains within the surrounding communities. Such developments underscore the intricate interplay between geopolitical shifts, military deployments, and socio-economic dynamics of the region.

Counterterrorism and counterinsurgency efforts constitute a pivotal aspect of the security cooperation between Russia and Tajikistan, reflecting their shared commitment to addressing the menace posed by extremist groups operating in the region, notably ISIS-K and the Taliban. These groups represent significant security threats to both nations, with their activities spanning across borders and posing risks to regional stability. In this context, Russia plays a crucial role in supporting Tajikistan's efforts to enhance its counterterrorism capabilities. This support encompasses various dimensions, including the strengthening of border security measures to prevent the infiltration of terrorists and the smuggling of weapons and illicit goods. Additionally, Russia aids in intelligence sharing, facilitating the exchange of crucial information to identify and thwart terrorist plots effectively.

Beyond military and counterterrorism cooperation, Russia and Tajikistan also engage in diplomatic and political dialogue on regional security issues. They are members of various regional organizations, including the Collective Security Treaty Organization (CSTO) and the Shanghai Cooperation Organization (SCO), through which they coordinate efforts to address common security challenges and promote regional stability.

However, the security relationship between Russia and Tajikistan is not without its challenges. Tajikistan's growing economic dependence on Russia and concerns about maintaining sovereignty amidst Russian influence raise questions about the dynamics of their security partnership. Additionally, tensions may arise due to differences in strategic priorities and diverging interests in the region. Overall, the security relationship between Russia and Tajikistan is characterized by a blend of cooperation, mutual interests, and occasional challenges. Both countries recognize the importance of maintaining stability in Central Asia and are committed to working together to address shared security threats while navigating complexities inherent in their bilateral relationship.

Conclusion

The Moscow terrorist attack has proved that ISIS-K has emerged as one of the biggest security threats in the region and the world. Against the backdrop of Russia's involvement in the Ukraine war since February 2022, relations between Russia and the West are at their lowest point since the Cold War. This attack has sharpened these differences. On one hand, the US has claimed that they had warned the Russian establishments about the attack in the beginning of March. On the other hand, Russia has attributed blame to Ukraine and the West for their alleged role in the attack. Reports have also surfaced regarding the participation of Chechen and Central Asian ISIS terrorists in the Ukraine conflict from the Ukrainian side. Furthermore, the Russian investigative committee alleges financial connections between Ukrainian nationals and the perpetrators of the attack.

The threat of ISIS-K looms large over Russia and the larger Eurasian region. The ongoing conflicts in Russia-Ukraine, Israel-Palestine, Syria, and Afghanistan further complicate the situation. The implications of these developments extend beyond regional borders, posing threats to global peace and security. For India, the rise of ISIS-K and the destabilization of neighboring regions present significant security challenges. India faces the risk of spillover effects from regional conflicts, as well as the potential for increased terrorist activities targeting Indian interests both domestically and abroad. As such, India must remain vigilant and actively engage in diplomatic efforts to address the root causes of terrorism and promote stability in the region.

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The changing landscape of terrorism and its funding

In the last two years (2023 / 2024) deaths from terrorism have increased by over 22% and are now at their highest levels since 2017, though they are 23% lower than their peak in 2015. While the number of deaths increased, the number of terrorists' incidents fell, with total attacks dropping by 22% since 2017. While there were 3,350 global terrorist attacks in 2023, Pakistan recorded the highest in any country with 490 recorded attacks. The rising number of fatalities, with a reducing number of incidents indicates that terrorism is becoming more concentrated and correspondingly lethal. There were 57 countries affected by terrorism in 2015 and 44 in 2022, which fell to 41 in 2023. The single largest terrorist attack that occurred in 2023 was the 7th October attack by Hamas on Israel, that killed 1,200 people and was the largest single terror attack since 11 September 2001 (the 9/11 attacks). The consequences of the Hamas attack are still in progress with an estimated 26,000 Palestinian killed by the retaliatory military response by Israel, as of February 2024.

