



THE ROLE OF FINANCIAL INTELLIGENCE CENTRE TO COMBATING MONEY LAUNDERING AND FINANCING OF TERRORISM IN RWANDA: A CASE STUDY OF FINANCIAL INTELLIGENCE CENTRE

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Abstract

The common objective of the study is to the role of financial intelligence centre to combating money laundering and financing of terrorism in Rwanda. This investigate was accomplished the taking after goals: to look at the part of data sharing on combating the financing of fear mongering at money related insights middle; to assess the part of specialists in innovations on combating the financing of psychological warfare at money related insights middle; to examine how insights data on financing of psychological militants encourage to be apprehended and To set up relationship between monetary insights and combating the financing of fear mongering in Rwanda. This think about was outlined as a case ponder of Money related Insights Middle utilizing the overview strategy; a case ponder was depict as examination of part of monetary insights Middle and combating the financing of fear mongering, accepting that the analyst can obtain information with respect to the subject beneath audit from in-depth investigation of a single case. It could be a subjective examination that includes cautious perception of a circumstance. Chosen respondents from the populace of Monetary Insights Middle was reacted all research questionnaires. The analyst was utilized surveys to gather information, as distant as this consider was concerned, the populace was comprised of workers of Money related Insights Middle focusing on 175 workers. To depict target populace considered as

the point of center from which a generalization were made a with respect to the investigate discoveries. Hence, a sample size of 122 individuals as respondents were considered agent of the overall populace. Analyst was utilized essential and auxiliary information to induce all data required in this considered, the quantitative information was analyzed utilizing expressive insights and SPSS. The statement evaluated was "Intelligence provide information's that warn of potential threats and opportunities for financing of terrorists facilitate to be apprehended" where the respondents agreed with a mean of 3.75 and standard deviation of 1.585. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement. The statement evaluated was "Intelligence informs official travelers of counter intelligence and security threats for financing of terrorists facilitate to be apprehended" this was measured by a mean of 3.8 and standard deviation of 1.321. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement. There is the t-statistic value (0.000) indicates the effect is statistically significant at 95% confidence level. An increase of 1% on financial

intelligence will increase the combating the financing of terrorism in Rwanda by 33.0 % at the t-statistic value (0.003) indicates that the effect is statistically significant at 95% confidence level while a positive coefficient demonstrates that a 1% increase in financial intelligence causes an increase

of 16.0% on combating the financing of terrorism in Rwanda with t-statistic value (.0.40) indicates the confidence level of 95% the effect is statistically significant.

Keywords: Financial intelligence centre, combating money laundering and financing of terrorism.

1. Introduction

The worldwide budgetary segment is quickly advancing, getting to be progressively transnational and mechanically imaginative. At the same time, the culprits of cash washing and psychological militant action financing are too getting to be more advanced. In arrange to position ourselves as a trusted pioneer within the worldwide battle against cash washing and fear based oppressor action financing, we must look to the longer term and get ready ourselves for the changes that lie ahead. We are going do this by modernizing our working environment to guarantee that we have a strong establishment upon which we will investigate and execute imaginative arrangements (Napoleoni, 2015).

As Canada's monetary insights unit and anti-money washing and anti-terrorist financing controller, Budgetary Exchanges and Reports Examination Center of Canada (FINTRAC) plays a basic budgetary insights middle to combating the financing of fear based oppression. The Middle produces noteworthy budgetary insights in back of the money washing and fear mongering financing examinations of Canada's police, law requirement and national security organizations. Monetary Exchanges and Reports Investigation Center of Canada (FINTRAC) too creates profitable key monetary insights, counting specialized inquire about reports and patterns examination, for administration accomplices and approach decision-makers, businesses and universal partners that sparkle a light on the nature, scope and danger postured by cash washing and fear based oppression financing,(Simser,.2020).

