



Left in limbo

The Case for Economic Empowerment of Refugees and Host Communities in Cox's Bazar, Bangladesh

International Rescue Committee | September 2019.

Introduction:

Humanitarian need for Rohingya refugees and the host community in Cox's Bazar, home to the world's largest refugee camp, is daunting. While Bangladesh should be commended for its generosity in opening its borders to Rohingya refugees, accelerated efforts are required to support the over 1.2 million people in need of humanitarian and development assistance. Simultaneously, further pressure is needed from the international community and regional actors on the Government of Myanmar (GoM) to create conditions in Rakhine conducive to the safe, voluntary and sustainable return of the Rohingya.

As the situation continues to unfold, the Rohingya in Cox's Bazar are near totally reliant on aid; and the host community's economic activities continue to be negatively impacted by the population increase. Moreover, the impacts on women and girls remain significantly higher than on other groups. Marginalised through social and policy barriers, women and girls, and especially those displaced, are exposed to heightened risk of economic exploitation and violence that puts their lives in jeopardy.

Building on evidence from other similar contexts as well as new research from the International Rescue Committee (IRC) on positive market conditions in Cox's Bazar, this brief highlights the untapped potential of livelihoods programming to increase self-reliance and economic empowerment for affected communities.

It concludes with recommendations to the Government of Bangladesh (GoB) and key actors engaged with the crisis to support refugees and locals, and women in particular, to rebuild their lives and livelihoods and take back control of their future.

The brief recommends that, as a critical step, the GoB considers undertaking national-level policy change to encourage livelihoods access and support programming in Cox's Bazar. Further, the brief encourages donors, the United Nations (UN) and humanitarian actors to enhance financial and technical support to enable the GoB and humanitarian partners to provide essential livelihoods and cash interventions for refugees and their hosts—enhancing economic opportunity for all.



Cover: Fatima, a volunteer at an IRC supported health facility, in Kutupalong camp (Timothy Nesmith/IRC)

Below: A mother holds her new child and talks to Fatima in the IRC supported comprehensive women's centre, which is open 24 hours a day to provide vital medical care for women (Jessica Wanless/IRC)

Background:

Nearly 750,000¹ Rohingya refugees have crossed into Bangladesh since August 2017, fleeing systematic human rights abuses, persecution and violent military operations by Myanmar's armed forces². Joining Rohingya refugees who have arrived in successive waves since 1978, over 900,000 Rohingya now live in Cox's Bazar. The majority (69 percent) live in the overcrowded Kutupalong Expansion Site, now the world's largest refugee camp;³ and women and girls constitute 52% of the refugee population⁴.

As the crisis stretches into its third year and conditions for safe, voluntary and sustainable repatriation remain elusive, there is a need for 'medium-term programming' to ensure both Rohingya refugees and the host community can establish suitable livelihoods and build self-reliance. Such programming goes beyond immediate relief and, while keeping focus on creating conditions for return in Myanmar, allows refugees and host communities to benefit from multi-year support to build their economic opportunity and wellbeing.

Currently, self-sustaining economic opportunities for Rohingya refugees and programming that could contribute to refugee and local self-reliance—such as education, livelihoods and cash—are restricted,⁵ suggesting the importance of policy reforms to unlock the potential positive benefits of livelihoods programming for everyone in Cox's Bazar. In light of donor fatigue and critical funding gaps for the response, these interventions can reduce overall need for both communities and further the efficient and effective use of limited resources.

Estimates show that, even if repatriation were to start tomorrow, it would take over 10 years for the refugees of Cox's Bazar to safely return⁶. Uncertain of their future, Rohingya refugees continue to lack livelihoods opportunities due to work and movement restrictions alongside financial exclusion,⁷ compounding their reliance on aid⁸. These barriers have also increased refugees' reliance on negative coping strategies to survive, such as selling food aid to buy basic items, early childhood marriage and increased vulnerability to trafficking and crime⁹. For women and girls in particular, without freedom of movement and the

ability to safely generate and control basic resources, the risk of gender-based violence and economic exploitation remains high¹⁰.

