

**Institutionalized Islam:**  
**Saudi Arabia's Islamic Policies and The Threat They Pose**

Testimony of  
Simon Henderson  
Saudi Strategies  
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## *Executive Summary*

Saudi Arabia has interests in the Islamic world which contradict its long relationship with the United States. In order to maintain its leadership in the Islamic world, Saudi Arabia sends aid and builds mosques that spread its Wahhabi variant of Islam around the world. Some of this money goes via official Saudi channels, some goes via what are claimed to be non-official channels, and some goes via Islamic charities linked to the Saudi government. Each of these has been linked to al-Qaeda and Islamic terrorism.

While al-Qaeda also represents a threat to the Saudi royal family, the Saudi government prefers to use compromise and co-option to confrontation in dealing with this threat. This has the effect, perhaps even the intention, of re-directing Islamic terrorism against the United States and other countries.

Mr Chairman and Distinguished Members of the Committee:

It is an honor for me to testify before this committee.

I am an analyst of Saudi Arabia. I write about it. I lecture about it. Principally, I advise companies and governments about it, through my consultancy Saudi Strategies.

My main area of interest, at least until the terror attacks on New York City and Washington DC on September 11, 2001, was the structure of government. My 1994 study "After King Fahd: Succession in Saudi Arabia" is considered a definitive reference book for many who work in this field.

My principal focus has been how decisions were made in the Saudi royal family and how these mechanisms differed from what may be publicly announced and reported. It was and still is a largely mysterious country, seldom well understood even by foreigners who have lived there or visited often. I was happy to provide an extra perception and analysis which might give a better understanding.

After 9/11, I realised that I had concentrated too narrowly in studying the kingdom. Instead of just looking at the Saudi royal family, known as the House of Saud, and oil, I should have also been looking at the Saudi royal family and Islam. I am now certain that the Saudi/Islam dynamic is as important for assessing the future of the Middle East, even the world, as is the Saudi oil/dynamic.

I shall divide my evidence into three:

- 1. The historical relationship between the House of Saud and the Wahhabi form of Islam.**
- 2. The role of Islam in Saudi foreign policy.**
- 3. The Islamic institutions of Saudi Arabia and the relationship between them, the Saudi royal family and Saudi Islamic charities, some of which have been**

**discovered post-9/11 to have had links with al-Qaeda and other Islamic terror groups.**

### **The historical relationship between the House of Saud and the Wahhabi form of Islam.**

Islam is described today by the Saudis as “a religion of peace, mercy and forgiveness”<sup>1</sup>. But the history of the last 250 years of Arabia, the expansion and consolidation of Saudi rule, involves war, religious extremism and intolerance. The basis of the relationship between the House of Saud and the Wahhabi religious establishment is a coalition. Its origins date back to the mid 18<sup>th</sup> century when a local tribal leader in central Arabia, Mohammed bin Saud, gave refuge to a Muslim scholar from a nearby village who had been expelled for preaching an Islamic orthodoxy that criticised local practices. That scholar was Mohammed bin Abdul Wahhab and his strict interpretation of Islam, which found favour with Mohammed bin Saud, is now known as “Wahhabism”.

The two men became allies and put together a joint plan. With Muhammad bin Saud’s tribal leadership and fighting prowess combined with Abdul Wahhab’s religious zeal, from 1745 they planned a jihad (campaign) to conquer and purify Arabia. The strategy was simple: those that did not accept the Wahhabi version of Islam were either killed or forced to flee. The relationship was cemented by family intermarriage, including the marriage of Mohammed bin Saud to one of Abdul Wahhab’s daughters.

When Mohammed bin Saud died in 1765, Abdul Wahhab continued the military campaign of tribal raids with Mohammed’s son, Abdul Aziz. Together they ended up controlling most of the central area of Arabia known as the Nejd, including the town of Riyadh, now a city and the capital of present-day Saudi Arabia.

Abdul Wahhab died in 1792 but Abdul Aziz bin Mohammed continued the raiding parties, pillaging the Shia Muslim holy city of Kerbala (now in Iraq) in 1802 and eventually conquering Mecca in 1803.

This period is now called the first Saudi state. It ended in 1824 when a force of Ottoman Turks occupied the Saud family village of Dariyah and executed the then tribal leader, Abdullah, a great-grandson of Mohammed bin Saud.

