



World Bank

General Assemblies

Topic 1
Reconstructing the
infrastructure of societies
devastated by conflict

Topic 2
Disrupting terrorist financial
networks

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October 5-6, 2026

Committee
World Bank

Georgia Tech
Model United Nations

Bridging technology and diplomacy.



Georgia Tech
Model United Nations

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#GTMUN2026



Letter from the Secretary General



Esteemed delegates,

My name is Henry Bui, your Secretary General for the 2026 edition of the Georgia Tech Model United Nations Conference, also lovingly known as GTMUN. As your Secretary General, I would like to give you all a warm welcome as you begin your journey this conference cycle.

Every year at GTMUN, we see hundreds of you delegates spend hours speaking about your ideas, deliberating with others about the efficacy of solutions, and collaborating with compatriots to draft extensive resolutions. It is always impressive to see each delegate's ability to tackle these very significant issues affecting the real world today, proposing novel solutions, creatively applying international policy, and synthesizing resolutions that solve these urgent questions comprehensively and on a global scale.

I am especially excited to see everything you all will achieve this October. With over 1,000 delegates attending, this will be the largest GTMUN to date, and with it, we are bringing you 18 diverse committees to further test your abilities. Each committee has been carefully crafted to open unique perspectives and to allow each delegate to apply their skills in possibly new, unique ways. I hope that in the midst of being lost in deep research rabbit holes and hours of debate in each session, you all are satisfactorily challenged and that you all leave with joy and excitement in the work you accomplish.

Outside of the Scheller building where you will debate for two days, you will find that many of the skills you have used will be applicable to other aspects of your professional career: your ability to speak publicly, to improvise and adapt, and to act diplomatically. As a computer science student and teaching assistant, I have found that my experience in Model UN has been some of my most valuable. It has taught me to be confident in what I say, and it has taught me how to work with people with all different kinds of backgrounds and perspectives. One of our core values at Georgia Tech is that we thrive on diversity, and that is something that shines strongly at GTMUN.

As you prepare for committee, I want you to remember the most important thing you should get out of GTMUN—even more important than demonstrating your abilities or honing your skills for your professional career—is having fun. Not every speech has to be perfect, and not every unmoderated caucus has to go your way! Take the opportunity to try eccentric things in your speeches and diplomatic approach, and take the opportunity to meet new people. Do not forget that you are surrounded by many others who have similar goals, aspirations, and interests as you do! You might find a future close friend. Though competing is quite fulfilling (and the prospect of awarding is exciting), it can also be very stressful, so it is critical to find joy in what you are doing.

Once again, we, the GTMUN Secretariat, are excited to see everything you will achieve.

Good luck & have fun,

Henry Bui

Secretary General of GTMUN 2026



What is a *Position Paper*?

A position paper is a paper which describes how a country intends to address the topics of the committee, detailing tangible solutions to committee issues and connection to the country's policies. A position paper should contain details for each topic that will be addressed by the committee.

Formatting Requirements

- 12-point font, double spaces Times New Roman
- 1-2 pages per topic (excluding Works Cited page)
- A Works Cited page with citations in MLA format
- Files submitted in .pdf format with title "GTMUN26_COMMITTEE_COUNTRY.pdf"
- e.g., "GTMUN26_DISEC_Germany.pdf" or "GTMUN26_UNEP_United_States.pdf"

Start Each Topic Page With

- Committee: [Name of committee]
- Delegation: [Name of delegation]
- Topic: [Topic name/decription]

Position Paper Rubric

In order to be eligible for awards, delegates must submit a position paper and receive a score of at least 12/20 (for single-topic committees) or 24/40 (for double-topic committees). Refer to the next page for the exact scoring guidelines.

Our AI Policy

Delegates are expected to be drafting documents during the span of the conference using their own thoughts and ideas. As such, GTMUN **does not permit** plagiarism, pre-writing, or the use of generative AI during conferences.

- Plagiarism is the act of using another individual's work or writing and passing it as one's own without proper citation or credit. This includes writing from other delegates in the committee or from online sources.
- Pre-writing is the act of writing material for in-conference documents (e.g., working papers, draft resolutions, crisis directives) ahead of the conference. While doing prior research and bringing research notes is permitted (and encouraged), these notes should not contain text that is intended to be directly copied and pasted into a document. Suspicion of pre-writing is subject to the chair's discretion.
- Generative AI tools (such as ChatGPT, Claude, and Gemini) cannot be used to partially or wholly write a conference document. GTMUN recognizes the rapidly evolving landscape of artificial intelligence engines as a tool for research. Though discouraged, GTMUN accepts the use of such tools to locate resources and brainstorm starting solutions. However, generative AI must not be used to generate content for the conference, such as in-conference documents and position papers. GTMUN encourages the development of creative, unique solutions in committee and knows delegates are more than capable of producing such ideas without relying on generative AI.

Delegates that violate the writing policy will face consequences that may include disqualification from awards.

		Great (5)	Good (4)	Adequate (3)	Poor (1)
	Background	- Detailed description of the topic (including dates and stakeholders) - Several facts and statistics - Discusses many relevant UN documents and resolutions	- Basic description of topic (including some dates and stakeholders) - Some facts and statistics - Discusses some relevant UN documents and resolutions	- Minimal description of topic (with no or few dates and stakeholders) - Few facts and statistics - Misses some key relevant UN documents and resolutions	- Unclear or incorrect description of topic - Incorrect or missing facts or statistics - No mention of relevant UN documents and resolutions
	Policy	- Country's detailed history with issue - Detailed present position (or a strongly-defended inferred position) of country - Several references to statements from appropriate officials or documents - Several facts and statistics	- Country's basic history with issue - Present position (or reasonable inferred position) of country - Some references to statements from appropriate officials or documents - Some facts and statistics	- Sparsely describes country's history with issue - Present position (or basic inferred position) of country - Few references to statements from appropriate officials and documents - Few facts and statistics	- Incorrect or missing description of country's history with issue - Incorrect present position (or unreasonably inferred position) of country - No references to statements from appropriate officials and documents - Incorrect or missing facts and statistics
	Solutions	- Detailed personal objectives - Proposes well-supported potential solutions - Identifies delegates to work with and provides strong reasoning for selections - Actionable, reasonable solutions which are within the scope of the committee	- Expresses personal objectives - Proposes reasonable potential solutions - Identifies delegates to work with and provides reasonable justification for selections - Actionable solutions within the scope of committee	- States personal objective - Proposes potential solutions - Identifies delegates to work with - Actionable solutions	- No proposed goals or plans - No potential collaborators mentioned - Implausible or missing actionable solutions
	Mechanics	- No grammar, spelling, or punctuation errors - Numerous and diverse citations from appropriate sources	- Few grammar, spelling, or punctuation errors - Citations from appropriate sources	- Some grammar, spelling, or punctuation mistakes - One or two citations from inappropriate sources	- Many grammar, spelling, or punctuation mistakes - No citations from appropriate sources

Introduction to Committee

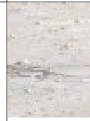
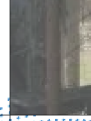
In July 1944, the Bretton Woods Conference was held in order to create a framework for post-war economic cooperation and reconstruction. After years of planning and discussion, the delegations were expected to agree upon a system that would help countries recover from the devastation of the Second World War and support long-term growth. As a result of this conference, the World Bank was formed along with the International Monetary Fund (IMF) as institutions for promoting global economic cooperation. The articles of agreement for the World Bank Commission stress its role in supporting economic development and the rebuilding of economies of countries devastated by war, and are the guiding principles for all programs and operations. The World Bank currently consists of 189 member countries who essentially act as shareholders, giving the World Bank a unique form of operation, running akin to a large multinational corporation. The shares that every country has is roughly a representation of its economy, and each is represented by a Board of Governors, who are generally member countries' ministers of finance, central bank governors, or other senior officials. The Board is responsible for reviewing the operations, policies, and discussing major development issues as well as setting global priorities for the year.