Meanwhile, hosting refugees continues to have economic implications for the local community—reducing wages and increasing the cost of living for many in one of Bangladesh's poorest districts^{11,12}. Host community wages have decreased by approximately 20 percent in Teknaf and Ukhia Upazilas (two sub-districts of Cox's Bazar)¹³, and only 30 percent of the host community believe there is harmony between refugees and locals¹⁴. Further, in Teknaf and Ukhia, refugees now outnumber host community members three to one¹⁵. While a minority have benefitted from increased demand for goods and services, the number of households vulnerable to poverty has increased¹⁶. This is further compounded by dwindling funding for the Joint Response Plan (JRP) for 2019, currently at only 37%¹⁷. Thus, livelihoods programming aimed at offsetting this increased economic insecurity could significantly improve development outcomes for refugee and host communities as well as refugee-host community cohesion.

IRC's livelihoods assessment shows untapped economic potential

To increase our understanding of the economic situation and livelihoods opportunities for refugees and host communities, the IRC conducted a livelihoods assessment in Cox's Bazar in April and May of 2019. While the assessment revealed the scale of the economic challenges facing both groups, it also showed that market conditions are conducive for livelihoods programmes to have a significant positive impact. Markets across assessed sites were functioning, providing goods to meet basic needs with sufficient food diversity. Further, the assessment revealed that increased demand has opened the door to entrepreneurial ventures for refugees and host community members alike. If allowed, livelihood programmes could support households to seize this opportunity, promoting self-reliance and giving people back control over their lives.

In this context, it is crucial that both host and refugee communities in Cox's Bazar are supported in the medium term to rebuild their lives and livelihoods, giving them the opportunity to become self-reliant. Women's safety and dignity are also on the line, as economic exclusion, especially for refugee women, compounds their marginalization and limits opportunities outside of dangerous, low paid or unpaid working conditions.

Therefore, programmes should aim for improved self-reliance for both refugee and host communities, both in the short and medium term, in order to boost economic conditions for all. Activities to support this outcome should adopt a whole of society approach: one that benefits both refugees and the host community and furthers cohesion between them—a key priority of the GoB as indicated in the Joint Response Plan for the crisis¹⁸. Moreover, programmes should include a specific focus on women's economic empowerment, which address the particular barriers women and girls face in accessing formal economic opportunities and decrease the risk of gender-based violence.



Photo: Senwara is a volunteer at the IRC supported comprehensive women's centre - she encourages women to come to the centre to use its 24-hour services. (Jessica Wanless/IRC)

Evidence from other contexts

The IRC's recent assessment shows that market conditions are ripe for economic activities that would benefit the Rohingya and their hosts. For the Rohingya, self-reliance is vital not only for their stay in Bangladesh, but also for building economic assets and livelihood skills to support their ultimate return to Myanmar. Likewise, evidence from other contexts shows that assisting refugees to establish self-reliance has positive impacts for local economies¹⁹. Studies show that the further refugees are allowed and equitably able to integrate into the host economy, the more their labour benefits host-country Gross Domestic Product (GDP) alongside local, national and international supply chains²⁰. A recent IRC report found that refugees could contribute \$2.5 trillion USD to global GDP if employment and earnings gaps were closed between host community men and refugees. Furthermore, women refugees alone could contribute \$1.4 trillion USD with equal pay and equal work opportunity to host-community men²¹.

In Uganda, for example, the government's progressive policies have enabled refugees to play a positive role through the establishment of agricultural, trade and other livelihood opportunities. With economic support programming, freedom of movement and freedom to work, refugee livelihoods were found to supply essential goods to Ugandans, create jobs for Ugandan workers and provide reliable business to Ugandan enterprises. Moreover, even when refugees bought from refugee-run enterprises within their own settlements, these businesses were often found to be linked to distribution networks that generated profits for locals²². The IRC has found similar results in Jordan, where Syrian refugees and their enterprises have had positive impacts on Jordanian businesses and supply chains²³. Such results are also mirrored in Turkey, where Syrians have invested over \$334 million USD into the local economy through 6,000 new businesses since 2011²⁴.

Challenges and opportunities for livelihoods and women's economic empowerment in Cox's Bazar

The IRC's livelihoods assessment in Cox's Bazar focused on identifying economic opportunities and challenges facing both refugees and host communities. While prevailing assumptions have seen only limited market functionality and opportunity for livelihoods interventions, our assessment found that, with the right policies and programmes in place, conditions are ripe for economic empowerment. By analysing markets (goods, services and labour), existing skills and labour preferences, our assessment shows the potential of livelihoods programmes to lift up refugees and locals to build self-reliance in the years to come. Using the findings of our own assessment, this section will identify these opportunities and the economic barriers facing refugee and host communities in Cox's Bazar, including opportunities for women's economic empowerment.

