



Financing and Facilitation of Foreign Terrorist Fighters and Returnees in Southeast Asia

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Executive Summary

An estimated 1,000–1,500 Southeast Asian nationals or residents are believed to have traveled to Iraq and Syria to join the Islamic State of Iraq and the Levant (ISIL), al-Nusra, and other armed groups. Others attempted to travel from or transit through Southeast Asia and were intercepted by authorities. They represent only a small percentage of the overall cohort of foreign terrorist fighters (FTFs) in Iraq and Syria, but their existence is notable given the active terrorism landscape in Southeast Asia, which includes several prominent ISIL-affiliated individuals and organizations as well as an active online ISIL recruitment and propaganda network. These considerations heighten concerns about the potential threat posed by returnees and FTFs who may seek to relocate to the region with the fall of ISIL's so-called caliphate.

Despite a growing volume of research on FTFs globally, there remains limited publicly available research on the financial footprints of FTFs and the facilitation networks that support them. The absence of this information hinders efforts to detect and disrupt potential FTFs and returnees, and also contributes to an underutilization of financial intelligence to support broader criminal and intelligence investigations related to FTFs and returnees.

This typology report, produced in partnership between the Asia/Pacific Group on Money Laundering (APG) and the Global Center on Cooperative Security, seeks to examine what is known and unknown regarding the financial profiles of FTFs connected to Southeast Asia and to explore the collection and utilization of financial intelligence related to FTFs in the region. In providing updated data, the report considers what has been learned about the financial patterns and profiles of FTFs since the initial wave of recruitment in the mid-2010s and how that learning can be applied to combat the ongoing challenge of FTFs returning or relocating to Southeast Asia.

Although focused on Southeast Asia, development of this report involved consultation and engagement with the wider APG membership to build a more complete picture of the ways in which FTFs may transit through, relocate, or seek to join terrorist organizations in Southeast Asian countries, and to understand the mechanisms for exchanging financial intelligence related to FTFs among members of different sizes, capacities, proximities to conflict, and terrorism financing threat levels.

This report reflects the findings from 19 responses to a questionnaire distributed to APG members in December 2019 (46% response rate), with the responding members being Australia, Bangladesh, Cambodia, Canada, the People's Republic of China, Fiji, Hong Kong China, Indonesia, Japan, the Lao People's Democratic Republic, Macao China, Malaysia, the Maldives, New Zealand, the Philippines, Singapore, Sri Lanka, Chinese Taipei, and Thailand. The report further draws from discussions held during a series of meetings with APG members, participants in the Counter-Terrorism Financing Summit's Financial Intelligence Consultative Group (FICG), and a focused roundtable with private sector actors, as well as from a diversity of public-source information.

Information collected for this report indicates an increased understanding of FTFs emanating from, transiting through, or returning/relocating to Southeast Asia. Although the number of FTFs reported by member governments was generally lower than public-source estimates on the scale of FTFs (especially for returnees), the responses suggest that governments in the region have benefited from an increased understanding of the demographics, motivations, and recruitment and facilitation tactics utilized by FTFs since the conflict in Syria and Iraq began.

The APG members who responded to the questionnaire indicated a baseline understanding of the sources of FTF funding in the region, and the channels through which these funds are moved and used to support FTF travel and operations. Social circles and personal resources (self-funded) remain the central source of funding for FTFs, supplemented by social media appeals, criminal activity, crowdsourcing platforms, and limited instances of abuse of nonprofit organizations. Members reported that FTFs move and use funds through licensed remittance companies, bank accounts and wire transfers, unlicensed remittance companies, domestic and foreign cash withdrawals, and third-party or mule accounts. Notably, a few respondents indicated the use of virtual currencies in relation to FTFs and their facilitation.

More than two-thirds of the respondents had developed some form of indicators for potential FTF activity and 58% reported receiving suspicious transaction reports (STRs) from the private sector and producing some form of financial intelligence related to FTFs. Responses to the APG questionnaire indicate that it remains difficult to identify financial patterns associated with potential FTF activity. The current red flag indicators for FTFs remain quite broad and heavily skewed toward the geographic location of the transaction or purchases associated with travel to a conflict zone or border region. As these transactions may also be for legitimate purposes, several indicators must be present to credibly indicate potential instances of FTFs or terrorism financing support. The lack of a common profile for FTFs, the use of cash transactions between unknown and unrelated individuals, and the transnational nature of FTF transactions further contribute to the difficulty of identifying an FTF on the basis of financial information alone.

Challenges in detecting FTF financial patterns underscore the critical importance of partnership between law enforcement, intelligence agencies, border control, and financial intelligence units (FIUs). Nine FIUs from the responding APG members (47%) reported receiving operational intelligence from domestic law enforcement

regarding confirmed or suspected FTFs, reflecting all but one with known FTF populations and including one reported transit hub. Eleven members (58%) reported that officials maintained a database of confirmed or suspected FTFs, and just over half reported that their FIUs had access to this database. One further jurisdiction reported having received a “watch list” for FTFs from domestic authorities. Customs and border officials, however, were notably absent from the questionnaire responses.

The majority of APG members indicated that information from law enforcement agencies triggered the analysis or development of financial intelligence products, including financial profiles, strategic intelligence on FTF activity, and tactical intelligence drawn from reports on large cash transaction reports, international fund transfers, and electronic transfers. In a roundtable hosted by the APG for private sector representatives in Southeast Asia on the financing and facilitation of FTFs and returnees, participants noted positive relationships with domestic authorities. Representatives from regional financial institutions indicated that the FIUs serve as a bridge between the private sector and law enforcement agencies. Direct relationships between financial institutions and law enforcement are generally reserved for time sensitive and critical issues. The survey data also suggests a one-way channel of domestic communication from the financial sector and FIUs to law enforcement, which was echoed by private sector representatives during the roundtable discussion, where they indicated that they often do not receive feedback on information provided to law enforcement agencies. Participants noted that they do not need feedback on specific case outcomes or details that may be sensitive, but that receiving feedback on the information they shared would validate that they are flagging the right information or, conversely, give them a sense of how to improve reporting. In most cases, it appears that law enforcement agencies are transactionally engaging the financial sector in support of ongoing investigations and intelligence operations but without providing feedback regarding the quality and usefulness of the information being provided. In general, the lack of

a robust feedback channel hinders the ability of FIUs to hone their analysis, provide more actionable intelligence, and guide the private sector in refining the indicators to improve the quality and reliability of STRs.

Across Southeast Asia, the exchange of financial intelligence domestically and between counterparts in different countries is improving and has contributed to successes in responding to FTF challenges. Domestic and international forums for sharing such information are important avenues through which trust can be built and information and intelligence can be shared in a timely and efficient manner. Some jurisdictions reported the establishment of task forces or domestic cooperation mechanisms related to terrorism financing and FTFs. Others noted the existence of public–private sector forums that engage financial service providers and other designated persons. Though timeliness challenges persist, the volume of international requests made and received by FIUs also suggests active international cooperation in the region related to FTFs and terrorism financing.

Based on these findings, the report puts forward a number of recommendations for APG members, namely that there is a need to:

1. increase the understanding and awareness of the threats posed by returnees, including their financial linkages and support structures;
2. support the private sector in improving and refining their “red flags” to detect transaction patterns that could suggest foreign terrorist fighter and returnee activity;
3. strengthen feedback channels from law enforcement to support more effective high-quality analysis by financial intelligence units;
4. continue to bolster mechanisms to facilitate the exchange of financial intelligence, including through public–private partnerships and ongoing regional forums.

Introduction

In 2014, United Nations Security Council Resolution 2178 defined foreign terrorist fighters (FTFs) as “individuals who travel to a State other than their States of residence or nationality for the purpose of the perpetration, planning, or preparation of, or participation in, terrorist acts or the providing or receiving of terrorist training, including in connection with armed conflict.”¹

Individuals have been attracted to conflicts in foreign lands for hundreds of years, including traveling to join terrorist organizations. However, the dramatic and brutal rise of the Islamic State in Iraq and the Levant (ISIL), and its ability to attract roughly 40,000 FTFs from more than 120 countries, have triggered renewed international attention on FTFs. A burgeoning volume of analysis has emerged from government agencies, academics, and think tanks on the demographics, motivations, pathways, exit ramps, and potential responses to FTFs and returnees.

One underexamined element of FTFs is the financial footprint they leave behind. Resolution 2178 called on member states to criminalize the financing of FTF travel—a provision later mirrored in the Financial Action Task Force’s (FATF) standards.² Yet, there remains limited publicly available research on the financing and financial transactions of FTFs, including the facilitation networks that support them.³ The absence of this information hinders efforts to detect and disrupt potential FTFs and returnees, as well as contributes to an underutilization of financial intelligence to support broader criminal and intelligence investigations related to FTFs and returnees.

Australian and Canadian authorities have delivered reports that include potential indicators of financial transactions associated with FTFs. The Royal United Services Institute (RUSI) and the International Centre

for Counter-Terrorism–The Hague (ICCT) published a paper considering how financial data from banks could be instructive in understanding the financial footprints of those traveling to or returning from Syria and Iraq. Though not limited to the consideration of FTFs, the FATF issued a report on the financing of recruitment for terrorist purposes in 2018 while two FATF-style regional bodies, the Asia Pacific Group on Money Laundering (APG) and the Middle East & North Africa FATF (MENAFATF), published a report on social media and terrorism financing in January 2019. Nonpublic research about the funding of ISIL and the financial profiles of its FTFs has also been produced by counterterrorism financing bodies, including the Egmont Group of Financial Intelligence Units, FATF and its regional-style bodies, and national authorities.

This report builds on and further elaborates on the body of knowledge on the financing of FTFs, focusing on what we have learned about the financial patterns and profiles of FTFs since the initial wave of recruitment in the mid-2010s. In particular, the report considers the ways in which financial intelligence can be utilized and exchanged to support law enforcement and intelligence agencies’ responses to potential returning and relocating FTFs since the fall of the so-called caliphate.

OBJECTIVES

This typology report, produced in partnership between the APG and the Global Center on Cooperative Security, seeks to:

- examine what is known and unknown regarding the financial profiles and transaction patterns of FTFs emanating from, transiting through, and returning or relocating to Southeast Asia;

- investigate the collection and usage of financial intelligence related to FTFs to support financial intelligence units (FIUs), police, prosecutors, and the private sector and to enhance their efforts to detect and respond to FTFs and returnees; and
- advance the knowledge base on FTF populations in Southeast Asia to support financial analysts and countering the financing of terrorism (CFT) practitioners in situating prevention, detection, and disruption efforts within a wider counterterrorism landscape.

The report provides an updated picture of the efforts of competent authorities and the private sector related to FTFs, reflecting on areas where progress has been made and where further opportunities exist to strengthen the capacities and responses of CFT practitioners. In doing so, it seeks to support ongoing efforts pertaining to returning and relocating FTFs and to the broader counterterrorism goals of preventing terrorist attacks and detecting, mapping, and disrupting terrorist networks.

METHODOLOGY

The report includes the findings of a confidential questionnaire distributed to 41 members of the APG in December 2019 (Annex B). The questionnaire sought information on the number of identified and suspected FTFs from responding jurisdictions, the nature of any associated criminal proceedings, identified methods for raising and moving funds, the use of financial indicators to detect potential FTF activity, and the sources, nature, and process for sharing financial intelligence between domestic and international authorities.

The research team received questionnaire responses from 19 jurisdictions in early 2020, representing a 46% response rate, with the responding members being Australia, Bangladesh, Cambodia, Canada, the People's Republic of China, Fiji, Hong Kong China, Indonesia, Japan, the Lao People's Democratic Republic, Macao China, Malaysia, the Maldives, New Zealand, the Philippines, Singapore, Sri Lanka, Chinese Taipei, and Thailand.

In this report, terrorism financing, financing the travel of FTFs, and the facilitation of FTFs refer to definitions established under UN Security Council Resolutions 1373 (2001), 2462 (2019), and 2178 (2014), as well as the FATF standards. These definitions are commonly adopted in the domestic legislation of the jurisdictions that responded to the APG questionnaire.

Following the definition pursuant to Security Council Resolution 2178, the questionnaire further segmented the FTF population into four categories:

1. **EMANATING** – nationals or residents of an APG member jurisdiction traveling or attempting to travel to another state for the purpose of perpetrating, planning or preparing, or participating in terrorist acts or providing or receiving terrorist training;
2. **RETURNING** – nationals or residents of an APG member jurisdiction who have successfully traveled to a third state for the above purposes and are returning to their state of origin;
3. **TRANSITING** – foreign nationals seeking entry or traveling through an APG member jurisdiction for the above purposes; and
4. **DESTINATION** – foreign nationals traveling to an APG member jurisdiction for the above purposes.

The domestic legislation of each responding jurisdiction determines whether individuals are considered “foreign terrorist fighters” or whether the groups they joined are designated “terrorist organizations,” which creates a potential for inconsistency in the application of these terms across responding jurisdictions. In most, but not all, cases, the respondents indicated that their nationals had joined groups that have been designated by the United Nations Security Council Committee concerning ISIL (Da'esh), Al-Qaida, and associated individuals, groups, undertakings, and entities.

The present report focuses its analysis on the FTFs associated with Southeast Asia, reflecting that the region has an active terrorism landscape that includes several prominent ISIL-affiliated individuals and organizations

as well as an active online recruitment and propaganda network. Development of the report involved consultation and engagement with the wider APG membership to build up a more complete picture on the ways in which FTFs may transit through, relocate, or seek to join terrorist organizations in Southeast Asian countries. Engaging the APG membership also allowed for a more robust consideration of approaches to utilizing financial intelligence in FTF responses, especially the existing mechanisms for exchanging financial intelligence among members of different sizes, capacities, proximities to conflict, and terrorism financing threat levels.

To augment and elaborate its analysis, the report also draws from a diversity of public-source information, including government reports and statements, primary data from ISIL files and affiliate interviews, typology reports from Combating the Financing of Terrorism (CTF) bodies, and the gray literature from academics, think tanks, and other international and regional experts, as well as media reporting where appropriate. The research

team acknowledges the limitations of the publicly available information on FTFs, including, in particular, a lack of qualitative data and primary source information and limited analysis on the financial patterns and profiles associated with FTFs globally.

The findings were further enhanced through discussions with APG members and observers during the APG Typologies Workshop held in February 2021, which featured presentations of case studies by several members. The report also benefited from engagement with terrorism financing analysts at regional FIUs who participate in the CTF Summit's Financial Intelligence Consultative Group (FICG). The research team was privileged to present the project and its preliminary findings at three FICG meetings in 2020, which also helped garner feedback and further insights. A virtual workshop hosted with representatives from the private sector in April 2021 further informed the report findings, including its analysis on the development and effective utilization of indicators of potential FTF financial activity.

Foreign Terrorist Fighters and Southeast Asia

Public data on the scale of FTFs in Iraq and Syria is inconsistent, incomplete, and still emerging. The most commonly cited estimate is that more than 40,000 individuals traveled to Iraq and Syria from at least 120 countries, a figure described by U.S. military officials as having “inherent imprecision.”⁴

The FTF wave peaked following ISIL’s declaration of a so-called caliphate in 2014, reaching an estimated 2,000 per month in 2015.⁵ As of mid-June 2017, Turkish authorities had recorded 53,781 individuals from 146 countries on a “no-entry” list due to concerns they may be seeking to join ISIL or its affiliates.⁶ That year, the International Criminal Police Organization (INTERPOL) had 43,000 names in its ISIL database⁷ and shared the details of more than 18,000 foreign ISIL fighters via its global network.⁸ Official estimates from 79 countries with FTF nationals indicated that 6,957 of these FTFs had died in battle by late November 2017, and at least 14,910 had already departed Iraq and Syria—36% of whom are reportedly in prison.⁹

An estimated 1,000–1,500 Southeast Asian nationals or residents are believed to have traveled to Iraq and Syria to join ISIL, al-Nusra, and other armed groups.¹⁰ Although Southeast Asian FTF recruits represent only a small percentage of the overall cohort to Iraq and Syria, the existence of FTFs is notable given the terrorism landscape in Southeast Asia.

There is a long-standing desire of some groups in the Southeast Asia region to establish Islamic rule, which may be part of why ISIL targeted Southeast Asia for recruitment. A Bahasa-language video titled *Joining the Ranks* urged Southeast Asians to travel to Syria, and ISIL’s propaganda and social media support networks influenced numerous regional groups and thousands of

individuals to pledge support, most notably at a wave of public rallies in 2014.

That same year, ISIL established the Katibah Nusantara, a military unit within ISIL for Malay-speaking individuals.¹¹ The unit sought to address communication challenges between ISIL and its Southeast Asian FTF recruits, many of whom were not fluent in Arabic or English. Katibah Nusantara recruited, united, trained, and mobilized FTF recruits from Southeast Asia.¹² The unit was first led by Indonesian national Bahrum Syah, who traveled to Syria at the age of 29.¹³ Bahrum Syah’s leadership later faced competition from other prominent Indonesians, including Abu Jandal (also known as Salim Mubarak) and Bahrun Naim.¹⁴

According to some accounts, Katibah Nusantara had as many as 200 members, though other estimates are much lower, closer to 30–40.¹⁵ It is reported to have captured five Kurdish territories in Syria in 2014.¹⁶ Two of its Malaysian recruits also carried out suicide bombings that killed more than 30 people the following year.¹⁷

Although its primary goal was to recruit and train Southeast Asian FTFs in Iraq and Syria, Katibah Nusantara also connected regional extremist networks.¹⁸ Bahrum Syah worked with M. Fachry, together with the support of Omar Bakri Muhammad, to establish the Forum of Islamic Law Activists (FAKSI) in 2013, which became the “engine” of the pro-ISIL network in Indonesia.¹⁹ FAKSI had connections with local terrorist groups, like the Mujahidin of Eastern Indonesia (Mujahidin Indonesia Timur, MIT), the Mujahidin of Western Indonesia (Mujahidin Indonesian Barat, MIB), and Jamaah Anshorul Tauhid (JAT).²⁰ Katibah Nusantara was to be “the vanguard for a fighting force that would reach into Indonesia, Malaysia, and the Philippines”

as well as facilitate shared connections and strategies between FTFs when they returned home.²¹

There are examples of returning and relocating FTFs perpetuating violence in Southeast Asia. For example, the alleged mastermind behind the June 2016 attack in Kuala Lumpur, Malaysian national Muhammad Wanndy (also known as Abu Hamzah Al-Fateh), traveled to Syria and declared himself a prominent ISIL recruiter and fundraiser in Southeast Asia. According to police reports, Wanndy was linked to at least one-third of the more than 250 people arrested in Malaysia between 2013 and 2016 for suspected links to ISIL.²²

There are also connections between ISIL and militant and terrorist groups in Southeast Asia. In the Philippines, the now-deceased leader of the Abu Sayyaf Group (ASG), Isnilon Hapilon, was declared by ISIL the emir for Southeast Asia in June 2016. As ISIL started to lose territory, it encouraged Southeast Asian supporters to travel to the Philippines instead of Syria and Iraq.²³ In 2017, an ISIL flag briefly flew over the city of Marawi in Mindanao, resulting in a five-month offensive by Philippine armed forces that displaced 360,000 people²⁴ and resulted in the death of more than 1,100.²⁵ While funded by local sympathizers and masterminded by locals Omar and Abdullah Maute, the conflict also reportedly received funding from ISIL-central and attracted FTFs.²⁶

To further understand the landscape of the financing of FTFs in Southeast Asia and support the analysis of the current states of policy and practice, it is necessary to scrutinize the estimates of the FTF populations and the available information regarding their demographics, motivations, and travel pathways. This section considers data provided by APG members alongside publicly available information on these topics, including international datasets, primary interviews, government reports, and other gray literature.

FOREIGN TERRORIST FIGHTER ESTIMATES

The APG questionnaire respondents recorded a total of 561 nationals from eight jurisdictions who authorities believe traveled abroad to join a terrorist organization.²⁷ A further two responding APG members recorded having a notable number of nationals who are publicly reported as being FTFs. Seven respondents recorded 122 individuals as being detained or intercepted by domestic authorities before suspected travel to Iraq and Syria; a group sometimes referred to as “frustrated” FTFs.²⁸

All eight jurisdictions reported nationals traveling to Syria to join ISIL. Other destination countries reported included Afghanistan, Iraq, Lebanon, Pakistan, Somalia, the Philippines, United Arab Emirates, the United States, and Yemen. In addition to ISIL, the respondents reported nationals seeking to join al-Nusra Front, al-Qaida, Al-Qaida in the Arab Peninsula (AQAP), Afnad Al-Sham, the Abu Sayyaf Group (ASG), Hizballah, Kurdistan Workers Party (PKK), and Lashkar e-Tayyiba.²⁹ This is in line with other research indicating that while many Southeast Asian recruits joined ISIL, a portion joined groups aligned against ISIL such as Jabhat al-Nusra.³⁰

Exact figures remain elusive, but the numbers provided by the APG respondents are generally lower than open-source estimates on the number of FTFs. Only two jurisdictions reported numbers that matched media accounts. Table 1 list some publicly reported figures, although it is to be noted that data is counted and reported differently across jurisdictions, sources, and timeframes.

It is also important to recognize that the figures below may include children and other potential noncombatants. Of the approximately 700 Indonesian and 65 Malaysian nationals reportedly being held in Syrian prisons or camps, only 34 and 11, respectively, have been reported as being suspected fighters (all male).³¹ Nearly half the Indonesians who went to Iraq and Syria were women and children, and while some intended to join ISIL, others went for other purposes, including for humanitarian purposes or to live under Islamic rule.³²

Table 1. Open-Source FTF Estimates

	IDENTIFIED FTFs		CURRENT STATUS		
	Known or believed to have traveled successfully	"Frustrated": intercepted or deported prior to arrival in Iraq or Syria	Believed to have remained in Syria or Iraq	Returned to home country	Suspected or confirmed dead
Bangladesh ^a	~45			1	
Cambodia ^b	1				
Indonesia ^c	779	710	~689	86	103
Malaysia ^d	102	265	56	11	40
Maldives ^e	173	432	59		
Philippines ^f	≤100				
Singapore ^g	4 ^h	2	2		2
Thailand	n/a	n/a	n/a	n/a	n/a
Est. Total	1,204	1,409	805	98	145

- a. United Nations Office on Drugs and Crime, "Investigation, Prosecution, and Adjudication of Foreign Terrorist Fighter Cases for South and South-East Asia," 2018, p. 12; and Nuruzzaman Labu, "How Many Bangladeshis Have Joined IS?" *Dhaka Tribune*, 28 June 2017, <https://www.dhakatribune.com/bangladesh/crime/2017/06/28/many-bangladeshis-joined>.
- b. Richard Barrett, "Foreign Fighters: An Updated Assessment of the Flow of Foreign Fighters into Syria and Iraq," Soufan Group, 2015, p. 8.
- c. Fauzia Gustarina Cempaka Timur, Yanyan M. Yani, "Facing ISIS Returning Foreign Terrorist Fighters: Indonesia Perspective," *Indonesia Defense University, Jurnal Pertahanan* 5 no. 2 (2019): 38–47.
- d. "Amalina Abdul Nasir, "Returning Foreign Fighters: Is Malaysia Ready?" Middle East Institute, 26 May 2020, <https://www.mei.edu/publications/returning-foreign-fighters-malaysia-ready>; United Nations Office on Drugs and Crime, "Investigation, Prosecution, and Adjudication of Foreign Terrorist Fighter Cases for South and South-East Asia," 2018, p. 12.
- e. Ali Shareef, "Stranded Maldivian Women and Children in Syria to Be Repatriated by mid-2020," *Edition*, 18 December 2019, <https://edition.mv/news/14020>.
- f. Barbara Mae Dacanay, "100 Filipino Muslims Join Isil in Iraq," *Gulf News*, 20 August 2014, <https://gulfnews.com/world/mena/100-filipino-muslims-join-isil-in-iraq-1.1374342>.
- g. Information provided by authorities in the APG questionnaire on foreign terrorist fighters.
- h. This number does not include accompanying family members.

