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**EUROPEAN FINANCIAL NETWORK OF ISLAMIST TERRORISM**

**Abstract:** In this paper the author analyzes one of the most important aspects of global Islamist terrorism on the territory of Europe – terrorism financing network. Although the Europe has became on of the main targets of Islamist terrorists in recent years, its answer to the rising terrorism threat has, to this day, proven to be mild and ineffective. The same can be said regarding the European security officials’ fight against the financial networks of terrorist organizations. While the US, after the attacks on New York and Washington in 2001, established the “Patriot Act”, Europe did not follow through which made it a perfect location for terrorists who were forced to withdraw their funds from America. The absence of a global and homogenous legislation comparable to the American “Patriot Act” can be partially explained by the fact that Europe does not possess the equivalent of a federal legislation because the degree of the political integration of the European Union members is much weaker than that of the American states. The lack of homogeneity of the European structures has allowed members of terrorist organizations to take the advantage of the gaps that exist in the local legislation of every country. Apart from the fact that EU does not have a common set of anti-terrorism laws, its problem also lays in the fact that liberal-democratic European political elites place too much emphasis on the notion of human rights, that is, in fact, crippling their security forces and making it very hard for them to properly investigate individuals and organizations suspected of financing terrorist activities.

**Key words:** Islamist terrorism, Islamist terrorist organizations, terrorism financing, Europe, EU, US.

**INTRODUCTION**

Islamist terrorism, without any doubt, represents the biggest security threat in Europe today. Some EU countries have experienced the enormous rise of deadly terrorist attacks on a different scale in recent years, and it is unfortunate, yet obvious fact that the terrorist threat will only rise in the future. In order to rise up to the challenge and organize the successful fight against this form of political violence it is of extreme importance to analyze and understand all the sides and components of this phenomenon. Modern Islamist terrorism is a very complex form of political violence, and there are many different aspects of it that need to be studied and understood in order to effectively tackle this huge security threat. One of the most important aspects of terrorism is its financial network, without which not one terrorist organization would be able to survive. In order to be sustainable every terrorist group must necessarily be able to first build and then maintain the financial infrastructure that is used to fund its logistics and, ultimately, to plan and execute the terrorist attacks.

Islamist terrorist groups vary widely in size, ranging from large, state-like organizations, such as Islamic state, to small, decentralized networks that are sometimes composed of only a couple of, or even one individual inspired by the radical ideology. Terrorists’ financing requirements reflect this diversity, varying greatly between organizations. However, as already noted, what is certain is that no terrorist group can function without a stable cash flow; financing is required to meet broad organizational costs of developing and maintaining a terrorist organization, to create an enabling environment necessary to sustain various organizations’ activities, and, finally, to fund specific terrorist operations.[[2]](#footnote-2)

Terrorism financing is a complex phenomenon itself considering the fact that the financial networks of terrorist organizations are, in most cases, very wide and diverse.[[3]](#footnote-3) Terrorism is financed through both legitimate and illegitimate activities, which together construct a wide and complex network that is very hard to penetrate. On the one hand, a significant number of religious institutions, such as Islamic charities, mosques, Islamic banks, educational and cultural centers operate as fronts, and, on the other, money is collected through the wide range of highly profitable criminal activities from petty crime to organized crime, narcotics trade, people smuggling, arms dealing, etc.[[4]](#footnote-4)

Although some intelligence agencies, especially in the Western world, have put a lot of effort in the last few decades to cut the cash flow of terrorist money, Islamist financial network remains a strong and solid structure, surrounded by a considerable mystery and intrigue. Part of the problem lies in the Islamists’ ability to use globalization to their advantage; the other part lies in the inability of the governments to carry out, under the aegis of an international organization like the United Nations, a global policy that seeks to prevent the financing of terrorism. Some countries, such as United States, have adopted special and strict anti-terrorism laws and regulations. However, these measures have not resulted in the creation of a similar legislation in the rest of the world, even in its Western part. Europe, in particular, has not been successful in preventing the financing of terrorist organizations and money laundering on its territory.[[5]](#footnote-5) When compared to the United States, the European answer has been, up until now, weak, partial and, finally, little effective. One of the consequences of this, unfortunately, has been the rising number of terrorist attacks in recent years, which have shown the vulnerability of the Old continent. In a globalized world, the anti-terrorist financing laws and measures should be global in order to be successful. In the case of Europe this would, first and foremost, mean that EU, as a political union, would have to adopt a common set of strict and effective anti-terrorism and anti-terrorism financing laws.

