

## DIME ELEMENTS OF JIHAD

BY

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## **ABSTRACT**

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While Americans are acutely aware of the dangers to our fighting troops from radical Islamists in Afghanistan and Iraq, they rarely comprehend and even deny the possibility of an Islamic threat to our democratic way of life here in America by any method other than a violent terrorist attack like the one that changed our lives forever on September 11, 2001. As over nine years of protracted war with thousands dead and injured in two Muslim countries indicate, the enemy is adaptive, politically astute, and a savvy communicator. What he lacks in technological brilliance, he makes up for in patience, determination, and numerous methodologies for attacking America by employing methods other than military or violent jihad. Within the military and diplomatic national security lexicon, the DIME instrument of power tool (IOP) is used as a construct to analyze any enemy's strengths and weaknesses. DIME stands for diplomatic, informational, military, and economic, and refers to systems. In this paper I will use the DIME instruments of power to show how jihad is being conducted against America.



## DIME ELEMENTS OF JIHAD

Islam isn't in America to be equal to any other faith, but to become dominant. The Quran should be the highest authority in America<sup>1</sup>

—CAIR founding Chairman Omar Ahmad

While Americans are acutely aware of the dangers to our fighting men and women from radical Islam or Islamists in Afghanistan and Iraq, they rarely comprehend and even deny the possibility of an Islamic threat to our democratic way of life here in America by any method other than a violent terrorist attack like the one that changed our lives forever on September 11, 2001. As over nine years of protracted war with thousands dead and injured in two Muslim countries indicate, the enemy is adaptive, politically astute, and a savvy communicator. What he lacks in technological brilliance, he makes up for in patience, determination, and numerous methodologies for attacking America in methods of attack other than military or violent. While we pride ourselves in having state-of-the-art tactics, techniques, and procedures, (TTPs), we don't readily grasp that the enemy understands how we fight, and has incorporated our methodologies to use against us.

Within the military and diplomatic national security lexicon, the DIME instrument of power (IOP) tool is used as a construct to analyze any enemy's strengths and weaknesses. DIME stands for diplomatic, informational, military, and economic systems. In knowing how efficient and effective the enemy is with respect to these IOPs, planning can be done concurrently in several lines of operations (LOOs) to best exploit his weaknesses.

Along with asymmetric warfare, suicide bombers, Improvised Explosive Device (IED) attacks, and terrorist attacks against Americans both overseas and on American

soil, Islamists are waging more than just violent jihad against us. They are cognizant of the opportunities that come with globalization, and are using the DIME elements to attack us and weaken America from within, and challenge her constitutional and democratic way of life.

### Diplomatic Jihad

Islamists based in the United States are diplomatically and politically using our open society and constitutional laws and freedoms to infiltrate our institutions from within. One of the most effective ways Islamists are accomplishing this is through their seemingly innocuous Muslim outreach programs. Many of the most successful of these diplomatic and political jihad efforts have spawned from the influence of the Muslim Brotherhood. The Muslim Brotherhood (MB) was established in 1928 in Egypt by Hassan al Banna. —Its express purpose was two-fold: (1) to implement sharia law worldwide, and to (2) to re-establish the global Islamic State (caliphate).”<sup>2</sup> The MB has gradually become more successful as Islam becomes more popular worldwide as a religion, and the Islamists exploit its violent tendencies.

The Muslim Brotherhood was the impetus for Egyptian Islamic Jihad, the Palestine Jihad and Hamas. It’s also the parent organization of al-Qaida. Before joining al-Qaida, Osama bin Laden, Dr. Ayman al-Zawahiri, Khalid Sheik Mohammed, Blind Sheik Omar Abdul-Rahman, and other infamous terrorists were all involved in the trans-national Muslim Brotherhood.<sup>3</sup>

The MB has been working on its plan to Islamize the west for decades. According to Gaubatz and Sperry, in confiscated MB writings that were intended for internal use only, plans were detailed which basically sought to —take over the U.S. through mass conversion and political infiltration, not ruling out violent jihad when the

time was right and the Brotherhood's infrastructure was in place and strong."<sup>4</sup> To that end, —~~the~~ Brotherhood has set up jihad training camps inside America where its foot soldiers conduct paramilitary exercises, including firearms and other weapons training."<sup>5</sup>

The book *Muslim Mafia* is the story of a former U.S. Air Force Special Operator's son who infiltrates a major Muslim outreach organization known as the Center on American-Islamic Relations, or CAIR. The son, whose name is Chris Gaubatz, infiltrated the organization and discovered thousands of pages of documents which clearly linked the outwardly benign objectives of CAIR to its real objectives which were to support violent jihad and undermine law enforcement – with the ultimate goal of eliminating and destroying American society from within. This —~~is~~ "jihad"...requires infiltrating our political system and using our religious freedoms against us."<sup>6</sup>

According to the papers Gaubatz found, the MB stated that —~~we~~ put a nationwide infrastructure in place and marshaled our resources, we'd take over this country in a very short time."<sup>7</sup> The idea is to wage this cultural, —~~civilization~~/stealth"<sup>8</sup> or DIME based jihad now, and finish the job later with a violent jihad -- once the proper infrastructure is in place.<sup>9</sup> The MB is spearheading a five step plan to Islamize America with the ultimate goal of implementing total sharia law and eliminating the American constitution from the face of the earth.

Initially, when Islamic power in this country is weak, the plan for the Islamic front organizations is to acquire power peacefully. When the brotherhood of Islamic organizations gets stronger, the plan is to take over the government by force and implement sharia law.<sup>10</sup> According to Gaubatz and Sperry, the five phases are:

Phase 1: Establish an elite Muslim leadership, while raising *taqwa*, or Islamic consciousness, in the Muslim Community.

Phase II: Create Islamic institutions this leadership can control and form autonomous Muslim enclaves (much like the Muslim enclaves we see in Europe which are formidable).

Phase III: Infiltrate and Islamize America's political, social, economic and educational systems, and form a shadow state within the state. Expedite religious conversions to Islam, and manipulate the media. Insist American institutions sanitize any language that is offensive to Islam (which is already being done voluntarily).

