

The Financing of Terrorist Activities

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Abstract. *The functioning of terrorist groups, like all other organisations, require appropriate financial resources. The phenomenon of terrorism needs a series of resources available for the terrorist organisations, including financial support. Terrorist financing is an area that cannot be completely defined, and the conclusions concerning it are often based on speculations and assumptions. However, it is known that there are many ways to obtain it, both legal and illegal. There is also no doubt that terrorists are still looking for new, hitherto unknown ways of financing their activities. It includes the direct expenditures for the attacks and the costs of establishing and maintaining the organisational infrastructure, its security logistics, and promoting their ideology. Among counterterrorism experts, one can come across the opinion that cutting off their funding sources is an effective method of dismantling terrorist organisations. Combating terrorism financing became an essential tool to counteract this menacing phenomenon. This article aims to overview how funds are raised and used by terrorist organisations.*

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Introduction

There is no doubt that in the modern world, terrorism poses a threat not only to local, but also to global security. Almost every day, we witness further attacks, and the dynamics of the phenomenon still surprise the international community, forcing it to intensify the search for newer and more effective methods of preventing it. As part of the counteraction, it has been noticed that terrorism is not only the bombers carrying out spectacular attacks but also efficient organisations requiring specific conditions for their operations.

Claude Frédéric Bastiat, a French economist, philosopher and politician, wrote 150 years ago: 'That which one gains, another loses. The profit of one is the loss of the other: the maxims which imply an unavoidable antagonism amongst all men.'¹ These words referred to the economic sphere of human existence, but can be guided — in the context of one of the most serious threats to the world today — to the social area in which drama of one group is the satisfaction of another, content with the effects of their destructive activities. The tragedy of the victims of terrorism is a success for the bombers but also an incentive to continue with their typical methods. The combination of these two modern functioning domains in the introduction is not accidental. They penetrate each other in many aspects of life, and it would be difficult to identify these manifestations of the human activity that would not require adequate material security. The functioning of terrorist organisations is also not possible without the appropriate financial resources. Rachel Ehrenfeld said that — apart from ideology — money

¹ Bastiat F, *Przekłęty pieniądz*. Warsaw, 1865, p. 11.

is the primary ingredient of terrorism.² It is used by most people in the world, as a way of payment. It is neither bad nor good. The only thing that can be bad or good is the way of using it and the goal one wants to achieve. One can use them to build, destroy, start or ruin something.³

The subject of the research, the results of which are presented in this study, was the phenomenon of financing terrorism, the sources of the acquired knowledge were literature, legal acts and official institutional reports, as well as the content of a lecture delivered at a scientific conference, posted on the Internet. The basic research method was the analysis of literature and documents, and general research methods were also used, including analysis, synthesis, comparison, generalisation, and inference. The substantive content of the article has been deliberately limited and its purpose strictly defined: an overview of the methods of obtaining and using funds by terrorist organisations. The author intentionally does not refer to the legal and organisational aspects of combating the financing of terrorism, nor to its links with organised crime. These are areas that require in-depth research and separate studies.

The essence of terrorism financing

While defining terrorism is proving difficult for people around the world,⁴ the concept of financing is relatively easy to describe. According to the World Bank⁵ and the International Monetary Fund⁶, it is the financial support, in any form, of terrorism or those who encourage, plan or engage in any way in its use. Contained in Article 2(1) of the *Convention on the fight against terrorist financing*⁷ definition states that Any person commits an offence within the meaning of this Convention if that person by any means, directly or indirectly, unlawfully and wilfully, provides or collects funds with the intention that they should be used or in the knowledge that they are to be used, in full or in part, in order to carry out An act which constitutes an offence within the scope of and as defined in one of the treaties listed in the annex; or Any other act intended to cause death or serious bodily injury to a civilian, or to any other person not taking an active part in the hostilities in a situation of armed conflict, when the purpose of such act, by its nature or context, is to intimidate a population, or to compel a government or an international organisation to do or to abstain from doing any act. Anyone, who participates as an accomplice

² Ehrenfeld R, *The Narco — Terrorism Phenomenon*, [in:] *Confronting Terrorism Financing*, American Foreign Policy Council, University Press of America. Lanham – Boulder – New York – Toronto – Oxford, 2005, p. 14.

³ Trybulski K, *Sekrety prawa przyciągania. Złote Myśli*. 2013, p. 39.

