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Dynamics of Money Laundering and Terrorism: In Immigrants' Nexus Perspective

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Abstract

This article throws light on the linkage between money laundering and terrorist financing. These two serious organized crimes are dynamic and carry an inherent risk of transnational threat. Despite counter-regime activism, their proliferation is still aggravating the scenario. The central focus of the research is to review the linkages of organized crime with immigration, particularly money laundering and terrorist financing. By adopting qualitative and quantitative research approaches, the researcher tried to examine anti-money laundering & related counterterrorism policies, measures, and regulations that have immigrant's nexus. It is a proven fact; the porous borders of non-developed countries with internal fragile, politically disturbed, terrorist-ridden, dwindling economies have been macro-pushing factors to illegal immigrants. After 9/11, there have been frequent cases of terrorist activities, which is not possible without the involvement of terrorist financing. Thus, the researcher realized its gravity and opted for the research title as a need of the hour. The various loopholes in countering money laundering and terrorist financing regime were reviewed to reach out to the root causes and existing weaknesses at the regime's end. The objective is to dissect the dynamics of money laundering and terrorism in nexus with immigrants' perspectives. The absences of laws and regulations or weak enforcement in the non-developing countries testify to the seriousness shown by existing governments towards curbing this menace. These conducive conditions substantiate criminal networks to expand their muscles at the transnational level, particularly in developed countries. As a way forward, the researcher believes the article will be a valuable contributing factor in curbing immigrants' nexus in money laundering and terrorism.

Keywords: Money laundering, Terrorism, Immigrants, Terrorist Financing

Introduction

Countries with strong counter-organized crime regimes face the proliferation of financial crime and terrorism from other regions. This involves the challenge of immigrants' inherent risk from those regions, which are vulnerable and

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struggling against active criminal networks or non-state actors involved in organized crime.

The research article provides an opportunity to discuss many manifestations of money laundering and terrorism. Thus, the researcher believes that the proposed research work would help to control immigrants' involvement in the commission of laundering money and terrorism and an effective regime in dealing with these specified organized crimes.

During the research, the qualitative and quantitative research approaches are adopted. Using qualitative research techniques, the researcher has synthesized and collated various materials in a new way and seeks to improve the risk identification, assessment, and evaluation of counter financial crime and terrorism regimes. Through the quantitative aspect, various challenges are assessed during the implementation of different measures.

Thus, the primary approach is to analyze the comprehensiveness of the current anti-money laundering and counterterrorism regimes program, particularly to immigrants' nexus. It puts forward practical suggestions for future improvement in practice. Considering the hybrid approach; existing data method, the document and content analysis are adopted to assess existing anti-money laundering & related counterterrorism policies, measures, and regulations having immigrants' nexus. The researcher also examines secondary resources. The data analysis method opted for understanding statistical information on the research article.

Scope of Research

This research involves national and transnational dynamics of financial crime and terrorism. it will have its national and international implications upon the existing regimes, legislative measures, and policies.

Rationale of Research

The nexus of immigration and crime is not new. It is a contentious issue for more than 100 years (Simon, 1985). The researcher realizes the rising trend of immigrants in developed countries. It is high time to initiate research on immigrants' role in the laundering of money and terrorism in developed countries. Since this crime has a tremendous risk of proliferation from non-developed countries or regions where anti-money laundering and countering terrorism regimes are not effective or prevalent laws are weak.

The researcher finds preceding studies performed minimal research related to this nexus, and the scarcity of information motivates to dissect the nexus of

immigrants in financial crime and terrorism. Believing that every crime has its retrospective causes and prospective consequences; thus, contemporary factors are explored and analyzed.

Research Problem/Research Question

Q1. What are the causes of immigrants' nexus of money laundering and terrorism?

Q2. How do immigrants' nexus of money laundering and terrorism threaten the counter-regime measures by the receiving country (ies)?

Q3. What are consequences of immigrants' nexus in money laundering and terrorism in the country(ies)?

Objectives of Research

The research study intends primarily to identify the causes of immigrants' nexus in money laundering and terrorism in a recipient country. Secondarily it attempts to develop an understanding of the effect of the nexus and its consequences.

