

Issue Brief

**August 2026
No: 534**

**White Collar Terrorism:
The Hijack of India's
Educated Youth**

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Abstract

The nature of terrorism confronting India has undergone a significant transformation. Modern radicalisation increasingly unfolds within digital ecosystems that leverages identity narratives, local grievances, and emerging financial technologies— it is no longer confined to geographical strongholds or conventional recruitment channels.

This essay analyses the evolving relationship between ideology, technology, and terror financing and examines how religion and regional dynamics can be instrumentalised to cultivate radical ideas, particularly among segments of educated youth in India. It argues that counter-radicalisation must move beyond the reactive law-and-order responses towards a comprehensive national strategy that integrates education, digital intelligence, youth engagement, and financial regulation. The analysis draws upon operational experiences, contemporary research, and policy perspectives.

Keywords: Radicalisation, Educated Youth, Internal Security, Information Warfare, Terror Financing, Psychological Operations, Crypto Currency, India

Introduction

The nature of terrorism has evolved significantly with the expansion of digital technology and social media. While several core enablers of terrorism remain constant such as ideological motivation, infrastructure, recruitment mechanisms, mobility, access to arms and explosives, and sustained financing the methods through which these enablers operate have changed considerably (Hoffman, B. 2017).

Terrorist organisations increasingly exploit emerging technologies including artificial intelligence, social media platforms, encrypted messaging applications, crypto currencies, and online fundraising mechanisms to disseminate propaganda, recruit members, and transfer funds. These technologies enable the digitalisation of terror ecosystems and make detection significantly more complex (Nicholson, J., Keeling, S., Black, M. 2023). The misuse of technological innovation by extremist networks has expanded the operational reach of such groups, thus allowing them to transcend geographical barriers and operate within dispersed digital communities.

Terrorism Scenario in India

Experience from prolonged counter-insurgency operations, highlights a stark contrast between conventional warfare and the challenge posed by radicalised individuals. In traditional conflict, adversaries are identifiable and battlefields are geographically defined. In contrast, radicalisation blurs these boundaries.

Today, the battlefield increasingly exists within the cognitive and digital domains. Individuals may be influenced through anonymous online networks, curated narratives, and emotionally charged content. The victims of such processes are often civilians who may not realise that they are being targeted through information manipulation (Wilkinson, P. 2006). Over the past decade, radicalisation has gradually migrated from isolated physical networks to digital environments. Online platforms, discussion forums, and encrypted communication channels allow ideological narratives to circulate widely; an emerging concern however is that, some individuals drawn into radical ecosystems, are not necessarily economically marginalised or poorly educated. Many are educated young individuals from urban or semi-urban backgrounds who may nevertheless experience identity anxieties, social alienation, or a search for the belonging. Recent investigations into extremist modules in several metropolitan regions have revealed cases involving individuals from professional or academic backgrounds. This emerging pattern is sometimes described as “white-collar radicalisation”.

Converging Pathways to Radicalisation

Radicalisation is rarely a sudden transformation. It typically emerges through the interaction of several reinforcing factors such as identity insecurity, digital grooming, and covert financial support structures.

These forces can create pathways that move individuals from online grievances towards ideological extremism. The process often begins subtly, through exposure to narratives that encourage distrust of institutions, romanticise conflict, or frame violence as morally justified.

Radicalisation today frequently unfolds through gradual psychological conditioning rather than overt ideological indoctrination (Wilkinson, P. 2006).

Religion: Emotion Before Doctrine

Radicalisation in India is shaped partly by domestic socio-political dynamics and partly by broader transnational ideological influences. Historical events, identity politics, and perceptions of injustice can sometimes be invoked by extremist propagandists to mobilise support.

India's religious landscape is diverse and historically characterised by plural traditions. However, like many societies, it is not immune to the influence of transnational ideological movements that seeks to reinterpret religion in rigid or exclusionary ways. Importantly, empirical evidence suggests that the majority of individuals from religious communities reject extremist interpretations. Nevertheless, extremist narratives often exploit emotional triggers rather than theological debate. Recruiters typically frame grievances around perceived injustice, identity threats, or moral duty. Notably, several cases involving radicalised individuals have emerged from those who received modern secular education rather than traditional religious instruction. This suggests that radicalisation is less about doctrinal learning and more about emotional vulnerability, identity politics, and exposure to persuasive propaganda.

Certain political developments, communal tensions, or historical controversies are frequently invoked within extremist messaging as symbolic grievances. These references often serve as narrative tools used to mobilise anger or moral outrage among susceptible audiences. Operational experience suggests that religion rarely functions as the initial catalyst. Instead, it becomes a symbolic banner under which existing grievances are mobilised. Recruitment strategies often prioritise emotional engagement, social belonging, and the promise of purpose. Digital content, ranging from memes to videos framed as "hidden truths" can gradually cultivate ideological rigidity through repeated exposure.

