

The Hand that Feeds the Salafist: an Exploration of the Financial Independence of 131 Dutch Jihadi Travellers

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Abstract

This article examines the financial life of 131 jihadi travellers (JTs), also known as foreign terrorist fighters, from the Netherlands. For the purpose of the underlying research, access was acquired to all their banking transactions in the year preceding their departure: over 60,000 transactions in total. Their income from work or employment, various forms of social assistance, student grants, and other income or expenditure were all examined. The data provided a good picture of their financial independence, i.e., the extent to which they were capable of making their own living or needed to claim assistance from the Dutch government. The analysis shows that it is highly exceptional for Dutch JTs to be financially independent. Only five percent have sufficient income from work or employment without making any claims on the government for financial assistance, and are free of mounting debts. This low score can largely be explained by the fact that almost half of the JTs are under 23 years of age and/or receive student grants. Their financial situation is not too different from the one of ordinary students. Older JTs (over 23 years of age, and not having received a student grant for at least one year) underperform, however. Only 9% are financially independent. It is thus to be expected that if any of the JTs do return, considering their experiences, life choices, and having been placed on a terrorist watch list, they will be even more financially dependent for many years to come.

Keywords: jihadi travellers, foreign terrorist fighters, terrorist financing, financing of terrorism, financial independence

Introduction

Since the Arab Spring reached Syria in 2011, and protests against the regime of President Bashar al-Assad were violently put down, the country has been caught up in an increasingly complex civil war. This chaos provided ideal conditions for the emergence of several jihadi combat groups, of which the Islamic State of Iraq and Syria (ISIS) is the best known. In 2014, Abu Bakr al-Baghdadi, the leader of ISIS, proclaimed his so-called caliphate. In various messages, he called on Muslims to join him and take up arms. Thousands of people all over the world answered the call and set off for Syria and Iraq. Leaked internal personnel records from inside ISIS showed that between early 2013 and late 2014, over 4,600 foreign recruits arrived in Syria and Iraq.[1] The Soufan Group calculated that by December 2015, between 27,000 and 31,000 jihadi travellers joined ISIS from at least 86 countries.[2]

Why people were willing to join IS, is not always clear or possible to predict. Research on terrorism shows that, on the individual level, a wide variety of reasons exist. For example, some are looking for excitement and adventure, others feel connected with a specific subgroup, search for meaning in their lives, or simply run into the wrong friends.[3] Because demographic characteristics are wide-ranging (young-old, male-female, married-unmarried, migrant-non-migrant), it seems impossible to determine *the* profile of a terrorist.

Still, most Western jihadi travellers (JTs) apparently have one consistent trait in common, i.e. they belong to the lower socio-economic stratum.[4] Various European studies of JTs note that they mainly come from the lower social classes and are not well positioned on the labour market—if they are in the labour market at all.[5] This is a departure from somewhat older (stock-taking) studies of terrorism. These studies found that terrorists were no different from the general population in terms of income and social status.[6] The older studies on terrorism, however, include terrorist suspects connected to last century's German RAF, Spanish ETA, Italian Red Brigades and Irish IRA. It is likely that modern jihadists are economically less well off than the older generations of terrorists.[7]

Various contemporary researchers link relative deprivation with radicalization, or see it as a significant part in a complex web of motivations.[8] In other words, subjective feelings about an inferior socio-economic status compared to the general population, (partly) helps explain JTs drive to join IS.

Socio-economic backwardness is also translated into criminological ideas about strain.[9] It means that divergent behavior (like wanting to join IS) is interpreted as a solution to an inability to join mainstream society. A low educational attainment level, unemployment, and resulting low or insufficient income thereby indicate risk of social exclusion.

However, there is no evidence of a causal relation between relative deprivation, or feelings of strain, and radicalization. In fact, researchers warn against viewing a low socio-economic position as the proverbial canary in the coalmine for what is radicalization.[10] After all, only a very small minority of all those who live under adverse socio-economic conditions radicalize.

This article proposes to view socio-economic conditions in a different, more pragmatic light, taking a closer look at *financial independence*, i.e., the extent to which persons are capable of earning their own living or need to claim assistance from the authorities. First, measuring financial independence provides objective insights as to whether or not a person has financial problems and sidesteps the question of subjective feelings of poverty or socio-economic backwardness. Secondly, if it turns out that a (potential) JT is dependent on benefits and allowances, this in turn can be evaluated in the framework of terrorism prevention to look for customized solutions and offers monitoring possibilities.[11] Due to the fact that the author of this article was in the unique position to review the formal bank accounts of 131 Dutch JTs, the focus of this study is the situation in the Netherlands. The central research question of the present article is, therefore: to what extent are Dutch JTs financially independent?

