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**Insurgent Extortion: A Case Study of How Al-Shabaab Raises Fund for Their Campaign
against the Government of Somalia**

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Abstract

Purpose: The study intended to determine the different sources of finances for Al-shabaab and how they collect.

Methodology: The study used interview/focus group methodology to collect the information required for the study.

Findings: The study found over 12 sources that Al-shabaab engages to collect money from the public inhabiting both areas under their control and the government. These sources include: Zakat, agricultural produce, tribal collections, livestock transportation, adjudication fees, construction levy, vehicle registration tax, roadblock toll, Mogadishu port, and business protection charges.

Unique Contribution to Theory, Practice and Policy: The study concluded that the only way government can discontinue these revenues to reach Al-shabaab is through intelligence and cooperation with the civilians in identifying the primary receivers of the fund.

Keywords: *Insurgent Extortion, Al-Shabaab, Campaign, Government of Somalia*

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INTRODUCTION

Finance is defined as the management of money in an organization, individuals, or government, and includes activities such as availing, investing, borrowing, lending, budgeting, saving, and forecasting. War finance, both fiscal and monetary methods are used in meeting the costs of war. Finances are collected through extortion, taxation, compulsory loans, voluntary domestic loans, foreign loans, and the creation of money. Legitimate governments collect funds through taxation, while business organization collect through borrowing, equity, and profit finances. But all those options are not available for organizations like Al-shabaab. The available sources like any other rebels are: local civilian support, foreign support, extortion, or loot-able natural resources such as gems in the locality.

Al-shabaab first appeared in 2007 in Mogadishu streets as a force fighting Ethiopian forces after splitting from the union of courts. They got acceptance, weapons, new recruits, and finances from the different Somali-clans because of their resistance against Ethiopian forces. They became very powerful without much knowledge of their doctrine and objective. By the time Sheikh Sharif became president, they were controlling 14 out of the 15 districts of the capital before Africa union forces pushed back from the capital. In 2009, a suicide bomber blew up at a graduation ceremony of medical students in the hall of hotel Shamow killing 25 people including three ministers and injuring 60 others. This was the turning point of the group as it exposed their true nature and ideology. This bombing caused a pandemonium among the Somali community and Muslim scholars as well as clan elders who have opposed and declared this action intolerable and against the creed of Islam. The response of the group was to hunt down those individuals who opposed their actions and were either killed or forced to flee from the country.

They further adopted mantra “you are with us or you are a target” policy where a civilian right does not exist. The group collected billions of dollars both from the public and private sectors. One may be astonished that the group taxes public institutions but believe it or not, they have a known office at the port of Mogadishu and collects money from every imported container. Hansen (2009) wrote a book about Al-shabaab and referred them as “Islamist insurgents.” This is not only wrong but also deceptive assertion about Islam. Insurgency is prohibited in the Quran “O believers! Obey Allah and obey the Messenger and those in authority among you. Should you disagree on anything, and then refer it to Allah and His Messenger, if you ‘truly’ believe in Allah and the Last Day. This is the best and fairest resolution, 4:59 Quran”. In the case of collecting money forcefully and suicide, Allah said, “O believers! Do not devour one another’s wealth illegally, but rather trade by mutual consent. And do not kill ‘each other or’ yourselves. Surely Allah is ever Merciful to you” Quran 4:29. Every action that this group is famous of is against Islamic teachings, and their actions have nothing to do with the fundamentals of Islam. Rather Islam encourages freedom of worship special treatment and protection for non-Muslims to get chance to know Islam. Allah says: “if anyone from the polytheists asks for your protection ‘O Prophet’, grant it to them so they may hear the Word of Allah, then escort them to a place of safety, for they are a people who have no knowledge about Islam, Quran 9:6.”

