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Title Page

The Political Economy of the Provos: Inside the Finances of the Provisional

IRA – A Revision

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The Political Economy of the Provos: Inside the Finances of the Provisional IRA – A Revision

Abstract: *Few academically rigorous accounts exist of the financial activities that sustained the rise of the Provisional Irish Republican Army (PIRA) during the Northern Ireland Troubles. Through a sustained methodology this study seeks to challenge some popular preconceptions and address omissions in the limited historical record. The paper explores the organization's evolving financial sophistication by analyzing PIRA's acquisition of capital rather than its arms dealings. Using a new quantitative evaluation, this investigation confronts the prevailing understanding that Irish-American funds were of unrivalled significance to PIRA. It points to an array of domestic fund-raisers that collectively provided the overwhelming bulk of revenue. The study reveals also how PIRA developed an extensive reliance on criminal gangs for its expertise in illegal fund-raising, suggesting that moneymaking schemes were perceived as a necessary but unpopular by-product of the greater political objective. Finally, this paper briefly explores how the British authorities sought to interdict PIRA's funding. While the general perception is that little was done to counteract PIRA's financing initiatives in the early phases of its violent campaign, this study, nevertheless, reveals that a subtle counter-finance initiative did take place in Belfast across the 1970s. Overall, the analysis enables a more rounded comprehension of the group's financial resilience.*

Civil violence surged in Northern Ireland in the late 1960s, giving rise to extensive research into the so-called “Troubles” for decades thereafter.¹ Considerable attention was devoted to documenting the scale and social impact of the violence.² The activities of the Provisional Irish Republican Army (PIRA), which established itself as the leading nationalist paramilitary actor in the conflict, naturally, became a focus for attention. Few studies, however, have confronted the task of investigating the inner economic workings of this most secretive of organizations. Cohesive and detailed analyses of how the group funded its violent campaign and political ascendancy are few and far between. As a result, a rudimentary awareness of the group's fund-raising mechanisms has tended to predominate.

The following study provides a revision of the standard narratives surrounding PIRA's finances. Through new research and an expanded methodology, it challenges popular

preconceptions and addresses omissions in the limited historical coverage. It seeks to expand our comprehension of the organization by exploring the economic dynamics behind the Provisionals' rise, their adaptation in the face of the response to the security forces, and the evolving financial sophistication that underpinned their campaign. The analysis documents the origins of what has been considered "one of the most... heavily financed paramilitary organisations in the world," as well as to assess PIRA's fund-raising mechanisms through a rigorous framework.³ To facilitate this endeavor, the period between PIRA's emergence in 1970 until the Good Friday Agreement of 1998 will be evaluated. A key point of attention in this analysis is placed on PIRA's acquisition of capital – that is to say, the accumulation of wealth and investments – rather than on its arms dealings, as there is a clear and often neglected distinction between these assets. Resultantly, this study provides a thorough exploration of how PIRA financially sustained itself through its thirty-year lifespan.

In the first instance, the investigation will confront a prevalent understanding that Irish-American funds were of unrivalled significance to PIRA. By cross-referencing data from the existing literature with under-researched primary sources, the analysis demonstrates that American funds were not the main contributor to PIRA's treasury. On the contrary, an array of domestic fund-raisers collectively provided the overwhelming bulk of revenue, and the lucrativeness of these activities is proven through a quantitative evaluation. The excessive focus on, and arguably the sentimentalizing of, American fund-raising has resulted in the overlooking and under-examination of the domestic sources of PIRA income. In response, this research underlines PIRA's diverse levels of finance and differentiates their varying numerical contributions over three decades of conflict.

Concentrating on PIRA's financing *within* Ireland, this study also explores the so-called crime-terror nexus in connection with the "*Provos*," revealing how PIRA developed an

extensive reliance on criminal gangs for its expertise in illegal fund-raising. However, it diverges from many common representations of PIRA as inherently “mafia-esque,” and demonstrates that moneymaking schemes were perceived as a necessary but unpopular by-product of the greater political objective.⁴

The third and final aspect of this study explores how PIRA’s domestic finances were understood and confronted by the security authorities during the Troubles. The general impression is that, at least initially, very little could be – and was – done to tackle vigorously PIRA’s fund-raising.⁵ Nevertheless, through an assessment of available public archive materials supplemented by interviews with ex-military, police and civil service personnel,⁶ this analysis suggests that a rather subtle counter-finance initiative actually took place in Belfast during the 1970s, and provides an original insight into the history of the security forces’ efforts in Northern Ireland. Ultimately, this subtheme allows an alternative, more contextual, perspective of PIRA’s finances to emerge and a more rounded comprehension of the group’s financial resilience to be presented.

A Case of Academic Neglect?

There are inherent methodological difficulties that accompany the study of violent non-state organizations, and perhaps as a result, academic coverage of such groups’ finances has been sparse.⁷ The Provos are no exception, with their finances largely neglected despite an otherwise rich historiography on the Troubles. There have been a handful of exceptions to this general statement and these are worth examining to highlight the areas that deserve greater attention, and to reiterate the need for more in-depth research.

John Horgan and Max Taylor’s two-article study, “Playing The Green Card” (1998; 2001) was one of the first sustained academic investigations of PIRA’s efforts to raise funds,

outlining in detail its main income methods, and depicting the growth of a “highly effective and well co-ordinated... mini empire.”⁸ The first article includes a table of third-party figures outlining the group’s growing annual income, offering a comprehensive estimate of the group’s treasury across the period. The authors also uncovered PIRA’s risk-averse approach to finance and its initial avoidance wherever possible of the more violent modes of fund-raising. Additionally, this study considered PIRA’s accumulation of expenses beyond weaponry, and revealed how Sinn Féin was allocated a considerable proportion of PIRA’s acquired funds, causing internal tensions over resources. Their analysis does not cover the breadth of PIRA’s financial journey, concentrating particularly on its evolution during the 1980s and thereby omitting other periods of interest. This is an omission that this study attempts to address by investigating PIRA’s chronological evolution, paying attention to the little studied but highly formative early years of the Troubles. Whilst Horgan and Taylor acknowledged that their study constituted a “rudimentary analysis” of PIRA’s fund-raising structure, it provides a solid foundation upon which this study builds.⁹

The other notable study is W.A. Tupman’s 1998 article, “Where Has All the Money Gone?” It features a mock annual business prospectus under the name “IRA PLC,” and comprised a table summarizing the Republicans’ various modes of fund-raising, along with a numerical breakdown of each source’s estimated contribution.¹⁰ Tupman goes on to challenge these figures extensively, highlighting the problems with using “pseudo data,” which can be outdated or rely on unverified third-party information. Tupman’s paper, thereby, illustrates the complexities of investigating the spectrum of PIRA’s economic activity. Furthermore, Tupman introduces the nexus between organized crime and violent non-state actors, noting that illegal, institutionalized methods of fundraising are instrumental to these groups’ survival.

More general accounts of Irish Republicanism also contain useful information on PIRA's financing. Toby Harnden's 1999 examination of the role of South Armagh in the Republican campaign shines light on the region's considerable fiscal contribution. Harnden is also effective in revealing details of British initiatives to impede PIRA's funds after 1990.¹¹ Jonsson and Cornell's (2007) article also touches upon the counter-finance effort that eventually developed against the IRA fund-raising schemes. However, this aspect of their assessment is tempered within a more general discussion about global counter-finance techniques and their contemporary relevance.¹² Colin Clarke's (2015) study has a chapter summarizing the IRA's finance system, which is also insightful on British counter-measures, though is based mainly on the secondary literature.¹³ Consequently, the topic of British counter-finance initiatives continues to suggest itself as an under-researched area, which this study addresses in the latter sections of the article. Richard English (2003) also provides some additional commentary on PIRA's key fundraising methods,¹⁴ while Tim Pat Coogan (1995) and Patrick Bishop and Eamonn Mallie (1987) are also worth mentioning, particularly because they evaluate Sinn Féin's electoral costs.¹⁵ These authors offer far greater coverage of the group's accumulation of arms than they do of funds however, and it is this common conflation of weapons with finance that has sometimes obscured analysis of this topic so far.

The select literature on "terrorist fundraising" offers only sporadic references to PIRA's fundraising mechanisms. Nick Ridley (2012) underlines some general points about who the key PIRA financiers were, the logistics in financing an operation, and the group's stringent accountancy and spending-discipline.¹⁶ The brevity of the assessment reinforces the scholarly gap on the intricacies of PIRA's finances. The exception to this is James Adams (1986), whose book, *The Financing of Terror*, provided an important journalistic account of PIRA's fund-raising. Adams' argument, though, is somewhat partisan in perspective and, over thirty years on, outdated.¹⁷ Steve Kiser's 2004 report, *Financing Terror*, evaluates PIRA along with

the Palestine Liberation Organization's and Al-Qaeda's fund-raising. The study relied predominantly on both Adams and Horgan and Taylor's work and thus delivered a summary rather than new research.¹⁸

The one area of PIRA's funding that has attracted wider attention is the role of American sympathizers. Jack Holland's *The American Connection* (1999) offers the most comprehensive examination of US fund-raising, albeit within a broader examination of PIRA-Sinn Féin's political interactions with America, and coverage of the gunrunning activities on the East Coast.¹⁹ Holland's study is serious and authoritative but one problem left in its wake is that because accounts of the Troubles invariably feature only brief, and inadequate, mentions of PIRA's fundraising, the literature tends by default to emphasize the American front, thus exaggerating its importance.

In summary, the limited research on this subject has resulted in a historiographical over-reliance on individual scholars, who are often continually re-referenced in studies of PIRA or of paramilitary funding.²⁰ As a consequence, partial and sometimes simplistic accounts abound. The debate surrounding the financing of PIRA has largely become limited to how much volunteers participated in illicit fund-raising or whether funds were redirected for self-gain.²¹ Clearly, there is a need for a more diligent investigation of PIRA's financing, which also looks critically at the broader dynamics and vulnerabilities of this self-financed "army."

Methodology

The methodology of this study was designed to access the most authoritative accounts of PIRA's financial history. Public archival reports by British agencies, court records, contextual articles, and the memoirs of former PIRA volunteers have been consulted. A series of first-hand interviews have also substantially informed the development of this analysis.

The interviewees included Sean O’Callaghan, the former head of PIRA Southern Command, who offered an “insider” perspective of the group’s financial logistics. This also provided the opportunity to question O’Callaghan on the financing schemes he referenced in his own memoirs, securing additional details and clarifications. Other participants included former military or law-enforcement personnel who served in Northern Ireland during the Troubles. To retain these individuals’ anonymity, they are referred to throughout as “D. Williams,” “E. Joyce,” “F. Cook” and “B. Hunt,” though these have no relation to their actual names. These interviews provided valuable insights particularly into British counter-finance initiatives that have, until now, been largely obscured. Additionally, this research was assisted by personal correspondence with PIRA experts including Jim Cusack, the leading journalist on PIRA’s organized crime dealings since the 1980s.