Overview of the economic challenges facing refugees and the host community

The assessment findings confirmed that people in both communities are experiencing some negative impacts on livelihoods resulting from the presence of refugees in Cox's Bazar²⁵. Increased employment and business competition are driving down wages and profits for host communities. Moreover, increasing environmental degradation and strain on local infrastructure were reported due to higher population density, resulting in decreased economic opportunity for communities traditionally reliant on these systems for sustenance.

For refugees, opportunities for generating an income in the camps tend to be limited, ad hoc and small-scale²⁶. While refugees have consistently voiced their preference for reliance on work over aid,²⁷ limitations on freedom of movement and legal right to work restrict refugees' ability to establish their own self-reliance. Rohingya also face barriers to accessing financial services, often due to a lack of identification documents which prevents them from opening a bank account²⁸ or registering a SIM card. Furthermore, the GoB has banned the sale of SIM cards to Rohingya refugees, compounding these difficulties in access²⁹.

Our assessment found that, for men, current opportunities revolved around day labour and small businesses. For locals, this included labour inside and outside of the camps, fishing, and operating small market enterprises. Refugee men were found

to have considerable overlap, working in informal day labour in the camps and small businesses in camp-based markets, which are not formally permitted. Despite restrictions on work and fishing, one-third of refugee households have been found to participate in an income-generating activity³⁰. However, women's work was found to be much more limited, even with some refugee and host community women serving as NGO volunteers.

Challenges to accessing livelihoods

Both refugees and the host community identified significant obstacles to setting up and expanding livelihood opportunities. Beyond restrictions on work and movement for refugees, lack of access to finance, lack of training and skills, registration requirements, and infrastructure challenges were reported to hamper income-generating activity. Therefore, livelihood support programmes could target these barriers for both communities over the short and medium term.

Restrictions on the right to work and freedom of movement

Rohingya refugees are not officially recognised as refugees by the GoB. Instead, the government refers to them as Forcibly Displaced Myanmar Nationals (FDMN). As a result, they are not officially entitled to basic rights under the 1951 Refugee Convention—to which GoB is not a signatory—including freedom to work and freedom of movement. This policy is driven in part by the fear that, if the Rohingya are granted these rights, they will stay longer, encourage other refugees to migrate, and compete with locals for jobs. For

women, freedom of movement and work is further constrained by socio-cultural factors.

Finance and capital accessibility

Host community and refugee shopkeepers cited capital constraints as one of the main barriers to operating their businesses. For Rohingya, this barrier goes beyond poverty. As of July, over 370,000 refugees have been registered³¹ and over 500,000 have received UN ID cards.³² Yet, continued lack of accepted ID documents for financial institutions compounded with a prohibition on the sale of SIM cards to refugees limits their access to banks and mobile financial services (MFS)³³. While Bangladesh's Central Bank and Financial Intelligence Unit have issued guidelines to ensure vulnerable populations without ID are not barred from financial services³⁴, implementation has been absent for refugees³⁵. Moreover, though Bangladesh has experienced a surge in MFS in recent years³⁶, refugees remain excluded.

Our assessment supports these findings, showing that refugees have had no access to formal financial mechanisms. Concerning the host community, 61 percent of shopkeepers had no access to finance at all when starting their business, while only a small minority (13 percent) had ever accessed formal financial services through NGOs or banks.

Below: Refugee men work to clear a water channel in Kutupalong Refugee Camp in preparation for monsoon rains. (T. Nesmith/IRC)



Lack of relevant skills and training opportunities

Host communities and new refugee arrivals reported a lack of training opportunities for market-relevant skills, including vocational training, business skills and agriculture skills. Further, low literacy and numeracy levels are a significant barrier to engaging in any type of income generating work. Interestingly, registered male and female refugees from previous refugee influxes were able to participate in trainings, but in most cases there were no resources provided to apply the skills after the training. This problem was also highlighted by camp officials and host community authorities who were interested in skills development but stressed that equipment and supplies need to be provided in order for them to be useful.

Registration requirements

Registering an enterprise is vital for business security and for securing customers relying on voucher-based payments from humanitarian actors. Without registration, refugee or host community shops are left exposed to arbitrary closure from officials. Our assessment found that official registration requirements for shops varied between and within host and refugee markets. In host markets, the majority of shops required some form of formal license, and most shopkeepers reported having obtained a formal registration.