Daesh on the other hand, emerged after disagreement in sharing of resources by top leaders of Al-shabaab. Daesh group started demanding protection payments directly from major businesses and this infuriated leaders of Al-shabaab, and they scrambled to defend its monopoly of the mafia-style extortion to fund its high profile attacks and explosions. They started hunting down Daesh members and their sympathizers using their notorious death squad

that operates areas under the control of the government. The infighting exposed their falsehoods about their long-declared goal of establishing strict Islamic state. Somali intelligence officials say Al-Shabab's new manhunt on the splitter group is aimed at preventing the Daesh-linked extremists group from expanding their extortion demands into southern Somalia, where Al-Shabab levies millions of dollars in taxes per year on travelers and cargo meant to the interior of the country. Another Al-Shabab tactic against its young rival is unsuccessfully pressuring religious leaders to issue a fatwa, or edict, declaring Daesh "un-Islamic," thus legitimizing a war against them.

Theoretical Review

A theoretical review refers to the broad analysis and synthesis of the literature in order to identify research gaps, adopt new approach of testing existing theories, build new ones, and postulate a research agenda. A theoretical framework must establish an understanding of the theories and concepts that is germane and applicable to the topic of the research at hand.

Theoretical Review

Defiance or Strain Theory

Deviance or strain theory developed by Robert suggests that anomie from a socially structured situation in which a lower socioeconomic class, frustrated in legitimately attaining financial or power goals, turns to illegal or innovative means. The strain theory states that people may deviate or rebel if there is an inconsistency between culturally defined goals and the accessible means to obtain them. Rebellion can come in the form of tragedy, such as terrorism, mass shootings, and other forms of crime. The society may set up way that encourages too much deviance because there is disjunction between socially approved means to success and illegitimate cultural goals. Low social class and failures in the society are the creators of the terror groups such as Al-shabaab to standardize the social injustices. Lack of security and social division of the time helped their formation, for example, there was no strong central government in Somalia at the time of Al-shabaab inception, and the population was in dire need of social administration body that can tackle the timidity of the society. In his article, anomie and opportunity structure, (Deflem 2017) used the theory of Robert Merton. Julkif (2024) published "Terror and Tolerance of Deviance: A Cross-National Analysis" and Robert Merton theory was utilized in the article. The theory of defiance by Robert Merton is compatible in this article about the formation and sources of finances for the brutal war against the people Somalia.

Empirical Review

Literature review is a compilation, classification, and evaluation of what other researchers and scholars have composed on a particular topic. A literature review usually forms part of a research thesis but it can also stand alone as a self-contained review of writings on a subject. Levy, and Yusuf (2021) researched how do terrorist organizations make money. Their study outlined the history and funding source of Al-shabaab. It hypothesized the organization's capacity to operate in different fields of economic activity and drive innovation in funding. The study focused external funding of the organization and low-cut portion of local funding. The study found that taxation is more prevalent in the area they control rather than government controlled area, but still collect tax from government-controlled area.

Amiram, Jørgensen, and Rabetti, (2022) from Tel-Aviv University studied whether we can learn from the behavior of block chain-based transfers to predict the financing of terrorist

attacks. The study found that The proliferation of block chain-based crypto currencies, which principally use public accounting ledgers, may impede the significant efforts of governments, market regulators, and financial institutions to restrict illicit activities. However, the public block chain ledger ensures transparency of the flows of funds previously observed only by the involved parties. Teichmann (2022) researched the Current trends in terrorist financing. The purpose of the paper was to illustrate how intelligent terrorist financiers avoid detection when acquiring and subsequently transferring financial assets to finance terrorism, and Particular emphasis is placed on crypto currency. The study found that the terrorist financiers use low-risk methods to evade detection by law enforcers. The article concluded that the terrorist financiers avoid detection considering both preventive and criminal perspective.

Hypotheses of the Study

A hypothesis in a scientific context is testable statement about the relationship between two or more variables or a proposed explanation for an observed phenomenon (Barroga, & Matanguihan, 2022). Another definition by Lydersen (2024) described hypothesis as and educated guess about a possible solution to a prediction or mystery that can be tested to prove or disprove.

H₁: Did Al-shabaab demanded fund from you

The sample of the research was asked if any way Alshabaab demanded money from you. Although Al-shabaab does not control any port or airport, they extort fund from the users. The group depend taxation and extortion of the population under their control as well as those under the control of the federal government of Somalia.

