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# Importance of Education in Countering Global Radicalism and Terrorism

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### **Abstract**

This research article has been written to analyse the rise of terrorism and religious radicalization on the world stage in the present context. Efforts to counter violent radicalization in Europe have been documented in official documents since 2005, with updates in 2008 and 2014 and 2020 (European Commission, 2020). European countries have successively introduced measures to promote the assimilation of not only immigrant populations, but also refugees and asylum seekers (Eurydice, 2019). This objective is in line with the objective of the Council of Europe, which was originally set out to promote European identity with the aim of establishing greater unity between states and protecting fundamental freedoms and human rights (Council of Europe, 1949). That is why Europe is facing important challenges. The lack of trust in political processes, the political apathy of citizens, and the rise in violent extremism are among the most serious threats to civil liberties and the values of tolerance that lie at its core. The 9/11 terrorist attacks were a defining moment in America. Since then, Europe has regarded the terrorist threat as a threat. Europe has also become a place where radicalization and terrorist recruitment have flourished, and where the number of radicalized individuals has increased. However, they are associated with many of the characteristics of jihad, such as Islamic jihad culture, socioeconomic deprivation and radicalization and cultural alienation. Terrorist attacks have caused social upheaval, provoked a sharp reaction in the media and threaten traditional European values. Most terrorist attacks have been carried out by so-called "domestic fighters" influenced by the rhetoric of domestic jihadism. They are predominantly second or third generation European citizens of Muslim immigrants who were born and raised in Europe.

**Keywords**: Globalradicalization, terrorism, religious fundamentalism, intercultural education, inclusioneducation, protection of human rights.

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Inclusion education

Protection of human rights.

### Introduction

The fight against money laundering and the financing of terrorism (AML-CFT) is at the heart of France's national priorities. The threats posed by terrorism and organized and financial crime networks and activities, the high expectations expressed by society in the face of economic and financial crime, and the need to maintain the integrity of our financial system are at the heart of the issues facing our country. Is facing. They fully justify the high level of ambition and importance of French policy in this region. This policy has been extended and strengthened in response to terrorist attacks on French territory since 2015. Thus the government has initiated several structural reforms in recent years to prevent cases of money laundering, eliminate sources and methods of financing.

### Preventing money laundering and terrorism financing

The continued evolution of the French legislative and regulatory framework reflects the continued commitment of the French authorities to adapt to new risks, particularly the terrorist threat, and emerging threats. AML-CFT policy is based on national instruments, but international in nature. In this context, strengthening international standards is central to French concerns. Because of its economic and financial weight at the international and even more so European level, France plays a special responsibility in this fight. It defends firm positions and promotes a high level of demands on the international scene with regard to both the fight against money laundering and the fight against financial circuits used by terrorists, in order to maintain the highest standards, especially those of the FATF. In the framework, adopted in most countries.



### **Regulatory framework for new threats (virtual currencies, electronic money)**

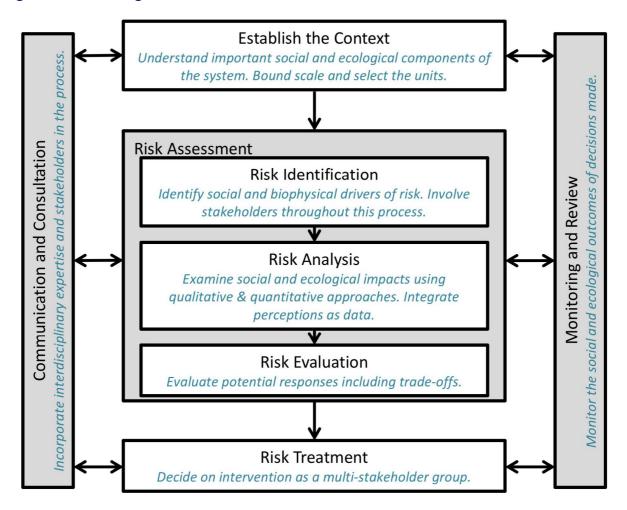
It also works to help countries most at risk, but with the least capacity, to implement these standards. To adapt the regulatory framework to new threats (virtual currencies, electronic money), France also brought amendments to the Anti-Money Laundering Directives for its European partners, leading to the adoption of the fifth Anti-Money Laundering Directive in Europe. At the national level, the AML-CFT policy needs to mobilize all the levers of action available to our country in a concerted and coherent manner. In addition to a solid regulatory framework, the continuously reinforced involvement of the relevant authorities and administrations, as well as permanent cooperation between the authorities involved in AML-CFT, from prevention to suppression, including information gathering, help strengthen the collective effectiveness of the French system. Contributes.



