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## 28 Shari'a Financing and the Coming Ummah

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The United States and the West cannot win the war against radical Islam merely with the most sophisticated military strategies. Winning requires understanding the role of shari'a and the Muslim Brotherhood in developing a global ideological and political movement supported by a parallel "Islamic" financial system to exploit and undermine Western economies and markets. This movement is the foundation and the major funding source for the political, economic, and military initiatives of the global Islamic movement.<sup>1</sup>

Shari'a finance is a new weapon in the arsenal of what might be termed fifth-generation warfare (5GW).<sup>2</sup> The perpetrators include both states and organizations, advancing a global totalitarian ideology disguised as a religion. The end goal is to impose that ideology worldwide, making the Islamic "nation," or *ummah*, supreme.<sup>3</sup>

Rising oil prices and the West's dependency on Middle East oil, combined with willful blindness and political correctness, provide a surge of petrodollars, making financial and economic jihad so much easier to carry out. Moreover, according to shari'a, Muslims hold all property in trust for Allah.<sup>4</sup> Therefore, under the shari'a, all current and historic Muslim acquisitions everywhere, including the United States, belong to the *ummah*, in trust for Allah.

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Shari'a is the crucial source and ultimate authority dictating the actions of practicing individuals and radical Muslim states and movements alike. Failing to understand the political use of shari'a hampers the U.S. ability to mount effective policies, plans, and strategies to successfully counter this fast-growing totalitarian threat.

This ignorance is illustrated by the statements of Massachusetts representative Barney Frank and Utah senator Bob Bennett. Responding to opponents of Bourse Dubai's then-proposed acquisition of 20 percent of NASDAQ in September 2007, Frank quipped, "In the ports deal, the concern was smuggling something or someone dangerous. . . . What are we talking about here—smuggling someone onto a stock exchange?"<sup>5</sup> Similarly, Bennett said, "Dubai is making a purchase on the open market of an asset that's for sale. What's wrong with that?"

Although Senator Bennett is correct—buying portions or all of NASDAQ is perfectly legal, and NASDAQ regulations could not be changed without Securities and Exchange Commission (SEC) approval—Bourse Dubai's shari'a influence in the heart of the U.S. markets and economy should have been of grave concern.

Shari'a is the set of Islamic laws established by Muslim jurists, based on the Qur'an and deeds of the prophet Muhammad, as recorded beginning more than 1,200 years ago. Its end goal, for all time, is establishing a world ruled entirely by Islam and the harsh shari'a laws. These laws govern every aspect of daily life and prohibit individual, political, and religious freedoms.

## FINANCIAL JIHAD

Funding the jihad, i.e., financial jihad, or *Al-Jihad bi-al-Mal*, is mandated by many verses in the Qur'an, such as chapter 61, verses 10–11: "you . . . should strive for the cause of Allah with your wealth and your lives," and chapter 49, verse 15: "The [true] believers are only those who . . . strive with their wealth and their lives for the cause of Allah." This has been reiterated throughout Islamic history and in recent times. "Financial *Jihad* [is] . . . more important . . . than self-sacrificing," according to Saudi and Muslim Brotherhood (MB) spiritual leader Hamud bin Uqla al-Shuaibi.<sup>6</sup>

Qatar-based Muslim Brotherhood spiritual leader Yusuf al-Qaradawi, one of the most prominent Sunni scholars in the world today, reiterated the legal justification for "financial jihad [*Al-Jihad bi-al-Mal*]" in a lecture he gave on 4 May 2002 in the United Arab Emirates (UAE). According to him, "collecting money for the *mujahideen* (jihad fighters . . .) was not a donation or a gift but a duty necessitated by the sacrifices they made for the Muslim nation."<sup>7</sup>

## HISTORICAL DEVELOPMENT

The origins of the modern financial jihad infrastructure, including all Islamic economic and financial regulatory organizations like the the 1991-Bahrain-registered and -based Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), date back to the 1920s and were an invention of Muslim Brotherhood founder Hassan al-Banna. He designed political, economic, and financial foundations to enable Muslims to fulfill a key form of jihad mandated by the Qur'an—financial jihad.<sup>8</sup>

He viewed finance as a critical weapon to undermine the infidels—and "work towards establishing an Islamic rule on earth."<sup>9</sup> He was first to understand that to achieve

world domination, Muslims needed an independent Islamic financial system to parallel and later supersede the Western economy. Al-Banna's contemporaries and successors (such as the late Sayed Qutb and current Yusuf al-Qaradawi) set his theories and practices into motion, developing shari'a-based terminology and mechanisms to advance the financial jihad—"Islamic economics," finance, and banking.<sup>10</sup>

Early 1930s MB attempts to establish Islamic banking in India failed. Egyptian president Gamal Abdel Nasser shut down the second attempt, in 1964, after only one year, later arresting and expelling the Muslim Brotherhood for attempts to kill him.<sup>11</sup>

