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Fundraising, Organised Crime and Financing Terrorism

James Windle

Individual terrorist acts can be relatively cheap: ranging from a few hundred dollars for the Boston Bombing to US$50,000 for the Bali bombing and US$350,000-500,000 for 9/11 (FATF, 2008). Running a terrorist organisation can, however, be expensive; especially if a group engages in a prolonged campaign or assumes state functions in areas under their authority.

This chapter will explore how terrorism is financed. The chapter begins by investigating the five most widely used methods of raising funds. A theme running through this section is that many sources of funding provide additional, non-monetary, rewards. The chapter then reviews how terrorist financing has adapted to counter-measures and globalisation. As organised crime[1] can be important for financial, symbolic and operational goals, the chapter then interrogates the relationship between terrorism and organised crime by exploring Makarenko's crime-terror continuum. This section concludes by challenging the belief that ideology prevent the formation of alliances between criminals and terrorists, or development of hybrid crime/terror groups.

The Five Main Funding Streams

There are five main sources of finance open to terrorists:

1) Legitimate investments;
2) State sponsorship;
3) Donations/extortion;
4) Charities;
5) Crime.

As much terrorist financing requires legitimate businesses, and some activities blur the boundaries of legitimate and illegitimate, the five sources of income should not be viewed as distinct types, but rather as siting upon a spectrum from fully legitimate to fully illegitimate (see Windle, 2013). For example, smuggling can be undertaken by boat captains or truck drivers employed in legitimate industries; while a

[1] How we define organised crime impacts the perceived relationship between the two phenomena. This chapter uses a fairly inclusive definition: 'a continuing criminal enterprise that rationally works to profit from illicit activities' (Albanese, 2004:8). This definition sets a wide parameter which allows discussion of a variety of groups from small drug trafficking crews to large mafia-type organisations. Many of the actors discussed in this chapter may, however, be better defined as criminal enterprises rather than organised crime groups, who can be defined by their monopolisation of markets (Varese, 2010).

range of legitimate companies can provide fronts for extortion, money laundering or acquisition of resources such as chemicals, explosives or arms.

The type of funding source used can depend on: opportunities, group size, members skills (Asal et al., 2014), law enforcement priorities, competition, start-up costs (Picarelli and Shelley, 2007) and, ideological and political considerations. While many groups choose activities which do not require special skills or large start-up costs, larger and more sophisticated groups may possess the human and financial resources to develop larger and more sophisticated activities (Croissant and Barlow, 2007). Opportunities can be presented by geography, existing markets and, member's skills and position in social networks. The PKKs involvement in heroin distribution, for example, resulted from Turkey's geographical position on a traditional smuggling route linking South Asian opium fields to Europe, coupled with logistical support provided by large numbers of members and sympathisers living across Europe (Roth and Sever, 2007).

Legitimate investments

The 'most resilient and well-organized' terrorist groups diversify into legitimate business (Passas, 2007:25). Hezbollah, for example, claim that the majority of their income comes from their own investment portfolio (Levitt, 2007). Legitimate sources can be low risk, non-suspicious and difficult to trace (Napoleoni, 2007). They can serve two additional purposes. First, they can hide and move money from other sources (i.e. donations or criminal activity) (Comras, 2007). Second, they can provide operational assistance. For example: manufacturing plants can obtain explosive precursor chemicals; import companies can facilitate arms smuggling; and media companies can spread propaganda (and attract donations) (Philippone, 2012; Roth and Severe, 2007). Furthermore, the provision of fee-paying public goods (Kambere et al., 2012) and employment (Ryder, 2009) can strengthen a group's political capital.

The choice of legitimate investment will depend upon the start-up capital and skills available to the group. Primarily working class Irish paramilitaries, for example, ran traditional working class enterprises such as pubs, building firms and, taxi hire companies (see Ryder, 2009; Silke, 2000; also Comras, 2007).

State support

States can support terrorists by providing training and logistical support, equipment and weapons, or cash (Levitt, 2007). While state support has declined since the end of the Cold War a small number of groups continue to enjoy the benefits. The most commonly cited contemporary relationship is between Iran and Hezbollah (Levitt, 2007; Philippone, 2012) with an estimated annual donation of US$100 (Freeman, 2012). Other relatively recent alleged cases include Pakistan's support of Lashkar-e-Taiban (LeT) (Kambere et al., 2012) and Syria's logistical and financial support to the PKK: which ended when Turkey threatened military

action in 1998 (Ruehsen, 2012). While sponsorship can be very profitable, states can be fickle and conflicts of interest can arise (Giraldo and Trinkus, 2007; Freeman, 2012).