Region

Regional dynamics also add layers of complexity. India's vast cultural, linguistic, and socio-economic diversity is generally a source of resilience. However, local tensions, economic disparities, or historical grievances can sometimes be amplified within digital ecosystems.

In the digital age, localised incidents may rapidly evolve into nationwide narratives through online amplification. External ideological networks and transnational extremist ecosystems often attempt to exploit such moments to widen social divisions.

Some factors that may influence the spread of extremist narratives include:

- **Geographical Proximity**

Border regions or areas with cross-border social interaction sometimes face greater exposure to transnational extremist networks. Several investigations have revealed attempts by extremist groups operating in South Asia to propagate their ideology through digital platforms targeting individuals in India (State Times, 2026).

- **Socio-Economic Factors**

Regions experiencing economic inequality, unemployment, or social exclusion may be more vulnerable to recruitment narratives that promises empowerment or recognition.

- **Ideological Influences**

Extremist groups often frame their messaging around identity politics, historical grievances, or perceived injustice (State Times, 2026).

- **Online Radicalisation**

The rapid expansion of digital communication platforms has enabled extremist actors to reach audiences across geographic boundaries. Several cases of online radicalisation have been reported in different parts of India in recent years (Vision IAS, 2024).

Region-Specific Challenges

Certain regions especially the border areas face unique security challenges such as insurgency movements, ethnic tensions, or separatist sentiments. These issues may sometimes intersect with extremist propaganda efforts.

The digital ecosystem complicates early detection. Online influencers who promote radical narratives often adopt informal communication styles that resonate with younger audiences combining humour, sarcasm, and anti-establishment rhetoric. A young individual consuming, such content, may not initially recognise that they are engaging with coordinated ideological messaging (Singh, P.P., Philip, D. and Agrawal, M. 2025).

Terror Financing: The Invisible Engine

“If fanaticism is the heart of modern terrorism, finance is its lifeblood”
—Gordon Brown

Terrorist financing generally involves two core components: the generation of funds; and the distribution of those funds to support operational activities. Historically, extremist networks in South Asia have relied on a variety of funding mechanisms, including illicit financial transfers, informal money transfer systems, criminal networks, and the misuse of charitable or non-profit structures (MHA Annual Report).

In recent years, the financial landscape has evolved. Digital payment systems, crowdfunding platforms, and cryptocurrencies have created new avenues for covert fundraising and cross-border financial transfers. Investigations by law enforcement agencies have highlighted emerging cases wherein digital assets and online financial channels were allegedly used to support extremist activities. These developments illustrate how technological innovation can complicate financial monitoring and enforcement (AIR, 2025) (Saini, S.K. 2025).

India's Response: Beyond Law and Order

Addressing radicalisation requires a comprehensive approach that goes beyond mere law-enforcement measures. The issue involves psychological, social, and informational dimensions.

A sustainable strategy may involve several complementary policy priorities:

Digital Literacy and Ideological Awareness

Educational institutions can play an important role in helping young people recognise online manipulation, propaganda techniques, and disinformation.

Youth Engagement and Mentorship

Structured mentorship programmes that promotes leadership, responsibility, and civic engagement may provide constructive avenues for youth participation.

Advanced Digital Intelligence

Improved analytical capabilities including AI-enabled tools may help authorities identify emerging radicalisation patterns while operating within constitutional safeguards.

Counter-Terror Financing Mechanisms

Strengthening of financial monitoring frameworks, particularly regarding digital assets and online fundraising platforms, remains essential.

Counter Narratives and Strategic Communication

Developing credible counter-messaging strategies to help challenge extremist narratives in digital spaces.

Legal and Regulatory Adaptation

Legal frameworks may require periodic updating to address evolving technologies such as virtual assets, generative AI, and cross-border digital finance.

Conclusion

The challenge of radicalisation ultimately concerns the resilience of society itself. Diversity and pluralism— hallmarks of India's social fabric, can also become targets for manipulation by actors seeking to create division.

When regional grievances are amplified or religious identities are politicised, extremist narratives may attempt to exploit these vulnerabilities. Strengthening national cohesion therefore requires sustained investment in education, inclusive governance, and youth empowerment.

Experience from conflict environments suggest that ideological battles are often decided long before violence occurs. Societies that maintain open dialogue, trust in institutions, and opportunities for meaningful participation are better equipped to resist extremist narratives.

Security forces may defend territorial borders, but safeguarding the intellectual and psychological resilience of future generations is a responsibility shared by the broader society.

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