There are five main institutions that compose the World Bank. The International Bank for Reconstruction and Development (IBRD) is responsible for risk management, providing loans and advisory services, and other financial products for developing countries. The International Development Association (IDA) is responsible for delivering grants and low-interest loans for the world's poorest countries suffering from the lowest gross national income, aiming to provide affordable development financing and reduce poverty. The International Finance Corporation (IFC) assists in promoting private sector growth through mobilizing foreign investors, creating new opportunities and jobs that are crucial for development. The Multilateral Investment Guarantee Agency (MIGA) is responsible for promoting foreign direct investments in developing countries, and to provide political risk guarantees to investors and lenders, assisting with precautions against non-commercial risks. The International Centre for Settlement of Investment Disputes (ICSID) is crucial for providing a stage of communication between stakeholders, ultimately functioning as an independent forum for dispute settlement between states and foreign investors.

The institutions within the World Bank can provide loans, grants, deliver technical assistance and policy advice, and ask as financial intermediaries for developing nations only when they reach out for help. The World Bank cannot enforce policy on sovereign governments, impose sanctions, initiate projects without government approval, or manage a state's monetary policy. It is required to recognize the sovereignty of a state.

Disclaimer

Model United Nations provides an opportunity for delegates to engage diplomatically with topics of global importance and explore possibilities for conflict resolution in a meaningful way. Many of the topics at hand may involve sensitive or controversial subject matter. We ask delegates to be respectful and professional when engaging with their committee and communicating with fellow delegates and GTMUN Conference staff. The content warning below is meant to warn you of potentially controversial topics that are present in the content of this background guide, as well as content that may appear in other aspects of the committee (e.g. debate, speeches, directives), so that you can prepare yourself before reading this background guide and participating in the committee. At GTMUN, we take equity violations very seriously and require delegates to fully comply with our equity guidelines. Failure to do so will result in an immediate disqualification from awards, and you may be asked to leave the conference. Please remain respectful in committee, and avoid overgeneralizations as well as take into account individual differences and contexts during your speeches. If you have any questions regarding our equity guidelines, we encourage you to contact one of our staff members. If, because of this committee's content warning, you have any questions or concerns, please feel free to reach out to our staff via email at gtmunconference@gmail.com.



Topic 01

Reconstructing the
infrastructure of societies
devastated by conflict

Key Terms and Acronyms

Conflict	A situation of acute insecurity driven by the use of deadly force by a group with a political purpose or motivation. Force can be either two or one-sided, where the targets are civilians
Food and Agriculture Organization of the United Nations (FAO)	The agency leads international efforts to achieve food security and to ensure peoples' access to food that allows for a healthy life (Food and Agriculture Organization, n.d.)
Food Insecurity	A lack of regular access to safe and nutritious food for growth and development and a healthy lifestyle. It can be mild, moderate, or severe (United Nations, n.d.)
Forced Displacement	When individuals and communities are forced to flee homes or residence as a result of or in order to avoid the effects of dangerous situations, such as armed conflict, violence, disasters, or development projects
Fragility	A systemic condition or situation characterized by an extremely low level of institutional and governance capacity which significantly impedes the state's ability to function effectively, maintain peace, and foster economic and social development
Fragility, Conflict, and Violence (FCV)	A classification by the World Bank Group to distinguish countries experiencing situations where a state's ability to function has deteriorated and where conflict is ongoing
Gender-Based Violence (GBV)	Violence committed against a person because of their gender, and includes multiple types of harm inflicted in public or in private. Threats of violence, coercion and manipulation can also be a part of the harm inflicted
Human Capital	The skills, knowledge, and qualifications of a person, group or workforce considered as economic assets

<i>Internally Displaced Persons (IDPs)</i>	A person or group who has been forced to flee their homes as a result of or in order to avoid the effects of dangerous situations and who have not crossed an internationally recognized state border
<i>NGO</i>	Non-governmental organization whose work addresses social, humanitarian, environmental, or developmental issues
<i>Peacebuilding</i>	The creation of measures that aim to reduce the risk of conflict by strengthening a nation's capacity to manage conflict and lay its foundations for sustainable peace
<i>Resilience</i>	The ability of a system, community, or society exposed to hazard to resist, adapt to, and recover from its effects in a timely and efficient manner
<i>State Capacity</i>	The ability of a government to effectively implement their policies and achieve their goals
<i>The United Nations Children's Fund (UNICEF)</i>	The United Nations Children's Fund helps children reach their fullest potential. The agency runs health programmes that provide children and mothers preventative care and treatment, and is recognized as the world's largest provider of vaccines. It also promotes education, provides emergency relief after disasters, and expands access to safe water (UNICEF, n.d.)
<i>The United Nations Development Programme (UNDP)</i>	The United Nations Development Programme has the strongest role in the United Nation's efforts on international development. By partnering with governments, communities and organizations at all levels, it helps countries on their path to long term resilience and prosperity. The programme focuses on fighting poverty, expanding digital access, and creating practical solutions (UN Development Programme, 2023)

<i>The United Nations Educational, Scientific and Cultural Organization (UNESCO)</i>	The United Nations Educational, Scientific and Cultural Organization develops standards, tools and knowledge to tackle today's greatest challenges and to aid policy-makers in increasing benefits for their people. The agency also aims to increase international cooperation in education, science, and culture (UNESCO, 2025)
<i>The United Nations Refugee Agency (UNHCR)</i>	The United Nations Refugee Agency is responsible for protecting and assisting refugees, asylum seekers, and IDPs. The agency provides humanitarian aid and helps people access shelter and key services
<i>The World Food Programme (World Food Programme)</i>	The World Food Programme is dedicated to improving people's nutrition, aiding farmers in increasing their productivity, helping communities cope with climate-related shocks, and providing food assistance
<i>The World Health Organization (WHO)</i>	The World Health Organization coordinates world responses to health emergencies. It promotes plans to achieve good health for all through science-based policies and programs. The agency's programs aim to increase access to healthcare, necessary medicines and products, and training for health workers (World Health Organization, n.d.)

Introduction

The World Bank defines fragility, conflict, and violence (FCV) settings as environments affected by institutional weakness, violent conflict, or severe political and social instability. These factors represent some of the most acute humanitarian and developmental challenges in the modern day. Armed conflict, political instability, corruption, humanitarian crises, and economic collapse can reverse decades of developmental progress and destabilize entire regions, reinforcing one another in a destructive cycle. These conditions often produce high levels of poverty, displacement, food insecurity, unemployment, and infrastructure destruction that institutions are oftentimes unable to address. Breaking this cycle is among the most difficult tasks in international development.

The scale of the crisis is staggering. It is estimated that by 2030, nearly two-thirds of the world's population living in extreme poverty may reside in FCV-affected countries (World Bank, 2020). There are currently more violent conflicts globally than at any point in the past 30 years, and the world is simultaneously facing the largest forced displacement crisis ever recorded (World Bank, 2020). By the end of 2025, the number of forcibly displaced people stood at 117.8 million, with children accounting for an estimated 38%. Overlapping crises and renewed conflicts have reversed significant development gains, deepening poverty and eroding stability in regions that cannot afford it.

The World Bank has increasingly expanded its role within FCV contexts in response to these challenges. Beyond traditional development financing, the institution now focuses on preserving public services, rebuilding infrastructure, strengthening institutions, and supporting long-term resilience. However, operating in conflicted-affected states presents major challenges due to several factors.

