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Why Pakistan's Terror Networks Survive: An Examination of Global Governance and India's Strategic Response

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Introduction

The 22 April 2025 Pahalgam massacre was not an instance of random violence; it was a carefully planned and thought-out intervention designed to send out a signal. Twenty-six unarmed tourists murdered in a valley named Baisaran, picked and killed because of their religious beliefs. The attackers were named by the police as being from The Resistance Front, which is commonly perceived to be an alias for a rebranded version of Lashkar-e-Taiba a group that has operated with the support of Pakistan's security establishment. While the US has since admitted that the TRF is a Lashkar-e-Taiba controlled proxy, India was well aware of it based on repetitive past experience.¹ What the attack exposed was not some new terror threat, but the world's continuing refusal to even recognise that Pakistan is home to terrible networks, from which terrorists continue to hurtle out and strike around our already traumatised world.

While India was still coping with the Pahalgam killings, the blast in Delhi laid bare another new evolution of Pakistan-sponsored terrorism, from its conventional, militant methods to an increasingly urban, white collar and technology-driven methodology. The scenario illustrates a deliberately planned mix of hidden sources of funding, electronic money-laundering methods, middlemen, and non-combatants who are made safe by heavy protection from the authorities and courts. The incidents provide further proof to a statement made by India on several occasions that terror activities from Pakistan do not stop or weaken only because the world is watching.² Cross-border terrorism continues unabated, with constant rebranding of the terror groups and their methodology, global pacts being the main driving force, as more and more prefer political convenience over sincere efforts to root out terrorism. This pattern has led to a situation where India faces the burns by terrorism, while Pakistan takes advantage of gaps in global systems to escape responsibility. Against this evolving backdrop, the paper examines the shifting patterns, tactics, and global responses surrounding Pakistan-linked terrorism.

Pakistan's Terror Ecosystem: Continuities and Transformations

For over three decades, Pakistan has maintained a resilient and adaptive terror ecosystem that re-emerges and recalibrates itself as geopolitical conditions shift.³ The core strategy, however, has barely changed, Pakistan continues to mobilise its military along the Line of Control, deny involvement when challenged, rebrand its terror groups to escape global attention, and rely on the resulting instability to trigger national-level reactions in neighbouring countries. In many ways, the

Pahalgam massacre was a re-issue of this older model, of gunmen, equipment stolen from across the border, routes of escape, and ideological and religious stamp, commissioned by Pakistan's spy agency, the Inter-Services Intelligence or ISI.⁴ The long-running nature of these operations throughout the 1990s has had a psychological impact that goes back to almost a century of violence like suicides attacks and targeted killings committed by terrorist organizations such as Lashkar-e-Taiba, Jaish-e-Mohammed and Hizbul Mujahideen. These groups operate, as the Pakistani state secures their command, resources and financial pipelines.⁵

But Pakistan's approach has grown more demonstrative or sophisticated. Originally facing a series of world-wide criticism after major incidents like the 2008 Mumbai attacks and the 2019 Pulwama bombing in Pakistan, Pakistan mobilised financial, technological and organisational insulation to protect itself.⁶ The result was a new, complex model of terrorism that could be placed not in militant camps but in cities and professional environments. This "white-collar" version uses crypto-currency, NGO fronts, manipulated charity funds, hawala networks, and digitally coordinated sleeper cells which makes it difficult to trace the handlers from Pakistan.⁷

This move is symbolised by the recent blast in Delhi. Unlike cross-border infiltration, the attack relied on decentralised actors, disguised finance, and urban networks operating within a fabric of civilian normality. Such operations thrive because international institutions have not been able to develop their strategies to identify and prevent white-collar terror. FATF keeps enforcing documentation compliance while Islamabad manages to conceal the active terrorist pipelines behind a veneer of superficial reforms.⁸ Pakistan has evaded FATF scrutiny by merely changing the names of proscribed groups to avoid genuine arrests, resulting only in symbolic detentions and limited financial disclosures whereas measures that were nonetheless enough for it to be removed from the grey list.⁹

