

BEYOND RELIEF: SECURING LIVELIHOODS AND AGENCY FOR ROHINGYA REFUGEES IN BANGLADESH

INTRODUCTION

Several waves of displacement and migration since 1990 have resulted in the splintering of many Rohingya families, who live indefinitely separated across Myanmar, Bangladesh, Malaysia, and other countries. Meanwhile, refugees in Bangladesh endure the hardships of camp life while awaiting sustainable solutions to the crisis. A study by The Asia Foundation and the Centre for Peace and Justice, Brac University, explores mobility, hardship, and livelihoods among refugee families living in the camps of Cox's Bazar, Bangladesh. This briefing note summarizes the study's main findings on the prevalence of family separation, transnational support networks, remittances, debt, income sources, and needs.

The findings challenge the representation of refugees as passive recipients of aid. Faced with economic pressures that create a demand for income, camp residents pursue a range of strategies to meet the needs of their households. For those with relatives abroad, remittances are often an important source of support. Others accrue debt, sell rations, compete for limited work opportunities, or engage in riskier activities to supplement aid. Understanding these strategies better is important for future interventions. The research indicates that non-aid resources represent a crucial safety net for camp households, highlighting the need for more systematic and sustainable livelihood solutions.

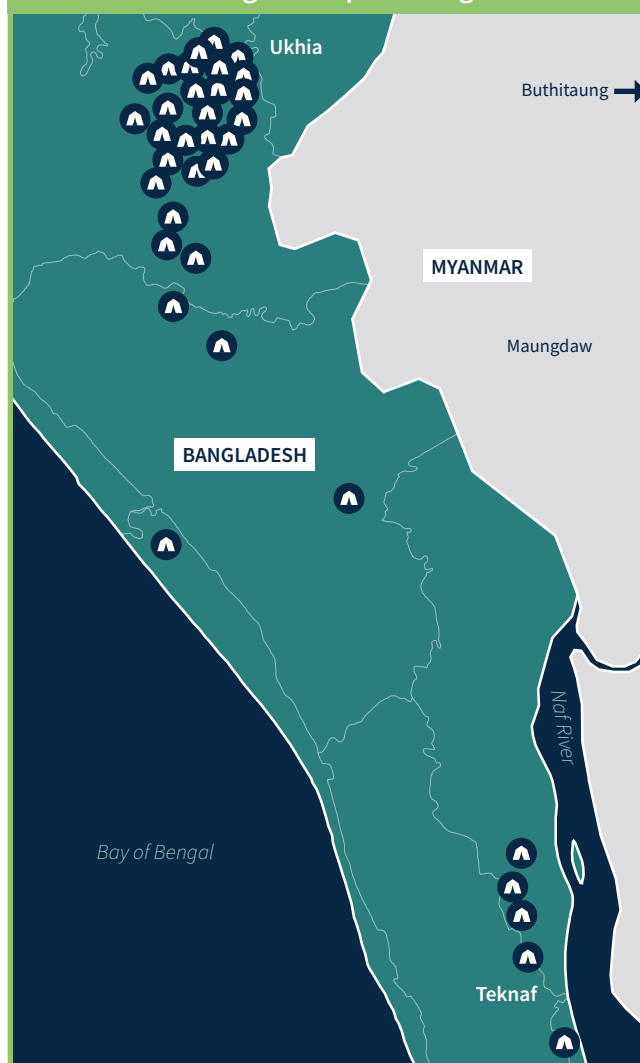
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My 14-year-old daughter and 18-year-old son got lost from us on the way to Bangladesh. They are staying alone in our house, unaccompanied. It is very hard for them to survive, as we parents are here in Bangladesh. I work in a religious school as a teacher, and I earn around 4000 taka per month. I send some to them in Myanmar—a very small amount, maybe 1000 to 2000 taka. They are living on that.

- Rohingya father, age 52

A religion teacher from Maungdaw, living in Camp 10

Locations of refugee camps in Bangladesh



THE STUDY



1611
households surveyed

ORIGIN OF RESPONDENTS

NEW AND REGISTERED

88%
new refugee households arriving to Bangladesh since 2016



12%
households of registered refugees

ARRIVED FROM

38%
other:
from Buthitaung, from other Myanmar townships, or born in Bangladesh



62%
from Maungdaw township

METHODOLOGY

A **representative survey** was conducted by 22 Rohingya volunteer enumerators with experience working on sensitive data collection within their own communities.

