

## 8.6.2. Illegal money lending

As reported in the [EUAA COI Report: Bangladesh - Country Focus 2024](#), Bangladeshis face high costs of migrating abroad, including fees of recruitment agencies and other intermediaries.[1174](#)

Many Bangladeshi migrants are therefore indebted,[1175](#) including victims of trafficking in human beings.[1176](#) Some have been facing exploitative labour conditions to repay loans taken from legal recruitment agencies or unlicensed brokers,[1177](#) who sometimes convey false and misleading information about work prospects abroad.[1178](#)

Lending money with exorbitant interest rates is illegal in Bangladesh. According to the Daily Star, people living in slums commonly find themselves in a vicious circle of debts, and many who cannot repay their loans flee the slums in fear of loan sharks.[1179](#) In April 2025, four men described as 'local loan sharks' allegedly beat a man to death in Biral, Rangpur Division, for failing to repay parts of a loan.[1180](#) After a visit to Bangladesh in 31 October–9 November 2022, the UN Special Rapporteur on trafficking in persons, Mullally, stated that 'returned migrant workers with significant debts are at continued risk of exploitation and face reprisals and threats because of difficulties in repaying debts and securing new employment'.[1181](#) The NGO Justice and Care reported that 'failure to pay can have severe economical, reputational and physical' consequences for migrants and their families.[1182](#) Sources also reported in 2023 on illegal recruiters not consistently being held accountable.[1183](#)

- [1174](#)

UN OHCHR, Preliminary observations of the Special Rapporteur on trafficking in persons, especially women and children, Ms Siobhán Mullally, 9 November 2022, [url](#), para. 21; Walk Free, Modern slavery in Bangladesh, 14 November 2023, [url](#), p. 2; Justice and Care, Issue Brief – Labour migration and modern slavery victimisation: Bangladesh as a case study, June 2023, [url](#), p. 1

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UN OHCHR, Preliminary observations of the Special Rapporteur on trafficking in persons, especially women and children, Ms Siobhán Mullally, 9 November 2022, [url](#), para. 23; Walk Free, Modern slavery in Bangladesh, 14 November 2023, [url](#), p. 2

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Walk Free, Modern slavery in Bangladesh, 14 November 2023, [url](#), p. 2; See also: AP, Migrant workers in Malaysia seek unpaid wages from a supplier to Japanese companies, 21 May 2025, [url](#)

- [1179](#)

Daily Star (The), Debt, desperation and displacement, 20 September 2024, [url](#)

- [1180](#)

Dhaka Tribune, Murder case filed over death of Bhabesh Chandra Roy in Dinajpur, 21 April 2025, [url](#)

- [1181](#)

UN OHCHR, Preliminary observations of the Special Rapporteur on trafficking in persons, especially women and children, Ms Siobhán Mullally, 9 November 2022, [url](#), para. 21

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Justice and Care, Issue Brief – Labour migration and modern slavery victimisation: Bangladesh as a case study,

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Justice and Care, Issue Brief – Labour migration and modern slavery victimisation: Bangladesh as a case study, June 2023, [url](#), p. 2; USA, USDO, 2023 Trafficking in Persons Report: Bangladesh, 15 June 2023, [url](#)