DEMOGRAPHICS

A handful of studies have drawn on primary data from ISIL's internal records and interviews with ISIL defectors, returnees, and detainees.³³ The majority of the literature is concerned with FTFs from Western countries. The role of social media in the recruitment of FTFs has also received notable attention,³⁴ as has debate around the real and perceived security risks posed by FTFs returning home to their countries of residence.³⁵ With the territorial

defeat of ISIL, there has been an increasing focus on the criminal justice challenges associated with the repatriation, rehabilitation, and/or prosecution of those suspected of having been members of ISIL, especially women and children.³⁶

The APG questionnaire did not collect information regarding the demographics of identified or suspected FTFs. This section presents additional research on the gender, age, marital status, education, religious training,

and occupation of FTFs globally and those from Southeast Asia particularly. It highlights and maps the diversity of FTFs to support financial analysis related to FTFs.

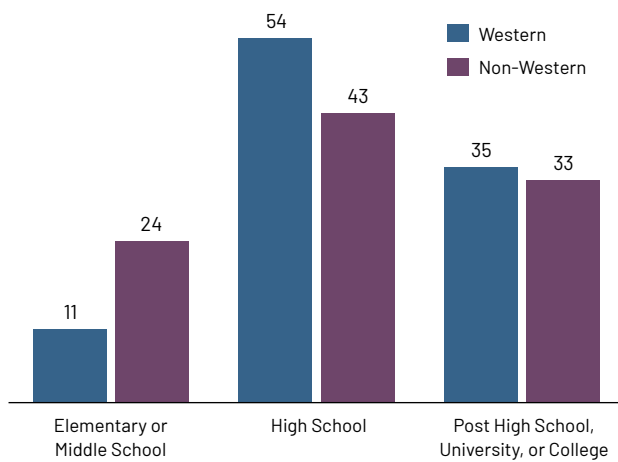
The section draws heavily from two primary sources of information. The first is related to a series of interviews conducted by Anne Speckhard and Molly Ellenberg between 2015 and 2019 with 220 ISIL returnees, defectors, and prisoners, including 122 FTFs (55.5%).³⁷ The second is a large cache of documents leaked by an ISIL defector in 2016, which contained entrance forms from more than 4,000 foreign recruits arriving in Iraq and Syria between early 2013 and 2014. This report draws on the analysis of these leaked documents by the Combatting Terrorism Center at the U.S. Military Academy West Point (CTC),³⁸ as well as on a study produced by Shashi Jayakumar and Cameron Sumpter on a subset of the records related to 95 individuals from Indonesia and Malaysia.³⁹ Where available, additional information from media reports on Southeast Asian FTFs is captured in Annex 1 for illustrative purposes.

■ **GENDER** – Although numerous women have joined ISIL, global data suggests that FTFs are predominately male. In 2018, the International Centre for the Study of Radicalisation (ICSR) at King’s College London reported that 75% of all FTFs were adult males, 13% adult females, and 12% minors (including foreign nationals born into ISIL).⁴⁰ The gender breakdown was estimated to be the same for Southeast Asian FTFs: 12%–13% adult females and 11%–12% minors.⁴¹ Although women did follow their husbands to the caliphate, research indicates that very few were manipulated or lacked agency in their decision.⁴² In Southeast Asia, accounts indicate a growing role for women in violent extremism, including as perpetrators, recruiters, propagandists, and facilitators of logistical and financial support.⁴³ During the APG Typologies Workshop conducted in February 2021, APG members and observers emphasized the dominant roles of female terrorists in offering tactical

contributions, including but not limited to operational and organizational support.⁴⁴

- **AGE** – FTFs are typically young, with global data indicating an average age of 26–27 at the time the individual joined ISIL.⁴⁵ The leaked ISIL records recorded approximately 400 prospective fighters younger than 18 when they arrived, of whom 41 were under the age of 15.⁴⁶ Indonesian FTFs captured in the dataset were notably older, averaging 32 years of age—making them the second oldest national cohort behind Algerians.⁴⁷ These figures were likely influenced by the older group recruited from East Java, whose average age was 37 (excluding two boys under the age of 12), but could also be influenced by the high cost of self-financing travel to the conflict zone.⁴⁸ The average age of the five Malaysians recorded in the dataset was 21.⁴⁹ Media reporting in 2015 on Australian FTFs noted an age range of 17–33 years old when the individual decided to join ISIL.⁵⁰
- **MARITAL STATUS** – Similar to their global counterparts, roughly 42% of male FTFs from Southeast Asia were single on arrival.⁵¹ The primary interviews suggested this number is slightly lower for women globally, of whom 37% were single or divorced on arrival and only 3% remained single at the time of their defection or departure from ISIL-controlled territory.⁵² This corresponds with ISIL propaganda that promised its members marriage and reports of an ISIL-run marriage bureau in Raqqa.⁵³ All but four of the married Southeast Asian recruits captured in the ISIL files had children, with the wider dataset indicating an average of 2.43 children per individual who reported having at least one child.⁵⁴ Although children were born in ISIL-controlled territory, it is not fully known whether any were born to Southeast Asian parents.
- **EDUCATION** – FTFs have a mixed educational background, but self-reported data in the ISIL files show a generally well-educated group of recruits. As indicated in Figure 1 prepared by the CTC, the majority of

Figure 1. Breakdown of Education Categories by Western and Non-Western FTFs



Source: Brian Dodwell, Daniel Milton, and Don Rassler, "The Caliphate's Global Workforce: An Inside Look at the Islamic State's Foreign Fighter Paper Trail," Combatting Terrorism Center at West Point, April 2016, p. 17.

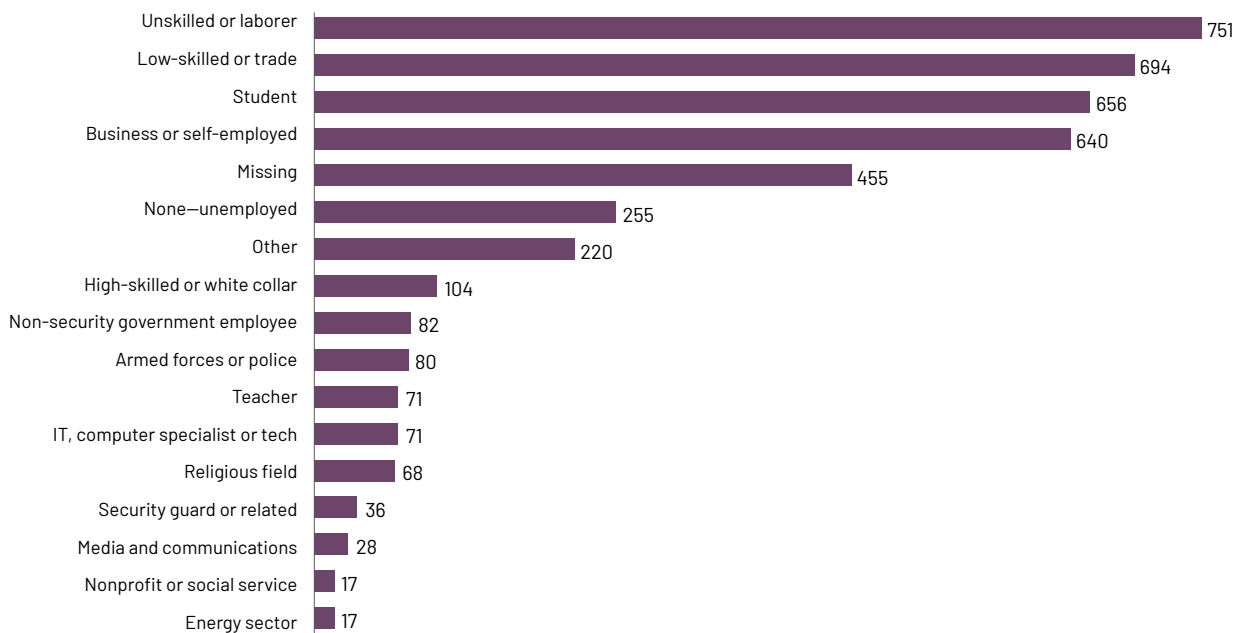
Western and non-Western recruits reported a high school education and a third of each group reported a post-high school education.⁵⁵ The Southeast Asian recruits reported higher levels of education overall: 7% noted having basic education, 30% secondary, and 28% some university (35% no response).⁵⁶ Interviews

indicated that male and female FTFs globally had approximately the same average years of education (11.18 and 11.59, respectively).⁵⁷

- **RELIGIOUS TRAINING** – ISIL entry forms inquired about recruits' level of Sharia knowledge, with recruits categorized as basic (70%), intermediate (23%), and advanced (5%).⁵⁸ Southeast Asian recruits considered themselves more advanced on average, with 34% claiming basic knowledge, 25% intermediate, and 14% advanced (27% did not answer).⁵⁹ In interviews with a global cohort of FTFs, 7.7% of men and 34.2% of women indicated they had converted to Islam.⁶⁰
- **OCCUPATION** – In the ISIL files, 22% of Southeast Asian recruits listed no former occupation or described themselves as unemployed.⁶¹ This is significantly higher than the wider dataset, where only 7% reported being unemployed (increases to 11% if blank responses are interpreted as unemployed).⁶²

When it was captured, employment data was not reported consistently. As illustrated in Figure 2, the CTC classified responses based on the nature of the

Figure 2. Number of Responses by Occupation Type



Source: Dodwell, Milton, and Rassler, "The Caliphate's Global Workforce," p. 21.

occupation. The majority were considered unskilled labor (20%) and low-skilled trade (18%), followed closely by a range for business and self-employment as well as students (each at 17%).⁶⁵ Of the Southeast Asians who were employed, the jobs listed included merchants (16%), students (14%), and higher-skilled positions, such as architects, engineers, and computer professionals (7%).⁶⁴ Interviews with ISIL affiliates allowed for examining employment through a gender lens, noting that 18% of women interviewed were stay-at-home mothers, 21.1% were blue-collar workers, 13.2% white-collar, and 26.3% students.⁶⁵

MOTIVATIONS

The drivers for engagement in violent extremism are highly individualized and reflect a complex interplay of political, economic, social, cultural, and personal factors. Studying these among FTFs is constrained by the small datasets, limited primary source information, and the potential for biased accounts from former members, defectors, and supporters seeking to justify their behavior and/or mitigate potential legal or citizenship consequences. Regardless, ISIL recruitment propaganda and interviews with former and current affiliates can provide some insights into the motivations for traveling to Iraq and Syria. In general, the motivations described by FTFs who joined ISIL correspond with those identified among the Southeast Asian recruits.

■ **HUMANITARIAN REASONS** – Early travelers to Iraq and Syria described humanitarian motivations for traveling stemming from the atrocities of the Syrian civil war and a desire to defend their Muslim counterparts.⁶⁶ For example, early Malaysian recruits joined Afnad Al-Sham, which initially indicated it operated in defense of humanitarian principles in the face of the oppressive dictatorship of Bashar al-Assad.⁶⁷ As the group began to project a more militant stance, some online communities supporting Afnad Al-Sham were described as “inadvertently” becoming supportive of ISIL and more tolerant of its brutality.⁶⁸

- **DESIRE TO LIVE UNDER A CALIPHATE** – The number of FTFs increased following ISIL’s pronouncement of its so-called caliphate in 2014. Travelers expressed a desire to live under Sharia law or a belief in the utopian nature of the caliphate as projected by ISIL propaganda, with some asserting that they did not seek or anticipate being forced into becoming fighters.⁶⁹
- **PARTICIPATION IN A JUST WAR** – Although not all recruits believed in ISIL’s doctrine, some did see the conflict in Syria as the most pressing for Islam.⁷⁰ ISIL has construed and promulgated the use of the term *hijra* to mean an obligation to migrate and undertake jihad in defense of Muslim territory.⁷¹ ISIL’s initial victories projected a sense of power, and its control of large swaths of territory lent it the appearance of credibility. Studies on FTFs from Indonesia and Malaysia indicate that this was sometimes perceived as a sign of divine blessing.⁷² ISIL recruitment narratives related to a just war became more prominent as it lost territory and include themes related to inevitable victory, martyrdom, the killing of enemies, and victimhood.⁷³ These narratives were reinforced by apocalyptic prophecies in Islam that have been interpreted as referring to the conflict in Syria and Iraq conflict, leading some FTFs to view the situation as a chance to participate in the “battle to end all battles.”⁷⁴
- **OTHER MOTIVATIONS** – Other motivations cited included a desire for adventure, a sense of belonging, a perceived ability to earn respect, and opportunities for upward social or economic mobility through marriage, employment, and other promised material benefits.⁷⁵ For European recruits, this was sometimes described in the negative—recruits felt excluded from their communities and felt they had nothing to lose and everything to gain by joining ISIL.⁷⁶ For some Indonesian recruits, ISIL was reportedly seen as a way to earn a higher salary and receive low-cost housing, health and education packages, and protection for their families should they die on the battlefield.⁷⁷

It should be noted that the motivations may differ for those who traveled to Iraq and Syria to join other armed groups. For example, Jemaah Islamiyah (JI) members traveled to Syria for humanitarian, religious, and logistical purposes, most often for a period of less than a year.⁷⁸ It has been asserted that most al-Nusra recruits that came via JI were intending to gain skills that could be used to advance the long-term goal of an Islamic state in Southeast Asia.⁷⁹ This is similar to how the prior wave of Southeast Asian foreign fighters to Afghanistan was facilitated in the 1980s. In that instance, local extremist group Darul Islam is believed to have led recruitment efforts and even financed travel costs.⁸⁰

PATHWAYS TO IRAQ AND SYRIA

The majority of FTFs traveled to Turkey and crossed via land into ISIL-controlled territory. As law enforcement pressure intensified, many recruits sought to conceal their intentions by taking indirect routes to Turkey, including through Southeast Asia. Five APG respondents reported their jurisdictions having served as a transit point for FTFs originating from Australia, France, Germany, Indonesia, Malaysia, the Maldives, and Singapore. This includes two members that did not report FTFs among their own nationals, and one member that also reported being a destination for FTFs. Some examples of FTFs transiting through Southeast Asian jurisdictions are included in Case Study 1.

Southeast Asian recruits followed similar direct and indirect travel patterns to Turkey and onward into ISIL-controlled territory. For example, Indonesians seeking to join ISIL were reported as following two main routes: a direct flight from Jakarta to Istanbul and then travel over land to the border town of Reyhanli, or an indirect route with stopovers in Malaysia (where false identity papers might be acquired) and Doha before arriving in Turkey.⁸¹ Case Study 2, excerpted from a report by the Institute for Policy Analysis of Conflict (IPAC), provides further information on the identified pathways utilized by Indonesian FTFs, including the reported facilitation costs.

According to leaked ISIL records, Southeast Asian FTFs crossed from Turkey into four Syrian towns: Tel Abyad (35 crossings), Jarablus (32), Azaz (21), and Atimah (3).⁸² This is in line with the common crossing points indicated in the wider dataset of FTF entry records, which reported 19 overall entrance areas.⁸³ Other noted pathways for Southeast Asian recruits to join ISIL included slipping away during medical assistance missions facilitated by JI's humanitarian arm Hilal Ahmar Society Indonesia (HASI); taking a boat from Yemen through the Suez Canal to the Syrian port town of Latakia; or departing from boarding schools in Egypt, Yemen, and Pakistan.⁸⁴

Social media was used by FTFs as a platform to share information, coordinate, and facilitate travel.⁸⁵ Yet personal contacts and networks remained critical for most who made the journey to Iraq and Syria, especially as Turkish authorities began closely monitoring foreigners on the Syrian border.⁸⁶ Few of the Southeast Asian recruits reported prior international travel experience in the ISIL entry forms,⁸⁷ which could further underscore the importance of personal networks in ensuring their successful transit. For example, Iraqi-born ISIL Border Chief, Abu Mohammad al-Shamali (also known as Tarrad Mohammad al-Jarba), was listed as having facilitated 52 of the 95 Southeast Asian foreign fighters' crossings in the ISIL files,⁸⁸ and is generally thought to be responsible for transferring more than 6,000 recruits into Syria.⁸⁹

Prior to departure, many Southeast Asian recruits sought approval from a selection panel established by ISIL activists, who would then transmit a letter of recommendation (*tazkiyah*) to ISIL contacts able to arrange passage for approved recruits. Most often these panels were based within local pro-ISIL groups. While they retained loose communication with each other, they typically drew on their own network of contacts within ISIL.⁹⁰ In Indonesia, Aman Abdurrahman ran or coordinated several such panels from his cell in the maximum-security wing of the prison on Nusakambangan.⁹¹

For those who did not secure *tazkiyah* prior to arrival, FTFs were requested to provide the name of at least one respected leader who had “vouched” for them on their entrance questionnaire. Abu Jandal, who became involved with Katibah Nusantara, was listed for more than 30 of the 95 Southeast Asian recruits in the ISIL files.⁹² Abu Miqdad al Indonesi (or Muqdad/Maqdad) was named more than 15 times; this is an alias that has been associated with an Indonesian man, Mohamad Sibghotullah, who was imprisoned from 2011 to 2014 for involvement in a

terrorist training camp and was later intercepted by police in Malaysia attempting to travel to Syria to join ISIL.⁹³

For non-ISIL groups, existing and old militant groups seem to play a role in facilitating travel. JI conducted its own lengthy selection process before sending its members to join al-Nusra.⁹⁴ In Malaysia, former JI leader Yazid Sufaat established four cells to support pro-al-Qaida cells in Syria by recruiting through weekly study cells at his home.⁹⁵

CASE STUDY 1. Transit of FTFs Through Southeast Asia

■ THE MALDIVES

In January 2015, a group of six Maldivians was stopped in Malaysia and deported in a joint operation between Malaysian and Maldivian police. The group was allegedly intending to travel onward to Turkey and then to Syria to meet up with another group of Maldivian recruits, including Azleef Rauf, a gangster accused of the murder of a Member of Parliament and moderate religious scholar. Police were alerted to the group's plans by a family member and were able to detain four of the alleged group members. The whereabouts of two others are unknown but they are suspected to be in Indonesia.

Source: Aaron Y. Zelin, “From Paradise Now to Paradise Hereafter: Maldivian Fighters in Syria,” *Jihadology*, 11 May 2015, [online](#).

■ INDONESIA

Jamaah Ansharut Tauhid (JAT) and Jamaah Tauhid Wal Jihad (JTJWJ, led by Aman Abdurrahman), are alleged to have facilitated travel to Iraq and Syria for Southeast Asian FTFs. Among this alleged network of JTJWJ individuals was Muhammad Fachry, responsible for recruitment and propaganda; Aprimul Hendri, responsible for raising funds for sending people to Syria; “Helmi,” who was responsible for purchasing the recruits’ tickets and planning their travel expenses; and Salim Mubarak, who was responsible for serving as a guide to facilitate their crossing through the Turkish border into Syria. Examples include:

- a. Muhammad Saifuddin Umar (also known as Abu Fida) was a former JI member and religious teacher of JAT based in Surabaya, East Java. In 2013, Abu Fida met a JAT member named “Toriq” while speaking at a Friday sermon at a mosque in Surabaya. Abu Fida asked Toriq for help getting

to Syria, and Toriq provided Abu Fida with the contact details of an individual named Helmi, who agreed to help arrange the trip. Abu Fida left Surabaya on 3 August 2014 with Abu Jandal intending to travel through Kuala Lumpur and onward to Istanbul. After falling ill, however, Abu Fida was quarantined by Turkish authorities and deported back to Indonesia on 6 August 2014.

- b. After serving time in Porong Prison in East Java for involvement with a terrorist training camp and after completing a deradicalization program, Muhammad Sibghotullah (also known as Abu Miqdad al Indonesi) was granted conditional release in March 2014. By then, Sibghotullah’s brother-in-law had traveled to Syria with Bagus Maskuron (also known as Abu Muqbil), who had been in prison for involvement in a 2010 bank robbery. Bagus connected Sibghotullah with Helmi on the condition that Sibghotullah brought Bagus’ family with him to Syria. On 30 November 2014, Sibghotullah, his sister-in-law’s family, and Bagus’s family traveled from Surabaya to Jakarta by train, from where they flew onward to Kuala Lumpur on 1 December. On arrival in Kuala Lumpur, they were arrested by Malaysian Royal Police at the immigration counter and deported back to Indonesia.
- c. Afif Abdul Majid attempted to travel to Syria as part of a humanitarian assistance and language interpretation program but was turned down. He also approached the editor of a pro-ISIS website, who declined to help over suspicions regarding his loyalty to ISIL. Eventually, Afif was connected with Kholid, a Syrian based in Hatay, Turkey, who arranged for his travel alongside Agung, another Indonesian originally from Lombok in West Nusa Tenggara.

CASE STUDY 1. Transit of FTFs Through Southeast Asia (continued)

On 13 December 2013, Afif and Agung traveled by air from Solo to Kuala Lumpur, and onward to Istanbul and then to Hatay, where Kholid's friend helped them reach an ISIL base in Syria. On 14 January 2014, Afif left Syria to return to Solo and was eventually arrested on 9 August 2014.

Source: Muh Taufiqurrohman, "The Road to ISIL: How Indonesian Jihadists Travel to Iraq and Syria," *Counter Terrorist Trends and Analysis* 7, issue 4, May 2015, pp. 17-25.

Source: Zelin, "From Paradise Now to Paradise Hereafter [online](#)."

■ SRI LANKA

- a. A 23-year-old male residing in a South Asian jurisdiction was suspected of being associated with four individuals accused of affiliation with ISIL. He allegedly converted

to Christianity to evade arrest and obtained a fake passport to travel to Colombo, Sri Lanka, to supposedly conduct missionary work from March–April 2016. After returning to the South Asian jurisdiction, he was arrested by authorities in December 2016 and found guilty of being a member of ISIL. As part of the investigation, the man indicated he was planning to go to Indonesia to visit his girlfriend, before going onward to Syria.

Source: Kamaljit Kaur Sandhu, "ISIS Recruit Converted to Christianity to Prevent Arrest, Was Planning to Reach Syria with Indonesian Girlfriend," *India Today*, 22 December 2016, [online](#).

CASE STUDY 2. Case Study 2. Pathways for Indonesian FTFs to Reach Syria

- b. "The first group to leave directly from Indonesia was led by Salim Mubarak Attamimi (alias Abu Jandal). In October 2013, he took a group of 10 Indonesians from Malang and Jakarta to Turkey. Wildan met them on the Turkish-Syrian border and guided them in. A second Indonesian group led by Abdul Rauf, who had been released from prison in 2011 after serving nine years for his role in the 2002 Bali bombings, left in 2013. [...]

Until 2014, it was relatively easy for Indonesian extremists to enter Syria. All they had to do was buy a ticket from Jakarta to Istanbul, head for the Syrian border, then find a contact to help them cross over. Kiki Rizki, a returnee who joined ISIL, said that when he arrived in Istanbul in October, he took a domestic flight to Gaziantep, a border city of some 1.7 million people. From Gaziantep, they drove to the town of Kilis and waited until evening. After dark, he and his companions crossed into Syria through holes in the barbed-wire border fence. There was little security along the border, in part because in the early years of the conflict, the Turkish government was encouraging a flow of logistical support to various opposition groups in Syria. [...]

Of the 92 Indonesians deported in 2017 whose data we have, 61% waited more than six months and 4% more than one year. Indonesian muhajirin also had to prepare

the money to pay the mafia to smuggle them into Syria at a rate of USD 500 per person—with no guarantee of money back if the crossing failed. Khaerul Anam, the amir of Jamaah Ansharut Daulah (JAD) from West Java, left in March 2016. He paid smugglers USD 3,000 to bring him and his family to Syria and waited almost a year in Istanbul for the green light. The plan was to use the Hatay-to-Idlib route. But after he finally got the word in January 2017 that he could cross and after he and his family had arrived in Hatay, they were caught by the Turkish security forces. They were then deported back to Indonesia and the USD 3,000 was gone.

