

## CHAPTER ONE

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# MUMBAI ON FIRE

THE VIEW FROM my room in the Oberoi Hotel was beautiful at dusk, with the sun setting over the blue Arabian Sea while down below the traffic flowed on Marine Drive, which curves along the beachfront in Mumbai. As the lights came alive in the late afternoon sky, the streets of the financial capital of India throbbed with activity. Mumbai, formerly Bombay, the most populous city in India and the sixth most populous in the world, has more than 20 million inhabitants, from some of the world's richest billionaires to some of the world's most destitute poor.

I was there in advance of the coming visit of my boss, William J. Clinton, the forty-second president of the United States. It was my job as special assistant to the president and senior director for Near East and South Asia issues on the National Security Council to oversee Clinton's March 2000 visit to India, Bangladesh, Pakistan, Oman, and Switzerland. It would be the first visit by an American president to South Asia in a quarter-century. The Oberoi and its great rival, the Taj Mahal Palace, were competing to host the president during his visit to the city. Both were trying to explain to me why the president should stay in their hotel.

Just over eight years later both the Oberoi and the Taj would be the targets of the deadliest terrorist attack since 9/11. The two hotels would be attacked by teams of terrorists from Pakistan-based

Lashkar-e-Tayyiba (LeT), along with the city's train station, a restaurant that catered to foreign visitors and the rich, a Chabad house for visiting Israeli and American Jews, and the city hospital. Between November 26 and 29, 164 people would die and more than 300 would be injured by the ten terrorists. In India the horror is known as 26/11 and the battle to kill the terrorists is known as Operation Black Tornado.

LeT had carefully chosen the targets and meticulously researched them over several years. It received considerable assistance in doing so from two sources, the Pakistani intelligence service, called the Directorate for Inter-Services Intelligence (ISI), and al Qaeda. Each had its own agenda for the operation. But the targets were the same—Indians, Americans, and Jews, the targets of the global jihad started by al Qaeda in the late 1990s. Although the attack was in India, America was among the targets, and al Qaeda was a common enemy. I pointed that out to President-elect Obama at the time in several briefings by e-mail and telephone.<sup>1</sup> The attack was intended to change the future of South Asia dramatically, perhaps even by provoking a war between India and Pakistan, the two nuclear powers rising in the subcontinent.

Understanding the Mumbai terrorist attack and its consequences is critical to understanding the challenges that America faces in dealing with the rise of India and Pakistan. Simply put, the United States cannot manage one without managing the other. Ensuring the political stability of both states and easing the rivalry between them is an American national security interest of the highest importance in the twenty-first century. The crisis in Mumbai, the first foreign policy crisis for President Obama, demonstrated dramatically how the rise of India and the rise of Pakistan will challenge America in the century ahead.

### THE RISING TIGER AS TARGET

In a sense, India itself was the terrorists' target on 26/11, and Mumbai was chosen because it represents India's ascent over the

last two decades. The simplest measure of India's importance is population. Its growth has been phenomenal. At the time of the Indian revolt against England in 1857, India had 200 million people; at independence in 1947, it had 325 million. But according to its latest census, today, only sixty-five years later, India has 1.15 billion people—one-sixth of humanity. It is now the second-largest country in the world, after China, but by 2030 it will be larger than China. And it is a young, amazingly diverse, country. Sixty percent of Indians today are under thirty years of age. There are 22 official languages, 216 ethnolinguistic groups, and an estimated 1,500 dialects in India. The population is 80 percent Hindu, 14 percent Muslim, 2.5 percent Christian, and 2 percent Sikh. India's 140 million Muslims make it the third-largest Muslim country in the world, after Indonesia and Pakistan. India is also the second-largest Shia Muslim state in the world, after Iran.

The pace of change in India today is staggering. While in 1985 there were only 2 million phones in the country, by 2011 there were 600 million cell phones and 15 million more were being added every month. Poverty remains a huge problem, but that also is changing rapidly. According to a 2011 Brookings Institution study, the poverty level in India is dropping very quickly. In 2005 about 41 percent of Indians were living below the poverty level—defined as living on less than a \$1.25 per day—but by 2015 only 7 percent will be living below the \$1.25-per-day line (amounts adjusted for inflation). From 2005 to 2010, 230 million Indians escaped poverty; by 2015 another 137 million will have done so. The graduation of 360 million Indians from abject poverty in ten years is more than the rest of the world's progress in poverty alleviation combined; not even China has reduced poverty levels as fast as India has today. While India has had the dubious honor of hosting the most poor people on Earth since 1999, when it overtook China, by 2015 it will have relinquished that distinction to Nigeria.<sup>2</sup>

The change has not been easy. In August 2012, when an estimated 640 million people lost power at the height of summer, India

had the largest electrical blackout in history. Next door in Pakistan, the blackouts were just as severe and they lasted longer. To produce power, between 2002 and 2012 India doubled its consumption of coal and increased oil consumption by 52 percent and natural gas consumption by 131 percent, but even that was too little to provide enough energy. India's urban population will have increased from 340 million people in 2008 to almost 600 million by 2030, when it will have 68 cities with more than 1 million inhabitants and 6 cities with more than 10 million. In 2030 two of the world's five largest cities will be in India—Mumbai and New Delhi.<sup>3</sup>

