In December 2006, the U.S. Army published a new field manual, FM 3-24, Counterinsurgency (COIN). This FM identifies “the ability to generate and sustain popular support” as an insurgency’s center of gravity. Consequently, the FM emphasizes the importance of providing essential services (ES) to the population as a way to attack this center of gravity. To focus efforts concerning ES, the operational design for COIN includes a logical line of operation (LLO) dedicated entirely to the provision of ES (hereafter called LLO ES).

This article researches the characteristics of activities along LLO ES in the case of a particular type of insurgency that involves the Islamic religious duties of zakat and jihad. It defines what has been called zakat-jihad activism; analyzes it by using recent examples from Lebanon, the Palestinian Territories, and Iraq; and derives the most important implications for COIN operations along LLO ES. Finally, this article lists a number of precautions to take when conducting COIN operations along LLO ES against zakat-jihad activists.

**LLO ES**

By using zakat-jihad activism, Islamist insurgencies have seized the initiative along LLO ES and occupy a position of advantage that they defend against counterinsurgents. Hence, one must plan and execute COIN activities along this line as deliberate military operations against a capable and determined foe, not as unopposed activities.

The assumption that “people support the source that meets their needs” is the basis of LLO ES. A good illustration of the validity of this assumption in Western culture is the change in attitude of the German population toward American and British occupation forces after the Berlin Airlift in 1948. Even
though the U.S. Air Force had carpet-bombed Berlin and destroyed it only three years earlier, the service had to task an officer to handle grateful Berliners who wanted to give the pilots gifts.3

The best example of the assumption’s validity in Muslim culture is the success of militant movements like Palestine’s Hamas and Lebanon’s Hezbollah. These movements spend a large part of their resources on creating and maintaining infrastructure that provides ES to the populace. It is no wonder, therefore, that both organizations enjoy great support among the Palestinian people in particular, and Muslims in general.

That both movements originated under Israeli occupation is no coincidence. As a Western-style, technologically developed democracy, Israel combines conventional military strength with a political system subject to public scrutiny and the rule of law. On the one hand, the strength of the Israel Defense Forces (IDF) precludes any attempt to challenge Israel symmetrically. The Six Day War and the Yom Kippur War proved this convincingly.4 On the other hand, public scrutiny and Israeli adherence to the rule of (international) law ensure that Israel will not, for example, bomb Hezbollah aid convoys or reconstruction projects, services that could be broadly construed as threats to Israel’s future security. The Israeli withdrawals from South Lebanon in May 2000 and from the Gaza Strip in September 2005, forced in part because the people had been won over to the insurgent organizations’ side by LLO ES, point to the success of Hamas’s and Hezbollah’s overall strategy.5 This particular approach is zakat-jihad activism.

Zakat-Jihadism

According to Jonathan Benthall and Jérome Bellion-Jourdan, “zakat derives from the verb zaka which means to purify . . . The meaning is usually taken to be that by giving up a portion of one’s wealth, one purifies that portion which remains, and also oneself, through a restraint on one’s selfishness, greed and imperviousness to other’s sufferings. The recipient, likewise, is purified from jealousy and hatred of the well-off.”6

In the Sunni interpretation of the Qur’an, every Muslim should allocate 2.5 percent of his wealth to zakat per lunar year. In the Shi’a interpretation, this religious duty is more often referred to as khums (“one-fifth”) because Shi’as calculate the sum to be paid as one-fifth of the increase of one’s possession per lunar year. Eight classes of people benefit from zakat. They include primarily the poor, but also “those in the way of God, that is to say in jihad, teaching or fighting or in other duties assigned to them in God’s cause.” Thus, activist Islamic organizations that provide ES and fight under the banner of jihad qualify to receive zakat.