The economic consequences are both devastating and remarkably persistent in FCV settings. Afghanistan's per capita income has remained at its 1970s level due to continued war, and Somalia's per capita income has dropped by more than 40% over the same period (United Nations & World Bank, 2018). These effects do not reside in the FCV contexts alone; on average, countries neighboring a high-intensity conflict experience an annual decline of 1.4% in GDP and a similar increase in inflation, marking the necessity to address these issues, both to avoid long-term economical damage within the context and to prevent its spread to neighbors (United Nations & World Bank, 2018, p. 34).

At the same time, advances in technology create opportunities for innovation and growth, but benefits and access are not available to all, threatening to widen the gap between high- and low-income countries. Development projects have to now confront this new scale of automation when addressing the economical challenges,

having to frame designs around reduced labor needs in certain industries that have provided security for people in FCV contexts in the past.

Conflict is the primary driver of forced displacement in the modern world and it produces serious consequences. For those displaced, the loss is immediate and total: homes, livelihoods, and social networks. This can place enormous pressure on neighboring countries and host communities, depending on their capacity to support these populations. For the communities and countries that receive them, the presence of internally displaced persons (IDPs) and refugees can mean a boost in economic output and labor productivity, but also a short-term pressure on housing, services and infrastructure. This means that refugees and IDPs can often face barriers to education, healthcare, employment, legal protections, and social integration when host countries work to provide these services while balancing economic and political pressures. It is important for the development community to aid countries and communities to turn these challenges into opportunities that have the potential to transform communities for the better.

FCV contexts do not affect all people equally. Women and girls bear a disproportionate burden of conflict. IDPs face heightened risks in gender-based violence (GBV), and states experiencing FCV become the worst performers on key gender equality indicators, which encompass the dimensions of health, empowerment, and participation in the labour market (Doreen, 2024). Refugee women in conflict settings face unique barriers to employment and increasingly undertake the roles of household heads and primary caregivers without the support or resources needed to thrive. This issue is intensified by the erosion of legal systems and institutions across societies; their absence or weakening during conflict reinforces harmful gender norms, limits access to protection, and enables violence to go unchecked.

Food insecurity, defined as a lack of regular access to nutritious food, follows a similar pattern in FCV contexts. Since August 2021, women-led households in Afghanistan are more insecure than those led by men, 96% to 89%, respectively (Hanmer et al., 2024). This far-reaching issue within FCV contexts highlights the need for development projects to strengthen inclusion of vulnerable populations and to increase governance measures that address the unequal distribution of burdens and ensure protection.

Perhaps the most damaging long-term consequence of FCV is its effect on an individuals' knowledge and abilities, or human capital. When schools close, hospitals are destroyed, or vaccination programs collapse, the damage goes beyond immediate suffering and endangers a country's future development. For instance, children who miss years of education often enter adulthood with fewer opportunities and limited economic prospects; at least 90% of children aged ten who live in FCV contexts are found to be in learning poverty, meaning they are unable to read and understand text

(World Bank, 2025). Similarly, collapsed healthcare systems can take years or even decades to rebuild and the need to support rebuilding and development of these systems becomes particularly urgent when it is estimated that 60% of preventable maternal deaths and 53% of deaths of children under 5 years take place in FCV contexts (World Health Organization, 2020). This devastation drives the World Bank to partner with governments to maintain essential services, such as those in the health and education sectors, during crises. By aiding in the process of building long-term resilience, individuals are enabled to accumulate human capital and contribute to their country's economic growth and path towards reduced poverty.

History

The World Bank's role in fragile and conflict-affected states has evolved significantly since the institution's creation in 1944. Originally established during the Bretton Woods Conference following WWII, the institution initially focused on rebuilding war-torn European economies and restoring international economic stability.

As decolonization accelerated during the mid-twentieth century, the World Bank gradually shifted its focus toward development financing in newly independent states across the globe. But by the 1970s, over 40% of people in developing countries lived in absolute poverty, creating a pivot in the World Bank's attention to directly helping impoverished people (World Bank, n.d.). This shift brought an increase in lending and an expansion to the issues development projects could tackle. Member countries could now address issues pertaining to the environment, rural development, water, sanitation, education, and more. This period marked a major shift in the institution's identity, transitioning from primarily a reconstruction bank into a broader global development institution.

The economic crises of the 1980s and 1990s further changed the World Bank's approach. Debt crises, inflation, and economic instability in Latin America, Africa, and Asia led the institution to promote structural adjustment programs designed to stabilize struggling economies, such as Argentina's, where hyperinflation rose to nearly 200%. These programs generated lasting controversy for their social costs and their tendency to prioritize macroeconomic indicators over human welfare, increasing inequality, and worsening conditions for vulnerable populations. By the late 1990s, the World Bank increasingly



Bretton Woods Conference; Representatives from Chile, Brazil, Belgium, and Afghanistan sit at a long table. The men from Belgium and Afghanistan engage in conversation as the Brazilian representative stares at the camera. There are many more men in the background also sitting.

recognized the relationship between conflict and underdevelopment. Civil wars demonstrated how violence could destroy institutions, weaken economies, and reverse decades of progress. This also prompted the recognition that the quality of governance is inseparable from the outcomes of development projects. It was observed that corruption was undermining the effectiveness of lending for the purpose of development, which led the group to adopt an anti-corruption strategy. As a result of these observations, the World Bank placed a greater emphasis into the areas of conflict prevention, reconstruction and support for countries attempting to redirect their economies after major political change.



Crisis protest; people crowding in the street holding large banner that reads "La deuda es con el pueblo no con el FMI/ The debt is with the people, not the IMF."

The turn of the century brought a reconceptualization of what the World Bank was for; the mid-2000s marked the beginning of the World Bank's newly defined role as an institution that generates community-driven development, aid coordination, and the protection of vulnerable groups. Following the adoption of the MDGs and the SDGs, the World Bank increasingly emphasized inclusion, resilience, poverty reduction, and climate adaptation.

Today, FCV settings represent one of the institution's highest priorities. Its latest FCV Strategy acknowledges that without targeted intervention, the international community's poverty reduction goals cannot be achieved. This strategy calls for stepped-up partnerships that work to facilitate sustainable peace.

Current Developments

The World Bank's broad approach to FCV contexts is built around a framework with four interconnected pillars: addressing the root causes of fragility before escalation into conflict, staying engaged during crisis to preserve human capital and protect key institutions, rebuilding trust between governments and citizens, and ensuring vulnerable populations are included in every phase of recovery.

As of 2026, the World Bank has introduced four changes to the old FCV strategy, developed based on observations from their previous work in this type of context. Firstly, the new strategy acknowledges that conflict has the potential to rise outside of low-income, low capacity countries, mainly due to the complex dynamics of existing and rising conflicts. The World Bank identifies FCV contexts as a central focus for the humanitarian and development world as it faces waning focus on and existence of aid programs. The economic state of the world and rapid changes in

global trade has driven lenders to rethink their commitment to such programs and has introduced new challenges for nations which rely on this aid. Accordingly, the World Bank continues to deem the creation of jobs as urgently necessary. More than 257 million youth are expected to enter the workforce within countries classified as FCV contexts by 2035 (World Bank, 2026, p. 14). Youth within these countries are a key force in the creation of a sustainable environment where the likelihood of conflict is decreased. These changes in strategy mean: the World Bank will employ an increasingly rigorous process to identify FCV risks and better their management, support governments committed to delivering lasting results, increase collaboration between the five institutions and domestic economic actors in FCV settings, and increase focus on building and developing partnerships with other UN agencies, NGOs, and other actors to enhance humanitarian and development efforts.