Before addressing the findings, an outline of the background of the financial approach to tackling terrorism and jihadi travel is presented. Next, the workings of the instrument known as the ‘independence matrix’ are explained. This instrument can help to gain an overview of citizens’ independence in various domains. For the current article, the relevant domain is that of finance. The ‘Research Data’ section discusses the composition and background of the group of individuals that were the object of study and explains what steps were taken to arrive at the collection of data. The findings are subdivided into various sorts of income and monthly balances. The section headed ‘Independence’ draws on these findings to give an answer to the central research question. The article concludes with a reflection on the results, the limitations of the data and suggests some policy recommendations.

Background

According to the Dutch General Intelligence and Security Service, hundreds of individuals in the Netherlands showed an interest in going to Syria.[12] Although not all of them acted on their intentions, and some only got as far as a botched attempt to leave the country, a considerable number of people managed to reach the conflict zone in Syria. Official figures released in March 2018 refer to about 300 individuals.[13] These included approximately 40 to 60 children (ranging from toddlers to 17 year olds) who were born in the Netherlands.[14]

Governments implement various measures to counteract radicalization and jihadi travel. Possible measures include confiscating the passports of individuals who try to join the jihad, requiring certain people to report regularly to local authorities, and prohibiting people from visiting certain areas or from having contact with specific others.

The Financial Action Task Force (FATF) also highlighted the importance of financial alertness and measures to counteract radicalization. The FATF is an independent intergovernmental organization that has been engaged in combating money laundering and terrorism financing since 1990.[15] The FATF developed internationally recognized norms and recommendations and produced guidelines for the legal implementation of the International Convention for the Suppression of the Financing of Terrorism.[16] This legal framework ensures, among other things, that financial institutions and government organizations are in a position—in accordance

with international treaties and each country's constitution—to identify and disrupt terrorist activities and to prosecute the natural and legal persons involved.

The FATF notes, however, that the financial transactions related to jihadi travel are often not picked up, because the sums involved are relatively low.[17] A few hundred euro is all it takes to acquire a plane ticket to travel to the conflict zone, possibly supplemented by some extra purchases such as camping equipment and an international mobile phone plan. Researchers also noted that JTs do not likely receive support from international terrorist organizations to pay for their outward journey; they can manage with their own means (salary or social assistance), possibly supplemented by petty crime.[18] It has therefore proved difficult to put together a specific financial profile that could enable institutions with an obligation to report to detect jihadis proactively.[19] These difficulties are compounded by the fact that advice is available on jihadi websites about how potential jihadis should behave financially to ensure that they do not attract attention when setting out.[20]

All that remains is financial measures after the event. The Dutch “Action Programme for the Integral Approach to Jihadism”[21] outlines some of these measures, which include freezing bank balances and stopping any benefits, allowances, or student grants once it is clear that the recipient left for Syria. Cutting off these sources of income is intended to make it harder for the JT to get by in Syria. The NCTV also advocates for the Financial Intelligence Unit (FIU) in the Netherlands, as well as investigation teams, to draw up an overview of JTs' finances, with the aim of analysing JTs' financial relations, in search of possible evidence of terrorism financing to be used in criminal proceedings.

Both the FATF's reports and recommendations, and the NCTV's measures focus primarily on combating terrorism and terrorism financing. In this context, the purpose of financial data is to freeze access to bank accounts, stop money flows, underpin court cases, or to identify new suspects. However, such a focus overlooks the fact that financial data can provide insight of a different kind. Financial data represent a huge wealth of information. Marketing people have been using customers' transaction data or purchase history data for years, to gain a better picture of them. The same principle can be applied to JTs. By analysing financial transactions, we can get to know the person behind the JT. Income and expenditure over a longer period can provide insight into the life and behaviour of the individual in question. This may not immediately form the basis for a criminal investigation, but it does tell us something about JTs' socio-economic position. The present article goes a step further and analyses the financial independence of JTs.

Independence Matrix

To determine JTs' financial independence, an instrument known as the ‘independence matrix’ (IDM) is useful. The Municipal Health Services of Amsterdam and Rotterdam developed the IDM to map out citizens' independence. It helps care providers to assess the domains in which a client may need special attention. The domains assessed include, amongst others, work, education, accommodation, mental health, social relations, or the judicial authorities, but also a specific field for an individual's financial situation. In the most recent version of the IDM,[22] the category ‘financial situation’ is subdivided into five classifications:

1. **Acutely problematic.** No income, growing complex debt;
2. **Not independent.** Too little income to meet basic needs *or* spontaneous and/or inappropriate spending, growing debt;
3. **Limitedly independent.** Income from benefits to meet basic needs. Appropriate spending, any debt present is at least stable or income and/or debt is being managed by a third party;
4. **Sufficiently independent.** Income from work / pension / voluntary income provision to meet basic needs, any debt present is being managed by the individual him- or herself, and any debt present is decreasing; and
5. **Completely independent.** Income exclusively from work / pension / voluntary income provision, money left over at the end of the month, and no debt.