⁴ Cf.: Guzel M.S, *Giving Impunity for the Perpetrators of the Financing of Terrorism in Sri Lanka* by the United Nations Human Rights Council Resolution 30/1. *Mayis*, 2018 No. 2 (1), pp. 41–66.

⁵ The term 'World Bank' refers to two specialised UN agencies that work together within the World Bank Group: 'The International Bank for Reconstruction and Development' and 'The International Development Association'. This term is commonly used to describe only a bank.

⁶ International organisation within the UN dealing with issues of economic stabilisation in the world.

⁷ Convention on counteracting terrorism funding, signed in New York on 10th of January, 2000. *Journal of Laws*, 2004, No. 263, item 1620.

in the described crime, organizes it or directs others to make it a criminal offence or contributes to its commission also commits an offence. According to Article 1 of the Convention, funds are all kinds of assets, tangible and intangible, movable and immovable properties, regardless of how they are acquired, as well as all documents and legal instruments (including electronic and digital) confirming the legal title or participation in such assets, including *e.g.* travellers.⁸ Modus operandi of the perpetrators of terrorist financing involves making or ordering operations or transactions which are the basis for entry into the legitimate trade or transfer to other persons of legal, illegal and undisclosed income in the form of deposits and withdrawals, orders of other financial transactions, transfers, donations, agreements and contracts, transactional documents, as well as income, the value of cash and assets obtained and transmitted in many other forms, which can be entered as an oral, written, electronic or secret banking order.⁹

Terrorist finances are shrouded in mystery and little is known about them. This area is researched to a small extent, and all estimates are based on speculation and conjecture. After all, by its very nature, terrorist financing is associated with strict secrecy and is not suitable for statistical analysis. Such activity cannot be documented, and the data on the profit is not publicised. Furthermore, the transactions are global, so the results are even more challenging to estimate. Therefore, a reliable estimate of the scale of the financing of terrorism on a global scale simply do not exist.¹⁰

The subjective criterion of financial phenomena applies to income and expenditure of cash. Their subject criterion indicates the type of the individual household, which carries out monetary operations.¹¹ In this context, the terrorist organisations should be seen as entities that carry out specific activities, each with a defined objective for which it is necessary to have the adequate financial means in order to achieve it. Economic and financial analysis is one of the most important management tools. It is the basis on which one can only build a more sophisticated concept of operations.¹² It is the finances of terrorist groups that is the basis for planning their activities and spheres of operations, including the size of the planned attacks and determining their goals. The Preamble of the Convention on Combating the Financing of Terrorism underlines that the financing of terrorism is an issue of great importance to the international community and that the number and gravity of the acts of international terrorism depend on the financial resources available to terrorists.¹³

No terrorist organisation is aimed at the accumulation of wealth, in the sense of the case of companies that insist on maximising profit. The funds enable, however, the functioning of a terrorist organisation and are regarded only as a mean

⁸ *Ibid.*

⁹ Wójcik J.W, *Przeciwdziałanie finansowaniu terroryzmu*. Warsaw, 2007, p. 20.

¹⁰ Zubrzycki W, *Finansowe zabezpieczenie działań terrorystycznych*, [in:] Bogdalski P, Nowakowski P, Plusa T, Rajchel J, Rajchel K (Eds), *Współczesne zagrożenia bioterrorystyczne i cyberterrorystyczne a bezpieczeństwo narodowe Polski*. Warsaw, 2013, p. 630.

¹¹ Fedorowicz Z, *Systematyka zjawisk finansowych*, [in:] Ostaszewski J (Ed.), *Finanse*, wydanie 5, rozszerzone. Warsaw, 2010, p. 29.

¹² Ostaszewski J, Russel P, *Finanse przedsiębiorstw*, [in:] Ostaszewski J (Ed.), *Finanse*, wydanie 5..., *op. cit.*, p. 443.