Phase IV: Openly confront U.S. policies with hostility, and commence continuous rioting. Flood the U.S. government with never-ending demands for special rights and accommodations for Muslims.

Phase V: Initiate the final conflict and overthrow the constitutional government and replace it with sharia law.<sup>11</sup>

The brotherhood of Islamic organizations claims to be in Phase III right now, and with the administration censoring the language used to describe the enemy as anything but Islamists or Islamic extremism; it's not hard to believe that their being in Phase III is possible. Hedieh Mirahmadi, a Muslim community organizer based in Washington, DC, fears that political correctness has overcome the Obama administration, to the point where it appears to be dissecting radical Islamism out of existence.<sup>12</sup> Mirahmadi experienced this trend personally as part of a steering committee for a conference on radicalization sponsored by the State and Defense Departments and the Rand Corporation in May 2010. According to Mirahmadi, during the discussions the draft

report was titled —~~Defining~~ Defining a Strategic Campaign to ... Counter and Delegitimize Radical Islamism.”<sup>13</sup>

We made it all the way through the day of printing with that title. There were probably 15 drafts. But when the report was published, the title had been changed. The term radical Islamist had become violent extremism, even though the 97 page report which was made public on 14 June dealt almost exclusively with problems in the Muslim world.<sup>14</sup>

According to Congresswoman Sue Myrick, co-founder of the congressional Anti-Terrorism Caucus, it’s no secret what the radical Islamists are trying to do to this country. —~~They~~ They intend to infiltrate all areas of our society, and use the freedoms that are guaranteed under our constitution to eventually replace it with sharia law.”<sup>15</sup> Elements of the U.S. government are very concerned about the Muslimization of Europe, and the fact that sharia law has gained significant footholds in such democratic European countries as the United Kingdom, France, and Norway to name a few.

Sharia law is Islamic law. While most people understand that the Quran is the Bible of Islam, according to Bill Warner from the Center for the Study of Political Islam, the foundations of Islam and sharia law are based on three books.<sup>16</sup> —~~The~~ The Quran and the Sunna, which is the perfect example of Mohammed found in two tests, the Hadith, and the Sira. Each and every law in Islam must have its origins in the Quran and the Sunna. These three texts can be called the trilogy.”<sup>17</sup>

According to Warner, ~~the~~ the Quran comprises only 14% of the total words or doctrine that is Islam. The text devoted to the Sunna (Sira and Hadith) is 86% of the total textual doctrine of Islam. Islam is 14% Allah and 86% Mohammed.”<sup>18</sup>

—~~Sharia~~ Sharia is the term used to describe the rules of the lifestyle ordained by Allah. In other words, sharia includes the dos and don’ts associated with Islam.”<sup>19</sup>

Sharia is held by mainstream Islamic authorities...to be the perfect expression of divine will and justice and thus is the supreme law that must comprehensively govern all aspects of Muslims' lives, irrespective of when or where they live. Sharia is characterized as a complete way of life (social, cultural, military, religious, and political.)<sup>20</sup>

It is critical to understand that Islam is not just a religion. Sharia makes it a complete lifestyle including very strict rules of compliance with respect to political, religious, social, military and legal behavior.

According to Warner, "political jihad is a political process with a religious motivation. Political Islam is the doctrine that deals with the non-Muslim, and sharia is the political implementation of the Islamic civilization."<sup>21</sup> Sharia law is completely incompatible with the United States constitution, in that there is no separation between church and state. While Congresswoman Sue Myrick was quoted earlier in the paper as saying that radical Islamists have told us that they intend to infiltrate our society by all means possible and use our constitutional freedoms against us and replace the constitution with sharia law,<sup>22</sup> many government agencies and law makers refuse to address this issue due to the fear of being called anti-Muslim or Islamophobic. There are, however, some brave patriots who are trying to bring this frightening and critical issue to the public's attention. A group of top security policy experts deeply concerned with what they are calling "the preeminent totalitarian threat of our time," sharia law, have devoted nearly two hundred pages of a study to outline the threat of sharia law to the U.S. and particularly to the U.S. constitution. They deem the threat at least as dangerous as communism was and considerably more stealthy. This report is called *Team B, Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team 'B' II.*

What makes this threat even more insidious is that people in the U.S. have become so afraid of being labeled anti-Muslim or racist, that they are literally afraid to question the motives and funding of these so-called benevolent Muslim outreach organizations. These organizations then basically have free reign to use their funds to promote terror and use our constitutional rights of freedom of speech and religion to manipulate us. Those charged with protecting our most precious liberties and our constitution are afraid to ask the tough questions because they fear being labeled Islamophobes. Meanwhile, the Islamists get stronger and use their minority status to get more deeply entrenched in respectable American government, education, and corporate finance to wait for the right time to synchronize their DIME jihad. As we become more and more afraid of speaking up, they grow stronger.

### Informational Jihad

Informational jihad is how the Islamists formulate and disseminate their strategic messages. The Islamists are extremely successful at articulating several messages using several different means of communication. They are masters of disinformation, —they picking” quotes from the Quran where it suits their purposes, and they have been absolutely brilliant in their use of the internet for the last decade. They have no qualms about lying to Americans regarding their peaceful religion and peaceful intents, because the Quran condones lying and pretending to assimilate into the practices and lifestyle of the non-believers, in order to rise up later and conquer the lands of the infidels for the greatness of Allah. This accepted form of lying is called taqiyya and can be loosely translated to mean lying for the sake of Islam. —its based on Quran 3:28 and 16:106 ... which permits and encourages precautionary dissimulation as a means

for hiding true faith in times of persecution or deception when penetrating the enemy camp.”<sup>23</sup>

The *Reliance of the Traveler* is the most renowned and accepted translation of Islamic sacred law into English endorsed by all major schools of Islamic law including the four Sunni schools which include Hanafi, Maliki, Shafi'i, and Hanbali.<sup>24</sup> It also discusses various instances where lying is permissible. This is an important nuance as unlike the old and new Testaments, the Quran does not hold lying as a breach of a religious tenet. “Thou shalt not lie” is not stated as such in the Quran. The message that the Islamists are sending is that they want to be Americans. The underlying message that they are sending is that they want to change America to be a Muslim country under sharia law.