All over the Islamic world, organizations collect Muslim donations and transfer them to other organizations that qualify to receive zakat. The strengths of the zakat concept are that those who receive money know they can always count on it, and the money comes with no strings attached. Moreover, there is nothing humiliating in accepting zakat because, by accepting it, one purifies another Muslim’s money and soul. In all this, funds generated via zakat strongly differ from Western humanitarian aid. It is as if money from zakat has a cleaner color and odor. Additionally, organizations that qualify to receive zakat receive more than just a steady flow of clean money. Zakat is also a kind of quality label that gives the organization legitimacy.

ZJAI’s

A zakat-jihad activist insurgency (ZJAI) generates popular support by establishing an unarmed infrastructure that provides essential services like sewage disposal, running water, electric power, and trash removal (SWET), as well as education, health care, and financial assistance to the needy. By the nature of their activities and by promoting an Islamic agenda, ZJAIs make sure they qualify for zakat. They may receive state funding, but a substantial part of their money comes from zakat, a circumstance that gives them a certain degree of independence from their state sponsors. Another advantage is that, because Muslims all over the world pay zakat, a ZJAI’s financial base is much...
broader than that of other insurgencies, especially those that collect revolutionary taxes from the local population or take a share of the farmers’ crops to feed their troops. Consequently, ZJAIs are an asset to, rather than a burden on, the local populace.

Along with their unarmed Islamic infrastructure, ZJAIs like Hamas and Hezbollah operate militant wings to conduct violent actions against counter-insurgents and rival organizations, all under the label of jihad. ZJAIs’ organizational structure and the nature of their activities give them a decisive edge in wars against Western democratic opponents. Providing essential services to the local populace assures ZJAIs of popular support and qualifies them for zakat, while Western constraints on the use of violence protect the unarmed wing from attacks.

Zakat qualification guarantees financial means, respectability, and legitimacy; popular support allows the fighters of the ZJAI’s militant wing to blend in with the local population.

These characteristics combined make ZJAIs extremely resilient against clear-hold-build strategies, as Hamas’s and Hezbollah’s growth under Israeli occupation illustrates. According to FM 3-24, the successful execution of a clear-hold-build strategy demands the neutralization or elimination of the insurgent’s organizational infrastructure. In the case of a ZJAI, this is impossible because Western military constraints protect at least the ES side of the infrastructure.

Western governments adhere to international law; thus, they impose constraints on the use of force by their armed forces, and they do not limit such constraints to rules of engagement. Western armed forces are also hamstrung by the presence of the press, the (sometimes slanderous) campaigns of political activists, and government pressure to fit military operations into a political logic and timing.

In *Asymmetrical Warfare, Today’s Challenge to U.S. Military Power*, Roger W. Barnett identifies the operational, organizational, legal, and moral constraints on counterinsurgents. According to Barnett, “no single constraint can be isolated as the cause of the problem [of Western armies’ inability to respond effectively to asymmetric war]: the cumulative weight of all of them is what has become oppressive.” The omnipresence of the media is what makes it impossible to ignore constraints. Barnett holds that the “free, independent, burgeoning news media and the instantaneous transmission of information on a global basis . . . have a depressant effect on options to use force. The contemporary media tend to . . . reduce the time available for decision making, and bring the general public into all debates about the use of force.”

In practice, constraints preclude military actions against unarmed organizations. This means that contrary to the requirements of FM 3-24, the counterinsurgent cannot destroy the ZJAI’s sociopolitical infrastructure in an area he has cleared of ZJAI fighters. The unarmed wing of the ZJAI is allowed to coexist with the counterinsurgent.

ZJAIs concentrate their efforts on gaining popular support before they start using violence. In doing so, they resemble Maoists. But in operating among the people, ZJAIs differ from Maoists, who establish bases in remote or inaccessible areas and primarily act in the periphery of their bases. “Guerrilla warfare with no bases,” says Mao Tse Tung, “is nothing but roving banditry; unable to maintain links with the population, it cannot develop and is bound to be defeated.” Not needing bases to develop and maintain a link with the population, ZJAIs don’t need to run when the counterinsurgent establishes a solid presence in their base areas. There will never be a ZJAI “Long March.” Israel succeeded for decades in keeping the PLO on the run, chasing the organization successively to Jordan, Lebanon, and Tunisia. But Israel has never succeeded in chasing Hamas or Hezbollah out of their established areas. On the contrary, it has proved impossible for Israel to maintain its military presence in areas where these ZJAIs predominate, namely southern Lebanon and the Gaza Strip. Overall, zakat-jihad activism enables a population to refuse defeat despite the presence of a Western force that conducts stability operations.

