The Wages of Extremism: Radical Islam’s Threat to the West and the Muslim World

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Chapter I: Introduction

It is the starting premise of this study that the United States government’s focus on what came to be known as the “war on terror” after 9/11 has been fundamentally wrong. The main enemy is not “terror.” Nor is it al-Qaeda, despite President Obama’s assertion in January 2010 after the failed Christmas Day bombing attempt that “we are at war against al-Qaeda, a far-reaching network of violence and hatred.” The main enemy is radical Islamist ideology or Islamism. A change of emphasis would allow us to see clearly that defeating this enemy cannot be accomplished by counterterror strategies and kinetic means alone, but requires a sophisticated strategy to defeat the ideology of Islamism by delegitimizing it in the eyes of its current and potential supporters in the Muslim community. The essential prerequisite to achieving this objective is to understand the nature of the threat presented by radical Islam, its ideological underpinnings, and its strengths and weaknesses.

Chapter II looks past our current fixation on terrorism as the main threat and argues that the gradual takeover of the Muslim establishment by radical Islam and its present dominance as the main religio-political idiom in the Muslim world are by far the most intractable long-term threats faced by the West and mainstream Muslims. This troubling phenomenon is expressed in Western countries and the United States by the increasing dominance of the same radical idiom in Muslim diaspora communities and the emergence of hostile, isolated, parallel societies that completely reject Western secular and democratic values and seek to destroy them.

The analysis in Chapter III shifts to an examination of the ideology of Islamism, its origins, evolution, and the key factors facilitating its unprecedented spread worldwide in the past three decades. In particular, the analysis points out that while Islamist ideologues make a concerted effort to couch their ideology in traditional Islamic terms, so as to secure a degree of religious legitimacy among Muslim believers, their ideology has more in common with the twentieth-century totalitarian doctrines of Nazism and communism than with Islam as traditionally practiced.

In pursuing support and legitimacy among the Muslim religious establishment and the believers, the Islamists are particularly keen on establishing their bona fides as promoters of “authentic”
Islam, including in particular some of the most extreme tenets of sharia law. Indeed, understanding the relationship between Islamism and sharia is a key to the understanding of radical Islam as it exists today. Simply stated, the militants present sharia law and some of its injunctions, such as the obligation to carry out violent offensive jihad, the goal of establishing worldwide Muslim rule (the Caliphate), or the requirement of the death penalty for apostates, as both the centerpiece of the Islamist creed and the putative panacea for all real or imagined problems of the Muslim community (ummah). None of these injunctions, however, are to be found in the Quran, and, far from being “God’s sacred law,” sharia itself is a post-Quranic, man-made doctrine designed to serve the political interests of Muslim potentates in the post-Muhammad dynastic period. The orthodox Muslim clergy (ulema), however, has traditionally promoted it as a God-ordained, immutable, and mandatory guidance for life, which Muslims must follow in minute detail to achieve salvation. By making sharia adherence a central part of their ideology, the Islamists have been able to attract the support of the conservative ulema, as self-appointed guardians of sharia observance, and that of a significant section of the devout community unwilling to challenge the orthodoxy.

Nonetheless, despite efforts by Islamic theoreticians to claim that their doctrine stretches to the origins of Islam, in actuality most of the Islamist doctrine has clearly been borrowed by its leading ideologues, such as Abul Ala Mawdudi and Sayyid Qutb, from the totalitarian movements active in the mid-twentieth century. This debt to totalitarianism is seen in the three dominant doctrinal concepts of Islamism—the notion of the external enemy, the notion of the internal Muslim enemy and the key role assigned to an “Islamic vanguard” in the realization of the revolutionary objectives of the Islamic movement.

One of the major failures of the American approach to radical Islam is our inability or unwillingness to identify and expose the numerous inherent vulnerabilities of modern Islamist totalitarian ideology. While pretending to offer perfect solutions to Muslim backwardness and political oppression in the twenty-first century, sharia is actually a pre-modern worldview that has been rejected as a model of governance for most of Muslim history. Chapter IV shows that far from being “God’s revealed law,” sharia was a doctrine whose irrelevance to statecraft and administrative imperatives was realized by Muslim rulers early on. As a result, it was seldom practiced in Muslim history despite ritual obeisance to it. The analysis documents the historical
evidence that most major Islamic states like the Ottoman Empire abandoned sharia as a system of justice in favor of various more-or-less secular codes of jurisprudence, even when they continued paying lip service to it.

Chapter IV also examines evidence of the conflict between Islamist beliefs and traditional tenets of the Muslim faith, as well as that between radical Sunni Islam and traditional practitioners of Islam, such as syncretic Muslims, sufis, Shias and others that together make up a majority of the Muslim ummah. Finally, the examination of Islamism’s vulnerabilities addresses several areas where the Islamists impact negatively the socioeconomic and political prospects of ordinary Muslims whenever they have been allowed to exercise influence on governance. These include economic welfare, education, human rights, and other fields that are among the exploitable subjects of a political warfare campaign developed in the final chapter of this study.

Armed with an understanding of the ideological motivation driving Islamism, the narrative proceeds in Chapter V to examine the emergence of the Islamist idea from its origins in the Muslim Brotherhood in Egypt in the 1920s to its current state as a worldwide revolutionary Islamist movement. After the formulation of a robust ideological framework by the leading Islamist ideologues Mawdudi and Qutb in the 1950s, other decisive milestones in the evolution of radical Islam were the alliance between Muslim Brotherhood organizational capabilities and Saudi financial and ideological support beginning in the late 1950s, the emergence of Saudi/Wahhabi front organizations for the export of Islamism with Ikhwan assistance in the 1960s and 1970s, and the beginning of a massive Saudi campaign of funding radical Islam worldwide, and particularly in the West, after the oil embargo in 1973.

The practical results of this concerted campaign of exporting Islamic extremism to the West are documented in Chapters VI and VII, which trace the evolution of Islamism in Europe and the United States. Chapter VI details the enormous population growth of Muslims in Western Europe through birth rate expansion and various forms of legal and illegal immigration, as well as the transformation of Muslim society in Europe into radical, encapsulated, urban communities that pose a threat to the future of the liberal democratic system.

Chapter VII highlights in considerable detail the objectives and modus operandi of radical Islam in the United States and contains profiles of an individual and two Islamic centers that illustrate
the degree of radical Islam’s penetration into American society: the jailed Islamic revolutionary Abdurachman Alamoudi, who achieved access to high levels of the U.S. government; the Islamic Center of Tucson; and the King Fahd Mosque in Culver City, California.

The growth of Islamism in the United States started in 1963 with the founding of the first Islamist organization in North America, the Muslim Student Association (MSA) at the University of Illinois at Urbana-Champaign by a group of Muslim Brotherhood immigrants with the help of the Muslim World League and Saudi money. Following this initial beachhead, some two dozen spinoff organizations from the MSA were established in the United States in the two decades that followed. As a result, virtually all currently existing Muslim political organizations in the country are the ideological progeny of the original Islamist set-up, despite claiming that they are independent. What’s more, as the study documents, these organizations not only share an identical ideology, but also continue to maintain close operational ties and interlocking directorships. It is more appropriate, therefore, to consider the extensive network of Islamist organized groups active in America today as one and the same organization pursuing the same agenda through multiple branches and affiliates.

The specific areas of activity analyzed include, first, proselytizing and indoctrination (dawah and tarbiyya) to convert non-Muslims to Islam, with special emphasis on populations and groups (prisoners, minorities) believed to be alienated from mainstream society; second, the attempt to radicalize moderate Muslims; and third, infiltrating infidel society and its political and social institutions through political and electoral activism, outreach activities directed toward police and law-enforcement institutions, alliances with radical left and anti-establishment groups, and efforts to undermine state and federal legislation designed to defeat Islamic extremism and terrorism. The role of the Tablighi Jamaat and its Deobandi creed in proselytizing among prison inmate populations receives special attention in this chapter as well.

Chapter VIII discusses the use of sharia finance as an instrument of Islamization—a campaign advancing the ostensibly morally superior and more profitable sharia-compliant banking. The real objective is to legitimize sharia law in the West and gradually accomplish the isolation of Muslim communities from mainstream society, thus facilitating Islamist control over them. Mufti Taqi Usmani, one of the best-known experts in sharia finance in Pakistan, and Bassam Osman, and American sharia banker, are profiled in this chapter.
Perhaps the greatest damage Islamic finance can do to the West in the long term has to do with
the rather innocuous Quranic and sharia mandate for Muslims on almsgiving known as zakat. 
*Zakat* committees in Gaza have been a prime transfer mechanism of funds for Hamas, for
instance, and the radical jihadist madrassas in Pakistan have been partly funded from *zakat* for
decades. What is new in the area of Islamic finance is the sheer volume of potential *zakat*
collections and a plan to centralize both collections and distribution under one central authority
that almost certainly will be controlled by committed Islamists.

Chapter IX focuses on examining the systemic weaknesses of Islamism and providing alternative
strategies successfully exploit them. The discussion in this final chapter represents an effort to
formulate a new approach to the “war of ideas” by using the time-proven strategies of political
warfare—a legitimate and productive instrument of state power that has fallen into nearly
complete disrepair in the United. Indeed, it is a sad commentary on our times that the term
political warfare is now used almost exclusively to describe domestic political campaigns, but
avoided scrupulously with respect to foreign enemies. This chapter contains much of what may
be the main potential contribution of this study in terms of its critique of the current U.S.
approach to the “war of ideas” and in its analysis of the fault lines of the Islamist enemy.

Washington has failed to see radical Islamist ideology, rather than terrorism, as the key enemy
and has been singularly unsuccessful in its efforts to conduct “public diplomacy” during the two
terms of the Bush administration and continuing under the present administration.

The study ends by addressing the possibility of mounting a political warfare campaign against
radical Islam based on the premise that Islamism is an enemy of traditional Islam. It points to
four specific areas—religion, economics, education, and human rights—as examples of the huge
detrimental impact of radical Islam on the Muslim faith and on the socioeconomic prospects of
Muslims in societies where Islamism has been allowed to dominate. A well-crafted political
warfare strategy directed at Islamism’s detrimental effects on Muslims themselves promises
significant payoffs.
Chapter II: The Nature of the Threat

Nine years after the traumatic events of 9/11 any serious attempt to appraise where the United States finds itself in the struggle against terrorism invariably veers off into partisan bickering that makes such a stock-taking nearly impossible. On one side are those—mostly but not exclusively on the left, including the Obama administration—who believe fervently that the failure of the Bush administration to bring the war in Iraq to a close during its tenure, its inability to capture or kill Osama bin Laden, and the worsening situation in Afghanistan signify that the whole effort was largely wasted. Their ideological opponents on the right point to the significant progress made in Iraq with the “surge” campaign and argue that victory was at hand at the time of the change of administrations and that, most importantly, the Bush administration kept America safe from terrorism. Both arguments rest on the underlying, if not always stated, assumption that the war in Iraq and preventing terrorist incidents is an essential part of the struggle against extremism.

Few on either side have seriously examined the possibility that Iraq and indeed counterterrorism as such may be largely irrelevant to the larger war against Islamic extremism. This is not to say that there weren’t sound reasons to go into Iraq, given the nearly universal consensus at the time that Saddam Hussein was in possession of weapons of mass destruction which could have easily fallen into the hands of terrorists. The problem was that once that brutal dictator was removed and we made sure that Iraq could no longer become a sponsor of terrorism against the West, the rationale for the Iraq campaign as part of the broader war on extremism became progressively more nebulous, more difficult to justify, and seemingly more removed from the issue of fighting radical Islam. To that extent, whether or not the withdrawal of America troops ultimately leads to the establishment of a peaceful and orderly modus vivendi in post-war Iraq, it is very unlikely that the outcome will have a dramatic effect on the fortunes of our struggle against Islamism.

Even in the event of an ultimate U.S. failure in Iraq, leading to a violence-prone, post-withdrawal situation there, the overall effect on terrorism is almost certainly going to be marginal, especially in light of the ongoing terror-sponsorship by Iraq’s neighbors, Iran and its Hezbollah clients, and Syria. Conversely, a peaceful and democratic Iraq will not affect things for the better unless it
somehow leads to a trend toward regime change and representative governments in its neighborhood—a very unlikely scenario and one that the United States has apparently ceased contemplating.

The general inability of Washington’s political establishment to come to terms with the strategic implications of the war in Iraq stems from the more consequential failure of the U.S. government to grasp and adequately articulate exactly who the enemy is in the larger war beyond Iraq and exactly what kind of threat the nation faces.

**War on Terror or a Terrorist Ideology?**

Conventional wisdom and the government-popularized definition during the two terms of the Bush administration argue that the events of 9/11 forced the United States into a war on terror, or in other words, a war designed to prevent similar terrorist attacks against America or its allies from happening again. If judged by this definition, the war to date has gone well. There has been but one successful terrorist attack in the homeland since 9/11, which was committed by an American-born and raised jihadist, and only two significant terrorist incidents (March 2005, Madrid and July 2007, London) on the territory of our Western allies. While the possibility of a major terrorist attack involving large loss of life and substantial economic harm cannot be excluded, it is unlikely that terrorism as such could cause systemic damage to the point of destabilizing our societies. To that extent, even if we have not seen the worst of terror yet, Western societies are resilient enough to withstand even worse than 9/11 without ushering in critical instability.

But what if the conflict in which we are engaged is not a war on terrorism, which after all is a tactic rather than a strategy, but a war against a much more formidable foe that uses terror as just one of the instruments in its arsenal? And what if this foe is as ideologically driven a movement as Nazism and communism were, yet one able to mobilize even greater numbers of adherents and supporters, as well as larger financial resources? And what if this foe continues rapidly expanding its influence around the world and is already well-ensconced in our own Western societies, something neither the Nazis nor the communists ever accomplished? Looked at this way, the war on terror is anything but a resounding success; indeed we are losing ground.
Whether it is called radical Islam, Islamism, Salafism, or Islamo-fascism, the adversary we face, even as we often refuse to identify it for what it is, is clearly on the march.

The reason we fail to see that is because its objective is not terrorism, but the imposition of an uncompromising totalitarian interpretation of Islam worldwide by means of proselytism, subjugation, and violent jihad as need be. Purely terrorist groups like al-Qaeda, which rely on terrorism as a first and only resort, however murderous, are a rather marginal factor in this essentially ideological struggle, and the fact that we have bestowed on them the status of principal enemy has prevented us from really understanding the nature of this war. To understand the fallacy of this intellectual illusion, imagine for a moment that we have been able to kill Osama bin Laden and every single al-Qaeda member and ask yourself if this would mean the end of the war on terror. The answer would clearly be negative, as long as the well-established and funded worldwide networks of Islamism that ultimately produce the terrorists remain intact.

It is true that the imposition of Islamic rule around the world advocated by radical Islam may be a very long-term and seemingly utopian objective. But this should not prevent us from seeing that the Islamist enemy has made significant progress in a number of its intermediate goals. As will be discussed in greater detail below, these have included imposing radical Islamism as the dominant idiom in the practice of the Islamic faith, building large international networks promoting this idiom, and controlling the clerical establishment and institutions of Islam both in majority Muslim countries and outside of them.

With respect to the West, radical Islam has sought to encapsulate Muslim diaspora communities from mainstream society and indoctrinate them to reject completely the host society’s fundamental values and norms, including democracy, freedom of religion, human rights, gender equality, and separation of religion and state. At the same time, radical Islam has made concerted and increasingly successful efforts to secure acceptance and legitimacy for sharia law as an alternative code of jurisprudence, with the effect of gradually undermining the core principle of democratic societies of equal justice for all.

Elsewhere, even a perfunctory look suffices to document the undeniable progress of radical Islam since the beginning of the war on terror. In Pakistan, until recently under the leadership of
military dictator and putative U.S. strategic ally Pervez Musharraf, Taliban-like fanatical Islamists increasingly control the North-West Frontier Province and have spread their influence far beyond, while an estimated 20,000 radical madrassas churn out hundreds of thousands of willing cadres for the dozens of jihadist organizations operating with impunity throughout the country. The dominance of the jihadists in the border region with Afghanistan has allowed the resurgent Taliban unimpeded access to sanctuaries and supplies in Pakistan, posing a new and major threat to the hard-won freedom of the Afghan people.

Further east, Bangladesh now has a rapidly growing militant Islamist movement, and a violent Islamist insurgency is raging out of control in southern Thailand. Malaysia, often cited as an example of an economically successful and moderate Muslim country, already has sharia imposed in several of its states, and a recent proposal by the chief justice aims to make it the law of the land in the entire country, a third of which is non-Muslim.¹ In next-door Indonesia, long known for its tolerant and syncretic Islamic practice, radical Islamists are behind anti-Christian sectarian violence that has claimed at least ten thousand dead and are pushing for the introduction of sharia in a number of regions.²

The introduction of sharia has already taken place in northern Nigeria, where twelve provinces enforce a stringent form of sharia law on Muslims and non-Muslims alike. Even in secular Turkey, the Islamist movement of Tayyip Erdogan, now in control of the entire government, is slowly but surely undermining the secular institutions of the state.

The inroads made by Islamism in the non-Muslim West, as will be detailed at greater length below, are no less impressive, if not as well known. It would not be an exaggeration to argue that in both Europe and North America the leadership of traditional Islamic institutions such as mosques, Islamic centers, schools, and charities is for the most part in the hands of Islamists who espouse a radical ideology not only virulently opposed to basic Western norms, but also at odds with Islam as traditionally practiced for most of its history.

Chapter III: The Ideology of Radical Islam

How did all of this come to pass with little notice in the space of just a few decades? It is, of course, true that dogmatic orthodoxy and extremism, including its most violent forms, is nothing new in Islam and that Muslim history is replete with movements and individuals who have tried to impose their version of Islamic orthodoxy on fellow Muslims. It is also a fact that since the codification of sharia law in the second and third century of Islam (eighth/ninth century A.D.) and the “closing of the gates of ijtihad”\(^3\) in the tenth century, authoritative sharia interpretation and Quranic exegesis have been dominated by the most dogmatic, literalist reading possible, turning them into an exercise in medieval obscurantism. The actual practice of Islamic societies, as shall be shown in the next chapter, has been considerably different, in that sharia law, despite being paid lip service to on a regular basis, was seldom applied to governance except as family law.

Contemporary radical Islam, on the other hand, though seeking religious legitimation in sharia and age-old Islamic dogma, is a modern phenomenon that has more in common with totalitarian revolutionary movements than with any kind of transitory “Islamic revival” as many have argued. Understanding its totalitarian ideological nature and its modus operandi as a highly organized revolutionary movement is essential for comprehending the nature of the threat it poses and designing a strategy to defeat it.

**Sharia Law and Radical Islam**

The nucleus of the totalitarian concept motivating today’s radical Islam does have antecedents going back to the formative years of Islam as a religion and, more specifically, to sharia law as the quintessence of militant, expansionistic, and uncompromising Islam.\(^4\)

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\(^3\) Traditionally believed to mean the banning of human reason in the interpretation of sharia tenets.

\(^4\) The history of sharia in early Islam is discussed in depth in Chapter IV.
Sharia Law – Profile of a Radical Doctrine

Sharia – Arabic word generally used to denote “Islamic law,” but originally meaning path to water or to the source. It is mentioned only once in the Quran in its original meaning: “And now we have set you on the ‘right path,’” Sura 45:18.

Islamist Definitions – Sharia is sacred Islamic law as revealed by God, the essence of the Muslim faith, and its imposition is the solution to all problems of the Muslim community (ummah). Sharia is the constitution of the Islamic state that guarantees the unity of religion and state (din wa dawla). Belief in the sacrosanct nature of sharia and the imperative to impose it in all Muslim communities is the sine qua non of the radical Islamist ideology.

Attitudes toward sharia are seen by Islamic extremists as nothing short of a litmus test of whether one is a Muslim or not. Muslims who oppose sharia and argue for the separation of religion and state are apostates (murtad) and should be killed. A fatwa to that effect issued by the well-known fundamentalist Muhammad al-Gazali, for instance, reads, “There is no punishment in Islam for those Muslims who kill these apostates.”

In the American context, expressions of loyalty to sharia as its guiding norm on the part of an organization is a strong indication of Islamist views, apart from representing a de facto rejection of the Constitution of the United States as the law of the land.

Reformist Definitions – Sharia is a man-made, post-Quranic invention designed to serve the political purposes of Islamic rulers after Muhammad. It is neither a defined body of law nor a constitution for an Islamic state and derives mostly not from the Quran but from secondary sources such as the hadith. Indeed, it often contradicts the Quran.

In the words of the prominent Muslim scholar Bassam Tibi: “There exists no homogeneous, defined and delimited legal body that we can call shari’a,” and “In short, the notion of Islam as din wa dawla (unity of religion and state) and the contention that shari’a is the constitution of an Islamic state are invented traditions with little content and no real background in classical Islamic history or the authoritative sources of scripture.”

Sharia further contradicts most of fundamental tenets of Western human rights consensus, as well as the United Nations’ “Universal Declaration of Human Rights.”

Major Tenets of Sharia

- A Muslim cannot be condemned to death for the murder of an infidel.

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6 For instance, while *sharia* mandates that Muslims who become apostates should be killed, there is no similar injunction in the Quran.

• A Muslim man can have four wives, a woman only one husband.
• A Muslim man can marry non-Muslims, Muslim women may not.
• A woman needs four male witnesses to prove rape and could be stoned to death for adultery if she fails to find them.
• A Muslim virgin cannot marry without permission of a male guardian.
• Muslims who leave Islam automatically get the death penalty. If they are not available for killing, their marriages are annulled, and they are denied inheritance.
• Women inherit half of what a man does, and their testimony is worth half of that of a man in business transactions.
• Judges in an Islamic state must be Muslims. A non-Muslim judge can adjudicate only for infidels.
• Adoption is prohibited by sharia.
• A man can divorce his wife instantaneously; women must pay the husband to have the marriage dissolved, provided he agrees.
• A Muslim man is allowed to beat his wife.

Since in the Islamists’ worldview sharia, as the purported “God’s sacred law” of the Muslims, has become both the guiding doctrine and the panacea for all ills, real or imagined, afflicting the Muslim ummah, it is important to briefly examine some of its key tenets as they relate to Islamist ideology.

Muslim scholars traditionally divide sharia law in two major parts: ibadat and mua’malat. Ibadat deals essentially with devotional and ritualistic matters and, for the most part, poses few problems to the non-Muslim world. Mua’malat, on the other hand, deals with “transactions,” which means that it provides instructions for Muslims to follow in a wide range of areas outside the devotional sphere. It is here in the areas of relations with non-Muslims as well as gender issues, legal status, etc., that sharia’s reactionary character is exhibited most clearly. For the purpose of better illustrating some of these problems, it is worth examining a few specific sharia tenets on the subjects of jihad and religion, an area crucial to the Islamist ideology. They are all

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8 One exception is the set of sharia injunctions governing the distribution of the Muslim charitable tithe, or zakat, which provide for its use to promote the spread of Islam (fi sabil allah) by all means, including jihad.

Sharia on jihad and religion:

- Offensive, military jihad against non-Muslims is a religious and communal obligation.  
- Establishing the Muslim Caliphate is a religious obligation.  
- Apostasy from Islam is punished by death without trial.  
- Non-Muslim subjects of a Muslim state (*dhimmi*) are subject to discriminatory laws.  
- It is permissible to bribe non-Muslims to convert them to Islam.  
- Lying to infidels in time of war or jihad is permissible.

Starting out with the injunctions dealing with jihad and religion above, for people familiar with both the Quran and sharia, which, unfortunately, most Muslims are not, it becomes immediately

9 Amana Publications, Beltsville, Maryland, 1991. *The Reliance of the Traveler* is one of the few sharia compilations that is both authoritative (and certified as such by the prestigious Al-Azhar Islamic Research Academy in Cairo) and available in an excellent English translation. It should be noted that the Shafii school of sharia jurisprudence, apart from its celebrated founder Imam Shafii, has produced probably the most distinguished group of sharia jurists and *hadith* experts in Muslim history, including Buhari, Muslim, Ibn Kathir, Abu Dawud, Nawawi, Tirmidhi, etc. It is further worth noting that all four Sunni schools of jurisprudence are basically in agreement on most key sharia postulates and differ for the most part on relatively minor aspects that often have to do with norms established in the different geographic areas from which they originated.

10 Umdat al-Salik, o9.0, pp. 59–63.


12 Ibid., o8.0, pp. 595–98.

13 Ibid., o11.0, pp. 607–609.

14 Ibid., h8.14, p. 270.

15 Ibid., r8.2, pp. 744–45.
clear to what extent these sharia mandates diverge, often radically, from the Quran in a more militant direction. While the Quran postulates in numerous suras (verses) that jihad could be both a peaceful striving and a military campaign, the sharia dispenses with all the talk about non-violent pursuits and mandates offensive, violent campaign against infidels as the only religiously mandated form of jihad. Moreover, after abrogating the Meccan suras, sharia clearly approves of the use of force against non-Muslims not only in self-defense but in order to extend the sway of Islam.\textsuperscript{16} Infidels are left with only three choices according to sharia: converting to Islam, accepting a subjugated status (\textit{dhimma}) or being killed. Thus, the argument of many sharia apologists that Islam does not practice compulsion in religion by referring to Sura 2-227 ("there is no compulsion in religion") is disingenuous since this verse has clearly been abrogated according to most recognized sharia authorities.

It is also a basic principle of sharia that Islam and unbelief cannot coexist in the long term—though temporary truces are permitted—and sooner or later the Muslims are required by all means available to incorporate the infidels’ “abode of war” (\textit{Dar ul-Harb}) into the believers’ “abode of Islam” (\textit{Dar ul-Islam}). Sharia permits the use of force and violence also against Muslims “whose conduct is deemed to be subversive of the Muslim community or detrimental to the interests of Islam.”\textsuperscript{17}

The sharia mandate to establish the Caliphate (a worldwide Islamic state) as a religious obligation of the community is an even better example of its divergence from the Quran, for the

\textsuperscript{16} The principle of abrogation is central for an understanding of sharia’s intolerant teachings and indeed the ideology of Islamism. A later Quranic verse abrogates (invalidates) an earlier verse or verses on the same subject. In practical terms, this means that a single verse could render invalid large passages of the Quran, despite the well-established sharia admonition against tinkering with a single word of the scripture as an act of apostasy. The best and most portentous example of this is the so called “Verse of the Sword” (Sura 9:5) which reads, “When the holy months are over, kill polytheists wherever you find them; capture them, besiege them, ambush them.” The widely respected sharia exegete, Ibn Kathir (author of the authoritative multi-volume \textit{Tafsir Ibn Kathir}), has noted the stark implications of this abrogation as follows: “This verse annuls any treaty between the Prophet—blessing and salvation be upon him—and any infidel, along with any contract or any accord.” In practice, this means the annulment of 114 Quranic verses, spread among 54 suras, which advocate tolerance and peaceful relations with “people of the book.” For a good discussion of this point see Mohammed Arkoun, \textit{Rethinking Islam}, Westview Press, 1994, especially Chapter 21.

simple reason that neither the Quran nor the Sunna mention the Caliphate or the concept of a Muslim state at all. The concept of the Caliphate was introduced into the sharia by clerics serving the Umayyad regime, which needed religious sanction for its imperialistic pursuits.

In recent times, however, radical Islamists have seized on the idea of a Caliphate as a mobilizing factor and have made it a key, if millenarian, objective of their extremist ideology. Utopian though it may be, the idea of an Islamic state ruled by sharia in which a synthesis of state and religion (din wa dawla) would take place has become a powerful motivating symbol of the radical Islamist movement and must be ranked as one of the principle pillars of Islamist ideology at present. At least in theory, it also provides political justification for the forces behind the ongoing forceful Islamization of majority-Muslim states such as Pakistan, Sudan, and the northern states in Nigeria.18

A similar disconnect is true of the punishment for those leaving Islam. Sharia is unequivocal that the punishment for apostasy is death without trial, while the Quran merely prescribes a hundred lashes.

Even the few examples of actual sharia mandates listed above should be enough to illuminate the extent to which practicing sharia is not only incompatible with the norms of Western civilization, but also conflicts with basic Quranic injunctions. Undoubtedly, its violent and uncompromising nature is the main reason why contemporary Islamist extremists have elevated it to a core doctrine of their ideology and made its wholesale implementation the number one objective of the radical Islamic movement.19

Ostensible faithfulness to sharia doctrine also provides radical Islam with religious legitimacy since sharia, though seldom practiced in the real world, retains its symbolism as God’s law for most believing Muslims even when they have only a vague idea as to its actual teachings. Furthermore, sharia has been historically viewed and promoted by the Muslim clergy (ulema) as


19 For the disastrous practical effects of sharia imposition on human rights and political freedoms today, see Marshall, Radical Islam Rules.
an immutable and indivisible doctrine that cannot be subject to any question or reform and must be followed in its entirety by the devout. Thus, the unwillingness of the believer to challenge even the most intolerant and reactionary injunctions of sharia and the Islamists that promote them, lest they be accused of apostasy, furthers the cause of Islamic extremism. This also explains why no efforts to reform sharia have ever succeeded and why a reactionary, medieval doctrine of little relevance to today’s realities continues to enjoy support even among moderate Muslims.

Just as sharia law has been historically used by various Muslim potentates to justify their policies, radical Islam uses sharia today as a legitimization tool for its essentially political objectives. In fervently subscribing to sharia, today’s radical Islamists have also secured for their ideology the wholehearted support of the ulema, whose institutional and economic interests have always been vested in their claim to be the only legitimate interpreters and defenders of sharia, resulting in a de facto alliance between the Islamists and the orthodox ulema across the Muslim world.

This is a key factor in the recent growth and popularity of Islamism that has often been misunderstood or neglected by analysts seeking to explain the rise of radical Islam. The main reason for this analytical failure is the uncritical acceptance of Muslim claims that, unlike Christianity and Judaism, Islam does not have an established “church” institution and therefore the views of its scholars and clerics do not and cannot represent the Muslim religion as such. Thus, while Catholic priests, for instance, are seen as representing the views of the Catholic church, Muslim imams are traditionally characterized as little more than “prayer leaders” and the opinions of individual Islamic scholars as just their own. This is highly misleading, for in reality the role of Muslim clerics (ulema), scholars (mujtahids), and imams in promoting one interpretation of Islam or another is vastly more important than that of their Christian and Jewish colleagues.
This is so because despite the flimsiest of Quranic evidence,20 sharia law, itself largely the product of the ulema, has elevated obeying the dicta and fatwas of Islamic scholars and clerics to the level of religious obligation for the ordinary believer. The Shafii compendium of sharia law, for example, dedicates an entire chapter to “The Validity of Following Qualified Scholarship.”21 It argues that for the average, uninformed Muslim it is just as mandatory to follow the opinions of the cleric, as it is for the mujtahid to follow the revealed injunctions of the Quran; in other words, not doing so is tantamount to apostasy.22 The power over the Muslim believer that this sharia injunction gives the clerics cannot be overestimated.

