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INTERNATIONAL LABOUR ORGANIZATION (ILO)**

FINAL REPORT

RAPID APPRAISAL OF THE LIVELIHOOD CAPABILITY OF THE ROHINGA REFUGEES: KUTUPALONG AND NAYAPARA REFUGEE CAMPS

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Rapid Appraisal of the Livelihood Capability of the Refugees: Kutupalong and Nayapara Refugee Camps

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Acronyms and Glossaries

Austcare	An Australian NGO (working inside the camp in partnership with TAI and UNHCR)
BDT	Bangladeshi Taka (1US \$ = 69 Taka in Jan 2009)
BDRCS	Bangladesh Red Crescent Society
CBSG	Capacity Building Services Group
CEO	Chief Executive Officer
CIC	Camp-In-Charge
CTG	Care Taker Government
DP	Development Partner
FGD	Focus Group Discussions
GoB	Government of Bangladesh
HH	Household
HHH	Household Head
IDP	In-patient Department
ILO	International Labour Organization
IYB	Improve Your Business
Majhee	Local leader (the term is used by the Rohingyas)
MFDM	Ministry of Food and Disaster Management
MoHW	Ministry of Health and Welfare
NGO	Non-Government Organization
RMG	Ready-Made Garments
RTMI	Research, Training and Management International (a NGO)
RRRC	Refugee, Relief and Repatriation Commissioner
TAI	Technical Assistance Inc (a NGO)
ToR	Terms of Reference
UNFPA	United Nations Fund for Population Assistance
UNHCR	United Nations High Commission for Refugees
UNICEF	United Nations Children's Fund

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CBSG Study team

Executive Summary

Study Background

About 18 years after fleeing from Northern Rakhine State of Myanmar, some 28,000 Rohingya continue to reside in two camps (Nayapara, Teknaf and Kutupalong, Ukhia) in Cox's Bazaar. They are the residual caseload of more than 250,000 refugees who fled to Bangladesh in 1991/92 and had been living with restricted freedom of movement or right to work, especially until 2006 when some relaxations were made. Uncertainty and confinement are two major elements of their day-to-day lives featuring specialties and differences in livelihoods opportunities, pattern, capacity and standard. Development of their livelihoods is becoming a growing concern for GoB and UNHCR, the major stakeholders and caregivers of these refugees. Therefore, with the overall objectives to review the livelihood capacity of the Camp refugees and to identify the gaps between their exiting capacities and the capacity required for building self-reliant livelihood, UNHCR with the technical assistance of ILO, has commissioned the "Rapid Appraisal of the Livelihood Capability of the Refugees: Kutupalong and Nayapara Refugee Camps", utilizing the services of CBSG (a national consulting firm) during end 2008 to early 2009.

Keeping in mind the idiosyncrasy of the camp and its population with many restrictions unusual to conventional market environment the study investigated into 3 broad areas such as the Economic Activities within the camps and beyond; The Economic Skills and the Economic Psyche of the refugees. A flexible approach, improved/adjusted time to time, with a combination of both qualitative and quantitative methods focusing on the former has been applied, namely Literature Review, Reconnaissance Visit, Preliminary Interview; Informal Community Group Meeting; Direct Observation; Key Informants Interview (KII); Household Interview; Case Studies; FGDs; Sharing Meeting and/or discussion via e-mail/Skype/teleconference with the UNHCR and ILO; and Workshop (on Draft Report). Mindful, statistics/findings of the HH survey are indicative of small sample interviewed (only 94 HHs in 2 camps)—and there were an overall tendency of underreporting or hiding of economic activities, income and assets. However, the team, analyzing the findings of different methods, has tried to arrive at reasonable conclusions, in some cases applying value judgments and brainstorming with ILO/UNHCR personnel.

Findings and Conclusions

Wealth Status: According to wealth ranking exercise, of the total refugee HHs, 9% are well off (non-poor), 32% middle, 42% poor and remaining 17% are most vulnerable (poorest). While there is a dominance of middle class in Nayapara camp (41%) and poor in Kutupalong (53%), the remaining two categories of HH are almost identical in both the camps. With few exceptions, each group has distinct socio-economic and psyche related characteristics; almost opposite between better off (non-poor) and poorest; but with similarity between the other two groups. Rate of literacy and education directly have positive relation with socioeconomic status. Middle group is more or less comparable to the host communities. The poorest group has limited level of engagement in IGA and occupational mobility as well as social linkage. Poor and poorest groups are more relief and resettlement seekers, and therefore less prepared to undertake IGAs. However, they also have the potentiality, and if properly groomed and supported, they are very likely to do well also.

Household Assets: More than half of the refugees (54%) have successfully brought some assets (such as cash, ornaments/gold, cattle, utensils, beds and clothes) from Myanmar, and remainder attempted, but majority failed. The quantity/value of the assets brought from Myanmar vary widely, the average value is estimated at around Taka 54,000 (US\$ 781), ranging from Taka 9,000 to Taka 1,16,000. Majority refugees sold out those assets or exhausted the cash for household consumption during the long period of stay incamps. Some have invested in economic activities, marriage ceremony of their children, court/legal purposes, lent out to others and few of them still have it, partial or full.

At present, with some exceptions, majority camp refugees have very few (inexpensive) items like stools, bench, mobile phone set, cot and 'special beds', sewing machines (mostly provided by working agencies). The average value of HH asset is estimated at Tk. 20,000 in Kutuplaong and Tk. 10,000 in Nayapara. On average, a male-headed HH has asset valuing 5 times higher than his counterpart, and

27% do not have any asset other than those supplied by UNHCR or other agencies. The camp management, police and CIC (Camp-in-Charge) office in particular, usually discourages procuring/keeping additional assets excluding those provided officially. Large majority of asset holders, are afraid of disclosing their belongings. Asset owners are usually at risks and experience theft, looting, hijacking, threats, toll collection, etc.

Level of Education: Majority refugees living inside the camps are either fully illiterate or have low level of education. They, compared to the host population, are found lesser skills in understanding/managing business, negotiating with customer and in numeracy. A good number of them can do the simple math/counting on their own (traditional) way. However, the study also revealed the keen interest of educating the children by the parents and the incumbents themselves. They not only hire private tutors for education, but also move far off places for availing education/training.

IGAs inside the Camps: Total 32 types comprising 1426 IGAs were identified in the 2 camps together; 61% in Nayapara and 39% in Kutupalong. Of the total families (5096) as many as 30% are involved in some kind of IGAs, majorities are home-based, 56% are mainly being operated by women. Most common IGAs include: Fishing net making, Sewing/Tailoring (with/without sewing machine), Small general store, Hawker/vendor, Embroidery-cum-Stitching, Poultry, Duck and pigeon Rearing, Handicrafts, Cake making (Traditional), Carpentry, Mason, Electronic mechanic, Vegetables Gardening and Goat rearing. Majority IGAs are very small, average start up capital being US \$ 94 (Tk. 6500) and average monthly income from IGA is estimated at US\$ 24.5 (Tk. 1700). Sources of start up capital include savings (45%), loan (29%), Myanmar asset (23%) and remittance (3%). Significant number of IGA operator run supplementary/multiple IGAs to ensure sustainable income and to avoid risk. Some have the tendency, vulnerable families in particular, to change IGAs time and again. This may be due to lack of entrepreneurial/business skills among the refugees in general.

Higher density of IGAs was found in the places in proximity to main roads/establishments and where new sheds were constructed. Far off places closer to the host community and older shed featured lesser number of IGAs in the camps. Interestingly, very few items are produced inside the camp for trading such as handicrafts (like stools, mats, embroideries) and some traditional cakes. Among the home-based economic activities poultry rearing, goat rearing, fish culture and vegetable gardening are the three food-based activities. The majority of the female engaged in IGAs are in tailoring and (net) weaving. A good number of women are also engaged in IGAs like Handicraft production, Embroidery & hand stitching, cake making, poultry rearing, goat rearing etc. Shopkeepers are of mixed sex, aged ranging from 30 - 50 years (in few cases beyond). Male shopkeepers tend to older than 40 years.

Mobility and Exposure: The refugees, especially the males now move more freely and frequently outside than pre-2006 period, starting from nearby host community areas (Teknaf and Ukhia) to different areas under Chittagong region, some even far off places for education, training and employment even to meet relatives (including family members under custody/jail), with or without any document. While going outside, some use false addresses/documents (obtained through 'managing' the relevant authority including refugee leaders) and some go without any document camouflaging themselves as a (host community) Bangladeshi. Among all, younger males have highest exposure and mobility. Few females of 20-45 years also go outside for earning. Majority women move for working as domestic and hotel aid in nearby areas for a day or so, and fewer for longer period to Cox's Bazaar and Bandarban districts in Fish processing and hotel work etc.

Economic Mobility versus IGA (Inside vs. Outside works): The nature of work and mobility vary between the camps, by age group, level of skill, duration, and occupation. Income per day for outside work ranges from Tk. 70 to 350. Women/children are usually low paid and women are required to pay higher 'taxes' to security personnel, host community and Rohingya leaders in many forms. Outside employment is not stable though higher paying compared to IGAs, but lower compared to host community. The range of income from IGAs is between Tk. 50 - 9,000 per month against Tk. 1,000-7,000 per month in wage labour. There are seasonality of work and mobility. Winter and Eid festivals are peak season for both IGA operators and outside workers.

Common constraints to outside employment include; tax and tolls (by rent seekers and law enforcing agencies), travel costs, less pay than locals. Women face an additional layer of constraints: Gender

aspect – lack of child-care and lower paying type of work – domestic and hospitality jobs (few women engage in outside work, and tend to be childless and/or single, and encounter additional constraints of displeasing the community and paying extras to the own community leaders). These constraints contribute to refugees' stated preference to engage in self-run IGAs, in spite of the risks involved in running a business, and the lower rate of returns on average.

Other Economic Activities: Members of some 5% HHs (Extremely Vulnerable Individuals in particular), have been engaged by different agencies working inside the camps for long in the jobs like School Teacher, Associate Trainer for vocational training, Soap/Tooth Powder/School bag/Uniform Producers (in manufacturing units), Private tutors, Volunteers of NGOs etc. Reportedly, the Rohingyas are involved in many illegal activities/crime like fire wood cutting/selling from reserve forest, theft, robbery, drug and human trafficking, prostitution in the entire Cox's Bazaar area. According a newspaper report, about 20% prisoners in Cox's Bazaar jail are Rohingya Refugees. However, most people believe that the refugees living outside the two camps are more prone to such crimes than those living inside.

Occupational/Technical Skills: A good number of refugees came with special skills from Burma, few from Jail and have been transferring those to others, majority on voluntary basis. Several people were provided with skills/vocational training by UNHCR through utilizing the services of NGOs and INGOs, though always not very effective (for example, tailoring). Again, adult people are increasingly losing interest in such training because mainly of higher opportunity costs and ineffectiveness (coupled with poor follow up). Some facilities including 2 vocational training centers have been established inside the Camps. Atop, Government is planning to establish 2 more vocational institutes in camp gates mainly targeting host community. Not only in education, numeracy, negotiations/bargaining and business management, the Rohingyas, with few exceptions generally have lower skills in technical matters in comparison to the host population principally because of inadequate facilities and opportunities to practice and lesser mobility/exposure. Nevertheless, there are some role models inside the camps, and demonstrated interests to learn, even through undergoing pains, which the host population normally hesitate to undertake.

Different categories of people (such as male/female and girls/boys, from broad economic categories) have different needs, interests and aptitudes of skills training. There are scopes to providing training, with varying degrees, depending on the appropriateness. Some training was found highly appropriate, some moderately appropriate and some are inappropriate (either saturated or ineffective). Level of education, age, interest, attitude, social status etc is the determining factors for selection of the trainees. Special course may have to be designed for certain category of people.

Savings and Access to Capital: There is a growing tendency of accumulating savings, individually and also group-wise—even among the youths/adolescents. Reportedly, self-help cooperative groups like ROSCA are in operation. Women are also practicing deposit of small savings in traditional manner (for example, keeping a handful of rice as *mushti* while cooking, generally twice a day) for future investment/expenses. Young boys in small groups are depositing small savings to meet their educational expenses, commuting cost for undertaking training or for employment to distant places.

Like most other communities borrowing/lending is in place, and mainstream borrowing/lending operates without any interest. Neighbours/relatives are found supportive to IGA operators (through providing fund, mostly without interest, physical labor, procuring raw materials etc.). Though refugees have funds, and the number is increasing overtime, majority of them are apprehending revival of the pre-2006 scenario, when the persons involved in any economic activity had to pay 'tolls/taxes'. However, a large group of potential IGA operators lack funds for undertaking new enterprises or scaling up the existing one. The refugees are not allowed to make transactions with formal banks, borrow from NGOs/MFI, although reportedly they are involved in borrowing from NGOs/Banks outside the camps, mostly operating through brokers or agents (both insiders and outsiders).

The most vulnerable take out regular loans and some resort to selling rations in order to meet unpredictable expenses (but not sure whether this includes debt repayment). Reasons for selling food ration mainly include: jail bails and legal costs, emergency medical treatment, education and training, and marriage. The assessment does not confirm whether the most vulnerable are in a debt trap per se and how can ILO/UNHCR support them to get out of it. This would need further research. Financial

literacy training can help prevent falling into debt. Group savings and loans mechanisms could be further explored.

Lack of Physical and Natural Facilities: Not only restrictions, there is little or inadequate physical facilities inside the camp to establish an enterprise or a business. Sheds are low in height with little space, except those built recently. There is no electricity in the sheds. The sheds built recently have wider space and sheds with some space as corridor or courtyard where one can operate IGAs like small store, poultry and goat rearing. As informed, a good number was built and some more will be developed afresh. However, there are few underutilized natural resources (land in particular and few small to medium water bodies). These are not optimally utilized. Introduction of Improved stove (Chula), a recent initiative, is a favorable move towards keeping a healthy environment in the room/shed.

Apathy and Lack of concern: Though majority refugees especially the older groups pretend not to be charity seeker, they have the dependent mentality mainly due to long confinement in the camps and uncertainty about the future, resulting in apathy and indifferences. However, with the recent relaxation in mobility and other elements of 'freedom' (3rd country resettlement inclusive), the behaviour is slowly changing. Majority of youths were found relatively more enthusiastic; aspiring to continue education, hoping to be employed or self-employed, preferably in decent jobs, and nurturing the dream for migrating/resettling outside. However, with effective and continued support towards creating enabling conditions, it is believed, many refugees including the vulnerable women could be made interested in undertaking or scaling up their livelihood ventures. The Extremely Vulnerable Group (EVI) working successfully in the camps as volunteers for the working agencies could be an example in this regard.

Summary Comparisons between two Communities: The camp refugees enjoy minimum safety net (ration package) provided by UNHCR; the host community people are to earn the basic livelihood/food items on their own. Access to education is officially limited to grade five levels for camp children, while it is open for their counterparts. Though not adequate, the camp refugees have access to better health services compared to host communities. Unlike the refugees, the host community has access to physical resources and facilities like land and electricity; houses are typical in the camps---with very little space/courtyard. However, there are few underutilized natural resources (land in particular and few small water bodies). Though not for all, at least some outside population enjoy open and easy access to raw materials, credit/capital, extension services, and job/labour-market in contrast to almost zero access for the camp population. The host community has much higher social capital (linkages and network).

