

## Following the Money

### Muslim versus Muslim in Bosnia's Civil War

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A largely understudied aspect of the 1992–95 Bosnian war—the intra-Muslim war in northwestern Bosnia—illustrates the importance of local elites and micro-level economic incentives in civil wars.<sup>1</sup> Though short factual references to the conflict abound, there exists no systematic explanation as to why the intra-Muslim civil war—which resulted in close to twice the number of battleground deaths as the Serb-Muslim conflict in that area—occurred in the first place.<sup>2</sup> Why was there violent conflict within the Bosnian Muslim community at a time when its ethnic group was at war, facing intense violence and forcible expulsion by Serb and Croat forces? Primary source materials, including wartime documents as well as personal interviews with some of the war's leading actors, shed light on the reasons behind this abstruse internecine conflict. In civil wars where the broader conflict is cast in ethnic terms and the opportunity cost of fighting is high, that is, where GDP per capita is high, economic incentives can still seriously affect group behavior. In order to have this effect, there have to be high micro-level economic payoffs as well as local elites who can guarantee the survival of their constituents while providing access to these payoffs.

Previous hypotheses fail to explain the puzzle of Bosnia's intra-Muslim war. However, simple tools from consumer choice theory can be utilized to lay out a theoretical conceptualization of the trade-off between ethnicity and economic payoffs during civil wars in the presence as well as the absence of strong local elites. Bosnia's intra-Muslim conflict illustrates this theoretical mechanism.

#### **Relevant Literature and Hypotheses**

The recent war in Bosnia-Herzegovina is often used as a paradigmatic case of ethnic conflict. It is traditionally cast in terms of three warring ethnic groups, the Bosnian Muslims, the Bosnian Serbs, and the Bosnian Croats, with accounts differing on the nature and extent of involvement of the latter's respective kin states of Serbia and Croatia. The

overwhelming set of these works has focused on the macro-level ethnic cleavage rather than the possibly pertinent local cleavages.<sup>3</sup> Though many recognize the underlying role of a dilapidating economy and the decrease in foreign aid, very few works stray from the grievance path and look at nonethnic aspects as explanatory variables.<sup>4</sup> The intra-Muslim war in Bosnia is interesting in this regard because existing works on civil war can not readily explain it. The ethnic grievance school of thought can not account for the event since the conflict was intraethnic rather than interethnic.<sup>5</sup> And though the explanation that will be put forth in this article highlights the crucial role of economic incentives, dominant works in the greed—political economy of civil wars— school of thought can not justify the occurrence of such an event either.

There are many rationales as to why and how ethnicity facilitates collective action. All lines of argument point to a clear pattern of preference for intraethnic unity rather than interethnic cooperation.<sup>6</sup> On a basic and rather intuitive level, the primordialist school of thought suggests that ethnic groups are important to individuals because they satisfy their need to belong. This hypothesis of in-group preference is empirically reinforced by experimental research in the social sciences which has noted a strong trend for cooperation between individuals within the same group rather than across groups.<sup>7</sup> In more instrumental terms, ethnicity can provide several formal or informal social institutions that encourage collective action through the opportunity for repeated interaction and information sharing. Repeated interaction leads to an understanding of reciprocity as well as reputation costs that facilitate in-group policing and sanctioning, rendering opportunistic defection costly.<sup>8</sup> Moreover, ethnicity provides a readily available shared code for communication and social interaction—be it a common language, religion, or shared customs and norms—that allows for easy coordination. In turn, it can be used as a standard metric of group inclusion and exclusion, providing a low cost mechanism for controlling government allocation of resources and for capturing rents.<sup>9</sup>

It is therefore puzzling to see the type of in-group defection that led to the intra-Muslim war in Bosnia, particularly at a time of interethnic war, when the Muslims were being massively ethnically cleansed by the Serbs and Croats. The present consensus among civil war scholars suggests that ethnicity becomes particularly salient once state-level institutions break down, inducing individuals to seek security in group solidarity and hardening what could have previously been fluid ethnic identities.<sup>10</sup> Even instrumental and constructivist understandings of ethnicity recognize that identity change involves certain costs that are arguably higher at times of conflict, leading to the expectation that individual preferences for coordination along ethnic lines would be even stronger in a conflict context.<sup>11</sup>

Though economic incentives carry a great degree of explanatory power, none of the hypotheses derived by the dominant works in the political economy of civil wars readily explains the intra-Muslim conflict. While the grievance school suggests that conflict can be explained by preferences, that it is the result of injustices and inequalities suffered

by certain groups that choose to rise up against their exploiters, the political economy school is more focused on opportunity: rebellion can at times be utilized as a source of profit, leading to civil war.<sup>12</sup> Poor states, proxied by low GDP per capita, are more likely to witness conflict because they constitute rich breeding grounds for rebel recruitment since the opportunity cost of fighting is low. Moreover, areas that are rich in natural resources, such as oil, diamonds, and drugs, have a higher risk of conflict, be it because these resources can finance rebel movements or, based on the degree of state dependency, because they cause reduced state capacity.<sup>13</sup> While the per capita income in the Cazinska area of Bosnia that witnessed the intra-Muslim civil war was in relative terms higher than in other areas of Bosnia—that is, the opportunity cost of fighting was high—, and even though the area was not rich in any natural resources, it still saw conflict.

Many of these studies have been partly inspired by international relations theories on interstate warfare and have employed international security paradigms to explain intrastate conflict.<sup>14</sup> In line with that approach, they consider the main factions in the war as largely homogeneous units with a set of common preferences. Much like states, they treat ethnic groups, as well as different insurgent groups in conflict, in similar light: as unitary actors in a largely anarchic system. The relevant unit of analysis, therefore, remains aggregated, whether at the macro-level ethnic group, government, or insurgent group, with the elites and leaders of the group serving as the main actors behind the crucial decision making.

A recent systematic critique of this approach suggests that it largely ignores internal group dynamics as well as individual incentives and preferences.<sup>15</sup> Such critiques have long existed in the field of anthropology, economics, and sociology but until recently were only seriously raised by area specialists in political science and were thus largely ignored. This recent line of work has directed interest to the micro level, compellingly highlighting the need to consider individual level incentives as a way to get an accurate grasp of the conflict processes at play.<sup>16</sup>