A **total of 1,611 household respondents were surveyed**. These included 1,415 respondents from 25 makeshift camps sheltering recently arrived refugees, and 196 registered refugee households in Kutupalong Refugee Camp. Survey findings were weighted to be representative based on a population framework of 173,657 households.

A **stratified sample design was used to determine a random selection of blocks** with equal probability of selection proportional to the most up-to-date population estimates from July 2019, when the survey was designed. The camp block was used as the probability sampling unit. A random selection of blocks was generated (148 blocks total). Households in each block were then chosen using a random walk direction assigned for each pair of enumerators, who visited shelters in succession and alternately interviewed men and women.

In addition, **fifty in-depth, key informant interviews** were conducted with camp residents. Key informants were selected on the basis of their experience in thematic areas related to mobility, livelihood and hardship.

DEMOGRAPHICS

GENDER



AVERAGE AGE



AVERAGE HOUSEHOLD



AVERAGE EDUCATIONAL ATTAINMENT



LANGUAGES



**Many of these are registered refugees who were permitted to learn Bangla, unlike the newly arrived population*

SCOPE

The study was carried out across the 26 camps comprising the refugee mega-camp in the Ukhia subdistrict of the Cox's Bazar district. This area includes 25 makeshift camps inhabited by Rohingya who have arrived from Myanmar since 2016, and the Kutupalong Refugee Camp, home to registered refugees who arrived in Bangladesh starting in the early 1990s and a younger generation born in the camp.

The mega-camp is adjacent to several host-community villages, and its easternmost edge sits less than two kilometers from the Naf River border that separates Bangladesh from northern Rakhine State in Myanmar. Rohingya using temporary border passes once frequently crossed this border into Bangladesh for medical, business, and religious purposes, but it is now tightly controlled by border guards on both sides. Few boats can be seen nowadays, a reminder of the fragility that has come to define this frontier separating South and Southeast Asia.

FAMILY SEPARATION



29%

of the 1,611 respondent households have one or more immediate family members still in Myanmar¹



53%

of camp households have an immediate family member remaining in Myanmar or living abroad

A plurality of Rohingya remaining in Myanmar still want to flee to Bangladesh or elsewhere. According to their relatives in the camp, the reasons people remain despite wanting to leave include being trapped by ongoing conflict, having married into a family that chose not to flee (particularly for women), lacking funds to pay for the boat trip to Bangladesh, staying to protect assets and property, or being elderly, sick, or infirm or caring for someone who is.



39%

of camp households have at least one family member in a third country

Refugees' relatives in Myanmar who currently want to stay or leave

21%
don't know



35%
want to stay

44%
want to leave

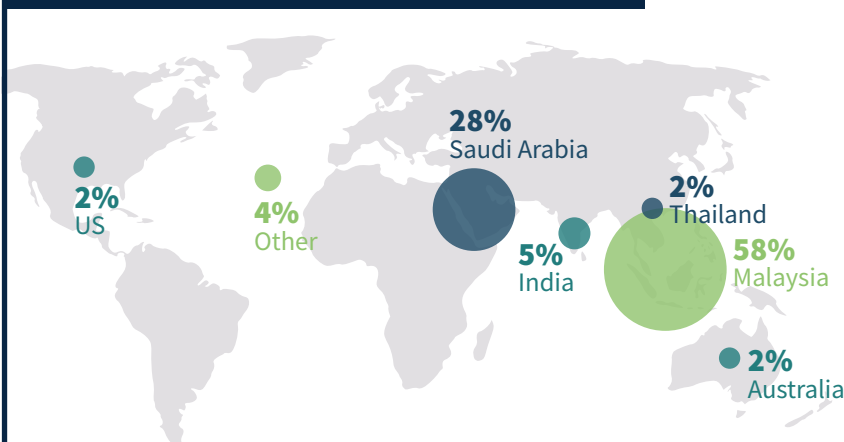
n=463

Forty-nine percent of these family members left Myanmar between 2011 and 2015, during the Rohingya boat crisis, in search of job opportunities, safety, and marriage, although camp households maintain ties with relatives who departed as early as 1965. Of families with a member abroad, 51 percent incurred debt to finance the journey and 63 percent sold assets or property. More than half pooled funds from multiple sources.

Malaysia is accessible by boat and is thought of as a place with better opportunities for Rohingya. It remains the most common destination country for Rohingya outside of Myanmar and Bangladesh. Fifty-two percent of the family members who traveled to Malaysia or to other destinations did so without legal passports. Trafficking networks often facilitate these illicit journeys.