While Israel suffered the largest terrorist attack of 2023, it was Burkina Faso that has been most impacted by terrorism. 258 terrorist attacks killed over 2,000 people, accounting for nearly a quarter of the global deaths due to terrorism, surpassing Afghanistan and Iraq. Iraq had less than 100 deaths from terrorism in 2023, a massive 99% reduction in the number of deaths since their peak in 2007, and incidents falling by 90%. Afghanistan has had an 84% fall in deaths and 75% reduction in incidents since 2007. The deadliest terrorists' groups in 2023 were the Islamic State (Daesh), the Jamat Nusrat al-Islam wal Muslimeen (JNIM) which is part of the Algeria based al-Qaeda, Hamas, and al-Shabaab which is based in Somalia and active in East Africa.

The Islamic State has remained the globally deadliest terrorist group for the last nine consecutive years, recording the highest number of attacks and the greatest number of deaths from terrorism. The group is still active, although its impact has been falling these past nine years. Deaths attributed to this group and its affiliates fell by 17% over the last year, the lowest since 2014, while it carried out attacks in 20 countries in 2023, a number that is reduced from 30 countries in 2020. Terrorism has been reducing for several years prior to 2023 with a substantial fall between 2015 to 2019, with a current high percentage increase even as the total number of attacks have fallen considerably. The number of active terrorist groups have also fallen over the past 15 years with 66 still active in 2023, compared to 141 in 2009. However, terrorist attacks are now more intensified with fewer attacks committed by fewer people, while causing a higher number of fatalities, with the death of victims rising from 1.6 per attack in 2022 to 2.5 per attack in 2023. Today, the primary threat of terrorism comes from individuals inside the country who are inspired the global terrorist organizations ideologies and those who seek to martyr themselves by carrying out terrorist attacks without any specific directions from a known terrorist group. Particularly, domestic violent extremism, which is motivated by religious bias, grievances against government authority and/or a mix of ideologies have grown over the last five years to become one if the most serious threats against democracies.

As the nature of the threat of terrorism and the individuals involved get more varied, the financing of terrorist activities has similarly changed over the past few years. While some organizations still send money to terrorist groups across the world, many "inspired" individuals are focusing their efforts and resources on unprotected civilian targets. ISIS and al-Qaeda related financial activity is most commonly associated with people from the Western countries, USA, Saudi Arabia, Qatar and North African countries aspiring to travel and join these organizations, while transferring money via underground channels. Terrorist organizations are also fast adopting to changes in technology, using virtual assets to transfer funds, and using clones of legitimate charities to collect and transfer funds globally. ISIS-K in Afghanistan remains an important and powerful affiliate due to its role as a regional hub, transferring hundreds of thousands of dollars to financial facilitators as well as providing personnel and weapons to support external operations. Apart from cash reserves, ISIS generates significant income through various illicit and criminal activities. Kidnapping for ransom and extortion provides significant amounts of money to the group, especially for key ISIS branches, such as ISIS-K and ISIS-Somalia. ISIS-Somalia has become one of the most important branches for ISIS financially, as it generates significant revenue for the group through extortion of local businesses and financial institutions, some of which is then transferred and distributed to other ISIS branches and networks.

ISIS-Somalia has served as a financial and communication hub for the global ISIS enterprise, facilitating funds transfers to other branches and networks through mobile money platforms, cash transfers, hawala, and money laundering through businesses. ISIS has also sought to aggressively fundraise online using social media, encrypted mobile applications, online gaming platforms, and virtual asset service providers (VASPs) for fund transfers.

Al-Qaeda and its affiliate groups continue to utilize many of their long-standing methods of illicit revenue generation. According to the UN, al-Shabaab is still in a very strong financial position, having several reliable sources of income, with an estimated annual revenue of around $100 million. The group engages in systemic extortion of businesses and individuals in Somalia, leveraging its territorial control to maintain a consistent stream of revenue. Tactics include setting up checkpoints to extort vehicles and transportation of goods along supply routes as well as illegally taxing residential properties and developers of new properties in Mogadishu. Al-Shabaab predominantly collects this money in cash but also uses mobile money services, money remitters, and banks to transfer funds. Recent public actions against al-Shabaab financiers have highlighted al-Shabaab's reliance on weak government institutions and regional and international networks of financial facilitators to support the group's activities.