¹³ Zubrzycki W, *Finansowe zabezpieczenie...*, *op. cit.*, p. 618.

to achieve goals.¹⁴ The resources require efficient and effective management, constant financial and material resources and facilities acquisition. The existence of the organisation is conditioned by the group of people organised in a certain way who are aware of the co-creation of this structure for implementing said intentions. This structure can be formalised in many different ways, which is convenient for some countries and poses a deadly threat to others.¹⁵

Financial needs of terrorist groups

Terrorism includes not only bombers, carrying out spectacular attacks, but also well-functioning organisations that require specific conditions for their operations. The costs of the operation, borne by terrorist organisations, is a direct operational support, covering direct expenditure of specific operations, but also the costs of the broader organisational requirements, or the need to ensure the conditions for its ongoing operations and development. Broad organisational costs require significant resources for creating and maintaining the organisational infrastructure, as well as the current operation, including renting premises and paying people. The costs are generated by planning, equipment, communication, travel organisation, collecting classified information, or bribes.¹⁶ Terrorist organisations can be compared to other legal businesses that incur various costs for their daily functioning.

The financing of modern terrorist groups refers to promoting the ideology and objectives they want to pursue. In addition to the violent paramilitary actions, these organisations often use sophisticated forms of public relations, using the mass media to spread their ideology. They often use costly services, including propaganda or seemingly legitimate social activity, thus ensuring the organisation's legitimacy for real action. They are proficient at manipulating the cable television, which generates significant expenses related to the financing of television stations; it happens that powerful organisations own or operate their own stations. In addition, every terrorist organisation has a website dedicated to the recruitment and spreading the message of bloodshed. Those main tools of mass media emit powerful propaganda of violence, and report suicide bombings and deaths of innocent civilians. Funds are also used to pay the media that promote martyrdom and incitement to carry out attacks, printing propaganda materials, paying for demonstration or inciting riots.¹⁷

A major investment is the training of members of terrorist organisations, because it concerns both ideological and indoctrination aspects as well as practical skills. This includes the recruitment of members, their training, maintenance of bases, training camps, accommodation and meals. Obtained funds are used

¹⁴ Jaworski M, *Ekonomia a terroryzm*, [in:] Liedel K (Ed.), *Terroryzm. Anatomia zjawiska*. Warsaw, 2006, p. 54.

¹⁵ Skoczowski P, *Metody pozyskiwania środków i finansowania działań stosowane przez organizacje terrorystyczne*, [in:] Bąk T (Ed.), *Oblicza terroryzmu*, Kraków–Rzeszów–Zamość, 2011, p. 105.

¹⁶ Zubrzycki W, *Finansowe zabezpieczenie...*, p. 622.

¹⁷ *Ibid.*, p. 622–623; Cf.: *Financing of Recruitment for Terrorist Purposes. The Financial Action Task Force Report*. Paris, January 2018.

by the organisations to perform certain tasks in the areas they control. Many of them do not know borders, engaging even in remote geographic locations. Their financial needs sometimes include the necessity of maintaining international terrorist networks. If a cell is a part of a network or participates in a joint process or operation set on achieving a particular purpose, it may be required to provide financial support for other participants. There is a need to support undercover members and their families and also maintain systematic compensation for the families of martyrs.¹⁸ Costs incurred by terrorist organisations are associated with gaining support among political parties, illegal funding of politicians, and corruption. Also, they must be credited with managing pro-social activities, aiming at acquiring and maintaining groups of supporters, manifesting itself — among other things — in the financing and setting up churches, schools, and organising various social events.¹⁹

Making a terrorist attack, the most spectacular form of business grouping of a terrorist nature involves long, arduous preparations, as well as high expenses. Preparation and execution of the attack consist of several stages, each of which requires specific expenditures. Incitement to terrorist acts, the recognition of the environment and possible sites for its commitment, recruiting candidates, acquisition logistics, and finally, carrying out the attack. Each attack requires the involvement of several people and transportation arrangements. For example, these requirements are associated with the need to purchase of vehicles, components to construct improvised explosive devices, firearms, maps and materials, preparation of false identity documents and so on.²⁰

The variety of attacks carried out so far shows great ingenuity of their contractors, which directly translates into the level of incurred costs. On one hand, carrying out an attack takes nothing more than a simple and cheap construction of an improvised explosive device, on the other hand, possessed financial resources may allow the use of more sophisticated forms of weaponry. One of the bombers, who in 1993 conducted the first attack on the World Trade Center in New York — Rami Yusuf, testified that the explosion was not then strong enough, because the organisation that planned the attack did not have the sufficient financial resources to purchase explosives at the time. This was also important to speed up the execution of the operation and, consequently, the arrest of members of the group.²¹ In contrast, the former defense minister of Afghanistan — Abdur Rahim Wardak said that the Taliban currently have a growing number of people, equipment, money, and explosives and detonators that can be started from a distance.²² One of the elements that creates an advantage for the perpetrators of attacks on the victims is the element of surprise. Hence the relentless pursuit of innovative forms and methods of action, which in turn entails increasing financial outlays.