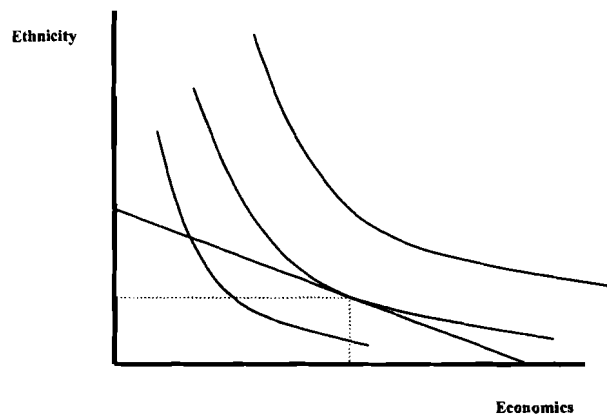
In the civil war context, political and military elites are identified as macro-level actors while individuals—combatants or civilians—are identified as micro-level actors. Even in the most democratic of contexts, however, the two are not always directly linked, and local elites serve as meso-level actors, that is, as intermediaries between the macro and micro levels. While identifying the set of macro and micro level rationales of action is undoubtedly important, it is equally important to focus on the set of macro and micro level interactions—the meso level—as a way to identify the relevant connections. More concretely, even in cases where the broader conflict is cast in largely macroethnic terms, local economic incentives can still prove important in the presence of charismatic local leadership (meso-level). In this case, ethnicity can be relegated to a cleavage of second-level importance. Economic payoffs can push people over the threshold where ethnicity matters, so much so that people are willing to fight against members of their own ethnic group. This effect can be at work only in the presence of strong local elites that can

guarantee the survival of their people while providing access to micro-level economic payoffs.

### Theoretical Conceptualization

A graphic representation from consumer choice theory can lay out a rationalist approach that informs the narrative of Bosnia's intra-Muslim conflict.<sup>17</sup> Theoretically, this conflict could be simplistically conceptualized as a trade-off between two goods: economic resources and ethnic identity. One can picture it on a two-dimensional plane with economic resources as one of the dimensions (x-axis) and ethnic identity as the other (y-axis) (see Figure 1). In peacetime an individual's survival, understood as standard of living, calls for reliance on economic resources. One should be primarily interested in securing the highest degree of economic resources possible to improve one's living conditions, and unless one lives in a patronage society, ethnicity is not important in guaranteeing such resources. In peacetime, therefore, ethnicity is costly, that is, one is better off devoting most of one's endowment to acquiring economic resources. In economic and graphic terms, the budget constraint—the slope of the line that captures the limit on the consumption bundles that an individual can afford for a given income—is rather flat.

Figure 1 Peacetime



The budget constraint and three indifference curves. Though one's utility is equal at all points of the indifference curve, for a given budget, the highest utility is attained at the point of tangency between the budget constraint and the indifference curve.

Each individual selects among the available activities—ethnicity and economics—by maximizing the utility they yield subject to a resource constraint that looks as follows.

$$[P_e \cdot A_e] + [P_i \cdot A_i] \leq W$$

where  $P_i$  is the price of ethnic activity,  $A_i$  is ethnic activity,  $P_e$  is the price of economic activity,  $A_e$  is ethnic activity, and  $W$  is individual's full income.

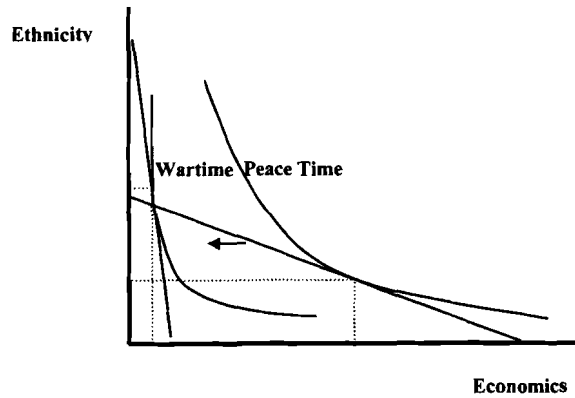
War is an exogenous shock, which reduces the individual's available budget. The individual's options become more limited in wartime than in peacetime. In the context of emerging wartime anarchy, where there is no governmental structure to guarantee security, the ethnic security dilemma suggests a turn to the ethnic group as a guarantor for protection.<sup>18</sup> Basic physical survival thus calls for reliance on ethnicity, in turn changing the relative price of ethnicity and economics, making ethnicity cheaper and economics prohibitively expensive. This change is graphically reflected in the steeper slope of the new budget constraint (see Figure 2). The individual's choices, however, depend not only on one's budget constraint but also on one's preferences over goods. These preferences are captured by indifference curves that indicate the individual's utility and show the consumption bundles that give one the same level of satisfaction. Examples of such indifference curves are depicted in Figure 1. While the individual is equally satisfied at all points on a given indifference curve, one is more content on higher indifference curves since those allow for higher consumption. At the optimum point, the point of tangency, the slope of the indifference curve equals the slope of the budget constraint. This is the highest utility level attainable given existing resource constraints as those are reflected in the budget constraint.

In this case, the peacetime trade-off between economics and ethnicity suggests that people are better off linking their survival to economic resources. The tangency point reflects a bundle with more economic resources than ethnicity. In wartime, in contrast, ethnically defined survival is by far the preferred option because there is too much uncertainty involved in opting for economic benefits. The negative payoff from even a low probability of not surviving is so high that one chooses to devote one's endowment on ethnic identity rather than economic resources.

However, in cases where there are high local economic benefits and strong local elites that can guarantee people's survival while offering access to those economic benefits, people face a different set of options. The wartime budget constraint shifts outward in a way that makes the trade-off between ethnicity and economics less steep, allowing people to attain a higher level of utility (see Figure 3).

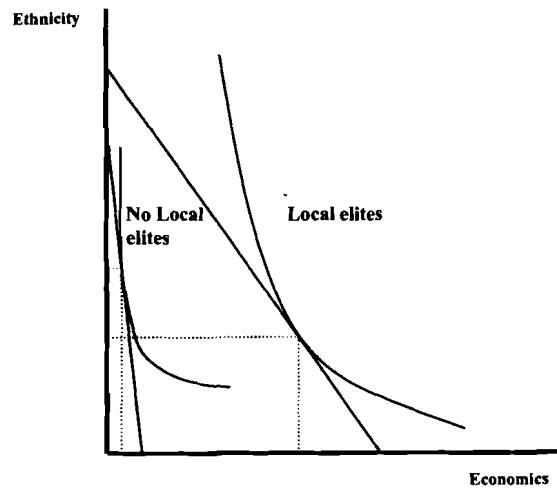
The intra-Muslim war in Bosnia illustrates that, even in situations where the primary cleavage of the conflict is ethnic, opportunity, broadly understood as local economic incentives, along with the presence of strong local elites, can have an effect on group behavior and can undermine group unity. This discussion is motivated by the idea that

Figure 2 War Outbreak



Exogenous shock of war lowers the budget and changes the relative price of ethnicity and economics.

Figure 3 Wartime



Wartime relative change of the budget constraint and prices of ethnicity and economics in presence and absence of influential local elites.

people are expected to act rationally in times of conflict on issues relating to their survival; they would opt for the warring side that is most likely to provide for their protection and survival. If the war is an ethnic war, the choice has already been made on the central level; the group that will provide protection will be the ethnic group, as suggested in Figure 2. For that understanding to be overcome, there has to be an alternative local reality that affects people's decisions. This reality translates as high economic incentives in the presence of strong local elites. These elites are seen as actors that can provide for and guarantee the survival of their people while simultaneously granting economic benefits. In this context, people would not have to give up their economic well-being to get protection. Their options are reflected on the side of local elite presence in Figure 3.

