

Countering Threat Finance as a Critical Subset of Irregular Warfare: An Interpretive Case Study of Northern Nigeria

**A Monograph
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Abstract

COUNTERING THREAT FINANCE AS A CRITICAL SUBSET OF IRREGULAR WARFARE: AN INTERPRETIVE CASE STUDY OF NORTHERN NIGERIA by MAJ Clarence W. Bowman III, U.S. Army, 67 pages.

Islamist violent extremists (VE) and violent extremist organizations (VEO) require a broad range of material, social, and financial support to organize, train, conduct operations, and sustain their ideologies and terrorist/insurgent endeavors. There are several geographic regions and states in the world that are distinctly conducive to supporting Islamist VEs and VEOs, however only a portion of these have direct strategic significance to U.S. interests and national security. The West African country of Nigeria represents one of these strategic states and concurrently exists as an international and regional VE and VEO resource base and safe haven. Northern Nigeria is particularly significant to Islamist VEO financing due to the socio-political and socio-economic conditions and widespread corruption and criminality.

The purpose of this research is to explore the dynamic of threat financing supporting Islamist violent extremists and extremist organizations in northern Nigeria, offer insight into existing and potential conditions that are conducive to threat financing, and highlight existing information gaps particularly regarding Nigerian based VEOs that may serve as accelerators for international foreign terrorist organizations (FTO) and/or their resource networks.

This research will be presented using an interpretive case study of northern Nigeria, highlighting the necessity of an U.S. interagency (IA) approach utilizing an irregular warfare (IW) operating concept, characterized by direct and indirect interventions, engagements, and a focus on relevant populations and partner state capacity building. The research concludes with recommended approaches for U.S. IA elements, USAFRICOM, and USSOCOM to initiate, operationalize, and sustain long-term counter threat finance (CTF) efforts and engagement with Nigeria.

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Introduction

It's a pleasure to be here, really, because with this event we build on success: success in starving terrorists of their money. For money is the oxygen of terrorism. Without the means to raise and move money around the world, terrorists cannot function.¹

– Secretary of State Colin Powell

Background and Significance

Following the September 11, 2001 terrorist attacks, the United States has developed and executed unprecedented policies and actions; both unilateral and multi-lateral, targeting global terrorist financial networks resulting in numerous successes with strategic and operational implications for al Qaeda and other Islamist VEOs.² U.S. strategic counter-terrorism (CT) policy decisions, the establishment of coordinating bodies within the National Security Council (NSC) and across all key federal departments, the parallel establishment of multiple and distinctly focused UN resolutions, and the increased activities of U.S. inter-agency (IA) and international task forces and monitoring regimes have contributed immensely to understanding, tracking, and countering terrorist and threat finance capacities and networks across the globe.³

Two relatively recent counter threat finance (CTF) developments; stemming from the U.S. War on Terror and expanded counter terrorism finance efforts from within the international community, provide promise for developing future theater strategic and operational level counterterrorist/threat finance approaches. These developments are the Iraq Threat Finance Cell (ITFC) established in 2005, and the expansion of The Egmont Group's, Financial Intelligence

¹Department of Justice, Attorney General Transcript, "Department of Justice Shuts Down Several Financial Networks Exploited by Terrorist Groups," 7 November 2001, http://www.usdoj.gov/archive/ag/speeches/2001/agcrisisremarks11_07.htm (accessed 19 February 2009).

²D. Greenburf, J. Roth, and S. Willie, "National Commission on Terrorist Attacks upon the United States" (Monograph on Terrorist Financing), 6-9.

³U.S. Government Accountability Office, GAO-06-19, *Terrorist Financing Better Strategic Planning Needed to Coordinate U.S. Efforts to Deliver Counter-Terrorism Financing Training and Technical Assistance Abroad* (Washington, DC: Government Printing Office, October 2005).

Units (FIU) global network with 108 participating countries.⁴ These developments are particularly significant as they represent distinctly tailored approaches within specific cultural and geographic areas, and serve as important portals for threat/terrorist financing information and intelligence sharing. Additionally, the current state of prolonged irregular warfare across the globe and developing CT capacity among key and strategic partner states therein demand more distributed and deliberately focused IA-DOD CTF efforts and, where feasible, support from multinational organizations.

The targeting and attrition of Islamist VEO finances and resources since 9/11 have resulted in a deeper understanding of Islamist violent extremist organizations and the nature of their operations. What is newly emerging is the nature of Islamist VEO finance adaptation in response to continued U.S. and international pressure evident in the growing nexus of transnational crime and the world of terrorism, insurgency, and guerilla warfare.⁵ This dynamic has become a critical subject of study within international and U.S. government communities that execute and influence strategic level policy and policy decision makers, and among IA and DOD counterparts responsible for theater strategy, campaign development, and operations. Additionally, threat finance adaptation has received much attention within recent political science, history, and social science literature and research as efforts to understand contextual aspects that facilitate and drive finance adaptation go forth, namely intra-state economic, socio-political, ethno-religious, and conflict conditions. Much of this current emphasis relates to the branching out or emergence of networks within new or consistently vulnerable geographic areas.

⁴The Egmont Group, "Annual Report May 2007-June 2008," 8. http://www.egmontgroup.org/files/library_egmont_docs/Egmont_Annual_Report_08.pdf (accessed 5 May 2009).

⁵Steven Hutchinson and Pat O'Malley, "A Crime-Terror Nexus? Thinking on Some of the Links between Terrorism and Criminality," *Studies in Conflict and Terrorism* 30, no. 12 (December 2007): 1095-1107.

This presents a new array of challenges with strategic implications to U.S. interests and national security.

The difficulties inherent in these threat adaptations have created new gaps in information and shortfalls in strategic assessments. An example of this oversight persists today with the recent release of the 2009 National Drug Threat Assessment, which is devoid of any account of Islamist and Jihadist VEOs connected to narco-trafficking, trans-national crime, and trade related finance operations.⁶ Fortunately this oversight is not systemic and does not exist within DOD's various combatant commands and associated interagency components who are taking account of the strategic role of threat financing and the critical impact that global trade, narcotics, and other illicit/licit economic activities provide to VEOs. Within these geographic and theater oriented joint military commands integrated U.S. CTF policy and initiatives are becoming a formalized and synchronized effort. The reach of this effort below the theater strategic level is currently limited, except for the ICTF initiative underway in Iraq and anticipated in Afghanistan.⁷ While necessary and operationally effective, the late establishment of the ICTF can be characterized as reactionary and untimely based on the maturity of the theater and the sophistication and scope of threat finance methods interdicted to date.

In conjunction with this are significant gaps in knowledge and understanding of regional and state conditions, essentially critical contextual and population specific dynamics related specifically to emerging Islamist VEOs and associated resource networks. These knowledge gaps and 'unassigned' areas of strategic interest directly impact the effectiveness of theater strategic

⁶Douglas Farah, "Worth Reading: A Report on Drug Trafficking That is Terrifying and Incomplete," *Counterterrorism Blog*, http://counterterrorismblog.org/2009/01/worth_reading_a_report_on_drug.php (accessed 1 February 2009).

⁷Matthew Levitt and Michael Jacobson, Policy Focus #89, *The Money Trail, Finding, Following, and Freezing Terrorist Finances* (Washington, DC: The Washington Institute for Near East Policy, 2008), 16-18.

and operational level planning and approaches.⁸ This shortfall creates an ad hoc and disjointed application of national power intended to counter asymmetric threats and is further constrained by the wartime draw on national resources.

One of the most significant areas pertaining to Islamist VE and VEO financial exploitation is Sahelian West Africa and the state of Nigeria. Nigeria is largely considered the anchor of West Africa and has emerged in the last few decades as a crucial political and economic state that will increasingly influence the future of the continent and the role of Africa in the international arena.⁹ What makes Nigeria distinctive in this regard is due to a unique blending of geo-strategic state characteristics. Nigeria's "pivotal" characteristics encompass a pro-western federal republic government, the largest state population in Africa at 144 million (approximately 70 million Muslims), a member of OPEC, the "fifth largest crude oil exporter to the United States," and an extremely sensitive and narrowly designed economy based almost exclusively on oil exports.¹⁰ Additionally, Nigeria maintains an exceptional regional outlook toward stability, pro-active engagement, and cooperation that provides a modicum of leadership and external outreach uncommon among other African states.¹¹

These characteristics present a great potential for the future development and stability of Nigeria and the greater West African region. The reality of contemporary Nigeria, however, is all together more troubling and comprises many destabilizing and obscure characteristics that present

⁸Walid Phares, "Chad's Future Taliban Enters Capital While the West is Asleep," *Counterterrorism Blog*, 2 February 2008, <http://counterterrorismblog.org/mt/pings.cgi/4851> (accessed 10 November 2008).

⁹John N.Paden, *Faith and Politics in Nigeria: Nigeria as a Pivotal State in the Muslim World*, (Washington, DC: U.S. Institute of Peace Press, 2008), 44-47. In 2005 Nigeria was considered a leading candidate along with South Africa for permanent membership on the UN Security Council under a proposal from the AU to expand permanent member seats to include African representation. Nigeria actively participates in numerous influential international organizations: OPEC, WTO, OIC, CHOGM.

¹⁰Ibid., 6, 14-18.

¹¹Ibid., 43.

an attractive and viable environment for opportunistic Islamist VE and VEOs. Widespread economic failure and social dissent are sparking pockets of socio-political engineering, sporadic ethno-religious violence, and more oppressive Islamic based patronage and legal structures at the local, city, and provincial level among the northern states. Nigeria and the Sahelian West African states present an active case for an accelerated weakening of state government and legitimate economic structures. These dynamics may lead to larger ungoverned spaces, accelerated urbanization and volatile urban centers, and increasingly fractured or failing ethnic and social groups that turn toward organized violence, increased political polarization, and crime to survive. Within this opportunistic and desperate environment, money will become a significant mobilizer and will determine the degree, scope, and direction of Islamist VE and VEO influence and operations.

Countering threat financing and resource networks will be one of a number of critical elements necessary to manage instability, social conflict, insurgency, and terrorism rooted in Islamist extremism emerging on a large scale within northern Nigeria. As of 3 April 2009; during the research for this monograph, the U.S. embassy Abuja and U.S. consulate in Lagos, Nigeria issued a warden message warning of “a possible attack against the diplomatic missions in Lagos.”¹² This message serves as one of a string of warden messages and travel restrictions dating from December 2008 related to multiple security threats ranging from ethno-religious violence to piracy and terrorism.¹³

U.S. and international efforts to counter threat financing and obstruct resources connected to Islamist VEOs depend on an increased depth of understanding and broad penetration of finance

¹²United States Diplomatic Mission to Nigeria, Consular Affairs Bulletin, Warden Message: *Lagos (Nigeria) Threat Against Diplomatic Missions*, 3 April 2009, <https://www.osac.gov/Reports/report.cfm?contentID=99931> (accessed 4 April 2004).

¹³*Ibid.*

and resource observers and monitoring activities within strategically significant and high risk regions and states. CTF efforts must focus on getting ahead of extremist trends, and conditions leading to widespread social disintegration and more acute national and international threats. These efforts can assist in identifying main points of adaptation and propensities of regional Islamist VEOs, developing baseline economic and financial patterns of life at the city, province, and regional level, and locating critical political, social, and infrastructure enablers. As it pertains to Sahelian West Africa and Nigeria, U.S. Africa Command (USAFRICOM or AFRICOM) serves as the most viable and credible entity capable of expanding theater engagement, identifying information gaps, and coordinating future IA-GCC CTF efforts within a broad and prolonged IW approach. Additionally, AFRICOM can serve as a facilitator/partner for expanded multinational CTF efforts and increased monitoring, particularly in areas of intelligence sharing, engagement, and partner nation capacity building.

National and theater strategy for Africa is being implemented through a number of partnering initiatives currently under the direction of AFRICOM. Operation Enduring Freedom-Trans Sahara (OEF-TS) is the vehicle for counter-terrorism efforts in Sahelian West Africa and defines AFRICOM's role in the overall War On Terror (WOT): "OEF-TS is the USG's 3rd priority counter terror effort conducting activities that support [the U.S. Department of State, Trans-Saharan Counter Terrorism Partnership] TSCTP but are not exclusive to TSCTP."¹⁴ Further, the Trans-Saharan Counter Terrorism Partnership; designed for the explicit purposes of leveraging all elements of U.S. national power for the engagement and development of

¹⁴United States Africa Command, "Operation Enduring Freedom Trans Sahara," <http://www.africom.mil/oef-ts.asp> (accessed 11 February 2009).

counterterrorism capacities in partnering Sahel and Saharan states, provides the necessary platform for launching expanded operational CTF activities.¹⁵

This study intends to analyze socio-political and socio-economic conditions in northern Nigeria that are conducive to Islamist violent extremism and violent extremist organizations particularly as they relate to financial and resource exploitation. This effort will create a clearer picture of the polarizing sub-region of northern Nigeria and argue for increased IA-GCC and multinational engagement for operationalizing CTF activities. This study concludes that existing U.S., coalition, and multinational CTF efforts at the theater and operational level should be expanded within high-risk regions and states grappling with the spread of Islamist extremism and penetrating Islamist VEOs and their finance regimes.

Operational Definitions

For the purpose of clarity and consistency, this monograph will utilize a broad definition of Islamist violent extremists borrowed from the *Strategic Insights Journal* from the Center for Contemporary Conflict:

Broadly, Violent Extremists fall in to one of the following categories: insurgents, militia, global totalitarian radicals (such as al-Qaeda), religious nationalists (such as the Taliban), and their associated volunteers (mujahedeen, the foot soldiers). Violent Extremists are individuals who have been radicalized. Many have experienced a specific life event or “dark epiphany” that led them to engage in violent acts, while others have been psychosocially groomed or manipulated, and still others have personal reasons to turn to martyrdom, violence, or terror. Some are enacting a displaced social protest, and some participate in order to simply make a living. Just as terrorist motivations are diverse, so are their educational and social backgrounds, but they are generally united by a need to see oneself as good and heroic, esteemed by the community and blessed by God (which is, in essence, preservation of the self image).¹⁶

¹⁵United States Africa Command, “Trans-Sahara Counterterrorism Partnership,” <http://www.africom.mil/tsctp.asp> (accessed 10 February 2009).

