

Hawala remittance system and money laundering

Query:

Please can you send resources on the Hawala remittance system? In particular, is it more predominantly used by poor people? What are the risks of corruption and how far is it thought to be connected with money laundering? I am interested primarily in the Middle East and North Africa but this might include outgoing remittances (i.e. from migrant workers in the gulf to South East Asia) or remittances going into the region from elsewhere.

Purpose:

We are discussing a MENA UNCAC implementation programme. I need to better understand how Hawala works in the MENA region. What its risks are and also what its benefits are for poor people and how these might be balanced.

Content:

- Part 1: Overview of Hawala Remittance Systems
- Part 2: The Role of Hawala Remittance Systems in Money Laundering
- Part 3: Further reading

Summary:

Hawala remittance systems - also referred to by the Financial Action Task Force as alternative remittance systems - are informal banking arrangements that allow the transfer of funds both domestically and internationally without using formal financial institutions. As a cheap, fast, and reliable money transfer system, they are primarily used by migrant workers overseas sending remittance to support their families in their home countries. Although it is difficult to quantify accurately the volume of funds transferred every year to the developing world through such channels, remittances are very important sources of income for many impoverished households and may play an important role in promoting growth and development. However, in the aftermath of 9/11, there has been growing concern on their potential role in money laundering. As they are anonymous and require minimal documentation, they can be easily misused by criminal organisations, including terrorist groups to conceal the proceeds of criminal activities or corrupt officials to launder the proceeds of corruption.

Part 1: Overview of Hawala Remittance Systems

In the aftermath of 9/11, there has been renewed interest in Hawala remittance systems and their potential role in facilitating illegal or terrorist activities. There is still limited knowledge on informal funds transfer systems and the extent to which they are misused for illegal purposes, including for both money laundering and terrorist financing.

Authored by:
Marie Chêne
U4 Helpdesk
Transparency International
mchene@transparency.org

Reviewed by:
Robin Hodess, Ph.D.
Transparency International
rhodess@transparency.org

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23 May 2008

Hawala Remittance System And Money Laundering

Kannan Subramanian



Hawala Remittance System And Money Laundering:

Regulatory Frameworks for Hawala and Other Remittance Systems International Monetary Fund, 2005-03-24
Hawala and other remittance systems have gained attention in recent years with the substantial growth of remittance flows from countries with large migrant labor forces and with increased focus on combating money laundering and the financing of terrorism The IMF and the World Bank have been researching these systems since 2002 to better understand the interplay of historical cultural and economic factors that promote such systems This book is a survey of regulatory practices and an overview of experiences in different countries and includes articles on regulatory frameworks in remitting and receiving countries and on the problems that can arise when regulating remittance systems

Alternative Remittance Systems and Terrorism Financing Matteo Vaccani, 2009-11-23 Governments through their regulatory bodies typically regulate formal financial sector players such as banks which can leave providers working in informal remittance systems outside regulatory channels Value transfer services financial transfers performed domestically or across borders on behalf of clients are essential to the financial system and as such are often offered by both formal and informal actors Law enforcement and counter terrorism authorities are evaluating money and value transmission channels for vulnerabilities that may make these channels attractive for illicit use including the financing of terrorism

Alternative Remittance Systems and Terrorism Financing Issues in Risk Management aims to help countries bring these informal alternative remittance systems into their counter terrorism programs without hindering the ability of those who depend on these systems to send and receive money at low cost

The Hawala Alternative Remittance System and Its Role in Money Laundering Patrick M. Jost, Harjit Singh Sandhu, 2000

Occupational Frauds and Money Laundering Mayur Sharad Joshi, 2005

International Narcotics Control Strategy Report , 1998

The Power of Outreach Arnaud De Borchgrave, Thomas M. Sanderson, David Gordon, 2009

Transnational Financial Crime Nikos Passas, 2017-07-05 Financial crime affects virtually all areas of public policy and is increasingly transnational The essays in this volume address both the theoretical and policy issues arising from financial crime and feature a wide variety of case studies and cover topics such as state revenue collection criminal enterprises money laundering the use of new technologies and methods in financial crime corruption terrorism proliferation of WMD sanctions third world debt procurement telecommunications cyberspace the defense industry and intellectual property Taken together these essays form a must read collection for scholars and students in law finance and criminology