Pakistan also is a large country, with almost 190 million people, of whom 97 percent are Muslim—77 percent Sunni and 20 percent Shia. When it became independent in 1947, it had only 33 million (counting only what was then called West Pakistan, not what is now Bangladesh). Like India, Pakistan is growing fast. If fertility rates remain constant (3.2 percent today), there will be 460 million Pakistanis by 2050; with a modest decline in fertility rates, the number will be around 335 million. The most conservative population estimate puts Pakistan at 310 million people in 2050. Today Pakistan is the sixth-largest country in the world and the second-largest Muslim state. By 2030 it will be the fourth- or fifth-largest country and the most populous state in the Islamic world.<sup>4</sup>

If India itself and its rise were a target of the terrorists on 26/11, Mumbai, as India's largest city and home to its financial center and many of its new millionaires, was the logical place to strike. It is also a media center, home to India's huge film industry, Bollywood, and it is filled with journalists and television cameras. Mumbai symbolized the rise of the new India, which, with its international connections, challenged the anti-India ideology of the terrorist group Lashkar-e-Tayyiba and its sponsors.

### THE PLOT AND ITS MECHANICS

The Mumbai attack was planned after extensive intelligence had been collected and the terrorists were well-trained and -equipped.

In July 2009 the lone survivor of the terrorist team, Mohammad Ajmal Amir Qasab, surprised prosecutors during his Mumbai trial by confessing in open court that he and his nine comrades had been recruited by Lashkar-e-Tayyiba; trained in commando tactics at LeT camps in Pakistan; equipped by LeT with AK-56 automatic assault rifles (the Chinese version of the Russian AK-47, which is standard equipment for the Pakistani army), hand grenades, GPS sets, cell phones, and other equipment; and dispatched by senior members of LeT from Karachi, Pakistan, in a small boat. As ordered, they hijacked an Indian boat at sea to take them into Mumbai. In Mumbai the group split into four teams, which attacked their prearranged targets—the city’s central train station, a hospital, two famous five-star hotels known for hosting Western visitors as well as the cream of Indian society, a Jewish residential complex known to host visiting Israelis, and a famous restaurant also known for attracting a foreign clientele. The terrorists also set small bombs to add to the confusion and terror after they had fired indiscriminately into the crowds at the various target sites.<sup>5</sup>

It was an extraordinary attack in many ways. Throughout the siege of the city, the terrorists stayed in touch by cell phone with their LeT masters back in Pakistan. The handlers provided the terror teams with updated intelligence on the tactical situation around them, gleaned from watching Indian television reports. The Indian authorities have released the chilling transcripts of their calls, showing that the masterminds provided guidance and encouragement to the killers, even ordering them to kill specific hostages. In his confession Qasab identified the leader of the operation as an LeT senior official, Zaki Rehman Lakhvi, who oversaw his training and was actually present when the team left Karachi. His training included three months of intense small-arms exercises with a group of LeT members; afterward Qasab was selected to receive more specialized training in how to launch the attack itself. The team then waited another three months while the LeT leadership determined the best timing for the attack.

The masterminds of the plot were very careful not to reveal their plans through electronic media. They used multiple Internet websites to communicate, jumping from one to another to avoid detection. LeT had set up a special section to ensure the security of its communications, led by Lieutenant Colonel Saadat Ullah, a retired officer from the special communications division of the Pakistani army.<sup>6</sup> As a foot soldier Qasab did not know everything about the plot, but he was briefed along with his comrades on the plans and targets. For the most part the goal was just to create carnage, to kill as many people as possible. The team that was headed to the Chabad house, however, had a more elaborate mission: they were to take hostages to use them to demand the release of Palestinian prisoners in Israeli jails. To work, this part of the plot required the terrorist team at the Chabad house to communicate with the masterminds back in Pakistan. According to Qasab's account of their briefings, the terrorists were shown videos and photos of all of the targets and maps to find them on laptop computers.<sup>7</sup> The Chabad house in particular, which is on a back street in Mumbai, is not easy to find (it took me considerable effort in 2011).

The videos, photographs, and maps had been carefully collected for Lashkar-e-Tayyiba by David Coleman Headley, an American citizen of Pakistani descent. In fact, for Americans the most shocking element of the Mumbai attack was the role that he played in the collection of intelligence that preceded the attack. Headley was born Daood Sayed Gilani in 1960 in Washington, D.C., where his Pakistani father worked for Voice of America. He got into trouble with the law as a youth and was arrested on drug charges. Headley pleaded guilty in March 2010 to a charge of conspiracy to commit murder based on his role in the Mumbai attack. According to his guilty plea, he joined LeT in 2002 on a visit to Pakistan. Over the next three years he traveled to Pakistan five times for training in weapons handling, intelligence collection, surveillance, clandestine operations, and other terrorist skills.<sup>8</sup>

Headley, whose confession of guilt is available on the website of the U.S. Department of Justice, has been an extraordinary source of information on the plot, Lashkar-e-Tayyiba, al Qaeda, and the Directorate for Inter-Services Intelligence. In 2011 he was the key witness for the prosecution of his partners in the plot, and the Department of Justice (DOJ) provided considerable additional evidence from e-mails and intercepted phone calls to back up his claims. As part of the plea agreement that Headley signed to avoid execution, he consented to be interviewed by Indian security officials. Their report on their interview with him has been provided to me by friends in India, and much of the key material is available in the Indian media.<sup>9</sup> In short, the United States has unique and voluminous insight into the Mumbai plot from a key participant.