¹⁶Kathleen Meilahn, “The Strategic Landscape: Avoiding Future Generations of Violent Extremists,” *Strategic Insights* (July 2008), <http://www.ccc.nps.navy.mil/si/2008/Jul/meilahnJul08.pdf> (accessed 2 May 2009).

This definition provides operational utility for analysis, comparison, and understanding, offering a more concise and practical alternative to the definition of extremism offered in the 2006 National Military Strategy for the War on Terror.¹⁷ Use of the VE definition in this monograph comes with the caveat that definitions of Islamist, terrorism, and extremist have different connotations, and legal and social implications internationally. This is a significant factor particularly relating to CTF and the conflation of crime and religious/political conflict.¹⁸

The working definition for threat finance as it pertains to this study will also be broad owing to diverse definitions regarding the root components of terrorism, finance, and crime. Within the U.S. IA and DoD, no singular, accepted definition of threat financing exists, and often this variance reflects the particular nature of an organization; predominantly military or law enforcement, or an area of focus, strategic, theater strategic, or operational.¹⁹ The scope of a broad threat finance definition lends much utility, which is particularly important when dealing with highly adaptive, secretive, and flexible financing regimes and networks that straddle the criminal and terrorist world.

Threat financing in this monograph will equate to the definition and logic of “terrorist financing” published in the Congressional Report on Terrorist Financing, by the United States Government Accountability Office.

¹⁷Chairman of the Joint Chiefs of Staffs, *National Military Strategic Plan for the War on Terrorism* (Washington, DC: Government Printing Office 2006), 3. *Extremists*--are those who (1) oppose in principle and practice the right of people to choose how to live and how to organize their societies and (2) support the murder of ordinary people to advance extremist ideological purposes.

¹⁸Gary I. Wilson and John P. Sullivan, “When Gangs and Terrorists Converge, Gang-Terrorist Interaction Creating a Deadly Environment,” *Agora* 1, no. 3 (2008): 20. USNORTHCOM publication. (2008).

¹⁹Deputy Secretary of Defense, Directive-Type Memorandum (DTM) 08-034, DoD Counterthreat Finance (CTF) Policy (2008). This policy implicitly defines threat finance by outlining CTF activities, roles, and responsibilities. A counter threat finance definition is provided in the glossary on page 13 and includes “terrorist revenue and logistics and other such activities that generate revenue through illicit trafficking networks”. This definition is specifically focused on illicit financing means and does not account for legal generation or legal distribution activities.

The financing of terrorism is the financial support, in any form, of terrorism or of those who encourage, plan, or engage in it. Some international experts on money laundering continue to find that there is little difference in the methods used by terrorist groups or criminal organizations in attempting [to] conceal their proceeds by moving them through national and international financial systems. These experts simply define the term “money laundering” as the processing of criminal proceeds to disguise their illegal origin in order to legitimize their ill-gotten gains. Disguising the source of terrorist financing, regardless of whether the source is of legitimate or illicit origin, is important to terrorist financiers.²⁰

This definition elevates the core of the current challenge facing IA-GCC CT operations and attempts at all levels to attrit VE and VEOs resources, operations, ideologies, as well as finances. The Acronym CTF used throughout this study will represent the broader term counter ‘threat finance’ with the understanding that the definition provided more closely pinpoints terrorist financing, which is subsumed within CTF.

Methodology

This monograph will advance the discussion related to operationalizing an IA-Geographic Combatant Command irregular warfare approach in north Nigeria and Sahelian West Africa for the purposes of positively identifying, monitoring, and managing threat finance capabilities and domestic conditions in Nigeria supporting Islamist financing and violent extremism. This study will attempt to shed some light on conditions and trends in north Nigeria that may assist in understanding opportunities for CTF initiatives, activities, and integration at the operational and theater strategic level.

This monograph will present an examination of threat finance models common to Islamist VEOs and trans-national criminal organizations (TCO) and an analytical overview of north Nigeria’s contemporary history and current social, political, and economic conditions. This analysis will be conducted through a tiered interpretive case study of northern Nigeria, with an exploration of Nigerian based Islamist VEOs, conditions supporting threat finance in a key north

²⁰U.S. Government Accountability Office, GAO-06-19, 6.

Nigerian city, and current counter-terrorism (CT) and engagement approaches utilized by USAFRICOM addressing Islamist VEO operations. This research will form the foundation for recommendations specific to operationalizing CTF as a subset of irregular warfare conducted by the United States interagency, USSOCOM, and AFRICOM specifically, and other geographic combatant commands generally. This study will be limited to a theater specific case study and predominantly operational approaches for expanded CTF efforts with periodic references and/or recommendations regarding theater strategy and IA-GCC coordination. This study will not address broader national security policy, international law, distinct policies specific to U.S. federal departments or agencies, detailed CTF techniques or procedures, or specifics regarding recent doctrine for security force assistance (SFA). Research for this monograph has been limited to English language open sources.

Realities of the 21st Century Irregular Environment

As USSOCOM moves forward as the DoD lead agent for synchronizing Global War on Terror (GWOT) strategy and operations implementing a balanced: direct and indirect inter-agency war-fighting approach, theirs will be a defining and decisive role in the 21st Century, a new era to be defined by prolonged global irregular warfare (IW).²¹ Regardless of the current debate surrounding the definition of irregular warfare and the corresponding appointment of an IW executive agent within the DoD, all Functional Combatant Commands and GCCs (collectively Combatant Commands (CCMD)) will continue to seek overmatch of global

²¹Definition of Irregular Warfare extracted from the *IW JOC version 1.0*, 11 September 2007: a violent struggle among state and non- state actors for legitimacy and influence over the relevant populations. IW favors indirect and asymmetric approaches, though it may employ the full range of military and other capabilities, in order to erode an adversary's power, influence, and will. It is inherently a protracted struggle that will test the resolve of our Nation and our strategic partners.

adversaries and deeper access and understanding of hostile, denied, and politically sensitive environments that facilitate those adversaries.²²

The characteristics of these environments; providing sustenance, protection, and resources to U.S. non-state or irregular adversaries, are often analyzed and defined within the umbrella concept of 'safe haven,' both physical and virtual.²³ The complexity and sophistication of the 'safe haven' concept has kept pace with corresponding threat analysis and literature, not to mention years of joint military and civilian operational experience and direct observation gained in Iraq, Afghanistan, Pakistan, North and East Africa, and the Philippines. Where the collective understanding of terrorist, insurgent, and even criminal 'safe havens' have accelerated the associated sub-component of threat financing at the strategic and policy level, much work remains to operationalize CTF efforts. These efforts include identifying and penetrating; in a predominantly indirect manner, environments conducive to Islamist VEO finance operations and/or the development of safe havens at the local, national, and sub-regional level. The deliberate study of obscure, complex, and often highly adaptive adversary finance networks is now formally emerging within mainstream DoD discourse, plans, and strategies. Additionally, increased IA presence within CCMD staffs provide a sharper focus and unified effort due to

²²Joint Chiefs of Staff, Joint Publication (JP) 3-05, *Doctrine for Joint Special Operations*, http://www.dtic.mil/doctrine/jel/new_pubs/jp3_05.pdf (accessed 15 February 2009).

²³U.S. Department of State, Office of the Coordinator for Counterterrorism, Country Reports on Terrorism, 28 April 2006, <http://www.state.gov/s/ct/rls/crt/> (accessed 5 December 2008). Country Reports on Terrorism, Chapter 3-Terrorists Safe Havens. State Department Definition of Terrorist Safe Haven: A terrorist safe haven is an area of relative security exploited by terrorists to indoctrinate, recruit, coalesce, train, and regroup, as well as prepare and support their operations. Physical safe havens are often found in under-governed territory or crossing international boundaries. Global communications and financial infrastructure, especially those created by electronic infrastructure such as the Internet, global media, and unregulated economic activity, can allow terrorists to fulfill many of the same functions without the need for a physical sanctuary. These "virtual" havens, are highly mobile, difficult to track, and difficult to control.

broader threat finance discussions, initiatives, and analysis, benefitting from inter-agency law enforcement experience wherein CTF expertise has historically resided.²⁴

The emergence of Irregular Warfare as an operational approach will mandate a closer relationship within the IA and DoD, with a corresponding blend of former ‘conventional’ roles: military and law enforcement. Currently, GCCs are best positioned to integrate global CTF activities within their current employment regime and existing CT tasks. CENTCOM CTF operations since 2005 have spurred the development of CTF initiatives within the DoD, and present a useful and valuable model for administering and integrating CTF efforts from the GCC to tactical level.²⁵ While open source reporting on these initiatives remain limited; focused on on-going efforts in Iraq and establishing counter-narcotic and CTF efforts in Afghanistan, the impact and implication of these initiatives to deployed joint forces within other GCCs is significant.²⁶ Interview responses from former Assistant Secretary for Special Operations Thomas O’Conner are indicative:

Although Treasury has the expertise, they do [not] have thousands of people on the battlefield. The policy says the Defense Department has an interest in financing, an interest in financial records, an interest in cash instruments, an interest in Hawalas-- anything that can support a terrorist network. It would be important for combat troops

²⁴ The author conducted multiple interviews and observations over a two day period at USSOCOM revealing a significant IA intelligence, law enforcement, and SOF CTF effort within the command, as well as insight into similar efforts within CENTCOM and the ICTF cell.

²⁵ The author has direct experience targeting threat finance and illicit commodity exchange crossing the Iraq-Syrian Border in the west al-Anbar province. The rough outlines of shadow economy markets and methodologies being employed in Al Qaim, Husaybah, and along the Euphrates river valley toward Baghdad were produced during intelligence analysis and reporting. These low signature niche ventures were conducted due to the economic realities of the west border region and explicitly for the purposes of cash generation enabling weapons procurement and the infiltration of Sunni extremist foreign fighters into Iraq. The full scope of this threat financing and threat oriented economic system was unknown during operations in 2005 and would likely be difficult to isolate from the wider shadow economy inherent to that border region.

²⁶ Tony Capaccio, “U.S. Military to Target Terror Finance Networks,” Bloomberg.com (update 11 December 2008), http://www.bloomberg.com/apps/news?pid=newsarchive&sid=allCiSebMc_Y (accessed 3 February 2009).

and commandos to recognize financial transactions whether they be in Farsi, Arabic, or Urdu.²⁷

While these and similar comments and thinking within the current administration and DoD are promising, it is important to place emerging CTF initiatives and new IA-CCMD relationships into a broader global context that reflects a more realistic and sustainable IW effort. More to the point, the large scale and densities of conventional force and special operations forces (SOF) efforts in both of these countries can be viewed as anomalous to the broader and longer-term approach characterized by irregular warfare in many other strategic regions across the globe. Additionally, prolonged IW utilizing a tailored mix of IA and military assets under the direction of a specified GCC, is in many regards a necessary strategic economy of force effort permitting broader coverage over time with a reduced U.S. footprint and increased flexibility.

Countering Threat Finance as a Critical Subset of Irregular Warfare

The Irregular Warfare (IW) Joint Operating Concept (JOC) of 11 September 2007 is a critical document that links analysis of the contemporary and long-term strategic context, and national strategic guidance provided to the Department of Defense through the National Security Strategy, National Defense Strategy, and National Military Strategy, to a deliberate method of warfare designed to meet stated national strategic objectives. The IW JOC has generated much debate within the DoD as to the definition, roles, and implications of irregular warfare, and elevating this form of warfare into mainstream application across the globe. This JOC is even more crucial to USSOCOM and the Center for Special Operations (CSO) as the synchronizing agent for the Global War on Terror (GWOT).²⁸

²⁷Capaccio.

²⁸Small Wars Journal, "On Executive Agent Authority for IW," <http://smallwarsjournal.com/blog/2008/05/on-executive-agent-authority-f/> (accessed 13 February 2009).

The IW JOC is distinct with new designs for an expanded and integrated global posture that will mandate more developed and sophisticated relationships with the IA, multinational organizations, and partner nation forces, as well as potentially expanding joint force core missions particularly those relevant to SOF: unconventional warfare (UW), foreign internal defense (FID), counter-terrorism (CT), and psychological operations (PSYOP).²⁹ For the purposes of this monograph the broader details and actions related to the IW debate and appointment of an executive agent will not be discussed, however three select components of the published IW JOC are critical to establish the foundation of this work. First, key assumptions are stated in paragraph 2.e., highlighting the immediate to long-term strategic context for IW:

In 2014-2026, the United States will still be engaged in a global Long War, and will also face conflicts involving state and non-state actors that will predominantly use IW to confront the United States and its strategic partners.

The Department of Defense will have funding and authorities to support and sustain US commitments for protracted IW.

The joint force will be required to conduct nonconventional military operations in support of, or in place of, IA partners for an extended duration.³⁰

These assumptions clearly underlie the way ahead for IW as it is planned and executed at the theater and regional level. The last assumption addresses a blurring of lines between military and IA, implying occasions when the IA does not have capacity or capability (due to time or access), or conversely when the IA leads and directs efforts based on their particular expertise and unique authorities, requiring military forces in support. These implications are significant as they relate to developing operational capacity and plans for countering threat finance and threat resourcing in both hostile and non-belligerent environments.

²⁹Joint Chiefs of Staff, Joint Publication 3-05.