It is also necessary to acknowledge the limitations of sources. There are inherent impediments to exploring the inner workings of violent nonstate groups. Any internal documentation relating to such groups are either carefully protected or have long been destroyed.²² Furthermore, there are broad restrictions on government files. The authors, for example, were denied five requests under the Freedom of Information Act – two of which bore the tantalising title *Paramilitaries and Economic Activities in Northern Ireland* (see appendix). Moreover, it is evident from the occasional security leak that the intelligence services generated reports on PIRA’s finances – particularly after 1990 according to “F. Cook” – but most of these are indefinitely restricted.²³ Other institutions, which may potentially contain relevant information, such as the Criminal Assets Bureau (CAB), which investigated PIRA’s financial ringleaders, have been shut down and their files closed to the public since the 2006 disarmament.²⁴ Matters relating to PIRA are undeniably still sensitive: not only are there restrictions to files, key individuals are often reluctant to talk let alone disclose crucial information.²⁵ Nonetheless, this study has sought to enhance the

methodology on this subject through the consultation of sources that have not previously been investigated through a financial paradigm, alongside new primary material. The collation of such sources has ensured that the methodological obstacles of studying a group “on the run” have been somewhat alleviated. Through such means this study therefore seeks to contribute to a credible, and critical, examination of PIRA’s finances.

The Myth of the American Money-Machine

A prevalent assumption within popular history has been that American money bank rolled PIRA’s treasury with the PIRA-supporting Irish Northern Aid Committee (NORAI) in the United States often monopolizing the brief discussions of the group’s finances in the secondary sources.²⁶ Often, in both scholarly literature and informed journalistic reporting, the supremacy of U.S. financial support has been implicitly presumed rather than overtly stated largely because studies tended to focus on the United States to the exclusion of any mention of PIRA’s domestic funding.²⁷ A few journalists did occasionally query the extent of the U.S. contribution but could not demonstrate empirically the source or extent of any historical exaggeration.²⁸ James Adams’ formative study on so-called terrorist financing in the 1980s stands out as quite anomalous in this respect as one of the few voices to explicitly question the centrality of U.S. funding of PIRA.²⁹ However, his scepticism did not resonate widely.

The presumption that U.S. sources were paramount in PIRA’s campaign therefore remains widespread in public commentary. One BBC news report in 2001 by Jonathan Duffy, for example, stated that “the reality is that North America has been the most important link of all.”³⁰ Writing in 2005, Anne Applebaum pronounced categorically that U.S. funds “were the IRA’s primary source of funding” in the 1970s.³¹ Other reports remarked on the significant impact of U.S. sources to the functioning of PIRA, but rarely went on to examine the extent of the actual financial contribution and usually failed to acknowledge that the amount of

funds received from the U.S. could have single-handedly sustained the organization over a period of three decades.³²

The contention in this analysis is that such claims like those above, which assert the pivotal nature of U.S. financial support to the Provos, can be challenged. The research conducted for this study demonstrates that the significance of U.S. funds has been exaggerated. The persistence of this myth has distorted historical accounts of the group's finances. The Irish-American diaspora was undeniably a generous fund-raiser but its importance can be reduced when accurately assessed alongside other income sources.

First, it is helpful to outline the American financial connection. References to PIRA's American funds usually relate to NORAID, the chief Republican fund-raising organization established in New York in 1970 by former IRA volunteer, Michael Flannery. Around 80 collection chapters spread across the East Coast, drawing on deeply-rooted Irish-American sympathies in the country.³³ Much of the money came from regular donations, fund-raising dinners, and the proceeds from its pro-IRA newspaper, *The Irish Weekly*. The cash collected was then secretly couriered – often “in brassieres” – to Ireland twice a month by “holidaying” sympathizers or by PIRA members, and normally delivered to charitable fronts like The Green Cross.³⁴

The U.S. authorities officially registered NORAID as an agent of the IRA in 1984.³⁵ It was never listed as an illegal organization and garnered donations openly with few restraints on its activities. While much of the literature often speculates about whether such “charity” funds were illicitly diverted to the purchase of weapons, there is no doubt that American money did end up in PIRA's treasury. This can be deduced from court testimony gathered for various gunrunning trials and from the fact that Joe Cahill, a prominent PIRA leader, maintained a

close relationship with NORAIID (and was himself convicted for the importation of arms in 1973). According to British sources, he was both a trustee of the “charity” and later the treasurer of PIRA-Sinn Féin.³⁶

To assess the contribution made by PIRA’s American allies, it is necessary to scrutinize their financial impact. The only official figures are those published by NORAIID in its six-monthly returns to the Justice Department between 1971 and 1981, when the public accounts abruptly stopped. The records from this period state that in total just under \$3 million in U.S. donations were sent to Ireland.³⁷ This gives a rounded annual average figure of \$300,000 for the period. Numerical data for the subsequent decade can be gleaned from the next most “official” source, NORAIID’s chief executive, Martin Galvin. He stated in 1985 that the “organisation [had continued] raising an average of \$300,000 per year” since the turn of the decade.³⁸ Therefore these are the figures that will be applied henceforth.

It is, nonetheless, worth noting that NORAIID’s figures can be disputed. Indeed, the organization supposedly under-represented the amounts in its public records and there is evidence that “many more” donations did not pass directly through the registered cashiers of the organization.³⁹ Yet whilst the published accounts are “probably a conservative total estimate,” it is highly unlikely they are a *gross* underestimation of the real amount donated overall by the U.S.⁴⁰ Such a contention can be sustained by examining the similarities between the official figures and the estimations calculated by intelligence personnel. For instance, a leaked British Army document entitled “Future Terrorist Trends,” which came to be known as the “Glover Report,” after its author Brigadier James Glover, estimated that “overseas donations” totalled to near £120,000 in 1978, whilst NORAIID declared a comparable sum of \$175,000 for the same year.⁴¹ Given that publically declared figures do not dramatically diverge from the calculations made by other informed sources, gives

plausibility to NORAID's data. Similarly, a contextual grounding highlights that the main support base in America had substantially "withered" since the 1920s.⁴² McKinley argues that thereafter, "the aid network [failed] to expand its following beyond the narrow confines of the sectional 'Old Irish' interests," leaving a partially sympathetic population of 9 million Irish Americans – most of whom were working class. Wealthier Irish-Americans, particularly those beyond the population clusters of the North Eastern coast, had little to do with groups like NORAID.⁴³ This reinforces the point that any "true" higher figure for Irish-American financial support for PIRA was unlikely to have been substantial.

Consequently, whilst NORAID's official figures should not be taken at face value, they "remain... the best available" and are adequate to form part of a credible assertion about this topic.⁴⁴ It should be noted, therefore, that when discussing the homogenous subject of "American support," this paper refers primarily to NORAID. Aside from the obvious data restrictions, this is arguably a logical approach considering the informed understanding that NORAID generated the overwhelming proportion of U.S. donations to PIRA's cause.⁴⁵ Therefore, whilst it is recognized that an unquantifiable share of the funds generated in the U.S. was made independently of NORAID, prioritizing this major fund-raising institution still guarantees the most accurate representation of America's fiscal contribution to the Provos.

Alternative Incomes

The reassessment of the significance of American financial support rests on revealing PIRA's superior domestic fund-raising mechanisms. Hence, it is important to now turn to the money generated from the plethora of PIRA's non-U.S. sources of income. Seven major revenue streams can be highlighted that developed mainly, though not exclusively, around Northern Ireland during the course of the Troubles. The summaries below build on the existing knowledge of these areas with new primary material. It should be noted that the fund-raisers

developed in the 1970s are explored first to emphasize their importance for PIRA's subsequent financial evolution. These included:

Associated clubs/ "shebeens" (illegal-drinking-clubs)

Paramilitary-run pubs were established in the wake of civil disorder across Northern Ireland, initially functioning to provide safe areas for local communities to congregate. Over twenty Republican-controlled drinking-clubs soon evolved into major fund-raising fronts, with clubs like "The Felons" allegedly handing over a large proportion of the profits to PIRA.⁴⁶ According to Sean O'Callaghan, the clubs reduced their costs by selling "stolen alcohol... [and] fags, [and] taking over derelict buildings."⁴⁷ Moreover, republicans would get cheaper rates on ales from sympathizers in the local breweries.⁴⁸ Whilst many of the PIRA-run clubs became "legalized," they nonetheless "all ran two sets of books" to obscure the diversion of funds to PIRA affiliated organizations, as well as to hide the extent of their illicit profiteering.⁴⁹ These illegal sub-businesses included distributing huge quantities of smuggled alcohol for inflated prices, and hugely lucrative slot machines. Clubs were also valuable money-laundering vehicles, passing huge sums of cash. Indeed, Jim Cusack estimates they were "[PIRA's] main source of day-to-day money" initially, with many later sold on in the 1990s "at the top of the market."⁵⁰ Tupman contends that the clubs were not wholly owned by PIRA, but "Hunt" – a former senior police officer with the Royal Ulster Constabulary (RUC) – asserts that they were "firmly under their control," and were considerable income generators.⁵¹

Protection rackets/extortion/kidnappings

Racketeering was amongst the first of PIRA's organized fund-raising tactics. Profits surged as the main paramilitaries, including the Provos, ordered the companies in their areas to pay them or face destruction or kidnapping.⁵² Upholding the credibility of these threats ensured

prosperity, with a student “Club Bar” amongst those fire-bombed in the mid-1970s for refusing to pay up.⁵³ Rackets were described by Adams as being a “low risk and a regular source of income,” having quickly developed into legitimate “security companies.”⁵⁴ Kidnappings on the other hand were, according to Bishop and Mallie, only really conducted during “shortage[s] of money” as opposed to being a regular source of income.⁵⁵ Interestingly, Horgan and Taylor claim that an end was put to this unpopular fund-raiser by 1983, but O’Callaghan’s memoir argues that a financial strain forced the renewal of kidnapping in that year.⁵⁶

Black cabs

A major share of the profits generated from the Falls Taxi Company provided a highly fruitful source of PIRA’s income.⁵⁷ As will be discussed later, its success is evidenced by the attention counter-financing agencies granted it. Horgan and Taylor refer to these three business models – “security” companies, clubs and cabs – as a “mini empire.”⁵⁸ The origins of this mini business empire are disputed however. Adams claims that PIRA bombed 300 buses with the express purpose of creating an alternative transport system in West Belfast in order to raise funds, though O’Callaghan argues that it was an “after-thought.”⁵⁹ “Hunt” supports the latter, highlighting that ordinary entrepreneurs first bought London cabs to exploit the regional unrest, rather than as a premeditated paramilitary fundraiser.⁶⁰