The Middle is able to fulfill its budgetary insights command by working with Canadian businesses to guarantee compliance with the Continues of Wrongdoing (Cash Washing) and Fear monger Financing Act. Compliance with the Act makes a difference to anticipate and discourage offenders from utilizing Canada's authentic economy to wash the continues of their violations or to back fear monger exercises. It moreover guarantees that the Middle gets the data that it has to create monetary insights for Canada's police, law requirement and national security offices (Simser, 2020). Financial Exchanges and Reports Investigation Center of

Canada's budgetary insights is in tall request universally, as is its specialized experiences and supervisory data and aptitude. The Middle is routinely asked to lead all inclusive conferences and workshops and to contribute to around the world ask approximately wanders, planning and individual and multilateral capacity-building exercises.

In fulfilling its center budgetary bits of knowledge and compliance commands, Budgetary Exchanges and Reports Examination Center of Canada is committed to protecting the information that it gets and reveals to Canada's police, law authorization and national security organizations. The Middle gets it that the affirmation of security is essential to keeping up Canadians' certainty in Monetary Exchanges and Reports Investigation Center of Canada and Canada's broader Anti-Money Washing and Anti-Terrorist Financing Administration (Barry, 2018). United Kingdom (UK) through Universal Wrongdoing Bureaux counting INTERPOL and EUROPOL. We oversee the schedule trade of police and law requirement data through these channels and give get to worldwide databases and capabilities. There's an universal organize of officers posted abroad in around 50 nations who work with worldwide accomplices to arrange Joined together Kingdom law requirement bolster abroad and convey upstream mediations to secure the Joined together Kingdom. These officers are deliberately conveyed based on our insights picture to assist handle the organized wrongdoing risk to the Joined together Kingdom. Through collaboration with the have country, they collect and share insights, help in operational action and upgrade universal conveyance through a assortment of implies counting preparing, joint taskforces, and capacity building.

African nations, fear mongering is still holding on like in Nigeria, from 2016 there are diverse measures taken to anticipate financing of psychological warfare by building capacity in national criminal justice. There's moreover bolster given by Joined together Countries Office on Drugs and Wrongdoing (UNODC) in Nigeria in arrange to battle against fear mongering through pertinent services. A few trainings are given to the criminal officers as opportunity to trade their conclusions as best hones to battle against financing of

psychological warfare. Information and aptitudes learnt from UNODC has point of keeping Nigerians to be qualified and successfully combat financing of fear based oppression cases (Brennan, 2016). Our locale like Kenya as a nation, earlier to the sanctioning of the Continues of Wrongdoing and Anti-Money Washing Act (POCAMLA) in December 2009, Anti-Money Laundering activities within the nation were initiated by the National Taskforce on Anti-Money Washing and Combating the Financing of Fear based oppression (NTF). The NTF could be a multi-disciplinary Taskforce comprising different government services, offices and divisions and was built up through a newspaper take note in 2003. The Continues of Wrongdoing and Anti-Money Washing Charge, 2009 gotten presidential consents on the 31st December, 2009 thus making it law. This law is the Continues of Wrongdoing and Anti-money Washing Act, 2009 (the "Act"). The Act makes a comprehensive authoritative system to combat the offense of money-laundering in Kenya and to supply for the recognizable proof, following, solidifying, seizure and reallocation of the continues of wrongdoing among other things. Anti-Money washing enactment has come a long way since its starting in 2007.

The government had dispersed a charge in 2007 and another in 2008, none of which were passed into law in the midst of the a long time they were disseminated. A few time as of late the endorsing of the Act, cash washing sanctioning in Kenya was frail and partitioned. Cash washing was basically being overseen with underneath the Sedative Drugs and Psychotropic Substances (Control) Act, 1994 (the "Narcotics Act") which because it were overseen with proceeds of calm trafficking and the Central Bank of Kenya Run the show on Proceeds of Wrongdoing and Cash Washing (Prevention)(the "CBK Guideline"). The CBK Run the show in any case continues in drive and overseeing an account and cash related instruct will along these lines be required to comply with both the Act and the CBK Run the show. The Money related Enumerating Center (FRC) (Kenya's Budgetary Experiences Unit) is set up underneath region 21 of the Proceeds of Wrongdoing and Anti-Money Washing Act, 2009. The FRC is an independent body whose vital objective is to assist inside the recognizable confirmation of the proceeds of wrongdoing and combating cash washing (Passas, 2012).