Staying in touch with family members across borders is difficult. Forty-three percent of respondents with relatives in Myanmar say they never communicate, while 25 percent of those with relatives living outside of Myanmar say they never communicate.

Location of immediate family members living outside Myanmar and Bangladesh



n = 652; respondents provided details for one or more relatives abroad.

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We would like to share with the international community, NGOs, INGOs, and the Bangladesh government: We want to talk with our relatives who are still in Myanmar, so we need the internet.

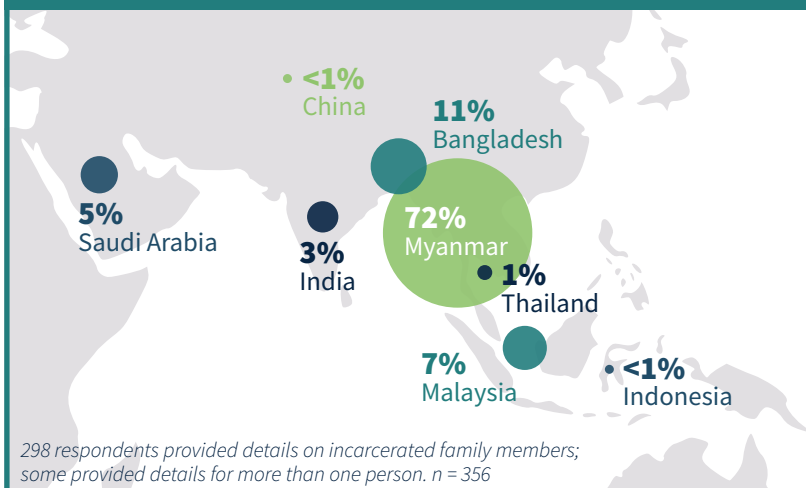
- Rohingya mother of six, age 41
A registered refugee in Kutupalong Registered Camp with relatives in an IDP camp in Rakhine State and in Malaysia

¹ The term “immediate family member” here includes a parent, child, sibling, spouse, or grandparent

Incarceration rates are high.

Nearly one in five households (19 percent) have an immediate family member currently in jail. Commonly cited reasons for arrest are illegal movement or immigration and, particularly in Bangladesh, drug charges. Many of the Rohingya prisoners in Myanmar have been held arbitrarily without specific charges since the waves of violence in 2016 and 2017. Many were released in late 2019 and early 2020, and some have recently arrived in Bangladesh to rejoin their families.

Location of incarcerated relatives

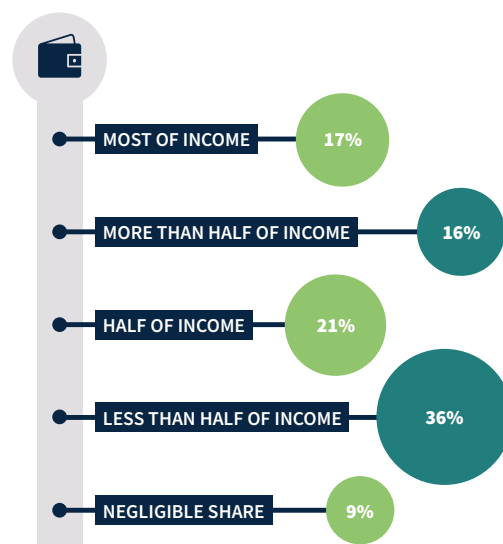


SUPPORT NETWORKS

Twenty-one percent of all families received a remittance in the past 12 months. While having a family member abroad is a necessary condition for receiving remittances, just 39 percent of those with a relative in another country received remittances. Remittances are an important and much-needed safety net used for supplementing food rations, for buying clothes, or as an emergency healthcare fund.

- Most recipient families had received a remittance **one or two times** in the past year, especially during religious festivals.
- Eighty-eight percent of transfers were **less than BDT 12,000**.
- For 54 percent of households who receive them, remittances constitute **half or more** of their annual income.

Remittance as share of annual income



n = 353

RESTRICTED COMMUNICATION, MOBILITY AND LIVELIHOOD

Families must contend with various restrictions enacted by authorities. Ostinently these are security measures to protect refugee and host communities, but in practice they make life harder and increase the sense of despondency. These restrictions include:

- A complete shutdown of the phone and internet network since September 2019, part of a blanket crackdown to thwart criminal activity that applies to the entire camp population.
- Limitations on mobility within the camps and prohibitions on travel outside the camp perimeter, which is currently being enclosed with fencing.
- A ban on formal employment, exclusion from the banking system, absence of a formal education system, and a lack of job opportunities.