Libyan donations

Libyan leader Muammar Gaddafi first met with PIRA’s finance director, Joe Cahill, at the end of 1972. It is no secret that the regime donated considerable weaponry, but wider research has confirmed they also made sporadic, sizeable cash contributions.⁶¹

Armed robberies

PIRA formally began robberies after 1973. They made up a considerable percentage of the annual income thereafter, with Horgan and Taylor describing robberies as a key, “if not the single main source” of funding.⁶² Moreover, an archival report cites a PIRA pamphlet from 1975, which noted “a lot of the movement’s finance stems from robberies.”⁶³ Whilst it took hundreds of heists to generate a sizeable income, sometimes the group struck lucky, with a unit seizing over £220,000 in a single train robbery in March 1976.⁶⁴ “Hunt” also claims that the group’s leadership implemented a minimum objective of £10,000 per robbery by 1980 to justify the risk of capture or infiltration they brought.⁶⁵

Fraud in the 1970s and 1980s

Internal government memos in the archival files document suspicions of PIRA-run frauds for 1976-1977, with concerns of construction fraud “on a mammoth scale” raised in the House of Commons.⁶⁶ “Hunt” explains that PIRA’s members would intimidate a construction manager into claiming insurance tax for “ghost workers,” and the surplus would go to the organization.⁶⁷ Another method supposedly involved bombing buildings with the agreement of the owner, and sharing the subsequent compensation. Security officials also noted that social security fraud was a common source of PIRA in this period.⁶⁸ Social security swindles also sometimes made national news, with one *Daily Mail* article from 1976 bearing the dramatic headline, “YOUR MONEY FOR IRA GUNS – prisoners mastermind £20m SOCIAL SECURITY FRAUD.”⁶⁹ Cusack, furthermore, also refers to West Belfast as “a social welfare black hole.”⁷⁰ A more sophisticated fraud network emerged in the 1980s: a theme that is explored in greater later in this assessment. Essentially, the 1980s saw PIRA “come up with more and clever frauds,” leading to large-scale scams and money laundering – some of which operated on an international scale.⁷¹

Smuggling

South Armagh was at the centre of the smuggling industry, with a long history of financing the local IRA brigade. By the 1980s, PIRA leaders ordered the unit to share and centralize its income – arguably making smuggling the most lucrative source of funding for the group, generating, according to “Hunt,” a “tremendous, tremendous source of funds.”⁷² Resident PIRA operatives ran the business, moving stolen alcohol, cigarettes, cattle, and fuel across the border for increased levies. This fund-raiser has been greatly underplayed by general accounts of the Troubles, despite it being a highly effective mechanism because the security forces “couldn’t touch it.”⁷³

These seven income streams illustrate the extensive breath of non-U.S. sources, demonstrating the centrality not of Boston but of Belfast in PIRA’s finance. To highlight the extensive capital generated by these local fund-raisers, Table 1 below provides a tentative calculation of their fiscal contributions. Again, presenting exact quantitative information is close to impossible, with the Provisionals concealing their central accounts on the one hand, while the media has been accused of making wildly exaggerated estimations on the other.⁷⁴ Notwithstanding this obstacle, there are some accessible, credible, figures that can be employed as a baseline. Appendix 1 provides a breakdown for each calculation and the sources for each data set.

Table 1: Estimate of PIRA’s Annual Income

<u>Alternative SOURCES OF INCOME*</u>	<u>Tentative ANNUAL total</u>
Associated clubs	£1,444,000
Protection rackets/Kidnappings	N/A
Black cabs	£500,000
Libyan donations	£100,000
Robberies	£255,000

Fraud	N/A
SUM TOTAL:	£2, 299,000
1980s onwards:	
Fraud	£1,203,600
Smuggling	£2, 216,000

*This list is not exhaustive. It should be noted that there were numerous other fund-raising mechanisms, including donations from the Irish Republic, collection buckets, counterfeit money, and a property portfolio consisting of 350 houses in Belfast alone.⁷⁵

While this table can only be indicative of the true scale of PIRA's income, what it is able to elucidate is the lucrativeness of PIRA's "home-grown" fund-raisers. Crucially, it also shows that the non-U.S. fundraisers were by far the chief source of income in the first decade of PIRA's campaign. This can be seen in that the estimated annual figure for the non-U.S. sources of income came to £2,299,000 in the 1970s, whilst NORAID's official average figure stood at \$300,000 (£136,363).⁷⁶ Even when applying an inflated NORAID contribution of \$500,000 (£227,273) – per year (defectors claim that between 1969 and 1981, nearly \$5 million was contributed by the organization), the collective domestic sum remains far greater.⁷⁷ Though the total estimation for the alternative fund-raisers is tentative, it is not dissimilar from O'Callaghan's claim that PIRA was accumulating around £2 million a year by 1981.⁷⁸ Hence, this table can be considered a credible summation.

The second element of the table highlights that the gap between U.S. and non-U.S. incomes was stretched further still after the 1980s. The data illustrates how far domestic finances had expanded in the latter half of PIRA's campaign, giving rise to sources of revenue that contributed fourfold to what NORAID representatives claimed it had donated.⁷⁹ Indeed, as a result of PIRA's domestic financial expansion, its income supposedly reached its highest levels yet in this period, generating sufficient funds to subsidise Sinn Féin's costly political

strategy well into the millennium.⁸⁰ Overall, therefore, this numerical examination substantiates the contention that an emphasis on the American funding of PIRA is unfounded.

Beyond the Numbers

Aside from a quantitative examination of funds however, the rejection of America's economic centrality can also be reinforced through corroboration with qualitative sources. First, there is a consensus amongst the first-hand interviewees that America was a considerable but by no means paramount source of income for PIRA. One interviewee, Sean O'Callaghan, served on the Army Council, which maintained the key decision-making role on PIRA's finances. O'Callaghan asserts that the initial funds from the US "started to die off very, very quickly" after 1972, and were too small to maintain the campaign alone.⁸¹ To illustrate this, he points to the drastic and unpopular initiation of bank robberies in 1973 as a necessary consequence of NORAID's fleeting support. O'Callaghan added that "the money was essentially coming from Belfast," and made specific reference to the illegal clubs, taxis, and banditry. Further, he emphasized, "South Armagh was raising a lot of money, a lot of money."⁸² This view is supported by the interview with ex-military operative, "D. Williams." He proclaimed, too, that there was "huge money coming from the U.S., but the vast majority of the money was being raised here in Ireland" by the semi-legitimate businesses.⁸³ "Hunt," the senior RUC officer, maintained that the findings outlined in this paper had "totally reinforced [his] suspicions that the role of American funds were grossly exaggerated."⁸⁴

Another set of important qualitative sources is provided by available government documents. Notably, one brief by the Northern Ireland Office (NIO) from March 1976, categorically stated: "We believe that money from the U.S represents under 20 per cent of the P.I.R.A total income: by far the greatest amount comes from criminal activity in Ireland, particularly from bank robberies... The P.I.R.A campaign is aided but does not depend on US financial help."⁸⁵

Crucially, this report allows rare insight to official thinking and provides compounding evidence that U.S. funds were not of primary importance: a point further reinforced by the more widely cited 1978 “Glover report,” which estimated that American donations made up only 13 per cent of PIRA’s overall funds by the mid-1970s.⁸⁶ Therefore, whilst government research can be fallible, it is clear from the sources available that U.S. funds quickly became a secondary facet of PIRA’s treasury.

Such a finding is strengthened by the recovery of James Adams’ preliminary reporting of this subject in 1987. Adams’ investigation explicitly claimed: “the terrorists make far more [money] from slot machines than they ever did from NORAID,”⁸⁷ reiterating that the seemingly more obscure sources of income easily out-funded the U.S. This paper has built upon this early claim with increased methodological rigor and in-depth analysis. Existing literature on the subject sometimes implicitly supports this contention but is less definitive. For instance, Holland’s *The American Connection* places much greater emphasis on the impact of Irish-America on arms smuggling than it does on their monetary contribution, implying that funds from the U.S. were not the primary element of the trans-Atlantic link. Furthermore, Horgan and Taylor’s study includes only one mention of “Irish-American” fund-raisers. Whilst the authors do not explicitly question the importance of U.S. funds as this analysis does, the uncharacteristic neglect of NORAID suggests they prioritized the domestic sources of income too.

Finally, although much of the literature perpetuates the central role of American funding, it broadly accepts that they faltered in the final stages of PIRA’s campaign. For instance, Holland acknowledges that “by the 1990s [NORAID’s] fundraising role had diminished... and it was [mainly] a lobbying group.”⁸⁸ Moloney also identifies a tangibly reduced interest in America thereafter.⁸⁹ He notes that even Irish Republican leaders’ attempts in the late-

1990s to re-connect Americans through the newly established broader international grouping, “Friends of Sinn Féin,” proved disappointing, with “hopes for millions of dollars never materialis[ing].”⁹⁰ It is also worth noting that the United Kingdom Foreign Office suspected that after 1982 large sums of Irish-Americans’ economic sympathies were diverted to the Irish American Defense Fund to pay accused gunrunner Michael Flannery’s legal costs.⁹¹ Hence, although no official NORaid accounts exist for this latter period, a spectrum of alternative material indicates America’s faltering financial commitment.

Periodic and Material Impact

Nonetheless, whilst endorsing the need for a substantive revision of the received wisdom on this topic, we must be cautious in downplaying the American connection. The primary sources consulted did not categorically dismiss American donations. Instead, there is a consensus that when roused, U.S supporters could temporarily generate significant funds. O’Callaghan’s testimony illustrates the point in claiming that NORaid was vital at two critical junctures in the PIRA’s campaign.⁹² Therefore, to ensure that the role of American funding is not improperly discounted, the enhanced role of U.S. support at the stages to which O’Callaghan alludes will be examined. Still, it must be noted that these phases of impact were the exception rather than the rule across the thirty years – a distinction that the current literature has largely failed to capture.

The first period where O’Callaghan believes American donations were “hugely important,” is in the “very, very early days” of the renewed militancy – when the newly established Provos were competing for resources and personnel with the “Official” IRA faction.⁹³ Developing a functioning operational structure was vital for the embryonic PIRA’s survival, and the existing literature readily acknowledges how the leaders “naturally” and almost instinctively looked first to America in 1969/70.⁹⁴ Joe Cahill was sent swiftly on a

preliminary fund-raising tour of the U.S., where he secured the loyalty of many Irish-Americans ahead of the “Officials.”⁹⁵ The level of initial funds donated by U.S. sympathizers is noted in the 1976 NIO Brief, which estimates that at least \$1.2 million (£545,455) had been couriered to Ireland between 1970 and 1973. Certainly, the ready ability of New York’s “Thursday Night Committee” to mobilize under Cahill to provide over a million dollars in the space of three years is indicative of the centrality, economic vitality, and reliability of Irish-American support at this time. America’s importance here was also heightened by the delay in establishing domestic fund-raisers, with O’Callaghan reiterating, “there’s [still] nothing else” – although it is rumoured that some initial aid came from the Irish and Syrian governments.⁹⁶ Therefore, it is reasonable to assume that the American funds were the Provos’ dominant contributor in this brief timeframe, and that the U.S. provided the vital kick-start to the military campaign PIRA initiated following the IRA’s political split in 1970.