Yet another historical aspect of Islam that has been put in the service of contemporary Islamism is the myth of the Islamic “golden age.” Unable to find much that is worth emulating in Islamic society in the past few centuries, radical Islamists have constructed the fiction of an ostensibly perfect Muslim society said to have existed under Muhammad and his four immediate successors, known as the “rightly guided” (rashidun) caliphs (622-61). There is little historical justification for this claim.

While it is a fact that the Muslim empire expanded dramatically under Muhammad’s successors, neither politically nor economically did this period resemble anything like a perfect society. Indeed, much of it was marked by internecine violence, mass apostasy from Islam, nepotism, corruption, and violent power struggles that led to the murder of three of the four rashidun. In referring back to an imaginary golden age, the Islamists follow the well-trodden path of earlier

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20 The Quranic verse usually cited as bestowing unquestionable authority on Islamic scholars is Sura 16:43, which reads in one translation “Ask those who recall if you know not.” This interpretation of the verse is highly controversial, and several other translations imply that “those who recall” does not refer to Muslim mujtahids at all, but to scholars knowledgeable in the scriptures of Jews and Christians. Here is how this verse is translated in the Saudi-published and Wahhabi-promoted Noble Quran by Muhammad Taqi-ud-Din al-Hilali and Muhammad Muhsin Khan: “And We sent not (as our Messengers) before you (O Muhammad) any but men, whom we sent Revelation, (to preach and invite mankind to believe in the oneness of Allah). So ask (you, O pagans of Makkah) of those who know the Scripture (learned men of the Taurat (Torah) and the Injeel (Gospel)), if you know not.”


22 Adhering to a “formal legal opinion (fatwa) from a mujtahid is in relation to the ordinary person just as proof from the Koran and sunna is in relation to the mujtahid.” Ibid., b5.1, p. 20.
extremists who invariably blamed demonstrated failures of Muslim societies on lack of piousness rather than looking critically at the underlying causes.

Radical Islam’s public obeisance to sharia and the myth of the golden age of the *salaf al-salih* (pious predecessors) forms an important part of its ideology and serves to buttress its Islamic credentials with the most dogmatic part of Muslim society and especially the *ulema* as the guardians of sharia orthodoxy. Much of the rest of its ideology, however, though carefully rooted in the Islamic idiom, borrows more from twentieth-century totalitarian constructs than purely Islamic concepts. To that effect, radical Islam resembles a violent revolutionary movement like Nazism and communism with messianic Islamic overtones to a far greater extent than a religious revival movement. Nonetheless, the intellectual fathers of radical Islam have been successful in framing it as deriving from traditional Quranic and sharia tenets, thus securing for it more than a modicum of legitimacy among the Muslim masses.

**Key Doctrinal Concepts**

The intellectual fathers of radical Islam have achieved this legitimacy by focusing on two fundamental aspects of modern Islamist ideology with deep roots in Islamic theology and exegesis—the concepts of the external and internal enemy, and the more modern totalitarian concept of the Islamic vanguard.

**The External Enemy**

The stark juxtaposition of believers vs. infidels is a fundamental precept of the Muslim faith and something every Muslim intuitively understands. For the devout it is an article of faith. This us-versus-them concept is a metaphor for the good vs. evil and darkness vs. light construct of political Manicheanism that became the sine qua non of twentieth-century totalitarianism, as exemplified, for instance, in the Nazis’ “pure Aryan race” concept, juxtaposed to the supposedly “miscegenated Jews,” “subhuman Slavs,” and assorted other *untermenschen*, and the communists’ mantra of the virtuous proletariat versus the bourgeois class enemy.

Like their erstwhile totalitarian confrères, modern-day Islamists use this dichotomy to paint an elaborate image of an implacably hostile external enemy that is both the cause of Muslim backwardness and an existential threat to the very survival of Islam. That enemy is the West and its allies, especially Israel after 1948, who jointly are the imagined cause of Muslim
backwardness through imperialist and colonialist policies. Secondly, the West threatens Islamic norms because democracy and popular sovereignty leave no room for the sovereignty of God and therefore push Islam out of its rightful place at the center of man’s universe.\textsuperscript{23}

What was new in the Islamists’ articulation of the enemy image was the vehement and total denial of any legitimacy to the West and its civilization and the framing of Islam’s inevitable conflict with it in apocalyptic, Manichean terms.\textsuperscript{24} The result was a strident demonization of the West as essentially a subhuman civilization that must be destroyed if Islam is to survive and triumph as ordained by sharia.

The concept used to dehumanize the Western enemy in Islamic terms was “new jahiliyya.” \textit{Jahiliyya}, of course, is the well-known term denoting the period of pre-Islamic ignorance and paganism said to have characterized the desert Arabs before Muhammad, according to the Quran. It had occasionally been used in later periods by exponents of Islamic orthodoxy, such as the thirteenth-century scholar Ibn Taymiyya, to defame assorted enemies, but in general, \textit{jahiliyya} was considered an unfortunate period in Arab history that had long been overcome by the advent of Islam. It was first given a radically different meaning by Abul Ala Mawdudi in 1939, who introduced the concept of “modern \textit{jahiliyya}” as a state of affairs, rather than a historical period, and as a “sweeping condemnation of modernity and its incompatibility with Islam.”\textsuperscript{25} To Mawdudi, new \textit{jahiliyya} was nothing less than a new barbarism that had taken over the West and presented a mortal danger to Islam. The concept was further explored by

\textsuperscript{23} According to Qutb’s formulation, only a society where “sovereignty belongs to God alone, expressed in its obedience to the Divine Law,” qualifies as “human civilization.” Sayyid Qutb, \textit{Milestones}, Dar al-Ilm, Damascus, p. 94.

\textsuperscript{24} Earlier Islamist thinkers, such as Jamaluddin Afghani, Rashid Rida, and Muhammad Abduh had also broadly rejected the West, but they never denied its achievements and were, in fact, willing to borrow from it in order to combat Muslim backwardness.

Mawdudi’s disciple and prominent Islamist author in his own right, Abu-l-Hasan Ali Nadvi, who in turn influenced Sayyid Qutb and other Muslim Brotherhood thinkers.26

But it was the ideologue of the Egyptian Muslim Brotherhood, Sayyid Qutb, who fully developed the concept of the West and modernity as the modern epitome of jahiliyya and made it a fundamental precept of Islamist ideology.27 For him, as for Mawdudi, modernity, as the key motivating force behind Western jahiliyya, was the sworn enemy of Islam because it did not allow any place for God’s haqimiyya (sovereignty) in a man-centered modern society and thus condemned Islam to oblivion if embraced by the Muslims. The choice for the believers was stark: either jahiliyya or Islam. This led Qutb to posit that the very survival of Islam depended on fighting the West and modernity by all means available, including violent jihad, because “Those who have usurped the authority of God and are oppressing God’s creatures are not going to give up their power merely through preaching.”28

Not only did Qutb urge a total confrontation with the West as a way to re-energize Islam and reassert its supremacy, but he was also the first major Islamic thinker to argue confidently that the West could be defeated, a belief that remains an article of faith for today’s Islamists. In Qutb’s view, this was possible because Western civilization had lost its élan vital and found itself in a state of accelerating moral depravity and social decline. The ultimate victory of what some have called Qutb’s “Islamic liberation theology” was also preordained, in his view, because unlike “jahili societies” which, “in all their various forms, are backward societies,”


27 For the ideological evolution of the Muslim Brotherhood, the key Islamist organization before Qutb and the modern period, see Richard P. Mitchell’s classic study, The Society of the Muslim Brothers, Oxford University Press, 1993.

Islamic society is, “by its very nature, the only civilized society.” The Islamic order and sharia law, furthermore, are not valid just for Muslims, but are part of “that universal law which governs the entire universe, including the physical and biological aspects of man.”

However exotic and improbable such beliefs may appear to a Western reader, there is little doubt that they continue to dominate Islamist ideology more than half a century after they were first articulated.

**The Internal Enemy**

Another closely related doctrinal innovation of the ideologues of radical Islam in the twentieth century was the idea that the West’s pernicious cultural influence had already subverted Muslim society to the point of transforming it also into a state of *jahiliyya*. This internal *jahiliyya*, argued Sayyid Qutb, was “the most dangerous *jahiliyya* which has ever menaced our faith” in that it attacked Islam from within the *ummah*. And it followed logically that the supporters and promoters of *jahiliyya* in majority Muslim societies, including all Muslim governments not ruling according to sharia, had become apostates and deserved to be treated accordingly. The idea of conducting violent jihad against self-professed Muslims, of course, ran afoul of key Quranic injunctions and had been practiced on any scale in the past only by radical sectarians, such as the seventh-century Kharijites and the followers of Muhammad bin Abd al-Wahhab (d. 1792), the founder of the violent Wahhabi creed, in the eighteenth century.

Indeed, this novel interpretation stood on their head long-established Islamic norms that urged the believers to accept and obey their rulers even if they were unjust, because even unjust rule

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29 Qutb, *Milestones*, p. 94.

30 Ibid., p. 88.

31 Abd al-Wahhab, who along with Ibn Taymiyya emerged as the patron saint of the Islamist movement in the second half of the twentieth century, was notorious for inciting murderous campaigns against Muslims whom he did not consider sufficiently pious, which usually meant that they did not believe in his extremist teachings. Such Muslims, in his view, were apostates worse than the infidels themselves and deserved to be killed, which he encouraged on a regular basis. For most of his long career he maintained that the main enemy of Islam was the Ottoman empire, a state he considered a nation of heretics (*al-dawlah al-kufriyya*), which corrupted Islam from within. For a discussion see El Fadl, *The Great Theft*, p. 51 and Chapter 3, “The Rise of the Early Puritans,” pp. 45–94.
was preferable to internecine violence and anarchy (*fitna*) in the *ummah*. This principle was particularly entrenched in Sunni political practice, which denied Muslims the right to revolt against a Muslim ruler and urged them to “obey the Caliph even if he is a black slave.”

It is this doctrine established through the centuries that Sayyid Qutb sought to overturn by seeking to “legitimize revolt in terms of mainstream Sunni thought.” This he did by advancing the theory that the real proof of the Muslim state and whether or not a ruler is a Muslim is the imposition of sharia law in the state. If sharia is not the law of the land, than neither the state nor its rulers could be considered real Muslims, and it was therefore the duty of the believers to fight them. This “powerful argument for revolution in Sunni terms,” may be Qutb’s major and lasting contribution to Islamist doctrine, in the words of the scholar Emmanuel Sivan.

Qutb’s radical doctrinal innovations to traditional Islamic teaching had far-reaching impact on the emerging Islamic movement and continue to provide legitimacy to the use of violence against Muslim regimes by extremist groups. Qutb’s thought could be said to have ushered in a radicalization that ultimately spawned openly terrorist organizations in Egypt and outside it and resulted in a number of celebrated terrorist incidents and assassinations, such as that of President Anwar Sadat in 1981, and set the stage for the Islamic terrorism phenomenon of the past two decades.

The Islamic Vanguard

The concept of an Islamic vanguard, though almost certainly borrowed from the identical Leninist construct of the communist party as the vanguard of the revolution, is not only another key doctrinal contribution to Islamist ideology credited to Sayyid Qutb, but also one that proves

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33 Ibid., p. 92.

34 That Qutb’s theories of Muslim apostates and *jahiliyya* were quite extreme even for some members of the Muslim Brotherhood is testified to by the fact that the organization’s head at the time, Hasan al-Hudaybi, wrote a book denouncing them. See El Fadl, pp. 84–85.

35 Ibid., p. 94.

36 These organizations included the Gamaa Islamiya, Al Jihad, and Takfir wal Hijra, along with individuals such as Abd al Salam Faraj, the “blind sheikh” Abdul Rahman, and al-Qaeda’s second in command Ayman al-Zawahiri.
beyond doubt the modern totalitarian roots of Islamism. Despite paying homage to the potential of the *ummah* to restore Islam to its rightful place, Qutb, like Lenin, who believed that the proletariat could not be trusted to carry out the revolution by itself because it was possessed by a “false consciousness,” the Muslim Brotherhood ideologue did not appear confident that the Muslims would rise on their own. Both ideologues thus argued that the enemy could be defeated only if the revolution was headed by a vanguard, a small dedicated group of ideologically committed, trained and organized revolutionaries. This vanguard was to act as the cutting edge of the Islamic revolutionary movement and lead the Muslims in the struggle against *jahiliyya* and toward the ultimate goal of reviving Islam. And in order to do that, argued Qutb, “it is necessary that this vanguard should know the landmarks and the milestones of the road toward this goal…” Qutb added rather prophetically that he had written his main oeuvre, *Milestones*, “for this vanguard which I consider to be a waiting reality about to be materialized.”

The vanguard concept, though seldom elaborated at great length by the Islamists themselves, has since then become a guiding force of the Islamist movement. It would be a mistake, however, to confuse it with terrorist organizations like al-Qaeda. While it does not at all reject violence as one of the instruments at its disposal, it is primarily involved in spreading the ideology of radical Islam, carrying out proselytism, forming Muslim public opinion and organizing Islamist networks in both Muslim countries and the West.\[38\] The leading Islamist activist and scholar Sheikh Yusuf al-Qaradawi defines the Islamic vanguard as the first and most important task for the “revival of the Islamic movement” in his influential work *Priorities of the Islamic Movement in the Coming Phase*, under the heading “Methodology of the Revival:”

Firstly, [what is needed is] the formulation of an Islamic vanguard which is capable of leading the contemporary society of Islam without isolation or leniency, and curing the diseases of the Muslims with medicines that have been prescribed by Islam alone.\[39\]

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38 Sheikh Yusuf al-Qaradawi, for instance, is a well-known supporter of suicide bombing.

Al-Qaradawi then proceeds to list seven fields of work for the Islamist cause in which this vanguard must be active, most of which deal with indoctrination, proselytism, propaganda work, and introducing Islamic standards in economics, education, and politics. Jihad is only one of these fields of pursuit.  

Not openly stated in the various Islamist treatises on the vanguard subject, but always implicit, is the understanding that this leading group of Islamic revolutionaries is expected to operate in a more or less conspiratorial, clandestine manner in building the networks necessary to prepare the ground for the eventual Islamist takeover. This is a strategy that is almost never discussed in publications on the war on terror since it is not considered directly related to it. Yet, should such tactics succeed in establishing a fifth-column extremist presence in Western societies, its subversive potential is likely to be vastly greater than individual terrorist incidents.

The Chapters VI and VII will examine to what extent such efforts have already succeeded in Europe and the United States.

40 Ibid.
Chapter IV: The Limited Scope of Sharia in Past Muslim Empires

Perhaps the greatest failure of the American (and Western) approach to radical Islam is our unwillingness to identify and expose it as an essentially totalitarian political ideology under the guise of religion, rather than a religion as such. This despite the fact that the Islamists themselves claim that what they believe in and promote is not just a religion but the perfect fusion between a faith and a political system (*din wa dawla*). This is an absolutely fundamental part of the Islamist ideology and the main justification for what they see as a religious obligation to impose by violence if need be a political system in the form of a Caliphate, i.e., worldwide Muslim rule. Therefore, an understanding of what sharia is and what it is not is essential not only for a better grasp of the Islamist mindset, but more importantly it is of vital importance for a critical assessment of Islamism’s bogus claims and poor grounding in traditional Islamic teaching.

**Sharia in Muslim History**

The common denominator of all groups and movements that make up political Islam in the early years of the twenty-first century is without a doubt the call to restore sharia to its ostensibly central place in Islam. This has led to and is reinforced by a powerful trend in Islamic hagiography to glorify sharia as the God-given sacred law of Islam valid from the prophethood of Muhammad to the end of days. This deification of what is essentially a man-made doctrine of behavior prescriptions has assumed such a central place in the practice of the religion of Islam that for the Muslim establishment and the multitudes of practicing Muslims who take their cues from it, sharia law is now more important to the religion of Islam than its theology. In the words of the prominent scholar of Islam, Joseph Schacht, “in the eyes of the high Islamic dignitary the essential bond that unites the Muslims is not so much a common simple creed as a common way of life, a common ideal of society,” and “in modern times, the main intellectual effort of the Muslims as Muslims is aimed not at proving the truth of Islamic dogma but at justifying the validity of Islamic law as they understand it.”

Given this extraordinary preoccupation with sharia in today’s Islamist discourse, it is essential to take a good look at the role Islamic law has played in Muslim history through the ages. Sharia did not always have the power and status that it has now.

Starting from the beginning, it is relatively easy to establish that current claims by the most zealous sharia advocates that sharia was practiced already at the time of Muhammad and the “rightly-guided” caliphs who succeeded him, are not based on any historical evidence. There is, of course, no doubt that the Prophet Muhammad, who started as a religious reformer in Mecca, became both a law-giver and ruler in Medina. But his law-giving was based on his religious authority, and although ultimately it had the effect of superimposing a Muslim community on Arab tribal society, he did not institute a new system of law administration. Instead, he continued relying on the age-old Bedouin customary law (urf) and traditional arbitration. Indeed, Arab customary law, with its emphasis on the traditions and customs of the forefathers as something worth emulating, was the bedrock on which the key sharia concept of sunna of the Prophet was built. It was this borrowing that allowed the rigid Bedouin conservatism to reassert itself in Islam a few short decades after Muhammad.

Even when new religious obligations were enunciated by Muhammad, there was no legal framework or, perhaps, the intention to enforce them for at least the first hundred years of the new religion. Thus, as Joseph Schacht has shown, while wine-drinking was prohibited by the Prophet, there was no punishment assigned for it until much later. Similarly, revelation taught that non-Arab Muslims and converts to Islam were to be treated as equal by the Arabs. In reality, at least until the coming to power of the Abbasids in 750, the non-Arab converts (mawalis) were openly discriminated against.42

The Umayyad Empire

The founding of the first Muslim empire under the Umayyad caliph Muawya in 661 brought about a dramatic change in the socio-political and religious circumstances of the growing Muslim polity. Though sharia law was at least a century from being completed, the new conditions created an environment that was to affect Islamic law decisively in the centuries to

42 Ibid., pp. 540–41.
come. The first major change was the transformation of the new Muslim state from a charismatically-led tribal society to a hereditary empire led by tyrants who presided over far-flung territories in which the vast majority of the population was non-Muslim. The first priority of this new empire, apart from waging wars, was tax collection to finance the war efforts and administration of its diverse populations including, of course, a system of justice.

This is the period that many consider the beginning of Islamic law, though sharia had just started being discussed in various schools of law that coalesced in cities like Kufa and Medina in the early decades of the eighth century and eventually gave rise to the different sharia schools of jurisprudence. In terms of the actual administration of law in the state, the Umayyads depended on the traditional customary law of the different provinces and also on local administrations they inherited from the Byzantines and allowed to continue functioning. One such institution was the office of the “inspector of the market,” or sahib al-suq.\textsuperscript{43}

The one Islamic innovation was the appointment of Muslim judges known as qadis. The qadis, who were often laymen and frequently acted also as tax collectors, took over the role played by the Arab tribal arbitrators of old. As an institution, the qadis played a key role in Muslim society until the twentieth century. While they were allowed to use independent judgment (ra’\textsuperscript{y}) they usually based their decisions on both Quranic injunctions and the customary law of the region. Their independence, however, was severely circumscribed by the fact that they were administrators appointed and serving at the pleasure of the provincial governor. This, of course, meant that they seldom made decisions that went against the perceived interests of their patron. Indeed, the governors, who enjoyed virtually unlimited power in their bailiwicks, had the right to decide themselves any case they wished. Toward the end of the Umayyad period, as the political administration underwent greater and greater centralization, the qadis began to be appointed and controlled directly by the caliph and his representatives in Damascus.

The qadis had jurisdiction only over the Muslim population, which was a minority in the Umayyad empire. The non-Muslims, mostly Christians and Jews, were allowed considerable autonomy and continued administering justice through their own religious courts as they had

\textsuperscript{43} Ibid., p. 544.
under Byzantine rule. This was an early model of what was to become the *millet system* of religious and, to a degree, political autonomy for non-Muslims practiced in the Ottoman empire for most of its existence.

Although the *qadis* of the Umayyad period were not Muslim jurists in the way that the *ulema* of later times were, they nonetheless exercised a significant influence on the development of Islamic law.

**Sharia Under the Abbasids**

It was during the Abbasid period (75–1058) that sharia finally emerged as a system of Islamic law in the form in which it is still with us today. The Abbasid tenure in power was a historic watershed for Islam. The young Muslim state achieved its greatest territorial expansion to that point, ushered in a period of tremendous achievement in science, philosophy, and the arts and produced a brief but intense flowering of rationalism in the interpretation of religion. Politically, the unquestioned Arab supremacy maintained by the Umayyads was replaced by an ethnically diverse elite with major Iranian and, later on, Turkic participation at the highest echelons of power. One of the notable consequences was the lifting of discriminatory political and economic policies against the non-Arab *mawali* convert population, which promptly began playing a much larger role in Abbasid society. This led to waves of conversion to Islam, which had been by and large discouraged by the Umayyads for tax reasons.

In terms of religion, the Abbasids had used Islam as a weapon in their long power struggle against the Umayyads, by claiming that the latter had deviated from the faith. Having come to power, after what was essentially the third civil war in Islam (744–50), they instituted a policy of Islamization and actively patronized and supported assorted Islamic experts and the *ulema*. This became evident, among other policies, in the transformation of the office of the *qadi* from that of a local administrator to a caliph-appointed dispenser of Islamic justice. This new Islamizing climate was a great boon to the emerging theological elite made up of the conservative *ulema* and “traditionalist” Islamic jurists (*fukaha*) who were busy translating Quranic precepts and the traditions of the Prophet into a new legal code.

What emerged by the middle of the ninth century is what we know today as sharia. The most significant innovation of jurists like Al-Shafii and Ibn Hanbal and *hadith* collectors like Al-
Bukhari was to make the reports (hadith) of Muhammad’s life and sayings as interpreted by the ulema co-equal in exegetic weight with the Quran. This was a momentous achievement for the ulema since it secured them the authority, unchallenged to this day, to define and interpret what Islamic law is. And it did so by having them bestow authenticity on countless dubious and bogus hadith by means of what Schacht has called “one of the greatest and most successful literary fictions.” The authority of the ulema continues unchallenged today through their prerogative of issuing legal rulings, or fatwas.

The Abbasid rulers signed on early to the sharia enterprise, which gained nearly universal acceptance in the tenth and eleventh century. Nonetheless, the “sacred law” never became the uncontested law of the land and continued to be challenged politically as well as by alternative systems of dispensing justice. This was due partly to the nature of the Abbasid political system, but mostly to the systemic weaknesses and poor adaptability of the sharia itself.

The first challenge to the orthodoxy of traditionalists came very early in the Abbasid tenure in the form a direct challenge to the legitimacy of the ulema by the Iranian secretary to the Caliph al-Mansur, Ibn Muqaffa (720–756). Strongly supportive of the Abbasid ideological predilection to emphasize caliphal authority as derived from his position as Deputy of God and successor to the Prophet, Muqaffa argued that the caliph’s authority extended over that of Islamic law and included not only the right to administer punishment but also to legislate on matters that were not clearly defined by revelation. He then went on to argue that the “development of the Law of Muslims should be taken out of the hands of the ulema and their conflicting schools, and entrusted to the Commander of the Faithful.”

While Muqaffa’s proposals were never implemented, it was clear that the caliphs, at least until their political power dissipated late in the ninth century, were firmly in control of the judicial system and had no intention of allowing the ulema or sharia to circumscribe their power.

44 Numerous examples of the contrived nature of many hadith, including the story of one faqih who admitted to fabricating four thousand reports, may be found in Alfred Guillaume, The Traditions of Islam: An Introduction to the Study of Hadith Literature, Beirut, 1966.

Traditionally, Islam teaches that the caliph could exercise judiciary power only within the limits set by sharia and was not allowed to legislate. In fact, caliphs legislated all the time but avoided open conflict with the law by calling their new laws administrative rules or regulations. This was, of course, a necessity after it became clear very early on that sharia had very little to say about key issues of state governance, such as taxation, law enforcement, criminal justice, etc.46

These serious shortcomings of Islamic law eventually led in most Islamic countries to the installation of parallel systems of justice to deal with the areas of jurisprudence underrepresented or non-existent in sharia. One such system was borrowed by the Abbasids from the Persian Sassanian tradition of appeals courts and became known as the “courts of grievance” (mazalim courts). These courts essentially dispensed secular justice on behalf of the king. They dealt with complaints about abuse of bureaucratic power, corruption and injustice, but also about the miscarriage of justice by sharia judges. Unlike sharia courts, they were allowed to consider local customary law and could also enforce their judgment. Their political power derived from the fact that they were the king’s appointees.47 The mazalim courts served to curtail the political power of the sharia judges and thus helped the caliph control their independence, which was always guaranteed in theory, but never existed in practice.

Another parallel system of justice administration became the shurta (police) courts. Shurta courts were charged with the maintenance of law and order and were usually attached to the local police force, which in many cases was based on an army division garrisoned in a town. During the Abbasid period there was at least one and sometimes two shurta courts in any town.48 Like the mazalim courts, the police courts stepped in where sharia law was clearly not up to the task. This was the case, for instance, in the carrying out of criminal justice where sharia rules of evidence admissibility and witness qualifications and its basic inability to initiate cases rendered it unable to perform even when the guilt of a given defendant was proven beyond doubt.49

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46 According to Joseph Schacht, in the Abbasid empire, the administration of most criminal justice was taken out of the jurisdiction of sharia law and given to the police.

47 See Black, *History of Islamic Political Thought*, p. 95.


49 Ibid., pp. 193–94.
sharia courts, the police courts were not bound by the rules of Islamic law, could initiate investigations on their own, extract confessions from the accused, and admit material evidence much as criminal courts function in the West today. They could also hear and consider evidence from non-Muslims who were barred from sharia courts. The police courts, just like the mazalim ones, thus operated a completely separate legal system that often came into conflict with sharia law. Sharia, of course, in theory covered all aspects of life, including criminal justice, but in practice was unable to do so and was kept away from it.

Perhaps the greatest threat to sharia law and the ulema until the caliphate was abolished by Ataturk in the early twentieth century was the challenge posed to them by the unique (in Muslim history) experiment in rationalist philosophy under the caliph Al-Mamun (reigned 813–33). Al-Mamun, a son of the legendary Abbasid ruler, Harun al-Rashid, and a great leader in his own right, was a man of considerable intellect and wide-ranging interests. One area in which he evinced no interest or sympathy was the rigid literalism of the ulema in interpreting and practicing Islamic law. Instead, he was attracted to and, in turn, supported the ideas of rationalist theologians and philosophers who were opposed to the orthodox ulema and came to be known as Mutazilites. This was at a time in Abbasid history when interest in Greek philosophy and large-scale translation of ancient Greek texts had awakened a strong desire to implement rational thought in the discussion of religion.

The Mutazilites, also known as falsafa (philosophers), saw in al-Mamun an ally in both political and religious terms, since they believed that only a strong leader like him could bring about a society in which the pursuit of religious knowledge by means of rational argument could triumph and justice prevail. In essence, what both al-Mamun and the Mutazilites seemed to be striving for was the implementation of the ideas of Ibn Muqaffa aimed at denying the ulema their uncontested dominance of Islamic law.

Al-Mamun promoted and supported many falsafa and issued a direct challenge to the ulema by disputing their key doctrine of the uncreatedness of the Quran and trying to install the exact opposite as the official state doctrine. In his efforts to discredit the ulema, however, al-Mamun made a critical mistake in attempting to achieve his objectives by repressive means. In 833 he established for the first time in Islamic history a state inquisition known as the mihna designed to force religious officials and judges to accept his views at the risk of losing their jobs and severe
punishment. Al-Mamun died shortly thereafter, and the inquisition was suspended under his successor al-Mutasim (reigned 847–61). Under the orthodox caliph al-Mutawakkil the Mutazilites were suppressed in turn and the guardians of sharia emerged victorious from the conflict, never to be threatened again in such direct manner until modern times.

Whether as a result of the al-Mamun challenge or not, in the decades following the conflict and under conditions of rapidly waning Abbasid power, the jurists of all the Sunni madhahibs gradually reached the consensus that all important questions regarding Islamic law had been settled and that no independent reasoning on the key issues of interpretation should be allowed in the future. This resulted beginning in the tenth century, in the famous “closing of the gates of reason” (ijtihad) in religious discourse and the introduction of taqlid (blind imitation) of existing sharia doctrine as the only legitimate manner of interpretation allowed. The inevitable result as the centuries went by was the progressive ossification of sharia doctrine and its growing irrelevance to the contemporary concerns of Muslims.

**Islamic Law in the Ottoman Empire**

The Ottoman Empire and the dynasty that ruled it for six and a half centuries (1290–1922) were without precedent in Muslim history in size, achievement, and durability. For most of its existence, the empire was home to more than half of all Muslims and synonymous with Islam for many inside and outside of it. It is of special interest, therefore, to trace the historical role and evolution of sharia in this most important Muslim state.

What we see is a picture already familiar from the examples of the previous empires examined, with some additional evidence of sultans using sharia for legitimation purposes as divinely-inspired Muslim rulers, even as they progressively curtailed its influence in the judicial and political realm.

The most significant Ottoman departure from religion in the judicial area was the development of a clearly non-religious corpus juris called kanun (from the Greek kanon, Latin canon). Popularly known as kanun osmani (Ottoman law), kanun borrowed freely from Turkish customary law and from the old Turko-Mongol tradition of popular law (yasa) as practiced under Chingiz Khan and
other Mongol rulers.\textsuperscript{50} The new law was promulgated by Sultan Mehmed II immediately after the fall of Constantinople, which probably means that it had been worked on for quite a while before that. It was explicitly intended to be a secular law and implicitly a counterweight to sharia, as evident in the sultan’s description of it as “comprehensive and detailed regulations … of secular criminal law and procedure” with “orders to assemble them in the form of codes known as kanunname.”\textsuperscript{51} Once formally integrated in written form, the various sultan edicts that made up the new law, the kanunname, became popularly known as kanun.