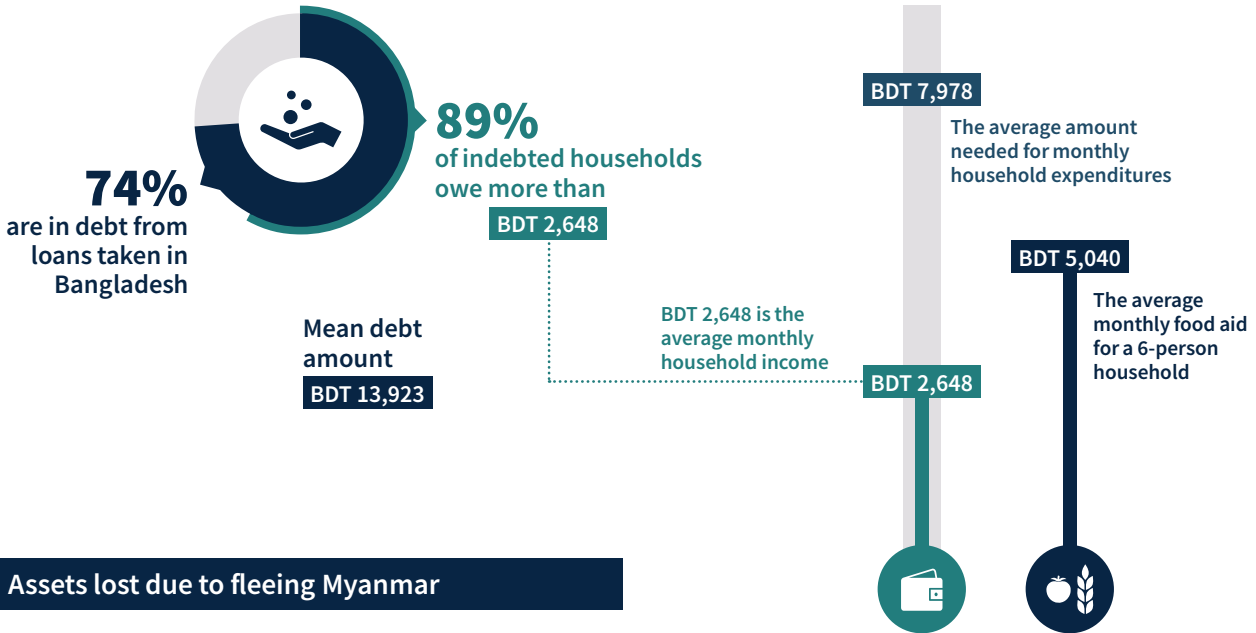
Communication restrictions strain family ties among separated relatives. This is particularly true for women, who have difficulty leaving their shelters to use the small number of working internet connections that are available near the camp perimeter, on hilltops, or from members of the host community for a fee. The network shutdown also impedes access to news, information, and opportunities for refugees to engage in advocacy about their situation.