The second and crucial period of American funding identified by O’Callaghan was 1981, a year dominated by the Maze hunger strikes. The period was one of unprecedented international attention for PIRA, with prisoner Bobby Sands being elected as a Member of Parliament shortly before his death. At this point, O’Callaghan states that “Irish America brings in loads of money... it did bring in a lot more money,” suggesting a tangible increase from its, by then, non-core, funding role.⁹⁷ This is also hinted in Cahill’s biography, which notes that in 1981 he made his second major U.S. visit to “drum up financial support,” which was regarded as a generally fruitful expedition.⁹⁸ O’Callaghan also confirms that whilst the money was publicized as being for the benefit of the dying prisoners, “lots of the money... really went to the IRA.”⁹⁹ O’Callaghan further underlines the importance of NORAID’s contribution at this point when he claimed that temporarily, “the whole [smuggling] thing sort of collapsed.” Clearly, during this phase, U.S. donations became a primary source of income.¹⁰⁰ Hence, although PIRA’s levels of violence dropped between 1981 and 1982, this

spike in American aid provided the group with a £100,000 reserve it spent on exploiting the hunger strikes into a major publicity success for the movement, thus illustrating NORAIID's periodic impact.¹⁰¹

However, this study has illustrated that the dominance of American funds in both instances was short-lived. Their initial importance amidst PIRA's early evolution can be seen as a fleeting moment of necessity, with U.S. funding diminished by the speedy initiation of the domestic fund-raisers. NORAIID's renewed importance in 1981 can be noted as equally brief. O'Callaghan discerned that as quickly as 1983, U.S. donations were in decline; observing that PIRA were "again desperate enough to do the kidnappings,"¹⁰² with NORAIID's influence declining hereafter. Essentially, this illustrates that these timeframes were not representative of NORAIID's overall financial contribution, and that PIRA was unable to survive on U.S. donations alone for extended periods.

A final distinction to make is that whilst the U.S. was financially peripheral for most of PIRA's operational history, it provided other important areas of support. Most notably, America was PIRA's main source of arms supplies, as evidenced by the Boston gunrunning ring led by George Harrison up until his arrest in 1981.¹⁰³ Nonetheless, the literature has been prone to confuse "the [vital] value of the United States as an armoury to PIRA" with its secondary role as a financier.¹⁰⁴ Even O'Callaghan's memoir fails to differentiate them, stating that America's "supplying of guns and money... helped the IRA in a real and quantifiable way," which is to some extent true but, as this study has shown, is a point that needs to be accurately contextualized.¹⁰⁵ Only in interview did O'Callaghan clarify that America was of far greater assistance in the provision of armaments than of finance.¹⁰⁶ It is therefore apparent that the conflation of U.S. financial aid with non-fiscal supplies has over the years somewhat distorted the perception of America's economic role in supporting PIRA.

In summary, this section has sought to highlight that NORAID was only one of many modes of income, and other fund-raisers were often much more lucrative. The extensive role of the domestic mechanisms as the key “day-to-day” fund-raisers has been emphasized through a new quantitative examination. Crucially, for the first time, the margin in funds between U.S. and non-U.S. income mechanisms has been presented in binary terms, thus proving NORAID was not PIRA’s primary fund-raiser. Instead, the historical role of American donations can be best documented as a short-term expedient, with PIRA utilizing the U.S. as a reliable source of funding, without the associated risks involved with illegal methods of financing. Finally, as Tupman asserts, “the problem of verifiability needs to be borne in mind constantly when [using] pseudo data,” and it is an unavoidable truism that the exact amounts contributed to PIRA will remain obscure.¹⁰⁷ Therefore, it should be reiterated that the conclusions made here are only inferences that allow a foundation for further research.

The Origins and Development of PIRA’s Organized Crime Link

Given the central claim that U.S. based funds were not the foremost source of PIRA’s finance, this argument goes on to explore the group’s entry into the underground criminal financing network during the 1980s. It is the additional contention that it was these domestic fund-raising mechanisms that constituted the predominant form of funding. The 1980s saw PIRA join the growing trend of insurgencies that adopt “white-collar, and “organized crime” to fund their campaigns.¹⁰⁸ For the purposes of this study the idea of organized crime can be broadly divided into fraud (taking a percentage from prisoner welfare benefits, social security deception; illegal logging, cultivating or refining narcotics, video, CD and cassette piracy; taxi scams such as running unregistered taxis; not paying taxes), smuggling (cigarettes, alcohol, narcotics, humans), racketeering (extorting percentages from prostitution, human smugglers, narcotic trafficking, forging of identity and travel documents, drinking clubs, taxi

services), kidnapping for ransom, and armed robbery. Such practices outlived the group itself, and the remnants of the IRA are now depicted as professional, money-driven criminals.¹⁰⁹ Regardless of the factuality of these claims, they neglect the context in which PIRA initiated its criminal financing apparatus three decades ago. To address this point, the study investigates PIRA's early engagements in organized criminality, highlighting the Provos' vulnerabilities and historical motives.

First, PIRA's organized crime link stemmed from an urgent need for significant funds. Despite the success of the fund-raisers listed earlier, the growing financial burden upon the organization in the 1980s should not be underestimated. The Irish Republican movement generally became ever more desperate for money as Sinn Féin launched its electoral campaign, outspending all other local parties.¹¹⁰ Heightened costs also arose from PIRA's expansion, which demanded ever more prisoner-support funds and expensive and sophisticated weaponry.¹¹¹ According to O'Callaghan, PIRA's organized crime involvement therefore emerged amidst a general objective to "expand, expand, expand," and to formalize a durable financing strategy that could sustain the group in what was becoming a "long war."¹¹² Moreover, "discreet" white-collar crime fitted the criteria for acquiring funds that avoided damaging publicity, which would hinder Irish Republican electoral prospects. Crucially, O'Callaghan emphasizes that it was only "grudgingly" that PIRA became "willing to engage with people who were more criminal."¹¹³ Hence, the hesitant adoption of organized crime techniques can be seen to have arisen from the twin demands of an increasingly prominent electoral strategy following the 1981 hunger strikes and from a serious need for war funds.

The picture that emerges from the research is that PIRA subsequently had to *learn* organized crime techniques from individuals outside the immediate Republican movement. Whilst PIRA members are now often described as gangsters, most volunteers in the 1980s "didn't

have the knowledge” to conduct elaborate financial crimes – with few even having bank accounts.¹¹⁴ The group consequently consorted with hardened criminals who O’Callaghan refers to as the “dodgy business people” to learn new scams. This included a new acquaintance with the London-based crime syndicate run by the Adams brothers, who were “always... ahead of the game” and crafted some “ingenious” ways to make money, which PIRA then replicated.¹¹⁵ Additionally, specialist financial knowledge was garnered from various Provo members’ time in prison interacting with individuals who had been convicted for those very offenses.¹¹⁶ Jim Cusack claims PIRA also had “a very large financial network linked to Irish-American gangster elements,” which was rooted in the arms smuggling trade and masterminded by Whitey Bulger and the Boston Mafia.¹¹⁷

As a result of PIRA’s external consultations with expert fraudsters, the movement developed collaborative partnerships with local gangs to conduct more sophisticated and larger-scale fraud, smuggling, and counterfeiting.¹¹⁸ For example, PIRA jointly coordinated various international cigarette smuggling operations, with the organized crime factions storing the imported goods in their mainland safe houses until they could be transported to Ireland.¹¹⁹ To some degree the scale of this trade can be evidenced by the extensive lung disease reported in the Northern Ireland counties, whose inhabitants were the main consumers of the counterfeit tobacco.¹²⁰ However, PIRA’s most significant lesson was how to invest illegally obtained cash. The group mastered the arts of registering a wealth of properties and new companies under “clean” business fronts, which then invested the money on behalf of PIRA. A good example was the development of the Odyssey entertainment complex in Belfast. Legal restrictions prevent this paper naming the owner, however, “Cook,” a former Senior Special Branch officer, reveals that the complex was valued at £51 million in 2004, at which stage police intelligence uncovered that PIRA related enterprises owned 20 per cent of its equity through the nameless businessman.¹²¹ Cusack also points to the emerging front-businesses in

Belfast's Conway Mill as a hub of these activities in the mid-1980s. The Mill is also referenced in Joe Cahill's biography, which comments that the "community projects" there were overseen by his brother.¹²² On the whole, these pseudo-legitimate dealings provided PIRA with a discreet and secure financial profile.

This "invaluable" network is thought to have continued expanding throughout the decade, leaving PIRA with an unquantifiable number of investments that "permeated every level of Northern Ireland business."¹²³ Its early success can be noted via a reference in O'Callaghan's memoirs, which records that after 1983, "money appeared to be less of a problem."¹²⁴ Indeed, by the 1990s, this sophisticated and lucrative fund-raising mechanism had become PIRA's main income source, with academics, journalists, and law-enforcement personnel alike arguing that it "became very much a Mafia-esque organisation."¹²⁵ It is telling to note that the ongoing claims of "Green Godfathers" of crime operating beyond the ceasefire can be traced back to PIRA-Sinn Féin having lost control of its criminal network.¹²⁶ By 1998, security force sources believe that the central leadership wanted to stop these illegal dealings.¹²⁷ Yet these activities had provided "very nice lifestyles" for the likes of former PIRA chief of staff, Thomas "Slab" Murphy, and according to "Cook," such individuals involved refused to stop.¹²⁸ Herein lie the roots of the organized crime networks that still permeate the region today.

In summary, the 1980s witnessed a greater level of complexity in how PIRA functioned and raised its domestic funds. Organized crime connections kept the armed insurgency and its political front financially afloat over the latter half of the campaign, contradicting Moloney's claim that PIRA-Sinn Féin was "broke" by 1996.¹²⁹ In essence, contrary to popular depictions, the majority of PIRA's volunteers were not inherently criminal fundraising experts, and did not immediately become so. In reality, the group was reticent about

becoming dependent on mafia-style individuals, and it was the underlying necessity for funds that had been the catalyst.

British Counter-financing

The final area this analysis explores is the British government's operations to impede PIRA's finances during the Troubles. This study observes that the British effort to obstruct PIRA's income mechanisms can be seen as lacklustre, and offers insights and critiques of the various initiatives pursued. It should be noted that the emphasis is on the period up until 1990, as the subsequent era saw a more focused security effort and has been more widely reported. Primarily, this section brings to light a covert counter-finance operation undertaken by the RUC's Criminal Investigation Department (CID) and Special Branch in the 1970s. This is a side of the security force effort that has, largely, yet to be publicly documented and analyzed. Crucially, this section will demonstrate that contrary to established thinking, the first decade of PIRA's existence was not totally void of counter-financing activities.