³⁰Department of Defense, *Irregular Warfare (IW) Joint Operating Concept (JOC) Version 1.0* (Washington, DC: Government Printing Office, 2007). The JOC also highlights three operating environments: hostile, friendly, and non-belligerent.

Secondly, the IW JOC highlights multiple “Operations and Activities that comprise IW” in paragraph 2.b., most are directly relevant to enabling an expanded role for CTF with integrated SOF and IA, however the JOC explicitly highlights principal activities: “transnational criminal activities, including narco-trafficking, illicit arms dealing, and illegal financial transactions, that support or sustain IW.”³¹

There exists a relatively small body of literature from within the DoD that addresses the role of the military as it relates to countering threat finance. Most of this literature was written post 9/11 and prior to the publication of the IW JOC, and spans areas from broad descriptive analysis of national and international CTF efforts to prescriptive studies offering changes to policy and DOTMLPF initiatives.³² This literature has advanced the discussion of the DoD role with CTF, however the published IW JOC in combination with current operational CTF efforts occurring in Iraq and anticipated operations in Afghanistan, have significantly invigorated DoD’s focus on CTF and efforts at reinforcing IA-CCMD integration. Again, these efforts continue to muddle the traditional, “conventional”, roles and barriers between the military, law enforcement entities, and other government agencies (OGA) in positive ways more closely matching the freedom of movement and adaptation exhibited by non-state adversaries.³³

The next step to advance this discussion is an analysis of irregular warfare CTF ‘ways’ as they relate to specific operational environments and future conflict areas; for this study Sahelian West Africa, northern Nigeria, and Kano city. This effort begins with the third key component

³¹Department of Defense. *Irregular Warfare (IW) Joint Operating Concept (JOC)*. 11 September 2007.

³²Department of Defense. Joint Publication 1-02, *Department of Defense Dictionary of Military and Associated Terms*. 12 April 2001. Acronym DOTMLPF: doctrine, organization, training, materiel, leadership, personnel, and facilities.

³³Department of Defense. *Irregular Warfare (IW) Joint Operating Concept (JOC)*. 11 September 2007.

within the IW JOC which offers a conceptual starting point and comprises a linkage between stated “factors that compounds the joint force problem” paragraph 3.b. and “strategic context” paragraph 4.c.

Factors Compounding the Joint Force Problem- The Expansion of the Operational Area to Non-belligerent States: Adversaries are likely to operate within and from non-belligerent states that will limit or restrict joint force access. Adversaries will exploit state boundaries and other political, economic, and tribal fault lines in order to seek sanctuary from conventional military capabilities.³⁴

This is currently the case with VEOs operating among the Sahel and Trans-Saharan states and south into the northern regions of Nigeria.

Strategic Context- Option #1: Joint forces may conduct IW independently of conventional combat operations. This type of IW activity is advantageous when one of the end state objectives is to disguise or limit US involvement to preclude escalation into direct inter-state conflict. This approach is attractive if the adversary against whom the United States is engaged possesses significant strategic, geographic, political, or economic advantages.³⁵

A deliberate effort to reduce U.S. military or IA signature with an emphasis on developing surrogates; “by, with, and through”, will permit a prolonged IW effort, a deeper understanding of local and regional conditions, and persistent opportunities to map and disrupt threat finance networks.³⁶ For this work to be successful however, fundamental CTF training, intellectual study of adversary finance models and past methods, and nuanced cultural training regarding sub-state economic value systems, cash flow and money exchange activities within vulnerable areas or social groups, and black market characteristics should be established. A productive starting point can be found in reviewing threat finance models for Islamist VEO’s and associated TCO activity. These models capture the nature of the most acute threats facing Northern Nigeria.

³⁴ Ibid.

³⁵ Ibid.

³⁶Department of Defense. *Irregular Warfare (IW) Joint Operating Concept (JOC)*, B-7.

Models of Islamist VEO Financing and Anti-money Laundering Intervention

To further highlight the nexus of transnational crime, narco-trafficking, and Islamist VEOs, two models of Islamist VEO characteristics and activities will be advanced. As it pertains to Sahelian West Africa, the Trans-Sahara, and northern Nigeria these models should not be viewed in isolation but rather as forms along a spectrum that bleed together and continually adapt and modify to overcome environmental, security, and organizational challenges.

In her policy memo titled *Illicit Drug Trafficking and Islamic Terrorism as Threats to Russian Security*, Ekaterina Stepanova posits two models that characterize financial connections among Islamist VEOs and criminal enterprise operating in Central Asia and Russia.³⁷ These connections are shaped by the socio-economic and socio-political environment where the organizations are formed, and the degree to which radical Islamist thought, popular support, and sympathetic governance pervades the relevant population.³⁸

Both models have relevance to Sahelian West African states, particularly Nigeria, as these states contend with sustaining moderate forms of Islamic governance at the state level; or in the case of Nigeria managing the influence and polarization of Sharia law and Islamism at the sub-national level. Further, these models facilitate understanding of complex non-state threat organizations and offer insight for developing methods directly and indirectly to control and monitor vast ungoverned areas utilized by criminal groups and Islamist VEOs. Most disturbingly Nigeria in the last two decades has become a strategic hub for narcotics trafficking into western Europe.³⁹ Nigerians have become the leading nationality group for trans-national criminal activity

³⁷Ekaterina Stepanova, "Illicit Drug Trafficking and Islamic Terrorism as Threats to Russian Security," 2005, http://www.csis.org/media/isis/pubs/pm_0393.pdf (accessed 20 January 2009).

³⁸Ibid.

³⁹United Nations Office on Drugs and Crime (UNODC), *Drug Trafficking as a Security Threat in West Africa* (2008), 5. <http://www.unodc.org/unodc/en/frontpage/drug-trafficking-as-a-security-threat-in-west-africa.html> (accessed 6 May 2008).

throughout much of the world, maintaining a wide expertise in fraud, financial crimes, and money laundering.⁴⁰ These dynamics enhance the relevancy of Stepanova's models to threat groups in Sahelian West Africa and northern Nigeria, in particular her descriptors detailing Islamist group emergence and adaptation. The distinguishing feature between Stepanova's two models is apparent in the evolution of each organization and the type and degree of social and political support that each receives.⁴¹ The importance of social and political context surrounding Islamist VEOs is significant and at once provides avenues for countering VEO activities while offering multiple options for further VEO exploitation and evasion.

Model 1: Institutionalized and Culturally Embedded Islamist VEOs

The first operational model details an existing Islamist extremist ideology, political movement, or organization that has active support and legitimacy within an Islamic state or within a broader Islamic society. This type characterized by the existence of a recognized radical ideology first, relies on the religious and social preeminence of Islam and innate obligations and behaviors that structure a traditional Islamic society for funding and resources. This organization type is rooted in a common history and enjoys a degree of legitimacy among a relevant population, sometimes including state and local governance, political and spiritual leaders, finance and banking institutions, and in particular charities and the educated elite.⁴² Due to the legal and moral acceptability of this type of VEO's financing operations, the source of funds remain untarnished, enhancing clandestine transfer and security for all members within the financing system. According to Stepanova, the reliance on zakat for global/regional financing

⁴⁰Jonathan Winer, Deputy Assistant Secretary for International Narcotics and Law Enforcement Affairs, Congressional Hearings Intelligence and Security, Statement before the Subcommittee on Africa of the House International Relations Committee, 11 September 1996.

⁴¹Stepanova.

⁴²Stepanova, specifically names ideological support in form of fatwas and financing support in the form of zakat and sadaka as key distinguishing components to this type of Islamist VEO.

undermines the utility of money laundering approaches, which are focused on illicit funding sources and laundering nodes.⁴³

This factor poses a significant challenge to targeting finance streams for these types of Islamist VEOs and necessitates a much wider monitoring aperture from the local to transnational and international level to achieve a rudimentary baseline pattern of financing from which to guide mapping and intervention efforts. Essentially, these groups may receive “clean” funding unhindered by investigators relying on money laundering templates, and further complicated by the nature and purpose of these organizations which execute their terrorist crimes as a political end rather than a mean.⁴⁴

While supposed licit financing presents an ideal and more secure means, these groups may also expand sourcing to include criminal activities, particularly when their formal finance structures are threatened, the group becomes isolated or directly threatened, and local or regional adaptation provides new opportunities within a more hostile finance environment. This dynamic can be seen currently with the global fracturing, withdrawal, and partial defeat of Al Qaeda and Taliban groups and their increased reliance on the Afghan opium trade to finance their existing structure.⁴⁵

Model 2: Marginalized and Opportunistic Islamist VEOs

The second model details Islamist VEOs that are underground or marginalized to a degree and rely largely on illicit enterprise, crime, “brigandage,” narcotics trade, and black market financing streams for resources.⁴⁶ Stepanova describes these groups as “initially formed

⁴³Ibid., 166.

⁴⁴Jae-myong Koh, *Suppressing Terrorist Financing and Money Laundering* (Germany: Springer Verlag, 2006), 38.

⁴⁵Hutchinson and O'Malley, 1095-1107.

⁴⁶Stepanova, 167.

as nationalist or ethno political movements but gradually became Islamicized, sometimes to a significant degree.”⁴⁷ Based on the comparatively spontaneous nature of their formation these groups can be described as more opportunistic, having more erratic financing methods. That is not to say that they do not develop legal resource streams, however, as Stepanova points out these streams consist largely of external donations; “international or foreign Islamic networks and charities.”⁴⁸ The implication for this second model is the emphasis on illegal financing at the local, regional, and even trans-national level with the criminal aspects of this activity elevating the signature of the money source, making anti-money laundering methods more effective.⁴⁹ Additionally, as these organizations emerge within a pre-existing Islamic society they may enjoy the immediate benefit of a common religious identity and opportunities to harness and expand existing social and political support and associated religiously based (legal) financial streams.

As Stepanova points out, the legal dimension of finance related to the first type of organization (pre-existing Islamism with an accepted tradition of support to violent extremism) presents a more difficult challenge to counterterrorism efforts, one that cannot be overcome utilizing traditional “source” based money laundering mapping simply due to the nature of the source; the “relevant population,” and the absence of associated criminal or illicit activity.⁵⁰ This assertion, however, is too simplistic and does not account for the mechanics of money flow between the licit source and the illicit/terrorist recipient. To bridge the gap between Stepanova’s Islamist VEO finance models and the utility of anti-money laundering methods against both models, the 2006 work of Dr. Jae-myong Koh, *Suppressing Terrorist Financing and Money Laundering* presents a useful guide.

⁴⁷Ibid., 168.

⁴⁸Ibid.

⁴⁹Ibid.

⁵⁰Ibid.; Department of Defense, *IW JOC*.

Anti-money Laundering Intervention

Dr. Koh expertly delineates the nature of terrorist financing methods, providing a deconstructed systems view of licit and illicit terrorist financial streams and asserts that anti-money laundering methods; among others, are useful depending on the point of detection and intervention within the system. Much like Stepanova, Dr. Koh emphasizes the importance of the broader social, political, and economic context surrounding a threat finance system but offers a useful synthesis of finance system counter measures tailored to this context, to include a philosophical mindset for long term terrorist suppression.⁵¹ Dr. Koh's approach contradicts Stepanova's assertion that anti-money laundering methods are only useful against criminal centric Islamist VEOs: where anti-money laundering activities are applicable to terrorist financing activities regardless of the source is during the movement and distribution phase.⁵² The methods and techniques of cleaning or "legitimization" of money generated through criminal activities are similar to those methods for concealing distributions from legal sources, and are both of equal importance to Islamist VEO's striving to conceal their financial networks, compartment their operations, and reduce their vulnerability to interdiction and targeting.⁵³ This conception is particularly important to understanding hybrid financial systems where legitimate and shadow economies merge, and corruption and crime are necessary means of livelihood and survival, as is the case in Nigeria.

⁵¹Koh, 10. Dr. Koh's philosophical approach has merit as it regards a mindset for countering threat finance: "it should be remembered that we are here aiming not at preventing a single terrorist attack but at staving off a transnational mega-trend in our time."

⁵²Ibid., 27.

⁵³Ibid., 26-27.

Many sources of legal financing for Islamist VEOs also happen to be the most ordinary within functioning states having a connected globalized economy.⁵⁴ The degree of economic and finance system formalization; rules, enforcement, transparency, and accountability, pose an institutional and psychological barrier to illicit finance.⁵⁵ Formalization and state capacity to monitor and regulate the financial system present a parallel system of detection and risk to organizations or individuals attempting to hijack legal activities for terrorist or criminal ends. In areas where these institutions are weak, ad hoc, politically based, corrupted, or merge with undeveloped or traditional culture or religious based finance systems, Islamists and criminal elements may realize greater financial opportunities under the guise of legal enterprise and activities, not to mention a more robust shadow economy and criminal sphere. Such is the case in Northern Nigeria with developing safe havens and rapid urbanization as seen in the emerging “mega-cities” of Kano, Katsina, Zaria, and Sokoto.⁵⁶

Stepanova’s organizational models of Islamist VEO financing combined with Koh’s systems approach to anti-money laundering methodology and suppressing terrorist financing are useful tools for examining the current dynamics and propensities of Islamist threat financing within northern Nigeria. This scholarship offers a conduit to analyze and approach street level to regional threat financing networks in high risk states comprising stated and implied areas for global VEO, criminal, and insurgent operations; resource bases, safe havens, or operational fronts.

⁵⁴Juan C. Zarate, Deputy Assistant Secretary, Executive Office Terrorist Financing and Financial Crime Testimony before U.S. Department of the Treasury Senate Foreign Relations Committee, <http://www.treas.gov/press/releases/js139.htm> (accessed 6 May 2009).

⁵⁵Koh, 193-198.