MULTI-FACETED HARDSHIP

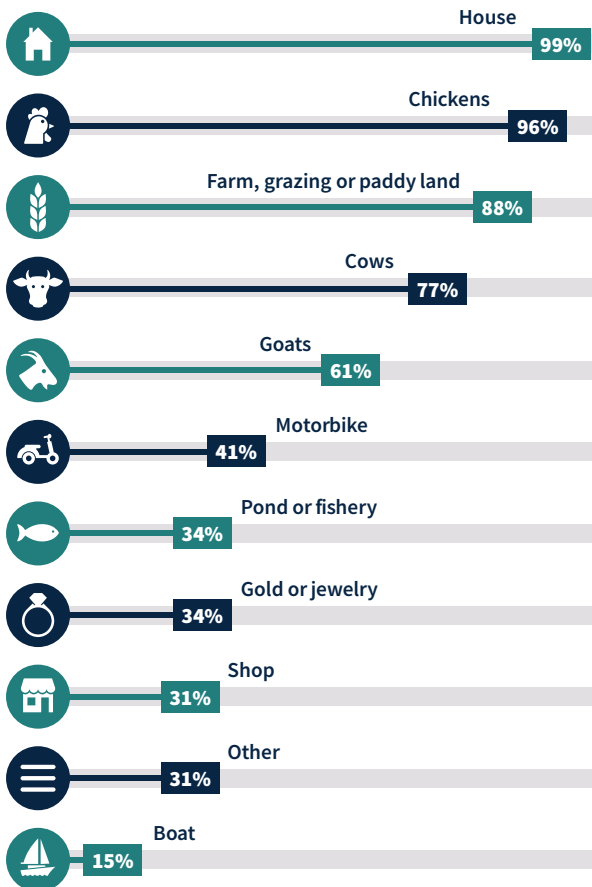
INDEBTEDNESS

Refugees incur debt for various reasons, primarily in order to meet basic household expenses and supplement food rations, but also to invest in livelihood opportunities such as opening a shop, to pay for a daughter's dowry, to cover medical expenses, or to pay the bribes often exacted for a chance to migrate.

Nearly three in four households (74 percent) are currently in debt from loans they have taken since arriving to Bangladesh. Of indebted households, 89 percent currently have a debt of more than BDT 2,648, which is the average monthly household income.



Assets lost due to fleeing Myanmar



LOST ASSETS

Only 17 percent of households have assets that a relative is still looking after in Myanmar. Some people fled to Bangladesh with money or gold that they used to pay living expenses in the early days of displacement. But most of these savings were spent quickly, and the majority of people's assets were tied up in the agrarian livelihoods they left behind. This loss of assets leaves refugees financially vulnerable and emotionally distraught.

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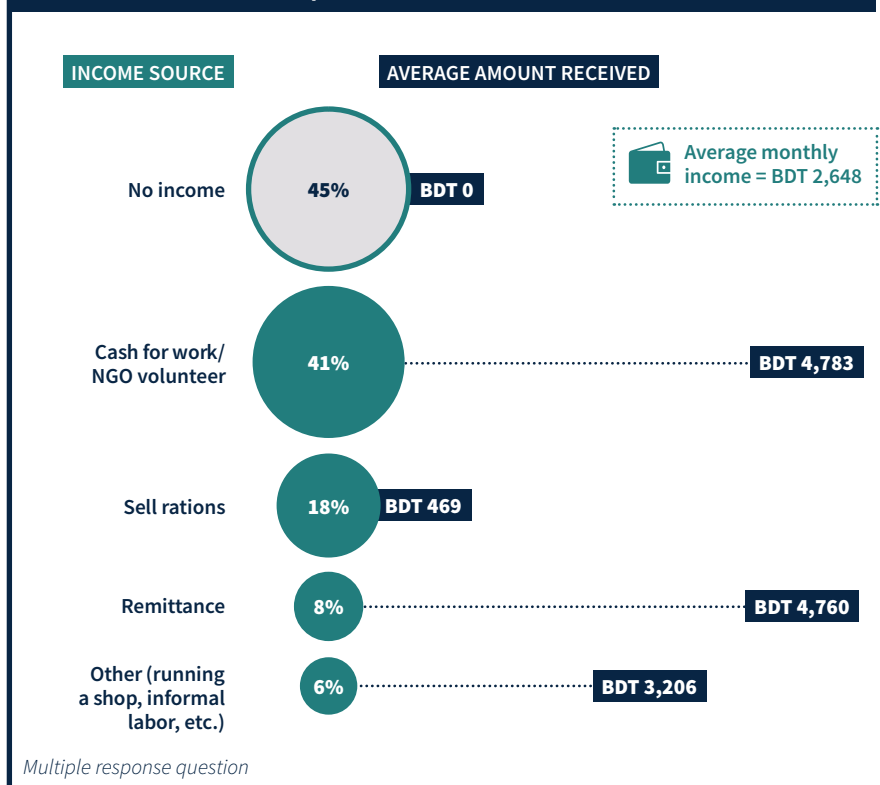
In Myanmar we had land and a farm. My husband and some laborers worked it. I did many tasks inside our house and compound. I helped with the poultry and did some farm work. We can't do that here in a small shelter. We had three acres. It was not a lot, but it was enough... Here I sit around in my shelter doing nothing. I have to think about my daughter's marriage. But I have no money, I cannot arrange it.