The second Saudi state, when descendants of Mohammed bin Saud were locally dominant, stretches from 1824 to 1891, when Abdul Rahman, the grandfather of the current King Fahd, was forced to flee, seeking refuge in Kuwait. The third Saudi state stretches from 1902, when Abdul Aziz, often known as Ibn Saud, the father of King Fahd, captured Riyadh from tribal rivals. Over the next 30 years he led a series of wars of conquest, aided for a while by a religious brotherhood of tribesmen known as the Ikhwan, until 1932 when the modern state of Saudi Arabia was established,

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<sup>1</sup> See website of Saudi embassy in Washington DC.  
[www.saudiembassy.net/profile/islam/und\\_islam.html](http://www.saudiembassy.net/profile/islam/und_islam.html)

conquering territories from Mecca in the west, Yemen in the south and Persian Gulf coast in the east.

During these 250 years-plus of history, the descendants of Abdul-Wahhab have proved vital partners to the House of Saud, crucially conferring Islamic legitimacy on its rule. The direct descendants of Abdul-Wahhab take the name of Al-Asheikh.

This relationship continues today. The current top cleric in the kingdom, the Grand Mufti, is Sheikh Abdul-Aziz Al-Asheikh. He is also the chairman of the Council of Senior Ulema (religious scholars). Usually it advises on religious questions.

The Council has one particularly crucial role. It will be the task of this council, when King Fahd dies, to declare the new king – the prince who is given the oath of allegiance by the royal family – an imam (Muslim leader). This can only be done on a fatwa (judgement) from this council that the succession is legitimate. If there is competition on who will be the next king, when the ailing King Fahd finally dies, there will be competing pressures on the council by the supporters of rival candidates.

Two other members of the Al-Asheikh are in the Saudi council of ministers (cabinet). Sheikh Saleh bin Abdul-Aziz Al-Asheikh is minister of Islamic affairs and Dr Abdullah bin Mohammed bin Ibrahim Al-Asheikh is minister of justice. They are recognisable as strict Wahhabis because their heads are covered but without a black band, the *iggal*, holding it in place.<sup>2</sup>

Until recently, I had always assumed that the descendants of Abdul-Wahhab and others who make up the religious establishment in Saudi Arabia were junior members of this ruling partnership. I now think it is more useful to see them as almost equals, forming a body whose opinions and feelings cannot be ignored by the Saudi royal family. Wahhabi influence is key, even dominant, across a whole range of Saudi policy, both domestic and foreign. Apart from religious affairs and justice, the Saudi education system is dominated by the Wahhabi creed. The United States Senate Committee on Governmental Affairs has recently heard evidence of the type of Islam and intolerance that can be found in Saudi school textbooks.<sup>3</sup>

The Wahhabi clerics of Saudi Arabia are not just one body. Parts of the religious hierarchy are very close to the House of Saud but other parts demand greater concessions to their religious beliefs in return for their acquiescence to Saudi rule. Still others in the Islamic clergy are in opposition to the House of Saud. If the latter step too far out of line, the House of Saud, which prefers compromise to confrontation, puts under house arrest or stops them from preaching. This means there can be religious-based comment or criticism of Saudi allies like the United States but not of the House of Saud itself. To my mind, this is the start of the slippery slope which leads to attacks on Americans.

The power of the religious establishment is considerable because the Saudi people – estimated at around 16m or so – are very conservative and many are very isolated from other beliefs or opinions. Islam is the only recognized religion in the country.

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<sup>2</sup> [www.saudiembassy.net/gov\\_profile/profile\\_council.html](http://www.saudiembassy.net/gov_profile/profile_council.html)

<sup>3</sup> Testimony of Steven Emerson and Jonathan Levin to the Senate Committee on Governmental Affairs, July 31, 2003.

Most Saudis are Sunni Wahhabis. Perhaps 1m or fewer are Shia Muslims. Indeed, there is also a tension there: strict Wahhabis in Saudi Arabia consider Shias to be not true Muslims.

The strength of the Wahhabi elite is also reinforced by those members of the royal family who support them. Although some princes are very liberal, others are much more religious.

Among ordinary Saudis there are some who are less religious than others but it would be difficult to say there are many, if any, secular Saudis. Even the more westernized Saudis, who have lived, been educated or have travelled abroad frequently, seem comfortable with Islam. There are perhaps unhappy though with some of the restrictions put on them by the Wahhabi religious elite. But they are also unhappy with the dominance of the royal family in government and business. These Saudis are generally viewed as being members of the technocratic/business elite. Significantly, they are without the power and influence that these roles would bring in many other countries. In the rivalry between the House of Saud and the Wahhabi establishment, they are a junior party. Their support is sought from both the royal family and the religious establishment. They appear to offer their support to both, depending on the issue and circumstance, in order to obtain what advantage there is on offer.