The importance of strong local elites should be underlined, since the trade-off would be too high if the local elites did not deliver. In that case, people's survival would be in jeopardy, rendering the disutility from not surviving infinitely high. Therefore, the budget constraint facing the people who do not have an established relationship with local elites and are not direct beneficiaries of the economic benefits is that denoted on the side of local elite absence in Figure 3. For those people, choosing the ethnic group as the protector—that is, conceptualizing the conflict on the macro-level—is the preferable choice. The intra-Muslim conflict in Bosnia will be used as a case to illustrate the mechanism.

### **Bosnia's Intra-Muslim Civil War**

**Timeline**<sup>19</sup> The Cazinska Krajina area—1,500 km<sup>2</sup> in size, with a prewar population of 180,000—is an overwhelmingly Muslim enclave in northwest Bosnia that includes the municipalities of Bihać, Cazin, and Velika Kladuša.<sup>20</sup> It borders areas in Croatia in the west and north and is geographically cut off from Sarajevo by dense Serb populations on its east and south. Though there were attempts to prevent ethnic polarization in the Cazinska Krajina area in April 1992 during the first few weeks of the Bosnian war, war broke out by the end of May 1992.<sup>21</sup> After a few months of fighting, Serb efforts to take over Bihać were unsuccessful. Though the area was constantly under some sort of siege by Serb forces, fighting subsided during the early months of 1993, especially after the declaration of Bihać as a safe area in April 1993.

But tensions increased when Fikret Abdić, a member of the presidency of Bosnia and Herzegovina and the local Muslim leader of Cazinska Krajina, who had set up an economic empire in the region under the name of Agrokomerc, declared the Autonomous Province of Western Bosnia (APWB) on September 27, 1993, in Velika Kladuša. The APWB had all the likings of a mini-state: "There is a Prime Minister, a government and a parliament, complete with all the usual trappings of the mini-state mania that has swept the former Yugoslavia. But the area remains very much a personal fief..."<sup>22</sup>

Indeed, the declaration of autonomy was highly controversial. While Abdić had

secured 50,000 signatures in support of the initiative for the creation of APWB and 75 percent of the delegates of local municipal councils had voted for autonomy, his opponents, Muslims from the Bihać area who opposed autonomy and sided with the ethnic line dictated by Sarajevo, suggested that signatures were collected in a coercive manner, with the assistance of the local police that was under Abdić's control.<sup>23</sup> Soon after the declaration of the APWB, amidst intense fighting among Serbs, Muslims, and Croats all around Bosnia and Herzegovina, Abdić signed a pact of cooperation and friendship with the Bosnian Serb Republic in October 1993 and an agreement on development of political and economic cooperation with the Bosnian Serbs and Bosnian Croats in November of the same year.<sup>24</sup> These agreements signaled the era of what Abdić's supporters called the first autonomy. Abdić's control of the area was strong, and locals would joke that after the end of the war all that would be left from the former Yugoslavia would be "Velika Srbija, Velika Hrvatska i Velika Kladuša"—Greater Serbia, Greater Croatia, and Greater Kladuša.<sup>25</sup>

The Fifth Corps of the Republic of Bosnia-Herzegovina Army (RBiH), which was comprised of Muslim fighters from the Cazinska Krajina area and was led by General Atif Dudaković, was the body representing the ethnically minded Muslims supporting the Sarajevo line of Bosnian-Muslim President Alija Izetbegović. Dudaković argues that Abdić was the one who started the war by declaring the APWB.<sup>26</sup> Abdić in turn claims that Dudaković declared war when ordering an attack that led to indiscriminate civilian deaths.<sup>27</sup> At the conflict's onset, the Cazinska Krajina area was literally split in two: people from Velika Kladuša and Cazin sided with Fikret Abdić, while people from Bihać sided with the Fifth Corps.

By January 1994 most of the area was under the control of the Fifth Corps, whose leadership signed a ceasefire with Muslim forces loyal to Abdić.<sup>28</sup> The ceasefire agreement was short-lived, and Abdić launched a new offensive on February 18, 1994. The fighting continued until the summer of 1994, and by late August Abdić's forces, along with 30,000 of his civilian supporters, were in full flight from Cazinska Krajina into neighboring Croatia.<sup>29</sup> While the Fifth Corps attained some victories, by mid December 1994 Velika Kladuša was back in Abdić's hands, signaling the start of what Abdić's supporters call the second period of autonomy, lasting until May 1995. In May 1995 the Fifth Corps broke through Serb lines around Bihać and, strengthened by newly brokered agreements on Croat-Muslim cooperation, swiftly scored decisive victories against Abdić's Serbian-backed army. The Fifth Corps marched into Velika Kladuša, and Abdić's people had to flee again, for the second time in less than a year.<sup>30</sup> In August 1995 Muslim and Croat leaders agreed to end the war and allow the return of Abdić's constituents to Velika Kladuša.<sup>31</sup>

**Analysis** Locally prevalent economic incentives, buttressed by the personality cult that was created around the local leader, Fikret Abdić, are the basic variables that explain Bosnia's intra-Muslim civil war. While geography, cultural differences, and the history



of local interethnic coexistence and cooperation seem to explain why differences would appear between Muslims in Cazinska Krajina and Muslims in the rest of Bosnia, they fail to account for the split of allegiances and preferences among the Muslims within the Cazinska Krajina region. Bihac, Cazin, and Velika Kladuša all fall within the same area, and all had undoubtedly been part of the same geographic and historic tradition. Nevertheless, Velika Kladuša and Cazin Muslims sided with the local leader, while Bihac Muslims stayed in line with the center, that is, Sarajevo. Geography, culture, and history of interethnic cooperation thus do not constitute sufficient explanations.

The dominant effect stems rather from micro-level economic benefits and local elites guaranteeing access to these benefits. Direct beneficiaries of these payoffs sided with the local leader, while indirect beneficiaries stayed loyal to the national elites. Velika Kladuša and Cazin Muslims, living in the Agrokomerc capital, were direct beneficiaries of the economic payoffs and more substantially influenced by the personality cult; Fikret Abdić ruled their community, looking down on them from his castle on the hill. Bihac Muslims, in contrast, more distant from the personal and economic empire of Abdić, were not directly affected; in their case, ethnic considerations trumped economic ones. Indeed, the four brigades that deserted the Fifth Corps and joined Abdić upon the start of armed hostilities were the 521 and 527 brigades from Velika Kladuša and the 503 and 504 brigades from Cazin. "These brigades were overwhelmingly comprised by workers of Agrokomerc [Abdić's firm] and their children."<sup>32</sup> A combination of economic benefits and strong local leadership is also the rationale that some of Abdić's prominent enemies use when explaining why the intra-Muslim war happened in the first place. Abdić's followers were primarily motivated by local level economic incentives, as well as by an attachment to him as, in their eyes, an extraordinarily giving and trustworthy leader.<sup>33</sup>

Thus, economic incentives, coupled with an affinity for the patron providing them, overcame ethnic affinity. This outcome is particularly astounding because it happened at a time when their Muslim brethren were being massively ethnically cleansed in other areas of Bosnia. For Abdić's people, local economic realities trumped national ethnic ones.

