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Women Suicide Bombers: An Emerging Security Challenge for Pakistan Saba Noor

The increasing involvement of women in suicide bombings in Pakistan highlights the emergence of a new trend in the terrorists' strategy, and one that could further complicate the country's security environment. While the number of such attacks is still limited, the emergence of this phenomenon requires serious analysis.

Since December 2010, three incidents have been reported in Pakistan in which the suicide bombers were females. The first suicide attack was reported on 25 December 2010 when a veil-clad female suicide bomber entered a food distribution center of the World Food Program in Bajaur Agency and blew herself up in the middle of the crowd. Forty-three people were killed and more than 100 others were injured in the attack. The second suicide attack was on 25 June 2011 when a young Uzbek couple blew themselves up at a police station in Dera Ismail Khan and killed at least 10 police officials. The third and most recent suicide attack was on 11 August 2011 in Peshawar. A woman suicide bomber blew herself up near the security check post. Another woman, aside from the bomber, was killed in the blast. The Tehrik-e-Taliban Pakistan (TTP), a local Taliban group based in various parts of the Federally Administrative Tribal Areas (FATA), claimed responsibility for these attacks and warned that they will carry out more such attacks in the future.

The emergence of female suicide bombers in Pakistan indicates a change in the trends and tactics of the terrorist groups. These incidents also highlight that terrorists can go to any extent to destabi-



Screenshot of news of Pakistan's first female suicide bomb attack on 25 December 2010.

Image Credit: [Newser](#)

lize the country even if they have to break the social norms vis-à-vis women. Pakistani society traditionally limits the role of women within the domain of family. Women do not usually participate in military operations undertaken by militants as this is regarded as an area dominated by males.

Available literature on women radicalization and their involvement in terrorism highlights different individual factors (psychological and social) and social factors (norms of society, ideologies, destruction of the social system) as the motivational factors for women to join suicide terrorism. Rex Hudson, in his paper "The Sociology and Psychology of Terrorism: Who Becomes a Terrorist and Why" says that women can

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also become terrorists to avenge the death of their relatives. But evidence gathered by Pakistani authorities shows that other than the radicalization factor, which is common in both male and female suicide bombers, young women are forced by their male family members like brothers and fathers to carry out suicide attacks.

Two separate cases demonstrate that rather than brainwashing young girls, terrorists are using pressure tactics to convince them to carry out suicide attacks. The first case was reported in early January 2010 when Meena Gull, an 11 year old Afghan refugee, escaped from a suicide bomber training camp in Bajaur Agency. She told police that terrorist groups are trying to extend their strategic reach by recruiting young females to become suicide bombers. Gull told security officials that her father and two brothers, who were involved in burning down schools in Swat, pressured her to carry out a suicide bombing. However, she was reluctant to carry out such an attack and managed to escape. On 19 June 2011, security forces arrested another eight year old girl, Sohana Javed, from the Lower Dir district in Khuber Pakhtunkhawa province. The girl said that she was kidnapped by terrorists from Peshawar and was forced to wear a suicide jacket. The terrorists dropped her off near a security outpost and left her to detonate the bomb. At that point, Sohana shouted for help and surrendered to authorities.

There is also the case of two sisters, Arifa and Saba, who were radicalized by Fazlullah, the TTP commander based in Swat. The sisters were willing to participate in a suicide mission but they were both arrested in Swat in 2009. This incident highlights how women can be manipulated by radical and extremist groups in the name of religion.

Women as suicide bombers

Women in Pakistan can become suicide bombers for a variety of other reasons as well. First, Pakistan is a culturally conservative society where a woman's freedom is conditioned by cultural values and traditional practices. This has restricted women access to educa-

tion and other opportunities. There are segments within traditional Pakistani society which has a negative perception of women educated in schools. In the rural areas, women can only get a religious education in *Madrassas*. Even some affluent and upper-class families prefer to send their female family members to *Madrassas* instead of mainstream schools due to religious considerations. Unfortunately, most of the *Madrassas* in Pakistan are outside of the government's control. Most of these schools are very rigid in their ideas and many of them have been infiltrated or misused by terrorist groups. Radical and extremist ideas are easily spread amongst the students and this makes them a vulnerable part of society. Students of these *Madrassas*, including women, are deprived of the true teachings of Islam and thus remain vulnerable to indoctrination by extremist groups.

Second, the involvement of female suicide bombers can provide tactical leverage to the militant groups. The prevailing traditional and conservative norm that women are soft and weak, coupled with the reluctance of the overwhelmingly male security forces to verbally confront or conduct rigorous physical checks, allows the female suicide bomber greater freedom of movement. Furthermore, the specific dressing style and use of a *Burqa* (veil used to cover from head to toe) also provides an advantage for women suicide bombers as they can wear the suicide belt beneath the dress and avoid detection.