Beginning in 2005, Headley was given the task of traveling to India from the United States to conduct surveillance for the Mumbai attacks. As a first step, Lashkar-e-Tayyiba told him to change his name to David Coleman Headley in Philadelphia to hide his Pakistani identity when traveling abroad. He then made five trips to India between 2005 and 2008, visiting all of the targets, recording their locations with a GPS device, and carefully studying the security around each. On the way back, he stopped in Pakistan each time to get new instructions from LeT and the ISI and to present his surveillance reports. He thus became one of the masterminds of the plot. During his interrogation by the Indians and in his confession, Headley said that the raid was planned with active ISI involvement at every stage and that at each of his meetings in Pakistan he met with ISI officers as well as LeT leaders. Sometimes the ISI gave him tasks separate from those assigned by LeT; for example, the ISI asked him to take photos of an Indian nuclear facility near Mumbai. ISI provided money to help him set up his cover in Mumbai, including an initial \$25,000 in cash. Headley also said that the ISI provided some of the training for the attackers, including training by elite Pakistani naval commandoes.

According to Headley, the ISI was especially pleased with the choice of the Chabad house as a target.<sup>10</sup>

Headley could not answer the question of at what level in the Pakistani intelligence service his activities had been approved; as an intelligence asset, he did not have access to that information. He has allegedly said that ISI leaders did not know.<sup>11</sup> But it is hard to believe that an asset like Headley, an American citizen operating for years in India, would not get the constant attention of officials at the highest levels of the ISI. No intelligence service would “run” an agent like Headley, an American citizen plotting mayhem, without the direct supervision of the top leadership. Headley had a co-conspirator in Chicago, Tahawwur Hussain Rana, a Canadian citizen, who helped devise a cover story for Headley: he was working for a travel agency, which Rana had set up in Chicago. Rana also traveled to Mumbai and stayed in the Taj Hotel to assist in the reconnaissance mission. Rana has been convicted of his role in the attack; at his trial he said that he believed that he was working for the ISI all the time.

The arrest of Sayeed Zabiuddin Ansari, alias Abu Jindal, at New Delhi airport in June 2012 was another major breakthrough in the investigation of the deadliest terror attack in the world since 9/11. Abu Jindal, an Indian citizen traveling with a Pakistani passport, was in the control room in Karachi in 2008 talking on the phone to the ten terrorists. He gave them advice on where to look for more victims in the Taj Hotel, for example, and instructed them when to murder their hostages. His voice was recorded by the Indian authorities listening in on the phone calls and has been replayed in chilling detail by the Indian police since then for all to hear. Abu Jindal has also been linked to other attacks in India, including the bombing of the Mumbai metro and train system in July 2006, which killed more than 180 people. According to press reports from India, Jindal was arrested after being deported from Saudi Arabia to India. The arrest was a joint counterterrorism effort by India, Saudi Arabia, and the United States. Abu Jindal was in Saudi Arabia recruiting and training new LeT volunteers from the



enormous Pakistani diaspora in the Persian Gulf states and was allegedly in the final stages of plotting a “massive” new terrorist operation. He told the Indian authorities that two members of the ISI were also in the control room, both allegedly majors in the Pakistani army. That confirmed the long-standing accusation that the 2008 plot was orchestrated and conducted with the assistance of the ISI, but because Abu Jindal was actually in the control room in Karachi, his accusation is more powerful.<sup>12</sup>

Lashkar-e-Tayyiba used a criminal network—the infamous Dawood Ibrahim gang, which was responsible for an earlier terrorist attack on Mumbai on March 12, 1993—to try to cover up its involvement in the 26/11 attacks. Dawood Ibrahim Kaskar, one of the world’s most wanted criminals and drug dealers, operates from Dubai and Karachi. LeT contracted with the gang to send a professional assassin to Mumbai to kill Qasab to eliminate the human evidence of their involvement in the crime. The Indian security services reportedly disrupted the hit man’s plans before he could carry out his mission.<sup>13</sup>

LeT continued to use Headley to collect intelligence after the Mumbai attacks. First, LeT sent him back to India to look at more targets, including Israeli targets like the offices of El Al airlines. But it also outsourced him to al Qaeda for another intelligence collecting mission in Europe. LeT and al Qaeda sent him to Denmark, where his task was to do surveillance of the offices of a Danish newspaper that had published cartoons mocking the prophet Mohammad. The cartoons had aroused a storm of anger in the Islamic world, where depictions of the prophet in any form are rare but ones making fun of him are considered heresy. Al Qaeda had promised to make Denmark pay and had already attacked the Danish embassy in Pakistan. Headley made at least two trips to Denmark to survey the newspaper’s offices in Copenhagen; he even got inside the offices by using his cover as a travel agent.

This time he reported directly to al Qaeda in Pakistan, meeting with Muhammad Ilyas Kashmiri, a senior al Qaeda operative who

had once worked for the ISI. Kashmiri told him that the “elders” of al Qaeda were very interested in this project and that an al Qaeda cell already in Europe was ready to conduct the operation once Headley collected all the necessary intelligence. They would mount a mini-Mumbai operation, seizing the newspaper’s offices, beheading all the employees captured with maximum media coverage, and finally fighting to the death with the police and Danish security forces. According to his guilty plea, Headley had a meeting with the al Qaeda team in England to prepare for the attack.<sup>14</sup>

Headley was arrested at Chicago’s O’Hare airport in October 2009 before he could get on a flight back to Pakistan for a final planning session with Kashmiri. There is speculation among Danish authorities that the plan was set to take place in December 2009, when Copenhagen would host the Climate Change Summit and dozens of world leaders including Obama and Singh would be in the city along with major media outlets from around the world. Kashmiri was killed in a drone attack in Pakistan in June 2011.