H₂: Have you paid the demanded fund to Al-shabaab

The respondents were asked if they ever paid any type of fund to Alshabaab without specifying whether it was voluntarily or not. The group does not require the consent of the population to collect fund from them.

H₃: What means Alshabaab used to collect the fund from you

The group collects funds using different techniques on different sectors and métiers. The most known methods include: high way roadblocks, airport and seaports, construction industry, and many other ways.

H₄: did Al-shabaab offered any service in return of your payout

Al-shabaab collects fund from the public in different places like roadblocks, ports, and many others. The research questioned whether Al-shabaab gave any service in return of levies collected.

METHODOLOGY

Research methodology refers to the strategy that a researcher decides to integrate the different components of the study in comprehensible and logical way to ensure addressing research problem (Hazari, 2024). The aim is to obtain insight knowledge of the participant's considerations and ideas on a specific topic. The method adopted to collect the sample obviously has large implications on the results and the conclusion of the study. The sample of this study is drawn from the different business population in Mogadishu. Cochran's formula was used to calculate the sample size. The standard deviation of the study was 0.5 with confidence level of 95%. The Z value of 5% confidence level is 1.96 therefore, $(1.96)^2 (0.5) (0.5) / (0.05)^2 = 385$. The study utilized Convenience sampling method to conduct planned

discussion, interview, and persuade to fill a questionnaire without revealing their identity. The aim is to obtain insight knowledge of the participant's considerations and ideas on a specific topic.

RESULTS

Female respondents were 20.5% while 79.5% were males. Majority of the respondents were in the age bracket of 30-39, below 20 years were 4%, 20-29 were 15%, and over 60 were 7% only. In terms of education, 19% of the respondents have no formal education but were able to read and answer the questionnaires, while 42% completed primary education and 30% were first-degree holders.

Table 1: General Information of the Respondents

Gender of the respondents	Male Female	79.5% 20.5%				
Age of the respondents	Below 20 years=4%	20-29=15%	30-39=35%	40-49=30%	50-59=9%	Above 60=7%
Level of education	Without formal education=19%	Primary=42%	Secondary=31%	Bachelors degree=6%	Master's degree=2%	PhD=0

Table 2: Result of the Research

<i>Did Al-shabaab demanded fund from you</i>	No	82	21.3%		
	Yes	303	79.7%		
<i>Have you paid the demanded fund to Al-shabaab</i>	No	6	2%		
	Yes	297	98%		
<i>Where Alshabaab used to collect the fund from you</i>					
Zakat	92	31%	Agricultural produce (Dalag) Tax	15	4.9%
Tribe Collections by Clan Elders	45	15.2%	Fines	11	3.7%
Livestock (Hoolo) Transportation tax	44	15.0%	Road-block tax	9	3%
Adjudication Subscriptions	31	10.4%	Port of Mogadishu	8	2.6%
Construction of Private Property Tax	18	6%	Construction of Public Facilities	4	1.4%
Registration fee of vehicles	16	5.4	Business Protection Charge	4	1.4%
<i>H4: did Al-shabaab gave you service</i>	Yes =4	1.3 %	No=293		99.7%

Zakat has the highest frequency with 31% followed by tribal elders' collection of 15%. On the other hand, 99.7% of the respondents indicated that they have not received any service in return of their payments.

Elucidation of Different Techniques of Fund Collection Used by Al-Shabaab as Indicated by the Respondents

Al Shabaab has built a sophisticated criminal intelligence network superior to the most developed and developing countries. They utilized the structure of the Somali society, where it compromises tribes, clans, sub-clans, and mini-sub-clans up to one's grandfather. They created and embedded their spy agents into the smallest sub-clans, most probably a clan member to collect all the information about that sub-clan. In this method, they know who is businessman in that clan, the kind of businesses they do, clan elders, members of the army and police from that clan, and employees of NGOs from that sub-clan for tax purpose. They also employed thousands of hit squad in the government-controlled areas to assassinate those sentenced to death. Death penalty is the biggest and smallest punishment for anyone who resists Al-shabaab orders.