Summarized, the situation in camps and of the population inside is as follows:

1. Lower education levels and economic preparedness compared to local community population
2. Training not guided by market demand/opportunities
3. Gap between desire for better livelihood and struggle with low return IGAs exists
4. Informal finance – there are opportunities and risks
5. Limited natural resources in the camps
6. Inadequate physical facilities for IGAs
7. Limited mobility and exposure

Recommendations

1. For sustainable operation of the interventions towards improved livelihood of the Rohingya refugees, it should be noted, 3 **assumptions** are crucial: Right to work and freedom of movement is granted to the camp refugees; Increased refugees access to local and public sector employment; Increased access to public services, secondary schools and other educational institutions, vocational and technical institutions, health services and financial services etc. The recommendations are therefore only valid subject to continued and increased relaxation on mobility, initiating an economic activity, legal supports etc.
2. UNHCR in association with ILO and other stakeholders would chalk out 'A Livelihood Strategy' at the outset, implement the plans and activities following the guiding principle (of the strategy), review and update them time to time. The purpose of the livelihoods strategy is 'Sustained improvements in refugee income and access to employment'. The strategy would seek to address the critical

challenges identified in terms of education, training, IGA operation, employment and income, Informal finance, availability of natural and physical resources, mobility and exposure in the camp and the camp population vis-à-vis host community; and to build on capacities identified within the refugee population and in the host area. The interventions proposed under the strategy are intended to extend benefits to the host population residing in proximity of the camps also. The strategy is set within a three (3) year time-frame. In addition to the existing implementing agencies, more agencies both private and public will be involved with increased emphasis on public-private partnership. A set of working/guiding principle would guide the interventions under the strategic frame (**Box 8.1: Basic Features of Tentative Livelihood Strategy**). The other recommendations, although mostly centering on the proposed Strategy, include:

3. Conduct further in-depth and specific assessment on Market Demand for Goods, Services and IGAs and study loans and savings mechanism, all inside and outside the camps vis-à-vis refugee and host communities. Put market demand and opportunities in the centre of designing interventions. Similarly, the choice of IGA should be properly guided by market demand and opportunities.
4. Provide vocational training suiting their livelihood needs and capabilities through assessing the interests and preferences as well, needs and potentiality of the trade/product in the market, both inside and outside the camp (even outside the country), and arrange appropriate training, in a reasonable/manageable number. The choice of vocational and skills training must come after such assessment and participatory self assessment exercise. Initiate and try apprenticeship and hands-on training coupled with 'Job placement' scheme.
5. Arrange Enterprise and Business Management Training, separately and along with other vocational training as well as hard and soft skills. Also incorporate life skills training component.
6. For proper utilization of huge number of trained tailors (both skilled and semi-skilled), start negotiating with Ready Made Garment (RMG) producers/exporters. One option could be establishing a small garment unit inside the camp, supervised and managed by the trader, employing the trained refugees (if necessary, arranging refresher training), and marketed by the concern trader. (As learnt, Muslim Aid is planning to establish a garments unit in Leda Camp, to be managed and marketed by the organization itself).
7. On pilot basis, gradually handover soap and tooth powder making activities to the management of camp refugees (like the TAI's plan of handing over poultry unit after 3rd layer), or link the trained persons with outside producers. Prepare hand over plan of all such enterprises to the refugee/local managers through hands-on training in a phased manner i.e. encouraging a way forward self reliance and making refugees better prepared.
8. Further explore the existing savings and lending/borrowing pattern, and assess feasibility of providing micro credit, asset transfer programs etc. They should have access to capital and banking, either in a formal fashion or informal fashion or both.
9. Diversification and scaling up of IGAs with arrangements for integration with market should be ensured as market inside the camp is simply not feasible.
10. Apply more participatory and community based approach with emphasis on motivation and 'psychological' counseling keeping in mind the psyche and apathy of the population (bringing more 'human' face in all program), at the same time try to maintain a 'balance' to ease tension with host community. Encourage people to air their voice, identify and realize their aspirations, community participation and mobilization. Infuse all activities with confidence building measures.
11. Arrange optimum utilization of the natural resources, land and pond (water bodies) in particular, through appropriate measures of motivating and involving the refugee community (for example promoting vegetable cultivation). Carefully explore the possibility of utilizing local resources outside the camp keeping in mind the legal, cultural and other difficulties.
12. Access to quality education through ensuring teaching quality in particular is a precondition for livelihood development, and that should be emphasized along with implementation of all other recommendations. Efforts are already ongoing to enhance access to education. These should continue with increased emphasis on English Language, Computer literacy/IT, and reinforcement of adult and youth education. All these would help the refugees to be prepared for diverse future scenario and building their confidence, which are important prerequisites for their development.
13. Facilitate access to national/local vocation and technical education, both private and public. Initiate collaboration with the proposed project of vocational training centre so that camp refugees can also avail benefit (for example, some reserved seats/quota for Refugee Learners)
14. Promote social cohesion and peaceful coexistence between camp population and host community for mutual, direct and indirect benefits of all concerned.

Rapid Appraisal of the Livelihood Capability of the Refugees: Kutupalong and Nayapara Refugee Camps

1 INTRODUCTION

1.1 Background of the Study

As of end October 2008, about 17 years after they fled Myanmar, approximately 28,000 Rohingya continue to reside in two camps (Nayapara 17,032 persons) and Kutupalong (10,982 persons) in the south-east district Cox's Bazaar in Bangladesh. They are the residual caseload of more than 250,000 refugees who fled from Northern Rakhine State, Myanmar to Bangladesh at the end of 1991 and early 1992. This mass movement was due to a complex mixture of communal, political, social, and economic factors, occurred as a consequence of a campaign known as *Pyi Thaya* launched against them in Myanmar on 18th July 1991. Since living in camps, especially until 2006, refugees did not enjoy freedom of movement or right to work, both inside and outside the camps, latter in particular.

In recent years the Government of Bangladesh (GoB) has shown increasing openness to working with international partners in resolving the issues of refugees who continue to live in the two camps i.e. Kutupalong at Ukhiya Upazila and Nayapara at Teknaf Upazila under Cox's Bazar district. There has been a steady progress/improvement in the living standards and, in general, a more favorable atmosphere over the past two years. Recent discussion between the GoB and UNHCR has tabled the possibility of self-reliance for refugees pending voluntary repatriation. All national and international stakeholders agree that there is a need for a comprehensive solutions strategy in this regard. Livelihood is a key element of such a strategy for the self-reliance of Rohingya refugees. However, the refugees may not have sufficient capacity to establish their livelihood instantly.

For legal constraints, refugees do not have the opportunity to genuinely participate in the market economy except for illegal employment. This might have substantially limited the development of their capacity to compete in the market economy outside of the camps, either as employees or self-employed entrepreneurs. Limited access to education is another factor to put them in a disadvantageous position vis-à-vis other population in the district. This does not mean that there has been complete absence of market economy in the lives of refugees. Many refugees, mostly male, have been seeking 'illegal' employment outside of the refugee camps mainly to fulfill diverse demand for food items and some other livelihood needs (beyond the provision under UNHCR ration/support package). The sizable populations within the camps have created informal market assimilating the transaction of market economy. Although not an ideal situation, these experiences may provide a good starting point to build capacity to establish self-reliant livelihood in the camps, and, if the political situation allows, in the local communities.

UNHCR requested International Labour Organization (ILO) to design and supervise an appraisal study against this background. To this effect, UNHCR has hired Capacity Building Service Group (CBSG), a national consultancy firm, to conduct the rapid appraisal of livelihood capability of the refugees, under the technical guidance of ILO. It was a seven-week mission, starting mid-November 2008. The study Team consisted of Mr. Khairul Islam, Team Leader, Mr. Obaidur Rahman, CEO of CBSG cum Back stopper (of the Study), and 4 other Team Members (Ms. Ferdousi Hossain, Mr. Mahmud Hasan, Mr. Saifuddin Ahmed Manik and Ms. Rokon Ara Happy). In addition, the Study Team also hired 8 local volunteers (3 in Kutupalong and 5 in Nayapara) who mainly helped identify the Blocks/Shed, IGA and its operators as well as concerned offices.

1.2 Study Objective, Key Investigation Areas and Expected Output

According to the ToR, developed by the ILO and supported by the UNHCR, following are the **main objectives** of the study:

- To assess the livelihood capacity of the refugees realized through the economic transactions in the two camps; and
- To identify gaps between the capacities currently possessed by the refugees and the capacity required for building self-reliant livelihood in the local economy of the district.

To achieve the objectives, the consultant attempted to investigate, and in some cases penetrate, the various relevant aspects of the following three broad areas, keeping in mind the idiosyncrasy of the camp and its population with many restrictions unusual to conventional market environment.

1. The Economic Activities within the refugee camps and beyond

(Monetary transactions including ration and non-ration transactions, IGAs in operation, Economic Activity inside and outside the camp, Occupation and Mobility, Other economic activity, etc.)

2. The Economic Skills of the refugees

(Skills of the refugees in terms of bargaining, Price Negotiations, Numeracy, Vocational skills, Intended Skills and existing facilities, Level of Skills compared to host population, Availability of role Model, Future prospects etc.)

3. The Economic Psyche of the refugees

(Are the refugees charity seekers or been forced to be entrepreneurs for the sake of survival, how deep rooted are the psyche; typically mentioned vocations if they are allowed to participate in economic activities outside the camp; Reasons for preferences, their preparation for becoming entrepreneurs, positive values for being good worker, entrepreneurs, awareness about risks of the business and how they mitigate.)

It is expected that the rapid appraisal will provide sufficient inputs and guidance for UNHCR and the interested stakeholders to design and implement appropriate interventions and appropriate strategies in undertaking/implementing some interventions/activities.

1.3 The Report

The report begins with an *Executive Summary* which recapitulates the methodology, the main findings, conclusions and recommendations of the entire assessment.

The *Executive Summary* is followed by **Section 1**, which is a brief background overview and rationale of the Study giving an account of the objective, key investigation areas, expected outputs and brief description of the study team, as well as an overview of the report structure.

Section 2 describes the methodologies and approach followed with steps of implementation. **Section 3** illustrates the profile of the host community areas, brief history and present status of Rohingya refugees in Bangladesh. **Section 4** presents the detailed study findings on Economic Activities of the Camp Refugees (such as Wealth Ranking, IGA and Economic Activities in the form of wage-earning and other means, mobility of the refugees, monetary transactions etc), **Section 5** describes findings on Economic Skills (sources of skills, present skills and level of skills, preferred skills etc), while the Economic Psyche of the Camp Population is delineated in **Section 6**.

Under **Section 7** a comparative analysis of the two camps vis-à-vis the control camp is attempted to provide. **Section 8** contains Summary Conclusions and Recommendations to mainly facilitate UNHCR and other stakeholders to develop/undertake interventions.

2 METHODOLOGY AND IMPLEMENTATION STEPS

2.1 Outline of Methodology

The study is by nature an explorative rapid appraisal study. The target audience and stakeholders in this study are not limited to the refugees, rather, all relevant people and stakeholders including development agencies, local residents, local market actors, employers and so are also included in the study to develop adequate information so that an authentic and fair conclusion can be made from the study findings.

A set of participatory and qualitative data collection techniques and approach were followed to optimize the data validity and presentation, where both male and female were encouraged to participate in the study. The following techniques and approaches for conducting the proposed rapid appraisal were applied:

- Literature Review and/or Desk Research
- Sharing Meeting and/or discussion via email and Skype/teleconference with the UNHCR and ILO
- Reconnaissance Visit and Preliminary Interview
- Key Informants Interview (KII)
- Household Interview
- In-depth Case Studies
- Focus Group Discussion (FGD) using PRA approach
- Informal Community Group Meeting
- Direct Observation
- Workshop (on Draft Report)

The consultant followed a flexible approach to select and adopt appropriate techniques and tools in consultation with ILO/UNHCR. Reconnaissance visit and preliminary interviews were conducted in the very early stage of the fieldwork as part of the inception process. This provided us a good basis to develop workable hypothesis and select appropriate methodologies for the study. However, the consultants also continuously developed and modified plausible working hypotheses during the fieldwork. The Study Team conducted the whole exercise of data collection in close consultation with the ILO and UNHCR officials, especially the Enterprise Development Specialist from ILO, in particular for finalization of tools, techniques and approaches.

The data exploration was primarily centered on some key areas of investigations and questions. Areas of investigations (some of them are provided in the ToR) were fine tuned and expanded further during the initial exploration. However, the areas of investigations and key questions were discussed and agreed upon with the ILO/UNHCR before and during the fieldwork as they reflected certain working hypotheses, which required to be adjusted from time to time.

2.2 Implementation Steps

The category and number of respondents for each type of techniques was finalized through discussion/consultation with ILO/UNHCR officials after inception and preparatory process. The implementation steps of the appraisal include:

Team Mobilization: CBSG involved the proposed team members on a full time basis for six consecutive weeks to conduct the study in collaboration with ILO/UNHCR officials. In addition to three core team members, CBSG also engaged two local associates, mainly for interpreting the language to both the parties (interviewer and interviewee). Besides, 8 volunteers (young boys and girls from refugee community) from the camps were also engaged to expedite the fieldwork. The Study Team spent 3 weeks at the field level both at Cox's Bazaar and the camp locations.

Literature Review or Desk Research: The consultants collected relevant literature, documents, and reports, and reviewed those throughout the implementation process with special focus in the initial stage. The consultants also collected and reviewed the documents and reports of other stakeholders, who are involved with the support/ assistance to the refugees, such as, GoB, WFP, UNFPA, IFRC, TAI, BDRCS, BLAST, MSF-H, etc. for better understanding of the situation of the refugees and initiatives of others for the refugees. Some documents were also collected from the Internet.

Reconnaissance Visit and Preliminary Interview: The consultants undertook a Reconnaissance Visit in the camps (especially in Nayapara camp) along with the officials of the clients, particularly UNHCR Cox's Bazaar, ILO Dhaka and New Delhi and conducted some Preliminary Interviews with the relevant stakeholders, key informant such as: officials, camp in charge (CIC), refugee community representatives to establish rapport, identify study populations, understand the existing livelihood patterns, understand local economy and related issues and the extent of refugees' involvement with the local economy. This inception process helped the consultant to have a basic understanding of the context and to develop authentic study hypothesis and prepare appropriate tools (checklists and guidelines), study questions, study participants for the rapid assessment exercises.

Preparation of the Study Tools and Selection of the Respondents: After the initial visit, the consultant drafted study instrument (questionnaire and checklist) for data collection based on the reconnaissance visit, eyeing on the hypothesis and key questions. Three sets of instruments (one for Key Informants Interview, one for FGD session and one for HH survey), were drafted, shared with the clients (Enterprise Development Specialist from ILO and other relevant staff in all stages of the study) and pre tested before field use.

Sharing Meeting and Backstopping: The consultant team shared the development of implementation with the UNHCR officials at HQ Geneva (Ms Gaela), ILO's Enterprise Development Specialist and UNHCR field officials through teleconference/skype and e-mails. Weekly progress reports were shared, strategies and approach modified/updated, new actions taken against gaps and lapses. The Team is also grateful to Mr. Hideki Kagohashi, EDS, New Delhi for arranging special meetings at ILO Dhaka Office during his short and sudden trips to Bangladesh. Mr. Shahabuddin Khan, ILO Dhaka was also present in the meetings where, among others, the progress and future actions were discussed; the study team also received regular backstopping supports from CBSG among others.

