

Terrorist Attacks in Mumbai: Picking Up the Pieces

A Report by:

International Centre for Political Violence and Terrorism Research

S.Rajaratnam School for International Studies

Nanyang Technological University

Singapore

Analysts:

Mr. Arabinda Acharya- Manager, Strategic Projects, ICPVTR

Ms Sujoyini Mandal, Senior Analyst, ICPVTR

Ms Akanksha Mehta, Analyst, ICPVTR



An ICPVTR Significant Incident Report

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INTRODUCTION

The International Centre for Political Violence and Terrorism Research (ICPVTR) is a specialist unit at the S. Rajaratnam School of International Studies in Singapore. As terrorists and militants are constantly learning and evolving, the Centre seeks to identify lessons for enhancing security measures that can reduce the threat of terrorism. This study is based on an analysis conducted by two ICPVTR analysts of the 26-28 November 2008 bombings in Mumbai- the financial capital of India. From 9-12 December 2008, the two analysts interviewed and spoke to several key personalities, including law enforcement, intelligence officials and journalists who were on the scene. The objective of the report is to analyze the implications of the attack, discuss the loopholes in the security infrastructure in India and to draw global best practices in counter terrorism policies for both the public and the private sector.

BACKGROUND

On the Wednesday night of 26 November 2008, India's cosmopolitan, financial soul viz., the city of Mumbai was attacked brutally by several militants. Mumbai, which was previously known as Bombay, is the capital of the state of Maharashtra in Western India. Mumbai is a microcosm of India's diversity as well as the face of India's growth and development. The city has also witnessed severe communal clashes and tension as well as terrorist attacks and threats in the last two decades.

On December 6 1992, the controversial Babri Masjid in Ayodhya was destroyed by fanatical Hindu nationalists. This resulted in a massive Muslim backlash in Mumbai leading to widespread communal rioting in the city. The killing of several Hindu workers in an area called Dongri, in South Mumbai, during this backlash, further resulted in counter violence by the Hindus in Mumbai. The subsequent massacre of Muslims in Mumbai, led to the 1993 bombings in Mumbai which claimed almost 250 lives. 1993 saw serial bombings in 13 locations in Mumbai including the Bombay Stock Exchange.

The violence of 1993 saw a demographic change in Mumbai with widespread migrations of Hindus and Muslims from different parts of the city to the signature Hindu and Muslim majority areas in the city respectively resulting in a 'ghettoisation' of the city's poorer Hindu and Muslim communities. These attacks also exposed the deep-rooted vulnerability of Mumbai's community to tension and violence. After 1993, in July 2006, Mumbai was attacked again when a series of bombs exploded in the packed local commuter trains in the peak hours of the evening. Seven blasts carried out within eleven minutes claimed over 250 lives in this attack. The attacks were designed to claim lives as Mumbai local trains are packed in the peak hours of the evening, when thousands of commuters travel from workplaces in southern Mumbai to residential areas in suburban Mumbai. Post 2006, the terrorist attacks on 26-28 November 2008 were probably the worst that the city and even the country has witnessed in a very long time. The planning and ruthlessness of the operation left India reeling under its impact and has initiated unprecedented public vigilance regarding terrorism in Mumbai.

26/11 was a mixture of urban warfare and terrorism- a mix, if you will, of old tested and tried methods of using hand grenades and explosives hand on hand with new sophisticated technology like global positioning systems and satellite phones used to communicate with the terrorists with their handlers in Pakistan. Finally it was a mix of land based and sea borne terrorism.

THE INCIDENT

- The November 2008 attack on Mumbai was the longest attack ever carried out by a terrorist group. It was also one of the deadliest attacks witnessed by India.
- The attack on Mumbai lasted approximately 60 hours and was meticulously planned. The attack was a reflection of meticulous planning, detailed precision and preparation. It required immense effort, both physical and mental, on the part of the militants, who operated effectively over an extended period of time.
- The attack employed numerous tricks of terrorist tradecraft including firing, use of guns, grenades, bombing, hostage-taking etc. It focused on creating confusion and overwhelming the authorities with its mixed tactics, delaying effective response.
- The attack was carried out by ten militants armed with AK-47s, low intensity bombs and grenades.

TARGETS

- The militants attacked a total of ten targets. Five of these targets were the *primary targets*. The attacks on these targets were carefully crafted and meticulously planned. These targets were of importance and agenda and were attacked for different yet specific reasons.
- The five other targets were the Secondary targets. These were *targets of opportunity*.



The Targets

PRIMARY TARGETS

THE TAJ HOTEL

- The first of the primary targets was the Taj Hotel. The Taj Hotel stood in all its grandeur right opposite the Gateway of India, in Colaba, South Mumbai. The Taj is a masterpiece of architecture and is an integral symbol of India's heritage and cultural

iconography. This iconic building integrates Indian Heritage, Culture and Architecture with Business and Hospitality. The iconic image of the Taj Hotel, as well as its popularity with businessmen, politicians, and influential people, both locals and foreigners, are the reasons why the Taj was a primary target in this attack.



The Taj Hotel, Mumbai

THE OBEROI-TRIDENT HOTEL

- The second Primary target was The Oberoi-Trident Hotel in South Mumbai. The Oberoi-Trident like the Taj is the chosen place for business and leisure of the rich and influential Indians and foreigners in Mumbai. The Oberoi-Trident Hotel was chosen as a Primary Target for its popularity among Businessmen and Politicians, both Indian and foreign. As a five star hotel, it too was a symbol of India's hospitality and growing economic prosperity.