(1) Zakat

Zakat is an Islamic obligation and one of the five pillars of Islam. It is an Islamic finance term where an individual bestows 2.5% of their wealth each year to be redistributed among the needy in the population. Either the leader of the nation employs Zakat collectors or individuals pay directly to the needy if there are no Zakat collectors. The Quran clearly stated the people who will benefit from this charity in one verse. "Charities (Zakat) are for the poor, and the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and in the path of Allah, and for the traveler in need" (Quran: 9:60). One might think that 2.5% is little money assuming it is charged one's income. There is no income tax in Islamic sharia but Zakat is charged on the wealth including livestock you had before one year. For example if your net worth on December 2023 was \$2million but made a profit \$1 million in 2024, you will pay 2.5% of \$2million which is \$50,000, but next year you will pay 2.5% of \$3 million. I am calculating this to show you that zakat is not small money. Al-shabaab collects Zakat from the area controlled by them and the government. Although Quran clearly indicated the recipients of Zakat, Al-shabaab do not distribute this wealth, rather they utilize in their affairs, which is against Islamic sharia.

(2) Tribe Collections by Clan Elders

The Somalis has a common ancestor called Samaale and all of them have lineage to this great grandfather. The Somali citizens are divided into five tribes and there are four tribes have lineage to their Samaale ancestor. They are: Dirr, Daarood, Hawiye, and Digil- Mirifle. The fifth tribe of Somalis is a mixture of Bantus, Arabas, Asians, and Europeans and is referred as fifth tribe. All the five tribes contain clans, sub-clans, and kinfolds. Al-shabaab took advantage indecorously of this formation. They appoint their own leaders of tribes, clans, sub-clans, and kinfolds and order them to collect what they call "Jihad support" which is direct compulsory contribution to Al-shabaab finance department. Karanle is a medium sized sub tribe of Hawiye and they reside southern and central Somalia. The part that resides central Somalia was imposed to contribute \$480,000. Larger Hawiye sub-tribes like Abgal, Hawadle, and Habargidir have to contribute over \$1 million. The appointed clan elders are responsible enlisting the members of their clan; collect the fund, and hand over to the regional finance officer of Al-shabaab. If anyone refuses to pay the contribution, appointed clan elders hand over his/her name to the feared Amniyat forces, which detain him/her until death or payment.

(3) Livestock (Hoolo) Transportation Tax

Pasturelands make 55% of Somalia's land area of about 638000 km². Nomadic livestock is the highest activity in the country because it's arid and semi-arid ecosystem. The main animals raised in Somalia are: cattle 4.9 million, camel 7.2 million, sheep 11.5 million, and goats 11.6 million (Mohamud, & Çevrimli, 2022). Livestock alone contributes about 40% to GDP, and more than 50% of export earnings. Livestock transshipment is charged separately from truck charges and must be issued with permit. Bahadur, (2023) stated that receipts for livestock transportation appear to function as a kind of permission slip, allowing the bearer to transport a certain number of animals to market within a specified time period.

Although Bahadur stated that he is not sure whether the owner of the livestock is charged for this permit, this research found that sheep, cattle, and camel are charged \$5, \$40, and \$50 respectively per head. Camel is driven herders by foot with a fee, but has to get transshipment permit and pay the \$50 per head to Al-shabaab before starting their journey. All livestock is also taxed at the point of sale at the rate of 5%. Finally, Al-shabaab charges slaughterhouses \$5, \$20, and 40 for sheep, cattle, and camel respectively.