Donations/extortion

Donations from individuals and groups have been an element of funding in 'virtually every conflict' (Passas, 2007:25). For example, US$6 million was raised by the sale of bonds in America and Ireland to fund the IRA during the War of Independence (1919-21) (Gantt, 2010). Donations can come from legitimate and illegitimate actors (Rollins et al., 2010) and can be lucrative: a 20% tax levied by Hezbollah on Lebanese businesses in the Tri-Border area of South America (Picarelli and Shelley, 2007) annually generated an estimated US$10 million (Levitt, 2007). While local and expatriate communities have been a traditional source of donations, the internet is becoming an increasingly important means of attracting a wider range of donors (Comras, 2007; UN Security Council, 2014a).

The boundary between donation and extortion can be blurred (see Windle, 2013). Some in a community may voluntarily donate, while others are coerced. Former PKK European fundraisers, for example, explained how they would ask families in ex-patriot communities to annually buy a magazine subscription and donate one months' salary. Businesses would be asked to pay 'insurance fees'. While many sympathetic businesses chose to pay extra, some businesses and families were coerced (Ruehsen, 2012; also Swaine, 2013). The Provisional IRA (PIRA) used the common organised crime method of extorting pubs and clubs by coercing them to employ their private security firms to work the door (Horgan and Taylor, 1999; see Windle, 2013). Coercion has ranged from Hezbollah spreading rumours that uncooperative businesses people were Israeli spies (Lombardi and Sanchez, 2007) to Irish paramilitaries following-up implied threats with destruction of property, physical violence (Silke, 1998) and kidnapping (Horgan and Taylor, 1999).

Extortion can backfire. FARC were pushed from some areas of Columbia after landowners resisted extortion attempts by providing funds and operational support to opposition paramilitaries (Giraldo and Trinkus, 2007; also Horgan and Taylor, 1999). While extortion by Al-Qaeda in Iraq motivated some influential tribes to cooperate with coalition forces (Bahney et al., 2010). If, however, a percentage of the funds are reinvested back into the community then extortion/donations can strengthen political capital (Giraldo and Trinkus, 2007).

Donations and extortion can also play symbolic roles. Voluntary donations signpost legitimacy within a community (Freeman, 2012). Whereas extortion is essentially a group asserting its right to tax. Furthermore, providing donors or the extorted public goods, such as healthcare or protection, indicates the group's capacity to perform state functions. Extortion can also be used as a weapon of terror. ISIL, for example, demanded Christians in Iraq and Syria convert to Islam, face the death penalty or pay a tax (UN Security Council, 2014a).

Charities

The use of charities has a long history. In the early-20th century funds from US charities destined for humanitarian work in Ireland were diverted by the IRA while sham charities were created as fronts to smuggle arms from America to Ireland (Gantt, 2010). While some have argued that charities have become less active since 9/11 (Picarelli and Shelley, 2007), FATF (2014) consider them to remain a significant source.

Charities can be 'victims of infiltration and abuse' if funds are diverted without the charities knowledge (Comras, 2007:123; FATF, 2014; Passas, 2007; Levitt, 2007). For example, in 2011, US$23,000 was fraudulently diverted from Muslim Aid by members of a terrorist cell working as street collectors (FATF, 2014). Some charities are, however, created and administered by terrorist groups (FATF, 2014) or, supporters of particular groups or causes. Their support may be public. For example, charities linked, respectively, to LeT and PIRA passed around collection boxes at social gatherings (see Horgan and Taylor, 1999; Kambere et al., 2012). Such charities can range in size and sophistication (Comras, 2007), and can be linked to one group or a variety of groups supportive of the charities religious or ideological agenda (Levitt, 2007).

Charities can also be used to hide the origins of donations to protect businesses and individuals, and move money (Levitt, 2007; Lombardi and Sanchez, 2007). For example, the Safa Group was a network of around 100 charities and for-profit firms - many of which existed only on paper – which hid and transferred donations to Al-Qaeda, Hamas and other terrorist groups (Comras, 2007). Even charities which knowingly raise and distribute money to terrorist groups can, however, provide important social goods. For example, charities in Pakistan linked to Al-Qaeda ran medical clinics, schools and orphanages (Comras, 2007; Napoleoni, 2004; also Levitt, 2007). Such activities can be useful for strengthening political capital. Recruitment and propaganda. Charities can also provide operational support (FATF, 2014), such as smuggling.

