



ECONOMIC ACTIVITIES OF ROHINGYA: AN ANALYSIS OF ENTERPRISES IN AND AROUND THE ROHINGYA CAMPS IN BANGLADESH

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Abstract:

The Rohingya people in Bangladesh who left their country, Myanmar, for persecution by the Myanmar Janta government, are operating enterprises in the Rohingya camps in Bangladesh, sometimes jointly establishing enterprises with Bangladeshi people. This study explores the economic entrepreneurship generated in the context of the Rohingya exodus to Bangladesh, whether inside or outside the camps. Two-stage clustered sampling was applied to select Rohingya enterprises from the Rohingya camps and host community enterprises from outside the camps. An Ordinary Least Squares (OLS) regression model was applied to measure the effects of socioeconomic variables on the profit of the enterprises. The results show that the economic activities of the Rohingya people in the camps are very unequal compared to those of the host community, and the profit is significantly lower for Rohingya entrepreneurs than for host community entrepreneurs. The study findings suggest that mobile banking accounts significantly increase the profit of enterprises for both communities.

JEL: F22, L26, O15, R11

Keywords: Rohingya, enterprise, profit, refugee, Bangladesh

1. Background of the Study

The Rohingyas are an ethnic minority population mostly found in Myanmar's Rakhine State. They have faced institutionalized discrimination for a long time by the predominantly rural country's Buddhist leadership (Albert & Maizland, 2020). They have also faced prejudice, persecution, and violence in the country for a long time. Myanmar's government has denied them citizenship (Parnini, 2013) and put numerous limits on their rights, resulting in human rights violations and widespread discrimination. The most recent and important wave of Rohingya migration occurred in August 2017, when a

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military crackdown in Myanmar resulted in a mass displacement of hundreds of thousands of Rohingya people. The number of migrants to Bangladesh has increased dramatically. They crossed into Bangladesh and joined thousands who had escaped in previous years. The Rohingya refugee camps in Bangladesh, such as Cox's Bazar (Ukhiya and Teknaf upazilas), have become some of the world's most densely inhabited and difficult refugee camps. The scenario presents enormous humanitarian concerns, including refugees' restricted access to appropriate food, water, healthcare, and education (Albert & Maizland, 2020). As Bangladesh is one of the overpopulated countries in South Asia with vast socio-economic problems, the Rohingya influx exacerbates social and economic problems at the local and national level (Al Imran & Mian, 2014). Bangladesh has been facing three-fold problems: (a) humanitarian crisis in the Rohingya Camps, (b) local integration and national security threat, and (c) economic problems in local areas due to their economic activities.

Due to political and humanitarian crises arising from systematic persecution in the Rakhaine province of Myanmar, approximately 711,364 Rohingya people were forcedly displaced from their homes and sought shelter in Bangladesh in 2017. Prior to that, in October 2016, over 80,000 Rohingya fled to Bangladesh (Frelick, 2018). Rohingyas have been continuously fleeing from their homeland and becoming refugees in Cox's Bazar, and their numbers are increasing day by day. Currently, 860,356 refugees have been recorded to have lived in the refugee camps in Cox's Bazar till June 2020 (World Vision International, 2020). In addition, hundreds of thousands of Rohingya have also taken refuge in Bangladesh since the 1980s. Currently, 860,356 Rohingya refugees live in the North East Area of Bangladesh, and the number has been increasing daily; thus, the host community has been facing several adverse impacts (UNCHR, 2020). In spite of help from the international community, the future of these refugees is uncertain. They rely on international aid and the Bangladesh government's support for their livelihood predominantly (Milton *et al.*, 2017). However, the influx of refugees has been creating problems not only in Bangladesh's economy but also in its security, because of their economic activities as entrepreneurs and enterprises in and around their camps.

The refugees' concentration is becoming the centre of economic activities anywhere in the world. This reality is denied by the authority concerned. The Rohingya refugees' camps in Bangladesh are not the exception. There are lots of economic activities in and around the camps, whether it is the Rohingya or people from the host community. However, their economic activities are neither recognized nor recorded nor documented nor understood properly. It is not presented properly or with firsthand information if documented or recorded. Even, many reports highlighted the Rohingya's involvement in extortion, smuggling, hijacking and other illegal activities for their livelihoods, though they have ensured their presence in the business activities within the camps in Chittagong (Smith, 2019). So, it is now discussed how entrepreneurship or enterprises can improve the livelihoods of the Rohingya in Bangladesh.

Although the Bangladesh government, with the help and assistance of other international and humanitarian agencies, has been providing support to the Rohingyas

for their livelihood, the evidence shows that their efforts and support extended are not sufficient (UNDP, 2008). Report noted that the support predominantly comes from the World Food Programme, USAID, UNHCR and different NGOs networks who engaged with the Rohingya community not only with food donation but also offering healthcare to education support to them. Due to the uncertainty of Rohingya repatriation and other financial barriers, the Rohingya community are engaging local businesses for their livelihoods with the help of local people and their own attempts (Mustary, 2020).