⁵⁶Ifeanyi Onwuzuruigbo, “Cities, Insecurity, and the Rise of Ethnic Vigilante Organizations in Nigeria,” (2007), 3. http://www.irmgard-coninx-stiftung.de/fileadmin/user_upload/pdf/urbanplanet/identities/ws3/043%20Onwuzuruigbo (accessed 7 March 2009).

It is important to note that national or state government must exhibit some level of effectiveness in the area of security and economic development for these environments to be truly rewarding to VEOs; evident by Al Qaeda's failed expansion into Somalia.⁵⁷ While differences are readily apparent between the failed state Somalia and the corrupted weak state of Nigeria, Al Qaeda viewed Somalia as a resource base and safe haven, and as an operational area to wage Jihad against the west. This monograph maintains northern Nigeria's significance as a resource base and safe haven beyond its significance or utility as an additional front for Jihad, noting the perfunctory presence of U.S. influence, and a minimal economy of force effort by GCC elements mainly in the physical, military realm.

This does not mean that organized terror and insurgent operations will not develop further, but additional analysis is required to examine the operational capacity, strategy, and intent of Islamist VEO branches within northern Nigeria and other Islamic strongholds throughout Sahelian West Africa. It is likely that West African and Nigerian Islamist VEOs will remain in this strategic "blind spot" as U.S. national and theater CT efforts and military resources remain concentrated in Iraq and Afghanistan.⁵⁸ The Irregular Warfare Joint Operating Concept and USSOCOM's current efforts and initiatives make the case for a truly balanced and global engagement to counter and eliminate threat resource networks, safe havens, and Islamist trends that have heretofore been overlooked, especially in regards to West Africa.

⁵⁷Combatting Terrorism Center at West Point. *Al-Qa'ida's (mis)Adventures in the Horn of Africa*, 16-22, http://ctc.usma.edu/aq/aq_challengesII.asp (accessed 10 November 2008). The report analyzes Al Qaeda's strategy and business model for expansion into Somalia citing difficulties in regard to recruiting, Somali tribal and clan based interests, cultural disposition toward Sufism over Salafism, and AQ's own challenges with security and high operational expenses within a failed state.

⁵⁸J. Peter Pham, "Militant Islamist's Shadow Rises Over Sub-Saharan Africa," *World Defense Review* (4 May 2006): 1, <http://worlddefensereview.com/pham050406.shtml> (accessed 23 November 2008).

Northern Nigeria as an Interpretive Case Study

An analysis of the strategic context and operational environment shaping U.S. efforts and the recent political and social context of Northern Nigeria are necessary to review of the contemporary nature of Islamist violent extremist threats. These threats have direct historic and contemporary connections, many with stated intentions to exploit the region of Sahelian West Africa and the Trans-Sahara for safe havens, recruitment, political support, and above all a lucrative resource pool for material, finance, and intelligence. By nature, Sahelian West Africa and the adjoining sub-Saharan belt are proximal to Islamic North Africa and Arabic influences, having significant physical, social, and political linkages often eclipsing indigenous and other non-Arab African influences. Specifically historic trans-Saharan trade routes originated in the sub-Saharan belt in what has been called the “Niger bend” or “desert edge” Kano, Kaduna, and Sokoto cities in Nigeria representing more contemporary and currently active examples.⁵⁹

In terms of social culture, these routes enabled the expansion of Islam into Sub-Saharan West Africa, doubled as pilgrimage avenues for the annual Hajj, and served a significant role in bolstering and sustaining a significant Arab population. More to the point, this Arab Islamic influence and population density presents a unique strategic security concern as detailed in discussions during the 2006 African-American Institute Symposium on Terrorism . . . the role of poverty in Africa and the African burden of developmental inequality cannot be excluded from a broad definition of security. It was also noted that there are more Arabs in Africa than in the

⁵⁹Pekka Masonen, “Trans-Saharan Trade and the West African Discovery of the Mediterranean World,” The Third Nordic Conference on Middle Eastern Studies: Ethnic Encounter and Culture Change, Joensuu, Finland, 19-22 June 1995, <http://www.smi.uib.no/paj/Masonen.html> (accessed 18 April 2009).

Middle East, and that for this as well as other reasons it is neither prudent nor strategic to take Africa for granted in combating terrorism.⁶⁰

Contemporary economic, information, and technological advances aside from political and social polarization stemming from reactions to the United States' post 9/11 actions, have further reinforced these connections. International airlines, internet connectivity, global media, porous borders and weak customs enforcement, Hajj related 'tourist' economies, Saudi Arabian based oversight, support, and outreach measures, through a number of avenues which couple regional and sub-state polities to Islamist and Wahhabist thought, education, law, and governance exist as accelerators and fundamental vectors for Islamist VEO expansion and financing.⁶¹ A few examples pertaining to infrastructure, education, and security highlight these facts.

As of this writing, there is much concern about the overhaul of the Malam Aminu Kano International Airport (MAKIA) located in Kano, Nigeria. Currently the airport is operating well below capacity, utilizing technology and facilities dating to 1957 when the airport was first opened. Federal authorities, namely the National Hajj Commission (NAHCO) and Kano state authorities are concerned with overhauling MAKIA as it presents a critical economic and social hub for northern Nigeria, and inherently provides a more intimate connection with Riyadh and the broader Middle East.⁶² If the MAKIA project gains traction, opportunities for established Islamist VEOs; both externally and domestically, will directly increase. Viewed another way, the current degradation and limited service of this international hub may be inaccessible, ill suited, or too cumbersome for current Islamist VEO or TCO exploitation.

⁶⁰The Africa-America Institute, "Africa's Response to Terrorism," An AAI symposium--17 February 2006, <http://www.aaionline.org/files/FullReportTerrorismSymposium2006.pdf> (accessed 3 April 2009).

⁶¹D. McCormack, "An African Vortex: Islamism in Sub-Saharan Africa," Occasional Papers Series, The Center for Security Policy, no. 4 (2005), 5-7.

⁶²The Daily Trust, MAKIA: An Airport Bereft of Its Glory, http://archive.dailytrust.com/index.php?option=com_content&task=view&id=9344&Itemid=5 (accessed 19 April 2009).

MAKIA only provides a reduced capacity domestic service to Lagos and Abuja.⁶³ Proposed MAKIA project growth and investment opportunities are easily accessed via the Nigerian Federal Airports Authority Internet homepage, and clearly demonstrates a vision for increased modern capacity, technologies, and economic vitality. It remains to be seen how this vision will be achieved, and who will ultimately resource this potential trail head to North Africa, Saudi Arabia, the Middle East, southwest and central Asia, and the greater international community. It is also probable that western and even Chinese investments could help balance and moderate the globalizing effect this international node may develop, however the current state of the Nigerian economy and security conditions may preclude these efforts.⁶⁴

As mentioned earlier, areas along the “desert edge” within Nigeria have a deep historic connection with the Middle East.⁶⁵ Islamic education influenced by these connections and mixed with colonial western education programs designed for the development of an educated governing class and political elites, has been a prolific and volatile dynamic occurring in northern Nigeria, particularly since Nigerian independence in 1960.⁶⁶ The evolution and progression of Islamic education in north Nigeria over the past four decades, directed by proprietors manifest among clerics, imams, and the Ulama (Islamic religious scholars) has provided the foundation and individual leadership for the emergence of three Nigerian Islamic extremist groups.⁶⁷ These groups share a history of violent tendencies, and extremist doctrine and rhetoric within the region: the Izala movement founded in Jos city, the Maitatsine movement originating out of Kano, and

⁶³Federal Airports Authority Nigeria, Scheduled Flight Domestic Departures, <http://www.faannigeria.org/nigeria-flights.php?airport=2> (accessed 19 April 2009).

⁶⁴Paden, 113-114.

⁶⁵ Masonen.

⁶⁶Muhammad S. Umar, “Education and Islamic Trends in Northern Nigeria: 1970s-1990s.” *Africa Today* 48, no. 2 (Summer 2001): 139.

⁶⁷Ibid., 127.

the ‘Shiites’ or Muslim Brotherhood originating from Zaria city.⁶⁸ Combined with the formal implementation of Sharia law beginning in 2000, the expansion of VEO ideology, recruitment, resources, and financing based within an increasingly repressive Islamic society will continue to grow.

Islamic education, teaching, and organization forums, to include informal home based entities and established Islamic committees, mosques, and social programs may become more attractive and likewise more overbearing and polarized as individual and collective identities of Nigerians (Muslim and non-Muslim) are eroded as a consequence of rapid urbanization and economic distress.⁶⁹ Paired with extremist doctrine and agitation emanating from within Islamic institutions and organizations, are potentially violent sub-organizations developed in the name of government security for the purposes of enforcing Sharia law and Islamic social values.⁷⁰ In simple terms, these groups are Islamic vigilante organizations known within Nigeria as simply Hisbah.⁷¹

Northern Nigerian Hisbah organizations are unique in many regards relative to their purer counterparts within Saudi Arabia who operate within an established Islamic state with a

⁶⁸Shedrack Best, “Nigeria: The Islamist Challenge: The Nigerian ‘Shiite’ Movement,” *Searching for Peace in Africa* (1999), 2. <http://www.conflict-prevention.net/page.php?id=40&formid=73&action=show&surveyid=1> (accessed 19 April 2009).

⁶⁹Country Studies, “Urbanization,” <http://countrystudies.us/nigeria/48.htm> (accessed 8 April 2009).

⁷⁰The Hisbah, “The Discover Islam Project,” http://www.islamtoday.com/discover_islam.cfm?cat_id=6&sub_cat_id=53 (accessed 19 April 2009). “The Domain of The Hisbah--The Hisbah is essentially organized around safeguarding the limits of Allah from being violated, protecting the honor of the people, and ensuring public safety. It also includes monitoring the marketplace, craftsmanship, and manufacturing concerns to make sure that the laws of Islam are upheld by these entities. The Hisbah carries out these responsibilities in conjunction with the appropriate government agencies and other relevant establishment. The state government of Kano maintains a Hisbah board for policy development and Sharia enforcement.”

⁷¹A. Jahangir, “Civil and Political Rights, Including Religious Intolerance,” United Nations Economic and Security Council, 62 sess, Item 11 (e) of the provisional agenda (2005), 12.

consistent and nationally sanctioned application of Sharia law.⁷² Disparities in Nigerian Hisbah are most evident in their lack of training and street level activities periodically operating beyond the scope of their charter and independent of state police.⁷³ The subject of Sharia enforcement through Hisbah and Sharia courts in Nigeria remains a popular and sensitive subject, one that is frequently reported both domestically and internationally, but readily lacks direct analysis and monitoring. The opinion of many Nigerians, to include academic writings and observations, indicate that Sharia was implemented for political gain by Muslim and non-Muslim elites, vice a genuine embrace of Islamic religious, social, and legal tenants.⁷⁴

Beyond the scope and degree of Sharia enforcement and the purity of the Islamic doctrines and laws supporting Hisbah organizations in north Nigeria, two facts remain that create a standing threat, evident in open opportunities for VEO expansion: a state sanctioned, organized para-military ‘religious’ force, and endemic corruption with little oversight or limitations. Short of sensational reporting related to Hisbah organizations and tangential academic reviews related to State Hisbah committees and Sharia court structures, details about the organization, structure, and leadership of these para-military elements remain obscure. What is known is significant as it pertains to the future balance of Nigeria’s security environment within the twelve Islamic northern states.

⁷²U.S. Department of State, Bureau of Democracy, “Human Rights, and Labor, International Religious Freedom Report,” 2004, <http://www.state.gov/g/drl/rls/irf/2004/35507.htm> (accessed 8 May 2009).

⁷³Human Rights Watch, *The Enforcement of Shari’a and the Role of the Hisbah*, 2004, <http://www.hrw.org/reports/2004/nigeria0904/8.htm> (accessed 8 May 2009).

⁷⁴The Library of Congress, “The Dynamics of Political Islam and its Impact on State and Regional Stability in Mali, Niger, and Nigeria,” (September 2008), 12. The Library of Congress report provides valuable insight into the current nature of political Islam in northern Nigeria: “State governments and politicians [in Nigeria] used sharia strategically rather than out of genuine piety, taking advantage of existing piety among the general population “to divert attention from their failure to address concrete economic problems, including corruption.”

During the presidency of Olusegun Obasanjo in 2006, his administration issued a formal statement aimed at the Hisbah initiatives underway in the state of Kano:

The Kano State Hisbah Board has, with brazen disregard for the overriding imperatives of national security, sought the assistance of foreign governments for the training of 100 jihadists. The federal government wishes to state emphatically that it will not tolerate the establishment of unconstitutional and illegal security outfits by governments, groups or individuals.⁷⁵

Further, rough estimates of the size of the Kano State Hisbah are likewise disturbing, 9,000 militia drawing “a monthly budget from Kano state of 54 million naira (\$385,714).”⁷⁶

Although northern Nigeria has not overtly become radicalized to a degree that warrants sustained federal intervention by the Nigerian government and security forces, and open source evidence indicating international Islamist VEOs; Al Qaeda, AQIM, and Hezbollah, operating in Nigeria is absent, northern Nigeria remains fertile ground for Islamist VEO exploitation, and connectivity to Islamic extremist ideology, organizations, and support will continue to grow.

Taken together, the current and potential connectedness of northern Nigeria to Islamic extremist influences and associated financial flows are evident in proposed technology and investment projects, city and state education regimes, and political and military arms of Sharia doctrine and enforcement. Third party analysis of these environmental conditions, particularly in the unclassified and academic realm, severely restricts the specificity of findings and reduces the resolution of legal and illegal financing structures and processes indigenous to Nigeria. What is useful is an analysis that accounts for the bigger ‘wave tops’ evident in the Islamic social and

⁷⁵Matt Armstrong, “Nigerian Authorities Accuse Kano of Using ‘Foreign’ Help to Train ‘Jihadists’,” (28 June 2006), http://mountainrunner.us/2006/06/nigerian_author.html (accessed 19 April 2009).

