

Waldemar Zubrzycki, Jarosław Cymerski Terrorism and its financing methods¹

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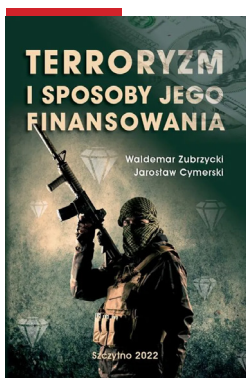
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A thorough analysis and interpretation of the occurrence of terrorism in the modern world, the threats involved and the methods of financing it, help to understand the essence of the problem and to develop effective strategies to counter this phenomenon.

Professor Waldemar Zubrzycki and Jarosław Cymerski, PhD have joined forces to produce a comprehensive study on terrorism and its financing. The first author is a retired

¹ J. Cymerski, W. Zubrzycki, *Terroryzm i sposoby jego finansowania* (Eng. Terrorism and its financing methods), Szczytno 2022, Wydawnictwo Wyższej Szkoły Policji w Szczytynie, 185 p.

policeman, Representative of the Commander-in-Chief of the Police for the establishment of the Bureau of Anti-Terrorist Operations and a practitioner with extensive experience in the Ministry of Internal Affairs and Administration. The second author is a graduate of the Police Academy in Szczytno and National Defence Academy in Warsaw, a specialist in political science, for 28 years an officer – first of the Government Protection Bureau and now of the State Protection Service. Their competences and professional achievements allow them to be called experts in the field of terrorism research. The book entitled *Terrorism and its financing methods* is a characterisation of contemporary terrorism, a detailed analysis of the functioning of the terrorist organisations and their financing methods. The publication was reviewed by Prof. Bernard Wiśniewski, PhD, and Aleksander Babiński, PhD, which further emphasises its value. The publisher of the book is the Publishing House of the Police Academy in Szczytno.

The book consists of an introduction, four parts divided into chapters with their summary, a conclusion and a bibliography, which form a coherent and logical structure. The first part characterises the various aspects of contemporary terrorism. The authors discuss its origins and point out the difficulties in defining such risks. In the second part, they focus on selected elements of the functioning of the terrorist organisations, including categories of expenditure, propaganda activities, methods of members' recruitment and training. The third part examines the financing of terrorist organisations' activities, including legal and illegal sources of revenue. The fourth part of the book illustrates these issues by presenting examples of fundraising by selected terrorist organisations.

In the first part, *Characteristics of the phenomenon of contemporary terrorism*, the authors meticulously analyse the issue. They divide the sources of contemporary terrorism into political, social and religious. They report their observations in a way that helps the reader to understand the complexity of motivations behind terrorist actions. Another element of this part of the book is the chapter on the definition of the concept of terrorism. The authors cite and compare the interpretations of various researchers and describe how the term has evolved over the decades. They also discuss the definitions proposed by international organisations and show the differences in the approach to this type of act. They refer to the definitions of the European Commission and selected special services around the world, which allows the perspectives of different institutions

to be compared. They note the difficulty of clearly defining the phenomenon and its complexity. They consider the possibility of defining terrorism in terms of the methods of the attackers, which in turn emphasises the technical and tactical aspects of their activity. They draw attention to the social dimension of terrorism by analysing its impact on society and the individual. They then present a typology of terrorism through the prism of the methods of action and the motivations of the perpetrators, e.g. political or religious. After summarising these considerations, they move on to the chapter on how terrorists operate. They introduce the reader to the subject of raising funds for terrorist activities and indicate the various methods of financing. They describe in detail the forms of attacks with firearms and melee weapons, with explosives, with aircraft and with hostage-taking. They also discuss the use of weapons of mass destruction and unmanned mobile platforms in operations, emphasising the innovative and adaptive methods used by terrorist organisations. Cyber-attacks and simultaneous attacks, which are a growing challenge for modern security systems, are not overlooked. The authors then report on a selection of terrorist attacks. They begin with the 2002 attack carried out in Bali and go on to describe attacks using false information. They pay a particular attention to the attacks in France, Belgium and Germany, which have shocked global public opinion. They examine in detail the Paris attacks of 13 November 2015, which were among the largest terrorist attacks in modern Europe. They left 130 people dead and more than 350 injured. The authors then discuss the coordinated bomb attacks in Brussels on 22 March 2016 – two at Zaventem Airport and one at Maelbeek metro station, in which 35 people were killed, including the three bombers, and some 340 injured – and the attack at a Christmas market in Berlin on 19 December 2016, during which a truck driver drove into a crowd killing 12 people and injuring dozens more. Finally, they describe the attack in London on 7 July 2005, when three explosions on the underground and one in a city bus killed more than 50 people, injured several hundred, and paralysed the city centre during the morning rush hours. The examples given are intended to illustrate the variety of forms and methods of perpetrators.

The second part of the book, entitled *Selected elements of the operation of terrorist organisations*, begins with an analysis of the expenditure categories of terrorist organisations. The authors detail areas such as: operations, propaganda, recruitment, training, remuneration and compensations for members, social welfare, area management and administration.

This division helps the reader to understand how complex and elaborate structures for terrorist financing are, which in turn demonstrates the professionalism of terrorists and the ability to manage resources effectively. The researchers then focus on the propaganda activities carried out by terrorist groups, citing many examples in the process. They show how important a role propaganda plays not only in spreading ideology, but also in recruiting new members and building the organisation's image internationally.

