

The Al-Qaeda Organization faces Financial Difficulties

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Preface

Over the last few months several calls made on the behalf of senior Al-Qaeda members, asking for financial aid for the Jihad organizations suffering from financial trouble, were detected on Jihadi online forums. These calls engendered a wide discourse on the forums, and many online surfers posted correspondence pleading with Muslims to give generously for Jihad, alongside other correspondence dealing with the ways in which financial aid could be transferred, and the security measures that should be taken in order to do so.

The subject of funding was widely discussed not only at the leadership level of Al-Qaeda, but also amongst the organization's ideologists. For example as detailed later on, Abu Musab Al-Suri discussed extensively in his famous book the ways to fund Jihad organizations, which were considered by him to be "Jihad's spine".

Reference to Al-Qaeda's financial difficulties was also made by David Cohen, a senior member of the US Treasury, who said: "We assess that Al-Qaeda is in its weakest financial condition in several years and that, as a result, its influence is waning."¹

Even though it seems Al-Qaeda is faced with difficulties in financing its activities, it should be clarified that the channels for obtaining financing, both on the organizational level and the local network level, are plentiful and diverse, and include: drug trafficking²; acts of theft and looting; donations from individuals and charity groups; marine piracy as well as kidnapping for purposes of ransom –

¹ http://news.bbc.co.uk/2/hi/south_asia/8303978.stm

² On the connection between Al-Qaeda, Saudi Arabia and drug trafficking see for example: <http://www.aawsat.com/details.asp?section=4&article=292923&issueno=9631>, <http://www.al-jazirah.com.sa/2009jaz/mar/12/lp1.htm>

a fairly common method, especially, but not solely, in the Muslim Maghreb region.³

Another organizational financing source serving Al-Qaeda, usually indirectly, is the financing channel of global Da'awa, supported by charity organizations originating in Saudi Arabia and the Persian Gulf countries. Some of these funds trickle down to Al-Qaeda. The graduates of this arrangement constitute an important pool for recruitment for the organization.

Al-Qaeda's leader in Afghanistan requests financial aid

On June 9th 2009 the Jihadi online forums posted an audio tape by Al-Qaeda's leader in Afghanistan, Mustafa Abu Al-Yazid,⁴ where he emphasized, amongst other things, the importance of funding for carrying out Jihad and asked for financial support for the Jihad in Afghanistan. He stated that there is a shortage in sources of funding for the Mujahideen's activities in Afghanistan, a fact that affects their ability to run the campaign. According to him, without funding that enables the purchase of weapons, food and combat equipment, carrying out Jihad becomes a difficult task.⁵

It should be noted that Mustafa Abu Al-Yazid headed Al-Qaeda's financial committee prior to September 11, and it is possible that even today he deals with this aspect in the organization. In an article published on an Arab news website

³ For example see:

<http://www.magharebia.com/cocoon/awi/xhtml1/ar/features/awi/reportage/2008/10/17/rreportage-01>

⁴ For details on Mustafa Abu Al-Yazid, see:

<http://www.nefafoundation.org/miscellaneous/FeaturedDocs/nefayazid0608.pdf>

⁵ <http://www.hanein.info/vb/showthread.php?t=107140>

at the end of June 2009, Al-Yazid was even called "the money man at the Al-Qaeda organization".⁶

It is probable that this direct petition by Al-Yazid indicates the organization's difficulties in raising funds to finance large-scale activity in the Jihad arena in Afghanistan, and maybe in other places as well. Therefore, the organization invests great efforts in developing every possible channel to expand the funding sources.

Following are some quotes from Abu Al-Yazid on the importance of funding for Jihad:⁷

"The second advice, it is that Jihad needs a lot of money, and the Jihad battlefields need much money. And, Allah called for Jihad with money and with self, and [He] even put money ahead of self in many verses in the Qur'an, but even in all of the verses except for one verse in which Allah put Jihad with self first ahead of Jihad with money, because of the importance of financial Jihad. Jihad with money is the essence of Jihad with self. If there wasn't money with which the Mujahid can buy his weapon, food, drink and Jihad machines, then he cannot carry out Jihad.

