

sively on a very popular desire for revenge . . . is likely to provide too little liberty and unity to be a sensible policy."²⁴ Since terrorist groups need to move money to multiple cells to help sustain their operations, attacking their finances or following financial leads once terrorists are captured has provided effective results. But there are challenges. The financial system known in the Islamic world as *hawala* exists outside the regulated international financial system. Individuals in Islamic communities around the world serve as go-betweens and facilitate the transfer of cash that is not taxed, recorded, or registered by banks. These informal *hawala* networks remain largely outside government control, and monitoring them presents a significant challenge to closing terrorist financial exchanges.²⁵

Countering Ideology

Counterterrorism is just as much about hearts and minds as it is about policing and intelligence. It requires taking calculated actions that do not alienate Muslims. And it also requires effectively countering the ideology and messages of terrorist groups through what is often referred to as *information operations*. This includes the use of a variety of strategies and tools to counter, influence, or disrupt the message and operation of terrorist groups.²⁶ Local groups are almost always better placed to conduct information operations than the United States is. In addition to building local police and intelligence capacity, dealing with al Qaeda also requires countering its ideological appeal. This includes countering the continued resonance of its message, its ability to attract recruits and replenish its ranks, and its capacity for continual regeneration and renewal. To do so, the United States needs to better understand the mind-set and minutia of the al Qaeda movement, the ani-

²⁴ Philip B. Heymann, *Terrorism and America: A Commonsense Strategy for a Democratic Society*, Cambridge, Mass.: MIT Press, 1998, p. 153.

²⁵ On challenges in countering the *hawala* system, see Gary Berntsen, *First Directive*, unpublished manuscript, August 2007.

²⁶ On the use of *information operations* in a military context, see, for example, USJFCOM (2006).