- Rohingya mother of three, age 40
Living in Camp 9

CAMP LIVELIHOODS

The amount of aid allocated per household varies between camps depending on how the agencies that provide services in different locations approach their work. Basic food assistance, overseen by the World Food Programme, is around BDT 840 per person per month, or BDT 5,040 for the average six-member household. Refugees also regularly receive shelter materials, other nonfood items, healthcare, and other services. On average, respondents estimated that it costs BDT 7,978 per month to meet a household's basic expenses, thus the need to supplement aid.

Income sources in the previous month



“

My daughters are crying. I feel so bad that I have no money. I want to go back [to Myanmar] as soon as possible. Others who are jobless and wasting time here feel the same. Those who have jobs can stay busy. They can sleep well. They have fewer family problems. But for us who are jobless it is difficult. We spend our time gossiping, which creates problems sometimes, too. We quarrel and fight.

- Rohingya father of three, age 33

A former primary school headmaster and businessman from Maungdaw living in Camp 16

UNMET NEEDS

While basic food and material needs are largely addressed by NGOs, families face various financial pressures unaddressed by the humanitarian response. Survey respondents on average estimated their household expenses at BDT 7,978 per month, nearly three times the average reported income of BDT 2,648 per month.



Families try to supplement their food rations, which meet basic caloric needs, with vegetables, fish, fruit, and other items found in camp markets. Expenditure varies



Many parents strive to pay for children's religious education or private tutoring to supplement non-formal learning activities led by humanitarian agencies: BDT 40 to 600



Data and mobile call package: BDT 350 to 700 per month



Travel to Cox's Bazar to seek medical attention for a condition not treatable in camp facilities: BDT 2,975 or higher

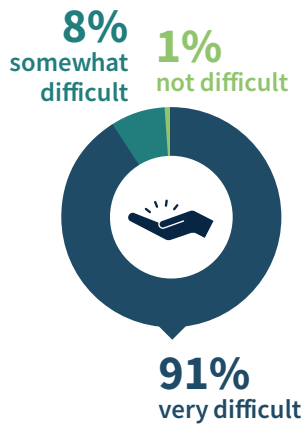


Average amount of dowry paid: 1560 USD (132,000 BDT); dowry amount varies widely and median amount is BDT 30,000



Families typically purchase clothing around religious holidays. Cost per item varies: BDT 85 to 5,200

Difficulty of meeting monthly household expenses



n = 1565

“

We face great difficulties meeting our family's monthly expenses. We need to supplement our food rations by buying additional vegetables, onions, and fish. When we were in Myanmar, we could do our own farming and we grew rice. From that we were able to earn enough for our family's monthly expenses. But here in the camp we are suffering badly because there are no job opportunities. If we get the opportunity to do daily work, we will be able to live more easily here.

- Rohingya father of four, age 25
From Rathedaung Township, living in Camp 5

SEPARATED ACROSS BORDERS: THE FAMILY OF MOHAMMAD ANUWAR

Mohammad Anuwar (not his real name) is a 21-year-old Rohingya male from a large and formerly affluent Maungdaw family who previously owned a wholesale distribution company for construction materials. Mohammad and his eight siblings now live separated across numerous borders. They rely on phone and internet communication to stay in touch and maintain their family's sense of connection. Wealthier Rohingya families are more likely than poorer families to have members abroad, due to the high cost of the journey.



IMPACT ON WOMEN AND GIRLS

CAMP MARRIAGE TRENDS

Survey data indicates that marriages are frequent among refugees in Bangladesh. In 30 percent of households, at least one female family member has left the household to marry since arriving to Bangladesh. This is in keeping with the patrilineal norm of Rohingya women moving in with their husband's family. Of the 631 marriages in 425 households for which enumerators collected information (some respondents reported more than one marriage), 99 percent were between a Rohingya bride and groom. Some 97 percent of these women have continued living in the camps, while 2 percent live in Malaysia and less than 1 percent live elsewhere in Bangladesh, outside the camps. Some interviewees attributed the increase in marriages to the greater ease of getting approval from camp authorities compared to Myanmar, where restrictions and extortionate fees often made marriage impracticable.