**Fikret Abdić: Savior or Traitor?** The personality cult in terms of the reverence and control Abdić exerted over his people was inseparably linked to the economic benefits that he provided. Abdić had turned the destitute area of Cazinska Krajina into a thriving regional economy in the 1970s and 1980s, during the time of socialist Yugoslavia. He established a big agricultural firm, Agrokomerc, which brought comparative wealth to a traditionally poor peasant area. Based in the town of Velika Kladuša, Agrokomerc became Yugoslavia's most prominent food-processing conglomerate, with over 13,000 workers and many different factories and outlets.<sup>34</sup> At its zenith, it ran 430 farms in fifty villages and had fifty-two factories and 17,000 subcontractors.<sup>35</sup> Literally, the whole town of Velika Kladuša and other areas in the Cazinska Krajina region lived from the revenues

of Agrokomerc, and locals called Abdić “Babo,” the local word for “Daddy.”<sup>36</sup> The regional economic development brought about by Agrokomerc gave Abdić cult status among his people. Even his opponents, including his main archrival, Fifth Corps General Atif Dudaković, recognized Abdić’s cult status and attributed it to his extraordinary work ethic.

Abdić had an extreme amount of energy when it came to his work. He only slept 3–4 hours a day. And he had power because he didn’t eat or drink much, he didn’t like women, he didn’t have any vices. He had a physical disability of one slightly shorter leg. He had a wife, Fadila, a son, a daughter Dunja, but I don’t think he paid much attention to them. His work and place in Agrokomerc came first.<sup>37</sup>

However, Abdić’s reign over Agrokomerc was not without controversy. He faced intense trial proceedings in 1987 in connection with the infamous Agrokomerc affair, arguably Yugoslavia’s biggest financial scandal. Having served as Agrokomerc’s chief executive for twenty years since 1967, Abdić ran the firm as his fiefdom. Thanks to his political connections as the local party headman, he convinced the local branch of Bosnia’s central bank to provide him with a high number of unsecured promissory notes that he in turn cashed at other banks. The issuance of worthless promissory notes was a common practice in the old Yugoslav economy. What made the Agrokomerc case so scandalous was the sheer scale of the fraud—the firm had issued \$400 million worth of unsecured promissory notes to sixty-three banks across Yugoslavia—highlighting the frailty of the Yugoslav economy by triggering a 250 percent inflation rate.<sup>38</sup>

The scandal, which came to be known as “Agrogate,” precipitated a notable fallout in the Bosnian Republic’s political scene, bringing more than a hundred Communist officials before committees of inquiry.<sup>39</sup> Abdić, in turn, was accused of undermining socialism and was convicted for “counterrevolutionary activities.” His jail term ended after two years and four months in investigative detention.<sup>40</sup> Apart from a serious shock to the Yugoslav financial system, the Agrokomerc scandal also had a lasting effect on the popular imagination, sparking a series of jokes. One had to do with Agrokomerc’s base town of Velika Kladuša, which literally means Great Kladuša. Instead of Velika Kladuša, people started calling the town Velika Kradusa, which in the local language translates as the Great Swindle.

Though the scale of the scandal was undoubtedly grand, notoriety boosted Abdić’s popularity. After being released from jail, Abdić decided to pursue a political career. Both the reformists and the Communists tried to recruit him in their ranks for Bosnia’s first multiparty elections, but Abdić instead joined the Party for Democratic Action (SDA), the ethnic party of the Muslims. Indeed, he came out triumphant with the highest number of votes, receiving even more votes than Alija Izetbegović, a seasoned politician in the Bosnian Muslim camp.<sup>41</sup> He nevertheless abdicated his position in favor of Izetbegović, and after his expulsion from SDA a year later, he started paving the way for the creation

of his own party, the Democratic National Union (DNZ).<sup>42</sup>

Even though his opponents recognized that Abdić had provided well for the area and his people from an economic perspective, they did not consider this rent-seeking rationale enough of a justification for the stance Abdić and his supporters took during the war.<sup>43</sup> For them, Abdić was no patron, but rather a traitor, playing pacifist to what they perceived as Serb and Croat aggression against Muslims.<sup>44</sup> Abdić, having gone on a fact-finding mission to some of the areas that had experienced severe ethnic cleansing early in the war, was aware of the atrocities that were being committed against Muslims in Bosnia and had witnessed first hand the hordes of ethnically cleansed Muslims seeking refuge in Cazinska Krajina.<sup>45</sup> A traitor for his opponents and a savior for his people, to this day Fikret Abdić remains a controversial figure. Though he is presently serving a fifteen year sentence for war crimes, all road signs from Cazin to Velika Kladuša still bear graffiti with the inscription BABO (Daddy—Fikret's nickname) or DNZ (Fikret's party).<sup>46</sup>

**Alternative Explanations** One could certainly argue that there are alternative explanations for Bosnia's intra-Muslim war. Geography is one of them. Though the area is almost 100 percent Muslim, it is an enclave, geographically cut off from Sarajevo and other Muslim areas and surrounded by islands of primarily ethnic Serbs as well as some Croats. Due to geographic proximity with Croatia, people from Cazinska Krajina had, during Yugoslav times, looked to Zagreb rather than Sarajevo as their natural urban center.

Apart from geography, people also mention the history of multiethnic coexistence that had survived considerable exogenous shocks. The area witnessed very limited atrocities during World War II, with Cazinska Krajina Muslims assisting the Serbs in their struggle against the Croatian fascist regime.<sup>47</sup> There was also the 1950 case of the Cazinska Buna, a multiethnic peasant uprising against a Communist attempt to impose collectivization. This uprising, which was short-lived, brought the different ethnic groups together, possibly because of the unrivaled brutality used by the Communist authorities to quell it.<sup>48</sup> Some even claim that interethnic cooperation in Cazinska Krajina has exhibited historic continuity that predates World War II. There was Mujo Hrnjica, the Muslim leader of Cazinska Krajina during Ottoman times, who believed in the flexible nature of ethnic alliances. Then during World War II there was Huska Miljkovic, a Muslim member of a party that cooperated with the Croat fascists and the Germans, as well as with the Serb Royalists, and at some point towards the end of the war was killed by a Muslim childhood friend. Supporters and opponents alike saw Abdić—as he saw himself—following in the footsteps of these men.<sup>49</sup> These historical events reflected and reinforced the interethnic coexistence in the area where Serbs, Croats, and Muslims had lived together for centuries.

