

Tactical Means, Strategic Ends: Al Qaeda's Use of Denial and Deception

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This analysis surveys Al Qaeda's employment of denial and deception (D&D) and shows that it uses D&D on tactical and operational levels in order to achieve strategic results. It defines denial and deception and explains how they relate to Al Qaeda, overviews Al Qaeda's changing network structure and seeks to summarize how Al Qaeda employs D&D throughout its operations. This paper is structured to show that denial and deception are institutionalized factors that manifest themselves through all aspects of bin Laden's organization and that the traditional conception of D&D—that nonstate actors are incapable of employing deception as an element of grand strategy—is incorrect.

Keywords deception, denial, Al Qaeda, terrorism, counter-terrorism, September 11, terrorist strategy

Much was made of the Taliban's use of denial and deception (D&D) during the U.S.-led Afghanistan campaign. Reports filtered out that enemy forces were placing military assets near civilian infrastructure so when the assets were destroyed by the coalition, the Afghans could accuse it of sloppily creating collateral damage. Similarly, the Taliban employed disinformation by publicizing manipulated footage in order to outrage the world into thinking America and its allies were clumsily bombing civilian targets.¹

Historically, states have practiced D&D against other countries; however, as non-state actors have turned to asymmetric strategies, these groups have cunningly adopted D&D methods as well. The IRA, Italian mafia, and other such entities have used the tactics for some time, but a relatively new actor on the world stage, Al Qaeda, has quickly become one of the most effective nonstate users of denial and deception.

This analysis will survey Al Qaeda's employment of D&D throughout its operations and show that it uses D&D on tactical and operational levels in order to achieve strategic results. The paper will first describe Al Qaeda's policy and strategy and show how the term *strategic* is to be used herein. It will then define denial and deception and explain how they relate to nonstate armed groups generally and Al Qaeda in particular. Third, it will briefly overview how Al Qaeda's changing network structure will make D&D difficult to counter. Fourth, it will seek to summarize

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how Al Qaeda employs D&D through training, travel, finance, communications, in its counterintelligence strategies, and by deceiving Islam. The survey will conclude with a few brief comments on how understanding Al Qaeda's use of D&D shields us from self-deception.

Underpinnings

Al Qaeda's Policy and Strategy

Osama bin Laden was once quite vocal about a limited goal of removing American forces from Muslim holy lands. With time, bin Laden and Al Qaeda's chief ideologue, Ayman al-Zawahiri, have increasingly shifted their focus toward the concept that in order for pure Islam to thrive, it is necessary to reestablish the Caliphate.² Toward this end, Al Qaeda's principal policy is to create regimes throughout the Middle East and elsewhere (like Indonesia) that will be sympathetic to this objective.

Grand strategy is the compilation of all methods (military and other) employed to achieve a given policy.³ Al Qaeda's grand strategy is to use all necessary means to influence "infidel" (Western) and "apostate" (Western-leaning Islamic) regimes to change their foreign policies in such a way that Islamic radicals are able to construct a Caliphate. Within the Muslim world, Al Qaeda believes these changes in policy will only come about by regime changes sympathetic to Islamic radicalism. In the rest of the world, particularly the West, Al Qaeda hopes to force governments to become less active in Middle Eastern politics by making the costs of engagement in Islamic lands unacceptably high.⁴ Elements of Al Qaeda's strategy are multi-pronged and include the use of violent tactics, the media, charismatic leaders, financial systems, and any other instruments that will help accomplish this goal.

The word *strategic* in this analysis revolves primarily around the notion of something having large-scale consequences. For example, the most obvious manifestation of Al Qaeda's strategy occurs when it attacks targets in enemy countries in an attempt to force those countries to reevaluate their foreign policies in ways favorable to Al Qaeda. When these attacks are large-scale, harm high-value targets, and have widespread consequences—such as on 9/11 and in Madrid and London—they are considered *strategic* attacks. When Al Qaeda attacks in a less dramatic fashion—for example, when its insurgents bomb a police station in Iraq—these are *tactical* measures. A middle-ground between strategic and tactical is the *operational* level, and an example of this could be Al Qaeda's general actions in Iraq. These terms need not relate only to attacks. In the case of this article, deceptions can be tactical to strategic, information campaigns can be tactical to strategic, and so forth. *Strategic* also describes something that affects a whole organization or group—for example, it will be shown below that D&D are institutionalized parts of Al Qaeda's *strategic* doctrine, meaning they are used in most levels and functions of the organization.

This article looks at one of the tools Al Qaeda employs to attain its strategy: denial and deception. The thesis of this article argues that Al Qaeda uses denial and deception on tactical levels in order to produce outcomes that affect Al Qaeda's enemies on strategic levels and/or work to further Al Qaeda's grand strategy (see Figure 1).

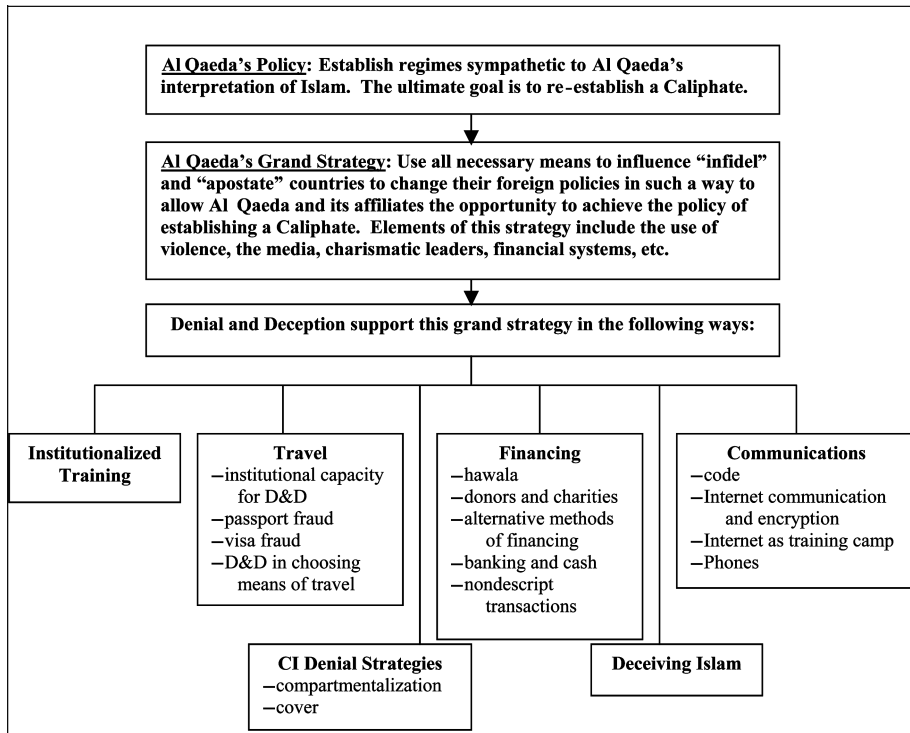


Figure 1. How denial and deception fit into Al Qaeda's overall policy and strategy.

Denial

According to Abram Shulsky in *Strategic Denial and Deception*, “‘denial’ refers to the attempt to block all information channels by which an adversary could learn some truth . . . thus preventing him from reacting in a timely manner.”⁵ The late J. Bowyer Bell, a specialist on nonstate actors, echoed traditional wisdom by writing that between denial and deception, denial is the dominant strategy for nonstate groups because of their inherent illicitness.⁶ This analysis will show that this argument does not apply to Al Qaeda.