Rwanda as a nation, Budgetary Insights Middle, truncated as "FIC" could be a specialized organ built up by the Law No 74/2019 of 29/01/2020 with the central mission of conducting money related insights in arrange to counter cash washing, the

financing of fear mongering and the financing of multiplication of weapons of mass devastation and related wrongdoings. It got to be operational in December 2020. It is beneath the supervision of the Service in charge of back. For an viable battle against cash washing, the financing of fear mongering and the financing of proliferation of weapons of mass devastation, there's a require of a comprehensive participation between institutions working whether at National or universal level. Thus, within the execution of its mission, FIC collaborates with security, legal and regulatory organs at national, territorial and universal levels in arrange to share data related to the battle against the wrongdoings of cash washing, the financing of fear based oppression and the financing of multiplication of weapons of mass devastation (Pham, 2011).

Fear based oppression proceeds to posture a major risk to worldwide peace and security and undermines the center values of the Joined together Countries. Abbas (2006) in his consider appeared that, the world proceeds to confront numerous challenges postured by different psychological militant bunches with obliterating impacts in terms of lives misplaced and property annihilated. The capacity to maintain a strategic distance from and to distinguish a fear based oppressor assault is bolstered by knowing where their financial resources based and central hub for financial information exchange with financial intelligence center (De Walle, et al, 2010). Worldwide, financial intelligence center is a cornerstone for combating the financing of terrorism, however many countries don't have financial intelligence center. Lack of enough capacity and financial information exchange to the different countries increase number of terrorists everywhere. Financial intelligence center has aim of discovering financial information from terrorist support basing on their different experience. Financial intelligence center has set different measures to combat the financing of terrorism, Rwanda known as one of the countries which has strong leaders and unit. Financial intelligence center has many techniques to use for combating the financing of terrorism such as identification of money laundering and the financing of terrorism as well as the financing of proliferation of weapons of mass destruction. Even if there are significant efforts, terrorists have different strategies to receive support from countries, for that reason financial intelligence centre could increase the techniques and tools that mitigate all those strategies.

Everywhere, financial intelligence center provides safe conditions to combat the financing of terrorism in the country for better living of citizens as well as

protecting properties and infrastructure. Information sharing in financial intelligence center is one of crucial aspects to combat and reduce financing of terrorism in the country. All employees of financial intelligence center needs to be familiar with information sharing related with financing issues especially those who are vulnerable to terrorism risks. Once you watch the operation system a few segments of monetary insights center share well data for combating the financing of fear mongering others don't. The disappointment to share data relate with financing of psychological warfare on the time makes it less likely that suspects working in a fear monger capacity to be secured. Need of specialists in innovations, materials and assets fundamental for creating, gathering, and getting to, getting, and sharing insights data are major obstacle for combating the financing of fear based oppression. That is why this

2. Review of Literature

Money laundering concept

The term "money laundering" begun to draw thought interior the early nineties and it has been characterized totally different ways. In any case of definitions, the center meaning of the term is the procedure of turning wrongfully picked up cash into veritable and authentic cash with the purposes to cover one of a kind source of criminal or illicit cash and to butcher the way of spilling illicit cash. In truth, the term "money laundering" is related not since it were to monetary exchanges related to criminal works out but to any budgetary exchange which makes an resource as a result of unlawful acts debasement, assess avoiding, off-base bookkeeping, etc. It appears up that the procedure of ML has long prior been utilized by offenders such as cheats and privateers in appear abhor toward of the reality that the cash washing has come to the thought of the all-inclusive community since it were interior the nineteenth century.

In appear despise toward of the reality that the definition of cash washing isn't communicated interior the Joined together Countries Tradition against Unlawful Activity in Narcotic Drugs and Psychotropic Substances (Vienna, 1988), the concept of cash washing can be started from Article 3 of the Tradition that characterizes criminal offenses and the washing of continues of wrongdoing (DeWalle, et al, 2018). Cash washing and financing of mental fighting have been subjects of astounding concern to the world pioneers, in other words the preeminent basic stars interior the world, not since it were as honest to goodness and exceedingly advanced shapes of wrongdoing but furthermore as dangers to human rights and well known government. Progress of headway is one figure that has contributed to the improvement of

research was intended to find out the role of financial intelligence centre to combating money laundering and financing of terrorism in Rwanda with a case of financial intelligence Centre.