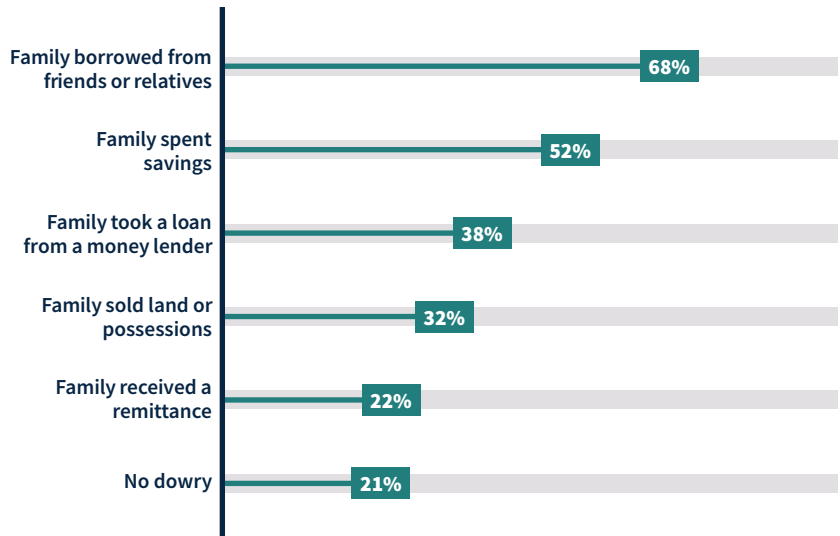
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Dowries are part of our culture, not our religion. According to our religion, dowries are not allowed. But if we don't follow the practice, girls will get too old for marriage. When we were in Myanmar, it was manageable for me to arrange my daughters' marriages without taking any loans, but after fleeing here it has become too difficult. I'm not comfortable borrowing money. I'd be thankful to Allah if this dowry practice could be stopped.

- Rohingya father of ten, age 50

A former shopkeeper from Buthitaung living in Camp 16

Financing of dowries



n = 385; multiple response

Gender and livelihood

WOMEN WHO WORK



12% of households report that women contribute to family income in some way

INCOME SOURCES

63% Shelter-based activities like snack-making and tailoring

52% Working with NGOs

n = 207; multiple response question

MARRIAGE, DOWRY, AND MOBILITY

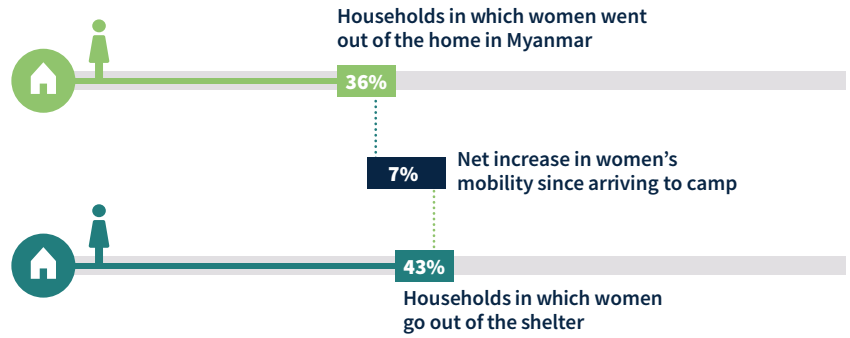
Although most refugees' relatives abroad are males, those interviewed noted a recent increase in women attempting to travel from the camps to Malaysia. While dowries are widespread in the camps, some men in Malaysia who are looking for a bride will pay for a woman's journey and do not require a dowry. This creates some incentive for families to send their daughters on the risky journey overseas, normally by boat, but occasionally by plane using an illegally procured Bangladeshi passport.

When dowries are needed, families pay for them in different ways, often pooling funds from multiple sources. Respondents explained that dowries were less often expected in the early days of displacement, but that the practice has recently regained popularity. Interviewees described the dowry tradition ambivalently: as a burden that pushes families into debt, yet also a longstanding cultural practice not easily avoided.

GENDER AND MOBILITY

Staying inside the home is generally encouraged for women under conservative Rohingya cultural norms. The study determined that women's mobility for reasons other than basic necessities like healthcare, bathing, and using the latrine has increased somewhat since displacement. Several women who were interviewed described this greater mobility negatively and attributed it to unavoidable circumstances, such as the need to collect rations.

Changes in women's mobility



“

If I have to go out, I go with my father or my brothers. I don't feel good when we have to receive rations directly. A household member should be able to receive it for us. Going out is not good; it means we have to talk to men. It's not comfortable.

- Rohingya mother of three whose husband is imprisoned in Myanmar, age 28
From Maungdaw, living in Camp 1E

CONCLUSIONS

The research highlights the role of transnational family networks as a source of support for refugees, and the significant contribution of remittances to many households that have relatives abroad. Mapping extended family networks is important for the present and the future: in the event of repatriation, having no personal ties or assets remaining in Myanmar would be an additional barrier to a refugee's return.