### THE IMMEDIATE GOAL: WAR IN SOUTH ASIA

Lashkar-e-Tayyiba, which is formally banned in Pakistan but nonetheless operates relatively freely, has denied any role in the attack, and senior officials of the movement claim no knowledge of the attackers. Therefore the motives of LeT in attacking Mumbai must be gleaned from the circumstances surrounding the attack rather than from the masterminds directly. Exactly who in LeT beyond Lakhvi ordered the attack is unknown, but it is clear that whoever did so had powerful political leverage in Pakistan and powerful protectors. What is also clear is that the specific targets of this attack—India’s major financial capital, Westerners visiting Mumbai and its luxury hotels, Israelis, and Jews—are the targets of the global Islamic jihadist movement led, symbolically at least, by Osama bin Laden before his death. Bin Laden and his deputy Ayman al-Zawahiri have long urged the Islamic community to

wage jihad against the so-called Crusader-Zionist-Hindu alliance, which, in their narrative, seeks to oppress the Muslim world.

The timing of the attack also was significant. In the fall of 2008 India and Pakistan were slowly and haltingly moving toward improving their long-tense bilateral relationship. As noted, since the partition of the subcontinent, the two have fought four wars and several smaller skirmishes. A peace process was begun in 1999—after the two had tested nuclear weapons a year earlier—by India’s prime minister, Atal Behari Vajpayee, and his Pakistani counterpart, Nawaz Sharif. Vajpayee came to Lahore in February 1999 to begin talks on the peace process, and he and Sharif agreed to look for ways to defuse tensions. They set up a back channel for quiet negotiations on the most difficult issues dividing the two, especially Kashmir. As Sharif has described it, the goal was to end the arms race between the two and resolve their underlying differences.<sup>15</sup>

The process began in Lahore and moved forward bit by bit, with some major setbacks along the way. The Kargil war in the summer of 1999, initiated by Pakistani army leader and future dictator Pervez Musharraf, halted it altogether for some time. Musharraf had opposed the Lahore process and actually snubbed the Indian prime minister by not showing up for some of the events scheduled for his unprecedented trip. Instead, the next spring he ordered the Pakistani army to take positions inside Indian-controlled territory across the line of control (LOC) in Kashmir, near the town of Kargil—a move that sparked a limited war between India and Pakistan in mid-1999. (Lashkar-e-Tayyiba was an enthusiastic supporter of the Kargil adventure and was highly critical of Sharif when he ordered the army to withdraw behind the LOC.) The peace process was further damaged by the terrorist attack on the Indian parliament on December 13, 2001, which led to the mobilization of more than 1 million soldiers along the border. The threat of war again loomed large. This attack, which is examined in more detail in chapter 6, came after Musharraf had taken power in a coup.

It is deeply ironic that in time Musharraf would become the principal agent of the peace process. After trying limited war, nuclear blackmail, and terrorism, Musharraf finally settled on the back channel, and by 2008 it had achieved significant progress under the new Indian prime minister, Manmohan Singh. It even survived other major acts of terror, such as the attack on Mumbai's subway and train system in 2006. The details of the back channel talks, discussed below, have been well reported,<sup>16</sup> and Musharraf himself has confirmed the story.<sup>17</sup>

The back channel did not reach a final settlement of all the issues dividing the two, but it did produce an understanding that any deal would include two key points. First, the LOC would become an international border, with only minor adjustments mutually agreed to; second, the border would be a soft one—that is, it would permit maximum movement of Kashmiris between the two states. Local issues like tourism and the environment would be handled by the local governments of Pakistani Azad Kashmir and Indian Jammu and Kashmir. India could claim that it had achieved victory because the LOC was recognized as the official border; Pakistan could argue that because the border was porous, it was no longer relevant.

The back channel stalled when Musharraf's political position in Pakistan collapsed in late 2007 and early 2008. The Indian government became leery about whether Musharraf could deliver, rightly noting that he had done very little to prepare the Pakistani people and army for a deal. Musharraf's successor, Benazir Bhutto's widowed husband, Asif Ali Zardari, began to pick up the pieces of the peace process after he was elected and came to power. Most important, he publicly began to change Pakistan's posture on terrorism, nuclear strategy, and India in a dramatic way. In a number of press interviews, Zardari said, in effect, that for years the Pakistani army and the ISI had been breeding terrorist groups like LeT—that they had been playing a double game, appearing to fight terror while actually sponsoring it—and that terrorism might destroy Pakistan.<sup>18</sup>

In the summer of 2008 Zardari declared that India was not Pakistan's inevitable enemy, and, in a striking reversal of Islamabad's strategy, he proposed in a video linkup to an Indian think tank that Pakistan should adopt a no-first-use policy regarding nuclear weapons.<sup>19</sup> In addition, for the first time in decades, small but important steps were taken to open trade across the line of control in Kashmir and to expand transportation links between India and Pakistan. Many in Pakistan, including in the army and the jihadist camp, were appalled at Zardari's statements and at the confidence-building steps that were being taken.

Zardari was threatening to fundamentally change South Asia. It is reasonable, therefore, to assume that one of the key targets, if not the key target, of Lashkar-e-Tayyiba in Mumbai was the peace process itself, which they succeeded in stopping at least for a time. Singh was forced by the horror of Mumbai to suspend the dialogue. Almost certainly those dark forces in Pakistan who sent the LeT team to Mumbai had intended that outcome, if not even more: war with India.