Walid Phares, an author of several books on jihad, discusses the Islamists' informational jihad in terms of three Wars of Ideas.<sup>25</sup> This paper will touch on the first two Wars of Ideas. The First War of Ideas (1950s-1990s) took place when the Wahhabis concentrated on taking hold in Saudi Arabia. As Saudi petro-dollars grew, the Wahhabis began to export their ideology outside of Saudi Arabia.<sup>26</sup> While this process was slow, these Islamists took advantage of the attention that the world was paying to the Cold War between the East and the West. The First War of Ideas was largely ideological and educational. The jihadists focused most of their efforts on increasing the numbers of impressionable youth using madrassas, mosques, orphanages, and hospitals.<sup>27</sup> From this they coined the slogan —*la sharqiya, la gharbiya, umma wahda Islamiya* (no East, no West, one and unique Islamic Umma).<sup>28</sup>

—It took the Salafists and the Khomeinists the bulk of the twentieth century to organize their movements and rise to influence.”<sup>29</sup>

The Second War of Ideas (1990-2001) took advantage of the collapse of the Soviet bloc to strategically bring together the traditional Islamists currently in power with the emerging jihadists in order to target the West and crush any emergence of democracies in the Arab world. After watching the West ~~not~~ intervene on three continents to bring back democracy, towards the end of the Cold War, many of the Muslim world’s regimes feared a similar repeat in their countries.”<sup>30</sup> The jihadists were also successful in infusing the ever increasing number of petro-dollars to ~~form~~ form a consortium closer to cultural imperialism, targeting departments of Middle East studies, international relations, and history on American, European, and other Western campuses.”<sup>31</sup> The idea of this movement was to ~~seiz~~ seize control of setting the curriculum, determine the issues to research and teach, and select the instructors and scholars.”<sup>32</sup> For all practical purposes, petro-dollar funding succeeded in virtually eliminating the study of human rights, democratization, minorities, feminism, and jihadist ideologies from Western academia.<sup>33</sup>

According to Brigitte Gabriel, some of our nation’s finest universities such as Harvard and Georgetown ~~receive~~ receive federal funds as well as millions of dollars from the Saudis for Middle Eastern studies programs.”<sup>34</sup> Gabriel goes on to quote Sandra Stotsky, former director of a professional development institute for teachers at Harvard University as saying ~~most~~ most of these materials have been prepared and/or funded by Islamic sources here and abroad, and are distributed or sold directly to schools or individual teachers thereby bypassing public scrutiny.”<sup>35</sup> The Saudi Government

provides free textbooks to Islamic schools and free material to mosques. Much of this material preaches hatred towards Jews and Israel, and re-writes history to exclude any mention of the holocaust. It also misleads Muslim children to believe that Muslims inhabited the Americas centuries ago. While blatantly untrue, this fuels a simmering fire to convince impressionable children that they have rights to claim America as a country for their own as an Islamic state, now and for the future.<sup>36</sup> Due to increased Muslim immigration to the U.S., it is estimated that there are between two hundred and six hundred Islamic schools in America teaching almost fifty thousand students.<sup>37</sup> According to Gabriel, many of these schools are breeding grounds for jihad in America and are funded by American taxpayer dollars.”<sup>38</sup>

Other instances of tainted contributions to Islamic schools in the U.S. include the Islamic Academy of Florida which is a private school for grades one through twelve in Tampa Bay. —In 2003 the academy received more than \$350,000 worth of taxpayer-funded school vouchers to help underprivileged children attend their school.”<sup>39</sup> Later that year a federal grand jury in Tampa issued a fifty-count indictment against the academy for being an affiliate of the MB organization Palestinian Islamic Jihad (PIJ).<sup>40</sup> This organization stems from the Middle East and targets Israeli civilians and others it deems enemies.<sup>41</sup> The indictment claimed the academy was helping the PIJ by raising funds through school vouchers and fund-raisers.<sup>42</sup> Also noteworthy is the fact that the school is owned by the North American Islamic Trust, which is an Islamic investment group of the Muslim Brotherhood that manages the assets of the most deceitful and treacherous mosques in the U.S., and was named as an unindicted co-conspirator in the Holy Land Foundation Trial (HLFT).<sup>43</sup> In 2007, the HLFT exposed many benevolent

Muslim Brotherhood charities and outreach organizations that were linked together while HLF was caught funding Hamas and other terrorists organizations. While exposing this school might seem like a victory against informational or educational jihad it was not.

After this incident, another Islamic private school, the American Youth Academy, opened up next door to the old Islamic Academy of Florida. Unbelievably, —the schools shared the same books, desks, teachers and telephone numbers. In 2005, \$325,000 of taxpayer money was given to the school for its elementary and secondary school program.”<sup>44</sup> All this is happening right before our eyes. There are literally dozens more cases of Islamic schools teaching anti-American and anti-Israeli rhetoric in our country, and doing it with the luxury of our tax dollars to spend.

At the New Horizons School in Pasadena, California, another Islamic private school won a Blue Ribbon award for excellence from the U.S. Department of Education. While this may sound like a positive achievement, —the Bureau of Islamic and Arabic Education, which developed the school’s academic program, has on its website its twist on the U.S. Pledge of Allegiance: As an American Muslim, I pledge alliance to Allah and his Prophet.”<sup>45</sup> Another disturbing element of educational jihad as part of informational jihad is that —the Islamic Society of North America (ISNA), which has been named by the U.S. government as another unindicted co-conspirator in the HLFT, is the initiator and architect of all the New Horizons Schools in North America.”<sup>46</sup> According to Gabriel, reports state that ISNA, which disseminates Islamic educational material to mosques and Islamic schools in the U.S., is connected to domestic and foreign terrorist groups, and has invited Islamic radical extremists to speak at its events.”<sup>47</sup>