Theoretical Framework

The study is an effort to fill the gap and provide an opportunity to highlight many new manifestations. It opens new vistas for the upcoming researchers and national and international existing regimes to formulate legislative measures and policies

Significance of Research

From available sources, the study has reviewed various current research papers that are limited to reviewing laws and countermeasures against money laundering and terrorism and various methodologies and techniques analyzed. It also involves global and local measures against these organized crimes and put forth recommendations before. Nevertheless, study finds the absence of factor explored ever before for immigrants' nexus in money laundering and terrorism.

The research provides basis and direction to future work by identifying gaps in knowledge, unresolved questions, and issues. The researcher acutely realizes that it is high time to undoubtedly draw the attention of policymakers and think tanks in fighting against this nexus to recipient country. This would also provide food for thought to future researchers working on money laundering and terrorism from the

immigrants' nexus perspective. Besides that, it would determine the best measures and policies

Limitation of Research

After reviewing the existing literature, the researcher finds missing aspect of immigrants' nexus in commission and proliferation of laundering money and terrorism in developed countries. It is necessary to know the causes and involvement of this nexus and gauge how so far; it impacts from various perspectives. Realizing the gravity of this challenge, it is required to formulate effective measures and suggest recommendations to counter this nexus.

Literature Review

Causes of Immigrants' Nexus of Money Laundering and Terrorism

FATF recommendations are analyzed in continuity to limited available literature, responsible for suggesting countermeasures against financial crime and terrorist financing. Financial Action Task Force (FATF) was established in 1989. Initially, FATF was focused on drug money laundering. FATF's Recommendations provide world countries to form effective national and international AML and counter financing terrorism controls. The IMF and the World Bank support FATF Recommendations as to the international measure to counter laundering of money and terrorist financing (FATF, 2020).

During the review of various FATF recommendations, the several actions are encompassed to counter financial crime and terrorist financing, and its proliferation. Cooperation in financial intelligence, evidence collection; and actions against criminals and their assets are also covered (FATF, 2019-20).

However, immigrants' nexus as a contributing factor in money laundering and terrorism in FATF recommendations are found missing. Due to the absence of this challenging factor, particularly for developed countries, the number of immigrants is rising in developed countries and organized criminal networks are stretching their muscles.

Immigrants' Nexus of Money Laundering and Terrorism Threaten Counter-Regime Measures

UNODC's various working documents linked to immigration, financial crime, and financing of terrorism are also reviewed. Organized Crime, Anti-Money-Laundering, and Law Enforcement Unit of UNODC are tasked to perform Global Programme against Money-Laundering (GPML), Proceeds of Crime and the Financing of Terrorism. In 1997, it was established mandate given to UNODC

through the United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of 1988. Later in 1998, the Unit's mandate was expanded to all serious crime, beside drug-related offences.

The Global Programme's main objective is to support Member States' ability to implement measures against financial crime and financing of terrorism. It helps to confiscate illicit proceeds after detecting and seizing as required in following United Nations channels and other internationally accepted standards (UNODC, 2020).

Later, United Nations accepted three more Conventions; Financing of Terrorism (1999), Transnational Organized Crime (2000), and Corruption (2003), underlining provisions for countering laundering of money and financing of terrorism linked crimes for suppression. Also, UN Security Council Resolutions 1267(1999), 1373(2001), 1540(2004), 1566(2004), and 1624(2005) emphasize on the UN Member States to counter-terrorism, including its financing. Resolution 1617 (2005) of the UN Security Council also underlines Member States to implement global measures introduced and embedded in the Financial Action Task Force's (FATF) Forty Recommendations on the laundering of money and FATF Nine Special Recommendations on the financing of terrorism (UNODC-GPML, 2020). However, there is absence of connection of immigrants' aspect of money laundering and terrorism. GPML provisions on countering laundering of money and terrorism-related to narco-drugs and other organized crimes are also analyzed in the light of selected research title.

Consequences of Immigrants' Nexus in Money Laundering and Terrorism

In response to the challenge of countering financial crime and terrorist financing, the European Union (EU) introduced various Anti-Money Laundering Directives in the last decade. Now the EU Fifth AML Directive ("5AMLD"), or Directive (EU) 2018/843, is the latest directive, which is effective from January 2020. This directive replaces the Fourth AML Directive ("4AMLD"), which aims at strengthening EU procedures against the laundering of money and terrorist financing. This was promulgated in response to the Paris terrorist attacks in 2016, which caused the deaths of more than 130 people (EU, 2020). It is to note here; most attackers had European origin (BBC NEWS, 2016), which needed to dissect the challenges which are put forth by the immigrants.