The terrorist group Hizballah is funded in large part by the Iranian government, which provides several hundred million dollars a year in direct funding. Hizballah also engages in a range of illicit and commercial activities to supplement its income. These illicit activities range from oil smuggling and shipping and charcoal smuggling to drug and weapons trafficking. For instance, Hizballah has been implicated in several complex illicit oil smuggling schemes which were orchestrated by, and jointly benefitted, both Hizballah and Iran's Islamic Revolutionary Guard Corps (IRGC) Quds Force. In one scheme, numerous companies and ships smuggled Iranian oil by blending it with Indian petroleum-products and creating counterfeit certificates of origin. The oil was then loaded onto ships owned and flagged in Liberia and Djibouti, seen as more permissive jurisdictions, to avoid scrutiny. This example demonstrates Hizballah's ability to use a complex web of front companies to hide, both the ownership of the vessels and the true source of the oil. Hizballah also regularly exploits the international financial system and excels in utilizing networks of seemingly legitimate front companies to raise, launder, and move money on behalf of the group. These front companies are used to obscure the true beneficial ownership. They are used extensively in various commercial activities benefiting Hizballah, such as real estate, import/export, construction, and luxury goods. These commercial activities generate significant income for the group and draw less scrutiny than outright illicit enterprises.

Terrorism and terrorist financing threat has evolved significantly since 2017, with terrorist organizations and violent extremist movements having shifted to a more diffuse, less hierarchical, networked structure facilitated by online communication, in which individuals may self-radicalize and become inspired by an ideology from across the globe. In the financing context, this means attacks by such radicalized individuals are smaller scale and require less outside financing, creating significant challenges for financial institutions and law enforcement looking to prevent attacks. However, terrorist organizations will still look to battle-tested methods of raising, moving, and using funds. Even as new security challenges arise, and terrorists adapt to counter-terrorism efforts, and new terrorist threats emerge around the world, we have to remain committed to keep evolving to meet new challenges and countering the next decade of terrorist threats.

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About the Author

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BOOK REVIEW
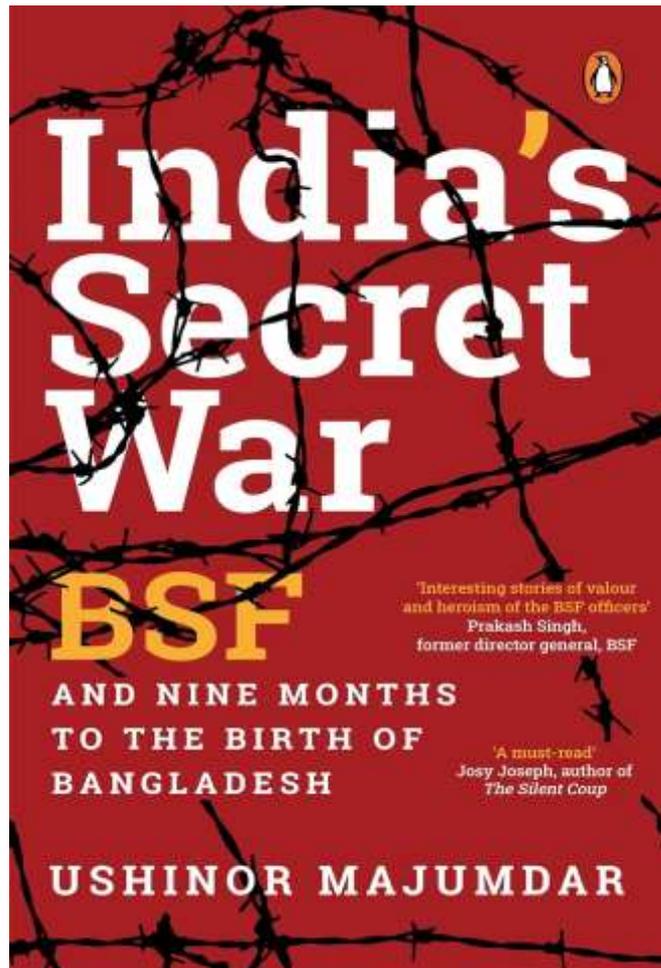
*Book: **India's Secret War: BSF and the Nine Months to the Birth of Bangladesh***

