

Typology of the FINANCIAL ASPECTS OF SMUGGLING OF MIGRANTS

UNODC ANALYTICAL RESEARCH BRIEF

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INTRODUCTION

Perpetrators commit smuggling offences to make a profit. A key constitutive element of smuggling of migrants, as defined in the UN Protocol against the Smuggling of Migrants by Land, Sea and Air, is the intention:

“to obtain, directly or indirectly, a financial or other material benefit.”¹

Despite the centrality of the profit-making purpose, the financial aspects of migrant smuggling crimes have rarely been the subject of research and counter-smuggling policy. This Typology contributes to filling that gap by categorizing and analysing the financial transactions linked to migrant smuggling offences and detailing the relevant modalities of value transfer.

The Typology of the financial aspects of smuggling of migrants covers the entire span of smuggling operations: financing and setting up operations; receiving smuggling fees; paying “salaries” and covering costs among smugglers; purchasing goods and services; paying bribes to facilitate smuggling; paying protection money to armed groups to facilitate smuggling; paying “ransoms” for release from detention; transactions related to money laundering; and paying bribes to obstruct justice.²

Smuggling-related transactions are conducted through various means in the formal and informal sectors. This includes regulated and unregulated financial sectors and formal and informal money or value transfer services, as well as in cash and through cash couriers, prepaid debit cards, digital payment platforms, traditional banking, formal remittance services and virtual assets, including cryptocurrencies. This variety, combined with widespread use of third-party accounts and third-party identities, makes tracing and disrupting these flows complex for law enforcement and financial institutions. The modalities of financial transactions related to smuggling are also analysed here.

This Typology of financial aspects can inform counter-smuggling responses by law enforcement and criminal justice - as well as by the financial services sector - that target the financial aspects of the crime. The Research Brief sets out specific entry points for the

¹ The term “benefit” should be understood “broadly to capture money and other financial benefits as well as non-financial yet still material benefits and inducements, payments, bribes, rewards, advantages, privileges, or services, including sexual services.” UNODC, *Model Legislative Provisions against Smuggling of Migrants*, (United Nations, 2025): 10. On this, see also: UNODC, *Issue Paper: The Concept of “Financial or Other Material Benefit” in the Smuggling of Migrants Protocol*, (United Nations, 2017).

² Koser, Khalid, ‘Why Migrant Smuggling Pays’, *International Migration* 46(2), (2008); Jayasuriya, Dinuk, and Ramesh Sunam, ‘South Asia’ in McAuliffe, Marie and Frank Laczko (eds.), *Migrant Smuggling Data and Research: a Global Review of the Emerging Evidence Base* (IOM, 2016); UNODC, *Study on Illicit Financial Flows Associated with Smuggling of Migrants and Trafficking in Persons from GLO.ACT Partner Countries to Europe* (United Nations publication, 2023); UNODC, *Crime-related Illicit Financial Flows: Latest Progress*, (United Nations, 2023); Wilson, Kim, ‘Financial Elements of Clandestine Journeys: How You Pay Your Smuggler Matters’ in: Achilli, Luigi and David Kyle (eds.), *Global Human Smuggling* (3rd ed.) (Johns Hopkins University Press, 2023); UNODC, *A Review of Existing Research on Smuggling of Migrants*, Analytical Research Brief (United Nations publication, 2026).

financial disruption of smuggling operations and for the investigation and prosecution of smuggling offences, particularly financial investigations.

Methodology and Limitations

The research that fed into the development of this Typology availed of both primary and second sources. Building on the comprehensive literature review conducted for UNODC's *Review of Existing Research on Migrant Smuggling* (2026), sources specifically on financial aspects of migrant smuggling were examined in more depth. UNODC research publications, as well as publications by other international organizations are cited. Academic research and information from national authorities are also referenced where relevant.

As there is a relative paucity of published material that focuses on this topic, information gathered from primary sources through key informant interviews, focus group discussions and migrant interviews and surveys was also analysed. This includes information shared by investigators and prosecutors from East, West and North African and South Asian countries on financial aspects of smuggling at a dedicated UNODC roundtable meeting (cited throughout as Observatory Focus Group FG1) at UNODC, Vienna, Austria in May 2026.

In the framework of the UNODC Global Action on the Financial and Digital-based Dimensions of Migrant Smuggling, the roundtable was convened to, *inter alia*, generate insights into financial aspects, examine financial elements of smuggling operations and contribute to UNODC's global data collection and analysis on smuggling routes around the world. The meeting was held according to the "Chatham House Rule" (participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed).

Key informant interviews conducted by the UNODC Observatory on Smuggling of Migrants with experts from Central America and the Caribbean, southern Europe and North Africa during the period February to July 2026 were also used contextualize the information. Through this initiative and others, UNODC is building the evidence base on financial aspects of smuggling of migrants, to ensure that countries and relevant stakeholders are better informed about migrant smuggling routes, financial market size and drivers, as well as digitally-enabled aspects of smuggling of migrants.

The roundtable consultations, key informant interviews and field research with smuggled migrants are a work-in-progress and will continue throughout the period 2026-2028, with future UNODC research publications integrating emerging findings as they become available.

1. TYPOLOGY OF THE FINANCIAL ASPECTS OF SMUGGLING OF MIGRANTS

Table 1: Typology of the Financial Aspects of Smuggling of Migrants

STAGE OF SMUGGLING*	TYPE OF TRANSACTION	ACTORS INVOLVED	MORE COMMON TRANSACTION MODALITIES	LESS COMMON MODALITIES
INVESTING	Financing Operations	Investors → Organizers; Agents**	Bank transfers; equipment	Goods, services; cash
SETTING UP	Purchasing Equipment	Organizers; Agents → Suppliers	Cash; informal/formal value transfer systems; bank transfers	In-kind
	Procuring Fraudulent Documents	Organizers; Agents → Service Providers	Cash; informal/formal value transfer systems; bank transfers; mobile money	Prepaid cards; in-kind; virtual assets
INCOME	Paying Smuggling Fees	Migrants; Migrants' Family/Friends → Agents; Organizers	Cash; prepaid cards; informal/formal value transfer systems; mobile money	Bank transfers; in-kind
JOURNEY ONGOING	Purchasing Goods and Services	Agents → Suppliers & Service Providers of Accommodation, Food, Transportation, etc.	Cash; informal/formal value transfer systems; bank transfers	
	Paying Bribes to Facilitate Smuggling	Organizers; Agents → Public Officials	Cash	In-kind
	Paying Armed and Criminal Groups	Organizers; Agents → Armed/Criminal Groups	Cash	In-kind
	Paying for Release from Detention	Organizers; Agents; Migrants' Family/Friends → Armed/Criminal Groups; Public Officials	Cash; formal/informal value transfer systems; bank transfers	Mobile money; virtual assets
CRIME PROCEEDS	Paying Salaries and Crime Dividends	Organizers → Agents; Investors	Cash; money mules; informal/formal value transfer systems; bank transfers	Prepaid cards; mobile money; in-kind; virtual assets
	Money Laundering	Organizers → ML-related Service Providers	Real estate; businesses; shell companies; virtual assets; high-value goods	Bank/informal/formal value transfers; cash
	Reinvestment in Crime	Organizers → Criminal Groups; Investors	Bank transfers; cash	Goods, equipment, services
LAW ENFORCEMENT AND CRIMINAL JUSTICE ACTIONS	Paying Bribes for Obstruction of Justice	Organizers → Law Enforcement and Criminal Justice Officials	Cash	In-kind

*Not necessarily sequential. ** Organizers refers to higher-level smuggling actors. Agents refers to lower-level smugglers active on the ground. [Green = income; beige = costs; orange = proceeds].

2. FINANCIAL FLOWS OF MIGRANT SMUGGLING

Smuggling-related financial flows arise from domestic and cross-border transactions among smugglers, suppliers and service-providers, smuggled migrants and their families or representatives in the context of smuggling fee and "ransom" payments, corrupt officials, armed and criminal groups and money launderers.³ If these flows cross borders, they constitute Illicit Financial Flows (IFFs), defined as *"financial flows that are illicit in origin, transfer or use, that reflect an exchange of value and that cross country borders"*. A financial flow is considered cross-border if it is channelled from someone with their centre of predominant economic interest ("residence") in one country to someone with their centre of predominant economic interest in another country, regardless of their respective nationalities⁴ (see Box on Illicit Financial Flows).

Smuggler-facilitated journeys may either lead directly from the migrant's country of origin to the country of destination or may involve one or more transit countries. Research indicates that most smuggling actors - though not necessarily high-level organizers - reside in the countries of origin, transit or destination of the migrants they smuggle. Financial flows may therefore be routed to and from, as well as within, these countries.

However, the geographical routing of payments of fees and other transactions does not necessarily correspond to the geographical movement of smuggled migrants. While the origin, transit and destination countries are the relevant jurisdictions for offences committed along a smuggling journey, payments and other transactions may involve further jurisdictions where perpetrators and service providers have their "residence" (centre of predominant economic interest). Countries outside of the route, where smugglers – particularly high-level organizers - have their "residence", may therefore also be subject to financial flows related to smuggling offences.⁵

³ UNODC, *Study on Illicit Financial Flows*, (United Nations, 2023).

⁴ UNODC & UNCTAD, *Conceptual Framework for the Statistical Measurement of Illicit Financial Flows*, (United Nations, 2020). For the definition of "Residence" for the purposes of balance of payments statistics, see IMF, *Balance of payments and international investment position manual*, (International Monetary Fund, 2009), pp.70ff.

