

How Anti-Money Laundering and Counterterrorism Measures Affect Civil Society:

Case Studies from Burkina Faso, Cameroon, Côte d'Ivoire, Democratic Republic of Congo, and Mali

I. Introduction and Context

Across Africa, the imperative to combat money laundering and terrorist financing (AML/CFT) has become a defining force shaping the operational environment for civil society. Driven by the global standards of the Financial Action Task Force (FATF) and the reputational pressure of its “grey list” (Jurisdictions under Increased Monitoring), governments in the region have rapidly revised their legal and regulatory frameworks. This report assesses the impact of these measures on the Non-Profit Organization (NPO) sector in five key jurisdictions: **Burkina Faso, Cameroon, Côte d’Ivoire, the Democratic Republic of Congo (DRC), and Mali.**

The central finding of this assessment is that while technical compliance with FATF standards is improving, the *effectiveness* of the regime regarding NPOs is often undermined by a disconnect between security intent and operational reality. In the absence of a nuanced, Risk-Based Approach (RBA), AML/CFT measures are unintentionally, and at times strategically, constricting the civic space required for NPOs to deliver essential services and advocate for human rights.

2. Country-specific Findings

Mali: The “Post-Listing” Legacy



Status: Exited FATF Grey List (June 2025).

Key Finding: “Delisting” has not led to a return to normal. The banking sector continues to view NPOs as high-risk. The new Ordonnance N°2024-011 has permanently strengthened state supervision, creating a legacy of rigor that NPOs must navigate without sufficient guidance or dialogue.

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Democratic Republic of Congo (DRC): The Humanitarian Crisis



Status: On FATF Grey List (since 2022).

Key Finding: DRC presents one of the world’s most severe humanitarian crises, with 7.3 million internally displaced persons as of 2024-2025. NPOs play an indispensable role in providing assistance. But these NPOs operate within an increasingly complex regulatory environment shaped by the country’s efforts to strengthen its AML/CFT framework. A severe disconnect exists between policy reforms in Kinshasa and operational realities in Goma. NPOs report that legitimate humanitarian activities (cash transfers to beneficiaries) are at risk of being criminalized or blocked, leading to self-censorship and operational delays in a critical humanitarian context.

Burkina Faso: Administrative Barriers to Oversight



Status: Exited FATF Grey List (Oct 2025).

Key Finding: There is an emergence of a sophisticated administrative barrier to independent oversight. While the country has successfully exited the grey list through technical compliance reforms (such as the new law on AML/CFT and on Freedom of Association), these same reforms have been accompanied by restrictive administrative decrees. Specifically, the July 2025 decree requiring a “statistical visa” for data collection serves as a *de facto* barrier to independent research and civil society monitoring. A more recent decree requiring all NPOs to transfer all funds and manage their accounts exclusively through the Banque du Trésor, an administrative structure attached to the Treasury, will significantly affect operations.

Côte d’Ivoire: Pre-emptive Restriction



Status: Listed on FATF Grey List (Oct 2024).

Key Finding: The government has responded to the listing with rapid legislative action, specifically Ordonnance n° 2024-368, which designates the Ministry of Interior (DGAT) as the primary NPO supervisor for AML/CFT. Early findings indicate this centralization has increased administrative friction. Banks are awaiting clear directives and applying pre-emptive caution, while NPOs express concern that financial oversight is being politicized.

Cameroon: The Chilling Effect



Status: Listed on FATF Grey List (June 2023).

Key Finding: The AML/CFT framework, anchored by the 2014 Anti-Terrorism Law, continues to cast a long shadow over the sector. Financial institutions, under pressure from the regional regulator (BEAC), are applying blanket de-risking measures that disproportionately affect NPOs operating in politically sensitive regions. This has created a “chilling effect” where legitimate governance and human rights work is self-censored to avoid banking complications.