Key Informant Interview (KII): The consultants conducted a good number of Key Informants Interviews (KIIs), in and outside the camps with a range of stakeholders, to know the economic activities, vocational and other business related skills and economic psyche of the refugees. The following stakeholders as key informants were covered:

- UNHCR officials (senior level, mid level and field workers);
- Officials of WFP and BDRCS;
- NGO workers involved in these two camps (TAI, RTMI, Handicap International and PHALS in two camps and Muslim Aid and Islamic Relief in Leda Camps;

- Camp in Charge (CIC) in Naypara camp;
- Doctors in the camp medical centres;
- Refugee community representatives: such as, officials/leaders of camp management committee (CMC) and block committees, elder male and female/Rohingya leaders, Teachers, Private Tutors etc.;
- Employers of the refugees (both inside and outside the camp area);
- Colleagues of the Refugee wage seller;
- Local host community.

Focus Group Discussion (FGD): The study team conducted a number of FGDs with the stakeholders/refugees to understand their livelihood patterns and practices, lifestyle, needs and gaps of their basic human needs, their economic activities, economic skill and psyche, their interest, capacity and expectations for skill development training in the future. Participants for the FGD sessions were conducted with diversified population group (Table-2.1).

Table-2.1: FGD covered by camp

Type of Respondents	Kutupalong Camp	Nayapara Camp	Total	Control Camp (Leda)	Grand Total
1. Mixed Group (male and female)	0	1	1	0	1
2. Adult Female Group	1	1	2	0	2
3. Adult Male Group	1	1	2	1	3
4. Young/Adolescent Male Group	1	1	2	0	2
5. Young/Adolescent Female Group	1	1	2	0	2
Total	4	5	9	1	10



Transect walk in the Camp



FGD with Young/Adolescent Female Group

Household (HH) Interview: Team members listed all types of IGAs by year, block, shed and gender with the assistance of volunteers recruited temporarily for study purposes. Based on the list, HH Heads were interviewed following purposive sampling methods. While selecting the HH with IGAs different dimensions like old and new, small and large/medium, location (Block), male and female etc. were considered. Some non-IGA households (HHs dependent mainly on ration) were also interviewed. The sample frame by IGA and by camp is given below (Table-2.2):

Table-2.2: Sample Frame of HHs (with IGA and without IGA)

Type of IGA	Study Camps			Control (Leda) Camp	Grand Total
	Kutpalong camp	Nayapara Camp	Total		
1. Small General Store	4	5	9	2	11
2. Fishing net making	5	5	10	-	10
3. Tailoring/ Sewing	4	3	7	-	7
4. Handicrafts Production	2	2	4	-	4
5. Embroidery and Hand stitching	2	4	6	-	6
6. Cloth Store	0	2	2	-	2
7. Hawker	3	4	7	-	7
8. Cake making	2	1	3	-	3
9. Electric Mechanic (repairing)	1	3	4	-	4
10. Carpenter	2	2	4	-	4
11. Mason	0	1	1	-	1
12. Poultry, duck and pigeon rearing	2	2	4	-	4
13. Goat Rearing Tea Stall	2	2	4	-	4
14. Vegetable Gardening	2	2	4	-	4
15. Tea Stall	0	2	2	-	2
16. Cobbler	0	1	1	-	1
17. Fisherman	0	1	1	-	1
18. Village Doctor (with some medicine selling)	2	0	2	-	2
19. Laundry	1	2	3	-	3
20. Barber (small- hair cutting)	0	2	2	-	2
21. Fish culture in dikes	1	2	3	-	3
22. Farmer	0	1	1	-	1
23. Photographer	1	0	1	-	1
Sub total (IGA)	36	49	85	2	87
Household without IGA	4	5	9	1	10
Grand total	40	54	94	3	97

Note: Control Area where the unregistered refugees live without the support of UNHCR/Government.

In-depth Case Studies: The study team conducted a total of 5 in-depth Case Studies with selected families to appraise: (a) **the livelihood status** (food intake, household assets, detail household income and expenditure); (b) **monetary transaction activity** (ration, other support /assistance, other formal and informal income, detail profile of selling and buying of merchandise and services including labor, products, math skill, understanding of the price of available goods and services in local market etc.); (c) **economic skill and psyche** (education, occupational skill, training, scope and interest for employment/work) of all family members, including female; (d) **scope, expectation and capability of skill training** for the eligible family members. To take necessary measure to capture reasonable level of diversity for the in-depth study we selected both successful and failure cases.

Informal Community/Group Meeting: The consultant also conducted a good number of informal meetings with different groups of refugees, Camp Committee Members, Block Committee members, host communities, NGO workers, Teachers, Private Tutors and recruited volunteers, outside stakeholders (employers, contractors, owners etc. in the nearby areas as well as far off places like Teknaf, Ukhia and Cox's Bazaar) mainly to capture the issues related to key areas of investigation, attitude, and perceptions and so on of the refugees and other stakeholders during the whole period of rapid assessment. The informal meetings by group of people include:

- 1 Two large scale group meetings with Camp Committees (both Camp, both male and female);

- 2 Five small block committee level meeting (3 in Nayapara, 2 in Kutupalong);
- 3 Two meetings with teachers (both camps);
- 4 Two meetings with private tutors;
- 5 Seven categories of Employers/Contractors (inside and outside the camp, work places);
- 6 Three categories of colleagues of workers;
- 7 Host Community in front and adjacent market, village, community of both camps;
- 8 A good number of shop keepers/traders/vendors;
- 9 Local body representative (I UP Member of Rajapalong Union, from the adjacent area of Kutupalong camp).

Direct Observation: The Team made a thorough transect in both the camps, and partially in Leda Camp and made close observations to understand relevant behavioral characteristics and capacities of the refugees. Direct observations were done in market place, work place, business place, and so on to have adequate understand of their capacities and gaps to operate in a free market environment. On the top of it, the team also took a host of photographs on interesting spots, places, IGAs and economic activities during observation.

Workshop: UNHCR and ILO convened a range of stakeholders from the UN, NGO and INGO community to present and share the results of draft Report the Study in a Workshop held on Thursday 29th January 2009, Dhaka, Bangladesh. The objective for the workshop was to generate discussion and commitment of partners towards defining a concrete plan, for which UNHCR and other working organizations can be held accountable as partners, and where all concerned can measure progress. The workshop generated a good number of valuable findings and recommendations towards improved livelihood of the Refugees and management of the livelihood programmes. The interesting and relevant outcomes of the workshop have been incorporated in the Final Report.

Data Compilation, Analysis, Preparation of draft Report and Presentation: The Consultants compiled, analyzed the data/findings under different methods, and converged/synthesized findings utilizing their expertise and experiences in reaching the conclusions. The draft report was prepared in cognizance with the study objective and other aspects covered in the ToR as well as results of subsequent technical backstopping. We also organized a debriefing meeting in Cox's Bazaar UNHCR office where the preliminary study findings were shared through a PowerPoint Presentation. It was followed by a meeting on 2nd Dec. where all the key team members shared the findings with Mr. Hideki Kagohashi and Mr. Shahabuddin Khan of ILO. Besides, UNHCR and ILO had a teleconference on the preliminary findings on 15th Dec. 2008 and specialists of each institution provided written comments on the draft report. The second draft findings, as mentioned earlier, were shared in general workshop held in 19 Jan 2009 in Dhaka

2.3 Experience in Data Collection and Technical Limitations

Special Experience during Data Collection: We have had mixed experience while collecting data from different sources. The team found almost all the Key Informants (KI) especially officials and staff of the implementing agencies, very cooperative in providing information. The experience is more or less same with outside personnel such as employers, host community, colleagues of the camp refugee workers etc., except few who apparently looked hiding actual information particularly in cases of wage rates and exploitation, mode of payment, reasons behind the differences, and so on. In some cases we got totally conflicting as well as puzzling information provided by the host community and refugee community, and it took time and energy to reach at conclusions.

The IGA listing was the Achilles heel of entire data collection process. In Kutupalong it was some sort of reluctance or hesitancy related problem, while in Nayapara it was a nature-related obstacle. The camp/block management committee and therefore the refugees were suspicious and reluctant to help identify the IGAs inside the Kutupalong camp, on the other hand, in Nayapara bad weather and continuous rains slowed down the progress of field activities.

We came to know that the perceptions were different in two camps. In Kutupalong, unlike Nayapara, the NGO intended to work inside the camp, usually and traditionally shared the program and related aspects with camp leaders (the Majhees in particular). The Kutupalong refugees apprehended possibility of being dropped out from the list of 3rd country resettlement and being harassed if the existence of IGA is made public. Kutupalong was appeared under relatively more administrative control than the other possibly because of its proximity to the district HQs (Cox's Bazaar) causing them to be more concerned. On the contrast, the Nayapara refugees had the idea that skilled persons are preferred for resettlement and they enjoy relatively more freedom. Besides, the Volunteers we engaged in Kutupalong were proved to be lesser skilled than their counterparts in Nayapara (we replaced two volunteers in Kutupalong after 2 days of work).

In Kutupalong, a meeting had to be arranged to solve with the Camp Management Committee, thanks to the special initiative of UNHCR officials in Cox's Bazar and Kutupalong camp. Finally, the team could manage the field level activities as scheduled.

Limitations and Caution to Readers/Users: The readers should keep in mind that the statistics/findings in the report are indicative of small sample interviewed, only 94 HHs in 2 camps 3 from control camp. The methodology did not intend to provide statistically representative or significant findings due to the probable existence of bias. The entire study instead attempted to produce in-depth insights of the issues of concern that could serve an operational basis for discussion. Some assessments were made based on our observations, for example, assessment of business skills, not covered in the HH survey.

There was an overall tendency of underreporting or hiding of economic activities and income, though the respondents in general were open to discuss/share on information related to expenditure, and the study team has finally been able to capture information on income too through asking questions on expenditure first. They do not like to be identified or marked as rich to avoid jealousy of peers, and disturbed by the outsiders. As happened in the past, they may be subject to extortion or rent seeking. They are also shy of discussing their wealth with the apprehension of dropping from the list of 3rd country repatriation—an initiative recently undertaken by UNHCR.

3 THE STUDY AREAS AND TARGET POPULATION

3.1 The Study Area

The two camps, Kutupalong Camp and Nayapara camp are located respectively in Ukhia and Teknaf Upazila. These Upazilas are located in the southern part of Bangladesh, close to the border of Myanmar, under the district of Cox's Bazar. In addition to these two camps, large numbers of refugees have been living in different parts of the area/region (Cox's Bazar, Bandarban, Chittagong), and some in the Leda camp established by Islamic Relief, also located in Teknaf Upazila. Cox's Bazar district has an area of 2491.86 sq km, is bounded by Chittagong district on the north, Bay of Bengal on the south, Bandarban district, Arakan (Myanmar) and the Naf river on the east, the Bay of Bengal on the west.

Ukhia Upazila has an area of 261.8 sq km, is bounded by Ramu upazila on the north, Myanmar and Naikongchari Upazila of Bandarban district on the east, Teknaf upazila on the south, the Bay of Bengal on the west. Ukhia Upazila consists of 5 union parishads, 13 mouzas, 54 villages. Teknaf is the most southern or south-eastern coastal Upazila of Bangladesh, bordering with Myanmar by a small river called NAF river. Teknaf Upazila has an area of 388.68 sq km, consists of six Union Parishads, 12 mouzas and 143 villages. The important features of the Two Upazilas are summarized in Table 3.1 below, while the detailed description of the two Upazilas and the District is given in Annex-6 of the report. The Annex also contains an general idea of development potentiality in the area.

Table 3.1: Key features of Two Upazilas

Attributes	Ukhia Upazila	Teknaf Upazila
Location (Boundary)	Ramu upazila on the north, Myanmar and Naikongchari Upazila of Bandarban district on the east.	Ukhia upazila on the north, the Bay of Bengal on the south-west, Naf river and Myanmar on the east.
Area (Sq. Km)	261.80	388.68
Union	5 (Halদিাপালং, Ratnapalং, Jaliপালং, Rajapalং and Palংkhalি)	6 (Whykং, Nhila, Teknaf, Baharchara, Sabrang and St. Martin)
Mouza	13	12
Village	54	143
House Hold	19189	23674
Population	180,370	200,607
Male	95185 (53%),	105096 (52%),
Female	85185 (47%)	95511 (48%).
Literacy Rate	35%	24%
Population by Religious proportion	Muslim -90.17, Buddhist- 7.53% and Hindu 2.3%. There are some ethnic community of Chakma and Rakhaine.	Muslim-96.93%, Buddhist-1.8%, Hindu-1.19% and others 0.08%.
Land use	Cultivable land 7138 ha, fallow land 1664 ha; single crop 42%, double crop 40% and triple crop 18%. Cultivable land under irrigation 85%.	Cultivable land 11032 ha, fallow land 1485 ha, forest 15961 ha, shrimp cultivation land 1687 ha; single crop 81%, double crop- 19%. Cultivable land under irrigation 14%.
Main crops	Paddy, Betel leaf, betel nut, coconut, vegetables.	Paddy, betel leaf, betel nut, vegetables.
Main occupations	Agriculture 32.49%, forestry 3.48%, farm labourer 20.47%, wage labourer 8.94%, service 3.42%, transport 2.26%, fishing 1.12%, construction 1.22%, business 13.26%, others 13.34%.	Agriculture 20.21%, forestry 3.21%, fishery 8.59%, farm labour 16.3%, commerce 19.65% service 3.32%, wage labourer 8.21%, others 20.49%.

Attributes	Ukhia Upazila	Teknaf Upazila
Other economic activities	Fishery, hatcheries, rice mill, cottage industries e.g.weaving, bamboo and cane work, wood work, tailoring, blacksmith, potteries, transport business, trading etc.	Dairies, fisheries, poultry, shrimp cultivation, dry fish processing, hatchery, salt , tourism (mainly in St. Martin's island), ccottage industries (Bamboo and cane work), goldsmith, blacksmith, potteries, wood work, tailoring etc.
Main exports	Betel leaf, betel nut, coconut, shrimp fry etc.	Betel nut, betel leaf, raw fish, dried fish and raw salt etc.
Communication	Roads: pucca 85 km, semi pucca 65 km and mud road 380 km.	Roads: Pucca 42 km, Semi pucca 30 km, Muddy road 250 km
Hats, bazars and fairs	Hats/bazars- 5, fair-1; most noted ones are Ukhia Bazar, Rumkhan Bazar, Kot Bazar, Marichha Bazar, Kalkhali Bazar, Baishakhi Mela.	Hats and bazars are 13, Fair 1; most noted ones are Sabrang hat, Shah Porir deep hat, Hoayicong hat, Nhila hat.
NGO in Operation	BRAC, Proshika, ASA, CARE-B, Caritas-Bangladesh, Prattya, Handicap International, TAI, Austcare, RTMI, PHEALS, Shishu Academy etc.	BRAC, Red Crescent, SHED, VIRK, TAI, DASCO, RASHA, Prattya, Handicap International, Mulim Aid, Islamic Relief, Austcare, RTMI, Shishu Academy, PHEALS, VOSD, COAST etc.