⁷⁶Stephen Schwartz, “Islamic Extremism on the Rise in Nigeria,” *Terrorism Monitor* 3, no. 20 (October 2005), http://www.jamestown.org/single/?no_cache=1&tx_ttnews%5Btt_news%5D=593 (accessed 19 April 2009). Schwartz highlights the added danger of Sunni-Shia conflict in Nigeria, drawing parallels between Nigerian political rhetoric in support of the majority Sunni in Kano against existing Shia groups, reflective of conditions in Iraq during the same period to include rhetoric from Al-Qaeda.

political environment of northern Nigeria, a mapping of propensities and existing structures, and applying this to a ‘red team’ or threat perspective specific to financial resourcing opportunities.

What is unmistakable is the gravity that Islamism exerts in the region. In this regard, the nature and influence of political Islam in Sahelian West Africa and northern Nigeria provides a common point of access for Islamist VEO penetration and proliferation, and likewise highlights the relevance of Islamist VEO financial modeling to current and anticipated IW approaches in north Nigeria. What is distinctive, however, are the differing approaches that VEOs and TCOs may take relative to the broader Nigerian Islamic community and the approaches that AFRICOM and USSOCOM take toward that same community or population. The IW JOC makes explicit the importance of population groups to this war-fighting approach and based on the effectiveness of VEO finance regimes; both licit and illicit, population groups and the influence of popular thought are integral to generating and sustaining funds. This is particularly important as it relates to licit financing schemes that hijack and exploit acceptable organs and tenants of Islam and Islamic banking, namely *zakat*, and *halawal*.⁷⁷

The importance of the ‘relevant population’ is critical to understanding IW but also to the analysis and mapping of formal and informal, legal and illicit, financial infrastructures, information systems, and principal economic engines that support and sustain the ‘relevant population’ or in the case of Nigeria, government elites.⁷⁸ Understanding threat cash flows and distribution systems is intertwined with and dependent on mapping relevant population finance and information systems, these efforts are implied within the long-term purpose of IW.⁷⁹

⁷⁷Koh, 21-30.

⁷⁸Department of Defense, *IW JOC*.

⁷⁹Department of Defense, *IW JOC*. “IW focuses on the control or influence of populations, not on the control of an adversary’s forces or territory. Ultimately, IW is a political struggle with violent and non-violent components. The struggle is for control or influence over, and the support of, a relevant population. The foundation for IW is the centrality of the relevant populations to the nature of the conflict. The parties to the conflict, whether states or armed groups, seek to undermine their adversaries’ legitimacy and

Relevant population in this and many other contexts, to include the perspectives of one's adversaries, bears significant weight as it relates to the Muslim population in northern Nigeria and the broader Sahelian West Africa and Trans-Saharan belt. Within Nigeria alone reside over 70 million Muslims, mostly located in the 12 northern Nigerian states that have, as of 2000, instated Sharia law and Sharia compliant state governments.⁸⁰ These actions are in direct contention with the tenants of the official Nigerian constitution that delineates the separation of religion from governance.⁸¹

Additionally, this relevant population has been particularly contentious during its adoption of Sharia and most disturbingly displayed widespread radical sentiments in response to U.S. Global War On Terror operations.⁸² The scope and intensity of these radical anti-U.S. and anti-western demonstrations beginning with cheerleading and celebrations of Al Qaeda's successful attacks on the World Trade Center Towers on September 11, 2001 fly in the face of contemporary arguments that portray Nigerian Islam as widely "Africanized," moderate, peaceful, and accommodating of ethnic and religious minorities.⁸³

While these components no doubt exist, pre-colonial through recent history has revealed a darker tendency and gradual changes in the nature of Nigerian Islam over a long time horizon has masked contrasting and dangerous characteristics. This creeping shift of Nigerian Islam with a growing propensity for extremism and Sharia sanctioned governance and law, provide an

credibility and to isolate their adversaries from the relevant populations and their external supporters, physically as well as psychologically," 8.

⁸⁰Paden, 3-6.

⁸¹E. Onuoha, "The Separation of Religion and State in Nigeria, Nigeria World Humanist Congress," (2005) <http://www.iheu.org/node/1694> (accessed 6 May 2009).

⁸²Paul Marshall, "Radical Islam in Nigeria," *The Talibanization of West Africa* 7, no. 30 (15 April 2002), <http://weeklystandard.com> (accessed 29 September 2008).

⁸³Andy J. Genasci, "Overt Indicators of Islamic Extremism in Nigeria" (Thesis, Army Command and General Staff College, Fort Leavenworth, Kansas, 2006), 16.

attractive and fertile environment for jihadist organizations, terrorist and criminal franchises, and their associates. Moreover the state sponsored hosting of Islamist representatives from Saudi Arabia, Sudan, Syria, and Palestine and formal Sharia legal training and education exchanges with these same countries further reinforce Nigerian efforts to solidify Sharia law in the north and in the long term germinate ambitions for an Islamic sub-state, politically aligned with Islamic north Africa, the Arabian Peninsula, Iran, and even Pakistan.⁸⁴

Historical Background of Northern Nigeria

Northern Nigeria is purposefully highlighted as a separate entity within the state of Nigeria due to its' distinctive Islamic polity, society, and increasingly strict reliance on Sharia law. This distinction is born out of the collective influence of Islam originating in north-east Africa and penetrating into the Maghreb, Sahel, and Sub-Saharan regions through trading routes as early as the 9th century AD.⁸⁵ However, the pervasive and deliberate establishment of contemporary Islam in Nigeria did not occur until the 19th Century with the introduction of Fulani Jihad by Shehu Usman Dan Fodio in response to the increasing secular exploitation of Islamic institutions and increasing political corruption.⁸⁶ The reforms or *tajdid* occurring during this period were largely incorporated within the northern Nigerian states of Bauchi, Adamawa, Borno, Kano, Katsina and Zaria.⁸⁷

What is known as the Fulani Jihad consisted of an expansive and violent political and religious struggle on behalf of Muslim Fulani groups defeating and absorbing the predominant

⁸⁴Library of Congress, "The Dynamics of Political Islam and its Impact on State and Regional Stability in Mali, Niger, and Nigeria," .9.

⁸⁵*Journal of Muslim Minority Affairs* 21, no. 2 (October 2001), 15.

⁸⁶*Ibid.*, 347.

⁸⁷*Ibid.*

Muslim Hausa tribal empire throughout the northern half of Nigeria and portions of Niger, with the resulting displacement of the Yoruba Empire and infringement into the land of the Igbo in the middle and southern regions of modern day Nigeria respectively.⁸⁸ The bulk of Nigeria's population today are similarly aligned along these tribal lines which continue to define the nature of intra-state conflict, and violence especially involving Muslim and non-Muslim groups; Hausa-Fulani 29 percent, Yoruba 21 percent, and Igbo 18 percent.⁸⁹

The outcome of the Fulani Jihad was the establishment of the Sokoto Caliphate in 1804 beneath which a more pure form of Islamic governance and society was established.⁹⁰ The cultural and socio-political significance of the Sultan of Sokoto as the spiritual leader of the Muslim religion in Nigeria persists today as witnessed by Sultan Alhaji Mohammad Sa'adu Abubakar III's active international and national engagements and leadership addressing a multitude of pressing social issues facing Nigeria. The moderate and liberal position of the sultan regarding the role of Islam in Nigerian politics and social life and his clear stance against corruption provide an invaluable and widely recognized voice countering illicit financing and extremist ideologies. The history of Islam in Nigeria as a powerful tradition and unifying identity, to include broad Islamic governance under the Sokoto Caliphate and the persona of the sultan were readily identified by British colonial powers in the mid nineteenth century. Nigeria's colonial history and the adaptation of Islam in the northern states provide the contemporary framework for understanding current national tensions, the limited reach of the existing

⁸⁸Library of Congress, "The Dynamics of Political Islam and its Impact on State and Regional Stability in Mali, Niger, and Nigeria," 4.

⁸⁹Central Intelligence Agency, The World Factbook: Nigeria, <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html> (accessed 29 March 2009).

⁹⁰Ibid., 2.

constitution and federation, and conflicting ethnic and tribal views toward politics, policy development, and the rule of law.

The satellite governance and long term planning for economic exploitation of the 'Nigerian area' occurred halfway through Nigeria's colonial history (1900-1918) and is commonly attributed to British involvement under the direction of Lord Frederick Lugard.⁹¹ During this period the British formally organized the "Nigerian area" into the northern "Soudan" province and the southern "Maritime" province divided roughly along the "9th degree parallel."⁹² The British pursued a piecemeal and erratic method of colonial administration that implemented an arbitrary system of provincial administrative groups that increased ethnic tensions, developed competitive merchant and political elite classes, and exploited existing local government structures to stave off armed conflict, and social upheaval.

Most notable among the British provincial system was the reinforcement of the Sokoto caliphate emirate system, whereby Islamic governance in the north was administered through a patronage hierarchy. The impact of colonial engagement with and endorsement of Islamic governing bodies in the north, coupled with the emergence of competitive and divisive economic policies yielding a politicized Nigerian elite and broad political parties cannot be overstated. Nigeria's late colonial history and independence in 1960 introduced national level political mobility, a greater national and regional monopoly of violence, state resource hoarding, and socio-political clashes of ethnically and religiously aligned patronage groups. This is evident in the volatile nature of the Nigerian polity through the 1960s: "two coup d'état of 1966 and the

⁹¹Z. O. Apata, "Lugard and the Creation of Provincial Administration in Northern Nigeria 1900-1918," (African Study Monographs, Department of History, University of Ilorin, 1990), 143-152.

⁹²Ibid., 143-144. Nine degrees line of latitude passes through the current Nigerian capital of Abuja.

civil war of 1967-70.”⁹³ Moreover, the nature of state and sub-state politics in northern Nigeria are increasingly disturbing as the religion of Islam embodied within local, regional, intra-national, and international elites with corresponding actions within and throughout Nigeria becomes more pronounced.

The structure of historic Nigerian institutions, modified institutions, and emerging organizations to include hierarchies for shadow politics, shadow economics, corrupt and criminal regimes must be examined and to a degree measured if understanding, authentic engagement, and strategic intervention are to occur.⁹⁴

Contemporary Environment

Islamic Social-political Dimension

It is useful to understand contemporary Nigeria as two distinct nations that are loosely bounded within the national borders of the ‘state.’ The northern half is now widely governed by a blended African and Arab Islam, in distinct areas under the rule of Sharia law and in other areas; most notably the north and northeastern borders, under no law or governance at all. Islamic institutions that do exist in the north form the primary group most accessible for transnational threat financing. The strengthening of these Islamic institutions in the last forty years through historic and newly potent connections with Middle Eastern Arab orthodoxies and associated

⁹³Country Studies, “The Colonial Economic Legacy,” <http://www.country-studies.com/nigeria/the-colonial-economic-legacy.html> (accessed 8 April 2009).

⁹⁴The influence of Nigeria’s late colonial history and the dynamic of “clientelism” can be viewed as an accelerator for corruption and likewise threat financing, especially with a narrowing of economic providers and the alignment / ideology of providers are trending toward aggressive Islamism, militancy, and extremism. Country Studies Nigeria offers a valuable synopsis of this history: “at all levels--local and regional after 1951 and federal after 1954--political leaders could use a range of controls, extending over local councils, district administration, police, and courts, to subdue any dissident minority, especially in the far north, where clientage was the social adhesive of the emirate system.” Country Studies, “The Colonial Economic Legacy,” <http://www.country-studies.com/nigeria/the-colonial-economic-legacy.html> (accessed 8 April 2009).

financial and charitable support have further expanded Nigeria's vulnerability to extreme Islamist ideologies.⁹⁵

Wahabbist related VEO operations are evident only in sporadic and often obscure episodic violence and occasional arrests of Nigerian agents and supporters.⁹⁶ The narrow margin of domestic security offered through the Nigerian State Security Service (SSS) or local entities further clouds the issue as their ability to effectively and impartially collect and analyze intelligence, conduct investigations, and enforce the rule of law (constitutional and/or Sharia) are likewise suspect.⁹⁷ Therein conclusions about the scope and degree of VEO overt operations in northern Nigeria; not to mention covert and cross border operations and low signature financial transactions, based on Nigerian SSS investigations or federal government inquiries are shallow and misleading. It is also equally difficult to probe the presence and intent of VEOs and militant Islamists when national military and law enforcement elements commonly apply lethal force as a solution to militancy, crime, and terror.⁹⁸

Northern Nigeria's Islamic origins and history of emancipation through violent jihad and political aggression combined with contemporary religious dynamics, a weak national government, economic and social disintegration, and sweeping crime and corruption have led to a

⁹⁵Paden, 39-43.

⁹⁶Estelle Shirbon, "Al Qaeda Suspects Arrested in Nigeria: Police," *Reuters* (November 12, 2007), <http://www.reuters.com/article/topNews/idUSL1250820220071112?feedType=RSS&feedName=topNews> (accessed 3 March 2009).

⁹⁷Jeremy Ginifer and Olawale Ismail, "Armed Violence and Poverty in Nigeria," (Centre for International Cooperation and Security, Department of Peace Studies, March 2005).