According to the Team B report, even though the ISNA was an unindicted co-conspirator at the HLFT, —their subsidiaries are still the certifying authority for all Muslim chaplains for the department of defense (DOD).<sup>48</sup> Inexplicably, —they also were selected to provide training for U.S. Army senior enlisted personnel and officers to orient them about Islam prior to their deployments to Iraq and Afghanistan.<sup>49</sup> The report goes on to state that —the ISNA has become the U.S. government’s leading partner for ‘outreach’ to the Muslims of America – including the FBI and DHS, the very organizations mandated by law to protect and defend us from domestic enemies.<sup>50</sup> If you are wondering how this can happen, it is all part of the stealth/civilization jihad. Our leadership is conned or in denial as to believing that the Islamists in this country are benevolent, even when they are faced with evidence to the contrary. We as Americans simply do not think in a manner that allows us to easily believe that our —so called” friends would lie to our faces, even though it is clearly spelled out in the Quran that this is permissible to achieve any and all ends for Allah. Our leadership is irrationally paralyzed with the fear of being politically incorrect and being called islamaphobic. Consequently, when law enforcement officers, military personnel, or other Americans who have sworn an oath to protect and defend the Constitution challenge their leadership with uncomfortable and inconvenient facts, the leadership is faced with a hard choice. They must either admit that they’ve been duped by a lack of understanding of the threat, or they must ignore or suppress the facts in the interest of protecting their careers.<sup>51</sup> I fear an increasingly large number of these leaders choose the latter.

## Military Jihad

The military aspect of jihad is much more straight forward and consequently easier for most Americans to understand. The U.S. is fighting two wars in the 21<sup>st</sup> century, and they are both against radical Islamists, one in Iraq, and one in Afghanistan. As stated before, the Quran and the rest of the trinity serve Muslims not only as religious books, but as complete directives for how life itself is to be lived. The Quran also outlines how Islamists should wage war. The book by Brigadier S.K. Malik, of the Pakistani Army, *The Quranic Concept of War*, explains very clearly the thought processes behind how Islamists should conduct wars. It discusses the thought processes behind the decisions made and the actions taken. As America struggles to determine its future in Iraq and Afghanistan, it is clear that after nine years of war with these militants that national policy makers, strategists, and senior military advisors do not understand how Islamist extremists think, much less how they fight.

What is key to understand about the Quran as a guide to war and what makes it different from other works published on how to wage war, is that the Quran is a holy religious book and does not separate war from holy war. It is a book that by being religious presumes that every war is a religious war, and perhaps more importantly, believes that since the Quran is accepted by its believers as the literal word of God himself and not of man, the directions it contains are God's own and must be followed to the letter. This is significant because the U.S. does not fight holy or religious wars. We fight wars to protect our people, ensure our security and protect our national interests. The Islamists fight wars for Allah. The first Quranic revelation that gave Muslims permission to fight said —to those against whom war is made, permission is given to fight

because they are wronged; and verily, Allah is most powerful for their aid. They are those who have been expelled for no cause except that they say, our Lord is Allah.”<sup>52</sup>

The Quran went on to provide guidance to Muslims on how to break treaties and alliances, and ultimately to give those living in Arabia who did not convert to Islam, (Christians and Jews), the option to choose between conversion, submission or death. The Quranic meaning of submission refers to the jizya, a tax levied on those not converting to Islam but living in the Islamic state.<sup>53</sup> The Quran says, —ight those who believe not in Allah...even if they are of the people of the book, until they pay the jizya with willing submission and feel themselves subdued.”<sup>54</sup> Here we see the underpinnings of the lack of tolerance Islam has towards other religions. What started out as entering a conflict voluntarily for self defense purposes has turned into killing non-believers, or collecting a tax from them until they feel subdued or beaten down.

It is crucial to understand the concept of the holy war versus the wars the U.S. fights over security or other national interests. The holy way or jihad, makes a Muslim citizen —answerable both to the state and to Allah in the fulfillment of this divine obligation.”<sup>55</sup> The Quran also promises great gifts in the afterlife for those who fight for Allah, and nothing for those who reject Islam. The Quran promotes the ideas of —ife, death, reward, punishment and the afterlife.”<sup>56</sup> Here the Quran instructs the faithful to —ight in the way of Allah with total devotion and never contemplate flight from the battlefield or fear death.”<sup>57</sup> What is critical to understand, is that the Quranic method of war uses Allah to protect Muslims from psychological and moral attacks against the enemies of Islam.<sup>58</sup> In essence, the Quran —helped Muslims conquer the fear of death, and become immortal and invincible.”<sup>59</sup>

Malik also undertakes an ethical view of Quranic war stating that the Quran prohibits —~~to~~ decapitation of prisoners of war, the mutilation of men, the killing of enemy hostages, and resorting to massacre to defeat an enemy.”<sup>60</sup> Clearly those extremists who beheaded Daniel Pearl were not adhering to the Quran. Explained further by Malik, Muslims had three principles to follow in executing war. —~~First~~ ...subdue the enemy and not take prisoners. Second, take prisoners only after the enemy had been thoroughly subdued. Third, once taken, treat prisoners humanely, choosing only between generosity and ransom.”<sup>61</sup>

Applying these directives today, it would clearly appear that the members of al Qaeda, the Taliban, and numerous other Islamist extremist groups have either not read these passages of the Quran, or they are just ignoring them and —~~they~~ “picking” those portions of the Quran that suit their purposes. Malik goes on to say that —~~the~~ term Jihad’, so often confused with military strategy, is, in fact, the near-equivalent of total or grand strategy or policy-in-execution.”<sup>62</sup> The *Reliance of the Traveller* says that Jihad means to war against non-Muslims, signifying warfare to establish the religion.<sup>63</sup> Malik goes on to say that

Jihad entails the comprehensive direction and application of power’, while military strategy deals only with the preparation for and application of force’. Jihad is a continuous and never-ending struggle waged on all fronts, including political, economic, social, psychological, domestic, moral, and spiritual, to attain the object of policy.<sup>64</sup> Jihad aims at attaining the overall mission assigned to the Islamic state, and military strategy is one of the means available to do so. It is waged at an individual as well as a collective level, and at internal as well as external fronts.<sup>65</sup>