*Author: **Ushinor Majumdar***

*Publisher: **Penguin Random House India***

*ISBN: **978-0-143-46026-8***

*Year of Publication: **2023***

*Price: **Rs.499/-***

The third Indo-Pakistan War in 1971, which resulted in the birth of the People's Republic of Bangladesh as an independent nation, had profound consequences on the power equations in South Asia. According to the US State Department's Milestones 1969-1976, this war "resulted in a decline in US influence in South Asia and India's emergence as the most significant power on the sub-continent".

Independent journalist Ushinor Majumdar's book is a riveting and lucid chronicle of the crucial nine months that preceded the 13-day war which officially started on 3 December 1971and ended on 16 December with the surrender of the entire East Pakistan Military Command under General Niazi along with 93,000 POWs.

During these nine months the Indian Border Security Force (BSF) was given the front-line responsibility of unleashing a covert war on East Pakistan military and government establishments, in cooperation with Indian intelligence agencies and armed forces. BSF did it by training and then leading the local independence fighters known as 'Mukti Bahini' or 'Mukti Fauj' for operations deep into East Pakistan. Their activities included sabotaging vital military infrastructure, restricting Pakistan's armed units to their bases to prevent them from dominating the local population, disseminating propaganda, and providing tactical intelligence to the Indian Army: all to create favourable conditions for the Indian armed forces to move in when war was officially declared.

The book is a primary source account and semi-official. The author was given total access to the BSF archives by former Director General Pankaj Singh, who also enabled his interviews with the personnel who had played leading roles during this momentous period. Majumdar interviewed 23 officers including a BSF official who had authored the chapter on the "liberation" war in the BSF's official history book.

Majumdar has adopted a succinct style with short, event-filled chapters to hold the readers' attention. He has included seven rare documents and 27 archival photographs to highlight how the BSF worked closely with the Bangladeshi freedom fighters. Yet, with a touch of humility he calls his book "the first draft of that history", taking a cue from the remarks of the late Khusro Faramarz Rustamji, founder of the BSF, to one of his battalion commanders in November 1971: "BSF is making history."

In fact, senior police officer PV Rajgopal, who has published two insightful books based on Rustamji's papers and diaries, had already included a compact history of the "Liberation of Bangla Desh" running into 38 pages in his book The British, The Bandits and the Bordermen (2009). It mentions that Rustamji had shifted Golok Majumdar from the Headquarters to the Eastern Sector in Calcutta to take charge of all East Pakistan operations as soon as the situation in East Bengal worsened after Mujib's defiant address on 7 March 1971 at the Racecourse Ground in Dacca. However, formal orders to BSF to initiate action came only on 28 March 1971 after the brutal massacre during the night of 25/26 March which forced Indian Parliament to adopt a resolution on 31 March 1971.

From then on, Golok Majumdar was totally in charge, under Rustamji's overall command, for the high-level meetings with the future Bangladesh leadership, their meetings with Prime Minister Indira Gandhi on 4th April, and various other responsibilities which arose from time to time. These entailed liaising with the Indian Army leadership at all levels, preparing a draft constitution for the new nation, choosing the design of their national flag, arrangements for the swearing in ceremony on 17 April at Baidyanath Tala later known as Mujib Nagar, briefing international journalists, and even persuading the East Pakistan Deputy High Commissioner in Calcutta to defect.