⁹⁸Alex Last, "Nigeria Makes 'al-Qaeda' Arrests," *BBC World News America* (12 November 2007), <http://news.bbc.co.uk/2/hi/africa/7090642.stm> (accessed 20 December 2008). Islamic university students comprising the Nigerian Taliban have been responsible for promoting extremist ideologies and conducting organized and lethal raids inside Nigeria. Most reporting discounts the possibility of true connections to al Qaeda or Afghan/Pakistan Taliban, however draconian methods by Nigerian security elements leave little room for further analysis: "The Nigerian Taleban have nothing to do with the Taleban in Afghanistan. They were initially a group of Islamic university students who raided a few police stations in north-eastern Nigeria in 2003. Almost all were hunted down and killed by the Nigerian army."

broader outreach into the Islamic sphere, most notably Saudi Arabia.⁹⁹ This opportunistic environment has been harnessed for religious, political, and ultimately financial reasons by a range of illegitimate and criminal Islamic groups. The benign religious and charitable fronts (al-Haramain) these groups operate behind purposefully obscure their criminal intentions, allowing them expansive exploitive power within Muslim societies and easy access and validation through Koranic education, Sharia Law, Sharia banking, Islamic councils and courts, and strong foreign endorsements from Arab sponsors.¹⁰⁰

A sample of the most threatening groups include the Tablighi Jamaat network, the Jamat izardat al-bida wa-iqamat al-Sunna known as the Izala movement, the Muslim Brotherhood in Nigeria (the ‘Shiites’), the Revival of Islamic Heritage Society-Nigeria, Muhajirun (Nigerian Taliban), the National Council of Muslim Youth Organizations (NACOMYO), al-Qaeda in the Islamic Maghreb (AQIM), Lebanese Hezbollah, Nigerian Hisbah groups, and the Maitatsine.¹⁰¹

Further, the combination of polarization of anti-western sentiments, violent clashes between Muslim and Christian groups in the northern cities of Kaduna, Jos, Baluchi, and Yelwa, and the northern states of Kano and Sokoto, and the expansion of regional VEO’s organizationally and ideologically present a significant yet ill-defined threat to Nigeria’s stability.¹⁰² VEO and like-minded ideological groups will continue to pioneer for financial and

⁹⁹Irit. Back, “Muslims and Christians in Nigeria: Attitudes Towards the United States from a Post-September 11th Perspective,” *Comparative Studies of South Asia, Africa, and the Middle East* 24:1 (2004).

¹⁰⁰McCormack, 7-12.

¹⁰¹Best, 2.

¹⁰²David Dickson, Special Report No. 140, “Political Islam in Sub-Saharan Africa,” *United States Institute of Peace*, May 2005, <http://www.usip.org/pubs/specialreports/sr140.html> (accessed 2 November 2008). David Dickson’s report offers a balanced perspective on the subject of political Islam claiming it as “neutral by definition” and citing the success of Senegal under the political guidance of Sufi brotherhoods. Sufi variants of political Islam have also found success through moderation in Niger and Mali. Dickson highlights an important component of future U.S. security policy as it relates to Somalia, however his analysis also has utility with weak north and west African states: “Before an effective national government emerges, informal contacts can and should be cultivated with local authorities, including clan leaders, and both religious and secular leaders in the larger civil society. Such contacts provide insight into political patterns and lay the groundwork for more extensive and formal contacts in the future.” Dickson has

human resources in northern Nigeria. As economic and social conditions deteriorate and identity struggles linked to increased urbanization become more volatile, moderate forms of political expression and the influence of national and secular governance will increasingly suffer.

The scope and complexity of Islamist VE and VEO finance and resourcing within northern Nigeria remain largely hidden. More recently, Islamist and extremist rhetoric has focused on U.S. operations in Afghanistan. This has become the most inflammatory issue for Nigerian Islamists and their militant adherents due to the special nature of Afghanistan as the contemporary center for Salafi extremism, and Salafi inspired Jihad as prosecuted through al Qaida and al Qaida like “franchising.”¹⁰³ The latent and overt radicalization of Islam in the states and societies comprising northern Nigeria cannot be overestimated. As early as November 2001 the Co-director for the Task Force for Nontraditional Security, Center for Strategic and International Studies, Dr. J. Stephen Morrison highlighted this hazardous gap in U.S. understanding and associated counterterrorism efforts:

Bring antiterrorism into the bilateral dialogue with South Africa and Nigeria. Corruption and sectarian violence in Nigeria, along with uncontrolled movement of people, goods, and finances into the north, remain complex, volatile issues. Upgrade U.S. human and institutional capacities. A fourth priority is bolstering U.S. human capital and resources—strengthening significantly U.S. intelligence, diplomatic and foreign assistance personnel in the Horn and West Africa, the latter with special reference to northern Nigeria.¹⁰⁴

What has been a common observation within the mainstream academic literature as a counter against the forces of religious radicalization in Nigeria are the dynamic of ethnicity, the division of society along regional and tribal lines, and the amalgamation of African customs and

sketched a ‘political’ indirect approach that can be re-tooled for Nigeria and applied broadly to encompass counter-terrorism and counter-threat finance at the local level.

¹⁰³Levitt and Jacobson, 16-18.

¹⁰⁴Center for Strategic and International Studies, “Expert Profile,” http://www.csis.org/component?option=com_csis_experts/task/view/id,2/ (accessed 13 December 2008).

animist beliefs into the religions of Islam and Christianity.¹⁰⁵ For northern Nigeria this phenomenon has been called the “Africanization” of Islam and has persisted as a moderating force, harmonious with the Sufi school of Islam, dominate among the Muslim majority.¹⁰⁶ This has been particularly significant as it relates to the contemporary character of Islam in northern Nigeria in light of the U.S. GWOT and post 9/11 worldview toward radical Islam and discussions explaining its emergence and propagation. A weakening of the “Africanized” character of Islam and aggressive politicization of Islam at the state level and within “local government areas” (LGA) of Nigeria will continue to attract exploitation by radical elements, criminals, and Islamist VEOs.

Economic Dimension

Of all the critical components necessary for the fundamental functioning and root stability of the Nigerian state, national level economics and the equitable conveyance of economic growth, investment, and resources to the local level are pivotal. The current structure and potential growth of the national economy, to include critical state economies and inherent public and private linkages to global and domestic markets, resources, and manpower, will directly determine the future survival of Nigeria as a state. As with the penetrating influences of Islamist extremism in north Nigeria, the precarious and overly politicized structure of the Nigerian national economy cannot be over-stated. This is due to the fact that the Nigerian government and national economy are almost exclusively dependent on revenues and high stakes deals involving hydrocarbon exports: crude oil and natural gas.¹⁰⁷ As John N. Paden aptly depicts Nigeria depends on a “mono-crop economy” and “may be at a tipping point, toward either

¹⁰⁵Emerson.

¹⁰⁶Genasci, 16.

¹⁰⁷Paden, 49, 65-66.

constructive development or a situation in which turmoil and corruption prevail.”¹⁰⁸ A brief look at the Nigerian macro-economy and impending factors that will influence future economic development will reveal disturbing conditions that threaten further instability and widening social fractures that invite widespread radicalization, crime, and expanded shadow economies that may fuel instability and insurrection.

The Nigerian macro-economy can be defined as predominantly government owned and operated, with a tumultuous history of inequitable oil based revenue distribution that continues today. It is estimated that over the past four decades Nigeria has earned over \$1.2 trillion in oil revenue, yet continues to spend 4 billion annually to import fuel and cannot maintain a consistent electrical output even in its most populous city, Lagos.¹⁰⁹ Additionally, reduced federal spending and weak national investment have undermined all aspects of Nigerian society and infrastructure, creating widespread poverty and unemployment, accelerating national health crisis and pandemics, and diminishing local and state government capacity. These conditions further reinforce social unrest beneath a formal and informal patron based bureaucracy, highlighting the acute disparity between the elites and the masses. This ‘system’ is best described as “prebendalism: patterns of political behavior which rest on the justifying principle that such offices should be competed for and then utilized for the personal benefit of office holders as well as of their reference or support groups.”¹¹⁰

Prebendalism in the Nigerian system extends throughout the national economy, severely restricting employment opportunities, particularly for university students and skilled laborers, and

¹⁰⁸Ibid., 49.

¹⁰⁹*Helsinki Times*, “Squandered Oil Wealth Leaves Nigeria in Dark Age,” (25 July 2008), <http://www.helsinkitimes.fi/htimes/international-news/2268-squandered-oil-wealth-leaves-nigeria-in-dark-age.html> (accessed 7 May 2009).

¹¹⁰R. Joseph 1987, *Democracy and Prebendal Politics in Nigeria* (Cambridge: Cambridge University Press,) quoted in K. Matthew, “The Socio-Political Effects of Nigerian Sharia on Niger,” (Thesis, The College of Arts and Science, Ohio Univeristy, 2004), 38.

combined with shrinking domestic investment and legitimate economic growth and a rapidly growing population, presents a deeper condition of disenfranchisement, corruption, and a turn toward alternate methods of livelihood and social organization.¹¹¹ A reflection of this dynamic can be seen in the scope of Nigerian sponsored international crime and narco-trafficking. The most significant identified international African crime group; having an impact on the United States, are the West African Nigerian criminal groups commonly referred to as Nigerian criminal enterprises:

During the past 15 years, the Nigerian criminal enterprises have exploited financial institutions, insurance companies, government entitlement programs, and individual citizens of the United States. These criminal enterprises are involved in a myriad of criminal endeavors, not limited to but include drug trafficking, especially heroin and cocaine, financial crimes, money laundering, counterfeiting and altered documents. The Nigerian criminal enterprises are seldom if ever engaged in drug trafficking to the exclusion of other types of crimes. A typical Nigerian criminal enterprise organization in the United States will operate in a small inter-related cell and have international contacts of Nigerian criminal enterprises operating in other foreign countries.¹¹²

As these multiple dynamics coalesce within Nigeria the domestic and international shadow economy may further darken legitimate components of the Nigerian national economy and national political system. Within this environment, competition among patronage groups in the overlapping political and economic domains will be marked by violence and the mobilization of the masses behind select ideologies, local grievance issues, and/or “political authority.”¹¹³

Understanding that Nigeria’s national economy suffers under this politicizing and corrupting dynamic clarifies the degree of vulnerability that northern Nigeria and Nigeria as a whole exhibit for widespread financial and criminal exploitation. Collectively these conditions

¹¹¹Paden, 49, 66-67.

¹¹²U.S. Congress, House, Combating International Crime in Africa, Hearing Before the Subcommittee on Africa of the Committee on International Relations House of Representatives, 105 Cong. 2nd Sess. July 15, 1998, http://commdocs.house.gov/committees/intrel/hfa50884.000/hfa50884_0.htm (accessed 13 May 2009).

¹¹³William Reno, *Warlord Politics and African States* (Boulder, CO: Lynne Rienner Publishers, 1998), 7-9.

present a valuable target for Islamist ideology and sharpen arguments against western, non-Muslim economic models, governance, and politics. These sentiments further validate extremist interpretations of Sharia and the humanitarian and security aspects of society under Sharia law.¹¹⁴

Financial Dimension

The resolution and fidelity of information pertaining to financial institutions and cash flow below the state level in Nigeria are largely absent. Most financial information is mixed within state economic policing and anti-corruption initiatives, which only permeate to national institutions and the upper state government levels as research indicates. Economic stimulus from the federal level is limited and uneven, and focuses on the equitable distribution of oil revenue to the 36 Nigerian states. Federal initiatives reach a dead end at the state level, reinforcing elitism and consolidated government control. Most economic initiatives are limited to long-term macro-economic projects that generate political capital, political leverage, and/or a polarizing issue of contention beneficial to controlling elites and associated supporters. While these projects appear promising for increased trade development and offer a channel for countering government corruption and emphasizing transparency these projects do not offer significant micro-economic growth and development in the short term, and present new opportunities for economic and financial corruption. Further, economic data and information on Nigeria's financial system below the state level is very rare.

It is indicative that most literature regarding sub state government activities and development pertain to countering extreme forms of corruption and crime, providing basic humanitarian services, enforcing Sharia compliance, and efforts at social control and

¹¹⁴Dickson, "Political Islam in Sub-Saharan Africa," 7-9.

organization.¹¹⁵ Most of this information is available from three sources: published state government policy to include FIU and anti-corruption efforts, sporadic media reporting, and multi-national non-governmental agencies and organizations. This reality precludes direct analysis of financial infrastructures and legal/illicit money flows at the LGA to street level due to the nature of the content and inherent agenda bias, religious bias, and reporting bias.

The most useful data can be drawn from the multinational NGOs as they tend to cast a wider net in determining the root problems related to social and political conflict and instability. That being said, all reference to financial systems and patterns of money generation, exchange, and spending characteristics are tangential and consist as notional information that comprise a larger narrative explaining more acute and task specific issues. In the realm of illicit finance below state level; that existing as a steady state component of the shadow economy or TCO and VEO activities, there is even less data and analysis. This is a reflection of a number of conditions: the rudimentary level of parallel legitimate financial infrastructure, record complications due to less formalized methods of Sharia banking, culture specific money and commodity exchanges, erratic business and small scale investment environment, and an ad hoc blending of information and transaction technologies; particularly cell phone and internet with physical delivery and scripted ledgers.¹¹⁶

¹¹⁵M. I. Shekarau, Kano State's Societal Reorientation Program, "A Daidaita Sahu- A Communication Strategy for Better Society and Social Justice," 25 February 2008, <http://nigeria.gov.ng/nigeria/Templates/inner.aspx?FRAMELESS=false&NRNODEGUID=%7B754BE695-75AE-4253-BD22-2561F7F58CF6%7D&NRORIGINALURL=%2FNR%2Fexeres%2F754BE695-75AE-4253-BD22-2561F7F58CF6.htm&NRCACHEHINT=NoModifyGuest> (accessed 20 January 2009).

¹¹⁶Douglas Farah, "Fighting Terrorism in Africa," Before the House Committee on International Relations Subcommittee on Africa, 1 April, 2004, <http://www.investigativeproject.org/documents/testimony/232.pdf> (accessed 13 May 2009); Levitt and Jacobson, *The Money Trail, Finding, Following, and Freezing Terrorist Finances*, 49-50.