While refugees are not allowed official registration, some (28 percent) had received informal, verbal permission from authorities. Camp-by-camp differences in authorities' level of oversight and regulation of markets significantly bolstered or hindered refugees' ability to engage in small businesses. Moreover, both host community and refugee stakeholders reported corruption from formal and informal leadership in several market-related processes, including securing business approvals.

Infrastructure challenges

Electricity shortages; poor road conditions; a lack of storage facilities; and poor water, sanitation and hygiene (WASH) conditions were found to negatively impact consumers and businesses expansion. Population increase and subsequent overuse has further exacerbated strains on market infrastructure. Additionally, the rainy season could worsen these conditions, especially with a lack of proper drainage systems in place.

Market functioning and opportunities for small businesses

In order to determine the feasibility of livelihoods support programmes, the IRC's assessment sought to understand both how and to what degree markets are working in Cox's Bazar. Contrary to assumptions that local markets cannot adequately support refugee labour and livelihoods interventions, our assessment found that, with the right policies and support in place, conditions are present for refugees and the host community to benefit from economic empowerment programming. Due to high-functioning markets, cash interventions in particular have the potential to transform lives in both communities, reducing negative coping strategies, driving aid efficiency and contributing to women's economic empowerment³⁷.

Within current systems, support to refugees and locals to self-sufficiently engage with markets alongside cash-based transfers to efficiently meet immediate needs could greatly benefit both communities. Recent reports show that 9 of 10 Rohingya households could benefit from cash programming,³⁸ and evidence from other contexts shows a multiplier effect of cash for local economies. A recent study by the UN Development Programme (UNDP) estimated that, for every \$1 USD spent on the response, \$2 was generated for the Bangladeshi economy³⁹. Likewise, in Lebanon, IRC research found that for every \$1 of cash assistance spent by beneficiaries, \$2.13 of GDP was generated.⁴⁰

Moreover, with cash assistance over in-kind aid, prices and profits for similar goods in host-community markets would not be driven down. Instead, cash spent within local markets can drive local-level development in Cox's Bazar and serve as an economic benefit for the host community.

For women in particular, cash assistance has been found to contribute to overall bargaining power in the household, increasing women's food security and ability to safely control economic resources⁴¹. A key step to facilitating improved refugee and host community access to cash transfers and local financial services could be the provision of civil documentation. This can be supported through NGO-led access to justice programming that would focus on building awareness of, and supporting the ability to navigate, the legal processes required to secure documentation - and consequently contributing to refugees' capacity for self-reliance through legal empowerment.

Concerning our assessment, we found that markets in all three assessed sites are functioning, providing most goods to meet basic needs and sufficient food diversity. Vendors were also well connected to external markets, sourcing in-demand items and inputs through travel or established agent networks. For consumers, our assessment found high demand for diverse, micronutrient and protein-rich foods. Current refugee diets provided by aid agencies largely consist of monotonous grains and pulses, leaving Rohingya communities at high risk of malnutrition⁴². This demand is further confirmed by the fact that 43 percent of Rohingya have reportedly sold aid items to meet cash needs and diversify their diet⁴³. Moreover, the availability of aid in the market was said to be decreasing profits on similar goods, and local authorities in host communities were frustrated that food aid was not locally sourced.

The increased demand for goods and services such as fresh vegetables puts a pressure on prices, but it also opens opportunity for creating or expanding businesses that could create jobs and counter some of the increased competition in areas where there is sufficient demand. Another recent market assessment found that, whereas host community vendors reported their businesses initially experienced a decrease in sales, sales started to increase as more refugees were accessing markets⁴⁴. For example, value-added products such as dried fish and spices, prepared foods/snacks, juices, and pickles could present business opportunities, especially for women who can perform this activity at home or in a women-friendly space.

Women's economic opportunities and barriers to participation

Displaced women suffer a magnified threat of gender-based violence and economic exploitation, a combination of household, social, policy and legal barriers to decent work and increased economic burdens. Their displacement further restricts their ability to safely harness economic opportunity, impeding household self-reliance and the potential contribution of refugee women to the local economy⁴⁵. If Rohingya women are to defy these trends, livelihoods support programmes must not only open opportunity to refugee women, but also tackle the social norms that prevent women from capitalising on them and increase risk of harassment and violence. Further, creating the conditions necessary for women to have safe and consistent livelihoods relies fundamentally on access to education, training and financial literacy, and freedom of movement⁴⁶— all of which are constrained for refugee women in Cox's Bazar.