### Three ZJAIs

By delving more deeply into the two ZJAIs already mentioned, Hamas and Hezbollah, and a third, Muqtada Al-Sadr’s Sadr II, an Iraqi Shi’a resistance movement, we can further our understanding of this challenging new phenomenon. The zakat-jihad activist character of these movements has been clearly documented in a variety of sources.

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**ZAKAT-JIHAD ACTIVISM**

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A 1993 congressional Research Service report about Hamas states: “It is generally known that the organization is structured along functional lines, with sections dedicated to military, religious, informational, and security activities . . . Hamas has maintained its status as a religious and charitable organization. Its involvement with educational and social activities qualifies Hamas to receive donations required by Islamic law from the Muslim community (zakat).”

Similarly, in a study of Hezbollah, Judith Palmer-Harik writes, “In my interviews with Hezbollah officials, I discovered that the financial sources for the eight associations they run include contributions from Lebanese individuals, Hezbollah members, Iran (including charitable organizations) and donations that are part of Shi’ite religious obligations to provide a fifth of one’s income to help those in need.” In an article for Foreign Policy, Melani Cammett describes the scope of Hezbollah’s ES activities: “Over time, the organization took on schooling, healthcare, loans, and other forms of social assistance. Since 1988, Hezbollah has implemented more than 10,000 projects to promote agricultural development, build homes and businesses, and provide water, sewage, and electricity.”

Concerning the Sadr II movement, the Iraq Study Group Report declares that “several observers remarked to us that Sadr was following the model of Hezbollah in Lebanon: building a political party that controls basic services within the government and an armed militia outside of the government.”

An important characteristic of ZJAIs is the speed and aggressiveness with which they take the initiative along LLO ES. In a Strategic Insights article about the Sadr II movement, Timothy Haugh writes that “as U.S. tanks dashed across Iraq, Muqtada al-Sadr and his vanguard of like-minded clerics reactivated mosques, deployed a militia, assumed control of regional Ba’ath Party institutions, and prepared social services.” Writing in August 2003, Juan Cole said that “observers on the ground report that the Sadr Movement controls the major mosques, Shi’ite community centers, hospitals, and soup kitchens in East Baghdad, Kufa, and Samarra, and has a strong presence in Najaf, Karbala, and Basra, as well. It is highly networked, and its preachers have taken a strong rhetorical line against what they view as an Anglo-American occupation.”

Hezbollah likewise took the forefront in rebuilding Lebanon after the latest Israeli invasion by starting reconstruction operations within hours after the IDF withdrew. The New York Times noted: “While the Israelis began their withdrawal, hundreds of Hezbollah members spread over dozens of villages across southern Lebanon began cleaning, organizing and surveying damage. Men on bulldozers were busy cutting lanes through giant piles of rubble. Roads blocked with the remnants of buildings are now, just a day after a cease-fire began, fully passable.”

ZJAIs aggressively take the initiative on the LLO ES and quickly occupy a position of advantage that gives them a decisive edge over any other power in the region in the creation of popular support. This is the ZJAI’s attempt to protect its center of gravity. It is therefore a surprise to see that, time and again, Western intelligence agencies fail to pick up ZJAIs on their radar screens. As Haugh states, “[Muqtada al-Sadr’s] rise to prominence within the Shi’a community largely went unnoticed by the United States government.” The same goes for Hamas and other ZJAIs. Palmer-Harik holds that “ironically, the Israelis themselves had nurtured fundamentalist groups like Islamic Jihad and Hamas by turning a blind eye to funds being sent from the Gulf area to the Islamists for the purpose of building mosques, sport clubs, and community centers.”
ZJAI Tactics