The Oberoi-Trident, Mumbai

CHATRAPATI SHIVAJI RAILWAY TERMINUS (CST)

- Previously known as Victoria Terminus (or VT), the Chatrapati Shivaji Railway Terminus (CST) is Mumbai's major railway station. It is located in South Mumbai. CST caters to both local commuter trains as well a large number of long-distance trains connecting Mumbai with other cities in the region and the rest of India. CST is a very crowded railway terminus. Thousand of commuters, both local and national embark and disembark at the various trains in this terminus. CST is also a heritage building of South Mumbai. It was built in the year 1887 with a splendid Victorian Gothic architecture and stands out in South Mumbai for its brilliant design.
- CST was a primary target not only because of its iconic image, but mainly because as Mumbai's major railway terminus it is busy and crowded at all times. Thus any attack on CST would cause widespread damage to human life and would cripple the backbone of the commuting network in the city.



Chatrapati Shivaji Railway Terminus (CST)

CAFÉ LEOPOLD

- Café Leopold is situated in the crowded and tourist-infiltrated street of Colaba Causeway in South Mumbai. Café Leopold was opened in the year 1871, and is a very popular joint with both locals and the foreign tourists. The author Gregory David Roberts in his book, 'Shantaram' talked fondly of Café Leopold and the popularity of the book led to a further hike in the Café's popularity with both locals and tourists. Café Leopold was chosen as a primary target because of its popularity with foreign tourists.



Café Leopold

NARIMAN HOUSE

- Nariman House is a residential building in Colaba, South Bombay. Nariman House houses a Jewish Outreach Centre called the Chabad House for the Chabad Lubavitch Jewish community. The centre run by a Rabbi from Brooklyn, New York and his family, gives housing to Jewish travelers from all over the world. It also is a place of meeting for Jews from Mumbai.
- The building is an ordinary, unobtrusive building located in an inner street. Nariman House was chosen as a primary target because it was a centre for the Jewish community in Mumbai. The intention was probably to incorporate the broader Muslim-Jewish conflict into their act of militancy.



Nariman House, South Mumbai

SECONDARY TARGETS

- The five secondary targets included Cama Hospital, the area around Metro Cinema, a Petrol Station near Nariman House in Colaba, and two taxis that exploded in Ville Parle and Wadi Bunder.
- All these targets were targets of opportunity. The militants either on their way to a primary target, or after having left a primary target attacked these places with an intention to create more havoc, panic, distress and cause more destruction to human life and property. Unlike the primary targets, these places lacked a certain specific importance to the militants, and to put it simply, merely got in the way of the militants.

MODUS OPERANDI

- On 22 November 2008, at 8:00 AM, the terrorists started on a small boat from Karachi port. After traveling for 40 minutes, they transferred to a bigger boat called the 'Al Hosseini'.
- The 'Al Husseni' apparently belongs to one of the commanders of the operation- Zaki ur Rehman Lakhvi.
- On 23 November 2008, the terrorists sent out a distress signal from the Al Husseini and an Indian registered fishing vessel 'Kuber' responded to the call.
- All the crew members of Kuber except the captain- Amar Singh Solanki were killed and he navigated the Kuber to a place called Pronslite near Mumbai harbour.
- From there, the terrorists took rubber dinghies and landed at the Fisherman's Colony called 'Macchimar Colony' in south Mumbai.

ARRIVAL AT MACHCHIMAR COLONY

- At around 8:30 PM on Wednesday, 26th November 2008, 10 militants arrived at Machchimar Colony, Cuffe Parade on a raft-like dingy. 'Machchimar' colony, which translates to fishermen's colony, is, as the name suggests an area dominated by fishermen, next to a jetty.
- Ten young militants dressed in jeans and jackets, each carrying a rucksack got off at the jetty and began walking through the colony. Two residents of the colony saw them and finding their presence unusual in a colony of fishermen, called out to them, asking them who they were and what they were doing there. The two residents were first met with a curt reply asking them to mind their business and then were told by the militants that they were students.



Place of arrival- Machchimar Colony, South Mumbai

- The ten militants then split up into five teams of two militants each. Each team was to head to a different primary target. The team members carried AK-47s and hand grenades and each team also carried a low intensity bomb.

TEAM ONE

- At 9:20 PM, on 26th November 2008, the first team of militants, comprising Mohammad Ajmal Amir Kasab and Ismail Khan, entered the Chatrapati Shivaji Railway Terminus (CST) and began to fire indiscriminately at the commuters in the station as well as people in the waiting rooms.
- The two militants claimed 56 lives at the terminus, injuring at least 100 others. At the Railway terminus they were challenged by a small number of policemen.
- After causing intensive damage at CST, the two militants then left CST and crossed an over-bridge, fleeing into a lane towards Cama Hospital. They then walked into the nearby Cama and Albless Hospital, firing indiscriminately.
- Near Cama Hospital they were challenged by a police team and there was a heavy exchange of fire. As they exited the lane, near the over-bridge, they fired at a Police Vehicle.
- The police vehicle was carrying three senior police officers, including the chief of the Anti-Terrorism Squad, Hemant Karkare, and four other policemen. The two militants fired at the seven policemen and believing that all of them were dead threw

their bodies out of the Police Van. ATS chief Hemant Karkare was killed in this exchange of fire. Constable Arun Jadhav was the only one in the Police Vehicle who survived the encounter.

- Militants Kasab and Ismail Khan hijacked this police van and drove towards Metro Cinema. Near Metro Cinema the militants fired indiscriminately at the journalists and the public on the street.
- The Police Vehicle malfunctioned near Metro Cinema and the two militants then approached a Ford Skoda. There were three women in the vehicle. The militants did not kill them but merely asked them to leave the vehicle. They then sped away in the direction of Girgaum Chowpatty.
- At about 10:50 PM on the same night, Police roadblocks intercepted the militants in the hijacked Skoda. A gun battle ensued between the policemen and the militants. Militant Ismail Khan was killed in this encounter.
- In an attempt to capture Mohammad Ajmal Amir Kasab alive, Assistant Sub-Inspector Tukaram Ombale took a few bullets that killed him. The other policemen were able to capture Kasab by overpowering him using lathis (sticks).



