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The Fifth Generation Warfare (5GW) *Shari`ah* 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`ah* 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.¹

Shari`ah finance is a new weapon in the arsenal of what might be termed fifth-generation warfare (5GW).² 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.³

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 *jihād* so much easier to carry out. Moreover, according to *shari`ah*, Muslims hold all property in trust for Allah.⁴ Therefore, under the *shari`ah*, all current and historic Muslim acquisitions everywhere, including the United States, belong to the *ummah*, in trust for Allah.

Shari`ah 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`ah* hampers the US 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% 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?⁵ 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 legal, and NASDAQ regulations could not be changed without Securities and Exchange Commission (SEC) approval – Bourse Dubai’s *shari`ah* influence in the heart of the US markets and economy should have been of grave concern.

Shari`ah 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`ah* 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.⁶

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.”⁷

Historical Development

The origins of the modern financial *jihad* infrastructure, including all Islamic economic and financial regulatory organizations like 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*.⁸

He viewed finance as a critical weapon to undermine the infidels – and “work towards establishing an Islamic rule on earth.”⁹ 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`ah*-based terminology and mechanisms to advance the financial *jihad* – “Islamic economics”, finance, and banking.¹⁰

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.¹¹

But Saudi Arabia welcomed this new wave of Egyptian dissidents, as did King Saud bin Abdel Aziz earlier waves in 1954 and 1961.¹² 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.¹³ 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.¹⁴

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.¹⁵ 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.¹⁶ These “charities” are used to advance the Muslim Brotherhood and Saudi political agenda, namely empowering the *ummah* and imposing worldwide *shari`ah*. “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.”¹⁷

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.”¹⁸ 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 *shari`ah*”,¹⁹ 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.”²⁰ “[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”.²¹

And the IDB has done just that. Between 1975 to 2005, the IDB approved over \$50 billion in funding to Muslim countries,²² 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 million²³ 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 2007.²⁴

According to a 1991 US 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% 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.”²⁵ 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 1982.²⁶ 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.²⁷

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 House²⁸ – 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.²⁹ The 18 AAOIFI members also include Iran and Sudan, both on the US Treasury Department’s Office of Foreign Assets Control (OFAC) sanctions list; Iran is a US State Department-designated terror-sponsoring state, too. UAE banks wired most of the funding for the 9/11 attacks.³⁰

In addition, the “de facto Islamic Central Bank”, the Islamic Financial Services Board (IFSB),³¹ 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.³²

According to Dallah al Baraka Group and Islamic Chamber of Commerce and Industry (ICCI) president Saleh Kamel,³³ more than 400 Islamic financial institutions³⁴ currently operate in 75 countries.³⁵ They now hold more than \$800 billion in assets³⁶ growing 15% annually. HSBC, UBS, J.P. Morgan Chase, Deutsche Bank, Lloyds TSB, and BNP Paribas are but a few that offer Islamic banking and *shari`ah*-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`ah*.³⁷ 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 1,000 Saudi Companies Directory, among other publications.

Rapidly rising oil prices fill the coffers of Islamic banks, fuel the expansion of *shari`ah* 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 US economy through all possible means... Look for the key pillars of the US economy. Strike the key pillars of the enemy again and again and they will fall as one.”³⁸

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

Bourse Dubai in December 2006 loudly proclaimed its new conversion to “*shari`ah* compliance and accounting practices.”³⁹ 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.⁴⁰ Still unaware of the implications of importing *shari`ah* finance, however, hoards of Westerners eagerly attend such pricey events as the

October 2007 Islamic Finance Summit in New York,⁴¹ which focused on the “innovations in *shari`ah* compliant finance.” According to an eyewitness, when one participant timidly inquired, “What is *shari`ah* law?” a leading Islamic scholar responded from the podium: “It’s good for you.”

Lost on the attendees was the inescapable fact that *shari`ah* calls for the supremacy of Islam, thus negating the US Constitution.⁴²

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.⁴³

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 az-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*.”⁴⁴ 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 [⁴⁵] ...allowing charity funds...and the tax of 1/5 (*khums*) [⁴⁶] to be transferred to the Palestinian terrorist organizations...to pay for their campaign.”⁴⁷

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).”⁴⁸

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.⁴⁹

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.”⁵⁰ 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 *jihād* and *mujahideen*, is rightfully tax exempt under the US constitutional protection of religious freedom.⁵¹ Court records show Care International deposited checks “with handwritten notes such as ‘for *jihād* only’, ‘Bosnia *Jihād* fund’, and ‘Chechen Muslim Fighters’”. The US 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

Saudi Arabia

In 2007, Saudi Arabia collected \$18 billion in *zakat*⁵² – which includes the 20% 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.⁵³

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.”⁵⁴

Since the 1970s, the Saudi government has spent more than \$100 billion⁵⁵ 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`ah*.⁵⁶ 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.⁵⁷

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.”⁵⁸ Saudi-controlled OIC initiated and coordinated Muslim rioting worldwide after the Danish Muhammad cartoon publications.⁵⁹

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”.⁶⁰

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.”⁶¹

The Saudi role in terror financing is no secret. Yet, the US 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.”⁶²

In early 2008, however, US government officials publicly noted that the Saudis continue the financing of radical Islamic groups.⁶³

Part Two of this article will appear in the next issue of *NATIV*.