The whole philosophy of Quranic war, according to Malik, —~~evolves~~ around the human heart, soul, spirit, and faith.”<sup>66</sup> The main objective is the opponent’s heart or soul, and the idea is to —~~strike~~ terror into the hearts of enemies.”<sup>67</sup> Malik goes on to say

that —complete and thorough should war preparation be, that we should enter upon the war of muscles' having already won the war of wills.”<sup>68</sup> Malik goes on to discuss how the military instrument of power is not the total strategy, only a part. —Military preparedness will yield the desired results only if it forms a part of the total preparedness.”<sup>69</sup>

Malik emphasizes that the striking of terror into the hearts of the enemy and completely destroying his faith is not only the means of Quranic war, but the end in itself.<sup>70</sup> He goes on to state that once this happens, there is little else to achieve.<sup>71</sup> —Terror is not a means of imposing decision upon the enemy; it is the decision we wish to impose upon him. An Army that practices the Quranic philosophy of war in its totality is immune to psychological pressures.”<sup>72</sup> The Quranic philosophy teaches that death is not to be feared because of the richness and rewards of the afterlife. This philosophy gives us great insights to why Islamists are willing to die as human bombs. They do not fear death, in fact quite the opposite. To die as a martyr to Islam, is an honor. Understanding these thought processes which are so different from ours, is the key to defeating Islamists militarily.

### Economic Jihad

Economic Jihad is the process of introducing sharia compliant finance practices into western banking systems. These practices have grown greatly over the last 20 years, boosted by wealthy Arab nations with billions of dollars of petro-profits to invest. —The global market for Islamic financial products in 2008 was worth over 500 billion English pounds, and was expected to grow 15-20% per year.”<sup>73</sup> —Islamic financial products are likely to account for 50-60% of the total savings of the world's 1.2 billion Muslims within the next decade.”<sup>74</sup> While Islamists will insist that sharia compliant

finance is a non-negotiable requirement for Muslims, the fact is that —sharia finance is a new phenomenon. This suggests that it is not in fact essential to the practice of sharia.”<sup>75</sup> Timur Kuran, Muslim scholar and professor of Economics and Political science at Duke University, claims that sharia finance is an —invented tradition of our times that does not go back to Muhammad’s day.”<sup>76</sup> According to Patrick Sookhdeo, author of the book *Understanding Sharia finance: The Muslim Challenge to Western Economics*, —even Islamic scholars of a century ago would have been very surprised at the modern version of Islamic economics.”<sup>77</sup>

According to Sookhdeo, —sharia finance is facilitated to a large extent by the vast amounts of money in the oil-exporting states, money which needs investment outlets.”<sup>78</sup> Sookhdeo goes on to say that —the concept of an Islamic economy was integrated into the discourse of the Islamist struggle to weaken the West in preparation for the ultimate phase of establishing Muslim political hegemony in the world.”<sup>79</sup> What Western governments and financial institutions have done in their eagerness to embrace petrodollars for investments is —introduced Islamic finance and banking into the western system and unknowingly encouraged the Islamist takeover by the Muslim world.”<sup>80</sup> Sookhdeo goes on to state that —the main goals of Islamic economics are political and religious, not financial, namely to gain support for radical Islam and to promote Muslim separatism.”<sup>81</sup>

According to Sookhdeo, Islamic economics was born out of modern Islamist movements, who derived the concept from several verses of the Quran, the hadith, and from early Islamic examples having to do with *riba*, which has to do with the practice of charging interest on financial transactions.<sup>82</sup> There is controversy over whether strict

interpretation of the Quran and definition of riba forbids all interest payments or just what is known as usury, which is interpreted to mean excessive and exploitative interest charged.<sup>83</sup> If the interpretation of riba permits charging acceptable interest, there is no need for a separate Muslim finance system. If riba is interpreted as any non-allowed interest fee, that opens the door to a creation of a ~~—~~ separate and distinct Islamic economic system, confusing for non-Muslims and dominated by Muslims.”<sup>84</sup> According to Sookhdeo, Al-Azhar which is the preeminent center for Sunni religious studies, states that ~~—~~riba is usury or exorbitant and oppressive interest, but has proclaimed moderate fixed interest permissible.”<sup>85</sup> In Egypt, the religious establishment differentiates between interest and usury as well, supporting a legal or socially acceptable interest rate.<sup>86</sup>

Modern Islamists have chosen to reinterpret riba in the strictest possible manner to mean any interest whatsoever. No interest of any kind is allowed. Islamists have taken various sharia elements regarding economic transactions and turned them into an economic-like system with detailed procedures.<sup>87</sup> ~~—~~The total ban on interest means that it is not possible to collect or pay interest on borrowed money as in conventional banking; for this reason sharia finance developed as an asset-based system.<sup>88</sup> This separate finance system has great appeal for Islamists who want to further separate Muslims from non-muslims and financially strengthen Islam and its ideology globally.

In reality, according to Sookhdeo, no economic system can function in reality without interest. The complex Islamic system involves thinly-disguised payments of interest.<sup>89</sup> ~~—~~There is nothing really different about Islamic banks. The concept merely serves the Islamist need to enhance Islamic identity and cohesion.”<sup>90</sup> In truth, ~~—~~or

95% of the modes of financing employed by the Islamic banks entitle interest. Islamic bank practices differ only cosmetically from those of commercial banks.”<sup>91</sup> According to Timur Kuran, in countries where conventional banks and Islamic banks operate next to each other, the returns on profits given by the Islamic banks are nearly identical to the interest-based returns of the conventional banks.<sup>92</sup> He goes on to say that this proves that Islamic banks, despite what they would have you believe, actually glean their profits on interest bearing assets and investments.<sup>93</sup> What is also troubling and revealing about sharia finance is that Islamic economics has done nothing to relieve poverty in Muslim lands, and in fact, the Muslim public is being exploited in the name of Islamic banking.<sup>94</sup> In 2006, Saleem Salam Ansari delivered the presidential speech at a seminar on Islamic banking in Pakistan. Ansari stated that the Islamic banking system in Pakistan was providing huge returns for bankers at the expense of the poor. Customers were losing their savings while the banks were getting returns of 22% and more annually.”<sup>95</sup>