CST after the attack



The police encounter at Girgaum Chowpatty- CCTV image

TEAM TWO

- The second team comprised of militants named Hafiz Arshad and Naser. The two headed to a popular tourist hangout in South Mumbai, namely the Café Leopold.
- The militants began firing indiscriminately at people inside Café Leopold at 9:28 PM on Wednesday, 26th November 2008. They used AK-47 assault rifles.
- Ten people were killed in this indiscriminate firing, including 2 staff members. The two militants after approximately five minutes of firing left Café Leopold and headed to the nearby Taj Hotel on foot.



Café Leopold after the attack

TEAM THREE

- A third team of militants comprising Javed and Soheb headed to the iconic Taj Hotel situated near Gateway of India. The Taj Hotel had over 1000 guests and diners at the time of the attack.
- At 9:38 PM on 26th November 2008, the two militants began to fire indiscriminately in the hotel's main lobby, killing around 20 people in the first few minutes. They then proceeded to the restaurants inside the hotel, firing indiscriminately.
- The two militants who had previously attacked Café Leopold (namely, Hafiz Arshad and Nazir) also arrived at the Taj Hotel at around 9:48 PM. They entered the hotel from the North Court entrance and began to fire indiscriminately and hurled grenades.
- The four terrorists made their way to the sixth floor of the Heritage Wing of the Taj Hotel, killing anyone that got in their way. Witnesses have said that the four then began to take hostages asking for people holding British and American Passports.
- The grenades hurled by the militants led to the breaking out of a large fire in the Taj Hotel's Heritage Wing at around midnight. The first, fifth and the sixth floors of the Heritage Wing were badly gutted in this fire.



Fire in the Taj hotel during the siege



The Taj Hotel during the siege

- As an immediate response, eight policemen from the local police station arrived at the scene. Soon after that Indian Navy Commandoes reached the Taj Hotel. The National Security Guard (NSG) commandoes arrived from Delhi in the early hours of the next morning (27 November 2008). At the time of the attack, the city of Mumbai did not have an NSG commando base; hence, the NSG commandoes had to be mobilized from the capital, Delhi. A much-criticized delay in procuring an aircraft for transfer of the commandoes from Delhi to Mumbai, delayed their arrival at the scene of the attack.

- At 10:30 AM on the morning of 27 November 2008, explosions were still heard inside the Taj Hotel and the situation was still grave. The commandoes continued fighting the militants inside the hotel and conducting room to room searches for hostages and survivors. The battle continued well into 28th November 2008, Friday. Explosions and exchange of gunfire could still be heard inside the Taj.
- In the early hours of Saturday, 29 November 2008, fresh explosions and gunfire rocked the shaken Taj Hotel. Fire broke out on the lower floors of the Taj and at about 9 AM on the same day, the commandoes declared the siege to be over.
- By 9 AM on 29 November 2008, the NSG commandoes killed all the militants inside the Taj. 36 people died in the terror attack at the Taj, including one NSG commando.

TEAM FOUR

- The fourth team of militants comprising Abdul Rahman and Fahadulla headed to the other popular hotel in the area, namely The Oberoi Trident Hotel. At 10:20 PM the militants reached the Trident hotel, entered through the main entrance and began firing in the lobby, indiscriminately. They then crossed over to the Oberoi and sprayed bullets in the restaurants, taking hostages like in the Taj.
- The Oberoi Trident Hotel reportedly had around 380 guests at the time of the attack. Irregular gunfire and explosions were heard at the Oberoi on the 27 November 2008, Thursday.
- NSG Commandoes took full control of the Oberoi by Friday, 2^h November 2008 at around 11:00 AM, after around 40 hours of fighting. 30 people were reported to have died in the attack on the Oberoi.
- Fahadullah, a militant at this target, spoke to an Indian Media Channel, India TV. He claimed that the militants were from Hyderabad, a Southern Indian city and were part of the group called the 'Deccan Mujahideen'. When asked what their demands were, he stumbled for an answer. He finally gave a vague answer mentioning that they wanted all 'mujahideen' (freedom-fighters) to be freed from Indian prisons.

TEAM FIVE

- The final team of militants, comprising Babbar Imran and Nasir, headed to a residential area in Colaba. Near a popular backpacker nightspot, Bootleggers Pub, the two threw a low-intensity bomb at a Petrol Station. The bomb missed the Petrol Station and ended up destroying the façade around it.
- At 9:20 PM, the militants headed to the residential building- Nariman House. Nariman House as mentioned earlier houses a Jewish Outreach Centre that is run by a Rabbi from Brooklyn, New York. The Rabbi lives there with his wife and son and from time to time Jewish travelers and Jewish residents of Mumbai stay at the centre. The militants took several hostages at Nariman House. However they lay low for the most of the night, only to come to attention the next day (27 November, 2008).
- On 27 November 2008, Thursday, militant Babbar Imran, holding five hostages in Nariman House, called the Indian Media Channel, IndiaTV. In the conversation that ensued, he launched into an aggressive rhetoric about grievances that Indian Muslims hold against the Hindus and the authorities. The narrative mentioned the Babri Masjid demolition as well as the Gujarat riots that claimed the lives of many Muslims.
- On 27 November 2008, the nanny of Moshe Holtzberg, the son of the Rabbi, ran out of the Nariman House with Moshe in her arms. She and Moshe were taken to safety.
- On early Friday morning (28 November, 2008) at about 7:15 AM, NSG commandoes were dropped onto the roof of Nariman House by helicopters. In the intense encounter that ensued between the militants and the NSG commandoes, the two militants were killed. One NSG commander also died in the encounter. Upon entering Nariman House the commandoes found the bodies of the five hostages including those of Rabbi Gavriel Holtzberg, and his 28 year-old wife Rivka Holtzberg.