¹⁸ Zubrzycki W, *Finansowe zabezpieczenie...*, p. 622.

¹⁹ Filipkowski W, *Sposoby finansowania terroryzmu*. *Electronic source: www.slideshare.net/wofi/sposoby-finansowania-terroryzmu*, accessed: 06.05.2021.

²⁰ Lonca R, *Źródła i sposoby finansowania terroryzmu oraz metody ich zwalczania*, [in:] Szafranski J (Ed.), *Współczesne zagrożenia terroryzmem oraz metody działań antyterrorystycznych*. Szczytno 2007, p. 166.

²¹ Kedaj W, *Menedżerowie śmierci*. *Wprost*, 21 December 2003.

²² Yousafzai S, Moreau R, *Nowa armia Talibów*. *Newsweek*, 25 September 2005.

Method of financing terrorist organisations

Terrorism is funded from numerous sources and in many different ways. They may differ depending on the country or region, as well as the type of organisation raising funds for its activities. The nature of the existing groups is very diverse, where both large, complex structures and small, decentralised and stand-alone forms can function. This diversity is also reflected by their financial needs.²³ Terrorist groups rely heavily on the environment and whether they can count on its help. The loss of support can mean a quick end to the terrorists — the community, not only will not protect them from services, but may also contribute to the understanding of the motives of leaders or the disintegration of the group. It can also cause problems in obtaining the funds for financing further activities.²⁴

Due to a number of characteristics or factors specific to a particular region, including its economy, the complexity of its financial markets, its system of prevention and enforcement, and the undertaking of international cooperation activities, the methods of financing individual organisations may vary from country to country. Furthermore, these methods are subject to continuous changes. For terrorist groups, it basically does not matter where the money comes from, as long as meeting their goals is possible.

The literature identifies three basic sources of financing terrorist activities:

- financial support provided by some countries and its entities (*i.e.* state sponsorship) or organisations;
- conducting various types of legitimate business and charitable organisations;
- conducting criminal activities.²⁵

Terrorist organisations are supported financially by the entities often difficult to identify. This is the result of the fact that the funds are transferred by the so-called sponsors using methods that hide the funds from the authorities. The current political situation in the world tends to stigmatise any form of support for terrorist groups. For this reason, funding entities will not admit to financially supporting terrorists that pursuing specific political objectives. Such entities may be, for example, governments, religious organisations, political foundations for charitable activities, or groups of immigrants and ethnic minorities.²⁶

State sponsoring is based on conducting government policies that seek to provide support for terrorist groups purposefully and intentionally.²⁷ It can occur in two variants:

- the countries are the clients and control terrorist organisations; in this case, such organisations are highly dependent on, or even controlled by, the state support; the autonomy of their leadership is largely limited;
- the countries finance the terrorist organisations, but they do not control them; such support may be motivated by ideological sympathies in cases

²³ Zubrzycki W, *Finansowe zabezpieczenie...*, p. 619.

²⁴ Skoczowski P, *Metody pozyskiwania...*, p. 56.

²⁵ Zubrzycki W, *Finansowe zabezpieczenie...*, p. 619.

²⁶ Jałoszyński K (Ed.), *Współczesne zagrożenia terroryzmem*. Szczytno, 2013, p. 63.

²⁷ Madej M, *Zagrożenia asymetryczne bezpieczeństwa państw obszaru transatlantyckiego*. Warsaw, 2007, p. 172.

where the pursuit of terrorist groups may be considered worthy of support or may take the form of tactical support — a specific organisation is supported only because its activity (not motives) is assessed favourably, e.g. it is directed against the common enemy.²⁸

Another division of state activity in regard to the financing of terrorist organisations has been presented by Marek Madej. He has distinguished direct involvement of state officials in the terrorist activities (staff of specialised or intelligence services), once relatively rare and almost non-existent since the end of the Cold War, now appearing with increasing frequency — help in dealing with terrorist organisations while maintaining the separation of the sponsoring state's structures. The last form of state involvement in terrorism is the actual state sponsoring, which has two varieties: the active support of the terrorist groups by the country, e.g. provision of weapons, equipment, and funding; or the policy of passive acquiescence to terrorist activities in the territory, as well as not undertaking any steps aimed at combating them²⁹.