⁵ See: UNODC, *Crime-related Illicit Financial Flows* (United Nations, 2023).

Illicit Financial Flows

Illicit Financial Flows (IFFs) are defined as *"financial flows that are illicit in origin, transfer or use, that reflect an exchange of value and that cross-country borders"*. The residency principle is the core mechanism that differentiates domestic transactions and cross-border IFFs. A person or entity is considered a resident of a country for the purposes of measuring IFFs if they have their centre of predominant economic interest in that country. For a transaction to be considered cross-border, it must be from a resident to a non-resident (outward IFF) or from a non-resident to a resident (inward IFF). For it to be considered illicit, the financial flow must be illicit in origin, transfer or use.⁶

Target 16.4 of the 2030 Agenda for Sustainable Development commits the international community to jointly work to *"significantly reduce illicit financial flows"*, measured globally under Sustainable Development Goal (SDG) indicator 16.4.1 (total value of inward and outward IFFs in current United States dollars). The custodian agencies of SDG indicator 16.4.1, UNODC and the United Nations Conference on Trade and Development (UNCTAD), have developed a statistical measurement framework and methodology for this indicator: *Conceptual Framework for the Statistical Measurement of Illicit Financial Flows*.⁷

To estimate the size of the financial market using the IFFs methodology, the starting point is to estimate the number of migrants who used smugglers to facilitate their journey along specific routes. Combining this estimate with information on fees and costs of smuggling allows for the estimation of illicit gross income, intermediate expenditure and illicit net income.

To identify the portion of these flows that qualify as IFFs, the residency of the actors has to be considered. Payments between resident migrants and resident smugglers constitute illicit income within the domestic economy but do not generate IFFs. Payments from non-resident migrants to resident smugglers constitute inward IFFs, while payments from resident migrants to non-resident smugglers generate outward IFFs.

In addition, payments between resident and non-resident smugglers – for example, intermediate expenditure on, e.g., transport vehicles, equipment or bribes to corrupt authorities, related to the provision of smuggling services – also generate IFFs.

Smuggling of migrants typically involves several countries along a route (origin, transit and destination). Depending on where a country is situated along a route, smuggling services can be imported, exported or both imported and exported simultaneously. Countries outside of the route, where smugglers have their residence, may also be subject to export of smuggling services.⁸

⁶ UNODC, *Working Guidelines for Measuring Crime-Related Illicit Financial Flows*, (United Nations publication, 2026).

⁷ UNODC & UNCTAD, *Conceptual Framework for the Statistical Measurement of Illicit Financial Flows*, (2020).

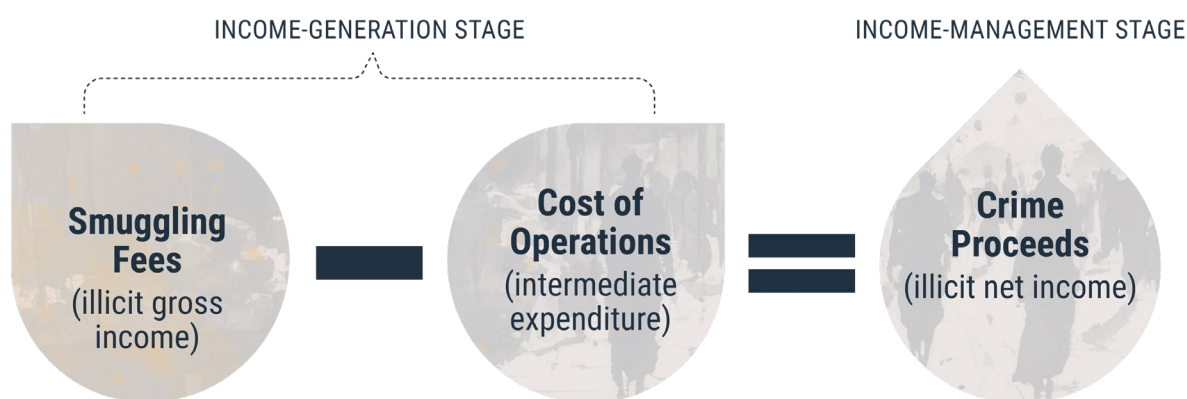
⁸ See: UNODC, *Crime-related illicit financial flows* (2023).

On the other hand, transactions such as fee payments may in some cases be carried out exclusively in countries of origin or countries of destination, without ever becoming cross-border flows. For example, in a police interview, a smuggler explained why the financial flows from smuggling payments remained within his country of origin: *"My homeland is [my country of origin]. That's where my family lives. I do not want to accumulate money here [country of destination] but to help my family back home. Here I don't need much"*.⁹ Similarly, according to authorities in South Asia, fee payments often remain in the country of origin, since many migrants travel independently after receiving visas and tickets from the smugglers. This means that the "financial footprint" is concentrated at origin.¹⁰

Smuggling of migrants often involves a range of actors offering services, including equipment, transportation, accommodation and fraudulent documents, as well as those involved in money laundering. While not all types of actors are present in every smuggling case, and multiple roles may be carried out by the same actor, distinguishing the main categories helps to clarify who receives payments, what costs are incurred, and when, how and where value transfers take place.

The financial flows modelling approach treats smuggling as an economic process. At its core and in its most simplified version, from the perspective of the smuggler, smuggling involves illicit gross income earned from the payment of smuggling fees, intermediate expenditure in the form of costs of operation, and illicit net income which comprises the crime proceeds available for money laundering and/or reinvestment in crime.

Figure 1: Smuggling of Migrants Economic Model



Smuggling-related transactions may be carried out during the income-generation stage of the smuggling crime, when smugglers are paid by migrants and incur costs in providing their services, including paying accomplices, procuring fraudulent documents or equipment, and payments of "protection money" to other groups and bribes to corrupt authorities. They may also be carried out in the income-management stage, in the form of money laundering and reinvestment in crime.

⁹ Cited in: UNODC, *Migrant Smuggling in Asia - Comparative Research on Financial Flows within Asia and Europe* (UNODC, 2013).

¹⁰ Observatory Focus Group FG1_PK.

Each of these types of transactions are examined in more detail below. The typologies included in this Brief are ideal-typical exercises to assist in understanding financial transactions along the entire smuggling of migrants cycle and in identifying points for financial disruption. They may not correspond exactly to every smuggling operation.

Table 2: Typology of Transactions and Actors Involved

STAGE*	TYPE OF TRANSACTION	ORIGINATORS AND RECIPIENTS OF PAYMENTS
INVESTING	Financing Operation	Investors → Organizers; Agents**
SETTING UP	Purchasing Equipment	Organizers; Agents → Suppliers
	Procuring Fraudulent Documents	Organizers; Agents → Service Providers
INCOME	Paying Smuggling Fees	Migrants; Migrants' Family/Friends → Agents
JOURNEY ONGOING	Purchasing Goods and Services	Agents → Local Suppliers, Service Providers
	Paying Bribes to Facilitate Smuggling	Organizers; Agents → Public Officials
	Paying Armed and Criminal Groups	Organizers; Agents → Armed/Criminal Groups
	Paying for Release from Detention	Organizers; Agents; Migrants' Family/Friends → Armed/Criminal Groups; Public Officials
CRIME PROCEEDS	Paying Salaries and Crime Dividends	Organizers → Agents; Investors
	Money Laundering	Organizers; Agents → ML-related Service Providers
	Reinvestment in Crime	Organizers; Agents → Criminal Groups; Investors
LAW ENFORCEMENT AND CRIMINAL JUSTICE ACTIONS	Paying Bribes for Obstruction of Justice	Organizers → Public Officials

*Not necessarily sequential. ** Organizers refers to higher-level smuggling actors. Agents refers to lower-level smugglers active on the ground. [Green = income; beige = costs; orange = proceeds].

a. Financing Operations

Perpetrators conducting smuggling operations may need significant financial or material resources to cover the initial outlay of setting up smuggling operations, before fees can be charged to migrants and profits made. Depending on the size of the planned smuggling operation, this can be a significant amount. This may be covered by "investors" or "sponsors", who are not necessarily involved directly in the operational smuggling activities.¹¹

According to authorities in West Africa, for example, "sponsors" play an important role in smuggling operations, which becomes visible in parallel financial investigations into migrant smuggling cases.¹² Authorities in southern Europe investigated organized crime groups' activities in 2023-2025, who were "investing" in smuggling of migrants. Hoping for an economic return on investment, they paid in cash for boats and other equipment, as well as paying a "salary" to the boat drivers (totalling around EUR15,000 (US\$17,500) per journey).¹³

¹¹ UNODC (Regional Office for Southeast Asia and the Pacific), *Facilitators of Smuggling of Migrants in Southeast Asia: Fraudulent Documents, Money Laundering, and Corruption* (UNODC ROSEAP, 2019).

¹² Observatory Focus Group FG1_NG.

¹³ Observatory Interview ES-K-01.

b. Purchasing Equipment

One of the main costs incurred by smugglers in conducting their operations is transportation. Depending on the modes of smuggling, sea vessels and/or road vehicles and related necessary equipment or modifications may be acquired or rented.¹⁴ In North Africa, for example, the vehicles used for the smuggling by land are sourced through links with the gold and arms trade, also across borders.¹⁵ Existing vessels or vehicles may be used or adapted, or may be constructed to order, involving a longer supply chain.