Nariman House during the encounter between NSG commandoes and the militants



Indian Commandoes being dropped on the roof of Nariman House

THE TAXI BOMBS

- Apart from these major locations, the attack also included two bomb blasts in two separate taxis. At 9:55 PM on 26 November 2008, a bomb placed exploded in the suburb of Ville Parle, situated close to both the International and Domestic airport of Mumbai. The blast took the life of the taxi driver and the passenger while injuring two others. At 10:45 PM on the same night, another bomb placed in a taxi exploded in the Wadi Bunder area. Three people were killed in the explosion and 15 others were injured.

CASUALTIES

- **TOTAL NUMBER**

Number of fatalities	174
Number of injuries	311

- **BREAKDOWN BY NATIONALITY**

No of Indians killed in the attacks	148
No of Foreign nationals killed in the attacks	26

- **LIST OF FOREIGNERS KILLED IN THE ATTACK AND THEIR NATIONALITY**

Names	Nationality
Brett Gilbert Taylor	Australia
Micheal Stuart Moss	Canada
Jugran Hedridge Rodolf	German
Stiff Dapane	German
Elizabeth Russel	Canada
Andes Daun Tevera	UK
T. Suda De lasi	Japan
Antinyo De Lourenza	Italian
Giraha Kanmani Alias Jeena	Thailand
Allan Micheal Share	American
(Helen Kaloni) Naomileia Scherr	American
Lokyu Micheal Kudedan	Singapore
Sandip Jaiswal	America

Ravaka Gabium Holtkey	Israel
Rabai Grabial Voltasi	Israel
Ben Zian Shiroman	Israel
Douglas Jastin Markel	Australia
Chetlal Munish	Mauritius
Jara Barbara	Netherland
Tital Bom Aray	Israel
Nomi Rubi Niyom	USA
Yokeved Mosho Worpaz	Israel
Hema Kashi Pillai	Malaysian
Burkeo Ralph	German
Murad Amarsye	French
Limya Amarsye	French

- **BREAKDOWN OF CAUSALITIES BY TARGET**

Target	Number of Fatalities
Chatrapati Shivaji Railway Terminus	56
Café Leopold	10
The Taj Hotel	36
The Oberoi Trident Hotel	32
Nariman House	6
Cama Hospital	8
Taxi blast at Ville Parle	2
Taxi Blast at Wadi Bunder	3

THE PERPETRATORS

- According to the sole arrested terrorist Mohammed Ajmal Amir Kasab, the Lashkar-e-Toiba (LeT) was responsible for the Mumbai attacks.
- The 9 terrorists who were killed in the operations are:
 1. Ismail Khan (25 years, r/o Dera Ismail Khan, NWFP, Pakistan)
 2. Babar Imran @ Abu Akasha (25 years, r/o Multan, Pakistan)
 3. Naser @ Abu Umar (23 years, r/o Faisalabad, Pakistan)
 4. Shoaib @ Abu Saheb (21 years, r/o Shakkagarh Naroval, Sialkot, Pakistan)
 5. Nazir @ Abu Umer (28 years, r/o Faisalabad, Pakistan)
 6. Hafiz Arshad @ Abu Abdar Rahman (23 years, r/o Multan, Pakistan)
 7. Javed @ Abu Ali (22 years, r/o Okara, Pakistan)
- Names of the terrorists figuring in conversations during the Mumbai attacks:
 - A. Hotel Taj
 - 1) Shoaib
 - 2) Ali
 - 3) Abdur Rehman
 - 4) Umer
 - 5) Ismail (killed at Gurgaon Chowpatti)
 - B. Hotel Oberoi
 - 1) Abdul Rehman @ Saquib
 - 2) Fahadullah @ Fahad
 - C. Nariman House
 - 1) Imran Babbar @ Imran@Kasha
 - 2) Umar
- Names of Pakistan based handlers figuring in conversations during the Mumbai attacks:
 - A. Nariman House
 - 1) Wassi
 - 2) Zarar
 - 3) Jundal

4) Buzurg

5) Major General

B. Hotel Oberoi

1) Kafa

2) Wassi

3) Zarar

C. Hotel Taj

1) Wassi

ANALYSIS OF THE ATTACKS

MOTIVES

- The reasons for the attack may have been three-fold. The first reason could be strategic. As was witnessed post December 2001 attack by Pakistani militants on the Indian Parliament that brought India and Pakistan to the brink of war, the idea in this attack could have been to create a similar tension between the two nuclear-armed neighbors. Strategically, the attack could also have been carried out to divert Pakistani forces from the western border where the Pakistani Army is fighting Taliban forces to the eastern border along Kashmir in India.
- The second reason could be ideological and religiously motivated. In the conversation between the terrorists and their handlers in Pakistan, there is mention of conducting the attacks and attacking foreigners in the name of Islam. An instance of this can be seen in the conversation below:

Nariman House: 27/11/2008: 22:26 hours

Caller from Pakistan: *“Brother, you have to fight. This is a matter of prestige of Islam...Be strong in the name of Allah..You may feel tired or sleepy, but the commandos of Islam have left everything behind..Brother, you have to fight for the victory of Islam”.*

- The final reason could be for personal and monetary reasons. Kasab was a labourer, educated up to the 4th standard in Multan, Pakistan. He is believed to have been promised money for him and his family as a reward for carrying out the terrorist attack.
- The attack is different from previous attacks in India over the past few years since they strongly indicate external involvement and a possible change of narrative from local to global jihad. In certain instances during the attack, it was apparent that particular nationalities were targeted and the terrorists carried out selective killing.

- The strongest indication of this is the targeting of the Jewish Chabad centre – Nariman House. This target is located along a small alley and away from the main road. Without substantial reconnaissance and surveillance, this target could not have been chosen.
- This deliberate targeting of Nariman House and instances of terrorists freeing Muslims taken hostage in the Taj and Oberoi hotels while killing hostages of all other religions point to links with the global jihad narrative depicting a black and white picture of the world with Islam on one side and the rest of the world on the other.