An important book by a Pakistani expert on al Qaeda has argued that the ultimate objective of the Mumbai operation was in fact to provoke a full-scale war. Syed Saleem Shahzad based his conclusions on exclusive interviews with Kashmiri, who told him that al Qaeda manipulated the planning of the operation to make it bigger than the ISI expected or even the LeT senior leadership wanted.<sup>20</sup> Headley's interrogation and confession make clear that al Qaeda was involved in the planning of the plot, operating independently of the ISI and keeping its profile low. According to Kashmiri, al Qaeda wanted a nuclear war between India and Pakistan in order to disrupt the global counterterrorism efforts against al Qaeda, to complicate NATO's war in Afghanistan, and to polarize the world between Islam and the "Crusader-Zionist-Hindu conspiracy." For al Qaeda, a war between India and Pakistan would be a global game changer, disrupting the U.S. campaign to defeat al Qaeda,

weakening global unity in the battle against terrorism, and creating a whole new environment for al Qaeda to operate in.

There is no doubt that Kashmiri was very important to al Qaeda. After the SEAL raid in which Osama bin Laden was killed on May 2, 2011, in Abbottabad, Pakistan, the Central Intelligence Agency (CIA) carefully studied the material found in his hideout. One forty-eight-page document showed that bin Laden had ordered Kashmiri to develop a plan to assassinate President Obama. According to the message, killing Obama “will lead the U.S. into a crisis as Vice President Biden is totally unprepared for the post.” He urged “brother Ilyas” to find a way to attack the president’s jet, Air Force One, the next time that the president came to South Asia.<sup>21</sup>

It is hard to prove or disprove Shahzad’s claim. Shahzad was murdered shortly after his book came out. According to Admiral Mike Mullen, the chairman of the Joint Chiefs of Staff, the ISI was responsible for Shahzad’s death. Kashmiri himself was killed by a drone a few weeks after Osama bin Laden was killed. While there is no way to check Shahzad’s interview and story, a careful study of LeT itself tends to confirm the outline of his analysis.

#### HOW LASHKAR-E-TAYYIBA FITS IN INDIA AND PAKISTAN

Lashkar-e-Tayyiba, or the Army of the Pure, was created in 1987 by three Islamic scholars, Hafiz Saeed and Zafar Iqbal, who were then teaching at the Engineering University in Lahore, and Abdullah Azzam, then at the International Islamic University in Islamabad.<sup>22</sup> Saeed, who took the lead role, is rightly considered the founder and leader of LeT; however, he has publicly distanced himself from the organization in recent years after taking on the leadership of Jamaat-ud-Dawa (JuD), a humanitarian organization that is also a cover for LeT’s activities. Saeed is a Punjabi whose family lost many of its members in the bitter communal fighting in the Punjab that followed the partition of British India in 1947. In the 1980s Saeed traveled to Saudi Arabia to further his Islamic education, where he was heavily influenced by its extreme Wahhabi

brand of Islam. He became a charismatic speaker known for his fiery rhetoric.

Abdullah Azzam, a Palestinian born in the West Bank, was educated in Islamic law and philosophy in Syria and Jordan and at Egypt's prestigious Al Azhar University. He is rightly regarded by many experts as the father of the modern Islamic global jihadist ideology. Azzam also taught in Saudi Arabia, where he proposed that jihad should focus first on the "far enemy"—the United States and the Soviet Union, which sought to control the Islamic world—and defeat them before turning to the "near enemy," Israel. Azzam had tremendous influence on the young Osama bin Laden during his formative years fighting alongside the mujahedin in Afghanistan and Pakistan. Azzam and bin Laden created an office to assist Muslims from around the world who sought to fight in Afghanistan, known as the Services Bureau, which had close connections to Pakistan's Directorate for Inter-Services Intelligence. Bin Laden, who then had access to his family's massive wealth, was an early source of funding for Lashkar-e-Tayyiba. Azzam was assassinated in 1989. The ISI believes that the Israeli secret intelligence service Mossad was responsible; others believe that the Russians killed him.<sup>23</sup> Al Qaeda, on the other hand, accused the Jordanian intelligence service of killing Azzam; it says a Jordanian intelligence officer told an al Qaeda triple agent of the Jordanians' responsibility in 2009.

The Directorate for Inter-Services Intelligence also played a key role in the creation and development of LeT. In the late 1980s the ISI was eager to take control of the Kashmiri Muslim separatist movement in Indian-controlled Kashmir. Pakistan had demanded the annexation of Kashmir since 1947, and the issue is at the core of the tension between Pakistan and India. However, a home-grown Kashmiri movement—the Jammu Kashmir Liberation Front (JKLF)—emerged during the 1980s that sought independence for Kashmir, not unity with Pakistan.<sup>24</sup> The army and ISI wanted to encourage anti-Indian resistance and violence but not

independence, so alternatives to the home-grown movement were encouraged. LeT was one of several such groups.