Support from countries may refer to virtually every sphere of terrorist activities, from military support (training, specialist training) through material support (equipment supplies, weapons), financial support (funding), intelligence and diplomatic support (access to intelligence data, issuing passports and other documents, offering shelter on their territory for wanted terrorists), to supporting the political propaganda (programmes presenting the views of terrorists, enabling agitation). Such assistance may consist of providing shelter to members of the organisation or lending its territory for the logistics purpose of said terrorist groups, who like to use such opportunities and locate their bases in areas that are hard to reach.³⁰

Legitimate sources of terrorism financing can be divided into two categories:

- using charities and fund-raisers but also donations from private individuals (supporters);
- legal economic activity.

Non-profit organisations can be used by terrorist groups as a means to raise funds and transfer money. The fact that they are involved in humanitarian aid means that their facilities and personnel are deployed to conflict areas under the control of terrorists who can make contact in a way that does not arouse greater suspicion. Terrorist groups tend to exploit the situations, as financial transactions (often carried out on an international scale) are seen as a regular activity of specific non-profit organisations and charities.³¹

Terrorist groups may use charities in two ways: opening their own charity or taking over an existing, legally operating one, to provide a cover for stealing money. Such organisations may also, in addition to terrorist activity, actually work for people in need. In this case, the terrorists fulfil the religious obligations, as well as create a positive image of the organisation among the local population, thereby fueling recruitment and financial or political aid³². Raising funds from charity work is very attractive for terrorists due to the fact that the funds obtained this way are

²⁸ Bolechów B, *Terroryzm w świecie podwubiegunowym*. Toruń, 2001, p. 46.

²⁹ Madej M, *Zagrożenia...*, p. 172.

³⁰ *Ibid.*

³¹ Jałoszyński K (Ed.), *Współczesne...*, p. 66.

³² *Ibid.*, p. 67.

mainly passed without any receipts, in cash. This makes it possible to accumulate wealth without leaving a trace in any financial institutions.³³

The supporters of terrorist activities also rely on donations from individuals, sympathisers, messengers or undercover agents and structures purposely divided from the organisation, that take care of carrying out fund-raisers (e.g. the Lebanese Hezbollah). Terrorist groups can rely on their sympathisers and obtain from them income that is both legal and steady. This is due to the fact that the basis for functioning of these organisations are the ideas with which national and religious communities, but also people that come from the same region or country, can identify.³⁴

Another legal source of financial support for terrorism is conducting business. Using companies for cover-up is an excellent method for acquiring and saving money by terrorists. These firms operate more efficiently when they operate but even if they do not, the financial control institutions rarely identify their suspicious activity.³⁵ They often deal with: real estate trade, gold, oil, electronics, used clothing, automobiles, import and export of food, and investments on the stock exchanges.³⁶

The most significant source of terrorist financing activity remains illegal. These are not necessarily criminal offences but economic, tax, currency, or customs offences. There are a lot of such sources mentioning terrorists derive funds from different criminal activities, which have a complex scale, from the low level of common crime to the sophisticated fraud. Criminal activities may include smuggling, theft, drug trafficking, arms trafficking, human trafficking, kidnapping for ransom, robberies, extortion, forced tributes, almost all types of fraud, as well as identity theft and smuggling money. Terrorist organisations are also involved in the smuggling of goods and people, which brings them big profits. They control certain areas, including borders. That is where most people, weapon, drug, and goods trafficking routes lead.³⁷

In the case of illegal fundraising, there are two aspects: one of them is carrying out criminal activity by the same group, and the second is establishing cooperation, mainly with local criminal groups. Terrorist organisations often form comfortable alliances with organised crime organisations and develop international networks. Sometimes, the former requires specific taxations on the latter ones activities. They do not engage themselves in the production of drugs, they receive money from the owners of the crops, traders, and smugglers. In exchange for the received money, the terrorists protect the macrobusiness and its structures, organise direct logistical support, reconnaissance systems, hiding places, transportation, and identity legalisation.³⁸ In the case of direct involvement of terrorists in criminal activities, some people from their structures get assigned to raising funds³⁹. They mostly choose economic, custom, and committed abroad, causing social support dedicated for asylum seekers, poor people and their families. This type of crime carries a relatively

³³ Wójcik J.W, *Przeciwdziałanie finansowaniu...*, p. 96.