A blind Refugee demand for permanent solution of the refugees in a large group meeting in Kutupalong camp

3.2 Target Population (Rohingya Refugees in Bangladesh)¹

3.2.1 Introduction

Muslim residents from the Northern Rakhine State of Myanmar, commonly referred to as the Rohingya, are an ethnic, linguistic and religious minority that are de jure stateless in accordance with the laws of Myanmar. The systematic and continuous persecution against the Rohingya has resulted in them frequently seeking safety in Bangladesh over the past 5 decades. The most recent large influx of approximately 250,000 Rohingya occurred as a consequence of a campaign called "*Pyi Thaya*" launched against them in Myanmar on 18th July 1991. This mass influx was due to a complex mixture of political, social, and economic factors.

The Bangladesh-Myanmar bilateral repatriation program began in September 1992. Following the formalization of a Memorandum of Understanding (MOU) between the Governments of Myanmar and Bangladesh, UNHCR established its presence in the two countries by 1993. UNHCR commenced its activities in early 1994 to create a conducive environment for the return of refugees, as well as to facilitate their reintegration in Myanmar.

By April 1997 nearly 230,000 refugees had repatriated and of the twenty original refugee camps, only two remained. Voluntary repatriation came to a halt in mid-1997 due to a deadline set by the Government of Myanmar at 1998. As a result of the high birth rate and a low rate of (or no) repatriation, the camp population is more or less stabilized around 28,000.

3.2.2 Rohingya in the camps

Today, 17 years after they fled Myanmar, approximately 28,000 Rohingya refugees continue to reside in two camps in the south-east district of Cox's Bazar in Bangladesh. These camps are administered by the Government of Bangladesh. Specifically, a resident Camp-in-Charge of each camp works under the Refugee Relief and Repatriation Commissioner (RRRC) in Cox's Bazar, and who reports to the Ministry of Food and Disaster Management (MFDM). UNHCR works closely with the Government and other partners in extending protection and assistance to this population.

As per the latest UNHCR update (September 2008), there are 5,096 families/households (HH) inside the two camps comprising 28,014 people. There are 1918 HHs with 10,982 in Kutupalong and 3178 HHs comprising 17,032 people in Naypapa camp. Close to 45% HH are female headed, and ratio between male and female is 49:51. Average family size, as per September Update of UNHCR, is about 5.5. We find, in our sample survey, the average family size as 5.9; 6.2 persons in male headed against 4.8 under female headed HH. According to the one survey conducted in 2003 (Socioeconomic Condition, Employment Pattern and Rehabilitation of Myanmar Refugees in Teknaf and Ukhia, SHED and DMA, UNHCR 2003), the average age of the household heads is some 41 years.

The same study also found that above 80% of the HH heads have no education at all, 7-8% studied up to primary level and another 8% had some religious education. Only 2% of the household heads had secondary or higher level of education. The findings are in line with our Household survey.

¹ This section is prepared based mainly on the report entitled Rohingya Refugees in Bangladesh: UNHCR Briefing Note of October 2008. However, in few cases findings of other studies and including the current one are also incorporated mentioning the source.

3.2.3 Rohingya outside the camp

As UNHCR has not been permitted to register newly arriving Rohingya since mid-2002, an estimated 100,000 - 200,000 unregistered Rohingya are currently residing in various villages, reserve forestlands, and towns outside the refugee camps in the Cox's Bazar district. They include many refugees who had fled initially to Bangladesh in 1991 but subsequently returned to Myanmar. They remain persons of concern to UNHCR despite the fact that the agency is not permitted to actively work with the community.

In 2007, UNHCR successfully negotiated with the Government of Bangladesh to relocate, on a humanitarian basis, around 9,000 unregistered Rohingya residing in squalor and dangerous conditions on the banks of a tidal river in Teknaf (which was identified a *Tal*), to a safer location in Leda, 3 km north of Nayapara camp. The move was facilitated by Islamic Relief in mid-2008 after they constructed the new site with the support of ECHO and UNICEF.

In 2008, following the Government's initiative to register voters for the upcoming elections, around 4,000 unregistered Rohingya were forced to leave the villages where they were residing for several years with the indirect help of local influential people. They have settled around Kutupalong camp. UNHCR has requested the government to encourage them to return to the villages after receiving assurances that the Government did not initiate the forced eviction of the Rohingya from the villages. The basic facilities and related information of the 3 camps (Kutupalong, Nayapara and Leda) are summarized below.

3.2.4 Development of Partnership for services inside the camps

Bangladesh is one of six pilot countries included in the High Commissioner's initiative to resolve protracted refugee situations.

Building sustainable partnerships - with the government, NGOs, UN agencies and members of civil society and the refugees themselves — has been a cornerstone of the refugee operation in Bangladesh. This has resulted in a qualitative improvement in the lives of the Rohingya refugees over the past two years.

In 2006, the Government agreed to UNHCR's request to allow international and national NGOs as well as other UN agencies to work in the camps. UNHCR implementing partners include:

- The Ministry for Food and Disaster Management (MFDM) through the Refugee Relief and Repatriation Commissioner (RRRC) and the Office of the Civil Surgeon for camp management, law and order and the Out-Patient Department;
- TAI for community services, education, sports and skills training;
- Bangladesh Red Crescent Society (BDRCS) for food and non-food item distribution;
- RTMI for health, including reproductive health and psychosocial counseling
- PHEALS, Prattaya (NGOs) and Shishu Academy

Operational partners include:

- UNICEF for education;
- UNFPA for the In-Patient-Department and reproductive health through RTMI;
- Handicap International (HI) for service and attention to persons with disability; and
- Austcare for education, skills training, and sanitation through TAI.

3.2.5 Access to Services/Right to an Identity

Following the approval of the Government, UNHCR successfully distributed identification cards to all registered refugees over the age of five in the camps in July 2008. Not only has this eliminated the "**family book**" (*majority refugees called it as "book"*) system that has been open to misuse in the past, but it also improves their personal security and has provided them with a form of identification (*the refugees called it as "data"*) for the first time - an important step

given that they are not considered nationals of Myanmar. In addition, the UNICEF-supported national birth registration campaign is also being extended to camp refugee children.

3.2.6 Right to Live in Safety and with Dignity

While Bangladesh is a party to a number of international human rights conventions, it has not acceded to the 1951 Convention Relating to the Status of Refugees or its 1967 Protocol. Further, while the Constitution provides for the equal protection of all persons in the country, national legislation does not explicitly ensure the protection of refugees.

3.2.7 Right to Food

World Food Programme (WFP) rations are provided to over 23,000 refugees in the camps; the food basket provides an average of 2,160 kilocalories per person per day and consists of the commodities mentioned in Box 3.1.

Box-3.1: Ration Entitlement	
Commodity	Daily ration in grams
Rice	450
Pulses	40
Oil	20
Salt	10
Sugar	10
Blended food	50

The distribution of ration cards, that is planned for November 2008 will aim to improve the food and non-food item distribution process and reduce fraud. Distribution of basic non-food items (NFIs) continues, including compressed rice husk (CRH, fuel for cooking), kerosene, bath and laundry soap and sanitary napkins.

3.2.8 Right to Education

There are 18 schools in the camps (9 in Kutupalong and 9 in Nayapara), that provides primary education. 4,072 children (82% of school-age children) attend school in Nayapara while 3,549 children go to school in Kutupalong (also around 82% of school-age children).

Almost all the children have been provided with informal education facilities in the camp up to grade five in the primary level (age 6-11), after which they cannot officially pursue further education either in the camps or outside due to restrictions placed upon them. However, UNICEF has now engaged in the education programme and will provide formal education from January 2009 up to grade five under the Bangla curriculum and will replace the educational programs offered by Technical Assistance Inc. (TAI), a UNHCR implementing partner. Under TAI management elementary Math and English were taught in the schools up to grade five levels, following Burmese medium using the Refugee teachers mainly. As the existing facilities inside camps allow the children to study up to grade five only, therefore they have to look for outside schools/institutions, and getting admission without any valid address. Very few children from vulnerable families, as our survey indicates, are not enrolled in the camp schools for lack of awareness of the guardian.

Our survey findings suggest that both guardians and adolescent/young boys and girls are interested to continue education of the children and youths. Some manage admission with false address, some without address, and majority of them arrange informal education using the services of the private tutors available inside the camps. Some children/adolescents and young boys manage to get admission in institutions of different far off places of Cox's Bazaar, Chittagong etc.

Generally, the students who take the services of Private Tutors learn English, Math and General knowledge. Private Tuition is common practice for both school-enrolled and non-enrolled students. Most guardians were found dissatisfied with the quality of education in the present schools inside the camp. The study team came across with a good number of young boys (and/or reported by their parents and friends) who are undergoing training in English language and technical/vocational skills in different institutes; some are reportedly working as apprentices at workshops and with (working) skilled persons.

3.2.9 Right to Livelihood

Officially, the refugees do not have the freedom of movement or the right to work. However, due to recent efforts made by UNHCR, refugees are able to leave the camp and work informally without being penalized. Further, with NGOs allowed to work in the camp, since 2007, 688 refugee women received vocational training in tailoring skills, laundry soap production, and clothes dying/block printing. For the first time, 110 refugee men got vocational training in tailoring skills, carpentry and clothes dying/block printing. 1,100 adults and adolescents also attended literacy classes. Currently new courses in rickshaw repair, tooth powder-making, electric wiring, and floor-mat making have also been introduced by TAI. Small shops have also been opened in the camps that sell various commodities and offer various services such as umbrella repair. According to TAI, so far 1710 persons have been provided with tailoring training (Kutupalong 760 and Naypara 950) and some more were trained by Concern (another NGO) earlier too.

3.2.10 Right to Durable Solutions

Resettlement is being considered for those refugees who are particularly at risk in the camps of Bangladesh - be it for physical, legal or other protection concerns (including women and children at risk) or for medical conditions given the quality of facilities in the country for refugees is limited. It is also being considered for those refugees who have, despite the restrictions placed upon them, made efforts to develop their skills, educate their children and contribute to their community.

Since 2006, 119 refugees have been sent for resettlement from the camps. Currently, 313 refugees have been accepted for resettlement and are pending their departure while 140 are awaiting a decision in this regard. Australia, Canada, the United Kingdom, New Zealand, Ireland, Sweden, and Norway have resettled refugees or have accepted refugees for resettlement. While the United States has fielded a mission, no refugees have been accepted for resettlement yet. So far the study team gathered informally, people with extreme vulnerability and disability get preference in selection for resettlement.

UNHCR will be undertaking a rapid profiling exercise that will be completed in late 2008/early 2009. The exercise aims to use the principles enumerated in the Heightened Risk Assessment Tool and identify, inter alia, those individuals and families who would be in need of resettlement in the coming year in accordance with the UNHCR criteria.

4 ECONOMIC ACTIVITIES OF THE CAMP REFUGEE

4.1 Preamble

Until October 2006, refugees were not allowed to work, had no access to formal education. Some had known 16 years of idleness since leaving Myanmar. In mid-October 2006, UNHCR held a two-days meeting with the Government. This meeting and discussions opened the doors enhance refugee rights in multiple sectors, including: access to formal education (up to grade 5); access to skills training; NGOs were allowed to work in camps (only TAI had been formerly present), and UN agencies to engage in the refugee programme; family books (previously a wide cause of corruption) were abandoned and refugees were issued individual ID cards. Importantly, the Mahjies system² was abandoned, and refugees were empowered to elect their own community leaders.

Shortly after these negotiations took place, many NGOs and UN agencies joined in their efforts in Cox Bazar (UNICEF, UNFPA, WFP, UNAIDs, and more recently ILO with their support for the livelihoods assessment, and INGOs such as Action Contre la Faim that recently arrived in country). Another milestone was reached in March 2008, when key supporters of the refugee programme (namely several embassies, together with UN and NGOs) agreed on a common vision for the refugee situation, essentially that of a gradual opening of the camps.

The advocacy pillar of the common programme of support to the Rohingyas calls for freedom of movement, the right to work, and the right to education, all for the purpose of empowering the population for the day they can return. All partners including the Government of Bangladesh recognize that the situation is not conducive to returns at present, but that active living and self-reliance are desirable outcomes both under the present status quo, and in preparation for the future. The Rohingyas themselves are not part of any decision making process for the time being.

Against this backdrop, UNHCR with the collaboration of ILO commissioned the Rapid Appraisal of the Livelihood of the Rohingya Refugees. Based on ToR and subsequent sharing with all concerned particularly with Hideki Kagohashi, Enterprise Development Specialist (EDS) of International Labor Organization (ILO), New Delhi and Ms. Gaela Roudy-Fraser, Senior Livelihoods Officer, UNHCR, Geneva the study covered the following under the Economic Activities inside the camps, i.e.

1. Wealth Ranking of the Refugee Households;
2. Self-employment IGA and Employment in different sectors (both inside and outside);
3. Natures and Volume of Monetary Transactions of the Camp Refugees.

The details of the above are given in the following sections. Like the other sections, it should be mentioned, data are collected from three main sources-- Secondary, Key informants (using checklists) and Households (sample survey and FGD), supplemented by participant observation, and presented converging all the finding of three methods.

It may be noted that the economic activities of the Rohingya Refugees living inside the camp can be broadly classified into three groups: IGA based (self-employed) economic activities, Works inside the camp under different agencies and working outside the camps under different sub sectors, mostly employed by others.

² The Mahjies system of camp governance, in which refugee leaders were appointed by local authorities rather than elected by refugees, and which established abusive power relations within the camp population. This was reminiscent of the governance system that was in effect in Myanmar.

4.2 Wealth Ranking

Wealth Status: Applying all the methods (KI Interview, Focus Group Discussions, Informal Discussions and Household Survey), we could rank the refugees in the camps into four broad categories as follows:

- Better off or non poor households,
- Middle class households,
- Poor households, and
- Most Vulnerable or poorest households

Table-4.1: Wealth Ranking of Households (%)

Household Type	Total	Kutupalong	Nayapara
Most Vulnerable	17	17	17
Poor	42	53	35
Middle	32	20	41
Better Off	9	10	7
Total	100	100	100

It should be noted that the categorization is worked out mainly based exclusively on the status of the households living inside the camp, usually not comparing them with the host or mainstream population. Of the total refugee HHs in the two camps, as Table-4.1 shows, 17% are 'most vulnerable (poorest)', 42% 'poor', 32% 'middle class' and remaining 9% are 'better off' (non-poor). While there is no difference of percentage of HHs between the two camps in the most vulnerable group and little difference in 'better off' groups, there are wide variations in two other socio-economic groups between the two camps. In Kutupalong the

proportion of poor category of HHs is much higher (53% compared to 35% in Nayapara camp), and thereby much less middle class HH in Kutupalong (slightly less than half of Nayapara).