Notes

- ¹ The failure to understand the role of *shari`ah* 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 Islamic 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” (summary *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”, *The New York Times*, 20 September 2007, available at <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 US 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>, (accessed 24 October 2007).
- ⁷ “Appendix G: Profile of Sheikh Dr. Yussuf al-Qardawi, Chairman of the Board of the Union of Good”, Intelligence and Terrorism Center at the Center for Special Studies, <www.intelligence.org.il/Eng/sib/2_05/funds_g.htm>.
- ⁸ Halevi, “What Drives Saudi Arabia to Persist in Terrorist Financing?”
- ⁹ Yousef Al-Qaradawi, “Towards a Worldwide Strategy for Islamic Policy” [a.k.a. *The Project*], full translation obtained from Swiss authorities by authors. See also Patrick Poole, “The Muslim Brotherhood *Project*”, *FrontPage Magazine*, 11 May 2006, <www.frontpagemag.com/articles/Read.aspx?GUID=61829F93-7A81-4654-A2E8-F0A5E6DD3DC4>, (accessed 8 September 2007).
- ¹⁰ Timur Kuran, *Islam and Mammon: The Economic Predicaments of Islamism* (Princeton University Press, 2004), x, 3.14: “Islamic economics itself exemplifies what has been called an ‘invented tradition’ ...; Neither classical nor medieval Islamic civilization featured banks in the modern sense, let alone “Islamic” banks...Medieval Islamic civilization produced no organizations that could pool thousands of peoples funds, administer them collectively, and then survive the death of their managers. The financial rules of Islam remained frozen up to modern times, precluding the formation, except outside Islamic law, of durable partnerships involving large numbers of individuals. It was the Europeans who...developed a complex financial system centered on banks.”
- ¹¹ “Past and Present of Political Islam”, *Al-Ahram*, 10-18 January 2006, available at <weekly.ahram.org.eg/2006/777/op2.htm>, (accessed 9 October 2007); .Muslim Brotherhood, *Encyclopedia of the Orient*, i-cias.com/e.o/mus_br_egypt.htm (accessed 9 October 2007); “Muslim Brothers”, *Federation of American Scientists*, <www.fas.org/irp/world/para/mb.htm>, (accessed 9 October 2007).
- ¹² Lorenzo Vidino, “The Muslim Brotherhood’s Conquest of Europe” *Middle East Quarterly*, Winter 2005, available at <www.meforum.org/article/687>, (accessed 9 October 2007).
- ¹³ Rachel Ehrenfeld and Alyssa A. Lappen, “Ban the Brotherhood”, *FrontPage Magazine*, 27 December 2005, <www.frontpagemag.com/Articles/Read.aspx?GUID=2CE8EF64-FA27-435C-8699-1433C788BDDDB>, (accessed 9 October 2007).
- ¹⁴ Rachel Ehrenfeld and Alyssa A. Lappen, “Tithing for Terrorists”, *National Review Online*, 12 October 2007, <<http://article.nationalreview.com/?q=MWEwMDg1ZThjM2FmYzU1MTU5Y2Q3MTBhY2I2YjM5NTc=>>>, (accessed 24 October 2007).
- ¹⁵ *Ibid.*
- ¹⁶ “Profile: International Islamic Relief Organization”, *Cooperative Research History Commons*, <www.cooperativeresearch.org/entity.jsp?entity=international_islamic_relief_organization>, (accessed 24 October 2007); “US District Court Rules Saudi Charity to Remain in 9/11 Terrorist Lawsuit”, *PRNewswire*, 22 September 2005, <prnewswire.com/cgi-bin/stories.pl?ACCT=104&STORY=/www/story/09-22-2005/0004113679&EDATE=>>, (accessed 24 October 2007).
- ¹⁷ BBC Press Office, “Panorama: Faith, Hate and Charity”, *British Broadcasting Corporation*, press release, 30 July 2006, <www.bbc.co.uk/pressoffice/pressreleases/stories/2006/07_july/30/panorama.shtml>, (accessed 8 October 2007).
- ¹⁸ Rachel Ehrenfeld and Alyssa A. Lappen, “The Egyptian Roots of Hatred”, *Washington Times*, 6 July 2007, available at <www.acdemocracy.org/article/invent_index.php?id=380>, (accessed 24 October 2007).
- ¹⁹ Islamic Development Bank Organization of the Islamic Conference, <www.oicun.org/articles/22/1/Islamic-Development-Bank/1.htm>, (accessed 8 October 2007).