Kanun was a fully developed law code shortly after its promulgation and as such a development without precedent in Islamic history because it derived its authority not from the sharia but from the unlimited power of the sultan. While lip service continued to be paid to sharia by Ottoman authorities, the very existence of the new law was eloquent testimony that sharia was now officially viewed as incapable of dealing with the problems Ottoman society faced. This was particularly apparent in several key areas where sharia had become largely irrelevant to Ottoman circumstances, such as criminal law, taxation and property rights, the rights and duties of the individual, and a host of legal issues related to governance and its administration in the multi-ethnic and multi-confessional Ottoman state. The last was an area of law about which sharia had very little to say that was not either irrelevant or harshly discriminatory and, even by that time, outdated. Kanun therefore dealt with “the form of government, its notables and their sphere of authority, their relationship with the Sultan, their ranks and degrees, promotion, salary, retirement and punishment.”\textsuperscript{52} Unlike sharia, kanun was also designed to apply to the non-Muslim subjects of the Ottoman empire, including the large numbers of European Christians that had been incorporated in the empire in the course of the fifteenth century. Officially, kanun had jurisdiction only in areas where Islamic law was unclear; in fact, in the words of a scholar, “the


\textsuperscript{52} Black. p. 211.
kanun dominated over the sharia, the latter being valid in those topics where there was no kanun."^^53

The de facto elevation of kanun as the most important law of the land had a number of consequences in the administration of Ottoman justice that taken together reflected the significant erosion of sharia’s hold on society during this period. Perhaps the most important one was the transformation of the qadi institution from one that was essentially a religious office to one that now administered both sharia and secular justice, which further diluted the authority of the ulema. To the extent that kanun was the dominant mode of dispensing justice and that some of its features, such as those on inheritance, taxes, regulations, fines, etc., were contrary to sharia, this arrangement implied that sharia was defective.^^54 It also forced the religious judges, most of whom had little secular education or knowledge, to study the kanun and try to understand its secular principles. One result was the casual disregard of sharia tenets whenever the qadis saw it expedient in their kanun rulings; another the occasional appearance of secular concepts even in sharia rulings. The highest Muslim authority in the land during the reign of Suleiman, the sheikh ul-Islam, Ebusuud Efendi (1545–74), for example, issued fatwas justifying charging interest (for a discussion of sharia finance and interest, see Chapter VIII below).

There were other institutions dispensing justice that circumscribed Islamic law as well. Although there were no mazalim courts in the Ottoman empire as such, police courts called subashi continued to function. Over time their role seems to have evolved into something close to a prosecutor’s office. Last but far from least, the sultan himself occasionally dispensed justice in what was known as the sultan’s divan (council). A body made of the highest state officials, and chaired either by the sultan himself or the grand vezir, the divan is reported to have met on a nearly daily basis and to have acted as both a court of first instance and an appeals court.^^55

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53 Vikor, p. 208.
54 Black, p. 213.
As the Ottoman empire began its long and irreversible decline after its failure to take Vienna in the sixteenth century, two opposed tendencies in Ottoman attitudes toward the law became visible. The first one was tacit and sometimes quite open resistance to the secularizing tendencies of *kanun* law on the part of the *ulema* and the muftis. Neither one of these two conservative groups were happy with the *kanun* and the subordinate position in which they and sharia had found themselves. There was not very much they could do apart from grumbling, however, since they had become state employees under the Ottomans and challenging the rulers directly was risky. They therefore, restricted themselves to trying to persuade the ruling elites that the decline of the empire was due to the lack of piousness among the people and urging a return to the sources of Islamic glory, a phenomenon similar to present-day Islamist teaching. Occasionally, especially after some grievous military defeat, they made some progress, and a bout of religious zeal and oppression of infidels ensued. For the most part, though, these relapses did not last long, and the *ulema* never regained the exalted status it had enjoyed in previous times.

Arrayed on the other side were reformist forces who believed that the cause of Ottoman decline was to be sought in the failure to modernize and learn from the Europeans. This approach was ultimately successful, when Mustafa Kemal (Ataturk) dispensed with Islam as a state religion, abolished the sharia courts, and fully embraced the European secular model early in the twentieth century. But serious efforts to modernize the state and curtail even further the role of Islamic dogmatism took place long before that.

A series of reforms collectively known as the *Tanzimat* (reform) were introduced in the 1839–71 period that for the first time used the European political lexicon to describe the reform imperatives of a Muslim state. Much of this was due to the growing belief among Ottoman intellectuals that Europe’s military, economic, and scientific successes were the result of its superior political system. The *Tanzimat* reformers thus looked openly to Europe, and especially France, as models worth emulating. In the judicial realm, these reforms abolished the *huddud* punishments and limited sharia essentially to the adjudication of family law for Muslims. Further, a three-level appeals court was instituted and an effort was made to codify Hanafi *fiqh* through a mixed religious-secular code called *mecelle*. More importantly, Sultan Abdulmecit I (reigned 1839–76) undermined the very raison d’être of sharia by declaring that “the difference of religion and sect among the subjects is something concerning only their persons and not
affecting their rights of citizenship” and arguing further that no discrimination on the basis of religion will be tolerated henceforth.56

The Tanzimat reforms were ultimately unsuccessful in arresting the Ottoman state’s advanced decay, but they did show that a Muslim state had on its own reached the conclusion that maintaining sharia law was incompatible with modernization.

**Sharia Under the Mughals**

At about the time the Ottomans reached the peak of their power and territorial expansion under Suleiman the Magnificent in the sixteenth century, another powerful Muslim state rose in the East and for nearly two centuries epitomized the idea of a tolerant and successful multi-confessional Islamic polity. It came to be known as the Mughal (Mongol) Empire and incorporated much of what is today Iran, Afghanistan, and large parts of India. Claiming direct descent from the great Mongol warriors Chingiz Khan and Tamerlane, the Mughals ruled over a vast empire with a population incorporating both Shia and Sunni Islam, but dominated numerically by Hindus.

A number of factors contributed to a set of circumstances that facilitated the emergence of perhaps the most enlightened Muslim state of its age. These include a number of enlightened Mughal leaders57 and the fact that the dominant language and culture of the court was Persian with its sophisticated traditions in politics, literature and the arts. More importantly in terms of religion, the Mughals presided over an Islamic idiom that, to an even greater extent than was the case in the Ottoman Empire, was dominated by the peaceful, mystical, and individualistic traditions of Sufi Islam at the expense of the rigid conservatism of the *ulema*.58 Finally, and no less significant, was the presence in Mughal lands of an emerging Hindu-Islamic syncretism that in some cases pointed to the emergence of a new hybrid religion.

56 Black, pp. 281–82.
57 Chronologically these included Babur, the founder of the empire (1500–30), Humayun (1530–1556), Akbar (1556–1605), Jehangir (1605–27) and Shah Jahan (1628–58).
58 For a perceptive discussion see Black, especially Chapter 23, “India and the Mughals,” pp. 239–50.
Given these conditions, the founder of the empire, Babur, seemed to have understood early on that tolerance of religious differences was a key to successful rule over the diverse creeds, as when he counseled his son and successor Humayun: “The realm of Hindustan is full of diverse creeds…It is proper that thou, with heart cleansed of all religious bigotry, should dispense justice according to the tenets of each community…And the temples and abodes of worship of every Community under the imperial sway, you should not damage…The progress of Islam is better with the sword of kindness, not with the sword of oppression.”

This belief in the imperative of religious tolerance, unusual for a Muslim ruler, was fully put into practice by Babur’s grandchild and greatest of all Mughal emperors, Akbar, who reigned the realm for half a century. Akbar, like his father Humayun and perhaps Babur himself, was strongly influenced by Sufism and its article of faith that a true believer can receive “inspiration and intuition directly from God,” an idea bordering on the heretical for the orthodox ulema, perhaps because it tended to make them irrelevant as purveyors of Islamic truth. But Akbar went further and much like the falsafa of the Abbasid period, made reason and critical inquiry an essential precondition for knowing God. To him this meant that all religions were capable of divine recognition and reason and it was the obligation of the ruler to recognize them as such. A notion diametrically opposed to the philosophy of sharia was eloquently expressed in the words of his closest advisor, Abul Fadl (1551–1602): “It has been our disposition from the beginning not to pay attention to the differences of religion and to regard all the tribes of mankind as God’s servants. It must be considered that divine mercy attaches itself to every form of creed.”

At the same time, Akbar used his understanding of religion and tolerance for other creeds to buttress his own role as an infallible and divinely-inspired ruler and spiritual teacher of all of his subjects, a notion more than vaguely reminiscent of Plato’s philosopher king.

In practical terms, Akbar went further than any Muslim ruler before him in doing away with much of what made Islam and sharia incapable of tolerating other religions as equal. He repealed all aspects of sharia that discriminated against non-Muslims and dealt a severe blow to the

59 Ibid., p.240.

60 Ibid., p.241.
orthodoxy by ruling that sharia is not the only or even principal way to God, and that ‘blind imitation’ (taqlid) of sharia dogma was to be avoided. He then denounced the practice of converting people to Islam by force, allowed those so converted to revert to their previous religion without the threat of apostasy, and prohibited further conversions. Other essentially anti-sharia measures included revoking grants to Islamic waqf institutions and extending them instead to Hindus, Zoroastrians and yogis. Finally, in 1579, Akbar abolished the jizya tax on non-Muslims, which had always been a symbol of the superiority of the Muslims and the subjugated status of all others.

Akbar’s revolutionary policies resulted in an influx of Hindus, Parsis, and other non-Muslims into the administration of the Mughal Empire and ushered in a period of general piece and prosperity that lasted another half century after his death. Eventually, under Emperor Aurangzeb (reigned 1659–1707) Muslim orthodoxy and sharia were brutally reimposed, ushering in a period of turmoil and internecine conflict that doomed the Mughal Empire in short order.
Chapter V: Radical Islam Resurgent

Origins and Early Evolution of the Modern Islamic Movement

When did radical Islam or Islamism first came into being as a significant phenomenon internationally? It is, of course, well-known that several strands of Muslim radicalism have existed independently in a number of geographic areas since the early decades of the twentieth century. These include the Egyptian Muslim Brotherhood (Ikhwan al Muslimin) founded in 1928 as a reaction to Mustafa Kemal Ataturk’s abolishment of the Caliphate in 1924, the Deobandi Islamic school in India and its proselytizing arm, Tablighi Jamaat, and, of course, the preservation and growth of the Wahhabi extremist creed under the protection of the Saudi Kingdom in Arabia in the 1930s and beyond.

Wahhabism – Profile of an Extremist Creed

Wahhabism – from the Arabic wahhabiya, a fundamentalist school in Islam practiced by the followers of the eighteenth-century Islamic cleric Muhammad ibn Abd al-Wahhab (1703–92). Wahhabism is the state religion in Saudi Arabia and the dominant creed in some other parts of the Arabian Peninsula. Beginning in the 1970s, it has been exported and promoted outside of Arabia with the help of large-scale funding by Saudi Arabia and has become the dominant idiom of Sunni Islam in diaspora communities in non-Muslim countries. Wahhabism has much in common with the worldview of the Muslim Brotherhood and the Deobandis from South Asia, and is an integral part of the core ideology of the Wahhabi/Salafi school of radical Islam that motivates Islamist extremism and terrorism.

Most adherents of Wahhabism do not refer to themselves as Wahhabis but as Salafis since they consider naming anything after an individual idolatrous. To that extent, the use of the term Wahhabism or Wahhabi is often an indication of a critical attitude toward the creed.

Origins and Evolution – Muhammad ibn Abd al-Wahhab began preaching an extreme, literalist version of Islam in Najd, Saudi Arabia, in the 1730s that recognized only the first generations of Muslims under the “rightly guided” (rashidun) caliphs to have been true Muslims and declared Islam as practiced after that to have been polluted by illegitimate innovations (bidah) and polytheism (shirk). He took it upon himself to purify the faith by preaching strict monotheism (tawhid) and banning numerous popular worship practices of the time as idolatrous. He was particularly hostile to Sufis and Shiites, whom he considered apostates. Over time his teaching evolved to the point where any Muslim who did not agree with his views could be declared an apostate (takfir) and subjected to violence.

In 1744, Abd al-Wahhab entered into an alliance with Muhammad ibn Saud, the progenitor of the House of Saud, under the terms of which Ibn Saud was to retain political leadership, while the
cleric’s ideas were formalized as the official religion of Saud’s fiefdom, and Wahhab and his
descendants were put in charge of the religious establishment in perpetuity. This alliance has lasted to the present day.

Shortly after this alliance was formed, the new allies declared jihad on the neighboring Muslim tribes and violently subdued and plundered them.

This tradition of unprovoked violence in the name of religion continued for many decades. In 1802 the Wahhabis sacked the Shiite holy city of Karbala, murdered thousands, and destroyed the tomb of the revered Imam Husayn.

Wahhabism remained a marginal extremist phenomenon, opposed by the vast majority of Muslim believers, until Saudi Arabia found itself the recipient of huge windfall profits from its oil exports beginning in the early 1970s. One way in which the desert kingdom sought to expand its influence abroad and, at the same time, deflect the attention of radical Wahhabis from its own corrupt establishment was to fund lavishly the export of Wahhabism beyond its borders. This has been especially the case with respect to non-Muslim countries where, according to Saudi figures, Riyadh has spent over $80 billion between 1973 and 2002 on Wahhabi-oriented Islamic activities. The result has been a huge international network of Wahhabi mosques, Islamic centers, madrassas, and charities that constitute the actual infrastructure of Islamic extremism worldwide.

By the 1940s, following WWII and the beginning of the decolonization process, the Muslim Brotherhood (MB) expanded dramatically throughout the Arab world, while, at the same time, a virulent strand of Islamism made its appearance in the Indian subcontinent under the ideological leadership of Abul Ala Mawdudi, a hugely influential Islamist thinker and politician. While these various movements and personalities occasionally influenced each other through their written work, there was little direct interaction among them and no sense of a common cause.

This began to change in the late 1950s and 1960s. A long-simmering conflict between the Egyptian government under Gamal Abdel Nasser and the Muslim Brotherhood eventually escalated into several major government crackdowns on the MB, with dozens of its members, including Sayyid Qutb, tortured, tried, and executed, thousands imprisoned, and many more expelled from the country. Most of the latter found refuge and financial support in Saudi Arabia, whose Wahhabi version of Islam resembled closely the radical Salafism of the Ikhwan. Not inconsequential was also the fact that, at the time, the Saudi state was at loggerheads with Nasser’s crypto-socialist, pro-Soviet regime on a variety of issues.
This marked the beginning of a strategic alliance between the well-honed organizational and conspiratorial skills of the Muslim Brotherhood and Saudi petro-dollars that were just starting to flow in. Many Ikhwan members found employment in Saudi religious institutions, and Riyadh also made it possible for hundreds if not thousands of MB cadres to enroll in European universities.

One of the important early results of this alliance was the founding, with the help of prominent Ikhwan intellectuals like Said Ramadan and Kamal el-Helbawy, of key Saudi-sponsored and funded Islamist front organizations, such as the Muslim World League (MWL) in the 1960s and the World Assembly of Muslim Youth (WAMY) a bit later. This was followed by the establishment of other important Saudi fronts, like Al Haramain and the International Islamic Relief Organization (IIRO) that not only engaged in sponsoring Islamist activities but also directly financed terrorism.  

It is interesting to note that the founding of the MWL was also the occasion for the first practical cooperation among the Wahhabis, the MB, and the Pakistani Islamists as represented by Abul Ala Mawdudi, who along with Ramadan, became a founding director of the Muslim League. The MWL, which is headquartered in Jeddah and controlled by the Saudi state, was envisaged as the first major Islamist front organization and a key player of an international Islamic Movement in the making. It continues to play an indispensable role in worldwide Islamization efforts by the Wahhabis and their MB and Pakistani allies. The internationalization of the Islamist movement under Saudi state sponsorship signified by the establishment of MWL remains the dominant paradigm of radical Islam to this day.

Another key milestone was the establishment by MB activists and Saudi money of Muslim Student Associations as the first Islamist outposts in Western educational systems in Germany, Great Britain, and the United States in 1962 and 1963.  

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61 Not included in this discussion is the generous funding for Islamist causes provided by private Saudi and Gulf donors such as those listed in the notorious “Golden Chain” list. See en.wikipedia.org/wiki/The_Golden_Chain.

62 Said Ramadan and MB colleagues evidently set out to organize Ikhwan networks in Germany and Switzerland as early as the mid-1950s. The first Brotherhood organization in Europe, the Islamische Gesellschaft Deutschlands (IGD) was set up in Munich and chaired by Said Ramadan between 1958 and 1968. See Lorenzo Vidino, “The Muslim Brotherhood’s Conquest of Europe,” available at www.frontpagemag.com/articles/printable.asp?ID=17339.
United States and Canada, founded at the University of Illinois by some seventy MB adherents with money from the Muslim World League, for instance, was the first radical Islamist organization in America and the progenitor of virtually all Wahhabi/Ikhwan-affiliated organizations in the country to this day, as will be detailed below.

**Islamism Comes of Age**

The decade of the 1970s marked another watershed in the fortunes of radical Islam in the aftermath of the 1973 oil embargo of the United States by Saudi Arabia and a nearly hundred-fold increase in the kingdom’s oil revenues over the next ten years.\(^{63}\) Suddenly flush with unprecedented amounts of petro-dollars, the Saudis dramatically boosted their financial support for radical Islam worldwide, and especially in the West. According to Saudi government figures, Riyadh provided $48 billion dollars to support Islamic activities abroad between the years 1975 and 1987, or some $4 billion per annum, a truly staggering amount of money at that time.\(^{64}\)

All in all, Saudi figures show that in the period 1973 and 2002, the kingdom spent more than $80 billion to promote Islamic activities in the non-Muslim world alone.\(^{65}\) This truly colossal sum has built a huge network of Wahhabi-controlled institutions, including over 1500 mosques, 150 Islamic Centers, 202 Muslim colleges, and 2000 Islamic schools in non-Muslim countries alone.\(^{66}\) As a result, there is hardly a city of any size in the West that does not have a Saudi-controlled institution preaching extremism, inciting hatred against Western civilization, and directly or indirectly advocating its destruction.

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\(^{63}\) Saudi oil revenues jumped from $1 billion in 1970 to $116 billion in 1980.

\(^{64}\) See “Saudi Aid to the Developing World,” November 2002, in [www.saudinf.com/main/1102.htm](http://www.saudinf.com/main/1102.htm). Though the Saudis often claim that this money is for “development aid,” even a perfunctory examination of its recipients indicates that the bulk of it is earmarked for Islamist activities, a fact occasionally admitted officially, as, for instance, when a Saudi government newspaper bragged that “It was only when oil revenues began to generate real wealth, that the kingdom could fulfill its ambitions of spreading the word of Islam to every corner of the world.” *Ain Al-Yaqeen*, March 27, 2002.


At about the same time, in Pakistan, a military coup brought to power General Zia ul-Haq, a zealous Islamist, in 1977. Zia proceeded to Islamize Pakistani society from the top down, giving a major boost to the extremist Deobandi, Jamiat-e-Islami, and the openly Wahhabi Ahle Hadith movements at the expense of the syncretic Barelvi Muslims and the Shias who together made up more than ninety percent of the population. With large amounts of Saudi financial support beginning in the early 1980s and coinciding with the Soviet invasion of Afghanistan, thousands of radical Deobandi and Ahle Hadith madrassas and dozens of jihadist organizations were established under government auspices, contributing decisively to the wholesale Islamization of Pakistan and its transformation into a jihadist breeding ground in the last two decades of the twentieth century.67

No less relevant is the fact that these same movements have been able to take over the British Muslim establishment from the more moderate Barelvi and Bengali elements, thus bringing Pakistan’s Islamist movement into the European diaspora communities and contributing decisively to their own radicalization.68 As was the case in the subcontinent, Wahhabi money was instrumental in providing support to many of the key Islamist institutions in Britain, from the Leicester Islamic Foundation dedicated to the promotion of Mawdudi’s thought, to the Tablighi Jamaat European headquarters at the Dewsbury mosque.

67 For details on Saudi financing of Pakistani extremists see Alex Alexiev, “The Pakistani Time Bomb,” Commentary, April 2003.

68 A recent Chester University study of British mosques commissioned by the BBC reveals that sixty-six percent of the imams are Urdu-speaking and Deobandi-trained, while only six percent speak English. http://terrorismresearchwatch.wordpress.com/2007/11/03/chester-university-study-on-imams-in-britian/.
Chapter VI: Islamism in Europe

The rise of radical Islam in Europe, and especially Western Europe, is closely tied to the explosive growth of the Muslim immigrant populations in the continent. While the efforts to establish Islamist organizations and networks, such as those of the Muslim Brotherhood, under Said Ramadan predated the waves of Muslim immigration in the 1960s and 1970s, it was the massive numbers of new immigrants, more often than not concentrated in compact Muslim ghettos, that created the ideal conditions for spreading Islamist ideology. An understanding of the radicalization problem therefore necessitates a brief discussion of the Muslim immigration and consequent population explosion phenomenon in Europe.

The Muslim Population Explosion

Establishing even the basic facts about Europe’s Muslim populations is an arduous task because most European governments, with the notable exception of the British one, seemingly as a matter of principle, avoid collecting or publishing most relevant data of an ethnic or religious character. Nonetheless, using a variety of sources it is possible to establish credible approximations of both the absolute numbers and fertility rates of Europe’s Muslims.

What is beyond dispute is that in the past half a century or so the Muslim population in Western Europe has exploded from less than a quarter million in the early 1950s, to between 15 and 20 million today. While that still represents only three to four percent of the EU-27 (497 million), it is a rapidly growing population that has also become progressively radicalized. This has led to various speculations about the implications of this trend by governments and various experts.

Most EU governments have avoided openly debating the issue, except for rhetorical flourishes about the need to integrate the Muslim minority, and have focused instead on its implications for

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70 The discussion here will be limited to the Muslim “diaspora” populations in Western Europe and excludes the very different native Muslim populations in Eastern Europe. The latter number more than 30 million and are concentrated in several geographic areas such as the Balkans, the Caucasus, and the Volga region in the European part of Russia.
terrorism. Demographers and other experts, on the other hand, have conjured up the “Islamization” of Europe in the long term or, conversely, the possibility that Muslim birth rates will fall in line with the native ones over time and bring about a stable balance.\textsuperscript{71} Relatively little attention has been paid to the likelihood that the burgeoning Muslim communities, if radicalized and unintegrated, could have a dramatic impact on political stability in Western Europe long before “Islamization” takes place.

To understand the potential for such an outcome, it is important to first come to terms with some of the essential characteristics of the demographic momentum and the nature of the ongoing radicalization process of European Muslims. Perhaps the first thing that needs to be pointed out is that discussions of whether or not Muslims will become the majority of the population in Europe by the end of the twenty-first century, are largely irrelevant for political purposes. However, the possibility that radicalized Muslims who reject the European secular democratic order could become a dominant demographic factor among key age cohorts in twenty years or so is of huge political consequence. And despite the lack of definitive data, there are compelling reasons to believe that this could indeed happen.

As already mentioned, most European governments, except Great Britain, provide statistics on neither Muslim fertility rates nor total populations. Nonetheless, available data, however incomplete, shows beyond much doubt that the Muslims are dramatically younger as a group, with fertility rates that are two and even three times higher than those of native Europeans, and are also growing fast on account of legal and illegal immigration. All three of these growth factors will be examined below in order to estimate the approximate rate of increase of the Muslim population.

Official British statistics from the 2001 UK census show, for instance, that 34 percent of the estimated Muslim population of 1.6 million was under 16 years of age, compared to approximately 20 percent of the Christians, and more than 70 percent of the former were under

\textsuperscript{71} This has been the favorite analytical ploy of experts who aim to minimize the possibility of conflict caused by the rapidly increasing Muslim populations. They focus strictly on the examination of fertility rates alone to the compete exclusion on the much more important factors of chain migration, family reunification, asylum policies, and illegal immigration, thus providing a completely skewed picture of the demographic trends.
34 years old, compared to 40 percent of the latter. Less than 5 percent of the Muslims were aged 65 and over, compared to 20 percent for the Christians. Overall, while the average age for Muslims in the United Kingdom is under 27 years, it was 38 for the white population in 2001 and likely to have reached 40 by 2007. The same or worse ratio is likely to obtain in most of the other large EU members, such as Germany, Italy and Spain, all of which have significantly lower birthrates than Britain.

The youthful and more fecund Muslim population, coupled with a tradition of getting married young, accounts for dramatically higher growth rates. Though actual TFR (Total Fertility Rate) numbers are not published, it is a fair assumption that they are high, probably between 2.5 and 3. This could be deduced both from the growth numbers for Muslims in some British towns that are available and by the size of the average Muslim household, reported to be 4.9 in 1991. In the town of Bradford, for instance, the Pakistani and Bangladeshi Muslim population increased from 47,430 and 13,300 in 1991, to 69,121 and 21,000 in 2001, or 46 percent and 59 percent respectively in just ten years. The rapid increase of the Muslim population in Bradford and many other English towns was accompanied by a decrease of the white population by 23,105 out of a 1991 population of 392,000. As a result, the Pakistani and Bangladeshi share of the total population grew to more than 20 percent, but to a third of the student population and a probable majority of the 0-to-4 cohort in 2001. This, of course, means that the 16-to-20 year-old cohort in Bradford is likely to be majority Muslim already in the year 2017. If the Muslim populations experience a similar rate of growth between 2001 and 2011, it is likely that they could make a

72 See “Age and Sex Distribution: Muslim Population is Youngest,” in www.statistic.gov.uk/cci/nugget.asp?id=955. The 2001 census was the first British census that contained a question about religion, though answering it was not mandatory in England and Wales, which in the view of some may have skewed the response.


74 According to the 2001 census, Muslims in Britain are five times more likely to be married by the age of 24 than whites.

75 M. Murphy, Ethnicity in the 1991 Census, Vol. 1, Table 8.3, HMSO, 1996.

majority of the under-18 years of age cohort in Bradford already by the time of the next census in 2011.

Very similar fertility rates are reported in France, where according to figures for 1999 provided by the French statistical agency INSEE, the main Muslim national groups had birth rates as follows: Algerians – 2.57, Moroccans – 2.97, Tunisians – 2.90, Turks – 3.21.\(^{77}\) The last figure is probably indicative also of the fertility of the large number of Turks in Germany and the Netherlands, who have very similar socioeconomic backgrounds to their French co-nationals.\(^{78}\) Concrete evidence of the greater fertility of German Muslims, the majority of whom are Turks, is provided by the fact that in 2005 approximately 10 percent of the 685,795 babies born in Germany had Muslim parents, even though Muslims make up only 4 percent of the overall population.\(^{79}\) By the same token, the fertility rates of the Maghreb nationals in France should not be dramatically different from those of the sizable Moroccan, Tunisian, and Algerian diasporas in Spain, Italy, and the Netherlands. Overall, the probable European Muslim TFR of between 2.50 and 3.00 will result in natural increase of the Muslim population of approximately 1.5 to 2 percent per annum, equal to between 225,000 and 300,000 if the lower figure of 15 million is used as a base line, or between 300,000 and 400,000 if the higher 20 million figure is used. This compares to the EU average TFR of 1.5 which, as mentioned, leads to a loss of two and a quarter million people per year in the EU.

**Chain Migration and Political Asylum**

The second factor contributing to non-native population increase in Europe has traditionally been legal immigration. There have been two waves of post-WWII large-scale Muslim influx into Europe: “post-colonial” and “guest worker” immigration. The first involved the former citizens of the colonial possessions of Great Britain, France, the Netherlands, and other European nations


\(^{78}\) This fertility rate is more than two and a half times the average German TFR of 1.34 in 2000 as reported by the German Statistical Agency (Statistisches Bundesamt). To the extent that the German TFR includes three and a half million Muslims, the birth rate of ethnic Germans is likely to be closer to 1.3.

\(^{79}\) www.focus.de/politik/deutschland_aid_52269.html.
who qualified for immigration. This is how large numbers of people from Pakistan, Bangladesh, India, Algeria, Indonesia, and elsewhere settled in Europe in the aftermath of de-colonization. Then, as European economies recovered from wartime devastation and went into “economic miracle” overdrive, millions of “guest workers” were recruited as cheap labor for the booming economies of Western Europe in the 1950s and beyond. These two waves of immigration set the stage for today’s large Muslim diaspora communities.

Large-scale legal immigration was essentially terminated in most of Western Europe after the 1973 oil embargo and the resulting economic crisis, but it was replaced over time by a different form of legal immigration that is much more difficult to control and one that has been widely used and abused by Muslims to gain entry into Europe.

Demographers have coined a special term for it: “chain migration.” Basically, it was first instituted in most Western European countries as a humanitarian family reunification measure for the mostly single immigrants of the initial waves. In the meantime, as immigration for economic reasons has fallen off drastically, chain migration has become the most important method of gaining legal entry into the EU. The most commonly used approach is arranged or forced marriages, where European-born individuals are married off to partners back in the home country. Not only is the new bride or bridegroom allowed to join their spouse in Europe, but very often the entire family follows shortly, resulting in four, five, and even more new immigrants. With the exception of Hindus and Sikhs, the vast majority of arranged marriages are practiced by Muslims. One German source estimates, for instance, that up to eighty percent of Muslim girls in a Hamburg Turkish community enter into enforced marriage, while in the United Kingdom sixty-seven percent of girls and women between the age of sixteen and thirty-four are reported to have their marriages arranged by their parents.

Overall, various studies have shown that a clear majority of new immigrants from outside of Europe now arrive through family reunification. In the United Kingdom, which accounts for some ten percent of the total EU Muslim population, for example, there were close to fifty

thousand new arrivals via spousal migration in 2001, most of whom were Muslims. Muslim chain migration in all of the EU thus could be as high as half a million per annum, a figure that exceeds the natural population increase.