Kano: Threat Financing in an African City-State

As northern Nigeria encompasses a geographic and socio-political strategic region with long-term influence over West Africa and the greater African continent, the predominant northern Nigerian city-state of Kano likewise presents a critical urban center with associated dynamics, and a political, economic position that will determine the future stability of Nigeria.

The importance of urbanization, state and sub-state corruption, Islamism, crime, and illicit trade and financing relative to Northern Nigeria cannot properly be examined without the inclusion of Kano. Based on straightforward factors of size, population density, historic connections to Islam, and location, Kano exudes a gravity all its own within northern Nigeria and the greater Sub-Saharan Belt. Kano city has historically been identified as the pre-eminent cultural and economic center of the Sub-Saharan playing a significant role in international trade and political influence through the ages.¹¹⁷ Comprising the most densely populated state in Nigeria surpassing 12 million, Kano state is a contemporary example of concentrated social and political failure.¹¹⁸ This failure is sharpest within Kano city, experiencing the most acute urbanization problem in Africa short of Nigeria's southern mega-city Lagos. This is evident in 2009 reporting from the United Nations Office for the Coordination of Humanitarian Affairs: "According to Nigeria's National Population Commission, since 1991 Kano city's population has grown by more than 60 percent to almost three million people concentrated on 230sqkm, or some 12,000 people per square kilometer."¹¹⁹

¹¹⁷Aliyu Salisu Barau. "Nigeria: Lagos And Kano - the Question of Population Might And Neglect," 2 May 2008:2. <http://allafrica.com/stories/200805020451.html?page=2> (accessed 13 March 2009).

¹¹⁸Paden, *Faith and Politics in Nigeria*, 11; McCormack, *An African Vortex*, 11-12.

¹¹⁹UN Office for the Coordination of Humanitarian Affairs, "Nigeria: Urbanisation Chokes Commerce," <http://www.irinnews.org/Report.aspx?ReportId=83031> (accessed 13 March 2009).

Socio-political Engineering

As of February 2008 the current governor of Kano, Malam Ibrahim Shekarau has formally instituted a “social reorientation program” with corresponding offices and resources for oversight and implementation.¹²⁰ Within the language of the document the governor justifies the initiative based on paraphrased statements taken from Nigerian president Umaru Musa Yar’

Adua:

The President said there was a need for a change of attitude by the political class in other [order] to **engineer** the new political process, build a solid social foundation, and repositioning Nigeria for leadership in Africa and the world at stage.¹²¹

It is clear that the language, intent, and activities supporting this initiative comprise an overt attempt at socio-political ‘engineering’ for the purpose of social unity, dispelling corruption, and enhancing positive growth. The program relies predominantly on communicating and instilling the spirit of A Daidaita Sahu (social reorientation) within the broad Kano population, as well as the whole of the Hausa Muslim population in north Nigeria.¹²² The program explicitly outlines this approach, inclusive of messages that reinforce the unity of Nigeria as a state.

A Daidaita Sahu can be viewed from multiple perspectives as both a promising development with potential social unifying and moderating characteristics, or conversely as a means for closer compliance to and enforcement of Sharia law and governance. Further analysis, particularly in the Hausa language, is necessary to determine whether the program is even viable beyond stated “branding” efforts, and an examination of the architects behind the effort might reveal a truer intent and context.¹²³ While reporting is sparse, state government actions in Kano offer a look at the nature of north Nigerian social engineering. The report highlights a surprise government

¹²⁰Shekarau, A Daidaita Sahu- A Communication Strategy for Better Society and Social Justice, 1.

¹²¹Ibid.

¹²² Ibid.

¹²³Ibid., 5.

sweep of small businesses in Kano city by the Kano Urban Planning and Development Authority (KNUPDA), destroying “3,000 of 10,000 illegal businesses in the city earmarked for destruction by the end of September [2009].¹²⁴ The social implications of these poorly directed programs and approaches, for the purposes of anti-corruption, crime control, and counter urbanization, present a whole new dimension to conditions inviting to VE and VEOs, becoming a question of potential alignment and purpose: integrate with oppressive/corrupt Islamic political regimes or disenfranchised/criminalized Muslim population groups. As this monograph emphasizes, social and political conditions in Kano and across northern Nigeria remain propitious for Islamist VE and VEO threat financing and domestic expansion.

Violent Extremist Organizations

As referenced by proper name in the contemporary history of Northern Nigeria and by definition in the introduction, there are several Islamist VEO's that currently exploit and threaten existing areas of security and political stability in Nigeria and concurrently the strategic interests and security of the United States. While full examinations of the ideological foundations, doctrine, history, methodologies, and current disposition of Islamist VEO's operating in Sahelian West Africa, Trans-Sahara, and northern Nigeria are beyond the scope of this monograph, selective elements thereof are presented to understand VEO propensities as they related to conditions in northern Nigeria specifically. Further, Stepanova's models of Islamist VEO financing provide a general framework with which to compare these particular Islamist VEOs. Selected north and west African based Islamist VEO's, presenting credible and prolific financing regimes within the context of northern Nigeria include: Al-Qaeda in the Islamic Maghreb (AQIM) and the Nigerian Taliban, the Shiites, and the Izala movement. Hezbollah will not be

¹²⁴IRIN, Humanitarian News and Analysis a Project of the UN Office for the Coordination of Humanitarian Affairs, “Nigeria: Urbanisation Chokes Commerce,” <http://www.irinnews.org/PrintReport.aspx?ReportId=83031> (accessed 13 May 2009).

examined in this monograph as they are not widely supported within northern Nigeria due to Nigeria's majority Sunni population precluding close integration with the larger Lebanese Shia Diaspora in West Africa.¹²⁵

Al Qaeda in the Islamic Maghreb (AQIM) and the Nigerian Taliban

It is widely known that al Qaeda has strong roots and a history of terrorist operations within north and north-east Africa region, evidenced by past connections with the Sudanese government, implicated in the 1998 attacks on U.S. embassies in Kenya and Tanzania, and direct involvement with Jihadist elements in Somalia.¹²⁶ Al Qaeda has directly stated that they intend to expand into western Africa, to include "overthrowing the infidel Muslim regimes by direct confrontation."¹²⁷ Al Qaeda's stated strategic plan resonates with the accessibility of northern Nigeria and Nigeria's strategic importance to the United States. Osama bin Laden's audio message extract from 11 February 2003 airing on Al Jazeera network, Qatar provides due evidence-

We also stress to honest Muslims that they should move, incite, and mobilize the [Islamic] nation, amid such grave events and hot atmosphere so as to liberate themselves from those unjust and renegade ruling regimes, which are enslaved by the United States. They should also do so to establish the rule of God on earth. The most qualified regions for liberation are Jordan, Morocco, Nigeria, Pakistan, the land of the two holy mosques [Saudi Arabia], and Yemen. Needless to say, this crusade war is primarily targeted against the people of Islam.¹²⁸

¹²⁵Levitt and Jacobson, *The Money Trail, Finding, Following, and Freezing Terrorist Finances*, 53-55.

¹²⁶David H. Shinn, "Al-Qaeda in East Africa and the Horn," http://www.lib.unb.ca/Texts/JCS/Summer07/shinn_al_qaeda.pdf (accessed 14 January 2009).

¹²⁷Abdul Hameed Bakier, "Al-Qaeda Adapts its Methods in Iraq as Part of a Global Strategy," *Terrorism Monitor* 5, no. 24 (21 December 2007), http://www.jamestown.org/single/?no_cache=1&tx_ttnews%5Btt_news%5D=4623 (accessed February 6, 2009).

¹²⁸BBC News, Bin Laden Tape: Text, 12 February 2003. http://news.bbc.co.uk/2/hi/middle_east/2751019.stm (accessed 10 February 2009).

Additionally, the broader emergence of “Mujahidin” groups throughout Islamic Africa, whether aligned with al Qaeda or other Islamist VEOs, includes an inherent aspect of disrupting western, non-Islamic economic influences, infrastructure, and establishing parallel or alternative Sharia financial and economic systems.¹²⁹ How these efforts are specifically conducted and coordinated for the benefit of an extremist ideological, religious, or political endstate, and how this will impact the future of Nigeria and the Sahelian West is a topic requiring much needed attention and direct investigation.

What is known relates to the recent emergence of two VEO groups sponsored by or linked to al-Qaeda as conduits to fulfill the vision of establishing the African segment of the greater Islamic caliphate. These groups are al-Qaeda in the Islamic Maghreb (AQIM) and the Nigerian Taliban. While there is no direct evidence linking AQIM to elements within Nigeria, the physical proximity and stated intent of the group warrant direct CT intervention by the U.S. in the region. AQIM operates within Algeria, initially known as the Algerian Salafist Group for Preaching and Combat (GSPC), this group officially merged with al-Qaeda in 2006 subsequently expanding operations across the greater north and west Sahel.¹³⁰ A smaller but equally violent Islamist VEO known as “Muhajiu” or the Nigerian Taliban has been operating within northern Nigeria since 2003 with the goal of establishing a “pure” Islamic government in Nigeria.¹³¹ Responsible for violent attacks against police in Kano during the 2007 election season, the group remains obscure and evidence connecting the group to al-Qaeda, AQIM, or other international

¹²⁹Reuven Paz, and Moshe Terdman, “Africa: The Gold Mine of Al-Qaeda and Global Jihad,” Occasional Papers 4, no. 2 (2006), 4. www.e-prism.org (accessed 10 February 2009).

¹³⁰U.S. Department of State, Country Reports on Terrorism. DOS analysis of recent AQIM attacks indicate an expanded role: “AQIM focused its major attacks on Algeria, but continued to operate in the Sahel region, crossing difficult-to-patrol borders between Mali, Mauritania, Niger, Algeria, and Chad to recruit extremists within the region for training and terrorist operations in the Trans-Sahara and, possibly, for operations outside the region.”

¹³¹Paden, *Faith and Politics in Nigeria*, 36, 122; J. Peter Pham, “The Return of the Nigerian Taliban,” *World Defense Review* (January 2007), http://www.defenddemocracy.org/index.php?option=com_content&task=view&id=11779035&Itemid=0 (accessed 13 May 2009).

VEOs is absent among open sources.¹³² The Nigerian Taliban stand apart from other domestic Nigerian VEOs in the sense that they are modeled after the Afghan based Taliban VEO and their numbers include immigrants from the surrounding states predominantly Niger and Chad.¹³³ The trend exhibited by these groups is one of operational expansion and persistent obscurity making detection, observation, and intervention all the more difficult. This gap in knowledge is currently a strategic vulnerability for the state of Nigeria and for the United States, however expanded IA-CCMD CTF efforts focusing on threat distribution means along the urbanized edge of the western Sahel in Nigeria, in conjunction with ongoing CT efforts within the TSCTP could reveal critical connections and resources along the lines of those recently detected in Iraq. This gap in knowledge is currently a strategic vulnerability for the United States.

While al Qaeda and AQIM, and those among the 47 U.S. State Department designated foreign terrorist organizations (FTO); inclusive of Hezbollah and the Libyan Islamic Fighting Group having known connections to Nigeria, will likely remain the most pressing non-state strategic threats to U.S. national security, singular focus on these Islamist VEOs at the exclusion of lesser emerging or hybrid groups presents another tangible threat and dangerous knowledge gap.¹³⁴

What may be deduced from available data and case study analysis, are the potentialities of Nigerian based extremist groups and their resource regimes. These VEOs exist as conductors for more internationally focused Islamist VEOs providing valuable connectivity and redundancy to existing global finance, intelligence, and support networks. Most north Nigerian VEOs under study in this monograph have historical or social antecedents, and therefore trend toward

¹³²Paden, *Faith and Politics in Nigeria*, 106.

¹³³*Ibid.*, 36.

¹³⁴U.S. Department of State. Foreign Terrorist Organizations (FTO), <http://www.state.gov/s/ct/rls/fs/37191.htm> (accessed 3 May 2009), 1.

Stepanova's first model as springing forth, and being supported from Islamic and Sharia social institutions.

Nigerian Specific VEO's

The 'Shiites' and Hisbah Groups

The 'Shiites' (Ikhwan al-Muslimum) radical Islamic group is in fact The Muslim Brotherhood movement within Nigeria, receiving training and support from Iran, possibly Libya and Sudan, and directed by Mallam Yahaya El Zakzaky former leader of the Muslim Students Society (MSS) and responsible for instigating student uprisings in the 1970s.¹³⁵ The 'Shiites' general goal is the replication of an "Iranian-type revolution in Nigeria."¹³⁶ The Shiites employ Hisbah militia to enforce Sharia and maintain strong control of local Sharia government bodies. The group enjoys wide popular support, and is well known for overt, aggressive, and violent confrontations with constitutionally established law enforcement and security elements. The scope, nature, and long-term political-religious objectives of the group make them one of the most prominent domestic threats to the Nigerian state. The 'Shiites' socio-political position within north Nigeria permit them broad access and exploitation of legitimate and formal financial systems, and by inference, exploitive opportunities within regional grey or black markets.

Izala Movement

Much like the 'Shiites' the Izala Movement is another widespread militant fundamentalist movement within Nigeria employing paramilitary Hisbah groups and attracting young highly

¹³⁵Best, 2.

