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ECOSOC

ECONOMIC AND SOCIAL COUNCIL

Combatting the informal economy as a source of terrorist financing.

CHAIR - *Vyomi Shah* ✶ CO-CHAIR - *Heer Shah*

Table of Contents

Letter From the Chair and Co-Chair

Greetings delegates!

Hope you're all doing great! We're super excited to welcome you to the ECOSOC committee. It's going to be an amazing experience, and we genuinely can't wait to get started.

Whether this is your first MUN or you've done a few before, don't worry. You're going to do great. This committee is all about learning, growing, and having fun while discussing real global issues that matter. We'll be here to guide you, answer your questions, and support you with anything you need, whether it's research, speeches, or just feeling more confident.

We understand that MUN conferences can be intimidating for newcomers, but it is essential to remember that our expectations of the delegates do not match their level of experience or communication skills. Instead, we want to see how they can accept differences of opinion and respect them, work around them, and broaden their foreign policy to incorporate more complete answers without compromising their position. We also want to see how they can start the process of reaching a consensus.

Please feel free to reach out to us anytime. No question is too small and we're always happy to help or even just chat. We want this committee to be a space where everyone feels welcome, heard, and respected.

We sincerely hope that this simulation will help you gain experience to become better professionals and persons in future.

Regards,
Vyomi Shah, Chair
Heer Shah, Co-Chair

Overview Of the Committee

The Economic and Social Council is at the heart of the United Nations system to advance the three dimensions of sustainable development, economic, social and environmental. It is the central platform for fostering debate and innovative thinking, forging consensus on ways forward, and coordinating efforts to achieve internationally agreed goals. It is also responsible for the follow-up to major UN conferences and summits.

The UN Charter established ECOSOC in 1945 as one of the six main organs of the United Nations.

Coordination within the UN

ECOSOC links a diverse family of subsidiary bodies and UN entities (Organigram) dedicated to sustainable development, providing overall guidance and coordination. These include regional economic and social commissions, functional commissions facilitating intergovernmental discussions of major global issues, expert bodies establishing important global normative frameworks, and specialized agencies, programmes and funds at work around the world to translate development commitments into real changes in people's lives.

Reforms over the last decade, particularly General Assembly resolutions 68/1, 72/305 and 75/290 A, have strengthened ECOSOC's leading role in identifying emerging challenges, promoting innovation, and achieving a balanced integration of the three pillars - economic, social and environmental- of sustainable development. The 2021 review, which was undertaken together with the resolutions on the High-level political forum on sustainable development (HLPF), bolstered ECOSOC's Charter mandate as a coordinator, convener and specialized body for policy dialogue, policy-making and forger of consensus towards the implementation of the 2030 Agenda for Sustainable Development as well as other major UN /conferences and summits under its purview, the response to the COVID-19 pandemic and to address other major global challenges and new issues. Resolution 75/290A thus strengthened the coordination role of the Council, and it also reinforced its deliberative nature. Furthermore, resolutions 75/290A and 75/290B enhanced the coordination between the work of ECOSOC and the HLPF.

Partnership with the rest of the world

Building on its coordination role within the UN system, ECOSOC is a gateway for UN partnership and participation by the rest of the world. It offers a unique global meeting point for productive dialogues among policymakers, parliamentarians, academics, foundations, businesses, youth and 3,200+ registered non-governmental organizations.

A spotlight on global issues

Each year, ECOSOC structures its work around an annual theme of global importance to sustainable development. This ensures focused attention, among ECOSOC's array of partners, and throughout the UN development system.

By emphasizing combined economic, social and environmental concerns, ECOSOC encourages agreement on coherent policies and actions that make fundamental links across all three.

Introduction to the agenda

Understanding the informal economy

All activities that take place outside government regulation are part of the informal economy, and they play an important role in global employment, especially in developing nations. Over 60% of the world's workforce depends on informal jobs and contribute to 35-40% of the GDP of low-income countries.

While this sector acts as a livelihood for millions, its lack of oversight makes it a prime target for exploitation by terrorist organizations that seek untraceable funding. Terrorist groups exploit informal financial systems such as hawala networks, trade-based money laundering, and illicit charities to move funds undetected. Recent investigations reveal that terror networks now channel up to 40% of their funding through informal cash transactions, unregistered businesses, and traditional value transfer systems - exploiting the very economic activities that keep developing nations functioning.