(4) Adjudication Subscriptions

Access to justice is difficult in Somalia due to the prolonged civil war, weak judiciary, inefficient execution system, remoteness of some areas, and lack of jurisdiction of the courts in some regions of the country. The few individual who got the opportunity to access the courts always complain delays of court decisions, some times years perplexing the applicants. Majority of those who go through government judiciary system and wait long period of time for adjudication complain waiting even longer periods in executing court orders, blaming corrupt or weak police officers to execute court orders. Al-shabaab on the other hand, established parallel, swift, and strong justice system with robust convincing and prompt execution of their court orders. This has attracted large population of justice seekers from both their jurisdiction and areas controlled by the government. There is this confirmed story of a man in Mogadishu who got court order in his favor for his house occupied by another person to be vacated, but refused to respect the court order and police could not help him because the person was very powerful warlord. The case was registered in Al-shabaab court, the occupier was called but declined to honor the call. Al-shabaab agents showed up at the gate of the house-occupier and gave him final warning to vacate the house within 24 hours or else he will be sent to his creator and the next day, the house was empty. Al-shabaab charges 5% of the value of the property under dispute, and people throng for adjudication and execution of cases.

(5) Construction of Private Property Tax

Somalia is ravaged by civil war more than three decades. From the time when Ethiopian forces withdrew from Mogadishu and Al-shabaab is chased by African union forces, housing and real estate were thriving. According to Hiraal, the group collects \$6 million per month from Mogadishu construction of private homes. The moment you start building a house in Mogadishu and its environs, the Amniyaat of al-shabaab will call the owner or the engineer and will be told the amount they have to pay before they get a permit to build that plot of land. The levy depends the location of the plot, the size, and whether it will be used iron sheets, bricks, or stones as well as the overall cost of the project. Personally I participated construction of a mosque in central Somalia and the committee members told me that we have to pay al-shabaab \$6000 to commence the construction of the mosque. When I asked the assessment

criteria, I am told they estimated that the construction of the mosque would cost \$60,000. They claim that they are Islamic organization while charging 10% in building of a mosque. Although this has nothing to do with Islamic Sharia, anyone who wants to build a house or a mosque has to pay the levy.

(6) Agricultural Produce (Dalag) Tax

Agriculture in Somalia is the largest economic sector and contributes more than 35% of the country's national GDP, while it employs 65% of the Somali workforce (Abdullahi, & Arisoy, 2022). Somalia produced 149 thousand tons of maize, 159 thousand tons of sorghum, 129 thousand of cassava, 175 thousand tons of vegetables, and thousands of tons of other products like beans, banana, sesame, tomato, coconut, date, and oranges in the year 2021-2022. Somalia's farming area is concentrated in the southern part of the country where mainly is controlled by Al-shabaab.

Agricultural harvest taxes are applied to local agricultural produce regardless of whether the produce is for consumption or trade. Tax officials of Al-shabaab specify the type of produce and the quantity expressed in sacks or kilograms. Available cereal receipts show a charge of \$10 per 100kg bag of maize, \$13 per 100kg of beans, and \$15 per 100kg of sesame. Vegetables and fruits are also taxed using the assessment of tax officials. Mustafa Bahadır (2023) indicated that the taxation of agricultural produce represented only about 10% of the total number of receipts in the data set, which is negligible share of the total revenue that Al-shabaab generates annually.

(7) Fines

A fine is a penalty of money that court of law or other similar authority imposes on a guilty side of an argument or crime committed. It has to be paid as a punishment for offences committed. Al-shabaab has no central prison with a capacity to detain all those wrongdoers, therefore, opted for a fine or flogging for small criminalities. Al-shabaab extended misconducts by prohibiting normal things like playing football, smoking cigarettes, and dancing. There are two confirmed cases; first a passenger was caught transporting one coil of tobacco (2 kg) and was fined \$700. The second opened Sallah (small football ground) in Mogadishu without permission from the group. He was captured taken to their court and coerced to buy one AK 47 rifle with four full magazines for Al-shabaab, which costs around \$1500. Bahadurn(2023) indicated that fines contribute 4.7% of the \$100 million the Al-shabaab collects from the Somalis each month.