SIGNIFICANCE

- The Mumbai attacks on 26-28 November 2008 was the longest running terrorist attack in the world going on for over 60 hours.
- The use of maritime assets for the delivery of the attack was something unique and not something common in India.
- Almost all devices of the terrorist tradecraft were used. These included arson, firefight, bombing, hostage-taking and grenade attacks.
- Meticulously planned and executed, the Mumbai attacks hit the country's political and social elite and exposed the weaknesses and loopholes in India's security infrastructure.
- Most importantly, Mumbai was a wake up call not just for India, but also for the US and the rest of the international community. It has been widely suggested that the attacks have heralded the emergence of a new kind of international terrorist organization which is comparable to Al Qaeda on the basis of its ability to plan and execute terrorist attacks of immense strategic significance.

ROLE OF PAKISTAN AND INVOLVEMENT OF THE LeT

- India has witnessed three major instances of mass casualty terrorist attacks with fatalities over 150. All three incidents occurred in Mumbai and entailed Pakistani involvement in various degrees. These are:
 - 1) 1993: 13 blasts in Mumbai, 257 killed- On 12 March 1993, a series of 13 bomb blasts hit Mumbai claiming 257 civilian lives and injuring 700 others. The blasts are believed to be coordinated by Mumbai underworld criminal Dawood Abraham suspected to be absconding in Karachi, Pakistan at present.
 - 2) 2006: 7 blasts, 186 killed- On 11 July 2006, 7 bomb blasts hit the suburban train network in Mumbai in a span of 11 minutes causing 186 fatalities and injuring over 700. According to Mumbai police, the attacks were conducted by the Lashkar-e-Toiba and the Students Islamic Movement of India.
 - 3) 2008: Attacks in 10 targets, 187 killed- A series of coordinated attacks hit 10 targets in south Mumbai, killing 187 people and injuring over 300. The LeT is believed to have coordinated these attacks.
- Traditionally, unrest in India especially vis-à-vis Kashmir has always been among the strategic calculations of Pakistan. Since the General Zia regime and the 'Islamization' of the Pakistani Army, a shift from being the 'defender of the nation' to the 'defender of the faith,' Pakistan's intelligence agencies have used four primary organizations to create instability in India. These are:
 1. Lashkar-e-Toiba (LeT)
 2. Harkatul Mujahiden (HuM)
 3. Harkatul jihad e Islami (HuJI)
 4. Jaish e Mohammed (JeM)

- Of these four groups, the LeT has been the closest to the Pakistani agencies. While they have not conducted a single attack against the Pakistani state within Pakistan, their central issue has been Kashmir and they have subsequently penetrated the rest of India with a number of sleeper cells all over the country. Today, the LeT is not a threat only to India, but poses a security threat of global dimensions.

BRIEF INTRODUCTION OF THE LeT

- The LeT today, is an established terrorist organization in South Asia. With its headquarters near Lahore, it runs terrorist training camps in Muridke. It is believed to have received funds from West Asia, particularly Saudi Arabia while there has also been considerable financial support from certain sections of the Pakistani population.
- The political wing of the LeT- the Markaz Dawa Irshad (renamed JamaatUud-Dawa, renamed Idara Khidmat-e-Khalq) runs about 200 mainstream Dawa schools, 11 madrassas, two science colleges, mobile clinics, blood banks and an ambulance service- services which even the Pakistani government has not been able to provide effectively to the rural populace in Pakistan.
- Some reports also indicate the plotters behind the Mumbai attack, which left more than 170 people dead, had placed India's financial capital on a list of 320 global locations as potential targets for commando-style terror strikes. This information was gleaned from Western intelligence agencies' reports which accessed the email and computer accounts of LeT's communications chief Zarar Shah and discovered a list of potential targets of which only 20 were in India. This indicates that the LeT maybe becoming a group with a global agenda and this can perhaps explain the deliberate targeting of Jewish Chabad Nariman House and the demand for US, British passports during the hostage taking at the Taj.
- There has also been some speculation that raids in Spain which arrested 12 men – an Indian and 11 Pakistanis – were a result of the investigations into Lashkar's role in the Mumbai attacks. The dozen men were reportedly arrested for forging passports

and other travel documents for terror organizations, including al-Qaeda. Pakistan's government has said the Mumbai attacks were partly planned from Spain.

- According to Maria Kuusisto, an analyst covering Pakistan and Afghanistan for the Eurasia Group, a political consultancy in London- "Lashkar is an increasingly prominent terrorist group within the jihadi community but I am skeptical of it being able to act globally and extensively on its own".
- The chief reason for Pakistani support for the Mumbai attacks could have been to divert the attention of the Pakistani Army which is fighting a bloody war of terrorism on Pakistan's north-western frontier to Pakistan's eastern borders. This line of reasoning implies that the attack was supported by former or active members of the Pakistani Army or intelligence agencies who are against the civilian government's support to the US in its fight against terrorist elements of al Qaeda on Pakistan's n-w borders.

ASSESSMENT OF THE RESPONSE AND LESSONS LEARNED

RESPONSE FROM PAKISTAN IN THE AFTERMATH OF THE ATTACKS

- The first response of Pakistan was one of denial. On 17 December 2008, the Pakistan High Commissioner to India, Shahid Malik stated that Kasab was not a Pakistani national.
- However, on 7 December 2008, the Sunday Observer Newspaper had established the identity of Kasab as a Pakistani by checking the electoral roll of him and his family in Multan, Pakistan.
- With increasing evidence presented by India to Pakistan on the involvement of Pakistani nationals, Pakistan has not been forthcoming in cooperating with India on this matter. On 5 January 2009, the Indian government issued a 69 page dossier to Pakistan detailing the links between the Mumbai terrorists and Pakistan.
- However, on 10 December 2009, the United Nation Security Council (UNSC) placed financial sanctions on four members of LeT (Muhammed Saeed, Zaki ur Rehman Lakhvi, Haji Muhammed Ashraf and Mohammed Ahmed Bahaziq). In addition, the UNSC amended its 2005 black listing of LeT to include Jamaat Ud Dawa- the charitable organization under which LeT was functioning
- 9 February 2009: "India's dossier not enough. To complete investigations, questions arising from inquiry by FIA need to answered by Indian authorities"- Defence Committee statement released by Pak PMO
- 12 February 2009- Pakistan's Interior Minister Rahman Malik admitted that 26/11 attacks in Mumbai were plotted in Pakistan and named Mohammed Ashfaq as one of the culprits. Abu Al Qama- a senior LeT terrorist active in Jammu and Kashmir was also named and it is believed that his Thuraya satellite phone was used to communicate with the masterminds.
- Malik also mentioned that the attack was also facilitated from several other countries like India, US, Spain, Austria ad Italy. The perpetrators had apparently used three boats on their way to Mumbai- one of which has been traced to Pakistan. Two of the

boats identified by Malik were Al Hussein and Al Fauz. While the first capsized, the second was traced and renamed as Mashallah.