## **2. The role of Islam in Saudi foreign policy.**

Islam is as central to Saudi foreign policy as it is to Saudi domestic policy. "Saudi Arabia: a country study", produced by the Library of Congress, says: "Since at least the late 1950s, three consistent themes have dominated Saudi foreign policy: regional security, Arab nationalism and Islam." It goes on to say: "These themes inevitably become closely intertwined during the formulation of actual policies."<sup>4</sup>

The question of regional security involves relations with Iraq, Iran, the small Gulf Arab states which together with Saudi Arabia make up the Gulf Co-operation Council, Yemen, Jordan and, of course, the U.S.

The question of Arab nationalism can also be sub-divided further: the apparently metaphysical goal of Arab unity, the plight of the Palestinians, and the conflict with Israel. As with regional security, the question of Arab nationalism involved Saudi Arabia's rivalries with other potentially powerful Arab states, particularly Egypt and Iraq. Despite its huge land mass, Saudi Arabia's population, at around 16m, is comparatively small, so the kingdom feels vulnerable. This is even more the case because of Saudi Arabia's huge oil reserves and consequent wealth which the kingdom believes, almost certainly correctly, that other nations covet.

The question of Islam provides an issue in which Saudi Arabia has particular strengths, chief of which was the existence within its borders of Islam's two holiest cities, Mecca and Medina.

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<sup>4</sup> "Saudi Arabia: a country study." Area Handbook Series, Federal Research Division, Library of Congress. 5<sup>th</sup> edition, 1993. Pages 212-213.

Islam has provided a basis on which Saudi Arabia can look for allies, and perhaps more importantly, provide leadership, among Muslim nations, not only in the Arab world but also in Asia and Africa, for example, Pakistan, Bangladesh and Somalia.

Islam was also the “principal motivation for Saudi Arabia’s staunch anti-communist position throughout the Cold War era.”<sup>5</sup> This meant that, from 1938 until 1991, Saudi Arabia did not have diplomatic relations with the Soviet Union, which it regarded as godless. It also caused Saudi Arabia to become a firm ally of the U.S. which supported it in this stand. And, when, in the 1980s, the Soviet Union appeared vulnerable because of its deepening involvement in Afghanistan, Saudi Arabia worked with the U.S. to support anti-Soviet forces.

Since Afghanistan there have also been the issues of Somalia, Chechnya and Bosnia that have emerged as concerns for the “Islamic strand” of Saudi foreign policy. In each case Saudi Arabia allowed or facilitated hundreds, if not thousands, of young Saudi male volunteers to go as relief workers or fighters.

This transfer of Saudi volunteers had, to my understanding, both a domestic and foreign policy purpose. These young men were graduates of the Islamic universities in Saudi Arabia, colleges where religious degrees are obtained rather than a technical qualification more conventionally useful for the job market. Apart from a religious education, the graduates are also imbued with an Islamic spirit and energy with which the kingdom has difficulty coping. Sending these men abroad re-directed their energies. Some died in the fighting, others eventually returned home. For those still determined to be Islamic activists, jobs were found for them in the mutawa, the religious police, who administer such restrictions as making sure shops are shut at prayer times and women wear appropriate clothing. Others, who had perhaps matured and no longer wanted to be zealots, married, found jobs and settled down.

Supplementing official efforts of Saudi foreign policy in its “Islamic strand” are the activities of Islamic institutions in Saudi Arabia and those Islamic charities that work overseas.

### **3. The Islamic institutions of Saudi Arabia and the relationship between them, the Saudi royal family and Saudi Islamic charities, some of which were discovered even before 9/11 to have links with al-Qaeda and other Islamic terror groups.**

The Saudi Foreign Ministry and its network of embassies provides a crucial structure for the propagation of Wahhabism and distributing state funds to support the growth of Wahhabism across the world. Until 9/11 it was not widely realised that Saudi embassies had Islamic affairs departments charged with this role. Saudi Arabia depicts this role of their embassies in innocent terms. But here in Washington, funds from the ambassador’s wife were reaching Saudi individuals in California linked to 9/11. And several countries, including the US, have withdrawn diplomatic credentials from Saudis working in Islamic affairs departments because of links with terrorism.

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<sup>5</sup> “Saudi Arabia – a country study.” Page 228.

Saudi Arabia has also established or joined a range of quasi-government organisations. These support its policies and preserve its leadership role. They are not necessarily Islamic in nature. One, the Gulf Co-operation Council, set up in 1981 and headquartered in Riyadh, is defensive against the perceived threats of Iraq and Iran, both Islamic themselves – the “regional security strand” of Saudi foreign policy. And Saudi Arabia’s powerful voice as a member of Opec, whose other members include non-Muslim Nigeria and Venezuela, derives from the kingdom’s vast oil reserves, high exports and spare capacity.