Bell states correctly that without denial, governments could destroy nonstate actors: “The more the organization is perceived as illicit, the more necessary is denial. . . . What terrorists hide is the dynamics of an illicit movement. . . . Denial must be structured as a central policy; no denial, no operations.”⁷ This is correct because of the nature of terrorist groups—housed within states, they are hunted in any country that perceives them as illicit unless they practice denial (or unless the state is ungoverned).⁸

Most states consider Al Qaeda an illicit organization and it therefore attempts absolute denial, although its tactics have shifted. After the 9/11 strikes, Rohan Gunaratna, a leading Al Qaeda specialist, wrote: “Al Qaeda is above all else a secret, almost virtual organization, one that denies its own existence in order to remain in the shadows.”⁹ Until Afghanistan was overrun, operatives outside it would not admit to the existence of the group. Before and until some time after 9/11, Al Qaeda’s doctrine prohibited members from identifying the organization

or taking credit for attacks and it maintained secrecy even when working with groups that shared its goals.¹⁰ It was not until October 2004 that Osama bin Laden publicly admitted Al Qaeda's responsibility for the September 11 attacks.¹¹ His admission, however, shows a shift in Al Qaeda's strategy. More and more frequently since those strikes, Al Qaeda has employed public announcements and taken credit for terrorist actions. Officials question why this is.¹² It may simply be that Al Qaeda sees no need to stay in the rhetorical shadows now that everyone knows what it is and what its goals are, especially since it can still attempt absolute denial regarding its locations and future plans.

Deception

Shulsky pens that “‘deception’ . . . refers to the effort to cause an adversary to believe something that is not true, to believe a ‘cover story’ rather than the truth, with the goal of leading him to react in a way that serves one’s own interests, rather than his. This involves creating the impression . . . that the truth is other than it actually is. . . .”¹³ By definition, deception must include aspects of denial—for an adversary to believe the falsities presented to him or her, it is necessary to also deny him or her the truth.¹⁴

For Bell, deception is rarely used strategically by nonstate actors to the extent that state actors employ it on such a level: “Deception is technical and tactical, related to specific operations rather than grand strategy.” The reason for this, according to Bell, is financial:

Once an asymmetrical conflict arises, the resources demanded by denial, maintenance of the organization, or normal operations absorb most organizational resources. As a result, the threat of strategic deception rather than strategic denial by illicit organizations is real but rare. . . .¹⁵

Bell left himself a caveat in which to place groups like Al Qaeda in writing that “terrorist organizations most likely to pursue deception in operational matters beyond denial are those engaged in protracted campaigns that allow experience to be acquired, opportunities noted and time invested.”¹⁶ This is correct, and to some extent it explains why Al Qaeda can engage in deception at all. But it overlooks a larger issue that terrorists may not *need* to engage in deception on more than a tactical level. Bell fails to consider that terrorist groups could *purposefully* employ tactical deception with the goal of achieving strategic results.¹⁷ Instead of saying “deception is technical and tactical, related to specific operations rather than grand strategy,” in the case of Al Qaeda we will see that deception is technical and tactical, related to specific operations *which are meant to be a fundamental part of grand strategy*.

Al Qaeda’s Network Structure is Problematic for Counter-Deception Strategies

In *Inside Al Qaeda*, Gunaratna highlights a disturbing aspect of the changing nature of bin Laden’s establishment: Al Qaeda is not simply a hierarchical organization headed by bin Laden and composed only of Al Qaeda operatives. It is experiencing a continuing evolution into a complex transnational network of like-minded terrorist organizations affiliated through the World Islamic Front for the Jihad Against the Jews and the Crusaders. Al Qaeda is strengthening formal and informal ties with other terrorist groups such as Egyptian Islamic Jihad (EIJ) and Jemaah Islamiyah

(JI) in order to expand its scope and capacity to fight enemies. On this note, Gunaratna writes:

Since the US intervention in Afghanistan in October 2001, Al Qaeda has lost its main base for planning and preparing terrorist operations. Hence the Al Qaeda leadership is relying on its wider network to plan and execute new operations with the support of its associate groups. . . . Al Qaeda is structured in such a way that it can operate without a centralized command. Its regional bureaus function as the nodal points of its horizontal network . . . and liaise with associate groups and Al Qaeda cells. . . . The severe disruption of Al Qaeda's command and communications structure in 2001–2002 has only emphasized the usefulness of such a decentralized structure.¹⁸

This is not to discount the fact that Al Qaeda held relationships with other terrorist organizations before the 2001 attacks. Nevertheless, Al Qaeda's loss of sanctuary in Afghanistan has led it to increase attention to associations with other groups. As is evidenced by the above exposition, these organizations seem to be interlinked not only doctrinally, but also through some liaison relationships.¹⁹

If this trend continues, the flat network structure will make D&D even more effective for Al Qaeda because decentralized organizations are harder to dismantle than hierarchical groups. Even if America and its allies break Al Qaeda's shield of denial and capture or kill bin Laden, the organization will still function because it—like other transnational groups—is made to operate without a “kingpin.”

Training in D&D is Provided at the Institutional Level

Information provided by detainees and in an Al Qaeda training manual shows that D&D is a significant aspect of Al Qaeda operative training. For example, as Gunaratna notes, “Omar Sheik [a kidnapper of Daniel Pearl] told his interrogators that he was trained in . . . the art of disguise; . . . secret rendezvous techniques; hidden writing techniques; [and] cryptology and codes. . . .”²⁰ Khalid Sheik Muhammad—the mastermind of the 9/11 attacks—admitted that he assisted the hijackers in preparing to live a Western lifestyle by instructing them how to order food at restaurants and wear Western clothes, amongst other things.²¹ An Al Qaeda training manual entitled *Declaration of Jihad Against the Country's Tyrants (Military Series)*,²² written primarily with the stated purpose of helping operatives avoid detection when infiltrating an enemy area,²³ teaches lessons in forging documents and counterfeiting currency, living a cover, cell compartmentalization, and meeting and communicating clandestinely. The training aspect of many of these issues will be examined in greater detail below.

Each of the denial and deception strategies described in this analysis was taught to Al Qaeda operatives in the Afghanistan camps before the United States invaded in October 2001. Those camps have since been dismantled, so a question exists whether this training still occurs. A consensus is growing among scholars that it does, although in a different fashion. As will be shown under “D&D in Communications,” in lieu of not having as many physical camps in which to train operatives, much instruction is occurring over the virtual reality of the Internet.

Some of this training leads Al Qaeda operatives to abrogate central tenets of the radical Islam to which they otherwise adhere. The Al Qaeda training manual enunciates doctrine on how to become inconspicuous by engaging in prohibited practices. For example, it states:

If a Muslim is in a combat or godless area, he is not obligated to have a different appearance from [those around him]. . . . The [Muslim] man may prefer or even be obligated to look like them. . . . Resembling the polytheist in religious appearance is a kind of “necessity permits the forbidden” even though they [forbidden acts] are basically prohibited.²⁴

This willingness by the ultra-religious to live prohibited lifestyles (by engaging in such practices as shaving beards, drinking alcohol, etc., so others do not recognize an affiliation with radical Islam²⁵) indicates the lengths Al Qaeda’s operatives will go to in order to achieve their strategic goals. Although Shiite practice allows dissimulation (*taqiyya*) in certain dangerous or life-threatening circumstances, the validity of this doctrine is generally discounted among the Sunnis.²⁶ If Al Qaeda’s ideologies rely on the doctrine of *taqiyya*, they have not made such reliance explicit. Nevertheless, regardless of what doctrinal foundation (if any) Al Qaeda has assumed for using dissimulation, its operatives are nevertheless taught the practice in order to effectively engage in denial and deception.

D&D in Travel

Al Qaeda employs deceptions in its operatives’ travel in order to place them in locations necessary to accomplish objectives. The case of 9/11 is a telling example. The *9/11 Commission Report* (hereafter *9/11 Report*) states that “travel issues . . . played a part in Al Qaeda’s operational planning from the very start” of the 9/11 operation and that “the need for travel documents dictated Al Qaeda’s plans.”²⁷ Al Qaeda D&D techniques to obtain passports and visas, use borders to their advantage, and choose means of travel are inculcated during instruction and have been institutionalized generally, as will be shown in this section.