Figure-1: Wealth Ranking: Kutupalong Camp

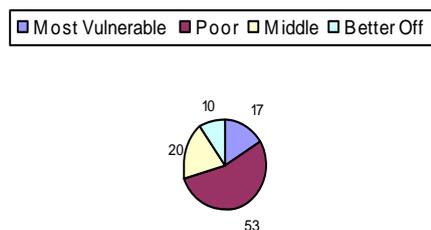


Figure-3: Total Households

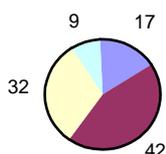
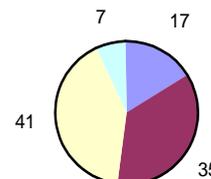


Figure-2: Nayapara Camp



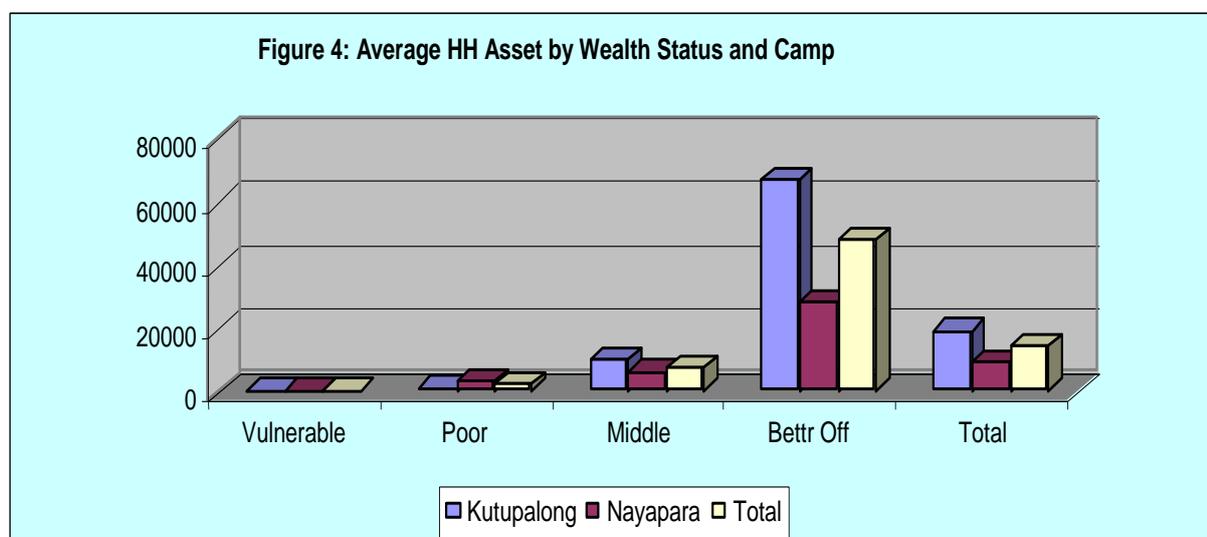
The detailed characteristics of each broad category of HHs are summarized in the Matrix-1, while the key features by each category (of HHs) are described in all the relevant sections. That is the findings, wherever found relevant, were analyzed with reference to economic ranking/status in the report. It is worth mentioning that in some cases it was really difficult to group the characteristics or distinguish them as it was matter of degree, not the exact figures or amount.

The major characteristics are measured and compared in terms of numeracy, educational level, average family size, involvement in IGA, Income/Expenditure and savings, average estimated assets carried from Burma, Average Asset Value, Skills, Availability of food, Borrowing/Lending practices, economic psyche, social network etc. The dependency ratio is highest in vulnerable group, followed by better off group and poor group and lowest in middle class. Majority of better off groups have some vocational skills, followed by middle and poor, while sampled HH heads from vulnerable group have least skills.

Households under better off category have one or more IGAs. They spend highest amount of money, they can manage to save and lend out money while reverse is the situation in case of

most vulnerable group, and the other two groups are in between the two extreme groups. Poorer the group, lesser is the exposure and linkage to the community. Poorer are more dependent on ration/relief than the other groups.

Assets of the Households: Most refugees tried to bring some assets from Myanmar while they left their homeland, majority of them succeeded, while others failed because of various reasons. The quantity and value of the assets vary widely, usually higher the socioeconomic status in Myanmar, higher the amount and or value of the asset they brought. The items they usually brought include: cash, ornaments (gold), cattle, utensils, beds and clothes. According to our survey about 54% have been able to bring some assets from Myanmar, varying among the social groups. The average value of the assets they brought from Myanmar is estimated at Taka 53,892 (US\$ 781 @Taka 69 per \$), highest in case of better off families with Taka 1,15,600, followed by Middle class (Taka 63,476), Poor (Taka 38,190) and only Taka 8,875 by vulnerable families. Greater part of them sold out the saleable items or spent out the cash (they carried with them) for household consumption. Some have invested in economic activities, marriage ceremony of the sons and daughters, meet expenses in court/legal cases and lent out to others, while few of them still have it.



The camp management, police and CIC office in particular, usually discourages procuring and keeping the additional assets excluding those provided by UNHCR. Large majority of asset holders, moderate level to higher-level in particular, are afraid of keeping/showing/disclosing assets they own. The owners are usually at risks and experience theft, looting, hijacking, threats, toll collection, etc. In such occurrences, the victim usually do not get support from administration (Police and CIC office), rather being blamed for owning such assets.

With some exceptions, they have very few and inexpensive items like stools, bench, mobile phone set, cot and 'special beds', sewing machines (mostly provided by working agencies). The average value of the asset of all HHs is estimated at Taka 20,026 in Kutuplaong and Taka 10119 of Nayapara. Female-headed HH has asset worth Taka 3304 only against Taka 15,770 of the males, ratio being close to 1:5. It is worth noting that 27% do not have any asset other than those supplied by UNHCR and other organizations.

Matrix-1: Key Characteristics of 4 socio-economic groups

Indicator/Issue	Better Off (Non-poor)	Middle	Poor	Most Vulnerable (Poorest)
Education including basic literacy	Higher education (majority up to class 5, few are higher)	Close to 40% HH are educated (class III to X)	25% HH are educated (2 to 9 level)	Overwhelming majority without any education (only 1 out of 16 read to class 4)
Numeracy skills	75% good, 20% average and none weak in numeracy	20% good, 57% average and 23% weak	15% good, 48 average and 37 % weak	19% good, 31% average and 50 weak in numeracy
Technical Skills	Majority have some technical skills	Majority have some technical skills (comparable to outside community)	Majority have some technical skills	Few have technical skills
Business/Enterprise skills	A good portion have business skills and few are better /comparable to community	Some of them have business skills (comparable to host community)	Few have good business skills	Very few have business skills
Average Family Size and Dependency Ratio	6.5, dependency ratio 1:2.1	5.7, dependency ratio 1: 1.7	5.9, dependency ratio 1: 2.7	5.43. Dependency ratio 1:5.6
IGA Operation	All have one or more IGAs			More than 60% without any economic activity; 40% have some IGAs, mostly poor performing or at lowest level
Occupational Mobility of HH Members	Above 90% HH have some members work and move outside camp	Close to 86% have mobility	70% have mobility	20% have mobility
Monthly Average Expenditure (Taka), excluding ration	7,651	3,510	2, 396	Average 888, ranges from 300-2000
Savings Status	Most have some savings,	50% HH have small savings	25% HH have smaller savings	Most no savings, rather regularly borrow
Lending out	Majority lend or able to lend out to others	One third can/do lend small amount to others, two third occasionally borrow	10% can/do lend to others, 35% always indebted and reminder occasionally borrow	Majority always indebted
Asset carried from Burma (Monetized Value in Taka)	115,600	63,476	38,190	8,875
Present Asset Value (Taka)	47,706	9,300	2,947	Taka 327 (all they received from UNHCR and other organizations)
Livelihood Status-Food Intake, health, education, ration sale etc.	All have better and diversified range education for children and also arrange treatment cost (majority do not sell ration, but purchase some daily consumable from market)	25-30% have diverse food and can arrange treatment cost (40% sell ration, but purchase some daily consumable from market) and arrange education cost	10-15% have average food (50% sell smaller amount of ration, but also purchase some daily consumable from market) and try best to arrange education cost	Lack of variety in food and little or no entertainment, but try best to arrange education for children (ration dependent, sells/mortgage out ration)
Economic Psyche	Most are self employed and 'pretend' non-relief seeker	Most are self employed and or employed outside	28% charity seekers, 12% forced to undertake IGAs and remainders self-employed or employment seekers	All are relief seeker
Social Capital	One third of them are in Camp/Block Committee (have better linkages)	One-tenth of them are in Camp/Block Committee (have better linkages)	One-tenth of them are in Camp/Block Committee (have better linkages)	None of them have membership in social and community level committees (very poor social linkages)
Hopes/Dreams	Majority are in favor of resettle in 3 rd country, few want to back Burma if peace and democracy prevails	Majority are in favor of resettle in 3 rd country, few want to back Burma if peace and democracy prevails	Majority are in favor of resettle in 3 rd country, few want to back Burma if peace and democracy prevails	Resettlement in the 3 rd country is the dream of most vulnerable families

Some Important Features: Some important features and findings as emerged from the above matrix and discussions include:

- Rate of basic literacy/numeracy/education found to have direct relation with wealth
- Middle group is more or less comparable to the host communities, who are relatively poorer in comparison to other areas of the country, but have been engaged in work for many years and have wider exposure, gained higher level of skills.
- The poorest group generally stands out with its limited level of engagement in IGA and occupational mobility
- Poor and vulnerable groups are relief seeker and seek opportunity to resettle in 3rd country, and therefore less prepared, compared to other two groups, to undertake IGAs. However, they also have the potentiality, and if properly groomed or supported, very likely to do well.
- Vulnerable groups have very weak social linkage
- Though the camp population are more secured in few areas (such as security of food and better health care facilities); compared to host community, they are in disadvantaged positions in many areas like condition of house/home, power connection, access to market (commodity, job/work, etc), access to production inputs (fund/capital, land, raw materials) extension services and training, higher education, freedom of movement, overall social capital etc.



Household Assets of a Better off refugee family

4.3 Income Generating Activities (IGAs) Inside the Camp

4.3.1 Preamble

With the assistance of camp population, particularly of the temporary volunteers, the study team members identified the IGAs³ and listed the genuine ones through visiting all the sheds of the 7 blocks under each camp. The team collected the list by type of IGA, year of establishment and name of IGA operators (with their shed and room numbers). Listing took longer time than expected, because of bad weather during the working period in Nayapara

camp, and initial 'hesitance' of the refugee leaders in Kutupalong camp (as discussed in Section 3). Again, while the refugees in Nayapara camp were found 'pro-active' in inclusion of their IGAs in our list, by and large the situation was opposite in the other camp. With the kind intervention of Community Development Officer and Field Assistant of UNHCR, the problems in Kutupalong have been finally solved at a satisfactory level.

Box-4.2: Major Findings on IGA Operations

- Total 32 types comprising 1426 IGAs were identified in the 2 camps together; 61% in Nayapara and 39% in Kutupalong.
- Of the total IGAs, 56% are mainly operated by women.
- Most IGAs are very small, average start up capital being US \$ 94 (Tk. 6500).
- Sources of capital include savings (45%), loan (29%), Myanmar asset (23%) and remittance (3%).
- Average estimated monthly income from IGA is estimated at US\$ 24.5 (Tk. 1700).

Contrary to our general impression, quite large number of IGAs was identified in both the camps, especially in Nayapara Camp. Still, it is believed that an estimated 10-15% IGAs could not be listed; most likely in Kutupalong.

4.3.2 Type and Number of IGAs

Most of the IGAs established so far are very small in terms of size and volume of transaction (of money,) operated mainly as family business (all family members including children are involved) without engaging outside workers or employers, selling products to the customers inside the camp only, except a few items like fishing net, pillow cover, hand made bangle, eggs. Except net, the quantity of items taken outside the camps is negligible.

The study team tried to capture the motivation behind undertaking such small IGAs. The most common answer was "Instead of sitting entirely idle, we are sitting with few items to sell and testing if it works. It also helps us keeping away from doing nonsense or crime". Meaning that in some cases situation forced them to undertake business/IGA and or they want to do something, better if it fetch money.

Total 32 types comprising 1426 number of IGAs were identified in the two camps together, 870 (61%) in Nayapara and 556 (39%) in Kutupalong. Again, of the total IGAs, 56% are mainly operated by women (57% in Nayapara and 54% in Kutupalong). Males were found more interested in outside economic activities, wage employment in particular, while the women are almost confined within the camps having little opportunity to move outside. Majority women IGA operators are involved in fishing net making and tailoring business, and these two have contributed to outnumber the males IGA operators (Annex- 1 and 2).

³ That economic activity features involvement of capital (in cash and/or kind), labour (hired and or self/family members) and production or sale of one or more items is tentatively defined as IGA.



A refugee carpenter worked in his own shed

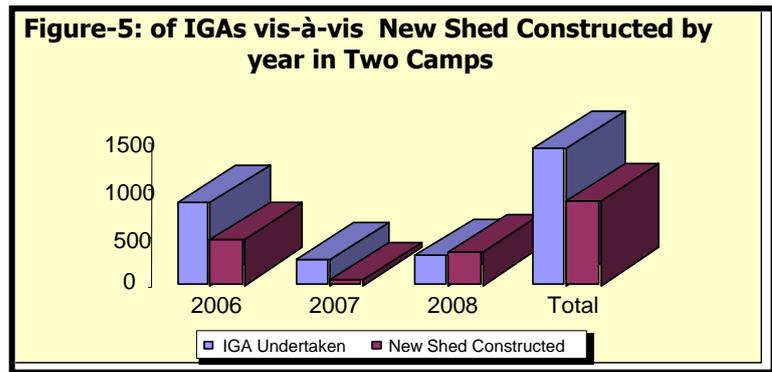
The list of the IGAs by camp, by type and by main operator (male or female) in details is given in Annex-1 and Growth of IGA by year and Camp in Annex-2, while the broad 13 categories of IGAs in the two camps are named below in the Table-4.2.

Table-4.2: Broad Categories of IGAs in two camps

Sl	Type of IGA	Kutuplaong	Nayapara	Total
1	Fishing Net making	174	185	359
2	Tailoring/Sewing	54	232	286
3	Small General Store	82	106	188
4	Hawker (of various item)	17	74	91
5	Embroidery and hand stitching	24	65	89
6	Poultry, duck and pigeon rearing	47	22	69
7	Handicrafts Production	29	32	61
8	Cake Making (Traditional)	33	14	47
9	Carpenter	15	19	34
10	Mason	9	20	29
11	Electronic mechanic	9	19	28
12	Vegetable Gardening	25	3	28
13	Goat Rearing	11	14	25
14	<i>Others</i>	<i>27</i>	<i>65</i>	<i>92</i>
	Total	556	870	1426

In both the camps together, as high as 852 (60%) IGAs were established during 1992 through 2006 (or up to 2006), 264 (18%) during 2007 and remaining 306 (22%) in 2008. The main reason for starting/operating relatively higher number of IGAs in 2008 compared to the previous year (2007), as revealed, construction of higher number of new shelters with better facilities in 2008. The sheds recently being built are stronger, spacious and taller (in height) than the older/previous ones, some have wider courtyards/backyards, and all these encouraged the people to go for income earning venture.

Another factor might have contributed to slower progress in undertaking IGAs in 2007. Refugees have been watching the development of relaxation they started enjoying since 2006 in terms of easier movement and undertaking economic activities. This was a result of relaxation initiated during Care Taker Government (Interim non-partisan neutral Government with the main responsibility of conducting Parliamentary/General Election). Satisfied with the continuation of relaxation, a good number entrepreneurs started economic activities in 2008.



It was also found that there is a higher density of IGAs in the places in proximity to main road and establishment (places where there is higher movement and gathering of people) and new sheds were constructed recently. Far off places closer to the host community and older shed featured lesser number of IGAs in the camps.