The Saudi Fund for Development is another key element of in the kingdom’s foreign policy. Established in 1974 and based in Riyadh, it is officially described as “the most important channel for Saudi Arabia aid.”<sup>6</sup> Repayment terms for loans are generous (50 years with a 10-year grace period) and the grant component can amount to 60 per cent. The cost of the loans is generally 1 per cent.<sup>7</sup> The Fund has contributed financing to 330 projects in 63 countries: 15 Arab countries, 30 African countries, 13 Asian countries and five European and Latin American countries. An unstated string attached to this largesse is support for Saudi Arabia in diplomatic forums. I am looking into these loans to see where more precisely these funds are going.

Several Islamic organizations based in Saudi Arabia are also key to Saudi foreign policy:

**Muslim World League (MWL).** (Also sometimes known as the World Muslim League.) Based in Mecca. Established in 1962 as a counter to the Arab nationalism of the then Egyptian leader, Gamal Abdul Nasser, by the then Saudi crown prince, later king, Faisal bin Abdul Aziz, the father of the present Saudi foreign minister, Prince Saud al-Faisal. Crown Prince Faisal employed many exiled members of the Egyptian Muslim Brotherhood, an Islamist political party banned in Egypt in the new organization and elsewhere in the Saudi bureaucracy and teaching system.<sup>8</sup> The stated purpose of the MWL is: to advance Islamic unity and solidarity, provide financial assistance for Islamic education, medical care and relief work.

*(Documents seized in Bosnia in the year 2002 show that a meeting of “bin Laden associates” took place in Bosnia, and the MWL/IIRO offices there. At this meeting it was discussed whether or not the MWL’s offices in Pakistan would be the place from*

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<sup>6</sup> According to King Fahd’s official website: [www.kingfahdbinabdulaziz.com/main/n020.htm](http://www.kingfahdbinabdulaziz.com/main/n020.htm)

<sup>7</sup> Source: Saudi Ministry of Information. [www.saudinf.com/1104.htm](http://www.saudinf.com/1104.htm)

<sup>8</sup> Entry for world Muslim World League in “Dictionary of the Middle East”, by Dilip Hiro, MacMillan, London 1996. The entry further says that the League was originally based in Geneva “to counter propaganda by Egypt.” “Its function was to hold seminars and conference on Islam and generally act as a mouthpiece of Saudi Arabia in its interpretation of Islam.” After the Organization of the Islamic Conference was founded in 1969, with its headquarters in the Saudi city of Jeddah, the League moved to Mecca. “It remained tied to the House of Saud and reflected the official policy of Saudi Arabia.” Hiro gives an example of this: in 1990/91, after Iraq invaded neighboring Kuwait, a “World Muslim League-sponsored conference of 350 Muslim ulema from 80 countries stated that since the Saudis Arabia Government had invited foreign troops for self-defense, its action was in line with the Sharia [Islamic law].”

which “ ‘attacks will be launched’ ”. The notes from this meeting were taken on MWL/IIRO stationery.<sup>9</sup>

The U.S. offices of the Muslim World League and several affiliated organizations were raided by the Treasury Department on March 20, 2002 due to their suspected ties to terrorist organizations.<sup>10</sup>

The Rabita Trust, a group that operates under the Muslim World League, has been banned by the United Nations, United States, Canada and other nations due to suspected ties to al-Qaeda and Osama bin-Laden.<sup>11</sup> The United States Treasury Department has listed the Rabita Trust as having connections to al-Qaeda.<sup>12</sup>

**Organization of the Islamic Conference (OIC).** Based in Jeddah. Established in 1971 after heads of state and foreign ministers summits in 1969 and 1970. Prompted by the 1969 fire at the al-Aqsa mosque in Jerusalem, caused by a deranged Australian tourist but blamed on Israel. Purposes include: to promote Islamic solidarity and support the Palestinians.

**Islamic Development Bank (IDB).** Based in Jeddah. Established in 1973; formally started operations in 1975. Comes within the Organization of the Islamic Conference system.<sup>13</sup> Purpose: to encourage economic development and social progress of member countries and Muslim communities in non-member countries, in accordance with the principles of Islamic Sharia (sacred law). Of the 54 national shareholders, Saudi Arabia is by far the largest single, contributing 27.33 per cent of the subscribed capital.<sup>14</sup>

(In July 1999, the IDB gave a grant of \$250,000 for the Washington-based Council on American-Islamic Relations, CAIR, for refurbishment of new offices.<sup>15</sup> Since September 11, 2001 three CAIR officials have been indicted by the federal government on terrorist charges<sup>16</sup> IDB has allocated significant grants to several Islamic Centers in the United States including the Al-Noor school in Brooklyn, New

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<sup>9</sup> “List of Early al Qaeda Donors Points to Saudi Elite, Charities,” Glenn R. Simpson, *The Wall Street Journal*, 18 March 2003.