However, the Bangladesh refugees' camp has been ranked the worst camp in the world because there have been reports of rape, crime, smuggling, and drug smuggling, and the shelter centers are mostly made of tarp, plastic, and bamboo (United States Committee for Refugees and Immigrants, 2008). Moreover, the refugee camps are now one of the most densely populated places in the world, and the refugee population is three times that of the host population in Ukhiya Upazila of Cox's Bazar district (International Organization for Migration, 2018a). On the other hand, the prices of the daily needs items have been increasing. For instance, overall food prices have increased by 9 percent in the host community due to this influx (Alam *et al.*, 2020).

Besides, there are some undocumented Rohingyas also living in Bangladesh outside the Rohingya camps (Al Imran and Mian, 2014). Many of them clandestinely came to Bangladesh through their social networks and started living in the villages with "undocumented" status (Rashid, 2020). The government of Bangladesh has some policies to discourage integration and assimilation between the Rohingya and the host community (Rosenbach, 2018). Out of a million Rohingya refugees, only a small number (50,000) have official refugee status, and they have permission to engage in employment outside of the camps and buy goods and services. However, the majority of the Rohingya are not officially recognized as refugees (Tay *et al.*, 2018). They cannot leave the camps without permission or engage in workable land or property. In the unregistered camps, the Rohingyas are provided with one-time food assistance and infrequently available basic medical care (Crabtree, 2010). This situation worsened when the humanitarian relief structure gradually decreased. Consequently, they have to engage in some income-generating activities inside the camp settlement to meet their basic needs, although there is no legal right for refugees in Bangladesh to work.

Moreover, this economic activity has been poorly presented and documented. So far, a few studies reveal the economic activities of the Rohingya people in the refugee camps; these studies inadequately explain the actual situation. Even though their economic activities have been increasing in the local area, there is no clear projection of what will happen to the local economy and national security. The study explored the process of development of enterprises, constraints, successes, and challenges as well. This study has attempted to comprehensively analyse the processes and the interactions between Bangladeshis and the Rohingya Community in business activities. It has tried to explore whether this interaction has created short and long-term security problems for the host country at the local and national levels. The aim of this investigation is mainly twofold: i) to investigate the economic activities of the Rohingya Community inside and

around the refugees' camps and its impact on the regional and national security of Bangladesh and ii) to identify the constraints in business creation, challenges, and opportunities of the Rohingya and provides policy recommendations for minimizing the security threat for the region and the country.

2. Literature Review

In the refugee camps, the refugees are highly dependent on humanitarian assistance (Bruni *et al.*, 2024). A study conducted by Bruni *et al.* (2023) on refugee debt and livelihoods in Kenya found that 87% of households contracted a debt with their food retailer. According to this research (Bruni *et al.*, 2024), the major reasons for debt in refugee households include lack of livelihood opportunities, low levels of assistance, price hikes, aid delays, and aid cuts, etc., contributing to debt consistency in refugee camps. Therefore, for their livelihoods, the refugees in Kakuma and Kalobeyei heavily rely on debt, and the debt can help them in the short term, but it brings long-term traps for them (Bruni *et al.*, 2024).

Refugees have a strong entrepreneurial spirit within the camps for their livelihoods. According to Refugee Economies (2021), refugees can become self-sufficient in host countries or societies through entrepreneurship, and they can even contribute to host economies. Like other citizens, the refugees also have the talent and skills to start businesses in host countries, though they have a vulnerable situation in host countries despite the host countries' restrictions. One research study conducted by Gidron and Omata (2023) on refugee entrepreneurship argued that entrepreneurship has a crucial role in Rwanda's approach to refugee self-reliance. According to Gidron and Omata (2023), Rwanda's progressive policies for entrepreneurship enable economic integration in Mahama camp and Kigali, but the study highlights gaps in tailored support for refugee entrepreneurs across urban and refugee camps. Betts (2021) emphasizes sustainable refugee policies to ensure economic potential through inclusion in host countries' economies. The research shows that the inclusion approach improves welfare, fosters host-refugee cohesion and reduces onward migration (Betts, 2021).