³⁴ Jałoszyński K (Ed.), *Współczesne...*, p. 69.

³⁵ *Ibid.*, p. 71.

³⁶ Skoczowski P, *Metody pozyskiwania...*, p. 111.

³⁷ Wojciechowski M, *Czeczni niemiłe widziani. Gazeta Wyborcza*, 28–29 October, 2006.

³⁸ Lonca R, *Źródła i sposoby...*, p. 194.

³⁹ *Ibid.*, p. 195.

low risk of detection, and the profits that one can achieve are significant.⁴⁰ However, it is important to note that they can benefit in the many different ways available, moving seamlessly from one crime to another.

Introducing funds into the market

Both legally and criminally obtained funds must be introduced into the market and authorised for use by terrorists. Funds obtained from illegal activities cannot remain in their original form as in such a case it would be easy to prove their origin which would lead to their collection by law enforcement authorities. To avoid such situations, the criminals use creative ways to hide the true origin of the funds. In broad terms, money laundering involves the so-called black market, *i.e.* activities aimed at legalisation of money obtained illegally, and the informal sector — activities involving introducing funds into the market from undisclosed sources or those not covered by disclosed sources.⁴¹

Means may be transferred to end users through a series of complex financial transactions. The perpetrators are creative; when one method is detected, the criminals soon find another. To transfer the money, currency exchange offices are used, especially in places where payment in cash is popular, as well as in communities of immigrants who send cash to their homeland. To transfer funds, terrorist organisations use formal banking systems⁴², informal cash transfers, and other means called IVTS (Informal Value Transfer Systems). One of them is the hawala system which is based on personal communication, trust, and the honesty of intermediaries. When transferring money this way, the sender receives the code, which is then passed on to the beneficiary, who is, in turn, uses it to identify himself when receiving the cash. The cash is not transferred directly from the sender to the receiver but is taken from the funds held by a *hawaladara*, who is in the country or near the location of the beneficiary.⁴³ Another method of transferring money across borders is the use of couriers (also called ‘money mule’⁴⁴) — people who transfer funds in person in order to avoid detection. For transporting money within and between organisations, terrorists exploit the flow of goods through the trading system. It is subject to many risks and vulnerabilities that provide terrorist organisations the opportunity to transfer means through seemingly legitimate trade flows.⁴⁵

⁴⁰ Zubrzycki W, *Finansowe zabezpieczenie...*, p. 630.

⁴¹ Wąsowski K, *Pranie brudnych pieniędzy*. Warsaw, 2001, p. 25.

⁴² See: Keatinge T, Carlisle D, Keen F, *Virtual currencies and terrorist financing: assessing the risks and evaluating responses*. Policy Department for Citizen’s Rights and Constitutional Affairs, Directorate General for Internal Policies of the Union, PE 604.970, May 2018.

⁴³ Zubrzycki W, *Finansowe zabezpieczenie...*, pp. 631–632.

⁴⁴ See: Europol, *Why is cash still king? A strategic report on the use of cash by criminal groups as a facilitator for money laundering*. Publications Office, 2017, p. 41 (*Electronic source*: <https://data.europa.eu/doi/10.2813/698364>, accessed: 1 September 2022). See also: What is a money mule? *Electronic source*: <https://www.consumerfinance.gov/ask-cfpb/what-is-a-money-mule-en-2108/>, accessed: 1.07.2022.

⁴⁵ *Ibid.*, p. 634.

Conclusions

According to the research, terrorists make creative use of possible fundraising methods, using them to carry out their activities. In the course of the work carried out by international organisations, it has become apparent that counter-terrorism largely involves recognising and combating the sources of funding that come from both legal and illegal activities. Attention was paid to various aspects of the activities of organised crime groups and their links with terrorist organisations, the activities of the so-called *informal sector*, as well as the path of transport of the funds to their final disposer. Today's fight against terrorism also provides an essential task for the employees of banks, insurance companies, pawnshops, casinos, and other financial institutions. Countering the financing of terrorism⁴⁶ includes the financial, banking, and insurance sector — as they can supervise and analyse against the flow of funds. Rapid verification of information related to suspicious transactions may constitute a cornerstone for the activities of law enforcement agencies and cutting off terrorist organisations from their sources of financing is a significant weapon in combating the phenomenon.

