

Rapporto di ricerca COI Realizzato dall'Ufficio Immigrazione di ARCI nazionale
-aggiornato al 15 febbraio 2021

CONTESTO ngo		NOTE
Paese di origine	Bangladesh	N/D

QUESITO COI	NOTE
Tematica	Religione
Formulazione quesito COI	Apostasia e conversioni
	1. Si hanno notizie di persecuzioni/maltrattamenti/uccisioni per mancato pagamento del debito dal 2014 ad oggi?
	2. Informazioni sulla risposta delle autorità nazionali alle pratiche di usura
	3. Informazioni sul collegamento tra usura e tratta di esseri umani a scopo lavorativo

Disclaimer metodologico

1. Ai fini della presente ricerca ci si è attenuti direttamente ai quesiti posti. Tuttavia è doveroso sottolineare come una analisi completa del fenomeno debitorio/creditorio (usuraio) in Bangladesh, dovrebbe o potrebbe prevedere una analisi maggiormente attagliata alla situazione individuale. In un contesto di povertà diffusa quale quello del Bangladesh, infatti, le modalità di accesso al credito al di fuori dei canali bancari istituzionali, assumono profili specifici a seconda che si stia ragionando di un debito comunitario (ad esempio di un villaggio), di un contesto rurale o urbano, di un debito contratto per finanziare una migrazione anziché per finanziare altre attività;

2. Per rispondere al quesito posto, si è inteso indagare altresì notizie di violenza usuraia richiamando (ma non distinguendo eccessivamente) notizie riferite ai fenomeni del micro-credito, nella considerazione che possano essere considerate esemplificative anche rispetto a comportamenti astrattamente riferibili agli "usurai" del Bangladesh;

3. La presente compilazione COI non entra nel dettaglio, limitandosi a cercare risposta ai quesiti indagando ad ampio spettro sulle fonti COI che analizzano i fenomeni debitori in Bangladesh, facendo leva su un ragionamento di analogia e "strutturalità" di alcuni comportamenti;

4. Il presente Ufficio resta a disposizione per confrontarsi relativamente alle fonti e ai contenuti citati, oltre che per eventuali approfondimenti rispetto ai quesiti posti e le risultanze emerse

Roma
15 febbraio 2021

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1. Si hanno notizie di persecuzioni/maltrattamenti/uccisioni per mancato pagamento del debito dal 2014 ad oggi?

In via generale le fonti sottolineano come molti cittadini del Bangladesh non abbiano accesso alle strutture bancarie formali e ricorrono invece a prestiti informali. Alcune ONG per lo sviluppo offrono servizi di “microfinanza” affidabili ai più poveri, ma queste opportunità sono molto limitate. Altri prestatori informali possono essere sfruttatori e i mutuatari possono rimanere intrappolati in un complesso ciclo di indebitamento che prevede il pagamento degli interessi su un piccolo prestito con altri prestiti. Questa pratica può equivalere allo strozzinaggio:

“ 3.148 Many Bangladeshis do not have access to formal banking facilities, and resort instead to borrowing from informal lenders. Some development NGOs offer reputable microfinance facilities to the very poor, but these opportunities are highly limited. Other informal lenders may be exploitative, and borrowers may be trapped into a complex debt cycle of paying interest on one small loan with further loans. This practice may amount to loan sharking ”¹

Tuttavia, in favore di un approccio di indagine “generalizzato”, si può comunque individuare nella pandemia Covid un fattore di generale espansione del fenomeno debitorio privato, che ha spinto molteplici strati della popolazione anche urbana, a ricorrere alle forme di indebitamento privato.

A tal proposito:

“ COVID-19 risk is related to human social behavior, with high likelihood to impact the congested urban areas with higher population density, people with low immunity or elderly and people who are easily exposed. In the urban areas, floating populations, people living in slums and urban focused unsustainable livelihood dependent people will face further issues as they face a higher risk of unemployment and income loss.