Instruction

Before 9/11, part of the Al Qaeda training curriculum in Afghanistan included instruction on how to falsify documents and travel so as not to arouse suspicion. For example, instruction included a course in passport alteration methods like substituting false photos and erasing/adding travel cachets, and manuals demonstrating techniques to “clean” visas were used by operatives.²⁸ As the *9/11 Report* notes, “The purpose of all this training was twofold: to develop an institutional capacity for document forgery and to enable operatives to make necessary adjustments in the field.”²⁹ Al Qaeda operatives did rely on the ability to alter documents as needed—for example, Ahmad Ajaj had in his luggage fraudulent documents as well as “instructions on document forgery . . . and two rubber stamp devices to alter the seal on passports.”³⁰

The Al Qaeda training manual also contains instructions on the use of falsified documents, including the directives that all documents carried by someone under

cover should be fake, that operatives should have multiple documents to be used with different aliases, and that photographs should be taken without beards. In addition, the manual instructs that when an operative is carrying a falsified passport of a given country, he should not travel to that state in order to avoid detection of the fraudulent document. It also gives instruction on what to expect customs officials to ask when an operative enters a country.³¹

Institutional Capacity

The manual refers to Al Qaeda's institutional capacity for D&D in travel. Regarding documents, it says, "All falsification matters should be carried out through the command and not haphazardly."³² The "command" referred to is probably Al Qaeda's division on passports and host country issues, previously located in the Kandahar airport, which specialized in altering papers for operatives who were not in the field. The office apparently still exists and moved to Pakistan after the invasion of Afghanistan.³³ In the Afghan office, a small group of travel facilitators coordinated travel for the organization. These facilitators "assisted operatives in obtaining fraudulent documents, arranging visas (real or fake), making airline reservations, purchasing airline tickets, arranging lodging and ground transportation, and taking care of any other aspect of travel in which . . . expertise or contacts were needed."³⁴

The facilitators, the document division, and Al Qaeda's adaptability in keeping its methods up-to-date are three key factors that show it holds a strategic institutional capacity for travel-related D&D.³⁵ Besides its internal capabilities, Al Qaeda also relies on outsiders to facilitate D&D in travel, including document vendors, corrupt government officials, travel agencies, and human smugglers.³⁶ For example, Ahmed Ressay—organizer of a foiled millennium plot—"supported himself selling stolen documents to a friend who was a document broker for Islamic terrorists."³⁷ Ressay obtained a personal Canadian passport through a document vendor who lifted a blank baptismal certificate from a Catholic church. Abu Zubaydah, one of the travel facilitators and a top figure in Al Qaeda, asked Ressay whether he could obtain more blank certificates to be used by others.³⁸ Two of the 9/11 hijackers probably used a corrupt government official—a sympathetic family member who worked in the passport office—to acquire their passports.³⁹ Al Qaeda used human smugglers after the invasion of Afghanistan to help fighters who were fleeing Afghanistan and Pakistan go to Iran. Reports also show that smugglers may have been employed in 2002 to assist Al Qaeda operatives traveling from Latin America to the United States.⁴⁰

Passport Fraud

Passports are obviously necessary to facilitate operatives' travel. Specifically in relation to passport fraud, Al Qaeda is adept at "substituting photos, adding false cachets and visas, removing visas and bleaching stamps and counterfeiting passports and substituting pages."⁴¹ These activities are enhanced by their savvy use of computer programs like Adobe Photoshop.⁴² Their capabilities are widely utilized, especially in providing cover for operatives. For example, at one time Ayman al-Zawahiri owned Dutch, Egyptian, French, and Swiss passports.⁴³ Two of the passports that survived the 9/11 attacks were fraudulent.⁴⁴ Further, during the

war, jihadists going to the front in Afghanistan turned in their passports first; if they were killed, the documents were used for others headed outside Afghanistan.⁴⁵

Al Qaeda seems to prefer using Saudi passports because they are easy to obtain and Saudis receive a visa waiver status in some countries. Before 9/11, they lacked a document control number to track disposition before use and could be stolen without causing suspicion; estimates indicate that up to ten thousand may have been lost or stolen. Saudi passports were also easily procured by legitimate means since a majority of the recruits in the camps were Saudis.⁴⁶

Visa Fraud

Altering cachets and visas is important for D&D because of the necessity to deny information regarding where an operative has traveled. In many countries, evidence that a traveler transited Pakistan is enough to warrant further investigation into the traveler's motives because of the possibility he or she could have gone to Afghanistan as well. To avoid this, Al Qaeda operatives go to considerable lengths to ensure that markings from Pakistan and a few other countries are not noticed. For example, Khalid Sheik Muhammad had Nawaf al Hazmi and Khalid al Mihdhar—9/11 hijackers—use Yemeni passports to travel from Pakistan to Malaysia and then employed Saudi passports to travel to the United States. This was done so any Pakistani markings in their Yemeni documents would not be noted by American customs officials.⁴⁷

In correlation with this, Al Qaeda operatives prefer to travel where they do not need a visa or where stamps will not be placed directly into passports so evidence of their travels does not exist. For instance, according to the *9/11 Report*, Al Qaeda at one time liked traveling to Malaysia because it did not require a visa from citizens of the Persian Gulf states and its security was lax for Islamic jihadists.⁴⁸ In other cases, border inspectors assist Al Qaeda's visa deceptions. For example, Iranian customs officials were told at one time specifically *not* to place cachets in Al Qaeda passports.⁴⁹

The 9/11 hijackers almost all used visa or other immigration deceptions to enter the United States. Except for Hani Hanjour, all of the hijackers sought tourist visas. Entering the United States on a tourist visa and then staying for another reason is the most common type of visa fraud generally. Saudi citizens rarely overstay their visas, however, so when the Saudi hijackers entered the country on tourist visas, they aroused no suspicion. They then violated immigration laws.⁵⁰ For example, Ziad Jarrah failed to adjust his status when he entered flight school. Hanjour—who entered on a student visa—did not attend the school he received a visa for, and Hazmi overstayed his visa by nine months.⁵¹

Upon entering areas like the United States, Al Qaeda operatives have occasionally attempted to obtain immigration status by committing serial fraud, claiming asylum, or marrying American women. For example, Ramzi Yousef and Ahmad Ajaj—two of the 1993 World Trade Center bombers—used false asylum stories when entering America.⁵² Three of the nineteen applications from 9/11 hijackers contained statements that could have been proven false on the spot, and all twenty were left partially incomplete.⁵³ Most of the conspirators in a failed June 1993 plot were married to American citizens in order to obtain permanent residency. In one case, operative Matarawy Mohammed Said Saleh married *two* American women in efforts to gain legal status.⁵⁴

D&D When Choosing Means of Travel

Before 9/11, Al Qaeda used certain techniques while traveling to arouse as little suspicion as possible, especially the tactic of flying first class. According to Yousef, first class travelers did not receive as much scrutiny as others, and that is why he and Ajaj employed it.⁵⁵ Many of the 9/11 hijackers also traveled first class on both their casing flights and during the actual hijackings. Although part of their motivation was surely to gain control of the airplane with as little resistance as possible, their first class tickets had the added benefit of allowing them less scrutiny at security.⁵⁶

Other considerations Al Qaeda takes when choosing means of travel, according to the Al Qaeda manual, are selecting transportation which is not subject to frequent checks, maintaining cover to match the appearance of the traveler, placing luggage in train cars different from the one the owner is in, and arriving in the day because fewer checkpoints exist. An interesting instruction that may have relevance to the 9/11 hijackings is that Al Qaeda operatives, when boarding public transportation, are to do so at secondary stations because they are under less surveillance than main hubs.⁵⁷ Mohamed Atta and Abdulaziz al Omari traveled to Portland, Maine on the morning of September 11 and caught an early-morning commuter flight to Boston before they transferred to the plane they would hijack. It is possible that Atta and al Omari boarded in Maine as an added caution because they felt security in Portland would be less intrusive than at Logan International Airport.

D&D in Financing

Funding is also essential to conduct operations, as noted by an Al Qaeda operative: "There are two things a brother must always have for jihad, the self and money."⁵⁸ In Al Qaeda's financing activities, use of denial predominates over deception. Because of the behemoth world system of markets and banking, Al Qaeda moves and stores money without employing complex deception strategies; deception has, however, played a role in fundraising. This section will survey how Al Qaeda relates to *hawala* systems and crime as well as donors and charities. It will also explore how the organization uses cash and banks for moving money for its operatives in non-descript ways.