Though both geographic and historic explanations appear plausible, they are certainly not sufficient. The ethnically minded Muslims of the Fifth Corps who fought against Fikret Abdić's Muslims were not from Sarajevo or other distant areas in Bosnia but

rather from the same geographic area, Cazinska Krajina; they therefore shared and were formed by the same traditions. Nevertheless, the Bihać Muslims chose to put their ethnic identity before their economic interests. The Velika Kladuša and Cazin Muslims, who had interacted with Abdić more closely and were the direct beneficiaries of Agrokomerc's economic benefits, chose otherwise.

Abdić convinced the people that he would get them peace and prosperity and that the blame for war in this area lies with the Bosniac leadership in Sarajevo and the Fifth Corps in Bihać.... Why go to war when you can be free without it was the way simple people reasoned.... People who were primarily for him were people who worked for Agrokomerc and their families.<sup>50</sup>

An additional alternative explanation is the possibility that Muslims in Cazinska Krajina were somehow culturally different from Muslims in the rest of Bosnia. After all, Bosnia's Muslims are not a monolithic group, and ideological differences predating the war had certainly existed. For instance, there were secular Muslims, like Fikret Abdić, who had been solidly entrenched in Yugoslavia's Communist system and more religiously inclined Muslims, such as Alija Izetbegović, a religious dissident who had served time in jail.<sup>51</sup> These differences, however, still do not explain the rift that occurred within the Cazinska Krajina area, since the conflict was not just a rupture between the center and the periphery but rather a conflict within the periphery.

While the Velika Kladuša Muslims would proudly admit to their local idiosyncrasies, they would never concede to being "lesser" Muslims. Indeed, it would be hard to assert that the Muslims of Cazinska Krajina were any less religious than the rest of the Muslims in Bosnia. Abdić's people insisted that they were by no means ethnically dissimilar to Bosnia's other Muslims. "One thing is clear: this was a true civil war... We are the same people, of the same faith, share the same customs but disagreed on how our society should be ruled."<sup>52</sup> Abdić never failed to mention the considerable amounts of money he spent rebuilding mosques and restoring the old city of Velika Kladuša. Moreover, there were several religious leaders—imams and muftis—involved in his movement.<sup>53</sup>

Indeed, *ex post facto*, Fifth Corps fighters and members of the SDA did not question the "Muslim-ness" of Abdić's fighters in terms of ethnicity and faith. None of the interviewees who opposed Abdić during the war suggested that Abdić's followers were any less religious or any less Muslim or that they differed on some account that could be considered "ethnic." Even staunch opponents who orchestrated and spearheaded the Fifth Corps operations against Abdić denied any "ethnic" difference and referenced the fact that families were split across the warring parties as a clear sign that the division was not "ethnic" in nature.<sup>54</sup> "In-group differences were false constructions. People of Krajina are in ethnic, cultural and linguistic as well as religious identity not any different from the rest of Bosniacs."<sup>55</sup>

Nevertheless, during the war the ethnically minded Muslims tried to "ethnicize"

the war. They attempted to create a religious rift and implied that the Muslims fighting for Abdić were not real Muslims but traitors who should be excommunicated. There was indeed a clear division among the religious figures in the area. Bihać county religious figures sided with the Fifth Corps, while those from Velika Kladuša and Cazin sided with Abdić. In September 1993 the Board of the Islamic Association of Bihać came up with a set of nine conclusions against imams and muftis that “had deviated from the right path.”<sup>56</sup> Among others, they demanded the removal of Salih ef. Colakovic, a high-ranking imam and Abdić supporter, from the Islamic Association and wanted to prevent him from delivering a speech in front of the department store in Velika Kladuša because they feared it could “further complicate the already intense atmosphere and result in unwanted incidents.”<sup>57</sup> They also demanded the prohibition of celebrations and religious gatherings outside of mosques without the approval of the Islamic Association Board of Bihać; declared themselves the only legitimate representative of Muslim believers in the area, claiming more than 90 percent support of the imams and the county’s religious schools; and supported the RBiH Army Fifth Corps press release issued earlier that month, which did not accept the initiative of the Abdić group to establish the APWB.<sup>58</sup>

The splits within the Islamic communities in the Cazinska Krajina with Bihać, on one side, and Velika Kladuša and Cazin, on the other, were evident in an announcement of the Islamic Association of Cazinska Krajina covering their activities from August 18, 1992, to September 14, 1993.

During the past Ramadan...lectures were held by specialists in medicine, law, education, agriculture etc. Approximately 6,000 people attended these sessions. I should note that the area of Velika Kladuša did not participate in these activities...Velika Kladuša printed out its own receipts for *zakat*.<sup>59</sup> Cazin, while originally worked with the rest of the municipalities, after Ramadan it refused to participate and kept the money for its area....This behavior is attributed to the fact that several imams have manipulated their membership in the assembly for their own interests.... Lastly there was a meeting in Velika Kladuša in 19.4.1993. The situation in that area is the worst....<sup>60</sup>

This document also declared upcoming elections for the position of Mufti of Bihać. The newly elected Mufti of Bihać, Professor Hasan ef. Makic, then proceeded to issue a *fatwa* on November 24, 1993.<sup>61</sup> With the bloodshed that had occurred and the treatment of members killed on Abdić’s side, the *fatwa* declared that those who voluntarily chose to bear arms against fellow Muslims are *murtedi*, outlaws of the Muslim Faith. “Anyone in a leading role in the outlaw army or administration of the autonomous government,” the *fatwa* declared, “cannot be buried by Islamic regulation and should be considered a pagan.”<sup>62</sup> Regular Islamic laws would apply only to those who had been forcibly mobilized by Abdić’s government. Additionally, “all those who got killed by a rebel defending Allah and the fatherland of the Bosniac people would hold the title of *shhid* [martyr] and would be entitled to all religious honors.”<sup>63</sup>

While the ethnically minded Muslims used the policy of ethnicization as their

ideology, the economically minded ones also constructed an ideology to match their economically based incentives. They argued that they were pacifists and proponents of interethnic cooperation rather than ethnic war.<sup>64</sup> According to Admil Mulalić, one of Fikret Abdić's wartime commanders, "the economy was more important for us than the ethnic element...and people fought for the liberal ideals that related to this economic ideology and not just for benefits and for Fikret Abdić as our man."<sup>65</sup> Muhamed Skrgić, one of Agrokomerc's managers and a current DNZ member, also suggested that the fight was over different ideas: the liberal economic ideal and the pacifist-ethnic coexistence ideal versus the intolerant ethnic ideational camp.<sup>66</sup> For them, the ethnically minded Muslims were in this case fundamentalist, intolerant, and aggressive, since they did not allow their ethnic kin to act on their own rationalist and ideational grounds. Interestingly, they would portray their ethnic brethren in the same terms employed by Serbs and Croats, calling them Islamic fundamentalists, aspiring to the creation of a solely Muslim Bosnia.<sup>67</sup> In arguing for why this northwestern province of Bosnia should be allowed to have autonomy, Abdić would often invoke multiethnic rhetoric. "The being of BiH has been preserved over here and it can, objectively, initiate similar processes in other parts of the country. That is the big advantage of this area, and it has to be preserved."<sup>68</sup>

Despite the difference in ideologies, with one being more "ethnically" oriented than the other, it is interesting to note that the Muslims in Velika Kladuša to this day call themselves Muslims and not Bosniacs. In this way the economically minded Muslims can still differentiate themselves from the ethnically minded Muslims who took up the term Bosniac as their ethnic identifier during the war. Additionally, it is in agreement with the ethnically ecumenical and tolerant ideology that they claim to have espoused during the war, since they chose to preserve the word that was used in the former Yugoslavia when Muslims, Serbs, and Croats lived more or less harmoniously together among other ethnic groups in multiethnic Yugoslavia.