For example, expensive “Go-Fast” speedboats – costing around EUR100,000-150,000 (US\$114,000- 171,000) and illegal to own in some countries - that had previously been used for hashish trafficking from North Africa to southern Europe by sea began to be used for migrant smuggling on the same route in 2021. They are manufactured clandestinely in countries of maritime departure, with the engines sourced from elsewhere in Europe through shell companies.¹⁶

The production of forged documents may require a significant initial outlay for equipment. A police operation in Senegal in early 2026 led to five arrests on charges of criminal conspiracy, attempted migrant smuggling, document fraud, identity theft and complicity. Computers, multifunctional ink jet and laser jet printers, a UV document authentication device, polycarbonate sheets, security paper and a laminator were seized during the operation. The group advertised fees of XOF30,000 (US\$52) for “visa cleaning and passport tailoring”; XOF25,000 (\$43) for “placing a visa sticker (West/Nigeria)”; XOF45,000 (\$78) for an “unused Senegalese national identity card” and XOF50,000 (\$87) for a diplomatic passport from a Central African country.¹⁷

c. Purchasing Forged or Fraudulent Documents

The provision of forged or fraudulent travel documents – and of legitimate documents for fraudulent use - is another service that may be procured by smugglers for migrants.¹⁸ Smuggling of migrants operations that include the provision of forged or fraudulent documents tend to involve significantly higher fees. Almost one third of smuggled people surveyed by the UNODC Observatory on Smuggling of Migrants in South-East Asia in 2023 were provided with forged or fraudulent travel or identity documents by smugglers.¹⁹

¹⁴ UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia* (2019).

¹⁵ Observatory Interview SD-K-01.

¹⁶ Observatory Interview ES-K-01.

¹⁷ Data and information shared with UNODC by the Senegalese National Police, National Division for combatting Migrant Smuggling and Similar Practices (DNLT) and Border Police Division (DPAF), 19 February 2026. Additional information on Operation Lima Sierra from: Sunugox, ‘Opération LIMA-SIERRA : une fabrique clandestine de visas démantelée à Ouakam, cinq personnes arrêtées’, (18.02.2026), available at: www.sunugox.info/operation-lima-sierra-une-fabrique-clandestine-de-visas-demantelee-a-ouakam-cinq-personnes-arretees.

¹⁸ Document fraud offences are covered in Article 6.1(b) of the UN Smuggling of Migrants Protocol, which requires States to criminalize, “[w]hen committed for the purpose of enabling the smuggling of migrants”: “Producing a fraudulent travel or identity document” and “Procuring, providing or possessing such a document.” The International Civil Aviation Organization (ICAO) discussed the key role of document fraud in smuggling of migrants by air at the fourteenth meeting of its Facilitation Panel in April 2026. Document fraud “can involve manipulating or misusing genuine documents or falsifying documents - such as passports, identity cards, visas, or supporting documents for passport issuance, visa applications and travel authorisations [and...] the misuse of lost or fraudulently obtained documents.” ICAO, *Working Paper: Addressing the Use of Air Transport for Irregular Migration*, Facilitation Panel (FALP) Fourteenth Meeting, Montréal, 20-24 April 2026, Agenda Item 6: Other Facilitation matters, FALP/14-WP/17, 3/3/23.

¹⁹ UNODC Observatory on Smuggling of Migrants, *Migrant Smuggling in Southeast Asia*, (UNODC, 2024).

A joint law enforcement operation in 2019 identified a group suspected of providing fraudulent documents to North Africans so that they could be issued visas by a European country. They were charged around US\$8,850-9,960 per person for the visa (the most expensive part) and the sea crossing to Europe.²⁰ Another case identified in 2023 involved a criminal network in the EU who produced high-quality travel and identification documents at independent print shops and collaborated with suspected smugglers who provided fraudulent documents in at least 50 cases of smuggling by air.²¹

The increased use of fraudulent, forged and look-a-like documents was noted in the 2010s for smuggling from China and Viet Nam to Western Europe. The financial transactions linked to smuggling operations using these documents were found to be mostly conducted within the countries of origin.²² An analysis of smuggling from Afghanistan and Pakistan in 2003-2004 found that smugglers paid out about half of the smuggling fee received from migrants to intermediaries required to facilitate the smuggling process, such as forgers, procurers of passports and others.²³

d. Paying Smuggling Fees

One of the main types of financial transactions linked to smuggling of migrants is the payment of fees to smugglers for smuggling services. This payment is made either by the person intending to use the smuggling service or by someone else on the migrant's behalf. Fees are the main source of income for smuggling perpetrators. Fees also represent the single largest journey expense for people who use smuggling services.²⁴

UNODC has collected information on the range of smuggling fees paid by smuggled migrants around the world. Fees vary based on:

- the specific smuggling services covered in the cost
- the inclusion of multiple attempts or guaranteed arrival
- the nationality, sex, age and/or economic status of smuggled people
- the nature and length of the route being taken
- the number of borders irregularly crossed
- the mode of smuggling (land, sea, air or a combination)
- the use of forged or fraudulent documents
- the number of people travelling in a group and the presence of vulnerable people
- payment of bribes
- other factors

Some research has indicated that smugglers may impose fees based on the profile of migrants - those perceived as wealthier may be charged more – and on their negotiating skills.²⁵ More expensive packages may cover safer and/or more comfortable means of

²⁰ UNODC Observatory on Smuggling of Migrants, *West Africa, Morocco and Western Mediterranean*, (UNODC, 2021).

²¹ Europol, *Tackling threats, addressing challenges - Europol's response to migrant smuggling and trafficking in human beings in 2023 and onwards*, (Publications Office of the European Union, 2024).

²² UNODC, *Migrant Smuggling in Asia* (2013).

²³ Koser, 'Why Migrant Smuggling Pays', (2008).

²⁴ Wilson, 'Financial Elements of Clandestine Journeys' in Achilli and Kyle (eds., 2023).

²⁵ See, e.g., UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); Wilson, 'Financial Elements of Clandestine Journeys' in Achilli and Kyle (2023); UNODC Observatory on Smuggling of Migrants, *West and North*

transport, multiple attempts, minimizing of the risk of detection, fraudulent travel documents, decoys, lookouts and/or safe houses.²⁶

Increases in the levels of risk involved and in the intensity of immigration enforcement against irregular migration, and of criminal enforcement against smuggling, as well as increases in demand for smuggling services, tend to increase fees.²⁷ Competition among smugglers and the general dynamics of the smuggling market also play a role in determining prices.²⁸ As set out above, the provision of forged or fraudulent documents tends to make smuggling fees significantly more expensive.²⁹

The sums paid as fees to smugglers therefore range from less than US\$20 in some cases for the facilitation of an irregular border crossing in a land vehicle, to \$25,000 or more for long-distance smuggling using multiple modes of transport, including by air, from origin to final destination.³⁰ For example, smuggled people surveyed in 2023 for UNODC's research in South-East Asia paid an average of \$2,380 in smuggling fees to reach the country where they were surveyed, with a range from \$19 to \$6,650.³¹ One key informant pointed out that lower prices do not necessarily imply lower profits for smugglers, as they may smuggle large numbers of people.³²

According to an analysis of data from a survey module on smuggling co-designed by the UNODC Observatory on Smuggling of Migrants and IOM, and implemented by IOM on the Eastern, Central and Western Mediterranean and Northwest African Atlantic routes in 2025, most migrants (54%) paid less than US\$5,000. Higher smuggling fees were reported on the Central Mediterranean route (45% reported fees of over \$7,500, possibly related to multimodal smuggling from South Asia), moderate costs on the Western Mediterranean (52% reported \$1,000-5,000) and lower costs on the Northwest African Atlantic route (57% paid less than \$1,000) and on the Eastern Mediterranean (41% paid less than \$1,000) (see Table 3). It is of note that around half (49%) of smuggled women surveyed did not know the fees, compared to seven per cent of smuggled men.³³

Africa and the Central Mediterranean, (2021); MMC, *Smuggling dynamics en route to and within Türkiye: insights from Afghans, Syrians and Pakistanis about their migration journeys* (2025); MMC West Africa & North Africa 4Mi Snapshot, *Financing of human smuggling in West and North Africa* (2022); Greenfield Victoria A., Blas Nunez-Neto, Ian Mitch, Joseph C. Chang, Etienne Rosas. *Research Brief: Human Smuggling from Central America to the United States. What Is Known or Knowable About Smugglers' Operations and Revenues?*, (RAND, 2019); UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia* (2019); Barker, Cat, *The People Smugglers' Business Model*, Parliamentary Library, Parliament of Australia, (2013).

²⁶ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019); Wilson, 'Financial Elements of Clandestine Journeys' in Achilli and Kyle (2023); UNODC Observatory on Smuggling of Migrants, *West Africa, Morocco and Western Mediterranean*, (2022); Observatory Focus Group FG1_PK; Observatory Interviews DO-K-01; CR-K-01; IOM, *Migrants travelling to Europe by land and by sea in 2025. Journeys, vulnerabilities and needs of migrants reaching Europe via the Mediterranean, African Atlantic and Western Balkan routes*, DTM Flow Monitoring Surveys Europe Regional Report, (IOM, 2026).

²⁷ UNODC, *Smuggling of Migrants in the Sahel – Transnational Organized Crime Threat Assessment*, (UNODC, 2022); Greenfield et al., *Human Smuggling from Central America to the United States*, (RAND, 2019).