Delegates will be required to develop innovative frameworks that disrupt terror financing without destabilizing fragile economies or pushing workers deeper into poverty. Success will require balancing financial transparency with inclusive development, strengthening international cooperation while respecting local economic ecosystems, and creating viable alternatives to informal employment.

Delegates joining this ECOSOC committee should understand that the informal economy is a double-edged sword, it sustains livelihoods for billions while enabling terrorist financing. Basic knowledge of financial systems (like hawala networks and cryptocurrency), global counter-terrorism efforts (such as FATF regulations), and the socio-economic impact of informal work will be valuable.

Involvement of state actors in financing terrorist groups

Iran

DUBAI, Dec 3 (Reuters) - A sophisticated fuel oil smuggling network that some experts believe generates at least $1 billion a year for Iran and its proxies has flourished in Iraq since Prime Minister Mohammed Shia al-Sudani took office in 2022, five sources with knowledge of the matter told Reuters.

The operation exploits a government policy under which Iraq allocates fuel oil to asphalt plants at heavily subsidised prices and involves a network of companies, groups and individuals in Iraq, Iran and Gulf states, according to the five people and three Western intelligence reports, two from August this year and one which was undated.

Of the two main routes the fuel oil takes out of Iraq, one involves blending it with a similar product from Iran and passing it off as purely Iraqi, helping Tehran evade tough U.S. sanctions on energy exports, said the five sources, who declined to be named due to the sensitivity of the matter.

The other involves exporting the fuel oil that was originally meant for the subsidy programme using forged documentation to mask its origins.

Iran benefits directly from the first route. Iranian fuel oil typically sells at a discount due to sanctions, but it can sell it for a higher price if it is passed off as Iraqi. The second route, meanwhile, benefits the Iranian-backed militias in Iraq that control the smuggling scheme.

Three sources estimated how much both routes were bringing in based on assumptions about the volumes traded and relative prices. Their estimates ranged from $1 billion a year to over $3 billion. The illicit trade potentially puts Iraqi institutions and officials at risk of U.S. sanctions for helping Iran and some Iraqi officials are concerned a Trump administration could target them, the three sources said.

However, Iraqi leaders rely heavily on the support of influential Iranian-backed Shi'ite groups to stay in power, making it difficult for them to crack down on illicit activities, such as the fuel oil smuggling, the sources said.

Pakistan

From 1989 to 2025, India faced numerous terrorist attacks linked to Pakistan-based groups like Lashkar-e-Taiba (LeT), Jaish-e-Mohammed (JeM), and Harkat-ul-Mujahideen (HuM), often orchestrated with support from Pakistan's Inter-Services Intelligence (ISI). Major incidents include the 1993 Bombay Bombings (257 killed, ISI-backed D-Company), the 2008 Mumbai attacks (166 killed by LeT-trained militants) and the 2019 Pulwama suicide bombing (40 CRPF personnel killed by JeM militants). Pakistan's military and the ISI facilitated cross-border infiltration, training camps and funding via narcotics, donations and direct support. The 1999 Kargil War, exposed in Nasim Zehra's book, revealed unauthorised military aggression under General Pervez Musharraf, while attacks like the 1999 IC-814 hijacking and the 2001 Parliament assault highlighted coordination by the ISI.

Despite convictions in India, Pakistan often denied involvement, shielded suspects like Zaki-ur-Rehman Lakhvi, and delayed accountability. Tactics evolved from cross-border terrorism to religious extremism, targeting civilians and security forces to destabilise Jammu and Kashmir, exemplified by the 2025 Pahalgam attack conducted by LeT offshoot The Resistance Front (TRF). Persistent themes include the ISI's role in recruitment, arms supply and propaganda, alongside Pakistan's twin strategy of public denial and covert proxy warfare.

2006 Mumbai Train Bombings

A series of seven blasts took place over a period of 11 minutes on 11 July 2006 during evening rush hour on the Suburban Railway in Mumbai (earlier known as Bombay), the capital city of Maharashtra. In the blasts around 209 people lost their lives and over 800 were injured. The perpetrators were from the Student Islamic Movement of India (SIMI) and the Lashkar-e-Taiba (LeT).