Khaerul Anam's capture in Hatay is interesting, however. In the past, ISIL supporters rarely entered Syria via Hatay, because Idlib, on the other side of the border, was controlled by anti-ISIL forces, such as Ahrar Al Syam and the al-Qaida-linked al-Nusra Front and its successors. It began to be used by ISIL operatives around October 2016, since the usual routes into Raqqa had fallen into the hands of ISIL enemies. Transit via Idlib was dangerous, however, because ISIL supporters entering areas controlled by Hay'at Tahrir al-Sham or Ahrar Al-Sham could be detained by their troops."

Source: Institute for Policy Analysis of Conflict, "Managing Indonesia's Pro-ISIL Deportees," IPAC Report no. 47, 17 July 2018, [online](#).

AFTER THE CALIPHATE: RETURNEES

Although ISIL's capabilities have been degraded by its territorial defeat in Syria, the threat remains. The group has a successful history of adapting and recovering, as demonstrated by the addition of four new provinces to its self-declared caliphate in 2019: Central Africa, Turkey, India, and Pakistan.⁹⁶ There are also cases that suggest ISIL will continue to attract FTFs, including to support its operations in regions like Khorasan in Afghanistan or Jammu–Kashmir on the India–Pakistan border (see Case Study 3).

Significant questions remain regarding the global cohort of approximately 40,000 FTFs. In the APG questionnaire, seven jurisdictions reported having instances of FTFs returning to their territory after having traveled to Afghanistan, Iraq, Lebanon, Pakistan, Somalia, or Syria.⁹⁷ Only one respondent recorded instances of FTFs departing but not of returnees. All the respondents declined to provide information on the number of individuals who have returned.

According to a July 2019 report by the United Nations Secretary-General, the estimated average global attrition rate for FTFs was 25% killed and 15% unaccounted for.⁹⁸ This would equate to approximately 24,000–30,000 FTFs remaining alive. As of May 2020, an estimated 10,000 captured ISIL fighters were being held in Syrian prisons, including about 2,000 from 50 other countries.⁹⁹ Indonesian and Malaysian authorities have reported at least 34 and 11 citizens, respectively, among those imprisoned on allegations of having fought with ISIL.¹⁰⁰

Though some public data exists (see Table 1), estimates of returnees remain fluid. In October 2017, the Soufan Center estimated that at least 5,600 citizens or residents of 33 countries had returned home.¹⁰¹ The following month, Kim Cragin reported on data from 79 countries that indicated 14,910 FTFs had left the Levant. Of those, 46% had returned home without entering the criminal justice system (6,837), while 36% were imprisoned

domestically (5,395), and 18% were unaccounted-for deportees (2,678).¹⁰² A 2018 report by ICSR found that at least 7,366 FTFs affiliated with ISIL had traveled back to their own countries, including 256 women and 1,180 children; 308 of those are reportedly from Southeast Asia, of whom 28% are female and 31% are minors.¹⁰³

As we seek to understand the scale of the returnee population, we must also consider the nature and extent of any security threat they might pose. There is significant debate on this front. Experts have raised concern that returning FTFs would utilize their training, skills, and networks to launch attacks at home, with some going so far as to describe FTFs as a “ticking time bomb.”¹⁰⁴ There are some high-profile examples of this so-called “blow-back.” Individuals who had fought and trained in Syria conducted the May 2014 attack on the Jewish Museum in Brussels, the June 2014 mass shooting on a beach in Sousse, the March 2015 attack on the Bardo Museum in Tunisia, and the November 2015 attacks in Paris. Earlier waves of foreign fighters also perpetrated violence on their return, including bombing attacks in New York in 1993 and Bali in 2002, which were perpetrated by foreign fighters from the Afghanistan conflict.

All returnees are not battle-hardened fighters, however, with some being victims, children born in or brought at a young age to ISIL territory, or individuals who did not perpetuate violence or did so only under duress. Many have voluntarily left ISIL for a variety of reasons, including disillusionment, remorse, a desire for better living conditions, family pressure and intervention, health reasons, or a perceived lack of options due to the declining power of ISIL and its affiliates.¹⁰⁵

An emerging body of research suggests that although the terrorism threat posed by returnees is real, it is also comparatively low. Most often, the individuals who pose a domestic threat are those who have traveled overseas to attend a terrorist training camp, rather than to join a terrorist organization abroad.¹⁰⁶ An oft-cited study from 2013 by Hegghammer showed that 11% of Western FTFs

between 1990 and 2010 returned home to perpetrate attacks.¹⁰⁷ This aligns with ICCT analysts' findings that 12% of all jihadists convicted of terrorism-related activities in Europe between 2001 and 2009 were abroad prior to the attack for ideological or military training or to participate in foreign conflicts.¹⁰⁸ Yet, Hegghammer also argued that the data for this time period was influenced by FTFs going to Afghanistan and Pakistan, where there was a concerted strategy to target the West.¹⁰⁹ A second study by Hegghammer and Nesser in 2015 suggested that roughly 1 in 360 (0.0028%) of Western FTFs with ISIL have been involved in terrorist attacks on their return.¹¹⁰

The analysis can also be approached in another way: by considering the number of plots or attacks that have included the involvement of a foreign fighter. This is relevant given Hegghammer's 2013 study that put forward a so-called veteran effect, whereby FTF participation increased the success rate and lethality of attacks.¹¹¹

Hegghammer and Nesser's consideration of ISIL-related operations in the West between 2011 and June 2015 found that 13% of plots involved fighters who had traveled to Syria (rising to 23% if including FTFs with links to Afghanistan, Pakistan, or Yemen).¹¹² Cragin's analysis of global ISIL-linked attacks and disrupted plots outside of its controlled territory between June 2014 and March 2019 found that 20% of attacks were conducted by returnees or FTFs who had relocated to another jurisdiction.¹¹³

Although it is only a small subset of FTFs that may present a direct threat, the numbers are still concerning. Research on 230 returnees to Western countries shows that the majority of attempted attacks occur within one year, with a median lag time of four months—suggesting that if FTFs can be identified, the threat can be monitored, tracked, and contained.¹¹⁴

CASE STUDY 3. FTF Returnees in Southeast Asia

■ MALAYSIA

- a. A 49-year-old man, Murad Halimmuddin, and his 25-year-old son were arrested by Malaysian authorities for involvement in a plan to kidnap politicians and raid army camps. Murad was previously connected with conflicts in Afghanistan and Indonesia, before joining ISIL in Syria from August to December 2014. He returned to Malaysia as a spiritual leader and encouraged others to support terrorism, with his son helping to plan and coordinate attacks locally. In 2015, father and son were sentenced to 18 and 12 years, respectively, for taking part in a criminal conspiracy to promote terrorism and support terrorist activities.

Sources: "Malaysia: IS Veteran Among Two Jailed for Terrorist Plot," *BenarNews*, 30 June 2015, [online](#); and P. Aruna, "Father and Son Wanted to Bring Terrorism to Malaysia from Middle East," *Star*, 1 July 2015, [online](#).

- b. In March 2019, Malaysian police uncovered a plan by foreign militants to use the country as a "safe haven"

following the collapse of the so-called caliphate in Iraq and Syria. According to authorities, militants planned to marry Malaysian women to secure spousal visas or to join educational centers and engage in business to be able to stay in the country. Authorities deported seven foreigners, some of whom were allegedly planning large-scale attacks in several unnamed countries. Five of the men admitted to being members of Egypt's Muslim Brotherhood while a Tunisian and Egyptian man were reported to be members of Ansar al-Sharia al-Tunisia. Three suspects were also arrested for concealing information about the presence of Ansar al-Sharia al-Tunisia operatives transiting Malaysia and are accused of providing lodging, jobs, and airline tickets.

Source: Nadirah H. Rodzi, "Kuala Lumpur Says Foreign Militants Eyeing Malaysia as Safe Haven," *Straits Times*, 11 March 2019, [online](#).

CASE STUDY 4. FTFs to Khorasan and Jammu-Kashmir

■ AUSTRALIA

Isaac El Matari, a 20-year-old man from Sydney who proclaimed to be the general commander of the Islamic State in Australia was charged with being an ISIL member, plotting a domestic terrorist attack, and preparing an incursion overseas. Matari was allegedly planning a trip to Khorasan province in 2019, including by applying for an Australian passport and a Pakistani visa. He allegedly bought a ticket for a flight to China and onward to Islamabad, where he would then be smuggled across the border into Khorasan. In addition to attempted FTF travel, the police alleged that Matari attempted to import guns and explosives to plot guerrilla-style terrorist attacks in Sydney.

Source: "Sydney Terror Raids: Police Allege Man Said He Was the Commander of ISIS in Australia," *Guardian*, 4 July 2019, [online](#).

■ INDONESIA

a. Saefullah (also known as Daniel or Chaniago) was one of the alleged treasurers of the ISIL-affiliated JAD and was believed to be responsible for managing the group's finances in Indonesia. Following the territorial defeat of ISIL, Saefullah was believed to be living in Khorasan. Saefullah received RP 400 million (~USD 28,000) from 12 people via Western Union between March 2016 and

September 2017. Funds were sent from Trinidad and Tobago, the Maldives, Venezuela, Germany, and Malaysia. Saefullah then gave the funds to his accomplice, Novendri, for JAD's operational purposes, including for the travel of 12 militants to Khorasan. In March 2020, Novendri was found guilty of committing acts of terrorism and terrorism financing.

Source: "Police Hunt Man Controlling JAD-ISIS Finances in Indonesia," *Tempo.co.*, 23 July 2019, [online](#); and Adi Briantika, "Bongkar Jaringan JAD & ISIS, Densus 88 akan Bertemu Liaison Officer," *Tirto.id*, 24 July 2019, [online](#); and Supreme Court of Indonesia, Verdict of Novendri No. 315/Pid.Sus/2020/PN Jkt.Tim, 6 May 2020, [online](#).

b. Farid Ramadhan, a 25-year-old man who formerly worked as a teacher in an Islamic boarding school, was deported from Colombo, Sri Lanka, back to Indonesia in August 2019 for intending to join the ISIL group based in Jammu-Kashmir. Investigators learned through WhatsApp conversations with a deportee about Ramadhan's plan to travel to New Delhi via Colombo.

Source: Supreme Court of Indonesia, Verdict of Farid Ramadhan No. 377/Pid.Sus/2020/PN Jkt.Tim, 24 June 2020, [online](#).

DESTINATION: SOUTHEAST ASIA

In addition to returning nationals, some have argued that Southeast Asia will become a relocation point for FTFs escaping ISIL's lost territory due to the comparative ease of travel between Turkey (a common exit point) and Southeast Asia. For example, Malaysia does not require visas for travelers from Syria, Iraq, or Turkey; the Philippines does not require visas for travelers from Turkey; and Indonesia grants visas on arrival. Once in the region, FTFs can travel onward via smuggling routes previously used by local criminal and terrorist organizations.¹¹⁵

Southeast Asia may also be a desirable destination for foreign FTFs, including new recruits. Two APG members reported FTFs coming to their territory in the APG questionnaire. The focus on Southeast Asia as a destination point was promulgated by ISIL, which previously encouraged its supporters to travel to Mindanao in the Philippines to support the 2017 siege and titled the tenth edition of its magazine, *Rumiyah*, "The Jihad in East Asia."¹¹⁶ Case Study 5 provides select examples of FTFs traveling to Southeast Asia to join militant or ISIL-affiliated groups.

CASE STUDY 5. FTFs Destined for Southeast Asia

■ INDONESIA

An Indonesian couple, 35-year-old Rullie Rian Zeke and 32-year-old Ulfah Handayani Saleh, carried out a deadly bombing attack at the Cathedral of Our Lady of Mount Carmel on the southern Philippines island of Jolo in January 2019. The couple were members of the Indonesian ISIL-linked terrorist group JAD. The couple and four of their children reportedly traveled to Turkey in March 2016 intending to cross the border in to Syria and join ISIL. However, Turkish authorities deported all six back to Indonesia in January 2017, where the couple underwent a one-month deradicalization program. Sources have indicated that another JAD member encouraged the couple to go to the Philippines instead. Zeke was believed to have traveled as early as May 2018, with Saleh following with two of their young children in December 2018 via Sabah, Malaysia.

The couple's entry into the Philippines is believed to have been facilitated by Muhammad Alif bin Suhari, whom Malaysian police arrested as a suspected ISIL member. When Suhari was arrested, various money remittance slips were discovered in his pocket, establishing a connection and financial patterns with suspected ASG members Almaida Marani Salvin and Merhama Sawari, both from Zamboanga City, Philippines. Remittances found on the couple at the time of their arrest further established their connection with Salvin. In April 2019, Salvin was arrested for illegal possession of explosives.

Authorities believe it is probable that ISIL utilized this same Central Java JAD cell to facilitate funds for other FTFs to travel to the southern Philippines. For example, seven Indonesian FTFs have been identified as traveling to the Philippines prior to the Marawi Siege. Analysis disclosed that it is unlikely that these individuals would have had the funds or resources to arrange travel, including passports, visas, and the purchase of tickets on their own. There were several transactions linking these seven with a certain individual, who when arrested admitted to facilitating their travel. One of the seven was arrested, while the rest remain unaccounted for.

Source: APG questionnaire on Foreign Terrorist Fighters; and Ana P. Santos, "Who Were the Indonesian Husband and Wife behind Jolo Bombing?" *Rappler*, 27 December 2019, [online](#).

■ MALAYSIA

- a. The first-ever suicide bombing in the Philippines occurred at a security checkpoint in the southern province of Basilan on 31 July 2018. ISIL claimed responsibility for the attack, indicating it was perpetuated by a Moroccan national. Filipino authorities indicated that ASG was the mastermind behind the attack and identified six Malaysian FTFs as having also participated in the bombing. Authorities also arrested a 58-year-old Muslim cleric for allegedly facilitating the attackers' entry. On September 18, law enforcement authorities filed criminal complaints for murder against 18 suspected ASG members for the bombing.

Source: Zam Yusa, "Six Malaysians Were Involved in Basilan Suicide Bomb Plot, Expert Says," *Defense Post*, 24 December 2018, [online](#); "43 Suspects in Deadly Philippine Bombings Face Criminal Raps," *AP News*, 10 September 2018, [online](#).

- b. In January 2017, Malaysian police arrested four people with suspected connections to an ISIL cell led by Mahmud Ahmad, a Malaysian member of ISIL. The cell is based in the southern Philippines province of Mindanao, and allegedly intended to use the east Malaysian state of Sabah as a transit point for Southeast Asian FTFs looking to join ISIL-affiliated groups in the Philippines. One of the individuals arrested was a Filipino man suspected of recruiting followers from Bangladesh, Malaysia, and Indonesia, as well as Rohingya Muslims from Myanmar, and arranging their travel to Mindanao. Police also arrested two Bangladeshi men who had allegedly been recruited by the Filipino suspect and were suspected of having links to ISIL groups in Bangladesh.

Source: "Malaysia Arrests Four Linked to Islamic State Cell in Philippines," *Reuters*, 23 January 2017, [online](#).

- c. In April 2014, three Malaysian nationals (and ex-University Malaya professor Dr. Mahmud Ahmad and the now-deceased ex-Selayang Municipal Council officer Muhammad Joraimee Awang Raimee and former University Malaya bookshop keeper Mohd Najib Husen) traveled to Mindanao to allegedly set up an ISIL-linked network and arrange for military training and bomb making training for Malaysian militants. The three reportedly used Sabah as an entrance/exit point for militants, who would travel to Syria to join ISIL after their training in the southern

CASE STUDY 5. FTFs Destined for Southeast Asia (continued)

Philippines. In July 2014, police identified the three suspects as linked to ISIL and ASG, as well as two alleged Darul Islam Sabah members, Mohd Amin Baco and Jeknal Adil.

Source: "Malaysian Terror Trio Went to Philippines in 2014," *Star*, 1 October 2017, [online](#).

■ SINGAPORE

Muhamad Ali Abdul Rahiman (also known as Muawiyah) departed Singapore for the southern Philippines in the 1990s. He is a key suspect in the kidnapping of three International Committee of the Red Cross workers in 2009 in Sulu province. Rahiman is currently believed to be a member of an ISIL-affiliated group in the southern Philippines, and is reportedly responsible for having recruited and trained hundreds of militants from abroad. The Philippines Defense Secretary reported that the ministry was following at least 44 FTFs who had sought refuge in Mindanao.

Source: Raul Dancel, "Eight Militants Killed in Philippine Assault on Mindanao Lair of Singaporean Terrorist," *Straits Times*, 4 February 2019, [online](#).

■ OTHER COUNTRIES

a. In February 2018, Fehmi Lassoued, a 33-year-old man, was arrested by Philippine authorities after a search warrant based on undisclosed foreign intelligence found illegal explosives, firearms, an ISIL flag, and maps with suspected operational plans. He was born in the United Arab Emirates and is of Libyan and Tunisian descent but lived in Syria for many years. Lassoued was alleged to be a recruiter and commander for ISIL and reportedly traveled between Malaysia, the Philippines, and Turkey for two years using a fake Tunisian passport. Government prosecutors dismissed the complaint against Lassoued in March 2018, citing insufficient evidence, and he was deported to Cairo in October for use of the altered Tunisian passport and for submitting false information in his application for a work visa.

Source: "Philippines Deports Alleged ISIS Commander," *Rappler*, 16 October 2018, [online](#); "Philippines Says Suspect Islamist Militant Recruiter Arrested," *Reuters*, 19 February 2018, [online](#).

b. A 30-year-old Kenyan national, Cholo Abdi Abdulla, traveled to the Philippines in 2016 to train as a pilot and researched methods of hijacking a commercial airliner, allegedly with the intent to attack a U.S. city. Abdulla is believed to have been acting at the direction of an

al-Shabaab commander responsible for a 2019 attack at a hotel in Nairobi, Kenya. He was arrested by Philippine authorities in 2019 inside a hotel in Iba, Zambales and brought to the United States, where he was charged with six counts of terrorism-related offenses.

Source: Benjamin Weiser, "Kenyan Planned 9/11-Style Attack After Training as Pilot, U.S. Says," *New York Times*, 16 December 2020, [online](#); and Nyaboga Kiage, "Kenyan Linked to Al-Qaeda Held in Philippines," *East African*, 3 July 2019, [online](#).

c. A 20-year-old Spanish man, Abdelhakim Labidi Adib, was arrested by Philippine authorities in Maluso on Basilan Island in January 2018. Police reportedly seized improvised explosive devices and grenades and he was charged with illegal possession of explosives. Authorities allege that Adib is a known ASG sympathizer and supporter of establishing an ISIL caliphate in the Philippines.

Source: Jim Gomez, "Philippine Troops Capture Suspected Spanish Militant Backer," *Associated Press*, 24 January 2018, [online](#).

d. Lewis Ludlow, a 27-year-old UK national, pleaded guilty to funding ISIL abroad and plotting a terrorist attack to drive a van into shoppers on Oxford Street in London. In 2015, Ludlow was arrested on suspicion of being a member of a UK-banned group al-Muhajiroun, once led by Anjem Choudary. Although not charged, Ludlow was believed to have been in contact with a UK FTF in Syria and had expressed a desire to travel there. After years of attempts to enroll him, in 2017 Ludlow began a series of meetings with an assigned mentor in the United Kingdom's Prevent program. However, he was detained in January 2018 while attempting to board a flight to the Philippines. It is believed he intended to travel to Zamboanga to take part in terrorist activities. Ludlow allegedly set up a Facebook page called "Antique Collections" as a cover to send funds to an ISIL supporter in the Philippines known as Abu Yaqeen. The subsequent decision to revoke his passport reportedly contributed to his decision to focus attention on attacks in the United Kingdom, which were encouraged and directed by Abu Yaqeen. Ludlow, who has autism, spent years on public benefits interspersed with periods of employment in charity shops as a mail sorter.

Source: Haroon Siddique, "ISIS Follower Jailed for Terror Plot to Drive Van into London Shoppers," *Guardian*, 6 March 2019, [online](#); and Daniel De Simone, "Lewis Ludlow: How the Oxford Street Terror Plotter Was Caught," *BBC News*, 6 March 2019, [online](#).

CASE STUDY 5. FTFs Destined for Southeast Asia (continued)

e. In April 2018, two people attempted to travel from Germany to the Philippines to join ISIL. One German man was apprehended before leaving the country, while a Turkish national traveled to Bangkok before being arrested and deported. German police have noted a third attempt but declined to indicate whether it was successful.

Source: Robert Postings, "Passport to Jihad: European Foreign Fighters Joining ISIS in the Philippines," *Defense Post*, 12 September 2018, [online](#).

f. One individual was reported to have left Switzerland to travel to the Philippines as of November 2020, according to the Swiss government.

Source: Federal Intelligence Service, November 2020.

g. An Egyptian couple, both veterans from the Syrian and Afghanistan wars, allegedly trained younger militants in Sulu on suicide bombing.

Source: Raul Dancel, "Foreign Terrorists in Mindanao Training Suicide Bombers: Philippine Security Officials," *Straits Times*, 23 July 2019, [online](#).

h. A Moroccan man, Abu Kathir Al-Maghribi, was identified as the suicide bomber of an army checkpoint near Jolo on Basilan Island in the Philippines in July 2018. The attack killed nine people, including a mother and child.

Source: Dancel, "Foreign Terrorists in Mindanao Training Suicide Bombers."

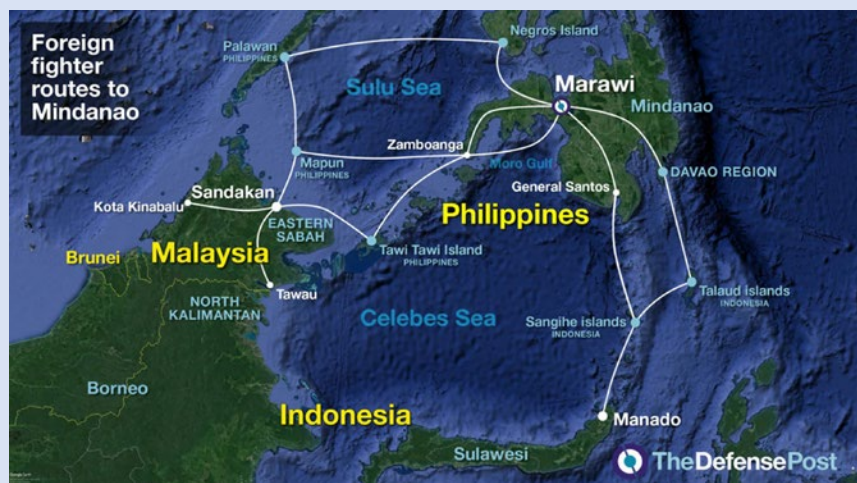
After the 2017 conflict, reports indicated that intra-regional FTF routes remained active, especially between Marawi and Sabah, Malaysia, and Sulawesi, Indonesia (see Case Study 6). While exact figures have not been confirmed, various sources have reported the presence of foreign nationals in the Philippines from Afghanistan, Chechnya, Egypt, Germany, Morocco, Saudi Arabia,

Spain, Switzerland, Turkey, the United Arab Emirates, the United Kingdom, and Yemen.¹¹⁷ In Malaysia, police released a list of 45 foreigners arrested between January and October 2017 for suspected links to ISIL and other terrorist groups, including nationals of Albania, China, Iraq, Turkey, and Yemen as well as Bangladesh, Indonesia, the Maldives, and the Philippines.¹¹⁸

CASE STUDY 6. Intra-regional Transit Pathways

Indonesian authorities have reportedly acknowledged a route that begins in Manado and transits somewhere in the Sangihe islands within the Indonesian territory northeast of Sulawesi before heading to General Santos City, the Philippines' southernmost city.

Professor Rommel Banlaoi, president of the Philippine Center for Intelligence and National Security Studies, has also reported militants taking a second route from Manado that has a stopover somewhere in the Talaud islands, an Indonesian territory to the east of



the Sangihe islands, before proceeding to the Davao region in the southern Philippines and then overland to Marawi.

CASE STUDY 6. Intraregional Transit Pathways (continued)

From Malaysia, would-be fighters can choose one of three separate routes from Sandakan district in eastern Sabah. Two separate routes, one north via Mapun and the other east via the Tawi Tawi Island area, which then converge in Zamboanga. From there, militants either travel overland or by boat across the Moro Gulf toward the Cotabato area, south of Marawi.