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⁴⁶ See more: Country Report on Terrorism. United States Department of State, 2020.

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Streszczenie. Funkcjonowanie grup terrorystycznych, podobnie jak wszystkich innych organizacji, wymaga odpowiednich środków finansowych. Zjawisko terroryzmu potrzebuje do funkcjonowania organizacji terrorystycznych wielu zasobów dostępnych dla nich, w tym wsparcia finansowego. Finansowanie terroryzmu jest obszarem, którego nie da się do końca zdefiniować, a wnioski dotyczące tego zagadnienia często opierają się na spekulacjach i przypuszczeniach. Wiadomo jednak, że istnieją wiele sposobów jego pozyskiwania, zarówno legalnych, jak i nielegalnych. Nie ulega też wątpliwości, że terroryści wciąż poszukują nowych, nieznanych dotąd sposobów finansowania swojej działalności. Obejmuje ono bezpośrednie wydatki na zamachy oraz koszty tworzenia i utrzymywania infrastruktury organizacyjnej, logistyki jej zabezpieczenia oraz propagowania swojej ideologii. Wśród ekspertów ds. przeciwdziałania terroryzmowi można spotkać się z opinią, że odcięcie źródeł ich finansowania jest skuteczną

metodą likwidacji organizacji terrorystycznych. Walka z finansowaniem terroryzmu stała się podstawowym narzędziem przeciwdziałania temu groźnemu zjawisku. Niniejszy artykuł ma na celu przybliżenie sposobów pozyskiwania i wykorzystywania środków finansowych przez organizacje terrorystyczne.

Zusammenfassung. Wie alle anderen Organisationen benötigen auch terroristische Organisationen für ihre Arbeit angemessene finanzielle Mittel. Das Phänomen des Terrorismus erfordert viele der Ressourcen, die terroristischen Organisationen zur Verfügung stehen, um zu funktionieren, einschließlich finanzieller Unterstützung. Die Finanzierung des Terrorismus ist ein Bereich, der nicht vollständig definiert werden kann und dessen Schlussfolgerungen häufig auf Spekulationen und Mutmaßungen beruhen. Es ist jedoch bekannt, dass es viele Möglichkeiten der Beschaffung gibt, sowohl legale als auch illegale. Es besteht auch kein Zweifel daran, dass Terroristen ständig nach neuen und bisher unbekanntem Wegen zur Finanzierung ihrer Aktivitäten suchen. Dazu gehören die direkten Ausgaben für Anschläge sowie die Kosten für die Schaffung und Aufrechterhaltung der organisatorischen Infrastruktur, die Logistik für deren Sicherung und die Verbreitung ihrer Ideologie. Experten für Terrorismusbekämpfung sind der Ansicht, dass das Abschneiden der Finanzierungsquellen eine wirksame Methode zur Zerschlagung terroristischer Organisationen ist. Die Bekämpfung der Terrorismusfinanzierung ist zu einem wichtigen Instrument zur Bekämpfung dieses gefährlichen Phänomens geworden. Dieser Beitrag soll einen Einblick in die Art und Weise geben, wie terroristische Organisationen Gelder beschaffen und verwenden.

Резюме. Для деятельности террористических групп, как и всех других организаций, необходимы соответствующие финансовые ресурсы. Феномен терроризма требует для деятельности террористических организаций многих доступных им средств, включая финансовую поддержку. Финансирование терроризма — это сфера, которой невозможно дать полное определение, а сделанные заключения часто основаны на спекуляциях и предположениях. Однако известно, что существует много способов его получения, как законных, так и незаконных. Не вызывает сомнений и тот факт, что террористы постоянно ищут новые и ранее неизвестные способы финансирования своей деятельности. Сюда входят прямые расходы на проведение терактов, а также затраты на создание и поддержку организационной инфраструктуры, материально-техническое обеспечение безопасности и пропаганду своей идеологии. Среди экспертов по борьбе с терроризмом существует мнение, что эффективным методом борьбы с террористическими организациями является раскрытие источников их финансирования. Борьба с финансированием терроризма стала важнейшим инструментом противодействия этому опасному явлению. Цель данной статьи — дать представление о том, как террористические организации собирают и используют финансовые средства.