Charges filed by the ATS in November 2006 alleged that 4 of the 13 men were Pakistani and had entered India illegally. The ATS also alleged that the Indian men among the 13 accused had posed as Shiah pilgrims to Iran and instead travelled to Pakistan for training. It named the Pakistan-based militant outfit Lashkar-e-Taiba (designated as a terrorist group by the United Nations, India and other countries, including the United States) as having masterminded the bombings and provided arms and training to the accused men. The ATS charges, however, featured a notable omission: They did not specify the use of pressure cookers in the deployment of the bombs.

Pakistan's Involvement:

- Date: July 11, 2006

- Terrorists' Identity and Origin: ATS alleged that 4 of the 13 men were Pakistani and had entered India illegally. ATS also alleged that the Indian men among the 13 accused had posed as Shiah pilgrims to Iran and instead travelled to Pakistan for training. Members of the banned Students' Islamic Movement of India were the key conspirators of the blast, and some Pakistani nationals were also involved. The charge sheet said Mohammed Majid Shafi had arranged for transportation of Pakistani nationals to India via the Bangladesh and Nepal border and back after the blasts.

- Planning and Direction: LeT masterminded the bombings and provided arms and training to the accused men.

- ISI Involvement: SIMI developed links with Jihadi groups in Pakistan and played into the hands of the ISI. Mumbai's police chief alleged that the ISI was behind the Mumbai bombings. Pakistan immediately denied the claims and demanded evidence.

- Arrests and Trials in India: In September 2015 the MCOCA court delivered its verdict: 12 of the 13 men were found guilty on charges of waging war against India, conspiracy, and murder. The 13th was acquitted. Of the 12 convicted, 5 (Kamal Ahamed Ansari, Mohammed Faisal Shaikh, Ehtesham Siddiqui, Naveed Hussain Khan and Asif Khan: those accused of planting the bombs) were given a death sentence, and 7 (Tanvir Ahmed Ansari, Mohammad Majid Shafi, Shaikh Alam Shaikh, Mohammed Sajid Ansari, Muzzammil Shaikh, Soheil Mehmood Shaikh and Zamir Ahmad Shaikh: those accused of providing tactical and logistical support) were sentenced to life in prison. As of 2025 the death sentences had not been carried out because of delays in the legal process, primarily the Maharashtra government's failure to appoint a special public prosecutor for appeals to the High Court. In January 2025 the Bombay High Court finally heard appeals from the 12 convicted men, who have been in prison since their arrests in 2006.

2008 Mumbai Terror Attacks

India's most infamous terror attack took place on 26 November 2008, when ten heavily armed LeT-trained terrorists held Mumbai hostage for three days, killing nearly 170 people and injuring hundreds more.

- Date: November 26, 2008
- Terrorist Origin and Training: The ten attackers were Pakistani nationals who had undergone extensive training in LeT camps in Pakistan. Ajmal Kasab, the only attacker captured alive, confessed that the group was controlled from Pakistan.
- Planning and Direction: The attacks were planned and directed by LeT militants based in Pakistan. They were guided remotely during the attacks via mobile phones and Voice over Internet Protocol (VoIP).
- Confirmation by Pakistan: Initially, Pakistan denied responsibility but later confirmed that the sole surviving attacker, Ajmal Kasab, was a Pakistani citizen. In July 2009, Pakistani authorities admitted that LeT plotted and financed the attacks from their camps in Karachi and Thatta.
- Involvement of Pakistani Nationals: Investigations by Mumbai police identified 37 suspects, most of whom were Pakistani nationals, including two alleged Pakistan Army officers.
- Role of David Headley: David Coleman Headley, a Pakistani American, conducted reconnaissance of the target sites in Mumbai before the attacks on behalf of LeT. He had

been in contact with LeT operatives in Pakistan and provided them with crucial information. Headley confessed in a US court to his involvement and is currently serving a 35-year prison sentence in the United States.

- Testimony of David Headley implicating Tahawwur Rana: Tahawwur Hussain Rana, a Pakistani Canadian and a childhood friend of Headley, was recently extradited to India for his alleged involvement. Headley testified that Rana facilitated a cover for his surveillance activities in Mumbai. Rana had helped Headley open an office in Mumbai, which was used for reconnaissance.