Third, there are not enough women in the police and security services to cope with a security scenario in which females could present a significant threat. Also, the country's cultural norms discourage the deployment of women in roadside check posts.

Fourth, the recruitment of young women as suicide bombers ultimately helps terrorist groups to increase the number of their combatants. Those can be recruited as a reserve force as and when necessary.

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How to respond?

The involvement of women in suicide terrorism in Pakistan poses serious challenges for law enforcement. Government and security agencies must undertake special measures to counter this dangerous trend. As most of the women lack correct religious knowledge and rely on limited and distorted sources of information, clerics should be involved in providing counter narratives to rebut the propaganda that helps to recruit women as suicide bombers.

The media should also act more proactively and help project suicide terrorism as against traditional and religious obligations. In that regard, *Fatwas* issued by prominent religious clerics will be useful.

Enhancing the capabilities of the country's security intelligence agencies is also necessary to prevent the recruitment of women as potential suicide bombers. Security screenings in roadside checkpoints should also be enhanced with the deployment of additional women personnel.

Conclusion

A large-scale recruitment of female suicide bombers in Pakistan is not likely to take place anytime soon. Women in Pakistan society still have traditional roles which prevent them from participating in militant operations. Nonetheless, the country still needs to craft a strategy that would address this emerging phenomenon as it critically impinges on Pakistan's security.

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GLOBAL PATHFINDER II

The ICPVTR Terrorism Database – Global Pathfinder - is a one-stop repository for information on the current and emerging terrorist threat. The database focuses on terrorism and political violence in the Asia-Pacific region – comprising of Southeast Asia, North Asia, South Asia, Central Asia and Oceania.

Global Pathfinder is an integrated database containing comprehensive profiles of terrorist groups, key terrorist personalities, terrorist and counterterrorist incidents as well as terrorist training camps . It also contains specific details and analyses of significant terrorist attacks in the form of terrorist attack profiles.

In addition to providing the latest information on terrorist attacks and pronouncements, Global Pathfinder also includes over a hundred terrorist training manuals, counter terrorism legislations and conventions, analytical papers on terrorist ideologies, commentaries on terrorist trends and patterns, transcripts of landmark cases, interviews with terrorists as well as photographs from different conflict zones across the world. Further, Global Pathfinder also has a huge collection of jihadi websites, the contents of which are routinely translated and analyzed by our analysts. This analysis helps develop an understanding of the developments in the ideological spectrum and trajectory of the terrorist threat, in both in tactical as well as strategic space.

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Regulating Non-Profit Organizations (NPOs) to Counter Financing of Terrorism: A Double-edged Sword?

Dharitri Dwivedy*

NPOs and charities are viewed as potential weak spots in global initiatives against money laundering and terrorist financing. The dynamic expansion of the NPO sector in the absence of strong regulatory culture has become a matter of concern in many countries. However, the overregulation or indiscriminate regulation of NPOs could be counterproductive.

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In September 2010, the Financial Action Task Force (FATF), an intergovernmental organization that sets global standards in anti-money laundering and countering the financing of terrorism (AML/CFT), warned Bangladesh that the country is faced with a “significant risk of money laundering and some risk of terrorism financing.” Among the deficiencies in the country’s AML/CFT regime listed by the FATF were those concerning the regulation of non-profit organizations (NPOs). According to the evaluation of the FATF’s Regional Review Group (RRG), there was no overall strategy to identify and address money laundering and the risk of terrorist financing in Bangladesh’s NPO sector which included a cocktail of almost 60,000 registered societies, associations, clubs, companies limited by guarantee and foundations. The supervision of the NPO sector as a whole was inadequate and compliance with registration and the obligation to financial reporting was very low. Even though the Bangladeshi government has made considerable progress to address these deficiencies, the risk of NPOs being exploited by terrorist or extremist groups remain not only in Bangladesh but also in many other countries of the world

Partners in Development

In almost every country of the world, governments have been engaged

in a process of “competitive deregulation” - transferring assets to private initiatives to deliver public goods in terms of socio-economic development and human security projects. This has positioned NPOs as vital partners for socio-economic change and addressing issues that were previously the sole domain of the state. NPOs not only complement government functions, they often act as alternative service providers where state-initiated service provision is inadequate or even non-existent.

Despite their vital stakes in the overall developmental process, the activities of some NPOs have become a matter of serious concern. Much of the risks involve the receipt and use of funds, most particularly those sourced from foreign donors or charitable agencies. The lack of transparency in terms of domestic and external funding sources permeates across the entire NPO sector. Some NPOs were found to use funds for projects and activities outside the scope of their core objectives. Some indulged in practices that could threaten the stability of the concerned country or nurture sectarian ideals which could disrupt social cohesion and communal harmony. Many more continue to fund violent groups.