The World Bank's efforts to increase partnerships with the UN can be observed through a number of joint initiatives created within the past ten years to tackle humanitarian and development issues within FCV contexts. The introduction of the original FCV Strategy meant greater monitoring of crisis-affected nations to identify necessary steps to support those in need. In order to materialize this type of data and to best address humanitarian and development matters, the UN and World Bank increased their cooperation. A November 2019 Partnership Monitoring Report that surveys cooperation between the World Bank and the UN later found that agencies with the most relevancy in FCV cases were UNICEF, the World Food Programme, UNHCR, and the UNDP (Arthur, 2020, p. 7).

Partnership Gap and Issues

The World Bank's FCV strategy calls explicitly for deeper partnerships with humanitarian, development, security and private sector actors but a significant gap persists on the ground between the World Bank and NGOs. NGO staff report a lack of communication with World Bank staff that makes it difficult to collaborate in program design or implementation, even if their connection with the target population is well established. There is also a presence of wariness from NGOs when working with the World Bank. Its involvement with governments poses a risk for organizations, given that these ties introduce power dynamics that govern aid. The gap in this partnership signals the need for a better collaborative environment in order to effectively deliver results and maximize impact.

Within the UN ecosystem, when the World Bank partners with UN agencies, the difference in security rules and protocols can often lead to disagreement on how to navigate these cases. The World Bank is prone to assuming that it is better equipped to deal with financial management issues in accordance with its own rules and protocols when that may not always be the case.

Operational Challenges

Implementing development programs in active conflict zones involves a set of difficulties that have no clean solutions. The World Bank has significantly expanded its security coverage in conflict-affected areas in recent years, but the associated costs are extremely high and usually taken from other budgets rather than a dedicated security fund. This pattern creates a disincentive to engage more deeply in areas of greatest need.

There is also a systematic problem of inconsistency. The World Bank does not have set guidelines on how to judge changes to risk levels. Without a clearly defined institutional line for risk tolerance, decisions are effectively individually judged. This produces a wide variation in how similar situations are handled and undermines the coherence of the World Bank's broad FCV strategy.

Jobs for Youth

Central to the World Bank's goals for FCV contexts is the allocation of jobs for fast growing youth populations. It recognizes employment as a stabilizing force, yet in these settings it is difficult for this sector of the population to find legitimate work. The conditions the youth bear create the need for employment, and also make it difficult. It amplifies the danger of youth becoming recruited for armed groups, criminal networks, or political violence as an alternative to a job market devastated by destroyed infrastructure or investor flight. Addressing this urgent matter is one of the hardest challenges for the World Bank in FCV contexts.

Case Studies

Madagascar: The Cost of Disengagement

Following a political coup in 2009, the World Bank heavily pulled back financial engagement as a response. The World Bank's presence had begun a few years prior, and it was actively working to strengthen Madagascar's economic development and improve human welfare (Independent Evaluation Group, 2021, p. 7). The lapse lasted until 2014, with gradual resuming of certain funds. During this period of suspended engagement, a decrease in income per capita materialized, poverty rose sharply, and many other donors followed the World Bank's action, dropping foreign aid by 30% (Independent Evaluation Group, 2018). Later analysis instructed by the World Bank found that child malnutrition in certain areas increased by 50% and that due to lack of funding, the number of health care centers had shrunk (Independent Evaluation Group, 2018). The actions of the World Bank and others highlighted that withdrawing financial support from a state experiencing a political crisis primarily harms the population already suffering by exacerbating drivers of conflict. The risks

of rapid projects were also exposed here, where the results of the disengagement showed how certain actions may unintentionally cause or exacerbate drivers of conflict (Independent Evaluation Group, 2018).

Syria: Relief Efforts Following Collapse

Following protests against President Bashar al-Assad's government, violence between the Syrian government and anti-government rebel groups was triggered. The military conflict brought on one of the most severe collapses of a state in modern history; after 14 years of civil war, the Syrian population faces a destruction of the economic, social, and institutional fabric (UNHCR, 2025). The country is on the World Bank's 2027 FCV and Institutional Fragility lists.



Syrian citizens crowding a street with visible serious damage to buildings.



a few women and children holding donations from UNHCR

The economic toll in terms of GDP equates to an estimated loss of \$800 billion over the span of 14 years (UN Development Programme, 2025a, p. 18). The poverty rate has risen from 33% before the conflict to 90% as of early 2025, leaving three out of four people to depend on humanitarian aid and in need of access to basic necessities such as water, energy and housing (UN Development Programme, 2025a, p. 10). The conflict has left over half of water treatment plants damaged or non-operational and energy production severely compromised with over 70% of power plants and transmission lines damaged (UN Development Programme, 2025a, p. 38). The grid capacity of Syria was reduced by more than three quarters (UN Development Programme, 2025a, p. 38). The infrastructural damage extends to education, where between 40% to 50% of children aged 6 to 15 are not attending school, posing long-term consequences for Syria's human capital (UN Development Programme, 2025a, p. 35).

More than 600,000 have been killed and 113,000 are still missing (UN Development Programme, 2025a, p. 12). For the millions of refugees in neighboring host countries, it is a struggle to meet basic needs, with exposure to child labor, GBV, and exploitation. The economic uncertainty has pushed many into poverty and the

economic situation in Syria itself offers little hope of sustainable return.

Efforts by the United Nations in Syria are largely defined by the UNHCR's involvement. The UN Refugee Agency has been consistently present throughout the crisis. They have set up shelter, provided water and meals, and medical care to those who find themselves without a home. The Food and Agriculture Organization (FAO), has

partnered with the Syria Humanitarian Fund (SHF) to implement an agricultural project aimed to tackle food insecurity in the country. Farming households will receive animal feeds and seed and fertilizer packages to sustain their livelihoods and stabilize food systems (Food and Agriculture Organization, 2026). This project is part of the UN's coordinated efforts to provide Syrians stable access to basic necessities. At this stage, the United Nations Development Programme (UNDP), has also conducted assessments on the damage dealt to Syria on multiple dimensions and what this means for the future of the country and development and recovery plans.



Man crouched tending to his farm

Ukraine: An Economic Crisis with a Global Effect

Russia's invasion of Ukraine in February 2022 led to the largest recession in the country's history, where in the first year of the conflict, the country lost between 30-35% of its GDP (Kilfoyle, 2023). Approximately 7.1 million people have been pushed into poverty and more than 3.7 million people are now IDPs (Council on Foreign Relations, 2026). More than 5.9 million Ukrainians are registered as refugees abroad (Council on Foreign Relations, 2026). Ukraine is one the countries listed on the World Bank's 2027 FCV list.



A man and his two young boys push a large hay bale. His destroyed barn in the background of the photo.

The importance of the country's agriculture amplifies the war's global consequences. Ukraine, long known as the 'breadbasket of Europe', has had damage done to its agriculture sector that puts its levels of production in danger. This damage includes the targeting of ports and manufacturing plants by Russia, and the blockade of food exports that has compounded the global food crisis. For a year-long period, Russia had agreed to allow food

exports for the purpose of humanitarian efforts. Between 2022 and 2023, ships were able to transport 65% of grain and wheat to developing countries (Kilfoyle, 2023). In July 2023, Russia ended the initiative, continuing disruption to the trade of food and derailing aid programs. Before the invasion, Ukraine had been the largest supplier of commodities to the humanitarian World Food Program.



People in line for UN food assistance.

Now, a third of Ukrainian households face food insecurity and many farmers have been displaced. The reconstruction challenge Ukraine will face when the war ends will be one of the largest development undertakings of the coming decade.

Multiple United Nations agencies continue to provide aid and assistance to those in Ukraine throughout the ongoing invasion. For example, the UN Children's Fund (UNICEF) has been supporting the expansion of access to education for children, with help of the United Nations Educational, Scientific and Cultural Organization (UNESCO), who has been mapping and analyzing how host countries can support the education of young refugees (UN Foundation, 2023). UNESCO has also been providing journalists protective equipment and training for the dangerous environment (UN Foundation, 2023). The World Health Organization (WHO) continues to provide emergency medical teams, supplies, and trauma kits that include surgical equipment and antiseptics necessary to save the lives of wounded people (UN Foundation, 2023). These agencies represent only a fraction of the support those in Ukraine continue to be provided with and a larger recovery plan for the country is actively being discussed.