Fundamentally, the British counter-finance employed a two-pronged approach: policing and legislative. Amongst the earliest schemes led by security personnel, were the RUC's anti-racketeering units, known colloquially as the "Al Capone squad."¹³⁰ "Cook," who worked amongst the upper ranks of the RUC, confirms that these squads were established in 1983 with the "express purpose" of targeting paramilitaries' extortion units and their clubs.¹³¹ The *Sunday Times* provided frequent coverage of plans to "attack terrorist cash" (1988), and the proposed "war against racketeers who back[ed] PIRA" (1988).¹³² Yet, "Cook" argues the C19 and C13 squads represented the full extent of the police's counter-finance effort during the 1980s, and were made up of only 15 RUC officers who were trained detectives rather than financial investigators.¹³³ Moreover, this former officer claims that C19 "almost exclusively focused on Protestant paramilitaries as it was so easy to recruit informants in them,"

demonstrating a further lack of focus on PIRA.¹³⁴ Even so, O’Callaghan grants the anti-racketeering team more credit, arguing that whilst it had limitations and “couldn’t cut off the funds,” PIRA indirectly faced “huge pressure” in Belfast from their presence and “constant raiding.”¹³⁵

At an institutional level, the late 1980s saw revised antiterrorist legislation, which criminalized the funding of violent political organizations like PIRA and allowed the confiscation of their assets.¹³⁶ Yet relative lack of evaluation in the primary sources of the effectiveness of the Prevention of Terrorism Act and the Northern Ireland Emergency Powers Act on the financing of illegally armed organizations are indicative of their negligible impact on PIRA: an observation underlined by the fact that there were only four successful prosecutions for terrorist-financing before 1989.¹³⁷ Certainly, convictions were difficult to come by under the legislation, which according to “Cook” was worsened by the apathy of local judges towards fund-raising activities. This interviewee added that the prosecuting authorities were often “reluctant to pursue cases which... [had] very little chance of recovering actual funds from the terrorists who just moved it down South or abroad.”¹³⁸ Even after the introduction of the 2000 Terrorism Act, the challenge of proving fund-raisers’ direct affiliation to PIRA persists to this day. As a result, “Slab” Murphy, who law-enforcement agencies believed was a key PIRA financier, was sentenced to jail in 2016 not for assisting the organization but for tax evasion instead.¹³⁹

Likewise, the archives reveal useful insights into the various British governmental attitudes to confronting PIRA’s finances. In one instance, an internal report comments on suspicions that social security was contributing to sustaining nationalist paramilitary factions.¹⁴⁰ Yet the political impossibility of imposing a solution is contained within the same report, and the concept of infiltrating PIRA funds abandoned. Primarily though, the focus of the authorities

appears to have fixated on impeding American funding. A 1974 report on PIRA's fund-raising was wholly orientated around U.S. donations and documented the visit of John Hume, then Minister of Commerce in the short-lived Sunningdale Power Sharing Executive, to America to lobby against U.S. financial support for PIRA.¹⁴¹ This focus was replicated again in a "Thatcher Council Agenda" in 1984, which proposed political intervention "against the raising of funds [for PIRA] in the United States."¹⁴² However, as shown earlier, the level of NORaid's contribution was comparatively small, and therefore the degree of attention focused on interdicting PIRA's transnational finances was arguably ineffective in inflicting real damage to their treasury.

In essence, the primary research conducted for this study reveals a piecemeal and largely ineffective counter-financing effort in the first half of the campaign against PIRA on the part of the British state. Arguably, this stemmed principally from the inevitable absence of law-enforcement resources when confronted with widespread violent unrest.¹⁴³ Conceivably, the financial aspects of the conflict came to be seen of secondary significance in the broader security effort. Martyn Frampton, one of the foremost academics on the Irish Republican movement, speculates that there was also a "failure of imagination" within the security forces, with senior police and civil servants paying mainly lip service to the targeting of funds.¹⁴⁴ The lack of cooperation with the Irish Republic further hindered the counter-finance effort, with "Hunt" claiming the Irish police, the Garda Síochána, was ambivalent in its role against PIRA, and also lacked "the money or... expertise" to be of assistance.¹⁴⁵ It is perhaps as a result of these various issues having been largely addressed by 1990, and the enforcement of a comprehensive strategy, that the final decade of the campaign saw an improved disruption of PIRA's funds, employing the resources of MI5 to "hurt them badly."¹⁴⁶

The Anomaly: A New Insight from “D. Williams”

Despite the seemingly limited effort to combat PIRA’s finances during the early period of the British security effort, this study has uncovered an important inconsistency. The revelation suggests that a secret operation to target PIRA’s domestic fund-raising finances was initiated as early as 1974 by a military intelligence officer posted to Northern Ireland, “D. Williams.” The insight into this counter-finance effort is based largely on “Williams”’ first-hand account, having agreed to be interviewed for this study. His assertions are supported, where possible, by fellow interviewees, who were in active service during the period in question.

It is worth noting in advance that “Williams” claims that the operation under review was in communal terms “indiscriminate,” in the sense that it sought, in principle, to target “both the Catholics and the Prods [sic – Protestants].”¹⁴⁷ Nonetheless, “Joyce” – a British civil servant based in Northern Ireland – concedes that there may have been somewhat of a natural bias to concentrate on Republican finances, not least because Loyalists did not have the same large areas of control in Belfast, and hence the urgency was focused on PIRA.¹⁴⁸ “Joyce” also maintained that at its core this counter-finance operation was viewed “as a way to disrupt PIRA” and to seize on its vulnerabilities as a self-funded movement.¹⁴⁹ Consequently, this analysis refers to this operation only in its objective to impede PIRA’s funds.

The roots of this unprecedented operation supposedly began following “Williams”’ recommendation to law enforcement agencies in the early 1970s, that tackling paramilitary violence necessitated “cut[ting] off the head of the snake” – namely, the funds that sustained their campaigns.¹⁵⁰ “Williams” had accompanied police on a raid in which the RUC were elated to find weapons, but, according to his account, he concentrated on the seized documents pertaining to PIRA’s funds. “Joyce” confirmed “Williams”’ role in initiating the operation, noting the establishment of a special Committee on Paramilitary Economics in

response.¹⁵¹ Despite the pressure to focus directly on reducing the violence, the security forces thus became convinced that the “criminal side” of these groups – namely, the illegal fund-raising – required some attention, and action was authorized.

What subsequently emerged was an early “anti-funds squad” centred on the PIRA’s heartland of Belfast. It was “led by experienced fraud investigators from the then HM Customs and Excise” Department, and assisted by the “best detectives and [mainland] CID officers,” one of whom was recruited specifically for his experience combating organized crime, which included securing convictions against the Kray brothers, the notorious East London crime gang.¹⁵² “Williams” asserts that the responsibility fell to the Special Branch in Great Britain because the Northern Ireland police force was under overwhelming pressure to restore order in the first instance amidst civil collapse.¹⁵³ “Joyce” also adds that the RUC had an ambivalent reputation, and wanted to avoid provocation where possible.¹⁵⁴ Therefore, the counter-finance mission initially fell to this specially created squad.

Thereafter, it is contended, a “deeply covert proactive investigation,” ensued. The interviewees maintain that the initiative was successful in “building an incredible model” that mapped PIRA’s finance network.¹⁵⁵ Months of work rewarded the team with a growing understanding of where the money came from, and how it moved. For instance, well aware that the Falls Taxi Company was under PIRA’s control, the team took to investigating “where all the bank accounts [we]re... who the taxi drivers were etc.”¹⁵⁶ The subsequent deliberation over how to employ this information and who to target, resulted in the decision to employ “old fashioned civil law.”¹⁵⁷ “Cabbies” were the first targets, confronted for offences such as failure to declare their earnings, lacking a vehicle tax disc, or for using red (non-duty paid) diesel. “Williams” recalls that occasionally army road blocks would be set up in city districts, with the purpose of “get[ting] every single taxi for something.”¹⁵⁸ Another major operation

that has been more widely documented is the closing down of paramilitary “Shebeens.” Again, the offense was not for their paramilitary affiliations but tax-related or for failure to obtain a license.

However, the anti-finance squad’s vision was broader, and, fundamentally, the real value of these targets was providing leads into the higher ranks of PIRA and their central holding accounts. This was known as “Watching the money flow,” and “Williams” emphasizes that “asset-tracing to recover and confiscate ill-gotten gains” was the main objective of these minor operations.¹⁵⁹ As a measure of their initial success, “Williams” recounts:

...in the first operation after about four months work we took out 29 people one morning and charged them with over 160 separate offences... all were convicted. This caused some panic in the ranks as they tried to recover the bank accounts, which we had frozen... and we were able to identify the next level of paymasters.¹⁶⁰

“Williams” estimates that may be hundreds, “but not thousands” of assets were frozen in total between 1977 and 1979.¹⁶¹ However, assessing the real success of this mission is contentious, since the Belfast Court Records were not available for verification and insiders on both sides of the conflict generally disregard the impact of counter-finance initiatives.¹⁶² “Williams,” too, concedes that it took until around 1980 to see meaningful results, but maintains that “A” Branch “caused horrendous disruption” to PIRA in the subsequent decade.¹⁶³ The operation can also be attributed as an intelligence success, with Special Branch able to coordinate across departments and with informers to acquire information about who ran the clubs and their paramilitary associations. “Williams” asserted that because “it’s civil stuff... people will talk to you,” and many unsuspecting locals revealed crucial PIRA related information.¹⁶⁴

Still, major challenges remained for this operation, including *finding* PIRA's holding accounts. "Williams" emphasizes that locating these funds and understanding the flows was no simple task, requiring "hours and hours, looking at bank statements."¹⁶⁵ Another obstacle was acquiring the warrants to freeze assets once they were identified, which were not granted lightly. "Williams" explains that acquiring evidence was the biggest obstacle of all, clarifying that there was no chance of "forensics" and "word of mouth wasn't good enough."¹⁶⁶ This view is supported by "Cook," who adds that prosecution was unlikely because of lack of proof, and because "witnesses were not... prepared to give evidence against people who they knew would not forget [them]."¹⁶⁷ "Cook" also states: "the courts treated the suspects leniently, generally granting bail as the charges were not seen as serious."¹⁶⁸ Moreover, it should be reiterated that the operation was very much Belfast-orientated, with "Joyce" alleging that Special Branch "never ever really put the effort into rural areas" – despite the evidently lucrative smuggling activities there.¹⁶⁹

In summary, although this covert counter-finance effort faced inherent limitations, its success was measured not by the amounts frozen, but by its ability to disrupt PIRA's activities as well as to identify important networks and commanders. It is perhaps the nature of this operation, and its focus on the more obscure charges of tax evasion that has left it uncovered in the literature, with previous investigators perhaps searching for direct threads relating to "terrorist financing." Thus, with "Williams'" revelations in mind, a more effective picture emerges of Britain's counter-finance strategy and of officials' early concerns regarding the funding of PIRA.