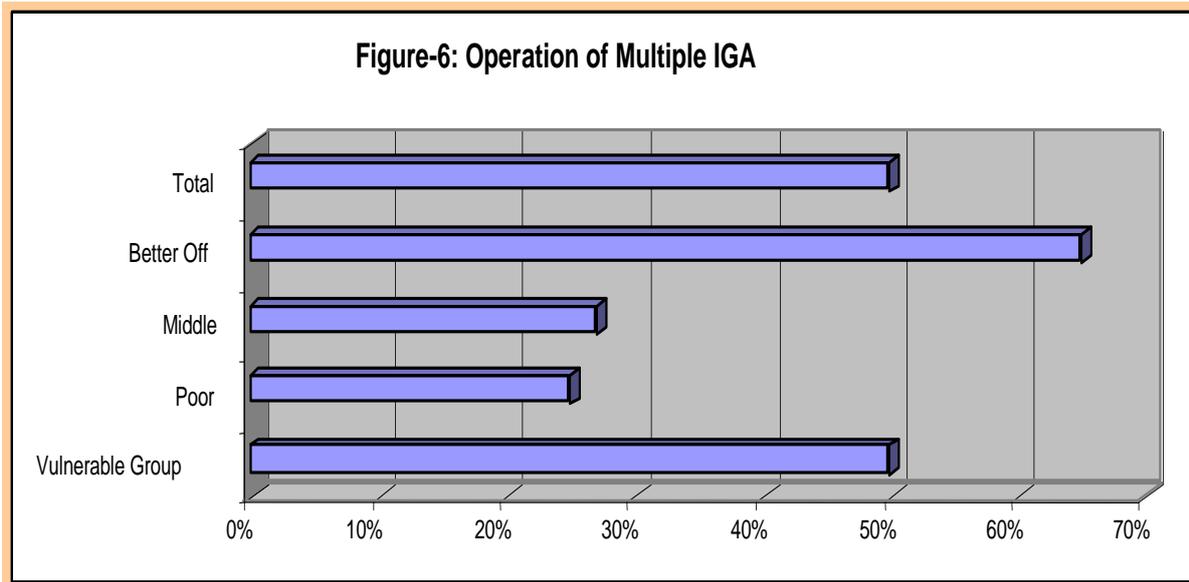
The figures above also reveal that out of total number of families (5096) as many as 30% (or 1426 families) are involved in some kind of IGAs, majority are home-based. The most common activities, according to frequency, are: Fishing net making, Sewing/Tailoring (with or without sewing machine), Small General Store, Hawker/vendor, Embroidery-cum-Stitching, Poultry, duck and pigeon Rearing, Handicrafts, Cake making (Traditional), Carpentry, Mason, Electronic mechanic, Vegetables Gardening and Goat rearing.

Among the home-based economic activities poultry rearing, goat rearing, fish culture and vegetable gardening are the three food-based activities.. It is expected that in addition to creating scope for some supplementary cash income for the maintenance of their families it to some extent increase the level of consumption of protein intake and help improve their nutritional status. Interestingly, very few items are produced inside the camp for trading. Other than the above 3-4 items, only some handicrafts like stools, mats, embroideries and some traditional cakes are produced inside the camp.

The majority of the female engaged in IGAs are in tailoring and (net) weaving. A good number of women are also engaged in IGAs like Handicraft production, Embroidery& hand stitching, cake making, poultry rearing, goat rearing etc. Shopkeepers are of mixed sex, aged ranging from 30-50 years (in few cases beyond). Male shopkeepers tend to older than 40 years.

There is a tendency of shifting among IGAs entailing among others that the operators are in need to add income while struggling to find a good business. This may be due to lack of entrepreneurial/business skills among the refugees in general.

The data also show that overall 50% IGA operators implement more than one IGA or multiple IGA, 53% in Kutupalong and 47% in Nayapara. It indicates, among others that after starting an IGA, a good number of them intend to start/operate one or more economic activity for earning more income and/or to be secured financially (minimizing risks). The operation of multiple IGA by wealth ranking is shown in Figure-6 below. Among others, the figure shows that better off and vulnerable groups are more involved in multiple IGAs than other two groups.



4.3.4 Start-up Capital and Sources

The average start up capital was approximately Tk. 6,476, relatively higher in Kutupalong (12% higher than Nayapara). Among the socio-economic group for understandable reasons, vulnerable groups started with lowest average amount and better off with highest average amount for starting IGA. Middle class invested the second highest and poor group the 3rd average amount among all (Table 4.3). Except vulnerable group, all categories of female IGA operators started with lower amount than their counterparts. Vulnerable women IGA implementers have started with more than 9.5 times higher amount than the males, and the better off males have used some 19 times higher amount the women entrepreneurs while starting IGAs.

Table-4.3: Average Start up Capital by Camp and Social Status (Taka)

Camp	Vulnerable	Poor	Middle	Better Off	Total
Kutupalong	766	1,465	3,181	21,900	6,830
Nayapara	870	2,384	5,614	15,625	6,120
Total	818	1,925	4,397	18,763	6,476
Male Operated	100	2,650	5,390	20,950	7,272
Female Operated	998	1,014	1,271	1,250	1,133

There were 3 common sources such as savings, assets brought from Myanmar and borrowing/loan from relatives/neighbors/friends. Bulk of the borrowing was made inside the camp without any condition or interest, followed by mortgaging ration and few took loan from outside with conditions/interest.

As high as 45% utilized their savings, 29% borrowed, 23% utilized the asset they brought from Myanmar and only 3% invested remittances they received from relatives. The sources of IGAs' initial funding by camps are shown in Table 4.4, while sources by socioeconomic category in Table 4.5. Source wise utilization

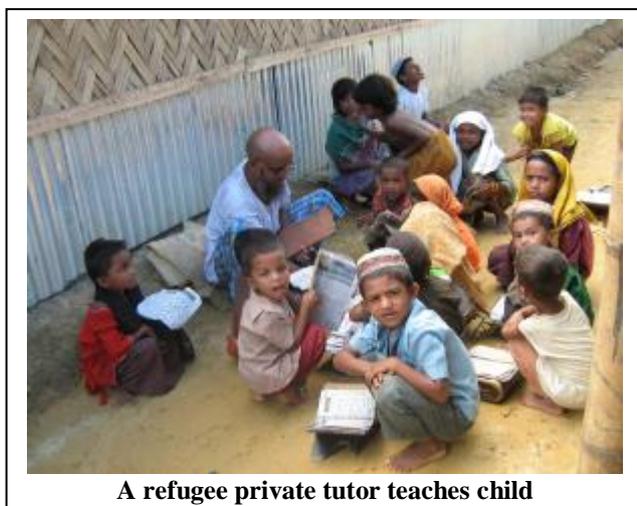
Sources	Kutupalong	Nayapara	Total
1. Savings	50	41	45
2. Loan/Borrowing	22	35	29
3. Myanmar Assets	25	22	23
4. Remittance	3	2	3
Total	100	100	100
Total sample IGA (N)	36	49	85

pattern is almost similar, highest fund came from savings, followed by loan/borrowing and asset from Myanmar, while lowest from remittance in both the camps.

The source of initial fund widely differs across social groups. IGA initiators of vulnerable groups utilized two sources only, majority (90%) borrowed money and remainder (10%) utilized own savings, on the contrast the better off group used 3 sources (63% remittances, 25% Myanmar asset and 12% savings), none took loan for undertaking an IGA. The poor group also utilized 3 sources (57% savings, 24% Loan and 19% Myanmar asset. Interestingly, Middle group utilized all the sources while starting an IGA, majority first two (53% savings and 41% loan) and few the other two sources (Table 4.5).

Table 4.5: Sources of IGA Capital by Wealth Ranking (%)

Source of IGA Capital	Socio-Economic group				
	Vulnerable	Poor	Middle	Better off	Total
Savings	10	57	53	12	45
Loan Borrowing	90	24	41	-	29
Myanmar Assets	-	19	3	25	22
Remittance	-	-	3	63	3
Total	100	100	100	100	100



A refugee private tutor teaches child



A Child weaves fishing net

4.3.5 Income from IGAs

As mentioned earlier, except very few, most IGAs operated by the refugees inside the camp are very small in size and transactions are at low level, thus yielding very low amount of income, especially compared to wage employment outside the camps (see 4.4 for the latter). Average monthly income from all the sampled IGAs was estimated at around Taka 1700 (US\$ 25) only. With an average amount of Taka 2040, average income per IGA was 51% higher in Naypara than Kutupalong (Taka 2040 against Taka 1345). Except Embroidery and Hand Stitching, in all common IGAs, operators involved in Naypara had earned much higher income than their counterparts in Kutupalong. (See Table-4.6, Table-4.6.A and Table-4.6.B,). In Embroidery, operators in Naypara earned Taka 200 less than those of Kutupalong. Table below also shows that Small general stores on average gives the highest income, closely followed by Electric Mechanic, and distantly by Hawker ad Tailoring/Sewing, while net making gives lowest income. It may be mentioned that, tailoring with machine generally helps bring much higher income than without machine (as without machine is by and large irregular and needs to pay extra to the tailor for stitching).

**Table-4.6: Average Monthly Income of the Sampled IGA (10 major ones).
Total 2 Camps (Taka)**

Sl. No.	Major IGAs	Average Monthly Income		Average Daily Income
		Average	Range	
01	Small General Store	2850	<i>600-9000</i>	95
02	Electronics Mechanics (Repairing)	2375	<i>1500-3000</i>	79
03	Goat Rearing	2067	<i>700-6000</i>	69
04	Hawker	1725	<i>600-3000</i>	58
05	Tailoring/Sewing	1663	<i>600-4000</i>	55
06	Handicrafts	1225	<i>50-2800</i>	40
07	Embroidery and Hand stitching	842	<i>500-1250</i>	28
08	Cake making (Traditional)	751	<i>300-1800</i>	25
09	Poultry, duck and pigeon Rearing	428	<i>100-600</i>	14
10	Fishing Net Making	360	<i>100-600</i>	12
Average of Total IGAs (Average of Total IGAs under 32 categories)		1693	50-9000	56

**Table-4.6.A: Average Monthly Income of the Sampled IGA (10 major ones),
Kutupalong Camp (Taka)**

Sl. No.	Major IGAs	Average Monthly Income		Average Daily Income
		Average	Range	
01	Electronics Mechanics (Repairing)	2250	<i>1500-3000</i>	75
02	Hawker	1675	<i>700-2500</i>	56
03	Tailoring/Sewing	1620	<i>600-3000</i>	54
04	Small General Store	1575	<i>600-3000</i>	53
05	Goat Rearing	1400	<i>700-2000</i>	47
06	Handicrafts	975	<i>50-2800</i>	33
07	Embroidery and Hand stitching	913	<i>500-1250</i>	30
08	Cake making (Traditional)	565	<i>300-1800</i>	19
09	Poultry, duck and pigeon Rearing	400	<i>100-600</i>	13
10	Fishing Net Making	317	<i>100-600</i>	11
Average of Total IGAs (Average of Total IGAs under 32 categories)		1345	<i>50-3000</i>	45

**Table-4.6.B: Average Monthly Income of the Sampled IGA (10 major ones),
Nayapara Camp (Taka)**

Sl. No.	Major IGAs	Average Monthly Income		Average Daily Income
		Average	Range	
01	Small General Store	4125	<i>1500-9000</i>	138
02	Goat Rearing	2733	<i>700-6000</i>	92
03	Electronics Mechanics (Repairing)	2500	<i>1500-3000</i>	83
04	Hawker	1775	<i>600-3000</i>	59
05	Tailoring/Sewing	1733	<i>500-4000</i>	58
06	Handicrafts	1475	<i>500-2800</i>	49
07	Cake making (Traditional)	937	<i>600-1500</i>	31
08	Embroidery and Hand stitching	700	<i>500-900</i>	23
09	Poultry, duck and pigeon Rearing	470	<i>400-540</i>	16
10	Fishing Net Making	437	<i>100-600</i>	15
Average of Total IGAs (Average of Total IGAs under 32 categories)		2040	100-9000	68

Tailoring is looked to be saturated in the camp. So far some 2,000 male and female refugees have been trained, and 286 tailoring shops are in operation for a population of around 28,000. Festival clothing, during two *Eid* s in a year, is the major business opportunity. Garment market may be limited due to competition from cheap ready made products from outside the camps. Among the existing tailors, 3-4 may be identified as

'Master Tailors', who not only sell inside the camps, but customers from outside also come to them.

Like the Master Tailors, there are few role models too inside the camp who have achieved exceptional success through undertaking IGAs. They are far ahead of all others especially in terms of gleaning income and size (operating larger IGAs) and mostly more than one IGA. The key factors behind their success are hard work, sincerity, business/entrepreneurial skills (Case Study-1 and 2). The number of HHs involved in IGAs vis-à-vis the level of income is plotted in Figure-7.



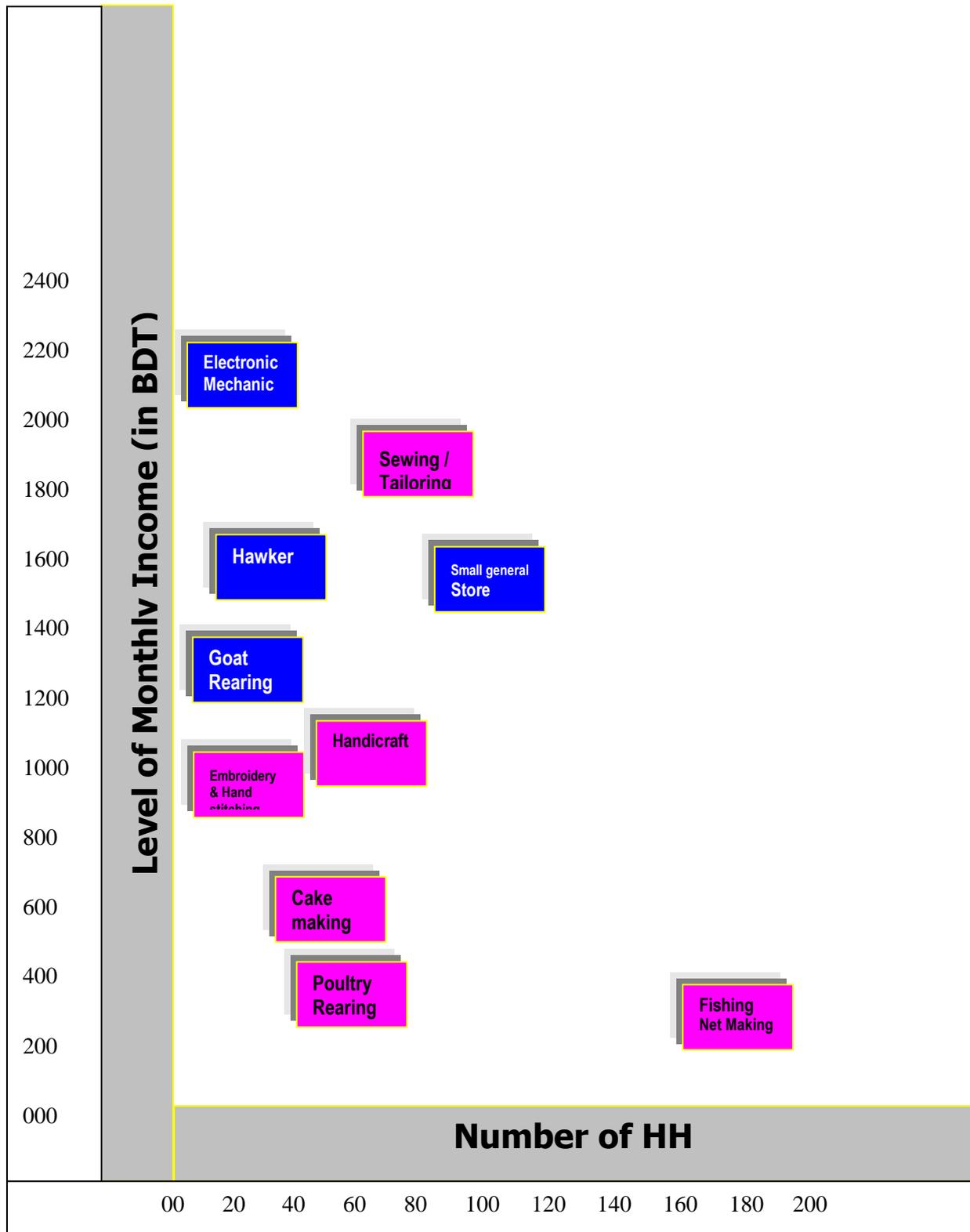
Handicraft Production in the Camp

4.3 .6 Gender Perspective of IGAs

As mentioned earlier, women inside the camp operate more than half IGAs (57%). The important IGAs women are involved, in order of frequency include: Fishing net weaving, Tailoring, Handstitching/Embroidary, Poultry/duck culture, small General Store, Cake Making. There are few women who operate Tea Stall, Vegetable Garden, and one woman is working as Traditional Birth Attendant (TBA). As against women, their counterparts (male) operate all the identified activities with varying quantity except TBA. The activities are (in order of number) include: General Store, Hawking, Fishing Net, Tailoring, Carpenter, Mason, Electronic Mechanic and Vegetable Gardening. Most of the activities are home-based, however, few male operated IGAs are located outside the Shed. This is more applicable for in case of women operated ones because of historical conservatism and traditions. Except few scavenging hawkers, which is mobile business, almost all their IGAs are premised at home or at close proximity to home.