The objectives of the paper are:

- i. To examine the role of information sharing on combating the financing of terrorism at financial intelligence Centre;
- ii. To evaluate the role of experts in technologies on combating the financing of terrorism at financial intelligence Centre;
- iii. To investigate how intelligence information on financing of terrorists facilitate to be apprehended;
- iv. To establish relationship between financial intelligence and combating the financing of terrorism in Rwanda.

cash washing and fear monger financing works out and require in around the world participation and coordination is another calculates to debilitate the anti-money washing and countering the financing of fear based persecution component, (World Bank report, 2019). Cash washing may be a arrange of three stages course of action organize, layering organize and integration organize which may happen at the same time or coordinate by organize or they may cover.

As the strategy of cash washing has gotten to be the center of thought, cash washing cases have been analyzed truly, through and through and systematically. The common highlights of cash washing are stowing truant the veritable proprietorship and root of the stores, taking care of the proceeds in extraordinary condition, changing the continues utilizing cutting edge strategies and unfaltering charmed of advantage or budgetary select up with lifted motivation. Cash washing has taken put in one shape or another as long as advantage has existed. The essential unmistakable strategies utilized by cash launderers are utilize of the advanced inventive actuates able offer help and transnational enhancement of saves by taking advantage of contrasts in tongue and criminal esteem systems completely varying nations (Wirtz, 2017).

Financing of terrorism

Terrorists utilize distinctive strategies to fund their exercises and conceal the sources of their stores, so budgetary controllers and law authorization must utilize an assortment of methods to capture these hoodlums. The stores may come from lawful sources, such as genuine businesses, government subsidizing, and devout or social organizations, or from illicit sources, such as sedate trafficking,

seizing, and government debasement". "The reserves may too come from an unlawful source but show up to come from a lawful source and fear based oppression financing are regularly connected". "When law authorization is able to identify and anticipate cash washing exercises, it may moreover be avoiding those reserves from being utilized to fund acts of dread (Lipowicz, 2018)". "Combating cash washing is key to countering the financing of terrorism". "Rather than attempting to capture a criminal plotting or committing an act of fear based oppression through other law enforcement authorities may address the issue from the cash side by seeking after the stream of financing that bolsters the activities". "Countering the financing of terrorism approaches includes examining and analyzing suspicious money related streams and the schedule reconnaissance and collection of endless sums of information with respect to exchanges over the economy". "Countering the financing of terrorism endeavors may center on charities, casual managing an account exercises and enlisted cash benefit businesses, among other substances". "Be that as it may, most countering the financing of terrorism approaches and directions by need apply broadly to whole populaces and budgetary markets (Lipowicz, 2018)".

"Countering the financing of terrorism approaches to a great extent start and are modeled upon the report forty suggestions, which was distributed by the monetary activity assignment drive for financial action task force". "The financial action task force, which is composed of nations and two territorial organizations (the European Commission and the Inlet Co-operation Committee), works to combat cash washing and the financing of fear mongering through making standardized forms to halt dangers to the universal money related framework (World Bank, 2019)". "Taking after the financial action task force, world organizations, worldwide money related educate, and numerous national governments have sought after countering the financing of terrorism activities and policies". "At the level of worldwide teach and non-governmental organizations (NGOs), countering the financing of terrorism incorporates instructing money related investigative methods to law requirement, instructing prosecutors how to win cash washing cases, and preparing budgetary administrative specialists to recognize suspicious movement". "The Financial Action Task Force too collects and offers data almost patterns in cash washing and fear mongering financing and works closely with the International Monetary Fund (IMF), the World Bank, and the United Nations (World Bank, 2019)".