But Saudi Arabia welcomed this new wave of Egyptian dissidents, as did King Saud bin Abdel Aziz earlier waves in 1954 and 1961.<sup>12</sup> Their ideas so appealed to him and his clerics that in 1961, Saud funded the MB's establishment of the Islamic University in Medina to proselytize its fundamentalist Islamic ideology, especially to foreign students.<sup>13</sup> In 1962, the MB convinced the king to launch a global financial joint venture, which became the cornerstone and engine to spread Islam worldwide. This venture created charitable foundations, which the MB oversees and from which most Islamic terrorist groups benefit.<sup>14</sup>

The first were the Muslim World League (MWL) and *Rabitta al-Alam al-Islami*, uniting Islamic radicals from 22 nations and spinning a web of many other charities with hundreds of offices worldwide.<sup>15</sup> In 1978, the kingdom backed another MB initiative, the International Islamic Relief Organization (IIRO), which, with all these "charities," is implicated for funding al Qaeda, the 9/11 attacks, Hamas, and others.<sup>16</sup>

These "charities" are used to advance the Muslim Brotherhood and Saudi political agenda, namely empowering the *ummah* and imposing worldwide shari'a. "I don't like this word 'donations,'" al-Qaradawi told BBC *Panorama* on 30 July 2006. "I like to call it *Jihad* with money, because God has ordered us to fight enemies with our lives and our money."<sup>17</sup>

In 1969, the Saudis convened Arab and Muslim states to unify the "struggle for Islam," and have ever since been the Organization of the Islamic Conference's (OIC's) major sponsor. The 56 OIC members include Iran, Sudan, and Syria. The Jidda-based, "pending the liberation of Jerusalem," OIC's charter mandates and coordinates "support [of] the struggle of the Palestinian people, . . . recovering their rights and liberating their occupied territories."<sup>18</sup> The OIC charter includes all the MB principles. Its first international undertaking in 1973 was to establish the Islamic Development Bank (IDB) "in accordance with the principles of the *shariah*,"<sup>19</sup> as prescribed by the MB—and to launch the fast-growing petrodollar-based Islamic financing market. The IDB, more a development than commercial bank, was established largely "to promote Islamic banking worldwide."<sup>20</sup> "[A]n Islamic organization must serve God" and ultimately sustain "the growth and advancement of the Islamic way of life," writes Nasser M. Suleiman in "Corporate Governance in Islamic Banking."<sup>21</sup>

And the IDB has done just that. Between 1975 to 2005, the IDB approved over \$50 billion in funding to Muslim countries,<sup>22</sup> ostensibly to develop their economic and educational infrastructures, but effected little regional economic impact. Its educational efforts, however, paid huge yields—via the rapid and significant spread of radical Islam worldwide. Moreover, in 2001 alone, the IDB transferred \$538 million<sup>23</sup> raised publicly by Saudi and Gulf royal telethons to support the Palestinian intifada and families of Palestinian suicide bombers. The IDB has also channeled UN funds to Hamas, as

documented by bank records discovered in the West Bank and Gaza. Yet the IDB received UN observer status in 2007.<sup>24</sup>

According to a 1991 U.S. Library of Congress report on Sudan, the IDB also supported Faisal Islamic Bank, established in 1977 under Sudan's Faisal Islamic Bank Act by Saudi prince Muhammad ibn Faisal Al Saud and managed by local Muslim Brotherhood members and their party, the National Islamic Front. Soon other political groups and parties formed their own Islamic banks. Together, Sudanese Islamic banks then acquired 20 percent of the country's deposits—providing the financial basis to turn Sudan into an Islamic state in 1983, and promoting the Islamic governmental policies to date.<sup>25</sup> Sudan Islamized its banking in 1989. However, Pakistan was the first country to officially Islamize its banking practices, in 1979.

Rising oil revenues encouraged MB leaders to formalize al-Banna's vision. In 1977 and 1982, they convened in Lugano, Switzerland, to chart a master plan to co-opt Western economic foundations—capitalism and democracy—in a treatise entitled *Towards a Worldwide Strategy for Islamic Policy*, also known as *The Project*. MB spiritual leader al-Qaradawi wrote the explicit document, dated 1 December 1982.<sup>26</sup> The 12-point strategy includes diktats to “establish the Islamic state and gradual, parallel work to control local power centers . . . using institutional work as means to this end.” This requires “special Islamic economic, social and other institutions,” and “the necessary economic institutions to provide financial support” to spread fundamentalist Islam.<sup>27</sup>