The IDM-matrix distinguishes two categories according to the source of income. The first category relates to income from municipal, regional, or national basic provisions to prevent poverty, such as welfare benefits for adults, supplementary student grants, and housing, healthcare, or childcare allowances. The second category is income from work, or revenue from other services. This includes not only salary, but also the basic pension, savings, and income from assets.

Incidentally, independence is not purely a matter of bare figures. The IDM manual notes that an individual can also, of his or her own accord, call in or organize assistance from others whenever a reduction in performance level sets in that he or she is incapable of solving alone.[22]. Financial problems are also part of individuals' attitude to life and the way they manage their finances.[23]

Research Data

The present article makes use of a dataset detailing the financial transactions of 131 JTs. To arrive at this dataset, the following four steps were taken.

The first step started with requesting permission from the authorities to carry out a strategic analysis on financial transactions of JTs. Permission was obtained from the Netherlands Police's Central Unit, Central Intelligence Division and the National Public Prosecutor's Office under the provision that no personal information or business records were made public, privacy was guaranteed and the results would not interfere with ongoing police investigations. An advance copy of this study was also to be distributed to the authorities.

The second step was to request a list of JTs who left the Netherlands. At the request of the Financial and Economic Crime (FINEC) Department of the Netherlands Police's Central Unit, in late 2016 the National Public Prosecutor's Office supplied a list of 167 individuals who, at that time, were assigned a 'JT indication' and were known to be staying, or to have formerly stayed, in the conflict zone in Syria or Iraq.[24]

The third step was to map out separately the finances of this group of JTs. To this end, the major Dutch banks were approached via the National Public Prosecutor's Office. The banks were requested to provide FINEC with an overview of all the payment and savings accounts held by the 167 individuals in question. Then—again through the Prosecutor's Office—the history of those identified payment and savings accounts were requested. The period of the requested bank transactions was for one year prior to the date of departure to the date of the request by FINEC (July 2017). Therefore, if somebody set off on 6 May 2014, the transaction data was requested from 6 May 2013 to 1 July 2017. However, generally it emerged that the accounts were blocked or closed shortly after the individual left the Netherlands.

The fourth and final step was to correct for inactive accounts and minors. For a few JTs, no bank data was available, for instance, or the bank account turned out to have been inactive throughout the period requested. In addition, several individuals were still minors when they left the country. Minors are—by definition—dependent, and were not interesting from a financial point of view due to their lack of income. Once corrected for these two factors, 131 were available for analysis out of the 167 JTs who left the country: 97 men (74%) and 34 women (26%). The average age of the women was 24.6 years, with ages ranging from 18 to 45; the men averaged 24.9 years, with a range from 18 to 42 years old.

The majority of the JTs were born in the Netherlands (N=92). The second largest group were born in Morocco (N=11), followed by Iraq (N=6) and Somalia (N=4). The remaining 18 JTs came from 11 other countries. As far as the origins of the JTs' parents are concerned, more than half the JTs had a Moroccan background (N=75). It also emerges that 13% of the JTs are converts (N=17), including 12 native Dutch people.

The 131 JTs had a total of 212 payment and savings accounts. Most of them had one or two accounts at their disposal. The exception was one person who had eight accounts.

For the financial analysis, all 212 accounts were entered into one Excel file. The file consists of 60,548 lines, with each line representing one financial transaction. This transaction may be a once-off bank transfer to another person, company, or body; a direct debit transaction; an ATM withdrawal; or a sum that is received (by bank transfer) or deposited (in cash) in the account. Per transaction, the account numbers of the parties involved, the date (and, depending on the bank, sometimes the exact time), the name of the account holder, and, of course, the sums involved were recorded. Bank transfer payments often also include a short description that provides a little bit of extra information about the transactions. For example, if a municipality transfers money, the transaction description specifies in what connection.

Not all transaction lines are completely filled in, however. Sometimes the name of the other party to the transaction is lacking. Wherever possible, this is added by hand if this can be deduced from the account number or description. There are also some differences between banks in the way data is registered. One bank may use an abbreviation for a certain body, where another bank writes the name out in full. However, if both banks use the same account number, I manually standardized the names. Names of persons were also standardized wherever possible.