At the national level, countering the financing of terrorism endeavors are basically anti-money washing approaches". "The essential instrument of anti-money washing laws and directions is to compel people and businesses to reveal data almost monetary exchanges, organizational and proprietorship structures, and the characters of people and substances included to government specialists". "Once distinguished, suspicious budgetary exercises can be alluded to law requirement for indictment, and the resources may be seized or frozen". "Financial educate play an imperative part in combating the financing of fear based oppression since fear mongers frequently depend on them, particularly banks, to exchange cash". "Laws that require banks to perform due tirelessness on their clients and to report suspicious exchanges can offer assistance avoid terrorism". When there are contrasts in anti-money washing and CFT laws among nations, particularly when a few nations offer more noteworthy monetary opportunity and protection than others, defenders of CFT will weight those nations to extend budgetary limitations and observation on the grounds that they may something else permit fear mongers to furtively move cash. By making standardized strategies for the money related division, the criminal equity framework, and certain businesses and callings, psychological warfare financing gets to be harder to hide.

The government has set up structures for building through Money related Insights Middle (FIC) a establishment for Budgetary Insights Middle and combating the financing of fear based oppression. And it has made a well done, long-term alter strategy that prompts all of the country's short-term headway goals. The government has worked to meet the Budgetary Bits of knowledge Center and combating the financing of fear based abuse by streamlining authoritative shapes included in starting each step in cash related divisions. Past undertaking legal and definitive changes, the government has contributed in planning for specialists checking lawyers and judges to ensure genuine organization of the changes. Recognizing the benefits of a arranged data base, Rwanda require as well imported specialized dominance from other countries, to replicate awesome sharpens and build capacity. And the government has included the money related portion inside the alter handle and kept up an open line of communication to keep citizens, gracious society and other (FIC report 2020).

All these endeavors are showing up comes approximately in Rwanda's regulatory execution and Rwanda's commitment to the money related teach

changes enhancement, in actuating positive legal changes, has contributed essentially to its overarching objective of progressing the Money related Bits of knowledge Center and combating the financing of fear based persecution of cash related instruct with victory. This think approximately focuses to fill that hole. This chapter gives information from past scholarly works with regard to criteria of an Experiences Center and combating the financing of mental fighting of cash related. This joins review of perspective of competitiveness towards a advantage promoted.

Theoretical Framework

Referrals theory

Another source of a potential cash washing examination is referrals from bank and money related organizations controllers. Controllers of banks and other cash related educated are cautious for ensuring that budgetary advantage providers comply with significant laws and controls. They see at cash related taught for security and soundness, considering compliance with headings related to credit hones, liquidity, capital ampleness, and operational threats in a wide run of zones. Examinations might moreover interface checks of institutions' anti-money washing and combating financing of fear based abuse based abuse programs. Most countries require cash related controllers to share information around potential cash washing or financing of mental fighting with chairmen (Greg, 2017).

"The Financial Action Task Force encourages nations to advance participation in money

3. Materials and Methods

The descriptive research design was used in this study as a way to facilitate a researcher to have a mixture of both qualitative and quantitative approaches. This is considered as a way to investigate how it was utilized to depict characteristics of a wonder to be examined Kumar (2011). The analyst was portrayed the circumstance or preparing detail. Thus, this study was used descriptive research design.

The total target masses was considered and expected to give out the information related to the objectives of the explore think approximately was based on participations of differing individuals in financial intelligence Centre who was composed of 175 employees in different departments. Sample size was 122 respondents; therefore, be made of number the staff and employees of financial

4. Results

4.1 The role of information sharing on combating the financing of terrorism at financial intelligence Centre

Table 1: Shows the role of information sharing on combating the financing of terrorism at financial intelligence Centre

Statement	SA	A	N	D	Total
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laundering and terrorist financing things". "For case, in Europe, the third European Union Directive 2005/60/EC on the avoidance of the utilize of the financial framework for the purpose of money laundering and fear monger financing in Article 25 requires member states to guarantee that, in case within the course of inspections carried out within the obliged entity by the supervisory specialists, or in any other way, these specialists discover facts that can be related to money laundering or fear based oppressor financing, they shall instantly educate the Financial Intelligence Unit Murat (2017)".