International White Collar Crime Bruce Zagaris, 2010-02-15 Contemporary transnational criminals take advantage of globalization trade liberalization and emerging new technologies to commit a diverse range of crimes and to move money goods services and people instantaneously for purposes of pure economic gain and or political violence This book captures the importance of transnational business crime and international relations by examining the rise of international economic crime and recent strategies in the United States and abroad to combat it The book is organized into

three main sections The first part discusses substantive crimes particularly tax money laundering and counter terrorism financial enforcement transnational corruption transnational organized crime and export control and economic sanctions The second part discusses procedural aspects of international white collar crime namely extraterritorial jurisdiction evidence gathering extradition and international prisoner transfer The third part discusses the role of international organizations including the United Nations the World Bank Group Interpol and economic integration groups Islamic International Law and Jihad (War) Law Handbook - Strategic Information IBP, Inc.,2017-12-19 2011 Updated Reprint Updated Annually Islamic International Law and Jihad War Law Handbook **Terrorists in Our Midst** Yonah Alexander,2010-04-09 This unique work analyzes for the first time how foreign affinity terrorism works in a major democratic nation like the United States and what this country must do to survive the terror challenge on both conventional and unconventional levels To date no definitive study has dealt specifically with the role of American citizens in supporting a foreign political ideological and religious illegal agenda Terrorists in Our Midst Combating Foreign Affinity Terrorism in America remedies that as six expert authors discuss the threats of Americans to security interests in the United States and elsewhere exploring what can and should be done to reduce a risk that may threaten the very survival of the free world Terrorists in Our Midst focuses not only on foreign nationals operating in the United States but also on American citizens participating in terror networks at home and abroad The book presents an overview of both conventional and unconventional terrorism surveys the terrorist threat in the United States by state and nonstate actors and analyzes the foreign affinity links of American operatives in this country and abroad Most important for the safety and security of the United States it offers an assessment of what policies worked and what did not work specifying a best practices agenda of recommendations that should be adopted by the United States and the international community **Anti-Money Laundering and Combating the Financing of Terrorism - Observations from the Work Program and Implications Going Forward - Supplementary Information** International Monetary Fund. Monetary and Financial Systems Dept.,International Monetary Fund. Legal Dept.,World Bank,International Monetary Fund. Secretary's Department,2005-08-31 The first part presents the findings concerning overall compliance with the revised standard and methodology and the second part compares these findings to those of assessments under the old methodology The third part discusses interpretative and application issues and the fourth describes logistical issues based on the experience of the assessments carried out to date *HCI in Business, Government and Organizations. eCommerce and Consumer Behavior* Fiona Fui-Hoon Nah,Keng Siau,2019-07-10 This two volume set LNCS 11588 and 11589 constitutes the refereed proceedings of the 6th International Conference on Business Government and Organizations HCIBGO 2019 held in July 2019 as part of HCI International 2019 in Orlando FL USA HCII 2019 received a total of 5029 submissions of which 1275 papers and 209 posters were accepted for publication after a careful reviewing process The 63 papers presented in these two volumes are organized in topical sections named Electronic Mobile and Ubiquitous Commerce eBanking and Digital Money

Consumer Behaviour Business Information Systems Dashboards and Visualization Social Media and Big Data Analytics in B

The Palgrave Handbook of Criminal and Terrorism Financing Law Colin King, Clive Walker, Jimmy Gurulé, 2018-05-04 The Palgrave Handbook of Criminal and Terrorism Financing Law focuses on how criminal and terrorist assets pose significant and unrelenting threats to the integrity security and stability of contemporary societies In response to the funds generated by or for organised crime and transnational terrorism strategies have been elaborated at national regional and international levels for laws organisations and procedures and economic systems Reflecting on these strands this handbook brings together leading experts from different jurisdictions across Europe America Asia and Africa and from different disciplines including law criminology political science international studies and business The authors examine the institutional and legal responses set within the context of both policy and practice with a view to critiquing these actions on the grounds of effective delivery and compliance with legality and rights In addition the book draws upon the experiences of the many senior practitioners and policy makers who participated in the research project which was funded by a major Arts and Humanities Research Council grant This comprehensive collection is a must read for academics and practitioners alike with an interest in money laundering terrorism financing security and international relations

Burma and Transnational Crime Liana Sun Wyler, 2007 This report analyzes the primary actors driving transnational crime in Burma the forms of transnational crime occurring and current U S policy in combating these crimes

Artificial Intelligence: Anthropogenic Nature vs. Social Origin Elena G. Popkova, Bruno S. Sergi, 2020-02-22 This book presents advanced research studies on the topic of artificial intelligence as a component of social and economic relations and processes It gathers research papers from the International Research to Practice Conference The 21st Century from the Positions of Modern Science Intellectual Digital and Innovative Aspects May 23 24 2019 Nizhny Novgorod Russia and the International Research to Practice Conference Economics of Pleasure a Science of Enjoying Economic Activities October 3 5 2019 Prague Czech Republic Both conferences were organized by the Autonomous Non Profit Organization Institute of Scientific Communications Volgograd What sets this book apart from other publications on the topic of artificial intelligence is that it approaches AI not as a technological tool but as an economic entity Bringing together papers by representatives of various fields of social and human knowledge it systematically reflects on various economic social and legal aspects of the creation application and development of artificial intelligence Given the multidisciplinary nature of its content the book will appeal to a broad target audience including those engaged in developing AI scientific research institutes and universities and Industry 4 0 enterprises interested in its implementation as well as state regulators for the digital economy