The third route heads north toward Palawan, an island on Philippine territory, before heading toward Negros Island and then south to Mindanao.

Only one of the three, via the Tawi Tawi Island area, has been acknowledged by the AFP. According to Banlaoi, militants can travel to Sandakan from the west coast of Sabah and from Tawau, another eastern Sabah district, before taking any one of the three sea routes to the southern Philippines.

Source: Excerpted from Zam Yusa, "Malaysia and Indonesia Foreign Fighter Transit Routes to Philippines Identified," *Defense Post*, 20 October 2018, [online](#).

ISIL retains support structures in the region, as evidenced by the continued emergence of pro-ISIL social media pages and attacks by ISIL supporters and affiliates. For example, the first ISIL attack in the Maldives occurred on 15 April 2020, when government speedboats were set aflame.¹¹⁹

However, there is some debate as to whether FTFs will seek to establish an ISIL branch in Southeast Asia, or instead will be incorporated into the existing violent extremist landscape. Some analysts have proposed that returning FTFs are most likely to join national and regional groups, such as JAD and JI in Indonesia or the Maute Group, Bangsamoro Islamic Freedom Fighters, or ASG in the Philippines. Such assessments describe the localized support for ISIL as "grafted onto pre-existing jihadi organizations," which often leverage ISIL's propaganda, ideological justification, and motivation to spur domestic support for more localized objectives.¹²⁰ As Abuza and Clarke wrote in 2019: "In the end, local militants probably care more about ISIS than ISIS cares about them. ISIS's network in Southeast Asia remains loose and undefined. It exists largely for propaganda purposes and does not reflect centralized command and control across Southeast Asia. What is more, ISIS is not the only game in town."¹²¹

There are also questions about ISIL's ability to reconstitute in other regions, in which case ISIL's delay in

publicly affirming Southeast Asian pledges of allegiance is notable. It is possible that, when forced to prioritize, ISIL may focus its efforts closer to home in the Middle East or perhaps the Sahel. In August 2020, the United Nations Secretary-General's report on the threat posed by ISIL stated that "[c]ommand and control arrangements between the ISIL core and its remote 'provinces' were already loosening prior to al-Mawla assuming leadership, and this is expected to continue to even accelerate in the current circumstances."¹²²

COVID-19 PANDEMIC LANDSCAPE

Particularly in light of the COVID-19 pandemic, a more pressing threat may be the so-called virtual planners tasked with recruiting members and coordinating and executing attacks via online communications with the ISIL core. According to Gartenstein-Ross and Blackman:

The virtual planner model has revolutionized jihadist external operations. ISIL has taken advantage of recent advances in online communications and encryption to engineer a process by which the group's top operatives can directly guide lone attackers, playing an intimate role in the conceptualization, target selection, timing, and execution of attacks. Virtual planners can offer operatives the same services once provided by physical networks. This model has helped transform lone attackers [,] who rely heavily on the

*Internet from the bungling wannabes of a decade ago into something more dangerous. This model has proven especially dangerous in combination with ISIL's embrace of calls by thinkers like Abu Musab al-Suri to launch attacks with any means available: It is easier to drive a car into a crowd or launch a stabbing spree than, say, a strike the Pentagon with an explosives-laden model airplane. Further, the virtual planner model allows ISIL to maximize the impact and propaganda value of attacks waged in its name, making sure they are seamlessly incorporated into the group's overarching strategy. At the same time, this model avoids many of the risks associated with physically training operatives.*¹²³

Cragin noted that a significant percentage of ISIL's external operations attributed to homegrown violent

extremists (sometimes referred to as "lone wolves") could be better characterized as "virtually planned."¹²⁴ FTFs are believed to have played "important, yet highly fluid, roles" related to virtual planning, including by recruiting and prompting individuals to act, planning attacks, and amplifying ISIL propaganda.¹²⁵ However, as mentioned above, this model may be affected by the global COVID-19 pandemic, which has shifted terrorists toward the use of online platforms and reduced the number of potentially "easy" targets in public spaces and transport systems. An August 2020 UN Secretary-General report states: "ISIL lacks the external operational capacity to direct sophisticated attacks against other targets, while the impact of actors inspired to act alone tends to be less severe."¹²⁶ Case Study 7 includes examples of virtual planning models in Southeast Asia.

CASE STUDY 7. Virtual Planning Models

■ AUSTRALIA

Mohamad Ali Baryalei is the son of Afghan refugees and a former bouncer who had a small part in an Australian television drama. Baryalei's initial contact with ISIL appears to have been through Hamdi AlQudsi, 40, a Sydney man arrested on charges of recruiting and helping seven Australian men travel to Syria. In April 2013, Baryalei traveled to Syria and became a lieutenant with ISIL. He was suspected of having recruited at least 30 other Australian FTFs. In September 2014, authorities intercepted a phone call in which Baryalei instructed a 22-year-old Australian to carry out what was described as a "demonstration killing" by beheading a random person in Sydney.

Source: Jane Perlez, "ISIS Lieutenant Emerges from Australian Red-Light District," *New York Times*, 26 September 2014, [online](#); and Rachel Olding and Megan Levy, "Who Is Mohammad Ali Baryalei, the Man Accused of Conspiring to Behead a Stranger in Australia," *Sydney Morning Herald*, 18 September 2014, [online](#).

■ INDONESIA

Muhammad Bahrun Naim Anggih Tamtomo (Naim) was an Indonesian national who pledged allegiance to ISIL in August 2014 and traveled to Syria with his wife and two children in February 2015. He is believed to have served in a variety of

roles, including recruiting more than 100 Indonesian FTFs and overseeing and funding ISIL operations in Indonesia and elsewhere. As of February 2016, Naim was reportedly one of the leaders of Katibah Nusantara and a high official within ISIL who also interacted with FTFs from Europe.

Naim reportedly used social media to recruit supporters and utilized encrypted communication channels (such as Telegram and WhatsApp) to plot attacks and assign missions. For example, in August 2015, Naim reportedly instructed three men in Solo, Indonesia, to plan bomb attacks on a police post, a church, and a Chinese temple. In mid-2015, Naim provided instructions and funding to an Indonesia-based associate for the purpose of establishing and training a bomb-making cell. When the leaders and members of the bomb-making cell were arrested in August 2015, Naim called on other associates to form a new cell, for which Naim provided funds. Naim reportedly organized and funded the Jakarta attacks on 14 January 2016 that killed four civilians and injured 23 people in multiple explosions and gunfire. Prior to the attacks, Naim reportedly transferred nearly USD 72,000 to an associate in Indonesia, purportedly to conduct attacks on his instructions. In June 2018, Naim was reportedly killed in a U.S. airstrike in Ash

CASE STUDY 7. Virtual Planning Models (continued)

Shafa, Syria. Naim's wife was among those deported by Turkish authorities in late 2016 and early 2017. She was identified as being in custody together with 74 other Indonesians as part of a government deradicalization program in Jakarta.

Sources:

"Treasury Designates Indonesian and Malaysian ISIS Operatives and Leaders," U.S. Department of the Treasury, 30 March 2017, [online](#).

Rohan Gunaratna, "Mastermind of Terror: The Life and Death of Bahrn Naim," *Counter Terrorist Trends and Analyses* 10, Issue 10, October 2018, [online](#).

Rohan Gunaratna, "Life and Death of Bahrn Naim: SE Asia's Most Wanted Terrorist," *BenarNews*, 3 October 2018, [online](#).

Haeril Halim, "Bahrn Naim's wife among deportees housed in shelter," *The Jakarta Post*, 7 February 2017, [online](#).

Methods of Foreign Fighter Financing and Financial Profiles

This section examines what is known and unknown about the financial profiles of FTFs and their facilitation, as well as the typologies for raising, moving, and using FTF-related funds. It seeks to understand the commonalities and differences between the financial patterns of Southeast Asian FTFs traveling to Iraq and Syria, as well as FTFs transiting through or traveling to Southeast Asian jurisdictions. The information below draws on the questionnaire responses from APG members, as well as on public-source information where available.

IDENTIFIED FINANCIAL PATTERNS AND BEHAVIORS

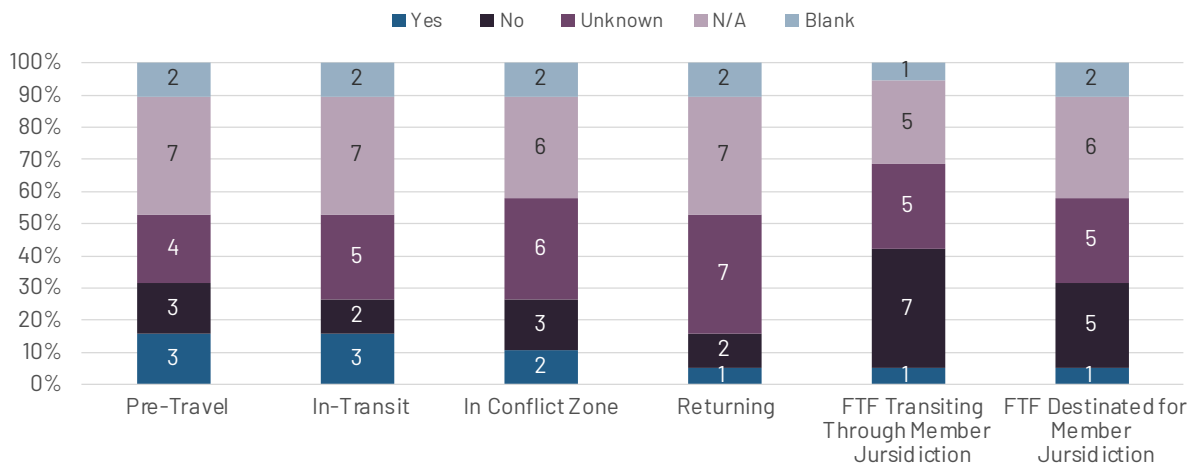
The responses to the APG questionnaire indicate it is difficult to identify financial patterns associated with potential FTF activity. Yet, three members reported having identified patterns of financial behavior prior to and during an FTF’s travel. One member indicated that an FTF utilized a licensed remittance company to access funds while transiting through their jurisdiction to join a terrorist group elsewhere. Two members reported identifying financial patterns while an FTF was in the conflict

theater. Only one member reported having identified patterns for returnees, and similarly, one respondent confirmed identifying patterns for FTFs traveling to their jurisdiction, but did not indicate what was identified.

Below is a summary of patterns identified in the questionnaire responses:

- **PRE-TRAVEL:** Securing travel documents and purchasing airline tickets with or without a travel agent; applying for numerous loans and credit cards; early surrender of insurance policies; opening a new bank account with an international presence; and closing accounts via a large cash withdrawal.
- **IN-TRANSIT:** Withdrawing funds from an ATM or using stored-value cards in conflict zones or border areas; using a debit or credit card along a known travel corridor to a conflict zone; and making cash withdrawals from a newly opened bank account with an international presence.
- **IN CONFLICT ZONE:** Sending or receiving funds by international transfer to/from conflict zones;

Figure 3. Respondents Identified Financial Patterns Associated with FTFs



accessing internet banking from IP addresses in or near conflict zones; credit or debit card payments in or near conflict zones; and ATM cash withdrawals in or near conflict zones.

- **RETURNING:** Purchasing an airline ticket from a conflict zone or bordering areas; resuming active bank account usage after a period of stoppage; using a debit or credit card along a known travel corridor to/from a conflict zone.

The questionnaire also sought to understand whether financial patterns differed based on where the FTF was traveling to/from. Three members (16%) reported having observed differences between FTFs traveling to/returning from Southeast Asia and those traveling to/returning

from other regions. Ten (53%) did not observe any differences or did not know if there were any observed differences, while five (26%) indicated the question was not applicable, and one declined to answer. One respondent indicated that they were unable to observe any differences as their national FTFs had all traveled to the same region and were not known to have traveled to conflict zones in other regions.

Despite data limitations in the questionnaire responses, Case Study 8 provides select examples of the behaviors and financial patterns of identified FTFs prior to and during travel, as well as in and returning from the conflict theater.

CASE STUDY 8. FTF Financial Patterns and Behaviors

■ UNITED STATES

Samantha Elhassani, a 35-year-old American woman, pleaded guilty to financing ISIL in November 2020. Elhassani made three trips to Hong Kong between November 2014 and April 2015 to smuggle more than USD 30,000 in cash and gold from the United States to her husband and brother-in-law, who she knew intended to join ISIL and intended to use the resources to support the group. Elhassani melted the gold to look like jewelry and did not disclose the items or cash on customs forms. The items were placed in a safe deposit box in Hong Kong. In late March 2015, Elhassani procured tactical gear, including rifle scopes and image-stabilized binoculars. She and her family, including her two children aged seven and two, departed for Istanbul and are believed to have entered ISIL-controlled territory around June 2015.

Source: Office of Public Affairs, United States Department of Justice, "Former Elkart, Indiana Resident Sentenced to over Six Years in Prison for Financing of Terrorism," Press Release 20-1216, 9 November 2020, [online](#).

■ INDONESIA

- a. Fathu Yahya Hasan, an Indonesian national who pledged his allegiance to ISIL, began planning for travel to Syria in 2014. Fathu first traveled to Turkey with his friend in August 2015, but the local authorities deported him back to Jakarta on 11 September 2015. Two years later, in

August 2017, he solicited funds from friends to purchase airline tickets and arrange accommodation for himself and his wife en route to Syria. His airline itinerary showed he would travel from Jakarta-Kuala Lumpur-Bangkok-Istanbul, after which he would travel by land to cross the border into Syria. Prior to his departure, he exchanged local currency and brought USD 4,000 with him as pocket money. On 14 May 2018, Turkish authorities caught Fathu at the house of one of his friends en route to Syria, and he was deported back to Jakarta and arrested by the Indonesian police a month later.

Source: Supreme Court of Indonesia, Verdict of Fathu Yahya Hasan No. 1329/Pid.Sus.Teroris/2018/PN Jkt.Utr, 8 April 2019, [online](#).

- b. Dwi Djoko Wiwoho, former Indonesian civil servant, decided to travel to Syria in 2015 with his extended family after being convinced by his daughter to pledge allegiance to ISIL. He sold his main house in Jakarta and handed over the money to a facilitator for spending on accommodation and tickets during the trip from Jakarta to Istanbul. In August 2015, he successfully crossed the border and arrived in Raqqa, Syria. After living in a safe house and having military training, Dwi Djoko Wiwoho decided to stop receiving the training and refused to be part of ISIL's armed forces. Instead, he wanted to continue to support ISIL as a noncombatant. Dwi Djoko

CASE STUDY 8. FTF Financial Patterns and Behaviors (continued)

Wiwoho and his family tried to escape from Syria until they were deported back to Indonesia in August 2017.

Source: Supreme Court of Indonesia, Verdict of Dwi Djoko Wiwoho No. 391/Pid.Sus/2018/PN Jkt.Br, 19 July 2018, [online](#).

- c. Syawaludin Pakpahan had been interested in violent jihad since the Ambon and Poso conflicts in 1999–2000. In 2013, he got in contact with the Free Syrian Army (FSA) and financed his trip to Syria by taking out a mortgage on his land. He participated in FSA military training for 12 days and fought alongside its forces until July 2013, when he was sent back to Indonesia. He and three friends began watching ISIL videos and pledged allegiance to the group. On the last night of Ramadan in 2018, they attacked a regional police command using knives to seize guns to carry out a further attack in the area of Medan. In May 2018, Syawaludin was sentenced to 19 years in prison by the court.

Source: Institute for Policy Analysis of Conflict, “The Ongoing Problem of Pro-ISIL Cells in Indonesia,” IPAC Report No. 56, 29 April 2019, [online](#).

■ MALAYSIA

Person A was exposed to ISIL activities online and made acquaintance with Person B, who claimed to have in-depth knowledge of ISIL. Person B influenced Person A to travel to Syria through Turkey to join ISIL. Person A was arrested prior to departing Malaysia; a terrorism financing investigation is ongoing with respect to his financial activities.

Source: Excerpted from FATF and APG (2015), “Anti-Money Laundering and Counter-Terrorist Financing Measures – Malaysia, Fourth Round Mutual Evaluation Report,” FATF, Paris and APG, Sydney, [online](#).

■ NEW ZEALAND

Approximately 10 individuals from New Zealand had their passports canceled due to concerns that they wished to travel to join terrorist organizations. One example is Amin Mohammed, who came to New Zealand from Somalia as a child in 1998 and then left for Australia. In 2013, Mohammed obtained a New Zealand passport, quit his job, booked a flight to Istanbul, and discussed traveling to Syria with a man named “Handi Alqudsi.” Following an investigation by security agencies, his passport was canceled, and he was stopped while attempting to depart from Brisbane airport. Mohammed was convicted on three charges of preparing to enter a foreign state to engage in hostile activities.

It is thought that at least one arrest at the point of departure likely prevented another individual from making an attempt, although New Zealand’s distance from conflict zones means that this likely would not have met the legal definition of an attempt.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ THAILAND

An Indonesian FTF, who was suspected of involvement with ISIL, entered Thailand to conduct transactions via Western Union, including receiving money transfers from abroad during 2016 and 2017. A request for information was sent to the FIU in Indonesia, and Thailand took the results for further investigation. At present, intelligence sources report that he departed to the Middle East. Thai authorities, however, continue to monitor his activities.

Source: APG questionnaire on Foreign Terrorist Fighters.

SOURCES OF FUNDING

The most commonly reported source of funding for FTFs is from their social circle (58% of respondents), self-funding via legal sources (47%), social media and encrypted messaging platforms (32%), criminal activity (32%), crowdsourcing platforms (26%), and abuse of nonprofit organizations (21%). Lesser reported fundraising sources include short-term loans (16%), student or educational loans, insurance policies, and pension funds (all 5%). (See Figure 4)

Social Circle (Knowing and Unknowing)

Overall, 11 of the 19 responding APG members reported that FTFs used their social circle for fundraising.

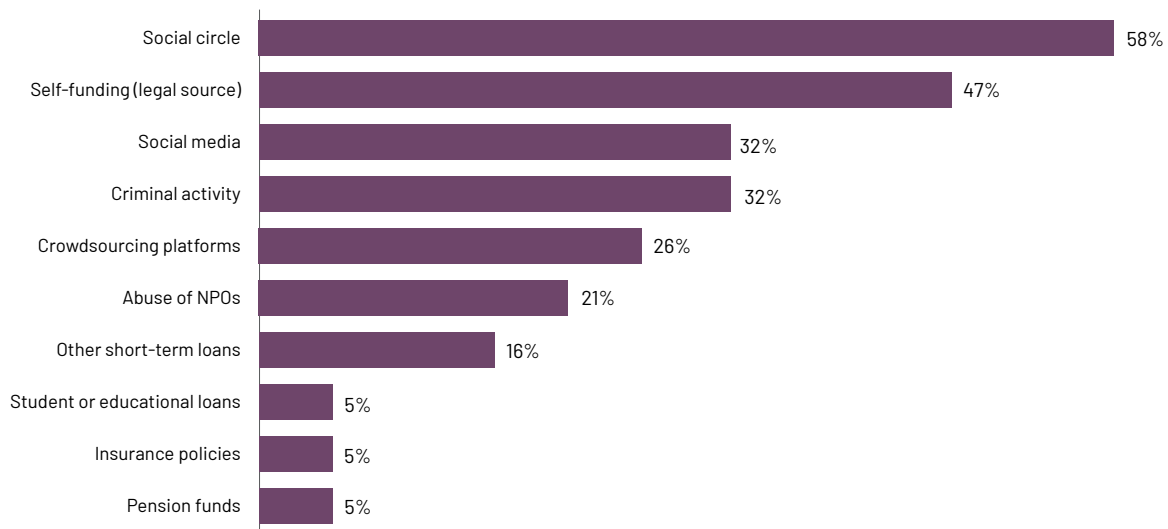
Six members (32%) reported that the donors were aware that their funds would be used for travel to join a terrorist

organization or to support terrorists or terrorist organizations more broadly.

Five members (26%) indicated instances where the donors were unaware of how the funds were to be used. In such instances, family members or friends may send money to a loved one without realizing that they have joined or are intending to travel to join a terrorist organization.

Case Study 9 provides an example of how social circles, both local and overseas, contribute to the financial operations of ISIL affiliates in Southeast Asia and aid expanding organizational networks. Case Study 10 provides select examples of how social networks contributed to plotting a terrorist attack or planning travel to conflict zones; for example, through virtual donors, facilitators, friends, or domestic supporters.

Figure 4. Methods Used for Fundraising



CASE STUDY 9. Contributions from Overseas Friends Networks

INDONESIA

HF, a young Indonesian man, was a member of a local terrorist organization that pledged its allegiance to ISIL in 2014. By using multiple accounts in several banks, HF was able to collect cash deposits and facilitate money transfers to several individuals, including the owner of a mobile phone counter, the owner of an herb shop, the owner of an electronics shop, and several housewives. Some of the recipients were identified as FTFs. The investigation also revealed that HF and his team used the money to prepare a bomb attack in the capital city of Jakarta (later known as the Thamrin bombing incident) in January 2015. Due to his significant contribution to channeling funds to the terrorist group, he was convicted of terrorist financing and terrorism.

According to the tracking conducted by the Indonesian FIU, HF received funds through Western Union from two high-risk Middle Eastern countries as follows:

- On 11 August 2015, he received IDR 33,131,400 (approx. USD 2,450) from an individual located in the jurisdiction of a non-Egmont member;¹²⁷
- On 2 September 2015, he received IDR 19,924,400 (approx. USD 1,532) from an individual located in an Egmont member jurisdiction.

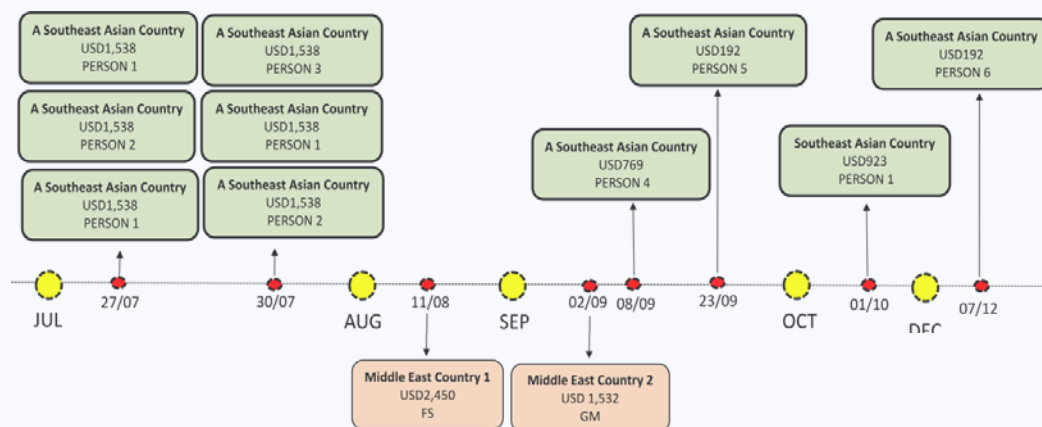
In court, the Indonesian authorities proved that the beneficial owner of that money was BN, who declared himself as being ISIL's Southeast Asian leader and a designated

individual on the United Nations sanctions list. The purpose of the aforementioned transactions was to offer financial support for an individual named IF (deceased) to join ISIL in a Middle Eastern country.