Myanmar: A Complex and Ongoing Humanitarian Crisis

Since gaining independence from the British in 1948, and a military coup in 1962, Myanmar's population has been embroiled in a humanitarian crisis. The coup reversed years of progress, driving out investors, triggering sanctions, and transforming an emerging economy for the worse. This country is identified to be experiencing both FCV and institutional fragility according to the World Bank's 2027 FCV and Institutional Fragility Lists.

The economic consequences of the conflict are severe and all encompassing; the middle class has shrunk by 50% and the poverty rate in 2023 grew to include nearly half of its population (UN Development Programme, 2024). The manufacturing and



A military official leads a group of (young) men off to the right.

services sector face shortages of raw material, imports, and electricity. The people of Myanmar are then forced to cut spending on healthcare and education, deplete their savings, and reduce their food consumption to cope.

The human rights dimension is alarming; at the time of the coup, security forces killed more than 600 people, and the military subsequently launched violent campaigns against civilians suspected of

supporting resistance movements. Many were subjected to torture and the campaigns displaced thousands. In February 2023, the military junta forced conscription, triggering a flight of young people out of cities. Children were abducted or recruited at vulnerable moments and their age was then either concealed or went unverified. In 2025, the United Nations verified more than 1,800 cases of child recruitment (Human Rights Watch, 2025). By the end of 2026, four million people are expected to be IDPs while 12.4 million face acute hunger (United Nations, 2026). This crisis has been compounded by a 7.7 magnitude earthquake.

Following the earthquake, the UNDP's immediate response consisted of debris removal, providing temporary shelter, provision of water purification kits, and more. Large scale efforts by the agency included the repair of vital public infrastructure, the establishment of renewal energy systems for businesses and households, and post-disaster needs assessments through satellite imagery (UN Development Programme, 2025b).

The long-term prospects for Myanmar are in a grave state, largely determined by the systematic targeting of healthcare and education. In a span of three years, there have been nearly 1, 200 attacks on healthcare workers and facilities, forcing doctors and other medical personnel to operate from makeshift hospitals and a constant fear of arrests (Krugman, 2024). Rising education costs have pushed low-income households to allot only 2% of their resources to schooling (Reuters). Some of the most important services and integral aspects of the development of human capital are in such a state that put Myanmar's future in an alarming level of danger.

Presently, much of the UN's work in Myanmar focuses on children. UNICEF partners with local actors at shelter sites to support the well-being of the youth who have been displaced; the agency provides child protection kits which contain items like clothing, hygiene products, sleeping mats, and toys. Parents are also able to participate in sessions aiming to educate and bring awareness to steps that can be taken to protect and care for their children during difficult times (UNICEF, 2026). UNICEF

also provides support for children within the health dimension. In partnership with health authorities and other health organizations, the agency delivers vaccines to those who face difficulties visiting a clinic for immunizations (Mon, 2026).

Directives / QARMAs

How can the World Bank balance its development efforts with respect for state sovereignty? Under what conditions, if any, is it appropriate to apply policy requirements to financial assistance in FCV contexts?

How should the World Bank engage with governments whose actions may be drivers of conflict or instability? How can it better engage with NGOs in such situations?

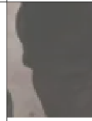
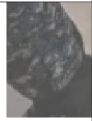
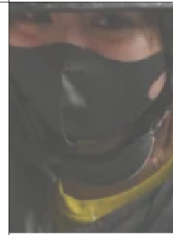
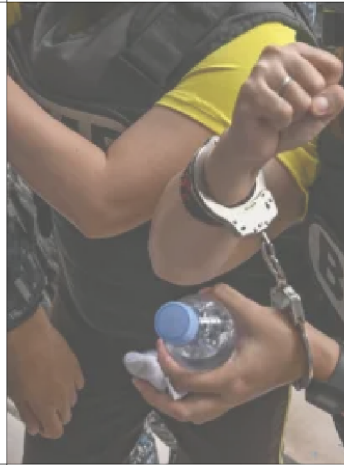
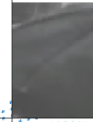
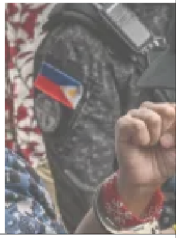
How can sustainable development be pursued while a conflict is still active? What kinds of investments can continue to generate benefits both before and after peace?

What accountability mechanisms are needed to prevent misuse of aid by governments or armed groups?

How can the World Bank improve coordination with UN agencies and other partners? What is needed to maximize the positive outcomes of efforts?

How can the World Bank address drivers of fragility early?

How can the World Bank ensure the safety and security of humanitarian workers? How should it manage the high costs and risks of operating in active conflict zones?



Topic 02

**Disrupting terrorist
financial networks**

Key Terms and Acronyms

Terrorist	Non-state actors, individuals or groups, that utilize violence against civilians with the intention of achieving political, religious, or ideological goals.
Non-state actors	Individuals, organizations, or entities that operate independently of any recognized government. Characterized by their ability to influence without affiliations to the government, e.g., Non-Governmental Organizations (NGOs): Amnesty International, Doctors without Borders, Save the Children, Multinational Corporations (MNC): Microsoft, TSMC, Saudi Amarco, and Tencent
Terrorist Financing	The financial support, in any form (currency, military, resources, etc.), of terrorists or those who encourage, plan, or engage in terrorism
Illicit Financial Flows (IFFs)	The cross-border movement of capital that is associated with illegal activity, often money that is illegally earned or transferred. The World Bank categorizes these into three main areas: i) The acts themselves are illegal (ex: corruption, tax evasion) ii) The funds are the results of illegal acts (ex: smuggling and trafficking in minerals, wildlife, drugs, and people) iii) The funds are used for illegal purposes (ex: financing of organized crime)
Money Laundering	The acts themselves are illegal (ex: corruption, tax evasion)
Foreign Terrorist Organization (FTO)	The funds are the results of illegal acts (ex: smuggling and trafficking in minerals, wildlife, drugs, and people)
Insurgency	The funds are used for illegal purposes (ex: financing of organized crime)

Introduction

Combating and deterring terrorist activities has deep-rooted significance with strong implications for every single country. The international understanding of terrorism and national security has been redefined by the event of 9/11, which has encouraged strong international cooperation and more effective responses. This event introduced new understandings of how to approach terrorist organizations with new perspectives to understanding terrorism (United Nations Office on Drugs and Crime, 2018). Countries that are targets of operations and are actively under the threat of attack by countries which terrorist groups operate and occupy respective resources, every nation across the world are directly and indirectly impacted by terrorist organizations and their respective networks facing threats to their economy, resources, and national security. The United Nations approached this through the development of several agencies and programs such as the UN Office on Drugs and Crime (UNODC). The Terrorism Prevention Branch in particular, focuses on countering terrorist financing networks through the establishment of the counterterrorism framework and developing preventative measures to build resilience. Its missions center on countering illegal trade of drugs, organized crime, economic crimes, and broader counterterrorism strategies (United Nations Office on Drugs and Crime, 2025). Before exploring how the UN has countered and disrupted the financial networks of terrorist groups, there must first be an understanding of terrorism and the complexities of terrorist organization's financial networks.

