

2) Highlight the effects of FIA in controlling money laundering in Pakistan. Give references with respect to FATF's (2019) Action points?

## 1. FIA (Federal Investigation Agency) :-

FIA established in 1942 which was named as Special Police establishment. After launching Pakistan it was given the real name Pakistan Special Police (PSP). Its aim was to fight against anti-corruption. In 2004, an anti-corruption task was given to NAB but it was restored again in 2008. In 1974, it was given the name Federal Investigation Agency.

## 2. Mandate :-

FIA was set to fight against corruption and terror financing. But the goal increased with its evolution. Now it deals with money laundering, anti-corruption and terror financing, cyber crime and so on. It has established many wings under them tasks have been distributed. E.g. Counter terrorism wing deals with terror financing, similarly Economic wing deals with money laundering and financial related crimes.

## 3. Money laundering in Pakistan :-

Money laundering is not an issue only in Pakistan but it is world wide. Money laundering directly affects the economy of the country so it is important to combat it. In Pakistan, money laundering is a crime and Pakistan as well with passing anti-money laundering Act 2010. This act is which FIA deals with this act. Money laundering refers to launder money in other countries, the money which is acquired from

Illegal sources.

## 5. FIA against money laundering :-

FIA work with the coordination of other law enforcement agencies. To counter money laundering FIA works with state bank of Pakistan (SBP). State bank of Pakistan provides a report which is called STR (Suspicious Transaction Report) to FIA. Then FIA collect more data about a person or a group or organization. FIA collect data and analyse it, establish the guilt of an accused.

## 6. FIA and FATF :-

FATF (Financial Action Task Force) sent Pakistan in grey list in 2018. It founded many flaws in banking system of Pakistan and of course due to which money laundering was increasing. Initially FATF gave Pakistan 27 tasks to fulfill. These tasks were related to terror financing but 2020 FATF gave seven more tasks on money laundering. Pakistan completed its money laundering tasks before a due date but several were left. FIA's mandate is to combat money laundering and terror financing as well. So FIA's contribution to accomplish these tasks are appreciating. In September, 2022 FATF force team visited not any other agency but FIA. To accomplish FATF's task it was not only FIA which worked but also there were many law enforcement agencies, civil and military worked hard and accomplished these tasks. This achievement goes to many law enforcement agencies including FIA prominently which contributed a lot.

## 7. Achievements of FIA against money laundering:-

FIA has conducted several operations / raids to detect money laundering in throughout the country. Resoual said that KP and Balochistan founded had more cases than any other province of Pakistan. Director General of FIA says that they did operation against 62 cases of money laundering in KP out of them 61 arrested and they saved 105 millions. Recently, a viral video of tik tok star (Hereem Shah) drew attention of people of the country to combat money laundering as it has become a serious threat to the economy of the country. Director General of FIA says that "money laundering is fatal to the economy of the country. After the viral Agency faster its work and it did raids in the country and arrested many people founded in money laundering.

## 8. FIA's achievements to accomplish FATF's tasks:

FIA's tremendous effort to combat money laundering and terror financing is undoubtedly appreciating. FIA was given the task in 2020 to accomplish FATF's action plans within a short period its efforts were seen and so wide. FIA's efforts to accomplish FATF's action plans are followed.

## 9) FIA established 8 circles:-

FIA established 8 circles through the country to fight against money laundering and to accomplish FATF's tasks. These circles are established in Faisalabad, Lahore, Karachi, Multan, Sukkur

Quetta, Peshawar. These circles were empowered to launch operations against money launderers and arrest them. They had to work vigorously in this context but they had to, because had to save the country from menace of money laundering.

### b) Establishment of data collection centre:-

Furthermore, FIA established data collection centre to collect information about people, organizations and groups. So to have information about their earnings and business. In account of suspicious activity or transaction these people were liable to enquire about their earnings.

### c) FIA changed its policy and introduced new set conditions:-

FIA did major changes in banking accounts and introduced many new set conditions for transaction and currency exchange, such as, no foreign currency transaction without tax number and ban on currency change of up to \$500 in the open currency market without submission of a National Identity Card (NIC).

## 10. Overall achievements of FIA in FATF tasks:-

Great achievements to counter money laundering are manifold to accomplish the action plans of FATF. It has conducted raids and many operations to combat money laundering and helped Pakistan to come out of grey list of FATF. Being in a grey list was threat to the economy of the country, threat to FDI. It was really really very important for Pakistan to address these action

Plans. Director General of FIA, Saranullah said that it was his great achievement to accomplish the action plans of FATF. He said that they conducted ~~104 operations~~ operations against money launderers and saved 1100 million. He said that they signed MoU with district police as well to increase the efficiency of FIA to accomplish those tasks. Similarly, he said that no doubt they had to work vigorously but it was important for the country.