Conclusion

Finance is a key strategic resource in any armed conflict, and there is no doubt that devotion to developing a viable economic support base was integral to PIRA's development and

survival throughout the period. The ramifications of PIRA's fund-raising mechanisms are still widely visible today from the continued support by Irish-Americans, to the persistence of organized crime in Northern Ireland.¹⁷⁰ This study has, though, provided a counter-narrative to the popular history and the somewhat vague awareness surrounding the Provisional IRA's finances. It has revised the understanding of how one of the longest-surviving insurgent movements sustained itself over thirty years, the conditions under which certain funding mechanisms were employed, and how the opposing forces of the British state operated to target the economic lifeblood of the organization. More specifically, this study analyzed how the financing of PIRA was a multifaceted operation. It considered the role of American donations, and found them to have been exaggerated in the contemporary literature. This contention is based on revelations from hitherto under-utilized sources, and new quantitative calculations that compared the estimated income from non-U.S. fund-raisers with the donations sent from NORAID. By distinguishing between America's economic and material contributions, which other works often do not acknowledge, this study demonstrated how U.S.-based financial assistance was, to a greater degree, of secondary importance. This study also revealed that Belfast and South Armagh were pivotal to the financing operation, and brought to light the opportunities for illicit fund-raising activities in an economically deprived and conflict-ridden province.

Additionally, an anecdotal context behind PIRA's involvement in organized "white collar" crime networks during the 1980s was presented. Utilizing interview material, this research investigated PIRA's early financing activities. It revealed that such activities were influenced by Sinn Féin's political rise and its associated demand for funds. Whilst it is outside the scope of this paper to establish the extent to which Sinn Féin profited from such criminal activities, or the extent to which it still does, it poses an interesting question in the current political climate.

Finally, this analysis explored the understanding of PIRA’s economic evolution from the perspective of its primary opponent, the British state. Through doing so, this study contributes a corrective to the under-researched role of counter-finance. The research also presented an original perspective into a covert Special Branch operation initiated in the 1970s to frustrate PIRA’s fund-raising endeavors. The interviewee “Williams” summarized his own involvement in the counter-financing mission as a “demoralizing,” and a “very long and tortuous track.” He went onto state, however, that “by focusing on that...[I like to think] we implemented the key tiles that brought about the peace.”¹⁷¹ Whilst this operation is presumed to have disrupted PIRA’s finances, more evidence is needed to ascertain whether it genuinely hindered the group. Indeed, there exists much room for further exploration of this initiative, and many other areas of contention presented in this research. Yet, equally, perhaps on balance it is not inaccurate also to conclude that counter-financing initiatives did, in their small way, contribute to the final ending of the conflict.

Appendix 1

Sources of income & Tentative annual Calculations	Methodological breakdown
Associated clubs (& machines) £300,000 £1,144,000 +	- Williams estimates that the associated clubs provided the local paramilitaries with “£20-25000 a week.” ¹⁷² Annual calculation = £22,000 x 52 weeks = £1,144,000. - “Cook” claims that the returns from the “Martin Forsythe club/ Felons club/South link ESA Club / Ardoyne club...[declared a turnover of] £3/4 million a year.” ¹⁷³ If these four clubs alone generated this amount, the figure above representing all twenty can certainly be deemed credible.

= **£1,444,000**

- Moreover, Cusack confirms that “dozens of these [clubs] with gross turnover[s] running into millions opened in Belfast.”¹⁷⁴
- In addition, “B. Hunt” asserted that there was a “whole load of [illegal slot] machines’ in the clubs, which generated ‘many hundreds of thousands a year collectively... it certainly wasn’t less.’”¹⁷⁵ = (taken to mean £300,000)

Additional considerations

- Tupman’s table (1998) declares that “shebeen subsidiaries” were making over £4 million.¹⁷⁶ However, there is no figure for the 1970s, which was presumably somewhat lower. Still, his calculation is a useful baseline.

It should be noted that Tupman’s exclusive use of the term “shebeen” may have been quite loose, as this made reference only to the unlicensed drinking dens which “Cook” claims raised “very little money.”¹⁷⁷
- Although there were security raids in 1977, they appear to have had little impact on stemming the flow of PIRA funds. Simply they forced the clubs become legal, and some were registered under a front name.¹⁷⁸
- Clubs kept their costs low, meaning their profits were maximized. It is still uncertain what percentage of their net profit PIRA received, though the fact the movement controlled the clubs indicates that it was likely to have been considerable.

<p>Protection rackets / Extortion/ Kidnappings</p> <p>= N/A</p>	<p>The 1976 internal government report concludes it is “impossible” to estimate a figure for this fund-raiser.¹⁷⁹ Therefore, whilst there are some rudimentary estimates from newspapers, this paper will not provide an estimate here considering even government officials lacked the confidence to do so.</p> <p>Additional considerations</p> <ul style="list-style-type: none"> • It is worth noting that Tupman believed that “damage insurance” was generating an annual income of £6.1 million by 1998.¹⁸⁰ • PIRA “controlled everything” according to “Williams,” and any operating tradesmen in the area had to pay a subsidy to the group.¹⁸¹ • It is also likely that extortion constituted PIRA’s main interaction with drugs. For instance, the Provos would seek payment from dealers like Tommy Mullen to allow his activities to go unhindered in their areas.¹⁸² • PIRA’s protection rackets did impact on some companies, with the construction group George Wimpey Ltd withdrawing from the province because of intimidation in March 1976.¹⁸³ • As for kidnappings, the capture of Ben Dunne in October 1981 generated \$1 million for instance, showing the occasional potential for success.¹⁸⁴
<p>Black cabs</p> <p>= £500,000</p>	<p>- Horgan and Taylor state that the Falls Road Taxi company declared an annual income of “US\$1 m... to the British taxation authorities.”¹⁸⁵ The footnotes show the authors were quoting a source from 1994, when the exchange was at £1=\$1.53. This was therefore the likely rate at which it was converted from the original sterling amount, making the tentative annual income in this period, £653,600. However, PIRA would not have received the entirety of these profits, and the income figure must therefore be reduced. It should also be reduced to represent the 1970s exchange rates more accurately.</p> <p>- Despite these considerations, Tupman cites security forces’ calculations that taxis contributed £750,000_per annum to PIRA’s treasury.¹⁸⁶</p> <p>- “Joyce” also confirms that PIRA taxis generated “very significant incomes” in the 70s.¹⁸⁷ Therefore a rounded sum of £500,000 seems</p>

	reasonable.
Libyan Donations = £100,000	<ul style="list-style-type: none"> - Cahill’s biography recounts that when the ship smuggling arms from Libya to Ireland was intercepted in 1973, “a sealed box containing between £40,000 and £50 000 in sterling” was thrown overboard and later recovered by an IRA diver.¹⁸⁸ - It is very possible the Libyans donated more quickly afterwards, as some of the assigned resources were withheld in 1973 in case the ship was intercepted.¹⁸⁹ - Whilst Libyan leader Colonel Mummar Gaddafi’s donations were sporadic, one <i>Sunday Times</i> article cites reports that Libyan agents had continued smuggling at least £2million in cash to PIRA between 1982 and 1986.¹⁹⁰ This gives an annual figure of £500,000. - The total given by Libya to PIRA to 1977 has been set at £5 million to PIRA.¹⁹¹ However, the lack of a reliable source to verify this claim, and the fact that this figure probably represented the cost of the arms he donated rather than a cash sum, means it can be largely discounted. - Nonetheless, when taking into account Cahill’s recording and the reported donations sent in the early 1980s, it does allow for the possibility of a modest but speculative figure in the realm of £100,000 a year during the 1970s.
Robberies: = £255, 000	<ul style="list-style-type: none"> - Cornick noted in his 1976 report that it is “reliably estimated” that between 1971 and 1974, PIRA netted £1,300,000 from bank raids. This equates to an annual average of £325 000 - The Police Service of Northern Ireland “Security Situation Statistics” documents that £1.8m was stolen in armed robberies from 1976 up till and including 1979.¹⁹² If we apply Tupman’s logic that 50 per cent of the robberies in the Republic were conducted by PIRA, and if it is assumed that each theft generated similar sums, then PIRA would have acquired £740,000 over these three years.¹⁹³ This produces an annual average of £185,000 over the final half of the 1970s. = Therefore, the average between £325 000 and £185,000 can be taken to represent the entire decade = £255, 000. <p>Additional considerations</p>

	<ul style="list-style-type: none"> It should be noted that although PIRA’s governing body, the Army Council occasionally distanced itself from certain heists, volunteers had been given tacit approval to conduct armed robberies. Therefore all heists that can be linked to PIRA are counted here.
Fraud (1970s account) =N/A	<p>Again, it is difficult to even make an estimate for this source of income due to the lack of available and/or credible data. Newspapers made unlikely estimations of multi-million pound frauds during this period.¹⁹⁴ The 1976 Internal government report simply indicates that there was ‘scope for the misuse of Government funds,’ unable to make any quantitative confirmations.¹⁹⁵</p> <p>Moreover, despite suspicions of mass social-security fraud, arguably this fund-raising mechanism soon withered out, with ‘insider’ Gerry Bradley documenting that exploiting benefits was quickly discouraged as collecting them could damage the group’s internal security.¹⁹⁶</p> <p>Therefore, in the absence of objective data, this fund-raiser cannot be allocated a figure.</p>

1980s

<p>The Northern Ireland Office estimated that PIRA had an annual income of £5.3 million by 1990, following its fund-raising expansion in the preceding decade.¹⁹⁷ Fraud and smuggling were the primary fund-raisers according to informers and law-enforcement personnel, and therefore the figures calculated below can be seen to correlate with the government’s data.¹⁹⁸</p>	
Fraud (1980s account) £300,000 £903,614 = £1,203,600 (rounded)	<p>- “According to the House of Commons Northern Ireland Affairs Committee...video piracy alone netted PIRA over \$1.5 million per year.”¹⁹⁹ (1998 conversion rate: \$1.66. = £903,614)</p> <p>- PIRA also established a “readymade distribution network” for criminals seeking to dispatch their stolen, smuggled or counterfeit CDs, MP3s, and clothing, according to “Hunt.”²⁰⁰ The group then received a “considerable cut” from the profits.²⁰¹</p> <p>- Harnden comments that between 1991 and 1997, PIRA received “hundreds of thousands of pounds” (taken to mean £300,000) from illegitimate compensation claims in South Armagh.²⁰²</p>