Other effects of Islamic economic Jihad are the movement of petro dollars from western to Islamic banks. —In 1972 the U.S. spent \$4 billion for Saudi oil, or 1.2% of our defense budget. In 2006 we spent \$260 billion or half our defense budget. Saudi oil revenue grew from \$2.7 billion to \$200 billion and with it grew its ability to fund radical Islam.”<sup>96</sup> As Islamists become the loudest voice of Muslims and gain power politically, many governments are acquiescing to their demands for sharia finance. According to Sookhdeo, Sharia finance is stronger than before September 11<sup>th</sup>, and is, in effect —an economic jihad that mobilizes Muslims who are not ready for military jihad to share in non-violent jihad.”<sup>97</sup>

The west has accepted sharia finance as a religious requirement for sharia. In its haste to be accommodating, the west has ultimately weakened moderate and reform minded progressive Muslims. It also has put pressure on Muslims in the west to use sharia finance whether they want to or not. According to the *Reliance of the Traveller*, it is also noteworthy to state that for Muslims, not only is giving to charity which is called Zakat, obligatory, it is also obligatory to give a percentage of the Zakat for Jihad, those fighting for Allah.<sup>98</sup>

Sharia finance is confusing to non-Muslims. Due to its complexities and its unpredictable changes, the Islamic banking system provides the ability to more easily conceal certain activities than it would be for conventional banks. —Often, potential profits are undefined, making it easier for the transfer of illicit money through a pool of colluding depositors.”<sup>99</sup> This illicit money can be used to fund terrorism and can be laundered more easily than money in conventional banks. Another problem caused by sharia finance is the relationship between the Islamic banking system and the hawala dealers.<sup>100</sup> —Hawala is an informal funds transfer system common in Islamic societies. It involves a huge network of money brokers located mainly in the Middle East and Asia.”<sup>101</sup> The hawala network is trust based and does not leave a paper trail. As the hawala dealers interact with Islamic banks, this provides a lucrative opportunity for illicit transfers and money laundering.<sup>102</sup>

There is no transparency in Islamic banking, and it has failed to establish any regulatory standards such as those found in western banks. —Corruption is often the most persistent problem.”<sup>103</sup> Islamic banks are currently deemed sharia compliant by a group of specialist jurists in Islamic finance and sharia who sit on the boards of many

financial institutions.<sup>104</sup> —Many of these board members also teach at Islamist academic institutions, and sit boards of Islamist organizations linked to the worldwide Islamist network.”<sup>105</sup> This should be very worrisome to the western banking world. —Why should western financial institutions be guided by religious boards basing decisions on Islamic religious standards subject to alteration and to alternate interpretations?”<sup>106</sup> In fact, why are western non-Muslim finance and government professionals letting themselves blindly follow the dictates of sharia finance?<sup>107</sup> Those in favor of sharia compliant finance intend to gradually grasp financial power from the western world to the Muslim world. The trinity does not state the need for a parallel financial system. It is economic jihad, part of the greater cultural and civilizational jihad that ultimately wants the western world to become part of the Islamic world.

### Countering DIME Jihad

According to Dr. Tawfik Hamid, —the proliferation of violent Islam in Islamic societies has typically followed a standard pattern.”<sup>108</sup> This pattern starts with the Salafi ideology of women wearing the hijab. The hijab becomes a catalyst for Islamism and helps to spread the ideology itself.”<sup>109</sup> According to Dr. Hamid, this leads to passive terrorism, where attacks don’t occur but there is silence which equals compliance. Here is where sharia law creeps in, and active terrorism attacks commence with anti-American and anti-Western rhetoric.<sup>110</sup>

In order to ensure that DIME jihad is not successful in the U.S., we must first have the courage to acknowledge that it exists and that it is happening. Our country did not come by its constitutional freedom’s easily, and it should not consider giving them up easily. The founding fathers were not concerned about being politically correct, neither should we. We need to admit who the enemy is, and let the world know that

radical Islam is the enemy, and that we will call anyone enemy who wants to replace our constitution with sharia law. We need to act swiftly to identify those here in America and abroad, who wish to supplant our constitution with sharia law. There are several actions that we can take as a nation to ensure our liberty. The first thing we should do, is pass a federal law against any implementation of sharia law in the U.S. just like the state of Oklahoma did.<sup>111</sup>

Also, according to Robert Spencer, we need to stop espousing that Islam is a religion of peace. Our politicians don't need to discuss the nature of Islam at all, just ensure the world knows that anyone who tries to replace our constitution with sharia law is our enemy and will be dealt with as such.<sup>112</sup> Spencer also goes on to suggest that we —make Western aid contingent upon renunciation of the jihad ideology.”<sup>113</sup> His point is that if we admit the plain truth about the desire for a global Islamic world, then states we support which incorporate radical Islamic teachings such as Egypt and Pakistan would have to reject those teachings and replace them with teachings of tolerance. Muhammad's claim to the world and supremacism do not have a place in our world.<sup>114</sup> Make American Muslim advocacy groups work against the jihad ideology. —A 2005 report by the Freedom House Center for religious freedom found material in American mosques teaching hatred of non-Muslims and stating that apostates from Islam should be killed, in accord with Muhammad's directive.<sup>115</sup> Almost a decade after 9/11 —there are still no organized, comprehensive programs in American mosques and schools to teach against the jihad ideology or confront the elements of Muhammad's life that fuel jihadist violence and subversion.”<sup>116</sup>

Brigitte Gabriel also has some positive actions that we can take as Americans to defeat the Islamist threat. She as well as Spencer stress that we must work harder to find an alternative energy solution. This will ultimately make us less dependent on Saudi Arabia. She also encourages us to join action groups and monitor our educational institutions and know what the Middle Eastern curriculum consists of. She also says we must define the jihadist ideology as terrorism and increase scrutiny on these Muslim associations and their funding.<sup>117</sup> We must —cut taxpayer funds or tax-exempt status from any school that teaches hate and violence against anyone”<sup>118</sup> Dr. Hamid also believes that education is the key to counterbalance the violent interpretations of the trilogy, and teach young Muslims peace. He emphasizes that —the curriculum should emphasize critical thinking in opposition to Salafist indoctrination.”<sup>119</sup>