Crime

While individual acts of terrorism can be financed through less organised petty street crime (Comras, 2007; Hutchinson and O'Malley, 2007) larger organisations may require more sophisticated organised crime. While some groups concentrate on one area (see Bahney et al., 2010) many engage in a portfolio of criminal activity (see Croissant and Barlow, 2007; O'Callaghan, 1998; Silke, 2000). The PKK, for example, have profited from: drug and arms trafficking; robbery; extortion; human trafficking and smuggling; travel document forgery; currency counterfeiting; and money laundering (Roth and Severe, 2007; also Curtis and Karacan, 2002).

Involvement in organised crime can be risky: it can attract the attention of a variety of local, national and foreign police forces whilst opening gaps for infiltration from security services. Involvement in certain activities can also negatively impact political capital and legitimacy if the activity is perceived by constituents as harmful or immoral (i.e. drug smuggling, prostitution) (Dishman, 2001; Freeman, 2012; Passas, 2007). PIRA, for example, banned its members from involvement in drugs, and used vigilante campaigns against drug dealers to strengthen political capital (Silke, 1999). Conversely, the Taliban's attempt to suppress opium production eroded its support-base in rural areas reliant on the illicit crop. Learning from past mistakes, the Taliban have since gained much political capital by protecting farmers from state eradication teams (Felbab-Brown, 2009; also Windle, 2016).

Organised criminal activity can be symbolic and operational. Document fraud and smuggling, for example, can be used to move people or goods across borders (Picarelli and Shelley, 2007). The smuggling of taxable goods can weaken national economies (Napoleoni, 2004) whilst highlighting the states inability to secure its borders. Kidnapping tourists and aid workers can also be indicative of the government's ability to protect its citizens (Phillips, 2009) whilst making headlines, disrupting tourism and/or preventing the distribution of aid which could provide the state political capital. The following section discusses some factors which facilitate changes to fundraising.

Adaption

The end of the Cold War is identified by many as a turning point in terrorist financing. Many terrorist groups had been financed in order to allow the main powers to avoid direct conflict. As the Cold War wound down, however, the financial and diplomatic costs of sponsorship became too difficult to justify (Freeman, 2012). It is commonly suggested that the loss of funding caused by the end of the Cold War forced terrorists to diversify into alternative revenue streams; especially organised crime. This trend is argued to have intensified after 9/11 as the international community increased its pressure on state sponsors, charities and individual donations (see Makarenko, 2004; Picarelli and Shelley, 2007; Roth and Sever, 2007). Dishman (2001) has argued that one adaption which affected terrorist funding was structural reorganisation into looser networks of interconnected cells (also Comras, 2007; Napoleoni, 2007). Al-Qaeda's central leadership had, for example, traditionally avoided collaborating with criminals to avoid alienating their conservative support base. After 9/11, however, more autonomous cells were forced to generate their own income and, less constrained by the centre, became more deeply involved in crimes that their more cautious and politically aware leaders would have avoided (see Rollins et al., 2010; Roth and Sever, 2007; also Higgins et al., 2004).

Giraldo and Trinkus (2007; also Piombo, 2007) have, however, noted that crime had financed terrorism and insurgency during and before the Cold War. Stalin robbed banks as a young radical while the Chinese Communist Party profited from the opium trade during the Long March (1934-35) (Windle, 2011; 2016); as did a number of Southeast Asian insurgents from the 1950s (McCoy, 2003; Windle, 2016). Whereas, the Shining Path had never received state sponsorship and, PIRA and the Tamil Tigers - aware that states were fickle sponsors - diversified their income stream before the end of the Cold War (Giraldo and Trinkus, 2007; Piombo, 2007). Additionally, not all states succumbed to international pressure and continued sponsoring terrorist groups (Lombardi and Sanchez, 2007; Piombo, 2007). Furthermore, the structural changes noted by Dishman (2001) are not unique to terrorism but mirror changes in organised crime and legitimate business (see Adamoli et al., 1998; Castells, 2000; Hobbs, 2013; Kenney, 2007). This may suggest globalisation as the more significant driver of structural change.