**EUROPEAN ISLAMIC FINANCIAL NETWORK**

As already noted, Islamist terrorism is financed through many different, legitimate and illegitimate, activities. The connection between terrorism and crime is well known and well documented. Most terrorist organizations go hand in hand with intense criminal activity including smuggling, drug dealing, weapon trafficking, human trafficking, kidnapping and extortion. On the other hand, large portions of terrorists’ funds are derived from legitimate activities, including the money from various business ventures, donations, welfare payments, etc. However, a particularly sensitive issue, when it comes to terrorism financing in Europe, is represented by various Islamic institutions and organizations that are dealing with fund raising, because of the reluctance on the part of European security forces to rigorously scrutinize their activities. European, liberal-democratic sensitivity and blind desire to respect the very notion of, so called, human rights is very well known and widely exploited by terrorists and their financial supporters who are often masking their criminal and terrorist activities with religion, and are, more often than not, getting away with it. Many Islamic institutions, because of their ‘sanctity’ have simply turned into places that serve no other purpose but to launder money from the variety of criminal activities and to channel these and other funds to various, anonymous beneficiaries spreading Islamist ideology and organizing terrorist attacks all over Europe and the world. Another paradox regarding Islamic charities, Islamic cultural and educational centers, mosques, etc. is the fact that many of these are actually receiving government funds and subsidies which clearly points out to the another absurdity of the European liberal democracies – In its desperate need to somehow please ‘angry’ and ‘alienated’ local Muslims, liberal-democratic European political elites are actually taking active part in the terror attacks on their own citizens. To sum up, political correctness (PC) throughout Europe has been of greater value to the political, liberal-democratic elites of the EU and the terrorists, than the protection of Europe’s citizenry.

MOSQUES’ AND ISLAMIC CHARITIES’ ROLE IN THE TERRORISM FINANCING

In the last couple of decades Islamist terrorist organizations, operating in Europe, have penetrated a huge number of mosques, Islamic cultural and educational centers, and NGOs engaged in the promotion of human rights, health and relief projects. The network of mosques and Islamic centers in Europe has been so successful in the process of recruiting and fundraising that many have now become hotbeds of potential terror fighters, who have been fed an explosive mixture of religion and political ideology. As Loretta Napoleoni points out, “the mosque network is the ideological partner of the terror financial network; it complements it and it is as complex and comprehensive a web as its monetary counterpart”.[[6]](#footnote-6) Napoleoni emphasizes that mosque network “continues to be the main vehicle through which Islamist organizations, countries, state-shells, armed groups and their sponsors link up and do business with each other”.[[7]](#footnote-7) European mosques are often described, by the counterterrorism officials, as havens of tranquility that allow for the collection of funds and the planning of terrorist acts.[[8]](#footnote-8)

Beside mosques, the other key part of the Islamic institutions’ terror funding network are Islamic humanitarian organizations, that is Islamic charities. It is a well established fact that most terrorist organizations have traditionally relied on Islamic charities for some of their funding.[[9]](#footnote-9) Islamic charities constitute an important part of Muslim tradition and Sharia law as there is a recognized religious duty in the Islamic world to provide a set portion of ones earnings or assets for religious or charitable purposes *(Zakat)*, and otherwise to support charitable works through voluntary deeds or contributions *(Sadaqah)*. One of the most convenient ways to fulfill this religious obligation is by giving through Islamic charities “whose funds have been one of the most dominant aspects of Islamic economies”.[[10]](#footnote-10) The primary function of Islamic charities is to provide basic goods and services to Muslim communities in a manner deemed consistent with the values and teachings of Islam. This includes medical services through local clinics and hospitals, schools, universities and colleges, orphanages, vocational training centers, subsidies for poor families, and other grassroots activities. Islamic charities also collect donations to help Muslims outside their own country and outside of countries with Muslim majorities.[[11]](#footnote-11)