	- These are only a few examples of PIRA’s fraud involvements. The total sum presented can therefore be deemed a conservative one.
Smuggling £1, 500,000 300,000 + 416,000 = £2, 216,000	<p>- “Cook” recounts that PIRA were particularly involved in cigarette smuggling in the Far East by the late 1980s, and that “each 40 foot container was worth 500K in profit.”²⁰³ A superficial guess that PIRA managed to sell the full contents of 3 containers a year, gives a sum of £1.5 million.</p> <p>- Diesel smuggling was also rife in “Slab” Murphy’s farm, which straddled the border between the North and the Irish Republic. Harnden comments that “in 1998, Customs and Excise Officers in Northern Ireland estimated that at least £100 million a year was lost through smuggling: [and] the South Armagh Brigade was netting a substantial proportion.”²⁰⁴ It can be estimated that at least £300,000 went directly to the PIRA Brigade’s treasury, when taking into account the percentage extracted from the fraud profits.</p> <p>- Murphy’s farm also transported livestock and grain from the Republic into Northern Ireland several times over to benefit repeatedly from the European Economic Communities’ trading subsidies. “British intelligence believed that in the mid-1980s, at least £8,000...per week went to PIRA coffers through such schemes.”²⁰⁵</p> <p style="text-align: center;">= 8,000 x 52 weeks = £416,000</p> <p>- The total figure is supported further by O’Callaghan’s estimate that the smuggling trade was “making millions” for PIRA.²⁰⁶</p>

Appendix 2

List of archival files denied access and unavailable at The National Archive, Kew:

HO 325/540, Home Office, “Review of Special Branch Duties and Liaison with the Security Services” (1983-1994).

CJ 4/2832, Northern Ireland Office, “Paramilitaries and Economic Activities in Northern Ireland, Including Organised Crime” (1978-1979).

CJ 4/2830, Northern Ireland Office, “Paramilitaries and Economic Activities in Northern Ireland, Including Organised Crime” (1978-9).

CJ 4/3137, Northern Ireland Office, “Steering Group on the Economic Activities of Paramilitary Organisations” (1978)

PREM 16/1859, Prime Minister’s Office, “Review of Security Services” (1976-1978).

CAB 190/32, Cabinet Office, “Ireland Assessments and Summaries” (1972).

Notes

1. Richard English, *Armed Struggle: A History of the IRA* (London: Macmillan 2003), p.xxii.
2. See for instance English, *Armed Struggle*: Frank Burton, *The Politics of Legitimacy: Struggles in a Belfast Community* (London: Routledge & Kegan Paul, 1978).
3. Charles M. Sennott, “Robbery Spurs Look at IRA Criminal Ties’,” *Boston Globe*, 17 January 2005. Available at: http://archive.boston.com/news/world/europe/articles/2005/01/17/robbery_spurs_look_at_ira_criminal_ties/ (accessed on 1 January 2016).
4. See for example “IRA ‘Mafia’ Getting Rich,” *Irish Independent*, 2 February 2016.
5. Laura Donoughe, *The Costs of Counter Terrorism: Power, Politics and Liberty* (Cambridge: Cambridge University Press, 2008), p.135
6. A total of seven sources were interviewed for this study. With respect to government/security sources, most interviewees were former Royal Ulster Constabulary Special Branch Officers, while another we can only identify as “civil service.” The interviews were conducted in person, by telephone and via email correspondence.
7. M.L.R. Smith, “The Intellectual Internment of a Conflict: The Forgotten War in Northern Ireland,” *International Affairs* 75(1) (1999), pp. 77-97.
8. John Horgan and Max Taylor, “Playing the Green Card: Financing the Provisional IRA – Part 1,” *Terrorism and Political Violence* 11(2) (1999), pp. 8-9.
9. *Ibid.*, p. 25.
10. W.A Tupman, “Where Has All the Money Gone?” *Journal of Money Laundering Control* 1(4), (1998), pp. 303-304.
11. Toby Harnden, “*Bandit Country*,” *The IRA and South Armagh* (London: Coronet, 1999).
12. Jonsson and Svante, “Countering Terrorist Finances”, pp. 69-78.
13. Colin Clarke, *Terrorism, Inc. The Financing of Terrorism, Insurgency and Irregular Warfare* (Santa Barbara, CA: 2015), pp. 27-48.
14. English, *Armed Struggle*.
15. Tim Pat Coogan, *The IRA: A History* (London: HarperCollins, 1995); Patrick Bishop and Eamonn Mallie, *The Provisional IRA* (London: Heinemann, 1987).
16. Nick Ridley, *Terrorist Financing: The Failure of Counter Measures* (Cheltenham: Edward Elgar, 2012), p. 188.
17. James Adams, *The Financing of Terror: How the Groups that are Terrorizing the World Get the Money to Do It* (New York: Simon & Schuster, 1986).
18. Steve Kiser, *Financing Terror: An Analysis and Simulation for Affecting Al Qaeda's Financial Infrastructure* (Santa Monica, CA: RAND, 2005).
19. See Jack Holland, *The American Connection: U.S. Guns, Money, and Influence in Northern Ireland* (Boulder, CO: Roberts Rinehart, 1999).
20. See Jodi Vittori, *Terrorist Financing and Resourcing* (New York: Palgrave-Macmillan, 2011); Kiser, *Financing Terror*.

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21. See Horgan and Taylor, "Playing the Green Card: Part 1," p. 29; Tupman, "Where Has All the Money Gone?" p.303 and 309.
 22. Brendan O'Leary, "Mission Accomplished? Looking Back at the IRA," *Field Day Review* (2005) pp. 227-228. Available at <https://oconnellhouse.nd.edu/assets/39752/reviewessaysolearyfdr.pdf> (accessed 12 August 2016).
 23. "F. Cook," Email correspondence and telephone interview, London, 2016.
 24. Jim Cusack, "IRA Secret Agents in Civil Service Keep Republicans in Business," *Irish Independent*, 5 April 2015. Available at <http://www.independent.ie/irish-news/ira-secret-agents-in-civil-service-keep-republicans-in-business-31580211.html> (accessed 4 January 2016).
 25. "B. Hunt," Telephone interview, London, 2016. The "Boston Tapes" controversy, which saw incriminating interviews with former PIRA volunteers released prematurely without their permission, has not helped in this respect. Henry McDonald, "IRA Gunmen Face Arrest Over Boston College Belfast Tapes," *The Guardian*, 24 January 2015. Available at <http://www.theguardian.com/uk-news/2015/jan/24/ira-gunmen-face-arrest-boston-college-belfast-project-tapes> (accessed 7 January 2016).
 26. See English, *Armed Struggle: Ridley, Terrorist Financing*; Vittori, *Terrorist Financing and Resourcing*.
 27. See for example, Warren Richey, "On the Trail of U.S. Funds for IRA," *Christian Science Monitor*, 14 January 1985. Available at <http://www.csmonitor.com/1985/0114/anor1.html> (accessed 5 December 2016); Brian Hanley, "The Politics of Noraid," *Irish Political Studies* 19(1) (2004), pp. 1-27; Michael Jonsson and Svante Cornell, "Countering Terrorist Finances: Lessons from Europe," *Georgetown Journal of International Affairs* 8(1) (2007), p. 70.
 28. See for example, Rushworth M. Kidder, "From Boston to Belfast: America's Focus for the Irish 'Troubles': How Much Help Does the IRA Get From Here?" *Christian Science Monitor*, 27 August 1981. Available at: <http://www.csmonitor.com/1981/0827/082761.html> (accessed 10 December 2016); Kevin Cullen, "The IRA and Sinn Féin: America and the Conflict, PBS – Frontline (1998). Available at <http://www.pbs.org/wgbh/pages/frontline/shows/ira/reports/america.html> (accessed 10 December 2016).
 29. James Adams, "The Financing of Terror," in Paul Wilkinson and A.M. Stewart., *Contemporary Research on Terrorism* (Aberdeen: Aberdeen University Press, 1987), p. 393.
 30. Jonathan Duffy, "Rich Friends in New York," BBC News, 26 September 2001. Available at: <http://news.bbc.co.uk/1/hi/world/americas/1563119.stm> (accessed 10 December 2016).
 31. Anne Applebaum, "The Discreet Charm of the Terrorist Cause," *Washington Post*, 3 August 2005. Available at: <http://www.washingtonpost.com/wp-dyn/content/article/2005/08/02/AR2005080201943.html> (accessed 10 December 2016).
 32. See for example, Tom Reeve and Philip Ingram, "NORAIID Supporters Must Examine Their Consciences Over IRA Support," Security News Desk, 16 May 2016. Available at: <http://www.securitynewsdesk.com/opinion-noraid-supporters-must-examine-their-consciences-over-ira/> (accessed 10 December 2010).
 33. Bishop and Mallie, *The Provisional IRA*, p. 235.
 34. Brendan Anderson, *Joe Cahill: A Life in the IRA* (Dublin: O'Brien Press, 2003), p. 334.
 35. Holland, *The American Connection*, p. xvii.
 36. Foreign and Commonwealth Office (FCO), Foyle Special Collections, *The Provisional Movement and NORAIID* (London: British Information Services, 1986), p. 2.
 37. *Ibid.*, p. 2.
 38. *Ibid.*, p. 1.