Money Laundering in Canada Margaret E. Beare, 2007-06-09 Money laundering is the process of converting or transferring cash or other assets generated from illegal activity in order to conceal or disguise their origins In recent years the international community has decided that focusing on money laundering is an efficient strategy in policing organized crime and now terrorism To this end countries are

encouraged to harmonize their policies and legislation and to some extent their policing strategies Before adopting these new strategies however it is important to understand the extent of money laundering in different jurisdictions as well as the likelihood of success and the costs involved in these anti laundering strategies This new work by Margaret E Beare and Stephen Schneider brings empirical evidence to the study of money laundering in Canada a topic that has recently assumed an international profile They challenge the seemingly common sense notion fueled by political posturing and policing rhetoric that taking the profits away from criminals is a rational law enforcement strategy Using data from police cases the inner working of financial institutions and the successful claims of privilege from our legal profession the final picture that the authors paint is of a good enforcement strategy run amuch amid conflicting interests and agendas an overly ambitious set of expectations and an ambiguous body of evidence as to the strategy s overall merits

Threat Finance Shima D.

Keene,2016-02-24 Criminal and terrorist organisations are increasingly turning to white collar crime such as fraud e crime bribery data and identity theft in addition to more violent activities involving kidnap and ransom narcotics and arms trafficking to fund their activities and in some cases pursue their cause The choice of victims is global and indiscriminate The modus operandi is continually mutating and increasing in sophistication taking advantage of weaknesses in the system whether they be technological legal or political Countering these sources of threat finance is a shared challenge for governments the military NGOs financial institutions and other businesses that may be targeted Shima Keene s Threat Finance offers new thinking to equip any organisation regardless of sector and geographical location with the knowledge and tools to deploy effective counter measures to tackle the threat To that end she brings together a wide variety of perspectives cultural legal economic and technological to explain the sources mechanisms and key intervention methodologies The current environment continues to favour the criminal and the terrorist Threat Finance is an essential read for fraud and security practitioners financial regulators policy makers intelligence officials judges and barristers law enforcement officers and researchers in this field Dr Keene offers an antidote to the lack of good applied research shortcomings in in house financial and forensic expertise misdirected financial compliance schemes legal and judicial idiosyncrasies unhelpful organisation structures and poor communication She argues convincingly for a coherent aggressive informed and cross disciplinary approach to an ever changing and rapidly growing threat

The Money Laundering and Financing of Terrorism Eco-System Kannan Subramanian,2016-07-18 A guide that illustrates the methods mechanisms techniques and instruments to launder money and finance terrorism It explains risk based approaches to minimise the risk at the national level and for each sector of the eco system Mr T S Krishnamurthy Former Chief Election Commissioner Government of India Former Chief Commissioner of Income Tax Mumbai India This book not only examines thoroughly the problem in a comprehensive manner with interesting case studies but also provides governance measures to mitigate the evil Kannan has rightly stressed the need for proper evidence gathering domestic co ordination of various agencies and international co

operation to deal with this global priority His suggestion to implement a National Integrity System is worth the attention of a government Dr S Ramamurthy Fiscal Management Expert formerly with the IMF The book throws light on relevant methodologies and tools to mitigate the adverse impact of money laundering It explains a risk based approach to mitigate the risks at the entity and national levels It is very valuable book to those practitioners combating money laundering and countering the financing of terrorism world wide **Converting Migration Drains Into Gains** Clay Goodloe

Wescott, Jennifer M. Brinkerhoff, 2006 Developing country governments and international donors are taking notice of diasporas potential contributions to economic development Attention has primarily focused on the impressive totals of economic remittances whose global estimates now outpace official development assistance Three case studies of diaspora knowledge exchange transfer Afghanistan People s Republic of China and the Philippines provide empirical and anecdotal data relating to a knowledge exchange transfer b its potential relationship to economic remittances c diaspora motivations and d home country policies and programs The potential for diaspora knowledge exchange suggests greater opportunities for gain than may be currently recognized and realized *Trade-Based Money Laundering* John A. Cassara, 2015-10-29 Uncover the financial fraud that funds terrorist organizations Trade Based Money Laundering is an authoritative examination of this burgeoning phenomenon now coming under scrutiny in the War on Terror This book walks you through the signs and patterns of trade based money laundering TBML to help you recognize it when it occurs and shows you how data and analytics can be used to detect it You ll learn the common value transfer techniques including invoice fraud over and under invoicing and misrepresentation and learn why analytic detection systems have yet to be implemented despite the existence of copious data Case studies from around the world highlight the real life implications of the concepts and processes presented in the text giving you a first hand view of the mechanisms at work inside this expanding illegal market Trade based money laundering uses trade to convert large quantities of illicit cash into less conspicuous assets or commodities to evade financial transparency laws and regulations As an ideal funding mechanism for terrorist groups the practice is getting more attention even as it increases in scale and spread This book takes you deep inside TBML to better arm you against its occurrence Learn the typical value transfer techniques of TBML Examine case studies detailing international examples Discover why institutions have failed to implement detection systems Explore ways in which analytics can identify TBML According to the U S State Department TBML has reached staggering proportions in recent years and is considered by many to be the next frontier of international money laundering enforcement Trade Based Money Laundering gives you a battle plan with expert insight and real world guidance

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