The average number of transactions per JT was 451. Sometimes an account (or secondary account) may be inactive and may only take up five lines of direct debit transactions. At the other end of the spectrum, there was one account with almost 7,000 transactions. This was the account of an individual who made his personal account a 'charitable' foundation on which dozens of small sums were received each day from donors. Excluding this account, the average number of transactions per JT is 399.

Since the period in which the accounts were active can differ considerably (some were frozen immediately after the JT left the country, others were not), four identical moments of measurement were picked: eleven months, six months, three months, and one month before departure. The departure month itself was not included because there were large individual differences here. Given that some individuals leave at the beginning of the month, whereas others do not leave until the end of the month, this would result in a distortion in the level of income.

Finally, the findings were discussed with a unit head of the Social Affairs Service who has experience of using the IDM, as well as with three police officers in the field of terrorism and/or the financing of terrorism.

Findings

To establish the JTs' financial independence, four categories of data were examined. The first category is that of income from work. The second category includes various forms of government support, with the exception of student grants. Student grants are covered separately, as a third category. Finally, we look at the monthly balance of the accounts. Because tax rates and living expenditures differ from country to country, this article expresses JTs' income, government support, and student loans as a percentage of the Dutch national average.

Income from Work or Services

In this section, we take a closer look at net income, or more precisely, in line with the IDM, net income from work or services.

In the four separate months measured before the JTs' departure, 52% of the JTs (68 of the 131 individuals) had income from work at some point. However, not everyone received a salary in all of the four measured periods. Only 22% were employed during the whole year in the age category 18-22, 17% in the age category 23-27, 50% in the age category 28-32, and nobody older than 33. Generally speaking, over the course of the year, the number of individuals with some form of income in any age category dropped by half. Based on the transaction data, it is not clear why the number of individuals working declined. According to a police officer consulted

about the results, at least three individuals encountered problems at work due to their increasing radicalization. These three insisted on wearing full Islamic dress at work, for which reason they were eventually dismissed.[25]

The level of income was generally low. Just nine individuals out of 68 JTs managed to meet at least the minimum wage limit in at least three of the four measurement periods. Out of these nine people, four generated income that was on par with the national average and one person even earned 15% higher.[26] Although younger people (under 23 years of age) do not earn very much, a few hundred euro per month at most, there are two exceptions. Two 22-year old men worked through an employment agency and earned a net salary that was 10% higher than the national average in their age category. They also received a student grant in addition to this income.

For both the relatively higher and lower incomes, it generally holds that no very high level of education is required. A lot of the work was arranged through employment agencies. Common work ranged from stacking shelves in supermarkets, delivering newspapers, shop sales, cleaning offices, and telephone helpdesk staff. Six individuals were paid a salary from reintegration projects or social work schemes targeting young people.

Only 38% of all women received a salary at one time or another, compared to 56% of all men. One woman ranked among the ten best earners, although she held the lowest position, earning less than half as much as the best earning male JT.

It is noteworthy that only eight out of the 17 converts received some salary at one time or another. This salary was insufficient to live on, ranging from only 60 euro to a few hundred euro a month. None of the converts were legally employed longer than two measurement periods.

Finally, not all registered income was legal. One particular JT had a 10% above average net income from advisory activities. Police investigations show that this income was completely derived from fraud. Another individual likely allowed one or more people to work under his identity. Months after his departure, an employment agency in Belgium continued to pay salary into his account. Because information about the legality of all incomes was not available, it is not clear to what extent fraud was committed.

Government Support

The second category of income investigated consisted of deposits from various benefits agencies. More specifically, this relates to income from municipal, regional, or national basic provisions such as welfare benefits, debt support, housing, healthcare, or childcare allowances. Student grants are not included here and are treated separately under the next heading.

In the four separate months before departure included in the analysis, 95% of the JTs (124 of the 131 individuals involved) received some form of government support. This support differed in amount and was received from different bodies, including the Tax Authority, the Employee Insurance Agency, local municipalities, the Ministry of Social Affairs, or the Social Credit Bank.

Over one year, the number of individuals receiving government support remained relatively stable, although the number slightly rises in the 23-27 age category. This rise is related to the fall in the number of employed JTs in the same age category.

Both at the beginning and at the end of the period measured, the total and the average of the government support received was more or less the same. The people in the youngest age bracket (18-22 years) generally received only a small amount of rent and healthcare allowances. There are exceptions, however, like a 22-year-old person who received over 3,000 euro 11 months before travelling to Syria. This large sum is the result from the once-off allocation of an allowance with retroactive effect for several months. Older JTs generally received less than the minimum wage, but there are exceptions. This is due to the individuals in question simultaneously receiving unemployment benefits, rent, healthcare, and child allowances.