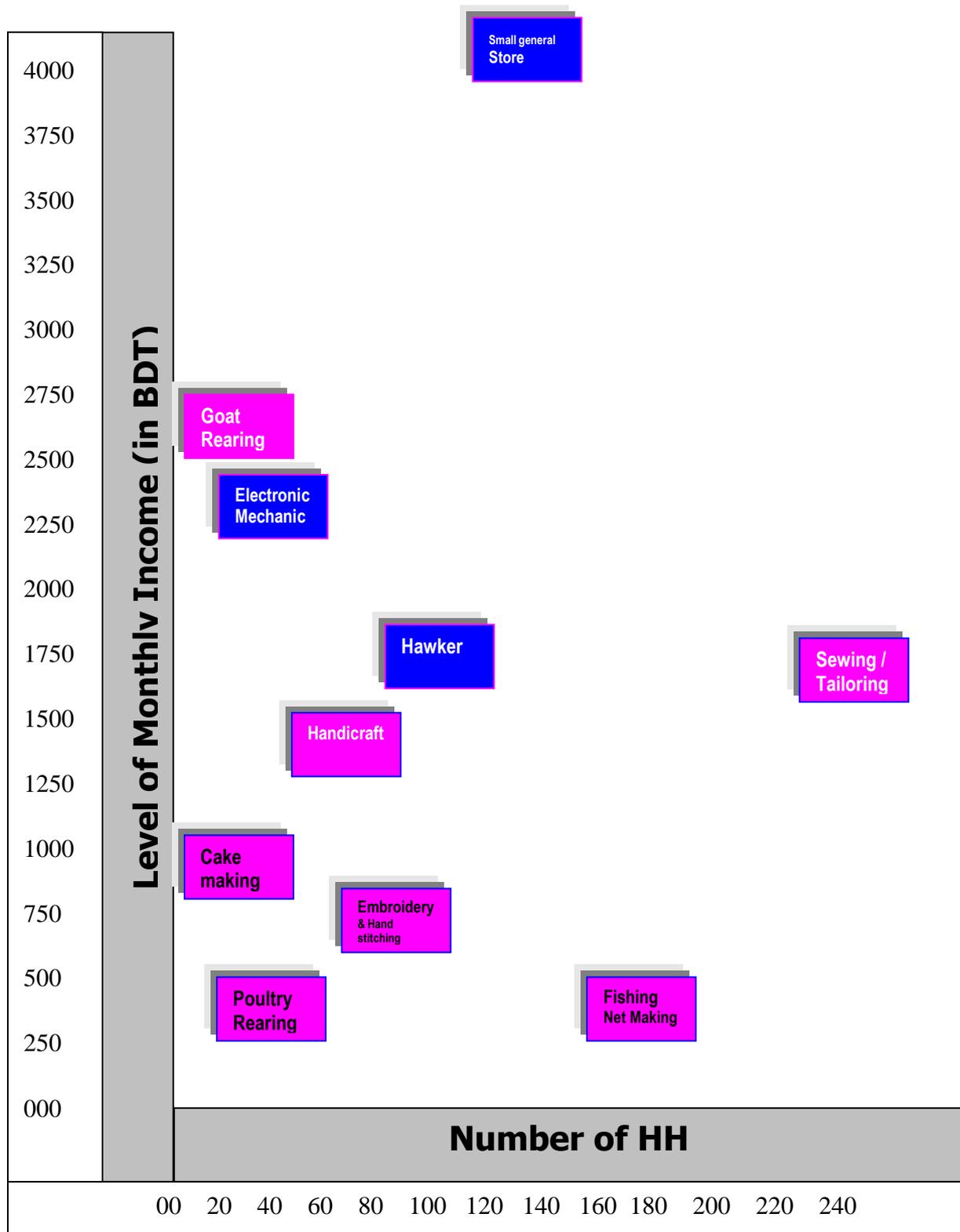
Most importantly, women are generally doubly burdened when they operate an IGA. They are to shoulder the regular responsibility of household chores, topped by the additional tasks relating to operation of IGA.

**Figure-7: HHs involved in the IGA and Average Monthly Income (inside the camp)
A. Kutuplaong Camp**



Note: ■ Indicates Majority IGAs operated by Female
■ Indicates Majority operated by Male.

**HHs involved in the IGA and Average Monthly Income (inside the camp)
B. Naypara Camp**



Note: ■ Indicates Majority IGAs operated by Female
■ Majority operated by Male.

Case Study-1: A Successful Entrepreneur

Mohammad Rafik Miah, born in a village named Anniguang, under Bushidong Police station in Aicab District of Myanmar in 1962. He has three brothers and two sisters. His father died in his childhood and that contributed to discontinuation of his study after class III. He had to join in a hotel as a helper of cook and that job was a blessing for him. When grown up, he started his own hotel in Myanmar and within very short period he became renowned in his village. He got married in 1988. He is a caring and loving father of four sons and one daughter.

His mother left Myanmar in 1992, and he arrived Bangladesh after six months of his mother. Fortunately within a couple of months of his arrival in Nayapara camp, he joined in CiC's office cum residence as cook. After few months UNHCR and other organization also involved him for the different programs. This is the way he became famous as a cook. Then he started a canteen for the different officials of UNHCR, GoB and other NGOs with the start up capital of Tk.5000, that he took from a local villager as loan (with interest). Land owner of the hotel also a man from the host community. Gradually the number of customer increased and his business expanded. Again he took another loan of Tk.10, 000 from a *samity* (an informal cooperative group) through a broker outside the camp. Rafik had to pay Tk. 1000 to the broker and has to repay Tk. 333 on weekly basis. After full repayment of the loan, he is planning to loan of Tk. 25000 again and will try to upgrade the hotel further.

Besides lunch and dinner he also sells snacks and tea in the hotel and supplies food on special order too. Because of his good behavior and fame he was selected as community leader long ago, and since then he is called "Rafik Majhee" which is not changed till today He has to look after the problems of the neighbors particularly in conflict management. Rafik's hotel supplies food to the Indoor Patients (IPD) section of MOH two times for 15 persons daily, cost borne by RTMI a NGO. Initially he worked with only one helper, now there are 7 helpers worked in his hotel. He also appointed a manager for keeping accounts and management of the hotel. Average income of the hotel is Tk, 4500-6000 per month. The secret of his success is low price and good quality food.

On invitation he went to many places with the CiC and RRRC as their cook. Sometimes he has to help his sisters, his wife's sisters and mother-in-law. But still he is happy that his family members can have fish and meat two times daily (from the hotel). Sometimes he visits Ali Kadam, Teknaf, Cox's Bazar to his relatives house with his family members. His dream is to arrange higher education for his children. He has a plan to get admitted his sons to the local school.

Along with hotel business he has some other IGAs. He has a fish culture project where he is going to release/stock fingerlings in a ditch costing Tk.5000 from which he can supply fishes round the year. He also has a fruit garden with 1500 fruit trees. He takes care of these trees and distributes fruits to the neighbors throughout the seasons. His wife takes care the small poultry farm they have.

Rafik Majhee never faced any problem because UNHCR, Govt. always Provided support to run the hotel. He also maintains good relations with the local villagers. There are more 4-5 hotels inside the camp, all owned by his earlier workers. When they become skilled then they started business themselves. Rafik Majhee is not unhappy with them because he did not lose any customer, though his items are costlier than others, but strategically he sometimes fixes lower price than outside hotels. He is confident that they will not reach to his standard. Quality brings customers to him, he said.

Rafik use his common sense to keep accounts and financial transactions. His manager keeps accounts very particularly. He just keep in mind what is the expenditure and what is the selling costs, then how much he got extra that is the profit This is the way he manages. He feels that he needs hotel management training. Well-behaved, hard working and sincere Rafik thinks that the main reason of his success is the satisfaction of customers.

His dream and hope is to lead a happy and peaceful life with his family, wherever it is.

4.4 Economic Activity and Occupational Mobility

4.4.1 Introduction

Working outside the camps is not officially permissible for the members of the refugee households in the camps. Even under so-called full restriction in 2003, members of 36% families moved outside works, according to one survey report. Now-a-days camps are far liberal than ever before with relaxation of movement and undertaking new economic activities. Both the camps are exposed to external communities over the last 3 years or so.

4.4.2 Different Dimensions of Economic Activates

Most of the primary data sources indicated that some members of 60% households do some work outside the camps in recent months, and the percentage is increasing. Majority of them are male and young adults, aged 20 to 50; and duration of work varies far and wide, ranging from 1 day to 1 year (or more) depending on the nature of work. Some boys in the age group 12-19 also work in hotel and shop. If the intended worker is the Household Head, he/she is to return the day of ration distribution (rotates fortnightly) or manages somehow.

Box-4.3: Major Findings on Economic Activity and Mobility

- Camp refugees are not officially permitted to work outside; but members of some 60% HHs are involved in short and long term works and thus have occupational mobility. Some move to see relatives and friends, few children for attending educational institution and working in the hotel and shop.
- Mainly males (20 to 50 years) move for work; few females of almost same age also go outside for earning.
- The nature of work and mobility vary between the camps, by age group, level of skill, duration, and occupation.
- There are seasonalities of work and mobility.
- Starting from nearby host areas outside the camp (Ukhia and Teknaf), they move to places like Cox's Bazar, and Chittagong, some far off areas/parts of the country, including Dhaka, managing the camp officials (or hiding).
- Income per day ranges from Tk. 70 to 350.
- Women/children are usually low paid.

Few women, as informed, also move outside the camps mainly in the nearby villages and towns, on daily basis mostly for household works (domestic aid) and hotel works (cleaning utensils and crushing spices), very few also or longer period to Cox's Bazaar for working in Hotels, Fish Processing and household works (as maid servants). The age of these working women are also same (20-50). However, women below 20 are reportedly not doing work outside, except a few who work in their Rohingya relatives as domestic help. In addition to the above, refugees of one camp visit the other and go outside villages and towns to see relatives and friends, and some of them go to see interesting cities/places as tourists at times, few with the family members.

Males and females too also go outside the camps to meet their relatives. Some younger people/boys go outside the camps for education and training purposes also. It is now strongly believed that Rohingyas move to any place in the country from Teknaf to Tentulia (North-west border of Bangladesh with India), and some go outside the country for job and resettlement, both legally and illegally. It is also reported that Rohingyas go to Malaysia/Thailand in a group using semi-mechanized boat, some succeeded and some not (also died inside the boat without food or caught by the security forces).

**Figure-8 (A): Economic Activity wise Mobility Map
Nayapara Refugee Camp, Teknaf, Cox's Bazar**

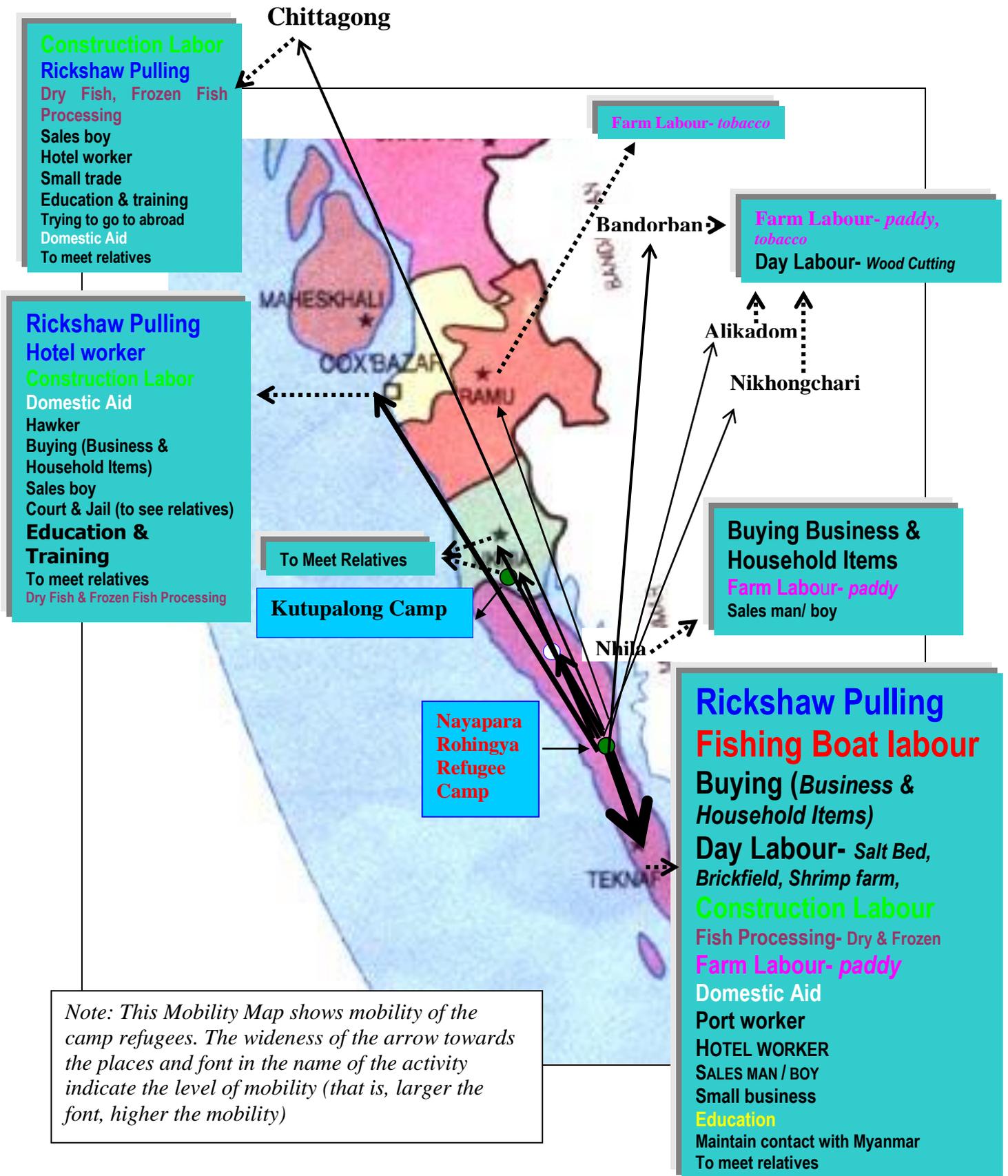


Figure 8(B)



Note: This Mobility Map shows mobility of the camp refugees. The wideness of the arrow towards the places and font in the name of the activity indicate the level of mobility (that is, larger the font, higher the mobility)

Though they go far off places both inside and outside the country, the movement is more frequent and focused within greater Chittagong region, particularly within the districts of Cox's Bazaar, Chittagong and Bandarban. The pattern of movement varies widely between the two camps. The mobility maps in the previous pages (Figure-8.A and Figure-8.B) different aspects of movement of people from each camp to outside places inside the country (within greater Chittagong region).