Islamic charities are well known for their lack of transparency when it comes to financial transactions. Donations in large measure remain anonymous, and the same goes for final beneficiaries. Quite naturally, the opaque financial and operating structure of these organizations provide an ideal environment for exploitation by terrorist groups. As Loretta Napoleoni notes, “humanitarian aid is allocated by charitable organizations to a range of projects, from the construction of mosques and madaris to the purchase of arms and the sponsorship of terror attacks. The combination of humanitarian aid and illegal activity is typical of Islamic charities linked to terror groups”. [[12]](#footnote-12)

Islamic charitable organizations located in Europe are attractive targets for terrorist organizations because of the reluctance on the part of many European countries to rigorously scrutinize their activities. Unable to conduct proper investigations and with limited information, authorities are put in the awkward position of being pressured to determine whether money collected for a particular legitimate cause is actually used for that purpose or not.[[13]](#footnote-13)

In order to deal with this complex issue, and detach Islamic charities, mosques and other religious institutions not involved in terrorism financing from those funding terrorist organizations, European security institutions would have to approach the problem from a united front, in a serious and uncompromising way. Unfortunately, this is not the case. On the contrary, there are many problems and weaknesses that can be detected when observing European governments’ measures against Islamic institutions involved in the financing of terrorism. To date, European governments have relied on an array of strategies to cope with this security threat. These strategies “range from monitoring or engaging with Islamic charities, to regarding their registration through special charity commissions, to shutting them down altogether. This mosaic of national responses has prevented the European Union from developing a comprehensive approach, which poses two problems. First, the lack of an effective EU strategy or policy vis-à-vis Islamic charities has permitted groups that have been shut down in one country to move to a less-regulated state and continue their work virtually unencumbered. Second, regulatory discrepancies among EU member states have created tension with the US, which tends to take a much harder line on charities”.[[14]](#footnote-14)

Some of the countries have used intense monitoring and surveillance to pursue groups suspected of having links to terrorist activity. Other European countries have tried partnering with Islamic charities with the hope that engagement inspires transparency and keep the charities accountable. Finally, a number of European countries have chosen to ignore the problem of radical Islamic institutions altogether.

Although some would expect European Union to, at least, have a common set of anti-terrorism measures, unfortunately, that is not the case. As Julianne Smith and Natalia Filipiak emphasize, “the EU’s approach to Islamic charities is complicated by the contrasting domestic political contexts in which Muslim communities, and by default Islamic charities, exist throughout Europe. From secularism, to multiculturalism, to full-fledged integration, each member state takes its own individual approach toward its immigrant community and the nonprofit sector more broadly. It should be no surprise that, against a back drop of the wide array of domestic and foreign priorities that exist across Europe, EU faces difficulty in mastering the political will to create consensus and common policies on the issue of regulating and monitoring Islamic charities”.[[15]](#footnote-15) Although many European countries have restored old anti-terrorism laws and introduced new ones in order to try and address the rising terrorism threat, not all European policymakers have been willing to put these new legal frameworks into practice: “Indeed, they argue for discreet investigations that will not upset the sometimes delicate politics associated with their large – and often alienated and marginalized – Muslim populations”.[[16]](#footnote-16)

As can be seen, the reluctance of some European liberal-democratic governments to effectively tackle the issue of Islamic charities who sponsor terrorism to a large extent lays in the very name and nature of these organizations, that is the fact that they are both *Islamic* and *Charitable*. The desire to be politically correct, especially when dealing with the sensitive Muslim minority issues, and to respect ideas and laws dealing with human rights issues, creates a great obstacle in the fight against terrorism and its financial network. On the other hand, Islamic charities, mosques and similar institutions that sponsor terrorism take a full advantage of the protection guaranteed to them by the democratic European laws, as well as the ‘political and ethnic correctness’, which are crippling European security forces, preventing them from being more efficient in the fight against this global security threat.[[17]](#footnote-17) In recent years Islamist terrorist organizations have taken full advantage of the lack of oversight on behalf of European governments to penetrate the existing and open their own charities, and to obtain funds through donations at mosques and various Islamic centers. Funds raised or allocated by or for terrorists are mixed, maintained and transferred along with funds designated for legitimate relief and developmental activities. Since the proper investigations are rarely conducted, the funds’ ultimate use to support terrorist activities can only become known when the money is transferred or diverted to specific terror groups-related recipients.