LeT's ideology as laid out by its founder Saeed goes far beyond Kashmir, however; it seeks the creation of a Muslim caliphate over the entire subcontinent. The role model is the old Mughal Empire of the seventeenth and eighteenth centuries, under which a Muslim minority ruled the Hindu majority and dominated most of the subcontinent. The vision of Saeed and his fellow LeT leaders requires the destruction of India as a state. Saeed declared that goal in a speech in 1999 after the Kargil war with India: "Today I announce the breakup of India, Inshallah [God willing]. We will not rest until the whole of India is dissolved into Pakistan."<sup>25</sup> One LeT newspaper captured the spirit of LeT's ideology with this passage: "Kashmir can be liberated in six months. Within a couple of years, the rest of the territories of India could be conquered as well, and we can regain our lost glory. We can bring back the era of Mughal rule. We can once again subjugate the Hindus, like our forefathers."<sup>26</sup>

In seeking to revive a lost Islamic empire, LeT's ideology is by definition violently anti-Western, since the British Raj is blamed for the downfall of the Mughals. LeT therefore opposes any manifestation of British or Western influence in Pakistan and South Asia. For example, it routinely denounces cricket, the country's national sport, as a colonial implant; Pakistanis should instead wage jihad. Or, as another LeT paper has written: "The British gave the Muslims the bat and snatched the sword and said to them: 'You take this bat and play cricket.' We should throw the bat and seize the sword and instead of hitting 'six' or 'four,' cut the throats of the Hindus and Jews."<sup>27</sup>

Since its founding, LeT has trained thousands of volunteers from around the world in its camps in Pakistan, which are scattered from Kashmir to the tribal areas along the border with Afghanistan and particularly around Lahore, in the Punjab. According to one Pakistani estimate, more than 200,000 jihadis have been trained in LeT's camps over the last twenty years.<sup>28</sup> In 2009, according to a



Pakistani intelligence source quoted in the *New York Times*, LeT had an active membership of 150,000 in Pakistan.<sup>29</sup> Its main headquarters in Muridke, near Lahore, has a campus of several hundred acres with schools and dormitories for thousands of students, a garment factory, an iron foundry, and a huge mosque.<sup>30</sup>

The organization has wide popularity in Pakistan, especially in the Punjab. Its strong roots in the Punjab set it apart from many other jihadist groups in Pakistan, which have their strength in the tribal areas or Kashmir. LeT recruits from the same areas where the Pakistani army recruits, indeed from the same families. Because of LeT's Punjab connection, it is far less vulnerable than any other Pakistan-based network to a crackdown by the army and the government. It even attracts major speakers to its events. The self-described father of Pakistan's nuclear bomb, the famous nuclear technology proliferator A. Q. Khan, was the keynote speaker at LeT's annual public conference in 2001 and is reported to be a member of the organization.<sup>31</sup>

LeT has taken credit for dozens of attacks on Indian targets in Kashmir since the late 1980s. By its own account, it has killed thousands of Indian soldiers. At the same time, it has been responsible for the deaths of hundreds of innocent Kashmiris, Hindus, Sikhs, and Muslims in the Kashmiri insurgency. It was probably behind the slaughter of a Sikh village in 2000 on the eve of President Clinton's visit to the subcontinent. It has also taken the conflict into India proper on numerous occasions. LeT was a co-conspirator in the attack on the Indian parliament in 2001 and was principally responsible for the multiple attacks on the Mumbai metro system in 2006 and the bombing at the famous Gateway Arch in Mumbai in 2003.

LeT's public name has changed frequently over the years as it has evolved and come under pressure for its acts of terrorism. When it was created in 1987 as an allegedly humanitarian agency, Saeed and Azzam called it the Markaz-ud-Dawa-wal-Irshad, or the Center for Preaching and Guidance. The leadership officially named the

militant wing Lashkar-e-Tayyiba in the early 1990s in a meeting in Afghanistan. After the December 2001 attack on the Indian parliament by another Pakistan-based terrorist group, Jaish-e-Mohammad (in which LeT probably played a supporting role), LeT was officially banned in Pakistan. The group then reappeared under the title Jamaat-ud-Dawa, which claimed to be a purely humanitarian organization that provides aid to those in need in Pakistan, such as the victims of the earthquake in Kashmir in 2005.<sup>32</sup>

In fact, JuD is an elaborate cover for Lashkar-e-Tayyiba. It has an extensive humanitarian infrastructure that provides both real assistance to the needy and a useful cover for terrorism. After the Mumbai attacks in 2008 and subsequent international pressure, JuD renamed itself again; it currently operates under several cover names. Saeed now leads a group of Pakistani jihadist organizations calling themselves the Defense of Pakistan movement. In April 2012 President Obama offered \$10 million for information leading to Saeed's arrest for his role in Mumbai, making him one of the most wanted men in the world. Despite the reward, he is not in hiding. Indeed, he regularly appears on Pakistani television and at large rallies organized with the help of the ISI, whose protection makes him immune to arrest.

In addition to its infrastructure of terror camps and humanitarian agencies inside Pakistan, Lashkar-e-Tayyiba also operates an extensive network outside the country, often among Pakistani diaspora communities around the world. LeT cells have been identified in the United Kingdom and other European countries, in the Persian Gulf states, and in the United States. LeT also operates in Nepal and Bangladesh, where it uses cells in those countries to support its operations inside India. The links to cells outside Pakistan are also important for fundraising, in the Gulf states in particular. Saudi Arabia is an especially attractive place for LeT fundraising, both among Pakistanis living in the kingdom and Saudis who are attracted to LeT's jihadist ideology and actions.<sup>33</sup>

## LASHKAR-E-TAYYIBA AND AL QAEDA

Lashkar-e-Tayyiba has extensive links to al Qaeda that go beyond sharing a similar list of enemies and a common link through the connection to Azzam. Bin Laden was an early funder of LeT. After the U.S.-led NATO International Security Assistance Force (ISAF) attack on Afghanistan following the 9/11 attacks drove al Qaeda out of Afghanistan, LeT provided refuge for many al Qaeda operatives seeking to hide out in Pakistan. LeT camps and safe houses became critical to the survival of al Qaeda.