## 11. Evaluation of FIA's efforts:-

FIA played a major role to accomplish 34 tasks given by FATF. It did many operations in many areas of the country and stricter their policies. People now have to undergo many conditions set by law enforcement agencies while transaction and exchanging money. They had to deal vigorously because money laundering and terror financing is fatal to the economy of the country. FATF tasks were a challenge to Pakistan but it had some positive effects as well. It has increased the efficiency of law enforcement agencies, it enhanced the working of banking system, it led banking system towards transparency. Overall Pakistan had to change and start its policies. It shows now the transparency is matter of transactions can be the desired. It encouraged the foreign investors too. So overall it was good for Pakistan's image and its economy.

## 12. Conclusion:-

FIA (Federal Investigation Agency) deal with anti-corruption and money laundering and terror

financing and money more. It has established different wings to deal with different crimes/challenges. The lack of combating money laundering comes under the economic crime wing of FSA. FSA is working very effectively in combating money laundering such as recently it has arrested 61 money launderers and saved millions of rupees. Similarly it was given the task to contribute in accomplishing FATF action plans in 2020. Due to this tremendous efforts Pakistan accomplished Financial Action Task's within a short period. FSA launched many operations through the country and established new circles and put introduced many new policies which help in combating money laundering and finally for Pakistan to come out of FATF's grey list.

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Q. What is meant by forensic science criminal investigation?  
 What are the hurdles in streamlining the forensic criminal investigation in Pakistan?

3. For

1. Introduction to forensic criminal investigation:-

with the passage of time, specially advancement in technology provided criminals new ways. Criminals has become more advanced in conducting their illegal activities, they use advance way for their conduct. But investigation agencies, and police are not leaving behind. Law enforcement agencies acquired new advanced ways as well to capture these criminals. ~~For~~ Criminal investigation has become advanced too such as with the advent of forensic science, criminal investigation has become more effective and quick. Forensic science deals with physical evidence

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and virtual (such as computer files) as well. It investigates physical evidences left behind the crime

## 2. How does it work:-

Forensic science team search to the crime scene and collect physical evidences leaving behind by the criminals or the victim as well. They test, analyse and those evidences. Its work is to acquire, evaluate, analyse, physical evidences can be victim's dead body, or blood stains, digital gadgets, laters, files, clothes, walls, insects, toxic substances as well. They collect evidences and provide the court with authentic evidences to deal with the case. Their evidences are very effective and authentic that ~~exp~~ it enhance and increase the performance of the courts to deal with the cases in a short periods.

## 3. Forensic Criminal investigation and its branches

Forensic word is derived from Latin word ~~court~~ which means court. So it is mean to provide the court with such positive evidences which helps the court to deal with the cases. Forensic Criminal investigation as stated above that it deals and investigate with physical evidences left in the crime scene. So it has many branches to deal with criminal investigation, these are follows:

## 4. Forensic accountance:-

This branch deal with digital devices, credit card details, files, soft an files and hardcopy as well. Details of victims or criminals accounts etc. their transaction history etc etc.

a) how does it work:-

The team firstly check and the digital devices found at crime scene then they save all the data carefully as this evidences are very useful and important. The team then investigate analysis, and evaluate and then provide evidences related to the commission of crime to the court.

5. Forensic Dentistry:-

It deals with the science of dentistry. The forensic team test the biting marks of any left on the victims body. This branch is very helpful and effective as it can tell the age of a victim as well, a person dies but teeth and hair left, try do not delay with the rest of the body.

a) Dentistry work as:-

Teeth are the best to take DNA samples. Experts in this field provide the criminal investigation with DNA of the victim and if death occurred a long time ago, teeth are used to provide DNA reports.

6. Forensic Pathology:-

This branch deals with the study of diseases and illness of any victim had, or diseases are one of the factors for death. A person suffering from disease can be caught by death without leaving any scar as to know how a person died. This branch deals with this problem, diseases which left scar on the body, or are external can be easily identified, the cause of death but insides diseases are



are hard to recognize unless and unless particular tests are not done so this branch deals with this problem.

(a) Pathology works as:-

Experts in this field know the cause of death by doing biopsy of dead body.

7. Forensic entomology:-

This branch deals with the study of insects roaming around the crime scene. These insects are very important in investigation of crimes. Through these insects investigation can know the time of crime occurrence as well.

1) It works as:-

Insects can help in finding victims dead body's left marks as well if they are roaming and moving towards a particular place or a piece of land. Shows there was a dead body which was removed recently. Similarly, some insects come in the night only. If a criminal declares that he did not go out during the night, presence of a night insect in his car shows he lies.

8. Forensic toxicology:-

This branch deals with the intake of toxic substances by taken by victims. The team tests by blood tests as well know that victim was drugged. Also it does the presence of toxic substance at crime scene.