Child allowances can push up the amounts received (sometimes even above average net monthly salaries). The 10 individuals with the highest total income from government support included eight women with children. Compared to men, women received government assistance slightly more often (97% vs 94%).

Converts were also heavily dependent on government assistance. In the four measured months, 15 out of 17 converts relied on government assistance. Three of the younger converts received a very specific type of benefit—(life-long) benefits for younger individuals who have no possibility to work, due to long-term (mental) illness or a handicap.

Student Grants

The third category examined was student grants. The JTs were a relatively young age group, so several of them were likely still in the process of obtaining an education. Indeed, 46% of the JTs (60 of the 131 individuals) received a student grant via the Ministry of Education during at least one of the four measured months. During the year, the number of people with a student grant fell slightly from 41 to 34 individuals.

The grants JTs received are almost exactly equal to what the average ‘normal’ student received.[27] It is therefore striking that one individual in the 18-22 age category received almost five times as much one month before departure. However, the transaction description does not provide any information about possible reasons. Perhaps an extra loan was taken out, but that is not stated.

Male and female students received similar amounts. The only difference is that slightly fewer women (38%) received a student grant than men (48%). Further, six out of 17 converts received a student grant at some point. None of them, however, received a grant over the course of the whole year. Only two converts received a grant in 3 out of 4 measured periods. This suggests a high dropout rate.

Finally, eight of the individuals who received a student grant were older than 25: five individuals were age 26, and three were 31, 32, and 42 years of age respectively. This includes one individual who previously received fraudulent advisory activities, so it is questionable whether this student grant was genuinely spent on studying.

Monthly Balance

The fourth and final area the analysis of was the overall turnover of the payment and savings accounts; this is a separate area from income. In this case, the important question is whether there was money left at the end of the month, or whether withdrawals exceed income and savings.

Out of 131 JTs, 118 had a positive balance at the end of at least one month. However, only three JTs were able to hold this position at any of the four data points. A further 15 individuals had a positive balance in three of the four months, but their accounts were overdrawn in one month. The others ended two or even three months ‘in the red’. There is hardly any difference between age categories.

In the cases where the month ended with a positive balance, this averaged a few hundred euro. One outlier can be detected six months before departure in the 18-22 age category. In that month, one individual had more than €20,000 on his account at the end of the month. The transaction descriptions reveal that in that month the individual in question received €21,919 in compensation for personal injury. In the subsequent period, that money was then mainly transferred to other accounts or withdrawn in cash.

In addition to income from work, government support, and student grants, a few other recurrent items can be noted that fed the accounts. Some individuals lived in a family household, for instance, so the account was supplemented by income from the individual’s partner. A few children who were studying received support from their parents ranging from fifty to a few hundred euro per month. Incidental transfers complete the picture,

e.g. someone sold items on an online marketplace, and one prospective JT sold his car for a few hundred euros.

None of the JTs received financing from Salafist foundations or organizations overseas. However, three individuals systematically received Dutch donations of a religious nature. Each of these three cases is different. Number 1 received exactly €1,000 per month from an Islamic foundation in the Netherlands. The reason is unclear. Number 2 launched a dozen or so non-recognized 'charitable' foundations of his own. He requested money on Islamic forums under the guise of an aid campaign for Syria, Afghanistan, orphans, toys, water wells, or 'sisters'. Hundreds of visitors to these forums responded to his requests and donated small sums of one or two euros, but sometimes also larger sums. A few even simply donated money requesting a prayer to get good grades or to overcome disease. In total, in the course of the four months included in the analysis, he collected about €15,000. Number 3 probably posted a sob story about herself on Islamic forums, because in the months leading up to her departure she received small sums for 'rent for a sister in distress,' often accompanied by religious texts in the transaction tags. She received from over 40 contributors a total well over €1,000.

Some of the extra sources of income also raise questions. Various JTs deposited a few hundred euros in cash to their account. The source of this money is unknown. Furthermore, at least two people were involved in illegal subletting. One individual transferred rent to a housing corporation every month, but in the same period received money in his own account from a private individual, with the description 'rent'. This private individual paid €100 more than the JT had to pay the housing corporation. The JT in question also received housing benefits from the municipal authorities. Two other individuals applied for an extra loan shortly before their departure, or raised their credit limit.[28] As soon as this was granted, the money was withdrawn in cash and the individual left the country. As is to be expected, the borrowed money was never paid back. This leads to the general picture of negative final balances.

Not all the JTs had money left over at the end of the month. At the beginning and end of the year, the number of JTs with a negative balance was more or less the same. Eight individuals had a negative balance at all four data points, and a further 40 individuals had a negative balance at three out of four of the data points. In three out of four age categories, the mean was smaller one month before departure. The reason is unclear. It is possible that some JTs were already overdrawn in the months preceding their departure. They simply could not run up higher debts. Then again, maybe some JTs did not want to risk being stopped at the border because of outstanding debts.