THE TERRORIST TIES OF THE ISLAMIC BANKS’ NETWORK

One of the most important financial network of terrorist organizations in Europe is the Islamic banking system, global and complex financial structure governed by Islamic, that is Sharia Law. The organization of a typical Islamic bank provides insights into how the system can be misused for financing of terrorism. The Islamic bank is obliged to have a control committee called the Sharia Committee (also known as the Islamic Legal Control Committee for the Preservation of Islamic Law), which acts as a religious and accounting standards committee, making decisions about what financial instruments are able to be used by the bank under Sharia Law. The majority of the members of the committee are Islamic clerics, and the committee has wide-ranging powers over the banks activities, investments and operations, including its dealings in all different accounts.[[18]](#footnote-18)

One of the key accounts relevant to the issue of terrorism financing is the Mudaraba account that the customer is obliged, under Sharia Law, to open with the bank to keep a part of the proceeds from investment for charity in compliance with Islamic obligations. Depending on the nature of the account, the investor is free to choose the charitable deed that he wishes to finance (a free Mudaraba account), or surrenders this responsibility to the Sharia Committee (a restricted Mudaraba account); the most important task of the committee in the latter case is to decide on the amount of *zakat* (alms or donation) and where this amount should go. Given the generally lax oversight of Islamic banks and financial institutions in Europe, and the lack of general understanding of the operation of the Sharia Committees within Western-based Sharia-compliant financing structures, the potential for abuse, particularly in the context of diversion of the *zakat* to Islamic charities which channel their contributions to Islamic terrorist groups, is significant.[[19]](#footnote-19)

The financial network of Islamic banks cooperates closely with the international networks of correspondent and offshore banks. In the formal financial sector, it is well known that the weakest link, from a supervision, security and law enforcement perspective, is the international network of correspondent banks. Correspondent banking refers to the global network of relationships between major, brand name banks and smaller banks in foreign jurisdictions (including, but not limited to, tax havens). Not surprisingly, this difficulty to police network of correspondent banking has been heavily used by terrorists in the financing of their operations, and represents a key element of the terrorist financial infrastructure. The main channels through which the sponsors of terrorism transfer money in Europe are offshore accounts and banks recorded in tax havens but not having a real existence, or rather, shell banks. Generally speaking, offshore banks form the part of the international financial system which has historically been largely beyond the reach of the law and tax authorities of Western jurisdictions. Offshore banking and offshore financial centers (OFCs) have the express aim of attracting capital from other countries, which they reward with more lenient rules than it would encounter at home, with the benefits to the host nation being revenues generated by charging fees for the issuance of various licenses and documents, such as articles of incorporation or licenses for banking services and mutual and hedge funds.[[20]](#footnote-20) As such, their more lenient rules, lax supervision and general opacity to regulatory scrutiny make them perfectly suited for performing their role as part of the day to day financial infrastructure of Islamist terrorism, through facilitating funds transfers through the international banking system, while at the same time effectively concealing both the true identities of the real owners and the actual purpose of the funds transfers.[[21]](#footnote-21)

The “Patriot Act” adopted in the United States after September 11th has forbidden American banks and foreign banks registered in the United States to trade with such banking structures registered in tax havens. However, a similar legislation does not exist in Europe which has largely contributed to the Old Continent becoming safe haven for terrorist financial transfers. Apart from the lack of a common legislation that would make it much easier to control the money trail in suspicious transactions, another problem with the control of the Islamic banks that are funding terror on the European soil stems from the same source that is undermining the overall struggle against Islamist terrorism and its financial network on the territory of the Old continent – political sensitivity regarding minority (that is, Muslim) issues. European authorities are often hesitant when it comes to properly investigating Islamic banks, just as they are when it comes to Islamic charities, cultural centers, mosques, etc. Unless there is a concrete evidence that a certain bank is funding terrorism, security officials usually avoid a direct confrontation with a suspected institution for the fear of ‘insulting and upsetting’ local Muslim population. Islamic extremists and terrorists are, obviously, very much aware of this weakness of European authorities and have been extremely successful in exploiting it so far, which can be observed in the rising number of deadly terrorist attacks in recent years.

**INNEFICIANCES OF THE EUROPEAN ANTI-TERRORIST POLICIES**

The ability of terrorist organizations to create and maintain stable financial networks on the international level has been encouraged by the inability of the United States, the European Union, and international financial institutions to adopt a common set of anti-terrorist polices, including similar regulatory frameworks, scope of groups targeted, and responses and penalties. This lack of unity on behalf of international actors has encouraged jurisdiction shopping by terrorists and their financiers.[[22]](#footnote-22) Since the US counter-terrorism legislation become tougher than Europe’s post 9/11, some Islamist terrorist organizations have transferred their logistics to the less stringent jurisdiction, that is the countries of the EU.