<sup>10</sup> “A Nation Challenged: The Money Trail; Raids Seek Evidence of Money-Laundering,” Judith Miller, *The New York Times*, 21 March 2002..

<sup>11</sup> “Quebec group tied to al-Qaeda money web: Virginia office raided,” Stewart Bell, *National Post*, 21 March 2002

<sup>12</sup> “A Nation Challenged: The Money Trail; Raids Seek Evidence of Money-Laundering,” Judith Miller, *The New York Times*, 21 March 2002.

<sup>13</sup> Despite its supposed status as an OIC body, the IDB is listed as a Saudi Government Agency in a booklet produced by the Saudi Embassy in London in 1996, “King Fahd: the Years of Devotion” page 81.

<sup>14</sup> The second largest shareholder is Libya with 10.96per cent. After that Iran has 9.59 per cent and Egypt has 9.48 per cent. [www.isdb.org/english\\_docs/idb\\_home/IDB-M-C.htm](http://www.isdb.org/english_docs/idb_home/IDB-M-C.htm)

<sup>15</sup> [www.isdb.org/english\\_docs/idb\\_home/BusOpp.7.6.2.htm](http://www.isdb.org/english_docs/idb_home/BusOpp.7.6.2.htm)

<sup>16</sup> Indictee Bassem Khafagi: “CAIR Official Arrested on Terrorism Suspicions”, SeattlePI.com, March 17, 2003. Indictee Randall Todd (Ishmail) Royer: “Live Dialogue” with Nihad Awad and Ismail Royer no longer available at [www.islamonline.net/livedialogue/english/Guestcv.asp?hGuestID=605R88](http://www.islamonline.net/livedialogue/english/Guestcv.asp?hGuestID=605R88) See also “Area Man Found Path with Islam; He is Charged with Conspiring to Fight with Muslims Abroad,” Karen Branch-Brioso, *St. Louis Post-Dispatch*, June 29, 2003. Indictee Ghassan Elashi: CAIR-TX Articles of Incorporation, September 29, 1998, Office of the Texas Secretary of State and “Holy Land and Infocom, Through the Years,” *The Dallas Morning News*, February 22, 2003.

*York. Shortly after September 11, 2001, The New York Times printed an article featuring the school in which middle school children expressed their support for fighters of Islam and their willingness to follow in such fighters' footsteps.<sup>17</sup> Additionally, The Islamic Development Bank sends hordes of money to countries on the State Department's list of state sponsors of terrorism.)<sup>18</sup>*

Saudi Arabia has set up other organisations which it claims are non-official. They are a conduit for Saudi government purposes and the Islamic charitable donations of Saudi individuals. They include:

**World Association of Muslim Youth (WAMY).** Based in Riyadh. Established in 1972. Purpose: "to serve the true Islamic ideology based on Tawheed, the Unity of God."<sup>19</sup> (Tawheed is a reference to the Wahhabi form of Islam, sometimes referred to in English as "unitarianism".) WAMY also co-ordinates Islamic youth organizations across the world.

WAMY's British website [www.wamy.org.uk](http://www.wamy.org.uk) describes the organization as independent. The website says WAMY has a presence in 55 countries and associate membership with over 500 youth organizations around the world. The website says WAMY is recognized by the United Nations as a non-government organization (NGO) for its humanitarian and relief work in the Muslim world. Among the means to achieve the aims of WAMY are, according to the website, organizing haj and umra trips (pilgrimages to Mecca and Medina). According to the Saudi Arabian Information Resource, an official Saudi website, WAMY is responsible for building mosques and Islamic Centers across the globe. In 2002, WAMY constructed 28 mosques alone in Sudan.<sup>20</sup>

Until his death in a car crash in 2002, the secretary-general of WAMY was Dr Manea bin Hamad al-Juhani, a member of the Saudi consultative council, the main government advisory body whose members are appointed by the king. WAMY's president is Sheikh Saleh Al-Asheikh, the Saudi minister of Islamic affairs.<sup>21</sup> WAMY's treasurer in the US was at one time, Abdullah bin Laden, a brother of Osama bin Laden.

*(Indian officials and the Philippine military have accused WAMY of funding terrorist groups and militant Islamists in, respectively, Kashmir and the Philippines. Romania Intelligence says WAMY operates as a Hamas front in the country.*

*At the November 2002 WAMY annual conference, held in Riyadh, an honored guest was Hamas leader, Khalid Mishal, who, at an Islamic conference earlier in 2002, praised suicide bombers and called for a religious ruling justifying suicide operations.<sup>22</sup>*

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<sup>17</sup> "The 2 Worlds of American Muslim Teenagers," Susan Sachs, *The New York Times*, October 7, 2001.