However, given Bangladeshi civil society's global leadership on economic opportunity for vulnerable women, including through Grameen Bank's microfinance and BRAC's social enterprise initiatives, there is already a favourable environment for interventions to support women's economic empowerment. Country-wide in Bangladesh, 20 percent of social enterprises are currently led by women, and 41 percent of full-time social-enterprise employees are women as well⁴⁷. Given this receptive environment, if refugee women are allowed and supported alongside host community women to generate suitable and culturally sensitive livelihood activities, they could directly benefit from Bangladesh's existing economic empowerment infrastructure and receptive market conditions.

The economic situation in the camps has also meant that, by necessity, more women have become breadwinners and are undertaking non-traditional work, and there is evidence that attitudes to women's role in income generation is shifting⁴⁸. Due to the needs of protracted displacement, as one refugee leader explained during our assessment, there are signs of increasing comfort with women working outside of the home⁴⁹.

Nevertheless, economic, skill-based and cultural barriers to entry remain for women looking to take advantage of new livelihoods opportunities. Beyond volunteering for NGOs, there are often limited entry points for women, usually in the form of home-based production activities which women have been shown to prefer⁵⁰. Additionally, women volunteering for NGOs in the camps often face harassment, intimidation and sometimes violence



due to anger over the changing role of women in the camp alongside unemployment for male refugees⁵¹. Low literacy levels compound this marginalisation, with many women, for example, unable to sign their name on contracts to volunteer with NGOs.

Furthermore, cultural norms and expectations hinder women from participating in trainings or work activities outside the home. For refugees, reports have found that both men and women have conservative ideas around work for women, based on social and religious beliefs related to 'purdah', the practice of female seclusion, and on expectations of women as carers. Men were not necessarily opposed to women generating incomes but expected this work to be home-based⁵². In our assessment, women also discussed the barrier of having competing household duties when seeking income-generating activity.

Right: A female medical assistant at an IRC-supported health post speaks to a patient in Kutupalong Refugee Camp. Each day between 50 and 70 patients visit the centre. (Timothy Nesmith/IRC)

Recommendations

As the likelihood of protracted displacement continues to increase for the Rohingya in Cox's Bazar, policy reforms and livelihoods support are urgently needed to promote self-reliance, choice, and economic development among refugee and host communities. Here, the influence of host community members and local officials who recognise the potential of expanded livelihoods programming will be vital. Our new assessment indicates that market conditions are conducive to effective livelihoods interventions, and experience in other contexts shows that a whole of society approach to economic recovery and development programming can improve social cohesion and the lives of everyone in Cox's Bazar.

For the **Government of Bangladesh**, there is an opportunity to reduce refugee reliance on aid, improve social cohesion, and contribute to the overall development of Cox's Bazar. The GoB should therefore prioritise the removal of barriers to livelihoods for both host and refugee communities and women in particular:

1. Lift **restrictions on the right to work** for refugees and their engagement in livelihood activities. Current restrictions are worsening economic outcomes for both refugees and host communities, often leading to an increase in negative coping strategies.
2. Lift **restrictions on movement** for all refugees and on their ability to access markets. This can be done through issuance of movement permits that will allow refugees to move within Cox's Bazar and nearby areas and be able to return to the camps.
3. Allow for **medium-term economic recovery and development programming**, such as skills trainings, livelihoods support, and cash-based interventions. As demonstrated by UNDP's study in Cox's Bazar and evidence from other contexts, these interventions will greatly contribute to the development of Cox's Bazar and Bangladesh as a whole. These programmes will also enable a whole of society approach to the crisis, helping to build self-reliance and cohesion for both refugee and host communities alongside essential skills for Rohingya communities to utilize upon their ultimate return to Myanmar.
4. Promote access to **formal financial services** for refugee and host communities through the provision of civil documentation, a process which could be supported by NGO-led access to justice programming. Refugees should also be included in the National Financial Inclusion Strategy and supported by easing Know Your Customer regulations, allowing them to open bank accounts, register SIM cards and access formal mobile money.
5. **Reform regulatory procedures for business** ownership, registration, inspection and taxation, eliminating camp differences in market regulations and oversight. This should include refugee home-based businesses to address safety and cultural concerns experienced by women. To improve transparency and avoid corruption, an effort should also be made to share clear information on the process and requirements for business registration for both communities.
6. **Improve market infrastructure** to enhance business activities within markets and sustainably develop Cox's Bazar. Such enhancements can provide short-term employment through infrastructure works, attract spending in local markets by refugees and host communities, and help attract business opportunities from surrounding districts like Chittagong.
7. **Allow for a multi-year Joint Response Plan (JRP) for Cox's Bazar starting in 2020** to enable sustainable planning and investment, yielding better economic benefits for locals and Bangladesh as a whole. The plan should also focus on access and promotion of sustainable livelihoods. Attention to the long-term economic inclusion of refugees in the JRP should be developed, delivered and measured in line with the Sustainable Development Goals – particularly Goal 1 to end poverty, Goal 5 on gender equality and Goal 8 on decent work and economic growth. Refugee needs should also be integrated into upcoming Cox's Bazar development and ongoing union planning processes.