Research Methodology

The study was based on qualitative and quantitative research in nature to meet the objectives mentioned above. Using qualitative research techniques, it was synthesized and collated many materials in a new way and sought to improve the risk identification, assessment, and evaluation of counter financial crime and

terrorism regime by answering the research questions. Through the quantitative aspect, the implementation and the challenges were measured. It included an in-depth examination of how these measures were followed and involved.

The selected research topic of immigrants' nexus to money laundering and terrorism is unique. The researcher found the acute absence of information on the selected topic and related to its mechanism adopted by immigrants to counter existing laws and measures.

Thus, the primary approach of the research involved hybrid research. This research analyzed the comprehensiveness of the current anti money laundering and counter-terrorism regimes program, particularly to immigrants' nexus. It makes practical suggestions for future improvement in practice. Considering hybrid research; existing data method, the document and content analysis is carried out to assess existing anti money laundering & counter-terrorism related policies, measures, and regulations having immigrants' nexus. The researcher also examined secondary resources. The data analysis method was adopted for understanding statistical information on the selected research proposal title. National conference publications and annual governmental reports were examined as well.

Related to practical issues, a survey method was performed. Experts dealing in countering financial crime and terrorism regimes were approached. Adopting the purposive sample, the researcher identified some respondents who could provide essential data on the research subject. The researcher envisaged the research planning work. For this purpose, research questions were set accordingly. The profound review was carried out by the researcher, which helped to formulate an appropriate strategy. The researcher followed the pilot-testing methodology under the factor n=10 criteria out of the respondents' sample. The researcher believed in following the research ethics in letter and spirit. Besides surveys, agency data was also gathered primarily by the researcher and involved published statistics. The profound review was carried out by the researcher, which helped to formulate an appropriate strategy.

Discussion

Various data collected and analysis carried out and it based on quantitative and qualitative approach. The dynamics of immigrants' nexus related to money laundering and terrorism are highlighted. The researcher found preceding researchers performed a minimal study, and this scarcity of information motivated the researcher to dissect the said nexus of immigrants in financial crime and

terrorism. Believing that every crime has its retrospective causes and prospective consequences; thus contemporary factors are also explored and analyzed.

It is analysed that laundering money is an interlinked crime and cannot ignore the involvement of multiple organized crimes. The rising trend of terrorism and terrorist activities demands reviewing pertinent collected information on these aspects of organized crime. These crimes are transnational in nature, and cross-border organized activities are involved. It cannot be denied that organized criminal networks have prospered, which led to the proliferation of criminal activities. This was witnessed during the post-cold war era, where criminal networks replaced state-sponsored terrorism. Terrorist networks formed groups and found other sources through organized crimes. The happening of 9/11 emerged as a lethal combination of laundering money and financing of terrorism. It drew the attention of the international regime to counter this nexus. From available archives of the UN's General Assembly, the resolution 55/25 of 15 November 2000 adopts the Palermo Convention, "with deep concern" a growing nexus of transnational organized crime and terrorist groups (UNCTO,2000).

The researcher finds a nexus of organized crimes with money laundering. Since money laundering is a predicate offense, it is naturally linked to other organized crimes. The latest scenario depicts an increase in the overlapping of organized criminal activities among the criminal groups. This also applies to organized narco-drug and terrorist networks, where narco-money crosses the borders from country of origin to the destined countries, particularly Europe and the U.S through money laundering in support of terrorist activities. This trend has become transnational in nature, not limited to geographical borders.

From the analysis carried out; it depicts that like organized crime, terrorism cannot be defined in satisfactory terms which could be acceptable to all. When elements of criminal networks are dissected, there are also non-ideological factors. To these networks, it is not difficult to challenge the functioning of contemporary governments. This is further supported by using intimidating tools like kidnapping, slaughtering, and prevailing corruption (Finckenauer and Albanese, 2005). This intimidation is also witnessed amongst narco-trafficking cartels where intimidation, threat, and extortion against prosecutors, judges, politicians, and law enforcement officials. The main objective is to create mistrust among people against the legitimate regime. These illegal activities, during the 1980s, created a term of narco-terrorism (Mylonakia,2002).