The study finds that while the basic food and material needs of refugees are by and large being addressed through aid, Rohingya families face other economic pressures that create a need for income. To pay for their children's education, obtain healthcare services not available in camp facilities, buy data packages for their mobile phones, or provide for a daughter's marriage, refugees have little choice but to accrue debt or find a way to generate an income in an environment with few opportunities. It is important for policymakers and the humanitarian community to understand the limitations of aid, and the role of non-aid resources as an important safety net for camp households.

Non-aid resources not only provide economic relief, they also restore a sense of agency and control to an extremely vulnerable population. To live as a Rohingya refugee in Bangladesh means that a host of everyday activities are

legally off limits, such as phoning a relative in another country, working as a day laborer, or traveling for a family emergency. Often, these restrictions can only be overcome illicitly, contributing to an environment that encourages risk taking and rule breaking as the only alternatives to desperation. As camps become increasingly securitized, Bangladeshi authorities should weigh short-term gains against longer-term consequences and consider the benefits of relaxing restrictions on work and internet communications. Global experience in peacebuilding has shown that stability takes hold as a people's sense of agency grows.

Bangladesh is undeniably shouldering a great burden by sheltering Rohingya refugees, one that is felt most intensely by host communities. However, gains for refugees do not necessarily equate to losses for local Bangladeshis, and loosening restrictions does not necessarily mean opening the door to assimilation. The aid community and the government of Bangladesh can find mutually agreeable measures to give refugees opportunities for greater self-reliance. Genuine livelihood opportunities inside the camps could relieve pressure on host-community resources, alleviate social tensions, and mitigate the push factors that drive some refugees to leave the camps illegally. Such solutions would serve the best interests of Rohingya and host communities alike.

POLICY RECOMMENDATIONS

1. INCREASE ECONOMIC SELF-RELIANCE INSIDE THE CAMPS

Paid work provides refugee families with livelihoods and a sense of self-reliance. A large percentage of households already benefit from Cash for Work and NGO volunteer jobs each month. Making such jobs available to more households would help. So would developing a cash transfer system that enables refugees to purchase goods in camp marketplaces using aid money. In addition, the aid community and the government of Bangladesh should work together on more comprehensive and sustainable livelihood solutions that are acceptable to host communities and contribute to the regional and national economy.

2. EMBRACE LOCALIZED APPROACHES TO HUMANITARIAN AID AND SUSTAINABLE DEVELOPMENT

Current directives stipulate that a quarter of aid should be allocated to host communities. While this has been useful in the short term, it does not address longer-term development needs and could impede local markets by creating aid dependency in communities that still maintain a degree of self-sufficiency. Vocational training is needed to develop the skills of the local labor pool. Sustainable livelihood schemes should be designed to support regional economic and environmental resilience. Meanwhile, humanitarian agencies should do more to engage refugees in humanitarian planning. Camp security and stability will be more easily achieved when refugee livelihood and rehabilitation priorities are made a central concern.

3. SUPPORT UN CALLS FOR LIFTING THE INTERNET BLACKOUT

The current internet blackout cuts off refugees from family support networks that would be a crucial resource in the event of repatriation. It also impedes access to information, with potentially devastating consequences in the midst of the Covid-19 pandemic. The international community must support UN calls for lifting the internet ban. To assuage security concerns and avoid illicit procurement, refugees should be granted the right to purchase and register SIM cards using the smartcards issued as identity documents by the government of Bangladesh and UNHCR.

THE X-BORDER LOCAL RESEARCH NETWORK



In Asia, the Middle East, and Africa, conflict and instability endure in contested border regions where local tensions connect with regional and global dynamics. With the establishment of the X-Border Local Research Network, The Asia Foundation, the Carnegie Middle East Center, the Rift Valley Institute, and their local research partners are working together to improve our understanding of political, economic, and social dynamics in the conflict-affected borderlands of Asia, the Middle East, and the Horn of Africa and the flows of people, goods, and ideas that connect them. This five-year program, initiated in 2018, produces research to inform more effective policymaking and programming. It builds, maintains, and expands local research networks in some of the most remote and difficult conflict-affected regions. Finally, it supports improvements in local research methods and capacity.

The X-Border Local Research Network is supported by UK aid from the UK government. All views are those of the research team and are not necessarily shared by The Asia Foundation or the UK government.



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