The refugees' economies have significant positive outcomes for both refugees and host countries. The Bamba Chakula Model aligns with market-based humanitarian assistance that reflects the emphasis on refugees' self-reliance in host countries (Betts *et al.*, 2019). The Bamba Chakula model is linked with the e-voucher system that boosts refugees' and the host country's business by replacing food aid with digital food transfers. According to Betts *et al.* (2019), the Bamba Chakula model can increase self-reliance, financial inclusion, and local business integration, though the model is responsible for supply chain disruptions, price volatility issues, cash transactions, etc. Another research study, also conducted by Betts *et al.* (2019), reveals that urban refugees in Addis Ababa, the capital city of Ethiopia, face extreme poverty and unemployment that drives aspirations for onward migration. Betts *et al.* (2019) emphasize that there are needed economic interventions to sustain integration and reduce dependence on resettlement. A

similar case was found in Ethiopia's Dollo Ado region, which explores humanitarian aid in camps with cross-border trade for refugees' livelihoods (Betts *et al.*, 2019). In addition, the study conducted by Betts *et al.* (2019) indicated that despite large-scale IKEA Foundation investments in promoting self-reliance, both refugees and host countries remain heavily aid-dependent. However, entrepreneurship and businesses face challenges in several ways. One crucial challenge for starting economic activities in host countries includes government and societal restrictions on socio-economic rights for refugees. The situation occurred for several reasons, including host countries encouraging them to go to their own countries and societies and the host countries not wanting to allocate their existing resources to refugees. According to Refugees Economies (2025), socioeconomic rights are associated with better lives for the refugees, and if they get the chance to have the right to work and the right to move, the refugees could influence host countries' economies and societies. As a result, the host countries limited the right to work, the right to move, and the right to transact for the refugees to maintain the host countries' priorities and resources. The restrictions in the host countries on refugees underscore the thin line between national priorities and humanitarian duties. In limiting basic rights such as work, mobility, and economic activity, the host countries aim to safeguard their priorities and resources in the wake of the demands arising from the entry of displaced people. However, these limitations not only limit the potential of refugees to contribute to new societies but also perpetuate dependency and marginalization cycles. Ultimately, creating a mechanism to effectively integrate refugees and respond to host country concerns is critical to fostering resilience and mutual benefit in a world context.

The Rohingya refugee crisis is regarded as one of the largest and most complex humanitarian issues of the 21st century, presenting significant challenges to the host country and to the livelihoods of those in the Rohingya refugee camps (Chowdhury *et al.*, 2022). Beyond the political and cultural dynamics, the economic activities of refugees have sparked crucial debate over the years due to the conflict between host communities and refugees regarding local businesses, illegal smuggling for survival, rampant unemployment, and the potential reduction of aid funds for the Rohingya. Islam & Haque (2024) claim that the ongoing delay in the repatriation of the Rohingya has exacerbated tensions between the Rohingya and the host country, Bangladesh. This situation has directly affected the livelihoods of the Rohingya in the camps and has led to long-term unemployment for many within their community.

As of May 2021, there were 867,000 Rohingya refugees from Myanmar living in refugee settlements in Cox's Bazar, Bangladesh (UNHCR, 2021). Only 50,000 Rohingya refugees from earlier case loads (before August 2017) have received refugee status, allowing them to leave the camps in search of jobs or to make purchases of goods and services. However, the great majority of Rohingya refugees are not recognized as refugees by the government, are not allowed to leave the camps without authorization, are forbidden from working or owning property, and do not have access to land for cultivation. The remainder (and vast majority) are not officially recognized as refugees

and live in a legally ambiguous situation (UNHCR, 2012). They are not allowed to leave the camps without permission, work, or own property, and they do not have access to land for cultivation. Since their movements are restricted and they are not allowed to work, they cannot lead a modest life with the minimum support they receive from various sources (Talukder *et al.*, 2022). The severity of these restrictions' enforcement has varied over time, but has largely gone up. The World Food Programme, other foreign agencies, and non-governmental organizations (NGOs) continue to be the Rohingya's major sources of support.

There is increasing hostility between the Rohingya refugees and host communities (Geoffrey Macdonald *et al.*, 2023). The host communities see the Rohingya as a nuisance to them, and they show a negative attitude toward them. The Bangladesh Government and the international community do not play an effective role in alleviating the tensions between the Rohingyas and the host communities. Young Power in Social Action –YPSA (2022) identified that income-generating activities (IGAs) were seen to be higher among women and adolescent girls than among other social groups in the camps. Lack of capital, lack of skills, market linkage and on top of everything, the government restrictions on their movement are mainly liable for not being engaged in IGAs. If adequate supports are provided, the Rohingya people can engage themselves in IGAs.

Home to the Rohingya community, the Rakhine state of Myanmar depends on agriculture and livestock, with rice cultivation being the dominant economic force in the area, alongside livestock and fishing, which are crucial for the livelihoods of many Rakhine people (Chowdury, 2019). Rakhine possesses fertile land for agriculture and livestock; notably, its flat regions are well-suited for farming, while coastal areas are vital for fishing. This indicates that the Rakhine people have largely relied on agriculture and fishing over the years. According to Myat (2018), the Rohingya population are agrarian and uses traditional technologies in farming, which led to poor yields and limited financial benefits. Rohingyas in Myanmar work as farm labourers, and some enjoy small farms, yet land laws deny them ownership (Anwary, 2023). Anwary (2023) conducted a study on land grabbing in Myanmar's Rakhine and found that although some have ownership of paddy fields, the military-backed government and Buddhist supremacy have seized their lands over the years. Beyond agricultural activities, Rohingyas also engage in fishing; specifically, they catch fish from nearby rivers and coastal areas, selling them locally and in Bangladesh. Some Rohingyas run small businesses, notably tea shops and grocery stalls in local areas, but these are impeded by military restrictions. Additionally, border trade serves as another source of income for many Rakhine residents, particularly for the Rohingya communities, who utilize Bangladesh and other neighbouring countries to illegally export goods and commodities. Consequently, the Rakhine people, especially the Rohingya communities, which later received refugee status in neighbouring countries, sought livelihood opportunities through agriculture and fishing activities in camps. Such traditional economic endeavours have resulted in poor economic affluence for the Rohingya, and their overdependence on agriculture has

