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OSAMA BIN LADEN: THE PALADIN OF JIHAD

By Scott Macleod/Khartoum

Osama bin Laden is a hard man to find. An exile from Saudi Arabia, he has lived in Sudan for five years, but he is a recluse, and his whereabouts are known only to his aides and a handful of Sudanese officials. To arrange to see him, I first had to track down one of bin Laden's associates in London. Then, at a tearoom near Charing Cross Station, I made a request for a meeting. Several weeks later, bin Laden sent encouragement. I traveled to Khartoum, and waited for a few days at a hotel when a message came through the front desk, "The businessman will see you."

A Toyota with black-tinted windows picked me up and drove me through Khartoum. Finally, after arriving at a building on the outskirts of the city, I was shown into a cramped office where several bodyguards stood watchfully. Tall, barefoot, smiling broadly, bin Laden greeted me in a gold-trimmed robe and red-checked headdress. With an exaggerated gesture of his arms, he offered a cushion as a seat. Depending on who is to be believed, this gracious hospitality came from either a devout Muslim businessman, as bin Laden would claim, or "one of the most significant financial sponsors of Islamic extremist activities in the world today," as the U.S. State Department describes him.

The U.S. has a special interest in bin Laden because of the bombing that occurred last November at an American-run National Guard training center in Riyadh, Saudi Arabia. Seven people were killed, including five Americans. Last week, Saudi television broadcast the confessions of four men arrested in the bombing, and they said they had been influenced by faxes sent from bin Laden's Advice and Reformation Committee. U.S. officials investigating the bombing believe bin Laden's involvement may have gone further, and one says he is "high on our suspect list."

Although virtually unknown in the West, bin Laden is a towering figure among Islamic fundamentalists. His late father rose from peasant origins in Yemen to become Saudi Arabia's richest construction magnate. The family's wealth is estimated at \$5 billion, and at 38, Osama bin Laden personally controls a fortune of perhaps \$300 million. In the 1980s he became famous in Islamic circles for his heroic role fighting the Soviets in Afghanistan as one of the main leaders of the Arab volunteers. A few years after the war, he went into exile in Sudan, where he runs several businesses--a construction firm, a farm that produces sunflower seeds, a tannery that exports goat hides to Italy.

But his resume doesn't end there. Bin Laden has become prominent in the embryonic Islamic movement

aimed at toppling the pro-Western monarchy in Saudi Arabia. Moreover, security officials in Saudi Arabia and the U.S. suspect that he has become a central participant in a loose network that provides funds for Islamic terrorists. Rather than depending solely on states like Sudan, Iran or Libya, this group's jihad is being coordinated and underwritten by individuals as well. In addition to making his own financial contributions, bin Laden plays another role, several sources believe: he raises money from Islamic businessmen, mainly in the Gulf, runs it through companies in the U.S., Europe and the Middle East and eventually funnels it to holy warriors in various countries. "There was a time when people thought that any support for international terrorism must be state-centered," says a scholar in London. "The bin Laden phenomenon is an illustration of the privatization of the support of terrorism."

At his office near Khartoum, bin Laden acknowledges his political opposition to the House of Saud, but belittles the terrorism charges. During the long conversation--interrupted twice for prayers--he explained the accusations against him by saying, "The Egyptians would catch somebody who would say, 'I was trained in bin Laden's camp.' These camps were set up to help the Afghans, but suddenly the Egyptian media is blaming me for anything that happens. It's like blaming a university for students who graduate and go perform bad deeds."

So far no one has produced conclusive evidence of bin Laden's involvement with terrorism. Nevertheless, investigators are tracking him closely. Sources in the West and Middle East have told TIME the following:

--Last December, British police raided the London residence of an Algerian named Rachid Ramda and found communications from the Armed Islamic Group, an Algerian organization suspected in seven bombings in France that killed seven and wounded 180 last year. The police also discovered records of wire-fund transfers and traced them to bin Laden's headquarters in Khartoum.

--Also in December, Egyptian security officials uncovered a conspiracy by the extremist group Islamic Jihad to assassinate President Hosni Mubarak. Based on interrogations, which may have included torture, Egyptian authorities are now investigating an informant's tip that bin Laden helped fund the plot.

--Relying on confessions by suspected terrorists, Egyptian security officials also allege that bin Laden is the major financier of a camp in Afghanistan called Kunar that provides training for recruits of Islamic Jihad and the Islamic Group, both Egyptian terrorist organizations.

--Citing its own intelligence sources, the U.S. State Department claims that bin Laden helps fund three terrorist training camps in northern Sudan. Extremists from Egypt, Algeria and Tunisia receive instruction at the camps.