Like that, there are many verses that encourage donating and Jihad with money, so it is an obligation since Jihad with self is an obligation, so; then, Jihad with money is also an obligation. And here we, in the battlefield in Afghanistan, are lacking a lot of money and a weakness in operations because of lack of money, and many Mujahideen are absent from Jihad because of lack or absence of money with which they can carry out Jihad.

⁶

http://islamyoon.islamonline.net/servlet/Satellite?c=ArticleA_C&cid=1245754258528&pageName=Islamyoun/IYALayout&ref=body

⁷ <http://www.nefafoundation.org/miscellaneous/FeaturedDocs/nefaabualyazidinvu0609.pdf>

Even many brothers... who want to sacrifice themselves for the cause of Allah, we cannot prepare them because of lack of money."

It should be noted that the first part of the tape contains a direct plea to the Muslims in Turkey and a declaration that they are "brothers". Abu Al-Yazid did not explain the meaning of this direct petition to the Turks, but Arab sources did not rule out the possibility that Abu Al-Yazid's plea to the Turkish people indicates that Al-Qaeda sees this audience as a possible source for renewing the organization's ranks,⁸ and maybe as an additional source of fundraising.

Two weeks later, on June 21st 2009, the Al-Jazeera television channel broadcast an interview with Abu Al-Yazid.⁹ On this occasion too, Abu Al-Yazid addressed the matter of financial aid:

"Q: Since you spoke about the support to Jihad, in your opinion, the Al-Qaeda Organization is in need of very big money to advance their works, and under economic sanctions and in the shadow of the freezing of accounts that takes place in European, Arab and Muslim countries, how can the Al-Qaeda Organization finance itself?

A: We believe in what the Prophet, Allah's prayer and peace upon him, said: 'My sustenance is made under the shadow of my spear.' So, as much as we carry Jihad, many sustenance doors open from where we cannot predict, and money comes to us, with the grace of Allah, that progresses the works and we need this money to make the defeat bigger for Allah's enemies, but thanks to Allah, we receive support from different ways and people and Muslims love Al-Qaeda and they love Jihad through Al-Qaeda, by money or self, but we ask for more from the Nation of Islam."¹⁰

⁸ <http://www.aawsat.com/details.asp?section=4&article=525392&issueno=11171>

⁹ <http://www.aljazeera.net/NR/exeres/C8A7D29B-9DFA-414E-8A09-EB30948E2621.htm>

¹⁰ http://www.nefafoundation.org/miscellaneous/FeaturedDocs/nefa_yazidqa0609.pdf



**Mustafa Abu Al-Yazid is interviewed by
Ahmad Zydan, Al-Jazeera reporter
(from the Al-Jazeera website, June 8th 2009)**

At the beginning of July 2009 another call was posted on the "Al-Faloja" forum and other Jihadi online forums, by a man called "Abu Shima'a", claiming the Taliban movement desperately needs money.¹¹ Apparently, "Abu Shima'a" is a nickname for Mustafa Abu Al-Yazid, Al-Qaeda's leader in Afghanistan. Shima'a is Abu Al-Yazid's daughter. He has another daughter named Jihad, who is married to the son of Omar Abd Al-Rahman, jailed in the United States.¹² "Abu Shima'a" states that the Taliban leaders asked him to post the call, so that the Muslims "know we urgently need the money in order to banish the infidels [...] if there was enough money, there wouldn't be even one infidel in Afghanistan". In his appeal, "Abu Shima'a" speaks of the Mujahideen's success, while at the same time details the urgent need for funds for the purchase of fuel, food and weapons.

¹¹ <http://al-faloja1.com/vb/showthread.php?t=71805>,
http://www.nefafoundation.org/miscellaneous/nefa_talibanmoney0709.pdf

¹² http://islamyoon.islamonline.net/servlet/Satellite?c=ArticleA_C&cid=1245754258528&pageName=Islamyoun/IYALayout&ref=body

The fact that the Al-Qaeda leader in Afghanistan asks for financial aid for the Taliban movement, proves beyond any doubt the existence of cooperation and coordination between the organizations at the highest levels.