The highest negative amount (-10,808 euro) can be found six months before departure in the age category 18-22. The person in question took 10,000 euro out of his savings account. Others follow a similar pattern, withdrawing hundreds or even thousands of euros in cash in the months leading up to their departure to Syria.

Six persons arranged with local authorities to reduce overdue payments. For several other JTs, however, their debts were out-of-hand. Three people were declared insolvent and were put under extraordinary administrative arrangements. Income and outgoing payments no longer ran through the individual's own account, but were temporarily under the charge of a municipal partner. They were only allowed a small living allowance. A further eleven of the 131 JTs (8%) reached agreements with bailiffs or were subjected to wage garnishment. It could thus be said that 27 JTs (21%) faced serious debt problems.

Taking a closer look at women and converts, it turns out that almost a third (32%) of the female JTs had debt problems, compared to 17% of the men. Almost half of the converts (47%) had debts, compared to 'only' 17% of the non-converts.

Independence

The above sections relate to JTs' regular income, subdivided into the categories of income from work, government support, and student grants. **Table 1** provides an overview of the total sums in these three categories.

Table 1. Total Figures in Euros

Months before departure	11	6	3	1	Total
Own income	41,109	37,435	29,958	26,116	134,618
Government support	50,838	33,204	44,725	53,136	181,904
Student grant	19,294	24,832	24,878	25,095	94,098
Total	111,241	95,471	99,561	104,347	410,620

The total quantified income for the months included in the analysis amounts to €410,620. Of this sum, 33% was accrued through the JTs' own work (including fraud-generated income). Authorities furnished the remaining 67%, in the form of government support (44%) and student grants (23%). What does this mean for their financial independence rating?

Just nine of the 131 individuals (7%) earned at least a minimum income that covered their basic needs. However, when these nine individuals are scored according to the criteria of the IDM, two need to be excluded because they have debt problems and/or receive substantial financial support from the authorities. In other words, only seven individuals (5%) earned a minimum to middle income, *and* did not receive any government support, *and* had some money left over at the end of the month (five individuals score in the category 'completely independent' and two in the category 'sufficient').

Beyond their comparable financial status, these seven individuals hardly share any overlapping characteristics. They differ in age categories, departed for Syria in different years and came from five different ethnic backgrounds. Some were born in the Netherlands, but others migrated to the Netherlands at a later age. Some were in paid employment, while others obtained income from agency work. Some worked with their hands, others sat behind a desk. Even their financial transactions differed in amounts involved, frequency, and type. Their only similarity is that six out of seven are male and none of them were converts.

The remaining 125 JTs (95%) have to be qualified, in financial terms, as 'limitedly independent', 'not independent', and in a few cases even as 'acutely problematic'. This poor score is partly due to the relatively large proportion of young people. They were still pursuing their education and received student grants, or they just entered the labour market. In other words, they had not yet found their own financial basis.

However, citizens who are over 23 years of age, and who have not received a student grant for over a year, should be able to be financial independent. Of the 58 JTs who fell under these conditions, only five persons (9%) were financially independent. It is clear that the majority had to rely on government support.

The lack of a control group makes it unclear, however, in what ways the JTs were financially unique.[29] It is possible that JTs hardly differ from, for example, others in their neighbourhood (same postal area code) in matters of financial independence. Take the JTs who received student grants, for instance. The National Institute for Family Finance Information (NIBUD) provides figures of the disposable income of the average student.[30] It turns out that JTs in 2015 had on average almost exactly the same disposable income available (although a lower median income of 11%). The number of students with a side job or a paid internship is also comparable, 76% of the average students versus 65% of the JTs.[31]

It is likely, however, that JTs with student grant had more financial difficulties. The NIBUD figures show that 17% of the average students have financial difficulties and 11% had accounts that were overdrawn.[32] But 22% of the JTs who received a student grant had serious enough debt issues to reach agreements with collection agencies or bailiffs and 55% were habitually overdrawn.

Compared to the younger JTs, the older JTs likely deviated more significantly from the average. A quick comparison with the aggregated figures provided by the Dutch Central Bureau of Statistics shows that 54% of all Dutch-Moroccan citizens and 88% of native Dutchmen aged between 25-44 years had income from some form of paid work.[33] The Moroccan and native JTs only score 20% and 27% in this regard. Dutch converts in particular were financial underachievers. Native Dutchmen should earn above average incomes.[34] In reality, most Dutch converts could only make month ends meet by relying on government subsidies. Moreover, they were often burdened with (serious) debt issues.