hindered their economic prosperity, not only in Myanmar's Rakhine but also in Rohingya refugee camps in Bangladesh.

Another crucial factor linked to the financial activities of Rohingyas in camps in Bangladesh is the education rate. These Muslim ethnic groups also suffer from low literacy levels, which deprive them of modern business opportunities, innovation, and other economic prospects. Reports indicate that Rohingya communities are among the most illiterate in Myanmar; approximately 20-30% of Rohingyas are literate. The UN and other NGOs have reported that only 17-20% of Rohingya adults possess educational qualifications, with female education being below 10%. Government restrictions, Burmese language policies, travel bans, and poverty all contribute to the low education rate. As a result, the Rohingya community heavily relies on agriculture and related traditional businesses, which result in poor economic status in Rakhine and refugee camps. Thus, the overdependence on agriculture, low education rates, and government restrictions have adversely affected the economic situation of the Rohingya, both in Rakhine and in camps in Bangladesh. These factors directly or indirectly impact the entrepreneurial skills of the Rohingya communities in Bangladesh.

In Bangladesh, the Rohingya refugees seek not only aid from the government and international communities, but they are also engaging in various businesses within the camps. Filipski *et al.* (2021) highlight the business activities of Rohingya refugees in camps in Bangladesh, finding that they have access to a diverse range of enterprises, particularly small farms, agriculture, fishing, small shops, and illegal exports. The study conducted by Filipski *et al.* (2021) revealed that Rohingya-run businesses face more significant challenges than their local counterparts—Bengali communities in Chittagong—where Rohingya businesses tend to be smaller and less profitable, with Rohingya refugee workers receiving lower wages than local workers. This suggests that the Rohingya continue to seek employment, which remains lower-paid and less profitable.

Bangladesh's socio-economic and demographic conditions do not allow accepting such a huge number of refugees (Hossain, 2021). However, it had to be welcomed due to the pressure from inside the country and the international community. This Rohingya influx has multi-dimensional impacts on the host communities. The prices of the commodities have risen, and the wages have been reduced, which has led the host communities to lead a depressed life. Their arrival caused serious environmental degradation, and public services became strained. Therefore, these findings suggested that there are huge barriers to flourishing enterprises in camps and managing business competition. The agrarian skills of Rohingyas, government restrictions, and limited capital led to poor performance in business, while local people have permits to run their businesses legally with strong capital.

3. Data, Sampling and Methodology

3.1 Methods

This is a mixed-method study. Both qualitative and quantitative methods are used in this study.

3.2 Sampling Techniques

The study focused on the two upazilas (sub-districts) of Cox's Bazar under Chittagong division, where camps are located: Ukhiya and Teknaf. The survey was conducted at 'Naya para (Camp 26)' under Teknaf and at 'Kutupalong' Refugee Camps (Camp 8 West and Camp 17) under Ukhiya. To find out the research objectives of the study, data were collected from three zones of every camp: inside, vicinity and outside of the camps. Thus, a random sampling of enterprises was applied to collect data. We follow Figure 1 to sample our data.

The team sampled independently in and outside of the camps in order to build a data set that is representative of the business in the selected three zones. Sampling inside the camps was drawn based on their administrative and geographical structure. To manage the administrative work and to provide security, Kutupalong and Nayapara settlements have been divided into several administrative units called 'Camp 1', 'Camp 2', etc.). Camp 26 (Naya para) in Teknaf and Camp 17 and 8W (West) in Ukiya were randomly.

Each of the camps is then subdivided into a number of blocks. Each of the sub-blocks headed by a traditional leader or Head Mahji and a few sub-leaders or Sub Mahji, serves as the smallest administrative subunit. The number of households ranges from a few dozen to a few hundred for each of the sub-blocks. Based on the listed 1754 sub-blocks (IOM, 2018), clustered sampling was applied to select at least one sub-block from each of the 10 camps in Ukiya (15 total), and 3 blocks from Camp 26 at Naya para, yielding a sample of 18 sub-blocks. At first, to obtain a list of businesses operating within its boundary, the traditional leader (Mahji) and co-leader (Sub-Mahji) in each of the sub-blocks were interviewed. As it was impossible to know the exact number of enterprises, the team used a random walk strategy to conduct interviews with entrepreneurs. A total of 97 Rohingya entrepreneurs (involved in economic activities) from both Rohingya camps in Ukiya and Teknaf have been interviewed using a structured and standardized questionnaire.