Traditionally, NPOs have been exploited by terrorist groups as fund-raising machineries. For example, before

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Image Credit: [David Baron/Flickr](#)

September 2001, groups like Al Qaeda, Jemaah Islamiyah and many others relied extensively on networks of NPOs that channelled funds, resources, supplies, and recruits. A number of NPOs in Indonesia, Pakistan, the Philippines, Bangladesh and others have been implicated in diverting resources to finance terrorism or the activities of institutions linked to terrorist groups. More importantly, terrorist groups have used NPOs as a cover for their nefarious activities. In many countries of the world, NPOs linked to or operated by terrorist groups are held in high regard by providing communities they represent with basic services. These include education, childcare, healthcare, and other services that respective governments do not provide or are incapable of providing.

NPOs have also been increasingly active participants in rescue, relief, and rehabilitation work in the event of natural disasters. For example, during the 2005 earthquake and 2010 and 2011 flooding in Pakistan, NPOs like Falah-e-Insaniyat Foundation (FIF), were the first to reach the affected areas and distribute aid before government resources could be mobilized. The same organizations also provided relief to persons dislocated from different parts of Pakistan's tribal areas as a result of military operations against the Taliban militants. Despite the service provision however, some of these NPOs are suspects, due to their links to violent groups, perceived or otherwise.

NPO Regulation

In the aftermath of the 11 September 2001 attacks in the United States (US), there has been an increase in efforts to counter terrorist financing by implementing measures to regulate possible sources and conduits of funds. The US, being the main target of the attacks, led initiatives against terrorists groups, including their sources of funding, designated terrorists and terrorist organizations, their subsidiaries, front organizations, agents and associates. Various international institutions like the United Nations, the International Monetary Fund (IMF), inter-governmental organizations like the FATF and the FATF Style Regional Bodies (FSRB), regional organizations like the European Union (EU), the Organization of American States (OAS), the Association of Southeast Asian Nations (ASEAN) and the South Asian Association for Regional Cooperation (SAARC) and respective jurisdictions have initiated measures to counter the financing of terrorism.

NPOs and charities are viewed as potential weak spots in global initiatives against money laundering and terrorist financing. Accordingly, FATF's Special Recommendation VIII specifically deals with NPOs, urging countries to ensure that these entities could not be misused by terrorist organisations by posing as legitimate organizations; exploited as conduits for terrorist financing, including for the purpose of escaping asset freezing measures; and used as fronts to conceal or obscure the clandestine diversion of funds intended for legitimate purposes, to terrorist organisations. Consequently, governments and NPOs are obliged to identify risks and develop effective regulatory systems to promote accountability and transparency within the sector to regulate fundraising and improve NPO governance through self-regulation and/or by strengthening supervision and investigation powers.

Results are mixed; in many jurisdictions, exploitation of the NPO sector by the terrorists has become rather difficult while in many others, the same continues with impunity. In many countries designated NPOs have resurfaced with different names with or without the knowledge of the authorities. There is also insufficient

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political will to stop NPOs from diverting funds to terrorism. Partly this stems from the intermixing of religion and politics and ambivalent attitude towards regulation of NPOs in many jurisdictions.

While some countries have systems in place to entail NPOs to divulge their sources and end-users of the funds, there is not much enforcement. Most nations would have an agency to supervise and control NPOs and mandate them to submit their annual returns to ensure that their financial transactions are recorded and reviewed. However, the main issue is that many of these organizations are not registered and do not implement proper auditing procedures. Though international donors pressurise grantee NPOs to become more accountable, they manage to escape proper audit for the money channelled through them. Moreover, NPOs are very sensitive to inquiries and investigations and the existing measures are not enough to make them account for their activities and how they spend their funds. They could hide true purpose of their operations and camouflage their not-so-charitable activities with the facade of legitimacy that the NPOs put up with their humanitarian missions. This has prompted calls for more regulatory oversight for the NPO sector.

There are signs of faster growth in respect of NPO-led initiatives of microfinance institutions (MFI) in many parts of the world. The potential of the sector is much evident with the entry of large corporations and the “business correspondent” and “business facilitator” model introduced by the commercial banks. While the Non-Banking Finance Companies dealing with microfinance are subject to rigorous regulatory pressure, NPO-MFIs remain quite relaxed in this regard. This was the case in many parts of India until a crisis emerged in the sector in southern parts of the country compelling the state to introduce an appropriate framework for regulation through the initiation of the Microfinance Institutions (Development and Regulation) Bill 2011.

NPOs thus remain to be one of the weakest links in global initiatives to counter the financing of terrorism in particular and terrorism in general. The dynamic expansion of the NPO sector in the absence of

strong regulatory culture has become a matter of concern in many countries.