- ISI Involvement: There have been allegations of involvement by rogue elements within Pakistan's Inter-Services Intelligence (ISI) in supporting LeT for the attacks. Headley mentioned meeting ISI officers who assisted in the planning and funding of his reconnaissance.

- Arrests and Trials in Pakistan: Pakistan claimed to have arrested several individuals in connection with the attacks, including Zaki-ur-Rehman Lakhvi, a senior LeT leader alleged to be a mastermind. However, India has often criticized Pakistan for the lack of progress in the trials and the release of some of the accused on bail.

2016 Uri Attack

In the Uri attack which took place on September 18, 2016, 19 Indian soldiers were killed when militants stormed an army base. Nine days later, Indian forces conducted a cross-LoC surgical strike targeting terror launchpads. Reports at the time claimed that over 100 militants were neutralized.

Pakistan's Involvement:

- Date: September 18, 2016

- Terrorist Origin and Training: The two terrorists had been recruited initially by Pakistan-based terror outfit Jaish-e-Mohammed (JeM) for helping its terrorists infiltrate. They later helped other terror groups as well.

- Involvement of Pakistani Nationals: Captured terrorists hailing from Pakistan or Pakistan Occupied Kashmir have confessed to their training and arming in Pakistan or territory under the control of Pakistan.

- Testimony: With both being residents of PoK, Army authorities interrogated them on whether they had any knowledge about the Uri attack in which 18 soldiers were killed. The duo initially claimed that they had inadvertently crossed into India but after sustained interrogation informed security agencies about the two guides who had helped the terrorists infiltrate. They also helped security agencies identify one of the terrorists involved in the attack, sources said. One of the killed terrorists was identified by the NIA as Hafiz Ahmed of Darbang in Muzaffarabad Tehsil of PoK.

- Pakistani Involvement: During these terrorist attacks and infiltration attempts Global Positioning Systems and stores with Pakistani markings were recovered. "The role of Pakistan has been established beyond doubt, the four terrorists who carried out the attack were killed in the encounter", according to a senior NIA official. There is a lack of clarity as one Indian agency suspected LeT terrorists while the Indian Army believed it to be JeM. But then Jamaat-ud-Dawa (JUD) chief Hafiz Saeed organised funeral prayers in absentia for one of the Uri attackers so LeT became the prime suspect.

- Arrests and Trials in India: The NIA took into custody two men from Pakistan occupied Kashmir (PoK) arrested by the Army in connection with its probe into the Uri terror attack: identified as Ahasan Khursheed alias DC, a resident of Khaliana Kalan, and Faisal Hussain Awan, a resident of Pottha Jahangir, both in PoK.

Involvement of non-state actors in financing terrorist groups

Lashkar-e-Taiba (LeT)

A Pakistan-based militant group primarily active in Kashmir and India, LeT has orchestrated numerous high-profile attacks. It finances operations through a mix of charitable fronts, informal banking, and illicit trade.

Charitable Fronts: LeT's humanitarian wing, Falah-e-Insaniyat Foundation, collects millions in donations globally, which are secretly funnelled into militant activities. Investigations reveal that funds raised for disaster relief in Pakistan were diverted to train operatives and purchase weapons.

Hawala Networks: The group relies heavily on informal money transfer systems, particularly for cross-border funding. For instance, the 2008 Mumbai attacks were financed through untraceable hawala transactions routed via Dubai and Saudi Arabia.

Trade-Based Laundering: LeT uses fake invoices and gemstone smuggling to move money. Recent reports indicate they exploit Pakistan's informal gold and diamond markets to legitimize terror funds.

Cryptocurrency: In recent years, LeT-linked wallets have received significant Bitcoin payments, which are then converted into cash through unregulated exchanges in Pakistan and the Middle East.

Al-Shabaab

A Somalia-based jihadist group with ties to Al-Qaeda, Al-Shabaab sustains itself through extortion, smuggling, and exploitation of informal economies.

Charcoal Smuggling: Despite a UN ban, Al-Shabaab earns tens of millions annually by taxing and exporting charcoal from southern Somalia to Gulf markets. The trade is facilitated by corrupt port officials and undocumented shipments.