Arranged or forced marriages (often to first cousins or nieces of one’s extended family) have yet another important effect in that they act as a major barrier to assimilation in European society. As political philosopher Francis Fukuyama has argued and American immigration experience confirms, rates of marriage outside of one’s group “correlate strongly with both assimilation and upward mobility.” By controlling and limiting their children’s marriage choices, Muslim parents in Europe effectively undermine their chances for integration and economic betterment, at a significant cost to society.

The final quasi-legal immigration category that contributes significantly to the growth of EU’s Muslim populations is political asylum. Granting political asylum to individuals persecuted in their native lands for the political views they hold is, of course, a noble and time-honored tradition of civilized nations. Unfortunately, European societies have allowed the asylum right to be widely abused by millions that have no legitimate claim to it and use it simply as another convenient way of getting in. Indeed, it is very difficult to draw a precise line between political asylum seekers and illegal immigrants because a majority of the former request asylum only after they have been apprehended for illegal entry. This has made a mockery out of a key humanitarian principle and has resulted in huge numbers of bogus claimants, which cannot but breed contempt for a democratic system that is unable or unwilling to enforce its laws.

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83 Another negative consequence of forced and arranged marriages that is seldom openly discussed involves consanguineous marriage (marriage to first cousins), which is quite prevalent among Pakistani and other South Asian Muslims in Britain. Evidence from British health authorities indicates that such marriages put the resulting offspring at significant risk (two to five times higher than for white babies) of recessive genetic disorders such as severe hearing and visual impairment and learning deficiencies. Humayun Ansari, Infidel Within, C. Hurst &Co Publishers, London, 2004, p. 26.
The total number of asylum applicants in the EU is estimated at 6.6 million since 1980, which is about the same as the number of legal labor migrants in this period. While most asylum claims are quickly rejected as without merit, very few refugees are ever deported, despite periodic half-hearted efforts to crack down on the practice. Following the large spike in asylum requests during the Balkan wars of the early 1990s, new claims were running at a steady rate of about 350,000 per year in 2003. After the settlement of the Balkan conflicts and the return home of most Bosnian and Kosovo refugees, current asylum seekers are mostly Muslims from North Africa and the Middle East. Asylum thus continues to be, in the words of British demographer D.A. Coleman, a “process of mass population movement as never intended.”

**Illegal Immigration**

Finally, the Muslim populations in Europe are augmented by large-scale illegal immigration, which may be the most important quantitative factor presently. Exact figures are not available, but various sources allow a credible estimate of both the overall number of illegal immigrants residing in Europe and the yearly flows. The estimates most often mentioned by European Union authorities are three million for the total number of illegal residents in the EU and five hundred thousand per annum in new arrivals. There are reasons to believe that both numbers represent a significant underestimation.

There is, for example, considerable evidence that the unauthorized immigrant population in southern Europe (Portugal, Spain, France, Italy, and Greece) alone exceeds the three-million mark. Indeed just Spain and Greece may have had over three million illegals between them until very recently when they instituted large-scale legalization campaigns. Greece accorded legal status to 700,000 undocumented immigrants by late 2004, while Spain allowed 800,000 to apply for legalization by May 2005. Despite these massive legalization numbers, one million “paperless” immigrants still remain in Spain and “a minimum of 190,000” in Greece. See “Statistical Data on Immigrants in Greece,” www.mmo.gr/pdf/general/IMEPO_exec_Summary_English.pdf and www.ipsnews.org/new_nota.asp?idnews=28608.
Portugal have at least another million and a half immigrants between them. Northern Europe with Germany, Great Britain, and a few others with significant Muslim populations almost certainly host another three million or so, for a total of six million.

It is a mistake, however, to consider the illegal immigrant population as a static factor. Europe’s experience in dealing with it in the past two decades has shown that it fluctuates widely in response to government policy. It declines temporarily after sizable amnesties, only to ramp up again shortly afterwards. In fact, it could be argued that the demonstrable failure by EU member states to enforce deportation laws on the books, combined with frequent amnesties, have the effect of encouraging illegal immigration by showing potential immigrants that the chances of being deported, even if caught, are minimal, while the prospects of acquiring legal status in a relatively short time are very good indeed. This is demonstrated, for instance, by the fact that Spain decided to conduct another large-scale (800,000) amnesty in 2005 after legalizing 575,000 illegals only two years before. Similarly, despite legalizing 1.5 million undocumented immigrants in the past three years, Italy still has more than a million as of 2007.

Another factor contributing to the current magnitude of illegal immigration is the fact that it is fairly easy. While attempts to gain entry in the EU by would be immigrants often do end tragically on the high seas and elsewhere, as regularly showcased by the media, such cases are the exception and not the rule. According to EU officials, eighty percent of the undocumented immigrants arrive on valid tourist visas but fail to return.

According to the Catholic relief agency Caritas, which provides charitable services to illegal immigrants, Italy currently has at least a million illegal immigrants, while Portugal’s share is 300,000 and France is host to between 200,000 and 400,000 according to Interior Minister De Villepin. See “New Legislation Regulates Immigration,” www.eiro.eurofound.eu.int/2002/09/feature/it0209103f.html.

Great Britain alone had half a million illegal immigrants in 2007, according to a report in the Daily Telegraph of October 24, 2007.

According to Greek Minister for Public Order George Voulgarakis, only eighty-three of the 70,000 to 75,000 illegal immigrants from Pakistan residing in Greece were deported in 2004, according to the English language Pakistani daily Dawn, Islamabad. See www.dawn.com, May 12, 2005.

Following the 2005 amnesty the number of illegals arriving in the Spanish Canary Islands off the coast of Africa in 2006 increased six-fold, to 31,000.
Given the very large size of the illegal immigrant contingent present, it is very likely that the estimated half a million new arrivals per year is unrealistically low. Judging by the number of illegals apprehended by border controls in various European countries, the actual influx is at least twice as large. Thus in any given year Turkish authorities arrest upwards of one hundred thousand Europe-bound migrants, as do the Greeks, whose unregistered population has exploded to nearly a million since the early 1990s. There are higher figures still from the main immigrant destinations of Italy and Spain. The short Italian border with Slovenia, for example, is alone the site of up to forty thousand arrests per year, according to the attorney-general of Trieste. And, as is well known, those apprehended usually represent no more than ten to twenty percent of those who make it through.

The magnitude of the illegal immigration problem is also revealed by some indirect but telling evidence. For the statistically average country, the percentage of people leaving on account of emigration every year stands at two percent, yet for the Muslim southern Mediterranean and the Maghreb the rate is five percent, or twelve million people. Where these huge numbers are heading is not a secret. In July 2004, the Italian minister of the interior Giuseppe Pisanu warned parliament that two million would-be immigrants were waiting in Libya for an illegal sea passage to Europe.

Unlike political asylum, which is mostly a Muslim affair, illegal immigration to Europe attracts people from every corner of the world, from China to Latin America to sub-Saharan Africa. Nonetheless, after the drying up of Eastern Europe as a major source of undocumented immigrants to the EU in the past few years, Muslims now make up a clear majority of the yearly influx of over a million.

92 Chauprade, p. 8.

93 Illegal Moroccan immigrants in Spain alone are estimated to number 500,000, or 1.5 percent of Morocco’s entire population of 30 million.

All in all, natural increase, chain migration, asylum seekers, and illegal immigration easily contribute over a million to the growth of the EU Muslim population every year, and the actual figure is probably considerably higher.

The Muslim population is thus set to increase by at least 50 percent every decade. It will likely double from its 2001 level by 2015 and double again by 2030.\(^\text{95}\) By that year, and possibly earlier, the majority of young people in most large European urban centers will be Muslims. A fairly realistic projection of the Muslim population based on reliable figures could be put together for Great Britain. The 2001 British census listed the Muslim population at 1.591 million. It was widely assumed at the time that this figure did not include an estimated four hundred thousand illegal immigrants and asylum applicants who were not counted and would have raised the total to two million.

Although no question about religion was asked in the 1991 census, there are a number of studies available that estimated the Muslim population at that time, which could be used to calculate both the overall size and the rate of population increase between the two censuses. Three well-known scholarly studies estimate the number of Muslims in Great Britain in 1991 to have been 690,000, 936,000 and 1,000,000 respectively.\(^\text{96}\) To reach 1.59 million Muslims in 2001 from these figures, the population growth rate would have to have been approximately 130 percent, 62 percent, and 59 percent respectively. If even the lowest of these growth rates had continued after 2001, an assumption in line with some of the recorded increases in cities such as Birmingham, Manchester, and Bradford, we can expect a 2011 British Muslim population of 2.77 million. Accounting for even a modest addition to the illegal population since 2001, a virtual certainty, could easily bring this figure to three million or more. Sound reasons exist, therefore, to believe that the UK Muslim population would have nearly doubled in the first decade of the twenty-first century.

\(^{95}\) One important consequence of the ill-conceived EU policies of mass legalization of illegal migrants is the huge impetus it provides to chain migration. It is estimated that each immigrant receiving legal status eventually brings between three and five relatives into the EU. Even if only half of the nearly 4 million immigrants legalized in the past five years were Muslims, this could mean an additional six to ten million chain migrants in just this decade.

The Urban Dimension

Perhaps the most significant and politically salient characteristic of the Muslim diaspora populations in Western Europe is the fact that they are overwhelmingly urban and tend to be concentrated in the largest cities of the region. This heavy concentration of the young Muslim populations in the key political, economic and cultural centers of Europe has the potential of endowing them with political and economic clout that may exceed their numbers when compared with those of the ageing and shrinking native cohorts.

As is the case with Muslims in Europe generally, reliable data on urban Muslim communities has been notoriously difficult to find. Recently this has started to change as evidence of their burgeoning numbers and activism can no longer be easily disregarded, and European Union and local authorities have begun studying the community more systematically. One such large-scale effort called Muslims in EU Cities has been undertaken by EUMAP (EU Monitoring and Advocacy Program) and will research the Muslim communities in eleven large European cities. Although the project is in its infancy, it has already released some useful data on the size of the Muslim communities in various European cities as well as Muslim-dominated city districts and neighborhoods. A growing number of municipal data sets and private information sources and blogs have also facilitated research on the subject.

A quick look at the data reveals that many of the important European urban centers already have large and rapidly growing Muslim populations that significantly exceed their share of the general country population as a whole. As a general rule, a Muslim share of the population of 15 percent or so, as discussed earlier in the case of Bradford, England, means that the school-age cohort in that city is at least a quarter Muslim and could be expected to become a majority in the under-18 cohort in ten to fifteen years. Large cities that have already exceeded that level include the following:

97 In stark contrast, the native Muslim populations in Eastern Europe are primarily rural.

98 For details on the project and its methodology see www.eumap.org/topics/minority/reports/eumuslims/methodology/cities.

Marseille – 25% Muslim population (200,000 out of 800,000)

Amsterdam – 24% (180,000 out of 750,000)

Malmo – 20% (50,000 out of 250,000)

Stockholm – 20% (155,000 out of 750,000)

Brussels – 17-20% (160,000-220,000 out of 1 million)

London – 17% (1.3 million out of 7.5 million)

Moscow – 16%-20% (160,000-220,000 out of 10-12 million.\(^\text{100}\))

Numerous other cities are following closely behind:

The Hague – 14.2% (67,896 out of 475,580)

Rotterdam – 13% (80,000 out of 600,000)

Utrecht – 13.2% (38,300 out of 289,000)

Birmingham – 14.3% (139,771 out of)

Rotterdam – 13% (38,300 out of 289,000)

Copenhagen – 12.6% (63,000 out of 500,000)

Lyon – 12% (150,000 out of 1.2 million)

Cologne – 12% (120,000 out of 1,350,000)

Frankfurt – 12% (80,000 out of 662,000)

There are further a number of big European cities that have large concentrations of Muslims in specific parts of the city or else in the greater city or region. Paris proper, for instance, has only 7.4 percent Muslims (155,000 out of 2.1 million) within its city limits, but the greater Paris region (Ile-de-France) is host to 1.37 million, or nearly a quarter of all French Muslims. Other

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\(^{100}\) Numbers are from EUMEP and http://islamieurope.blogspot.com.
large cities like Berlin and Hamburg have compact Muslim districts (Kreuzberg, Neuköln, St. Pauli, Billstedt).

Several developments seem to accompany the ever greater numbers of Muslims in European urban areas. Growing concentrations of Muslims in certain city districts often result in the exodus of native inhabitants and thus even greater concentrations until the area becomes predominantly Muslim. Frequently, this eventually leads to the ghettoization of the neighborhood and the development of Muslim “parallel societies” that are only marginally connected to the mainstream society outside. In extreme cases, such districts could be transformed into crime-ridden, Muslim ghettos and “no go” areas for outsiders, including law enforcement.

Major demographic shifts such as the ones described above are, of course, nothing new in history, although they are usually the result of wars and conquests, rather than the reluctance of societies to have babies. Nor is the replacement of one dominant culture or ethnic group with another on account of a new demographic balance necessarily a cause for concern per se—unless, of course, that new culture is dominated by a hate-filled, obscurantist, and inherently violent creed that does not intend to coexist peacefully with others. Unfortunately, as will be shown below, this is exactly the kind of intolerant ideology that growing numbers of European Muslims are embracing, to the point of making radical Islam the dominant idiom in the Muslim community.

The Radicalization of European Islam

How did this socio-political phenomenon come about? And how did this come about in a society that prides itself on being the embodiment of tolerance, compassion and social, cohesion?

The radicalization of European Muslims was the result of a combination of political, economic, and social factors and policies and their intended and unintended consequences, both within and without the European context. The stage was probably first set by the stubborn, if totally unrealistic, belief of European governments that the millions of Muslim “guest workers” they imported as cheap labor were indeed guests and were sooner or later going to go home voluntarily. Thus, for many years, no European government entertained the possibility of long-term settlement for the immigrants nor took even elementary acculturation and assimilation
measures. On the contrary, the few policies that concerned the immigrants were seemingly
designed to remind them that they were indeed foreign citizens and could not expect to be
integrated into their host societies. Turkish state officials, for example, were given monopoly
over the religious institutions and education of Turkish gastarbeiter in Germany on the
assumption that Islam was a foreign religion and thus of no concern to the German government,
and a similar arrangement was made by France with the Algerian government. Things went as
far as a 1982 treaty between France and Morocco obligating French judges to use Moroccan
Islamic statutes in adjudicating family law cases for Moroccan immigrants.

The same attitude coupled with European xenophobia and latent racism restricted the
immigrants’ housing options to dilapidated industrial areas or public housing in large cities and
preordained the emergence of Muslim ghettos. The ghettoization of the Muslim immigrants and
their progressive isolation from mainstream European society received another major impetus
from the multicultural dogmas that became the order of the day in Western Europe in the 1980s
and beyond. The “temporary” guest workers were thus encouraged to maintain their separate
ethnic, linguistic, and cultural identities and organize separate sports and cultural institutions and
even labor union and political organizations. Discussing assimilation was viewed as borderline
racist, as was the mere mention of immigrant asocial behavior, which became a taboo subject. So
did addressing the already visible failure of immigration policies, yet another victim of political
correctness.101

No government policy, however, has had a greater and more negative effect on the immigrants’
prospects and their descent into the hell of today’s Muslim ghettos than the “social market”
policies that became the norm in the EU. As the post-1973 oil crisis put an official end to the
“economic miracle” post-war era in Europe, the welfare state policies began to impose ever
greater burdens on the economy in terms of government intervention, rising payroll taxes, and
minimum wages and rigid labor laws designed to protect highly paid skilled and unionized
workers, and punish the young and unskilled by making them unemployable.

101 In the 1990s Dutch political parties went as far as agreeing between themselves not to address immigration in
their political campaigns. See Mark Baker, “Dutch Immigration (Part 2) – Paying the Price of Political Correctness,”
At the same time, generous welfare checks, housing benefits, child subsidies, and free health care made it economically more attractive for many to do nothing rather than take minimum wage jobs. The implicit message European governments sent to their immigrant populations through these policies was “stay in your communities and out of sight and we’ll take care of your basic needs.” But doing nothing and living on government handouts also means a life without meaningful prospects and hope, and inevitably breeds resentment, alienation, and lawlessness. Accordingly, those with a distinct non-European culture, like the Muslims, progressively decoupled physically and emotionally from the larger society around them. And it is in these alienated, Muslim enclaves throughout Europe that radical Islam found a fertile soil for its siren call.

This process of encapsulation, which began in earnest with the second-generation of Muslim immigrants in the 1970s, coincided with the coming of age of radical Islam in the Middle East and South Asia and the beginning of the oil boom and windfall profits that funded it. Islamist ideological extremism, of course, predated this period by decades in the case of the Muslim Brotherhood, and by two centuries, if one were to include Wahhabism as an ideological progenitor of modern Islamism. Nonetheless, it was in this general period that a number of important developments took place that decisively influenced the course of Islam in Europe and the West.

The first and most important one, as already discussed, was the strategic alliance between Muslim Brotherhood organizational and conspiratorial skills and Saudi money, which resulted in the founding of a number of key Saudi front groups promoting radical Islam in the West and the establishment of the first Islamist networks in both Europe and North America under Ikhwan ideological tutelage. Another important milestone was the coming to power of General Zia ul-Haq in Pakistan in 1977, enabling extremist elements to displace the more moderate pre-existing ones in the European Muslim communities. As in the case of the Ikhwan, Saudi Arabia was and is the key financial benefactor of all of them, subsidizing thousands of Deobandi madrassas in Pakistan and many Islamist institutions in Britain, from the Leicester Islamic Foundation to the Dewsbury mosque and European headquarters for the proselytizing Islamists of Tablighi Jamaat.
Two other key events were the twin shocks of the Khomeini revolution in Iran and the violent takeover of the Mecca Mosque by radical anti-establishment Wahhabis in 1979. Having been declared apostates by Khomeini and spooked by the mosque incident, yet newly endowed with virtually unlimited funds after the 1973 oil embargo, the House of Saud embarked on a major effort to export the Wahhabi creed and boost its influence in the Islamic world and in the West.

Below are just a few direct quotations from Wahhabi literature published in Saudi Arabia that is freely available in many European mosques:

- On democracy: “democracy is the very embodiment of unbelief,” and “an evil system, and we have been ordered to reject evil.”
- On interfaith dialogue: It is a “sinful call” because it “breaks the wall of resentment between Muslims and unbelievers.”
- On freedom of religion: It is forbidden, because “it allows the denial of Islam.” Accepting any religion other than Islam makes you an apostate and “you should be killed, because you have denied the Quran.”
- On infidels: “Believers must hate them because of their religion…and always oppose them in every way according to Islamic law.”
- On moderate Muslims: “who ever believes that Christians and Jews worship God is an infidel” and “he who casts doubt about their infidelity, leaves no doubt about his own infidelity.”
- On Europe: “Muslims must be protected from the barbarian culture of Europe.”

Hidden behind such rhetoric is a well-thought-out strategy that the Wahhabs and their Muslim Brotherhood and Deobandi allies have pursued with considerable success. It aims first to control and dominate the Muslim establishment in the various countries through a network of interlocking organizations and umbrella groups that exclude moderate Muslims like the Sufis. As a result, the Muslim communities in many European countries today are completely dominated by Islamist elements despite frequent protestations to the contrary.

103 All of these quotations are taken from “Saudi Publications on Hate Ideology Invade American Mosques,” Center for Religious Freedom, Freedom House, Washington D.C., 2005.
The Muslim Council of Britain, for example, pretends to be a moderate umbrella group of Muslim organizations and is often called upon as an interlocutor for the government on behalf of the Muslim community. In fact, even a perfunctory look at its affiliates reveals that virtually its entire membership is made up of Wahhabi, Deobandi, Ahle Hadith, Jamiat-e-Islami, and Muslim Brotherhood groups and their spinoffs. The same is true of Germany, where the IGD, various Saudi-sponsored groups, and the Turkish radical organization Milli Goeruesh completely dominate the organizational terrain in close cooperation.

Another key objective is to establish control over the local communities by controlling the mosques and related organizations and imposing the radical Wahhabi/Salafi behavioral agenda and sharia-derived prescriptions. How successful they have been in this is quite obvious from the fact that only fifteen years ago the now-ubiquitous hijab was seldom seen in European Muslim communities. Such control, once established, allows the Islamists to transform Muslim enclaves into completely separate, parallel societies with the mores of sharia de facto enforced. Often this is done with the threat or use of violence, especially with respect to women.

A 2005 French education ministry study, known as the Rapport Obin, which was suppressed by the government but leaked on the Internet, describes existing conditions in public schools near the ghettos that are hard to reconcile with their physical location in the middle of Europe. According to the study, Islamists known as “grand frères” (big brothers) enforce a strict Islamic dress code that prohibits make-up, dresses, and skirts. They also forbid any co-educational activities and make going to the cinema, the swimming pool, or the gym all but impossible for Muslim girls. The punishment for refusal to conform is often physical violence and beatings. And this, says the report, is a relatively protected environment compared to what girls experience outside of school. No less disturbing is the picture the report paints of the spread of the kind of religious obscurantism that one normally associates with Wahhabi zealots. Thus, Muslim students are said to often refuse to study Voltaire or read Madame Bovary, acknowledge even the existence of other religions, or sing, dance, draw faces or even right angles because they resemble the cross. English is hated as the “language of imperialism.”

conditions in German schools, particularly in the treatment of girls, are reported by the German-Turkish sociologist Necla Kelek.

How far this separatism has proceeded could be judged by the existence of what the French euphemistically call zones sensibles. These “sensitive zones,” which officially number 750 with some 4 to 5 million inhabitants, are mostly Muslim ghettos that are increasingly beyond the writ of French law.105

While the growing encapsulation of Muslim communities into “anti-societies,” as some call them, is certainly a major success of the Islamists, it does not augur well for the future of their host countries. The young people inhabiting them are increasingly uneducated, unskilled, and often not able to speak the local language properly.106 How these people will be able to run a sophisticated modern economy when they become a majority of the labor force is an open question.

Finally, radical Islam seeks to cultivate a pan-European Muslim identity that will overcome the numerous national, ethnic, and tribal divisions that separate European Muslims. This is indeed a tall order, but there are reasons to believe that young, radicalized Muslims are losing their loyalty to national and ethnic identities and increasingly see themselves as Muslims first and last. Seeking to reinforce this trend, leaders of the establishment have in recent years begun to promote trans-European Muslim organizations, such as the Federation of European Islamic Organizations (FOIE), the Federation of European Muslim Youth Societies (FEMYSO), and the European Islamic Trust, among others. Despite being controlled by well-known members of the radical Islamist alliance, some have already managed to position themselves as the genuine representatives of European Islam vis à vis Brussels.

All in all, the evidence presented here and in numerous opinion surveys and studies undertaken in the past few years prove beyond much doubt that a pervasive radicalization of Muslims is

105 During the 2005 riots in the Paris suburb of Clichy-sous-Bois, the first building to be burnt was the police station. It was later revealed that the station was not attended at night, since it was deemed too dangerous to do so.

106 A PISA International Educational Survey found in 2005 that 15-year-old Muslim students born in Germany were unable to speak German past elementary school level. Half of them did not finish middle school, and only ten percent graduated from high school.
taking place throughout Western Europe. The immediate repercussions of this troubling phenomenon are already visible in the fact that the continent is no longer just a transit point for terrorists, but has itself become a breeding ground for all manner of Islamic extremists and jihadists. With hundreds of European-born and raised extremists documented to have already taken part in terrorist activities in all the hotbeds of jihadism worldwide, this is and should be a matter of serious concern. Frightening as terrorist activities are, though, they are unlikely by themselves to present a systemic challenge to the European order. For they are, after all, but the symptoms of the much deeper malignancy of a quasi-totalitarian Islamist ideology on the march that presents a real and vastly greater threat.

To put it simply, if the kind of radical, uncompromising and violence-prone worldview currently on display in Muslim ghettos remains dominant among European Muslims as they become a majority of the young urban cohorts by 2025 or earlier, it is very difficult to see how Europe could continue to be governed effectively as a modern, democratic and secular polity.
Chapter VII: Islamism in America: Strategy and Tactics

One of the main reasons that Western governments and analysts have been largely unable to correctly identify the nature of the broader Islamist threat and undertake effective measures against it, is that by focusing almost entirely on terrorism they often miss the bigger picture of radical Islam. Thousands of intelligence analysts study every pronunciamento of al-Qaeda, for instance, in minute detail, while much larger and ultimately more dangerous Islamist organizations like the Muslim Brotherhood, which do not openly engage in violence in the West, receive much less attention. This is understandable, given 9/11 and the ever-present danger of another cataclysmic terrorist incident. Nonetheless, our seeming unwillingness to probe deeply into the strategy, tactics, and objectives of the radical Islamic movement, is troubling to say the least.

It is troubling for two main reasons, first, because radical Islam is the breeding ground and life support system of terrorism and not the other way around and, second, because the mislabeled “war on terror” is an ideological war that cannot be won by military means alone. To win this war we need to defeat Islamism, and in order to defeat it, as Lao Tzu teaches, we must first know exactly who the enemy is. On the pages that follow, we will throw light on this key issue by analyzing the modus operandi of radical Islam in America.

Part of the difficulty of coming to terms with the true nature of Islamism, particularly as it operates in the West, has to do with its ability to claim legitimacy as a religion, and its total lack of compunction about using disingenuousness and outright deception in pursuing its goals. Unlike its fellow totalitarian movements of the Nazi and communist variety, Islamism seldom discusses in much detail how it intends to get to its stated objectives of a worldwide Islamic state ruled by sharia. To the extent that its real strategy and tactics are discussed at all, it is only in internal, conspiratorial documents that seldom see the light of day. Nonetheless, it is possible to

107 The Ikhwan forswears violence, even though violence is in fact enshrined in its ideology, not as a matter of principle but as a tactical move dictated by its political circumstances in Egypt and other countries where it is active. It fully embraces violence and terrorism where considerations of political survival are not present, as, for instance, in the Palestinian territories where the MB offshoot Hamas has become a full-fledged terrorist organization.
construct a reliable picture of the Islamists’ methods and means by analyzing the few such
documents that have become available\textsuperscript{108} and, even more importantly, by examining closely their
actual organizational structures and operations.

The stated strategic objective of Islamism, as discussed in the foregoing analysis, is invariably
declared to be the establishment of a worldwide Caliphate ruled by sharia, an objective most
Western governments and experts consider utopian and unrealistic to the point of being
irrelevant in terms of practical security policy. What is never openly discussed in Islamist circles,
however, is the intermediate goal of Islamism in America and the West of undermining and
ultimately destroying Western society from within. This objective is framed in uncompromising
terms by the Muslim Brotherhood in America, as follows: “The Ikhwan must understand that
their work in America is a kind of grand Jihad in eliminating and destroying the Western
civilization from within and ‘sabotaging’ its miserable house by their hands and the hands of the
believers so that it’s eliminated and God’s religion is made victorious over all other religions.”\textsuperscript{109}

With this clear and unambiguous strategic goal in mind, the American Islamist movement has
employed a wide variety of methods and means designed to achieve it in the long term. They
include the following:

- Building a network of Islamist organizations and taking over/co-opting the traditional
  Muslim establishment.

- Organizing permanent proselytism (\textit{dawah}) and indoctrination (\textit{tarbiyya}) campaigns.

\textsuperscript{108} Several programmatic documents discussing Islamist strategy have come to light through the efforts of Western
law enforcement and counterterror organs. Two of them provide Muslim Brotherhood strategic guidance for
operations in Western societies. The first, known as “The Project,” was obtained by Swiss law enforcement during a
search of Ikhwan operatives. It is dated 1982 and was first published in French in Silvain Besson, \textit{La Conquête de
L’Occident: Le Projet Secret des Islamistes}, Le Seuil, Paris, 2005. An English translation of the document was
published by frontpagemag.com on May 11, 2006, and is available on their website (cited hereafter as The Project).

\textsuperscript{109} The Memorandum, p.4.
• Infiltrating the political establishment and civil society.
• Mobilizing political and financial support for jihad movements overseas.
• Promoting sharia finance as an instrument of Islamism.

Building the Islamist Networks

As mentioned earlier, the organized Islamist presence in the United States dates back to 1963 with the founding of the Muslim Student Association (MSA) at the University of Illinois at Urbana-Champaign in a combined Muslim Brotherhood/Muslim World League effort. Tracing the evolution and development of the MSA from that point on provides a fascinating example of the Ikhwan modus operandi.

From 1963 to 1969 the MB operated nominally under MSA auspices, and the latter’s meetings were, in fact, Brotherhood meetings. In 1969, the first Ikhwan organizational meeting separate from the MSA was held, and a degree of institutional separation was established to give the MSA a modicum of legitimacy as a student organization. Overall MB control, however, was never in question. In the years that followed, the MB, which operated underground at the time, used the MSA and its presumed legitimacy as a campus organization to spawn dozens of Islamic organizations, all of whom pretended to be independent and all of whom were ideologically radical Islamist. The MSA was fully justified when it claimed on its website in 2006 that “It was under MSA that nearly every other major Muslim organization was formed.”

110 For a history of Muslim Brotherhood operations in America, which were clandestine until 1991 when the organization came above ground as the Muslim American Society (MAS), see the seven-installment investigative report by the Chicago Tribune beginning September 19, 2005. Available electronically at http://www.chicagotribune.com/news/specials/chi-0409190261sep19_0,5695696.story.


112 www.militantislammonitor.org/article/id/254.
These included a series of professional associations, such as the Islamic Medical Association of North America (IMANA) in 1969, the Association of Muslim Scientists and Engineers (AMSE) in 1969, the Association of Muslim Social Scientists (AMSS) in 1972, the Muslim Businessmen Association MBA), several youth organizations (Muslim Youth Association of America (MYNA), Muslim Arab Youth Association (MAYA) as well as Islamic book services, publishing houses, and several charities. Three of the largest and most influential Islamic organizations in the country at the time and to this day were also spin-offs from the MSA—the Islamic Circle of North America (ICNA) in 1971, the North American Islamic Trust (NAIT) in 1973, and the Islamic Society of North America (ISNA) in 1977. The last of these was envisaged as an umbrella organization of Islamist groups expected to become the “nucleus for the Islamic Movement in North America.”