Figure 1: Sampling Map



Source: Mateusz J. Filipinski *et al.* (2020)

To know the effects of the economic activities of the Rohingya on the host community, 20 surveys were conducted outside of the camps, and the respondents of those surveys were from the host community. Sampling outside of the camps (both in the vicinity and far away from the camps, even in Cox's Bazar) was based on market distance and centre. The camp vicinity zone is adjacent to the camp area. However, mixed entrepreneurs were found there, i.e both Bangladeshi and Rohingya. Then it was an opportunity to see and interview Rohingya entrepreneurs far away from the Rohingya camps. Random sampling was used to select host community entrepreneurs.

3.3 Qualitative Data

As the study followed a mixed method approach, it conducted 10 in-depth interviews with Rohingya people to assess the present socio-economic conditions of the Rohingya as a whole. The Key Informant Interview (KII) method was used to get in-depth information about the impact of the economic activities of the Rohingya, security risk, constraints, and the process of entrepreneurship. A total of 10 key informant interviews (KIIs) were conducted with specialists of this sector, government policymakers at the central level, central representatives from the Rohingya, and NGOs. FGD was another tool to collect data from different backgrounds. A total of 5 FGDs were conducted for this study: one for each Rohingya camp and two with the host community, where one was in Ukhiya, and the other was in Tekhnaf. There were 10-12 participants for each FGD, and each of them was from a different background.

3.4 Period of Data Collection

The survey data, Key Informant Interview (KII) information, and Focus Group Discussion (FGD) data were collected from April 12, 2023, to mid-May 2023.

3.5 Data Analysis Techniques

Data were analyzed using both univariate and multivariate statistical techniques. Mean and percentage analyses were applied to describe the background characteristics of the respondents. Two Ordinary Least Squares (OLS) regression models were applied to measure the effects of socioeconomic variables on the profit of the enterprises for the Rohingya and the host community.

4. Results of the Study

4.1 Background Information

Among the respondents, all of them are male from the Rohingya Community, whereas 97.5% are male respondents for the Host Community, and the rest are female. The average age of respondents is 40.4 years in the host community, while 35.9 years in the Rohingya community. In terms of education, the years of education are 3.9 and 5.5 for the Rohingya and host communities, respectively.

The cost of business enterprises for the Rohingya is BDT 237184.21, which is much higher than that of the host community, which figures at BDT 70650.94. On the income front, monthly profit spans from 500 to 52,000, with an average of 12,373.36. The profit from enterprises for the Rohingya is lower than that of the host community. For instance, enterprises from the host community can earn an average profit of BDT 22,171.1, while it is 6,820.4 for Rohingya enterprises. The average family size is higher for the Rohingya community than for the host community. However, working-age family members are lower in the Rohingya than in the host community. Most of the Rohingya have no access to electricity from the national Grid, but they are using solar electricity.

Table 1: Background Information

	Rohingya Community	Host Community
Sex of the respondents (%)		
Male	100	97.5
Female	0	2.5
Age (average)	35.9	40.4
Education in years (average)	3.90	5.48
Marital Status (%)		
No	12.5	15.8
Yes	87.5	84.2
Cost of the business (BDT) (average)	237184.21	70650.94
Profit (monthly) (average)	6820.4	22171.1
Household size (average)	6.9	6.0
Access to mobile (%)		
No	8.8	2.6
Yes	91.3	97.4
Access to mobile banking (%)		
No	66.3	18.4
Yes	33.8	81.6
Working age population (%)	2.16	1.95
Access to electricity (%)		
No	0	92.0
Yes	100.0	8.0
Distance to meekest (km) (average)	1.9	1.1
Year of business running (average)	4.8	11.0

4.2 Regression Results

Household size is observed to be highly statistically significant in predicting monthly profits from the business enterprises. One additional member included in the family increases the monthly profit by about 1469 taka if the family is treated as Bengali and 217 taka if the family is treated as Rohingya. It clearly shows that the Rohingya people earn more profits than the Bengali People in the vicinity of the area. Likewise, if a family has mobile money accounts (MMA), the corresponding coefficient is highly statistically significant as well. MMA is observed to be highly statistically significant in predicting monthly profits from business enterprises. If the family has MMA, then profit rises from 4000 taka and 741 taka, respectively, for Bengali and Rohingya people. A greater distance also reduces business profits significantly, as it directly affects transportation costs. Higher electricity connection also increases business profits for the Rohingya people.