Hawala

The *hawala* banking system is useful in facilitating denial from government oversight. As the 9/11 Commission staff's *Terrorist Financing Monograph* notes, "*Hawalas* [are] attractive to Al Qaeda because they, unlike formal financial institutions, [are] not subject to potential governmental oversight and [do] not keep detailed records in standard form."⁵⁹ The *9/11 Report* indicates that it was necessary for Al Qaeda to use *hawala* after 1996 and its transfer to Afghanistan in order to facilitate transactions occurring therefrom. According to the report, to create denial about banking activities, Al Qaeda turned to *hawala* because formal banking was almost nonexistent in Afghanistan and risky after the 1998 East Africa bombings brought added scrutiny from the international community.⁶⁰ Following the 9/11

strikes, Al Qaeda has employed *hawala* because its assets were frozen and the international banking community was beginning to pay closer attention to deposits and transfers used for terrorist purposes.⁶¹

Given the clandestine nature of the *hawala* system, there is little that can be done to disrupt it. Some *hawaladars* were shut down after intelligence reports named them following the 9/11 attacks, and intelligence will continue to play a role in stopping these networks. Nevertheless, Al Qaeda still uses clandestine *hawaladars* throughout the Middle East. For example, in Pakistan, \$2.5–\$3 billion enters yearly through *hawala*, three times as much as enters through formal banking; and in Pakistan there are over 1,000 *hawaladars*.⁶² Surely some of these services are employed by Al Qaeda.

Donors and Charities

Al Qaeda's most well-known financial deception before the 9/11 attacks related to charities. In some instances, Al Qaeda siphoned money from entirely corrupt charities or NGOs; in others, it infiltrated the organizations with operatives who then diverted funds back to Al Qaeda. In illustration, the Wafa Charitable Foundation was an entirely corrupt charity that raised funds for supposedly good purposes but then diverted them to Al Qaeda.⁶³ Further, Enaam Arnaout pled guilty to taking money from the Benevolence International Foundation, a legitimate charity, and funneling it to jihad fighters while deceiving donors by telling them that it was being used for humanitarian purposes.⁶⁴

In addition to money siphoned from charities, Al Qaeda also relies heavily on individual donors, both witting and unwitting, for some of its funding. Donors are particularly approached during the holy month of Ramadan, and most of Al Qaeda's money is made at this time.⁶⁵ Since the investigations following 9/11, many of the witting donors have been arrested and multiple corrupt charities were closed. Legitimate charities are also watched much more closely.

D&D in Alternative Methods of Fundraising

Al Qaeda also uses financial deception similar to that employed by transnational criminals. For example, the al-Haramain Islamic Foundation, an affiliate NGO of Al Qaeda in the Balkans, employed narcotics trafficking and prostitution to raise income. The Algerian-dominated European Al Qaeda network relies heavily on credit card fraud, and Al Qaeda has used remittance schemes to funnel money inward.⁶⁶

Al Qaeda also uses front companies (cover organizations) to finance its activities and launder money. As the OECD's Financial Action Task Force has observed, "Terrorist funds are mixed into businesses, which may or may not be otherwise legitimate, and shipped from country to country using wire transfers, underground money changers and black market operators."⁶⁷ To facilitate transactions from witting donors, Al Qaeda employs businesses and banks in the Middle East that are used as fronts for the channeling of funds. It also has front companies that are involved in, according to Gunaratna, business "ranging from diamond trading to import-export, manufacturing and transport."⁶⁸ In Sudan, bin Laden funded much of his terrorist activity through various importing, money-changing, and

construction businesses.⁶⁹ None of these methods for raising money would have been possible without D&D provided by the business cover.

Banking and Cash

To help finance the 9/11 operation, Al Qaeda operatives used legitimate banks in the same way civilians do—they opened accounts, deposited, and withdrew money.⁷⁰ Gunaratna posits that this is not necessarily the norm. He writes that Al Qaeda generally employs more measures to facilitate denial in banking:

Its banking network operates feeder and operational accounts, transfers from the feeder accounts to the operational accounts usually taking place through several bank accounts in order to disguise their true purpose. The feeder accounts are registered in the names of Al Qaeda-controlled charities and companies; the operational accounts are held either by Al Qaeda members whose identities are publicly not known or by reliable sympathizers.⁷¹

It seems that although Al Qaeda uses this clandestine system occasionally, the large worldwide banking structure makes it possible to forego these measures and allow operatives to work less covertly, as will be shown in greater detail below.

When Al Qaeda desires not to rely on banking or *hawala*, it denies knowledge of its funding by moving money the old-fashioned way—by courier. For example, although the 9/11 hijackers' financial facilitator in the UAE—Ali Abdul Aziz Ali—had two bank accounts, he kept most of the hijackers' funds in a laundry bag at home. The hijackers themselves brought to America substantial amounts (\$60,000+) in cash and traveler's checks.⁷² In a more recent example, because of porous borders, the availability of established smuggling routes and the lack of a formal financial system in Iraq, the use of couriers has become Al Qaeda's primary method for channeling funds to and from its insurgents in Iraq.⁷³ With the courier system in place, few anti-terror financing methods can stop the flow of funds.

Nondescript Transactions

Al Qaeda is able to take advantage of the massive worldwide financial system in order to passively conceal its monetary transactions almost in a game of denial by default. Looking specifically at the 9/11 attacks, the *9/11 Report* notes that the hijackers "moved, stored, and spent their money in ordinary ways, easily defeating the detection mechanisms in place at the time."⁷⁴ Evidence indicates that the 9/11 operatives were generally careful to make and transfer deposits in sums less than \$10,000 so as not to arouse suspicion, as when Ramzi bin al-Shibh wired Zakarias Moussaoui \$14,000 in two transfers from train stations in Germany.⁷⁵ However, even that precaution was not always taken. Ali sent a final transfer to the hijackers of \$70,000 using the cover of his computer company; he also sent Marwan al Shehhi and Mohamed Atta \$114,500 in five transactions in 2000, but the unremarkable nature of the transfers did not arouse suspicion.⁷⁶

Ultimately, none of the 9/11 operatives' transactions raised red flags.⁷⁷ The international community is taking steps to reduce the risk of this problem reoccurring, but because of the vast amount of funds that flow internationally, it may never

be possible to flag every transaction made by a terrorist. It is a problem evident on 9/11 and still existent today, as nicely summed up in the *Terrorist Financing Monograph*:

The hijackers and their financial facilitators used the anonymity provided by the huge international and domestic financial system to move and store their money through a series of unremarkable transactions. The existing mechanisms to prevent abuse of the financial system did not fail. They were never designed to detect or disrupt transactions of the type that financed 9/11.⁷⁸

D&D in Communications

Secure communications are essential for the successful completion of missions. Denial and deception ensure that an adversary's ability to penetrate communications becomes difficult. Al Qaeda knows this all too well—bin al Shibh, Khalid Sheik Muhammad, Isamuddin, and Zubaydah were all caught because of vulnerabilities related to electronic intercepts.⁷⁹ The Al Qaeda manual makes specific mention of the usefulness of and danger posed by communications:

It is well known that in undercover operations, communication is the mainstay of the movement for rapid accomplishment. However, it is a double-edged sword: It can be to our advantage if we use it well and it can be a knife in our back if we do not consider and take the necessary security measures.⁸⁰

This section will survey Al Qaeda's uses of D&D in six aspects of communication: codes, Internet communications and encryption, Internet training, phones, and couriers.