Somewhat later in the 1980s, more organizations in the same network were established either directly by the Brotherhood or by Ikhwan members acting on its behalf. These included key players like the Islamic Association of Palestine (IAP), which later morphed into the Council of American Islamic Relations (CAIR), the Muslim Public Affairs Council (MPAC), and the American Muslim Council (AMC), to name just the best known among them. How successful the Islamists have been in setting up an extensive network of groups and organizations sharing the Islamist idiom is testified to by the fact that when the MB “Memorandum” was being written in 1991 it was able to list 29 U.S. groups in a “list of our organizations and the organizations of our friends.”

What all these organizations have in common, apart from their common roots and the radical Islamist ideology they share, is their persistent claims to be independent and mainstream representatives of American Muslims, a claim that is all too often accepted uncritically by U.S. government institutions and even law enforcement agencies. In fact, while all these groups routinely deny any sympathy or ties with radical Islam, they do not go out of their way to hide their true beliefs or their intimate ties with other members of the network or foreign partners in the Islamist movement. This quickly becomes evident in even a perfunctory analysis of the

113 A Historical Outline and the Main Issues, p. 4
114 The Memorandum, p. 18
identical policy positions of these groups and the close synergistic cooperation between them, their vehement opposition to all U.S. government policies seen as detrimental to radical Islamist objectives, and a system of interlocking directorships in their leadership circles that give the observer the impression that they are indeed one and the same organization.\textsuperscript{115}

It is not an exaggeration to argue that for the past thirty years since the coming of age of Islamism in America, most of the Islamist organizations have been led by the same small group—or Islamic vanguard, in Qutb’s terms—of professional Islamists in an interchangeable fashion. The two profiles below demonstrate this modus operandi and the ability of the Islamist networks to pursue their objectives unencumbered, despite the extremist and pro-terrorist views and policies they espouse and sometimes practice. The first profile focuses on Abdurachman Alamoudi, a prominent leader of Islamist networks; the second on the Islamic Center of Tucson, an Islamist organization with suspected terrorism involvement.

\textbf{Abdurachman Alamoudi – Profile of an Islamic Revolutionary in America}

Abdurachman Alamoudi was sentenced to twenty-three years in prison for terrorism-related activities in October 2004 and is currently serving his sentence in a federal penitentiary. Prior to his conviction, for nearly two decades Alamoudi, a prominent Muslim Brotherhood functionary, was one of the best known leaders of the Islamist networks in the U.S. Despite that and his radical views, he enjoyed easy access to the highest levels of the U.S. political establishment including the White House and the president in both the Clinton and Bush administrations.

\textbf{Alamoudi’s Leadership Positions in Key Islamist Political Structures:}

\begin{itemize}
  \item President – Muslim Student Association
  \item Founder, executive director, later board member – American Muslim Council (AMC)
  \item Founder, president, later board member – American Muslim Foundation, financial arm of AMC
  \item Founding Secretary – United Association for Studies and Research (UASR), an Islamist education and propaganda outfit
  \item Regional Representative (Wash. D.C. chapter) – Islamic Society of North America (ISNA)
  \item Founder – Islamic Free Market Institute, jointly founded with Republican operative Grover Norquist and Alamoudi protégé Khaled Saffuri with seed money from Alamoudi
\end{itemize}

\textsuperscript{115} For a practical demonstration of the symbiotic ties among the different organizations of the Islamist networks see the Islamic Center of Tucson case study below.
Alamoudi’s Leadership Positions in Charities Suspected of Funding Terrorism:

- Executive Assistant to President – SAAR Foundation
- Secretary – Success Foundation
- Board Member – Mercy International
- Director – Taibah International Aid Association
- Board Member – Somali Relief Fund

Alamoudi’s Positions of Influence with the U.S. Government:

- First exclusive endorsing agent for Muslim chaplains for all branches of U.S. Armed Forces
- U.S. Dept of State goodwill ambassador in Middle East
- U.S. Information Agency speaker abroad

Alamoudi’s Publicly Stated Views on Hamas:

- “I think [Hamas is] a freedom fighting organization.” ¹¹⁶
- “Hamas is not a terrorist group … I have followed the good work of Hamas…they have a wing that is a violent wing. They had to resort to some kind of violence.” ¹¹⁷
- “Anybody who is a supporter of Hamas here? Hear that, Bill Clinton. We are all supporters of Hamas. I wish they added that I am also a supporter of Hezbollah. Anybody who supports Hezbollah here?” ¹¹⁸

- In 1995, Alamoudi stated that “Hamas is not a terrorist organization. The issue for us (the American Muslim Council) is to be conscious of where to give our money, but not to be dictated to where we send our money.”\(^{119}\)

- In an op-ed for the *Orlando Sentinel* on April 30, 2002, Alamoudi explained, “Hamas may be on the State Department’s list of terrorist organizations, and may deserve that designation for some of its actions—such as unconscionable bombings of civilians—but this is not the ‘Hamas’ I support. What I support is the legal military defense of Palestine, and the political and humanitarian work of Hamas to provide representation to the occupied territories as well as medical, educational and other desperately needed social services to the Palestinian people.”\(^{120}\)

**On the destruction of the United States:** “I think if we are outside this country, we can say oh, Allah, destroy America, but once we are here, our mission in this country is to change it.”\(^{121}\)

**On Mousa Abu Marzook**, chief of the political wing of Hamas:\(^{122}\)

“If he was there things would not have gone in this bad way. He is known to be a moderate and there is no doubt these events would not have happened if he was still in the picture.”\(^{123}\)

“I know the man, he is a moderate man on many issues. If you see him, he is like a child. He is the most gracious person, soft-spoken. He is for dialogue…[His arrest] is a hard insult to the Muslim community.”\(^{124}\)

“Yes, I am honored to be a member of the committee that is defending Musa Abu Marzook in America. This is a mark of distinction on my chest … I have known Musa Abu Marzook before and I really consider him to be from among the best people in the Islamic movement, Hamas—in the Palestinian movement in general—and I work together with him.”\(^{125}\)

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\(^{118}\) *Hannity & Colmes*, Fox News Channel, April 17, 2002, transcript number 041703cb.253.


\(^{122}\) Alamoudi, a close friend of Mousa Abu Marzook, the established head of the political bureau of Hamas who was deported from the United States in 1997, has vehemently defended him. After Marzook was arrested and detained at JFK Airport in New York, Alamoudi blamed the February 25 suicide bombings by Hamas on Israeli citizens.

\(^{123}\) “Hamas Split Since Palestinian’s Arrest,” *UPI*, February 26, 1996.


\(^{125}\) As cited by Steven Emerson before the Senate Judiciary Subcommittee on Terrorism, Technology and Government Information, February 24, 1998: Middle East TV, March 26, 1996.
On the arrest of Mohammed Salameh ten days after the first World Trade Center bombings in February 1993:

- “All their (law enforcement) facts are—they are flimsy. We don’t think that any of those facts that they have against him, or the fact that they searched his home and they found a few wires here or there—are not enough.” 126

- “We are alarmed by your...headline ["Muslim arrested in NYC Bombing"] ... Muslims are the worst victims of violence the world over. They are perishing by genocide in Bosnia. They are being massacred in Kashmir and India. In Palestine, Burma and parts of Central Asia, they are being subjected to ruthless repression.”127

On the masterminds of the bombings: “I believe that the judge went out of his way to punish the defendants harshly and with vengeance, and to a large extent, because they were Muslim.”128

On the Department of Justice’s ordering of names of known or suspected terrorists to be added to federal, state, and local police lists nationwide:

- “I really don’t understand a government that acts on suspicion instead of facts. America is no longer the land of the free.”129

Alamoudi has in similar fashion stated that “We feel that our community is being misunderstood by law enforcement.”130 He has adamantly protested against federal airline safety measures.131

On the arrest and trial of later convicted murderer Imam Jamal Abdullah Al-Amin (H. Rap Brown): “I think there is a witch hunt against Muslims.”132

126 CBS Evening News with Dan Rather, March 5, 1993


129 “List of Suspects to be Shared Across US; Aim is to Foil Terrorism,” Miami Herald, April 13, 2002.


132 “Judge Restricts Jury Query by Al-Amin Team; Only 1 Lawyer Allowed Floor Time,” Atlanta Journal and Constitution, February 3, 2002.
The Islamic Center of Tucson – Profile of an American Islamist Institution

U.S. government investigations into the 9/11 terrorist attacks have revealed that for at least two decades before the events, the Islamic Center of Tucson (ICT) at the University of Arizona had become a breeding ground of Islamic extremism, if not an outright terrorist cell. The 9-11 Commission Report mentions Arizona and ICT fifty-nine times in connection with terrorist activities and individuals, and at least a dozen individuals with documented terrorist credentials are known to have been affiliated with the Tucson Center. Included among them are some of the highest profile terrorists known to have resided in the United States:

- **Wael Hamza Julaidan** – A Saudi citizen from a prominent family, Julaidan was the director of the Islamic Center of Tucson in 1984–85 and simultaneously president of the MSA. Beginning in 1986, Julaidan was the head of the Saudi-controlled Rabita Trust (the financial arm of the World Muslim League in Pakistan) and in that capacity played a key role as a co-founder and financier of al-Qaeda in the late 1980s. In the early 1990s during the Bosnia crisis he was active in the Balkans as the head of the Saudi government-funded Bosnia and Chechnya Aid organization. He was designated an international terrorist by the United States government in 2002, but continues to be protected by Saudi Arabia.

- **Wadih El-Hage** – a member of the ICT for a number of years, El-Hage became a close associate of Osama bin-Laden in the 1990s and a key organizer of the 1998 terrorist bombing of the U.S. embassy in Tanzania. He was sentenced to life imprisonment in 2001 and is currently serving his sentence.

- **Hani Hanjour** – one of the 9/11 pilots, Hanjour became involved with ICT as early as 1991 during language training at University of Arizona as well as during later pilot training in Arizona. Fellow conspirators Nawaf al-Hazmi and Khalid Almihdhar are also reported to have been present in Arizona.

- **Mubarak al-Duri** – Al-Duri is reported to have been involved with the ICT while also serving as the principal procurement agent of weapons of mass destruction for Osama bin Laden, according to the 9/11 report.

Among current officials of the ICT, the best known is its imam, Omar Shahin, who figured in the news in 2006 in connection with what appeared to be a deliberately staged provocation at the Minneapolis airport. Shahin has previously been involved with KindHearts, an Islamist charity suspected of funding terrorism.

Given this background, it is interesting to trace the origins and evolution of the ICT and find out to what extent its record fits in with the modus operandi typical of the Islamist networks. Below are some of the findings based on a perusal of ICT’s website and its bylaws:

Origins – Founded in 1966 by a “couple of students.” [Note: The founding occurred at a time when there were no Muslims on the Tucson campus of University of Arizona and just three years after the newly founded MSA (Muslim Students Association) announced its intention to form chapters in as many U.S. colleges as possible.]
Mission – To promote “Islam as a complete way of life.” [The slogan is identical to the motto of the Muslim Brotherhood.]

Evolution and Financing – ICT Headquarters built for $1 million in 1980. The bylaws of ICT indicate that the North American Islamic Trust (NAIT) is the “trustee and beneficiary” of all ICT real estate holdings [which, in turn, indicates that the financing was provided by Wahhabi sources who remain the owners of ICT]. The ICT web site mentions that in 1980 there was also a “huge influx” of Muslim students to Tucson, which is certainly no coincidence.

Participation in Islamic Networks – ICT’s bylaws make it clear that from the very beginning the Center was designed and envisaged as an integral part of the U.S. Islamist networks, as documented by the following provisions:

- The bylaws mandate ICT cooperation with ISNA, MSA, and MAYA (Muslim Arab Youth Association) and give these organizations the right to maintain offices at ICT.
- MSA and MAYA representatives sit on the ICT executive committee ex officio.
- MSA is to be responsible for student activities.
- MSA and ISNA are tasked in the bylaws with “propagating ISNA national activities.”
- The bylaws mandate ICT coordination with CAIR and Alamoudi’s American Muslim Council (AMC).
- The bylaws mandate coordination with Islamic Scouts of America.
- The bylaws state that no decisions can be taken by anybody in ICT that contradict sharia [which incidentally has the effect of invalidating U.S. law under which ICT is incorporated as a non-profit organization].

Taking Over the Muslim Establishment

Concurrently with establishing a network of Islamist political organizations under the auspices of the Muslim Brotherhood, as examined above, the radical Islamist movement in America undertook concerted and continuing efforts to take over and co-opt the existing Muslim establishment in the country and establish new religious institutions controlled by radical Islamists. The primary mover and financier in this massive undertaking has been Saudi Arabia, making use of its oil money and its Wahhabi establishment. It is an effort that has been hugely successful, if barely noticed by the United States government, and it is to a very significant degree responsible for the wholesale radicalization of the American Muslim religious establishment.
These efforts usually involved pursuing two parallel tracks; the gradual takeover of existing mosques, and the establishment of new mosques, Islamic cultural centers, schools, charities, and so on. In both cases, Saudi-controlled front organizations, “charities” and sometimes official Saudi government organs such as the Ministry of Islamic Affairs, Endowments, Propagation and Guidance, which maintains offices in most large Saudi embassies, offer generous financial assistance to Muslim communities seemingly without strings attached. In reality, Wahhabi influence in a community that has become a recipient of Saudi largesse is felt almost immediately. It is expressed by means of an influx of radical Wahhabi literature, the imposition of orthodox ritual practices and dress codes, appointment of radical board members and imams whose salaries are paid by the Saudis, free Islamic education in Saudi Arabia for promising believers, and all-expense-paid Hajj trips for those who prove amenable to Wahhabi indoctrination.

Control is also exercised in a number of direct ways. Projects made possible with Saudi money, especially the construction of new mosques or larger Islamic centers, would often be beyond the means of the local community to undertake or even maintain once they have been built. As a result, title to the new establishments often ends up being held by a Wahhabi/Brotherhood-controlled institution, like the North American Islamic Trust (NAIT), and many of them become dependent on a maintenance subsidy that the community cannot afford.\textsuperscript{133}

Although reliable information on Saudi funding of operations is difficult to come by, the bits and pieces that are available provide a picture of a massive operation. For instance, in the years 1980–85, at a time when there were still relatively few Muslims in America, Saudi-controlled organizations financed at least sixty Islamic organizations in the U.S. and Canada to the tune of tens of millions of dollars.\textsuperscript{134} These included close to $5 million each for the Islamic Center of New York and the World Community of Islam in the West, among others.\textsuperscript{135}

\textsuperscript{133} NAIT itself claims that it has the title to some three hundred Islamic properties currently, including some of the most radical Islamist institutions in the country. See www.nait.net/NAIT_about_%us.htm.

\textsuperscript{134} Prominent among them early on were the Islamic Solidarity Fund and the Continental Council of Mosques in North America. The latter organization was a subsidiary of the World Council of Mosques in Jeddah, an MWL affiliate specializing in the takeover and radicalization of religious institutions. The information on the funding during this period and the specific institutions involved is derived from a database compiled by the author on the
In later years, Saudi funding increased dramatically, and a number of different organizations became involved in sponsoring new radical institutions. Saudi sources report, for example, that the King Fahd Foundation alone funded the following large Islamic cultural centers and mosques in America:\footnote{See \url{www.kingfahdbinabdulaziz.com/main/a.htm}. The location of the Dar al-Salam Institute is not clear.} in Los Angeles, the King Fahd Mosque, the Umar bin Al-Khattab Mosque, and the Islamic Center; the South-West Big Mosque, the Islamic Cultural Center, and the Albanian Mosque in Chicago; the Dar al-Salam Institute; the Fresno Mosque in Fresno, California; and the Islamic Centers of Columbia, Missouri; East Lansing, Michigan; New Brunswick, New Jersey; Gaithersburg, Maryland; Toledo, Ohio; Richmond, Virginia; Washington, D.C.; and New York, N.Y.

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\textbf{King Fahd Mosque, Culver City – Profile of a Wahhabi Mosque} \\
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The King Fahd Mosque is a large, Saudi-funded mosque located in Culver City, California, just outside of Los Angeles. Construction on the King Fahd Mosque started in 1996 after Saudi Prince Abdul Aziz ibn Fahd ibn Abdul Aziz, King Fahd’s son, paid $1 million for the land on which to build the mosque.\footnote{“Inauguration of King Fahd Mosque in Los Angeles,” \textit{Royal Embassy of Saudi Arabia}, July 18, 1998 \url{http://www.saudiembassy.net/1998News/News/IslDetail.asp?cIndex=1496}.} After completion of the project in 1998, the mosque was opened as a place of worship for some of the 250,000 Muslims in the Greater Los Angeles area. The construction of the King Fahd Mosque was not the first time the Saudi government has helped fund a major project in the United States. However, the King Fahd Mosque is one of Prince Abdul Aziz’s largest projects in the United States, as the mosque has a capacity of 2,000, making it one of the largest mosques in California.\footnote{Ibid.} In addition to traditional space for worship, the King Fahd...}
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\footnote{135 The World Community of Islam in the West (WCIW) is a particularly interesting case of Saudi influence. This is the name given to the Nation of Islam led by W.D. Muhammad in 1978 after he decided move it closer to mainstream Islam. Saudi Arabia promptly recognized the group as “official trustee for distribution of Islamic missionary funds in the U.S.,” and as W.D. Muhammad moved WCIW ever close to Wahhabism, funds started flowing freely. The \textit{MWL Journal} reports that in the years 1979 and 1980, W.D. Muhammad was the recipient of $4,820,000 from Saudi and Gulf sources.}

\footnote{136 In the years 1979 and 1980, W.D. Muhammad was the recipient of $4,820,000 from Saudi and Gulf sources.}

\footnote{137 See \url{www.kingfahdbinabdulaziz.com/main/a.htm}. The location of the Dar al-Salam Institute is not clear.}

\footnote{138 Ibid.}
Mosque contains a bookstore, a school dedicated to memorizing the Quran, a 70-foot-high minaret, and an Islamic research center, making not just a simple mosque, but rather an Islamic educational center.

On the Saudi Embassy’s website, the Saudi government officially stated the total cost of the project as $2.1 million, all of which came from private donations by Prince Abdul Aziz. The Washington Post would later say, however, that the total cost of the project was around $8 million. It is unknown why there is such a discrepancy.

At the mosque’s opening ceremony Prince Abdul Aziz, who was serving as the Saudi Minister of State, attended on behalf of the Saudi government, while members from MAS, ISNA, and even California Governor Pete Wilson were also in attendance. A dinner party was held later that day at the Saudi consulate, where in front of the many news reporters and distinguished American politicians Prince Abdul Aziz stated: “Islam rejects all forms of terrorism, extremism and aggression and at the same time it does not accept any transgression against it.” Despite Prince Abdul Aziz’s assertion, there have been numerous individuals affiliated with the mosque who have been active in the promotion of radical Wahhabism and even acts of terrorism.

Ideology:

Many of the mosque’s head officials adhere to the Wahhabist ideology of their Saudi benefactors. Fahad al Thumairy (See Key Activities) was perhaps the most well-known and controversial of these Wahhabist theologians who were leading prayers and giving sermons at the mosque. It was also reported that Thumairy had several followers who shared his radical views, including his support for Islamic terrorist groups.

Key Activities:

Since the September 11 attacks, the King Fahd Mosque has been the subject of much controversy. Several of the mosque’s prominent leaders have been tied to Islamic radicalism and the Wahhabist ideology; while some of the mosque’s worshippers have gone on to commit acts of terror. Among worshippers at the mosque were two of the 9/11 hijackers, Nawaf Al-Hazmi and Khalid al-Mihdhar, who visited the mosque on more than one occasion. According to the 9-11 Commission Report, the two men were first seen at the mosque in 2000, where they had befriended a number of people, including a mysterious person named “Khallam.” On one occasion “Khallam” and a man with extremist leanings named Mohdar Abdullah met with Al-Hazmi and Al-Mihdhar at a Southern California motel. At one point Abdullah was asked to leave the room so “Khallam” could talk to the

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141 “Inauguration of King Fahd Mosque in Los Angeles.”

two future hijackers in private.\textsuperscript{143} It is unknown exactly what was discussed, and the identity of “Khallam” remains a mystery.

Mohdar Abdullah, on the other hand, was later detained and while in jail claimed to have known about the September 11 attacks in advance. Prosecutors however felt they could not build a solid case on jailhouse confessions and in 2004 decided to deport Abdullah to Yemen rather than bring him to trial.\textsuperscript{144}

The King Fahd Mosque’s ties to terror and extremism are not limited to 9/11. In March of 2003, during the opening phases of Operation Iraqi Freedom, Sgt. Hasan Akbar killed two of his fellow soldiers while on duty in Kuwait. It was later revealed that Akbar, a Muslim from Los Angeles, attended the King Fahd Mosque, yet it was unclear if any people or literature from the mosque had been influential in shaping his extremist views.\textsuperscript{145}

In May of 2003, the U.S. State Department refused to allow Fahad al-Thumairy, a former prayer leader at the King Fahd Mosque, to reenter the United States, as they determined “he might be connected with terrorist activity.”\textsuperscript{146} Thumairy, an accredited diplomat at the Saudi consulate, was rumored to lead an extremist faction at the mosque, and many of the mosque’s worshippers said he “injected non-Islamic themes into his guidance/prayers at the King Fahd Mosque” and had followers “supportive of the events of September 11, 2001.”\textsuperscript{147} The 9-11 Commission Report stated that Thumairy was “a strict adherent to orthodox Wahhabi doctrine.” However in an interview with the FBI, Thumairy denied ever preaching “anti-Western sermons” despite evidence to the contrary and the fact that Thumairy was removed from his position at the King Fahd Mosque sometime before 2003.\textsuperscript{148} Thumairy also denied he knew the two 9/11 hijackers, a denial that the 9-11 Commission called “somewhat suspect.”\textsuperscript{149}

Because of such negative publicity, many people have criticized the King Fahd Mosque as a meeting place and breeding ground for potential terrorists. This has caused several anti-mosque protests to be held outside the mosque, such as in September of 2006 when the United American Committee (UAC) staged a hundred-person demonstration in which they hung “Osama bin Laden” in effigy across the street from the King Fahd Mosque. The UAC protest was met by a seventy-person counter-protest of both Muslims and non-Muslims who decried the UAC protestors as “fascists” and


\textsuperscript{144} Ibid.


\textsuperscript{146} The 9-11 Commission Final Report, Chapter 7.1

\textsuperscript{147} Ibid.

\textsuperscript{148} Ibid.

\textsuperscript{149} Ibid.
Usman Madha, spokesman for the King Fahd Mosque, stated, “I think it’s crazy. We have never encouraged extremism. We were the first mosque that condemned the September 11 atrocities and we kicked out a few people that protested that condemnation.”

In 2001, law enforcement authorities foiled a plot to blow up the King Fahd Mosque. Earl Krugel and Irv Rubin, both members of the radical Jewish Defense League, were arrested and charged with plotting to blow up the mosque and the offices of a local Lebanese-American politician. Only one of the men would be brought to trial, and both men would end up dead within the next five years. Rubin died in an apparent suicide attempt while awaiting trial in 2002, and Krugel was killed by a white supremacist inmate at an Arizona medium-security prison in 2005.

Muslim Alliances:

The King Fahd Mosque also has numerous connections with some of the best known Islamic organizations in the United States, including ICNA, ISNA, MPAC and CAIR.

Connections with foreign organizations, governments:

The King Fahd Mosque was financed by the Saudi royal family and maintains strong ties with the Saudi government. The mosque has been known to preach the radical Wahhabist ideology that the Saudi royal family adheres to via its Quranic schools and sermons.

Views of U.S. Government foreign policy:

Most of the King Fahd Mosque’s leaders and worshippers appear to be opposed to the U.S. war in Iraq, U.S. support for Israel, the USA PATRIOT Act, and most aspects of the war on terror. However, the King Fahd Mosque generally avoids making public statements regarding political issues. It seems that most Muslims at the mosque will publicly comment on political issues via other Muslim groups like CAIR and ISNA.

Relations with U.S. Government and Politicians:

California Governor Pete Wilson, as mentioned above, and other top California politicians attended the opening ceremony of the King Fahd Mosque. Former presidents George H.W. Bush and Gerald Ford, though not attending the opening ceremonies, praised the opening of the mosque. President Bush stated that the mosque “showcased the unique bond between the people of the


151 Ibid.

152 “Former JDL Activist Krugel Killed in Prison,” The Daily News of Los Angeles, November 6, 2005

153 Ibid.

154 “Inauguration of King Fahd Mosque in Los Angeles.”
United States and Saudi Arabia," while former President Ford opined that "all Americans were grateful for the magnificent gift from King Fahd."\(^{155}\)

The amount of funding needed for this effort is seldom made explicit, but figures occasionally published for similar projects in Europe provide a frame of reference. Thus, just one large Islamic center, that of Rome, cost the kingdom $50 million plus an unknown yearly maintenance subsidy.\(^{156}\)

**Proselytism and Indoctrination**

Proselytism (dawah) and indoctrination (tarbiyya) are two key instruments of the Islamist movement in pursuing the long-term objective of establishing the domination of Islam worldwide. Dawah, or Dawah Ilallah as it is often referred to by Islamists, means literally a call or invitation to Allah. In its most traditional sense it is used to describe the Muslim obligation to work for the conversion of non-Muslims to Islam and also to encourage Muslims to greater piousness and orthodoxy in practicing their faith.\(^{157}\) It is one of the fundamental religious obligations of pious Muslims. Radical Islam encourages many of its followers to dedicate their life to dawah in the belief that proselytism is a weapon as powerful as jihad in the arsenal of the Islamic movement.

While it is practiced by individuals, dawah is not a matter of individual choice, but a highly organized effort and communal responsibility of the Muslim community. Its importance in non-Muslim lands like America stems not only from the increase in the number of Muslims it brings in, but from the fact that new converts, if properly acquainted with Islamist doctrine, do not merely change their previous religion, but fundamentally reject the basic principles of their society, such as popular sovereignty and democracy, freedom of religion, separation of church

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\(^{155}\) Ibid.

\(^{156}\) Saudi funding for radical Islamist institutions in Europe, where there are large Muslim diaspora populations, is of much greater scale than in North America. There are in Europe at least seventeen large Islamic cultural centers and hundreds of mosques funded by Riyadh. In 1982, the *Muslim World League Journal* reported that 300 mosques were receiving support in France alone.

\(^{157}\) Muslims who engage in dawah are called da’i (sing.) or du’at (plur.).
and state, and rule of law, and become de facto opponents of the existing political order and thus potential recruits for the Islamic Movement.\textsuperscript{158}

Yet another important factor that has made proselytism in the West, and especially in America, particularly promising, according to prominent Islamists, is the fact that the constitutionally guaranteed separation of church and state prevents state authorities from interfering in any and all activities deemed or declared religious, even when such activities may aim at the subversion of the state itself.\textsuperscript{159} Finally, America is singled out for a concerted proselytism effort for what Islamists see as important strategic reasons. These include the general conviction among Islamists that the United States is the premier enemy of Islam and main obstacle to the achievement of its worldwide domination. Thus, argues Shamim Siddiqi, a victorious Islam requires that “the ideology of Islam prevail over the mental horizon of the American people.”\textsuperscript{160}

To the Islamists America is also the symbol and bastion of Western civilization, and therefore, in the words of Daniel Pipes, “establishing militant Islam in America would signal the triumph of this ideology over its only rival, the bundle of Christianity and liberalism that constitutes Western civilization.”

The combination of these legal and political circumstances that are conducive for Islamic proselytism in the United States has made such proselytism the key legitimate and overt activity of both the domestic Islamist networks and foreign organizations. Domestically, virtually without exception, the Islamist organizations and groups described above conduct proselytizing campaigns on a regular basis, and many of them maintain special department tasked with conducting \textit{dawah} programs. For some of them proselytism seems to be the main focus of their entire activity. This is the case, for instance, with the Islamic Circle of North America (ICNA), whose modus operandi appears to be based on the largest Muslim missionary organization in the

\textsuperscript{158} By becoming a Muslim, an Islamist authority on \textit{dawah} states, the new convert “denies all the authorities on this earth except that of Allah.” Shamim A Siddiqi, “Dawah Ilallah: The Obligation and Its Needs,” in \url{www.dawahinamericas.com}.


\textsuperscript{160} Ibid., p. 68. This point is analyzed in detail in Daniel Pipes, \textit{Militant Islam Reaches America}, W.W. Norton & Company, New York, 2002. See especially Chapter 11.
world, Tablighi Jamaat, and whose members are required to dedicate themselves completely to *dawah*—often to the tune of thirty hours of missionary work per week.\(^{161}\)

Unlike proselytism in Muslim countries, which is often carried out by missionaries knocking on doors, American Islamist organizations also utilize the full panoply of modern media and marketing tools, from e-mail and video, to social networking websites and chat rooms, to slick brochures, seminars, and *dawah* tables in shopping malls and campuses.

Particular attention is paid to groups and individuals who are seen as holding grievances or ideological animus against the American political system and society or those who consider themselves discriminated against or abused by the government. Included in this category are minorities, political dissidents, and criminals, among other groups. African-Americans, for instance, became a key focus of Islamist conversion campaigns early on. Two subgroups of the black population were targeted in particular—African-Americans in the penitentiary system and members of the Nation of Islam. Indeed converting American blacks to Islam is seen by many Islamists as a key to establishing a powerful Islamic political presence in America and reorienting Washington’s foreign policy as a prelude to its Islamization. Typical of this school of thought is the prominent advocate of *dawah* among African-Americans in prison, Ibrahim B. Syed, director of the Islamic Research Foundation in Louisville, Kentucky, who has argued that “if all the Afro-American brothers and sisters become Muslims, we can change the political landscape of America” and “make U.S. foreign policy pro-Islamic and Muslim friendly.”\(^{162}\)

While reliable figures about the success of these conversion efforts are difficult to obtain, circumstantial evidence seems to point to significant progress of *dawah* efforts among American blacks. One Islamic source claims, for instance, that a single Muslim prison chaplain in New York State has been able to convert three thousand African-American prisoners in five years, while prison officials in the mid-1990s said that between ten and twenty percent of the nation’s


1.5 million inmates identified themselves as Muslims. Overall, some thirty thousand African Americans were reported to have converted to Islam in prison every year.163

Parallel to the conversion campaigns of the American Islamist movement, radical Islamic proselytism in the United States is carried out on a large scale by Muslim missionary organizations based overseas. The most important of them by far is Tablighi Jamaat.

