



"Dawa" – Hamas' Civilian Infrastructure and its Role in Terror Financing

The Dawa network – Hamas' socio-economic infrastructure – is a central element in Hamas' activity and a principal method employed to achieve its goals. Prima facie, Hamas' Dawa activity appears to bequeath Islamic education and values to the Palestinians in order to make them more religious. De facto, Hamas' goal is to expand and strengthen its status among the Palestinians, bring them closer to its ideology, including the notion of Jihad against Israel, and even recruiting on its behalf supporters and partakers in terrorist activities.

In the long run, Hamas intends to create an alternative civilian infrastructure that will enable the replacement of the PA's secular government with an Islamic government whose ideology will be similar to that of Hamas.

What is "Dawa"?

The meaning of the word "Dawa" is "calling" or "preaching". Literally, it means: "a calling to come closer to religion", **while the actual meaning is "to attract followers" to Hamas**. The Dawa activity constitutes the support system provided by Hamas to the Palestinians and its followers in various areas, such as religion, education, health, welfare etc.

The Dawa's main idea stems from the Muslim Brotherhood in Egypt based on the core belief that investing in educating Islamic values and social activity **may bear fruit even if not in the immediate time range**. Hamas ideology is based on that of the Muslim Brotherhood's. However, it also added the concept of an armed struggle against Israel (embodied in the movement's name, founded in 1987, and called the Islamic Resistance Movement), and considered the Dawa as a main tool for promoting the movement.

The Dawa network enables Hamas to broaden the base of public support whilst exposing the Palestinian population in the Territories to Hamas' values and specifically to Jihadi ideology and resistance to Israel. **It should be emphasized that Hamas offers Dawa support to the general public, not only to its followers. As a**



result, the Palestinians are committed to Hamas in terms of ideology and values, and even in financial dependency on the assistance it provides.

Hamas' take over of charitable societies in the Territories

Islam values charity donation (in Arabic: Zakaat), one of five basic decrees that applies to every Muslim. Being an Islamic movement, Hamas members serve as preachers and Imams in mosques and assume additional religious duties. Hence, Hamas members consider their movement as the most appropriate element to master the area of charity funds. This is how the Dawa tool becomes possible thanks to a wide network of charitable societies, some of which were established by the Muslim Brotherhood in Gaza in the beginning of the 1970s (such as the Islamic Center Society ("Al Mujama Al Islami") and others which were founded after the establishment of Hamas (1987). Alongside them, there are other charitable bodies in the Territories which were established by the Waqf (the system of religious endowment in Islam) and private associations.

Since 1989, a gradual process began of Hamas' taking over of charitable societies which did not belong to the Muslim Brotherhood stream and turned them into Hamas-affiliated societies. In effect, nowadays Hamas controls a tangled web of charitable societies extended over the Territories and uses their funds to carry out its Dawa activity.

The Dawa and terrorism

Some of the charity funds in possession of Hamas are intended to fund the movement's institutions and fulfill its goals, including the armed struggle against Israel. These are Hamas-related bodies which do not serve only for charitable activity. De facto, they encourage **terrorist activity**. It is done by supporting religious institutions, welfare, and education under the movement's rule. **These institutions also grant freedom to Jihadi preaching and sharp incitement against Israel, including encouraging execution of terrorist attacks, as well as providing financial assistance to perpetrators (casualties, prisoners, injured) and their families with a series of bonuses, including monthly payments and allowances.**