History

Debates on what composes terrorism and an understanding of it have been lengthy. As a direct understanding, terrorism is an extreme fear. However, when various actors are involved, domestic and abroad, individuals or groups, businesses or governments, public and private, it becomes extremely difficult to define what constitutes as terrorism. This poses a concerning issue: if we cannot accurately define what is considered terrorism, how are we able to identify who the actors truly are and what the intentions are? To facilitate debate and conversation, the general consensus amongst scholars is that to be considered as "terrorism" it must include a few features: be an act of violence, with intentions of intimidating/instilling fear as a method of coercion, and the purpose of achieving some sort of means (political, territorial, ideological, etc.). The ambiguity in identification, intentional versus unintentional action, and a lack of consensus for the legal definition of terrorism become critical issues when countries and scholars attempt to identify terrorist financial networks.

As one can imagine, if there are difficulties in identifying terrorists, it would be even more difficult to identify terrorists' financial networks and disrupt them. The

World Bank, as an international organization, provides an opportunity of connection between developed and developing nations to coordinate on the issues of identifying, tracking, and disrupting these networks of finance. Terrorist financial networks are a crucial component to the successes of their operations, survival of the organizations, and expansion of their membership and influence. Recognizing this, the UN established the legal framework to counter the financing of terrorism with efforts to promote the ratification of the International Convention for the Suppression of the Financing of Terrorism (1999). This framework outlines the importance to combat illegal funds that have intentions of causing harm and actions of offense, regardless

whether the funds were actually used. It further requires member states to take actionable measures that align with domestic legal principles, whether it is through detection and freezing, seizure, or forfeiture of funds used or allocated for the use of terrorism. Currently, it is ratified by 191 countries and is widely considered one of the most successful counter-terrorism funding treaties today (International Convention for the Suppression of the Financing of Terrorism, 2000).

In 2002, the World Bank and IMF initiated a 12-month pilot program for assessing the country's legal and institutional frameworks to counter money laundering and disrupt terrorist finance networks, allowing the Bank to assess several nations whose financial systems are the most at risk. The Bank and IMF, in collaboration with the Financial Action Task Force (FATF), have developed a global methodology, including 120 criteria used internationally, as an important tool for determining the strengths and weaknesses of counterterrorist financing systems in several nations. This tool has assisted largely in determining operational followup and assessing the need for capacity building. Following in 2007, the Stolen Asset Recovery (StAR)



World Bank Risk Assessment Support

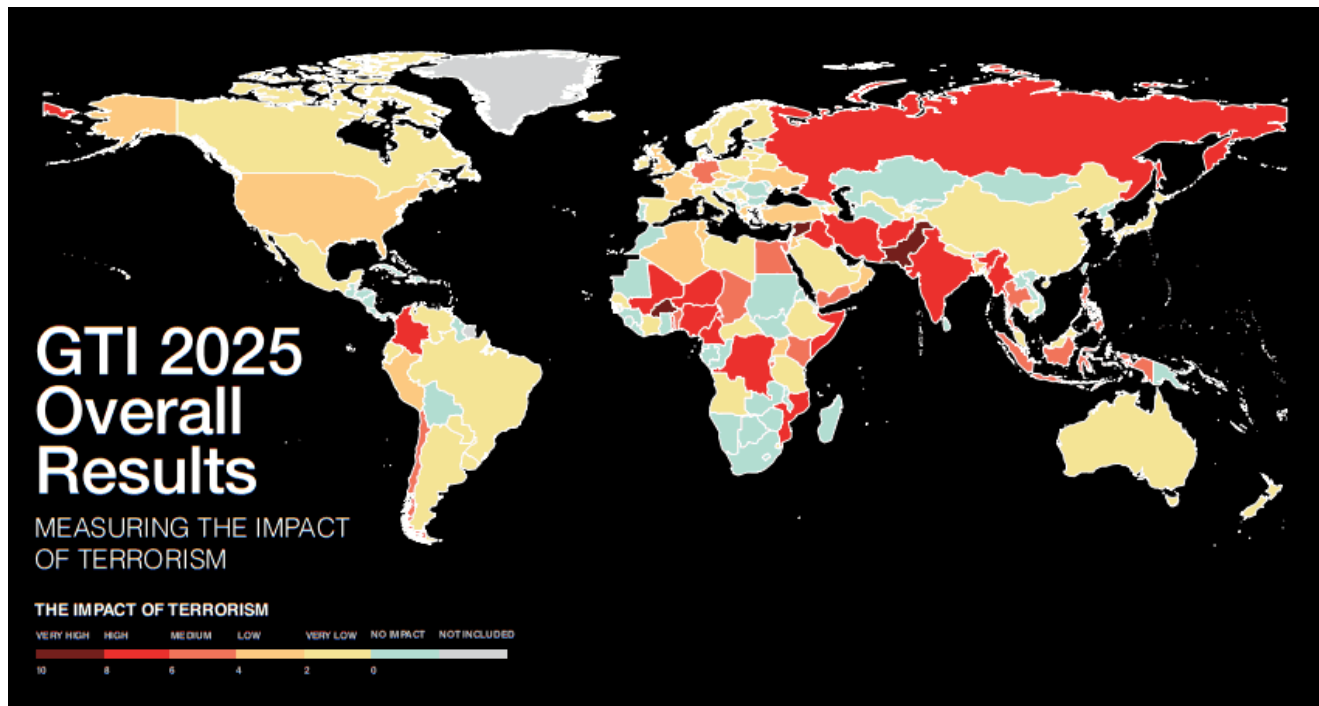
initiative was launched, a collaboration between the World Bank Group and the UNODC, working with nations to improve the legal framework for asset retrieval and provide the necessary training, guidance, and practical assistance to foster resiliency (World Bank, 2012). Along with the StAR initiative, the bank developed the National Risk Assessment Tool (NRA), consisting of interrelated modules that nations can utilize to assess their money laundering/terrorist financing threats and vulnerabilities. The tool assists in quantifying estimates for the size of illegal economies and financial flows, raising awareness for international-level cooperation and collaboration between the government and private sector, ultimately fostering collaboration and capacity building between nations (World Bank, 2015).

These efforts mark the early steps towards recognizing the economic impacts of the loss of financial assets as a result of money laundering and terrorist financing and the importance of asset retrieval to prevent the devastation of macroeconomic and social implications (International Law FORUM Du Droit International 6, 2004). However, a concern with the established programs and initiatives towards countering illegal funding is the lack of distinction between anti-money laundering and counterterrorist financing efforts, where these frameworks or tools often assess both issues synonymously. With a lack of distinction, it can place barriers on efforts to target and disrupt terrorist financial networks, limiting the effectiveness of frameworks, ultimately undermining counterterrorist financing efforts (Chatain et al., 2009). Furthermore, the flow of illicit financial flows (IFFs) poses a global challenge politically, economically, and socially. This is particularly true for developing nations, who are relatively more vulnerable in comparison to developed nations with more well-established institutions and agencies to counter IFFs and other forms of financing towards terrorist organizations and efforts.

Topic Overview

Modern terrorism traces back to nineteenth-century revolutionary radicalism, a series of movements seeking systemic change in the current political, economic, or social order, often through extreme measures such as the various uses of violence and mass murder. In 1853, German revolutionary Karl Heinzen, as the first instance of modern terrorism, resorted to violent tactics to seek political change after being disillusioned by traditional means of seeking political change (distribution of political pamphlets and protests). This becomes crucial for understanding the relevancy of modern terrorism, where nations are not solely vulnerable to foreign terrorist organizations but are also exposed to vulnerabilities domestically.