HF then transferred the money to a Southeast Asian country through a local remittance service, with the following remittance details:

- On 27 July 2015, he sent money to PERSON 1 for IDR 20.000.000,00 (approx. USD 1,538).
- On 27 July 2015, he sent money to PERSON 2 for IDR 20.000.000,00 (approx. USD 1,538).
- On 27 July 2015, he sent money to PERSON 1 for IDR 20.000.000,00 (approx. USD 1,538).
- On 30 July 2015, he sent money to PERSON 3 for IDR 20.000.000,00 (approx. USD 1,538).
- On 30 July 2015, he sent money to PERSON 1 for IDR 20.000.000,00 (approx. USD 1,538).
- On 30 July 2015, he sent money to PERSON 2 for IDR 20.000.000,00 (approx. USD 1,538).
- On 8 September 2015, he sent money to PERSON 4 for IDR 10.000.000,00 (approx. USD 769).
- On 23 September 2015, he sent money to PERSON 5 for IDR 2.500.000,00 (approx. USD 192).
- On 1 October 2015, he sent money to PERSON 1 for IDR 12.000.000,00 (approx. USD 923).
- On 6 December 2015, he sent money to PERSON 6 for IDR 2.500.000,00 (approx. USD 192).

The transaction scheme conducted by HF.



In HF's trial, it was revealed that those outgoing transactions were ordered by BS, who is also a designated individual on the United Nations' sanctions list. HF admitted that the

funds were used to purchase illegal firearms and additional equipment that would have been used for terrorist activities.

Source: APG questionnaire on Foreign Terrorist Fighters.

CASE STUDY 10. Funds Obtained from Social Circles

■ AUSTRALIA

In 2014, Omar Succarieh sent his brother Abraham Succarieh AUD 57,356 while he was fighting alongside Jabhat al-Nusra. Succarieh also gave AUD 7,700 to another individual to travel overseas to allegedly join the Syrian conflict. In 2016, Succarieh pleaded guilty to four foreign incursion offenses and was sentenced to four and a half years in prison, after more serious terrorism-related charges were dropped.

Source: "Omar Succarieh Given Four and a Half Years' Jail on Foreign Incursion Charges," *Guardian*, 2 November 2016, [online](#).

■ INDONESIA

a. In 2017, Rahman Surahman, a fighter from Java, obtained money from his friends who were intending to join terrorist fighters in Marawi. As the facilitator, Rahman asked his friends to transfer IDR 10,000,000 to his bank account. He used the funds for operational expenses, like buying mobile phones, airline tickets, a motorbike, and arranging accommodation.

Source: Supreme Court of Indonesia, *Verdict of Rahman Surahman No. 664/Pid.Sus/2018/PN Jkt.Tim*, 19 September 2018, [online](#).

b. In May 2015, AS met AJ—both were affiliated with ISIL—while visiting AA in prison. At the meeting, AJ asked to help dispatch parties in Indonesia to Syria to join ISIL. The source of funds in bank accounts of AJ was mostly sourced from domestic parties and was in the amount of IDR 300 million (~USD 21,428). The funds were used to purchase tickets to Syria. In the period of April 2016, AJ instructed AS to send money to SM by using the equivalent amount of Philippine pesos amounting to IDR200 million (~USD14,285) through a money service business for the purpose of purchasing weapons to be used in military training in Indonesia.

Source: Excerpted from 2019 APG typology report.

■ MALAYSIA

a. In 2017, Russell Salic, a 37-year-old Filipino doctor, revealed how he transferred money to Jasanizam Rosni in Johor before an attack at the Movida pub in Puchong, Malaysia. On 24 June 2016, Russell provided USD 426.30 to Jasanizam through a money transfer. Two days later, Jasanizam withdrew the money and was suspected of using the funds to finance a grenade attack at a nightclub on 28 June 2016.

Source: "Terrorists Prefer Malaysia—A Breeding Ground For Terror Groups Due To Excessive Extremism," Finance Twitter, 12 March 2019, [online](#); "Sealed Complaint of Russell Langi Salic," The United States Department of Justice, [online](#).

In January 2019, Mohamed Kazali bin Salleh (Kazali) was detained under the Internal Security Act for his involvement in terrorism-related activities. Kazali, a 48-year-old Singaporean businessman based in Malaysia, had a close association with Syria-based ISIS militant Malaysian Wan Mohd Aquil bin Wan Zainal Abidin or Akel Zainal (Akel). Akel was considered the most senior Malaysian ISIS fighter and was identified by authorities to be responsible for two ISIS-linked plots in Malaysia. Kazali provided financial assistance for Akel's travel to Syria. In December 2018, Kazali received instructions from Akel to carry out an attack against a Freemasons center in Johor Bahru, Malaysia, but did not follow through as he was afraid of being caught by the authorities. Kazali's business partner, Hazim Syahmi bin Mahfoot, a 28-year-old freelance car exporter based in Singapore, was also arrested and detained in Singapore.

Source: "Detention of Two Radicalised Singaporeans Under The Internal Security Act," Singapore Ministry of Home Affairs, 15 February 2019, [online](#); "Two Radicalised Singaporeans Detained under Internal Security Act," Channel News Asia, 15 February 2019, [online](#).

■ MALDIVES

A Maldivian national, Ali Jaleel, was identified as having a link with Reaz Qadir Khan, a naturalized U.S. citizen residing in Portland, Oregon. Khan conspired with Jaleel to provide material support and resources that would be used in a conspiracy to plot terror activities. Khan offered financial assistance to Jaleel so he could attend a training camp to prepare an attack that later occurred in Lahore on May 27, 2009. In April 2006, Jaleel had attempted to fly to Pakistan to train for violent conflict in Iraq or Afghanistan, but he was detained together with other individuals and returned to the Maldives. It was alleged that Khan provided USD 2,500 to Jaleel through a known individual in Los Angeles whom he knew could arrange the money for Jaleel in Pakistan. Khan also allegedly used email and intermediaries to provide financial support to Jaleel's family and wired approximately USD 750 from a store in Oregon to one of Jaleel's wives in the Maldives.

Source: "Oregon Resident Charged with Conspiring to Provide Material Support to Terrorists in Connection with Suicide Bombing of ISI Headquarters in Pakistan," Federal Bureau of Investigation Archives, 5 March 2013, [online](#).

CASE STUDY 10. Funds Obtained from Social Circles (continued)

■ CANADA

- a. In 2004, Canada initiated an investigation into a Canadian citizen linked to a terrorist group under investigation in the United Kingdom for planning a fertilizer bomb attack targeting pubs, nightclubs, trains, and utility (gas, water, and electric) supply stations in the United Kingdom. The evidence collected indicated that the Canadian subject attended a training camp in Pakistan in July 2003 and transferred a total of about CAD 6,800 to his associates in the United Kingdom on three occasions with the help of a young woman to avoid suspicion. His parents were persuaded to evict tenants from their residence in Pakistan so that the subject could make the facility available for use by the group's members. He also planned 30 devices to strap explosives onto model airplanes with remote triggers. Later in the MER case study it says "In December 2010, following a cross-appeal by the Public Prosecution Service of Canada, the subject was sentenced to life imprisonment for "developing a device to activate a detonator" and 24 years' imprisonment for the other offenses, including two years' imprisonment for terrorist financing." I am assuming that means this

edit is OK, but my gut is that we leave it alone since it was previously approved by the Canadians and the wording is somewhat convoluted. Welcome disagreeing opinions.

Source: Excerpted from Canada Fourth Round Mutual Evaluation Report, 2016, [online](#).

- b. It came to the knowledge of the RCMP's Integrated National Security Enforcement Team (INSET) that a man was in the process of collecting funds from his place of residence and businesses for the Liberation Tigers of Tamil Eelam (LTTE), a listed terrorist entity in Canada. The person was arrested in Vancouver. Various materials were found in his possession, including donation forms for the LTTE that were used for a CAD 600 donation and a CAD 300 pledge. The accused was charged with four counts of "providing or making available property for a terrorist organization" under Section 83.03 of the *Criminal Code*, three of which were later withdrawn. He pleaded guilty in 2010 and was sentenced to six months' imprisonment.

Source: Excerpted from FATF (2016), "Anti-Money Laundering and Counter-Terrorist Financing Measures - Canada, Fourth Round Mutual Evaluation Report," FATF, Paris, [online](#).

Self-Funding (via Legal Sources)

Nine members (47%) reported instances of self-funding through a legal business or employment. These findings mirror data from previous studies, which indicated that most FTFs finance travel from their own resources¹²⁸ and that a significant portion of terrorist cells are funded through self-financing activities.¹²⁹ Self-funding through legal means complicates the ability of the financial sector

to support foreign fighter disruption, as the potentially criminal nature of such transactions typically cannot be determined without additional information provided within the context of an investigation. Case Study 11 provides examples from responding APG members (some of which were adopted from public resources) that identified legal businesses and personal resources as a common source of funding for FTFs.

CASE STUDY 11. Self-Funding via Legal Sources

PHILIPPINES

Foreign nationals suspected of possessing ties with al-Qaida reportedly amassed approximately USD 6 million through their Philippine-registered mining company.

Source: APG questionnaire on Foreign Terrorist Fighters.

INDONESIA

- a. Agustiningsih, an Indonesian woman who was born in 1969, was arrested in 2016 for offering a safe house in Jakarta for women's groups that intended to travel to Syria via the Jakarta route. Agustiningsih also sold her house and covered the preparation costs for those who agreed to travel with her to Syria, including airline tickets and accommodation in Jakarta and Turkey.

Source: Institute for Policy Analysis of Conflict, "Extremist Women Behind Bars in Indonesia," IPAC Report 68, 21 September 2020, [online](#).

- b. Arti Alifah Aviandari Rahardjo, a young Indonesian woman who held a bachelor's degree in Arabic literature from the University of Indonesia, was arrested in 2018 after being deported to Indonesia with her husband, Uzair. Uzair and Arti sold their parents' house as well as those of their extended families to finance their travel to Syria and also bought an apartment in Istanbul.

Source: Institute for Policy Analysis of Conflict, "Extremist Women Behind Bars in Indonesia."

- c. Mr. XY was convicted of terrorism offenses for possessing illegal weapons and explosive materials and for planning terrorist attacks. He had previously been arrested in relation to local riots between the Indonesian ISIL group and the police. According to information supplied on his bank account application, Mr. XY worked as a domestic entrepreneur in a clothing company. Intelligence revealed his wife had received money from a local religious foundation that was suspected of financing terrorism. It was identified that Mr. XY had three local bank accounts, namely Bank A, Bank B, and Bank C, which were suspected of being used as placement conduits to support terrorist groups in Indonesia. The total amount of incoming domestic funds in his accounts was up to USD 81,147. In terms of moving the funds, it was revealed that Mr. XY had conducted several transactions. Mr. XY frequently transferred funds to the domestic bank accounts of several persons of interest, including his wife's. Mr. XY also sent funds to other persons of interest through remittance services. Mr. XY used the funds to purchase travel tickets and other products, and made international fund transfers to Philippine entities. Intelligence revealed that these funds were suspected to be used to purchase illegal weapons to support terrorist operations in Indonesia.

Source: Excerpted from 2017 APG typology report.

Social Media and Encrypted Messaging Platforms

Six APG members (32%) reported instances of the use of social media and messaging platforms by foreign fighters to solicit and raise funds. Members further noted that the encrypted nature of platforms such as WhatsApp and Telegram makes them a preferred method not only

to recruit supporters and sympathizers but also as a channel for raising funds. The use of such platforms poses significant challenges for jurisdictions seeking to monitor and prevent such activity. Case Study 12 provides select examples related to the use of social media and messaging platforms as a mechanism for fundraising.

CASE STUDY 12. Fundraising Facilitated by the Use of Social Media and Messaging Platforms

■ MALAYSIA

- a. Two individuals were noted to be soliciting funds for the purpose of financing FTFs traveling to Syria. The funds were requested through the accused's blog and Facebook account. All the funds were channeled into the bank accounts of one of the accused before being transferred or given to FTFs and their family members for travel expenses and stipends. The methods used in this case included the use of nominees, trusts, family members, third parties, and cash. The individuals were charged and convicted of terrorist financing. Initially, the individuals were sentenced to three years' imprisonment for soliciting funds and two years for the disbursement of funds for a terrorist cause. Following the prosecutor's appealing the sentence and a subsequent appeal by the accused, the verdict was increased to 10 years' imprisonment for each of the charges.

Source: Excerpted from 2018 APG typology report.

- b. Investigators identified a total of more than USD 7,000 that had been raised through local sympathizers since 2016 under the instruction of Malaysian terrorists in Syria through an encrypted messaging application. Subsequently, a key portion of the raised funds was remitted by financial facilitators in the network (see Case Study 19) via remittance companies to jurisdictions near Syria and Iraq or through other transit jurisdictions. The financial facilitators attempted to obscure the trail by transferring funds multiple times before they were channeled abroad. It is believed that the potential use of the funds included purchasing a truck for the transportation of goods or explosives, and supporting the travel and living costs of terrorists bound for or in Syria. One of the suspects was identified by a reporting institution after its transaction monitoring system found a financial trail between facilitators whose names were

flagged by authorities earlier. Overall, a total of nine financial facilitators in this network were sentenced to a total of 65 years' imprisonment (ranging from four to ten years) for terrorism financing activities as stipulated under Sections 130N(b), 130O(1), and 130Q(1) of the Penal Code.

Source: Excerpted from 2019 APG typology report.

■ PHILIPPINES

Karen Aizha Hamidon is a Filipino woman who had sought to radicalize people in India to fight for ISIS overseas and spread ISIS propaganda through social messaging platforms like Facebook, Telegram, and WhatsApp groups. She is believed to have recruited FTFs from other countries, including the United Kingdom, Australia, and Bangladesh. Under the usernames "JavaNjannah" and "AQSA," Hamidon posted voice messages on her social media channels, vowed her allegiance to ISIL, and invited others to wage jihad in Marawi. The investigation revealed that she was married or due to be married to at least four suspected violent extremists. First, a Singaporean named Muhammad Shamin bin Mohamed³⁰ planned to marry her over Facebook in 2015 and paid her a dowry of PHP 53,000. However, Muhammad was detained in Singapore under the Internal Security Act in September 2015. Second, on 19 March 2016, she married Maguid, a member of the Moro National Liberation Front whom she met via Telegram and who also gave her a dowry. Hamidon also married Abdul Jalil Rickard, an American whom she met online, and an Egyptian named Ahmed Magdy. For the last two husbands, Hamidon received PHP 159,000 as her dowry. On 11 October 2017, she was arrested and accused of "inciting to rebellion" with the alleged motives of financial gain or promoting jihad.

Source: Raul Dancel, "Philippines Arrests Top Female ISIS Recruiter," *Straits Times*, 18 October 2017, [online](#); Ana P. Santos and Nikko Dizon, "Women of the Eastern Caliphate Part 1: Hiding in Plain Sight," Pulitzer Center, 27 December 2019, [online](#).

Criminal Activity

Research indicates that a nexus exists between the social networks and environments of criminal and terrorist organizations in Europe, leading to recruitment from the same pool of individuals.¹⁵¹ Up to 40% of terrorist plots in Europe are reportedly at least partially financed through petty crime, especially drug dealing, theft, robbery, burglary, loan fraud, and the sale of counterfeit goods.¹⁵² Financing through criminal activity, however, provides an

opportunity for the financial sector to detect instances of terrorism financing and FTFs through the use of specific red flag indicators, as well as an opportunity to work with law enforcement agencies to support foreign fighter disruption. Six APG members (32%) reported instances of the use of criminal activity as a method of fundraising used by FTFs. Case Study 13 includes select examples of FTF financing through criminal activities, such as extortion and armed robbery.

CASE STUDY 13. Funding from Criminal Activity

■ CANADA

A 15-year-old male tried unsuccessfully to purchase an airline ticket to Syria with his father's credit card. In October 2014, the father discovered CAD 870, a knife, and a balaclava in the boy's backpack. Suspecting the money might have been stolen, the father reported it to the police. An investigation revealed that his son had committed an armed robbery to purchase the ticket. He was charged and convicted of armed robbery. Additional national security

investigations by C-INSET resulted in the youth being convicted of attempting to leave Canada to participate in the activity of a terrorist group and the commission of an offense for a terrorist group. He was sentenced to 24 months in youth custody plus one-year probation, to run consecutively to the sentence of armed robbery.

Source: Excerpted from FATF (2016), "Anti-Money Laundering and Counter-Terrorist Financing Measures - Canada."

Crowdfunding

Five members (26%) reported the use of crowdfunding platforms as a method of fundraising used by FTFs. Such platforms allow users to fund a project, venture, or cause by raising small amounts of money from many individuals. General crowdfunding services include GoFundme.com, Youcaring.com, and Kickstarter.com.¹⁵³ Studies have highlighted the ease of use and anonymity (ability to create fake accounts or for individuals to make anonymous donations) offered by crowdfunding platforms as a

valuable channel for terrorists and terrorist organizations to generate funds.¹⁵⁴ Public crowdfunding campaigns facilitated by these platforms can be disguised as raising funds for humanitarian causes but the funds are used to finance the travel of FTFs to a conflict zone or to send money to support terrorist activities in other jurisdictions instead.¹⁵⁵ Case Study 14 demonstrates two crowdfunding mediums used by terrorist groups to solicit donations.

CASE STUDY 14. Crowdfunding Activities

■ AUSTRALIA

In 2017, the Victoria Supreme Court of Australia convicted Isa Kocoglu, a Melbourne man, who pleaded guilty to two offenses of providing funding and support to John Georgelas, a U.S. citizen who was a member of ISIL and involved in hostile activities in Syria. The first funding scheme conducted by Kocoglu took place between 21 July 2014 and 4 August 2014, when Kocoglu sent AUD 2,610 (previously deposited in his bank account by others) to the PayPal account of Oman Sesay, an intermediary who would pass the money on to John Georgelas.

The second attempt occurred between 25 August 2014 and approximately 10 September 2014. Kocoglu transferred USD 103.70 to an Internet Service Provider (ISP) account with the purpose of helping John Georgelas maintain his website *ghuraba.info*. Furthermore, Kocoglu managed a restricted Facebook group named “We Hear, We Obey,” where he posted material from Georgelas and recruited various individuals to pledge support for ISIL by transferring funds to support Georgelas.

Source: The County Court of Victoria, *DPP v Kocoglu* [2019] VCC 1838, 8 November 2019, [online](#).

■ CANADA

Canada’s FIU, the Financial Transactions and Reports Analysis Centre (FINTRAC), has seen instances where individuals under investigation for terrorism-related offenses, including attempts to leave the country for terrorist purposes, have used crowdfunding websites prior to leaving and/or attempting to leave Canada. One reporting entity received information from law enforcement that an individual had left Canada, which prompted an account review and an STR being sent to FINTRAC containing details in regard to a crowdfunding website. Specifically, the reporting entity stated: “This account was used for four transactions, totaling CAD 61.56 [–USD 47.00], with a known crowdfunding website [web address provided]. This merchant is categorized by its merchant bank as ‘Professional Services.’ The company’s website describes itself as an International Crowdfunding site, allowing people to set up a fundraising webpage and collect donations easily. Most of the donation options are related to conflict relief in Country A, Country B, and Country C.”

Source: Excerpted from 2016 APG typology report.

Abuse of Nonprofit Organizations

Four APG members (21%) reported the abuse of nonprofit organizations by FTFs for fundraising purposes. Case Study 15 includes an example where a domestic educational foundation was abused to raise funds and facilitate the recruitment and travel of foreign nationals

who reportedly met with terrorist organizations while in the jurisdiction, as well as an example where suspected ISIL supporters posed as humanitarian workers. APG responses have also noted an instance where a prominent domestic foundation was allegedly being used as a conduit for ISIL funds.

CASE STUDY 15. Abuse of Nonprofit Organizations for Terrorism Funding

■ PHILIPPINES

In 2019, Philippine authorities monitored religious gatherings attended by foreign nationals in southern Mindanao (Basilan, Marawi, and Sulu) and Rodriguez Rizal over suspicion that attendees were diverting their itinerary or extending their stay to meet with local terrorist leaders and groups. It was noted that attendees to these meetings bring cash, and have their transportation and accommodation arranged by facilitators. An education foundation is believed to have facilitated gatherings in Basilian (attended by 37 foreign nationals) and Sulu (attended by 27 Malaysians, Indonesians, and Americans), as well as facilitated the travel of seven suspected Sri Lankan terrorists who stayed in Manila from November 2018 to January 2019.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ AUSTRALIA

In 2015, two Australian nationals, Abdul Salam Mahmoud and Mohammad Zuhbi, who claimed to be humanitarian aid workers for a group called Street Da'wah, had close communication with Mohammad Ali Baryalei, an Australian ISIL recruiter who was involved in an alleged plot to kidnap and randomly kill civilians in Sydney. Zuhbi described himself as an aid worker and was able to gather more than USD 40,000 in donations. However, he denied that he was part of ISIL.

Source: Michael Safi, "Australian Extremist Abdul Salam Mahmoud Killed in Syria – Reports," *Guardian*, 11 March 2015, [online](#); Peter Lloyd and Suzanne Dredge, "Australian ISIS Supporter Mohamed Zuhbi Denies Funding Terrorism after Bank Accounts Frozen," *ABC News*, 30 June 2014, [online](#).

Other Methods

The questionnaire also sought to understand whether various loans, insurance policies, and pension funds were used to fund foreign fighters in Southeast Asia. Research indicates that student loans obtained both legitimately and fraudulently, as well as loans obtained from banks or via internet applications, have been used to finance foreign fighter travel in Europe.¹⁵⁶ Similarly,

social insurance and benefit fraud have been exploited by European FTFs.¹⁵⁷ In comparison, APG members reported a limited use of student/educational loans (5%), other short-term loans (16%), insurance policies (5%), and pension funds (5%) for fundraising purposes. Drawing from external research, Case Study 16 shows examples of the use of a social security insurance policy and a personal loan to support FTFs.

CASE STUDY 16. Funding Through a Social Security Insurance Account and Personal Loan

■ INDONESIA

Between 2017 and 2018, Mohammad Okasa, a 43-year-old man, sent up to IDR 60 million to his brothers Ade Rahmat and Mohammad Irsya, who had joined ISIL in Syria. Okasa used his brother's identity to withdraw money from Ade's social security insurance account and then transferred the funds to Ade in Syria through local intermediaries, who facilitated the remittances.

Source: Sylvia Laksmi, "Handling Returning Terrorist Fighters Is a Big Problem, Monitoring Their Funds Is Another," *The Conversation*, 9 March 2020, [online](#).

■ MALAYSIA

Young Malaysian supporters of ISIL have applied for and obtained personal bank loans for as low as MYR 5,000 (USD 1,400) with the purpose of purchasing firearms for themselves and for financing their travel to fight alongside ISIL in Syria. Investigations concluded that at least five ISIL supporters had sold their assets and received loans, some as large as USD 30,000.

Source: "Malaysia ISIS Recruits 'Take Out Loans' to Fund Trip," *Al Arabiya News*, 21 December 2014, [online](#).

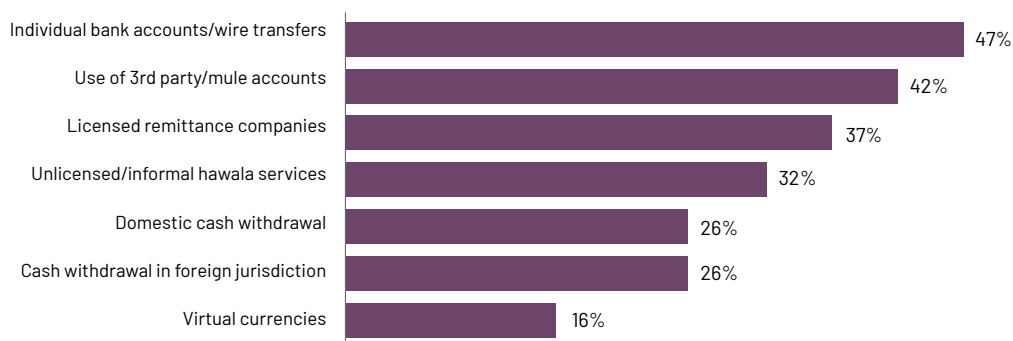
MOVEMENT AND USE OF FUNDS

The most commonly reported ways for Southeast Asian FTFs to move and use funds are through licensed and unlicensed remittance companies, bank accounts and wire transfers, domestic and foreign cash withdrawals, and third-party or mule accounts. A few respondents indicated the use of virtual currencies related to FTFs and their facilitation.