Tablighi Jamaat is far and away the largest Muslim missionary movement in the world, estimated to have over ten million active adherents. While the Pakistan-headquartered organization does not publish any figures or much information of any kind, its size and influence are testified to by the huge revival meetings it stages every year on the Indian subcontinent. These three-day gatherings, known as ijtima, take place in Raiwind, Pakistan, Dhaka, Bangladesh, and Bhopal in India and attract to no less than two million people each. Founded in India in 1927, the Tablighi missionary movement is currently active worldwide with millions of its members, known as tablighis, donating their time to carry out its traditional door-to-door proselytism.164

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**Tablighi Jamaat – Profile of an Islamic Missionary Movement**

Literally a “proselytizing group” or party, Tablighi Jamaat is a very large Muslim missionary organization active throughout the world. While it claims to be apolitical and does not appear to openly espouse violence and terrorism, the Deobandi ideology it preaches is an integral part of the radical Islamist movement.

**Origins and Evolution:**

Tablighi Jamaat was founded in 1927 by the Deobandi cleric and scholar Maulana Muhammad Ilyas Kandhalawi (1885–1944) in Mewat, India, not far from Delhi. From its inception, radical Deobandi attitudes permeated Tablighi philosophy. The movement rejected modernity as antithetical to Islam, excluded women, was hostile to Shiites and syncretic Muslims, and preached that Islam must subsume all other religions.165

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164 For a detailed analysis of the origins, evolution, and ideology of Tablighi Jamaat see Alex Alexiev, “Tablighi Jamaat,” *Middle East Quarterly*.

165 Ibid.
The organization was also noted for its dynastic flavor, with virtually all of its leaders related by either blood or marriage to the founder Maulana Ilyas, and demonstrating a high degree of secretiveness. It publishes little if anything about its activities and neither grants interviews nor maintains a presence on the Internet. Its missionary work is conducted in a door-to-door manner by small groups (jamaats) of members who go out on missions from one day to four months.

**Tablighi Jamaat in the West:**

Beginning in the 1960s, the organization began expending outside its original South Asian region, and by the late 1970s it had become a truly transnational organization active on all six continents. It also shifted its focus from primarily preaching a more fundamentalist version of Islam to Muslims to the conversion of non-Muslims as well. This period coincided with the large-scale immigration of South Asian Muslims to Western Europe and North America, which created additional proselytizing opportunities. It appears also that it was during this timeframe that a synergistic relationship between Tablighi Jamaat and Wahhabi circles was established, with the latter becoming a key financier of Tablighi activities. The building of the European headquarters of Tablighi Jamaat in Dewsbury, England, in 1978, for instance, was financed by the Muslim World League.

While there is no concrete evidence of direct recruitment for terrorist purposes by Tablighi members, there is no doubt that at least some people that first discover radical Islam through this organization eventually gravitate to extremist and terrorist activities. One way in which this is accomplished is by sending promising recruits to the Tablighi headquarters in Raiwind, Pakistan, for four months of additional religious training. While there, recruits are approached by Pakistani jihadist organizations and end up in the terrorist training camps.

It is this role of Tablighi Jamaat that has led French counterterrorism officials to call the organization “the antechamber of fundamentalism,” and a senior U.S. FBI official to state: “We have a significant presence of Tablighi Jamaat in the United States, and we have found that al-Qaeda used them for recruiting now and in the past.”

While the secretive Tablighi movement claims to be apolitical—a claim uncritically bought by many academic observers—and does not openly advocate Islamist agendas, it is deeply imbued with the radical Deobandi interpretation of Sunni Islam that motivates the Deobandi-inspired Pakistani jihadist groups and the Taliban. It is apolitical only to the extent that it does not get involved in any overtly political activities at the nation-state level, which it considers irrelevant and illegitimate from the perspective of the Muslim ummah. Instead, its missionary zeal is dedicated to the millenarian objective of establishing Islam as the only religion in the world, an objective described by French Tablighi scholar Marc Gaborieau as nothing short of a “planned conquest of the world” in the spirit of jihad.

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Ideologically, the Deobandi worldview of the Tablighis is virtually indistinguishable from the radical Wahhabi/Salafi interpretation of Islam.

**Deobandism – Profile of a Radical Islamic Creed**

Deobandism is a South Asian Islamic school of thought that derives its name from the town of Deoband, India, site of the large Darul Uloom madrassa where the Deobandi doctrine originated. In the past two and a half decades, Deobandism has become established as one of the major sources of radical Islamist ideology alongside Wahhabism, the Muslim Brotherhood, and the teachings of Abul Ala Mawdudi.

**Origins of Deobandism:**

The original Darul Uloom madrassa in Deoband, India, was established in 1866. Founded as a reaction to the British crackdown in the aftermath of the Sepoy Mutiny in 1857, the Deoband seminary sought to reinvigorate the Muslim faith by preaching a rigid, literalist interpretation of Islam similar to Wahhabism. Over the years, the Deobandis, some of whom were originally sufis, gradually increasingly embraced a radical interpretation of Islam marked today by uncompromising attitudes toward non-Muslims, misogyny, and hostility toward syncretic Muslims, Sufis and Shiites. Its growing international influence has been exercised through the training of some 65,000 graduates of Darul Uloom seminary, a number of political parties in both India and Pakistan with offshoots in the West, especially the United Kingdom, and the worldwide proselytizing (dawah) activities of Tablighi Jamaat, an organization that shares the Deobandi ideology.

**Deobandism Today:**

As a radical Islamist creed, Deobandism has come to play a role second only to the Wahhabi/Salafi school in aiding and abetting Islamic extremism and terrorism. Its current prominence derives from the decisive role it played beginning in the late 1970s in the Islamization of Pakistan under Zia ul-Haq. Though only ten percent of the Pakistani Muslims subscribed to the Deobandi creed, they were given active state support and financing by Zia’s military dictatorship in establishing the Deobandi writ in countless madrassas, mosques, and Islamic institutions throughout Pakistan and especially in the Northwest Frontier Province (NWFP) and Baluchistan, which they came to dominate at the expense of the syncretic Bareli majority.

In the early 1990s, Deobandi madrassas and political parties such as Jamiat Ulema-e-Islam, together with the Pakistani Military Intelligence (ISI), were instrumental in setting up the Taliban and supporting it in its bid for power in Afghanistan. Deobandism became the motivating ideology also of a number of openly jihadist and terrorist organizations active in Pakistan and Kashmir, such as Lashkar-e-Jangvi, Harkat ul-Mujahideen, Sipah e-Sahaba, Jaish e-Mohammed and others.169

The Deobandi creed is being actively propagated at present by over 1800 established Deobandi madrassas throughout Pakistan and as many as 30,000 informal madrassas in India.170

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Deobandism in the West:
The Deobandi ideology has spread in the West through the large-scale immigration from the subcontinent, particularly to Great Britain, and through the proselytizing activities of Tablighi Jamaat. Deobandism dominates the Muslim establishment in the Pakistani diaspora community in the UK and increasingly the Bengali immigrant community as well and has contributed substantially to the ongoing radicalization of British Muslims. There are currently at least four dozen Deobandi and Darul Uloom madrassas in Britain and a growing number in North America. Deobandi doctrine is also spread by the large presence throughout the West of Tablighi proselytizers.

Like the Wahhabs, the Tablighis deny any legitimacy to all other religions and, in fact, to other Muslims that do not share their ideological bent, such as the Shias. Like the Wahhabis, but unlike the domestic Islamist groups in America, Tablighi Jamaat also rejects modernity, practices misogyny, and advocates complete separation of the Muslims from infidel society except for the purpose of converting them.

Beginning in the 1970s, when Tablighi Jamaat first became truly transnational with the help of Saudi funding, it has established a major beachhead in Western Europe and the United States and has contributed significantly to the radicalization of Islam in the West, particularly in diaspora communities of south Asian origin.

Its apolitical and pietistic reputation notwithstanding, Tablighi Jamaat appears to be increasingly active as a recruitment agency for terrorist cadres. In the United States many of the groups and individuals arrested for plotting terrorist acts, such as the “American Taliban” John Lindh, the “Lackawanna Six,” and the Oregon cell that conspired to bomb a synagogue and sought to link up with al-Qaeda, involved Tablighi converts. Other indicted terrorists, such as “shoe bomber” Richard Reid, “dirty bomber” Jose Padilla, and Lyman Harris, who sought to bomb the Brooklyn Bridge, were also members of Tablighi Jamaat at one time or another. Indeed, Pakistani

171 Prominent Deobandi scholars in Pakistan have gone as far as declaring all Shias apostates, calling for their excommunication from the *ummah* and urging jihad and violence against them. The result has been unrestrained violence and suicide bombings against the Shias in the North-West Frontier Province, Punjab, and elsewhere, that some have characterized as genocidal in nature.

172 One indication of the growing clout of the Tablighis in Europe, for instance, is their application for a permit to build the largest mosque in Europe, expected to hold forty thousand worshippers at the site of the London 2012 Olympic Games.

intelligence sources report that four hundred American Tablighi recruits have received training in Pakistani or Afghan terrorist camps since 1989.¹⁷⁴

While the proselytism campaign by radical Islamic groups as examined above is fairly well-known and documented, the closely related effort to indoctrinate and radicalize the Muslim community in America known as *tarbiyya* has remained virtually unnoticed despite its great importance to Islamist ideology.

An Arabic word from the root *rbw* (to grow, raise, bring up, teach, instruct), *tarbiyya* as a concept differs from the word *ta’lim* (to teach knowledge, educate) in that it implies a process of upbringing and imparting values. In its traditional meaning it is used to describe inculcating a specific value system, as in “European *tarbiyya,*” or “secular *tarbiyya.*” In radical Islamic parlance, however, its frequent use is both characteristic and indicative of Islamist propensities. “Islamic *tarbiyya*” (*tarbiyya Islamiyya*) is the term generally used by groups and organizations associated with the Wahhabi/Salafi ideology or Muslim Brotherhood views to indicate the indoctrination of individuals in the proper Islamist value system.

Many of the Islamist networks in the United States make *tarbiyya* alongside *dawah* a central focus of their work and institutionalize it as a department or a key mission of their organization. For instance, the Muslim American Society (MAS), an American spin-off of the Muslim Brotherhood, has both a separate department dedicated to *tarbiyya* that includes a “Family Tarbiyya Project” and an independent website dealing with the subject, while the Islamic Circle of North America (ICNA) advertises its mission with respect to youth as “Tarbiyya–Our Foundation, Dawah–Our Action, Youth–Our Future.”¹⁷⁵ Similarly, the Boston Council of Muslim Student Associations, an umbrella group of Massachusetts and New England MSAs, sees its mission in providing “tarbiyya, social, spiritual and leadership development,” in addition to fostering cooperation among MSA organizations.¹⁷⁶ A similar emphasis characterizes virtually


¹⁷⁶ See [www.msanational.org/bostoncouncil/exec/welcome.htm](http://www.msanational.org/bostoncouncil/exec/welcome.htm).
all other prominent U.S. Islamist organizations, such as MSA, ISNA, MPAC, and most individual Islamic centers and mosques controlled by radical Islam.

While definitions of *tarbiyya* can vary among the different Islamist organizations, most emphasize *tarbiyya* as an instrument for ideological indoctrination in the service of political Islam. The following quotations are typical:

“The goal of this project (MAS Family Tarbiya Project) is to build and educate MAS families based on our ideology in order for our families to be role models for Muslim activists.”\(^{177}\)

“*Tarbiya* is a systematic, comprehensive, and continuous process of preparing people to live, embody, spread and advocate Islam, both individually and collectively.”\(^{178}\)

“The process of preparing individuals and inculcating in them the teachings of Islam is called *tarbiya*...and because believers must be united, and their work must be collective and organized, the *tarbiya* process must be collective and organized...*tarbiya* is the process of molding and cementing the building blocks of the movement, or the community of believers...” *Tarbiyya* produces model individuals, families, and community and commits them to the task of shaping a model society.\(^{179}\)

“This *tarbiya* aims to establish organized and efficient, movement oriented Islamic work and nothing less...and this work should be Islamic movement oriented, i.e. work that will help move us into the future and break our stagnation and decline.”\(^{180}\)

“In our view, the *tarbiya* produces the personality of the “true Muslim activist.”\(^{181}\)

“In MAS terminology, the word *tarbiya* means the systematic development and training of members and potential members. It is a continuous and comprehensive process of developing all


\(^{179}\) Ibid.

\(^{180}\) [www.masnet.org/youth.asp+islamic](http://www.masnet.org/youth.asp+islamic).

\(^{181}\) Ibid.
aspects of the Muslim character/personality, i.e., spiritual, intellectual, moral, social and physical.”

**Infiltrating Infidel Society**

Infiltrating non-Muslim societies and their political and social institutions is both an objective and an instrument of the Islamist movement in its long-term quest to Islamize them. Such efforts, according to the Muslim Brotherhood strategic program known as “The Project,” envisage:

- “Progressive efforts targeted at controlling the local centers of power through institutional action” and “placing them in the service of Islam.”
- Engaging in “temporary cooperation” between the Islamic movement and other political movements that espouse causes conducive to Islamic objectives.
- Avoiding “confrontation with adversaries at the local or the global level.”
- “Working within various influential institutions and using them in the service of Islam.
- Encouraging Muslims “to take part in parliament, municipal councils, labor unions and other institutions of which the membership is chosen by the people in the interest of Islam and of Muslims.”

Within the American context, this strategy of the Ikhwan-inspired or controlled Islamist networks has involved alliances with radical left and anti-establishment groups and efforts to undermine state and federal legislation designed to defeat Islamic extremism and terrorism, political and electoral activism, and outreach activities directed at police and law-enforcement institutions. A detailed examination of the practical implementation of these tactics is beyond the scope of this study, but even the few examples provided below should suffice to convey a sense of the magnitude, organizational sophistication, and success of such efforts.

An early effort to exploit established radical left and pro-communist networks for radical Islamist purposes was the founding of the National Coalition to Protect Political Freedoms

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183 All quotations are from “The Muslim Brotherhood Project.”
(NCPPF) in 1997 by Muslim activist and, at the time, key financier of the terrorist organization Palestinian Islamic Jihad (PIJ), Sami Al-Arian. Al Arian, a professor at the University of South Florida, who was later sentenced to a jail term for terrorism-related activities, founded NCPPF for the express purpose of trying to overturn the Anti-Terrorism Act of 1997, which made legal the use of secret evidence in prosecuting terrorists. In trying to mobilize support against “Secret Evidence” that was likely to impact severely the activities of Palestinian terrorists and supporters in the United States, Al-Arian recruited a number of well-known hard-left and pro-communist organizations, apart from the most prominent Islamist groups, such as the American Muslim Council (AMC), CAIR, MPAC, and MAS. The former included the National Lawyers Guild (NLG), a communist front organization going back to 1936, and William Kunstler’s Center for Constitutional Rights (CCR), a well-known legal defender of all manner of revolutionary left and communist radicals. The fact that NCPPF was funded by the Interreligious Foundation for Community Organization (IFCO), another radical-left front group, was evidence that long before 9/11 the American left had recognized radical Islam as a worthy ally in its struggle against America.

In the event, NCPPF was not able to overturn “Secret Evidence,” even though it extracted a promise from presidential candidate George Bush in 2000 to do that if elected. The priority that the Islamists assigned to overturning “Secret Evidence” was evidently high enough for the four main U.S. Islamist organizations to found another Muslim political organization called AMPCC (American Muslim Political Coordinating Council) in 2000 for the explicit purpose of helping

184 The complete list of NCPPF member organizations includes: American-Arab Anti-Discrimination Committee (ADC), Arab American Institute, Bill of Rights Defense Committee (BORDC), Building Resistance (BR), Center for Constitutional Rights (CCR), Chicago Committee to Defend the Bill of Rights (CCDBR), Coalition for Civil Liberties (CCL), Committee for International Human Rights Inquiry (CIHRI), Council on American Islamic Relations (CAIR), First Amendment Foundation, Irish Northern Aid Committee (INAC), Muslim American Society Freedom Foundation (MASFF), Muslim Civil Rights Center (MCRC), Muslim Public Affairs Council (MPAC), National Association of Criminal Defense Lawyers (NACDL), National Committee Against Repressive Legislation (NCARL), National Committee of Women for Democratic Iran (NCWDI), National Immigration Project (NIP), National Lawyers Guild (NLG), Sikh Mediawatch And Resource Task Force (SMART), Tampa Bay Coalition for Justice and Peace (TBCJP).

elect George Bush. The organization officially endorsed Bush for president in October of 2000.186

Another major effort by Islamic radicals to influence American politics in conjunction with the left took place just a few days after 9/11 when an organization called Act Now To Stop War and End Racism (ANSWER) was founded on September 14, 2001, by Ramsey Clark’s International Action Center in New York. From the very beginning, this organization, which like NCPPF was funded by IFCO, was envisaged as a partnership between the self-styled anti-imperialist revolutionary left and America’s Islamic extremists. Indeed, the home page of ANSWER openly states that “the central characteristic of the ANSWER organizational strategy has been partnership with the Arab-American and Muslim communities,” a partnership undertaken, according to the group’s leadership, after it recognized that “the U.S. anti-war movement could successfully organize tens of thousands of Arab-Americans, Muslims and South Asian people to form a united front.”187 For the Islamists of the key Muslim member organizations, such as the Free Palestine Alliance and the Muslim Student Association (MSA), the alliance offered a chance to try to stymie U.S. efforts in response to 9/11 in the short term, while building a political presence on an anti-Israel, anti-American, and pro-Islamist basis in the long term. Indeed the first major demonstration organized by ANSWER in Washington only two weeks after 9/11 aimed at preventing the pending U.S. invasion of Afghanistan.188

While this first effort predictably failed, later ANSWER activities proved the Islamists’ expectations correct as the organization veered increasingly in a vocal anti-Israel and anti-Semitic direction and began to openly endorse and support Islamic extremism and terrorist organizations like Hamas and Hezbollah.189


187 See www.answer.pephost.org.

188 For details on ANSWER and its various demonstrations see http://en.wikipedia.org/wiki/Act_Now_to_Stop_War_and_End_Racism.

Yet another example of Islamist manipulation of the political process, this time at the state level, is provided by the successful effort by California-based Islamist organizations to pass a resolution in the California legislature condemning the Patriot Act, a crucial piece of anti-terror legislation that severely circumscribed the ability of U.S.-based supporters of Islamic terrorism to operate with impunity. Organized under the auspices of a notional coalition named California Civil Rights Alliance (CCRA), founded and completely controlled by the well-known Islamist groups American Muslim Alliance (AMA), MPAC, and CAIR, this political initiative was methodically planned and carried out by Muslim activists in California with the passive help of a few anti-establishment groups. The resolution, known as Senate Joint Resolution 10, urged the legislature to repeal allegedly unconstitutional provisions of the Patriot Act and oppose the federal legislation. Though it had little chance of affecting the Patriot Act at the federal level in a significant way, the resolution was voted in by a significant majority and demonstrated the growing sophistication of the Muslim organizations in using American legislation and legislators for their own propaganda purposes that were detrimental to American security interests.190

190 See “MPAC Testifies Before Calif. Senate Judiciary Committee on Civil Liberties Resolution” in www.mpac.org. The website of the CCRA is located at www.civilrightsforall.net.
Chapter VIII: Supporting Jihad through Sharia Finance

Sharia Finance as an Instrument of Islamization

Sharia finance, a concept virtually unknown in the West until recently, has emerged in the last decade as one of the most important instruments in the hands of radical Islamists to promote their political objectives in America and the West. Based on the ostensible Quranic prohibition against lending at interest, excessive risk-taking, and investing in certain prohibited industries and activities, sharia-compliant finance is touted by its supporters as faith-based and thus morally superior as well as a more profitable alternative to conventional finance. The reality of Islamic finance is quite different. Sharia finance is not only a concept that has never been practiced in Muslim history, but it is also one that was unknown even to pious Muslims until invented as part of radical Islamist ideology in the 1950s. Its real objective has very little to do with finance and everything to do with sharia. It aims, first and foremost, to legitimize sharia law in the West and gradually accomplish the isolation of Muslim communities from mainstream Western society, thus facilitating Islamist control over them.

Despite its essentially ideological desiderata, sharia finance has become a large-scale phenomenon due to two decisive factors. First, there was the huge transfer of wealth from the West to the oil-exporting states of the Middle East in the past two decades, as a result of which their rentier oligarchies found themselves sitting on unprecedented piles of surplus cash. With many of these super-rich oligarchs, like the Saudi billionaires Saleh Kamel, Prince Faisal al-Saud, and Suleiman bin Aziz al-Rajhi, among the most zealous Islamists, sharia finance found a ready and enthusiastic support base. Second, Western bankers saw sharia-compliant finance as an easy and profitable way to skim off some of the petro-dollar liquidity sloshing around the Middle East by offering its expertise to the new breed of Islamic financiers. As a result, the Islamic finance market that did not exist prior to 1975, and was limited to just a few marginal banks well into the 1990s, started growing rapidly in the new century. By mid-2007 it was reported to have reached $800 billion and was expanding by more than fifteen percent per
Islamic bond issues, called *sukuk*, grew by seventy-five percent to $24.5 billion in the first half of 2007 from 2006, as hundreds of banks worldwide competed to offer sharia-compliant services and investment products. And it was far from an exclusively Muslim affair. The international financial community jumped into the fray with relish. Most large banks now offer some Islamic services, and Deutsche Bank alone has already issued close to $1 billion worth of *sukuk* bonds. Not to be left behind, Wall Street features both an Islamic mutual fund and an Islamic index, and more are in the works. It is not just private business that is involved, as Western governments appear eager to join the rush as well. The German state of Saxony-Anhalt has already issued an Islamic bond, as did the United Kingdom in August 2010. No great surprise there either, given the fact that then-Finance Minister Gordon Brown vowed “to make Britain the gateway to Islamic finance and trade.”

There clearly are many people and institutions involved in this phenomenon, especially among its Western practitioners, motivated solely by the promise of quick profits. However, for those who invented the concept and are busily promoting it around the world, Islamic finance is about Islam. And not just any kind of Islam, but the most radical, fascist-like interpretation of the Islamic religion that has increasingly become the dominant idiom in the Muslim world, as amply demonstrated in earlier parts of this study. Thus, far from being an innocent venture in free market capitalism, sharia finance was conceived and is practiced as one of the key instruments of the militant Islamist movement in its struggle against the West. It is therefore important to understand what Islamic finance is and what it is not.

Several of the key concepts and principles invoked in Islamic finance therefore need to be examined in some detail. First and foremost, one must begin with the doctrine of sharia itself, since every Islamic finance instrument and scheme must be sharia-compliant to be considered legitimate. Indeed, strict sharia adherence is the sole criterion of whether or not a given financial

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transaction is Islamic. Secondly, one needs to analyze exactly what Islamic finance is, how it functions, and how it differs from conventional finance. Last but most important, we must examine and expose the methods and means through which Islamic finance serves extremism.

Islamic finance without a doubt is part of a broader effort to legitimize sharia as the cornerstone of the ideology of militant Islamism. Far from being concerned primarily with the Islamic legality of interest and or almsgiving, Islamic finance embraces and promotes sharia as an instrument of Islamization. Even a cursory acquaintance with some of the objectives of Islamic banking makes this abundantly clear, as in the statements quoted below:

“First and foremost, an Islamic organization must serve God. It must develop a distinctive corporate culture, the main purpose of which is to create a collective morality and spirituality which, when combined with the production of goods and services, sustains the growth and advancement of the Islamic way of life.”

“Islamic banks have a major responsibility to shoulder…All the staff of such banks and customers dealing with them must be reformed Islamically and act within the framework of an Islamic formula, so that any person approaching an Islamic bank should be given the impression that he is entering a sacred place to perform a religious ritual…”

“Muslims who truly believe in their religion have a duty to prove, through their efforts in backing and supporting Islamic banks and financial institutions, that the Islamic economic system is an integral part of Islam and is indeed for all times…”

Islamic Finance: Myth and Reality of a Bogus Concept

As countless websites and publications by Islamic financial institutions presently assure us, Islamic finance derives its Islamic character from the strict observance of the ostensible Quranic prohibition of lending at interest (riba), the imperative of almsgiving (zakat), and the avoidance

196 Ibid., p. 29.
of excessive uncertainty (gharar) and certain practices and products considered unlawful (haram) to Muslims such as gambling, drinking alcohol, and eating pork. Of these the first is by far the most important as the raison d’être and key justification for Islamic finance. Yet there is as much if not more evidence that the practice of riba declared un-Islamic in several verses in the Quran describes usury rather than interest as such.

Here is how Timur Kuran, the author of the best documented, book-length study of Islamic finance explains it: “What the Quran bans unambiguously is the pre-Islamic Arabian institution of riba, whereby a borrower saw his debt double following a default and redouble if he defaulted again. Because it tended to push defaulters into enslavement, riba had long been a source of communal friction.”

Kuran’s interpretation, which has been shared by many Islamic scholars historically, though not by the current crop of radical Islamic clerics, seems to be buttressed by the key Quranic verse (Sura Al Imran 3:130) on the subject, which reads: “O believers take not doubled and redoubled riba and fear God so that you may prosper,” in one translation and “Believers, do not live on usury, doubling your wealth many times over. Have Fear of God, that you may prosper,” in another. Additional evidence from the Quran that what was prohibited was usury comes from the elaborate instructions in Sura Al-Bakara 2:282 given to those contracting a debt, providing for them to put it in writing and in front of witnesses, with repayment dates clearly stated. Since it is not known that money was lent without interest in Arab society at the time of Muhammad, the transactions referenced in the above sura almost certainly involved interest.

Even more persuasive than the parsing of Quranic verses is the much more solid proof provided by historical experience that interest lending in the Muslim world was hardly illegitimate. There

197 Far from being an original Islamic concept, the prohibition of usury was a standard feature in virtually all civilizations and religions preceding Islam, including ancient Greece and Rome, and Judaism, Hinduism, Buddhism, and Christianity. See Wayne A.M. Visser and Alastair McIntosh, “A Short Review of the Historical Critique of Usury,” in Accounting, Business and Financial History, 8:2, Routledge, London, July 1998, pp. 175–89.

is overwhelming evidence that throughout most of Muslim history money lending at interest was wide-spread, popular, and approved by both religious and political authorities.

Both the practice of lending at interest and support for it from influential Islamic scholars has continued in the modern era with the most recent fatwa justifying interest issued by the mufti of Egypt, Sheikh Muhammad Sayyid Tantawi in 1989. It is only in the past few decades, with the dramatic rise of radical Islam and its growing ideological dominance, that the pendulum has swung back with those opposing interest gaining the upper hand, to the point where today opposition to interest is the one thing all Islamists and “Islamic” economists and financiers have in common.

To understand how this came about requires a short discussion of the invention of Islamic economics and its offshoot, Islamic finance. And “invention” is not an exaggeration for what happened when the radical Islamist ideologue Maulana Abul Ala Mawdudi took it upon himself in the 1940s to chart out a course for Muslim cultural and political reassertion in the face of what he saw as an onslaught of Westernization that ostensibly threatened Muslims with the loss of their religious identity. Mawdudi saw the solution to this existential threat in a return of the Muslims to authentic Islam. To do that, he advocated building a separate, self-sustained Islamic order with its own Islamic ideology, Islamic politics, and Islamic economics that taken together would guarantee an Islamic way of life and ultimately the Islamic state as the first step toward establishing Muslim rule worldwide.

Calling for a return to Islam and the cultural separatism this entailed was, of course, nothing new and had been practiced by earlier Islamic scholars such as Muhammad Abduh, Jamal ad-Din al-Afghani, Sayyid Ahmad Khan, Rashid Rida and others. None of them, however, evinced the slightest interest in the Islamization of economics.

Mawdudi’s novel call for Muslim economic reassertion, was promptly taken up by others like the prominent Muslim Brotherhood ideologue Sayyid Qutb in the 1950s, who like Mawdudi

199 The best discussion of Mawdudi’s contribution to Islamic economics is in Kuran, especially Chapter 4, “The Genesis of Islamic Economics.”

200 Kuran, Islam and Mammon, p. 90.
knew very little about economics, but saw clearly its utility in mobilizing support for the cause of Islamism.\textsuperscript{201} Qutb’s contribution, if it is one, was to steer Islamic economics further in the direction of socialist, collectivist principles by urging the nationalization of natural resources and most infrastructure.\textsuperscript{202} And so through the writings of Mawdudi, Qutb, and a few others the concept of Islamic economics became firmly established in Islamist discourse despite the obvious fact that there was no substance to it and that Islamic economics made no more sense logically than Christian physics or Buddhist biology. To the extent that neither Islamic economics nor Islamic finance had even been heard of, let alone practiced, before Mawdudi, this was a purely intellectual invention, yet one with disturbing future implications, as we are now observing.

The actual transition from vague discourse on Islamic economics to actual Islamic financial institutions took place several decades later, which is yet another testimony that the concept of Islamic economics was indeed a fabricated one. The actual driving forces behind the establishment of Islamic banking in the 1970s were two closely related developments. The first one was the huge windfall profits that accrued to Saudi Arabia and other Gulf oil producers following the 1973 oil embargo and the dramatic spike in oil prices that followed it.\textsuperscript{203} A practical result of this surge in profits was the founding of the Saudi-controlled multinational Islamic bank, the Islamic Development Bank (IDB) in 1975. The first private bank, the Islamic Bank of Dubai, followed in 1975, and several others were opened before the end of the decade.

The real takeoff of Islamic finance, however, took place in the 1980s prompted by the success of the Khomeini revolution in Iran in 1979, the ongoing Islamization of Pakistan under Zia ul-Haq in the 1980s and the imposition of sharia jurisprudence in these two countries as well as in Sudan in the same period. The result was a veritable explosion of Islamic banks and affiliated institutions across the Muslim world. According to the International Monetary Fund (IMF), their

\begin{footnotesize}
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\item[202] Ibid., p. 306.
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number reached three hundred in 2005, and more recent Arab sources estimate that there are four hundred Islamic banks active in seventy-five countries, with close to a trillion dollars under management in mid-2008.\textsuperscript{204}

This does not include the dozens of Western banks that are now offering various Islamic financial products and “Islamic windows” at their institutions. Moreover, there are good reasons to expect that the avalanche-like growth of Islamic finance will continue at least for the foreseeable future. First, with oil prices hovering around $80/barrel presently, liquidity in the Gulf is growing at rates even exceeding those of the 1970s. Secondly, Western governments and central banks not only do not appear disturbed by the phenomenon, but seem willing to welcome and facilitate it.\textsuperscript{205}

Faced with the reality of a burgeoning Islamic finance industry that pledges allegiance to the medieval obscurantism of sharia, albeit without disclosing its substance, it is appropriate to look briefly into the mechanics of Islamic banking and what it entails.