As these population depend on daily income, tend to have no savings, and sometimes are living under the burden of loans, they remain highly vulnerable. For analyzing these impacts, several aspects of demographic exposure and urban critical urban livelihood scenarios are described in the lens of vulnerability ”²

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- 1 DFAT – Australian Government - Department of Foreign Affairs and Trade: DFAT Country Information Report Bangladesh, 22 August 2019, <https://www.ecoi.net/en/file/local/2016264/country-information-report-bangladesh.pdf> (accessed on 11 February 2021)
 - 2 IMMAP - Information Management and Mine Action Programs (Author), published by ReliefWeb: Bangladesh: iMMAP/DFS COVID-19 Situation Analysis (01 December - 31 December 2020), 5 February 2021 https://reliefweb.int/sites/reliefweb.int/files/resources/Bangladesh_COVID-19%20%20Situation%20Analysis(accessed on 15 February 2021)

Relativamente alla violenza associata ai debiti insoluti, il rapporto DAFT 2019 mantiene una posizione neutra, dando conto di essere conoscenza di sporadiche segnalazioni secondo le quali i lavoratori del Bangladesh all'estero sarebbero stati sottoposti a lavori forzati o torture fino a quando i loro debiti non sono stati ripagati. In linea generale ai sensi della medesima fonte si ritiene che i poveri siano a rischio di essere presi di mira dagli strozzini, senza tuttavia sbilanciarsi sulla esistenza di un modello di violenza associato a questa pratica:

“ 3.151 DFAT is aware of sporadic reports that Bangladeshi workers abroad have been subjected to

forced labour or torture until their debts are repaid. DFAT is unable to comment on the veracity of such claims. 3.152 DFAT assesses that the very poor are at risk of being targeted by loan sharks, but is not aware of a pattern of violence associated with that practice. Prospective migrants are likely to borrow money that they may be unable to pay back, but DFAT is not aware of a pattern of violence associated with that practice ”³

In maniera più radicale, altre fonti internazionali assumono una posizione maggiormente netta rispetto alla evidenza di violenze e minacce a danno dei debitori insolventi.

Tra tali fonti possiamo richiamare *in primis* media internazionali, e tra questi un articolo della BBC che, seppur partendo da una analisi del sistema del “microcredito” in Bangladesh (e il circuito di debito che può generare), segnala come gli abitanti lamentano molestie da parte degli esecutori e siano state denunciate aggressioni fisiche. In questo senso si sottolinea che, poiché i funzionari sul campo sono giudicati in base ai tassi di rimborso, a volte usano tattiche coercitive e persino violente per riscuotere le rate dei prestiti di microcredito:

“ Villagers complain of harassment from the debt collectors and there have been allegations of physical assaults. Because field officers are judged on repayment rates, they sometimes use coercive and even violent tactics to collect instalments on the microcredit loans..”⁴

Analogamente:

“ Literature claims that microfinance has lost its moral compass not only due to its deviation from declared social mission, but also because of its coercive nature including

3 DFAT – Australian Government - Department of Foreign Affairs and Trade: DFAT Country Information Report Bangladesh, 22 August 2019, <https://www.ecoi.net/en/file/local/2016264/country-information-report-bangladesh.pdf> (accessed on 11 February 2021)

4 BBC, Microcredit 'death trap' for Bangladesh's poor. By James Melik, 3 November 2010 , available at <https://www.bbc.com/news/business-11664632> , accessed on 15.02.2021

sexual harassment, violent threat, public humiliation, verbal abuse and seizure of borrowers' personal assets (Hulme and Maitrot, 2014; Karim, 2011) ⁵

Allo stesso modo, fonti media segnalano la situazione di contadini rimasti impigliati nelle trappole degli strozzini, generandosi così l'espressione "prestito corrente", che prende il nome dalla "rete corrente", con riferimento alla rete da pesca. Intimoriti, molestati e spesso aggrediti dagli strozzini, molti contadini sommersi dai debiti, hanno lasciato le loro case e si sono nascosti, dopo aver perso la casa e i terreni agricoli:

"...Throughout the district, stories of helpless poor peasants getting entangled in the vicious traps of loan sharks are widespread. Locals have termed such loans as 'current loan', styled after 'current net', which is used for trapping even very small aquatic creatures.