Further can be understood; when Raufer defines terrorist financing as, "financing of terrorism can be divided into two general types: financing from above, in which large scale financial support is aggregated centrally by states, companies, charities or permissive financial institutions; and financing from below,

in which terrorists fund raising is small-scale and dispersed, from example based on self-financing by the terrorists themselves using employment or welfare payments" (Raufer, 2006). This nexus of laundering money and financing of terrorism has become an extreme threat to the country's security. Related to hypothesis H1, from the inference of analysis, money laundering and terrorist financing have spontaneous bondage and at some stage these two form chain reaction in substantiating organised crime.

Among the various criminal activities, those criminal groups were heavily involved in those activities which were lucrative in financial terms. Narco trafficking has been a significant source of their earnings. In 2003, Steven W. Casteel, the DEA's assistant administrator for intelligence, explained to the U.S Senate's judiciary committee that the rise of globalization further aggravated the situation and gave impetus to the criminal activities of those groups. Criminal networks further stretched their muscles by abusing available technology in financial channels for money laundering. The situation is further aggravated when proceeds from narco drug trafficking proliferate terrorism (Steven, 2003).

In terrorist financing, the main objective is to hide the purpose of legal funds to be poured into terrorist activities. In concealing this nexus, terrorist networks prefer to smuggle cash, remit cross-border funds in a structured way, layer and integrate legitimate and illegitimate funds. Hawala or Hundi has been a favourite to terrorist networks for concealing their identity and money trail against the regime while transferring from non-developed to developed countries. In its post 9/11 report, USA State Department stated the activism of Al Qaida and other terrorist networks, cash-based economy, and porous borders of Afghanistan substantiated the use of informal financial networks, like Hawala. These prevailing conditions contributed to the export of financial crime and financing of terrorism (INCS Report, 2010).

Some terrorist groups or organizations adopt complicit charities and entrepreneurs to make their networking more effective. These networks are so organized; to justify their terrorist activities. Terrorist groups also influence public opinion through mass media and propagandize their violence through ideology. When Kohlmann's work was analysed, it described, "Groups that use terrorism as a primary means to pursue their objectives can also utilise affiliated charities as a source of financing that may be diverted to fund terrorist attacks and terrorist recruitment by providing a veil of legitimacy over an organization based on terrorism" (Kohlmann, 2006).

Infact, charity funds are more susceptible to financing terrorism. These funds are mostly collected in cash, which is also a high-risk factor from a money laundering perspective. It is not easy to track the trail record of the origination of

cash funds and their sources. This ideal scenario gets impetus when these organizations have global existence in small networks/branch offices and funds are deposited through different instruments in their accounts maintained in various jurisdictions. This accumulation and routing of funds from non-developed countries channelled through placement, layering, and integration cycle of money laundering are preferred tools by these charity or non-profit organizations. Mainly non-developed countries have been sources of encouraging grounds to such organizations/networks due to the weak counter regime of financing terrorism.

Several organizations exist everywhere globally that safeguard the group's interests and consistently transfer assets at transnational levels worldwide. In 2008, in the Northern District of Texas, all applicants in the USA vs. Holy Land Foundation were involved in financing of terrorism through laundering money. These charity organizations raised funds for the support of Hamas for over 13 years by camouflaging the actual reason for collecting charity funds. The Financial Action Task Force highlighted the abuse of charity funds for terrorist financing purposes in October 2001, where charity funds were transferred for terrorist-related activities abroad by the hoax charity organizations (Walker, 2018). Such misuse of charity funds collected for the welfare work was channelled to ease terrorist activities outside their local destinations, and it also shattered donor confidence (Laksmi, 2019). Thus from the above analysis related to hypothesis 2; the researcher concedes that immigrants' involvement in commission and proliferation of money laundering and terrorism is irrevocable.