According to Loretta Napoleoni, “while the US adopted a zero-tolerance approach *vis-à-vis* charities that are somehow linked to terror organizations, the European Union protected organizations which perform humanitarian work and worried about affecting their valuable activity”.[[23]](#footnote-23) However, the biggest advantage that Europe has offered terror finances is the absence of a global and homogenous legislation similar to the American “Patriot Act”.[[24]](#footnote-24) The inability of the EU to adopt a common set of counterterrorism laws can be partially explained by the fact that the degree of political integration of the European Union countries is much weaker than that of the American states. Since the EU does not possess the equivalent of a federal legislation, it can only decree directives and codes of conduct that the individual member states can later choose to apply or not apply. These sorts of documents, however, cannot act as a substitution to a uniform and rigorous legislation such as the “Patriot Act”, or a similar legislation exclusively regarding terrorist activities. The actions undertaken by the EU seem more like “good intentions” rather than the ability to act together against this huge security threat. Mainly for this reason it has been easy for the Islamist terrorist groups to take advantage of the different approaches between Europe and the United States.[[25]](#footnote-25)

Apart from the lack of a unified set of antiterrorism laws, there are, actually, other numerous limits of the EU financial counter-terrorism policies. A good example of the lack of European unity on the sensitive and extremely important question of security can be seen in the example of the one of the key EU institutions that should fight against terrorism – Europol.[[26]](#footnote-26) Although Europol, which does not have powers of arrest, has attained significant support from member states to facilitate the exchange of information, its operational role is limited. This, in turn, results in a restricted role and less influence for the EU institutions. In 2014, Europol launched the Focal Point Travellers scheme, which is designed to hold information about individuals suspected of traveling across borders to participate in terrorist activities. The intention was to help European countries by collecting, analyzing and sharing information on the recruitment and movements of outgoing and returning terrorists. But Europol never received across-the-board support, with only half of the EU’s 28 members registering their respective nationals on the Europol Information System database by the day of the Paris attacks.[[27]](#footnote-27)

Apart from the apparent unwillingness, on behalf on some countries, to share the intelligence information, EU also has the problem of a more practical nature, that is the problem based on a huge difference in the available financial resources of member states. Less-affluent countries do not have the resources to identify, track and follow militants over a long period of time. Countries such as France and the U.K. are devoting millions of dollars to build up their counterterrorism infrastructure, but smaller, poorer countries are still struggling to finance the struggle against terrorists. Belgium, for example, does not have the capacity or intelligence training to implement any meaningful system that would have an impact domestically, let alone participate in a Europe-wide information sharing.

The ineffective anti-terrorism measures, lack of unity and other problems that the EU is facing in its fight against terrorism have, ever since the attacks on New York and Washington, transformed Europe into the new operating and financial base of Islamist terrorism in the West. While before September 11th the Old continent was less interesting than the United States regarding money laundering for terrorist operations, since that period Europe has become the world-wide center for this activity. After the adoption of the “Patriot act” in the US, Islamist terrorist groups have simply transferred their money laundering activities from the New to the Old Continent. In the same way, the various sponsors of terrorism have withdrawn their capital from the American market and reinvested it in Europe. European position as a new center of terrorism financing has also been influenced by the inability of the global community, mainly the West and the Muslim world, to enact the United Nations’ recommendations in order to fight the financing of terrorism. The unilateral policies conducted by some large countries, especially the United States, do nothing to engage the others, in particular Muslim states, some of which are well known sponsors of terrorism, to submit to international decisions. Without a global antiterrorist strategy, the United States’ unilateral approach has had the consequence of transforming Europe into a new front for the war against the West declared by Islamism. Unfortunately, at this time EU is faced with a biggest economic and political crisis since its foundation, and it is uncertain when and/or if this crisis, which begun in 2008., will actually end. The mounting problems and issues between EU members, quite naturally, cannot help the issue of the fight against terrorism and terrorism financing becoming more effective, and it is quite unclear whether European Union is actually capable of creating a united front against this extremely dangerous form of political violence.