Islamic financing, very simply, claims to be an effective and morally superior alternative to conventional finance by strictly following sharia tenets that prohibit interest transactions, uncertainty and speculation (ghurar), investment in a host of prohibited activities (haram), and encouraging wealth redistribution and poverty alleviation through alms giving (zakat). Indeed, more than a few Western institutions have gone overboard touting it as “ethical,” “socially-responsible,” and so on. To achieve that goal, Islamic finance claims to have developed a series of sophisticated, sharia-compliant financial instruments, superior both ethically and in terms of performance to conventional ones. These currently include alternatives to the entire gamut of


\textsuperscript{205} In January 2007, UK Treasury minister Ed Balls announced a number of regulatory measures designed to facilitate Islamic finance in Great Britain. “Today I’m able to set out the next stage in our reforms to ensure the tax and regulatory system will encourage the development of Sharia compliant products…. Today is an example of public and private sectors working together to fulfill our shared ambition of creating major international markets in Islamic finance with London as their center.” The Halal Journal, January 31, 2007.

traditional credit, investment, insurance, and fixed income products, designated by exotic Arabic names like *murabaha, mudaraba, ijara, takaful, sukuk, and musharaka*.

While there certainly are financial products in Western finance that do not involve interest transactions (venture capital, stock market investment), there are few if any that involve neither consideration of the time-value of money (interest) nor a significant degree of uncertainty and speculation. Since you cannot have either one according to sharia, most Islamic banks and institutions routinely engage in various ploys, ruses and plain dishonesty to hide the fact that they engage in both.

For instance, the most popular Islamic financing transaction by far, called *murabaha*, involves a bank buying goods that a borrower needs to have financed. The bank then adds a service charge equivalent to what the interest would have been, and turns the bill over to the customer to be paid at a predetermined time in the future. Ostensibly, what makes the transaction Islamically legitimate, rather than a straight interest transaction, is the fact that the bank takes the risk of owning the goods for some period of time, even though that period could be and usually is but a second. Thus, *murabaha*, which makes up a very high percentage of all Islamic transactions currently, is interest lending in everything but name.206

The same is true of Islamic leasing (*ijara*), profit and loss transactions (*mudaraba* and *musharaka*) and most of the rest as described in detail elsewhere.207 In another example, sharia requires Muslims to shun not just interest transactions, but also the companies engaged in them. To the extent that there are few if any Western companies and, indeed, not many Muslim ones that do not borrow money at interest or generate part of their revenue from interest income, it would be next to impossible to have a mutual fund that does not include such companies. Yet numerous Islamic mutual funds do exist by simply looking the other way or, even more conveniently, by paying for a fatwa to declare them sharia-compliant—an increasingly prevalent

206 This and other ruses widely used by today’s Islamic financiers are hardly novel. Some were used by Christian businessmen during the Middle Ages to conceal interest transactions during periods when the Church had prohibited them. A fairly popular one was called *contractum trinius* (triple contract) which consisted of three separate transactions that individually did not involve interest, but taken together amounted to just that.

207 For details see Kuran, *Islam and Mammon*, pp. 10–11.
practice. What all of these ostensibly Islamic products have in common, apart from their disingenuous nature, is that they are all priced considerably higher than similar conventional ones, which may be their real attraction to Western banks. As one Islamic mortgage banker put it succinctly if cynically: “The price for getting into heaven is about 50 basis points.”

To sum up, even a casual examination of the reality of Islamic finance today reveals it to be a bogus concept practiced by deceptive ploys and disingenuous means by practitioners that are or should be aware of that, but remain predictably silent. To those that pursue the objectives of the radical Islamist agenda, all the ruses and deceptive ploys of Islamic banking are well worth the progress they have made in promoting sharia extremism by means of Islamic finance.

There are Muslims and Muslim economists, however, who have seen these dishonest tactics for what they are and have denounced them in no uncertain terms. One Muslim economist, for instance, criticized sharia finance for having “made a mockery of Islam,” while another has described it as “a manifestation of the Muslim community’s moral degradation,” and a third believes that it is a “serious crime against Islam.” The experience of Islamic banking to date shows without much doubt that these doubters are in the minority.

208 Mahmoud el-Gamal, *Mutuality as an Antidote to Rent-Seeking Shariah-Arbitrage in Islamic Finance*, Rice University, April 2005, www.nubank.com/islamic/mutuality.pdf. Fatwa fraud is nothing particularly new and is present in even the most prestigious of Islamic institutions. Recent investigations in the Darul Uloom Islamic seminary in Deoband, India, the most prestigious institution of its kind in South Asia, revealed that “Islamic legal rulings are not only for sale in India, but can be tailor-made to suit the purchaser’s needs.” See “Bungs for Fatwas” in http://commentisfree.guardian.co.uk/brian_whitekar/2006/09/bungs_for_fatwas.htm.

209 For instance, the sukuk bond issued by the German state of Saxony-Anhalt is openly based on the EURIBOR (European Interbank Rate) interest rate.


211 Prof. Mahmoud A. El-Gamal, *Mutuality as an Antidote*.

212 Kuran, *Islam and Mammon*, p. 16. The bogus nature of Islamic financing has also been subjected to a devastating critique from the viewpoint of devout non-Islamist Muslims. The Turkish scholar Suleiman Uludag, for instance, who uses classical Islamic scholarship as a starting point of his critique, has this to say: “Those that insist on
Islamic Finance in the Service of Extremism

Even if of questionable validity as a discipline, Islamic finance would be of little consequence if it were not organically tied to radical Islam and ultimately to terrorism. What makes the cause for concern particularly acute is the evidence that the current avalanche-like growth in petrodollar liquidity in the Middle East is likely to continue and even accelerate for the foreseeable future. It is thus not unrealistic to be concerned that if allowed to continue unabated, Islamic finance could not only acquire enough critical mass to start undermining Western capital markets, but is certain to create a massive, legitimate, and institutionalized financial and political underpinning to Islamic extremism that has the stated objective of destroying Western civilization.

It is therefore of primary importance to understand the means and methods through which Islamic finance seeks to serve the extremist agenda.

From the very beginning of Islamic banking in the mid-1970s, sharia finance institutions have aided and abetted militant Islamism. From the first Islamic bank, the Islamic Development Bank (IDB), which transferred hundreds of millions of dollars to Hamas to support suicide bombing, to the notorious terrorism financier Bank Al-Taqwa and the numerous Islamic banks and charities run by the “Golden Chain” group of Saudi billionaires funding al-Qaeda and its like, Islamic finance has been a life-support system for radical Islam.214

banning interest are ignorant of Islamic history and guilty of misinterpreting the Quran, which bans not interest but usury, or exorbitant interest. And those who appreciate the impossibility of doing business without interest and who, for this reason, tolerate various ruses are guilty, in addition, of promoting dishonesty and hypocrisy. This is a serious crime against Islam, a religion that stands for truthfulness. It is also a grave offense against God: even if interest were unlawful, it would be a lesser sin to deal in interest openly than to cloak it in practices aimed at deception.” Cited in Kuran, p. 16.

213 According to a new McKinsey study, the petro-dollar assets of oil producers grew from $1.2-$1.3 billion in 2000 to $3.4-$3.6 billion in 2006 and are projected to reach $5.9 billion in 2012. They are already bigger than the combined assets of Asian central banks and more than twice the size of all hedge funds. At a price of $70/barrel, oil producers have $2 billion to invest per day. See “Financial Globalization’s New Power Source,” Wall Street Journal, October 4, 2007.

What is not as well known is that even after the vast expansion of the Islamic finance industry in the past decade and large-scale Western involvement, the industry continues to be run ideologically and organizationally by people and institutions with well-established Islamist credentials and reputation. Thus, among the influential Islamic entities entitled to issue fatwas on sharia matters and playing a key role in Islamic finance one can find the Fiqh Academy in Jedda, an organ of the Organization of the Islamic Conference (OIC), the European Council for Fatwa and Research, and the Fatwa Council of North America, all of whom have impeccable Wahhabi/Salafist credentials and extremist proclivities. The same is true of a number of newer organizations that have sprung up recently for the purpose of administering and coordinating Islamic financial institutions. These include the General Council of Islamic Banks and Financial Institutions (GCIBFI), the Islamic Financial Services Board (IFSB), the Accounting and Auditing Organization for Islamic Financial Institutions (AAIOFI), the International Organization for Zakat (IOZ), and others. Many if not most of the individuals involved in leading positions in the management and promotion of Islamic finance are also well-known Islamists, such as the chairman of GCIBFI and veteran Islamic financier Saleh Kamel, the secretary general of IOZ, Ajeel Jassem al-Nashami, and the well-known radical Islamic scholars Yusuf al-Qaradawi, Taha Jabir al-Alwani, and Muhammad Taqi Usmani.

Much less well-explored are the various strategies and tactics used by the Islamists to exploit Islamic finance for their purposes. First and most important, though perhaps not most obvious, is the overriding Islamist objective of gradually legitimizing sharia in the West. The ability to have sharia recognized as legitimate Islamic law by Western governments and publics will be a huge step toward making it acceptable and gradually implementing it in Muslim communities in the West, in family law for instance. This, of course, is a long-standing objective of the Islamists dating back to Mawdudi, who aim to create parallel Muslim societies ruled by sharia and progressively decoupled from the secular and democratic mainstream Western society.215


215 An open expression of this agenda is the following statement from the Al Islam publication of the Muslim Brotherhood in Germany: “In the long run, Muslims cannot be satisfied with the acceptance of German family, estate and trial law… Muslims should aim at an agreement between Muslims and the German state with the goal of
The constant stream of sharia-compliant money-making opportunities emanating nowadays from Western banks pushing Islamic financial products without bothering to explain to their clients what sharia stands for is just the kind of positive reinforcement that Islamists want and need. To put it simply, any Western institution that endorses sharia-compliant products, ipso facto endorses the hateful Islamist ideology behind it, whether they know it or not. Sharia is an integral doctrine, and there is no such thing as selecting just a few convenient sharia tenets and rejecting the rest. By endorsing sharia, Western banks end up becoming what Lenin called “useful idiots,” or worse, to the Islamists. And it is a very thin line between that and outright complicity in the Islamist agenda.216

There is little doubt, moreover, that Islamic finance has already scored major successes toward this objective. It is not clear, for example, that it would be easy for former British Prime Minister Gordon Brown, who has argued that sharia finance is a great thing for the London financial industry, to insist at the same time that sharia law would not be good for London Muslims when the latter demand its implementation in cases of family law.

An additional and related byproduct of Islamic finance is the legitimization and financial support by Western institutions for the type of radical Islamic scholarship and indoctrination that has made Islamism the dominant idiom in much of the Muslim world, including the Muslim diaspora communities in the West. The need to certify sharia-compliance of their Islamic products by “qualified sharia scholars” has created demand for the services of experts who more often than not are the products of radical Wahhabi/Salafi sharia faculties in Saudi Arabia and elsewhere, who generally hold views fundamentally inimical to the most basic values of Western civilization.

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216 For instance, the Swiss bank UBS includes the following description of sharia on its website: “The sharia is therefore an evolving body and permits Muslims to adapt the practice of the religion to the time and place [in which] they live.” This statement, which presents sharia as a flexible legal doctrine capable of adaptation and modernization, is not just plain wrong; it appears to be deliberate disinformation about what sharia represents. See www.ubs.com/1/2/wealth_mgmt_ww/islamic_finance.html, accessed 9/24/07.
Even a cursory look at the names, affiliations, and views of popular sharia scholars, such as Sheikh Yusuf al-Qaradawi, Sheikh Muhammad Taqi Usmani, Sheikh Mohamed Ali Elgari, Faysal Mawlawi, Sheikh Nizam Yaquby, and Suleyman al-Maniya, many of whom sit on the sharia advisory boards of dozens of Islamic banks and get paid princely sums from each, makes it clear that most are hard-line Islamists and, in some cases at least, open supporters of terrorism. Al-Qaradawi, for example, a prominent Muslim Brotherhood ideologue who has repeatedly endorsed suicide bombings against civilians, is chairman of the sharia boards of the two Qatari Islamic banks owned by the ruling families.

In another example, Muhammad Taqi Usmani, a radical Deobandi cleric and a former sharia court member from Pakistan, who sits on dozens of sharia boards in the West, including the Dow Jones Islamic Fund, is a key executive in the Karachi Deobandi madrassa Darul Uloom, which has trained and continues to train thousands of Taliban and jihadist cadres. He was also instrumental in the Pakistani government’s decision to declare the Ahmadi Muslims apostates and was thus complicit in the murder and suffering of countless innocent Muslims. He is further on record preaching that Muslims living in the West “must live in peace until strong enough to wage Jihad” against their fellow citizens in order “to establish the supremacy of Islam.”

Promoting Sharia Finance and Parallel Societies: Two Profiles

**Mufti Taqi Usmani – Profile of a Sharia Finance Guru**

Mufti Taqi Usmani is one of the most prominent living theoreticians of radical Sunni Islam and perhaps the best known current exponent of the Deobandi school of Islamism. He is also one of the half-dozen most authoritative and sought-after sharia experts in the world of Islamic finance today.

Born in 1943, in Deoband, Uttar Pradesh, India. Taqi Usmani is the son of the late Mufti Muhammad Shafi, a prominent Deobandi scholar, founder of the leading Deobandi madrassa Darul Uloom.

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Karachi (also known as Jamia Darul Uloom Karachi) and mufti of Pakistan. His older brother Muhammad Rafi Usmani is the president of Darul Uloom Karachi and the chief Deobandi mufti in Pakistan currently, as well as a well-known Islamist in his own right. Taqi Usmani’s son, Muhammad Imran Ashraf Usmani, holds a PhD in Islamic jurisprudence and Islamic finance and also teaches at Darul Uloom Karachi. Like his father, the son sits on the sharia boards of numerous Islamic banks.

**Education**

Religious – Obtained ‘Alimiyah’ and ‘Takhassus’ (PhD-equivalent) degrees in Islamic fiqh and fatwa from Darul Uloom Karachi in 1961.


**Professional Experience and Affiliations**

Professor of Islamic Law, Fiqh and Hadith and vice president of Darul Uloom Karachi, 1980s to present.

Judge, Sharia Appellate Bench, Supreme Court of Pakistan, 1982–2002.


**Affiliations/Positions with Islamist Organizations**

Vice-President and professor of Islamic studies at Darul Uloom Karachi. Darul Uloom is one of the largest and best known Deobandi madrassas in Pakistan. It is a modern and financially well-endowed madrassa with some four thousand students, teaching a radical Islamist curriculum mixed with an occasional secular subject, such as science and computers. It is one of the few madrassas in Pakistan that prepare students in Islamic economics and banking, alongside the usual Islamic curriculum. It also encourages and subsidizes students to go on proselytizing missions, such as those of Tablighi Jamaat. While it does not openly promote jihad and violence, the madrassa has produced and continues to produce thousands of Islamic extremists and jihadists active in Pakistan and elsewhere. In the words of a recent study of radical madrassas in Karachi by the prestigious European human-rights think tank, International Crisis Group:

“While the madrassa, on the surface, appears a model for less educationally endowed seminaries, Darul Uloom also plays a role in promoting violent jihad. Both Usmani brothers have given practical help to jihadi organizations, which are allowed to preach and collect donations from the madrassa’s mosques and branches.”

According to one of Darul Uloom’s teachers, “Students are not allowed

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220 “Pakistan: Karachi’s Madrasas and Violent Extremism,” Crisis Group Asia Report, no. 130, March 29, 2007, p. 8. For instance, the Al-Akhtar Trust, a designated terrorist entity by both the United States and Pakistani governments, which collected funds for al-Qaeda and Iraqi insurgents and was also suspected of having been involved in the kidnapping and murder of the Wall Street Journal’s Daniel Pearl, continues to be linked on Darul Uloom’s web site.
to participate in jihad while they are studying, though they can do so after completing their studies.”

Permanent member and deputy chairman- Islamic Fiqh Academy, Jedda, Saudi Arabia.

Member – Islamic Fiqh Academy of the Muslim World League (MWL), Mecca, Saudi Arabia.

Member – European Council of Fatwa and Research (ECFR), Dublin, Ireland.

Member – Muttahida Majlis e-Amal (MMA) fatwa committee.

Member – Delegation of Deobandi Clerics to Taliban, September 2001. Taqi Usmani was a member of a small delegation of prominent Deobandi ulema known as sympathizers of the Taliban sent to meet with Mullah Omar under the auspices of the Pakistani Inter-Services Intelligence (ISI) shortly after 9/11. The ostensible purpose of the visit, according to Pakistani government sources, was to encourage Mullah Omar to turn over Osama bin Laden to the Americans. Information leaked later by some of the clerics present, such as the radical jihadist Mufti Shamzai, indicates that the delegation may have, in fact, tried to stiffen the Taliban’s will to resist.

Member – Delegation of Deobandi clerics to Lal Masjid/Jamia Hafsa. Taqi Usmani was part of a group of senior Deobandi clerics who visited the besieged Lal Masjid in Islamabad hoping to persuade the jihadists to give up, after the Pakistani government threatened to end the violent standoff with the jihadists by force. Taqi Usmani was evidently a former teacher and spiritual and religious leader of the radical jihadist and Lal Masjid imam Ghazi Abdul Aziz. The mission was unsuccessful, and in the aftermath of the bloody suppression of the insurrection in July 2007, Taqi Usmani leveled heavy criticism against the government for its actions.

Editor – Taqi Usmani is the editor of two Islamist publications: Albalagh and Albalagh International, published by Darul Uloom Karachi. Both of them promote the Islamist agenda and are popular in South Asia and internationally, including the U.S. Albalagh.net, based in Garden Grove, California, also functions as an online bookstore for Islamist literature.

Affiliations/Positions in Sharia Finance Sponsoring Organizations

221 Ibid., p.8.

222 The Islamic Fiqh Academy is an organ of the Organization of Islamic Conference (OIC) and widely considered to be the main Saudi/Wahhabi-controlled ideological watchdog of radical Islam.

223 The MWL, also known as Rabita-al-Alam-e-Islami, is a Saudi-sponsored and controlled organization active around the world in supporting and financing radical Islamist activities and institutions.

224 The ECFR, which is headed by the prominent Islamist and Muslim Brotherhood ideologue, Sheikh Yusuf al-Qaradawi, has issued fatwas justifying suicide bombings.

225 The MMA is a political coalition of six Pakistani radical Islamist parties currently in power in the North-West Frontier Province and sharing power in Balochistan Province.

Chairman – International Sharia Standards Council, Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain.

Member – Commission for the Islamization of the Economy, government of Pakistan.

Chairman – Sharia Board, Islamic Financial Services Board (IFSB).

Chairman – Sharia Board, International Islamic Rating Agency (IIRA).

Chairman – Sharia Board, Bahrain Monetary Agency, Bahrain.

Chairman – Center for Islamic Economics, Pakistan.

**Affiliations/Positions with Sharia Finance Banks and Institutions**

Chairman – Sharia Supervisory Board, Dow Jones Islamic Fund, New York.

Chairman – Sharia Supervisory Board, HSBC Amanah Finance, Dubai.

Chairman – Sharia Supervisory Board, Guidance Financial Group and Guidance Residential, USA.

Chairman – Sharia Board, Abu Dhabi Islamic bank, UAE.

Chairman – Sharia Board, Islamic House of Britain PLC. London.

Chairman – Sharia Board, Meezan Bank, Pakistan.

Chairman – Sharia Supervisory Board, Saudi American Bank, Jedda, Saudi Arabia.

Chairman – Sharia Supervisory Board, Citi Islamic Investment Bank, Bahrain.

Chairman – Sharia Board, Amana Investments Ltd., Sri Lanka.

Chairman – Sharia Supervisory Board, Bank Islami Pakistan Ltd., Pakistan.

Chairman – Sharia Board, Robert Fleming Oasis Fund, Luxembourg.

Member – Sharia Board, Islamic Corporation for Development of the Private Sector, Islamic Development Bank (IDB), Jedda.

Member – Sharia Supervisory Board, Dallah al-Barakah Group, Jedda, Saudi Arabia.

Member – Sharia Supervisory Board, First Islamic Investment Bank, Bahrain.

Member – Sharia Supervisory Board, Islamic Finance Unit, United Bank of Kuwait.

**Publications**

Taqi Usmani is a prolific writer in Urdu, Arabic, and English and has published several dozen books and countless articles. Most of his writing focuses on religious subjects, but there are a number of books that are clearly political in nature and characterized by the author’s radical Islamist views. Among those available in English is a vitriolic attack on Christianity (*What is Christianity*), a broadside against the West and modernity (*Islam and Modernism*) and an exposé of the Islamist
interpretation of the Muslim faith (*Discourses on Islamic Way of Life*). Usmani is also the author of two books in English on Islamic finance: *An Introduction to Islamic Finance* and *Historic Judgment on Interest*. Both are considered authoritative by advocates of sharia finance.

**Views on Jihad and Violence against Non-Muslims** – Taqi Usmani is well known for his uncompromising views on the mandatory nature of conducting offensive jihad against non-Muslims “in order to establish the supremacy of Islam” worldwide. His views on the subject are, in fact, more extreme that those of most Muslims, since he believes that offensive jihad is a necessity even when a non-Muslim land provides all the conditions for the free practice and spread of Islam, which is a precondition for peaceful coexistence according to the Quran.

According to him, the key question is not whether a country allows the free preaching of Islam or not, but “whether aggressive battle is by itself commendable or not,” and if it is, he answers, “why should the Muslims stop simply because territorial expansion in these days is regarded as bad? And if it is not commendable but deplorable, why did Islam not stop in the past?” The answer, Taqi Usmani argues, is rather obvious, “Even in those days...aggressive jihads were waged...because it was truly commendable for establishing the grandeur of the religion of Allah.”

Indeed, aggressive jihad against unbelievers is an Islamic obligation according to Taqi Usmani and, as such, does not need any justification, as evident from the following exchange with a Muslim inquirer.

**Questioner:** “Subjugating them (non-Muslims) to a Muslim government cannot achieve this change of heart and mind because in such a condition the subject people will be conscious of their subjugation and they will hardly have the inclination to hear about Islam with an attentive ear.”

**Taqi Usmani:** “I understand from what you have written that jihad is not necessary when a non-Muslim country permits Muslim missionary work to be conducted in it. If this is your opinion, I cannot agree with it. Obstacles in the way of missionary work are not only legal ones. For a non-Muslim state to have more pomp and glory than a Muslim state is itself an obstacle... Therefore, to shatter this grandeur is among the greater objectives of jihad... Another point to consider is whether during the time of the Prophet (peace be upon him) or of the companions there is any instance of a mission being sent after awaiting permission for it...Was any missionary party sent to Rome before mounting an attack on that metropolis?... As far as my knowledge goes there is not a single instance throughout the entire history of Islam where the intention was announced that warfare would be stopped if the enemy conceded to this condition (permission to carry out peaceful missionary work).”

Indeed, for Taqi Usmani, offensive jihad can be postponed only in cases when the Muslims in question are not strong enough to engage the infidels. He therefore advises the Muslims to live

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227 Andrew Norfolk, “Our followers ‘must live in peace.’”

228 Ibid.

peacefully in countries like Britain, for instance, but only until they gain enough power to carry out jihad.  

**Views on Martyrdom and Suicide Bombing** – Although Taqi Usmani does not openly condone suicide bombing (at least in the available English language publications), most of his relevant writings reveal a strong endorsement of the philosophy of martyrdom, which is the theological underpinning of jihadism and suicide bombing both. For instance, in an article apparently written shortly after the U.S. invasion of Iraq, Taqi Usmani bitterly slams his fellow Muslims for their ostensible passivity while “Pharaoh is roaming around without any fear.” “No one is found having any desire of Shahadah” (martyrdom), he laments, and compares today’s Muslims unfavorably to a mythical Islamic nation of the past “where every single person” preferred death to life. “How many mothers are there,” he continues, “who want to sacrifice their sons for the cause of Islam? How many sisters are there who want to say goodbye to their brothers departing to wage Jihad against non-believers?”

**Views on America and the West** – Taqi Usmani’s writings are characterized by an animus toward the West and, more specifically, the United States, so strong as to turn his anti-Western polemics into something close to hate speech. Thus, for instance, Americans and their allies in Iraq are called by the mufti “stinking atheists” and the “the worst ever butchers and vultures of the world” who are “clawing off the flesh of bodies of innocent Iraqi Muslims.” In the same vein, America stands accused by Taqi Usmani of the “murder of unarmed and distressed Afghans” and the “simultaneous murder of values and universally accepted fundamental human principles” and of turning the whole world “into a perpetual inferno of violence and chaos.”

While Taqi Usmani’s anti-Westernism appears to have been inflamed to near hysterical levels by recent events in Afghanistan and Iraq, it has been a constant feature of his worldview and intellectual output for a very long time. Much of it appears to be generated by his deeply held belief that many Muslims who do not share his extremist views of what Islam is or should be have been corrupted by Western influence and modernism. This is especially true, in his view, of influential Muslim thinkers and scholars who have fallen under the sway of Western culture and are in turn corrupting Islam by trying to make it compatible with modernism. What Taqi Usmani really despises is the fact that this process, if allowed to take place, would rid Islam of its obscurantist legacy and violent jihadist traditions in which he and his fellow Islamists firmly believe.

A good example of this attitude is contained in a 1995 diatribe by Taqi Usmani against the prominent Islamic scholar and moderate Muslim, Prof. Fazlur Rahman, director of the Institute of Islamic

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230 *The Times*, op. cit.


232 Ibid.

Research in Pakistan and later professor at the University of Chicago. In it, Taqi Usmani accuses Prof. Rahman of having fallen under the influence of the “unholy ways of the West” and enumerates a litany of Western innovations that are said to be destroying the West and would also destroy Islam if accepted. These include a banking system based on interest and insurance, family planning, banning polygamy, co-education, doing away with the hijab, and refusing to believe in miracles. All this, the mufti concludes, leads to changing the “established commandments of Islam” and “converting the entire Quran into a poetic and metaphorical book.”

Taqi Usmani is far from being just an intellectual opponent of the West, however. In his capacity as a prominent educator and executive of a radical Deobandi madrassa, and a respected fatwa issuer, and also in his various political incarnations, he has been and is in the position of giving a forceful practical expression to his anti-Western and radical Islamist views. Apart from being instrumental in the training and indoctrination of thousands of potential Islamic extremists at Darul Uloom Karachi, he has directly aided and abetted anti-Western attitudes in Pakistan through his numerous fatwas, interviews, and writings.

**Political Involvement**

As a former member of the Sharia Appellate Bench and the Federal Sharia Court of Pakistan and a leading member of the politically powerful Deobandi establishment, Mufti Taqi Usmani has played and continues to play an important political role. Invariably, he has promoted radical Islamist solutions in Pakistani politics and has contributed in no small measure to the progressive Islamization of the country since the late 1970s.

His earliest involvement in politics dates to the early 1970s when he became a key member of a group of Islamic scholars who pressured president Zulfikar Ali Bhutto to declare the Ahmadi Muslims infidels. A law to that effect, formulated mostly by Taqi Usmani, was passed on September 21, 1974, ushering in a period of vicious persecution for the moderate and peaceful Ahmadis that has continued to this day. Taqi Usmani was one of the clerics who continued to argue for much tougher measures against the Ahmadis and was instrumental in drafting a new, harshly discriminatory anti-Ahmadi measure passed by military dictator Zia ul-Haq in 1984. It prohibited the Ahmadis from calling their places of worship mosques or even from addressing each other with the traditional Muslim greeting *salam*.

Under General Zia ul-Haq (1977–88), himself a zealous Islamist, Taqi Usmani played a key role in the introduction of the medieval Quranic punishment code known as the Huddud Ordinance, as well as blasphemy laws and other sharia injunctions, to the huge detriment of Pakistani justice and human rights. More recently, Taqi Usmani vigorously opposed proposed amendments to sharia statutes that blatantly discriminated against women.

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Beginning in 1980, Mufti Taqi Usmani also was one of the driving forces behind the effort to Islamize the Pakistani economy and drafted many of the regulations designed to transform banking into a sharia-compliant system.

He is also the author of fatwas and various clerics’ statements designed to steer Pakistan in a pro-Islamist and anti-Western direction.235

The same connection between radical Islamism and sharia finance holds true for many of the trustees of various Islamic banking institutions. The Dow Jones Islamic Fund (IMANX), for example, is owned by the North American Islamic Trust (NAIT), a Saudi-controlled non-profit institution that holds title to hundreds of American mosques and was recently listed by the U.S. Department of Justice as an unindicted co-conspirator in a terrorism financing trial in Dallas, Texas. The Fund’s president and chairman, Bassam Osman, is also chairman of NAIT and former chairman of the Islamic Literacy Institute, an organization whose funds were seized by the U.S. government in 1998 on account of its funding of Hamas, a designated terrorist entity.

**Bassam Osman – Profile of an American Sharia Banker**

Bassam Osman has held leadership positions in the radical Islamist networks in the United States for a long time, including several organizations that have been closed down as terror-financing institutions or listed as unindicted co-conspirators in terrorism funding trials. He is further a key figure in the American sharia finance industry as the key executive in the Dow Jones Islamic Fund and affiliated entities.

Born in 1950 in Syria, his brother is Dr. Ayman Osman, a physician in Florida and also active in the Islamic networks as a board member of the Islamic Academy of Florida. Bassam Osman himself is a neurologist who lives and practices in Hinsdale, Illinois.

**Affiliations/Positions with Islamist Organizations**

President – The Islamic Academy of Florida.236

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Chairman – North American Islamic Trust (NAIT).237
Board Member – Islamic Society of North America (ISNA).
President – Portfolio Manager and Chairman, Board of Allied Asset Advisors (AAA).
Former Director – Quranic Literacy Institute.
Council Representative – Council of Islamic Organizations of Greater Chicago (CIOGC).