- Malik also mentioned that owner of the shop where the rubber dinghy used by the terrorists was bought has been traced. A Pakistani called Hamad is believed to have helped in the money transfer while Iqbal and Ashfaq are said to have acquired the VoIP connection used for making the phone calls in Spain.

SECURITY AND INTELLIGENCE

- The Indian government has been widely criticized for response-delay, poor preparedness and especially a delay in the arrival of the National Security Guard commandoes from Delhi to Mumbai.
- There has also been criticism of the slow reform of the anti-terrorism laws and attempts to improve capacity. The Indian police forces suffer from lack of funding and training, while weapons and armaments still remain archaic and obsolete. The police-to-population ratio in India remains an inadequate 125 per 100,000 a little more than half of the United Nations recommended ratio for peacetime policing.
- As a reactive measure, the Indian Parliament passed two major pieces of legislation on 17 December 2008. One was the National Investigating Agency Bill while the other was the Unlawful Activities (prevention) Amendments Bill. However, it still remains to be seen if proper implementation of these laws will be carried out.
- In spite of intelligence received by the Research and Analysis Wing (RAW) from the United States on a possible terrorist attack in Mumbai, no steps were taken to harden the targets. There is some indication that RAW received some 'chatter' about a possible attack in Mumbai but it is quite apparent that the information was not relayed to the local Mumbai police or the Coast Guard.
- There was also a lapse of security from the Indian Coast Guard which has a shortage of equipment for coastal surveillance viz. less than 100 boats for more than 5000 miles of shoreline and very few aviation assets.
- Although after the July 2006 attacks, CCTV cameras have been installed in Mumbai, there is simply not enough target hardening of public places to prevent an attack of

this scale. Interviews with local Mumbai people revealed that in spite of the presence of some metal detectors in CST station and other public and office buildings, the frontline security staff are very lax and do not bother about security checks.

- The local police were inadequately equipped to handle this scale of crisis. They were armed with sticks (lathis) as opposed to the AK 47s and AK 56s carried by the terrorists.
- The fact that 3 chief policemen were traveling in one car and were not adequately prepared to face bullets and assault also shows poor preparedness on the side of the law enforcement agencies.
- External cooperation:
 - Although Israel had offered help 'in any way possible' to the Indian government while the Mumbai attack was ongoing, Indian security forces preferred to tackle the problem themselves. There has been a certain level of criticism from Israeli commentators who believe that the lives of the Jews taken hostage in Nariman Point could have been saved if Israel had got directly involved in the rescue operation. Although New Delhi and Jerusalem set up a Joint Working Group on Counter-Terrorism in 2001, the panel has remained more of an annual meeting forum while co-operation on the ground has been focused on India sourcing unmanned aerial vehicles and ground sensors from Israel to curb infiltration on the Line of Control in Kashmir.
 - Israeli security experts, who have collaborated with their Indian counterparts, state that one of the key lessons of 26/11 is the need for a change in the basic mindset of Indian security forces, be it the Army, special forces such as the NSG or Marine Commandos and indeed, the local police. In this respect Israeli security experts have pointed out four specific areas where there can be closer India-Israel cooperation to defeat the common security threat of terrorism. There are tightening border controls to prevent terrorists from entering, including from the sea route, putting in place a coordinated crisis response system, upgrading the tactical abilities of security forces and training them to use technology.

- India also received a large amount of help from the United States Federal Bureau of Investigation (FBI). In Mumbai, FBI investigation began even before the crisis ended. Agents from FBI offices in New Delhi and Islamabad joined forces with the Indian government, the CIA, the US State Department, MI-6, and New Scotland Yard to get unprecedented access to evidence and intelligence which was collected, analyzed and disseminated to partners both at home and abroad

REQUIRED REFORMS

- Interviews with former and present police officials brought forth the importance of police reforms in India. A large staff of the police, particularly at the lower levels serves as cronies of the local politicians and are thus do not serve as impartial security watchdogs of society.
- The police are also underpaid and promotion is stagnant and depends on the extent of political pull one has.
- Post Mumbai attacks in November 2008, the central government exhorted the need for a federal agency to tackle terrorism in India. The idea was to enhance information and intelligence sharing among the different police units across the country.
- India has also passed the Unlawful Activities (Prevention) Amendment Bill 2008 against domestic and international terrorism.
- There is also an effort by the Indian government to install NSG units in key cities in India to limit the delay in response time as was seen in the Mumbai attacks.

