

The Gambia's Support of Terror Financing

Key Findings

- Former Gambian President Yahya Jammeh twice intervened to prevent the expulsion of U.S.-designated Hezbollah financier Hussain Tajideen. Despite Jammeh's removal from power in January 2017, Tajideen's status in The Gambia remains unknown.
- Other Hezbollah agents have held recruitment and fundraising drives at Gambian mosques, according to the U.S. government.¹



Banjul Arch in Banjul, The Gambia, commemorating the 1994 military coup that brought Yahya Jammeh to power.
(Source: [Wikimedia Commons](#))

Overview

During the 22-year reign of former President Yahya Jammeh, The Gambia acted as a conduit for terror financing. According to the U.S. government, The Gambia under Jammeh and other African countries were part of an international business network, owned by the U.S.-designated Tajideen brothers, supporting the Iran-backed Lebanese terror group Hezbollah.²

The Gambia has provided refuge for operatives of Hezbollah. The U.S. government has sanctioned brothers Hussain, Ali, and Kassim Tajideen for using Gambia-based businesses to fundraise on behalf of the terror group.³ Kassim Tajideen was arrested in Morocco and extradited

¹ "Treasury Sanctions Hizballah Operatives in West Africa," U.S. Department of the Treasury, June 11, 2013, <https://www.treasury.gov/press-center/press-releases/Pages/j11980.aspx>.

² "Treasury Targets Hezbollah Financial Network," U.S. Department of the Treasury, December 9, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg997.aspx>.

³ "Treasury Targets Hezbollah Financial Network," U.S. Department of the Treasury, December 9, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg997.aspx>.

to the United States in March 2017.⁴ The Gambia expelled Hussain Tajideen in June 2013, but Jammeh allowed him to return that October.⁵ The government sought to expel him again in June 2015, but Jammeh blocked his deportation.⁶ In 2013, the U.S. government designated Hicham Nmer Khanafer for fundraising and recruiting on behalf of Hezbollah in The Gambia.⁷ The current status of Hussein Tajideen and Khanafer in The Gambia remains unknown.

Jammeh's Gambia and Iran enjoyed close relations until the 2010 discovery of a weapons shipment orchestrated by Iran's Islamic Revolutionary Guard Corps (IRGC) in violation of international sanctions.⁸ In October 2010, Nigerian authorities seized a weapons shipment bound for The Gambia and arranged by the Quds Force, the IRGC's external wing. The weapons were shipped by the U.S.-designated Iranian company Behineh Trading and may have been ultimately bound for Hamas in the Gaza Strip, according to Israeli defense officials. The U.S. government accused the Iranian government of seeking to evade international sanctions through the illicit shipment.⁹ The following month, The Gambia announced that it was severing all economic and diplomatic ties with Iran.¹⁰ In August 2017, however, the two countries were reportedly discussing the restoration of relations.¹¹

⁴ Spencer S. Su, "Lebanese businessman, Hezbollah supporter, charged with evading U.S. sanctions," *Washington Post*, March 24, 2017, https://www.washingtonpost.com/local/public-safety/lebanese-businessman-hezbollah-supporter-charged-with-evading-us-terror-sanctions/2017/03/24/979dbbd2-10b6-11e7-ab07-07d9f521f6b5_story.html?utm_term=.200856779db3.

⁵ "Gambia expels Lebanese businessman accused of Hezbollah ties," Reuters, June 2, 2015, <https://www.reuters.com/article/gambia-hezbollah/gambia-expels-lebanese-businessman-accused-of-hezbollah-ties-idUSL5N0YO49P20150602>.

⁶ "Gambia rescinds expulsion of businessman accused of Hezbollah ties," Reuters, June 27, 2015, <https://af.reuters.com/article/topNews/idAFKBN0P70JO20150627>.

⁷ "Treasury Sanctions Hizballah Operatives in West Africa," U.S. Department of the Treasury, June 11, 2013, <https://www.treasury.gov/press-center/press-releases/Pages/j11980.aspx>.