In response to this appeal, many surfers at the "Al-Faloja" online forum asked how and where such financial aid can be given the Mujahideen. One of the surfers wrote: "Loot is not enough, and it is not sufficient for complete armament". He added: "Whoever knows of a manual on transferring funds to the Mujahideen should begin collecting funds for them."¹³

In another correspondence, titled "Al-Qaeda battles the decrease in donations", following Mustafa Abu Al-Yazid's request for financial aid, one of the surfers wrote that the Mujahideen urgently need financial aid. Another online surfer said he has heard stories to the effect that the support of Jihad has not stopped, on the contrary – it has increased recently, and especially the aid provided to the Mujahideen in Afghanistan. However, according to him, the aid has not reached the relevant parties and was lost on the way. Another surfer wrote: "I have heard the same stories, but I fear the financial aid to the Mujahideen has decreased as a result of the blowing up and the killing of Muslims."¹⁴

In view of the above, it should be noted that in June 2009 – the same month Abu Al-Yazid made his appeal for financial aid – it was reported that Al-Qaeda activists were leaving the battle fronts alongside the border between Afghanistan and Pakistan, and were moving to Somalia and Yemen where they have built training camps. The reason for this, according to the reports, is the recent blows sustained by the organization in the Afghanistan-Pakistan region.¹⁵

¹³ <http://al-faloja1.com/vb/showthread.php?t=71805>. It should be noted that we do not know of a manual containing specific instructions on the transfer of funds for the Mujahideen.

¹⁴ <http://faloja1.info/vb/showthread.php?t=67797>

¹⁵ <http://www.cnn.com/2009/POLITICS/06/12/alqaeda.africa/>,
<http://www.washingtoninstitute.org/templateC05.php?CID=3088>

A lively discourse on Jihadi online forums regarding Jihad funding

In May 2009, one of the Jihadi online forums reported that the French Intelligence services were checking whether Al-Qaeda in the Maghreb has succeeded in recruiting French fighters via the internet. One of those suspected in the matter is French but of Tunisian origin, and is suspected of founding an Islamic website in Belgium under the name "Minbar" (stage). The website is no longer active. The website praised Al-Qaeda and published instructions for those wishing to go to fight in Afghanistan, or transfer donations for the Mujahideen.¹⁶

In the same month – May 2009 – the "Shabakat Al-Mujahideen Al-Electroniya" Jihadi online forum posted correspondence advising the forum members to open a PayPal account¹⁷ (www.paypal.com) and to register to the A.W.Surveys website (www.awsurveys.com), enabling surfers to make money by participating in phone surveys for various companies. The post on the forum asks that once the surfer has earned \$75, he take out the money and transfer it to the "resistance".¹⁸ One of the online surfers at the forum wished to know, in response, how much money can really be made through these types of websites. He asked the surfer who has posted the correspondence whether he has tried the website and whether he has succeeded in earning any money through it. However, his questions remained unanswered.

On June 2009, a surfer at the "Al-Faloja" online forum approached the forum members with a request to transfer financial aid to the Mujahideen in all the arenas:

"What we can do for our brothers, besides writing pretty words, is help finance the brothers in all of the arenas, especially those the Mujahideen

¹⁶ <http://faloja1.info/vb/showthread.php?t=62143>

¹⁷ PayPal is an e-commerce business allowing payments and money transfers to be made through the Internet. PayPal serves as an electronic alternative to traditional paper methods such as checks and money orders.

¹⁸ <http://www.mojahden.net/vb/showthread.php?t=21807>

Sheikhs speak of, headed by 'The Lion of Islam' Sheikh Osama bin Laden, who has determined which are the arenas requiring material aid, and especially Iraq¹⁹ [...] He has drawn attention to the fact that financing the Mujahideen and providing them and their families with support is a religious commandment imposed on every Muslim with means, and especially in the Gulf and the Arab Peninsula [...] You can contact each other safely and prepare a plan for obtaining funding sources through the collection of donations from relatives, acquaintances and family members, and send them to reliable Muslims in order to help your brothers there. Do not discuss these matters on online forums, as there are many intelligence agents. Trust only someone you know personally, and not through the internet. If someone claims they can send money to the Mujahideen, beware of him [...]."²⁰

In the same month, June 2009, one of the surfers at the "Al-Faloja" online forum asked whether the claims made by the Yemeni government regarding the arrest of Hassan Hussein bin Alwan, financier of Al-Qaeda in the Arab Peninsula, are true.²¹ According to reports in the media Alwan, who is of Saudi origin, was captured by the Yemeni security forces at the beginning of June 2009.²² However, in mid-June, the "Al-Sharq Al-Awsat" newspaper reported, quoting the Saudi Minister of Interior, that there was no confirmation of Alwan's arrest, who was said in the article to be responsible for funding Al-Qaeda's terrorist attacks in