Ushinor Majumdar acknowledges his reliance on Rustamji's personal narrative by mentioning PV Rajgopal's book 15 times among the references. His thorough research unveils the historical background of the East-West divide in Pakistan and discloses others in the BSF who had greatly contributed to this massive responsibility. In Chapter One he describes how within two years of the 1947 partition, the Bengali-speaking politicians of East Pakistan had found that their political goals were so different from their "Islamist" colleagues in West Pakistan. That was the beginning of the political and emotional divide between both wings of Pakistan. In 1948, East Pakistani students protested when Bengali was dropped from the list of national languages. This became the mass "Ekushe" movement, following the gunning down of five protesting Dacca University students on 21 February 1952.

Quoting Gary J Bass (The Blood Telegram: Nixon, Kissinger, and the Forgotten Genocide, 2014), Majumdar claims that in 1962 Mujibur Rahman had secretly reached out to Jawaharlal Nehru for assistance to secede from Pakistan. However, there was no response from Nehru.

Many may be unaware of the fact that the BSF was compelled to undertake such an onerous military-related task within six years of its formation in December 1965. In Majumdar's view it was Rustamji's sagacious and innovative mind that enabled him to shoulder such an important responsibility. With his long experience of working in New Delhi, especially in intelligence, he realised that competence in dealing with Pakistan was the key to success.

That was why he decided to use the vast pool of about 600 Emergency Commissioned military officers (ECOs) for manning at the officer level instead of fresh and inexperienced candidates. They were originally commissioned for the 1962 Indo-Pak War and had seen action. He wrote in his diary on 21 July 1965, that starting with himself as "a lone Borderman — nobody below me, nobody above me", he enlisted some of the best talent from "the Police, the Army, Airforce, the Navy and the academic world".

Majumdar writes about some of the lesser-known BSF officers who had played exceptional roles in undertaking covert objectives during those nine months. The late Assistant Commandant Parimal Kumar Ghosh (who was a Captain in the Indian Army) was one of them. His involvement started on 26 March 1971, two days before BSF was officially involved. While in charge of the Srinagar border post in Tripura he used to cultivate some East Pakistan Rifles (EPR) personnel. One such contact was Havildar Nooruddin. On that day, when Nooruddin came to him, he brought along with him Obaidullah Majumdar, a member of the National Assembly and Amir Hussain, an Awami League leader. They spoke about the East Pakistan army's atrocities and requested for immediate Indian intervention.

After he reported the situation to his higher authorities, Ghosh "changed out of his uniform into civvies", assumed a cover name as "Professor Ali", crossed the international boundary and met a group EPR constables who wanted to revolt against Pakistan. They had .303 rifles and about 50 rounds each. "This was the first group of freedom fighters of Bangladesh and Asst Commandant Ghosh suggested that they should be administered an oath of allegiance." Later this alliance was responsible for the first ambush in East Pakistan killing three Pakistani soldiers and the first demolition of the Subhapur bridge on 28 March. Subsequently Professor Ali or Captain Ali, as Major Ziaur Rahman (later President of Bangladesh) called him, figured in many such encounters. The book includes handwritten notes from Maj Ziaur Rahman to Capt. Ali about joint operations.

Many such vignettes appear in the book: how in 1969 Rustamji sent his team under Dy Commandant Bhatnagar to meet Dr Vikram Sarabhai to improve the trajectory of BSF's rockets, which were to be very successful on the Western front; how General Jagjit Singh Arora, the flag bearer of India's victory in the 1971 War, strengthened Parimal Kumar Ghosh's fire power; how the BSF units prepared the ground for the Indian Army's operations; how on 27 March 1971, Chief of Army Staff General Sam Manekshaw and Rustamji jointly authorised a BSF contingent in Malda under Assistant Commandant Chaturvedi for a cross border operation; how the BSF and Mukti Bahini under Deputy Commandant PK Chatterjee neutralised a huge howitzer gun installed secretly by Pakistan in Akhaura on the Tripura-East Pakistan border which had been deployed to play havoc on Agartala city; and finally how a small stretch of road in Bangladesh is named 'Captain Ali Road'.

This meticulously researched book could have been of far greater benefit had a map indicating different arenas of BSF operations been provided, and an index too.

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