## **Objective of this National Risk Analysis**

Full activation of the private sector, which is on the frontline in combating the threats of money laundering and terrorist financing, particularly the financial and non-financial professions, which are most exposed to fraudulent or criminal schemes, which are now subject to AML systems are subject to. -FT is an essential cog in this policy of prevention, detection and suppression. The objective of this national risk analysis is to identify the main threats, vulnerabilities and the resulting level of risk for each significant vector of money laundering and terrorist financing at

the French national level. This, like many examples of dialogue, exchange and consultation with administrations, authorities, investigative services and subject businesses, helps to promote a broader understanding and better application of AML-FT risks and related obligations. Finally, this analysis contributes to the necessary sustainable adaptation to the French AML-FT system in good understanding with all stakeholders.



France's fight against money laundering and terrorism financing (AML-FT)

France has prioritized the fight against money laundering and financing of terrorism (AML-FT). All actors contributing to this Policy, in the public sector as well as the private sector, mobilize daily to ensure the greatest effectiveness of this Policy at all levels: identification and understanding of risks, definition and implementation. Legislative and regulatory framework, implementation of a solid prevention regime, then detection of criminal acts and conduct of investigation and prosecution, and finally judicial punishment and definite confiscation of fraudulently acquired assets. This risk analysis work was carried out in a partnership manner and over a long period of time, involving all stakeholders and taking into account the numerous analyses of threats and vulnerabilities already conducted. It thus became possible to deepen and better share the identification of risks among stakeholders. It emerges from this intensive work carried out within the Steering Council for the fight against money laundering and terrorist financing (COLB) that France knows and is able to identify – in order to deal with them – the risks, money laundering and terrorist financing. There is a very diverse nature in terms of which

it is naturally exposed. The main risks of money laundering and terrorist financing With regard to money laundering, France is exposed to three major criminal threats: tax, social and customs fraud, drug trafficking as well as scams and theft. With smaller financial volumes but with a stronger social impact, human trafficking, on the one hand, and corruption and integrity violations, on the other hand, also occur in France or within the French system.



### There is a very diverse nature in terms of terrorist financing

Better share the identification of risks among stakeholders. It emerges from this intensive work carried out within the Steering Council for the fight against money laundering and terrorist financing (COLB) that France knows and is able to identify-in order to deal with them-the risks, money laundering and terrorist financing. There is a very diverse nature in terms of which it is naturally exposed. The main risks of money laundering and terrorist financing With regard to money laundering, France is exposed to three major criminal threats: tax, social and customs fraud, drug trafficking as well as scams and theft. In smaller financial quantities but with a stronger social impact, human trafficking, on the one hand, corruption and integrity violations, on the other hand, also represent sources of illicit income in France or by intermediaries of the French system. In terms of terrorism financing, the Islamic State poses a significant risk of an attack on France; In France the resources it collects are micro-financing. The flows from which jihadists benefit use three types of vectors: networks of fund-raisers, use of the collaborative sector, and use of innovative financing methods. Other terrorist organizations not directly involved in attacks in France, such as the PKK and Hezbollah, continue to have traditional financing systems. The French financial sector, characterized by its leading position in the economy, high access to banking and financial services, and direct management of funds by financial institutions, concentrates most of the money laundering risks. This justifies the extremely strong regulation and strong preventive framework implemented in France.



# Use of the non-financial sector for the purposes of money laundering or terrorist financing

The use of complex financial arrangements as well as transactions involving the use of cash (transfers of funds, manual exchange, certain electronic money instruments, etc.) are particularly likely to be used for the purposes of money laundering or terrorist financing. The inherent opacity of these devices, which favours anonymity. The non-financial sector can also be used for money laundering or terrorist financing purposes. Due to its importance in the economy, its dynamism and therefore its attractiveness, the real estate sector is exposed to a significant threat, especially with regard to real estate acquisitions. The gaming, art and luxury sectors, which are smaller but characterized by greater anonymity, are also likely to be used for criminal purposes. The accounting and legal professions and other professions providing services to individuals or businesses (for example domiciliary) are also exposed to danger, either because of their activity of handling money, or because of their exposure to risky clients.