Another alternative explanation than geography, history of interethnic cooperation, and cultural differences is the role of the international community. Some have argued that international agreements, such as the January 1993 Vance-Owen plan and the August 1993 Owen-Stoltenberg plan, played a role in assisting Abdić to pursue the declaration of autonomy of the Bihać province, thus causing the intra-Muslim war.<sup>69</sup> Fikret Abdić was present at international talks in Geneva when the Cazinska Krajina area was assigned to constitute province/canton number one. Though the international negotiations might have been conducive to the declaration of the autonomous province, they certainly did not cause it. After all, these agreements made provisions for several different cantons and independent areas, but none of the other areas had autonomist movements similar to Abdić's.<sup>70</sup> There were clearly particularities to the Cazinska Krajina case, much along the lines of those outlined above, that went beyond international agreements.

The last alternative explanation that needs to be addressed is whether there were any other differences between Velika Kladuša and Bihać that were created during wartime

and were not related to microeconomic incentives or Abdić's local leadership. One should note that the conditions between Bihać and Velika Kladuša were not substantially different during the early stages of the war and only became notably different after Abdić's declaration of an independent ARWB in October 1993. At the beginning of the war, local elites from Bihać, Cazin, and Velika Kladuša had reached a ceasefire agreement with the local JNA commander. While the Serbs were asserting their control over territories in eastern and central Bosnia, they did not manage to capture the broader Bihać area, and the fighting subsided considerably in 1993. The area remained under solid Muslim control until the intra-Muslim fighting.<sup>71</sup> Indeed, the most fighting in the area was a result of the intra-Muslim conflict and did not predate it. There are thus no notable differences, other than the strong local leader and the presence of local economic incentives, that could serve as an explanation for the differences in behavior between Bihać Muslims, on the one hand, and Velika Kladuša and Cazin Muslims, on the other.

## **Conclusion**

The theoretical framework and the presentation of Bosnia's intra-Muslim conflict in this article are jointly informed by the idea that individuals are expected to act rationally in times of conflict on issues relating to their survival. People will support the warring side that is most likely to provide for their survival and well-being. If the war is an ethnic war, the instinctive expectation is to seek protection in one's respective ethnic group. For that macro-level understanding to be overcome, there has to be an alternative exogenous or local reality that affects people's decisions. Indeed, recent works on civil wars have identified the presence of micro-level incentives and their effects on civil war outcomes. The theoretical mechanism presented in this article emphasizes the importance of meso-level factors—local elites—that have so far been inadequately addressed. More specifically, local elites can capture important interaction effects between micro-level economic incentives and macro-level ethnic cleavages. The meso-level thus serves to complement other theories of civil war and to account for puzzling outcomes, such as intraethnic conflicts, that the dominant approaches fail to explain.

In that regard, the theoretical mechanism is not meant to be case-specific to the intra-Muslim conflict in Bosnia but rather attempts to account for a phenomenon that can be expected across civil war cases. The intra-Muslim conflict in Bosnia is selected because it is one of the hardest cases to illustrate this point; the evidence for a model of the sort outlined here would be stacked against it. Given the strongly ethnic character of the conflict, as judged by the ethnic nature of the targeting and violence, as well as the intense violence confronting the Bosnian Muslims, one would expect the highest degree of ethnic unity and the least relevance or role for local elites and microeconomic incentives. The latter two factors, however, still prove relevant. Micro-level incentives filtered through

meso-level local elites undermined macro-level group unity going against in-group ethnic prerogatives.

The case of the intra-Muslim war in Bosnia thus illustrates the fact that, even in situations where the primary cleavage of the conflict is strongly ethnic, the role of micro-level economic incentives and meso-level local elites can still have an important effect on group behavior. It highlights the need to account for local level elites and consider how they can serve as links between macro and micro level interpretations of civil wars to explain puzzling outcomes, such as intraethnic conflicts, that the dominant macro and micro approaches fail to predict and explain.

## NOTES

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1. Bosnian Muslims are referred to as Muslims rather than Bosniacs because the events described predate the adoption of the latter term. The term Muslim dates from the Austro-Hungarian reign over Bosnia and Herzegovina, and though broadly used, it was elevated in status only in 1971, when Muslims became Yugoslavia's sixth constituent nation, along with Serbs, Croats, Slovenes, Macedonians, and Montenegrins. The term Bosniac, which became popular during the 1992–1995 war, was originally meant to refer to all citizens of Bosnia and Herzegovina irrespective of nationality. Having failed to amount to a broad civic identity, it instead came to be identified with Bosnian Muslims. Bosniac was formally codified as the newly espoused term for Muslims in the March 18, 1994, Washington Agreement on the constitution of the Bosnian-Croat Federation. See Steven Burg and Paul S. Shoup, *The War in Bosnia-Herzegovina: Ethnic Conflict and International Intervention* (Armonk: M. E. Sharpe, 1999), pp. 19–20, 36, 41–42, 68, 195–96.

2. A total of 2,260 Muslim fighters died in the intra-Muslim conflict, as compared to approximately 1,300 who died in combat against the Serbs in the same region. Interview with General Atif Dudaković, Sarajevo, July 12, 2004; Smail Kličić, *Međubosnjački Sukob u Cazinskoj Krajini 1992-1995* [Intra-Bosniac Conflict in Cazinska Krajina 1992–1995] (Bihać: Bihać University, 2002), p. 176.

3. Misha Glenny, *The Fall of Yugoslavia: The Third Balkan War* (New York: Penguin Books, 1993); Michael Ignatieff, *The Warrior's Honor: Ethnic War and the Modern Conscience* (New York: Henry Holt and Company, 1998); Burg and Shoup; Roger Petersen, *Understanding Ethnic Violence: Fear, Hatred and Resentment in Twentieth-Century Eastern Europe* (New York: Cambridge University Press, 2002), among others. Mart Bax, "Warlords, Priests and the Politics of Ethnic Cleansing: A Case Study from Rural Bosnia Herzegovina," *Ethnic and Racial Studies*, 23 (January 2000), 16–36, who discusses micro-level dynamics in Herzegovina, is a widely cited exception.