Dr. Hamid also believes that the efficient use of military force is crucial to success. He reminds us that —the civilized world could not combat Nazism without defeating it first at the military level. Chamberlain did not overcome Hitler by appeasement, peace negotiations or mutual understanding; it was the devastating military power that ended his barbaric regime.”<sup>120</sup> Dr. Hamid goes on to say that it was the military victory that paved the way for peace and democracy. World War II, he says, —furnishes us with an excellent example of the dynamic relationship between military force and ideological transformation.”<sup>121</sup>

Along with the moderate or reformist organizations, moderate clerics must have the courage to understand that while the Quran was written centuries ago they must interpret it to work in the 21<sup>st</sup> century, just as those who interpret the American Constitution make allowances for the passage of time. For example, since the

Constitution was adopted in the 1700s, slavery has been declared unconstitutional, segregated schools no longer exist, women and other minorities vote, and the right to privacy is now part of the Constitution.<sup>122</sup> The Quran is over one thousand years older than the Constitution. If societies have changed monumentally since the days of the founding fathers, think of how much they have changed since the days of Muhammad.

—America can learn and change from 200 years of history, why can't Islamic jurisprudence learn from 1400 years of historical change?<sup>123</sup> According to Ali A. Mazrui, —Muslims must always remember that while the word of God is infallible and immutable, the human interpreters of the word of God are not. New Muslim intellectuals should review the doctrines once again."<sup>124</sup> This is what moderate and reformist Quranic scholars must do with the Quran. They must treat it as a living and flexible document that can be relevant to the 21<sup>st</sup> century. They must have the courage to re-look the punishments for stealing, and adultery. They must deal with the very real existence of homosexuality and women's rights in today's world. If they continue to deny that the Quran is not tenable in the 21<sup>st</sup> century, the friction between the Western world and the Muslim world will never end.

According to Robert Spencer, courageous politicians like Susan Myrick, should make the so called moderate Muslim organizations either produce genuinely moderate or reformist initiatives that teach tolerance and assimilation to American values, or stop posing as moderate groups.<sup>125</sup> Law enforcement personnel who have bought into the lie need to have the courage to do the right thing as well. And while a show of solidarity from the moderates would be a good sign, it is also important to remember this fact about historical moderates:

Even though the majority of Muslims are peaceful, law-abiding citizens who do not wish to fight or declare jihad on their neighbors and colleagues, such moderates are irreverent in the war we are fighting. Most Germans were moderate as well. Their moderation did not stop the Nazis from killing 14 million people in concentration camps and costing the world 60 million lives. Most Russians were peaceful as well. However, Russian communists cost the world 20 million lives. The same goes for most Japanese prior to World War II. Yet Japan was responsible for the killing of 12 million Chinese. The moderate majority was irrelevant.<sup>126</sup>

Until moderates actually speak out and enact change, and the Quran clerics accept the need to bring the religion into a realistic state for the 21<sup>st</sup> century, we as Americans must protect ourselves in our country, and we must revise immigration policies to ask potential citizens if they support the U.S. Constitution or sharia law. They could also be asked other questions regarding women's rights, slavery, and democratic societies. Perhaps they will lie to get into the U.S. but if they are caught in a lie later, they can be deported, period. Just as enlistees into the armed services are asked if they have ever been a member of the communist party, new immigrants should be asked if they ever intend to overthrow the U.S. Constitution for sharia law. Yes they may lie, but if caught later, they will be tried as subversive criminals. At least we get the strategic message out that people with these beliefs are not welcome in the U.S.

We must be strong in our resolve to recognize and eliminate all the DIME elements of Jihad as they are threats to our country. We must forget political correctness, and hold those accountable who wish to take from us our constitutional freedoms, and never hesitate to use deadly force to protect our freedoms and our American way of life.

## Endnotes

<sup>1</sup> P. David Gaubatz and Paul Sperry, *Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America* (Los Angeles, CA: World Net Daily. 2009), 265.

<sup>2</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team 'B' II* (Washington, DC: The Center for Security Policy. 2010), 66. Stealth Jihad is a term coined by Robert Spencer.

<sup>3</sup> Gaubatz and Sperry, *Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America*, 228-229.

<sup>4</sup> Ibid, 230.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid, v.

<sup>7</sup> Ibid, 259.

<sup>8</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team 'B' II*, 51.

<sup>9</sup> Gaubatz and Sperry, *Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America*, 259.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid, 260.

<sup>12</sup> Michael Hirsh, "A Politically Correct War: Nine years after 9/11 we still don't know how to deal with radical Islam," *Newsweek*, June 17, 2010, <http://www.newsweek.com/2010/06/17/a-politically-correct-war.html>.

<sup>13</sup> Ibid.

<sup>14</sup> Ibid.

<sup>15</sup> Gaubatz and Sperry, *Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America*, ii.

<sup>16</sup> Bill Warner, *Sharia Law for the Non-Muslim* (Center for the Study of Political Islam, CSPI, LLC, 2010, [www.CSPIpublishing.com](http://www.CSPIpublishing.com)), 6

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

<sup>19</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team 'B' II*, 37.

<sup>20</sup> Ibid.

<sup>21</sup> Warner, *Sharia Law for the Non-Muslim*, 8.

<sup>22</sup> Gaubatz and Sperry, *Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America*, ii.

<sup>23</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team 'B' II*, 58.

<sup>24</sup> ibn naqib al-Misri, *Reliance of the Traveller: A Classic Manual of Islamic Sacred Law* (Beltsville, Maryland, Amana Publications, 1991) vii.

<sup>25</sup> Walid Phares, "Jihadism's War on Democracies," *American Thinker*, November 01, 2010, [http://www.americanthinker.com/2010/04/jihadisms\\_war\\_on\\_democracies.html](http://www.americanthinker.com/2010/04/jihadisms_war_on_democracies.html).

<sup>26</sup> Ibid.