Affiliations/Positions with Sharia Finance Banks and Institutions
President – Al-Sanabel International for Islamic Financial Investment (Sana Financial).238
President – Dow Jones Islamic Index Fund (IMANX).239
President – Iman Fund (new name of IMANX as of March 21, 2008).240
Registered Agent and President – Allied Asset Advisors Funds (investment advisor to IMANX).
Chairman – Amana Mutual Funds Trust.241

Ideology and Views
Unlike many of his colleagues in the Islamist movement in America and the sharia finance community, Bassam Osman seldom speaks publicly on controversial issues. Nonetheless, his numerous high-level positions and long-term associations with radical Islamist organizations and individuals leave little doubt as to his key role in pursuing the radical Islamist agenda.

Much of his prominence derives from his long leadership of the North American Islamic Trust (NAIT). Founded in 1973, NAIT was one of the first organizations spun off from the progenitor of all Islamist institutions in the United States, the Muslim Student Association (MSA), which, in turn, was founded

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236 The academy was founded in 1992 by University of South Florida professor Sami Al-Arian. It is owned by NAIT.

237 NAIT is an organization that accumulates property by holding the titles to mosques, Islamic centers, and schools throughout the U.S., creating a network that includes approximately twenty-five percent of American mosques. NAIT acts as a real estate holding tank that “safeguards and pools the assets of the American Muslim community, develops financial vehicles and products, and publishes and distributes credible Islamic literature, and facilitates and coordinates community projects,” according to a Judicial Watch Special Report, 2007.

238 Sana Financial is a brokerage firm in the country of Jordan.

239 IMANX invests in sharia-compliant companies, and is managed and advised by Allied Asset Advisors, a subsidiary of the NAIT.


241 See http://www.secinfo.com/dNCa2.9e.htm.
by Muslim Brotherhood activists in 1963. NAIT’s importance stems from its function as a religious foundation (waqf) that both finances and holds the title to a large number of American mosques, Islamic cultural centers, and similar institutions.\(^{242}\) This allows it to have an unprecedented degree of control to “ensure conformity to the Islamic purposes for which their founders established them,” a control that is often directly enshrined in their bylaws.\(^{243}\) Information on the number of mosques and Islamic centers to which NAIT holds title vary from three hundred, or twenty-seven percent of their total number, to as much as eighty percent of the estimated 1200 such properties. NAIT also works closely with most of the other Islamist organizations in America and especially the MSA and the Islamic Society of North America (ISNA), the president of which sits on NAIT’s Board of Trustees ex officio.

Unindicted Co-Conspirator

Like ISNA, of which Osman is a board member, NAIT under his leadership has advocated and implemented policies that advance radical Islamist objectives, including financing terrorist organizations in the Middle East. This has earned it, as it has ISNA, a designation as an unindicted co-conspirator by the U.S. Department of Justice in a recent terrorism-financing trial in Dallas, Texas (U.S. v. Holy Land Foundation).

Financing Terrorism

NAIT and Mr. Osman have also been implicated in being complicit in the activities of the Islamic Academy of Florida (IAF), an Islamic school wholly owned by NAIT, which was indicted by the U.S. government in February of 2003 as a criminal enterprise for having served effectively as a support base in the funding of the Palestinian Islamic Jihad (PIJ), a terrorist organization responsible for the murder of more than one hundred people in Israel and the occupied territories.\(^{244}\)

Prior to his appointment to NAIT’s top job, Bassam Osman had another run-in with the law with respect to financing terrorism. A Chicago-based Islamic charity, called the Quranic Literacy Institute (QLI), of which he was the director, was revealed to have steered large amounts of money to Hamas terrorists. The federal government seized $1.4 million of QLI’s assets in 1998. The QLI and several other charities were then sued by the parents of American teenager, David Boim, murdered by Hamas in Israel, as complicit in the murder. In 2004 a federal jury in Chicago found QLI and the

\(^{242}\) According to its website, NAIT “holds titles to mosques, Islamic centers, schools, and other real estate to safeguard and pool assets of the American Muslim community, develops financial vehicles and products that are compatible with both sharia (Islamic law) and the American law, publishes and distributes credible Islamic literature, and facilitates and coordinates community projects.” Available at www.nait.net/NAIT_about_%20us.htm.

\(^{243}\) For instance, the Constitution and Bylaws of the Islamic Center of Blacksburg (ICB), Virginia, state in Section 4 that “The North American Islamic Trust (NAIT) Inc. has the authority to intervene to ensure/enforce compliance with the Basic Law.”

\(^{244}\) “Local Ties to Islamic School Are Intricate,” \textit{St. Petersburg Times}, March 16, 2003. The Islamic Academy of Florida was founded in 1992 by Sami Al-Arian, who was sentenced to a jail term at the same trial. Bassam Osman’s brother Ayman, a Florida resident, was a member of the board of IAF at the time.
other defendants guilty, and the presiding judge awarded the Boim estate damages of $156 million.\textsuperscript{245} QLI became defunct shortly thereafter.

**IMANX and Radical Islam**

Mr. Osman has also been one of the pioneers of sharia finance in the United States as the key player behind the Dow Jones Islamic Fund (IMANX) and the Amana Mutual Funds Trust. As the president of IMANX, which is owned by NAIT, and president and registered agent of Allied Asset Advisors Funds, IMANX’s investment advisor and another NAIT-owned entity, Osman has complete control of the index fund. It comes as no surprise, therefore, that IMANX’s sharia advisory board is staffed by radical Islamists, at least one of whom (Mufti Taqi Usmani) is on record advocating violent jihad against non-Muslims in the West and supporting suicide bombing.\textsuperscript{246}

That prominent American banks and financial institutions do business with and amply reward people openly holding such extreme Islamist views is a sign of the extent to which Islamic finance has already become a Trojan horse of Islamism in the West, to say nothing of its profoundly disingenuous and unethical nature. It appears that the situation can only get worse as the shortage of such experts grows and institutions like Deutsche Bank now contemplate organizing and paying for the training of sharia scholars in the West.

Perhaps the greatest damage Islamic finance can do to the West in the long term has to do with the rather innocuous Quranic and sharia mandate for Muslims on almsgiving known as zakat. The Quran obligates Muslims to donate roughly one-fortieth of their income, or 2.5 percent each year, to charity, and most practicing Muslims do just that. Such charitable giving is considered a form of sharia-mandated income redistribution, and many Muslims believe that it can alleviate poverty and bring about a more just society.

There is, of course, nothing objectionable in charitable giving, but in this case, as in much else to do with sharia, the devil is in the detail. And the devil has to do with who has the right to receive zakat and who distributes it. According to the Quran, there are eight categories of deserving

\textsuperscript{245} For details, see www.cooperative research.org/entity.jsp?entity=quranic-literacy-institute.

\textsuperscript{246} See “Jihad Comes to Wall Street,” *National Review Online*, April 4, available at www.nationalreviewonline.com. Perhaps as a result of the growing media attention paid to the radical Islamists that IMANX has employed of late, the fund abruptly and without an explanation changed its name to Iman Fund on March 21, 2008, and took down from its website all information about its sharia advisors.
zakat beneficiaries with some of them well-defined and others less so. In the well-defined group are the poor, the needy, the zakat collectors, and those that are heavily indebted. The problem arises with the second group, which includes zakat for freeing slaves or helping prisoners and their families, helping needy travelers or foreign students in need of funds, and also new Muslims or “those whose hearts need to be reconciled” and those who strive in the way of Allah, as in dawah (proselytism) or jihad. The zakat recipients in the second group have been interpreted by various Islamists and prominent Islamic finance functionaries like Dr. Ajeel Jaseem al-Nashami, secretary general of the International Organization for Zakat, as falling under the category of “financial jihad.” (al-Jihad bi-al-Mal).247

Financial jihad through zakat, of course, is nothing particularly new and has been carried out for a long time. Zakat committees in Gaza have been a prime transfer mechanism of funds for Hamas, for instance, and the radical jihadist madrassas in Pakistan have been partly funded from zakat for decades. What’s new with Islamic finance is the sheer volume of potential zakat collections and a move afoot to centralize both collections and distribution under one central authority that almost certainly will be controlled by committed Islamists. Every bank offering Islamic products appears required to donate 2.5 percent of revenue generated from them to zakat, and with some four hundred banks in seventy-five countries and a trillion dollars in Islamic financing currently, the potential zakat sums are staggering.248

Perhaps aware of this potential, Sheikh Saleh Kamel, a Saudi multi-billionaire, owner of the oldest and largest Islamic banking group, Dallah al-Baraka, and an alleged terrorism financier widely considered the kingpin behind international Islamic finance, has taken the initiative to centralize worldwide zakat collections and distribution, as well as set up a central fatwa-issuing council on Islamic finance.249 In this endeavor he has received the strong support of the radical


248 There is at present virtually no available information on how much zakat is collected and how the funds are distributed except for figures indicating that Saudi Arabia alone generates some $9 billion of zakat per annum.

249 Kamel is chairman of the most influential Islamic banking institution, the General Council of Islamic Banks and Financial Institutions (GCIBFI), and president of the Islamic Chamber of Commerce and Industry (ICCI).
Islamist Sheikh Yusuf al-Qaradawi and the influential World Forum for Muslim Scholars and several other organizations he controls.\textsuperscript{250}

Information available as of 2009 indicates that this plan was approved by the Organization of the Islamic Conference (OIC) and the zakat fund has become a reality.\textsuperscript{251} Should a centralized \textit{zakat} fund of that magnitude controlled by zealous Islamists like Kamel and al-Qaradawi indeed materialize, financing for the worldwide Islamist movement will become essentially unlimited, legitimate, and at least partly funded by the West.


\textsuperscript{251} http://islamonline.com/news/articles/28/Global_Zakat_fund.html
Chapter IX: Political Warfare against Radical Islam

As has been made clear in the preceding chapters of this study, since September 11, 2001, the United States has found itself in an uncompromising war with a radical Islamist enemy, a war that shows no sign of abatement. Though this war has a military dimension on current display in Afghanistan, it is primarily a non-shooting, ideological war that knows no fixed frontlines, pitched battles, or even agreed-upon definitions of what a victory would entail. Yet for most of the nine years after 9/11, America has fought primarily the symptoms of the enemy ideology, as represented by al-Qaeda, the Taliban, and terrorism, more generally, rather than the underlying malignancy of totalitarian Islamism itself. As a result, even if we were successful in eliminating all these symptoms, such a victory could be only temporary in nature if the malignancy continues to spread. In many ways, Washington’s strategy under both President George W. Bush and now Barack Obama resembles that of a doctor who treats a serious illness by focusing on alleviating the pain it causes. It is a necessary but not sufficient part of the treatment if curing the disease is the objective.

There are two basic reasons underpinning this failure, as the foregoing analysis has demonstrated. Our inability or unwillingness to identify radical Islamic ideology as the real enemy we are facing—an ideology that has much more in common with the twentieth-century totalitarian doctrines of Nazism and communism than with the religion of Islam—and the fact that far from being the creed of a “few isolated extremists,” Islamism is a massive and growing phenomenon supported by large numbers of Muslims and the financial and political resources of powerful state actors. Because of this support, despite the fact that radical Islam is often at odds with traditional Islamic teaching, it is rapidly becoming the dominant idiom in the practice of the Muslim religion. This is particularly the case in the West where the Muslim establishment in diaspora communities is clearly in the hands of radical Islamists. To deal with this failure, the West must finally realize that ideological wars cannot be won by military means alone but must be fought on the ideological battlefront. And confronting the Islamist ideology on the battlefront of ideas needs a well-thought-out strategy of identifying its weaknesses and persuading its
current and potential supporters and the Muslim masses beyond, that Islamism is ultimately very bad for them and for their faith. In short, what we need is the determination to wage an all-out campaign of political warfare. It is worth recalling here that the Soviet Union collapsed and the West won the Cold War, first and foremost, because the vast majority of people living under communism, including many among the ruling elites, simply lost faith in the utopian ideology that governed them. Bringing about the same outcome with respect to radical Islam may seem like a daunting task, and it certainly is that. It is also true, however, as has been argued in this study, that we have seldom bothered even to consider the significant vulnerabilities of Islamism as an ideology or a system of government, especially in terms of its implications for the lives of ordinary Muslims. A concerted effort to do that would reveal an enemy that may be a lot more vulnerable than we imagine.

**Political Warfare vs. Public Diplomacy**

Political warfare as a concept and an instrument of statecraft has not only been absent as part of our arsenal in this war, but has become a term that is frowned upon and considered borderline illegitimate in discussions of our strategy to defeat radical Islam. Ironically, the concept is far from obsolete and continues to be useful and relevant in describing our domestic political battles. The fact that it is considered perfectly appropriate to engage in political warfare of the most extreme kind against domestic political opponents, but not against a murderous foreign enemy, is in itself a sad testimony to the irrational and defeatist turn American foreign and defense policies have taken. Instead, the “war of ideas” is discussed currently within the framework of something called “public diplomacy,” which at least some consider a gentler and more promising version of political warfare. It is therefore appropriate at this point to briefly discuss the difference between the two, both conceptually and in terms of actual practice.

What then is political warfare? Perhaps the simplest definition would be to paraphrase Clausewitz’s famous dictum that war is a continuation of politics by other means. Political warfare could thus be defined simply as warfare by non-military means. Throughout the history of warfare, wars have always had a military dimension and a political dimension. Usually called political warfare, the latter dimension seeks to aid the strictly military pursuit of war by weakening the political will of the enemy to persevere. Usually, this is done through identifying and exploiting various non-military vulnerabilities and fault lines of the enemy. Once exploitable
vulnerabilities are identified, various instruments of political warfare are employed to achieve
given objectives. These include economic, cultural, and political instruments of influence as well
as assorted means of information dissemination, such as radio broadcasts. The United States has
a fairly distinguished record of success in political warfare, with the Cold War being just the
latest and most successful example. Generally, two main conditions would have to be met for
political warfare to be warranted and promising on the international level. First, the nation
contemplating it has to be at war (though not necessarily a shooting war) over some
transcendent, strategic objective. Tactical engagements or limited military campaigns do not
normally warrant political warfare. Secondly, there has to be an identifiable, strategic enemy of
considerable staying power and resources that cannot be defeated solely by military means.
America’s struggle against radical Islam qualifies on both scores. What we are fighting is a war
for a truly existential objective—the survival of Western civilization and our way of life. And it
is a war against a strategic enemy—a totalitarian, Islamist ideology backed by a huge, worldwide
infrastructure of extremism, aided and abetted by powerful state sponsors. Thus, there is little
doubt that the necessary preconditions for successful political warfare do exist.

Despite that and America’s rich and successful experience in political warfare, for more than
nine years now we have chosen to pursue a badly designed and executed “public diplomacy”
effort instead, which is at best a very poor substitute for political warfare. At worst, it is
counterproductive, both because it tends to obscure our failure to mount real political warfare
and because it pursues objectives largely irrelevant to the conduct of the war. Essentially, public
diplomacy seeks to persuade the Islamist enemy and potentially supportive Muslim audiences
beyond that to like us, or at least not to hate us. The underlying premise is that radical Islamists
dislike the United States and the West because they do not understand or are misinformed about
our peaceful nature and noble intentions. Thus, public diplomacy seeks to convince foreign
publics that Americans are decent and well-meaning people, which, of course, implies that the

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252 The term “public diplomacy” is also a particularly inept descriptor of both the process and the objectives of this
approach and, in fact, an oxymoron. Diplomacy usually seeks to negotiate mutually agreeable, compromise
solutions of problems between sovereign states and is almost never public while the process is taking place. What
public diplomacy seeks to accomplish is much closer to the term “propaganda” as used by the Vatican in the sense of
propaganda fide (propagating or spreading the faith). It did not have its current pejorative connotation of
disinformation and sedition until hijacked by Nazi and Soviet ideologues.

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reason we are in this war is that people do not know or understand us. At the very least, this line of reasoning implies that our quarrel with Islamist extremism is merely a matter of misunderstanding. Nothing could be further from the truth. Islamist extremists hate us and our civilization because they know exactly where we stand and what values we represent, and it is those values and civilization they consider an implacable enemy that must be destroyed if their violent millenarian utopia is to be achieved. To try to win such people over by showing them how nice Americans are would have no greater chance of success than trying the same approach with the Nazis and Bolsheviks would have had in the past.

A closely related misperception is the public diplomacy practitioners’ obsession with the question “why they hate us” rather than “what makes them hate us.” The nuance involved in answering these questions is not just semantic nitpicking. To answer the latter question requires a serious analytical attempt to come to terms with the ideas and factors that motivate our Islamist enemies and those that support them, without which winning an ideological war is all but impossible; the former is implicitly premised on the demonstrably specious assumption that if they hate us it must surely be our fault. Not surprisingly, this is exactly the conclusion at which public diplomacy cognoscenti invariably arrive. For instance, the key public diplomacy study of the reasons why America is unpopular in the Middle East, undertaken in 2003 and known as the Djerejian Report, ended up blaming U.S. policies in the Middle East for eighty percent of the anti-American hostility in the region. If followed to its logical conclusion, this “it’s the policies, stupid” attitude leads to exonerating Islamist extremism and terrorism, justifying the vicious anti-American propaganda in the Middle East, and blaming America instead.253

These attitudes are clearly reflected in the policies and practice of the public diplomacy bureaucracy, which since 9/11 has been under the jurisdiction of the Department of State and its office of the Under Secretary of State for Public Diplomacy and Public Affairs. The deeply ingrained belief of this bureaucracy that the job of public diplomacy is to sell America and therefore is essentially a matter of effective advertisement is reflected in the individuals chosen

253 “It’s the policies, stupid,” is still the position of former diplomat and principal author of the Djerejian Report Edward Djerejian, adding that “the other 20% could be addressed by a sophisticated media strategy,” in a recent example of this “blame America first” mindset. See “On Mideast ‘Listening Tour’ the Question Is Who’s Hearing,” New York Times, September 30, 2005.
to lead it. With one small exception, all of them have been either advertising industry executives or political operatives with no foreign experience, let alone knowledge of ideological conflict or political warfare. Not surprisingly, given this mindset, some of the policies pursued and instruments selected to implement them have been ineffective, to put it mildly. In just one example, in the aftermath of 9/11, the Broadcasting Board of Governors (BBG) in charge of American foreign broadcasting, at the urging of one of its members who had made his fortune in Top-40 radio, transformed the Arabic and Farsi programs of the Voice of America into pop music stations in the hope that attracting young pop music fans to American music would make them immune to extremism. Needless to say, nearly nine years of that kind of public diplomacy has yet to show any achievement in either enhancing America’s standing in the Muslim world or eroding the support Islamism enjoys.

It is therefore high time to dispense with the politically correct platitudes of “public diplomacy” and concentrate instead on a detailed analysis of the Islamists’ strengths and weaknesses, with the view of crafting an effective message for a political warfare campaign. This is almost certainly not going to come to pass with the Obama administration in office, but the progress made by radical Islam, including in the United States itself, is such that sooner or later the American people will demand of its government a decisive effort to neutralize the radical Islamist threat. To have a chance of achieving that goal, Washington would have to be prepared to conduct an uncompromising political warfare campaign.

This study’s main analytical effort has been focused on proving that our Islamist adversaries, though deeply entrenched, well financed and highly motivated, have a number of systemic weaknesses and fault lines that make them uniquely vulnerable to well-designed political

254 This attitude was on open display during the confirmation hearings of the Bush administration’s first head of public diplomacy, Charlotte Beers. In recommending her for the job, then Secretary of State Colin Powell expressed his confidence in the appointee in the following manner: “She got me to buy Uncle Ben’s rice and so there is nothing wrong with getting somebody who knows how to sell something.” Cited in Robert R. Reilly, “No Substitute for Substance,” The Journal of International Security Affairs, Number 17, Fall 2009, p. 11.

255 The one exception was James Glassman, a man with impressive credentials in the strategic communications business, who was appointed shortly before the end of the Bush administration and had no time to accomplish much. The other heads of the public diplomacy office were advertising executives Charlotte Beers and Margaret Tutwiler, Karen Hughes, whose only visible qualification seemed to be friendship with President Bush, and the current under secretary Judith McHale, a friend of Secretary Hillary Clinton and prominent donor to Democratic campaigns.
warfare. Previous chapters have analyzed some of these weaknesses, such as the bogus nature of the Islamic credentials of Islamist ideology (as in the discussion of sharia, for instance) in great detail. In the pages that follow, we will sketch out a few additional weaknesses that could and should be developed into compelling messages in an effective political warfare campaign.

**Radical Islam as an Enemy of Muslims**

The most important objective of a political warfare campaign against Islamism by far should be its de-legitimization in the eyes of the Muslims, and especially its current and potential supporters in the Muslim community. To do that effectively, we need to be able to show them that while violent Islamism, and terrorism as its most visible symptom, is certainly a problem for the West, it is and will continue to be a vastly greater problem for the Muslims themselves, ultimately threatening to undermine their prospects for a better future. If we are successful in this task, we will be more than half way to winning the war. There are several aspects of this general proposition that could be developed into compelling information campaigns based on incontrovertible empirical evidence and targeting both general and specific audiences.

Making the case that Islamism is, first and foremost, the enemy of traditional Islam is the make-or-break criterion for the success of a political warfare campaign. It should not be a difficult case to make.

Throughout the war against radical Islam to date, Western observers and policymakers have more often than not dealt with the role of Islam in it with mutually exclusive generalizations. Some, like Presidents Bush and Obama, have declared Islam to be a religion of peace, while others have argued the exact opposite. Few have made the common-sense and historically correct observation that Islam could be a religion of peace if practiced as the Sufis and countless millions of mainstream syncretic Muslims practice it, or a religion of murder and mayhem the way the Islamists practice it. Even fewer have made the much more important argument that the murder and mayhem in the latter case have been directed for the most part against other innocent Muslims, as demonstrated virtually on a daily basis by the Taliban in both Afghanistan and Pakistan and other extremist groups in Pakistan such as Lashkar e-Jhangvi, Jaish e-Muhammad, Lashkar e-Taiba etc.
The record of large-scale, ideologically condoned violence and intimidation practiced by Islamic extremists against other Muslims in the past two decades is a matter of record and could be documented exhaustively. The unprecedented atrocities committed by Algerian Islamists against innocent civilians that claimed well over 100,000 victims, the pogroms against Shias and Barelvis by the Deobandi jihadist groups and the Taliban in Pakistan, the mass murders of Shias in Iraq and the ongoing genocidal campaign by the Islamist government in Khartoum against black Muslims in Darfur are just some of the most glaring cases. All in all, of the estimated 250,000 victims of Islamism to date—not counting the huge numbers of victims of the religiously condoned genocide of Bengali Muslims by the Pakistani military in 1971—more than ninety-five percent have been other Muslims.

**Islamism Undermines Islam**

There is also a vast amount of empirical evidence documenting the radical intolerance by the Wahhabi/Salafi/Deobandi creed of mainstream Islam and its persistent incitement to violence and sectarian strife against Sufis, syncretic Muslims, Shias, Barelvis, Ismailis, Ahmadis, etc. To give just one particularly flagrant example, the Islamists’ pervasive practice of declaring other Muslims *takfir* (apostate), is tantamount to imposing a death sentence on them, to the extent that apostasy is punished by death without trial according to sharia. Indeed, because of the severity of punishment for apostasy, both the Quran and the *hadith* have explicit prohibitions against declaring other Muslims *takfir*. Despite that, Wahhabs and other extremists have regularly resorted to this practice and it has become a standard feature and a major operating principle in the terrorists’ ideological arsenal.

In a similar manner, the extremists distort and falsify outright traditional Quranic teaching on key issues such as relations between Muslims and “people of the book” (Jews and Christians), the ban of compulsion in religion, the doctrine of jihad and rules of war, killing of innocent civilians, and the prohibition of suicide.

**The Economic Costs of Islamism**

Apart from the serious damage it is inflicting on the image of the Muslim faith and believers, Islamic extremism, as defined by the imposition of sharia law, has highly negative consequences for the socioeconomic prospects of Muslims wherever it has become dominant. Even though
little attention has been paid to this subject, there is ample evidence that Islamism imposes significant limitations on economic development. Among the negative trends that are caused or exacerbated by the imposition of sharia law are increased political instability and sectarian strife, decreased levels of foreign and domestic investment, brain drain, lowering of educational standards, and exclusion of women from the labor force.

A detailed examination of the economic performance of Pakistan in the past twenty-five years, for instance, is very instructive in this respect. Between partition in 1947 and the 1971 war in Bangladesh, Pakistan had remained a largely secular country with a pronounced market orientation despite dictatorial regimes. It had growth rates that averaged above six percent per annum and were among the best in the developing world. Indeed, in the early 1960s, South Korea sent a delegation to Islamabad to study the Pakistani experience as a model of development worth emulating. Then beginning in the late 1970s under military dictator Zia-ul-Haq, the country was subjected to a process of forced Islamization from the top down that has over time transformed Pakistan into an oppressive bastion of radical Islam and an economic basket case. It is today at the very bottom of Asian countries, according to the UN Index of Human Development, with poverty rates increasing from seventeen percent of the population in 1987 to thirty-three percent today.

On the basis of the extensive data available from the World Bank, the International Monetary Fund, and the Asian Development Bank, as well as interviews and video material, it is easy to demonstrate the impact of Islamization on Pakistani economic development in terms of growth rates, investment, brain drain, labor productivity, and poverty and compare the results with those of Muslim populations that have not been subject to such pervasive Islamization in countries like India, Indonesia, and Bangladesh.

A similar experience could be documented in the cases of Sudan, Somalia, and Yemen, as well as the more recent but quite telling experience with sharia in the twelve northern states of Nigeria. Even in the case of Saudi Arabia, a country of enormous oil wealth, recent studies have indicated that the nearly wholesale exclusion of women from the labor force and the resulting need to import millions of foreign laborers is causing serious economic problems, with GDP/per capita declining four-fold since 1980, from $28,000 to less than $7000 in 2008 despite the enormous growth of oil revenues.
In addition, the even more serious problem of the dramatic falling behind of countries with strong Islamist orientation in the area of science and technology, which bodes ill for their economic future, could be documented on the basis of empirical research. The several volumes of the UN Report on Arab Human Development published since 2002 show conclusively that the Arab world, for instance, is yet to join the industrial, let alone the information revolution, and that it neither produces much scientific literature nor carries out any research and development. It also pinpoints the reason for this sad state of affairs as “a political and social context inimical to the development and promotion of science.” It is relatively easy to document the extent to which Islamist ideology conditions this inimical “political and social context” by examining specific sharia prohibitions and restrictions imposed on scientific and technological pursuit.

**Radical Islam and Education**

The strong negative effect of radical Islam on educational standards and the secular educational system in communities where it has become the dominant idiom is another reality that could be productively exploited in a political warfare campaign to point out the huge damage radical Islam inflicts on Muslims. The dramatic educational underachievement documented in such communities, more often than not accompanied by the spreading of real or functional illiteracy and obscurantism, and the dire implications for the socioeconomic well-being of the affected society, could be empirically documented in a number of case studies. In particular, political warfare research should focus on an examination of the obscurantist madrassa (*pesantren*) system and its curriculum in Pakistan, Indonesia, and even India and document its negative societal and political impact. Such research might include also a comparative examination of the secular educational systems in Saudi Arabia and Pakistan, for example. It is not generally known, but a reality, that even the state-run education system in Pakistan mandates that thirty percent of the curriculum in K–12 grades be devoted to *Islamiyat*, i.e., Islamic studies that extol the virtues of martyrdom and jihad against the infidels, just as the radical madrassas do.

The impact of such educational systems imposed by Islamist regimes on literacy and educational achievement and, therefore, on the long-term economic prospects of their societies should be another focus political warfare analysis. There are credible sources of information alleging that literacy rates in Pakistan have actually been declining under the impact of Islamization and that literacy rates among rural women are not much higher today than at the time of partition in 1947.
The problem of discrimination against females in educational matters has always been present in Islamic societies and is especially acute in those that subscribe to radical Islamic ideologies. An empirically documented exposure of this “fringe benefit” of Islamism could be used to great effect.

The problem of functional illiteracy in Islamicized societies and even in the West among Islamicized sub-populations is also a key issue that is yet to be adequately documented in public discourse. It is indeed the case that a madrassa student who has studied eight years to become a *hafiz* (one who has learnt the Quran by heart) is very often unable to read a newspaper, quite apart from not having received any practical knowledge. In Saudi Arabia, for example, according to official figures thirty percent of the unemployed with college degrees are graduates of religious institutions who do not have any job-related skills. One obvious implication that is readily observed in places like Pakistan and Saudi Arabia is the scarcity of skilled labor in a variety of technical fields, despite very high general unemployment rates.

**Islamic Extremism and Human Rights**

The regular and officially-sanctioned abuse of basic human rights in sharia-dominated polities and societies is yet another area where incontrovertible evidence could be brought to bear in a political warfare campaign. The research necessary for this aspect of the campaign can start with an exposure of the theoretical underpinning of the concept of human rights under sharia as interpreted by prominent Islamist ideologues such as Abul Ala Mawdudi and Sayyid Qutb, as well as the numerous publications on the subject by various Saudi-sponsored Islamist organizations like the World Muslim League (WML), the World Assembly of Muslim Youth (WAMY), and the Al Haramain Foundation. The examination of more secular documents, like the 1990 Cairo Declaration on Human Rights in Islam by the Organization of the Islamic Conference (OIC), which conditions the validity of all human rights on their compatibility with sharia, is of particular importance because it has the effect of denying internationally recognized human rights to Muslims. Other tenets of sharia law, as currently practiced in a number of Muslim countries, that stand in direct contradiction to the UN Universal Declaration of Human Rights should also be highlighted.
Several additional aspects of the human rights issue that have not received the close scrutiny they deserve should also be addressed. These include the practice of medieval *huddud* punishments, honor killings and “blasphemy laws” in Pakistan and elsewhere. The wide-spread judicial discrimination against women under sharia and barbaric practices like genital mutilation condoned by radical Islam need to be exposed, as do sharia-sanctioned religious intolerance and discrimination against minorities in Saudi Arabia, Sudan, Nigeria, Pakistan, and elsewhere, as well as the brutal extra-judicial role of the religious police (*mutawain, hisba*) and the resulting sectarian violence. All of these separate aspects of the larger narrative of the disastrous real-life impact of radical Islamist practices on the rights and well-being of Muslims could and should be documented on the basis of empirical evidence and statistics provided by legitimate government, international, and NGO sources.
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