²⁸ UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019); Observatory Interview CR-K-01.

²⁹ UNODC Observatory, *West Africa, Morocco and Western Mediterranean*, (2022).

³⁰ Observatory Focus Group FG1; Observatory Interview DO-K-01; Europol analysis shared with UNODC, July 2026; UNODC, *A Review of Existing Research on Smuggling of Migrants*, (2026).

³¹ UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024).

³² Observatory Interview CR-K-01.

³³ IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026).

Table 3: Fees paid for smuggling by sea to Europe, 2025

SEA ROUTE	<US\$ 1,000	\$1,000-2,500	\$2,501-5,000	\$5,001-7,500	\$7,501-10,000	>\$10,000
NW African Atlantic	57%	19%	11%	1%	0%	1%
Western Mediterranean	24%	27%	25%	6%	2%	4%
Central Mediterranean	1%	8%	19%	11%	23%	22%
Eastern Mediterranean	41%	19%	18%	2%	2%	4%
All routes	21%	14%	19%	7%	13%	13%

Source: UNODC elaboration based on: IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026). The remaining percentages comprise: no cost; does not know; prefer not to answer.

West Africans surveyed in 2021 paid on average \$610 for smuggling by land within West and North Africa.³⁴ On the Western Mediterranean route in 2021, fees for smuggling by sea averaged around \$2,900 per person.³⁵ Research in West Africa indicated prices of around \$800–\$1,200 for “full-package trips” by air to the Middle East, around \$1,000–\$1,500 to Europe, and about \$400–\$600 by sea to the Canary Islands, Spain. For smuggling by land and sea to Europe in a “pay as-you-go” modality, options range from \$600 to \$800.³⁶

In a 2025 case shared by authorities in the Horn of Africa with UNODC, parallel financial investigations were carried out into a smuggling operation from Horn of Africa through North Africa by land and by sea to Europe. The full amount originally negotiated for the smuggling fee was around \$4,100, with payment upon arrival in Europe. Chats on the suspects’ phones contained discussions about fees and money transfer information, including screenshots and photos of payments made.³⁷

In a 2017 case, the details of which were shared with UNODC, smuggled migrants paid a total of around \$3,250 for smuggling by air to North Africa and onwards by sea to southern Europe. \$540 was paid upfront, while the remainder was to be paid on arrival in southern Europe to a Libyan smuggling organizer based in North Africa.³⁸ At the upper end of the price range, in 2025, some former government officials of the pre-2025 regime in Syria were smuggled by sea by a Turkish smuggler – at a cost of around \$45,600 per person – to southern Europe on merchant vessels carrying livestock.³⁹

³⁴ UNODC Observatory, *Migrant Smuggling from Nigeria*, (2022).

³⁵ UNODC Observatory, *West Africa, Morocco and Western Mediterranean*, (2022).

³⁶ Ani, Ndubuisi Christian and Jennifer Shahi, *Illicit financial flows from migrant smuggling: Trends and responses in West Africa* OCWAR-T Research Report 4 (ISS West Africa, 2023).

³⁷ Observatory Focus Group FG1_ET.

³⁸ Observatory Focus Group FG1_MO.

³⁹ Observatory Interview ES-K-01.

e. Purchasing Goods and Services

In the course of a smuggling journey, daily expenses for migrants may be covered, including goods and services such as accommodation prior to irregular border crossings or en route, food and transportation tickets.⁴⁰ Tickets on commercial transportation by air, sea or land may be purchased directly or through travel agents subject to licensing regimes in some countries.⁴¹ With reference to multimodal routes from East Asia via the Caribbean to north America, a key informant described how smugglers do not operate as one organized crime group, but rather cooperate as smaller units to procure and provide illicit services related to the smuggling journey, such as overland and maritime transportation.⁴²

f. Paying Bribes to Facilitate Smuggling

Corruption is a pervasive feature of smuggling of migrants on all routes and by all modes. Bribes to officials for facilitating or ignoring irregular border crossings are often included in a smuggling package and thus represent an outlay for smuggling groups.⁴³ They may be paid directly on behalf of a group of smuggled migrants by smuggling operatives or negotiated by smugglers but paid by migrants.⁴⁴ For example, research in 2023 indicated that migrants from West Africa were instructed to carry cash to pay bribes to law enforcement agencies along the routes.⁴⁵

g. Paying Armed or Criminal Groups

Some criminal and armed groups active along smuggling routes charge smugglers a fee for conducting smuggling operations through territory they control. In South and Central America, these groups are often drug-trafficking organizations that charge smugglers or migrants a "tax" or *piso* for passage.⁴⁶ In West Africa, migrants and smugglers also pay elite groups, local powerbrokers and armed, criminal and terrorist groups.⁴⁷

On the land route from Colombia to Panama, for example, an organized crime group involved in drug trafficking - the Gulf Clan (*Gaitanistas*) - receive a percentage of smuggling fees from smuggling operators as well as from transportation and accommodation providers. This was estimated at around \$50-80 per migrant crossing the Darién gap from Colombia to Panama in 2023.⁴⁸ A 2019 study postulated that the percentage of migrants paying these taxes in Central America ranged from 50 to 75 per cent and that the payments were \$300-700.⁴⁹

⁴⁰ UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).

⁴¹ The Pakistani Bureau of Overseas Immigration, for example, monitors this and can revoke operating licenses for travel agencies, with a direct impact on future operations. Observatory Focus Group FG1_PK; UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).

⁴² Observatory Interview DO-K-01.

⁴³ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019); UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).; GITOC for OECD, *Illicit financial flows: The economy of illicit trade in West Africa*, (OECD Publishing, 2018); Ani and Shahi, *Illicit financial flows from migrant smuggling* (2023); African Centre for Justice and Peace Studies, *The Fight Against Human Trafficking and Smuggling of Migrants in Sudan: Analyzing Legal and Institutional Gaps and the Impacts of International Obligations on National Policies* (ACJPS, 2025).

⁴⁴ UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024).

⁴⁵ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

⁴⁶ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019).

⁴⁷ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); GITOC, *Illicit financial flows*, (2018).

⁴⁸ International Crisis Group, *Bottleneck of the Americas: Crime and Migration in the Darién Gap* (International Crisis Group, 2023).

⁴⁹ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019).

h. Paying for Release from Detention

On many smuggling routes, smuggled migrants are deprived of their liberty and requested by smuggling groups or other actors to pay an outstanding or additional smuggling fee, and/or a ransom, in return for release from detention. Often the migrants' family members are contacted to request these sums.⁵⁰ In a 2025 case shared with UNODC, smuggling suspects had videos on their phones of migrants being tortured in Libya, used to coerce their family members into paying the full amount for the smuggling fee (\$4,100), whereas the initial agreement had been payment only upon arrival in Europe. The additional ransoms demanded were around \$6,300.⁵¹

i. Paying Salaries

When multiple smugglers are operating in a group, value transfers to cover salaries are carried out, with high-level smuggling organizers and their associates as originators, and smuggling agents and operatives as recipients. Smuggling fees are often distributed across origin, transit and destination countries in cash or through bank or remittance transfers.⁵² A 2017 case came to the attention of the authorities when a man was arrested in relation to a dispute over the distribution of salaries to smuggling operatives within a group operating in North Africa, and with transfers made through the smuggling organizer's own money transfer company using third-party IDs.⁵³

Generally, these salaries are paid to smuggling operators on the condition that the smuggling operation is successful. However, one study identified a case of a Chinese group smuggling people to Western Europe, which had some permanent "employees" who received a salary even if the smuggling operation was not successful.⁵⁴

j. Money Laundering

Article 6(1) of the UN Convention against Transnational Organized Crime sets out offences related to **money laundering and predicate offences**. These include:

"to convert or transfer property, knowing that such property is the proceeds of crime, for the purpose of concealing or disguising the illicit origin of the property or of helping any person who is involved in the commission of the predicate offence to evade the legal consequences of his or her action;"

"the concealment or disguise of the true nature, source, location, disposition, movement or ownership of or rights with respect to property, knowing that such property is the proceeds of crime;"

"the acquisition, possession or use of property, knowing, at the time of receipt, that such a property is the proceeds of crime".⁵⁵

⁵⁰ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); Observatory Focus Groups FG1_MO; FG1_ET; Observatory Interview SD-K-01.

⁵¹ Observatory Focus Group FG1_ET.

⁵² UNODC, *Migrant Smuggling in Asia*, (2013); Observatory Interview ES-K-01. Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

⁵³ Observatory Focus Group FG1_MO.

⁵⁴ UNODC, *Migrant Smuggling in Asia*, (2013).

⁵⁵ See: www.unodc.org/unodc/en/organized-crime/intro/UNTOC.html.

The purpose of money laundering is to conceal the nature of crime proceeds in order for criminals to be able to use that money for legitimate purposes. Crime proceeds need to be moved into the financial system through various transactions intended to conceal their origin, before being integrated into the legitimate economy through seemingly legitimate transactions. Money laundering generally comprises three stages (though not all stages may be present in every case): *placement* - moving the funds from direct association with the crime; *layering* - disguising the trail to foil pursuit; and *integration* - making the money available to the criminal from what seem to be legitimate sources.⁵⁶

The net profits that criminals make from committing smuggling offences comprise the income from smuggling fees, minus the costs of the smuggling operations (see Figure 2 above). In order to be able to make use of the crime proceeds, the perpetrators have to find a way to launder the money for use in the legal market. In the measurement of IFFs, this is referred to as the “income-management” stage, as opposed to the “income-generation” stage of committing the offences (see Box on page 7 on IFFs).