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39. Bishop and Mallie, *Provisional IRA* p. 235; Holland, *The American Connection*, p. 36.
 40. Tupman, "Where Has All the Money Gone?" p. 305.
 41. See Glover figure in O'Leary, "Mission Accomplished," pp. 229-230; For NORAIID figures see Michael McKinley, "Lavish Generosity: The American Dimension of International Support for the Provisional Irish Republican Army 1968-1983," *Conflict Quarterly* (Spring 1987), p. 34.
 42. Michael McKinley, "The Irish Republican Army and Terror International," in Wilkinson and Stewart, *Contemporary Research*, p. 209.
 43. McKinley, "The Irish Republican Army," p. 209.
 44. Ibid.
 45. Holland, *The American Connection*, pp. 30-36.
 46. Ibid., p. 396.
 47. Sean O'Callaghan, Interview, London, 2016
 48. "Cook," Interview.
 49. "Hunt," Interview.
 50. Jim Cusack, Email correspondence, 2016.
 51. "Hunt," Interview.
 52. Horgan and Taylor, "Playing the Green Card – Part 1," p. 9, 20.
 53. Cusack, Email-correspondence.
 54. Adams, "The Financing Terror," pp. 394-395.
 55. Bishop and Mallie, *Provisional IRA*, p. 349.
 56. Horgan and Taylor, "Playing the Green Card – Part 1 p. 9; Sean O'Callaghan, *The Informer* (London: Bantam, 1999), p. 217.
 57. Kiser, "Financing Terror," p. 55.
 58. Horgan and Taylor, "Playing the Green Card – Part 1," p. 8.
 59. Adams, "Financing Terror," pp. 394-395; O'Callaghan, Interview.
 60. "Hunt," Interview.
 61. See Ed Moloney, *The Secret History of the IRA* (London: Allen Lane, 2002).
 62. Horgan and Taylor, "Playing the Green Card – Part 1," p. 13.
 63. The National Archives (TNA), Northern Ireland Office (NIO), CJ4/1762, "Internal Report by N.B Cornick" (November 1976).
 64. See Footnote 20 in Horgan and Taylor, "Playing the Green Card – Part 1."
 65. "Hunt," Interview. One of the most notorious bank raids ascribed to the IRA occurred some years after the Good Friday Agreement of 1998. On 20 December 2004 masked raiders seized £26.5 million (approximately \$51.6 million at contemporary exchange rates) from the Northern Bank in the centre of Belfast. The Police Service of Northern Ireland and the UK and Irish governments held PIRA responsible for the raid. The Provisionals have always denied any involvement and the investigation remains open. See Darwin Templeton, "The Provos Got So Much Cash From Northern Bank Heist They Could Not Handle It," *Belfast Telegraph*, 15 December 2014. Available at: <http://www.belfasttelegraph.co.uk/news/northern-ireland/the-provos-got-so-much-cash-from-northern-bank-heist-they-could-not-handle-it-30833641.html> (accessed 10 December 2016).
 66. TNA, NIO, CJ4/1762, "Internal Report."
 67. "Hunt," Interview
 68. TNA, NIO, CJ4-648. Appendix 9 to Annex F to the Joint Security Review (1974).
 69. *Daily Mail*, 23 October 1976.
 70. Cusack, Email correspondence.
 71. O'Callaghan, Interview.
 72. "Hunt," Interview.
 73. "Cook," Email correspondence

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74. Tupman, "Where Has the Money Gone?" p. 304.
 75. "Cook," Email correspondence.
 76. This conversion is based on the average exchange rate during this period (£1 = \$2.2). See the historical annual exchange rates at <http://www.measuringworth.com/exchangepond/>.
 77. McKinley, "Terror International," p. 215.
 78. O'Callaghan, *The Informer*, p. 225.
 79. It should be noted that whilst American funds were not the main source of income, they exceeded some non-U.S. fund-raisers when taken in isolation (see, for instance, the donations from Libya). This highlights the fact that the importance of America's financial contributions should not be dismissed. Annual influxes in donations meant that NORaid contributed more than the average annual figure. For example some \$313,000 was supposedly donated in the first six months of 1972 alone. This illustrates that America's financial significance could fluctuate depending on the individual month or year.
 80. Horgan and Taylor, "Playing the Green Card – Part 1," p. 10; For a fuller explanation of the Sinn Féin connection see John Horgan and Max Taylor, "Playing the Green Card: Financing the Provisional IRA – Part 2," *Terrorism and Political Violence*, 15(2), (2003), pp. 1-38.
 81. O'Callaghan, Interview.
 82. Ibid.
 83. "D. Williams," Interview, London, 2016.
 84. "Hunt," Interview.
 85. NIO, CJ4/1762, "Brief by Northern Ireland Office" (March 1976).
 86. O'Leary, "Mission Accomplished," pp. 229-230.
 87. Adams, "The Financing Terror," p. 397.
 88. Holland, *The American Connection*, p.xvii.
 89. Moloney, *The Secret History of the IRA*, p. 460.
 90. Ibid.
 91. FCO, *The Provisional Movement*, p. 2.
 92. O'Callaghan, Interview.
 93. Ibid..
 94. Bishop and Mallie, *The Provisional IRA* p. 232.
 95. Anderson, *Joe Cahill*, p.182.
 96. O'Callaghan, Interview.
 97. Ibid..
 98. Anderson, *Joe Cahill* p. 334.
 99. O'Callaghan, Interview.
 100. Ibid..
 101. Figure from Anderson, *Joe Cahill*, p. 334.
 102. O'Callaghan, Interview.
 103. See Holland, *The American Connection*, pp. 100-112.
 104. McKinley, "Terror International," p. 211.
 105. O'Callaghan, *The Informer*, p. 409.
 106. O'Callaghan, Interview.
 107. Tupman, "Where Has All the Money Gone?" p. 304.
 108. Ibid., p. 303.
 109. See Mark Oliver, "IRA 'Still Involved in Crime'," *The Guardian*, 1 February 2006.
 110. "Cook," Email correspondence: "RUC found a document detailing that Sinn Féin offices cost them £342,000/year."
 111. Horgan and Taylor, "Playing the Green Card - Part 1," p. 5.
 112. O'Callaghan, Interview.

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113. Ibid..
 114. O'Callaghan, Interview
 115. Ibid.. See Terry Kirby, "Busted: The Fall of Britain's Most Ruthless Gangster," *The Independent*, 8 February 2007. Available at: <http://www.independent.co.uk/news/uk/crime/busted-the-fall-of-britains-most-ruthless-gangster-435531.html> (accessed 15 August 2016). The relationship with the Adams family evidently ran deeper over time, with PIRA having later used one of their London yards to store the lorry used in the 1996 Canary Wharf bombing.
 116. Tupman, "Where Has All the Money Gone?" p. 308.
 117. Cusack, Email correspondence.
 118. "Cook," Email correspondence.
 119. Ibid.
 120. Select Committee on Northern Ireland, *The Nature and Scale of Organised Crime in Northern Ireland* (London: Houses of Parliament), 28 June 2006, Ev.133.
 121. "Cook," Email correspondence
 122. Cusack, Email correspondence; Anderson, *Joe Cahill*, p. 336.
 123. Adams, "The Financing of Terror," p. 398.
 124. O'Callaghan, *The Informer*, p. 226.
 125. "Cook," Interview
 126. See Godfather reference in Tim Pat Coogan, *The IRA: A History* (London: 1995), p. 58.
 127. "Cook," Email-Correspondence.
 128. Ibid.
 129. Moloney, *A Secret History of the IRA*, p. 459.
 130. Donoughe, *The Costs of Counter Terrorism*, p.135.
 131. "Cook," Interview.
 132. *Sunday Times*, 16 July 1988; *Sunday Times*, 21 July 1998.
 133. "Cook," Interview.
 134. Ibid..
 135. O'Callaghan, Interview.
 136. Donohue, *The Costs of Counter Terrorism*, pP.130-136
 137. N. Ryder, "The Fight Against Illicit Finance," *Journal of Banking Regulation*, 12(3), (2011), p. 263. Harnden, "Bandit Country" also notes investigative operations in South Armagh in the late 1980s. However, none resulted in any arrests. p.191.
 138. "Cook," Interview.
 139. Vincent Kearney, "Who is Thomas 'Slab' Murphy?" BBC News, 26 February 2016. Available at <http://www.bbc.co.uk/news/uk-northern-ireland-35551916> (accessed 27 February 2016).
 140. TNA, NIO, CJ4-648, "Appendix 9 to Annex F" (1974).
 141. TNA, Foreign and Commonwealth Office, FCO 26/1568, "Fund raising and the IRA," (1974)
 142. TNA, Cabinet Office, CAB 128/79/16, "Conclusion, Thatcher Council Agenda," (1984)
 143. "E. Joyce," Interview, London 2016.
 144. Martyn Frampton, Interview, London, 2016.
 145. "Hunt," Interview.
 146. "Cook," Email correspondence; See also Harnden, "Bandit Country," p.192, pp. 326-327.
 147. "Williams," Interview.
 148. "Joyce," Interview.
 149. Ibid..
 150. "Williams," Interview.

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151. "Joyce," Interview. Attempts to access files that related to this committee (and which could have provided further validation of these claims) via the Freedom of Information Act were denied.
 152. "Williams," Interview.
 153. Ibid..
 154. "Joyce," Interview.
 155. "Williams," Interview.
 156. "Williams," Interview.
 157. Ibid..
 158. Ibid..
 159. Ibid.. In this respect, the slow and bureaucratic workings of the civil courts became an unintended aid to interdicting the flow of money to the paramilitaries because once a bank account was frozen the holder could not be accessed again until a verdict was reached.
 160. Ibid..
 161. Ibid..
 162. See O'Callaghan, Interview: "[Counter-finance] didn't exist;" "Joyce," Interview: "become effective [only] later on;" Cusack, correspondence: "no real effort... ever made to hit their money sources."
 163. "Williams," Interview.
 164. Ibid..
 165. Ibid..
 166. Ibid..
 167. "Cook," Email correspondence.
 168. Ibid..
 169. "Joyce," Interview.
 170. Select Committee On Northern Ireland, *The Nature and Scale of Organised Crime in Northern Ireland*, Ev.133.
 171. "Williams," Interview.
 172. "Williams," Interview.
 173. "Cook," Email correspondence.
 174. Cusack, Email correspondence.
 175. "Hunt," Interview.
 176. Tupman, "Where Has the Money Gone?" p. 304.
 177. "Cook," Interview.
 178. Ibid..
 179. NIO, "Internal Report."
 180. Tupman, "Where Has All the Money Gone?" p. 304.
 181. "Williams," Interview.
 182. Horgan and Taylor, "Playing the Green Card – Part 1," p. 9.
 183. NIO, "Internal Report."
 184. Kiser, "Financing Terror," p. 57.
 185. Horgan and Taylor, "Playing the Green Card – Part 1," p. 8.
 186. Tupman, "Where Has All the Money Gone?" pp. 306-307.
 187. "Joyce," Interview.
 188. Anderson, *Joe Cahill*, p. 278.
 189. Ibid., pp. 270-280.
 190. *Sunday Times*, 20 April 1986.
 191. Bishop and Mallie, *Provisional IRA*, p. 242.

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192. Police Service of Northern Ireland, Table NI-SEC-08: Armed Robberies, 1969 to 2001-02, CAIN Online Records. Available at: <http://cain.ulst.ac.uk/ni/security.htm#06> (accessed 16 August 2016).
 193. Tupman, "Where Has All the Money Gone?" p. 305.
 194. *Sunday Telegraph*, 26 January 1975.
 195. NIO, "Internal Report."
 196. Gerry Bradley, *Insider: Gerry Bradley's Life in The IRA* (Dublin: O'Brien Press, 2011), p158-159
 197. Horgan and Taylor "Playing the Green Card – Part 1," p. 10.
 198. O'Callaghan, Interview; "Hunt," Interview; *Sunday Times*, 16 July 1988.
 199. Kiser, "Financing Terror," p. 56.
 200. "Hunt," Interview.
 201. Ibid..
 202. Harnden, "*Bandit Country*," p. 327.
 203. "Cook," Interview.
 204. Harnden, "*Bandit Country*," pp. 326-327.
 205. Kiser, "Financing Terror," p. 54.
 206. O'Callaghan, Interview.