Extortion Rackets: Businesses in Mogadishu and beyond are forced to pay "protection fees," generating over $15 million yearly. Those who refuse face violent retaliation.

Mobile Money Exploitation: The group manipulates Kenya's M-Pesa system, using fake accounts to collect ransoms and transfer funds. Authorities have shut down hundreds of suspicious accounts linked to Al-Shabaab financiers.

Fake Aid Organizations: Posing as NGOs, Al-Shabaab diverts international aid money into its coffers, often by infiltrating local humanitarian projects.

Islamic State (ISIS)

Despite territorial losses, ISIS remains financially resilient by exploiting informal economies, from illicit oil sales to digital crowdfunding.

Black-Market Oil Trade: At its peak, ISIS generated over $1 million per day by selling smuggled oil through informal networks in Syria, Iraq, and Turkey. Even today, remnants of the group profit from small-scale smuggling operations.

Counterfeit Pharmaceuticals: The group floods markets in Iraq and Syria with fake medicines, earning millions while endangering public health. These drugs are often produced in hidden labs and distributed through unregulated vendors.

Cryptocurrency & Crowdfunding: ISIS uses Telegram and dark web platforms to solicit Bitcoin donations, which are then laundered through crypto exchanges in unstable regions.

Kidnapping Ransoms: High-profile abductions in conflict zones generate cash, with payments delivered via intermediaries in informal financial systems.

Wagner Group

A Russian paramilitary network, Wagner funds its global operations through illegal resource extraction and smuggling.

African Gold & Diamonds: The group controls informal mining operations in Sudan, CAR, and Mali, smuggling gold worth hundreds of millions annually. These funds are used to purchase weapons and pay mercenaries.

Shell Companies & Trade Fraud: Wagner sets up fake businesses to disguise arms shipments as legitimate trade. For example, they've used agricultural export fronts in Syria to smuggle weapons.

Cryptocurrency Laundering: Wagner-linked entities convert cash from illicit mining into crypto, then transfer funds through decentralized exchanges to avoid sanctions.

Houthi Rebels

Yemen's Houthi movement relies heavily on informal taxation, smuggling, and Iranian support to sustain its war effort.

Port Extortion: The group collects over $1 billion yearly by imposing illegal fees on goods entering Hodeida port. Traders are forced to pay bribes to access basic supplies.

Disguised Iranian Arms: Weapons from Iran are smuggled in via fishing boats and fake commercial shipments, often mislabelled as humanitarian aid.

Drug Trafficking: The Houthis tax and facilitate the smuggling of Captagon and other narcotics through Yemen, partnering with regional crime syndicates.

FARC Dissidents

Even after demobilization, breakaway FARC factions fund themselves through illegal mining, drugs, and wildlife trafficking.

Illegal Gold Mining: These groups control vast informal mining operations in Colombia, using forced labour and mercury pollution to extract gold sold on black markets.

Coca Trade: Dissidents oversee cocaine production in remote jungles, with shipments moved through informal border crossings to Central America.

Wildlife Trafficking: Rare animals from the Amazon are smuggled to Asia, with profits funnelled back into arms purchases.

Taliban

Since retaking Afghanistan, the Taliban has institutionalized informal taxation and smuggling to fund its regime.

Opium Economy: The group earns billions by taxing poppy farmers and heroin labs, despite public bans. Much of the product is smuggled to Iran and Europe.

Mining Extortion: Informal miners of lapis lazuli, coal, and other minerals must pay protection fees. Chinese and Pakistani buyers often facilitate these deals.

Hawala Dependency: With banks under sanctions, the Taliban relies on informal money exchangers to access foreign currency for imports.

Other non-state actors also involve:

Boko Haram sustains its insurgency through Nigeria's informal economy, generating $80–100 million annually via cattle rustling (250,000 stolen yearly), kidnapping ransoms (over $50 million since 2020), and extortion of farmers and aid groups. **Hezbollah** operates a global financial network, moving $1–1.5 billion per year through Latin American smuggling hubs (counterfeit electronics, used cars) and diaspora hawala systems, while profiting from drug trafficking (800M/year in Captagon pills). **The Resistance Front (TRF)**, a Kashmir-based LeT offshoot, funds attacks by extorting Kashmir's $1.5 billion apple trade (30% taxed), smuggling cash across borders, and crowdfunding via encrypted apps ($50–100K monthly)

Timeline of the agenda

The Ancient Roots of Informal Finance (Pre-1990s)

Long before modern banking, informal value transfer systems like hawala enabled merchants to move money across borders without physical cash. These trust-based networks, originating in South Asia and the Middle East, were designed for legitimate trade but became vulnerable to exploitation. By the 1980s, emerging terrorist groups recognized their potential. The Afghan

Mujahideen, for instance, used informal hawala networks to receive covert funding during the Soviet Afghan War, setting a precedent for future extremists.