¹⁹ On June 3rd 2009 bin Laden published an audio tape where he approached his supporters with the request to transfer aid for the organization's activities in Pakistan and Afghanistan, as this region, according to him, has turned into a fighting center on the part of the infidels:

http://www.nefafoundation.org/miscellaneous/FeaturedDocs/nefa_binladen0609.pdf

²⁰ <http://faloja1.info/vb/showthread.php?t=67459>

²¹ <http://faloja1.info/vb/showthread.php?t=67924>

²² http://www.newsyemen.net/view_news.asp?sub_no=1_2009_06_15_29150

Saudi Arabia and Yemen.²³ The surfer wondered whether there is a connection between Alwan's arrest and Abu Al-Yazid's appeal to the Turkish people, also at the beginning of June. In response, one of the surfers wrote: "It reminds us of the need to try and transfer funds, charity and donations to the Mujahideen in any way possible". The surfer claimed that publicizing Alwan's arrest is an intelligence fraud with a dual purpose: to show the Muslims that the Al-Qaeda organization has gone bankrupt and to plant fear amongst Muslims so that they do not donate funds to the Mujahideen.²⁴

At the end of August 2009, the Global Islamic Media Front (GIMF) published an appeal by Dr. John Boutros to Muslims to aid the cause of Jihad. John Boutros's father is Lebanese with Venezuelan citizenship, and his mother is Columbian. He is known as an anti-American and as an ardent supporter of Al-Qaeda and bin Laden.²⁵ Boutros claims that the United States is in a much worse state due to the financial crisis, while from Al-Qaeda's standpoint the situation is much better: the "Al-Shabab Al-Mujahideen" movement in Somalia manages to apply Sharia law in more and more regions and in Afghanistan the Taliban movement rules over 80% of the country. Finally, Boutros says:

"After your Mujahid brothers sacrifice themselves and their funds on this path, will you be stingy in support and assistance? Will you be stingy in spreading the word? Will you be stingy in financial support after many operations are canceled because of a shortage of materials like what happened during operations within Denmark?"²⁶

²³ <http://www.aawsat.com/details.asp?section=4&article=523447&issueno=11157>

²⁴ <http://faloja1.info/vb/showthread.php?t=67924>

²⁵ <http://www.muslim.net/vb/showthread.php?t=287452>

²⁶ <http://www.jihadica.com/visions-of-afghan-and-somali-emirates/>

Methods for raising funds

The Al-Qaeda organization is adapting itself to the modern world – after the use of the internet, it also uses cellular phones in order to raise funds. At the end of September 2009, the media uncovered a recording saved on the SIM card of a mobile phone in which Saeed Al-Sheri,²⁷ Al-Qaeda in the Arab Peninsula's deputy commander, is seen requesting financial aid for his activists in Yemen. Next to him is another man – a Yemeni by the name of Muhammad Abd Al-Karim Al-Ghazali who is wanted by the authorities. In the recording, taken in a car, Al-Sheri calls for donations to the organization while "empowering" the man next to him to carry out the task. He is aided by verses from the Quran and in Hadiths strengthening his call. Some believe Al-Ghazali was the one who enabled the entry of Abdullah Al-Asiri, who attempted to assassinate the assistant to the Saudi Minister of Interior at the end of August 2009.²⁸

In this regard it should be noted that in October 2009, the "Al-Faloja" online forum posted a warning on behalf of the "Brothers in the Islamic Maghreb" against the use of cellular phones, especially for activists engaged in financing, as some are under surveillance and some were even captured. The correspondence requests the Mujahideen do not meet with those charged with financing at the present time, and that they take certain precautions - first and foremost not to hold meetings in cities or settlements, and to have phone conversations with the financiers in places one can easily escape from. Furthermore, in the forum there was a request to publish this warning on additional Jihadi online forums.²⁹

²⁷ For more information on the man, see:

http://www.ict.org.il/Portals/0/Internet%20Monitoring%20Group/JWVG_Al-Shehri_prisoner_Guantanamo.pdf