The end of the Cold War did, however, result in a proliferation of cheap black-market arms (Silke, 1998) and, increased the number of weak and failed states open to exploitation. It also reduced the final barriers to globalisation: increasing the speed and ease of moving goods, money and people across borders whilst presented new opportunities, such as internet fraud, (Comras, 2007; Hutchinson and O'Malley, 2007; Giraldo and Trinkunas, 2007; Makarenko, 2004; Roth and Sever, 2007) and opening new markets for licit and illicit goods. In short, the end of the Cold War and events of 9/11 did impact terrorist financing, however, involvement in alternative revenue streams may have been driven more, or as much, by opportunities presented by globalisation. The following section expands on some of these ideas by further exploring the relationship between organised crime and terrorism.

The Crime-Terror Continuum

Dishman (2001) suggested that organised crime and terrorism is best viewed on a spectrum: An idea developed further by Makarenko (2004) into the crime-terror continuum. The continuum visualises organised crime and terrorism as bookends. In between, are seven positions divided into four groups: alliances; operational motivations; convergence; and black-holes. While some argue that different motivations make alliances and convergence unlikely (Hutchinson and O'Malley, 2007; Schmid, 1996), the continuums key strength is that it avoids black-white dichotomies identifying groups as purely politically or financially motivated, whilst allowing for movement along the scale.

Alliances

Terrorists may collaborate with large or small organised crime groups (OCGs), criminal enterprises or independent entrepreneurs. The strength and durability of alliances vary. While they can be longer-term

alliances, one-off collaborations are most common (Dishman, 2001; Felbab-Brown and Forest, 2012; Gupta et al., 2009; Hutchinson and O'Malley, 2007); often occurring when terrorists lack the organisational capabilities to engage in crime and when necessity demands (see Ellis and Jesperson, 2015; Makarenko, 2004). Such partnerships are often business arrangements involving the hiring of criminal specialists or, procurement of goods or services from criminals.

Many alliances are predatory (Hutchinson and O'Malley, 2007) or patron-client relationships, rather than alliances formed to achieve shared goals. For example, drug traffickers and dealers in Afghanistan (Felbab-Brown, 2009), West Africa (Ellis and Jesperson, 2015) and Ireland (PSNI and Garda Síochána, 2014) have paid terrorists or insurgents for protection. As the traffickers/dealers are extorted the relationships are predatory, however, as a service (i.e. protection) is provided they can be mutually beneficial. Patron-client relationships have included:

- Irish Republicans designed bombs for FARC and trained their operatives. The Republicans were paid in cocaine, which they exchanged with Eastern European arms dealers (Curtis and Karacan, 2002);
- The Medellín cartel hired ELN to plant car bombs (Makarenko, 2004);
- Al-Qaeda employed professional smugglers to move operatives out of Afghanistan after 9/11 (Clarke and Lee, 2008);
- Criminal enterprises sold kidnapped foreigners to insurgents groups in Iraq (Phillips, 2009);
- Al-Shabaab have acted as brokers between buyers and poachers in the illicit ivory trade (Ellis and Jesperson, 2015).

While Makarenko (2004) suggests that long-term alliances are more common in developing countries where instability is in the interest of both terrorists and criminals, alliances have formed in developed states, including Ireland and Spain (Curtis and Karacan, 2002). Furthermore, Felbab-Brown and Forest (2012; also Ellis and Jesperson, 2015) observed a variety of relationships in Nigeria: Boko Haram were reluctant to align with criminals to avoid damaging their pious reputation. Southern militant groups, however, entered into longer-term alliances with local OCGs.

Alliances may be facilitated by opportunity as much as necessity; if not more so. Opportunities may be created by entrenchment in social networks (Mullins, 2009). That is, if criminals and terrorists routinely interact in their daily lives they may feel confident in developing alliances (Gallagher, 2012). This said, specialists - such as lawyers or accountants employed to launder money - may have to be subcontracted from outside the immediate social network.

Not all terrorist and criminals are compatible. They may conflict for market share (Felbab-Brown and Forest, 2012; Hutchinson and O'Malley, 2007) or if one group perceives the other as a threat. OCGs in America, China, France, Italy and Japan have, for example, all cooperated with the state against legitimate and illegitimate political groups identified as a threat to the capitalist system (see McCoy, 2003): a system within which criminals are enthusiastic participates.

Security and ideological differences are often seen as barriers to long-term cooperation. In terms of security, criminals may avoid cooperation to avoid attracting unwanted attention, while terrorists may avoid opening their network to actors perceived as mercenary. Trust does not, however, have to be complete for alliances to form. PIRA allied with an OCG to smuggle arms from America and, to avoid betrayal, they 'insisted the gang provide hostages … while the operation took place' (O'Callaghan, 1998:179).