Table 2: Ordinary Least Squares (OLS) Estimates
(Dependent Variable: Monthly Profit from the Business Enterprise)

Variables	Business Profit if Bengali	Business Profit if Rohingya
Household Size	1,469***	217.4***
	(1020.7)	(005.7)
Marital Status	694.3	-224.7
	(6,209)	(2,808)
Mobile Money Accounts	3,994***	741.3***
	(501.0)	(20.001)
Education in the Year	740.0	414.2
	(626.9)	(295.7)
Distance to the Market	-8,938***	-523.5***
	(3002.0)	(074.7)
Education of the Respondent	1,127	895.4
	(1,917)	(777.4)
Electricity Connection	1002.3	8,386**
	(3000.9)	(3,592)
Constant	8,893	1,505
	(15,991)	(5,505)
R-squared	0.281	0.192

Note: Standard errors in parentheses.

*** p<0.01, ** p<0.05, * p<0.1

Rohingyas have been engaged in various activities, small shops, small businesses, including salt fields, shrimp hatcheries, and working in the local community as day labourer. They are working as a day labourer with a lower wage than the host day labourer. As a result, the wages of the unskilled labour have been decreasing in this area, which, in turn, labourers in the host community being paid lower wages. These business activities have become a vital means to integrate and assimilate between the Rohingya and the host community, thus creating a security threat for the region and the country. As they are doing business in the local economy with the joint venture of the host community, this may create conflicts and chaos between the Rohingya and the host community. It is not clear whether economic activities can create security threats at the local and national levels of Bangladesh. This study has analysed the relationships between the illegal economic activities of the Rohingya and, subsequently, the regional and national security of Bangladesh.

4.3 Business Activities in Camps by Rohingya

The Rohingya refugees in the Bangladesh refugee camps impact both the refugees' and the local communities' businesses. In particular, their activities include small enterprises, informal labour, and trade and services. According to Filipinski *et al.* (2021), the Rohingya refugees in Bangladeshi camps operate more than 330 enterprises, including food stalls, retail shops, and other small-sized businesses. The Rohingya refugees are one of the major sources of informal labour not only in camps but also in the Chittagong district, Bangladesh. Tanha *et al.* (2024) study found that many Rohingya refugees, especially

children, women, and adult men, are engaged in domestic work, the construction sector, and agricultural work in the camps and outside of the camps, where they received lower minimum wages and facilities.

Though limited in business opportunities, the Rohingya are engaged in several types of enterprises. In Cox's Bazar, around 1 million Rohingya live after the conflict in Myanmar several times. For their means of livelihood, they rely on Bangladesh and other countries that provide not only food assistance but also healthcare and education support. However, for the means of survival, the Rohingya are running different informal businesses in camps. They ran their small retail and grocery shops within the camps, where they sold basic groceries, packaged foods, and some daily commodities. These retail and grocery shops are run out of their home or some bamboo shelters, which are not sophisticated and are not capable of attracting more customers. In addition, tea stalls and street food stalls are common enterprises run by the Rohingya people in camps where they sell traditional tea, fried snacks, and breakfast-to-dinner food packages. These business enterprises contributed to employment in camps by the Rohingya people.

In the camps, Rohingya have operated other types of business enterprises, such as mobile phone and SIM services, handicrafts, and cottage products. With partnerships with local people, many Rohingya people operate mobile servicing businesses in the camps where they offer Bangladeshi SIMs, though it is not legal according to Bangladeshi laws. In the mobile shops, the Rohingya people can charge their phones using solar panels and generators, as well as transfer money by mobile banking in these shops. Rohingya people have significant handicraft skills; in particular, they make diverse bamboo and wooden products for sale. Many Rohingya people are also engaged in handicraft businesses where they sell bamboo baskets, mats, hand-sewn cloths, etc. However, due to the limited access in the market, their customers are mainly Rohingya who live in camps. Some Rohingya also engaged in NGO roles, where they performed administrative roles, particularly assistant roles, with Bangladeshi or international NGOs. These are their major means of survival, though there is a need for more enterprise opportunities to ensure sustainable lives in the camps. Sustainable lives in the camps would greatly benefit from initiatives that promote skill development and access to broader markets. By providing training and resources, Rohingya communities could expand their businesses and reach a wider customer base, ultimately improving their economic stability. However, the communities have been facing barriers to expanding their business in camps.

4.4 Challenges Faced by Rohingya Entrepreneurs

The Bangladesh government has provided shelter to more than a million of the Rohingya population for a long time, where they received shelter and financial aid (Khatun & Kamruzzaman, 2018). The historical background of the Rohingya refugee conflict suggests that many Rohingyas have lived in Bangladesh's Rohingya refugee camps for decades, even from generation to generation (Milton *et al.*, 2017). The Rohingya refugee influx started mainly through the 1982 Citizenship Law, which excluded Rohingya from

the list of recognized ethnic groups eligible for citizenship and made these communities stateless (Pugh, 2013). The withdrawal of citizenship rights led to a crucial impact on the lives of thousands of Rohingya people in Myanmar's Rakhine province. Because of these laws, they lost their land ownership, with restrictions on movement and other rights. Besides, the Buddhist extremists' attacks on the Rohingya and the military regime accelerated the Rohingya vs. military-Arakan Army conflict that led to the massive flight of Rohingya from Rakhine province. Now, more than a million Rohingya refugees are seeking shelter as well as engaging in different businesses for their livelihoods in refugee camps. Though the Rohingya refugees have been running out of their businesses in camps, they are experiencing several challenges that hinder their enterprises.