Remittance Companies

The majority of APG members (79%) reported the use of remittances by FTFs to move or access funds. Nine members (47%) reported the use of formal or licensed remittance companies, such as Western Union, to move or access funds. Six members (32%) reported the use of unlicensed or informal remittance companies to move or access funds. Case Studies 17 and 18 highlight several examples of the use of remittance companies to move funds overseas for the use of FTFs.

Figure 5. Methods Used for Moving Funds



CASE STUDY 17. Terrorist Funding via Legal Remittance Companies/Money Service Businesses

AUSTRALIA

- Linda Merhi, a 40-year-old Sydney woman and former federal public servant, was charged with terrorism financing after police accused her of sending around USD 24,000 to ISIL. She conducted five outgoing transfers through Western Union between February and October 2015, in sums of USD 1,982; 2,790.08; 9,810.24; 7,940.26; and 8,000.

Source: Adam Baidawi, "Ex-Federal Worker in Australia Accused of Financing ISIS," *New York Times*, 23 January 2018, [online](#); "Former Public Servant Charged with Sending \$30,000 to ISIS," *Guardian*, 23 January 2018, [online](#).

- In 2015, an Australian youth who lived in Sydney was suspected of providing USD 9,000 to ISIL after his mother found this cash in his shorts. The investigation found that the source of the funds were two men accused of terrorism financing in 2014, Omarhan Azari and Ali Al-Talebi. The two men engaged the youth, who they had met at the Parramatta mosque, to deposit the cash at Western Union outlets before transferring the

money to an account in Peshawar, Pakistan. The money was intended to support ISIL activities in Syria and Iraq.

Source: Michael Safi, "Sydney Woman Found Cash 'Meant for Islamic State' in Son's Shorts," *Guardian*, 14 December 2015, [online](#).

- Ali Al-Talebi, a young university student, was arrested as part of Australia's largest counterterrorism investigation, Operation Appleby, and convicted in 2017 by the District Court of New South Wales for his role in sending funds overseas to support ISIL. It was revealed that between 18 July 2014 and 18 September 2014, he organized remittances of USD 18,000 to be sent to recipients in Pakistan and Turkey with the purpose of helping foreign fighters who would travel from Pakistan to Syria to join the terrorist group. There was also suspicion that the money would have been offered to Australian ISIL fighter Mohammad Ali Baryalei through an intermediary in Turkey. The group used Western Union to facilitate the money transfers.

Source: "Ali AL-TALEBI - Terrorism Offences," CDPP Australia's Federal Prosecution Service, 2017-2018, [online](#).

CASE STUDY 17. Terrorist Funding via Legal Remittance Companies/Money Service Businesses (continued)

d. In 2016, the Australian police arrested a 16-year-old schoolgirl and Milad Atai, a suspected member of a Sydney terrorist cell. It is alleged that Atai used the girl as an intermediary to send money to a family relative fighting in Syria. They met in a park where Atai gave the girl an envelope containing USD 5,000 cash. They planned to send the funds through Western Union to her relative, Ahmed Merhi, an Australian ISIL fighter based in Syria. It was also ascertained that the girl had facilitated wires of up to USD 10,000 a month earlier. In November 2018, Atai was sentenced to 38 years imprisonment by the Supreme Court of New South Wales, charged with being a member of ISIL and of making funds available to the group.

Source: Stephanie Dalzell, Sean Rubinsztein-Dunlop, and Jessica Kidd, "Schoolgirl Accused of Sending Funds to Islamic State Related to Australian IS Fighter," ABC News, 23 March 2016, [online](#); "Last Offender Sentenced for the Terrorist Killing of Curtis Cheng," CDDP Australia's Federal Prosecution Service, 9 August 2019, [online](#).

■ INDONESIA

Mr. A, an Indonesian national alleged to be an FTF and a facilitator affiliated with Jamaah Ansharut Daulah (JAD), traveled to Turkey via Singapore on 30 January 2016 and returned to Jakarta (Indonesia) on 6 March 2016. In Padang (Indonesia), he received two remittances totaling USD 221 from two individuals in Turkey and Malaysia. He traveled from

Medan (Indonesia) to Bangkok (Thailand) on 4 August 2017. In Bangkok, he received nine remittances totaling USD 14,516 from six individuals in the Maldives, Trinidad and Tobago, Germany, and Venezuela.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ PHILIPPINES

Remittance slips issued by a Malaysian agent were found in the possession of an Indonesian national during his arrest. The Indonesian national is believed to have facilitated the entry of FTFs into the Philippines.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ SINGAPORE

Imran Kassim, 36, transferred USD 450 through remittance company Western Union to Mohamad Alsaied Alhmidan in Turkey for his publication of ISIL propaganda. Imran admitted in his statements that he sent the money transfer in response to a Facebook post, with the belief that the money would benefit ISIL. In 2014, Imran tried but failed to join ISIL in Syria under the pretense of providing humanitarian aid to Syrian refugees.

Source: Lydia Lam, "Singaporean Man Jailed 33 months for Financing Terrorism by Funding Islamic State," Channel News Asia, 14 January 2020, [online](#).

CASE STUDY 18. Using Hawalas to Move Money

■ PHILIPPINES

a. A terrorist organization operating in Jurisdiction I ("CJ") has close links with terror groups in the southern Philippines. CJ members sent international fund transfers to the Philippines from January to February 2017. These transactions were all received through the same remittance agency and network using an international remittance platform.

Information from foreign police officials indicated that the funds were made available in Jurisdiction I through a form of hawala, whereby Jurisdiction I's foreign fighters for ISIL based in Syria were directed to sell assets in Jurisdiction I. The funds from these sales were directed

to CJ situated in Jurisdiction I, while the value of the funds from these sales were made available to ISIL to finance Jurisdiction I's foreign fighters in Syria. Using this system, FTFs in Syria were able to access funds, and the funds were made available in Jurisdiction I without the need for an international fund transfer, remittance, or physical movement of currency. Additional information also indicated that Jurisdiction I's foreign fighters for ISIL that departed for Syria left their bank accounts and bank cards for use by CJ members.

Information from Jurisdiction I indicated that funds in support of the Marawi City siege were sent to the Philippines from a network of individuals based in

CASE STUDY 18. Using Hawalas to Move Money (continued)

Jurisdiction T. The same network of individuals in Jurisdiction T also sent approximately USD 20,000.00 to the Philippines from Jurisdiction T. Those individuals received the funds in the Philippines through two separate remitters.

Source: Excerpted from 2019 APG typology report.

- b. An investigation in 2018 revealed the risk from the use of illegal money services for facilitating financial flows inside and outside the country. The padala system, which is only recognized in the Philippines, is part of the financial industry but not legally registered with the Central Bank. It mainly operates in Cagayan de Oro City and in Region 10 (northern Mindanao). In Marawi City, the major private remittance businesses are found in Bangolo, Mindanao State University Campus, and Marawi City Hall. Western Union, M. Lhuillier, Cebuana Padala, Palawan Express, Moneygram, LBC, and Transfast are the major players providing remittance services. Furthermore,

there are hawala/padala informal remittance centers around the 15 *barangays* (villages) of Cagayan de Oro. Padala centers offer at least three benefits that make them useful for illegal transfers. First, the anonymity and simplicity of the operations attract individuals and groups engaged in criminal activities, including the financing of terrorism. Second, as companies mainly run by families, they promote quick and cheap services (for example, less expensive fees) compared to legitimate remittance companies. Third, they are well positioned to hide the origin or destination of funds, as well as breaking the audit trail of money. Eventually, funds are delivered door to door within 24 hours by a correspondent with swift access to remote areas. The Asian Development Bank approximated that the amount coursing through informal systems like padala could amount to a minimum of USD 1.5 billion per year.

Source: Drei Toledo, "Padala System at the Center of Terror Funding," *Manila Times*, 7 January 2018, [online](#).

Bank Accounts, Wire Transfers, and Cash Withdrawals

Eight APG members (42%) indicated that individual bank accounts and/or wire transfers were used to move funds. Of the eight jurisdictions with foreign fighter populations, six reported banks as a method of moving funds. The majority of members (63%) reported cash withdrawals as a method of accessing funds for FTFs.

Seven members (37%) indicated the use of domestic cash withdrawals by FTFs to access funds, while five members (26%) indicated the use of cash withdrawals in a foreign jurisdiction by FTFs to move funds. Cash withdrawals occurred in foreign jurisdictions, particularly in cities that border major transit routes to conflict zones. Case Study 19 provides select examples of how individual bank accounts, small cash deposits, and online transfers could be used to raise and move funds for FTFs.

CASE STUDY 19. Use of Bank Accounts and Cash Withdrawal Activities for FTF Funding

■ MALAYSIA

In raising funds for ISIL activities, several financial facilitators were recruited to manage donations collected from local sympathizers. The profiles of the financial facilitators were varied, but they were mostly low income earners who were paid between USD 25 and 75 in commissions for the usage of their bank accounts. Local sympathizers would deposit their donation via cash deposit machines in small amounts to avoid detection. Also, online fund transfers, were made with the description stated as "jihad."

Following the identification of Facilitator A as one of the financial facilitators, the law enforcement agency (LEA) shared details of Facilitator A with the public-private partnership community, which consisted of selected reporting institutions (RIs). With this information, the RIs managed to link transactions conducted by Facilitator A with Facilitator B (who was actually one of the main beneficiaries of Facilitator A) and submit an STR to the FIU. The STR was analyzed by the FIU and disclosed to the LEA. In addition, the RIs also found linkages between Facilitator B and Facilitator C, and submitted STRs on Facilitator C. As for

CASE STUDY 19. Use of Bank Accounts and Cash Withdrawal Activities for FTF Funding (continued)

Facilitator D, the LEA requested his information/intelligence from the FIU. The FIU subsequently shared the intelligence with the LEA and requested additional intelligence from a foreign FIU. The analyzed financial intelligence was eventually disclosed by the FIU to the LEA for further investigation.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ PHILIPPINES

a. Financial documents seized during the arrest of a Malaysian national (AA) showed the existence of bank accounts under his name in the Philippines. The Philippine Bureau of Immigration (BI) endorsed a Memorandum sent to the Anti-Money Laundering Council (AMLC) on 25 January 2018 but dated 5 December 2017 pertaining to AA and another individual (AS). The BI requested the assistance of the AMLC in obtaining financial information on the subjects, as well as on other individuals and an entity indicated in financial documents (deposit slips and passbook) seized during the arrest of AA in November 2017. During a meeting of the JTFIG in November 2017, representatives from the Philippine Center for Transnational Crimes (PCTC) shared that 100 Iraqi passports had been stolen in Iraq by Da'esh, including a passport allegedly used by AA to enter and exit the country on 4 August 2017, and 12 September 2017, respectively. Moreover, the National Intelligence Coordinating Agency (NICA) reported that at the time they were conducting an investigation into

AA's activities, the subject was planning to acquire a manpower agency worth PHP 9 million.

b. MK is the chairman, founder, and financier of M Foundation located in Davao City. MK entered the country in March 2008 using a temporary visa and was later issued a temporary resident visa due to his marriage to GD, a Filipino national from Davao City who worked in Riyadh, Saudi Arabia. MK was being monitored by the BI for acting as a guarantor to several Middle Eastern nationals who wanted to enter the Philippines and apply for visa extensions. It was also disclosed that MK was the protégé of Sheik AL, a Saudi national and founder of several Islamic centers and madaris in the country. AL was the former Director of the IIRO Philippines and under his term, IIRO financed network building and had been in contact with the DH Foundation of Nedal Dhalin, a suspected member organization of the al-Qaida group. In 2000, DH Foundation changed its name to ALI Education Foundation. Furthermore, MK was associated with MAA, a Jordanian national who was arrested in July 2019 in Zamboanga City. Technical forensics of MAA's mobile phone revealed that some of his contacts had links with the suspects in the Basilan bombing incident. News reports disclosed that MAA served as a point man for Mohamed Jamal Khalifa, a Saudi businessman and Bin Laden's brother-in-law, in managing several charity organizations that funneled funds to al-Qaida and the Abu Sayaff Group.

Source: APG questionnaire on Foreign Terrorist Fighters.

Third-Party and/or Mule Accounts

Money “mules” can be used to open and manage bank accounts to receive or move money on behalf of FTFs. Five APG members (26%) indicated the use of third-party and/or mule accounts to move funds, while eight members (42%) indicated that third-party and mule accounts were not used to move funds.

Virtual Currencies

Only three members (16%) indicated the use of virtual currencies to move or access funds, while nine members

(47%) indicated that virtual currencies were not used in the movement of funds.

Other Methods

None of the respondents indicated that digital asset transfers or legal persons or arrangements (LPAs) were used to move funds, with 10 members (53%) indicating that these methods were not used, while eight members (42%) indicated that they did not know whether these method were used.

CASE STUDY 20. Other Methods Used for Terrorism Financing

INDONESIA

Following an attack on Surakarta (a city in central Java), several fund transfers used to finance the attack were identified from the bank accounts of individuals who were in communication with Mr. Y, an Indonesian ISIL commander for Southeast Asia residing in Syria. FIU and law enforcement agencies identified Mr. Y (Syria) transferring approximately USD 1,000 to the PayPal account of Mr. H.

Later, Mr. H withdrew the PayPal balance to his bank account and transferred it to Mr. M, who then transferred the money to multiple bank accounts, and those funds were to be cashed and delivered to terrorists. Mr. M, who was involved in financing the attack, was convicted under the CTF Law. In addition, Mr. Y was added to the UNSCR 1267 sanctions list and to Indonesia's Domestic Terrorist List.

Source: Excerpted from 2019 APG typology report.

FACILITATION OF FOREIGN TERRORIST FIGHTERS

In its 2018 terrorist financing risk assessment, Canada's FINTRAC noted that donors and facilitators may choose to operate from a country near the conflict zones, especially those who have access to the international financial system and can afford a degree of anonymity. The report noted that Turkey has hosted a number of ISIL facilitation networks. Similar third-country facilitation has been noted in other conflicts, such as al-Shabaab using Kenya to facilitate its insurgency and the Taliban using northern Pakistan and the economically central Gulf States for its activities. It concluded that "third-country facilitation activity is highly likely to feature in future conflicts."¹³⁸

As FTFs return home or relocate to other countries, new facilitation networks may emerge. Returnees often have increased financial and other facilitation expertise, and benefit from social connections with other FTFs and ISIL affiliates who may help them develop new avenues of fundraising and build or strengthen their facilitation

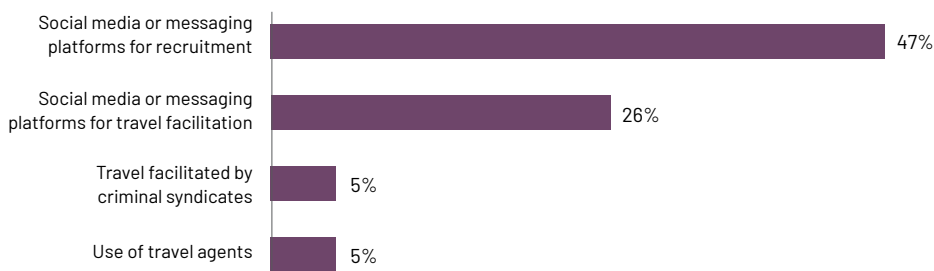
networks. Returnees may also support local radical groups in their recruitment efforts and help raise funds for attacks through the use of wider channels, like social media and the internet.¹³⁹

Social Media and/or Messaging Platforms

Overall, 73% of APG members reported the utilization of social media and/or messaging platforms for either recruitment or travel facilitation.

Nine members reported the use of social media and/or messaging platforms for the recruitment of FTFs, while five members reported their use to facilitate FTF travel. Examples shared by APG members indicated the use of social media platforms like Facebook, Twitter, and YouTube, and encrypted messaging platforms such as WhatsApp and Telegram, to recruit individuals to terrorist groups and to arrange and coordinate the travel of individuals attempting to join ISIL.

Figure 6. FTF Facilitation Methods



CASE STUDY 21. Travel of FTFs Facilitated by Friends

■ MALAYSIA

Malaysian Police arrested Muhammad Alif Bin Suhari, a suspected Indonesian ISIL member, in Keningau, Sabah. Suhari is believed to have facilitated the entry into the Philippines of Rullie Rian Zeke Abu Ibrahim Al-Indonisi and Ulfah Anadayani Saleh, the Indonesian couple/suicide bombers responsible for the attack at the Jolo Cathedral in January 2019. When Suhari was arrested, various TML money remittance slips were found inside his pocket, which established his connection and channeling of funds to a certain Almaida Marani Salvin and Merhama Sawari, both from Zamboanga City, Philippines. Salvin, who was arrested in April 2019 for the illegal possession of explosives, is believed to have links with the ASG. Muhammad Alif bin Suhari was charged under Section 130JB(1)(a) of the Penal Code and sentenced to 2 years in prison.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ PHILIPPINES

a. Seven foreign fighters from Jurisdiction I who traveled to the Philippines prior to the siege of Marawi City have been identified. Analysis determined that it was unlikely that these individuals would have had the funds or resources to arrange travel, including passports, visas, and tickets, on their own. Information indicates that certain nationals from Jurisdiction I admitted to having facilitated the travel of the seven identified foreign fighters from Jurisdiction I who traveled to the Philippines. It is also suspected that another citizen of Jurisdiction I facilitated the travel of the three foreign fighters from Jurisdiction I. Jurisdiction I authorities have arrested the individuals on terrorism financing charges.

Source: Excerpted from 2019 APG typology report.

b. It is probable that there is a network of female financial facilitators based in the southern Philippines moving funds on behalf of ISIL and ISIL-linked groups in Southeast Asia. Female financier ME received funds from Jurisdiction M and Jurisdiction K from individuals who also sent funds to female financier MM. Both female financiers ME and MM received funds in the Philippines from a certain individual in Jurisdiction M and a certain individual in Jurisdiction K between 2015 and 2016.

This network also sent funds to the second wife of a certain Dr. MA. Female financier ME and another female financier EI both sent funds to the second wife of Dr. MA in Jurisdiction M in 2016.

Source: Excerpted from 2019 APG typology report.

c. In 2019, a case involving a Filipino woman was publicized after her arrest in Zamboanga City, Philippines. Almaida Marani Salvin was accused of assisting and providing not only financial support but also material and technological support, goods, or services to pro-IS groups in the Philippines. The authorities seized improvised explosive device components during the raid as well as her bank books. Further investigation revealed her complicity in facilitating the funding of terrorist groups based in the Philippines. As the wife of an ISIL-Philippines leader, she was active in conducting financial transactions, goods procurement, and the transportation of weapons and bombs, as well as facilitating the recruitment and travel of foreign fighters deployed to the southern Philippines. She was part of Sawadjaan's funding chain that received money transfers from overseas through remittance businesses. The senders were three men who worked in oil palm fields in Sabah and were suspected of being members of the terrorist group.

Source: "Treasury Targets Wide Range of Terrorists and Their Supporters Using Enhanced Counterterrorism Sanctions Authorities," U.S. Department of the Treasury, 10 September 2019, [online](#); Sofia Tomacruz, "U.S. Puts Abu Sayyaf Sub-Leader Sawadjaan on Global Terror List," Rappler, 12 September 2019, [online](#).

■ AUSTRALIA

In September 2016, Hamdi Alqudsi, a Sydney man was sentenced to eight years' imprisonment for assisting seven men in their efforts to travel to Syria to engage in armed hostilities. The New South Wales Joint Counter-Terrorism Team arrested Alqudsi after conducting physical and electronic surveillance and found that he had played an important role in arranging the trip, including offering advice on travel routes, hotel accommodation, and other technical preparations.

Source: "Hamdi Alqudsi Sentenced for Assisting Australians to Fight in Syria," CDPP Australia's Federal Prosecution Service, 1 September 2016, [online](#).

CASE STUDY 22. Use of Social Media for Recruitment

■ MALAYSIA

- a. Terrorist A, a known ISIL leader in the region, established two cells in Malaysia, where communication with members of the cells was mainly conducted via social media applications. Terrorist B and Terrorist C, accomplices of Terrorist A, worked alongside Terrorist A in spreading ISIL propaganda, mainly through a social media application that has garnered many followers worldwide. Terrorist A also claimed responsibility for a terrorist attack at a nightclub in Malaysia.

Source: APG questionnaire on Foreign Terrorist Fighters.

- b. Person A was exposed to ISIL activities online and made acquaintance with Person B, who claimed to have in-depth knowledge about ISIL. Person B influenced Person A to travel to Syria through Turkey to join ISIL. Person A was arrested prior to departing Malaysia; a terrorism financing investigation was ongoing with respect to his financial activities at the time of the report.

Source: Excerpted from APG Mutual Evaluation Report Malaysia, 2015, [online](#).

■ PHILIPPINES

A Philippine national arrested in Abu Dhabi for suspected links with ISIL joined a Telegram group, for which the administrator was said to be an ASG member.

Source: APG questionnaire on Foreign Terrorist Fighters.

■ JAPAN

In 2014, Japanese police investigated several male university students suspected of pledging allegiance to ISIL and

planning to travel to Syria to fight alongside the group. One of the men was recruited online. It was alleged that they responded to a job advertisement posted in a bookstore that offered unspecified work in Syria.

Source: Martin Fackler, "Japanese Men Were Planning to Fight for ISIL, Police Say," *New York Times*, 6 October 2014, [online](#).

■ SINGAPORE

Singaporean authorities detained Zulfikar bin Mohamad Shariff under the Internal Security Act in July 2016 for terrorism-related activities. The detention order indicated that Zulfikar was supportive of terror groups such as al-Qaida and Jemaah Islamiyah. During the ISIL era, he actively posted glorifying statements to promote ISIL and propagate Muslims to wage jihad in places like the Middle East, Palestinian territories, the Philippines, and Myanmar. Through his Facebook page "Al-Makhazin Singapore," he successfully spread propaganda to Muslims in Singapore to support him in developing the idea of replacing the democratic system with an Islamic state. Zulfikar influenced two other Singaporeans, Muhammad Shamin bin Mohamed Sidik and Mohamed Saiddhin bin Abdullah, who were detained and issued restriction orders, respectively. In the same year, the Singaporean government also published a detention and/or restriction order for Muhammad Fadil bin Abdul Hamid and another 17-year-old male Singaporean who had graduated from a madrassa.

Source: "Detention and Releases under the Internal Security Act," Singapore Ministry of Home Affairs, 29 July 2016, [online](#).

Travel Facilitated by Criminal Syndicates

Only one APG member indicated the use of criminal syndicates to facilitate travel. Ten members (53%) indicated that the method was not used to facilitate travel, while six members (32%) indicated that they did not know if this method was used.

Use of Travel Agents

Similarly, only one member indicated the use of travel agents to facilitate FTF transit. Ten members (53%) indicated that the method was not used to facilitate travel, while six members (32%) indicated that they did not know if this method was used.

CASE STUDY 23. Financing the Travel of Terrorist Fighters

■ AUSTRALIA

In 2012, Hassan El Sabsabi met Abedallah Karram, an American citizen, online. Karram asked Hassan for financial

assistance to help facilitate his travel to Syria to fight the Assad regime. Between 2013 and 2014, Hassan made 11 money transfers to Karram, totaling AUD 15,999.00. The details of these transfers are as follows:

No.	Date	AUD	Nominated Recipient Details
1	24/06/13	\$851	Karram Abedallah of 460 Bayridge Ave, Brooklyn NY
2	18/07/13	\$636	Karram Abedallah of 460 Bayridge Ave, Brooklyn NY
3	22/10/13	\$1585	Hamin, Hosni Abdel, Egypt. Born 23 July 1963. Message says 'For Abedallah Karram'
4	2/01/14	\$1130	Marius Auerbacher of Hatay, Turkey – purpose of transfer: 'family support'
5	1/03/14	\$1389	Mahmoud Ibrahim Khatib of Hatay, Turkey, with the message 'Abedallah Karram'
6	25/03/14	\$870	Mahmoud Ibrahim Khatib of Hatay, Turkey, with the message 'Abedallah Karram'
7	17/04/14	\$1524	Initially Mahmoud Ibrahim Khatib of Hatay, Turkey, then changed to Mohamed Saleh on 26/4/14
8	2/06/14	\$1360	Abdulrahman Alomar of Hatay, Turkey
9	4/07/14	\$1080	Abdulrahman Alomar of Hatay, Turkey
10	11/08/14	\$1100	Eid Saleh of Hatay, Turkey (Syrian passport details)
11	17/09/14	\$4474	Basem Alomar born 5 March 1975 of Hatay, Turkey

In September 2014, the Australian Federal Police intercepted a communication between Karram and Hassan, leading to Hassan's arrest.