<sup>18</sup> See [www.isdb.org](http://www.isdb.org) Special Assistance Programs.

<sup>19</sup> See WAMY website: [www.wamy.org/islam/wamy.html](http://www.wamy.org/islam/wamy.html)

<sup>20</sup> "30/01/2002 WAMY Opens 28 New Mosques in Sudan," Jiddah, Saudi Arabia, available at [www.saudinf.com/main/y3675.htm](http://www.saudinf.com/main/y3675.htm)

<sup>21</sup> "Combating Terrorist Financing, Despite the Saudis," by Matthew Levitt. Policywatch 673, Nov 1, 2002. The Washington Institute for Near East Policy.

<sup>22</sup> Matthew Levitt, already cited.

*WAMY operations in the United States include disseminating hateful literature and Wahhabist propaganda to Islamic schools and Centers. Jamal Barzinji, who is listed as having offices at WAMY in Riyadh, is a prominent Wahhabi spokesman in North America.<sup>23</sup> Barzinji was an officer of at least three of the organizations whose Northern Virginia offices were raided by federal officials in March 2002 as part of Operation Green Quest.)*

**Saudi High Commission for Relief of Bosnia and Herzegovina.** Founded in 1993 by Prince Salman, the governor of Riyadh province in Saudi Arabia and a full brother of King Fahd. Has reportedly spent more than \$600m on mosques, schools, cultural centers and orphanages.

*(A suspect arrested by Bosnian authorities in February 2002 for alleged involvement in an attempt to blow up the US embassy in Sarajevo, and subsequently handed over to US authorities, worked for the Saudi High Commission in Sarajevo. A computer confiscated from the Commission contained details of crop-dusters and pesticides.)*

**International Islamic Relief Organization (IIRO).** An affiliate of the Muslim World League. Established in 1979. Based in Riyadh. “A major international organization largely financed by the Saudi Arabian Government. In the mid-1990s, the head of the MWL, who was appointed by King Fahd, was also chairman of the board of trustees of the IIRO, according to IIRO literature. The IIRO has offices in over 90 countries”<sup>24</sup> including in Virginia under the name of the International Relief Organization.<sup>25</sup>

*(The IIRO was listed in a 1996 US government intelligence document as having connections with Osama bin Laden and various terror groups. Quoting a clandestine source, the document said “the IIRO helps fund six militant training camps in Afghanistan.*

*According to the Washington Post, the US arm of the IIRO (International Relief Organization) received \$10 million from Saudi Arabia which was used to set up a company called Sana-Bell, that gave \$3.7 million to BMI, a private Islamic investment company that “may have passed the money to terrorist groups.”<sup>26</sup> The Council on American Islamic Relations in Washington, DC has received funds from the IIRO’s U.S. office.)<sup>27</sup>*

**Al-Haramain.** Headquartered in Riyadh. The Saudi Islamic affairs minister and WAMY president, Sheikh Saleh al-Asheikh, is also “superintendent of all foundation activities” for the al-Haramain Islamic foundation.

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<sup>23</sup> The International Institute of Islamic Thought, Articles of Incorporation, State of Virginia, June 25, 1985.

<sup>24</sup> Description comes from a CIA-produced intelligence document in 1996 that formed the basis for the May 9, 2003 Wall Street Journal story, “U.S. officials Knew of Ties Between Terror, Charities.”

<sup>25</sup> See Articles of Incorporation for the International Relief Organization, (fictitious name document) obtained from the State of Virginia Corporation Records Department .

<sup>26</sup> “US links Islamic Charities, Terrorist Funding”, Washington Post. August 20, 2003.

<sup>27</sup> IRS Tax Return Form 990, Council on American Islamic Relations for years 1995 and 1997.

*(In March 2002, a joint U.S.-Saudi order froze the accounts of the offices of al-Haramain in Bosnia and Somalia because of links to Egyptian and Somali groups linked with al-Qaeda. By August 2002, the Bosnia office had re-opened, apparently after Saudi pressure on the Bosnia government.)*

**Benevolence International Foundation (BIF).** Previously known as Lajnat al-Birr al-Islamiah (LBI). Founded in 1987 by a Saudi citizen, Sheikh Adil Abdul Galil Betargy. Branches in Saudi Arabia and Pakistan.