²⁸ <http://www.alarabiya.net/articles/2009/09/27/86262.html>

²⁹ <http://al-falojaweb.com/vb/showthread.php?t=87341>



**Al-Sheri and on his right Al-Ghazali
in the intercepted recording**

This is not the first time the organization operates this way and uses intermediaries who have gained its trust in order to raise funds from innocent people under the guise of welfare activities. The same thing happened a year ago, when the Saudi Ministry of Interior exposed the existence of an audio tape on a mobile phone SIM card, where Ayman Al-Zawahiri entrusts others with the task of collecting funds inside Saudi Arabia during the Hajj in 2007 for the needy in Afghanistan and Pakistan.³⁰ This method, known as the "Circle Method", contains three circles. The first circle is the "letter of appointment", i.e. the stage in which the task is appointed. The second circle is the one actually carrying out the task, and the third circle are the groups cooperating with Al-Qaeda, collecting funds on its behalf under the guise of welfare assistance while exploiting religious holidays, especially Ramadan, in order to obtain the maximum amount of

³⁰

<http://www.aawsat.com/details.asp?section=1&issueno=10689&article=461262&feature=http://www.alriyadh.com/2009/09/28/article462546.html>

funds.³¹ This recording may testify to the dwindling of the organization's financial sources and the difficulties it faces in raising funds.

Another method for collecting funds in Afghanistan is reliance on foreign donors, in addition to acts of looting, drug trafficking, "tax collection", kidnapping and donations from local groups. The CIA believes that the Taliban and its allies obtained about \$106 million throughout the course of 2008 from donors outside of Afghanistan, in particular from the Gulf region.³²

Advice and guidance regarding the collection of funds and security of financing channels

The importance of securing the various financing channels was also expressed in the discussions on Jihadi forums and websites. Jihad activists are aware of the international system's efforts to reduce and shut down Jihad financing channels, whether by freezing bank accounts and assets, raiding offices and making arrests, or by eliminating fundraisers and couriers. On this matter, the online forums posted some advice and guidelines regarding the security of the organizational financing sources, and their expansion.

On August 2009, "Al-Gharib Al-Ha'ili", who calls himself the assistant to Abu Hamza Al-Muhajir, Al-Qaeda in Iraq's Minister of War, wrote a series of suggestions for the fundraisers of the Jihad organizations in all of the arenas. According to him this was written following the pursuits and arrests made against them, due to mistakes they made, most of which are were a result of inexperience or lack of adherence to security measures:³³

³¹ <http://www.aawsat.com/details.asp?section=4&article=537819&issueno=11262>

³² <http://www.washingtonpost.com/wp-dyn/content/article/2009/09/26/AR2009092602707.html>

³³ <http://faloja1.info/vb/showthread.php?t=77526>

1. Jihad leaders have an important role in raising the awareness of their supporters. They must guard anyone who helps them, more than the financial support itself. It is better to receive reduced but ongoing support, than a lot of irregular support.
2. Mujahideen leaders must remain in contact with their supporters and send them instructions in matters of security, in order to ensure the security of the fundraisers and to provide answers to their questions. When the donors witness the frequent capture of those collecting funds, they will undoubtedly hesitate to provide funds. After they collect the funds and intend to deliver them, they must conceal their name.
3. To that end, the Mujahideen leaders, and especially those entrusted with coordinating with the fund raisers, must look for ways to transfer ## [sic] to the fundraisers so they may use them when necessary.
4. The person entrusted with the collection of donations must not get involved with the recruitment of fighters and their deployment, as if a fighter is caught, it will lead to the exposure of the recruiter, who is in fact, the fundraiser.
5. The donors must be reassured that their funds will reach their destination in any way the leaders deem appropriate. In order for the donor to trust the person he delivers money to, the two must coordinate a sign that will prove that same person is in contact with the leadership.

Finally, Al-Ha'ili cautioned against phone-taps, especially from and to Yemen, as according to him the Saudis and the Americans have established an espionage network inside Yemen tracking phone conversations. He even states that phone calls between Afghanistan and Yemen were intercepted.

In October 2008, the Jihadi forums posted an 11 page guidebook containing advice and security guidelines for all those wishing to go on Jihad. This advice was written by someone identifying himself by the name of "Al-Gharib Al-Muhajir".