Consequently, the IDB founded the AAOIFI in 1990. AAOIFI members include the Saudi Dallah al Baraka Group, al-Rajhi Banking & Investment Corporation, and Kuwait Finance House<sup>28</sup>—all implicated in funding al Qaeda and other MB offspring, according to Richard Clarke, the former national coordinator for security, infrastructure protection, and counter-terrorism.<sup>29</sup> The 18 AAOIFI members also include Iran and Sudan, both on the U.S. Treasury Department's Office of Foreign Assets Control (OFAC) sanctions list; Iran is a U.S. State Department-designated terror-sponsoring state, too. UAE banks wired most of the funding for the 9/11 attacks.<sup>30</sup>

In addition, the “de facto Islamic Central Bank,” the Islamic Financial Services Board (IFSB),<sup>31</sup> was established in 2002 in Kuala Lumpur “to absorb the 11 September shock and reinforce the stability of Islamic finance.” Chairing the organizers' meeting, then Malaysian prime minister Mohamed Mahathir stated, “A universal Islamic banking system is a jihad worth pursuing to abolish this slavery [to the West].” IFSB members include the central banks of Iran, Sudan, and Syria (all designated state sponsors of terrorism) and the Palestinian Monetary Authority (PMA), which is widely documented since its inception to be a terror funder.<sup>32</sup>

According to Dallah al Baraka Group and Islamic Chamber of Commerce and Industry (ICCI) president Saleh Kamel,<sup>33</sup> more than 400 Islamic financial institutions<sup>34</sup> currently operate in 75 countries.<sup>35</sup> They now hold more than \$800 billion in assets<sup>36</sup>—growing 15 percent annually. HSBC, UBS, J.P. Morgan Chase, Deutsche Bank, Lloyds TSB, and BNP Paribas are but a few that offer Islamic banking and shari'a-based products to their Western clients—and promote them as “ethical investments.”

Billionaire Sheikh Saleh Abdullah Kamel and his family, like other wealthy Saudis, have built their terror-funding-affiliated \$3.5 billion Dallah al Baraka Group to service

the shari'a.<sup>37</sup> Its business, finance, and media sectors incorporate agriculture, communication, health care, real estate, tourism, trade, transportation, and finance companies—including 10 banks and many leasing and finance firms, Arab Radio & Television and Arab Digital Distribution, and the International Information & Trading Service Co., producing the Top 1000 Saudi Companies Directory, among other publications.

Rapidly rising oil prices fill the coffers of Islamic banks, fuel the expansion of shari'a economics and financial jihad—and threaten the United States and the entire non-Muslim world, in real time. Indeed, shortly after 9/11, Osama bin Laden called on Muslims “to concentrate on hitting the U.S. economy through all possible means. . . . Look for the key pillars of the U.S. economy. Strike the key pillars of the enemy again and again and they will fall as one.”<sup>38</sup>

The NASDAQ acquisition, purchases of over 52 percent of the London Stock Exchange (LSE) and 47.6 percent of OMX (Nordic exchange), and vigorous expansion of shari'a finance all steadily implement al-Banna's plan to spread and ultimately impose shari'a worldwide.

Bourse Dubai in December 2006 loudly proclaimed its new conversion to “*shari'a* compliance and accounting practices.”<sup>39</sup> Yet, responding to a specific inquiry on the Islamic nature of Bourse Dubai from the Partnership for New York City on 22 October 2007, Bourse Dubai denied being an Islamic exchange.<sup>40</sup> Still unaware of the implications of importing shari'a finance, however, hoards of Westerners eagerly attend such pricey events as the October 2007 Islamic Finance Summit in New York,<sup>41</sup> which focused on the “innovations in *shari'a* compliant finance.” According to an eyewitness, when one participant timidly inquired, “What is shari'a law?” a leading Islamic scholar responded from the podium: “It's good for you.”

Lost on the attendees was the inescapable fact that shari'a calls for the supremacy of Islam, thus negating the U.S. Constitution.<sup>42</sup>

## ZAKAT

*Zakat*, we are told, is to help the needy. But as Janine A. Clark's excellent 2004 study shows, *zakat* is used to support the middle class, to strengthen its loyalty to the rulers, and to back their radical ideology.<sup>43</sup>

Muslim Brotherhood spiritual leader Yusuf al-Qaradawi decrees, “Declaring holy war . . . is an Islamic duty, and fighting . . . is the Way of Allah for which *Zakat* must be spent.” In his 1999 publication, *Fiqh al-Zakat*, al-Qaradawi adds, “The most important form of *jihad* today is serious, purposefully organized work to rebuild Islamic society and state and to implement the Islamic way of life in the political, cultural and economic domains. This is certainly most deserving of *Zakat*.”<sup>44</sup> And as previously demonstrated time and again, Muslim jihadist-terror organizations are indeed prominent *zakat* recipients.