4. Susan L. Woodward, *Balkan Tragedy: Chaos and Dissolution after the Cold War* (Washington, D. C.: Brookings Institution Press, 1995); John Mueller, "The Banality of 'Ethnic War,'" *International Security*, 25 (Summer 2000), 42–70; V. P. Gagnon, Jr., *The Myth of Ethnic War: Serbia and Croatia in the 1990s* (Ithaca: Cornell University Press, 2004); Stathis Kalyvas and Nicholas Sambanis, "Bosnia's Civil War: Origins and Violence Dynamics," in Paul Collier and Nicholas Sambanis, eds., *Understanding Civil War: Europe, Central Asia, and Other Regions*, vol. 2 (Washington, D.C.: World Bank and Oxford University Press, 2005), pp. 191–229.



5. Ted R. Gurr, *Peoples versus States: Minorities at Risk in the New Century* (Washington, D.C.: United States Institute of Peace Press, 2000); Havard Hegre et al., "Toward a Democratic Civil Peace? Democracy, Political Change, and Civil War 1816–1992," *American Political Science Review*, 95 (March 2001), 33–48.
6. For similar discussions, see Timur Kuran, "Ethnic Norms and Their Transformation through Reputational Cascades," *Journal of Legal Studies*, 27 (June 1998), 623–59; Robert H. Bates, "Ethnicity," in David Alexander Clark, ed., *The Elgar Companion to Development Studies* (Cheltenham: Edward Elgar, 2006).
7. Henri Tajfel et al., "Social Categorization and Inter-group Behavior," *European Journal of Social Psychology*, 1 (June 1971), 149–77.
8. James D. Fearon and David D. Laitin, "Explaining Interethnic Cooperation," *American Political Science Review*, 90 (December 1996), 715–35.
9. Kanchan Chandra, *Why Ethnic Parties Succeed: Patronage and Ethnic Headcounts in India* (Cambridge: Cambridge University Press, 2004).
10. Barry Posen, "The Security Dilemma and Ethnic Conflict," in Michael Brown, ed., *Ethnic Conflict and International Security* (Princeton: Princeton University Press, 1993), pp. 103–24; Chaim Kaufmann, "Possible and Impossible Solutions to Ethnic Civil Wars," *International Security*, 20 (Spring 1996), 136–75; Stephen Van Evera, "Primordialism Lives!," *APSA-Comparative Politics*, 12 (Winter 2001), 20–22.
11. Wilbur John Coleman II and Francesco Caselli, "On the Theory of Ethnic Conflict," (ms., London School of Economics, 2006).
12. James D. Fearon, "Rationalist Explanations for War," *International Organization*, 49 (Summer 1995), 379–414; Paul Collier and Nicholas Sambanis, "Understanding Civil War: A New Agenda," *Journal of Conflict Resolution*, 46 (February 2002), 3–12. Whatever is not explained by preferences or opportunity can be a result of misperception, that is, incomplete or asymmetric information among parties or problems relating to commitment or indivisibility of issues.
13. Paul Collier and Anke Hoefler, "Greed and Grievance in Civil War," World Bank Policy Research Paper, 2355 (Washington, D.C.: World Bank, 2000); James D. Fearon and David D. Laitin, "Ethnicity, Insurgency, and Civil War," *American Political Science Review*, 97 (February 2003), 75–90.
14. Posen; James D. Fearon, "Commitment Problems and the Spread of Ethnic Conflict," in David Lake and Donald Rothchild, eds., *The International Spread of Ethnic Conflict: Fear, Diffusion, and Escalation* (Princeton: Princeton University Press, 1998).
15. Stathis Kalyvas, *The Logic of Violence in Civil War* (New York: Cambridge University Press, 2006).
16. Rogers Brubaker and David D. Laitin, "Ethnic and Nationalist Violence," *Annual Review of Sociology*, 24 (1998), 423–52.
17. N. Gregory Mankiew, *Principles of Economics* (Orlando: Dryden Press, 1998), pp. 447–62.
18. Posen.
19. This timeline draws from primary interviews and sources, as well as from descriptions of events in Laura Silber and Alan Little, *Yugoslavia: Death of a Nation* (New York: Penguin Books, 1997); Burg and Shoup; Tim Judah, *The Serbs: History, Myth and the Destruction of Yugoslavia* (New Haven: Yale University Press, 1999); Kličić.
20. At the 1995 Dayton Accords all these municipalities were assigned to the same administrative unit of the Croat-Bosniac Federation, Canton I.
21. Glenny, pp. 152–53; Silber and Little, pp. 129–30.
22. *New York Times*, July 4, 1994.
23. Kličić, pp. 91, 168.
24. "I could either protect this area through arms or through agreements. It would not pay off to do it militarily because we would be endangering the biggest capital of that area, the people, as well as jeopardizing the area's vast industrial potential. The agreements, except for agreements on cessation of hostilities, were also economic. The essence is that we Autonomists opened a corridor from Karlovac [in Croatia] to Velika Kladuša for goods and people, for trade and travelers. In order to get food we either had to fight and use violence or come to an

agreement with the Serbs and Croats." Interview with Fikret Abdić, Karlovac Jail, Croatia, July 24, 2004.

25. Judah, p. 245.

26. Interview with Dudaković.

27. "The Fifth Corps chose the military way because they did not have the support of the people. They [the Fifth Corps] knew there was going to be a war. They planned it....There was no vote on who was for me and who was for Alija [Izetbegović] in Cazin and Velika Kladuša. The Fifth Corps decided that." Interview with Abdić.

28. "SPORAZUM o prekidu dejstava i neprijateljstva" [Agreement on Ceasefire and Cessation of Hostilities between the APWB and the Fifth Corps], January 18, 1994.

29. Interview with Abdić; interview with Dudaković.

30. Judah, p. 247.

31. "SPORAZUM" [Agreement between the Bosnia-Herzegovina Army, Croatia, and the APWB], Vojnić, August 8, 1995.

32. Kličić, p. 168.

33. "Abdić entered politics as a way to further economics. For him war was a continuation of economics—not politics—by other means." Interview with Rasim Delić, Sarajevo, July 16, 2004.

34. According to a local writer: "Back in late sixties, Velika Kladuša had barely fifty meters of asphalt road, one TV set kept under lock-and-key in the community centre and endemic syphilis and infectious hepatitis... raging across this over-populated area. 'Agrocommerce' paved with asphalt the streets in the villages around Velika Kladuša and Cazin, brought electricity and water supply system and poultry farms and factories kept cropping up all around. Once markedly poor villages...skipped the century of backwardness and joined civilization overnight." *AIM Sarajevo*, July 31, 2001.

35. *Vreme News Digest Agency*, No. 152, Aug. 22, 1994.