Amongst the advice based on his experience, published by "Al-Gharib Al-Muhajir", he refers to the matter of funding the Mujahideen, and writes in this respect:

"In some of the cases the money is provided by those responsible for the leaving on Jihad, who make every effort in facilitating the migration and Jihad [...] In other cases the funds are not enough, especially if the number of immigrants is large, as was the case recently in some cities. Therefore, the immigrating brother must save money (according to his ability and taking into account his distance from the land of Jihad) [...] There are many ways to raise funds, the brothers know them and there is no reason to detail them here, such as selling books and possessions."

It should be noted that on the "aljazeeraatalk" Jihadi online forum, as early as April 2007, other ways to collect funds for the Mujahideen were mentioned, such as: collecting funds in mosques, at public events, at family events, under the guise of seasonal projects for the public (such as collecting funds for the preparation of breaking-of-fast meals during the month of Ramadan), by use of a regular allowance from monthly salaries, or by encouraging wealthy people to donate for Jihad.³⁴

³⁴ <http://www.aljazeeraatalk.net/forum/showthread.php?t=30202>



Al-Gharib Al-Muhajir's guide book

On September 11th 2009, during the month of the Ramadan, a call was posted on Palestinian Sheikh Zuheer bin Hassan Hamidat's (born in Hebron in 1972) blog addressed to merchants, businessmen and young people to donate funds for Jihad in Palestine. In the post, he wrote: "We must take the initiative and donate to the sons of Palestine [...] We no longer have funds to face the enemy, we no longer have funds to pay salaries to the families of shahids, we no longer have funds to continue the way of Jihad." At the end of the post he writes that to get in touch, one should approach the "Umah Today" media network – a news website focusing on reports from Jihad arenas – in order to ensure the donations

reach those deserving of them. The website's address is www.umahtoday.com; its email is: umahtoday@hotmail.com.³⁵

It should be noted that several days later, on September 16th, Sheikh Zuheer posted a message detailing the ways in which it is possible to donate to the poor, the needy and the orphans in Palestine:

- The International Islamic Arab Bank, Palestine/Hebron Branch. Account number: 12016
- The Islamic Palestinian Bank, Palestine/Hebron Branch. Account number: 11911

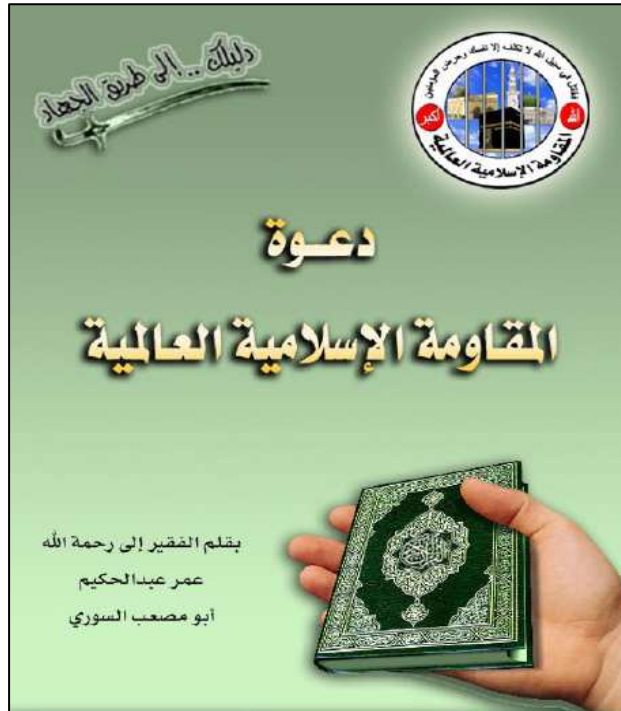
Hamidat states that a letter should be sent via email (zuheer17@gmail.com), or via Messenger (using the same email address), stating the name of the bank and the sum of donation.³⁶

Abu Musab Al-Suri's reference to the funding of Jihad organizations

In the famous book by Abu Musab Al-Suri, one of the greatest minds of global Jihad, "Da'wat Al-Muqawamah Al-Islamiyyah Al-'Alamiyyah" (The Global Islamic Resistance Call), numbering 1,600 pages, he discusses extensively the matter of financing.