The ban on formal employment and business is one of the key challenges to Rohingya refugees. According to the Bangladesh government laws, the Rohingya refugees do not engage in work or businesses that force the Rohingya to run their businesses underground, particularly doing business illegally. The government authorities frequently seized the Rohingya's shops and imposed fines to prevent businesses in the camps. To start businesses as refugees, a necessary license is needed. The government authorities do not provide trade licenses for starting businesses for Rohingya refugees. As a result, existing businesses operated illegally, and they were targeted for raids and closures frequently. Like Rakhine, Rohingya refugees also received movement restrictions in the camps. This limits their ability to collect products and services for sale in camps, as well as the limited access to products, resulting in less income generation in camps by the enterprises.

In addition, another crucial challenge for the enterprises of the Rohingya refugees in camps is their lack of financial access. According to Bangladeshi laws, the Rohingya refugees cannot open bank accounts, which limits online transactions. Even the Rohingya refugees have no access to mobile banking, including BKash and Nagad. As a result, the Rohingya entrepreneurs relied on cash transactions in most cases. Lack of capital investment is also responsible for the poor performance of Rohingya enterprises in camps. They are heavily dependent on local lenders' money, or sometimes they sell their jewellery to manage business capital. Such investments are not sufficient to run a business properly. Energy sources are crucial for running businesses long-term. Several respondents to the study articulated that the Rohingya enterprises relied on solar panels and generators that were not sufficient for the business. These challenges brought poor business performance in camps and limited the expansion of business, as well as making their business less profitable. The challenges faced by Rohingya enterprises highlight the critical role that reliable energy sources play in fostering business viability and growth. With a heavy reliance on inadequate energy solutions such as solar panels and generators, these businesses struggle not only to maintain operations but also to expand their reach in an increasingly competitive environment. This energy deficiency directly impacts their profitability, creating a cycle of poor performance that stifles potential development. As the Rohingya community seeks to enhance its economic standing,

addressing the fundamental issue of sustainable energy access will be paramount in unlocking opportunities for success and resilience.

5. Discussion and Conclusion

Forced international migration presents host communities with both challenges and opportunities on the economic front. While initial resource allocation and competition may create hardships, embracing the potential of the migrant population can lead to growth, development, and mutual benefits. A balanced approach that addresses the immediate needs of both migrants and the local population, while recognizing the long-term benefits of diverse, dynamic societies, can pave the way for a more prosperous future for all. By leveraging the human capital, entrepreneurship, and consumption patterns of forced migrants, coupled with fostering social integration, host communities can unlock the positive economic impacts of this complex global phenomenon.

It is noticeable that Rohingyas are engaged in economic activities that create disturbances in the local economy in the host community. Rohingyas are operating some enterprises in the camps, and even some enterprises are being jointly operated with the interaction and engagement of the host community. Their economic activities have also exacerbated the local market, disturbing the host communities' economic activities. Besides, Rohingyas are working as day labourers with a lower wage than the host day laborers. As a result, the wages of the unskilled labor have been decreasing in this area, which in turn, laborers in the host community being paid lower wages. These business activities have become a vital means to integrate and assimilate between the Rohingya and the host community, thus creating a security threat for the region and the country.

Bangladesh has faced many kinds of serious problems since its independence and the Rohingya influx in its land is one of them (Ahmad and Naeem, 2020). Rohingya influx has reduced the job opportunities for its own local people and at the same time lowered the wages. It also poses a threat to social security, and due to this, the tourism industry is at a loss. The most current wave of Rohingya refugees began in August 2017 and was simply the most recent of numerous. The majority of them are now housed in sizable resettlement camps in southeast Bangladesh. An analysis of the current study of businesses in the camps and the neighborhood shows how this inflow is changing the local economy through a variety of commercial endeavors and relationships involving both the refugee and host populations.

The Rohingya influx in Bangladesh is the largest refugee migration in the world. Although refugees have no legal right to engage in economic activities, they have to immerse themselves in various economic activities. It is because the aid that has been provided was insufficient to meet their needs and livelihood. As a result, they are operating enterprises in the local economy. They have been engaged in various activities, small shops, small businesses, including salt fields, shrimp hatcheries, and working in the local community as a day labourer.