The first major terrorist figure linked to 9/11—a Palestinian named Zayn Muhammad Husayn, better known as Abu Zubaydah—was captured in an LeT safehouse in Faisalabad, Pakistan. According to the account of the CIA officer who captured him, it was clear that LeT was serving as a knowing host for Zubaydah.<sup>34</sup> In fact, LeT was providing its network of safe houses and friendly mosques to help hide al Qaeda fugitives all over Pakistan. As al Qaeda recovered from the shock of its defeat in Afghanistan, it also used LeT training camps to train its operatives.<sup>35</sup> LeT itself has sent fighters to Afghanistan and Iraq to participate in the jihad against Western armies in both countries. LeT has a long-standing interest in supporting the Taliban in Afghanistan and has been especially active in Konar Province. The dispatch of fighters to Iraq was a response to the Anglo-American invasion and occupation, which LeT publicly characterized as a threat to the Islamic community.

There is also evidence of LeT support for al Qaeda terrorist operations in the West. Shahzad Tanweer, the leader of the al Qaeda cell that carried out multiple suicide bombings on the London underground on July 7, 2005, had been to an LeT camp in Pakistan before the attacks. A second bomber in that attack, Mohammad Sidique Khan, may also have trained in an LeT camp. Both appeared in martyrdom videos aired by al Qaeda after the attack. LeT also provided some of the funding for the al Qaeda cell

that planned to blow up ten jumbo jets over the Atlantic en route from the United Kingdom to Canada and the United States in the summer of 2006.<sup>36</sup>

Immediately after American commandoes killed bin Laden in 2011, Hafiz Saeed proclaimed the fallen al Qaeda leader a hero of Islam. At Friday prayers that week, Saeed acknowledged LeT's debt to bin Laden and promised that LeT would avenge his death. Documents found in bin Laden's hideout show that the two were in close contact right up to bin Laden's death. Given the two groups' close connections and shared ideological viewpoints, it is odd indeed that al Qaeda's leadership said very little about the Mumbai operation in the months following the attack. Bin Laden and Ayman al-Zawahiri each issued several statements afterward on numerous issues, including developments in Pakistan, but none made any mention of the Mumbai attacks.<sup>37</sup> Why?

Al Qaeda's unusual silence about the Mumbai attack may be an attempt to protect its ally Lashkar-e-Tayyiba from more international scrutiny. Once an organization is openly affiliated with al Qaeda, it gets more attention from the security services of the world, including the CIA, Britain's Secret Intelligence Service (MI6), and others. It joins, in effect, the A team of international terrorists and therefore gets more attention in counterterrorism operations. Al Qaeda probably also wanted to cover its own hand in the Mumbai operation to avoid bringing more pressure on Pakistan to break the ISI's ties to LeT and to make a more serious effort to combat al Qaeda itself. Bin Laden was not hiding from the ISI in 2008; he was hiding in its midst.

### REACTIONS TO THE MUMBAI MASSACRE AND THEIR IMPLICATIONS

Pakistan initially denied any involvement in the 2008 Mumbai attack, even trying to suggest that the bombers were not Pakistanis and the attack was not staged from Karachi. There was considerable confusion in the early Pakistani response. President Zardari

said at first that he would send the head of ISI to India to help with the investigation. The army and ISI quickly made it clear that they did not think that that was a good idea, and Zardari dropped it. Only in January 2009 did Sherry Rehman, then the Pakistani information minister, acknowledge publicly that the terrorists were Pakistanis. Under enormous international pressure, Islamabad banned Jamaat-ud-Dawa and put Saeed under house arrest. He was released in June 2009. Several other LeT officials have been arrested and are awaiting trial. Pakistan rejected India's request that Saeed and others be extradited to India to stand trial. The Pakistani government has consistently denied that it or the ISI had any connection to the bombers and the attack. While some Pakistani officials quietly have admitted that the ISI had links to LeT in the past, they deny that it had any foreknowledge of or role in the Mumbai operation itself.

There has been no systematic crackdown on LeT's infrastructure and apparatus in Pakistan. Many Pakistanis are in denial about their country's relationship to the tragedy in Mumbai. Despite India providing Pakistan with dossiers of evidence linking the attack to Pakistan, many Pakistanis believe that it was plotted and conducted by someone else. Some blame the Indian intelligence service, claiming that the Indians wanted to divert attention from Hindu extremists involved in anti-Muslim pogroms in India. Others have argued that Israel was the real perpetrator, hoping to provoke a war between India and Pakistan in order to destroy Pakistan's nuclear arsenal. One Pakistani think tank has argued India and Israel did it together.<sup>38</sup> India, of course, blamed Pakistan for the attack from the start, and it suspended all diplomatic engagement with Pakistan immediately after the massacre. India has presented detailed dossiers that lay out the evidence of a Pakistani hand in the attacks, including transcripts of the chilling calls from the terrorists to their handlers in Pakistan, the weapons and other material found in Mumbai at the crime scenes, and the results of the interrogations of Qasab and Headley.