Money laundering may be committed by the smuggling organizers themselves or outsourced to professional laundering networks.⁵⁷ Professional groups focus only on money laundering as a specialized service in return for a commission. They layer crime proceeds from various predicate crimes through different accounts and use professional services to make sure that money from different origins is concealed. Asset tracing is difficult as funds are hosted in shell companies and using banks that do not provide information.⁵⁸

Money laundering often involves investments in the country of origin or country of residence of smuggling organizers and investors, which may or may not be the countries of origin, transit or destination on smuggling routes.⁵⁹ If the country of residence of a smuggling organizer is not relevant to the smuggling route, there are additional challenges for financial investigations and transnational cooperation. For example, a 2010 UNODC case study of people smuggled from Afghanistan to Australia indicated that proceeds were routinely invested in the United Arab Emirates (UAE).⁶⁰

Money laundering transactions aiming to conceal the origin of smuggling proceeds are more likely than the other types of smuggling transactions to enter official banking and value transfer systems and thus may trigger suspicious transaction reports (STRs) and be flagged by financial investigators. However, smuggling of migrants is not officially categorized as a “high-risk” crime for money laundering in many countries. This is despite smuggling of migrants being considered a serious offence for the purposes of money laundering under the Recommendations of the global standard-setting body on combating money laundering, the Financial Action Taskforce (FATF).⁶¹

If smuggling is not categorized as a high-risk crime, few investigations or prosecutions for money laundering are initiated with migrant smuggling as the predicate crime. FATF prioritized understanding money laundering linked to migrant smuggling during the period 2020-2022 and administered a questionnaire for which 29 countries provided data on suspicious transaction reports STRs related to migrant smuggling. While smuggling-related

⁵⁶ See: www.unodc.org/unodc/en/money-laundering/overview.html.

⁵⁷ Financial Action Taskforce (FATF), *ML/TF Risks Arising from Migrant Smuggling*, (FATF and OECD, 2022).

⁵⁸ Observatory Focus Group FG1.

⁵⁹ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); UNODC, *Migrant Smuggling in Asia* (2013).

⁶⁰ UNODC, *Crime Facilitating Migration from Pakistan and Afghanistan*, (UNODC, 2010).

⁶¹ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022); GITOC for OECD, *Illicit financial flows* (2018).

STRs are issued in some countries, the overall number is low, albeit slowly increasing. The same data suggests that on average less than five per cent of migrant smuggling investigations result in a money laundering investigation.⁶²

In Senegal for example, according to its 2024 annual report, the financial investigation unit (Cellule Nationale de Traitement des Informations Financières (CENTIF)) received 928 STRs, compared to 807 in 2023. Banks and financial institutions accounted for 83% (769) of the STRs, followed by decentralized financial systems (6%, 59), electronic money companies (5%, 44) and money transfer systems (1%, 9). Two STRs related to trafficking in persons as the predicate offence and one to "trafficking in persons and smuggling of migrants."⁶³

In a 2025 case, financial investigations led to the identification of around US\$132.5 million in illicit income from smuggling of migrants from the Horn of Africa through North Africa to Europe and from extortion of smuggled migrants. To create a personal profile of the suspected smugglers involved in the network, they were asked about their place of birth, families and living and working conditions. Some suspects were farmers and shop owners. The investigators found vehicles, residential houses and cash deposits into bank accounts, all used for money laundering.⁶⁴

In a 2017 case, the smuggler had been laundering proceeds through imports from outside the region using bureaux de change. The perpetrator was convicted of smuggling of migrants from North Africa to Europe, as well as financial crime and money laundering offences.⁶⁵

k. Paying Bribes for Obstruction of Justice

When smuggling cases are being investigated and prosecuted, individual suspects and smuggling organizations may attempt to interfere with law enforcement and criminal justice proceedings by bribing public officials, representing a value transfer. Another commonly reported way in which smuggling offenders may attempt to evade justice is by compensating migrants for not delivering the smuggling service that was paid for, refunding the fee. This may lead to informal resolution and the migrants refusing to testify against the smuggler, evading criminal accountability. In some jurisdictions, on the other hand, a case cannot be closed even if a smuggled migrant withdraws as a witness; it is continued as a public case.⁶⁶

⁶² FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

⁶³ CENTIF, *Rapport d'Activites 2024*, (CENTIF, 2025).

⁶⁴ Observatory Focus Group FG1_ET.

⁶⁵ Observatory Focus Group FG1_MO.

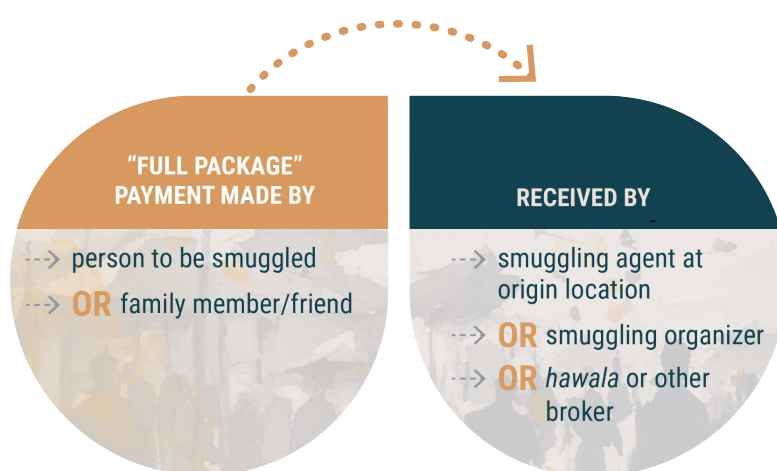
⁶⁶ Observatory Focus Group FG1.

3. MODALITIES OF VALUE TRANSFER IN THE CONTEXT OF SMUGGLING OF MIGRANTS

Payment Plans for Smuggling Fees

Depending on smuggling modus operandi, routes and other factors, payments for smuggling may be made either in full at the agreed destination, in full before departure or in instalments along the route to the same or different actors.⁶⁷ In addition to the price itself, financing and payment plans for smuggling fees have been shown to have a significant influence on the safety of smuggled migrants and on the likelihood of reaching the intended destination.⁶⁸

Figure 2: “Full package”/single payment arrangement



Instalments are usually paid in cash by migrants, their family members or representatives. When instalments are paid to the same smuggling group (see Figure 3), they are commonly only paid out when the smuggled migrant arrives safely at predetermined steps along the route. However, in some cases, migrants who have initially agreed upon an instalment plan with smugglers may be deprived of liberty and subjected to torture en route, with the full payment and/or additional ransoms being demanded.⁶⁹

Instalment plans may be more common when migrants have less pre-existing trust in smugglers. Paying in instalments can provide a certain level of protection and guarantee of service delivery for people being smuggled. If friends or family are instructed to release fee payments only upon confirmation that someone has arrived at a specific destination, it provides an incentive for smugglers to ensure that smuggled migrants arrive safely.⁷⁰ Such arrangements are not without risks, however, and migrants may be rendered vulnerable to exploitation and trafficking in persons if they are in debt to smugglers or other creditors.

⁶⁷ UNODC, *A Review of Existing Research on Smuggling of Migrants*, (2026); IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026); Observatory Focus Group FG1; UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).

⁶⁸ Wilson, 'Financial Elements of Clandestine Journeys' in Achilli and Kyle (2023).

⁶⁹ Observatory Interviews ES-K-01; DO-K-01; Observatory Focus Group FG1.

⁷⁰ Observatory Interview ES-K-01.