### **Objective of National Risk Analysis**

The National Risk Analysis aims to promote a better understanding of the risks of money laundering and terrorist financing in line with France's international commitments. Conducting National Risk Analysis (ANR) contributes to strengthening the overall fight against money laundering and financing architecture. Terrorism, which France has made a priority objective for many years. This fight must concern not only public authorities (operational, control, approval authorities and law enforcement authorities) but also the private sector (self-regulatory organisations, regulated professionals and other relevant actors in the private sector) on a daily basis. In this perspective, the objective of this ANR is to build and promote a shared vision with all AML-CFT stakeholders of the key national objectives and priorities in areas identified as at risk, and ways to address these different risks in line with the risks. To promote. Based approach. It is thus a reference base for the various stakeholders, who should continue to adapt and implement it in their internal processes and documents, taking into account their regional expertise.

### **Objective of National Risk Analysis**

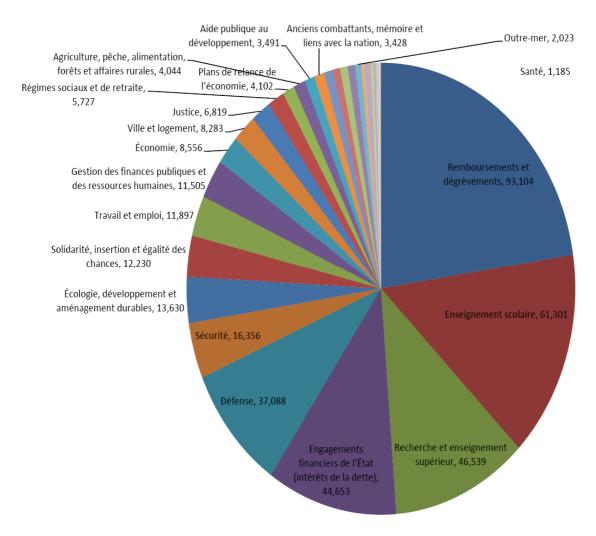
It is also a reference document for the analysis of risks that must be carried out by businesses subject to compliance with AML-CFT obligations, taking into account its regional variations, developed by the competent authorities. It should also serve as a tool for supervisory authorities in the preventive component to correct the objective nature of the national risk analyses on which they are based.

### **National Risk Analysis of France**

France's National Risk Analysis (ANR) was developed within the Steering Council for the Fight against Money Laundering and the Financing of Terrorism (COLB), which brings together all French authorities and administrations related to LCB-FT. This intensive and robust work, which started in 2016, enabled an intensive and collaborative engagement of all state services as well as all control and sanction authorities related to AML-CFT. Nine working groups were thus formed and worked over these three years to prepare and disseminate relevant information, but also to share a better understanding of AML-CFT risks among authorities and subject professionals: - Four working groups are dedicated to in-depth analysis of threats.

# Organized criminal groups

organized criminal groups, tax and social fraud; o five for the analysis of corruption, terrorism and counter-terrorism financing and the weaknesses of the French system, identifying fund owners and effective beneficiaries; O financial sector, non-financial sector, areas of economic activity, geographical weaknesses. Regulated professionals were also closely involved in this development through questionnaires sent to them by their respective supervisory authorities in order to carry out extensive consultation. The working groups combined quantitative, qualitative and reflection approaches on novel ML-FT schemes that could potentially be conceived by criminals.



#### Conclusion

Intensive work carried out by all administrations, supervisory authorities and consultation with regulated businesses has made it possible to achieve a shared approach regarding the risks of money laundering and terrorist financing in France. This better and more detailed understanding of national risks calls for a change at the regional level to the assessment of their risks specific to businesses, by different supervisory authorities, to introduce and intensify controls in line with this approach, and for businesses to develop their To align internal control systems, to be able to better identify risk areas. It also calls for the establishment of an action plan to accelerate work to mitigate these various risks. The fight against money laundering and terrorist financing requires continuous adaptation and improvement of both preventive and repressive measures, so that the scourge of financial crime and terrorism can be fought in the most effective and coordinated manner.

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