Distance to the market is a very strong indicator for both the Rohingya and the host community. A greater distance to the market may increase the cost of business because it increases transportation costs. Almost all Rohingya people have to rely on walking and Tom Toms for modes of transportation to carry small loads of goods for their enterprises. These are the key primary modes of transportation, especially within their refugee camps or settlements. Generally, they travel short distances by navigating tiny pathways and homemade roadways to collect goods for their enterprises. However, the Rohingya have no access to private or public transport and thus have to rely on walking. On the other hand, entrepreneurs from the host community do not have such restrictions. Besides, in some cases, Rohingya entrepreneurs largely depend on Bengali people to transport goods from the market to their businesses.

Mobile money accounts are very crucial for today's business. Mobile banking systems are introduced for transferring money locally instead of using bank accounts. However, approximately one-third of the Rohingya do not have access to mobile banking, which may hinder business growth, especially for quick transactions over long distances. However, Rohingya people are illegally using mobile banking for their enterprises, which are sometimes targeted by hackers. They have collected mobile banking accounts from Bangladeshi citizens and are using these accounts. In some cases, the Rohingya and Bengali people jointly operate enterprises and share common mobile banking accounts for business purposes. Due to the lack of access to NID, passports and other documents, the Rohingya refugees could not open a mobile bank account legally. As a result, their businesses mostly depended on cash transactions.

Access to electricity is also important for running enterprises. Respondent articulated that they rely on solar panels and generators for electricity, which are sufficient for the days, even though the days can be worse during rainy days. The lack of electricity hampered freezing foods in the shops, especially soft drink products. However, the majority of enterprises in the Rohingya community do not have access to electricity. As Rohingya, they have no access to electricity and thus have to depend on solar energy. The solar system does not provide the necessary lighting for their enterprises. Solar energy does not work during rainy days in most cases.

However, the Rohingya are engaged in our local economy without proper planning from the government: the government has no clear policy on how the refugees can engage in economic activities. As they are doing business in the local economy with the joint venture of the host community, this may create conflicts and chaos between the Rohingya and the host community. It is not clear whether economic activities can create security threats at the local and national levels of Bangladesh. This study has analysed the relationships between the illegal economic activities of the Rohingya and, subsequently, the regional and national security of Bangladesh.

With limited capital and assets, the Rohingya refugees are seeking out economic opportunities in camps in Bangladesh. Refugees in Cox's Bazar have various kinds of business activities. Business activities are robust in and around the camps run by the refugees and host communities (Filipski *et al.*, 2018). Compared to the host communities,

refugee businesses are less profitable and more vulnerable. While local people have access to the market, many barriers hinder Rohingya refugee enterprises from expanding their business. They could not sell products and services outside of the camps legally, which contributed to less profit from their businesses. The main capital of business come from local borrowers who offer loans with high interest rates to businessmen, and some capital is generated from their own assets like jewellery. However, these capital sources are not sufficient to run the business properly in the camps.

It is also important to mention here that although Rohingya people are forbidden from using mobile phones to be involved in any enterprises, they are using phones and also going to open more and more enterprises. At one point, the status of the Rohingya people is changing based on market participation; they are enjoying wider economic activities. On the other hand, the effects of economic activities by the Rohingya on the host community entrepreneurs are deteriorating gradually. While Rohingya refugees stock products illegally from their partners on the border, the locals rely on these products at high prices. In this case, Rohingya refugees can earn more profit than local sellers.

The study investigation focuses on enterprises. Therefore, it would be incorrect to interpret the study results as describing the typical Rohingya migrant. On the contrary, a small percentage of respondents of this study operate a small firm. Additionally, restrictions governing Rohingya participation in local economic life, both inside and outside of the camps, were tightened at the end of 2022. As a result, even while this research reveals a burgeoning business climate and substantial economic connections between hosts and refugees, it is likely that the vast majority of migrants continue to be without meaningful employment.

6. Recommendations

Bangladesh should desperately seek the attention and assistance of the world community in order to repatriate the Rohingyas as early as possible. It should not leave any stone unturned to keep pressure on the Myanmar government to take its citizens back to their own land.

Since their arrival, the tourism industry of Cox's Bazar region has been at a loss; the government of Bangladesh should address the problem in due course. At the same time, the international community should come forward to solve the issue, forcing the Myanmar government to take its people back home.

Until their repatriation, the government of Bangladesh should find out the potential of young Rohingya people and ways to utilise them during their stay in Bangladesh. Also, until their return, the govt. of Bangladesh, along with the international community, should work to alleviate the tensions between the Rohingyas and the host communities. Until their departure, with the necessary support from the international

community, the Bangladesh government should try to ensure them access to education, food, sanitation and medical care.

Finally, since the Rohingya refugees will pose a national security threat to Bangladesh, a holistic approach should be taken involving the host country, Myanmar and the international community in order to repatriate them at the earliest possible time.

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Conflict of Interest Statement

The author declares no conflicts of interest.

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