9. Forensic medicines:-

As its name implies this branch also deals with medication. If given or taken by a victim. This branch deals with the investigation of presence of different types of medicines at crime scene.

as well. It shows much detail about the victim or criminal as well as ~~by~~ while operating his house.

## 10. Forensic Psychology:

Forensic psychology deals with the behavioural problems of victim as well as ~~for~~ of the criminal. Many crimes occurred due to psychological issues. The term of forensic science deals with the psychology of criminal. It also deals with how commission of murder occurred by examining the brutality of commission of murder.

## 11. Forensic investigation in Pakistan:-

A crimes ~~has~~ are being done with ~~the~~ advanced ways, the need of advanced ways to investigate felt as well. Throughout the world new ways of advanced investigation adopted Pakistan however initially ignored this immensely important field but Pakistan has adopted forensic science as well in 2002 when ~~P~~ in ~~Passed~~ the National Forensic Science Act 2002. In 2004, National Forensic Agency ~~was~~ established also all the other branches of forensic science work under this agency. ~~As~~ Along with that Punjab ~~Passed~~ forensic Agency act in 2007 and established ~~in~~ agency in ~~both~~ 2012, many departments are working there under one roof. Such as forensic pathology, forensic psychology and so on. Sindh ~~Passed~~ forensic Agency act in 2017 and Balochistan as well in 2017. However both the provinces have ~~not~~ established ~~the~~ laboratories yet. In Balochistan investigation is being done by National Forensic Agency and in Sindh there is only one laboratory which only can provide DNA report, located in Jamshoro. ~~CP~~ also passed act regarding

forensic science and established use of laboratory. Governmental data shows that Pakistan is lagging behind in this field. There are already cases in abundance. This field will be crucial in enhancing the work of courts, as it provides evidence so court can solve cases in a short period. There are only two to three laboratories of forensic science, these are of poor quality. Pakistan should establish more laboratories in many areas.

## 12 Pakistan: has financial & big hurdle:-

The whole justice system of Pakistan is undergoing many attributes. Justice is delayed in Pakistan cases are manifold but there is an acute shortage of Judges, and investigation officers as well as court rooms. Similarly forensic field is undergoing the challenge. Forensic field required a huge amount for the establishment of laboratories and equipments. Along with that investigation officers lack skills as well.

## 13 Recommendations:-

Government of Pakistan should spend in Justice system as well. Justice system is being neglected. Similarly, there should be many laboratories of forensic field. There should establish the training academies as well to train the forensic team and this field should be offered in universities also an academic field. There are some universities offering this subject but it needs more increase. There should be many more laboratories as well. Such government also making policy to establish forensic laboratory in university of Karachi but it has not implemented yet.

## 14. Conclusion:-

Forensic criminal investigation is being implemented by many countries. Many countries have adopted this new science with the advancement of technology, which has advanced their activities as well, to cater and stop them need to adopt advancement way of investigation is crucial. Through forensic science investigator can collect many authentic and useful evidence. Forensic science means to investigate, evaluate, analyse physical evidence left behind the crime scene. This field is very important as it provides evidence to the court and court can deal with the cases very objectively and quickly. Pakistan has adopted this science of investigation also, however late but at least adopted. But these initiatives taken by Pakistan towards forensic are not sufficient. Pakistan need to make this field more effective by establishing many laboratories.

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Q) What is the difference between crime, deviance, sin and ~~society~~ vice? Do you believe that crime is one of the major social problems of Pakistani society? Discuss?

## 1- Introduction:-

Crime, deviance, sin and vice are different terms used by such behaviour which generates negative, or undesirable responses by the society. Society response in dislike way against these terms or such behaviours. These terms are different from one another in a sense that these violates norms and laws. Crime is against law, Deviance is against norms of society, and sin is against one's religion, and vice includes

But similarity among them is that society response negatively against them and these are destructive, deteriorative for the society. By discussing each of them we can understand these terms very well.

## 2- Crime :-

Crime is considered as the conduct which is done against law. Simply it is the violation of laws. Every country has its own set laws, violation against these laws is considered as crime. It may happen that something which is considered crime at one place but legal in other country. In Pakistan CrPc-1898, Pakistan Criminal Code is the set law. Violation against these said rules is considered as crime.

## 3. Deviance :-

Deviance is considered as violation of norms of the society. Every society has its set norms although these are informal. If an individual of society act against these norms they have to meet negative reactions from the society. Deviance varies from place to place as well as time to time. It is because there exist multiple societies different from one another. So they have different norms and values. One act may be considered deviance but it is very common in another society, e.g. drinking alcohol is a deviance in one society but it is legal and in another society. Similarly deviance from time to time. An act may be considered deviance a few decades ago but it <sup>may</sup> ~~has~~ become very common today. Deviance is simply a deviation from right path. So a person who commit crimes may be considered as deviant and criminal simultaneously.