Code

Perhaps the clearest deception strategy employed by Al Qaeda is the use of secret code. Evidence indicates that operatives receive training in its use. The Al Qaeda training manual instructs operatives to "converse on the telephone using special code so that he [the operative] does not attract attention."⁸¹ Further, Hanjour was instructed in using code while training in Afghanistan, and Al Qaeda-affiliated websites such as the Muslim Hackers Club offer, *inter alia*, tutorials in secret code.⁸²

Al Qaeda has used code in its operations. For instance, Al Qaeda often uses the term "package" to denote bomb material.⁸³ Further, in Atta's final message directing the 9/11 attacks, he said, "The semester begins in three more weeks. We've obtained nineteen confirmations for studies in the faculty of law, the faculty of urban planning, the faculty of fine arts and the faculty of engineering."⁸⁴ These four faculties each stood for a building—the Capitol, the White House, the Pentagon, and the World Trade Center. To convey the date of the attacks, Atta used a riddle—two branches (11), a slash (/) and a lollipop (9)—indicating 11 September in the European style of dating (11/9).⁸⁵

Internet Communication and Encryption

Internet communication allows Al Qaeda to retain a decentralized structure and yet correspond without having to rely heavily on telephones and couriers. Indeed, one of the key differentiators between Al Qaeda and other terrorist networks is Al Qaeda's ability to exploit the use of modern communications technology.

Al Qaeda uses encryption to deny information about its communications. Former FBI Director Louis Freeh noted this as early as 2000, saying that "uncrackable encryption is allowing terrorists . . . [including Al Qaeda] to communicate about their criminal intentions without fear of outside intrusion."⁸⁶ As a *USA Today* article noted in February 2001, officials believed encryption training had "become so fundamental to the operations of these [terrorist] groups that bin Laden and other Muslim extremists [were] teaching it at their camps in Afghanistan. . . ."⁸⁷

Computers seized in Afghanistan after the 2001 invasion showed that Al Qaeda used encryption technology to send messages via the Internet, and the 9/11 cells used encrypted E-mail to communicate with Afghanistan.⁸⁸ Earlier, Yousef had data encrypted on his computer which took the FBI several months to decrypt, and only with the help of the National Security Agency was the FBI able to decrypt the computer files and derail the plot of Khalil Deek, the planner of millennial bombings in Jordan.⁸⁹

An analogous technology similar to encryption and possibly employed by Al Qaeda is steganography. The basic concept behind steganography is that messages can be hidden in graphics or audio files that are slightly manipulated. It is different from encryption, however, in that it simply hides a secret message within something otherwise legitimate and unencrypted, making it harder to notice.⁹⁰ Steganography essentially allows the creation of an "electronic dead drop."⁹¹ As Nigel Morris-Cotterill shows, it has fascinating applications for those involved in denial and deception:

A criminal gang wanted to send a message giving details of the arrival of a shipment. They sent an open e-mail message "Dear X, I am glad you will meet my daughter Y at the airport on Sunday at 5 pm. She will be traveling on flight number ZZZ. Attached is a picture of her." . . . [The police intercept the message and go after the shipment, but they are the only ones to arrive.] The information was not in the message. It was in the photograph. A digitized image is made up of many thousand individual dots, perhaps 4800 per inch. Each dot is made up of information: the colour is described to the computer by a string of numbers. The criminals had changed the colour of one dot. Amongst the range of colours on the photograph, the change of one dot was invisible to the eye. But not when the source code was analyzed. . . . The colour code for the changed dot gave the location and time of the real drop.⁹²

Before the 9/11 attacks, U.S. officials posited that bin Laden was using steganography to hide messages in pornographic websites and sports chat rooms. Shortly after the attacks, a former director of Air Force intelligence, while not denying that bin Laden used steganography, noted that placing messages in pornographic sites would probably be too much for a devout Muslim like bin Laden.⁹³

In reality, Al Qaeda does not need complex encryption technology in order to communicate over the Internet. Paul Eedle, a leading expert on Al Qaeda's use of the Internet, has actually posited that, as with financial transfers, Al Qaeda is able

to facilitate effective denial by sending simple, unencrypted messages rather than by employing encryption technology:

Al Qaeda's genius is to use cheap universally available Internet technologies such as web mail, instant messenger, email lists, [and] message boards. . . . If you have a conversation on instant messenger and you don't use any obvious key words like "bin Laden" the chances of you being picked up by the West's enormously technical monitoring is pretty close to zero. . . . Whereas, if you send a very highly encrypted message, then intelligence services can pick up the fact that there is a very highly encrypted message crossing the Net and they will pay attention to it and crack it. But if your message is simply a few words in a Hotmail email, I think your chances of being discovered are low.⁹⁴

If this is the case, Al Qaeda's efforts at using D&D in Internet communications should continue to be successful for the foreseeable future, even if they are denied encryption technology.

Internet as Training Camp

Deception is necessary to deny the West access to Al Qaeda's training resources. For this reason, Al Qaeda has exploited information technology and turned to the Internet to facilitate operative instruction. Ever since the U.S.-led coalition destroyed the Al Qaeda camps in Afghanistan, Al Qaeda has instead turned to "cyber substitutes" used for recruiting and training terrorists. Some feel this virtual training ground is much more dangerous than its physical counterpart since more operatives can be reached with less chance of detection.⁹⁵

Evidence indicates that certain aspects of Internet training may be somewhat centralized because messages tend to be complex and well-distributed. For example, Al Qaeda's Saudi Arabian cell publishes two journals online, Zarqawi had his own online journal and web-pages, and Al Qaeda websites provide almost everything intellectual that the camps once offered.⁹⁶ As an article in *Parameters* by Timothy Thomas noted, alneda.com, an Al Qaeda-affiliated website that has been shut down, "supported Al Qaeda's effort to disperse its forces and enable them to operate independently, providing leadership via strategic guidance, theological arguments and moral inspiration."⁹⁷

States have trouble removing these websites because as soon as they are discovered they move to a different server. As Thomas notes, Al Qaeda essentially plays a "cyber deception" game with its websites. Again using the example of alneda.com, before it was finally shut down in Michigan, it was run through a server in Texas and before that in Malaysia.⁹⁸ As a further illustration, the man who established Egyptian Islamic Jihad's website did so in China and then worked with the Pakistan office to post a twin in the event the Chinese site was discovered.⁹⁹

Phones

Al Qaeda practices offensive disinformation tactics through the use of the telephone, as instructed in the Al Qaeda manual: "When the command is certain that a particular telephone is being monitored, it can exploit it by providing information that

misleads the enemy and benefits the work plan.”¹⁰⁰ When Al Qaeda is unsure whether a phone line is being tapped, it employs classic defensive counterintelligence techniques in ensuring telephone security. The manual notes that cell phones should be used for less than five minutes and in locations with high wireless traffic, like near TV stations or embassies, in order to prevent intelligence organizations from pinpointing the call. It also stipulates that when speaking on a mobile phone, voices should be altered, the phone must be relocated occasionally, and conversation should be general.¹⁰¹ As a separate denial tactic, Al Qaeda cells in the United States have used Internet-based phone services to communicate with foreign counterparts.¹⁰²

As noted earlier, many top Al Qaeda operatives have been detained because of sloppy use of electronic communications. Osama bin Laden almost fell within this category. Sources indicate that bin Laden used a satellite phone to call his mother, but then shut it down when the *Washington Times* reported that the phone was being monitored.¹⁰³ According to Gunaratna, bin Laden also attempted for a time to transfer international calls through safe-houses in Afghanistan, a tactic the West also picked up on.¹⁰⁴

Couriers

With heightened scrutiny on Al Qaeda's electronic communications, bin Laden and other top officials have increasingly turned to couriers as a means to deny their enemies the ability to intercept their important communications.¹⁰⁵ As one author noted in illustration, “High-tech listening devices don't work when Al Qaeda operatives deliver messages on motorcycles.”¹⁰⁶

The use of direct communication and couriers is no more evident than in the 9/11 operation. Mohamed Atta, besides traveling directly to Afghanistan to meet with leaders, also went to Berlin to meet with bin al-Shibh, who then reported directly back to bin Laden in Kandahar. A later Madrid meeting between the two also occurred, but before that bin al-Shibh went to Malaysia and then to Bangkok, presumably meeting people, before conferring with Atta in Spain.¹⁰⁷ As long as Al Qaeda operatives are able to travel, the use of couriers will remain central to the work of the organization.