Source: Supreme Court of Victoria – Court of Appeal, *DPP (Cth) v El Sabsabi* [2017] VSCA 160, 23 June 2017, [online](#).

■ THAILAND

FTFs from countries such as Malaysia and Indonesia have used Thailand as a transit point before traveling to conflict zones. Some FTFs have acted as facilitators by preparing and facilitating accommodation and flights for other FTFs. There is a case of an Indonesian FTF, Mr. X, who served as a facilitator. He traveled to Thailand three times between 2016 and 2017. The purpose of his travels was to

prepare and facilitate accommodation and flights for 10 Indonesians. He booked three hotels in Bangkok online and then arranged travel for these individuals to different destinations, the final destination of all 10 Indonesians being Turkey. The Turkish authorities detected two of these individuals as they were crossing the Turkish border to join IS and deported them to Indonesia. In this case, it was not found that Mr. X had contacted any Thai individual or received instructions from anyone else. It is possible that he managed and planned everything by himself and gave instructions to Indonesian ISIL supporters via social media.

Source: APG questionnaire on Foreign Terrorist Fighters.

Use of Financial Intelligence Related to Foreign Terrorist Fighters

Financial institutions and other designated private sector actors collect a diverse range of information that can be mined by law enforcement and intelligence agencies to build a complete picture of a suspected FTF's behavior, in accordance with international human rights law and applicable data protection and privacy standards. The private sector also plays an equally important role in detecting and reporting suspicious transactions that could be associated with FTFs, while the FIUs are responsible for analyzing this information and conducting ongoing strategic and operational analysis. Timely and effective information sharing between and across these agencies is therefore critical to detecting, disrupting, and prosecuting the financing and facilitation of FTFs.

Information sharing should not be a one-way channel. For FIUs and private sector entities to effectively meet their obligations, they require feedback from law enforcement agencies to understand the quality of their reports and to situate their financial analysis within the wider counterterrorism landscape. As said by Richard Barrett, former head of the United Nations' Analytical Support and Sanctions Monitoring Team, "States cannot expect the private sector to have a better idea of what terrorism financing looks like than the states themselves."¹⁴⁰ FIUs, law enforcement agencies, and intelligence bodies each have a role to play in educating the private sector so that they can enhance their transaction monitoring and increase the likelihood of detecting illicit and criminal finance, including transactions related to FTFs and returnees. Stronger reporting and collaboration will, in turn, increase the ability of an FIU to produce actionable financial intelligence.

This section examines the generation and utilization of financial intelligence related to FTFs, as reported by respondents to the APG questionnaire. It considers how private sector entities are detecting and reporting suspicious transactions, the nature and types of financial intelligence produced and disseminated by FIUs, and the extent of domestic and regional cooperation between authorities in the Asia Pacific region. The section informs and contributes to a range of ongoing efforts to improve and expand the usage of financial intelligence to support the counterterrorism efforts of APG members, including those related to FTFs.

RED FLAG INDICATORS

Eleven of the 19 respondents indicated that their FIUs had developed indicators of suspicious activity that could be associated with FTFs, nearly all of whom had shared this information with the private sector. In addition, nine jurisdictions reported that the private sector had developed its own set of indicators, including two where the FIU had not identified indicators. Four respondents indicated that they did not know if the private sector had developed such indicators, while five members reported the private sector had not.

In total, this means that 68% of members (and all but one with known FTF populations) have some form of indicators to identify transactions related to FTFs and/or terrorism financing. In some cases, indicators were developed following a public-private sector exchange. Others reported having indicators for terrorism financing transactions that may be applicable but were not specific to FTFs.

The indicators shared by APG members can be loosely grouped into four categories:

1. Location of the transaction(s)
 - remittances to a high-risk country for terrorism financing where the customer does not have a personal or business relationship
 - usage of ATM, debit, or credit cards in conflict zones, border areas, or along known travel corridors
2. Nature of the transaction(s)
 - atypical purchases of camping equipment, plane tickets to high-risk areas, etc.
 - transactions to companies that do not appear to be in the same line of business and where there is no prior relationship
 - atypical purchases of gold and jewelry (can serve as a way of carrying assets into a conflict zone undetected)
 - closing accounts via a large cash withdrawal
3. Pattern or frequency of transactions(s)
 - rapid movement of cross-border funds without reasonable cause
 - receipt of multiple small deposits from unknown and unrelated individuals
 - resumption of active account usage after a period of unexplained dormancy
4. Identity of the individual
 - inclusion on United Nations sanctions lists or the country lists of designated individuals and entities
 - inclusion on confidential watch list(s) maintained and circulated by relevant authorities

- adverse news or information provided by other authorities indicating past, current, or intended travel to join a terrorist group or ongoing support for a terrorist organization.

Evidently, the indicators related to FTFs are often quite broad, reflecting the lack of a common profile for FTFs, the possibility for the financing to come from legal and illegal sources, and the difficulty in discerning FTF financial activity from legitimate transactions. This resonates with the approach that private sector actors take to establish indicators, including drawing on those shared by the FIU and elaborating on these based on open-source information. In discussion with private sector actors in Southeast Asia, most indicated that the existing red flags refer to general terrorist financing profiling rather than to FTFs specifically. However, more detailed information could benefit private sector actors in detecting and disrupting suspicious transactions related to FTFs or terrorist financing activities. This means that several indicators must be present to credibly indicate potential instances of FTFs or terrorism financing support.

Canadian authorities have also highlighted the need for more specific geographic indicators to assess risk, including extending the indicators to cities and towns within jurisdictions considered higher risk for terrorism financing. With respect to ISIL, the Canadian report notes that the use of more targeted geographic indicators “dramatically increased the usefulness of reporting on these areas compared to reporting referring only to Turkey generally. A move toward the monitoring and reporting of more specific geographic information in the future will enable reporting entities to both better manage their risk of exposure to terrorist financing, as well as to report more actionable and useful financial intelligence.”¹⁴¹

CASE STUDY 24. Indicators Identified by FINTRAC

EXCERPTED FROM: FINTRAC, "TERRORIST FINANCING ASSESSMENT 2018," PP. 26–27

FINTRAC has assessed that there are several discrete phases to successfully traveling to join a conflict or engage in terrorist activity overseas. An understanding of these can be useful for determining possible financial indicators of extremist activity, since each stage presents potential opportunities for detection through financial intelligence.

■ PRE-DEPARTURE

Individuals who decide to travel overseas to participate in hostilities in a conflict zone need time and resources to prepare. Prospective extremist travelers need to get their personal affairs in order, plan their travel (including the means of transportation, timing, and routes), and raise money to buy travel-related items, including tickets.

Indicators

- The person indicates a planned date to cease account activity
- Person or account activity indicates the sale of personal possessions
- Purchase of an airline ticket to a country in the vicinity of a conflict zone (e.g., Syria or Iraq)
- Use of funds for other travel-related items
- Donations to nonprofit organizations linked to terrorist financing activity
- Use of funds from social assistance, student loans, or other credit products ("debt financing")
- The exploitation of available credit products, including maxing out credit cards, not making payments, and transferring the balance to a personal debit account

■ EN ROUTE

This spans the period from departure from home until the individuals reach their destination. Generally, individuals take multiple means of transportation (e.g., aircraft, bus, train) and stop in a number of locations. Depending on where the conflict is, individuals may follow a circuitous or seemingly irrational route to obfuscate their ultimate destination.

Indicators

- The person (client) notifies a reporting entity of travel to a third country via a country contiguous to a conflict zone, but subsequent financial activity indicates the journey was not completed
- Financial activity, such as debit or credit card usage, along a known travel corridor to a conflict zone
- Receipt of wires inside or along the border of a conflict zone

■ IN THEATER

When they reach the conflict zone, individuals are said to be in theater. Since a number of contemporary conflict zones lack financial services due to the conflict and, frequently, international sanctions, the financial aspects of this stage are often more opaque than those in other stages. However, extremist travelers in theater may still have some access to either personal resources or those of friends, family, or supporters outside the conflict zone.

Indicators

- The person receives money transfers from family or friends in or in the vicinity of a conflict zone
- Publicly available information and media coverage indicate that the individual has traveled to a conflict zone
- Client accounts go dormant

■ RETURNING

While extremist travelers may remain in the conflict zone after the conflict subsides, some attempt to return home or may try to go to a third country. This stage is critical in terms of public safety since returning extremist travelers may bring their combat experience and connections to terrorist groups back home. There is also a risk that returnees could go on to act as facilitators or supporters of terrorist activity or even as participants in future attacks.

Indicators

- Person reinitiates activity on a dormant account
- Person begins receiving new sources of income (e.g., employment, social assistance)

CASE STUDY 24. Indicators Identified by FINTRAC (continued)

- Person sends or receives atypical domestic or international transfers

■ INTERRUPTED TRAVEL

Some individuals may be prevented from reaching a conflict by the authorities or may change their course of action for other reasons. In some cases, as has been the case in Canada, these individuals may go on to plot or facilitate domestic attacks or attempt to facilitate the travel of others. While the frequency of such attacks is low, their impact on public safety can be significant.

Indicators

- Individual made travel-related purchases, such as airline tickets or a visa, which were subsequently refunded
- Individuals indicated they would be traveling out of the country, but their transaction history suggests the travel did not occur
- Publicly available information indicates that the individual was prevented from traveling for security reasons

CASE STUDY 25. Indicators Identified by the Australian Transaction Reports and Analysis Center (AUSTRAC – Australian FIU)

EXCERPTED FROM: AUSTRAC, “BUILDING A PROFILE: FINANCIAL CHARACTERISTICS ASSOCIATED WITH KNOWN FOREIGN TERRORIST FIGHTERS AND SUPPORTERS,” METHODOLOGIES BRIEF, DECEMBER 2015, P. 4.

■ PRIOR TO DEPARTURE FROM AUSTRALIA

Source of Funds

FTFs and foreign terrorist supporters (FTSs) may seek funds for travel and related expenses from a variety of sources. Most choose sources that allow them to access funds quickly without raising the suspicion of law enforcement, intelligence agencies, or industry. Sources can be legitimate or illicit, including:

- funds in the FTFs’ or FTSs’ accounts, including wages and savings
- loans or contributions from family and associates
- an application for a loan or credit card, which could be used to access cash
- the selling of personal assets.

A number of FTFs or FTSs have been observed remitting funds overseas prior to departure. These funds are usually sent either to a country bordering the conflict zone or to a transit country. Like many travelers, some FTFs or FTSs notify their financial institution of their intention to travel. Nominated countries may include transit countries and countries bordering conflict zones.

Use of Funds

FTFs mainly purchase goods via online payment accounts or via credit or debit cards. Purchases can include:

- stored-value cards
- medical center payments
- donations to charities online
- VOIP services
- mobile phone accessories
- clothing suitable for use in battle scenarios.

■ POST DEPARTURE FROM AUSTRALIA

Access to Funds

FTFs and FTSs may continue to access their Australian bank accounts as they travel to conflict zones. Some FTFs receive funds, via remitters, once in transit. Some FTFs utilize stored-value cards when traveling to carry and access funds while abroad.

SUSPICIOUS TRANSACTION REPORTS

Eleven jurisdictions (58%) reported receiving STRs related to FTFs and/or terrorism financing from reporting entities. Nine provided data from 2014 to 2018, totaling 1,630 STRs received. Seven respondents (37%) had not received foreign fighter-related STRs, and one indicated it was unknown.

The inability or failure to distinguish between terrorism financing and FTF-related reports skews the data and hinders the ability to draw comparisons across the region and between Southeast Asia and other regions. For example, the two members reporting the highest volume of STRs accounted for 91% of the total, at 60% and 31% individually. In one instance, multiple STRs were filed related to the same individual and pattern of transactions.

The majority of STRs were received from financial institutions and remittance companies. Other sources included insurance companies, fund managers and *takaful*¹⁴² operators, foreign exchange providers, nonbank lenders and financiers, superannuation fund trustees, managed investment trustees, Pilgrims Fund Board, and nonbank e-money issuers. Most were triggered by the sender or recipient being included on a UN sanctions list, domestically designated terrorism list, or watch list managed by law enforcement. This suggests that private sector entities have not yet been able to proactively identify a suspected FTF on the basis of red flag indicators, transaction monitoring, or other preventative measures alone.

In terms of STR reporting, private sector stakeholders view it as essential to obtain general feedback from FIUs to help them improve their red flag indicators for picking up suspicious financial flows linked with FTFs and terrorist financing activities. In addition, building two-way communication with FIUs and law enforcement agencies would enable the private sector to refine the quality of STRs in a timely manner.¹⁴³ Some respondents noted that STRs are often filed after the individual has become

known as being a suspected fighter, either through intelligence or through media accounts. Oftentimes, this information is not received and/or able to be properly analyzed and distributed before the individual has left the jurisdiction.

Twelve members (63%) indicated they had conducted analysis that was not triggered by an STR. This includes two jurisdictions that answered either “no” or “unknown” to having received STRs on FTFs. Efforts were also undertaken on the basis of spontaneous information received from foreign FIUs, open-source information on foreign nationals reported or suspected of having traveled, and through participation in regional and international forums designed to facilitate information sharing.

In total, 68% of the respondents had FIUs that have conducted some form of analysis related to FTFs (including all but one who have known FTF populations).

Financial Intelligence Products

It has been argued that the financial services industry is underutilized in the fight against the financing of terrorism and FTFs, noting the potential value that financial intelligence can offer for the early identification of FTFs and returnees.¹⁴⁴ Among APG members, financial intelligence is being generated related to FTFs, most commonly after they have been identified by law enforcement or intelligence agencies.

Eleven respondents (58%) reported having produced intelligence products related to FTFs, including all but two with foreign fighter populations. The reported products included:

- financial profiles
- typology reports
- terrorism financing risk assessments
- investigation analysis reports
- strategic intelligence reports on foreign fighter financial activity

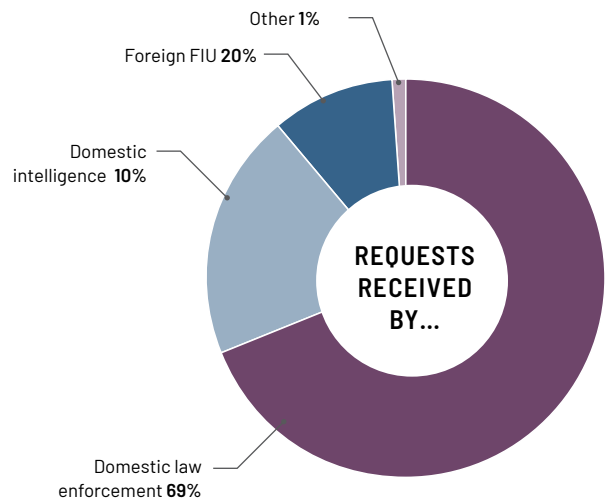
- tactical intelligence drawn from reports, such as threshold or large cash transactions, international fund transfers, electronic transfers, casino disbursements, terrorism property reports, and cross-border currency movements.

One jurisdiction reported conducting a strategic study on FTFs to understand the following: (1) their motivation and role in terrorist organizations, (2) their mode of entry into the country, (3) their movement within the country, (4) their demographics and travel profile, (5) the facilitation of their logistics, and (6) their impact on domestic terrorism. The study was shared with various sectors, such as law enforcement agencies, supervising authorities and other strategic government agencies, financial institutions, and stakeholders.

Nine FIUs (47%) reported receiving operational intelligence from domestic law enforcement regarding confirmed or suspected FTFs, reflecting all but one with known foreign fighter populations and including one reported transit hub. This information is received predominantly from intelligence and law enforcement agencies, though the respondents also noted consultation with ministries of defense, foreign affairs, trade, social services, as well as tax agencies.

Several members elaborated on the challenges experienced in utilizing financial intelligence to detect and disrupt FTFs and their facilitation networks. The most commonly cited challenge was delays in information sharing that hinder the timely and accurate identification of FTFs. These challenges were especially noted in cases demanding international cooperation and mutual legal assistance. For example, suspected FTFs may legally arrive in a transit hub or destination country. Yet without timely information sharing from the individual's country of nationality or residence regarding the suspicion that the travel is, or may be, foreign fighter related, it is virtually impossible to detect and take appropriate response measures.

Figure 7. Requests for Information



INFORMATION EXCHANGE

Thirteen FIUs (68%) reported receiving requests for information related to FTFs. Two jurisdictions with known foreign fighter populations did not report receiving requests for information. Of the 13 FIUs, 11 provided data on the requests they had received, totaling 269 requests. Six jurisdictions recorded receiving 54 requests from foreign FIUs, of which 83% were received by one jurisdiction.

Eleven FIUs reported having made requests for information (58%), which included all but one jurisdiction with known FTF populations. Eight jurisdictions provided data in response to the requests made, which totaled 385 requests. One jurisdiction accounted for 75% of these requests, all of which were made to financial institutions. Excluding that entity, all but one of the remaining requests (96) were made to foreign FIUs by six jurisdictions. The information requested included STRs, fund transfer reports, profiles of customers, bank account information, transaction records, and financial relationships held with licensed banks. Overall, 93% of all requests had been answered at the time of the questionnaire response.

Customs authorities can most effectively collaborate with FIUs and law enforcement agencies in tracing the

money trails of criminals, including terrorist individuals and organizations involved in international money laundering and terrorist financing activities. Customs authorities play an important role in providing relevant information regarding illegal and suspicious cross-border movement of currency and goods, including cross-border cash-carrying declaration reports, import and export data, cargo and container movements, postal and private express shipment activities, electronic monetary or value transfer systems, and illicit gems and precious metals or stones smuggling information.¹⁴⁵

Domestic Cooperation

Six FIUs reported receiving and responding to 211 requests for information from law enforcement and intelligence agencies, representing 78% of all foreign fighter-related requests received by FIUs. Information requested by law enforcement and intelligence agencies included account information, STR and cash transaction reports, international fund transfer reports, and transaction records.

In general, private sector actors indicated a positive relationship with domestic authorities, both directly and indirectly, including cooperation in sharing information through forums. Representatives indicated a need to build stronger collaboration with local and smaller financial institutions, particularly in jurisdictions that experience a growing threat of domestic terrorism. The high volume of cash transactions by locals, instead of electronic transactions or those made through traditional banking channels, poses another impediment to overall domestic cooperation in countering terrorist financing, as it reduces the visibility and traceability of financial transactions.¹⁴⁶

Challenges in achieving effective communication between domestic stakeholders may have an impact on the use of financial information and intelligence related

to FTFs. Overall, 30% of request recipients were not aware of the outcomes of the information disseminated to law enforcement, and a further 15% did not provide an answer to this question. Of those who indicated being unaware, one had known foreign fighter populations and two were reported to be transit hubs. Very few provided data on the number of investigations, prosecutions, and convictions to which their disseminations contributed. Some anecdotal evidence was provided to indicate that requests for information, STRs, and/or financial intelligence products contributed to criminal justice proceedings. This reflects, in part, differences in the nature of information that FIUs are able to share with law enforcement. In some instances, FIUs can share only raw information from STRs while in others they may be empowered to share intelligence reports and other analyzed products that can more effectively support investigations and intelligence operations.

Beyond differences in the nature of the dissemination, the survey data also suggest a one-way channel of communication, and potentially that law enforcement agencies are transactionally engaging the financial sector related to ongoing investigations and intelligence operations.

In general, the lack of a robust feedback channel from law enforcement agencies hinders the ability of FIUs to hone their analysis, provide more actionable intelligence, and guide the private sector in refining their indicators to improve the quality and reliability of STRs. Case Study 26 includes an example of a task force established to enhance the validation and timeliness of information exchange among domestic authorities, which resulted in the successful identification of FTFs. Several jurisdictions indicated the creation of partnerships between the public and private sectors with an aim to enhance cooperation and strengthen response mechanisms (See Case Study 27).

CASE STUDY 26. Joint Terrorism Financing Investigation Group

PHILIPPINES

There were several cases related to suspected FTFs that were referred to the Anti-Money Laundering Council (AMLC) for evaluation and investigation by the law enforcement agencies handling terrorism and terrorism financing investigations. Most of these referrals were made through the Joint Terrorism Financing Investigation Group (JTFIG), which is a task force consisting of different groups within the Philippine National Police and National Bureau of Investigation, J2 Intelligence of the Armed Forces of the Philippines, AMLC, Bureau of Immigration, PCTC – INTERPOL, and foreign law enforcement and intelligence

agencies from the United States and Australia. JTFIG members have built trust and established relationships in order to improve the validation process and enhance the timeliness of information sharing.

One concrete example of the success of the JTFIG is the validation of information that FTFs came from Indonesia to join the siege in Marawi. A member agency was able to provide the passport details and travel records of seven Indonesian FTFs. Another JTFIG member agency also provided a debriefing report on one arrested Indonesian FTF.

Source: APG questionnaire on Foreign Terrorist Fighters

CASE STUDY 27. Public-Private Partnership Program

PHILIPPINES

The AMLC has also executed memoranda of agreement with 38 domestic government and law enforcement agencies to allow swift coordination and the exchange of financial intelligence related to emerging trends, risks, and threats, including the financial activities of FTFs.

In addition, the Philippines established a Public-Private Partnership Program (PPPP), which includes an information-sharing protocol between government/law enforcement agencies and covered persons, and currently includes two banks and three money service businesses. As of 31 May 2021, the AMLC PPP has 16 members. Since its creation, the partnership has assisted participating institutions in more effectively detecting and reporting suspicious financial activities, which in turn provides law enforcement agencies

with critical information for investigations. The execution of the PPPP Information Sharing Protocol is guided by the following principles:

1. Recognizing the importance of promoting a genuine culture of trust, partnership, and cooperation between the AMLC (as the FIU and regulator) and covered persons;
2. Consulting on strategic priorities and plans; and
3. Sharing of quality, relevant, and timely information.

The AMLC also executed 51 memoranda of understanding with foreign FIUs and agencies to facilitate timely information exchange with international counterparts as of 15 June 2021.

Source: APG questionnaire on Foreign Terrorist Fighters.

INTERNATIONAL COOPERATION

The notable volume of international requests made and received between FIUs suggests that active international cooperation does take place in the region, both through formal Mutual Legal Assistance (MLA) and informal collaboration based on reciprocating principles. This

is reinforced by the number of operational intelligence sharing forums in the region (see Case Study 28), including the CTF Summit and broad membership in the Egmont Group of Financial Intelligence Units. However, the absence of CFT forums within the private sector and the timeliness of information sharing and mutual legal assistance remain noted challenges.

CASE STUDY 28. Multilateral Analyst Exchange Program

In 2018, the Multilateral Analyst Exchange Program (MAEP) was launched with financial intelligence analysts from AUSTRAC, Financial Transaction Reports and Analysis Centre (PPATK, Indonesian FIU), AMLC, and Bank Negara Malaysia. The aim of the program was to leverage the parties' combined resources and intelligence information to identify and understand the flow of funds, fighters, and material support to the Maute Group and associated groups in the Philippines prior to and during the Marawi Siege in 2017.

Based on the analysis, it was discovered that a certain individual facilitated the travel of seven Indonesian FTFs to join the siege in Marawi. The intelligence was validated by the domestic law enforcement agencies of each of the participating countries based on the travel records and

passport details of the identified FTFs. The MAEP identified associations with other international terror groups, money movement networks (i.e., remittance businesses, hawalas, etc.), financiers, and FTFs. In relation to the information exchange, one jurisdiction reported that incomplete information on the beneficiaries provided by the local remittance providers might subsequently impede the ability of foreign counterparts to conduct an effective investigation.