The Wake-Up Call: 1990s Terror Financing

The 1993 World Trade Centre bombing was a grim revelation - investigators found that $300,000 had been funnelled to the attackers through unregulated money exchanges. This prompted the Financial Action Task Force in 1996 to flag hawala as a critical weak point in global financial security. By 1999, the UN Security Council explicitly linked Afghanistan's opium trade to Taliban financing, noting it was generating over $100 million annually through informal channels.

Post-9/11: The Global Crackdown (2000-2005)

The 9/11 attacks exposed the scale of the problem as investigations revealed Al-Qaeda had moved $500,000 through Dubai's informal exchanges to fund the hijackers. In response, the U.S. Patriot Act required hawala dealers to register, while international pressure mounted to regulate alternative remittance systems. Saudi Arabia acted in 2004 by shutting down 16 unregistered hawala dealers after tracing funds to Al-Qaeda.

Case Studies and Regional Focus (2006-2010)

The 2006 Mumbai train bombings demonstrated how terrorist groups exploited informal systems, with funds transferred through hawala and charity fronts. By 2008, the Mumbai attacks showed terrorists using more sophisticated methods, financing operations through informal diamond trade networks in Dubai. During this period, the UN documented the Afghan Taliban earning $100 million annually from the informal opium trade.

Expansion of Terror Financing Methods (2011-2015)

Terror groups diversified their funding sources significantly during this period. The U.S. designated Somali hawala networks as primary funders of Al-Shabaab in 2011. By 2014, ISIS had established a sophisticated informal oil smuggling network generating an estimated $1 million per day. The UN Security Council responded in 2015 with a resolution specifically targeting terror financing through informal economies.

Digital Transformation and New Challenges (2016-2020)

As governments cracked down on traditional methods, terror groups adapted. India's 2016 demonetization disrupted cash flows but also impacted legitimate informal workers. ISIS began using cryptocurrency alongside traditional hawala by 2017. The COVID-19 pandemic in 2020 created new opportunities as terror groups exploited relief systems and increased reliance on informal economies.

Current Trends and Evolving Threats (2021-Present)

Recent years have seen terror groups formalize their exploitation of informal sectors. The Taliban's 2021 takeover of Afghanistan institutionalized their taxation of the $2.3 billion opium trade. New hybrid systems like "cryptohawala" combining cryptocurrency with traditional informal transfers have emerged as a significant concern for financial regulators worldwide.

Possible topics of debate and discussion

1. Evaluating the Role of Informal Financial Systems in Terror Funding (e.g., Hawala, Informal Value Transfer Systems).
2. Developing International Legal Mechanisms to Monitor Informal Transactions Linked to Terrorism.
3. Promoting Financial Inclusion to Reduce Dependency on Informal Economies.
4. Role of the UN and FATF in Monitoring Informal Economy-Related Terror Financing.
5. Tracking the Use of Cryptocurrencies in the Informal Economy and Terror Financing.

Questions a resolution must answer

Note: These questions are only a guideline and delegates are encouraged to go above and beyond these.

1. How does the informal economy differ between regions and conflict zones?
2. What are the most common methods of terror financing through informal channels (e.g., hawala, smuggling, unregulated trade)?
3. What existing international frameworks or conventions address this issue (e.g., FATF, UNODC)?
4. How will the resolution encourage or mandate collaboration between governments?
5. How can access to formal banking, microfinance, or mobile money be expanded to reduce reliance on informal systems?
6. How should the resolution support developing countries in formalizing their economies?
7. How will the resolution ensure that anti-informal economic measures do not criminalize poverty or harm vulnerable populations?
8. What contingency plans exist if certain states refuse to cooperate or obstruct monitoring?

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