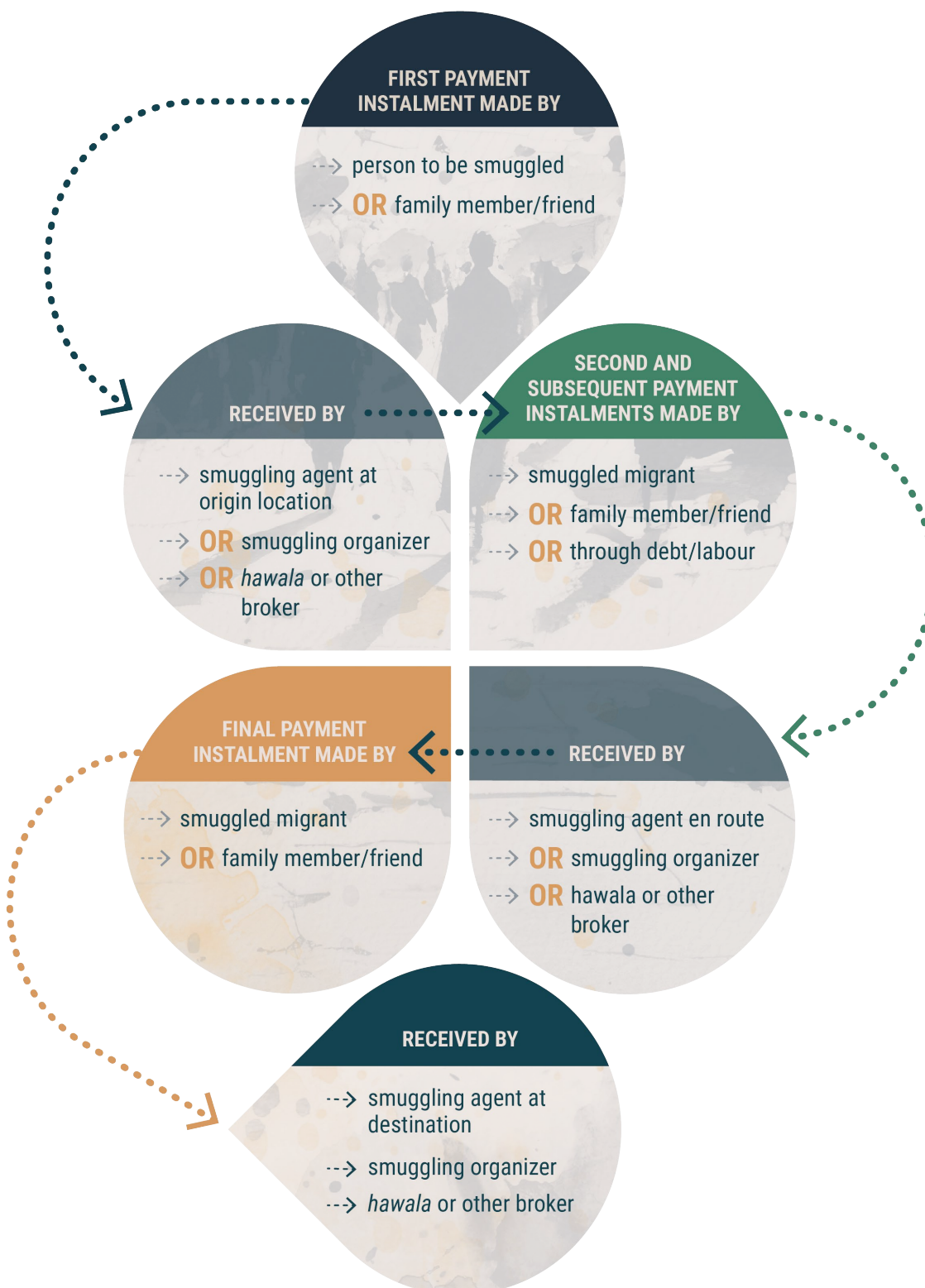
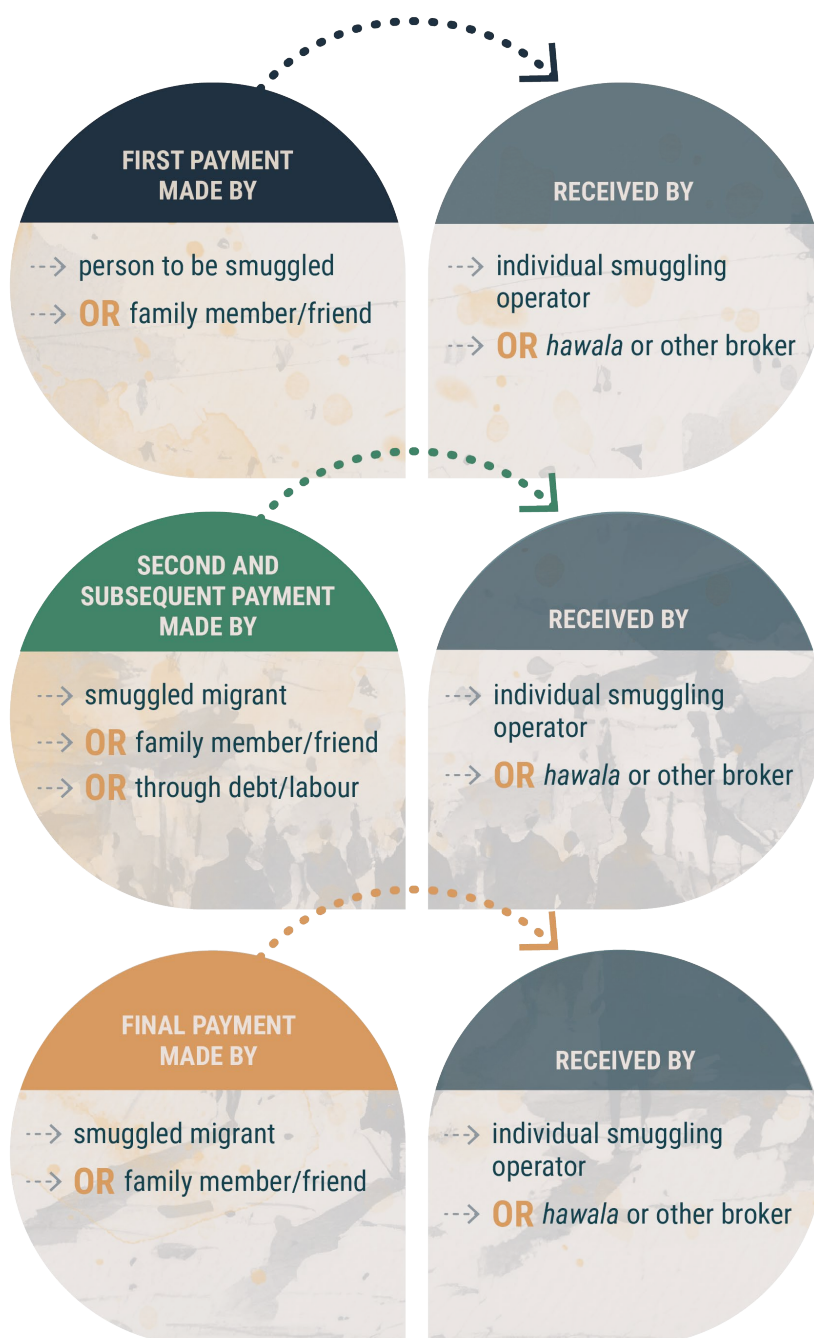
Figure 3: Instalment Payment Plan to Smuggling Group

Figure 4: "Step-by-Step"/"Pay-As-You-Go" Payments to Distinct Smuggling Actors

Individual amounts may also be paid to different actors along the way (see Figure 3 on page 19). When smuggling is multimodal, for example by land and by sea, fees for sea crossings are often paid separately from smuggling by land, as is the case, for example, on sea routes from North and West Africa to Europe and in South-East Asia.⁷¹ The findings of a survey co-

⁷¹ UNODC Observatory, *West and North Africa and the Central Mediterranean*, (2021); *Ibid.*, *Morocco and Western Mediterranean*, (2022); *Ibid.*, *Migrant Smuggling in Southeast Asia*, (2024).

designed by UNODC and IOM and implemented by IOM in 2025 on sea routes to Europe indicate that around a quarter of smuggled migrants paid different actors along the way.⁷²

Some returned West African migrants interviewed for Ani and Shahi (2023) also used the pay-as-you-go approach. They used smuggling services only when absolutely necessary, in order to economize on the journey costs.⁷³ West Africans travelling to North Africa may travel for years, paying different smugglers in cash along the way because they cannot afford to pay the full smuggling fee upfront. They do some agricultural or construction work and then find smugglers to facilitate the next stage of the journey.⁷⁴ Similar patterns are in evidence on Central American land smuggling routes northwards.⁷⁵

On the other hand, smuggling journeys may be paid for in full in a single payment prior to departure or upon arrival. Multimodal smuggling by land and by air, generally involving document fraud offences, is often provided as a “full package” from origin to destination, or in combination with regular air travel.⁷⁶ In this case, higher sums are paid to a smuggling group that organizes the entire journey from the point of origin to the point of destination.⁷⁷

The fee for a full-package arrangement is distributed among different members of a smuggling group to cover costs, salaries and other expenses.⁷⁸ Paying in advance in one single payment is also common for smuggling journeys of shorter duration and lower complexity, whereby irregular entry into just one country is facilitated.⁷⁹ The findings of the survey on sea routes to Europe in 2025 indicate that full payment before departure was the most common payment plan (reported by 57% of respondents).⁸⁰

Payment Modalities for Smuggling Fees (Income)

Common modalities for the payment of smuggling fees include:

- A. Direct Cash Payment; Cash Payment by Family/Intermediary; Cash Couriers
- B. Informal Value Transfer (e.g. *Hawala*, *Hundi*)
- C. Informal Foreign Exchange
- D. Prepaid Cards
- E. In-kind (e.g., Goods, Property, Commodities, Labour, Services)
- F. Mobile Money Platforms and E-payment Services
- G. Formal Remittance Services
- H. Bank Transfers

⁷² IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026).

⁷³ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

⁷⁴ Observatory Interview ES-K-02; see also: GITOC for OECD, *Illicit financial flows*, (2018).

⁷⁵ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019).

⁷⁶ Observatory Focus Group FG1. See, also: Wilson, ‘Financial Elements of Clandestine Journeys’ in Achilli and Kyle (2023); IOM, “DTM Profile of Migrants from Bangladesh in Libya”, (July 2024); UNODC, *Migrant Smuggling in Asia* (2013).

⁷⁷ Greenfield et al., *Human Smuggling from Central America to the United States*, (2019).

⁷⁸ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); UNODC Observatory, *West Africa, Morocco and Western Mediterranean*, (2022).

⁷⁹ UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).

⁸⁰ IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026).

When smuggling payments are made through the formal financial system, including banking, foreign remittance service providers and any other regulated financial services, such as prepaid debit cards, legal *hawala/hundi* and other traditional systems, mobile money and legal crypto exchanges, this can be flagged for suspicious transaction reports (STRs) and provides a more detailed and concrete evidence trail for financial investigations.