Traditional methods for terrorist financing sources fall into three main categories: charities, illegal activities, and front companies. Donations were once the largest source of terrorist financing, mostly originating from charities and wealthy individuals. For years, the most important source of funding for Al-Qaeda was generated from



Map Measuring the Impact of Terrorism

Saudi Arabia, where individuals who donate in contributions often do not know that the donations end up funding terrorist activities. The diverse source of these donations from donors and charities to mosques makes it extremely difficult to track the exact amount that is raised through donations (Kaplan, 2006). The closest estimation is through calculations of the cost of activities for Al-Qaeda prior to its operation on 9/11, with an estimation of about \$30 million per year to sustain its activities that were raised nearly entirely from donations (Roth et al., 2004). In the 1980s, the Irish Northern Aid Committee, a charity that was active in New York and Boston to raise funds for humanitarian support in Ireland during its ethno-nationalist conflict, was found to be a major source of overseas funding for the Provisional Irish Republican Army ("NORCID," 2026).

More recently, the largest sources of revenues generated towards terrorist financing originate from illegal activities, from large business-level deals of drug trades and counterfeiting scams down to funds from selling daily essentials like clothing and food. When considering the illegal sources of funding that are used by terrorist organizations to maintain their operations, it is important to note that oftentimes, they utilize existing networks, such as local criminal enterprises, rather than investing additional resources to establish new ones, although not uncommon. One such organization is the Revolutionary Armed Forces of Colombia (FARC), a guerrilla organization formed in 1964 in Colombia, guided by the Marxist-Leninist ideology of redistribution of wealth and land for the peasantry (Britannica Editors, 2026). They have long profited from the existing cocaine trade in Colombia to finance their operations, and this was possible due to the FARC's control over territory and the

land used to grow coca plants (Council on Foreign Relations, 2023). Afghanistan's flourishing poppy crops, which the United Nations says are responsible for as much as 86% of the world's opium supply, are widely believed to be a major source of terrorist funding. Al-Qaeda in particular was reported to have profited from the Afghan poppy trade before fleeing the country when the Taliban-led government was ousted in 2001.

Other sources of funding may appear in the form of legal businesses running trade in livestock, fish, and leather. Businesses that are tied to land, such as agriculture, mining, and construction, have also been discovered to have ties with terrorism (Kaplan, 2006). Evidence was found of a network of shops that sells honey, a common staple for the Middle East, operated by Osama bin Laden, the founder of Al-Qaeda. These retail honey shops, located throughout the Middle East and Pakistan, were not only financed operations but also held strategic importance for the stockpiling and transportation of weapons, drugs, and members throughout their terrorist network (Miller & Gerth, 2001). Other efforts of terrorist funding include the counterfeiting of pharmaceuticals that generates returns of up to 2000% compared to narcotics trafficking that yields a 200% profit, highlighting the profitability and benefit of generating revenue through counterfeiting goods rather than illicit trafficking, which is often more risky (Goulet, 2023). The counterfeiting business also commonly includes daily items like clothing and cigarettes, where challenges exist in identifying these networks, as it is quietly embedded into existing markets, making it extremely difficult to determine whether the source is from a terrorist organization (Spink, 2017). Organizations like Hezbollah, the Irish Republican Army, and the Basque ETA are also believed to have generated revenue through counterfeiting scams (Kaplan, 2006).

After the October 7th attack, more attention has been placed on understanding modern terrorist financing pathways. Through investigations, the increased use of cryptocurrency as a financing mechanism among groups like Hamas, Hezbollah, ISIS and other affiliates are becoming a new concern for understanding terrorist financial networks. The decentralized and encrypted digital currencies provide a degree of anonymity and privacy, though not completely comparable to cash transactions, but the decentralized nature joined with developments of blockchain technologies makes it difficult to trace. Post October 7th attack, the Israeli defense ministry reported to have seized approximately \$41 million from 2019 to 2023 in cryptocurrency from Hamas, and \$94 million from Palestinian



Closeup of a military patch

Islamic Jihad (Tejeda, 2024).

Current efforts to counter terrorist financing include resolution 2462, emphasizing the importance of international cooperation in combating terrorist finance and recognizing the crucial role of NGOs in providing periodic risk assessments to prevent these organizations from being used as front companies and falling vulnerable to terrorist networks (S/RES/2462(2019), 2019). Additionally, the resolution requires member states to consider international humanitarian, human rights, and refugee laws alongside existing legal measures towards countering terrorist financing, emphasizing the importance of accounting for the potential impacts of these measures on humanitarian, medical, and social activities (Charity & Security Network, 2019).

Case Studies

Al-Shabaab - Somalia

Al-Shabaab was previously the military wing of the Somali Council of Islamic Courts, then faced defeat by Somali and Ethiopian forces in 2007, but continued its operations and violence in southern and central Somalia and was designated as a Foreign Terrorist Organization (FTO) in 2008. After Somalia was occupied by Ethiopia for two years, strong resentment had built, laying the foundations for the formal establishment of al-Shabaab as an insurgency, and later an internationally recognized terrorist organization. The group has no guiding ideology or centralized goals, along with consistent ingroup fighting but remains as one of al-Qaeda's most successful affiliates, pledging its allegiance in 2012. The organization launched several high-profile attacks throughout East Africa, including Djibouti, Ethiopia, Kenya, Somalia, and Uganda.

Much of the funding received comes from charcoal production and exportation and "taxations" from locals and businesses, or through remittances and money transfers from Somali diasporas, although the intentions of these transfers were not always to support al-Shabaab. Al-Shabaab has been estimated to generate around \$100 million annual revenue through extortion and its infiltration of the Somali government agencies (Williams, 2023). They effectively utilized the distrust between the community and government, gaining momentum across the economic, judicial, and intelligence sectors of the country to fund their operations (Federal Government of Somalia, 2022). In 2023, the Security Council Committee pursuant to the UN resolution 2713, as the most recent effort towards disrupting the organization's sources of revenue, through a list of sanction measures, and imposing a ban on all import and exportation of charcoal from Somalia, emphasizing the responsibility of export control on Somali authorities (United Nations, n.d.-c). However, the influence of Al-Shabaab remains strong due to its presence in a weak state government that lacks coordination from the financial sector to judicial and law enforcement.

Its continued practices of extortion, various spheres of control, and cash-based transactions remain as key concerns to counter the organization's revenue sources.

New People's Army (CCP/NPA) - Philippines

The New People's Army, also known as the armed wing of the Communist Party of the Philippines, was formed in 1968 to oppose US influence in the Philippines and operates mainly in rural areas of Luzon and Palawan, with a few locations in cities like Manila. The NPA, guided by Maoist ideologies, advances its core goal of overthrowing the Philippine government and establishing the communist state of the Philippines through direct attacks on the government and its security forces (National Counterterrorism Center, 2025). Mainly through guerrilla attacks, and it includes direct targeting of officials and infrastructures, including energy infrastructures, plantations, and foreign enterprises. Its main forms of funding are from extortion/taxation, fees collected from political candidates, and front companies/businesses in mining, construction, telecommunications, and more. The estimated revenue is around \$1.5 billion in revolutionary taxes in the business sector, from local business firms to agricultural plantations where methods of extortion and attacks on equipment and facilities are common tactics for noncompliance (Mellejor, 2017).

The government of the Philippines has made attempts to counter the financial networks of the New People's Army through its co-sponsorship of the UNSC resolution 2462 to combat terrorist financing. Furthermore, the government has emphasized the importance of monitoring the funding that is directed to non-profit organizations and the interconnected networks that may indirectly finance terrorist operations. Particularly calling for the cease of funds to local groups in the Philippines that operate as front organizations for the Communist Party of the Philippines, indirectly funding its military wing (Joyce Ann L. Rocamora, 2019). Although the World Bank and other UN organizations have supported the government through providing risk assessment tools and counterterrorism programs, much of its efforts focuses on capacity building, assisting the government of the Philippines to better identify current networks and other vulnerabilities. Most of the current effort has been established by the Philippines due to the lack of international attention along with the absence of international cooperation that is needed to successfully counter the New People's Army's vast influence in the business sector.