Counterintelligence Denial Strategies

Besides the specific denial and deception tactics mentioned above, Al Qaeda has also adapted generic counterintelligence denial methods to help accomplish its objectives. This section will survey two of those: compartmentalization and cover.

Compartmentalization

Al Qaeda employs a “firewall” between cells so if any one cell is compromised, the damage does not spread.¹⁰⁸ Gunaratna writes that “in the dissemination of information, ‘need to know’ principles and operational security are meticulously followed.”¹⁰⁹ The manual teaches: “Cell or cluster methods should be adopted by the Organization. It should be composed of many cells whose members do not know one another, so that if a cell member is caught the other cells would not be affected and work would proceed normally.”¹¹⁰

In looking at the 9/11 operation, the operatives' connections were contained to a minimum—they had little contact with each other before the flights. They also had no contact with previously-infiltrated operatives because bin Laden believed the older agents were compromised by the FBI. Further, the operatives were trained in multiple types of attack in order not to disclose their exact mission if caught; they were not informed of the operational details until inside the United States. Besides the operatives and the planners, very few Al Qaeda personnel knew the details of the 9/11 operation.¹¹¹ Khalid Sheik Muhammad did not allow Moussaoui to contact the other operatives, which turned out to be good for Al Qaeda since Moussaoui was arrested before the hijackings. Finally, Atta forbade the hijackers from contacting their families before the operation, an order that Ziad Jarrah ignored, to Atta's frustration.¹¹²

Cover

Bell notes that “grand strategy depend[s] on tactical cover.”¹¹³ Al Qaeda, perhaps more than any other terrorist organization, structures cover for its operatives. As shown throughout this analysis, cover becomes a common element throughout all aspects of Al Qaeda's D&D operations. The manual gives detailed instructions for living a cover, including such directives as owning paraphernalia which corroborates the cover (e.g., a medical diploma if a doctor) and not divulging one's true identity.¹¹⁴

Al Qaeda teaches operatives cover tactics from the beginning of training and cover is used not only in operational areas, but also within the organization itself. In the Afghanistan camps, inductees were forbidden to employ their real names and were given an alias before instruction began.¹¹⁵ In the case of Khalid Sheik Muhammad, he worked clandestinely even when interacting with other Al Qaeda operatives. One member remembered him introducing himself as a trader of holy water. Another operative—tasked to assassinate Benazir Bhutto—knew him as “Munir Ibrahim Ahmad,” who was “operating” as “Abdul Majid Madni.”¹¹⁶

Al Qaeda's need for cover deepened with the destruction of the Afghanistan camps. Whereas cover could be relaxed in at least one place—Afghanistan—thanks to the protection of the Taliban, now Al Qaeda has been forced—sometimes literally—underground in order to survive.¹¹⁷ This action falls in line with Bell's observation: “Illicit organizations and movements must seek cover to operate effectively. Some organizations are thus partly covert while others, particularly criminals and revolutionaries, are entirely covert.”¹¹⁸

Deceiving Islam

Not only does Al Qaeda practice D&D against its enemies; according to many Islamic experts, it also deceives Muslims. Gunaratna believes that bin Laden and his ideologue-associate, Ayman al-Zawahiri, “are engaged in an unprecedented exercise of corrupting, misinterpreting and misrepresenting the word of God to generate support for their political mission.”¹¹⁹ For example, the religious scholar bin Laden quotes most frequently, Ibn Taymiyyah, clearly stated: “As for those who cannot offer resistance or cannot fight, such as women, children, monks, old people, the blind, handicapped and the like, they shall not be killed, unless they actually fight with words and acts.”¹²⁰ Bin Laden ignores this ruling and instead advocates

the killing of innocents, justified simply because they are unbelievers. Bin Laden's mentor, Abdullah Azzam, firmly contended that terrorism was not an acceptable tactic; according to Gunaratna, this was one of the key reasons bin Laden parted company with him in the early 1980s.¹²¹

Contemporary Islamic shaykhs have also expressed similar views about Al Qaeda's perversion of the faith. For example, the Saudi Shaykh Abdul-Muhsin al-Abbaad recently wrote concerning suicide bombings in Saudi Arabia:

That which has occurred from suicide bombings and destruction in the city of ar-Riyaad [Riyadh] . . . is all the end result of being misled by *Satan* and his beautification of excessiveness and extremism for those who were responsible for that. . . . With which intellect and Religion can suicide, killing of Muslims and those under protection by treaties, terrorizing those under security, turning women into widows and children into orphans and the destruction of buildings along with whatever is inside them be considered *Jihaad* [sic]?¹²²

Another shaykh, Muhammad bin Salih al- 'Uthaymin, gave the following religious ruling regarding suicide operations: "My opinion is that he [the bomber] is regarded as one who has killed himself (committed suicide), and as a result he shall be punished in Hell, for that which is authenticated on the authority of the Prophet." Al- 'Uthaymin then notes that if the bomber is ignorant of what he is doing, he may be forgiven, but the Shaykh questions whether it is really possible to be an ignorant suicide bomber, considering the well-known nature of the tactic.¹²³

The heretical nature of bin Laden's ideological movement is nicely summed up by Gunaratna:

These men of violence wearing the cloak of religion advance their aims and objectives by corrupting and misrepresenting religious texts. The question must be posed: Is Al Qaeda Koranic or heretical? Although Al Qaeda claims that all its inspiration is from Islam, its massacring of innocent men, women and children (believers and nonbelievers alike) is contrary to God's word.¹²⁴

Conclusions

This analysis has been structured to show that denial and deception are institutionalized factors that manifest themselves throughout all aspects of bin Laden's organization. Further, it shows that the traditional conception elaborated by Bell—that nonstate actors are incapable of employing deception as an element of grand strategy—is incorrect. To correctly understand Al Qaeda, we must recognize that it is an effective user of both denial and deception. Because of the asymmetric nature of Al Qaeda's operations, it is clear from this research that D&D is used tactically and operationally in order to achieve effects meant to feed into its larger grand strategy.

In understanding how Al Qaeda employs denial and deception, we shield ourselves from the possibility of falling into a self-deception—"the idea that something cannot happen here or to us."¹²⁵ As Bell noted regarding the first World Trade Center bombing—and his analysis is equally applicable to September 11, but hopefully will not have future prescience—"Ignorance and innocence made the American

operations of a few badly trained zealots possible."¹²⁶ Al Qaeda's D&D programs are primitive compared to those employed by states, but they are nevertheless effective and vast; indeed, in some sense the simplicity of Al Qaeda's capabilities is exactly what makes them so successful.¹²⁷ We must recognize that the D&D tactics Al Qaeda uses may be in preparation for further strategic attacks. Countering denial and deception completely is realistically quite improbable; countering it effectively is only possible as we begin to understand how it is occurring.