Intimidated, harassed and often assaulted by the loan sharks, many debt-ridden farmers and poor people in the area have left home and gone into hiding. Many people have lost their homesteads and agricultural lands as these gangs, prowling the villages with ready cash, had entangled them into a vicious cycle of loan and its unbelievably high interest..." ⁶

Sempre fonti media segnalano altresì il ricorso alla vendita di organi per perseguire l'appianamento dei debiti:

"...His research into Bangladesh's organ trade reveals that of the 33 kidney sellers he interviewed, some had sold their organs due to feeling under pressure to repay loans. He alleges that NGO officials, from organisations such as Grameen Bank and BRAC, among others, pressure people into repaying loans by sitting all day long at the defaulter's house, verbal harassment and threatening to file a police case..." ⁷

5 Dr. A H M Belayeth Hussain Centre for Research on Women & Gender (KANITA) Universiti Sains Malaysia (USM), Malaysia , Disciplinary technologies of microfinance: fictitious proximity, visibility and surveillance in rural microfinance in Bangladesh , at Sociologus 2019, 69; doi:10.3790/soc.69.2.147 , available at: <https://elibrary.duncker-humboldt.com/journals/id/34/vol/69/iss/2025/art/11103/> , accessed on 15.02.2021

6 TheDailyStar, Vicious traps of loan sharks, Azibor Rahman, Jhenidah, July 09, 2012 , available at <https://www.thedailystar.net/news-detail-241303> , accessed on 15.02.2021

7 BBC, The Bangladesh poor selling organs to pay debts 28 October 2013, available at <https://www.bbc.com/news/world-asia-24128096> , accessed on 15.02.2021

Le stesse fonti (e non unicamente), sono richiamate comunque da una specifica COI Query di EASO sul punto. La Query richiama un saggio di Haldar, A. & Stiglitz che muove dalla constatazione della inutilità dei metodi legali di riscossione di debito (nel caso di specie da parte delle banche erogatrici del prestito). In questo senso si sottolinea come la minaccia di una punizione attraverso il sistema legale statale può spesso apparire vuota nel contesto di un Paese come il Bangladesh, dove i costi e le complessità associate al recupero dei prestiti con mezzi formali sono così grandi che la minaccia è, di fatto, vuota:

“...In their article ‘Group Lending, Joint Liability, and Social Capital: Insights From the Indian Microfinance Crisis’, Haldar and Stiglitz stated that it is not very likely that banks in Bangladesh will undertake ‘formal legal sanctions to recover loans’ due to costly bureaucratic procedures.

According to them, ‘the threat of punishment via the state legal system may often appear empty in the context of a country like Bangladesh— where the costs and complexities associated with loan recovery by formal means are so great that the threat is, effectively, an empty one’...”⁸

Da cui discende il più sovente ricorso a vie informali di riscossione del debito da parte dei prestatori di credito tradizionali, richiamando segnalazioni di minacce e violenza fisica:

“...In the light of the above, loan recovery will most probably happen via other (informal) sanctions than formal court procedures. For example, ‘many traditional moneylenders use violence and threats to enforce repayment’ 12 .

Furthermore, sources report that debt collectors of microfinance organisations, like the Grameen bank¹³, has also harassed borrowers¹⁴ , and there have been even allegations of physical assaults¹⁵...”⁹

In linea con quelli che vengono definiti i metodi coercitivi “classici” dei creditori informali, legati alla forza bruta, alla intimidazione e alle minacce (ad esempio, a titolo aneddótico, il rifiuto di rimuovere il cadavere di un membro fino a quando i debiti non sono stati saldati, l’abbattimento dei tetti di lamiera delle capanne degli abitanti dei villaggi, le minacce alle madri per la sicurezza delle loro figlie, persino l’induzione delle donne a prostituirsi per ripagare i debiti):

“...Reports of the use of force, even of a rather extreme nature—for instance, refusing to let the dead body of a member be removed till debts were cleared,¹⁰⁶ pulling down tin roofs of the huts of villagers,¹⁰⁷ threatening mothers over the safety of their daughters, even driving women into prostitution to repay debts¹⁰⁸—have not been uncommon in the context of the microfinance industry. Although these reports have largely been of an anecdotal nature, if true more generally, MFIs have just—as alleged by some in the field—relapsed into the practices of traditional village moneylenders.¹⁰⁹ Indeed, according to some observers, the use of force in loan collections—both violent and in the form of psychological pressure—has long been the norm rather than the exception. To Grameen’s critics, such coercion is a natural consequence of the priority placed on repayment...”¹⁰