3. Synthesis and Recommendations

The analysis of the five case studies (Mali, DRC, Cameroon, Côte d’Ivoire, Burkina Faso) reveals a complex and nuanced picture of the impact of AML/CFT measures on civic space. While national contexts vary considerably, underlying trends emerge, showing that the application of FATF standards, far from being a simple technical issue, is profoundly influenced by the political, security, and economic realities of each country.

The most universal finding is the **deficit of trust and dialogue** between state authorities (including financial regulators), the banking sector, and civil society. In all the countries studied, NPOs feel they are viewed with suspicion a priori and are rarely consulted in a meaningful way during the development or implementation of AML/CFT frameworks. This structural mistrust is the fertile ground on which operational difficulties thrive.

The Four Horsemen of Financial Exclusion

Four main types of challenges, with varying intensities, manifest across the region:

- **Banking De-risking:** Whether blatant (account closures) or creeping (delays, excessive document requests), de-risking is a reality everywhere. It is particularly acute in crisis contexts (Mali, DRC), but manifests more insidiously even in countries deemed “compliant” (Côte d’Ivoire).
- **Criminalization of Humanitarian and Human Rights Action:** The case of Cameroon is emblematic, where a very broad anti-terrorism law is used to intimidate and potentially prosecute civil society actors. This threat, even if it does not always result in convictions, induces strong self-censorship.
- **Administrative Pressure and Political Control:** Increasingly restrictive laws on associations (Côte d’Ivoire, Burkina Faso) are often justified by AML/CFT imperatives. They result in an increased administrative burden and reinforced political control over the activities and funding of NPOs.
- **Ignorance and Limited Capacity:** A limited understanding of AML/CFT standards and their implications is notable among all actors: NPOs that struggle to navigate administrative complexity, banks that sometimes apply the rules mechanically and excessively, and even some authorities that lack the means for risk-based supervision.

Recommendations: A Risk-Based and Rights-Based Approach

In light of these findings, it is imperative to promote an approach that reconciles financial security imperatives with the protection of civic space and the effectiveness of humanitarian action. Our recommendations are structured around three axes.

For States and Regulators

■ ADOPT A GENUINE RISK-BASED APPROACH

States must move away from the uniform and mechanical application of AML/CFT measures and instead adopt a truly proportionate, risk-based approach as mandated by FATF. This requires a fundamental shift from treating the entire NPO sector as inherently high-risk to distinguishing between different types of NPOs and the specific, demonstrable risks some of them may represent. The current approach, where states often **fail to correctly implement FATF Recommendation 8** and its Interpretive Note, leads to disproportionate and ineffective regulation. To align with best practices, states should:

- **Conduct a credible, transparent, and evidence-based risk assessment of the NPO sector, with the substantive involvement of the sector itself.**
- **Apply focused and proportionate measures only to the subset of NPOs identified as at-risk.**
- **Ensure that any measures applied are designed to mitigate identified risks without unduly disrupting legitimate NPO activities.**

■ ESTABLISH A STRUCTURED AND PERMANENT DIALOGUE

Set up regular dialogue platforms between regulatory authorities, the banking sector, and civil society representatives. These platforms should be a place for information exchange, problem-solving, and mutual capacity building.

■ REVISE RESTRICTIVE LEGAL FRAMEWORKS

Vague laws regulating associations or anti-terrorism laws must be revised to ensure they cannot be used abusively to restrict civic space. All legislation must comply with international standards on freedom of association and expression.

To align with best practices, states should ensure that all legal frameworks are consistent with the protections in international instruments such as the International Covenant on Civil and Political Rights and the African Charter on Human and Peoples' Rights. Additionally, states should take into account accepted guidance, including:

- **The African Commission on Human and Peoples' Rights Guidelines on Freedom of Association and Assembly in Africa.**
- **Guidance from the UN Special Rapporteurs on Freedom of Association and Assembly and on Counter-Terrorism and Human Rights.**

■ STRENGTHEN THE CAPACITY OF REGULATORS

States must allocate the necessary human and financial resources to NPO regulators, Financial Intelligence Units, supervisory bodies, and other control agencies responsible for AML/CFT oversight. Crucially, this investment must include specialized capacity building and training for compliance officers and regulators.