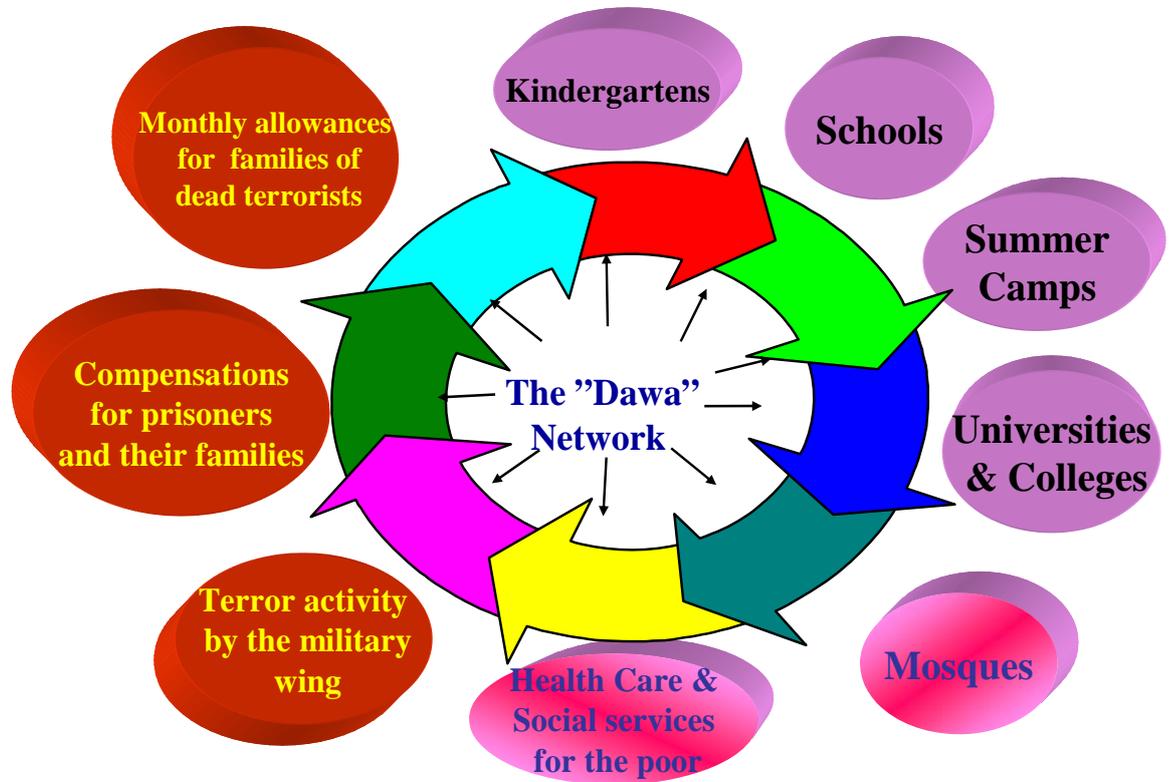
For instance, the family of a dead terrorist receives one sole payment, starting at several hundreds of dollars and summing at 5,000 dollars, depending on the type of attack as well as a monthly allowance (of about USD 100). Moreover, Hamas covers expenses on mourners' tent as well as other bonuses in education and healthcare. **According to interrogations of Hamas activists and terrorists it was discovered that the financial assistance to their families was a significant consideration for their decision to execute the attack, including suicide attacks.**

As aforesaid, the importance of Dawa activity in preserving Hamas' Jihadi ideology is also expressed in brainwashing and preaching for Jihad and armed struggle against Israel in the framework of the various Dawa activities in mosques, classrooms, summer camps, and universities. In other words it is possible to say that Hamas disseminates Jihad amongst those who receive Dawa support from infancy until adulthood. An example for this could be shown in the curriculum of Hamas sponsored-summer camps in the Territories. Thus, beside the activities in fields of religion, computers, sports, physical fitness and contact combat, it also includes classes on operating weapons of various types, lectures on explosives and the way to handle it.

In addition, Hamas' Dawa network serves as a main tool to "nurture future generations" of Hamas supporters and new members, including encouraging them to execute terrorist attacks. De facto, all Dawa frameworks constitute a recruitment pool for Hamas when the financial assistance guaranteed in different areas (including a reduced tuition or university scholarships) tempts them to join Hamas and even take part in military activity and execution of attacks.

In this context, it should be mentioned that a terrorist knows the rewards for his activity in case of death or even injury – his death will not be in vain since Hamas will continue to provide financial support to his family, assuring a livelihood for his family.

The “life cycle” of Hamas’ Dawa Network



The fund raising array

The recruitment of most of the funding sources for Hamas' Dawa activity is taking place abroad. Dozens of assigned charitable societies abroad work for Hamas and constitute a part of its global funding. These societies recruit annual funds which amount to millions of dollars destined to Hamas. The main societies which operate abroad are ideologically and organizationally affiliated with Hamas, including its Jihadi ideology.

The formation of Hamas global fund raising array was meticulously pre-planned by the leaderships of Hamas and the Muslim Brotherhood, its parent movement. Since the early 1990s, Hamas succeeded in gradual establishment of a financial array dispersed worldwide intended to assure flow of money to fund its far-reaching



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activities in the Territories and abroad. The fund raising activity is secretive and discrete as much as possible with regard to its link to Hamas.

Some of the major charitable societies that constitute Hamas' global financial network are:

- Interpal – Palestinian Relief and Development Fund in Britain
- The Al Aqsa Fund and its European branches
- Le Comité de Benfaisance et de Secours aux Palestiniens (CBSP) – France
- Holy Land Foundation for Relief and Development (HLF) – USA (until the US announced it an unlawful foundation and stopped its activity).
- The World Assembly of Muslim Youth (WAMY) – Saudi Arabia
- Many other foundations in the Gulf Emirates
- Specific Hamas societies in Europe – including Sweden (Sanabil Al Aqsa), Denmark (The Al Aqsa Fund), Netherlands (The Al Aqsa Fund, Al Israa Foundation), Switzerland (ASP, SHS), Italy (ABSPP: Associazione Beneficia di Solidarieta col Popolo Palestinese), Austria (PHV: Palestinian Humanitarian Association, PVO), Belgium (The Al Aqsa Fund) etc.