⁸ Robert Tait, "Iran Dealt Losing Hand in Gambia Gambit," Radio Free Europe/Radio Liberty, November 24, 2010, https://www.rferl.org/a/iran_gambia/2229571.html; "Gambia severs all ties with Iran after arms seizure," Reuters, November 22, 2010, <https://www.reuters.com/article/us-gambia-iran/gambia-severs-all-ties-with-iran-after-arms-seizure-idUSTRE6AL6L020101122>.

⁹ "Treasury Targets Iranian Arms Shipments," U.S. Department of the Treasury, March 27, 2012, <https://www.treasury.gov/press-center/press-releases/Pages/tg1506.aspx>; Nick Tattersall, "Weapons seized in Nigeria came from Iran: shipping company," Reuters, October 30, 2010, <https://www.reuters.com/article/us-nigeria-weapons/weapons-seized-in-nigeria-came-from-iran-shipping-company-idUSTRE69T1YT20101030>.

¹⁰ Robert Tait, "Iran Dealt Losing Hand in Gambia Gambit," Radio Free Europe/Radio Liberty, November 24, 2010, https://www.rferl.org/a/iran_gambia/2229571.html; "Gambia severs all ties with Iran after arms seizure," Reuters, November 22, 2010, <https://www.reuters.com/article/us-gambia-iran/gambia-severs-all-ties-with-iran-after-arms-seizure-idUSTRE6AL6L020101122>.

¹¹ "Gambia, Iran To Rekindle Friendship Again," Jollof News, August 15, 2017, <https://jollofnews.com/2017/08/15/gambia-iran-to-rekindle-friendship-again/>.

Jammeh is sanctioned by the United States and wanted on war crimes charges.¹² Jammeh's regime, assisted by the Gambian army and National Intelligence Agency, regularly carried out arbitrary arrests, detentions, torture, and executions.¹³ Jammeh also created a terror-and-assassination squad called the Junglers, which terrorized, interrogated, and killed individuals that Jammeh deemed to be threats, which were usually religious leaders, journalists, political opponents and former government members.¹⁴ Jammeh lost the presidency in the country's December 2016 elections, but refused to step down until January 2017 and fled to Equatorial Guinea.¹⁵ Gambian President Adama Barrow has since sought to reform the Gambian military and intelligence, which remained loyal to Jammeh following his departure.¹⁶ Nonetheless, Jammeh was excluded from a Gambian government issued most-wanted list in January 2018.¹⁷

Extremist Groups Operating in The Gambia



Hezbollah

The Lebanon-based, Iranian-backed terrorist group has used The Gambia as a fundraising hub for its African activities. Former President Yahya Jammeh twice intervened to block the deportation of Hezbollah financier Hussain Tajideen. Following Tajideen's initial expulsion in June 2013, Jammeh granted him a presidential pardon that October. The Gambian government

¹² "United States Sanctions Human Rights Abusers and Corrupt Actors Across the Globe," U.S. Department of the Treasury, December 21, 2017, <https://home.treasury.gov/news/press-releases/sm0243>.

¹³ "Gambia: Events of 2016," Human Rights Watch, accessed April 6, 2018, <https://www.hrw.org/world-report/2017/country-chapters/gambia>; Jessica Moody: "Leaving Islamism Aside: The Gambia Under Adama Barrow," Jamestown Foundation, May 5, 2017, <https://jamestown.org/program/leaving-islamism-aside-gambia-adama-barrow/>.

¹⁴ "United States Sanctions Human Rights Abusers and Corrupt Actors Across the Globe," U.S. Department of the Treasury, December 21, 2017, <https://home.treasury.gov/news/press-releases/sm0243>.

¹⁵ Edith M. Lederer, "U.N. adopts resolution backing Gambia's new President Barrow," *Washington Post*, January 19, 2017, https://web.archive.org/web/20170119225520/https://www.washingtonpost.com/world/africa/un-adopts-resolution-backing-gambias-new-president-barrow/2017/01/19/df6a7166-de76-11e6-8902-610fe486791c_story.html; "Gambia: Security Council backs regional efforts to ensure peaceful transfer of power to Barrow," UN News, January 19, 2017, <https://news.un.org/en/story/2017/01/549832-gambia-security-council-backs-regional-efforts-ensure-peaceful-transfer-power>.