³⁵ http://zuheer18.blogspot.com/2009/09/blog-post_1439.html

³⁶ http://zuheer18.blogspot.com/2009/09/blog-post_1442.html



**Abu Musab Al-Suri's book –
The Global Islamic Resistance Call**

In his book, Abu Musab Al-Suri outlines the funding theory for Jihad groups – local groups and umbrella organizations alike – and dedicates an entire chapter to the subject. He opens by stating that “the money is the backbone of Jihad and its basis”. Later on, Al-Suri details the financing sources which served the Jihadi organizations in the past:

- Donations made by members of the organization and supporters close to the organizations, upon their establishment.
- Donations made by local philanthropists at the first stages.
- Donations made by outside philanthropists, upon the beginning of the organization's activity.

- Support given by the governments of neighboring countries deriving some benefit from the Jihad of these organizations against hostile governments in the regional area.
- Leaning partially on loot that has not matured at any point until now into a central financing source.

Al-Suri explains that relying on these sources is not constant, but according to him the main financing source remains donations made by philanthropists. Later on Al-Suri details the financing sources in the active fronts such as Afghanistan, Bosnia, Chechnya, the Philippines, Eritrea etc:

- Donations made by Muslim philanthropists.
- The support of governments and international groups deriving benefit from the Jihadi activity.
- Looting of weapons and equipment, which is not a central financing source.

According to Al-Suri the funding is the biggest problem facing Jihad organizations, and many times is the main reason for the collapse of Jihad in a certain region. Furthermore, Al-Suri claimed that even the most devoted donors, donated whilst interfering and trying to impose conditions on the Jihad leaders.

Later on Al-Suri details the preferable financing methods for Jihad organizations:

- Donations made by Mujahideen members, if they can establish an organization.
- Unconditional financial aid of the Mujahideen, who are known to be reliable, to lead the organization.
- Loot and spoils of infidel money.

Finally Al-Suri details what type of funds can serve as financing sources for the Mujahideen:

- The funds of infidel governments, public property and the private property of the rulers.
- Funds of all the infidel foreigners staying in Muslim countries.
- Funds of the non-Muslims staying in Muslim countries.
- Funds of the infidels cooperating with the occupying forces.
- Funds of infidels in countries fighting the Muslims.

The rehabilitation/establishment of organizational financial committees

The importance of financing and the means of obtaining it for Al-Qaeda and other global Jihad groups is expressed in the organizational structure. In Al-Qaeda and the Jihad arenas, alongside the organization's leader or local Emir and the Shura Council there is also a committee whose objective is raising funds for Jihad activity. For example Hassan Hassin bin-Alwan, as mentioned above, is responsible for financing Al-Qaeda's activity in Saudi Arabia and Yemen; in the Islamic Al-Qaeda in the Maghreb organization there is a financial committee with various departments, such as accounting, treasury and more³⁷; in Afghanistan, Mustafa Abu Al-Yazid apparently heads the financial committee, and where there is an attempt at establishing a country infrastructure by Al-Qaeda, there is even a "Minister of Finance". The "Islamic State of Iraq" (ISI), Al-Qaeda's umbrella organization containing several Iraqi terrorist groups, announced its new government line-up in September 2009, with Yunus Al-Hamdani as the Minister of Finance.³⁸ In September 2007, the Arab newspaper "Al-Sharq Al-Awsat" reported that the previous Minister of Finance in the "Islamic State of Iraq",

³⁷ <http://www.islamismscope.com/index.php?art/id:351>

³⁸ <http://majahden.com/vb/showthread.php?t=30532>

Thaer Salem Daud, was killed by Iraqi Police fire in the Diyala Region,³⁹ despite the fact the report was later denied on Jihadi online forums.⁴⁰ In March 2009 it was reported that the Iraqi Ministry of Interior announced that in the scope of a military campaign, the Diyala Police succeeded in capturing 11 wanted people from the "Islamic State of Iraq", including the Minister of Finance, Mundhir Ahmad Sultan.⁴¹

Moreover, there are instructions to establish a fundraising mechanism at Al-Qaeda's independent single cell level as well. In a document published in August 2007 on Islamic websites, called "How to Join Al-Qaeda", it was said:⁴²

"Each cell should have a source of funding [...] When you have several members, you will [surely] find the funds for your cell [...] Then you should buy weapons, make plans, brainstorm, plot your plans, monitor your enemy's important objectives, and study its moves."