Discussion

In the literature, it is argued that Western jihadi travellers (JTs) underperform in the social-economic sense. [35] The analysis of bank transactions adds to this body of knowledge that it is an exception for Dutch JTs to be financially independent. Just 5% of the JTs included in the study managed to obtain their income entirely from their own work or services, did not have to turn to the authorities for financial support, and were not assailed by (mounting) debts. By contrast, 95% of the JTs were financially limited, non-independent, and sometimes even showed signs of acute problems. They received financial support from the authorities in various areas, in the form of benefits, allowances, and/or special provisions.

Parts of this low score can be explained by the large number of JTs who received student grants. It is not surprising that they are not financially independent. They are relatively young, pursue higher education or vocational training, and do not have time to hold full-time jobs. In fact, they have more or less the same disposable income available as the typical Dutch student.

This similarity has an easy explanation. All students have a right to the same grants, supplements, and advances, a right that they apparently used. Furthermore, both normal students, as well as JTs who received study grants, supplement their income with side jobs (the transactions give no indication of systematic discrimination on the labour market) or receive a little extra from family members. Their starting position is thus more or less the same. Besides, the timing of their radicalisation could also have played a role. Research has shown that the process of radicalization by young travellers was sometimes remarkably fast.[36] Some radicalized over the course of a few months or mere weeks. In other words, if young JTs radicalized shortly before their journey to Syria, this would mean that over the year when they received a study grant, they hardly differed from other students.[37] Except that they often had, over the year, more serious debt issues compared to the average student. It is unclear, however, if these issues were already present *before* they started their study (coming, as many did, from a disadvantaged background), or incurred *during* their studies.

Notwithstanding the relative normality of the financial position of younger JTs, JTs of an older age had weak links to the labour market. Only 9% of the JTs who were over 23 years of age, and not having received a student grant for at least one year, were financially independent. The others were (heavily) dependant on government support.

Based on this analysis, it is not possible to demonstrate (or disprove) a link between radicalization and a weak social economic status. In a welfare state, such as the Netherlands, the absence of income from employment by no means equates to a life in abject poverty. On the contrary, the income some of the JTs (especially the female ones) managed to generate from government support was higher than the income generated by several working JTs who were in a higher category as far as independence was concerned. Still, we do not know how anybody viewed their relative poverty status or if they felt some kind of strain.

A lack of financial independence, or a decline in financial independence, is *not* a red flag for radicalization or jihadi travel. After all, the Netherlands numbered just a few hundred JTs, whereas hundreds of thousands of people receive benefits, according to Statistics Netherlands.[38] While the general profile of a JT shows a lack of financial independence, huge differences occur on an individual level. Put them under the microscope, and it turns out that almost half were employed at one time or another. Some received a study grant for only

one month, others during the whole year. Some of their accounts were fully overdrawn months before their departure, while others had hundreds of euros in their account shortly before going to Syria. Some had to reach agreements with bailiffs, but a few were even able to put some money into their savings account.

Although insufficient financial independence is not an accurate predictor (red flag) of radicalization or terrorism financing, in the world of social affairs it often serves as an indicator of the presence of multiple problems. That is to say, in the absence of financial independence, there is a greater chance that problems will also occur in other domains. Structural problems in the area of employment or education, for instance, are often quick to give rise to insufficient income, which can then lead to housing problems. But multiple problems also include issues in the social, societal, or psychological area. These sorts of multiple problems were already noted in connection with JTs. Several studies [39], for instance, show that Dutch JTs as a group have an above-average incidence of psychological problems.[40]

The research data presented here can be qualified as unique. As far as the author is aware, no other study on terrorism has used the bank transaction data of a large group of research subjects over an extended period. The research data provide detailed financial insight into the JTs that was hitherto lacking. It shows exactly what an individual's legal income and expenditure are. The research data is also subject to a few limitations, discussed below.

The first limitation is that the data provides no insight into black or criminal income. Perhaps some JTs have more money at their disposal from e.g. illegal employment or drug dealing. Recent studies report that numerous JTs have a criminal record and refer to the so-called 'crime-terror nexus'.[41] On the other hand, black or criminal income should not be overestimated. The types of crime registered for the 131 JTs at the centre of the present analysis more often consists of forms of aggression in the domestic or public domain than, for instance, large-scale drug trafficking. In those few cases where crime for financial gain was involved, the level seldom went beyond 'petty crime'.