--In 1992 two hotel bombs in Aden killed two Austrian tourists and narrowly missed 100 U.S. servicemen en route to Somalia for Operation Restore Hope. The U.S. State Department says bin Laden was implicated by suspects as the bankroller behind both bombings.

Growing up in Saudi Arabia near the Red Sea, bin Laden struck those around him as an ordinary young man. But he was more pious than his brothers, and was deeply affected by the involvement of his family's company in rebuilding the holy mosques in Mecca and Medina. Then in 1979, just after he graduated from King Abdul Aziz University, the Soviet Union invaded Afghanistan, and mujahedin resistance fighters put out an international plea for help. Bin Laden responded by packing himself and several of his family's bulldozers off to central Asia. He was inspired, he said, by the plight of Muslims in a medieval society besieged by a 20th century superpower. "In our religion, there is a special place in the hereafter for those who participate in jihad," he told TIME. "One day in Afghanistan was like 1,000 days of praying in an ordinary mosque."

At first his work was political. He recruited thousands of Arab fighters in the Gulf, paid for their passage to Afghanistan and set up the main guerrilla camp to train them. Later he designed and constructed defensive tunnels and ditches along the Pakistani border, driving a bulldozer and exposing himself to strafing from Soviet helicopter gunships. Before long, he had taken up a Kalashnikov and was going into battle. In 1986 he and a few dozen Arab defenders fought off a Soviet onslaught in a town called Jaji, not far from the Pakistani border. To Arabs, it was one of the first demonstrations that the Russians could actually be beaten. A year later, bin Laden led an offensive against Soviet troops in the battle of Shaban. Vicious hand-to-hand fighting claimed heavy mujahedin casualties, but his men succeeded in pushing the Soviets out of the area.

"He was a hero to us because he was always on the front line, always moving ahead of everybody else," recalls Hamza Mohammed, a Palestinian volunteer in Afghanistan who now manages one of bin Laden's construction projects in Sudan. "He not only gave his money, but he also gave himself. He came down from his palace to live with the Afghan peasants and the Arab fighters. He cooked with them, ate with them, dug trenches with them. That was bin Laden's way."

Bin Laden returned home to discover that he had become a celebrity. But his star appeal swiftly faded when he began denouncing the Saudi regime. The government had already come under criticism from Muslim activists for its corruption and its failure to adhere strictly to Islamic law. All these failings offended bin Laden. But the real apostasy was King Fahd's decision to allow Western troops into the kingdom during the Gulf War. In bin Laden's view, armed infidels in the holy land were a desecration of Islam. After publicly criticizing the regime and becoming the target of a harassment campaign, he fled to Sudan in 1991. A sizable contingent of "Afghan Arabs"--Arabs from various countries who fought in Afghanistan--followed him and found work with his companies.

Now bin Laden runs his farms and his businesses in Sudan, criticizes the Saudi government from afar, and, he says, gives money for charities. He suggested a second meeting, this time at his small, walled farm on the bank of the Blue Nile south of Khartoum. At the farm, he made a point of claiming that the Egyptians had cited it as a terrorist camp. All that could be seen were a few horses, cows and goats. "Take pictures of whatever you like," bin Laden said with a smile.

Sitting cross-legged on the ground next to the stables, he refused to speak about a number of issues, including his exact links with the governments of Sudan and Iran or with convicted terrorists like Egyptian Sheikh Omar Abdul Rahman, now in a U.S. prison. However, he disavowed any involvement in the Riyadh bombing and the recent suicide attacks in Israel. "It is no surprise to me that corrupt regimes would make such charges," he says.

Despite his denials, bin Laden remains a grave concern to those "corrupt regimes." He is, as a U.S. official said, a "big fish," since his heroic reputation gives him influence. According to this official, "Bin Laden is the kind of guy who can go to someone and say, 'I need you to write out a six-figure check,' and he gets it on the spot. He hits up Islamic businessmen who in some cases may not know where their money is going. A lot of it isn't going to rebuild mosques in Bosnia or feed starving Muslims in Somalia. A lot of it is going to set up camps and support networks and procure material for terrorist operations."

The Saudi government has stripped bin Laden of his citizenship, Britain has forbidden him to enter the country, the U.S. has made serious allegations against him, but so far no one has charged him with any crime. In his conversations with TIME, he gave a warning to those who would continue to pursue him. "People are supposed to be innocent until proved guilty," he said. "Well, not the Afghan fighters. They are the 'terrorists of the world.' But pushing them against the wall will do nothing, except increase the terrorism."

--With reporting by Dean Fischer/Washington and Helen Gibson/London

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