**CONCLUSION**

Although some European countries have seen a dramatic surge in the number of Islamist terrorist attacks in recent years, the Old continents’ answer to the rising terrorism threat has, so far, proven to be mild, chaotic and ineffective. The same can be said regarding the European security officials’ fight against the financial networks of terrorist organizations. While the US, after the attacks on New York and Washington in 2001, established the “Patriot Act”, Europe did not follow through which made it a perfect location for terrorists who were forced to withdraw their funds from America.

There are a number of reasons because of which European fight against Islamist terrorism and the financing of terrorism have so far proven to be ineffective:

1. European Union does not possess a common set of laws against terrorism financing or, in fact, any common set of measures that would deal with this security issue on the territory of all countries that are part of this political and economic union.
2. There is an apparent unwillingness of the EU member states to share intelligence and exchange information on security issues within the EU framework, including through institutions such as Europol. Instead, some nations opt for bilateral agreements to share intelligence outside EU structures.
3. EU countries do not have the same capabilities when it comes to investing money in the fight against terrorism and terrorism financing. While some large and affluent countries are devoting millions of dollars to build up their counterterrorism infrastructure, smaller, poorer countries are struggling to find resources to support the fight against terrorists and terror suspects.
4. The liberal-democratic European political elites put much emphasis on the notion of human rights which in essence prevents security officials to successfully fight against terrorism. The protection and respect of human rights, when taken to the extreme (which often happens in the liberal Europe) actually facilitate terrorists’ operation and protect their ‘rights’ instead of the rights and lives of the majority of European citizens.
5. There is a resistance on behalf of some European politicians to follow in the steps of United States when it comes to anti-terrorism laws and measures. They fear to appear like puppets of the White House by accepting to apply laws as strict as those passed on the other side of the Atlantic. The rejection of the “American style” fight against terrorism and terrorism financing is mostly related to the very notion of human rights, as it is understood in the European liberal-democratic context.
6. Last but not least. EU has been in a profound, economic and political crisis, for almost a decade now. The crisis seems to be deepening at this time, so it is unclear how that would affect any attempts on behalf of the European Union members to fight unitedly against terrorism and its financial network.

Islamist terrorism is probably the biggest security challenge that the global community is faced with in the present time. It is a complex, global and unpredictable form of political violence that has to be dealt with globally and in the organized way if the positive results are to be expected. In the ideal situation there would be a global set of measures against terrorism and terrorism financing; however, this ‘ideal’ solution is a far cry from reality. On the other hand, what could be achieved, if there was enough political will on behalf of all the actors, is a united front in the fight against Islamist terrorism and its financial network in the Western world which has, so far, been one of the main targets of the Islamist terrorists. Unfortunately, the present situation does not look very promising regarding this matter because of the differences in the legislation between the United States and the European Union. While the US is extremely rigorous in relation to the organizations suspected of financially supporting armed Islamic movements, the Europeans do not stop insisting on the opportunity to distinguish the organizations infiltrated by terrorists from those that carry out a real humanitarian purpose, for fear of influencing the legitimate activities of the latter. The majority of the European liberal-democratic political elites have, so far, proven to be week, indecisive and scared that the firm action against terrorist suspects and terrorist supporters, including individuals and organizations suspected of financing terror activities, would ultimately result in the further alienation and radicalization of European Muslims. Whether that would actually happen or not is not a part of this analysis, but any hesitation to take a firm stand against the biggest security threat in the Old continent can only encourage existing and would-be terrorists and make matters worse.

If European Union wants to be taken seriously, both by the majority of its peaceful citizens and by those who are dreaming of its physical destruction, it has to act seriously, and it has to start doing so in the very near future. Islamist terrorists have a long term goal of destabilizing (and ultimately destroying) Europe by attacking it whenever and wherever possible, which is exactly what they have been doing, rather successfully, for the past few years. At this moment the Old continent is looking like a very easy target for the huge, driven, well organized and very well financed network of Islamist terrorists. One thing is for sure – Unless the EU adopts a common set of strict counterterrorism laws, including the effective measures against terrorism financing, and unless it allows the security officials to properly investigate individuals and organizations suspected of terrorist and criminal activities, Europe will continue, more and more so, to be an easy target for and a playground of Islamist terrorists in the future.

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