It is important to note what India did not do after 26/11 as well as what it did. Although the alert levels in the Indian and Pakistani air forces increased during and immediately after the attacks, there was no general mobilization of the Indian army as occurred after the December 2001 attack on the parliament or any military strikes on LeT targets in Pakistan. Pakistan, apparently fearing an Indian air strike or some other military attack, put its air force and advance ground units on alert. However, as the Indian air force commander later said, “We exercised restraint and did not give Pakistan any excuse for a misadventure.”<sup>39</sup> India’s restraint is especially significant in light of an intense effort by the Indian military after the attack on Parliament in 2001 to develop the capability to strike Pakistan quickly after any new terrorist incident, avoiding a lengthy national military mobilization. Announced in 2004, the new doctrine for rapid response to a provocation is called the Cold Start approach. Indian forces have trained and conducted exercises to carry out a limited military attack on Pakistan since 2004.<sup>40</sup> The Cold Start doctrine and plans were designed specifically to give New Delhi a military option for retaliation against attacks like the Mumbai massacre.

Instead Singh, Congress Party leader Sonia Gandhi, and the rest of the ruling Congress Party leadership chose a political response, despite intense pressure for a stronger response from the opposition Bharatiya Janata Party (BJP), or Indian People’s Party, amid the run-up to the national elections in May 2009. During the campaign BJP leaders repeatedly suggested that Singh’s response had been too pacific and would only encourage further terrorism. The argument did not resonate with Indian voters, who returned the Congress Party to office with a larger mandate that it had won previously. Nonetheless, it is clear that another mass casualty attack on the level of the Mumbai attack would lead to intense political pressure on New Delhi for a more forceful response, possibly including military action. In a brave and prudent political move, Singh agreed to restart diplomatic engagement with Pakistan despite the

failure of Islamabad to take on LeT or to extradite its leadership. In July 2009 at the Summit of the Non-Aligned Movement in Egypt, Singh agreed to reopen the diplomatic process with Pakistan. The BJP again attacked him as naïve and weak for doing so, but Singh understood the dangers of escalation for India.

Led by the United States, France, and the United Kingdom, the international community was quick to condemn the attacks in a statement by the UN Security Council in the days just after the attack. In June 2009, the United Nations added four officials from LeT to the consolidated list of individuals associated with bin Laden and al Qaeda created under UN Security Council Resolution 1267 (passed in May 2005), which obligates all UN members to freeze their funds and assets. The U.S. Department of the Treasury followed suit, freezing the assets of the four in July 2009.

In the immediate aftermath of the massacre, the United States, the United Kingdom, and other states appealed to India to show restraint and to Pakistan to cooperate with the investigation into the attacks. President George W. Bush and Secretary of State Condoleezza Rice spoke directly with both Zardari and Singh to try to caution them to avoid letting the situation get out of hand. As noted in the introduction to this volume, President-elect Barack Obama also called Singh to express his condolences and urge restraint. Such calls to India's leaders for restraint and a cool response have now become an all-too-familiar reaction to acts of terrorism in India. In 1999 President Clinton urged restraint during the Kargil war; President Bush did the same after the attack on the parliament in 2001, after the Mumbai metro attacks in 2006, and after the Mumbai massacre in 2008.

The 2008 attack on Mumbai came only days after Obama was elected president of the United States. His new team was confronted with an enormous international crisis as they were still celebrating their victory and starting to prepare to run the country. Obama was careful throughout the crisis to make clear that Bush was still president and that he was not yet in charge, but the events in

Mumbai shaped his thinking about the world and the rise of India and Pakistan. Mumbai showed graphically that America's deadliest enemy, al Qaeda, was deeply entrenched in a larger terrorism syndicate in Pakistan that threatens America, India, and even Pakistan itself. Six Americans were directly murdered by the terrorists in Mumbai, symbolizing the stakes for America. Others, like my friend and occasional coauthor Gary Samore, the president-elect's soon-to-be arms control czar, were staying at the Taj and could have been killed.

The complex web of ties between al Qaeda, Lashkar-e-Tayyiba, and the Pakistani army are a direct threat to American strategic interests beyond Mumbai itself. Pakistan has become a hothouse of terrorism, creating a global menace. The crisis would have been much worse, of course, if al Qaeda and its friends had gotten all that they wanted. If Singh and Gandhi had responded with force, not restraint as both Bush and Obama urged, this gang of terrorists could have created the war that they hoped for. A war between India and Pakistan, even if conducted on a limited basis with conventional weapons, would have been devastating to U.S. interests. Obama and his aides understood that completely. We knew that his call to Singh was immensely important, and we waited anxiously to hear how Singh had portrayed his options for action. Thankfully, he chose well. A war would have been devastating in many ways to many more countries than India and Pakistan. In the fall of 2008 the world economy was in free fall. Banks were failing, jobs were fading, and a deep recession loomed ahead. War in South Asia would have accelerated all the downward trends in the global economy. Not only would India's rising economy be threatened, the global economy itself would be threatened.

The longest war in American history, the battle to free Afghanistan of al Qaeda and terrorism, would have been vastly complicated. In 2008 more than 80 percent of NATO supplies for the war came through Pakistan, the bulk through Karachi, the port that the terrorists departed from on their journey to Mumbai. If



## MUMBAI ON FIRE

India and Pakistan had gone to war, that supply line would have been instantly put in jeopardy. Al Qaeda and LeT understood that completely. If the war had escalated to a nuclear exchange, the implications would have been even more disastrous for America and the world. India and Pakistan have the capability to destroy each other's cities. The destruction of just Mumbai and Karachi would mean the deaths of millions. The economic, political, and climate implications are self-evident.

The Mumbai crisis highlighted the vital interests that the United States has in the rise of India and Pakistan, and determining how to cope with their emergence as major world powers is among its most urgent priorities. The next chapter turns to understanding America's relationship with them and how it has evolved.