Overregulation – a double-edged sword

But overregulation or indiscriminate regulation of NPOs could be counterproductive. Operational transparency and accountability would no doubt enhance the legitimacy of the sector and could prevent its abuse or misuse. But excessive regulation or bureaucratic interference could frustrate the very rationale of having NPOs as an alternative or adjunct vehicle for delivery of crucial public goods. There is also concern that control of activities of these organizations may encroach on such fundamental rights as freedom of association and freedom of expression and that too much control may stifle the spirit of philanthropy among the donors.

Self-regulation is considered one of the ways to ensure transparency and accountability without sacrificing autonomy. One such example is the Caucus of Development NPO Network (CODE-NPO) in the Philippines which plays a major role in developing self-regulation through NPO certification process to standardise operations, monitor activities and improve credibility. The Philippine Council for NPO Certification (PCNC) established for this purpose certifies the legitimacy, accountability and transparency of NPOs, especially those that receive donations from individuals or corporations. Only NPOs certified by the PCNC are eligible for tax-deductible donations.

However, it is often argued that self-regulation is not enough to ensure accountability and therefore there should be more formal regulations and frequent evaluation of NPO activities. Others argue that more formal procedures would affect the capacity of the NPOs and frustrate the very purposes for which these entities are set up in the first place. In the Indian context for example, the functioning of Council for Advancement of People's Action and Rural Technology (CAPART), National Wastelands Development Board and Central Social Welfare Board indicate how government regulation can stifle the normal functioning and growth of the NPO sector.

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Balancing regulations and autonomy

The use of financial indicators and tools – such as “know your donor,” and “know your beneficiary,” much like the ones used by investigations into money laundering and terrorist financing, would be useful for authorities to be able to detect terrorist-infiltrated NPOs. It is essential to outline some of the more common typologies used by terrorist groups and list the type of financial activities and transactions which should be flagged as a suspicious activity of a NPO. Similar to anti-money laundering procedures, the relevant authorities should see to it that they know what NPOs are all about, who are the key stakeholders, especially those who manage the organizations, the nature of their operations, their beneficiaries and their transactions. Additionally, it is important to monitor where the money ultimately lands. This would allow authorities to detect if a NPO is operating as a financial conduit for terrorist groups.

While freezing the assets of a suspected terrorist-affiliated NPO could disrupt the financial network of the group, it could also mean a lost opportunity for genuine humanitarian operations and delivery of other public goods. Targeting NPOs indiscriminately could have negative strategic consequences, especially in those areas where delivery and implementation of state-based social services are slow in coming, inadequate or even non-existent. In such a scenario, governments must be able to provide sustainable and accessible services to the needy, so that they would not be obliged to accept aid coming from NPOs, especially those with suspected terrorism links. This would help eliminate the threat implicit in the NPO sector where the opportunity to provide social welfare also equips terrorists to advance their own nefarious aims. It is also important that governments demonstrate political will and assume a leadership role in balancing policies, procedures, and regulations concerning NPO governance so that they continue to be partners in development, deliver other important public goods and not be used as fronts for terrorism.

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Topical areas of interest are terrorism and political violence, terrorism and organized crime, homeland security, religion and violence, internal conflicts and terrorism, and all other areas of security broadly defined.

Article length could be anywhere between 800 to 1500 words. Submissions must be made before the 15th of every month for editing purposes and for inclusion in the next month’s edition.

Electronic copies of the articles (MS Word format) may be submitted to the editors at the following address: isdiane@ntu.edu.sg

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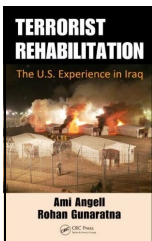
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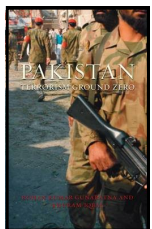
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Events and Publications



- Terrorist Rehabilitation: The US Experience in Iraq (CRC Press Taylor and Francis Group, 2011) by Dr. Ami Angell and Dr. Rohan Gunaratna

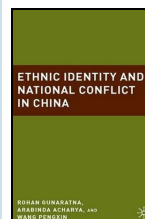


- Pakistan: Terrorism Ground Zero (Reaktion Books, 2011) by Dr. Rohan Gunaratna and Mr. Khuram Iqbal



- International Aviation and Terrorism: Evolving Threats, Evolving Security (Routledge 2009) by Dr. John Harrison

Watch this space for upcoming events at ICPVTR



- Ethnic Identity and National Conflict in China (Palgrave Macmillan 22 June 2010) by Dr. Rohan Gunaratna, Dr. Arabinda Acharya and Mr. Wang Pengxin



- Targeting Terrorist Financing: International Cooperation and New Regimes (Routledge 2009) by Dr. Arabinda Acharya