However, one of the main challenges in tracking financial transactions linked to smuggling of migrants is that across smuggling routes, most smuggling payments are made in cash – and so are many transactions that are smuggler-to-smuggler and smuggler-to-provider of goods or services. Three-quarters of smuggled migrants surveyed on sea smuggling routes to Europe in 2025, for example, paid smuggling fees in cash, with just ten per cent paying with bank transfers, four per cent in-kind (in goods or assets) and four per cent using unofficial and official money transfer services. South Asians surveyed were more likely to pay with bank transfers; about one in four did so.⁸¹

Each of the modalities of payment is examined here in turn.

- A. Across different smuggling of migrants routes around the world, the main modality of payment from migrants to smugglers for smuggling services is **cash**.⁸² Cash payments may be made directly to smugglers; through family members or acquaintances; or through cash couriers or “money mules”.⁸³ UNODC research in 2013 on smuggling from Viet Nam to Germany, for example, indicated that fees were paid in cash by relatives of migrants to relatives of smugglers, all within Viet Nam. Afghans smuggled to Germany paid in a more step-by-step fashion, but also in cash.⁸⁴

Cash payments for smuggling are often made by third parties and intermediaries, such as family members, cash intermediaries in rural communities, traders and members of migrant communities who travel between origin and destination countries for personal or business reasons.⁸⁵ Border porosity and gaps in enforcement in certain regions enable this modality, as for example in West Africa, where carrying bulk cash across borders is reportedly on the increase.⁸⁶

- B. The use of informal value transfer systems such as ***hawala*, *hundi* and similar mechanisms** for making smuggling payments, as well as covering costs and transferring proceeds in the context of migrant smuggling, has received some attention in research

⁸¹ IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026).

⁸² Observatory Interviews ES-K-01; ES-K-02; SD-K-01; DO-K-01; CR-K-01; Observatory Focus Group FG1; UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); UNODC, *Crime-related illicit financial flows* (2023); IOM, *Migrants travelling to Europe by land and by sea in 2025*, (2026); International Crisis Group, *Bottleneck of the Americas* (2023); UNODC Observatory on Smuggling of Migrants, *The Migrant Smuggling Market on the Central Mediterranean*, UNODC SOM Observatory Update No. 2, (2024); UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); UNODC, *Smuggling of Migrants in the Sahel* (2022); UNODC, *Study on Illicit Financial Flows*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022); UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019); Observatory Interviews ES-K-01; SD-K-01; DO-K-01; GITOC for OECD, *Illicit financial flows* (2018); UNODC, *Migrant Smuggling in Asia*, (2013).

⁸³ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

⁸⁴ UNODC, *Migrant Smuggling in Asia*, (2013). This is based on an analysis, published in 2013, using court files and expert interviews in Germany as the primary sources.

⁸⁵ Observatory Focus Groups FG1_ET; FG1_NG; FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

⁸⁶ GIABA Typologies Report, *Money Laundering and Terrorist Financing through the Informal and Illegal Currency Exchange Service Providers in West Africa*, (GIABA, 2020).

and at policy level.⁸⁷ Fee payments for smuggling from South, Central and West Asia, and North and East Africa, are sometimes transferred using *hawala/hundi* and other informal value transfer channels.⁸⁸ These systems are used for multiple legal purposes, are accessible to migrants and their family members and can be adapted as necessary.⁸⁹ *Hawaladars* and other similar brokers can also act as “cash-to-cash” service providers by receiving cash from migrants and paying cash out to smugglers. The same brokers may alternatively receive a bank or other financial service transfer, subsequently paying out in cash, or *vice versa*.⁹⁰ When the *hawala* system is used for paying smugglers, a *hawaladar* (*hawala* broker) may act as a trustee between smugglers and migrants. The *hawaladar* or broker keeps the amount and only pays it out to the smuggler after confirmation of arrival (see section above on instalments). In this way, *hawaladars* can provide protection against failure to deliver, theft or fraud by smugglers.⁹¹

- C. **Currency exchange services** provide a similar mechanism for value transfer, particularly when they are informal and unregulated. In West Africa, for example, where currency exchange is the fastest growing sector in the financial services industry, it operates within a legal framework but supervision and control of are weak and patchy. Even legal and formal bureaux de change rarely file suspicious transaction reports (STRs).⁹² This makes informal currency exchange services attractive to migrant smugglers in a similar way to the *hawala* system. Customers use foreign currency black markets based on their trust in the agents, who are thereby incentivized to ensure rapid and hassle-free transactions.⁹³
- D. **Prepaid cards** may also be used, whereby one actor (a migrant or their intermediary) deposits cash with a card provider, and another actor (a smuggler or their intermediary) withdraws cash using a special ATM card.⁹⁴ Prepaid cards can be sourced from different locations to conceal the nature of the transactions and can be re-credited if necessary. A payment may be released or transferred by simply providing the card and the PIN code to the recipient.⁹⁵ In some cases, the PIN is only provided to the smugglers to release the payment once the migrant has safely arrived at the agreed-upon destination.⁹⁶
- E. Other types of financial or material benefits may also be used to pay smuggling fees, such as **goods, property, labour or other services**.⁹⁷ UNODC research found that some

⁸⁷ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022); Observatory Interviews ES-K-01; ES-K-02; UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); Wilson, 'Financial Elements of Clandestine Journeys' in Achill and Kyle, (2023); Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); Koser, 'Why Migrant Smuggling Pays', (2008); UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia* (2019); Barker, *The People Smugglers' Business Model*, (2013).

⁸⁸ Observatory Focus Group FG1_PK.

⁸⁹ UNODC, *The Hawala System: Its Operations and Misuse by Opiate Traffickers and Migrant Smugglers*, (United Nations publications, 2023); Wilson, 'Financial Elements of Clandestine Journeys' in Achill and Kyle, (2023).

⁹⁰ UNODC, *Study on Illicit Financial Flows*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022). UNODC, *Migrant Smuggling in Asia*, (2013).

⁹¹ UNODC, *The Hawala System*, (2023).

⁹² GIABA (2020), *Money Laundering and Terrorist Financing*, (2020).

⁹³ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

⁹⁴ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022); UNODC, *Migrant Smuggling in Asia*, (2013).

⁹⁵ UNODC, *Recognizing Suspicious Transactions linked to Trafficking in Persons and Smuggling of Migrants – Financial Red Flags*, (UNODC, 2021):

⁹⁶ Observatory Interview ES-K-01.

⁹⁷ UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024).

smuggled West African women were significantly more likely than men to pay for smuggling with their labour – a key indicator of vulnerability to exploitation and abuse.⁹⁸

- F. **Mobile money platforms and digital payment** services are increasingly used for paying smugglers.⁹⁹ Mobile payments may be particularly used at immigration checkpoints, due to geographical distance from smugglers, making physical cash exchange impossible.¹⁰⁰ In situations where migrants and smugglers have fewer personal links and/or are from different origins, they may use mobile platforms in a similar way to *hawala/hundi* and currency exchange brokers, to guarantee service delivery. The money is deposited and only paid out upon safe arrival.¹⁰¹
- G. **Foreign remittance service** providers are also used for making smuggling payments – they are easier for law enforcement to track, but less used than cash and *hawala* or similar mechanisms.¹⁰² A range of different remittance service providers may be used by the same smuggling actors or groups to transfer smaller amounts in order to better disguise operations. One case described by a key informant involved smuggling of Venezuelans by land through Colombia, the Darien Gap and further north through Central America. Smuggling agents along the route were tasked with accompanying migrants to a foreign remittance service to withdraw cash and pay for the next stage of the journey.¹⁰³
- H. Standard **bank transfers and bank deposits** may be used to pay smugglers on various routes, albeit to a far lesser extent than cash.¹⁰⁴ This is particularly the case in jurisdictions where the banking system is poorly regulated and there is a low level of reporting of STRs and of financial investigations.¹⁰⁵ Third-party accounts are commonly used for smuggling payments, sometimes involving multiple intermediaries.¹⁰⁶ Smugglers or their agents have been reported to buy account information from third parties to use them for transfers and money laundering.¹⁰⁷

There are currently few indications of the use of **cryptocurrencies** for payment of smuggling fees. However, income in the form of ransoms for release from detention may be requested by smugglers in crypto, as it is a useful financial concealment mechanism. If decentralized

⁹⁸ UNODC Observatory, *Migrant Smuggling from Nigeria*, (2022).

⁹⁹ Such as M-PESA (used in Sub-Saharan African countries, as well as Afghanistan and Egypt), TeleBirr in Ethiopia, Orange Money and Wave in West Africa, WafaCash in Morocco, Bankak in Sudan and Yappy in Panama, as well as the official national e-payment network SINPE in Costa Rica. See: FATF (2022); Observatory Interview ES-K-01; Observatory Focus Group FG1; GIABA, *Money Laundering and Terrorist Financing*, (2020); Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹⁰⁰ UNODC, *Study on Illicit Financial Flows*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022). UNODC, *Migrant Smuggling in Asia*, (2013).

¹⁰¹ Observatory Interview ES-K-01.

¹⁰² E.g., MoneyGram, World Remit, Transfast, Ria, Western Union. See: Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022); Observatory Interview ES-K-01.

¹⁰³ Observatory Interview CR-K-01.

¹⁰⁴ Wilson, 'Financial Elements of Clandestine Journeys' in Achilli and Kyle (2023); Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023); UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019); UNODC, *Migrant Smuggling in Asia*, (2013).