(8) Checkpoint Revenue

Al-Shabaab maintains dozens of checkpoints across all the areas they control. The checkpoints are manned by a tax official under the ministry of finance (Maktabka Maaliyada). Vehicles passing through the al-Shabaab checkpoint are first registered with the tax department and charged registration fee, which is akin to import duty. At the checkpoint, the amount the driver should be taxed will be assessed on the basis of his destination, the size of his vehicle and/or the type of goods he is transporting. Drivers surveyed reported paying taxes exclusively in cash (US dollars), though previous analyses of al-Shabaab financing have reported that mobile money was also a payment option. Once a driver has paid the assessed amount, he receives a receipt, which serves as a pass to allow him to transit through any remaining al-Shabaab checkpoints without being asked for additional fees. One of the remotest checkpoints like Masaajid-Ali-Gadud in middle Shabele province generates over a million dollar per month for the group. A Toyota land cruiser first time registration is \$400, and \$200 per one-way trip,

while the popular TM truck (a six wheeler military track that can carry up to 10 tons) is \$800 for registration and \$350 per one-way trip. Drivers reported that they use cash and mobile money transfers to pay the bill and a receipt is issued. The route is used by vehicles destined to middle Shabelle, Hiraa, Mudug, and Galgaduud, provinces and one can estimate the traffic in that route.

(9) Port of Mogadishu

Mogadishu port is the largest port in Somalia, 7th in sub-Saharan Africa 221st globally. Somali Revenue Authority gains 65% of its collection from the port of Mogadishu, but it is an open secret that there was an al-shabaab office in the vicinity of the port and if one clears from the customs and port authority, he/she must also clear from al-shabaab office. Under declaration or ignoring to clear from that office is death penalty and destruction of the property. Although there are no roadblocks to force anyone to clear from al-shabaab office, no one can dare to bypass and try to take the goods to destination. There was an al-shabaab accomplice who was brought to court by Somali security forces. He indicated that he opened 12 accounts for Al-shabaab using the names of his family members. The security forces stated that one of the accounts was deposited \$17 million within one month. When the government security agencies tracked and closed the suspicious Al-shabaab accounts, they ordered the business people to carry cash to the nearest al-shabaab controlled area or they will send someone to collect from you at their premises. In 2023, the government collected \$650 million from the imports and exports of Mogadishu port. Reliable source told the researcher that Al-shabaab rate is 50% of the government rate. This means that Al-shabaab collects \$325 million every year from the users of Mogadishu port

(10) Construction of Public Facilities

Public facilities are all the amenities utilized by the public for purposes of recreation, entertainment, business, transportation, tourism, or leisure. Transport infrastructure is vital for development of any country and must be provided by the government. Transport infrastructure is essential in the optimization of the movement of raw materials and finished products so that it can provide producers of goods with routes to their markets, which are more direct, and therefore less costly in terms of time and operating cost. Currently Somalia has the shortest all-weather road network due to thirty-five year civil war and without strong central government. Any contractors who want to construct a road, school, or any government institution have to pay a certain percentage of project value to Al-shabaab or the project will be sabotaged. It is a mafia like style where the contractor is given the option to pay the extortion money or to lose men and material in the process of completing the project. A Turkish construction company that built Mogadishu-Afgoye road decided not to pay the extortion money. The company completed the road, but got more than seven explosions, lost over 25 employees including company director and engineer, and has to redo some sections of the road due to the destruction. Some contractors that I don't want to mention their names have completed their projects without any incident and it is claimed that they have yielded to the demand of Al-shabaab.

(11) Registration Fee of Vehicles

Vehicle registration and numbering is a service that the government is supposed to provide, but Al-shabaab reregisters all vehicles entering their territory and charge fees. They even give logbooks to indicate that the vehicle is registered with them. Although they don't provide new number plates, al-shabaab charges weighty amount of money in providing a logbook that they feigned. Al-shabaab controls 8 out of the 18 provinces of Somalia and one can guess the

number of vehicles operating in those provinces. Bahadur (2023) indicated that vehicle registration by al-shabaab contributes 2.3% of their total revenue. Although that amount is negligible in percentage wise, comprehend that Al-shabaab collects hundreds of millions dollars in different ways, some times exceeding federal government revenue.

