Six months after signing a five-point agreement in September 2022 to address their issues, victims of loan sharks have once again gathered in Kathmandu, this time walking on foot for 11 days to demand justice. The Nepalese government had promised to investigate the properties of loan sharks, provide compensation to victims, and support them in reclaiming their land through legal mechanisms. However, four months later, little has been done and the loan sharks continue to receive political and institutional protection.

According to officials from the Home Ministry, 3,351 complaints have been lodged against loan sharks at the District Administration Offices (DAOs) of 35 districts. Only 346 of these cases have been resolved, while the rest are still awaiting justice. The government has announced plans to introduce a new law that will categorize loan shark activity as a criminal offense. However, legal reforms alone may not be enough to provide justice to the victims. They also require access to information and knowledge of the legal mechanisms available to them. It is equally important to establish mechanisms to prevent loan sharks from exploiting vulnerable individuals during urgent monetary needs, reducing their vulnerability to fraudulent practices.

The proposed law would enable the state to register cases against loan sharks and conduct legal fights against them. However, legal reforms alone may not be enough to prevent fraud. Without the knowledge and information of the legal mechanisms available to them, it is equally important to establish mechanisms to prevent loan sharks from exploiting vulnerable individuals during urgent monetary needs, reducing their vulnerability to fraudulent practices.

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