8 EASO – European Asylum Support Office: Punishment for debt and protection against usury [Q118], 2 October 2018 https://www.ecoi.net/en/file/local/1448969/1226_1541498103_bgd-118.pdf (accessed on 15 February 2021)

9 EASO – European Asylum Support Office: Punishment for debt and protection against usury [Q118], 2 October 2018 https://www.ecoi.net/en/file/local/1448969/1226_1541498103_bgd-118.pdf (accessed on 15 February 2021)

Al fine di meglio comprendere la durata temporale della esigibilità dei crediti, e delle eventuali ritorsioni dei creditori, può essere utile menzionare l'analisi della figura del debitore migrante di ritorno, cd. "returnee", che rientra nel Paese di origine in condizione di insolvenza, generalmente esposto alla violenza e alle minacce dei creditori, nella assenza di un adeguato supporto pubblico:

"...The lenders came home every other day and threatened us. There were times when I thought about taking a rope and hanging myself." Charities in Bangladesh say thousands of returning migrants face such struggles and little official help is available."¹¹

In questo senso l'OIM sottolinea come per molti non rimane altra scelta che andare di nuovo all'estero per cercare di pagare i debiti, a causa delle crescenti pressioni esercitate dai prestatori di denaro per restituire il prestito:

"...The International Organization for Migration (IOM), which helps repatriate migrants, said many were left with little choice but to go abroad again to try to pay off their debts.

"Due to the mounting pressure from the money lenders to pay back the loan, they (migrants) are unable to stay in their house upon return," said Pravina Gurung, the IOM's head of migration and development.

"The result of an inability to achieve economic self-sufficiency, social re-integration and psychosocial suffering often lead them to another unsafe migration attempt, further debt, and even suicide..."¹²

In questo senso può essere utile sottolineare che se la persona torna in Bangladesh senza aver inviato rimesse sufficienti (ad esempio, un richiedente asilo fallito), possono essere fatti tentativi aggressivi per recuperare il denaro. Allo stesso tempo, tuttavia, DFAT ritiene che i prestatori siano più propensi a prestare altro denaro per finanziare un ulteriore tentativo di migrazione piuttosto che ricorrere alla violenza per recuperare il debito:

"...If that person's attempts to migrate and send sufficient remittances to cover the debt are unsuccessful and the person returns to Bangladesh without having sent back sufficient remittances (for example, a failed asylum seeker), aggressive attempts to recover the money may be made. However, DFAT understands that lenders are more likely to loan more money to fund a further attempt to migrate than they are to use violence to recover the debt..."¹³

10 Haldar, A. & Stiglitz, J.E., Group Lending, Joint Liability, and Social Capital: Insights From the Indian Microfinance Crisis, in: *Politics & Society* 2016, Vol. 44(4), pp. 459–497, (https://www.researchgate.net/publication/309962871_Group_Lending_Joint_Liability_and_Social_Capital_Insights_From_the_Indian_Microfinance_Crisis), accessed on 15.02.2021

11 Thomson Reuters Foundation, by Naimul Karim, 'Broken dreams' - Bangladesh's returning migrants struggle at home, <https://news.trust.org/item/20190701234047-47srt/>, accessed on 15.02.2021

12 Thomson Reuters Foundation, by Naimul Karim, 'Broken dreams' - Bangladesh's returning migrants struggle at home, <https://news.trust.org/item/20190701234047-47srt/>, accessed on 15.02.2021

13 DFAT – Australian Government - Department of Foreign Affairs and Trade: DFAT Country Information Report Bangladesh, 22 August 2019, <https://www.ecoi.net/en/file/local/2016264/country-information-report-bangladesh.pdf> (accessed on 11 February 2021)

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2. Informazioni sulla risposta delle autorità nazionali alle pratiche di usura