<sup>27</sup> Ibid.

<sup>28</sup> Ibid.

<sup>29</sup> Ibid.

<sup>30</sup> Ibid.

<sup>31</sup> Ibid.

<sup>32</sup> Ibid.

<sup>33</sup> Ibid.

<sup>34</sup> Brigitte Gabriel, *They Must be Stopped: Why We Must Defeat Radical Islam and How We Can Do It* (New York, New York: St. Martin's Press, 2008), 90.

<sup>35</sup> Ibid.

<sup>36</sup> Ibid, 96.

<sup>37</sup> Ibid, 91.

<sup>38</sup> Ibid.

<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

<sup>42</sup> Ibid.

<sup>43</sup> Ibid.

<sup>44</sup> Ibid, 92.

<sup>45</sup> Ibid.

<sup>46</sup> Ibid.

<sup>47</sup> Ibid.

<sup>48</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team ‘B’ II*, 82.

<sup>49</sup> Ibid.

<sup>50</sup> Ibid.

<sup>51</sup> Team B, *Shariah: The Threat to America An exercise in Competitive Analysis – Report of Team ‘B’ II*, 73.

<sup>52</sup> Brigadier S.K. Malik, *The Quranic Concept of War* (Shandar Market, Chiti Qatar: Adam Publishers & Distributors, 1992),19.

<sup>53</sup> Ibid, 33.

<sup>54</sup> Ibid.

<sup>55</sup> Ibid, 38.

<sup>56</sup> Ibid.

<sup>57</sup> Ibid, 42.

<sup>58</sup> Ibid, 44-45.

<sup>59</sup> Ibid, 45.

<sup>60</sup> Ibid, 47-48.

<sup>61</sup> Ibid, 48.

<sup>62</sup> Ibid.

<sup>63</sup> Ahmad ibn naqib al-Misri, *Reliance of the Traveller: A Classic Manual of Islamic Sacred Law* (Beltsville, Maryland, Amana Publications, 1991) 599.

<sup>64</sup> Brigadier S.K. Malik, *The Quranic Concept of War*, 48.

<sup>65</sup> Ibid, 54.

<sup>66</sup> Ibid.

<sup>67</sup> Ibid.

<sup>68</sup> Ibid.

<sup>69</sup> Ibid, 59.

<sup>70</sup> Ibid.

<sup>71</sup> Ibid.

<sup>72</sup> Ibid, 60.

<sup>73</sup> Patrick Sookhdeo, *Understanding Sharia Finance: The Muslim Challenge to Western Economics* (McLean, VA: Issac Publishing, 2008), 7.

<sup>74</sup> Ibid.

<sup>75</sup> Ibid.

<sup>76</sup> Ibid, 9.

<sup>77</sup> Ibid.

<sup>78</sup> Ibid, 8.

<sup>79</sup> Ibid, 13.

<sup>80</sup> Ibid, 8.

<sup>81</sup> Ibid.

<sup>82</sup> Ibid, 9.

<sup>83</sup> Ibid, 17.

<sup>84</sup> Ibid.

<sup>85</sup> Ibid, 18.

<sup>86</sup> Ibid, 19.

<sup>87</sup> Ibid.

<sup>88</sup> Ibid, 20.

<sup>89</sup> Ibid, 24.

<sup>90</sup> Ibid, 25.

<sup>91</sup> Ibid.

<sup>92</sup> Ibid.

<sup>93</sup> Ibid.

<sup>94</sup> Ibid.

<sup>95</sup> Ibid.

<sup>96</sup> Ibid, 37.

<sup>97</sup> Ibid, 33.

<sup>98</sup> Ahmad ibn naqib al-Misri, *Reliance of the Traveller: A Classic Manual of Islamic Sacred Law* (Beltsville, Maryland, Amana Publications, 1991) 272.

<sup>99</sup> Sookhdeo, *Understanding Sharia Finance: The Muslim Challenge to Western Economics* (McLean, VA: Issac Publishing, 2008), 43.

<sup>100</sup> Ibid, 44.

<sup>101</sup> Ibid.

<sup>102</sup> Ibid.

<sup>103</sup> Ibid, 45.

<sup>104</sup> Ibid, 49.

<sup>105</sup> Ibid.

<sup>106</sup> Ibid, 50.

<sup>107</sup> Ibid, 54.

<sup>108</sup> Dr. Tawfik Hamid, *Inside Jihad: Understanding and Confronting Radical Islam* (self-published book, 2007), 187.

<sup>109</sup> Ibid.

<sup>110</sup> Ibid, 188.

<sup>111</sup> Andy Barr, "Oklahoma Bans Sharia Law," Politico, November 03, 2010, <http://www.politico.com/news/stories/1110/44630.html>.

<sup>112</sup> Robert Spencer, *The Truth About Muhammad: Founder of the World's Most Intolerant Religion* (Washington, DC: Regnery Publishing, INC, 2006), 192.

<sup>113</sup> Ibid.

<sup>114</sup> Ibid, 183.

<sup>115</sup> Ibid.

<sup>116</sup> Ibid.

<sup>117</sup> Brigitte Gabriel, *They Must Be Stopped: Why We Must Defeat Radical Islam and How We can Do It*, 233.

<sup>118</sup> Ibid.

<sup>119</sup> Dr. Tawfik Hamid, *Inside Jihad: Understanding and Confronting Radical Islam* (self-published book, 2007), 189.

<sup>120</sup> Ibid, 190.

<sup>121</sup> Ibid.

<sup>122</sup> Ali A. Mazrui, "Islam and the United States: Streams of Convergence, Strands of Divergence" *Third World Quarterly* Volume XXV, Issue 5 (July 2004): 811

<sup>123</sup> Ibid, 812.

<sup>124</sup> Ibid.

<sup>125</sup> Spencer, *The Truth About Muhammad: Founder of the World's Most Intolerant Religion* (Washington, DC: Regnery Publishing, INC, 2006), 192.

<sup>126</sup> Brigitte Gabriel, *They Must Be Stopped: Why We Must Defeat Radical Islam and How We can Do It*, 55.