The real strength of ZJAI's becomes clear when one looks at their activities under military occupation by a much stronger opponent that tries to implement a clear-hold-build strategy. The provision of ES to the population in defiance of the counterinsurgent’s military force is the core business of the ZJAI’s unarmed sociopolitical wing. Because of the nature of their activities, they mobilize competent middle-class, middle-aged people (teachers, doctors, nurses, engineers) for a militant cause. Thus, they turn a society’s most respected apolitical people into accomplices. The ZJAI gains a moderate, respectable image and effectively eliminates the stabilizing role that middle-class professionals normally play in a society. Thus, by providing essential services, the ZJAI acquires legitimacy, complicity, and public support. The latter provides the safe haven the militant wing of a ZJAI needs to restart fighter recruitment in cleared areas and to resume violent attacks.

The ZJAI approach also has advantages for information operations. ZJAI can credibly state that their main activities are social and that they only conduct attacks in retaliation for counterinsurgent violence. Western information operations that brand these organizations as terrorist in nature are rejected because most ZJAI members work mainly to meet the needs of the populace.

Counterinsurgents are starting to understand the need to carry out activities along LLO ES. In an article in Military Review, Major General Peter Chiarelli identified the necessity of providing ES to the population. When the counterinsurgent’s area of operations includes a ZJAI, the two compete for the local population’s allegiance. In other words, an unarmed battle ensues along LLO ES. If the ZJAI loses this battle, it loses its ability to generate and sustain popular support, its center of gravity. Therefore, it should come as no surprise that ZJAI use a number of tactics to prevent this from happening. The most important tactics are—

- Get a head start.
- Appear to be clean in a corrupt environment.
- Co-opt relief efforts.
- Stand on the counterinsurgent’s shoulders.
- Block the counterinsurgent’s activities along LLO ES at the political level.

By far the simplest way to win the ES battle is to get a head start. The effect of relief efforts is greatest when people’s need is most dire, when they are at the bottom of Maslow’s pyramid. People never forget who arrived first at the scene of a disaster and distributed a hot drink or a plastic sheet for shelter. We have already noted Al-Sadr’s early actions to build an ES infrastructure and Hezbollah’s haste to start reconstruction after the Israeli withdrawal from Lebanon last summer. Another example is the distribution of water to Iraqi citizens at checkpoints by British soldiers during Operation Telic (the British contribution to Operation Iraqi Freedom). This act of good will prompted Iraqis to give the British intelligence that led to the arrest of “Chemical Ali.”

By getting a head start, one side can climb the Maslow pyramid faster than its opponent does. FM 3-24 states that “the speed with which COIN operations are executed may determine their success and whether the populace supports them. This is especially true for operations that involve restoring essential services. Planners must strive to have the smallest possible gap of time between when they assess essential services and when U.S. forces begin remediation efforts.” Unfortunately, ZJAI seems to understand this better than Western counterinsurgents do.

A second ZJAI tactic is to appear to be clean in a corrupt environment. Activities along LLO ES cost a lot of money, and this money has to pass through many different hands in a destitute area. The temptation to embezzle part of it is huge. It is therefore no surprise that embezzlement happens. After the Oslo Agreements, Israel and the international community embarked on a considerable investment program in the West Bank and the Gaza Strip (WBGS). The RAND Corporation cites corruption as one of the reasons why this program failed to diminish support for terrorism. RAND notes: “The Palestinian community has seen the implementation and completion of multiple social and economic development projects in the WBGS. Questions still remain, however,
as to the impact these projects have had on the daily life of the Palestinian population in the Occupied Territories, especially given perceived corruption in the Palestinian Authority, poorly conceived projects, unreliable funding, and the negative effects that Israeli closures have had on the overall Palestinian economy (italics added).”