Notes

1. See Kim Burger, "Taliban 'Asymmetric' Tactics Hamper US Strikes," *Jane's Defense Weekly*, 31 October 2001, available through Tufts electronic library database (accessed 16 September 2004); U.S. Department of State, "Background Briefing on Taliban Denial and Deception Techniques," 2 November 2001, available at <http://fpc.state.gov/7525pf.htm> (accessed 15 September 2004); and Gerry J. Gilmore, "Denial and Deception," *Defend America*, available at <http://www.defendamerica.mil/articles/a020702a.html> (accessed 26 November 2004).
2. For the most recent proof of this strategy, see Zawahiri's Letter to Abu Musab al-Zarqawi (9 July 2005), available in English at http://www.dni.gov/letter_in_english.pdf (accessed 29 November 2005).
3. See Basil Henry Liddell Hart, *Strategy* (New York: New American Library, 1974).
4. See Thomas R. Mockaitis, "Winning Hearts and Minds in the 'War on Terrorism,'" *Small Wars and Insurgencies* 14, no. 1 (2003): 24–25.
5. Abram Shulsky, "Elements of Strategic Denial and Deception," in *Strategic Denial and Deception*, Roy Godson and James J. Wirtz eds. (New Brunswick, NJ: Transaction Publishers, 2002), 15.
6. J. Bowyer Bell, "Conditions Making for Success and Failure of Denial and Deception: Nonstate and Illicit Actors," in Godson and Wirtz, 133.
7. *Ibid.*, 133, 135.
8. Ungoverned territories are becoming havens for Al Qaeda and other terrorist groups. See Douglas Farah and Richard Shultz, "Al Qaeda's Growing Sanctuary," *Washington Post* 14 July 2004, A19.
9. Rohan Gunaratna, *Inside Al Qaeda: Global Network of Terror* (New York: Berkeley Books, 2003), 4.
10. *Ibid.*, 4, 46.
11. Audio and videotapes with bin Laden referring to the attacks have been aired multiple times since late 2001, but this was the first time bin Laden came out with a direct admission of Al Qaeda's responsibility for the attacks. See Douglas Jehl and David Johnston, "In Video Message, Bin Laden Issues Warning to U.S.," *New York Times*, 30 October 2004, A1.
12. Faye Bowers, "Al Qaeda's New Tactic: Deception and Denial," *Christian Science Monitor*, 13 November 2003, available at <http://www.csmonitor.com/2003/1113/p02s01-wome.htm> (accessed 26 November 2004).
13. Shulsky, 15.
14. *Ibid.*, 16.
15. Bell, 130.
16. Bell, 150.
17. He does write that tactical denial can help foster strategic deception, but he sees such occurrences as the exception rather than the rule, and says nothing of tactical deceptions having strategic results. See Bell, 139.
18. Gunaratna, 13.
19. Take, for example, Al Qaeda's complicity in the Bali bombings, which were conducted by JI. Al Qaeda was directly involved in the planning and financing of that operation. See Jason Tedjasukmana, "Linking bin Laden to Bali," *Time* 161, no. 4, 27 January 2003, 16.
20. Gunaratna, 281.
21. John Roth, Douglas Greenburg and Serena Wille, *Monograph on Terrorist Financing: Staff Report to the Commission* (n.d.), 137, available at http://www.9-11commission.gov/staff_statements/911_TerrFin_Monograph.pdf (accessed 26 November 2004).

22. The manual quoted from in this paper was captured at an Al Qaeda safe house in Britain and used during the 1993 WTC bombing trials. It will be referred to as "Al Qaeda Manual" hereafter in the notes. I was given a copy in Richard Shultz's U.S. Terrorism, Intelligence and National Security seminar at the Fletcher School, Tufts University, and all references are from that copy. A similar copy can be found in *The Al Qaeda Documents, Vol. 1* (Alexandria, VA: Tempest Publishing, 2002), 5–99.

23. As noticed by Richard Shultz and Ruth Margolies Beitler, "Tactical Deception and Strategic Surprise in Al-Qai'da's Operations," *Middle East Review of International Affairs* 8, no. 2 June 2004: 60.

24. Al Qaeda Manual, 77.

25. Mockaitis, 26.

26. For an interesting—although questionably authoritative—exposition by a Shiite writer who believes Sunnis do in fact believe in the practice, see *The Shi'ite Encyclopedia*, 'al-Taqiyya/Dissimulation' (n.d.), available at <http://www.al-islam.org/encyclopedia/chapter6b/> (accessed 14 March 2006).

27. National Commission on Terrorist Attacks Upon the United States [hereafter "National Commission"], 9/11 Commission Report (New York: W.W. Norton, 2004), 156, 168. Note: References in the 9/11 Report and other reports associated with the 9/11 Commission (monographs, staff reports, etc.) have generally been omitted in this analysis since they refer to government documents, interviews, etc., which this author does not have access to.

28. *Ibid.*, 169.

29. *Ibid.*

30. Thomas R. Eldridge, Susan Ginsburg, Walter T. Hempel II, Janice L. Kephart and Kelly Moore, *9/11 and Terrorist Travel: Staff Report of the National Commission on Terrorist Attacks Upon the United States* (21 August 2004), 47, available at http://www.9-11commission.gov/staff_statements/911_TerrTrav_Monograph.pdf (accessed 26 November 2004).

31. Al Qaeda Manual, 22–23, 58.

32. *Ibid.*, 23.

33. Eldridge et al., 56.

34. *Ibid.*

35. *Ibid.*, 55.

36. *Ibid.*, 58–59.

37. National Commission, 178.

38. *Ibid.*

39. 9/11 Commission Staff, "Entry of the 9/11 Hijackers into the United States: Staff Statement No. 1," (n.d.), 2, available at http://www.9-11commission.gov/staff_statements/staff_statement_1.pdf (accessed 26 November 2004).

40. Eldridge et al., 61.

41. *Ibid.*, 60.

42. *Ibid.*

43. Gunaratna, 75.

44. 9/11 Commission Staff, "Entry of the 9/11 Hijackers," 2.

45. National Commission, 169.

46. Eldridge et al., 60. Interestingly, legitimate Saudi passports can also contain a hidden indicator that the holder may belong to a terrorist organization. Three of the operatives involved in the 1993 WTC bombing traveled on Saudi passports with such an indicator, and three of the 9/11 hijackers had it as well. See Eldridge et al., 46. Apparently Al Qaeda did not know the indicator existed or it surely would have attempted to remove or change it.

47. National Commission, 158.

48. *Ibid.*

49. *Ibid.*, 240.

50. 9/11 Commission Staff, "Entry of the 9/11 Hijackers," 3–4.

51. Eldridge et al., 8. Since the 9/11 attacks, customs have taken steps to address visa fraud, but with the enormous number of foreigners entering the United States and its allies yearly, current and future Al Qaeda operatives will probably exploit this deception tactic for some time to come.

52. *Ibid.*, 46–47.

53. 9/11 Commission Staff, "Entry of the 9/11 Hijackers," 4.

54. Eldridge et al., 49. Evidence from Hizballah operatives using the same techniques indicates that some American women actually use would-be permanent residents in order to earn a living. In the late 1990s, an American woman—Angela Tsiousmas—married Mohamad Youssef Hammoud specifically for the purpose of helping him gain citizenship, and for a price. She noted that as soon as Hammoud no longer needed her, she would marry another would-be immigrant. [Daniel Pipes, "The Hezbollah in America: An Alarming Network," *National Review*, 28 August 2004, available at http://www.findarticles.com/p/articles/mi_ml282/is_16_52/ai64341399/print (accessed 16 September 2004).] There has been no evidence that Al Qaeda used these "marriage facilitators," but the fact they exist and can assist terrorist operatives is nevertheless troubling.

55. Eldridge et al., 47.

56. This is apparently an area where, since 9/11, airports have become more vigilant, at least in America. It is doubtful that a terrorist today would receive less scrutiny simply because he or she traveled in first class than if he or she were to travel further back in the plane. Many foreign airports, however, have not implemented these measures, and Al Qaeda operatives could conceivably still use them to their advantage when traveling overseas.

57. Al Qaeda Manual, 40.

58. Roth, Greenburg and Wille, 17.

59. *Ibid.*, 25.

60. National Commission, 171.

61. Gunaratna, xli; and Roth, Greenburg and Wille, 25–26.

62. Al Qaeda Manual as noted in Gunaratna (note 9), 84 (possibly a different translation than referred to otherwise herein); and William F. Wechsler, "Strangling the Hydra: Targeting Al Qaeda's Finances," in James F. Hoge, Jr. and Gideon Rose, eds., *How Did This Happen? Terrorism and the New War* (New York: Public Affairs, 2001), 137, noted in Gunaratna (note 10), 84.

63. Roth, Greenburg and Wille, 22.

64. Cindy Sher and Minda Block, "Outcome of Terror-Financing Case Satisfies Jewish Officials in Chicago," Jewish Telegraphic Agency (12 February 2003), available through ProQuest database (accessed 20 September 2004).

65. 9/11 Commission Staff, "Overview of the Enemy: Staff Statement No. 15," (n.d.), 10, available at http://www.9-11commission.gov/staff_statements/staff_statement_15.pdf (accessed 26 November 2004); and Roth, Greenburg and Wille, 20–22.