Planning a terrorist financing investigation theory

"Arranging an examination of fear based oppressor financing starts with the arrangement of the investigative group". "In expansion to examiners from the police and other investigative offices, other pros may be required, such as intelligence officers and examiners, military officers, budgetary examiners, bookkeepers, and evaluators". "The coordinate will be and oversee the investigation". "It can be the police, military, an insights benefit, or another appropriately qualified and authorized government substance". "The money related proves accumulated in a fear monger financing case is comparable to that gathered in a cash washing case". "Once prove from monetary teach, businesses, NGOs, and witnesses is collected, it must be analyzed. Leads to extra prove may be gathered from sources or with look warrants and extraordinary investigative techniques Michael (2016)".

intelligence Centre respondents who was involved in interaction with researcher. Data collected was analyzed using descriptive statistics because the data obtained in this study was quantitative. According to (Quang and Hong, 2009), quantitative data are observations measured on a numerical scale. Results collect also entered into the statistical analysis. This analysis indicated variations of the response in the sample, response to the various questions and variations among different groups. Presentation of the results and findings were in terms of tables and graphs. Qualitative analysis techniques were used. The Qualitative analysis techniques were complemented with some statistics that was mainly obtained from the secondary data that was obtained through documentary analysis from the case study of financial intelligence Centre.

Information sharing has elements that compose the chain need to share information on combating the financing of terrorism at financial intelligence Centre	(n)	60	40	17	5	122
	(%)	49.1	32.7	13.9	4	100%
Information sharing is a vital aspect of coordination amongst parties on combating the financing of terrorism at financial intelligence Centre	(n)	50	67	5	-	122
	(%)	40.9	54.9	4	-	100%
Information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre	(n)	50	62	10	-	122
	(%)	40.9	50.8	8	-	100%

Definition of the Scale for the objectives. SD = strongly disagree, D= disagree, N= Not sure, A= agree, SA= strongly agree.

Source: Primary data, 2023

From the findings above shows that 60 of respondents with 49.1% are strongly agree that information sharing has elements that compose the chain need to share information on combating the financing of terrorism at financial intelligence Centre, 40 of respondents with 32.7% are agree that information sharing has elements that compose the chain need to share information on combating the financing of terrorism at financial intelligence Centre, 17 of respondents with 13.9% are neutral with the statement while 5 of respondents with 4% are disagree that information sharing has not elements that compose the chain need to share information on combating the financing of terrorism at financial intelligence Centre. This implies that majority of respondents recognize that there is a role of information sharing on combating the financing of terrorism at financial intelligence Centre.

From the 50 of respondents with 40.9% are strongly agree that information sharing is a vital aspect of

coordination amongst parties on combating the financing of terrorism at financial intelligence Centre, 67 of respondents with 54.9% are agree that information sharing is a vital aspect of coordination amongst parties on combating the financing of terrorism at financial intelligence Centre while 5 of respondents with 4% are neutral about statements. 50 of respondents with 40.9% are strongly agree that information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre, 62 of respondents with 50.8% are agree that information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre while 15 of respondents with 17.6% are neutral that information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre.

Table 2: Perceptions of respondents on the role of information sharing on combating the financing of terrorism at financial intelligence Centre

Statements	N	Mean	Std. Deviation
Information sharing has elements that compose the chain need to share information on combating the financing of terrorism at financial intelligence Centre	122	4.5500	.94451
Information sharing is a vital aspect of coordination amongst parties on combating the financing of terrorism at financial intelligence Centre.	122	4.6500	.93330
Information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre	122	4.5500	.94451
Average		4.39	1.105148

Source: Primary data, 2023

The findings in Table 4. 2 indicated that for the first statement that stated that "Information sharing has

elements that compose the chain need to share information on combating the financing of terrorism

at financial intelligence Centre" the respondents agreed with a mean of 4.55 and standard deviation of .94451 with the statement. This indicated that the respondents agreed with the statement as indicated by the mean and heterogeneity of answers as indicated by the standard deviation where the respondents had same opinions of the statement.

The second statement evaluated was "Information sharing is a vital aspect of coordination amongst parties on combating the financing of terrorism at financial intelligence Centre" where the respondents agreed with a mean of 4.65 and standard deviation of .9333. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the

respondents had different opinions of the statement.