Additional communications regarding this topic were also posted on other forums identified with global Jihad. On November 7th 2008, an outlined plan was posted on the forum "Shabakat Al-Muhahideen Al-Electroniya", for the perpetration of successful attacks without mishaps, by a surfer named "Quwat Al-Haqq" (the power of justice).⁴³ The surfer states a number of essential stages for the success of the attacks, among them:

- "The [Muslim] youth who are carrying out Jihad in their country against the Zionists, the Crusaders and against the Muslims who have left the [Muslim] religion, must consider a number of very important questions":

³⁹ <http://www.aawsat.com/details.asp?section=4&article=436231&issueno=10512>

⁴⁰ <http://www.aljazeeraatalk.net/forum/showthread.php?t=69674>

⁴¹ <http://www.alriyadh.com/2009/03/01/article413114.html>

⁴² <http://www.memri.org/bin/articles.cgi?Page=subjects&Area=jihad&ID=SP170207>

⁴³ The heading is: "so that the jihad attacks do not fail" – <http://majahden.com/vb/showthread.php?t=14661>

- Do they have the ability to raise a sufficient sum of money to perpetrate a potential attack?
- Do they have the possibility of finding a safe way to purchase arms?
- Do they have the ability to define and determine which targets are to be attacked and how they can be tracked?⁴⁴

Summary

External and internal financing sources, feeding terrorist organizations and global Jihad, continue to constitute one of the main growth factors of these organizations, who invest significant efforts in the securing of these channels and in opening new financing channels.

One of the foundation pillars in the strategy of the war against terrorism is the campaign against terrorist funding. This campaign is still in the process of its formulation and the design of its action strategy. However, it should be emphasized that the action taken against the financing sources has placed stress on Al-Qaeda's financing sources and the channels of fund transfer. This feeling of reduced resources is apparent in the organizational operation pattern, in its ability to raise funds in an extensive manner for the funding of strategic terrorist attacks, in the ongoing activity in the Jihad arenas and in the maintenance of the training camps.

The existence of reduced resources has already been exposed in the past in Al-Zawahiri's letter to Al-Zarqawi in 2005 (intercepted by the United States). In the

⁴⁴ For more details, see:
http://www.ict.org.il/Portals/0/Internet%20Monitoring%20Group/JWVG_Training_Jihad_Vi_a_the_Internet.pdf

letter, Al-Zawahiri asks Al-Zarqawi for the sum of 100,000 dollars. He adds that many of Al-Qaeda's financial support routes have been blocked.⁴⁵

It should be noted that in the years since September 11th, assets worth hundreds of millions of dollars were frozen, suspected of belonging to the global Jihad organization's financial system, dozens of money men were arrested and eliminated and people, companies and organizations suspected of supporting terrorism were outlawed.

The reduction of financing sources compelled Al-Qaeda and global Jihad organizations to develop new/old methods for seeking financing sources, including:

- Increasing the efforts in obtaining financial sources through involvement in international crime and petty crime.
- Transferring the recruitment efforts and the housing of funds to weak states or ungoverned areas such as Afghanistan, parts of Pakistan, Somalia etc.
- Securing the secrecy of the existing financing sources.
- Building a fundraising system on an organizational level, in the Jihad fronts and arenas and using all the possible means of recruitment, such as by receiving funds donated for "Zakat" in mosques and public places using persuasion and sometimes even violence.
- Seeking additional financing sources.

It should be emphasized that one of the most significant yet indirect financing sources still serving global Jihad organizations today, is the financing route of the

⁴⁵ http://www.globalsecurity.org/security/library/report/2005/zawahiri-zarqawi-letter_9jul2005.htm

global Da'awa system, supported by charity organizations originating in Saudi Arabia and the Persian Gulf countries. These deal with exporting the Salafi-Wahabi ideology alongside the ideology of the Muslim Brotherhood, both of which constitute the ideological basis on which Al-Qaeda and other global Jihad organizations grow and operate. The students of the Madrassas and those praying in Islamic centers, built and supported by these groups, still constitute the main target audience for recruitment and support of Al-Qaeda.