IMPACT OF THE MUMBAI ATTACKS ON THE ECONOMY AND BUSINESS

IMPORTANCE OF MUMBAI

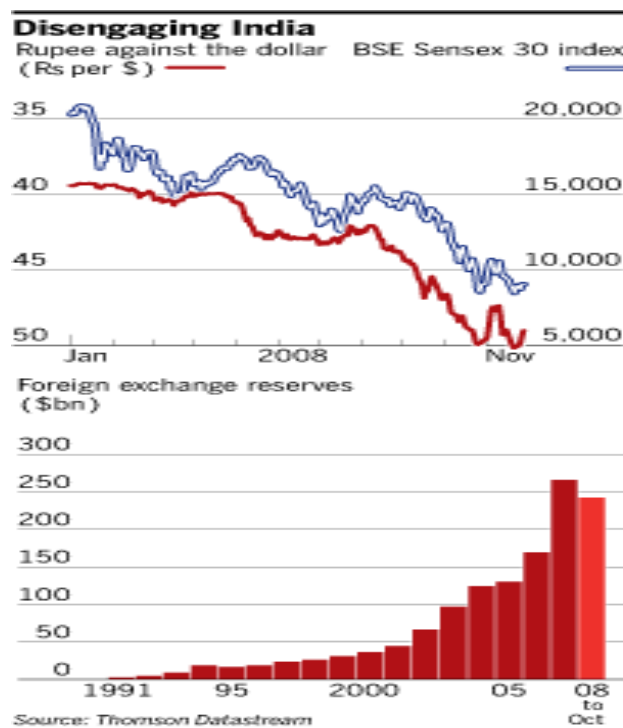
Mumbai itself is believed to provide about 20 per cent of India's tax take while it alone accounts for 10-15 per cent of India's Gross Domestic Product (GDP). The figures indicate the importance of Mumbai as the financial and commercial hub for India. One of the main goals of the terrorists who struck Mumbai could have been to hamper India's rising economic growth and parallel increase in power in the South Asian region.

IMPACT OF THE ATTACKS

- The impact of the Mumbai attacks on the economy and business sectors was limited. The key industries affected were tourism, hospitality (due to the targeting of the Oberoi Trident and the Taj) and airlines. However the more significant impacts were on the business travel and tourism.
- The attack had an impact on India's tourist industry during one of its busiest seasons. Tourism accounts for around 6 per cent of India's economy, and foreign exchange earnings from the industry were 17 per cent higher in 2008(January to October) than 2007.
- India's tourism industry is unlikely to escape a major shock. "Incredible India"—the government's flashy tourism promotion campaign—is now virtually certain to fall short of its goal of doubling arrivals from 2008's five million by 2010. The most serious short-term consequence is a massive cancellation of tourist bookings. Hotel occupancy is down 20% to 25% in prime destinations, and hotels have slashed their room rates in the immediate aftermath of the Mumbai attacks. However, with India's GDP at about \$1 trillion and tourism contributing just more than \$10 billion of the impact of even a major slowdown would be minor.
- The Association of Corporate Travel Executives, a U.S. nonprofit group, surveyed 134 corporate travel managers after the Mumbai attacks. They found that just 6% planned to curtail travel to the region, but 78% were reviewing their hotel contracts

with a greater emphasis on security. "Companies are going to continue to send people all around the world," said Susan Gurley, the group's executive director. Still, "the onus is going to be much more on hotels proving to corporations that their security is up to date."

- However, even before the attacks, confidence in India's growth story among some sectors of foreign investors was ebbing. Since 8 January 2008, Sensex was down 66% in dollar terms and the value of the rupee was falling against the dollar (as shown by the graphs below).



- The Mumbai terrorist attacks in this respect did not directly impact the domestic slowdown. Also, it is difficult to dissociate impact on business due to the Mumbai terrorist attacks from the global financial meltdown as both these events were concurrent.
- Indian stocks rose on Friday- 28 November 2008, as financial markets proved more resilient than expected to the terrorist attacks that wreaked havoc across Mumbai.

The Bombay Stock Exchange's Sensex index added 0.7% to 9092.72 after recovering from an initial 1.5% drop on that day.

COUNTERING THE THREAT OF TERRORISM AFTER THE ATTACKS

While there has been debate on collaborations between the private sector and the government to strengthen security measures, the most important fallout nevertheless of the Mumbai attacks has been to generate a shared sense of vulnerability among the business community and the Indian government.

- Strong reaction by Indian business community condemning the attacks.
- Debate on the need for working together with government. E.g. Indian hotels like the Taj Mahal Hotel in Mumbai have arranged new security arrangements themselves without government assistance. At the same time, business leaders have stressed on the need of the government to strengthen security in public places.
- **Indian business community is now a shareholder in prevention of future terrorist attacks against Indian interests:** Mr Rajeev Chandrashekhar, *FICCI President*, said "It is time we all join this debate on terrorism and demand stronger and firmer leadership and approach to this threat of terrorism, including better laws." He said the Indian business has so far been "mute and very detached from this debate on terrorism and tougher approach to terrorism and terrorists, including anti-terror laws".
- Result of the attacks has been the generation of a shared sense of vulnerability between the business community and the Indian government paving the way for potential public private partnerships to counter the threat of terrorism.

There was a limited impact of the attacks. The most vulnerable sectors- were the Airlines, Hospitality and Tourism. Business tourism especially was affected to a certain extent in the short term. However, overall the attacks haven't changed the 'India growth story' that investors find so alluring and the country remains a standout among emerging markets for its large middle class, thriving service sector and low export dependency.

COMMUNITY AND MEDIA RESPONSE TO MUMBAI ATTACKS

CITIZEN JOURNALISM, PROTESTS AND CANDLELIGHT VIGILS

Mumbai, as a city, is no stranger to heinous acts of violence and terror. The community of Mumbai has seen terrorist attacks and widespread bloodshed and riots in the name of religion. The community has also seen damage to life and property on account of flooding of the city due to its bad municipal systems. The city itself has several pockets of poverty, poor standard of living and despicable sanitation in addition to bad transport infrastructure in most parts. Moreover, Mumbai's community acknowledges the usually non-violent yet severely disturbing undertone of religious discordance that runs through their existence.

Though Mumbai's community has responded in anger after every violent, life threatening act against it, the attacks of November 2008 were the tip of the iceberg. The people of Mumbai were as shocked and enraged by the lack of security and abundance of bureaucracy in their city as they were saddened by the lives the attacks claimed. Maybe it was the sheer longevity of the attack or its exposure of the lack of action by politicians of the city, but in the aftermath of the November 2008 attacks, the community of Mumbai stood its angry ground.