For **donors and implementing agencies**, strategies and programmes aimed at improving refugee and host-community self-reliance should be advocated for and prioritised, including through increased emphasis of women's economic empowerment. To increase both communities' access to safe and dignified means of work, donors and implementing agencies should:

1. **Proactively engage the GoB to allow self-sustaining livelihoods programming** for refugees. Advocacy should encourage political will and be based on the benefits of such programming to both Bangladesh and Myanmar. This includes contributing to the achievement of the Sustainable Development Goals (SDGs) and the ability of the Rohingya to return with essential skills which could benefit Myanmar's economic development.
2. Recognising the likely length of the Rohingya's displacement, the international community should **deliver adequate levels of multi-year funding and implement livelihood programmes** that can provide refugees and members of the host community with vocational skills, access to finance and capital, and work opportunities—including specific opportunities for women. This should start by **fully funding the Joint Response Plan (JRP)**.
3. **Emphasize a gender transformative approach in programming**, actively tackling social norms and skill gaps to enable women to engage in economic opportunities without fear of harassment and violence. Such an approach could include basic literacy and numeracy training and financial management skills building.
4. **Support refugee and host community women to take advantage of livelihoods opportunities**, including through home-based enterprises and value chain activities that could be preferable for women such as processing of dried fish, spices, and juices for either local markets or larger value chains in international markets.
5. **Support livelihood programmes that directly target youth and older adolescent girls** that have missed formal educational opportunities including vocational skills training. This will help to reduce the likelihood of engagement with negative coping mechanisms.
6. **Support the identification and funding of investments to enhance job opportunities in Cox's Bazar**, including through international financial institutions and the private sector. Increased investment can reduce competition for jobs and drive the achievement of the SDGs. Such efforts could build on work by the World Bank to improve infrastructure and system planning in Cox's Bazar, but they will need to more actively include the needs of both communities in their investment and development planning.

Annex: Methodology

IRC focused its research on 3 different sites where it has an operational presence in Teknaf and Ukhia sub-districts, including host and refugee locations for each site: Camp 23 and Shamlapur, Baharchara in Teknaf ; Camp 8E and Pan Bazar, Palong Khali in Ukhia and Kutupalong; and the Registered Camp (RC)⁵³ in Raja Palong, Ukhia. The sites were selected based on their proximity to major marketplaces (all), high reported social tensions (Pan Bazar) or divergence in perceived tensions between refugee & host communities (Shamlapur), and their representation of a diversity of new and old arrivals of refugees (Kutupalong).

The IRC team conducted market observations in 7 marketplaces within the 3 locations, including in camps and surrounding host community markets, and interviewed 55 shopkeepers (38 host, 17 refugee) in a variety of sectors and 57 consumers (29 host, 28 refugee) in the same 7 marketplaces using a guided questionnaire.

In addition, 12 focus group discussions were held across the 3 locations, separated by gender and by hosts / refugees (registered and new arrivals), to understand needs, expectations and opportunities for income generation in the different groups.

Finally, 9 semi-structured key informant interviews were conducted with stakeholders in various levels of authority (local community leaders, camp authorities, and local authorities (UNOs- chief executives of Teknaf and Ukhia Upazilas and Union council chairs of rural councils) – 5 in host communities and 4 in camps, to gain a deeper understanding of the context, key priorities and gaps, potential allies & levers for future engagement.

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