An important issue in this part of the book is gaining supporters. The authors describe selected methods of recruitment and highlight the variety of methods used by terrorist organisations. They discuss passive recruitment, prison recruitment and the costs associated with this process. They note how important the recruitment of new members is to the continuity and growth of the organisation, and how manipulation and ideology are used to attract sympathisers. They also describe selected elements of the training of members of terrorist organisations, and attribute a particular role in this process to psychological manipulation. They show how, through indoctrination and psychological influence, the attitudes and beliefs of future terrorists are shaped. They present the characteristics of a well-trained professional, ability to operate in extreme conditions, high mental resilience and high level of physical and tactical preparation. In the conclusion, the authors draw attention to the complexity and professionalism of the activities of terrorist organisations. Through this analysis, the reader can better understand the mechanisms of functioning of these groups and the challenges their activities pose to security services and international society in the context of counter-terrorism.

The third part of the book is entitled *Financing the activities of terrorist organisations*. The authors begin by defining the concept of terrorist financing, citing terms proposed by the World Bank and the International Monetary Fund. Next, the international dimension of the fight against this phenomenon and the position of the United Nations towards terrorist financing are presented. The authors also look at the regulation of Polish law and how Poland fits into these global efforts. They assess the effectiveness of Polish regulations in countering financial flows to terrorist organisations. In the following chapters, they focus on various methods of fundraising by terrorist organisations. The use of non-profit organisations, that are often a front for illicit financial activities, is discussed. They explore the issue

of support given to terrorist organisations by their sympathisers, while highlighting the role of ideology and propaganda in resource mobilisation. Business entities are another important element in the financing of terrorist organisations. The authors show how legitimate businesses can be used to money laundering and transferring funds. They go on to detail illegal sources of revenue for terrorists. Among these are activities such as: drug production and trafficking, smuggling and trafficking of goods, including diamonds and human trafficking. Extortion, kidnapping and petty crime – also discussed in the book – are important sources of funding for many organisations. The authors highlight the use of banking institutions to transfer and conceal funds, while emphasising the need for increased control and regulation of the financial sector. They also analyse the role of modern technology, such as the internet, in facilitating the flow of funds and communication between members of terrorist organisations. Other methods of fundraising by terrorists discussed include art trafficking, tax fraud and exploitation of natural resources. The authors also describe the involvement of selected countries in terrorist financing. They begin with Iran discussing its alleged support for various terrorist groups. They then focus on Sudan and Syria outlining the complex relationship these countries have with terrorist organisations and the impact of international policy on this relationship. In the conclusion, they highlight the complexity of the problem of terrorist financing and the need for international cooperation to effectively counter this phenomenon.

In the final part of the book, entitled *Examples of fundraising by selected terrorist organisations*, the authors present the results of their research on three aspects of the functioning of selected terrorist organisations: the financial strategy along with the means of financing, the recruitment of members and the training system. These aspects are discussed in relation to Al-Qaeda, Boko Haram, Hezbollah and Islamic State (ISIS). They indicate similarities and differences in the functioning of these organisations in the context of fundraising and new members.

The book under review is a comprehensive study of terrorism and its financing methods. The authors have used their extensive professional and practical experience to provide an in-depth study of the issue, which is topical and highly relevant to global security. The work is characterised by a logical and coherent structure, which facilitates the reader's understanding of the complexity of the issues discussed. Each topic is carefully developed, including both theoretical aspects and illustrative examples. Particularly

valuable are the descriptions of specific terrorist organisations, such as Al-Qaeda or ISIS, which allow a better understanding of their mechanisms of operation and methods of fundraising. The book's assets also include the rich analysis of the various definitions of terrorism and the indication of the difficulties involved in defining the phenomenon unambiguously. The authors emphasise that the problem stems from the evolution of terrorism itself and variety of terrorist forms and methods.

The publication is a valuable item on the market of specialist literature due to the features that distinguish it from other valuable, both domestic and foreign, approaches to the problem of terrorism, such as: the monograph by Tomasz R. Aleksandrowicz, PhD *Terroryzm międzynarodowy* (Eng. International Terrorism) (2011), the scientific article *Terroryzm i jego finansowanie w kontekście nowelizacji art. 165a k.k.* (Eng. Terrorism and its financing in the context of the amendment of Article 165a of the Criminal Code) by Anna Golonka, PhD (2020) or the English-language monograph by Magnus Ranstorp, PhD *Terrorism and Human Rights* (2008). The uniqueness of the reviewed position is influenced by factors such as:

- 1) embedding of the analysis of terrorist financing in the realities of the functioning of the Polish security services, made possible by the authors' extensive professional experience in operational work and comprehensive theoretical knowledge;
- 2) comprehensive analysis of the issue, covering its three essential elements necessary to the functioning of terrorist organisations, i.e. funding models, membership acquisition patterns and training procedures;
- 3) addressing the problem of financing the phenomenon in the context of the Polish legal and institutional system, while taking into account global conditions, providing unique practical conclusions relevant to the police-military community and other security policy researchers.

Terrorism and its financing methods is a publication worth recommending. It is a valuable source of information for students, security professionals and representatives of various scientific disciplines interested in terrorism. Waldemar Zubrzycki and Jarosław Cymerski present complex issues in a comprehensive yet accessible way, which makes it possible for the book to reach a wider audience. The publication is an important contribution to the discourse on terrorism and provides a solid basis for further research in this field. It provides the reader with

a fuller picture of the threats posed by terrorism, the challenges faced by the international community in combating this phenomenon and the tools that can be used to do so.

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