The findings of this exchange were included in the MAEP Final Report, which was shared with the participating FIUs and their respective law enforcement and domestic partner agencies.

Source: APG questionnaire on Foreign Terrorist Fighters.

Conclusion and Recommendations

ISIL remains a threat despite its territorial defeat in the Levant. Questions persist as to the estimated 40,000 FTFs who are believed to have participated in the conflict, many of whom remain unaccounted for. Financial intelligence can be a critical tool to support the detection of potential returnees and relocators, as well as FTFs traveling to Southeast Asia to join militant and extremist groups. APG members have made progress in understanding the financial footprints of FTFs and in developing financial intelligence products to support the investigation, prosecution, and intelligence-led efforts. As the nature of the ISIL threat evolves and shifts in the wake of its territorial defeat, it is important that these partnerships are sustained and reinforced. Drawing on the findings of the present report, the following recommendations will support the continued identification and disruption of FTFs and their facilitation networks in Southeast Asia.

RECOMMENDATION 1: Increase the understanding and awareness of the threats posed by returnees, including understanding their financial linkages and support structures

Information collected for this report indicates that there is an increased awareness and understanding of FTFs by the competent authorities in the Asia Pacific region since ISIL began attracting recruits in the mid-2010s. CFT practitioners appear to have benefited from a burgeoning volume of research on the demographics, motivations, and travel patterns of FTFs globally and specific to Southeast Asia. However, comparatively less is known about the scale of the returnee populations and the extent and nature of the threat posed to the region. The questionnaire responses also indicate that very limited information is available regarding the facilitation networks that finance and support FTF travel or enable

localized attacks. This is concerning given that Southeast Asia is often highlighted as a potentially desirable safe haven for FTFs relocating from the Levant, or even as a destination point to join ISIL-affiliated groups active in the region. The potential for ISIL to adapt and expand its virtual planning models further underscores the need to enhance the understanding regarding the facilitation networks for FTFs and returnees.

RECOMMENDATION 2: Support the private sector in improving and refining the “red flags” to detect transaction patterns that could suggest FTF and returnee activity

A few members reported having identified financial patterns associated with potential FTF activity before and during travel or while in the conflict theater. Where available, indicators for suspicious activity, however, remain quite broad, which means that several indicators must be present to credibly indicate potential instances of FTFs. Although members report that STRs are being filed related to FTFs, the majority are triggered by inclusion on the UN sanctions list, domestically designated terrorism lists, or watch lists managed by law enforcement. This suggests that private sector entities have not yet been able to identify a suspected FTF on the basis of red flag indicators, transaction monitoring, or other preventative measures alone.

The ability of the private sector and FIUs to proactively detect FTF activity without the context of a wider investigation is hindered by the peculiarities of FTF activity, including the lack of a common profile for FTFs, the possibility for their financing to come from legal and illegal sources (including self-financing), the transnational nature of FTF transactions, and the difficulty in discerning FTF financial activity from legitimate transactions. Although it may be unlikely that an FTF

will be identified on the basis of financial patterns alone, supporting the private sector in enhancing its indicators will increase the quality and reliability of STRs related to FTFs, which can provide an important source of information to support criminal and intelligence investigations.

RECOMMENDATION 3: Strengthen feedback channels from law enforcement to support a more effective analysis by financial intelligence units

Critically, the survey data suggests a one-way channel of communication among domestic authorities. Limited awareness of the outcomes of analysis or disseminations indicates that law enforcement agencies may be transactionally engaging the financial sector related to ongoing investigations and intelligence operations. Notwithstanding the absence of questionnaire responses from customs and border officials, these entities have a role to play as they can access particularly relevant data related with the movement of currency and goods to assist investigations into FTF movements, terrorist financing, and other associated crimes. Where absent, the lack of a robust feedback channel from domestic

authorities and private sector stakeholders hinders the ability of FIUs to hone their analysis and provide more actionable intelligence.

RECOMMENDATION 4: Continue to bolster mechanisms for the exchange of financial intelligence, including through public–private partnerships and ongoing regional forums

Across the region, forums for the exchange of financial intelligence between domestic and international counterparts are emerging and have seen some success in responding to the FTF challenges. While timeliness challenges persist, the survey found a comparatively high number of requests for information between regional FIUs. Several jurisdictions also indicated the creation of partnerships between the public and private sectors with an aim to enhance cooperation and strengthen rapid response mechanisms. Furthermore, the private sector has identified a need to enhance the legal capabilities to address disparities in information sharing related to STRs, which also pose another challenge to establishing a robust public–private partnership.¹⁴⁷

Annex I. Select Examples of FTF Demographics

■ AUSTRALIA

The *Sydney Morning Herald* had identified 37 known or suspected Australian FTFs as of March 2015. All but four of the individuals were male. Ages were reported for 27 of the individuals, of whom six were younger than 20 years old, 16 were aged 20–29, and five were older than 30 years old. Select profiles are included below:

- a. A 27-year-old man from a working-class suburb of Brisbane, Ahmed Succarieh (also known as Abu Asma Al-Australi), is believed to be Australia's first suicide bomber. In September 2013, he drove an explosive-filled truck on behalf of Jabhat al-Nusra into a school with soldiers stationed in it near the military airport of Deir al-Zour. Abu Asma was reportedly already the subject of a terrorism investigation by Australian authorities at the time of the attack. His brother Abraham (29) flew from Brisbane to Dubai the day before his brother's attack and is believed to be fighting for Jabhat al-Nusra. A third brother, Omar, was arrested in September 2014 for allegedly sending money to his brother Abraham and other members of Jabhat al-Nusra.
- b. The 17-year-old Abdullah Elmir, called the "Ginger Jihadi," ran away from his hometown in June 2014 with his 16-year-old friend Feiz. After telling his family that he was going fishing, he traveled from Sydney to Perth. He continued onward to Malaysia, Thailand, and finally Turkey for the purpose of crossing the border into Syria. He was featured in an ISIL propaganda video threatening Prime Minister Tony Abbott.
- c. Caner Temel, a 22-year-old man from a Western Sydney suburb, joined the Australian Army in February 2009 and was discharged in September 2010. He was recruited to fight the Assad regime by al-Qaida and its affiliate Jabhat al-Nusra before the media reported his death in Syria in January 2014.
- d. Four brothers, Taha, Hamza, Bilal, and Omar Elbaf, aged 17, 23, 25, and 28 years old, told their family they had won a holiday to Thailand but then disappeared. A text message was received indicating the brothers had arrived in "al-Sham," the Arabic name for Syria. It is believed they traveled there via Turkey.
- e. Tareq Badawi Kamleh (also known as Abu Yusuf al-Australie) studied at the University of Adelaide before moving to Queensland and then Perth, where he worked in pediatrics. After traveling to Raqqa, he appeared in an ISIL propaganda video claiming to be a doctor and urging other Muslim health professionals to join ISIL's health service.
- f. Khaled Sharrouf (Abu Zaraqawi al-Australie), a 33-year-old father of five who has been referred to as Australia's most wanted

terrorist, traveled to Syria via Malaysia on his brother's passport in 2014. He had previously been convicted of terrorism offenses in Australia.

Source: Marissa Calligeros, "Joining Jihad: Australians Who Have Gone to Fight in Iraq and Syria," *Sydney Morning Herald*, 12 March 2015, [online](#).

■ BANGLADESH

In April 2016, another wave of arrests took place when Singapore detained eight Bangladeshi construction and marine workers for establishing a radical group called Islamic State in Bangladesh (ISB). ISB was formed by Rahman Mizanur, a draftsman in a local construction company who had periodically worked in Singapore since 2007 on a short-term visa for semiskilled workers. He seems to have become radicalized in Bangladesh sometime in 2013, in part through reading radical material online. He returned to Singapore in December 2015, started recruiting other workers in January, and by March had set up the new group. In the trial of Rahman and three others that began in May 2016, a Singapore court found that the men had originally hoped to join ISIS in Syria but when it became clear that it was becoming increasingly difficult to get there, they decided to conduct attacks in Bangladesh, with the aim of overthrowing the government and establishing an Islamic state under the ISIS caliphate. The group had collected SGD 1,360 [about USD 974] from their own salaries that they reportedly were intending to use for arms purchases. The court sentenced Rahman to five years and the three others to lesser terms. Two other members of the group, Zaman Daulat and Mamun Leakot Ali, were tried under the Terrorism (Suppression of Financing) Act (TSOFA). They were sentenced to two and two and a half years, respectively. Two other members of the group were not charged.

Source: Excerpted from Institute for Policy Analysis of Conflict, "How Southeast Asian and Bangladeshi Extremism Intersect," IPAC Report No. 37, 8 May 2017, [online](#).

■ CANADA

Hussein Sobhe Borhot, a 34-year-old Canadian citizen, was charged with terrorism offenses for allegedly traveling to Syria to join ISIL between 9 May 2013 and 7 June 2014 and for participating in a kidnapping on their behalf. Borhot is believed to have crossed via the Syrian border city of Azzaz and ISIL files show a Canadian with a similar name and birth date as having enlisted as a fighter in 2013 and described him as a pipe fitter.

Source: Stewart Bell, "Alleged ISIS Member from Calgary Charged with Terrorism: RCMP," *Global News*, 22 July 2020, [online](#).

■ FIJI

Neil Prakash, a 27-year-old former Buddhist and aspiring rapper who held dual Australian and Fijian citizenship, traveled from Melbourne to Syria in early 2013. He is suspected of being a recruiter for ISIL and has appeared in ISIL videos and has been linked to attacks in Australia. Two years later, it was mistakenly reported that he was killed in a U.S. airstrike in Mosul, Iraq. However, in 2018 the media published that he was in prison in Turkey and accused of being a member of ISIL. His Australian passport was canceled in 2014 and his citizenship revoked.

Source: "Australian Jihadist Neil Prakash Stripped of Citizenship," *Business Standard*, 29 December 2018, [online](#).

■ JAPAN

- a. A 26-year-old graduate of the Tokyo University of Agriculture, Yoshifumi Uzawa, traveled to Syria via Turkey in 2013. He was allegedly deployed in a unit with 90% foreign recruits to attack a jail holding political prisoners in Aleppo, where he sustained heavy injuries. Uzawa subscribed to a YouTube channel that bore the ISIL flag and included videos of heavily armed soldiers in battlefields. Uzawa has said that he did not have any religious or political motives, but rather he wanted to "destroy everything on a battlefield" after he began to feel that life was meaningless.
- b. In August 2014, a 26-year-old university student and a 23-year-old convenience store worker were suspected of having planned to leave Japan to join jihadist groups in Syria and Iraq. The plan was discovered and disrupted by a family member of the student. The store worker later had his passport confiscated by Tokyo's Metropolitan Police Department after it was believed he again intended to travel in October 2014. A freelance journalist, Kosuke Tsuneoka, who was previously captured by the Taliban in 2010, is believed to have been planning to escort the pair to Syria and it is alleged they received travel advice from a university professor (though he claimed no allegiance to ISIL or participation in recruitment practices).

Source: Lamiat Sabin, "Japanese Jihadists Recruited to Fight with ISIS," *Independent*, 31 October 2014, [online](#); Kyodo, "Japanese Volunteer Fought in Syria for a 'Personal Test,'" *South China Morning Post*, 9 October 2014, [online](#).

■ MALDIVES

- a. In 2015, the local media reported that a 26-year-old Maldivian, Mohamed Irfan (also known as Abu Yushau Maldiffi), was killed fighting for Jabhat Al-Nusra in Syria. The authorities identified that he flew to Syria six months before his death was publicized on Facebook by Bilad Al Sham Media (BASM), a group described as being run by Maldivian jihadists in Syria.

Source: "Sixth Maldivian Killed Fighting with Nusra Front in Syria," *Maldives Independent*, 21 September 2015, [online](#)

- b. Local media reports in 2015 indicated two other Maldivian fighters reportedly had died in the Syrian civil war: Abdulla Mohamed Didi (38) and Ahmed Munsu (28). Abdulla was identified as having traveled to Syria via Malaysia without notifying his family.

Source: "Two Maldivians Reported Dead in Syria," *Minivan News - Archive*, 29 March 2015, [online](#).

- c. Hospital worker Zameer Farooq, another Maldivian national, was reported by local media to have traveled with his wife to Turkey via Dubai to join ISIL. Media reports indicated that he was being investigated in relation to a robbery before departing for Turkey. It was also identified that he traveled with Azlif Rauf, a Maldivian national who was suspected of being an accomplice in the murder of MP Afrahsem Ali.

Source: "Hospital Worker and Wife Latest to Travel for Jihad," *Minivan News - Archive*, 1 February 2015, [online](#).

■ MALAYSIA

Fifty-three-year-old Mohammad Rafi Udin (also known as Abu Ain and Abu Awn al-Malisi) was a former senior member of Kumpulan Mujahidin Malaysia (KMM) who left Malaysia in 2014 to join ISIL. He was listed as a Specially Designated Global Terrorist in August 2018 by the United States for his alleged role as the most senior Malaysian recruiter for ISIL and for his appearance in a 2016 propaganda video that showed the beheading of three captives. In the video, Udin calls for individuals to pledge allegiance to ISIL leader Abu Bakr al-Baghdadi and called for individuals in the Philippines to join together under the command of now-deceased ASG-leader Isnilon Hapilon. In 2019, the Malaysian authorities confirmed that Udin was killed in a Russian airstrike in Syria together with former Malaysian rockstar turned militant 40-year-old Wan Mohd Aquil Wan Zainal Abidin (also known as Akel Zainal) and his wife and two children, aged 2 and 3.

Source: Muzliza Mustafa, "Counterterror Chief: Senior Malaysian IS Members Killed in Syria Airstrikes," *BenarNews*, 12 November 2019, [online](#); "Treasury Sanctions Three ISIS Recruiters from Southeast Asia," *Press Releases*, U.S. Department of the Treasury, 24 August 2018, [online](#).

■ NEW ZEALAND

In March 2019, a Kiwi jihadi named Mark Taylor was captured in Northern Syria and jailed in a Kurdish prison. He joined ISIL in December 2018 but claimed that he was only a guard and did not serve as a fighter. Yet in 2015, an allegation was made by the United States that he was featured in an ISIL propaganda video posted on social media provoking followers to conduct attacks in Australia and New Zealand.

Source: "New Zealand Jihadist Mark Taylor Captured in Syria and Jailed in Kurdish Prison," *ABC News*, 4 March 2019, [online](#)

■ PHILIPPINES

Authorities detected a Filipino couple, EB and Mohammad Reza Lahaman Kiram, who traveled to Syria in 2015. EB held an MBA and Mr. Kiram held a degree in computer science. The pair pledged their allegiance to ISIL, flew to Syria, and became key recruiters of Southeast Asians. A year later, Mr. Kiram appeared beheading a hostage in an ISIL propaganda video, along with other fighters from Indonesia and Malaysia. Philippine authorities also suspected EB of directing ISIL money to support local militants and of involvement in a bombing attempt, which was successfully foiled in the southern Philippine city of Davao. In August 2018, the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) designated Mr. Kiram as a Specially Designated Global Terrorist (SDGT) and added him to the SDGTs list for acting for or on behalf of ISIL.

Source: Hannah Beech and Jason Gutierrez, "An ISIS Couple's Troubling Path to Terror Recruiting," *New York Times*, 24 March 2019, [online](#); and Muzliza Mustafa, "Counterterror Chief: Senior Malaysian IS Members Killed in Syria Airstrikes," *BenarNews*, 12 November 2019, [online](#); "Treasury Sanctions Three ISIS Recruiters from Southeast Asia," Press Releases, U.S. Department of the Treasury, 24 August 2018, [online](#).

■ SINGAPORE

a. Megat Shahdan Abdul Samad, a 39-year-old man, left Singapore in early 2014 with the intention of working in the Middle East. It is believed that he was exposed to ISIS's violent ideology while working in the tourism and renovation industries in the Middle East. Prior to his departure, he had dropped out of school at a young age and was in and out of jail between 1997 and 2009 for a series of criminal convictions. He was an active member of Omega in Singapore, a secret community group of which he shared mutual friends and had met once at a club. It was identified that he traveled to Syria to join ISIS in September 2014 and contacted his relatives while he was at the Turkish-Syrian border. The Ministry of Home Affairs Singapore confirmed that he operated as a fighter in Iraq and Syria.

Source: Faris Mokhtar, "S'porean in IS Video a School Dropout, Former Secret Society Member," *Today Online*, 26 September 2017, [online](#).

b. In 2014, the Singaporean authorities reported that Haja Fakkurudeen Usman Ali, a naturalized Singaporean citizen, had taken his wife and three children to Syria to participate in the conflict with an unnamed group. Officials also indicated that a female Singaporean, now believed to be Maimunah Abdul Kadir (aged 50), also traveled to Syria with her husband and two children, then aged 17 and 14. Several others, including Abdul Basheer Abdul Kader, Zakaria Rosdan, and Khairul Sofri Osman, were stopped before they could leave.

Source: "Singapore Says Citizens Participate in Syria Conflict," Reuters, 9 July 2014, [online](#);

"Two other S'poreans in Syria With Their Families: MHA," *Today Online*, 27 September 2017, [online](#).

c. Singaporean national Fauziah Begum Khama Bacha reportedly traveled from Melbourne to Syria to join ISIL with her Bosnia-born husband Yasin Rizvic and four children. In 2019, Fauziah, her husband, and their eldest son were reportedly killed in the Syrian conflict. The three surviving children (two girls and a boy) are Australian citizens aged between 6 and 12 years old.

Source: Zakir Hussain, "ISIS Bride and a Fighter from Singapore Said to Have Died in Syria," *Straits Times*, 4 August 2019, [online](#).

d. Authorities detained Mustafa Bin Sultan Ali (Mustafa), a 51-year-old Singaporean man who had tried to join the ISIL group in Syria. In late May 2015, Mustafa left Singapore and went to a regional country to board a flight to Turkey. From Turkey, Mustafa planned to cross into Syria. Instead, he was detained by Turkish authorities and deported to Singapore in June 2015.

Source: APG Follow-Up Questionnaire on Foreign Terrorist Fighters; "Arrest and Detention of A Self-Radicalised Singaporean Under the Internal Security Act," Singapore Ministry of Home Affairs, 28 July 2015, [online](#)

e. In June 2017, Syaikhah Izzah Zahrah Al Ansari, a 22-year-old contract infant care assistant, was the first female detained in Singapore for radicalism. She was influenced by online ISIL propaganda and intended to join the group with her young child.

Source: "Detention of a Radicalised Singaporean under the Internal Security Act," Singapore Ministry of Home Affairs, 12 June 2017, [online](#).

f. On 20 June 2017, it was announced that Muhammad Khairul bin Mohamed, a 24-year-old auxiliary police officer deployed in the AETOS Traffic Enforcement Division, had been issued an Order of Detention over suspicions that he intended to travel to Syria to join the Free Syrian Army or another militant group that would facilitate his participation in what he considered a "holy war" in Syria. His colleague, Mohamad Rizal bin Wahid (aged 36), was issued a restriction order over allegations that he was aware of Khairul's intent to engage in armed violence in Syria and suggested various ways for Khairul to travel to Syria to "die as a martyr."

Source: "Issuance of Order of Detention and Restriction Order Under the Internal Security Act," Singapore Ministry of Home Affairs, 20 June 2017, [online](#).

g. On 10 November 2017, Singaporean authorities announced that Munavar Baig Amina Begam had been issued an order of detention for a period of two years. Amina was a 38-year-old housewife and naturalized Singaporean citizen originally from India and who was alleged to be an ISIL supporter and intended to travel to Syria to join ISIL. Amina was also accused of sharing materials to promote terrorism on social media and encouraging others to fight.

Source: "Update on Terrorism-Related Arrests Under the Internal Security Act (ISA)," Singapore Ministry of Home Affairs, 10 November 2017, [online](#).

h. Singapore also repatriated at least nine Indonesians who worked as domestic workers in the country between 2015 and 2019.²⁰ Three female Indonesian maids, Anindia Afiyantari (33), Retno Hernayani (36), and Turmini (31), were issued orders of detention in September 2019 while under investigation for terrorism financing, including donating funds to support ISIL and JAD. They are believed to have been influenced by online materials and multiple pro-ISIL social media chat groups and channels that they had joined. Anindia and Retno allegedly harbored the intention to travel to Syria to join ISIL and the three were also encouraged by online contacts to migrate to the southern Philippines, Afghanistan, or Africa to join pro-ISIL groups there.

Source: Jeevan Vasagar, "Singapore Deports Maids Over Islamist Extremism," *Financial Times*, 5 July 2017, [online](#).

■ SRI LANKA

A 37-year-old Sri Lankan, Sharfaz Shuraih Muhsin (alias Abu Shureih Seylani), was identified as one of the Sri Lankan nationals who successfully flew to Syria and joined ISIL. In July 2015, he was reportedly killed in an airstrike in Syria while fighting for ISIL. Before departing for Turkey as a humanitarian relief worker, Muhsin was a karate teacher and the principal of his own education foundation in Central Lanka. The investigations identified that he had family ties with people in Pakistan and had been residing

there for several years, together with his wife and five children. It is believed that he was radicalized by ISIL ideology when he studied at the International Islamic University in Pakistan. In 2016, the Sri Lankan Minister of Justice also announced that at least 32 Sri Lankans, belonging to four families, had traveled to Syria with the intention of joining ISIL.

Source: Iromi Dharmawardhane, "Sri Lanka," *Counter Terrorist Trends and Analysis* 7 Issue 11, December 2015 – January 2016, pp. 70-74, [online](#); PK Balachandran, "32 Sri Lankans from Four Families Have Joined ISIS, Says Minister," *New Indian Express*, 18 November 2016, [online](#).

■ CHINESE TAIPEI

- a. In August 2016, Chinese Taipei received intelligence on migrant worker T suspected of possible IS recruitment. As a result of the authorities' investigation, T was repatriated from Chinese Taipei.
- b. In December 2016, Chinese Taipei received intelligence on migrant worker D from Indonesia, who had attempted a bomb attack on the Indonesian president. D had been employed in home care in Chinese Taipei from 2013 to 2016. After Chinese Taipei intelligence authorities and LEAs had conducted investigations, the decision was made to deny future entry to D as evidence of supporting terrorism was discovered.

Source: Excerpted from APG (2019), *Anti-Money Laundering and Counter-Terrorist Financing Measures – Chinese Taipei, Third Round Mutual Evaluation Report*, APG, Sydney, [online](#).

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- 3 Examples include Lorenzo Vidino, Jon Lewis, and Andrew Mines, "Dollars for Daesh: Analyzing the Finances of American ISIS Supporters," George Washington University Program on Extremism and the National Counterterrorism, Innovation, Technology and Education Center, September 2020; and Melvin Soudijn, "The Hand that Feeds the Salafist: An Exploration of the Financial Independence of 131 Dutch Jihadi Travellers," *Perspectives on Terrorism* 13, no. 2 (April 2019): 39–53.; and Richard Barrett, "Enhancing the Understanding of the Foreign Terrorist Fighters Phenomenon in Syria," United Nations Office of Counter Terrorism, July 2017.
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- 11 Institute for Policy Analysis of Conflict, "The Evolution of ISIS in Indonesia," IPAC Report no. 13, 24 September 2014, p. 19.
- 12 Tia M. Kibitiah, "Mobilizations and Movements of Foreign Fighters from Southeast Asia to Syria and Iraq," *Journal of ASEAN Studies* 4, no. 1 (2016): 82.
- 13 Institute for Policy Analysis of Conflict, "The Evolution of ISIS in Indonesia," Report no. 13, 24 September 2014, pp. 12, 20; and Jasmin Singh, "The Emir of Katibah Nusantara: Bahrumayah," *Counter Terrorist Trends and Analyses* 8, no. 11 (November 2016): 4–7.
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The Asia/Pacific Group on Money Laundering (APG) is an inter-governmental organization consisting of 41 members in the Asia-Pacific region, as well as organizations and observers from outside the region.

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