



FINANCIAL INTELLIGENCE CENTRE

**SPEECH BY THE KEYNOTE SPEAKER MS MARY CHIRWA-DIRECTOR GENERAL
OF THE FINANCIAL INTELLIGENCE CENTRE
DURING THE 'WHISTLEBLOWERS PROTECTION CONFERENCE**

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GOOD MORNING LADIES AND GENTLEMEN,

IT IS WITH GREAT PLEASURE THAT I STAND BEFORE YOU THIS MORNING TO GIVE THE KEYNOTE ADDRESS AT THIS VERY IMPORTANT CONFERENCE, DUBBED, **"WHISTLEBLOWERS PROTECTION CONFERENCE"**. I AM GRATEFUL FOR THE INVITATION BY NEWS DIGGERS AND OPEN SOCIETY INITIATIVE FOR SOUTHERN AFRICA (OSISA). I WISH TO PERSONALLY APPLAUD THE ORGANIZERS FOR THE INITIATIVE TO ORGANIZE SUCH A FORUM WHICH I BELIEVE WILL PROVIDE AN OPPORTUNITY TO SHARE IDEAS AROUND WHISTLEBLOWERS PROTECTION IN ZAMBIA. THIS WORKSHOP HAS BROUGHT TOGETHER THE MEDIA AND GOVERNMENT INVESTIGATIVE WINGS.

DETAILS ON FINANCIAL CRIME

I AM GLAD THAT THE DIVERSE MINDS IN THIS AUDITORIUM ARE AWARE THAT FINANCIAL CRIMES CONTINUE TO REMAIN AN ISSUE THAT REQUIRES MULTIPLE DEFENSES ACROSS ALL FRONTS. FINANCIAL CRIMES IN WHATEVER FORM AND NATURE HAVE POTENTIALLY DEVASTATING EFFECTS ON THE ECONOMY, SECURITY AND SOCIAL WELL-BEING OF THE PEOPLE. THIS THEREFORE CALLS FOR CONCERTED EFFORTS BY ALL STAKEHOLDERS AND THE GENERAL PUBLIC TO COME UP WITH EFFECTIVE MECHANISMS TO COUNTER THIS



VICE. WHISTLEBLOWING IS AN EARLY WARNING SYSTEM THAT ALLOWS MALPRACTICE TO BE ADDRESSED BEFORE IT RESULTS IN SERIOUS HARM.

TO THIS EFFECT, THE VALUE OF WHISTLEBLOWERS IN COMBATING FINANCIAL CRIMES AND OTHER ILLEGAL ACTIVITIES IN THIS DISPENSATION CANNOT BE OVEREMPHASIZED. WHISTLEBLOWERS REMAIN A CRITICAL INSTRUMENT IN THE FIGHT AGAINST FINANCIAL CRIMES WHETHER IN THE PUBLIC OR PRIVATE SECTOR. HOWEVER, THE MULTIPLE PRESSURES THAT EXIST CAN PREVENT WHISTLEBLOWERS FROM SPEAKING OUT. WHISTLEBLOWING REQUIRES ONE TO BE FEARLESS AND PUT THE COUNTRY (THE BIGGER PICTURE) BEFORE SELF. IT REQUIRES US TO DO THE RIGHT THING EVEN IN THE FACE OF DANGER.

IT IS AN UNDENIABLE FACT THAT WE LIVE IN A DISPENSATION WHERE SOCIETY IS HUNGRY FOR INFORMATION AND IN THIS VEIN YOU CANNOT RULE OUT THE MAJOR ROLE WHISTLEBLOWERS PLAY IN SHARING INFORMATION AROUND CLANDESTINE ACTIVITIES. IT IS INDEED UTTERLY TRUE THAT WHISTLEBLOWERS PLAY AN IMPORTANT ROLE IN THE DETERRENCE AND PREVENTION OF FINANCIAL CRIME. AM SURE COLLEAGUES FROM THE LAW ENFORCEMENT AGENCIES WILL ATTEST TO THAT. IT IS IMPORTANT THEN TO PROTECT WHISTLEBLOWERS.



HOW SAFE ARE THEY.