The third statement evaluated was "Information sharing efficiency is highly important for combating the financing of terrorism at financial intelligence Centre" this was measured by a mean of 4.55 and standard deviation of .94451. This indicated that the respondents agreed with the statement as indicated by the very strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

4.2 To evaluate the role of experts in technologies on combating the financing of terrorism at financial intelligence Centre

Table 3: Shows the role of experts in technologies on combating the financing of terrorism at financial intelligence Centre

Statement		SA	A	N	Total
Technical experts are professionals for combating the financing of terrorism at financial intelligence Centre and Database performance modification for combating the financing of terrorism at financial intelligence Centre	(n)	60	62	-	122
	(%)	49.1	50.9	-	100%
Technical programs and products of a technology-based for combating the financing of terrorism at financial intelligence Centre	(n)	50	62	10	122
	(%)	40.9	50.9	8	100%
Network design and implementation for combating the financing of terrorism at financial intelligence Centre	(n)	60	60	2	122
	(%)	49.1	49.1	1.6	100%

Definition of the Scale for the objectives. SD = strongly disagree, D= disagree, N= Not sure, A= agree, SA= strongly agree.

Source: Primary data, 2023

From the findings above shows that 60 of respondents with 49.1% are strongly agree that Technical experts are professionals for combating the financing of terrorism at financial intelligence Centre and Database performance modification for combating the financing of terrorism at financial intelligence Centre while 62 of respondents with 50.9% are agree that Technical experts are professionals for combating the financing of terrorism at financial intelligence Centre and Database performance modification for combating the financing of terrorism at financial intelligence Centre. 50 of respondents with 40.9% are strongly agree that technical programs and products of a technology-based for combating the financing of terrorism at financial intelligence Centre, 62 of

respondents with 50.9% are agree that technical programs and products of a technology-based for combating the financing of terrorism at financial intelligence Centre while 10 of respondents with 8% are neutral. From 60 of respondents with 49.1% are strongly agree that network design and implementation for combating the financing of terrorism at financial intelligence Centre, 60 of respondents with 49.1% are agree that network design and implementation for combating the financing of terrorism at financial intelligence Centre while 2 of respondents with 1.6% are neutral about statement. This implies that majority of respondents said that there is network design and implementation for combating the financing of terrorism at financial intelligence Centre.

Table 4: Perceptions of respondents on the role of experts in technologies on combating the financing of terrorism at financial intelligence Centre

Statements	N	Mean	Std. Deviation
Technical experts are professionals for combating the financing of terrorism at financial intelligence Centre and database performance modification for combating the financing of terrorism at financial intelligence Centre.	122	4.5500	.94451
Technical programs and products of a technology-based for combating the financing of terrorism at financial intelligence Centre	122	4.7000	.73270
Network design and implementation for combating the financing of terrorism at financial intelligence Centre	122	4.600	.7539
Average		4.51	

Source: Primary data, 2023

The findings in table 4.8 indicated that for the first statement that stated that “Technical experts are professionals for combating the financing of terrorism at financial intelligence Centre and Database performance modification for combating the financing of terrorism at financial intelligence Centre” On average the respondents agreed with a mean of 4.55 and standard deviation of .944 with the statement. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

The second statement evaluated “Technical programs and products of a technology-based for combating the financing of terrorism at financial intelligence Centre” where the respondents agreed

with a mean of 4.8 and standard deviation of .732. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

The third statement evaluated was “Network design and implementation for combating the financing of terrorism at financial intelligence Centre” this was measured by a mean of 4.6 and standard deviation of .753. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

Table 5: Perceptions of respondents on investigate how intelligence information on financing of terrorists facilitate to be apprehended

Statements	N	Mean	Std. Deviation
Intelligence can provide insights for financing of terrorists facilitate to be apprehended and intelligence provide leadership profiles on foreign officials for financing of terrorists facilitate to be apprehended	122	4.6000	.75394
Intelligence provide information's that warn of potential threats and opportunities for financing of terrorists facilitate to be apprehended	122	3.7500	1.58529
Intelligence inform official travelers of counterintelligence and security threats for financing of terrorists facilitate to be apprehended	122	3.8000	1.32188
Average		4	