As the attacks were going on, the people of Mumbai, especially the Youth generated a wave of Citizen Journalism. Using the internet, and more specifically the platforms it provides such as Twitter, Facebook, MySpace and Blogger, the community engaged itself in dissemination information about the attack. Views, ideas and opinions were shared. The latest news updates were talked about and analyzed. Unity in the dire situation was asked for and lastly, these Web Spaces became platforms for expressing condolences to the Victims and their families. Through this wave of Citizen Journalism, solidarity was expressed, sorrows were shared and Mumbai united in order to fight the undertone of communal discordance.

The attacks affected people from all walks of life. And therefore in the wake of the attacks, young and old, rich and poor, educated and illiterate, alike participated together in Protests, Rallies and Candle Light Vigils held across the city. A few days after the attacks, a massive

Protest took place at the Gateway of India, opposite the Taj Hotel, which was one of the sites of the attack. Tens of thousands of people from the community of Mumbai attended the protest.

They held posters demanding change in the political situation of the country, they shouted slogans calling for unity, they wore t shirts with messages asking for increased security and safety and they expressed their anger at the poor manner in which the attack was handled by the Politicians of India. They also lit candles for remembrance of the victims and spoke fervently in praise of the National Security Guard Commandoes.

Protests at the Gateway of India, Mumbai





Discordance against the Politicians



Candlelight Vigil at Gateway of India, Mumbai

This blatant public outrage aided the resignation of Maharashtra Chief Minister Vilasrao Deshmukh, Maharashtra Deputy Chief Minister R R Patil and Indian Home Minister Shivraj Patel.

RESPONSE OF THE INDIAN MUSLIM COMMUNITY

The Muslim community of India and specifically Mumbai took part in all the Protests, Rallies and Candlelight Vigils alongside other communities. They voiced out their disapproval and anger at the violent attack. They stood alongside other communities expressing their grief for the victims, anger at the politicians and solidarity with others in the community.

In protest again the Mumbai attacks



The Muslim festival of Bakr Eid which fell a few days after the attack is usually celebrated with much fanfare by the community. But in the wake of the Mumbai terror attacks, the community refrained from an overtly expressive celebration. Muslim community members wore black arm bands to show their solidarity to the rest of Mumbai and to voice out their anger at the acts of violence that had been committed in their country.

REFUSAL BY INDIAN MUSLIMS TO BURY THE DEAD TERRORISTS

In the 60 hour long attack, 9 terrorists were killed, whereas one, namely, Ajmal Amir Qasab was captured alive. The Indian Muslim community voiced out a general discordance with regards to the burial of the 9 dead terrorists. However, there were some community members such as Naseem Ahmed, a Muslim worker in the city who held the opinion that

the dead terrorists were “Muslims and they could be buried even if they had done something wrong. Our religion does not say that those who have done evil can't be buried in a cemetery.” Most members of the community disagreed with the burial of the terrorists in a Muslim cemetery in the country.

The influential Muslim Jama Masjid Trust, which runs the 7.5-acre Badakabrastan graveyard, said it would not bury the gunmen because they were not true followers of Islam. Hanif Nalkhande, a spokesman for the trust, said: “People who committed this heinous crime cannot be called Muslim. Islam does not permit this sort of barbaric crime.” Further, Ibrahim Tai, the president of the Indian Muslim Council, which looks after the social and religious affairs of the Muslim community in India, said that they had “defamed” his religion. He was very adamant in his stand against the burial of the terrorists. He added that these people were not Muslims as Islam taught its followers to live in peace.

The Indian Muslim Council threatened to take extreme steps if the government insisted on burying the terrorists in an Indian cemetery. Other Muslim groups also wrote to their local assembly representatives, insisting that if the authorities forced the Muslim burial of the terrorists, they would unite and take to the streets in widespread protests

MEDIA IN THE AFTERMATH OF THE ATTACKS

Through the sixty hours of the attack, the Media reported every event, significant or insignificant. In the last decade India has seen the sprouting of several media channels. With excessive competition between the channels, news reporting has become more of a business than the responsible informative agency it is supposed to be.

The visual media was criticized severely after the attack for the many mistakes it made while reporting the attack. To begin with the media sensationalized the gruesome proceedings, without paying attention to the undertone of racial discordance that runs through the sensitive city of Mumbai. Videos of shooting were shown repeatedly, as were scenes with blood and gore and death. Moreover, the Media Channel India TV received calls from two

terrorists namely, Fahadullah and Babar Imran. The channel broadcasted these calls and sensationalized the words of the two militants who were holding many people hostage.

Moreover the Media also released excessive details about the hostages as well as the counter-measures taken by the Indian Security forces. Both of these, though informative, turned out to be counter-productive as the terrorists who were inside the hotels, were thriving on the publicity and information.

In the wake of the attacks, the News Broadcasters Association has formulated and released self-regulatory guidelines for the Media Channels. The guidelines were announced by Justice J.S. Verma, who headed the drafting committee. The guidelines include a self-imposed restraint not to disclose details of hostages and withholding sensitive information on rescue operations. The broadcasters have also been asked to avoid live contact with victims and with security personnel engaged in rescue operations in 26/11-like situations. The guidelines urge broadcasters to exercise their judgment in not airing details of identity and number of hostages, and refrain from reporting or making comments that might provide publicity to terrorists.

Further, “News related to armed conflicts and communal violence should be shown with public interest in mind,” the guidelines said. The broadcasters have been asked to avoid unnecessary repetition of archival footage which may agitate the minds of viewers. “Dignity of those who are killed should be kept in mind while such incidents are telecast,” the guidelines read.¹

With these self-regulatory guidelines, the Indian media should be better prepared to play its important role, more effectively and responsibly in any future crises.

¹ <http://www.tribuneindia.com/2008/20081219/main2.htm>

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