Operational motivations

Due to the risks associated with cooperation many groups prefer to develop 'in-house' capabilities (Dishman, 2001; Gupta et al., 2009; Makareneko, 2004). Examples include Cosa Nostra and, the Medellín and La Familia cartels using terror tactics to intimidate and discourage criminal investigations (see Paoli 2003; Rollins et al., 2010), and Hezbollah operatives developing tobacco smuggling operations (Levitt, 2007).

Whether a group develops in-house capabilities depends upon structural constraints, skills, opportunities and aspirations (Hutchinson and O'Malley, 2007). Starting certain criminal endeavours requires resources and skillsets unavailable to some terrorist groups. Developing new smuggling routes, for example, may require: the acquisition of safe houses; travel documents; corrupt border guards and; most importantly, knowledge of the social and geographical environment. This can be costly and time consuming. The IRA, for example, adapted to declining donations in the 1970s by organising members to engage in fraud, extortion and, livestock and fuel smuggling. As they already had experience of smuggling to mainland UK and the Republic of Ireland alliances were unnecessary (Gallagher, 2012). One-off collaborations, however, continued when necessary, including the employment of American and European arms smugglers (O'Callaghan, 1998). Alternatively, many loyalist paramilitaries, entered into longer-term alliances with OCGs and criminal enterprises as their structures limited the development of in-house capabilities (Gallagher, 2012; see Higgins et al., 2004).

Convergence

Terrorists and criminals may also converge into single hybrid entities (Makarenko, 2004; Rosenthal, 2008). This is where:

> … the groups no longer retain the defining points that had hitherto made them a political or criminal group. It is possible they still may maintain a public façade, supported by rhetoric and statements, but underneath, they have transformed into a different type of group with a different end game (Dishman, 2001:48).

That is, the group exhibits the characteristics of both organised crime and terrorism. Convergence is contentious. Clarke and Lee (2008) argue that the crime-terror continuum is becoming outdated as the majority of terrorist groups become hybrids. Alternatively, Hutchinson and O'Malley (2007; also Wang, 2010) argue that ideology prevents convergence.

There are, however, examples of convergence in developed and developing states. For example, while all of Ireland's paramilitary groups engaged in organised crime during the height of the conflict, several have became more interested in profit than politics: some republican and loyalist groups have even put aside their differences to cooperate in cross-border smuggling (Cusack, 2014).

Criminals can become motivated by politics. There is a long history of criminals entering legitimate politics as a means of affecting political change (and securing the rewards of politics). Such criminals are, in many ways, following legitimate businesspeople. That is, Pablo Escobar, Arun Gawli, and most of the Afghan parliament trod a path worn by legitimate businesspeople such as Mitt Rommey, Thaksin Shinawatra and Silvio Berlusconi. More concrete examples include the drug dealing crew who organised and funded the Madrid bombings (Giraldo and Trinkus, 2007; Rollins et al., 2010) and D-Company: a large South Asian OCG who entered into a long-term alliance with LeT after the destruction of the Babri Mosque and anti-Muslim riots of 1992. They have provided financial and operational assistance for a number of terrorist attacks, including the 1993 and 2008 Mumbai attacks, and helped evacuate Al-Qaeda operatives from Afghanistan in 2001 (Clarke and Lee, 2008).

Convergence can be facilitated if the ideological identity bonding the group weakens (Gupta et al., 2009). This can occur when strong leaders are removed (Dishman, 2005), as happened to the UDA (Horgan, 2009), Abu Sayyaf and Islamic Movement of Uzbekistan (IMU) (Rosenthal, 2008). This said, many IMU members 'fought to the death in defence of the Taliban regime in 2001 and 2002' (Giraldo and Trinkunas, 2007:18). That is, while the IMUs leadership became more criminal, many of its members clung to their political motivation. Clonan (2009) similarly notes how the 'political "die-hards"' within the Real IRA are exploited by a core leadership more interested in financial rewards than politics. Alternatively, while the Taliban's leadership remained mostly politically motivated, many of its soldiers join as a means of escaping poverty (Rosenthal, 2008).[2] That is, the motivation of individuals or cliques may differ from the group. This can

[2] The UN Security Council (2014b) have, however, recently reported that internal conflicts may reflect disputes over economic resources, indicating a level of convergence in some Taliban cliques.

result in individuals or cliques splitting to form primarily criminal groups (Gupta et al., 2009) or engaging in individual acts of criminality.