The use of charities to fund jihad, however, is not limited to radical Sunnis. On Jerusalem Day, 5 October 2007, Al-Manar TV broadcasted Hezbollah leader Hassan Nasrallah's cantankerous speech giving religious, moral, and political justification in support of “the armed Palestinian resistance” and calling for financial support to the Palestinian terrorist organizations. Nasrallah “gave Khomeini's *fatwa*[<sup>45</sup>] . . . allowing charity

funds . . . and the tax of 1/5 (*khums*)<sup>[46]</sup> to be transferred to the Palestinian terrorist organizations . . . to pay for their campaign.”<sup>47</sup>

The definition of *zakat* in *The Encyclopedia of Islam* includes in “category 7” of eligible recipients “volunteers engaged in *jihad*,” for whom the *zakat* covers “living expenses and the expenses of their military service (animals, weapons).”<sup>48</sup>

Millard Burr and Robert Collins’s compelling study *Alms for Jihad* documents that when *zakat*, which is obligatory to all Muslims, is given “in the path of Allah,” it is given to fund jihad. There are seven broad categories of eligible recipients: the poor, converts, wayfarers, those in bondage or in debt, those committed to Allah for the spread and triumph of Islam, newcomers whose faith is weak, and new converts to Islam “whose hearts have been [recently] reconciled [to truth].” Moreover, *zakat* may be used to support those who administer it.<sup>49</sup>

In a 2006 federal case, alleged al Qaeda supporters Emadeddin Z. Muntasser and Muhammed Mubayyid were charged with soliciting and spending “funds to support and promote the *mujahideen* and *jihad*, including the distribution of pro-jihad publications,” through their now-defunct “charity” and front organization, Care International. The Boston-based organization published, among other things, the English version of al Qaeda cofounder and key Muslim Brotherhood leader Abdullah Azzam’s “Join the Caravan.” It states, “The individually obligatory nature of jihad remains in effect until the lands are purified from the pollution of the disbelievers.”<sup>50</sup> They collected more than \$1.3 million in contributions. In their defense, Muntasser and Mubayyid claimed to merely have exercised their religious freedom and obligation to give *zakat* as part of their constitutionally protected freedoms. Their motion for dismissal (which the court denied) cited chapter 9, verse 60, of the Qur’an, describing “those entitled to receive *zakat*.”

Incredibly, the suspects’ attorneys also argued that such charitable giving, to support jihad and mujahideen, is rightfully tax exempt under the U.S. constitutional protection of religious freedom.<sup>51</sup> Court records show Care International deposited checks—with handwritten notes such as “for jihad only,” “Bosnia Jihad fund,” and “Chechen Muslim Fighters.” The U.S. Constitution provides protections for religious freedom, but most certainly was never intended to protect religiously sanctioned or encouraged war in or against America.

The First Amendment bars Congress from enacting laws “respecting an establishment of religion, or prohibiting the free exercise thereof.” However, the Constitution offers no protection to any group or religion supporting “holy war” against the United States or its citizens.

## STATE ZAKAT AGENCIES

### Saudia Arabia

In 2007, Saudi Arabia collected \$18 billion in *zakat*<sup>52</sup>—which includes the 20 percent flat corporation tax from foreign companies. The Saudis claim that the money collected develops their infrastructure. However, two-thirds of Saudi men are unemployed and the infrastructure is crumbling.<sup>53</sup>

Illustrating how funds are used, Saudi Arabia’s secretary-general of the official Muslim World League Koran Memorization Commission stated on Iqra TV, on 29 August

2005, “The Prophet said: ‘He who equips a fighter—it is as if he himself fought.’ You lie in your bed, safe in your own home, and donate money and Allah credits you with the rewards of a fighter. What is this? A privilege.”<sup>54</sup>

Since the 1970s, the Saudi government has spent more than \$100 billion<sup>55</sup> to build thousands of mosques, Islamic centers, and Islamic studies programs in universities worldwide to advance the *ummah*'s power and undermine Western economic, political, cultural, educational, and legal structures and replace them with the shari'a.<sup>56</sup>

In the last 13 years alone, the Saudis gave at least \$459 million to British universities for Islamic study centers, according to Professor Anthony Glee, of Brunel University.<sup>57</sup>

The worldwide Muslim riots following the publication of the Muhammad cartoons in Denmark's largest daily, *Jyllands-Posten*, began only after Saudi Arabia recalled its ambassador to Denmark; after Sheikh Osama Khayyat, imam of the Grand Mosque in Mecca, praised on national Saudi television the Saudi government for its action; and after Sheikh Ali Al-Hudaify, imam of the Prophet's Mosque in Medina, called “upon governments, organizations and scholars in the Islamic world to extend support for campaigns protesting the sacrilegious attacks on the Prophet.”<sup>58</sup> Saudi-controlled OIC initiated and coordinated Muslim rioting worldwide after the Danish Muhammad cartoon publications.<sup>59</sup>