INVITED GUESTS, LADIES AND GENTLEMEN, WHISTLEBLOWING WILL CONTINUE TO BE A CRITICAL COMPONENT OF GOOD CORPORATE GOVERNANCE BUT WILL ONLY EXIST IF SUCH INDIVIDUALS HAVE REASON TO BELIEVE THAT THEY WILL BE PROTECTED SHOULD THEY SPEAK OUT. IT IS IMPORTANT THEN TO TREAT WHISTLEBLOWERS WITH UTMOST RESPECT AS THE JOB OF THE FINANCIAL INTELLIGENCE CENTRE AND LAW ENFORCEMENT AGENCIES IS TO VERIFY INFORMATION OBTAINED FROM SUCH PERSONS. LET ME HASTEN TO MENTION HERE THAT WE WILL NOT CONDONE REPORTING OUT OF MALICE. THE INTENT/MOTIVE SHOULD BE GENUINE TO WARRANT AN INVESTIGATION. WE DO NOT WANT "MOTIVATED" WHISTLE BLOWING I.E. PEOPLE WITH A HIDDEN AGENDA. THE QUESTION EVERYONE IS ASKING, THEREFORE IS TO WHAT EXTENT ARE WHISTLEBLOWERS PROTECTED IN OUR JURISDICTION? HOW DO WE BALANCE DEFAMATION OF CHARACTER AND MORAL OBLIGATION TO REPORT CRIMINAL ACTIVITIES REGARDLESS OF WHO IS BEHIND SUCH AN ILLEGAL ACTIVITY? HOW IS OUR LEGAL FRAMEWORK AROUND WHISTLEBLOWER PROTECTION? THIS FORUM BRINGS THAT RARE OPPORTUNITY WHERE PUBLIC INSTITUTIONS AND THE MEDIA CAN HAVE AN OPEN DISCOURSE TO DISCUSS BEST WAYS OF TACKLING FINANCIAL CRIMES LEVERAGING ON THE ROLE THAT WHISTLEBLOWERS PLAY. THIS IS HEALTHY.



COOPERATION AND TAKE HOME POINT

WHISTLEBLOWING MUST BE SUPPORTED BY MORE EFFECTIVE AND COMPREHENSIVE MECHANISMS AGAINST FINANCIAL CRIMES ALONG WITH TOUGHER LAWS. THERE IS NEED TO PROBABLY RE-LOOK AT OUR LEGAL FRAMEWORK AND DETERMINE TO WHAT EXTENT PERSONS WHO SHARE INFORMATION ON SUSPECTED FINANCIAL CRIMES ARE GUARANTEED PROTECTION. THERE IS NO NEED TO HARBOR CRIMINALITY IN ZAMBIA. THE FIGHT AGAINST FINANCIAL CRIMES SUCH AS CORRUPTION IS EVERYONE'S RESPONSIBILITY. THE MEDIA AND MEMBERS OF THE PUBLIC SHOULD JOIN IN THIS FIGHT SO THAT PUBLIC RESOURCES ARE PROTECTED. I WOULD LIKE TO URGE THE GENERAL PUBLIC TO CONTINUE REPORTING CRIMINAL ACTIVITY TO THE RIGHT COMPETENT AUTHORITIES FOR INVESTIGATION. IT IS THE RESPONSIBILITY OF THE COMPETENT AUTHORITIES TO DECIPHER THAT INFORMATION INTO ACTIONABLE INTELLIGENCE. WE NEED TO FOCUS MORE ON BOTH PREVENTATIVE AND DETERRENCE MECHANISMS. THIS CALLS FOR CONCERTED EFFORTS FROM EVERY STAKEHOLDER AND THE GENERAL PUBLIC. THE ENVIRONMENT HAS TO BE MADE HOSTILE TO PERPETRATORS OF FINANCIAL CRIMES. THAT IS WHY ANY NEW CRACKDOWN ON FINANCIAL CRIME WILL NOT WORK WITHOUT GETTING PEOPLE ACTIVELY INVOLVED AND PUTTING DIRECT PRESSURE ON POTENTIAL NEW CLIENTS. IF WE CAN SUCCESSFULLY CHALLENGE ILLEGAL FINANCIAL DEALINGS, WE CAN ALSO TACKLE MANY SOCIETAL ISSUES AS A COUNTRY. OUR 2020 NATIONAL BUDGET CANNOT BE EFFECTIVELY IMPLEMENTED IF WE DO NOT CLOSE THE LOOPHOLES FOR ILLICIT FINANCIAL FLOWS.



THE FIGHT AGAINST FINANCIAL CRIMES CALLS FOR CLOSER COLLABORATION AMONG GOVERNMENT INSTITUTIONS, THE MEDIA AND THE GENERAL PUBLIC.

MOST FINANCIAL CRIMES INVOLVE COLLUSION AND, HENCE DIFFICULT TO DETECT, NONETHELESS WITH CREDIBLE WHISTLEBLOWERS WE ARE ABLE TO UNEARTH SUCH CRIMES AND PROTECT OUR FINANCIAL SYSTEMS. PERPETRATORS OFTEN EXPLOIT REGULATORY ARBITRAGE CREATED BY LEGAL LOOPHOLES, WEAK LAW ENFORCEMENT AND INVESTIGATION CAPABILITIES IN ANY JURISDICTION. HENCE THE REASON TO EXPLORE HOW TO PROTECT THOSE COURAGEOUS ENOUGH TO REPORT WRONG DOINGS.

IT IS FOR THIS REASON THAT A RE-LOOK AT OUR LEGAL FRAMEWORK AROUND PROTECTION OF THE WHISTLEBLOWERS CANNOT BE OVEREMPHASIZED. LET US DISCUSS THIS IMPORTANT SUBJECT OBJECTIVELY AS WHISTLEBLOWING IS A DUTY OF CARE FOR A HEALTHY SOCIETY AND PROMOTES GOOD GOVERNANCE.

I THANK YOU AND GOD BLESS!