At the termination of the cold war, various existing criminal networks, which were active in criminal activities at the behest of states, now were left abandoned. They now switched to other locations where they could have more financial benefits. As a result, various developed countries faced various terrorist and money laundering threats (Micco, 2000). The case study of Ramzi Yousef, who was the leader of the first World Trade Centre terrorist occurrence in 1993, managed to attack and raise funds. His entry into the targeted country, the U.S, was possible through immigration violations and fake documents. Furthermore, under Kane and Wall analysis of terrorist suspects charged for white-collar crimes, 16% of the defendants in 10 of the 19 states were accused of breaching immigration laws, included distorting identities as to a U.S resident; manoeuvring of naturalization, citizenship, or alien registry matters; and improper acquisition of nationality or naturalization (Kane and Wall, 2005).

From the work of Lormel, criminal identity theft carries the feature "cloak of anonymity". It is helpful to criminals to commit crimes like noncash frauds-fraudulent access to plastic money, banking channels and includes cybercrimes. This further attains culmination when it is applied in terrorist activities, particularly to foreign lands, free from the watchful eyes of the anti-terrorism regime (Dennis

Lormel, 2002). In 2006, Nemr Ali Rahel was found guilty of collecting more than $500,000 to abet suicide bombers' families through fake information during loan applications (Poole, 2007). In other similar case, Youssef Kourani and Mohammed Kraymen routed more than $200,000, collected through real estate fraud, to Hezbollah's Chief of Military Security. Fulmer, in his testimony, stated that there is a rising trend of connections between mortgage industry and terrorist activities (Fulmer, 2010).

9/11 Commission Report disclosed that identity theft was the primary tool applied by the criminal networks. Forged travel documents had been a vital contributing factor also. Through this exercise, they successfully disguised their true identities from being detected by the law enforcement agencies (NCTA, 2004). Despite the Identity Theft and Assumption Deterrence Act of 1998 USA, identity fraud remains a crime, but terrorists keep hoodwinking law enforcement agencies to carry out their criminal activities (Perry & Brody, 2011). Identity theft is beneficial to terrorists and harmful to the society where unauthorized access is gained (FBI, 2005). Indeed, maintaining anonymity before the commission of terrorist activities in a foreign country is considered vital since it deceives the anti-terrorist regime of the country. This is being done by making fake identifications or abuse of someone's stolen identities to enter a country, get employment, and abuse banking channels to launder money for disguising their illicit funds, the amount, use, and destination of such funds (Kane and Wall, 2005).

Various available literature was reviewed related to immigration and crime. It was found that nexus of immigration and crime is not a new phenomenon. In 1880, various publications in the New York Times were witnessed (Simon, 1985). The surging number of immigrants in developed countries is very high. In the west, immigration is a highly debated issue. Popular media often depicts immigration as the main reason behind increasing crime (Junger-Tas et al., 2010).

This nexus requires urgent attention in contemporary society. Both pro and anti-immigration writers consider the latest immigration surge will be a significant social issue than any other (Suarez-Orozco 1998; Brimelow 1996). It also inherently carries the threat of money laundering and terrorism regarding switching citizens from non-developed countries or regions where counter regimes are ineffective, or prevalent laws are weak. The researcher believes that developed countries carry a tremendous risk of proliferation. It directly or indirectly may cause the commission or involvement of other organized crimes. Also, cross-border involvement of criminal networks or non-state actors cannot be ignored where enforcement struggles.

U. N's report 2019 of the Department of Economic and Social Affairs was reviewed, the surge of 51 million since 2010 was observed when 272 million

international migrants were estimated. This mounting trend is witnessed in both developed regions. In Europe and Northern America, almost half of all international migrants reside there. In 2019, Europe saw the highest number of worldwide migrants (82.3 million). The top 10 countries of destination cater to about half of all international migrants. The top of them is the United States with other countries like; the United Kingdom, Germany, Italy, France, and others. One-third of international migrants on their origin account is from those third world countries (UN-DESA, 2019). According to the U.N's World Migration Report 2020, increased violent crimes also compel people to seek refuge in other countries. The same report; foretells through the data that reveals an increase of hate crimes in 2017 in the United States, with many victims targeted because of their race or ethnicity (IOM, 2020).