Moreover, to wield more control over Muslim communities worldwide, better orchestrate “spontaneous demonstrations,” and better allocate funds for them, the Saudi-backed OIC established the clerical International Commission for *Zakat* (ICZ) on 30 April 2007. Previously, there were more than 20,000 organizations that collected *zakat*. Now, however, the Islamic clerics' centralized “expert committee” based in Malaysia also supervises and distributes *zakat* funds globally. The new committee distributed roughly \$2 billion collected over Ramadan 2007 to Muslim “charities.”<sup>60</sup>

In a show of unity, the Shiite Hezbollah chief Hassan Nasrallah argued, “If there had been a Muslim to carry out Imam Khomeini's fatwa against the renegade Salman Rushdie, this rabble who insult our Prophet Mohammed in Denmark, Norway and France would not have dared to do so.”<sup>61</sup>

The Saudi role in terror financing is no secret. Yet, the U.S. administration keeps telling us that the Saudis are our allies. On 10 December 2002, criticizing the Joint Inquiry Staff (JIS) report of the Senate Select Committee on Intelligence (SSCI) and the House Permanent Select Committee on Intelligence (HPSCI), Senators Jon Kyl and Pat Roberts stated, “The pervasiveness in Saudi Arabia of Wahhabism, a radical, anti-American variant of Islam, was well known before 9/11. The JIS should have inquired why the country of Saudi Arabia was given such preferential treatment by the State Department and whether the intelligence agencies were complicit in the policy.”<sup>62</sup>

In early 2008, however, U.S. government officials publicly noted that the Saudis continue the financing of radical Islamic groups.<sup>63</sup>

#### **United Arab Emirates<sup>64</sup>**

Like every Muslim country, the UAE collects mandatory Islamic charity (*zakat*—the Third Pillar of Islam—an annual wealth tax), of 2.5 percent to 20 percent from Muslim institutions and companies. Being non-Muslims, foreign banks and oil companies

theoretically don't pay *zakat*. But foreign banks and oil companies do pay at least 20 percent of their profits in the form of a mandatory tax rather than *zakat*.

In 2003, the UAE established an independent federal agency collecting *zakat* on government tax revenues from “companies listed on the Dubai Financial Market and Abu Dhabi Securities Market . . . oil-producing companies and branches of foreign banks.” In 2007 these revenues were estimated at \$13.5 billion.<sup>65</sup>

Although presenting itself to the West as a “moderate” ally, the UAE has consistently supported the “peaceful” and violent advancement of shari'a and terrorism worldwide. In 2006, to support suicide bombing, the UAE gave \$100 million to the Palestinian Authority to build a new town named Sheikh Khalifa City, in honor of the UAE president. The city houses families of *shabids* and prisoners—and was built on the ruins of Morag, one of the evacuated Israeli settlements in Gaza.<sup>66</sup>

On July 27, 2005, the Palestinian Information Center carried a public HAMAS statement thanking the UAE for [its] “unstinting support.” The statement said: “We highly appreciate his highness Sheikh Khalifa Bin Zayed Bin Sultan Al-Nahyan (UAE president) in particular and the UAE people and government in general for their limitless support . . . that contributed more to consolidating our people's resoluteness in the face of the Israeli occupation.”

The HAMAS statement continued: “the sisterly UAE had . . . never hesitated in providing aid for our Mujahid people pertaining to rebuilding their houses demolished by the IOF. . . . The UAE also spared no effort to offer financial and material aids to the Palestinian charitable societies.”<sup>67</sup>

Indeed, as documented by the Intelligence and Terrorism Information Center at the Center for Special Studies (CSS),<sup>68</sup> Hamas charitable societies are known as integral parts of the Hamas infrastructure, and are outlawed by the United States and Israel.

Hamas also included a special tribute, promising to “never forget the generous donations of the late Sheikh Zayed Bin Sultan [al Nahayan of Abu Dhabi],”<sup>69</sup> the current UAE president's father. The multibillionaire was an early PLO patron and, from the 1970s until his 2004 death, contributed millions of dollars to the PLO's terror agenda, Hamas, and Islamic Jihad.<sup>70</sup>

Sheikh Zayed Bin Sultan was the first Arab ruler to understand the strategic importance of economic jihad<sup>71</sup> against the West. He was first to use oil as a political weapon after the 1973 Yom Kippur War.<sup>72</sup> He was also the major sponsor of the first international Islamic bank, the Bank of Credit and Commerce International (BCCI). The bank was created to serve as “the best bridge to help the world of Islam, and the best way to fight the evil influence of the Zionists.”<sup>73</sup> BCCI, which was shut down in July 1991 by New York City district attorney Robert Morgenthau,<sup>74</sup> funded and otherwise facilitated terrorist organizations and states, including the Sandinistas, Hezbollah, abu Nidal, the PLO, al Qaeda, Syria, Libya, Iran's Islamic revolution—as well as Pakistan's nuclear program, to create the “Islamic Bomb.”<sup>75</sup> Immediately before the 1991 Gulf War, Sheikh Zayed branded the United States the Muslims' “number two enemy” after Israel. As of this writing, the UAE votes against the United States 70 percent of the time in the UN.<sup>76</sup>