¹⁶ Jessica Moody: "Leaving Islamism Aside: The Gambia Under Adama Barrow," Jamestown Foundation, May 5, 2017, <https://jamestown.org/program/leaving-islamism-aside-gambia-adama-barrow/>.

¹⁷ "Jammeh excluded from 36 'Most Wanted List,'" *The Point*, February 8, 2018, <http://thepoint.gm/africa/gambia/article/jammeh-excluded-from-36-most-wanted-list>.

again sought to expel Tajideen in June 2015, only to have Jammeh rescind the expulsion order.¹⁸ The U.S. government also previously identified The Gambia-based Prime Bank as a subsidiary of Lebanese Canadian Bank, which the United States accused of providing financial support to Hezbollah. Prime Bank was liquidated in 2013.¹⁹

In 2010, the U.S. government sanctioned the Kairaba Shopping Center and parent company Tajco LTD, both in the Gambian city of Banjul, as part of an international Hezbollah financing network.²⁰ Nonetheless, the Kairaba Shopping Center has continued to operate in the country. In response to a 2015 letter from Counter Extremism Project CEO Ambassador Mark D. Wallace, Western Union closed its branch in the shopping center.²¹ Following the passage of the Hizballah International Financing Prevention Act of 2015, the U.S. government reiterated Kairaba's links to the terror group, demonstrating that the Gambian government had not acted to intervene.²²

Designated by: Arab League, Australia, Bahrain, Canada, European Union, France, Germany, Gulf Cooperation Council, Israel, Netherlands, New Zealand, United Kingdom, United States

Harboring Terrorist Leaders and Financiers



[Hussain Tajideen](#)
Hezbollah Financier

¹⁸ “Gambia rescinds expulsion of businessman accused of Hezbollah ties,” Reuters, June 27, 2015, <https://af.reuters.com/article/topNews/idAFKBN0P70JO20150627>.

¹⁹ “Countries/Jurisdictions of Primary Concern – Gambia,” U.S. Department of State, 2014, <https://www.state.gov/j/inl/rls/nrcrpt/2014/supplemental/227782.htm>.

²⁰ “Treasury Targets Hizballah Financial Network,” U.S. Department of the Treasury, December 9, 2010, <https://www.treasury.gov/press-center/press-releases/Pages/tg997.aspx>.

²¹ “CEP Applauds Western Union for Closing Operation at Hizballah-linked Commercial Center in Gambia,” Counter Extremism Project, May 1, 2015, <https://www.counterextremism.com/press/cep-applauds-western-union-closing-operation-hizballah-linked-commercial-center-gambia>.

²² “Publication of the Hizballah International Financing Prevention Act of 2015 Related Sanctions Regulations; Counter Terrorism Designations Updates; Syria Designations Updates,” U.S. Department of the Treasury, April 15, 2016, <https://www.treasury.gov/resource-center/sanctions/OFAC-Enforcement/Pages/20160415.aspx>.

- The U.S government accuses Tajideen and his brothers Ali and Kassim of using Gambia-based businesses to fundraise on behalf of Hezbollah.²³
- The U.S. government designated Tajideen as a Specially Designated Global Terrorist in December 2010.²⁴
- In June 2013, the Gambian government accused Tajideen of profiteering and expelled him. However, he returned to the country later in the year after receiving a presidential pardon.²⁵
- The Gambian government ordered Tajideen’s expulsion in early June 2015, but Gambian President Yahya Jammeh canceled the expulsion order later in the month.²⁶



Hicham Nmer Khanafer

Hezbollah Financier

- The U.S. government designated Hicham Nmer Khanafer in June 2013 for acting as Hezbollah’s representative in The Gambia.²⁷
- According to the U.S. government, Khanafer is allegedly involved in recruiting and fundraising on behalf of Hezbollah in The Gambia. The U.S. government accuses him of holding weekly fundraising and recruitment meetings at a local Gambian mosque.²⁸

Snapshot of Gambian Counterterrorism Legislation and Initiatives

²³ “Treasury Targets Hezbollah Financial Network,” U.S. Department of the Treasury, December 9, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg997.aspx>.