*(According to the U.S Government, “one of the purposes of LBI was to raise funds in Saudi Arabia to provide support to the mujahideen then fighting in Afghanistan” and to provide “cover for fighters to travel in and out of Pakistan and obtain immigration status.”*

*In December 2001, US authorities raided BIF’s Chicago offices and found videos and literature glorifying martyrdom. In March 2002, Bosnian authorities searched BIF’s Sarajevo offices and seized weapons, booby traps, false passports, and plans for making bombs. They also found an al-Qaeda organizational chart, notes on the formation of al-Qaeda by Osama bin Laden and others, and a list of wealthy sponsors from Saudi Arabia.<sup>28</sup>*

*In August 2003, the Syrian-born head of BIF in the US was sentenced to 11 years in prison after being convicted of fraud. Enaam Armaout had admitted diverting thousands of dollars from BIF to Islamic militants in Bosnia and Chechnya.)*

**Sultan bin Abdul Aziz Charitable Institution.** An “independent” charity established by Prince Sultan, the Saudi defense minister and second deputy prime minister. Established in 1995. Purposes appear to be for work within Saudi Arabia.<sup>29</sup>

*(The charity, named as the Prince Sultan Humanitarian Society, was listed in an August 2003 news report as attending a meeting of NGOs in Riyadh to develop “a comprehensive strategy for regional stockpiling of humanitarian relief materials and to discuss the reconstruction of war-torn Iraq”.<sup>30</sup> Other charities listed included the International Islamic Relief Organization, Human Appeal International and Qatar Charitable Society, all listed in a 1996 US Government intelligence document reporting links between Islamic charities and terror groups.<sup>31</sup>)*

King Fahd himself has made considerable donations across the world for the building of mosques, including in the United States, and the distribution of copies of the Koran.<sup>32</sup>

The direct involvement in charities by such senior members of the royal family as King Fahd, Prince Sultan and Prince Salman illustrate the difficulty of working out

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<sup>28</sup> “Combating Terrorist financing, Despite the Saudis”, by Matthew Levitt, Policywatch 673, the Washington Institute for Near East Policy, November 1, 2002.

<sup>29</sup> [www.ariyadh.com/English/organizations/charity\\_org/sultan\\_charity\\_org.htm](http://www.ariyadh.com/English/organizations/charity_org/sultan_charity_org.htm)

<sup>30</sup> “Prominent NGOs Set to Meet in October”, Arab News, August 26, 2003

<sup>31</sup> Wall Street Journal, May 9, 2003, already cited.

<sup>32</sup> In the early 1990s King Fahd was reported to have sent one million copies of the Koran to the former Soviet Republic of Central Asia.

where an individual prince's government role ends and his private activities begin. Many years of researching Saudi Arabia lead me to conclude that, although this is real question in the West, it is meaningless in Saudi Arabia. The Saudi royal family sees itself as owning Saudi Arabia. The revenues and assets of the kingdom are for it to spend as it thinks fit. The printing works in Mecca that produces copies of the Koran for distribution to pilgrims and across the world is government-owned and funded.

So, if a member of the royal family with an official government position wants to appear generous, he contributes to charity, probably with what we in the West would consider government money. If he wants to pay off Osama bin Laden so that al-Qaeda attacks elsewhere than in the kingdom, he uses government money.

The Saudi Arabian Government denies it has any role in aiding Islamic terrorism. It does not even admit to any carelessness in its responsibilities. Saudi spokesmen such as the Foreign Affairs Adviser to Crown Prince Abdullah, Adel al-Jubeir, are articulate in defending the kingdom from such charges. But a recent interview given by Adel al-Jubeir contains not only the usual denials and claims of being misrepresented but also what I know to be lies. I was told by senior British officials, within weeks of the men's arrests, that they were being tortured and were innocent of the bomb charges. I attach a transcript of this interview, given to the BBC in August. In claiming that recently released British expatriates had really been guilty of causing bomb explosions and had not been tortured while in Saudi custody, Adel al-Jubeir, has blown apart the rest of his defense of Saudi Arabia.

I conclude that the senior members of the Saudi royal family and individual Saudi citizens have different political aims and priorities than the United States Government. These aims and priorities can endanger US policies and citizens. The US must take action to protect its policies and citizens. It cannot rely on the co-operation of the Saudi Arabian Government to do this.

Interview with the Adel al-Jubeir, Saudi foreign affairs adviser to the Crown Prince.  
The World this Weekend.  
Sunday, August 18, 2003-09-06 BBC Radio 4 1pm

BBC (Justin Webb): Why [are] the Saudis so unpopular in some quarters [in Washington]?

Adel al-Jubeir: We have become a political football. I have heard the most outrageous charges being leveled at Saudi Arabia, emanating from complete and total ignorance of Saudi Arabia by people who should know better.

BBC: At the end of the day though there was a Congressional report into the events of September 2001. Part of the report is, of course, state secret and the Saudis would like it not to be secret. But even the part that was public was pretty critical of Saudi Arabia. And it is reasonable, presumably, for people to say, well, the Saudis certainly haven't behaved perfectly in the recent past.

