International Financial Institutions (IFIs) play an increasingly important role in the international economy. Experiencing the hardships of economic crises, nations are able to turn to these institutions for emergency lending and aid to stabilize their economies. However, these loans often come with conditions that often require but are not limited to austerity measures, trade liberalization, or currency devaluation. As more countries turn to IFIs for crisis lending, unintended consequences may occur, especially in the area of human rights. Research disagrees on if these programs and their subsequent conditions increase human rights violations, and if so, the extent these violations are increased. Two main arguments are present in current research. The first argues that structural adjustment programs do result in an increase in human rights violations, while the second argues that structural adjustment programs actually lower human rights violations until the cost of repayment exceeds new loans. This paper seeks to examine both empirical arguments, and then present a critique of the current research on the topic.