Countries like Mexico, Syria, Ukraine, Afghanistan, and others are weak in implementing countering terrorism and money laundering measures in their respective jurisdictions. These jurisdictions possess organized criminal networks active in national and transnational domains involving serious organized crimes. For example, in the case of Al-Qaeda, Brisard states that the primary objective of Al-Qaeda was to foster transnational support for its ideology. In that respect, it financially crossed borders and supported over the years, various networks in Libya, Indonesia, Philippine, and Somalia (Brisard, 2002).

In continuation to above, the threat of hate-crime cannot be ignored. United Nations Secretary-General António Guterres, in his speech in January 2019, suggested engaging societies against the surge of intolerance, hate-talk, and xenophobia. To him, these extended direct threats to sustainable development, human rights, peace, and security (UNODC, 2019). One cannot ignore; if the intensity of the scenario aggravates, this may lead to polarisation and terrorism. According to BBC NEWS reports of 2017 & 2019, terrorist attacks at mosques in New Zealand in 2019; and Barcelona, Spain attacks in 2017 by 22-year-old Younes Abou Yaaqoub killing 13 people and injuring at least 130 others in the terrorist acts were outcome of hate-crimes. After the terrorist attacks of 9/11, people were worried about further terrorist activities inside the U.S. They were highly concerned about the physical threat to themselves and their families (Nacos, Bloch-Elkon & Shapiro, 2008).

Former advisor to the 9/11 Commission, Janice Kephart submitted his report on "Immigration and Terrorism" to investigate record of 94 migrant terrorists who were active in terrorist activities in the United States during the period of early 1990s and 2004. He concluded that out of 94 terrorists, two-thirds of these were earlier involved in immigration frauds or connected with the commission of terrorist doings. He further dissected that the erroneous immigration system had been a leading cause of the vulnerability and recommended stringent execution of

immigration law in the United States (Janice Kephart, 2005). Thus from above given analysis; the researcher cannot ignore the hypothetical 3 fact that nexus of immigrants in money laundering and terrorism has serious implications on recipient /developed countries

Terrorism and organized crime have linkages and to differentiate them is challenging in terms of their characteristics. Organized criminal groups always tend to commit violence to achieve their goals and cushion other terrorist groups. This is the reason, terrorist groups associate their activities with organized criminal groups and source their continued ideological fight. These complex characteristics and intermingled activities, the prominent comparative feature is the motivating factor. The primary motivating factor for organized criminal networks is profits, while some terrorist groups design their activities under the spirit of ideology or struggle.

Laundering money and financing of terrorism have variance in nature and modus operandi when their techniques are analyzed. Thus, it demands various countermeasures and controls for countering laundering money and financing terrorism. But the origin of funds is the basic difference between these. However, there are no separate principles that could operationally distinguish these two. Terrorist financing doesn't always carry illegal funds. It may have legitimate sources but continuously will be poured for illicit activities. But money laundering always has ill-gotten funds out of commission of the crime. These funds may be further utilized for legal purposes, but their origin is illegal. Criminal networks always disguise their origin from being traced. So in the scenario of terrorist financing, it is tough to satisfy legal funds to be used or abused for financing terrorism. But in money laundering, it is a prerequisite to proving predicate offense is committed.

The nexus of immigration and crime is not new; it has been a contentious issue for more than 100 years (Simon, 1985). The researcher realizes the rising trend of immigrants in developed countries. It is high time to spotlight immigrants' role in laundering money and terrorism in developed countries. Since this crime has a tremendous risk of proliferation from non-developed countries or regions where anti-money laundering and countering terrorism regimes are ineffective or prevalent laws are weak.

It is generally accepted that the causes for migration stem from the difference on affluence in the country of origin and the country of destination. The roots of the migration phenomenon are indeed to be found in the economic, political and social conditions of the country of origin: fast population growth, very high level of unemployment, ethnic conflict, oppressive political power, the violation of

human rights. All this is in open contrast with the standards in developed countries (Caritas, 1995).

Conclusion

The Counter regime has not been able to break the yoke of money laundering and terrorist financing challenges. There is compelling need to analyze factors responsible for the proliferation of these organized crimes, particularly in developed countries when it forms nexus with immigrants. This phenomenon makes this challenge transnational. To the researcher, the rising trend of immigration to receiving countries would aggravate further proliferation. Despite experiencing impediments in the research, the researcher believes that the research work would contribute in many ways by introducing new policies and countermeasures against money laundering and terrorist financing. If timely action is not taken; it would facilitate money launderers and terrorist financiers to be more organized at a larger scale.