Nelle fonti consultate non si sono individuate informazioni rispetto a interventi da parte delle autorità nazionali rispetto a comportamenti usurari, a eccezioni di prese di impegno da parte delle autorità locali:

“Harinakundo Upazila Nirbahi Officer Abdur Razzak said, "I am not aware of the problem. But trapping innocent people in this way is undoubtedly a heinous act. I shall look into the matter." Abul Khayer, officer in charge of Harinakundo police station, said in case of such allegation, he would take stern action against the gangs of loan sharks.”¹⁴

Da un punto di vista normativo, pur considerando le previsioni a tutela del debitore che permettono di rilevare se un tasso da interesse sia da considerarsi come eccessivo e/o la transazione illegittima (v. Section 3(2) of The Usurious Loan Act 1918¹⁵), considerando il tema del crimine di usura ha da rilevarsi come nelle principali norme di riferimento bengalesi non risultino previsioni specifiche.

Sul punto si rinvia integralmente alla COI Query Easo precedentemente citata:

“...Among all sources consulted and within the timeframe allocated to respond to this Query, no specific provision against the usury crime in the Bengalese law could be traced. The following laws have been checked: The Penal Code, 1860; The Usurious Loan Act, 1918¹⁴; The Code of Civil Procedure, 1908; The Agricultural Debtors Act, 1936; The Money-lenders Act, 1940; The Bangladesh Debt Settlement Act, 1989; and The Money Court Loan Act, 2003...”¹¹⁶

14 Thedailystar, Vicious traps of loan sharks, Azibor Rahman, Jhenidah, July 09, 2012 , available at <https://www.thedailystar.net/news-detail-241303> , accessed on 15.02.2021

15 “...(b) In considering whether interest is excessive under this section, the Court shall take into account any amount charged or paid, whether in money or in kind, for expenses, inquiries, fines, bonuses, premia, renewals or any other charges, and if compound interest is charged, the periods at which it is calculated and the total advantage which may reasonably be taken to have been expected from the transaction. (c) In considering the question of risk, the Court shall take into account the presence or absence of security and the value thereof, the financial condition of the debtor and the result of any previous transactions of the debtor, by way of loan, so far as the same were known, or must be taken to have been known, to the creditor. (d) In considering whether a transaction was substantially unfair, the Court shall take into account all circumstances materially affecting the relations of the parties at the time of the loan or tending to show that the transaction was unfair, including the necessities or supposed necessities of the debtor at the time of the loan so far as the same were known, or must be taken to have been known, to the creditor...” , The Usurious Loans Act, 1918 , available at: bdlaws.minlaw.gov.bd/act-details-109.html , accessed in 15.02.2021

16 EASO – European Asylum Support Office: Punishment for debt and protection against usury [Q118], 2 October 2018 https://www.ecoi.net/en/file/local/1448969/1226_1541498103_bgd-118.pdf (accessed on 15 February 2021)

Similmente, le fonti consultate risultano concordi nel escludere come le questioni debitorie / usuraie tendano (o possano) a trovare risoluzione nei percorsi di giustizia ufficiale. Lo stesso rapporto “DFAT” segnala come raramente l’insolvenza di debito viene risolta per via giudiziale, esponendo il debitore a rischio di violenza: ¹⁶

“...3.149 People who do not have some means of capital or repayment are unlikely to be lent money, including by loan sharks. Disputes over informal loans are unlikely to be brought before Bangladeshi courts, and are highly unlikely to be dealt with swiftly should they arrive there. This leaves both debtors and lenders few avenues of redress, which could potentially lead to violence...”¹⁷

Analogamente, nel già citato articolo di Haldar, A. & Stiglitz, si richiama il senso di impunità dei soggetti creditori, forti della posizione di forza:

“...The threat of social and financial sanction on which microfinance organizations operate is far more real than the formal sanction of law courts. Even in the absence of an explicit contract, local forces are used to make sure that people comply. A lot of contractual relations in Bangladesh don’t work because the threat of being taken to court is meaningless. The sense of impunity is quite high and there is very little sense of redress...”¹⁸

...