(12) Business Protection Charge

Somalia is an emerging economy with unexploited natural resources and investment opportunities in areas like energy, telecommunication, ports, agriculture and livestock with high rate of entrepreneurship and business culture. We always hear from the news a repeated explosion in a civilian hotel, bar, or restaurant, while other businesses never experienced anything like that in their existence. The reason of targeting such businesses is that they refused to pay protection fees to Al-shabaab, and have nothing to do with that businesses being used by government agents or selling prohibited items like alcohol as Al-shabaab always claims. It is well known secret that, with their hard-hitting intelligence, Al-shabaab registers medium and large sized businesses in Mogadishu and its environs and imposes protection fee. Whoever opposes or refuses to pay is dealt decisively like killing the owner individually or destroying the business. There is a Hotel in Mogadishu whose owner refused to pay the extortion money and was killed, his son took over and he was also killed and the second son is in charge now and Somalis talk about the bravery of this family.

Discussion

Al-shabaab collects taxes from the citizens and non-citizens residing in Somalia and generates more revenue than federal government of Somalia, using different extortionist methods. Although the government closed many bank accounts associated with Al-shabaab, the group devised new methods where civilians are forced to use alternative methods to pay the group. The new techniques include: taking cash to the area controlled by Al-shabaab, which is very risky due to robbery or government agents' apprehension. They also use middlemen to collect on their behalf and deliver to the finance department of Al-shabaab with a commission. Businessmen are given the address and telephone number of a person to pay the dues and that person will issue a message that he/she received amount X from Y. this is also risky for Al-shabaab, since some of those men can scape with the collection as it happened. A question many people ask is, whether the civilians and businessmen pay these funds to al-shabaab willingly or forced to do so. Al-shabaab extorts Somali civilians as well as state officers including the head of State. President Hassan is the majority shareholder of Simad University and was involved a row with Al-shabaab over protection fee payment to the group. Al-shabaab ordered the closure of the university and ordered the parents not to send their children to Simad University until further notice or risk the lives of their children, and the parents have no choice but to comply and withdraw their children from the institution. Later Al-shabaab retracted that announcement and the students started their classes. It is alleged that a deal between the university and al-shabaab took place.

Recommendations

The study clearly indicated the mainstream sources of revenue for Al-shabaab and how they collect compellingly from the people of Somalia. The government always focuses circulating new punitive laws that punishes the citizens who pay fund to Al-shabaab. The group, on the other hand, issues a stern warning of death penalty whoever refuses to pay their demand and always show their capability of carrying out that threat by bombing the businesses of those who try refute their demand. The citizens are put between a rock and hard place and most of

them opt to pay Al-shabaab since going to jail is easier than straight death penalty. The government should deal decisively with whoever receives the fund on behalf of Al-shabaab rather than the business people who have no choice but to pay Al-shabaab since their lives and businesses are on the line if they ever try to refuse. Their bank accounts should not be closed but the signatories and those withdrawing from the accounts should be identified and dealt with. The government should strengthen intelligence and convince the communities to work with the police. The best strategy of defense is to attack your enemy. The government should not relent until they wrest all the area controlled by Al-shabaab in order to reduce their attack on the government facilities and reduce revenues they collect.

Limitations of the Study

The population of Somalia is terrorized by Al-shabaab and extracting information about the group is very difficult. The few who accepted the interview require an assurance that their names or the payment receipts they presented will not appear anywhere. Al-shabaab also does not allow smart phones or laptops in the area they control and the researcher has to memorize the given information and write down later when the researcher arrives government-controlled area, which can cause data loss. Al-shabaab have very strong intelligence unit called Amniyaat and the population is very suspicious of anyone seeking information about Al-shabaab, thus reducing the sample of the population. Quota sampling method is used to select the interviewees since the researcher cannot access all the area controlled by Al-shabaab. This lowers sample representation of the general population. Finally, the research was conducted in unsafe environment where people are suspicious from each other due to prolonged civil war. This mistrust may cause misleading information by some of the sampled people.

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