Lashkar-e-Taiba (LeT) - Afghanistan/Pakistan

Lashkar-e-Taiba (LeT), also known as the Army of the Righteous, formed in the early 1990s as the military and charity wing of a Pakistan-based Islamic fundamentalist missionary organization that was founded in the 1980s to oppose the Soviet Union actions in Afghanistan. LeT was designated as an FTO in 2001, guided mainly by nationalistic Pakistanis who seek a united Kashmir under Pakistani rule, and recruits

its members internationally, including in several states across the United States. Since 1993, it has conducted several high-profile attacks against Indian troops and civilians in Jammu and Kashmir and several high-profile attacks in India. Shortly after its designation as an FTO, LeT was renamed Jamaat-us-Dawa (JUD), focusing on assisting in humanitarian efforts to circumvent sanctions. Its main source of funding relies on donations from Pakistan, Persian Gulf States, and other donors in Middle Eastern and European countries, where its main operation and training bases are located in Pakistan and Afghanistan. Although the exact amount of accessible funding is unknown, they were estimated to raise around \$4 million dollars in 2001 from just the UK alone (Rath, 2020).



Map of the Contested Kashmir Region

The international support to disrupt the financial networks of LeT have mostly been indirect. Mainly through sanctions, asset freezing, and providing risk assessment tools to assist countries that are vulnerable to LeT activities. The importance of unifying attitudes and strengthening international coordination and finding new methods to enforce sanctions is crucial to deter against LeT financial networks. More importantly, through targeting LeT, it is also a part of the larger strategy to erode the intertwined terrorist financing networks across various terrorist organizations around the world (United Nations, n.d.-b). Yet, expansions in their revenue sources have made it increasingly more difficult to target and identify, spreading its financing networks into business real estate, and investments into unmovable properties specifically, increasing the resiliency of its financial support through the long legal processes of real estate (Rath, 2020).

Shining Path - Peru

The Shining Path, or Sendero Luminoso (SL), was a far-left communist party in Peru guided by Maoist ideologies. Emerging during the 1980s, it became one of the most aggressive terrorist organizations in the Western Hemisphere and was designated as an FTO in 1997. Its operations are largely sustained by drug trafficking and tax collections from drug trafficking organizations that operate in the eastern part of Peru near the Andes Mountains, where the bulk of Peru's coca cultivation and

Peru's VRAEM

About 70 percent of Peru's cocaine is produced in the VRAEM, which is one of the poorest regions in the country.



Map of the VRAEM Region in Peru

production occurs. SL is responsible for several attacks against Peruvian security services and civilians, with a minimum of five attacks in 2022, and a large range of illegal activities, including extortion, murder, and drug trafficking.

Funded mainly through illicit narcotic trades, the exact amount of accessible funding to the Shining Path remains a large unknown budget. Operating in the VRAEM region of Peru, it is a geopolitically strategic location for drug production and trafficking routes to Brazil and Bolivia (Bureau of Counterterrorism, n.d.). Through international support

and tools provided by the UN like the INTERPOL database and asset freeze tools, countries like Peru have expanded their capacity to freeze assets without delaying funds and assets that are linked to terroris, along with legal measures to prevent terrorist financing through non-profit organizations. Yet, major gaps still exist in cross-boarder transactions of cash, as well as the lack of the implementation risk assessments for non-profit sectors that become vulnerable to exploitation (UN Security Council, 2011).

East Turkistan Islamic Movement (ETIM) - Xinjiang, China

The East Turkistan Islamic Movement (ETIM) originated in the early 1940s with the establishment of the Turkistan Islamic Party, which later branded itself as the ETIM, operating mainly in the autonomous region of Xinjiang, China. This organization operates largely as a separatist fundamentalist group, guided by radical Islamist philosophies and socio-economic/ethnic struggles for self-determinism, seeking to create an autonomous Islamic state for the Chinese Uyghur population in Xinjiang (Ramakrishnan, 2025). It has consistently carried out operations since the 90s, and has seen an increase in the degree of violence and impact since 2008, with operations mainly focused on China; however, the group has been accused of plotting attacks beyond China's borders into Turkey, Kyrgyzstan, and the U.S. Embassy in Bishkek (Xu et al., 2014). The details of the sources of funding remain unclear, however some evidence has indications that a significant portion of its funding comes from Uyghur diasporas and in forms of organized crimes like kidnappings, trafficking, robberies, and more. Evidence has also shown that part of ETIM's funding is sourced from Al-Qaeda and receives training support from the Taliban (Ramakrishnan, 2025).

Through the identification of ETIM's ties and support gained from Al-Qaeda, the United Nations have taken steps to interrupt its financial networks after enlisting the organization as an affiliate. Joint international actions like coordinated sanctions, asset freezing, and travel ban have been implemented yet ETIM remains resilient (United Nations, n.d.-a). Although the exact revenue of ETIM is unclear, the People's Republic of China has estimated that from a member of the Saudi Uyghur diaspora, they received around \$130,000, along with other funds that are sourced from kidnappings, trafficking, and other forms of organized crime (Ramakrishnan, 2025). The lack of international awareness for terrorist organizations unless affiliated with a larger more prominent terrorist group, or when its operations result in a large number of catastrophes, that then gains international attention. International organizations like the World Bank must take a more proactive role to effectively interrupt financial networks that channel terrorist operations. Accountability must also be established by individual state efforts, and bringing in more attention to potential threats, along with establishing a framework for preventative measures through collaborative programs across economic, political, intelligence, education, resource, and other sectors that assist in building resilience for each country.

Conclusion

The landscape today becomes even more complex as technologies continue to rapidly evolve, making tracing illicit financial activities even more difficult than before. Drifting away from traditional methods of generating funding, like cash transactions, the development of cryptocurrency and blockchain technologies has offered terrorist organizations options to transfer more effectively across borders with strong transactional anonymity. Additionally, the interconnectedness between different terrorist organizations and potential support from governments poses a further challenge to the effective identification of terrorist financing networks, requiring an extensive framework that allows nations to effectively disable and deter. Furthermore, the limitation on accessing accurate data and information on sources of financing and intermeddling with existing illegal markets places barriers on existing frameworks to combat terrorist financing networks.

While emerging technologies like cryptocurrency and blockchain technologies have been adopted by terrorist organizations, current terrorist financing networks are still dominated by traditional methods and systems. Many terrorist organizations remain reliant on current banking systems, foreign shell companies, money transfers, and Hawala systems making it important to understand the implications of emerging technologies and develop proper measures to prevent these tools from being exploited and funded for terrorist operations. Delegates must consider the historical context for the development of terrorism, understanding the complexity and interconnectedness between various actors, and the roles that they play in

contributing/combating terrorist financing. The role of the Bank and international cooperation become particularly crucial to the success of addressing these issues. Consensus building amongst member states, facilitating debate with respect to historical understanding, and a comprehensive understanding of the implications of every action is critical for the security of the people, the state, and our future.

Directives / QARMAs

As traditional methods/networks of terrorist financing still remain the dominant strategy, what new measures can be implemented to effectively identify and track these networks?

As emerging technologies continue to play a leading role in effective transactions of currency, should regulations be placed to prevent it from being exploited or not?

How can the World Bank and its partners develop both short-term and long-term strategies to disrupt terrorist financial networks that hinder state development?

With the illegal markets as a large area of financial operation for terrorist organizations, how can states cooperate and measures that can be developed to distinguish between profit-driven and terrorism-driven activities to effectively target terrorist organizations?

What are the roles of NGOs, private firms, and states in terrorist financing, and how can these different actors assist in combating terrorist financial networks?

Across various sectors and industries that are susceptible to exploitation and disruption by terrorist organizations, what methods can be implemented to build resiliency?

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