The United Nations' actions against terrorism are affected majorly by political considerations based on international relations, which are mainly influenced by the strength of the global veto-holders. Thus, a system of selective accountability was created. Pakistan, for instance, is known for branding itself as the biggest victim of terrorism, while at the same time, it supports the very terrorists it claims to be fighting.¹⁰ It is not the case that one accepts the reconciliation so easily since the global institutional framework tends to take individual terrorists as its targets rather than the structures enabling state institutions to commit such acts. A bright example of such global institutional failure is the perpetual dependency of Pakistan on IMF's charity.¹¹ This occurs in a context where the military establishment controls a huge part of the national budget, and international financial aid has been offered not only to conventional but also to more sophisticated financial-terrorist targets.¹² There have been cases in the past when the IMF provided bailouts to countries that are caught up in regional conflicts. These bailouts have not stabilised Pakistan they

have stabilised its terror infrastructure by giving the ISI fiscal breathing room. When India was conducting Operation Sindoor, the IMF was releasing funds to Pakistan.¹³ When Pakistan's economy was collapsing under its own mismanagement, the IMF stepped in with relief packages that directly or indirectly allowed Islamabad to divert money towards the extremist groups. This was not accidental. This is institutional negligence with deadly consequences.

The US government is using a strategic patience policy while interacting with Pakistan but still recognising in private the opacity of the Pakistani government.¹⁴ Global counterterrorism standards have been heavily influenced by the tectonic shifts in geopolitics and therefore, Pakistan is not often held accountable for its actions. Alternatively, Pakistan's conduct seems less to be a case of strategy and more a result of a world order characterised by fragmentation and shifting politics that allow the creation and exploitation of such spaces for vested interests.

Global Institutional Failures and Pathways for Reform

The issue of Pakistan state-sponsored terrorism has remained unresolved not because of lack of evidence, but rather the unnecessary dependence on international institutions that have possibly, to a large extent, along with their deep-rooted structural weaknesses, failed to deliver. Every single case of violence directed at India, whether it is by traditional militant attacks or urban sabotage, points to a fundamental systemic problem that has somehow gone unnoticed by the world and hence, no solution has been offered. The global community has not yet set up any credible mechanism that would hold states liable for the employment of terrorism as a means of state policy. This problem is going to require thorough investigation followed by the creation of practical reform proposals.

The United Nations too has been unable to muster courage on numerous occasions and deal decisively with state-sponsored terrorism because of veto politics.¹⁵ India cannot afford to rely on a consensus-based system which structurally would not have to face the politically vital states. A sustainable solution would be the establishment of a wide coalition of states in South Asia, West Asia, Africa and Southeast Asia who are at a similar risk. This alliance can be organised to advocate reforms in the UN counterterrorism procedures to emphasise evidence-based attribution, reduced dependence on the veto-based procedures, and give powerful mandates to trace the cross-border terrorist aid systems.

FATF is overly dependent on documentation provided by states, rather than independently checking their work. Pakistan has always exploited this provision. India must demand the creation of automatic punitive triggers for repetitive non-adherence, rechristening banned entities or financial reporting anomalies.¹⁶ Those could include immediate blacklisting, targeted sanctions on

military-tied financial institutions and imposing restrictions on the access to the international financial system. The aim should be to make FATF a body of accountability rather than just compliance.

Investment patterns like the above would eventually force the IMF to rethink our taxes falling into hollow pits of the country's debt, security allowances. Aid frameworks must include enforceable utilisation criteria to prevent the allocation of financial support to sectors unrelated to socio-economic development. The involvement of independent auditors and monitoring could serve as a safeguard against the diversion of funds to military or extremist uses. The IMF support should be conditional on the complete reform implementation. Otherwise, this would run the risk of bolstering the networks that are the main sources of regional instability.

The US has always been the one trying to tackle terrorism in the world. What India wants then is, for the US to work with India in making their counterterrorism policies based on the US-South Asia strategy, which are the same and clear. This involves constant talks with American decision-makers, those shaping opinion, and the whole society about the issues that arise from Pakistan's way of dealing with things. It is through this good working relationship that the complete package of principles for counterterrorism will be laid down, and not by improvising as we go along and deciding on our responses.