Human Appeal International (HAI), a UAE government-run “charitable” organization, whose board includes the UAE president,<sup>77</sup> continues to fund Hamas and other Palestinian organizations, “martyrs,” and Palestinian terrorists in Israeli prisons and their families. The HAI modus operandi includes transferring funds to the Palestinian Red Crescent, whose West Bank and Gaza branches Hamas runs. Hamas, in turn, distributes the money to Hamas “charities.” The Toronto, Canada, Orient Research Center reports that the UAE “compensation” plan for the Palestinian intifada in 2001 included \$3,000 for every Palestinian *shabid*, \$2,000 for his family, \$1,500 for those detained by Israel, and \$1,200 for each orphan. In addition, the families of terrorists whose homes Israel demolished each received \$10,000. Also in 2001, the UAE held two telethons to support the “martyrs” families. One entitled “We Are All Palestinians” raised 135 million dirham, or \$36.8 million, and another called “For Your Sake Palestine” raised 350 million dirham, or \$95.3 million.

On 15 February 2005, the Hamas Web site reported on funds transferred from HAI to two West Bank Hamas front organizations, IQRA and Rifdah, outlawed in Israel.<sup>78</sup> On 22 March 2005, the Palestinian newspaper *Al-Ayyam* reported that in 2004 the UAE Red Crescent donated \$2 million to Hamas “charities” for 3,158 terrorists’ orphans.<sup>79</sup>

A detailed 25 March 2005 report, in the Palestinian daily *Al Hayat al-Jadeeda*, noted that the UAE Friends Society transferred \$475,000, through the UAE Red Crescent, to West Bank “charitable” organizations in Hebron, Jenin, Nablus, and Tulkarem to distribute to families of “martyrs,” orphans, imprisoned Palestinians, and others.

And in July 2005, Osama Zaki Muhammad Bashiti of Gaza’s Khan Younis was arrested while returning from the UAE<sup>80</sup> for often transferring as much as \$200,000 at a time to the Gaza branch of Hamas.

Continuing UAE support for Hamas follows the agenda of the late Sheikh Zayed. His Zayed Center for International Coordination and Followup, founded in 1999 as the official Arab League think tank,<sup>81</sup> was shuttered under international pressure in 2003. It championed Holocaust deniers like Thierry Meyssan<sup>82</sup> and Roger Garaudy<sup>83</sup> and provided a platform for anti-Western, anti-Christian, and anti-Jewish extremists like Saudi economist Dr. Yussuf Abdallah Al Zamel, who blamed the Iraq war on “radical Zionist and right-wing Christian” influence.

In October 2000, shortly after the beginning of the last Palestinian intifada against Israel, Qatar-based Muslim Brotherhood spiritual leader Yusuf al-Qaradawi established the “Union of Good,”<sup>84</sup> operated through the London-based Muslim organization Interpal. The Union of Good is an umbrella organization composed of 50 Islamic “charities,” including Hamas- and Hezbollah-affiliated organizations. It was supposed to raise funds for only 101 days, but its initial success led the founders, mostly Hamas members, to maintain its operations to date. Millions of dollars generated in Europe and elsewhere through the Union of Good—participating Muslim “charities” fuel all Palestinian terror organizations. Interpal was designated as a terrorist organization by the United States in August 2003, but remains free to operate in the United Kingdom and elsewhere.

Al-Qaradawi, who established and leads the Department of Islamic Law (shari’a) at the University of Qatar and the Institute for Sunnah Research there, is also on the board of directors of the Al-Taqwa Bank, designated by the United States as a terrorist-funding

organization in November 2001. In August 2004, al-Qaradawi issued a fatwa saying, “All the Americans in Iraq are soldiers, there is no difference between enlisted soldiers and civilians, and they must be fought because American citizens came to Iraq to serve the occupation. The kidnapping and killing of Americans in Iraq is a [Muslim religious] obligation to force them to leave the country immediately.”<sup>85</sup>

UAE foreign minister Sheikh Abdullah bin Zayed al-Nahayan stated that the emirates were and remain a “strong ally of the U.S. in combating terrorism”; continuing UAE support of Hamas and other Islamic terrorist organizations proves otherwise. This raises legitimate concerns for the West about trusting UAE banks, shari’a finance institutions, or government tax or *zakat* collection agencies. Furthermore, it raises alarms about giving the UAE legal control or influence over Western investment houses, banks, or markets.<sup>86</sup> The same applies to every other Islamic financial institution or state.