In fact, many observers hold that PLO corruption was one of the main causes of Hamas’s victory in the January 2006 elections. For its part, Hamas was scrupulous with funds and campaigned on its honesty. A ZJAI’s clean image also has to do with the religious source of most of its funds. However, this is a double-edged sword. A corruption scandal with zakat funds could be disastrous for a ZJAI.

The third tactic is to take control of humanitarian assistance or to co-opt it. The ZJAI can coerce relief agencies into coordinating with it, thus creating the impression that the ZJAI organized the services that someone else provided. Hezbollah has done this in Lebanon: “Hezbollah has a standing membership in Lebanon’s network of nongovernmental organizations, and throughout the conflict, its representatives participated in coordinating the relief effort.”

Another very effective way to compete with the counterinsurgent on LLO ES is to stand on his shoulders. When an insurgent uses this tactic, he creates the impression that what the counterinsurgent offers should be taken for granted, and that what he, the insurgent, provides is what really matters. In a New York Times interview, the comments of a Lebanese citizen, Ghaleb Jazi, showed concisely how this tactic works: “The government may do some work on bridges and roads, but when it comes to rebuilding houses, Hezbollah will have a big role to play.”

Although work on roads and bridges does more to restart an independent economy and to increase people’s self-reliance than house repair, repairing houses is what creates popular support. Westerners always try to reduce people’s dependence on aid, whereas ZJAIs focus their LLO ES on providing assistance directly to the people. As a result, the people often perceive Westerners to be indirect and cold, and they associate ZJAIs with warmth and comfort. Moreover, the public’s continued dependence on aid—on the ZJAI—is an advantage for the ZJAI, not a disadvantage.

Finally, whenever possible, ZJAIs will block the counterinsurgent’s activities along LLO ES on the political level. The ZJAI’s unarmed wing can participate in elections as a legitimate political party and occupy key functions in a transitional government. They can abuse this position by disrupting or blocking the counterinsurgent’s ES program. In this way, the ZJAI consolidates its position of advantage on LLO ES. The Iraq Study Group Report declared that “a major attempt is underway to improve the capacity of [Iraq’s] government bureaucracies at the national, regional, and provincial levels to provide services to the population as well as to select and manage infrastructure projects. The United States has people embedded in several Iraqi ministries, but it confronts problems with access and sustainability.
Muqtada al-Sadr objects to the U.S. presence in Iraq, and therefore the ministries he controls—Health, Agriculture, and Transportation—will not work with Americans.¹³¹

Combined, the standard tactics ZJAIs employ make it almost impossible for counterinsurgents to win the LCO ES battle. Merely providing essential services in competition with the ZJAI’s unarmed wing will not erode popular support for the insurgency. Counterinsurgents need to supplement their ES approach by attacking the ZJAI’s critical vulnerabilities.

**ZJAI Vulnerabilities**

The ZJAI’s most critical vulnerability is its need for a large flow of external funds, necessitated by the local population’s inability to finance all of the infrastructure needed to provide ES. (The ZJAI also does not want to tap into local wealth, since this could create popular resentment rather than support.) The flow of zakat money between the source and its destination (the ES infrastructure), being copious, is relatively easy to detect. It is often also illicit, making it targetable by legal means before it reaches the ZJAI. Israel recently started to exploit this vulnerability by blocking money meant for Hamas. Simultaneously, the international community has cut off subsidies for the Palestinian Authority, which has been under Hamas’s control since their victory in the January 2006 elections.

Perhaps the most visible instance of this counterinsurgent tactic occurred late last year on the Egypt-Gaza Strip border, when Israel refused access to Gaza to Palestinian Prime Minister Ismail Haniya, a member of Hamas, until he left behind the 35 million dollars in cash he was carrying.³² Although it is too early to tell what the final outcome of such actions will be, cutting off Hamas’s funding seems to have eroded popular support for this movement. The fact that Hamas describes Palestinian President Abbas’s proposal to organize fresh elections as “tantamount to a coup” indicates that they fear their popularity has declined significantly.³³

ZJAIs are also vulnerable because they must sometimes compete with rival Islamic social movements. It would help the counterinsurgent greatly if humanitarian organizations loyal to his cause would qualify for zakat, especially those that provide close-in ES-like house repair and health care. However, this is particularly difficult in the clash-of-civilizations type of conflicts we are seeing in the Middle East.