66. Organization for Economic Cooperation and Development, "Dirty Money," *The OECD Observer* 242 (Paris: March 2004), 40, available through ProQuest database (accessed 20 September 2004); Lamyia Radi, "Leader of Albanians' Group Accuses US Intelligence of Kidnapping 12 Fundamentalists and Handing them Over to the Egyptian Authorities," *Haekstep, Al-Quds al-Arabi* (2 February 1999), noted in Gunaratna, 177 (note 98); and Gunaratna, 42, 83–84, 87.

67. OECD, 40.

68. Gunaratna, 82–83.

69. *Ibid.*, 42.

70. Roth, Greenburg and Wille, 140.

71. Gunaratna, 84.

72. Roth, Greenburg and Wille, 134–137.

73. Daniel L. Glaser, Testimony Before the House Financial Services Subcommittee on Oversight and Investigations and the House Armed Services Subcommittee on Terrorism (28 July 2005), available at <http://financialservices.house.gov/media/pdf/072805dg.pdf> (accessed 27 November 2005).

74. National Commission, 169.

75. Gunaratna, 143.

76. Roth, Greenburg and Wille, 135; and National Commission, 224.

77. Roth, Greenburg and Wille, 135.

78. *Ibid.*, 131.

79. CNN, "CNN Breaking News," CNN.com, 10 September 2003, available at <http://cnstudentnews.cnn.com/TRANSCRIPTS/0309/10/bn.07.html> (accessed 19 October 2004).

80. Al Qaeda Manual, 29.

81. *Ibid.*, 54.

82. Timothy L. Thomas, "Al Qaeda and the Internet: The Danger of 'Cyberplanning,'" *Parameters* (Spring 2003): 118, available at <http://carlisle-www.army.mil/usawc/Parameters/03spring/thomas.htm> (accessed 4 November 2004); and National Commission, 226.

83. "U.S. Alarmed by Use of Al Qaeda Bomb Term," *Reuters*, 12 February 2003, available at http://www.intelmessages.org/Messages/National_Security/wwwboard/messages.02/3824.html (accessed 30 October 2004).

84. Yossi Melman, "Virtual Soldiers in a Holy War," *Ha'aretz*, 17 September 2002, available at <http://www.haaretz.com> (not accessed), quoted in Thomas (note 25), 19.

85. Reports differ on whether he used these terms or faculties of "architecture" and "politics" instead of "urban planning" and "engineering." See Melman and National Commission, 248–249.

86. Jack Kelley, "Terror Groups Hide Behind Web Encryption," *USA Today*, 5 February 2001, available at <http://www.usatoday.com/tech/news/2001-02-05-binladen.htm> (accessed 19 October 2004).

87. *Ibid.*

88. Gunaratna, 141; and Kelley.

89. Gunaratna, 238; and Kelley. Interestingly, it seems that the encryption technology Al Qaeda was able to procure and use before 9/11, while still difficult to decrypt, was actually somewhat weak on encryption standards, namely because of export restrictions which were in place at the time the programs were purchased. See "Weakened Encryption Lays Bare Al Qaeda Files," *New Scientist*, 17 January 2002, available at <http://www.newscientist.com/news/print.jsp?id=ns99991804> (accessed 30 October 2004).

90. Yashwant Deva, "Tools of Terror: The Art and Science of Steganography," *Institute of Peace & Conflict Studies*, 19 January 2002, available at <http://www.ipcs.org/printArticle.jsp?kValue=680> (accessed 19 October 2004).

91. Bruce Schneier, "Terrorists and Steganography," *Crypto-Gram Newsletter*, 30 September 2001, available at <http://www.schneier.com/crypto-gram-0109a.html> (accessed 27 November 2004).

92. Nigel Morris-Cotterill, "Use and Abuse of the Internet in Fraud and Money Laundering," *International Review of Law, Computers and Technology* 13, no. 2 (1999): 217 (paraphrasing what he heard at the 1997 Symposium on Economic Crime in Cambridge, England, although he admits that he cannot remember the original source).

93. However, considering the use of dissimulation discussed above, and the fact that some of the 9/11 hijackers indulged in pornography, this is still a possibility. "Bin Laden's Cybertrail Proves Elusive," *USA Today*, 20 September 2001, available at <http://www.usatoday.com/tech/news/2001/09/20/attacks-cybertrail.htm> (accessed 19 October 2004); and Kelley.

94. "How Al Qaeda Uses the Internet," *ABC News Online*, 19 March 2004, available at <http://www.abc.net.au/news/newsitems/s1069629.htm> (accessed 30 October 2004).

95. Eric Lipton and Eric Lichtblau, "Online and Even Near Home, a New Front is Opening in the Global Terror Battle," *New York Times*, 23 September 2004, A6.

96. "How Al Qaeda Uses the Internet."

97. Thomas, 117.

98. Paul Eedle, "Al Qaeda Takes Fight for 'Hearts and Minds' to the Web," *Jane's Intelligence Review* (August 2002), report in CNO/IO Newsletter, 5–11 August 2002, noted in Thomas p. 115 (note 9).

99. Andrew Higgins, 'How Al Qaeda Put Internet to Use,' *Wall Street Journal* (11 November 2002), available at <http://msnbc.msn.com/news/833533.asp?cp1=1> (could not access), accessible through <http://www.crime-research.org/news/2002/11/Mess1203.htm> (accessed 30 October 2004).

100. Al Qaeda Manual, 31.

101. *Ibid.*, 39.

102. Thomas, 112.

103. Higgins and Martin Sieff, "Terrorist Is Driven by Hatred for U.S., Israel," *Washington Times*, 21 August 1998, 1, noted in National Commission, 127 (note 105).

104. Gunaratna, 16.
105. "Bin Laden's Cybertrail Proves Elusive."
106. Michael Elliott, "How Al Qaeda Got Back on the Attack," *Time* 160, no. 18 (28 October 2002): 26.
107. National Commission, 243–244.
108. Tom McGirk/Kohat, "Al Qaeda's New Hideouts," *Time (Asia)* 160, no. 3 (29 July 2002), available at <http://www.time.com/asia/magazine/printout/0,13675,501020729-322672,00.html> (accessed 27 November 2004).
109. Gunaratna, 96.
110. Al Qaeda Manual, 30.
111. Gunaratna, 138; Shultz and Beitler, 69; and National Commission, 235–236.
112. National Commission, 247, 249.
113. Bell, 150.
114. Cover techniques are interspersed throughout the manual. Some of clearest examples are at Al Qaeda Manual, 53–55.
115. Gunaratna, 79.
116. "Background of Accomplice Detailed," *Friday Times*, Lahore, 3 April 1995, 3, noted in Gunaratna, xxvii (notes 36 and 39).
117. Gunaratna, 78. Again, Al Qaeda is beginning to find some sanctuary in failed states (see note 8 above).
118. Bell, 160.
119. Gunaratna, 114.
120. Ibn Taymiyyah, *The Religious and Moral Doctrine of Jihad*, available at members.Tripod.com/~Suhayb (not accessed), as quoted in Gunaratna, 113–114 (note 80).
121. Gunaratna, 115.
122. Abdul-Muhsin al-Abbaad, "With Which Intellect and Religion can Suicide Bombings and Destruction be Considered Jihaad?" (n.d.), available at http://www.e-prism.org/images/Abd_al-Muhsin_bin_Hamad_al-Abbad_Against_suicide_bombings.pdf (accessed 1 February 2006).
123. Muhammad bin Salih al-'Uthaymin, "The Ruling on Attacking the Enemy by Blowing Oneself Up In a Car" (n.d.), available at http://www.e-prism.org/images/The_Ruling_on_Attacking_the_enemy_by_blowing_oneself_up_in_a_car.pdf, (accessed 1 February 2006).
124. Gunaratna, 115.
125. Bell, 149.
126. Ibid.
127. I thank class discussion in Shultz's seminar for this and many of the insights present in these conclusions (see note 22 above).