India's Policy Roadmap: Strengthening Deterrence and Reshaping Global Norms

Given the limited effectiveness of international regimes in constraining Pakistan-sponsored terrorism, India has continued to build and refine non-military counterterrorism approaches. The military operation, termed Operation Sindoor, has all the features of a military intervention tactic that Bharat Karnad categorises as 'cross-border surgical strikes', with the purpose of destroying terrorist infrastructures.¹⁷ Furthermore, the border police and military reinforcement and the use of any diplomatic means that might be available all of these are signs of the Governments readiness to act without waiting for a national consensus that would indicate the return to a strictly "do not disturb" policy even when domestic debates sometimes underestimate the scale of the security challenges India faces. This is a smart move, as it reaffirms the position of India that its national security is paramount even in the cases when international ways are less trustworthy or are not giving the anticipated results.

The usual threats have been handled effectively, and at the same time, they are becoming masters of the new form of white-collar terrorism. Their recent campaigns across different states have involved explosions, instances of terrorists going missing, and signs that radical ideas are influencing both ordinary citizens and members of the elite. These actions signify both the evolution

of terrorism and the adaptation of the corresponding countermeasures.¹⁸ Pakistan is focusing on urban centers and utilising financial sources while India is investing in intelligence gathering, new technologies, and inter-agency cooperation as its countermeasure.

In order to make a significant and effective progress, India needs to put a lot of effort on the intelligence front. This means that countries should improve their cybersecurity, forensics and work closer together on the state and national data systems, monitor online extremism more actively, and use sophisticated laws that would control the flow of cryptocurrencies and the individuals engaged in online radicalisation.¹⁹ In fact, the focus is being given to the prevention of the problems in the early stages, before they grow into bigger ones.

India's diplomacy is critically needed to effectively direct the global systems to the right path. This implies applying constant pressure on conditions and the enactment of more stringent laws, advocating for IMF funding under certain conditions, and mending the faults in the UN system.²⁰ We must take the initiative in uniting the states that suffer from state-sponsored terrorism. Such a coalition will be devoid of any old disputes and historical problems, as it is with the intricate past between most of these countries.

India is in a position to define its role and expectations in the fight against terrorism, in the framework of the strategic relationship with the U.S. It would be futile to be partitioned in one's responsibilities.²¹ During the talks, the Indian side should convey that a strong alliance can only be built if both partners take equal measures in putting pressure on Pakistan to stop its state-sponsored terrorist activities leading to unrest in the area.²²

Conclusion

The massacre in Pahalgam, the explosion in Delhi and many other unsuccessful plans of terrorists in the Indian subcontinent are merely a few instances highlighting the fact that Pakistan-supported terrorist activities in India are on the increase. It includes old-fashioned militant muscle and also well-linked white-collar networks that continue to thrive while the world community lands with a thud, unable to apply much in the way of accountability here. The UN's pusillanimous stance, the FATF's token compliance, the IMF's thoughtless fiscal support and the decades-old strategic vacillation of US have all combined to sustain Pakistan in freely carrying on its business for so long.

These developments demonstrate that India cannot rely solely on the existing international system to address Pakistan-sponsored terrorism. This is occurring because the security interests of dominant world powers are being allowed to outweigh the interests and concerns of the local population. What is needed instead of the current approach is a comprehensive policy that would

not only go the route of strengthening domestic intelligence and police force, not only of building a credible security and deterrence set up but also aiming at the most radical changes in the current global counter-terrorism practice. The outcome of Operation Sindoor has substantiated that independent, intelligence-based operations are indeed effective and the Indian agencies' actions have pointed out that one needs to be on the alert and do preventive work in dealing with the changing threats at a maximum level.

Lastly, the global order ought to acknowledge that selective accountability is incompatible with the norms of international security cooperation. Pakistan is in a position to take advantage of these loopholes, while India has "the singular focus" to build up strong policies, diplomatic moves and strategic capacities to strangle them. Only through the infliction of the fear of punishment and the granting of enough support to the victims of state terrorism in the neighbouring countries, persistent peace for the region might be assured. Nevertheless, a real barrier will necessitate a mix of internal strength and much more.



Notes:

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- ³ C. Christine Fair, *Fighting to the End: The Pakistan Army’s Way of War* (New York: Oxford University Press, 2014), 45–49.
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- ⁵ *Ibid.*, 102–103.
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