The researcher finds absence or minimal literature available, which deals with immigrants' nexus in the specified organized crimes. This research article highlights immigrants' linkages of financial crime and terrorism in developed countries.

This nexus of immigrants leaves a far-reaching impact and needs countermeasures to be introduced. Believing the article would pave the way for future researchers to identify gaps solve future challenges. It would also contribute to raising new countermeasures and policies.

Recommendations

During the past decade, the world witnessed the proliferation of money laundering and particularly compelled non-developed countries to take counter measures against laundering of money and financing of terrorism alongside. It cannot be denied that these networks consider emerging poorly regulated markets/ non-developed countries supportive to their malafide activities. On vice versa, stringent standards are taken by developed countries against money laundering and terrorist financing. Thus being transnational in nature, laundering money is a serious threat to the world's most financial institutions and off-shore financial centres, where anti-money laundering and terrorist financing regimes are struggling.

Strict immigration laws play a role as the first line of defence against foreign residents and try to enter countries to support terrorist networks or facilitate in acts of terrorism. There is a need to take stringent prevention measures against terrorist funding. Stringent measures should be taken against terrorist networks by

preventing their fundraising, propaganda, and training, which facilitate them to commission cross-border terrorism in an organized way at the transnational level. Besides that, to restrict the acquisition of facilities those help organize terrorist campaigns and attacks, collectively or individually. It demands to centralize intelligence sharing among law enforcement regimes at domestic and international levels to trace and crush terrorist operations.

Financial Action Task Force (FATF) is one of the examples of global counter regime to the financing of terrorism and money laundering. It sets guidelines and assists in introducing legal, legislative, and organizational measures against money laundering and the funding of terrorism. FATF's recommendations and guidelines also deter the creation of militant organizations or networks by restricting their financial support, forbidding their terrorist acts, and finally, FATF's recommendations criminalizing terrorist funding, which could be helpful in curbing terrorist activities at the operational level.

There is a need to take rigorous oversight against the maintenance and operation of charity accounts. Maintaining transparency in collecting charity funds and their usage is key control. An independent audit framework should be maintained by the charity organizations. Proper transaction records of incoming and outgoing routing of funds should be part of stringent regulatory measures.

More attention is needed by the countries of origin, which have rising figures of illegal immigration, due to existing pushing factors like poverty, deprivation, lawlessness, etc. and review their countermeasures in that respect. It requires streamlining coordination and cooperation of counter regime measures against criminal networks among countries of origin and destined countries. The destined countries should also take countermeasures against employers to facilitate illegal foreign labour force in violations of labour laws. It is recommended that destined countries that are mostly developed and industrialized countries should boost the economies of countries of origin and create job opportunities under different development programs. The United States and the United Kingdom have taken stern measures by introducing and amending new laws against cybercrime and facilitating terrorist financing at the transnational level. Similarly, the European Commission has also taken measures under the same direction by increasing criminal penalties against cybercriminals and streamlining sharing of information at the transnational level.

Countries of origin at the counter regime end against illegal immigration, terrorist networks, and money laundering should also be provided training, logistic support, and centralized information sharing and combatting efforts. Countries of origin, which have increased the number of criminal networks facilitating and coordinating criminals responsible for terrorist activities, money laundering, and

other organized crime in the destined countries, should enact stringent laws with punitive concrete actions at the local level. Therefore, it requires harmonization among various responsible countries in their laws, policies, and other counter regime measures at a transnational level.

Global counter regime bodies responsible for curbing illegal immigration, terrorism, and money laundering should introduce more stringent countermeasures and make the ratified countries responsible for aligning their existing laws, policies, and comer measures to the newly enacted measures. Wherever possible, some punitive actions like applying general or sectoral sanctions should be introduced. Make sure to trace, collect, forfeit, and freeze assets that are illegal proceeds. In this respect, wherever possible, to introduce agreed legal options and effective extradition treaties to tighten noose against active criminal networks or non-state actors.

Certainly, laws are there to protect foreign lands from undocumented immigrants; but there is a need to put strict safety walls against the stealing of identities for abuse by the criminal networks in local and foreign lands

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