Bourse Dubai began operating as the world’s first fully shari’a-compliant stock exchange in December 2006.<sup>87</sup> Shari’a compliance requires companies traded to also be shari’a-compliant and establishes a special tax on all the others to “purify” them. The Islamic “purity” (*tazkiya*) of Bourse Dubai was approved by the Shari’a Board of the AAOIFI.<sup>88</sup> The AAOIFI laid the groundwork for the global Islamic financial network and regulates all Islamic financial organizations and products, including Bourse Dubai.

## HOW THE WEST CAN WIN

The adversary’s skill at manipulating media and public opinion cannot be underestimated. The propaganda offensive is so successful that even Colonel Thomas X. Hammes’ description of what led to the Second Intifada is a rehash of the Saudi-sponsored Palestinian fabrication and propaganda. Hammes claims that the Palestinian Authority named the new intifada “the al Aqsa Intifada” to suggest that the Palestinian violent reaction was a direct result of then Likud party leader Ariel Sharon’s visit to the al-Aqsa Mosque. Moreover, Hammes’ speculation that Sharon knowingly sparked Palestinian violence using his own fourth-generation warfare strategy suggests a deliberate disregard for thousands of dead Israelis and Palestinians in the resulting mayhem. The fact of the matter is, Sharon never entered the al-Aqsa Mosque but rather visited the Jewish holy site of the Temple Mount. Moreover, careful study of the Palestinian modus operandi makes it clear that naming violent outbreaks is done in an opportunistic fashion and this one was preplanned. Imad Al-Faluji, then Palestinian Authority communications minister, stated on several occasions: “The PA had begun to prepare for the outbreak of the current Intifada since the return from the Camp David negotiations, by request of President Yasser Arafat.”<sup>89</sup>

The United States is now drawing new military and defense doctrines to win the fourth-generation warfare. In addition to improving technologies, the focus seems to be on the development of lighter and more flexible armies, and a greater understanding of the individual characteristics of our enemies. Writing about strategies needed to win the next war, Colonel Thomas X. Hammes states that the “most powerful [U.S.] message” to the world is that “we treasure the individual.”<sup>90</sup>

But a measure of the enemy’s success is our reluctance to identify the shari’a for what it is. Its adherents value only the *ummah*, and they enslave the individual to achieve their

goal—global domination. As long as the enemy—shari'a—has not been acknowledged and understood, we stand no chance. Exposing shari'a and all its adherents, be they states, organizations, or individuals, is crucial to our ability to defend ourselves. It will also enable us to undermine shari'a's global structure, turning its adherents against it, the way we did with communism.

## NOTES

1. The failure to understand the role of shari'a financing and Islamic banking in the global effort for Islamic domination is illustrated in a monograph by Major Wesley J. L. Anderson, "Disrupting Threat Finances: Utilization of Financial Information to Disrupt Terrorist Organizations in the Twenty-first Century" (Fort Leavenworth, KS: School of Advanced Military Studies, United States Army Command and General Staff College, June 2007). "Islamic banking" is mentioned in passing as an alternative vehicle to fund Islamist terrorists.
2. Colonel Thomas X. Hammes, USMC, *The Sling and the Stone: On War in the 21st Century* (Zenith Press, 2006).
3. *Ummah*, in Arabic, means the "Community of the Believers" (*ummah al-mu'minin*)—the Muslim world.
4. Qur'an 57:2: "To Him belongs the dominion of the heavens and the earth: It is He Who gives Life and Death; and He has Power over all things." Also see *Sahih Bukhari*, vol. 4, bk. 53, no. 392: "Narrated Abu Huraira: [The Prophet said to the Jews], 'If you embrace Islam, you will be safe. You should know that the earth belongs to Allah and His Apostle, and I want to expel you from this land. So, if anyone amongst you owns some property, he is permitted to sell it, otherwise you should know that the Earth belongs to Allah and His Apostle.'"
  5. Stephen Labaton and Julia Werdigier, "Mild Reaction in Capitol on Dubai NASDAQ Acquisition," *New York Times*, 20 September 2007, available at [www.nytimes.com/2007/09/21/business/worldbusiness/21exchange.html?\\_r=1&oref=slogin](http://www.nytimes.com/2007/09/21/business/worldbusiness/21exchange.html?_r=1&oref=slogin) (accessed 17 October 2007).
  6. "Hamud bin Uqla al-Shuaibi is a prominent and influential Saudi scholar. His students included a number of important Saudi religious leaders, including the current grand mufti. Al-Shuaibi published religious edicts supporting the Taliban regime in Afghanistan, including the destruction of the Hindu statues, as part of jihad against the infidels. He religiously justified al-Qaeda's attack on the U.S. in September 2001 and gave religious legitimacy to the suicide attacks against Israel carried out by Palestinians. In October 2001, bin Laden cited al-Shuaibi when he spoke of his justification for killing Jews and Christians." Jonathan D. Halevi, "What Drives Saudi Arabia to Persist in Terrorist Financing? *Al-Jihad bi-al-Mal—Financial Jihad* against the Infidels," *Jerusalem Viewpoints*, no. 531, 1 June 2005, [www.jcpa.org/jl/vp531.htm](http://www.jcpa.org/jl/vp531.htm) (accessed 24 October 2007).
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numbers of individuals. It was the Europeans who . . . developed a complex financial system centered on banks.”