## 4. Sin:-

Sin is a ~~deviation~~ deviation from the religious path. If a person goes against the path which his religion ordained upon him is called as sin. So every religion has its own virtues and what one religion forbids and label it as sin, it is may not be in another religion. So simply, ~~religion~~ sin is what religion label it as sin, and going against the religion is considered as sin.

## 5. Vice:-

Vice is something very dangerous to the society. If it can get, repeated actions, evil action harms the society. These actions are destructive to the society, many scholars says that there are so many actions that can be considered as vice. It is also considered as that an evil person is a habitual criminal and he harms the society a lot by his criminal acts/ conducts.

## 6. Crime is destructive to society:-

As stated above that crimes are violation against laws. And every country has different laws from one another so ~~therefore~~ what is crime in one society or violation against laws may not be in another society. But laws against are very similar throughout the world. Crimes are destructive to the society such as murder, robbery, theft, prostitution, human trafficking etc. Below are some different types of crimes which will evaluate how crimes are destructive to the society.

## 7. Crimes against individual:-

Crimes against individual

includes robbery, stealing, blackmailing, extortion, embezzlement, murder etc. These are crimes and are threat to individual. In these crimes up to now many people lost their lives in the hands of criminals.

### 9. Crime against Society:-

Crimes against Society, include include environmental degradation, corruption, tax evasion, kickbacks, smuggling, prostitution, robbery. These are crimes and are very harmful and destructive to the society. It spreads insecurity in the society people live with fear so crime in any form is a very big social problem.

### 9. Crime against Property:-

This crime involves taking a property of an individual or a group, organization illegally. This may involve economical/financial loss. These crimes are, credit card hacking, illegally holding someone else's property etc etc. It creates mistrust in the society and among individuals.

### 10. Crime: A social evil:-

From above mentioned description we can observe that crime is a destructive to our society and it is a very big social evil which deteriorate the peace of a society. The reason behind committing crimes is mainly financial gains such robbery, theft, but there are several other reasons as well such as retribution or habit. So we can say that crimes are social evil to the society and eating up the peace of a society. People fear, do not live with peace and

Such acts

## c11. Crimes in Pakistan:-

Crimes exist in all the societies in different forms. Pakistan is also not safe and secure from such acts. In Pakistan, there exist many crimes as well. Some are very severe mostly in urban areas. Crime rate is high. Due to, a increased and the crime is rampant and it has destroyed the peace of the country. So Pakistan is not considered as secure place. There are many crimes, and these are several reasons for that such as

### a) Unemployment:-

Pakistan's economy is not performing well. Specially during last two or three decades, many people are suffering from unemployment. Many people turn towards illegal ways, they join gangs to earn livelihood and many people in Pakistan specially join terrorist and extremist organizations. These organizations are serious threat to the security of Pakistan. Many people obtain money by street crimes, by snatching on the street or gun point similarly, they adopt the other ways such as robbery, theft and skating.

### b) Poverty:-

Poverty is the major issue for crimes. In Pakistan more than 25% population is ~~under~~ <sup>below</sup> poverty line. Many people migrate to urban areas but where they find no place to live, no chance to earn they use illegal ways that's why crime rate is high in urban areas.

## 12. Crimes are obstacle to development of the country:-

Terrorism is



there are several crimes threatening the society. Pakistan is considered as insecure place throughout the world, so despite many beautiful cities in Pakistan tourists do not come similarly, FDI is very low. Money laundering is the big obstacle to the economy of the country during these days. It is not a threat only to Pakistan but it is a major issue through the world. Money laundering is high in Pakistan although after FATF's action plans several has been taken to combat it but it should assure the non-occurrence in future as well.

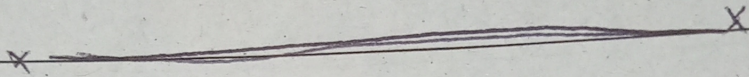
### 13. Urban areas of Pakistan are immensely insecure:-

In urban areas of Pakistan crime rate is very high. These areas are considered dangerous to live in. In Karachi specially it has been the target of many street crimes since several decades but it could not overcome up till now. People migrate in urban areas for jobs but they do not possess such status to reluctantly try turn towards crimes. Same is the situation in other urban areas. One of the reason for high crime here is anonymity and impersonality.

### 13 Conclusion:-

Crime, defiance, sin, vice are different terms use but they are threat and destructive to the societies. Though different in their nature but result and outcome is similar that it creates negative reaction from the society. Crimes exist in every society and the crime is considered as social evil as it destroyed the peace and security of the society. Pakistan is not save from such evil, there are several crimes threatening the security of the country thus, Pakistan is considered as insecure place for tourism as

Q1. Define FDI (Foreign Direct Investment).



Q2. Define FDI (Foreign Direct Investment).