3. Informazioni sul collegamento tra usura e tratta di esseri umani a scopo lavorativo

All’esito di questa ricerca risultano diverse fonti che tendono a collegare fenomeni di tratta di esseri umani (e schiavitù lavorativa) con la contrazione di debiti poi inevasi. A titolo esemplificativo, alcune fonti sottolineano come il lavoro forzato in Bangladesh abbia assunto il volto di vari 'contratti' associati ai prestiti che i contadini poveri ottengono dagli usurai:

“...In 1972, Bangladesh ratified both ILO Convention No. 29 (1930), the Forced Labour Convention and ILO Convention No. 105 (1957), the Abolition of Forced Labour Convention.

The law prohibits forced or bonded labour and the Factories Act and Shops and Establishments Act provide for inspection mechanisms to strengthen laws against forced labour.

"Forced labour has been present in Bangladesh for centuries. After the liberation of Bangladesh, it changed its form and has taken the new face of various 'contracts' associated with loans taken by poor farmers from the usurers," Mohamad Abul Quasem, founder of the human rights related NGO Uddyam and member of the Bangladesh Red Crescent Society, said....” ¹⁹

17 DFAT – Australian Government - Department of Foreign Affairs and Trade: DFAT Country Information Report Bangladesh, 22 August 2019, <https://www.ecoi.net/en/file/local/2016264/country-information-report-bangladesh.pdf> (accessed on 11 February 2021)

18 Haldar, A. & Stiglitz, J.E., Group Lending, Joint Liability, and Social Capital: Insights From the Indian Microfinance Crisis, in: *Politics & Society* 2016, Vol. 44(4), pp. 459–497, (https://www.researchgate.net/publication/309962871_Group_Lending_Joint_Liability_and_Social_Capital_Insights_From_the_Indian_Microfinance_Crisis), accessed on 15.02.2021

19 IRIN, Bangladesh: The modern face of slavery, 7 August 2009, available at: <https://www.refworld.org/docid/4a7fcc9c19.html> [accessed 15 February 2021]

A seconda del contesto di riferimento (agenzia lavorativa, migrazione, area rurale ecc) possono cambiare le forme e le modalità di alcuni schemi, che risultano comunque ricorrenti.

Rispetto alla figura del migrante, la contrazione del debito prima della partenza viene identificato come uno dei fattori tipici della tratta lavorativa.

In questo contesto, talvolta, il processo debitorio si struttura attraverso il ricorso ad agenzie intermediarie, che si possono poi successivamente rivelare i soggetti che espongono il debitore alla schiavitù per debito (debt-bondage):

“...As reported over the past five years, Bangladesh is primarily a source and, to a lesser extent, a transit and destination country for men, women, and children subjected to forced labor and sex trafficking. Some Bangladeshi men and women who migrate willingly to work in the Middle East, Southern and East Africa, South and Southeast Asia, Europe, and the United States face conditions indicative of forced labor. Before their departure, many migrant workers assume debt to pay high recruitment fees, imposed legally by recruitment agencies belonging to BAIRA and illegally by unlicensed sub-agents; this places migrant workers at risk of debt bondage...”²⁰

D'altronde il tema della schiavitù lavorativa come conseguenza della insolvenza di un debito, sembrerebbe essere un fenomeno generalmente conosciuto nella società bengalese. A titolo esemplificativo (attraverso la indagine sulle pratiche coercitive di riscossione del debito nelle zone rurali da parte degli usurai e delle NGO), i media nazionali del Bangladesh evidenziano fenomeni di schiavitù lavorativa dei minorenni in favore del creditore:

“...Un under the guise of rescuing the starving villagers, the mahajans (usurers) and local NGOs used to appear on the scene with loans, charging very high interest rates. To survive, the poor villagers had no choice except to take loans. With their meagre income from fishing, a fisherman could not even pay the interest properly, let alone the borrowed amount.