¹³⁶Ibid.

educated members within the Muslim population.¹³⁷ The Izala Movement maintains an ideology based on a purer form of Islam and Sharia, viewing the majority Sahelian West African Islamic doctrine, particularly Sufi schools, as illegitimate.¹³⁸ Most notably, Izala represents a nationalist movement envisioning a separate and independent Islamic state, with a geographic span including the cities of Niamey and Maradi in Niger, and Kano in Nigeria.¹³⁹ The Izala have special significance to Islamist threat financing in the sense that their Hausa and Nigerien trade based heritage involves cross border (Niger-Nigeria) business and influence extending through the southern boundaries of the Saharan desert and overlapping key urban centers along those boundaries.¹⁴⁰

In summary, northern Nigeria and the western Sahel present a very lucrative and highly permissive space for the sustainment and expansion of Islamist VE and VEOs. Undoubtedly the turmoil and disorder present in the Nigerian economic and socio-political environment narrowly balanced by Islamic institutions and traditional connections to southwest and central Asia offer distinct material, ideological, and geographic advantages for future ventures. Islamists have even stated as much as evidenced in an article extract from Sada al-Jihad (Echo of Jihad) titled “Al-Qaeda is moving to Africa” by Abu Azzam al-Ansari:

The political and military conditions in most of the African continent, the broad weakness of its governments, and the internal fighting and corruption of these regimes, ease the ability of the Mujahidin to move, plan, and organize themselves, far from being seen. They enjoy in Africa easier operational abilities than in other countries, which have effective security, intelligence, and military capacities. One of the prominent advantages of Africa is the general condition of poverty and the social needs in most countries. It will

¹³⁷Paden, *Faith and Politics in Nigeria*, 42; The Library of Congress, “The Dynamics of Political Islam and its Impact on State and Regional Stability in Mali, Niger, and Nigeria,” 15. Within Paden’s book it is important to note that the leader of the Nigerian Izala, Abubaker Gummi was a leading Koran scholar directly responsible for “[interpreting] the Koran into Hausa, which made it more widely available to non-Arabic speaking local constituencies.”

¹³⁸The Library of Congress, “The Dynamics of Political Islam and its Impact on State and Regional Stability in Mali, Niger, and Nigeria,” 15.

¹³⁹*Ibid.*, 14-16.

¹⁴⁰*Ibid.*, 16.

enable the Mujahidin to provide some finance and welfare, this, posting there some of their influential operatives.¹⁴¹

The implication to U.S. national and theater security strategy remains a question of access, time, and resources, to include capacity building along all fronts with Nigeria and its Sahelian neighbors. A focus toward the attrition of threat financing; criminal or terrorist, will remain a critical step in this prolonged effort.

USAFRICOM and the Integrated U.S. Approach

Since 2001 many efforts and initiatives have been enacted to bridge the diplomatic, security, and intelligence gap related to countering terrorism in the Sahel and sub-Saharan region of western Africa. Leading this effort is the newly established United States Africa Command (USAFRICOM). USAFRICOM maintains a charter to organize and lead the military component of an integrated U.S. government effort to enhance “security, development, diplomacy and prosperity in Africa.”¹⁴² USAFRICOM within its organizational structure and posture, represents a distinctly new approach that emphasizes the role of diplomatic engagement and balances potentially inflammatory large-scale conventional military engagements with more subtle and indirect civilian, inter-agency, SOF, and general SFA activities. As a new GCC, engagement programs and initiatives continue to be developed and refined, many of these will play a pivotal

¹⁴¹Reuven Paz and Moshe Terdman, “Africa: The Gold Mine of Al-Qaeda and Global Jihad,” www.e-prism.org (accessed 10 February 2009). The analysis of Abu Azzam’s article is most significant as the Global Research in International Affairs (GLORIA) authors identify two characteristics with potential implications for West Africa. The authors highlight the specific absence of Nigeria within the article, noting the strategic role of Nigerian petroleum and oil infrastructure, and the potential inertia of a domineering Muslim population and history of Islam in northern Nigeria. Additionally, the second characteristic relates to a more general approach toward a call for Jihad among a disperse “Mujahidin” and a unique cooperation with Sufism in Africa as a conduit for dispersed recruitment and penetration for militant Sunni Islam in Africa. Sufi cooperation runs counter to “traditional Jihadi-Salafi positions” and as the analysts note reflects a new “pragmatic” character to extremist Jihad in Africa. Paz and Terdman best summarize this last characteristic as a possible reality for Africa: “There is no call for Jihadi unity in Africa, but for more chaos that will serve the interests of global Jihad in other, more important, regions”. It follows that African conflict and chaos serves the interests of a broader, less centralized jihad and provides resourcing opportunities for operations namely in Europe, the Arabian Peninsula, and the Levant.

¹⁴²United States Africa Command.

role in setting the conditions and establishing relationships for long-term CT and CTF activities within an IW approach. In short, the future potential for AFRICOM to expand its engagement activities with partner nations, the multinational community, and the U.S. IA community is significant.

Through OEF-TS; which represents the bridging of military capabilities with the TSCTP, AFRICOM provides the leadership, organizational structure, and necessary military bi-lateral and multi-lateral engagement platforms, which combined, provide a solid and necessary foundation for countering terrorism in West Africa and Nigeria. While these programs provide key diplomatic and operational benefits among participants, they address the immediate physical components of terrorist operations in the region, leaving much room for expanded efforts against more sophisticated threat finance distribution originating from legal and illegal sources.¹⁴³

There is a pressing need on all sides for more sophisticated counterterrorism training and exchanges that specifically seek out and address the financial aspects of terrorist and VEO operations, mapping out critical nodes, infrastructure, methodologies, and supporting threat associates and organizations. To address this gap, efforts should be undertaken within AFRICOM and other GCCs to develop and establish formal CTF entities (bilateral and multilateral) at the regional level modeled after the structure, activities, and intent of the Iraq Threat Finance Cell. As with CENTCOM, this effort must be tailored and focused against high risk, theater strategic threats and vulnerable regions, and therein will consist of multiple efforts spanning the tactical through theater strategic levels.¹⁴⁴ Additionally, the ICTF was established two years after major

¹⁴³Statement of General Bantz J. Craddock, USA Commander, United States European Command before The House Armed Services Committee on 15 March 2007. “This cooperation strengthens regional counterterrorism capabilities and assists participating nations in halting the illegal flow of arms, goods, and people through the region.”

¹⁴⁴The author makes this point in anticipation of an established Afghanistan threat finance cell, enabling CENTCOM with two focused and deliberate IA-GCC CTF efforts. In terms of command and control a synchronizing CTF entity directing efforts and resources for both ITFC and Afghanistan will

combat operations (MCO) and the emergence of a widespread insurgency, having the benefit of mature theater of operations and significantly developed theater wide intelligence collection and support network. Short of (MCO), counter-insurgency (COIN), or extended contingency operations on the African continent, AFRICOM CTF efforts will be challenged in developing and collecting information and intelligence within designated high risk areas. This is particularly significant as it regards sophisticated, often covert, and obscure threat finance regimes and networks among largely corrupt and criminalized African governments and economies. To reinforce AFRICOM's predominantly 'preventative' approach to CT; essentially a prolonged indirect approach within IW, outreach and coordination with other multinational agencies and organizations involved with CTF can round out some intelligence gaps and further reinforce a low signature, tailored U.S. presence and approach.

The leader among these multinational agencies is The Egmont Group and its associated global Financial Intelligence Unit (FIU) network. The U.S. Department of Treasury (DOT) has an established relationship with The Egmont Group, coordinating activities and intelligence sharing within the DOT's Financial Crimes Enforcement Network (FinCEN).¹⁴⁵ This relationship serves as a valuable channel for global intelligence exchange and CTF cooperation, but more importantly exists as another model for operationalizing GCC CTF efforts within focused regions and states, particularly in Sahelian West Africa and Nigeria. While it is beyond the scope of this monograph to detail the full structure and nature of the FIU network and key relationships with the U.S. it is prudent to highlight the FIU recently established in Nigeria.

likely be established within the CENTCOM staff. These developments will mark a significant and pioneering step toward CTF among GCCs and the interagency.

¹⁴⁵U.S. Financial Crimes Enforcement Center, Key Partners, http://www.fincen.gov/news_room/rp/files/YEreport/keyPartners.htm (accessed 6 May 2009). "FinCEN, on behalf of the Egmont Group, maintains the Egmont Secure Web (ESW). Currently, there are 104 Egmont FIUs connected to the ESW." (FinCen, "Egmont Group of Financial Intelligence Units," <http://www.fincen.gov/international/egmont/> (accessed 6 May 2009).

This particular FIU is a critical component in the broader U.S. and international CTF effort and exists as one of only four FIUs on the African continent in total.¹⁴⁶ The Nigerian FIU exists within the Nigerian Economics and Financial Crimes Commission, which has been established only six years as of April 2009 and faces multiple serious challenges to its existence as a government agency synchronizing efforts against nationwide corruption and financial crimes.¹⁴⁷ A major focus of the Nigerian FIU; much like the U.S. FinCEN, is service as a leading coordinating entity within the federal government that brings together multiple agencies, boards, and commissions for a united approach to CTF and sharing perspectives on this prolific and dangerous threat to Nigeria's security and stability.¹⁴⁸

In summary, institutional agencies and operational models for countering terrorist and threat financing currently exist within the IA, DOD, and multinational community and among strategic partner nation. As it pertains to Sahelian West Africa, and Nigeria these agencies; where they sit, should become a priority focus for U.S. military and IA engagement, cooperation, and expansion, particularly into northern Nigeria, and specifically Kano city. Operational models along the lines of the ITFC should likewise be established within AFRICOM capitalizing on existing IA coordination and structure within OEF-TS and the TSCTP. A distinctive characteristic in this regard would have AFRICOM employ an threat finance cell as a prolonged decisive operation that integrates existing and planned OEF-TS activities into shaping efforts that

¹⁴⁶The Egmont Group, "Africa," <http://www.egmontgroup.org/africa.html> (accessed 6 May 2009). The other African FIU's consist of: the Egyptian Money Laundering Combating Unit (EMLCU), Financial Intelligence Unit (FIU) Republic of Mauritius, Financial Intelligence Center (FIC) South Africa.

¹⁴⁷A Speech to Mark the Sixth Anniversary Celebration of the Establishment of The Economic and Financial Crimes Commission, 16 April 2009, http://www.efccnigeria.org/index.php?option=com_content&task=view&id=598&Itemid=34 (accessed 6 May 2009).

¹⁴⁸Economic and Crimes Commission, "2nd AML/CFT Compliance Stakeholders' Summit holds in Abuja," 16 April 2009, http://www.efccnigeria.org/index.php?option=com_content&task=view&id=67&Itemid=74 (accessed 6 May 2009).

permit greater understanding and management of threat financing beyond rudimentary military training and strictly physical and tactical counter-measures.

Conclusion

The current span of U.S. operational efforts against Al Qaida and associated Jihadist influence in Sahelian West Africa and Nigeria necessitates a broadening of integrated military and civilian efforts with a focus on sustainable activities that will attrit Islamist VE and VEOs over an extended period measured in decades. In light of this long war perspective, and a stated compulsory jihad strategy promulgated within mainstream jihadist doctrines, U.S. efforts in Sahelian West Africa and Nigeria may devolve into a reactive race for influence and effect.¹⁴⁹ U.S. policy and actions are particularly important as they relate to staunching financial resources for Islamist VEOs and associated TCOs at the operational and tactical level. While it is clear that CTF is a necessary component of CT it is also not sufficient to meet National Strategic and Security objectives. The implication therein is a deliberate increase across DOD and the inter-agency in professional dialogue, study, organization and legislation to address the emerging and highly adaptive nature of terrorism, VEOs and their methods of finance, specifically at the lower operational level.

¹⁴⁹Youssef Aboul-Enein, A revival of Sayid Qutb. The Late Sheikh Abdullah Azzam's Books, Part III: Radical Theories on Defending Muslim Land Through Jihad (West Point, NY: U.S. Military Academy, Combatting Terrorism Center), <http://www.ctc.usma.edu/> (accessed 10 February 2009). LCDR Youssef Aboul-Enein, MSC, USN a recognize expert on provided valuable guest commentary for the West Point Combatting Terrorism Center on the origins and specifics of militant jihadist doctrine and thought that continue to guide and inspire Al Qaeda's leadership and Al Qaeda's strategy and global influence. Specifically, jihadist doctrine originating with Sheikh Abdullah Azzam and Sayid Qutb who directly influenced Usama bin Laden. LCDR Aboul-Enein's insight is significant to this study based on sheikh Azzam's incorporation of "four Sunni schools of Islamic law" in particular his assimilation of the "Maliki school of law" to which the majority of Northern Nigerian and West African Muslims subscribe. LCDR Aboul-Enein's analysis of Azzam's teachings highlight the purposeful "simplification" and "obscuration" of Islamic law to fit contemporary conditions and sentiments. Book III is noteworthy in that Azzam's intent to insight collective Jihad and his audience (potential fighters against the Soviets in Afghanistan) may realize increased resonance with similar disenfranchised and destitute audiences in Northern Nigeria today.

This gap in U.S. understanding and the reality of thin ground level intelligence and bi-lateral engagement activities only begins to address the weakness of the U.S. position regarding northern Nigeria. As stated, the interdependent factors of the trans-Saharan shadow economy, Sharia society, and Islamism must first be examined in detail to grasp an understanding of the insurgent Islamist finance network operating within Northern Nigeria as a strategic resource for Islamist VEOs.

IW prosecuted through the GCCs provides both the inertia for IA coordination against threat financing and lays the groundwork for developing operational action arms for prolonged IW and subsets of CTF in hostile and non-belligerent states. CTF at the strategic and operational level depends on deep understanding of relevant populations and the degree of penetration and influence by VEOs and supporting organizations to include transnational criminal organizations. Expanded outreach by U.S. military and inter-agency activities to multinational agents that maintain valuable global intelligence networks and access as it relates to countering terrorist/threat financing and activities should likewise be accelerated. The synchronization of these efforts within the IA and GCCs generally, and AFRICOM specifically, will assist in the long-term attrition of Islamist VE and VEOs; regionally and globally, and shed light on the strategic “blind spot” within northern Nigeria.¹⁵⁰

¹⁵⁰Pham.

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