The ZJAI’s clean image is its last vulnerability. If you proudly wear a snow-white outfit, the slightest stain on it is visible to everyone. A corruption scandal within a ZJAI would cause a lot of damage. However, for the counterinsurgent to exploit this vulnerability, the ZJAI must first make a mistake, the counterinsurgent must then become aware of it, and finally the counterinsurgent’s information operations campaign must be credible to the target audience. These three conditions make it very difficult to exploit this vulnerability. In short, in an area that is under the influence of a ZJAI, providing ES is a military operation against a capable and determined foe. It is a significant challenge, not an unopposed activity.

**Summary**

FM 3-24 rightfully emphasizes the importance of providing ES as a way to attack the insurgent’s center of gravity, his need for popular support. However, this approach is neither new nor exclusively reserved for the counterinsurgent. Two can play that game. In the Middle East, a particular type of Islamic insurgency, the ZJAI, generates popular support by providing ES. Examples of ZJAIs are Hamas, Hezbollah, and Iraq’s Sadr II movement. These organizations use zakat, the Islamic duty to help the poor, to finance their ES infrastructure. They know Western governments constrain their own militaries’ use of force against noncombatants, and they count on these constraints to protect their unarmed organizations from deliberate military attack. At the same time, the Islamic duty of jihad allows them to recruit fighters. Finally, the popular support engendered by providing ES enables ZJAI fighters to blend in with the local populace.

All these circumstances allow ZJAIs to coexist with much stronger military counterinsurgent forces. Moreover, because of the nature of their activities and their clever tactics, ZJAIs have the advantage when

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**The ZJAI’s most critical vulnerability is its need for a large flow of external funds...**
it comes to generating popular support by providing ES. As such, classic clear-hold-build strategies are ineffective against them if they (the strategies) are not supplemented by operations that attack the critical vulnerabilities of the insurgent’s unarmed organiza-

tions. Overall, if the counterinsurgent is to have any success against a zakat-jihad activist insurgency, he needs to execute the provision of ES to the local population as a military operation against a capable and determined foe, not as an unopposed activity. MR

NOTES
2. Ibid., 3-11.
4. In 1967, the IDF defeated the armies of its Arab neighbors in six days and occupied the West Bank, the Gaza Strip, the Golan Heights, and the Sinai Desert. In 1973, the Egyptian and Syrian armies attacked the IDF on Yom Kippur. After some initial successes, they were defeated.
5. On 24 May 2000, Israel evacuated the security zone it had occupied in southern Lebanon since the 1982 Operation Peacemaker for Galilee. On 12 September 2005, Israel evacuated the Gaza Strip, including a number of Jewish settlements. Both withdrawals occurred after years of unsuccessful counterinsurgency operations.
7. Ibid., 10.
11. Ibid., 52.
13. In 1933, Chiang Kai-Shek’s troops methodically isolated and compressed the Communists’ base area. When it became clear to the Communists that they could not prevent the occupation of this area, they decided to shift their base to Shensi Province. Communist troops marched 6,000 miles to this new base, a feat that became known as the “Long March” (Griffith, 18). The point for this article is that Maoists would rather walk 6,000 miles than coexist in the same area with the counterinsurgent. ZJAs, on the contrary, are completely unimpressed by counterinsurgent occupation forces.
24. According to Maslow’s theory, human needs are hierarchical. He presented his theory as a pyramid with five layers of need: survival, safety, belonging, esteem, and self-actualization. The theory holds that humans only seek to satisfy a higher need if they meet all the lower needs.
29. Melani Cammett.
33. Ibid.