Adel al-Jubeir: If you look at the report and you look at the sections about Saudi Arabia that are not secret. You will find that there are lots of caveats. A lot of it is trying to connect dots that don't exist. If any one had tried to put together those dots involving any other country, people would throw them out of the room.

BBC: What about the wider charge. That the Saudis are simply being slow. They are dragging their feet in enacting the reforms that they have promised to enact?

Adel al-Jubeir: That's nonsense. I do not believe there is any other country in the world that has cooperated with the US as extensively as Saudi Arabia in tracking down terrorists.

BBC: Let me put this to you. You have a man who is interior minister, Prince Nayef who said after the attacks of September 11, 2001, that he thought it was the responsibility of Zionists. He sounds as if he is a person not fully on board.

Adel al-Jubeir: I don't think that that is a correct description of Prince Nayef. He is the interior minister. He is in charge of the security forces that are leading the war against terrorism. They have questioned thousands of people. They have arrested over 600 people. They have broken up a number of al-Qaeda cells in Saudi Arabia. These are not the actions of someone who is not on board.

But in any case we know who did 9/11. It was al-Qaeda. It was bin Laden. We know why he put 15 Saudis on the aeroplanes. Because he wanted to give this operation a Saudi face. To make it look like a Saudi operation.

BBC: What about the charge that we have heard that there is still financing of terrorism through a charity which has a very close relationship with the government: the International Islamic Relief Organization. What do you say to that?

Adel al-Jubeir: I think again in Saudi Arabia's case charges are leveled without proof. Where we have seen the evidence of Saudi involvement with terrorism, we have taken very strong action. We have shut down offices of charities outside Saudi Arabia and

we have sent their names to the United Nations so that they will be considered criminal organizations. We have audited our charities. The last thing we want to do is fund people whose objective is to murder us.

BBC: Part of all this, isn't it, is that the business of accepting that there is terrorism inside Saudi Arabia. Clearly recent events, the events of May, the car bombings, has made it obvious to everyone there is a terrorism problem in Saudi Arabia. This is, of course, very keenly felt in Britain where we have these six men who were accused of a terrorist offence, convicted, very recently sent back to Britain, pardoned. Do the Saudis now accept that might have been an Al-Qaeda bombing?

Adel al-Jubeir: No. What happened is that there was a series of explosions that were perpetrated by rival gangs who were involved in smuggling alcohol. We have the evidence. We have the proof. And we stand by it.

I don't expect that the men who were pardoned would come out and say: "Oh, Gee, the Saudis were really right. We were alcohol smugglers and we tried to shoot each other."

But for people to think that Saudi Arabia would try to pin charges on foreigners in order to hide a terrorism problem is preposterous.

BBC: Well, they say that not only were charges pinned on them but also they were tortured while they were in Saudi prisons.

Adel al-Jubeir: We deny that. Let them be examined by medical doctors and we will see. The King has the right to pardon people and he exercised that right. He felt it was in the best interests of the nation and in the best interests of our relations with Great Britain.

BBC: So they were let out for political reasons?

**Adel al-Jubeir: They were pardoned. They were pardoned. When the King of Saudi Arabia pardons people it should not be a big deal. We are damned if we do and damned if we don't.**

I do not believe that any other country in the world would be the subject to this unfair treatment, in particular in this country. And, unfortunately, in particular in England. Your press is not a fan of Saudi Arabia's and has never been a fan of Saudi Arabia's.

BBC: Let me finish with a wider point. Bring it back to America and your relations with America because clearly that is such a key relationship in the modern world. And it is a relationship that is under such great strain from both sides at the moment. Is your real difficulty with President Bush that he has set so much store by democracy and political freedom and you can't really come up with the goods?

Adel al-Jubeir: This notion that Saudi Arabia is opposed to democracy is ridiculous. Saudi Arabia is moving forward in terms of its own internal reforms at its own pace. We will take our country wherever our people want to take it.

BBC: And is that in a democratic direction?

Adel al-Jubeir: Yes. Absolutely.

BBC: How soon?

Adel al-Jubeir: I cannot tell you how soon.

BBC: But are we talking decades?

Adel al-Jubeir: I think it will be a lot shorter than that. Whatever our people want.

BBC: A truly functioning democracy? That is an extraordinary thing for people to hear. With women having the vote?

Adel al-Jubeir: Whatever the people want, that's where the country will go.

BBC: And Saudi Arabia will continue to be in your view an ally of the US and an ally of whom the US can be proud:

Adel al-Jubeir: Yes, our country has been a friend and ally of the United States for over six decades. I do not believe that, with the exception of Great Britain, America has a stronger or closer ally than Saudi Arabia. The difference between us and many of America's other friends in the region is we pay are own way. And I think some people in this country have a problem with that.