- ²⁰ Prof. Rodney Wilson, “The Evolution of the Islamic Financial System”, available at <www.sc.com.my/eng/html/iaffairs/ioscoislamicpdf/AAEuromoneych2.pdf>, (accessed 8 October 2007).
- ²¹ Nasser M. Suleiman “Corporate Governance in Islamic Banking”, *Al-Bab*, <www.al-bab.com/arab/econ/nsbanks.htm>, (accessed 8 October 2007).
- ²² “IDB Launches \$10b Fund to Tackle Poverty in Islamic World”, *Gulf News*, 24 October 2007, available at <www.zawya.com/Story.cfm/sidGN_24102007_10162319/secIndustries/pagIslamic%20Finance>, “IDB Concludes Its 32nd Annual Meeting in Senegal”, *Business Life*, 30 May 2007, available at <www.thebusinesslife.com/finance.htm>, (accessed 24 October 2007).
- ²³ Muhammad Saman, “Almost All Intifada Funds by Arab Donors Has Arrived”, *Arab News*, 26 August 2001, available at <www.arabnews.com/?page=4§ion=0&article=4976&d=26&m=8&y=2001>, (accessed 8 October 2007).
- ²⁴ Ehrenfeld and Lappen, “Tithing for Terrorists”.
- ²⁵ Helen Chapin Metz, ed. “Finance”, in *Sudan: A Country Study*, Washington: GPO, 1991, available at <countrystudies.us/sudan/62.htm>, (accessed 8 October 2007); see also “an-Nimeiri, Gafar Mohammad”, *Encyclopedia of the Orient*, <lexicorient.com/e.o/nimeiri_g.htm>.
- ²⁶ Al-Qaradawi, “Towards a Worldwide Strategy for Islamic Policy.” See also Poole, “The Muslim Brotherhood Project”.
- ²⁷ Al-Qaradawi, “Towards a Worldwide Strategy for Islamic Policy”.
- ²⁸ “AAOIFI Board of Trustees”, Accounting and Auditing Organization for Islamic Financial Institutions, <www.aaofi.com/board-trustees.html>, (accessed 8 October 2007).
- ²⁹ Richard A. Clarke, statement before the US Senate Banking Committee, 108th Cong., 1st sess., 22 October 2003, available at <www.senate.gov/~banking/_files/clarke.pdf>, (accessed 8 October 2007).
- ³⁰ “Financing of the 9/11 plot”, National Commission on Terrorist Attacks upon the United States, available at <www.9-11commission.gov/staff_statements/911_TerrFin_App.pdf>.
- ³¹ “A Financial Jihad”, *Al-Ahram*, 21.27 November 2002, available at <weekly.ahram.org.eg/2002/613/ec2.htm>, (accessed 8 October 2007).
- ³² James Bennet, “Israelis, in Raid on Arab Banks, Seize Reputed Terrorist Funds”, *The New York Times*, 26 February 2004, available at <query.nytimes.com/gst/fullpage.html?res=9B03EEDA133CF935A15751C0A9629C8B63&sec=&spon=&pagewanted=print>, (accessed 8 October 2007); Farah Stockman, “Palestinian Authority’s US Assets Are Frozen”, *Boston Globe*, 30 August 2005, available at <www.boston.com/news/world/middleeast/articles/2005/08/30/palestinian_authoritys_us_assets_are_frozen/>, (accessed 8 October 2007).
- ³³ “Shift to *Shari`ah* Based Financial Products”, 20 May 2006, available at <www.menafn.com/qn_news_story_s.asp?StoryId=1093113527>, (accessed 8 September 2007); “Message of His Excellency Sheikh Saleh bin Abdullah Kamel”, Islamic Chamber of Commerce and Industry, <www.icci-oic.org/ic/1.htm>, (accessed 8 October 2007).
- ³⁴ “Shift to *Shari`ah* Based Financial Products”.
- ³⁵ Mohammed El Qorchi, “Islamic Finance Gears Up”, *Finance and Development: A Quarterly Magazine of the IMF* 42, no. 4 (December 2005), available at <www.imf.org/external/pubs/ft/fandd/2005/12/qorchi.htm>, (accessed 8 September 2007).
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