36. "I didn't just have 13,600 people as employees but also had 7,000 subcontractors in the villages that made as much as the employees or more. That's why they started calling me Daddy....If someone were to employ 20,000 in Bosnia and Herzegovina nowadays they wouldn't just call him Daddy; they would call him God." Interview with Abdić.

37. Interview with Dudaković.

38. Kenneth Banta, "All the Party Chief's Men," *Time Magazine*, Sept. 28, 1987.

39. *Vreme News Digest Agency*; Woodward, pp. 87-88.

40. Banta; *Vreme News Digest Agency*.

41. Silber and Little, p. 211.

42. There has been much speculation as to why Abdić agreed to abdicate his position. He suggested that the party cadres forced him to, openly siding with Izetbegović as the candidate of choice. Interview with Abdić.

43. Interview with Dudaković; Interview with Delić.

44. Roger Cohen of the *New York Times* provides characteristic examples of how Abdić's supporters rationalized their stance. "The only reason that Velika Kladuša has not been destroyed by the Serbs is because Abdić has opted for peace....Izetbegović's road is the road of destruction. Does he even care if his people are hungry? We are all very sad about what the Serbs did to Muslims in Bosnia, but fighting will bring us nothing now." *New York Times*, July 4, 1994. Also: "Asked if Mr. Abdić and his followers were not traitors to the tens of thousands of Muslims killed and hundreds of thousands evicted from their homes in Bosnia by the Serbs, Mr. Kajtažović replied: 'Our solidarity with the Muslims killed is to end the war. What solidarity is it to have more people die? Mothers cannot produce Bosnians as fast as Izetbegović is killing them.'" *New York Times*, Nov. 13, 1994.

45. "'Bijeljina was practically empty' Abdić said in one of his fact-finding missions as a member of the presidency. 'I met with the local authorities, they told me what had happened, but there wasn't a single Muslim there, so we couldn't discuss the problem as a whole. Muslims didn't answer our appeal. They were too scared to come out, and especially scared to talk about it all.'" Silber and Little, p. 225 Also see Fikret Abdić, "POLAZNE OSNOVE ZA FORMIRANJE PROVINCIJE BROJ 1" [Starting Basis for the Foundation of

Province Number 1], Velika Kladuša, May 1993, p. 3.

46. The International Criminal Tribunal for Yugoslavia authorized the arrest of Fikret Abdić on charges of grave breaches of the Geneva Conventions. He was considered responsible for the deaths of 121 civilians and three prisoners of war along with the wounding of 400 civilians during Bosnia's intra-Muslim conflict. Abdić, who was granted citizenship in Croatia soon after his area of control in Bosnia and Herzegovina was overrun by rival Muslim forces, stood trial in Croatia, entered a plea of not guilty, and argued that his trial was victor's justice. In 2002 he received a twenty year sentence, which in the third instance appeal at the Croatian supreme court in 2005 was reduced to fifteen years. See "Background Report: Domestic War Trials 2005," *OSCE Document*, September 13, 2006, p. 23. accessed on January 30, 2007, [http://www.osce.org/documents/mc/2006/09/20668\\_en.pdf](http://www.osce.org/documents/mc/2006/09/20668_en.pdf). As an indication of Abdić's lasting legacy, DNZ got 74 percent of the total votes in Velika Kladuša in Bosnia's 2006 parliamentary elections. See [www.izbori.ba](http://www.izbori.ba), accessed on January 30, 2007.

47. Glenny, pp. 140, 151–52.

48. Ibid; Burg and Shoup, p. 35.

49. "I am from Cazinska Krajina which has a history of ethnic coexistence with Serbs and Croats. If someone needs to sign an agreement—and it is hard to be the first doing that—, that would have to be me. I bear this responsibility since I have great respect for my predecessors Mujo Hrnjic and Husko Miljkovic." Interview with Abdić.

50. Kličić, p. 85.

51. In 1970 Izetbegović wrote the *Islamic Declaration*, calling for a greater role for Islam in political life. Yugoslavia's Communist government imprisoned him on charges of Muslim nationalism in 1983. He served five years of a twelve year sentence before being pardoned in 1988. See *New York Times*, Oct. 20, 2003.

52. Interview with Mohamed Skrgić, Pecigrad, Bosnia and Herzegovina, July 19, 2004.

53. "To emphasize his dedication to religion and tradition he [Abdić] also had religious followers. Some of them supported him and talked about him during and after prayers. To attract believers he wore a badge that said Allah." Kličić, p. 77. Notably, the first acting president of Abdić's DNZ party was an imam called Ahmed Huskić.

54. "We are the same ethnic group, nation, people. My assistant's name was Saracevic and his brother [Irfan Saracevic, the minister of defense and police in the APWB] was with Abdić." Interview with Dudaković.

55. Kličić, p. 86.

56. "*Fetva*" [*Fatwa*,] Islamic Association of Bosnia and Herzegovina, Bihać Mufti's Office, No 35/93, November 24, 1993. A *fatwa* is a decree rendered by a high religious Muslim official addressing an issue which is not regulated by but is related to sharia law.

57. Ibid.

58. Ibid.

59. *Zakat*, the annual charitable contribution of 2.5 percent of an individual's wealth directed to those in need, is one of the five pillars of Islam. The other four are the testimony of faith, ritual prayer, fasting, and the pilgrimage to Mecca.

60. "JZVJEŠTAJ" [Report], Assembly of the Bihać Islamic Association, September 14, 1993, pp. 2, 4, 6–7.

61. *Fetva*.

62. Ibid.

63. Ibid.

64. The ideology is captured in statements of Abdić supporters: "We see ourselves as the Cayman Islands of the Balkans.... We're interested in business, finance, making money.... We are fighting for open roads, the right of people to work, and a return to normal life.... Our saying here is that money makes the world go round." *New York Times*, July 4, 1994.

65. Interview with Admil Mulalić, Velika Kladuša, Bosnia and Herzegovina, July 19, 2004.

66. Interview with Skrgić.

67. According to one of Abdić's supporters: "Abdić and his group who called themselves Young Muslims all their lives have wanted Bosnia to be a Muslim state.... His whole life he worked to connect Bosnia with

Islam....The reason for the war was Alija Izetbegović and his circles including mujahedin from Arab countries who came ready to fight for Islam and die for their cause." Interview with Mulalić.

68. "POLAZNE OSNOVE ZA FORMIRANJE PROVINCIJE BROJ 1" [Starting Basis for the Foundation of Province Number One], p. 2.

69. Kličić, pp. 123–29.

70. The Vance-Owen plan of March 1993 envisioned the division of Bosnia and Herzegovina into ten federal entities and gave Sarajevo special province status. The Owen-Stoltenberg plan, developed after the Vance-Owen plan was rejected, envisioned three federal entities in Bosnia and Herzegovina. Silber and Little, pp. 278–83.

71. Burg and Shoup, pp. 129–33.