As a result, the 450 families of Mohora were living a life enslaved by their debt to the mahajans and NGOs. “We could not purchase any property; our children could not continue their education as we were forced to send them to work in the fishing boats of the mahajan. It was as if we were the subjects of the mahajan,” says Abdus Salam, a fisherman of Mohora village...”²¹

Ciò eppur considerando come il lavoro forzato risulterebbe più comune nelle aree rurali del Bangladesh. In questo senso, mentre i lavoratori delle aree urbane hanno maggiori probabilità di ricevere un salario giornaliero o fisso, i lavoratori delle aree rurali usano comunemente accordi verbali per i salari, che sono spesso manipolati dagli strozzini o dai proprietari terrieri:

“...Bonded and forced labour is most common in the rural areas of Bangladesh.4 Where workers in urban areas are more likely to be paid a daily or fixed wage, rural workers commonly use verbal agreements for wages, which are often manipulated by loan sharks or landlords. 5 ...”²²

20 United States Department of State, 2017 Trafficking in Persons Report - Bangladesh, 27 June 2017, available at: <https://www.refworld.org/docid/5959ed0ba.html> [accessed 14 February 2021]

21 Thedailystar, When zakat can break the cycle of poverty, Md Shahnawaz Khan Chandan June 23, 2017, available at <https://www.thedailystar.net/star-weekend/endeavour/when-zakat-can-break-the-cycle-poverty-1424032>, accessed on 15.02.2021

Analogamente, un rapporto di IRIN (seppur leggermente datato), conferma le radici del fenomeno della schiavitù lavorativa, secondo cui migliaia di persone lavorano come lavoratori “obbligati” nelle zone rurali del Bangladesh. Come sottolineato da “Anti-Slavery International”, il lavoro vincolato - o servitù per debiti - è probabilmente la forma meno conosciuta di schiavitù, eppure è il metodo più usato per ridurre in schiavitù le persone:

“...DHAKA, 7 August 2009 (IRIN) - Tens of thousands of people are working as bonded labourers in rural Bangladesh, say activists. Even though it is illegal, entire families, including children, are bonded to their employers while they struggle to pay back loans.

"Thousands of children are being forced into bonded labour every day because of poverty and their parents' unemployment," Sumaiya Khair, a human rights activist and researcher into child labour in Dhaka, the capital, told IRIN. "The biggest tragedy is that it all seems to go unnoticed," she said. According to Anti-Slavery International, bonded labour - or debt bondage - is probably the leastknown form of slavery and yet the most widely used method of enslaving people....”²³

E, analogamente, rispetto ai fenomeni di tratta umana per motivi di debito/lavoro, sempre IRIN sottolinea come uomini e le donne del Bangladesh che migrano in Medio Oriente e altrove per lavoro si trovano spesso ad affrontare il lavoro forzato a causa di frodi o tariffe illegali richieste dagli agenti di reclutamento:

“In addition, Bangladeshi men and women migrating to the Middle East and elsewhere for work often face bonded labour as a result of fraud or illegal fees demanded by recruitment agents....”²⁴

Quanto riportato dal rapporto IRIN del 2009 trova comunque riconferma nel ben più recente rapporto ODHIKAR del 2020, che evidenzia il rapporto che lega migrazione/tratta di essere umani/ servitù lavorativa e debito. Secondo il rapporto infatti, ogni anno molte persone del Bangladesh emigrano all'estero in cerca di lavoro vendendo terreni o chiedendo prestiti, con l'aiuto di "agenti" e trafficanti di esseri umani:

“...every year many people from Bangladesh migrate abroad in search of work by selling land or taking loans. Many risk their lives to migrate abroad with the help of unscrupulous ‘agents’ and human traffickers. The human trafficking groups in Bangladesh have been deceiving the ordinary people for many years and pushing them to death. No action has been taken against the higher

22 UN General assembly, Eighteenth session Agenda item 4 Human rights situations that require the Council’s attention, “Forced and child labour in the fish and brick industries in Bangladesh*”;

https://www.ecoi.net/en/file/local/1268135/1930_1317510961_g1115734.pdf ,
accessed on 15.02.2021

23 IRIN, Bangladesh: The modern face of slavery, 7 August 2009,
available at: <https://www.refworld.org/docid/4a7fcc9c19.html>
[accessed 15 February 2021]

24 IRIN, Bangladesh: The modern face of slavery, 7 August 2009,
available at: <https://www.refworld.org/docid/4a7fcc9c19.html>
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