Since 2001, these societies changed their modus operandi and formed an international organizational framework which operates under a "common directorship" called the Charity Coalition (Union of Good). The latter unites all of Hamas-supporting societies. The support provided by members in the Charity Coalition is an important part of Hamas' budget. Therefore, they constitute a significant and basic force for Hamas' existence and goals. **In 2001-2008, the Charity Coalition transferred hundreds of millions of dollars to societies and bodies directed by Hamas in the Territories.**

The Chairman of the Coalition is Sheikh Yousef Moustafa Al Qaradhawi, a former activist in the Muslim Brotherhood in Egypt who was forced to leave the country; since then he is living in Qatar. Al Qaradhawi is affiliated with the radical stream of the Muslim Brotherhood. In his Islamic rulings (Fatwas), **he gave a religious authorization for the execution of suicide attacks and defined them as**



martyrdom. In addition, he authorized the killing of Israeli citizens and preached for an Arab unity towards a Jihad against Israel.

Al Qaradhawi is also considered to be a religious authority by Hamas. His numerous public statements call for the necessity to execute Jihad against Israel and the Jews. All means must be used: military Jihad or economic Jihad. It is expressed in a "Fatwa" that was published under his name and according to it: **"To achieve the goal of releasing the 'occupied Territories' from the hands of the infidel tyrants and their laws, is undoubtedly a Jihad in the name of Allah. Therefore, it should be financed from Zakaat funds."**

The struggle against terror funds

In 2002 the Charity Coalition and its members were designated unlawful in Israel due to their affiliation to and support of Hamas. In May 2008, additional 36 societies, members in the Charity Coalition, were designated by the Israeli Minister of Defense, and **in November 2008, the Charity Coalition was designated in the U.S.**

Recently, on February 27, 2009, the Charity Commission in Britain – a commission in charge on the proper activity of NPOs in Britain – published a report on Interpal's activity. The fund, one of the most prominent and global Hamas funds, was already designated in Israel in 1997, **and later on was designated in the U.S as a terrorist organization.**

The British investigation against Interpal began in 2006 due to public pressure and a mass of suspicions about its support of Hamas. Three other investigations were conducted prior to the current one, but ended with no conclusions. In the above mentioned report, the commission states that due to the findings, Interpal must immediately break its ties with the Charity Coalition, and every Interpal worker was prohibited to assume roles in the Charity Coalition. Moreover, the commission states that it intends to supervise the implementation of these instructions.

Interpal is a main body in the Charity Coalition. The latter serves as the umbrella organization for the global fund raising activity directed by Hamas which admits dozens of radical Islamic societies. Interpal's Vice Chairman in Britain, Dr. Essam Yusuf is a Hamas activist and general director in the Charity Coalition.



The current report published by the commission in Britain is very significant considering the struggle against Hamas' global funding. It is the first time ever that a European body adopts the American and Israeli approach towards the Charity Coalition in the framework of an official report, seeing that the Coalition is a body which coordinates Hamas' efforts in collecting funds in Europe, the Gulf Emirates, and other countries world wide.

Methods of transferring Hamas funds to the Territories

Hamas discovered other ways to continue and funnel its funds to the Territories even though efforts are being made in the international arena against its fund raising network.

The money transfers are mostly being made via:

- Banks – the money is defined as charity funds for Humanitarian purposes.
- Money changers who specialize in extensive money transfers and use their business relations to transfer funds from countries world wide to the Territories.
- Business cover – Hamas is operating with several companies world wide which launder money using the setoff method (structuring specific amounts of money) for alleged shipping.
- Money smuggling into the Gaza Strip through the Egyptian border. This phenomenon is especially prominent after Hamas took over the Gaza Strip (June 2007) using Rafah Crossing Point and tunnels.

Summary

- Hamas' Dawa network is a **ramified infrastructure that provides services and civilian support in areas such as education, religion, healthcare, and welfare**. This network constitutes a part in the general belief of the Muslim Brotherhood and Hamas', considered to be its sub-movement. The two movements believe that educating the future generation and providing charity funds are essential Muslim values which



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assist Hamas to exert an increasing influence on the population in a process which takes years. **Therefore, Dawa is a Hamas strategic tool.**

- The Dawa network was established based on charity funds being donated by Muslims world wide; it is a Muslim decree. **De facto, Hamas takes advantage of Dawa for its own goals which include: encouraging terrorism, preserving Jihadi ideology and the struggle against Israel, recruiting new members for different missions including military activity.** Encouraging terrorism is done, among others, through the financial support provided to the families of the terrorists (casualties, injured, and prisoners) who enjoy the monthly allowances and premiums alongside other benefits.
- **The recruitment of most of the funding sources for Hamas' Dawa activity is taking place abroad.** Dozens of assigned charitable funds constitute a part of the fund raising network established by the movement and incorporated under the Charity Coalition. Over the last years there have been enforcement measures, mainly by the U.S and European countries against the Charity Coalition. As a result, criminal investigations were conducted and executive measures were taken against bodies in the network.