The Black-hole

Black-holes are weak or failed states where crime and terrorism converge, possibly resulting in hybrid groups entering into power and a continuation of conflict to 'secure economic and political power' (Makarenko, 2004:138). The end result being a safe haven which can be used for harder to conceal illicit actions or large terrorist training camps (see Felbab-Brown, 2009).

Afghanistan is often used as an example. During the ongoing conflicts the survival of individual groups became more important than political goals; resulting in warlord rule in order to profit from illicit trades, most notably the opiate trade, but also smuggling of taxable goods from Pakistan (Makarenko, 2004). For example, many warlords appointed to political/bureaucratic positions after 2001 had exerted authority over aspects of the opiate trade. While formal ties with overt criminal activity were rejected in order to enter legitimate state institutions, several former warlords exploited their position by protecting 'former' contacts. Furthermore, coercive state institutions are corrupt, lacking in adequate resources and personnel, and generally ineffective (Windle, 2011, 2016).

The 'terrorist good, criminal bad' critique

The most prominent critique of the crime-terror continuum is that ideological differences prevent long-term cooperation and convergence (Dishman, 2001; Hutchinson and O'Malley, 2007; Napoleoni, 2004; Passas, 2007; Wang, 2010). This critique tends to centre upon binary characterisations of criminals and terrorists as motivated purely by money or politics. Neither terrorists nor criminals are, however, homogeneous groups. Motivation for terrorist involvement can include: revenge against perceived injustice; respect of peers and community; control and authority; fraternity; money; sex; and excitement (see Bjørgo, 2002; Horgan, 2004; Joosse et al., 2015; Silke, 2003). For example, decisions about which side to align with when terrorist groups split are often driven less by ideology and more by human factors, including trust in immediate leadership (Morrison, 2015). Similarly, African (Piombo, 2007) and South Asian terrorists often exhibit greater loyalty to their clan or tribe than to ideology.

Some terrorists are motivated by financial rewards. Not only have financers skimmed money from their group (Ryder, 2009; Shapiro, 2007; Silke, 1998) but some groups provide greater remuneration to more senior members. Hezbollah fundraisers in America, for example, 'drive luxury cars and live in upper-middle-class neighbourhoods' while the Palestine Liberation Organization paid organisers eight times as much as the families of those killed in action (Shapiro, 2007:58). That is, while the group may continue to be politically motivated, some of its members may be motivated by personal enrichment to some extent.

Criminals are also often motivated by emotional, social, political and/or visceral rewards (see Decker and Chapman, 2008; Desroches, 2005; Hobbs, 2013). As such, criminals may want to help terrorists because they are friends or, because they believe in the cause, feel involvement will boost their esteem in certain circles (Gallagher, 2012) or find involvement in terrorism exciting. For example, an associate of Whitey Bulger, who raised money and smuggled arms for PIRA, claimed the gangster 'loved being associated with the IRA … he liked the legitimacy a political cause gave him' (cited in Swaine, 2013). The terrorist, on the other hand, may be attracted to the financial rewards, may want to help a friend, or enjoy the parties the criminal throws.

Both terrorist and criminal values, and thus motivations, change over time (Horgan, 2009). Motivational changes may reflect trajectories into terrorism. That is, 'the process of becoming a more committed member [of a terrorist group], is shaped most remarkably through engagement in terrorist activities' (Horgan, 2004:137; also Bjørgo, 2002). As such, greater involvement in crime, may gradually shift actor's perception of their self and values (Mullins, 2009) whilst also presenting more enticing opportunities for personal enrichment.

Conclusion

This chapter has shown how terrorist groups draw from a range of sources and that many financing activities also play operational and symbolic roles. The choice of financial source will depend on the groups: end goals; existing skill-set; financial capital; existence market conditions; and opportunities presented by entrenchment in social networks, geography and existing demand for products or services. Similar factors also drive the formation of alliances with criminals and /or development of in-house capabilities.

A number of terrorism researchers have argued that collaboration and convergence between terrorists and organised criminals is unlikely due to inherently different motivations. Such binary understandings of actor motivations obscures the reality of crime-terror relationships: terrorists and criminals are not homogeneous groups. Terrorists are not always altruistically motivated and criminals are seldom unfeeling economically rational capitalist robots. Terrorists and criminals can be motivated by a range of economic, emotional, social and visceral rewards; and people's values and goals change over time. Some terrorist and criminal's conflict over markets or perceived threats. Others, however, find collaboration mutually rewarding.

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