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The government's respect for human rights remained problematic, and significant human rights problems reported included: no citizens' right to change the government and no popularly elected representatives of any kind; flogging as judicially sanctioned punishment; arbitrary detention and incommunicado detention, both permitted by law; questionable independence of the judiciary; restrictions on civil liberties—freedom of speech and of the press (including the Internet), and assembly; restrictions on right of association; restrictions on religious freedom; domestic abuse of women, sometimes enabled by police; trafficking in women and children; legal and societal discrimination against women and noncitizens; corruption and lack of government transparency; common abuse of foreign domestic servants; and severe restrictions on and abuses of workers' rights.
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76. The UAE is no “ally” of the United States. See annual reports on voting patterns in the United States Department of State and United Nations records.
77. “Board Members of Human Appeal International,” ArabDecision.org, [www.arabdecision.org/list\\_cvs\\_3\\_12\\_8\\_1\\_3\\_4825.htm](http://www.arabdecision.org/list_cvs_3_12_8_1_3_4825.htm) (accessed 26 October 2007.)
78. Item on Hamas Web site, [www.palestine-info.info/arabic/palestoday/dailynews/2005/feb05/12\\_2/details6.htm](http://www.palestine-info.info/arabic/palestoday/dailynews/2005/feb05/12_2/details6.htm), in the author’s possession.
79. Article in *Al-Ayyam*, 22 March 2005, [www.al-ayyam.com/znews/site/default.aspx](http://www.al-ayyam.com/znews/site/default.aspx) (accessed 26 October 2007), in the author’s possession.
80. Ehrenfeld and Lappen, “Welcoming Terror to U.S. Ports.”
81. “ADL Backgrounder: The Zayed Center,” Anti-defamation League, 15 September 2003, available at [www.adl.org/Anti\\_semitism/zayed\\_center.asp](http://www.adl.org/Anti_semitism/zayed_center.asp) (accessed 26 October 2007).
82. “Media’s Take on the News 6-2-03 to 7-14-03,” History News Network, [hnn.us/articles/1601.html](http://hnn.us/articles/1601.html) (accessed 26 October 2007).
83. Jonathan Jaffit, “Fighting Sheikh Zaeyd’s Funding of Islamic Studies at Harvard Divinity School: A Case Study,” *Maccabean Online*, January 2006, [www.freeman.org/MOL/pages/january-2006.php](http://www.freeman.org/MOL/pages/january-2006.php) (accessed 26 October 2007).
84. Rachel Ehrenfeld, “The ‘Union of Good’ and the Lost Peace,” *FrontPage Magazine*, 7 March 2005, [www.frontpagemag.com/Articles/Read.aspx?GUID={B01DD54B-AEA5-4A10-881E-649249DDBD42}](http://www.frontpagemag.com/Articles/Read.aspx?GUID={B01DD54B-AEA5-4A10-881E-649249DDBD42}).
85. “Appendix G.”
86. Ehrenfeld and Lappen, “Welcoming Terror to U.S. Ports.”
87. Sohail Zubair, “Islamic Conversion Boosted DFM IPO,” *Gulf News*, 2 December 2006, available at [archive.gulfnews.com/articles/06/12/02/10086533.html](http://archive.gulfnews.com/articles/06/12/02/10086533.html) (accessed 8 October 2007).
88. Ibid.
89. Hammes, *The Sling and the Stone*, 119. Regarding this particular incident, Imad Al-Faluji has said, “The PA had begun to prepare for the outbreak of the current Intifada since the return from the Camp David negotiations, by request of President Yasser Arafat, who predicted the outbreak of the Intifada as a complementary stage to the Palestinian steadfastness in the negotiations, and not as a specific protest against Sharon’s visit to Al-Haram Al-Qudsi [Temple Mount].” Moreover, “The Intifada was no surprise for the Palestinian leadership. . . . The PA instructed the political forces and factions to run all matters of the Intifada.” See “PA Minister: The Intifada Was Planned from the Day Arafat Returned from Camp David; Special Dispatch Series No. 194, March 21, 2001,” Middle East Media Research Institute, available at [www.memri.org/bin/articles.cgi?Area=sd&ID=SP19401](http://www.memri.org/bin/articles.cgi?Area=sd&ID=SP19401).
90. Hammes, *The Sling and the Stone*, 291.