Source: Primary data, 2023

The findings in table 5 indicated that for the first statement stated that "Intelligence can provide insights for financing of terrorists facilitate to be apprehended and intelligence provide leadership profiles on foreign officials for financing of terrorists facilitate to be apprehended". On average the respondents agreed with a mean of 4.6 and standard deviation of .7539 with the statement. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

The second statement evaluated was "Intelligence provide information's that warn of potential threats and opportunities for financing of terrorists facilitate to be apprehended" where the respondents agreed with a mean of 3.75 and standard deviation of 1.585. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

The third statement evaluated was "Intelligence informs official travelers of counter intelligence and security threats for financing of terrorists facilitate to be apprehended" this was measured by a mean of 3.8 and standard deviation of 1.321. This indicated that the respondents agreed with the statement as indicated by the strong mean and heterogeneity of answers as indicated by the standard deviation where the respondents had different opinions of the statement.

5. Discussion

To be able to achieve effective financial intelligence centre to combating money laundering and financing of terrorism in Rwanda therefore, it is important to have a good level of public awareness. Regard to knowledge of what to share in case an emergency issues on one hand and an appropriate technical infrastructure and necessary knowledge and skills. Additionally, there needs to be laws and regulations to protect the information's providers in the society where everyone will be safe after. It is noted that information sharing can lead to improve response on time, better agency collaboration, and improved situational awareness. However, for all to be achieved there has to be the political will and effective strategies. The partnership of Financial Intelligence Centre concept overall is a more thorough policy option. The statewide fusion center policy option was rated strong in every category except for political and legal feasibility where it scored very strong. In comparison with the policy option, the statewide fusion center would

have greater jurisdictional authority by covering the entire state. This would provide a better value to the thousands of stakeholders that will benefit combating money laundering and financing of terrorism. The information flow would be more robust because a statewide center would be directly tied into the state's entire public safety community. The direct result of these to effects would play a significant role in allowing the statewide center to foster and build more trust which will then lead to more information sharing related with combating money laundering and financing of terrorism. The statewide fusion center was rated very strong in political feasibility because it has the support the justice, Rwanda National police, Central bank, Rwanda Investigation Bureau and several additional entities.

The policy option is evaluated as weak on information flow because it cannot be fluid on its own. With no state fusion center there is no concrete information flow from the local level to the state and then into the national intelligence community. The combined policy option was rated very strong in every category and strong in efficiency and sustainability. In taking these two criteria together, the primary reason for the ranking is simply the startup cost of the combined policy option and sustainability of both entities are more expensive. The yearly budget was constructed using the actual true cost of each category.

Preventing a terrorist attack through information sharing and experts in technologies, state, local and private sector entities have an effective information sharing and collaboration capability. Ensuring that they can seamlessly collect, process, analyze and disseminate information regarding threats, vulnerabilities and consequences in support of prevention, response and consequence management efforts. Currently, there are many public safety agencies operating on different systems. The difference in data structures and the lack of interoperability makes it nearly impossible to effectively combating money laundering and financing of terrorism. A major concern lies within licensing agreements that use off the shelf software products that simply are incompatible with one another. This causes a significant hindrance to information sharing; the terrorist attack has clearly spelled out the need for all public safety agencies. To correct the inadequacies and barriers that impedes information sharing, so that future tragedies could be prevented. States need to put a system in place using available technology that will allow different agencies to access and disseminate information.

6. Recommendation

The Financial Intelligence Centre should identify the legal and bureaucratic obstacles to effective communications sharing as the way that can be used in combating money laundering and financing of terrorism in Rwanda. The states should ensure that fusion center officials are familiar with the federal privacy regulations governing the use and protection of criminal intelligence information and that center operations at a minimum, comply with those regulations.

The states should ensure that fusion centers are formalized through legislation or binding interagency agreements and that their governance structure includes representation from all

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participating agencies. Clearly defined intelligence and information requirements from the intelligence community that prioritize and guide planning, collection, analysis, dissemination, and reevaluation efforts. It should be a clear understanding of the links between terrorism-related information and non-terrorism related information for combating money laundering and financing of terrorism in Rwanda. A capacity to convert information to operational intelligence, The use of subject matter experts in the analytical process, Extensive and continuous interaction with the private sectors and with the public for combating money laundering and financing of terrorism in Rwanda.

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