²⁴ “Treasury Targets Hezbollah Financial Network,” U.S. Department of the Treasury, December 9, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg997.aspx>.

²⁵ David Lewis, “Insight: U.S. and allies target Hezbollah financing, ties in Africa,” Reuters, September 20, 2013, <http://www.reuters.com/article/2013/09/20/us-syria-crisis-hezbollah-africa-insight-idUSBRE98J04L20130920>; “Gambia expels Lebanese businessman accused of Hezbollah ties,” Reuters, June 2, 2015, <https://www.reuters.com/article/gambia-hezbollah/gambia-expels-lebanese-businessman-accused-of-hezbollah-ties-idUSL5N0YO49P20150602>.

²⁶ “Gambia rescinds expulsion of businessman accused of Hezbollah ties,” Reuters, June 27, 2015, <https://af.reuters.com/article/topNews/idAFKBN0P70JO20150627>.

²⁷ “Treasury Sanctions Hizballah Operatives in West Africa,” U.S. Department of the Treasury, June 11, 2013, <https://www.treasury.gov/press-center/press-releases/Pages/jl1980.aspx>.

²⁸ “Treasury Sanctions Hizballah Operatives in West Africa,” U.S. Department of the Treasury, June 11, 2013, <https://www.treasury.gov/press-center/press-releases/Pages/jl1980.aspx>.

Given the lack of extremist militant activity in The Gambia, the country does not have many domestic counter-extremism initiatives in place apart from anti-terror legislation, such as a 2002 Anti-Terrorism Act that officially outlaws terrorist activity.²⁹ According to the Jamestown Foundation, The Gambia is currently operating with a weakened security environment as it lacks a stable and reliable security apparatus at present. The Gambia's military and National Intelligence Agency (NIA) were closely linked with former President Yahya Jammeh's authoritarian government and accused of human rights violations during his rule. President Adama Barrow is currently working to reform both entities and has already replaced the army chief, who remained loyal to Jammeh following his election defeat.³⁰

In 2012, The Gambia enacted an Anti-Money Laundering and Combating of Terrorism Financing Act.³¹ In 2014, The Gambia ratified the United Nation's 1999 International Convention for the Suppression of Financing Terrorism.³²

Policy Prescriptions

In order to better combat terrorism and terrorist financing, The Gambia will need to fully enforce its existing AML/CTF policies and put in place new, stricter policies in line with international standards. Further, The Gambia must increase the resources devoted to monitoring and countering terrorism financing.

Specifically, the United States must incentivize The Gambia to:

- Clarify the status of Hezbollah financiers Hussain Tajideen and Hicham Nmer Khanafer, and, if found to still be in the country, arrest and expel them.
- Fully implement, tighten, and enforce all counterterrorism/anti-money laundering laws.
- Add former President Yahya Jammeh to the national most-wanted list, in line with U.S. sanctions.

²⁹ "A Review of the Legal Regime Against Terrorism in West and Central Africa: Angola, Benin, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Congo, Côte d'Ivoire, Democratic Republic of the Congo, Equatorial Guinea, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Sierra Leone and Togo," U.N. Office on Drugs and Crime, October 2008, 93, https://www.unodc.org/documents/terrorism/Publications/Review_West_African_CT_Legal_Regime/A_Review_of_the_Legal_Regime_Ag_Terr_in_W_and_C_Africa_V09837531.pdf.

³⁰ Jessica Moody, "Leaving Islamism Aside: The Gambia Under Adama Barrow," Jamestown Foundation, May 5, 2017, <https://jamestown.org/program/leaving-islamism-aside-gambia-adama-barrow/>.

³¹ Osman Kargbo, "Tackling Money Laundering and Terrorism Financing in Gambia," *The Point* (Bakau), April 2, 2014, <http://thepoint.gm/africa/gambia/article/tackling-money-laundering-and-terrorism-financing-in-gambia>.

³² Baboucarr Ceesay, "Gambia ratifies law against terrorism financing," *Africa Review*, March 22, 2014, <http://www.africareview.com/news/Gambia-ratifies-law-against-terrorism-financing/979180-2323650-5wd2hv/index.html>.