¹⁰⁵ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹⁰⁶ Observatory Focus Group FG1; Observatory Interview DO-K-01; UNODC, *Study on Illicit Financial Flows*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022). UNODC, *Migrant Smuggling in Asia*, (2013); Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹⁰⁷ Observatory Focus Group FG1_NG.

crypto platforms are used, there is no need to input personal details nor any identity verification, and coin-mixing features are useful also for concealment.¹⁰⁸

Payment Modalities for Costs of Operation

Far less information is available on modalities of payment transfers among smugglers within a network and by smugglers to providers of goods and services, as well as by smugglers to corrupt officials and non-state armed and criminal groups. Payments among smugglers may be in cash, through cash couriers, *hawala/hundi*, currency exchange services, prepaid cards, formal bank transfers and mobile money apps, as well as high-value goods, such as cars, motorbikes, gold, jewellery, foodstuffs, land and property.¹⁰⁹

Cash couriers or money mules transport cash either over land (e.g., concealed in vehicle parts) or by air.¹¹⁰ Research on the smuggling of Bangladeshis by air through Gulf States to Libya, and onwards by sea to Italy, found indications of Bangladeshi migrants being used as money mules: individual migrants were reportedly each given around US\$500 in cash to hand over to a smuggling agent in Dubai (UAE).¹¹¹ Amounts are often divided up into smaller sums to avoid suspicion and/or using multiple third-party accounts.¹¹² Smugglers may also use currency exchange services in third countries outside of smuggling routes.¹¹³ Cryptocurrencies and other virtual assets may also be used by smugglers for transfers.¹¹⁴

Field research in West Africa indicates that smugglers use traditional, formal and mobile money service providers to transfer value cross-border among group members, similar to the modalities used for payments of smuggling fees, as set out above.¹¹⁵ Research in 2013 on the organization of smuggling from China to Germany found that transfers of money for salaries and expenses by smuggling organizers to smuggling agents or “stage coordinators” for smuggling from China to Germany were mostly transacted within China, as formal bank transfers or remittance service money orders to representatives of employees of the smuggling organizations, often their wives.¹¹⁶

¹⁰⁸ Observatory Focus Group FG1_NG. Observatory Interview DO-K-01 notes observing crypto transactions that suggest connections with smuggling payments, but with no confirmed cases.

¹⁰⁹ UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019); Wilson, ‘Financial Elements of Clandestine Journeys’ in Achilli and Kyle (2023); UNODC Observatory, *Migrant Smuggling in Southeast Asia*, (2024); UNODC, *Migrant Smuggling in Asia* (2013); Observatory Interview ES-K-01; UNODC, *The Hawala System*, (2023); FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

¹¹⁰ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

¹¹¹ Malakooti, Arezo, *Navigating New Corridors: The Evolving Route of Bangladeshi migration to Italy through Libya*, (Mixed Migration Centre (MMC), 2026).

¹¹² Observatory Focus Group FG1; Barker, *The People Smugglers’ Business Model*, (2013).

¹¹³ Observatory Interview ES-K-01.

¹¹⁴ FATF, *ML/TF Risks Arising from Migrant Smuggling*, (2022).

¹¹⁵ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹¹⁶ UNODC, *Migrant Smuggling in Asia*, (2013).

Laundering of Proceeds

The most common modalities used for money launder linked to smuggling of migrants are:

- Cash
- Informal Value Transfer, e.g. *Hawala, Hundi*
- Informal Foreign Exchange
- Formal Remittance Services
- Bank Transfers
- Real Estate
- High-Value Goods
- Legitimate Businesses
- Shell Companies
- Other Crimes (reinvestment)
- Virtual assets, e.g. crypto, digital tokens

Combating money laundering is a crucial element of crime prevention and disruption, as it aims to make crime unprofitable, directly addressing the incentive structure. Among the enablers of money laundering are *"the ease of capital movement, advances in technology, and increases in the mobility of people and commodities, as well as the significant inconsistencies between legal provisions in various jurisdictions"*.¹¹⁷

Crime proceeds from smuggling may be laundered through investment in property, real estate and business such as shops and restaurants. The real estate sector may be particularly vulnerable.¹¹⁸ Cash intermediaries operating in rural communities are routinely used to disguise the origin of payments. Cash and third-party payments are difficult to track.¹¹⁹ Money laundering may also be carried out through gambling.

For smuggling from the Horn of Africa, shell companies used by smugglers are often hosted in offshore jurisdictions and in southern Africa, with no bilateral or multilateral agreements in place to compel cooperation.¹²⁰ In West Africa, some smugglers invest their proceeds in legitimate businesses that are cash intensive, like clubs, bars, restaurants, hotels or guest houses, travel agencies, telephone service providers, transportation companies and internet cafes. Bureaus de change are also used for money laundering in West Africa. Smugglers may also invest in car dealerships, importing mostly used cars for domestic resale.¹²¹

In North Africa, cash is moved through *hawala* brokers or multiple bank transfers to conceal the origin.¹²² Regular sale and purchase of foreign currency can be an indicator of suspicious transactions.¹²³ In South Asia, smugglers use the financial black market in cash, gold and real estate for money laundering. Bureaus de change also play a role in converting crypto into fiat currency, for example in the Balkans. Cash and real estate co-exist with emerging digital payment methods and cryptocurrencies.¹²⁴

¹¹⁷ UNODC (ROSEAP) *Facilitators of Smuggling of Migrants in Southeast Asia*, (2019).

¹¹⁸ Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹¹⁹ Observatory Focus Group FG1.

¹²⁰ Observatory Focus Group FG1.

¹²¹ GIABA, *Money Laundering and Terrorist Financing*, (2020); Ani and Shahi, *Illicit financial flows from migrant smuggling*, (2023).

¹²² Observatory Interview SD-K-01.

¹²³ UNODC, *Recognizing Suspicious Transactions*, (2021).

¹²⁴ Observatory Focus Group FG1_PK.

In the 2014 Bostan and Bostan case, the related irregular activity reported, which alerted the Australian authorities to criminal activities, included "*cash deposits from multiple third parties, significant cash withdrawals at different bank branches, and the transfer of AUD 40,000 [US\$28,000] from the father to the son over a six-day period*". A third actor also received some of the money collected in fees from the smuggled migrants and invested it in real estate in Thailand.¹²⁵ A 2025 smuggling case shared with UNODC by authorities in the Horn of Africa indicated that vehicles, residential houses and cash deposits into bank accounts were used for money laundering. Most transfers were mobile money and bank transfers, but intermediaries also received cash. 400 other people were involved in financial transactions with the suspects.¹²⁶

All websites accessed 22 July 2026.

¹²⁵ Reported by the Australian Transaction Reports and Analysis Centre (AUSTRAC) in 2014 and cited in: UNODC (ROSEAP), *Facilitators of Smuggling of Migrants in Southeast Asia* (2019).

¹²⁶ Observatory Focus Group FG1_ET.

The **UNODC Observatory on Smuggling of Migrants** was initiated in 2019 and launched online in 2021. The Observatory applies a robust and comprehensive Research Methodology that has been successfully implemented so far in West Africa, North Africa, Southern Europe, West Asia and Southeast Asia. UNODC designed and set up the Observatory as a response to the serious lack of reliable data and information, and of an evidence base on migrant smuggling at a global level, with significant implications for the efficacy of counter-smuggling efforts.

The Observatory website functions as a single location where stakeholders can access analysis, evidence, maps, case studies and key findings on smuggling of migrants in the regions covered, as well as details of the methodology used to collect data, conduct field research and analyse information. The Observatory works in close coordination with other UN entities, Governments, regional organizations, civil society and academia. This information and analysis, and its dissemination and discussion, allows policymakers and practitioners at international, regional and national level to design and carry out informed and evidence-based measures to prevent smuggling of migrants, prosecute offenders and protect the human rights of migrants. The analyses are regularly updated to ensure their continuing relevance to a crime that is dynamic, multi-faceted and geographically fluid.

UNODC's **Global Action on the Financial and Digital-based Dimensions of Migrant Smuggling**, funded by the European Union (EU), aims to counter migrant smuggling through evidence-based actions to follow the money and address the digital dimension. A key component of the Action is to develop the knowledge base in these areas to better inform countries and relevant stakeholders about migrant smuggling routes, financial market size, drivers and digitally-enabled aspects of smuggling of migrants.

The Observatory on Smuggling of Migrants and the Global Action contribute to fulfilling the mandate given to UNODC by the UN General Assembly in 2019 to *systematically collect data and information from Member States on migrant smuggling routes, the modus operandi of migrant smugglers and the role of transnational organized crime*. UNODC is Guardian of the UN Convention against Transnational Organized Crime (2000) and its Protocol against the Smuggling of Migrants by Land, Sea and Air.

As the guardian of the Convention and its Protocols, UNODC has been leading the global response for the past 25 years. Through its Action against Human Trafficking and Migrant Smuggling and its regional programmes, UNODC supports States to ratify and implement the Smuggling of Migrants Protocol through legal and technical assistance to enhance criminal justice responses, as well as normative and policy development. The ultimate goals of the Action are to reduce the prevalence of migrant smuggling, human trafficking and organized crime; increase the number of people who gain access to justice and receive assistance and protection; improve the capacities of countries to prevent, investigate and prosecute these crimes; and reinforce international cooperation for these purposes.



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