■ ESTABLISH OR STRENGTHEN EXISTING FORMAL NPO LIAISON POINTS

Designated NPO supervisors should create dedicated, public-facing focal points where NPOs can ask compliance-related questions, report banking difficulties, and request clarification on legal obligations. These liaison points should be explicitly framed as non-punitive support mechanisms, not enforcement tools, to encourage NPOs to seek guidance proactively rather than operating in uncertainty.

For the Banking Sector

■ DEVELOP EXPERTISE ON THE NPO SECTOR

Banks must invest in training their compliance officers and account managers to better understand the models, governance structures, and specific risk profiles of NPOs. A better knowledge of the sector will allow for a more intelligent and less mechanical application of due diligence measures, moving away from the assumption that all NPOs present a uniform, high risk.

■ HARMONIZE AND CLARIFY DOCUMENTARY REQUIREMENTS IN COLLABORATION WITH REGIONAL BODIES

In collaboration with professional associations, national regulators, and FATF regional bodies, the banking sector should work on developing clear and harmonized guidelines regarding the documents required for opening and maintaining NPO accounts. This standardization would reduce arbitrariness and the administrative burden, which currently varies significantly between institutions.

■ ADHERE TO PROPORTIONAL FATF CUSTOMER DUE DILIGENCE (CDD) STANDARDS TO COMBAT DE-RISKING

Banks must ensure that their internal CDD policies for NPOs are strictly aligned with the risk-based approach and the latest FATF guidance. Banks should adopt the positive practices outlined in FATF guidance to facilitate financial inclusion for legitimate NPOs.

■ STANDARDIZE THE NPO ONBOARDING PROCESS

Banking associations should work with their members to create a single, standardized NPO due diligence questionnaire that all banks in the country use. This questionnaire should be based on a genuine risk-based approach (not a blanket “high-risk” assumption), be publicly available so NPOs can prepare in advance, and be developed in consultation with NPO representatives.

■ PRIORITIZE ENGAGEMENT OVER DE-RISKING

Banks should set up processes to dialogue with their NPO clients, explain the requirements, and help them to comply.

■ USE TECHNOLOGY TO STREAMLINE PROCESSES

Explore the use of secure digital platforms for the submission and updating of compliance documents, in order to reduce delays and the administrative burden for NPOs.

For Non-Profit Organizations and their Partners

■ STRENGTHEN TRANSPARENCY AND PROFESSIONALIZATION

NPOs must invest in the robustness of their own governance and financial management. Keeping transparent accounts, having clear procedure manuals, and training their staff are prerequisites for strengthening their credibility and facilitating dialogue with banks.

■ ACT COLLECTIVELY

Isolated, NPOs have little weight. They must group together in platforms and coalitions to speak with one voice. These groupings can pool expertise, conduct joint advocacy with authorities and banks, and share best practices.

■ SYSTEMATICALLY DOCUMENT INCIDENTS AND LINK TO THE FATF UNINTENDED CONSEQUENCES PROCEDURE

It is crucial to move from anecdote to evidence. NPOs must set up a rigorous monitoring and documentation system for all incidents related to access to financial services (delays, blockages, abusive requests, etc.). This data is essential to objectify the problem and feed advocacy.

■ ENGAGE IN PROACTIVE DIALOGUE

NPOs must not only react to problems, but also anticipate them. They must actively seek dialogue with their bankers, banking professional associations, and regulators to present their activities, explain their constraints, and seek common solutions.

■ UTILIZE HUMAN RIGHTS MECHANISMS

Where AML/CFT measures result in clear violations of the right to freedom of association or other human rights, NPOs should engage both national and international human rights mechanisms (such as National Human Rights Commissions, the African Commission on Human and Peoples' Rights, and UN Special Procedures) to seek redress and challenge the legality and proportionality of the restrictive measures.