A second limitation refers to the question whether or not all the JTs' bank accounts were surveyed. They could have accounts with smaller banks, or banks in other countries that were not approached in the third step of data collection. However, it is exactly for this reason that JTs for whom bank data was lacking—perhaps precisely because they banked with a smaller bank—were excluded from the study. The analysis of the 131 JTs also did not show that any extra savings disappeared into unknown or foreign bank accounts (or vice versa). As an extra check, the JTs were also ran past FIU-Netherlands, but this produced no unexplained money flows.

A third limitation relates to the question of what happens to money that is withdrawn in cash. It was not possible to trace how this money was spent. However, the focus of the present analysis lies on the JTs' degree of financial independence, and as such on the origin of the money and the extent to which expenditure and income are in balance.

Still, despite these limitations (and the lack of a solid control group), there are more advantages than disadvantages to using bank data. Bank data provide financial insights at a level of detail that has not yet been obtained in any other way.

What will the future bring? Since the fall of Raqqa at the end of 2017, and the definite collapse of ISIS' last strongholds in early 2019, the problem of JTs seems to be solved. Virtually nobody now leaves the Netherlands or other countries to take part in the armed struggle in Syria or Iraq. However, we need to remember that this does not mean that the problem of radicalization has disappeared. New conflict zones may offer attraction in the future. Moreover, authorities are now confronted by the problem of JTs who wish to return to their home country after the fall of ISIS.

Based on the financial analysis carried out for the present article, it is not difficult to predict that the returning JTs will not be very independent, in financial terms, for the years to come. Their distance from the labour market is even greater than before they left, since educational programmes were left unfinished; JTs have 'gaps' in their C.V.; they are quite likely to have a criminal record, and possibly post-traumatic stress disorders

(PTSD) reducing their chances on the labour market. Very young children (many of them born in Syria) often accompany women. There is also the question to what extent the returning JTs have renounced their radical beliefs. If the government has doubts, it is likely that the returnee will be placed or kept on a national terrorist watch list (accompanied by freezing their financial assets). This will further restrict their access to the labour market.

It is therefore highly likely that large numbers of returning JTs will turn to their government to make up the shortfall in their financial independence. In the case of Dutch nationals, that is their right, and the government is obliged to provide for their basic needs. Could the Dutch governments (or other Western countries with an equally extensive system of social benefits) make certain demands in return for financial assistance, with a view to terrorism prevention? The following three aspects come to mind.

First, if somebody requests financial assistance, this could offer the authorities an opportunity to take a look 'inside'. To request assistance, you have to provide (periodic) insight into your financial situation. This means there will be various interviews with officials of the social services to discuss status and progress. Home visits are also a possibility. These contacts can provide up-to-date information not only about the individual's financial situation, but also about various other aspects of their life, such as their mental health condition.

Secondly, the Dutch government currently requires recipients of benefits to meet certain conditions in return. The idea is that people should do something (e.g. voluntary work) in return for receiving benefits. This could provide an opportunity to find a conditionality for returning JTs that is in line with anti-radicalization policies. The government could at least make sure returnees will not end up working with vulnerable young people, especially if there are doubts whether a returning JT has completely renounced his or her extremist views.

Thirdly, it might be worth considering putting returning JTs under strict financial supervision for a longer period. If it emerges that the government is the main source of income for JTs and returning JTs, there might be a strong case to be made—in the context of combating terrorism financing—for comprehensive monitoring.

Of course, implementing these three recommendations is easier said than done. It would require a great deal of insight and quite some resources on the part of social services officials to detect early warning signs of (re) radicalization. Moreover, officials have all sorts of other targets to meet and already have a heavy workload. It has also proved difficult and a laborious process to persuade ordinary benefit recipients to do something in return. It remains to be seen whether JTs are more complacent. Placing returning JTs under financial supervision is also something of a makeshift solution. It is a costly affair, full of legal obstacles, and could backfire because of the potential secondary consequences of reintegration into society. For example, a freeze on someone's bank accounts might limit the possibilities to obtain formal work or limit a person's willingness to take part in the legal economy.

One thing seems to be certain. Dutch returning JTs are likely to be financially entirely dependent on the Dutch government—the same government from which, due to their religious beliefs, they apparently wish to distance themselves.

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Notes

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- [26] According to the website <https://www.gemiddeld-inkomen.nl/inkomens-vanaf-1970/>, the average net monthly income in 2013 was €1,773, and in 2015 €1,826.
- [27] See van der Schors, Anne, Gea Schonewille, & Minou van der Werf. (2015). *Studentenonderzoek 2015: Achtergrondstudie bij Handreiking Student & Financien*. NIBUD/Nationaal Instituut voor Budgetvoorlichting. They established that a typical Dutch student receives on average 768 euros, with a median of 686 euros.
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- [29] The authorities did not give permission to run a control group that would include information from non-JTs' payment and savings accounts.
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