From Nayapara Camp, majority go to Teknaf for rickshaw pulling, fishing boat labor, buying HH and business items, nearby land port as labour, day labour (Salt Bed, Brick-field, construction etc), hotel worker & sales Boy/Man, Education, Maintain contact with Myanmar, to meet relatives), followed by Cox's Bazaar (rickshaw pulling, hawker, hotel worker, day labor in dry fish, fish processing, construction, buying business & household items), to meet relatives including those inside the Jail and undertaking training), a nearby place Nhila (purchasing business items) and Chittagong (rickshaw pulling, day labor in dry fish and frozen fish processing, construction, sales boy, hotel worker, small trade, education/training and going abroad and to meet relatives). The people from Nayapara also go to some Upazilas of Bandarban for working in the farm (paddy and tobacco) fields and wood-cutting like those of Kutupalong.

Except working in the land port by the refugees of Nayapara, as the mobility maps show, the type/nature of work and the places of visit are closely identical for two camps, though degree and number of worker by working station/place and season vary, in some cases widely. For example, people from both the camps visit Teknaf and Cox's Bazaar for working in some selected sectors/fields. However, more people go to Teknaf from Nayapara than Kutupalong, and vice versa. Again, the rate of daily wage (or income) also varies by sector, depending mainly on the level of skills and type of work. A skilled boatman earns about Taka 250-350 per day (plus at least one time food), if employed, while a hotel worker gets some Taka 70-100 (plus at least 2 time food). The extent of mobility by work by camp vis-à-vis daily wage by occupation is shown in Figure-9 and Table 4.7. Except daily wage labouring of different kinds, highest number of people are engaged in rickshaw pulling, followed by fishing boat (unskilled), and Hotel worker while income is highest in skilled boat labour, followed by construction worker (carpenter and mason), unskilled boat labour and lowest in domestic aid.

There are 35 carpenters inside the camp. They have some tools, work both inside and outside the camp, some go as far as Cox's Bazaar (even beyond). Carpentry is a high paying job. Likewise mason is also high paying economic activity. There are some 29 masons working both inside and outside the camp.

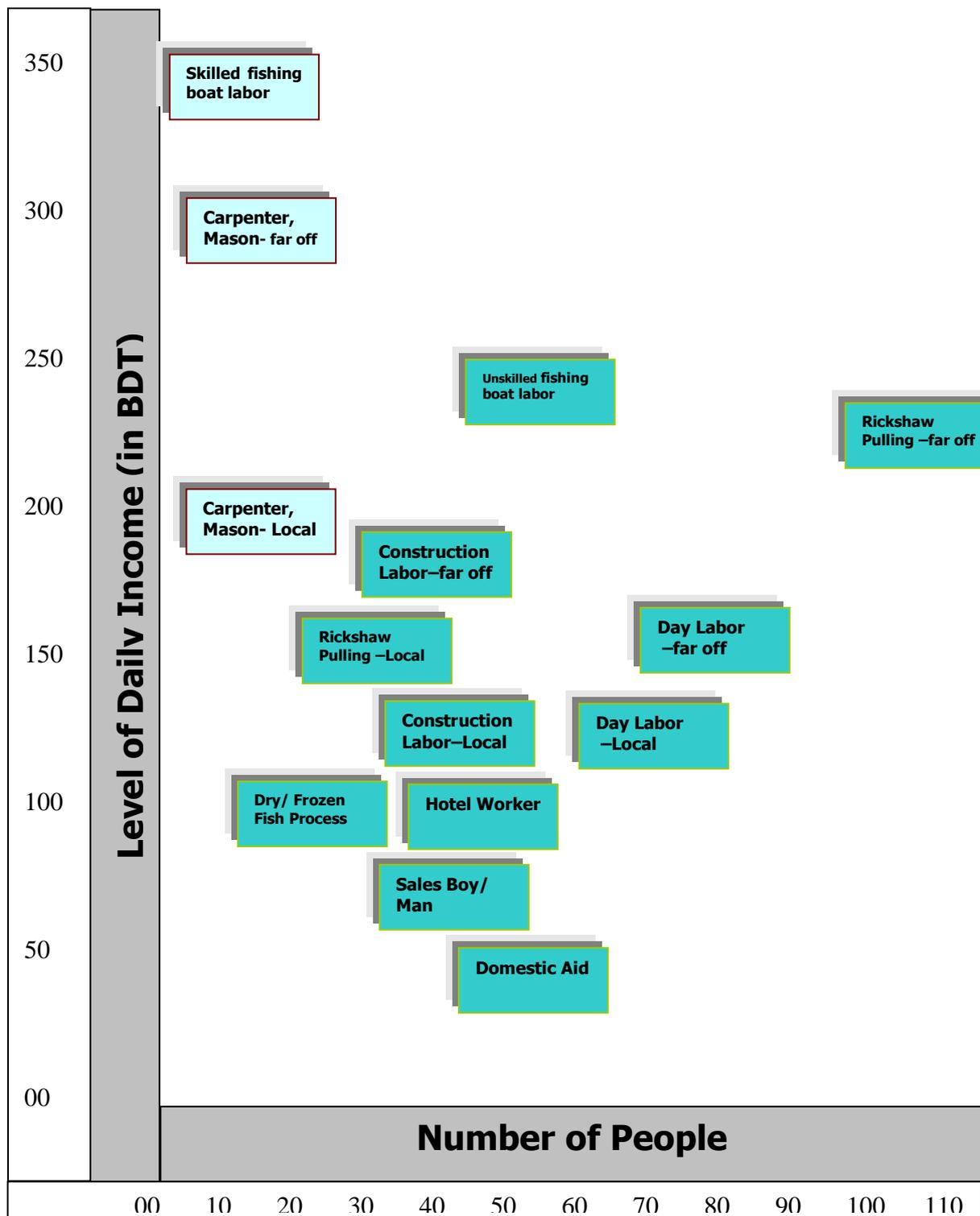
The rate of wage provided to the Rohingyas, compared to host population, as understood from discussions with different stakeholders, is lower in almost all categories of work (of course with few exceptions) mainly because they (Rohingyas) are exploited (wage discrimination) and in general have lower skills. The main reasons for lower skills among the refugees were also revealed through discussions. Low level of education, limited or lesser mobility and exposure and lesser opportunities for practice (see Economic skills Section). In almost all works, the Rohingyas, if identified, are discriminated in wages. They are given 10-20% lower rate than the mainstream population, sometimes with plea that they are under-skilled and sometimes without mentioning any reasons. Some employers and competitors also argue that camp Rohingyas should work at a lower rate as they have food (ration) ensured. The Rohingya workers, understanding the competition and associated realities of life, also offer or agree to lower wages, thus making the mainstream workers unhappy in the host community.

Compared between two sets of Tables, Table 4.6 (Average income from IGA) and Table 4.7 (Average Income from Economic Activities) reveals that economic activities outside the camp in general helps fetch higher income than those from IGAs. In some cases income from outside is 10 times higher than income from a IGA. Close to 50% IGA give on average less than 50 Taka income per day, while in case of economic activity about 80% economic activity generate an income of above Taka 50 daily. Skilled persons in an activity also generally earn higher income, for understandable reasons, among the outside earners.



Photo shows a Refugee women worked in soap making centre

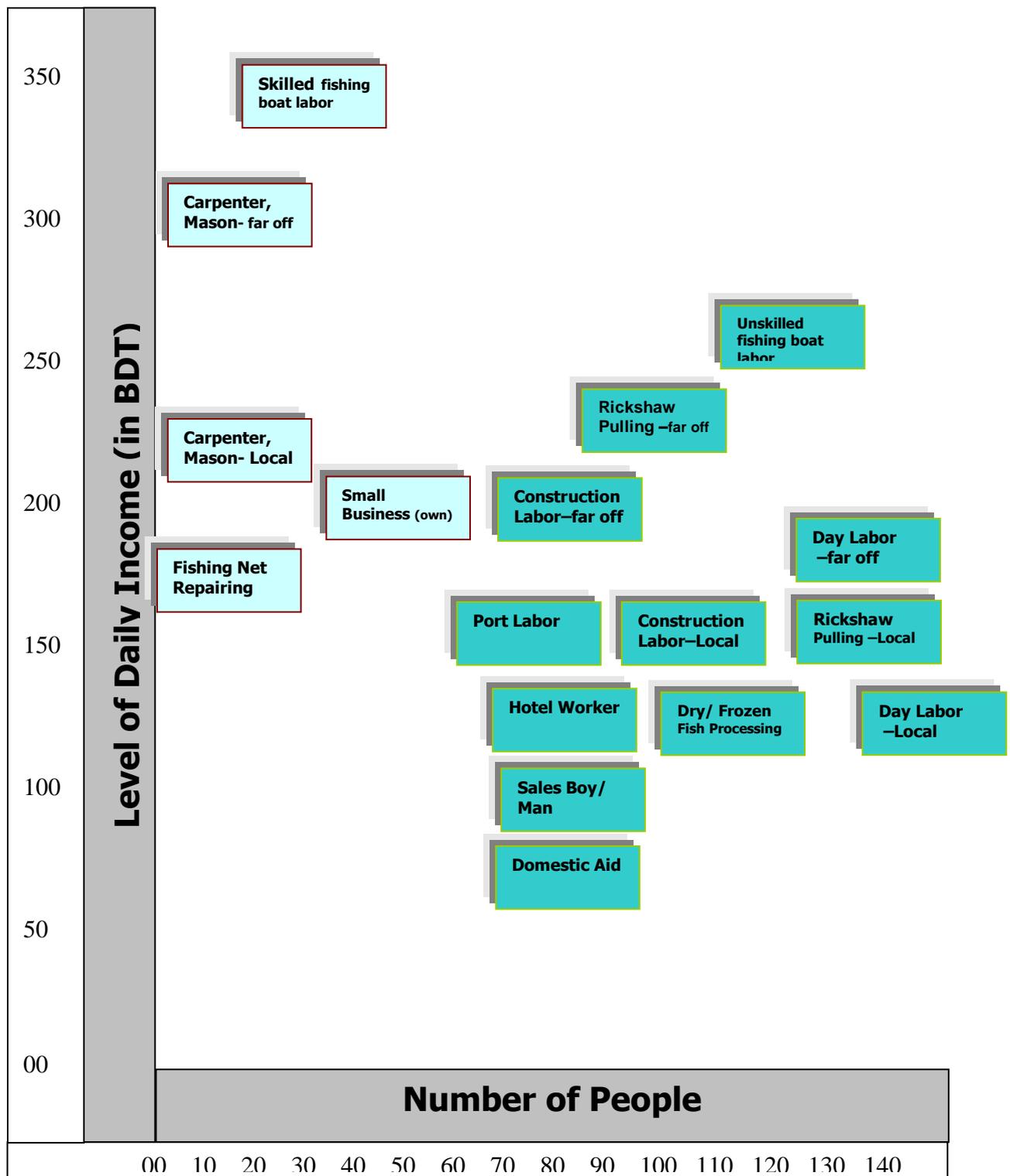
**FIGURE-9: MOBILITY BY OCCUPATION VERSUS AVERAGE DAILY INCOME
A. KUTUPLAONG CAMP**



Note/Legend: Local indicates adjacent areas o the camps (Ukhiya and Teknaf Upazillas) and Far-off generally indicates Cox's Bazar, Chittagong and Bandarban and others distant places. Day labor means wage selling on farmland, both paddy and tobacco, forest wood cutting by the buyer/contractor, fishery, shrimp project and other sector of wage selling.

■ Skilled person ■ Unskilled person.

MOBILITY BY OCCUPATION VERSUS AVERAGE DAILY INCOME
B. NAYAPARA Camp



Note/Legend: Local indicates adjacent areas o the camps (Ukhiya and Teknaf Upazillas) and Far off generally indicates Cox’s Bazar, Chittagong and Bandarban and others distant places. Day labor means wage selling on farmland, both paddy and tobacco, forest wood cutting by the buyer/contractor, fishery, shrimp project and other sector of wage selling.

■ Skilled person ■ Unskilled person.

Like almost all the occupations, there are seasonal variations of each work refugees are involved in. For example, Eid is a good or peak season for those who are engaged in tailoring and goat rearing. Many cows and goat are slaughtered in Qurbani Eid, and people, especially children and adolescents wear new clothes during Eids. Again, for rickshaw puller winter or tourists' period is a booming season especially those work in Cox's Bazaar (and Teknaf too). Table-4.7 shows the seasonality of different works form where refugees used to earn money. Winter is the peak season for most of the works, followed by rainy season.

Table-4.7: Seasonality of Economic Activities

Major Work/IGA	Peak Season
Rickshaw Pulling	Winter/Tourist-season
Farm Labour	Paddy harvesting (and sowing) season: Winter and Summer
Fishing Boat/fishing	Rainy Season
Fishing Net Making	Rainy Season
Salt Bed, Shrimp <i>Gher</i> , Brick Field	Winter Season
Goat Rearing	During Eid (Qurbani)
Sewing/ Tailoring	During Eid (Muslim Festival)
Wage Labour (other than farm)	Winter

Table 4.7.A: Tentative Mobility and Daily Wage Earning from Economic Activity: Kutupalong Camp

Sl. No.	Type of Wage Selling Activity	Mobility (Destination)	Av. Persons involve	Daily Earning Range (Taka)
1	Rickshaw pulling	Cox's Bazar	80	130-170
		Chittagong	30	130-170
		Ukhiya	15	90-110
		Teknaf	5	90-110
2	Construction labour (unskilled)	Ukhiya, Teknaf	40	90-100
		Cox's Bazar, Chittagong	20	110-150
3	Construction Labor (Skilled- Carpenter, Mason)	Ukhiya, Teknaf	15	120-170
		Cox's Bazar, Chittagong	10	250-300
4	Day labor (farm-paddy)	Ukhiya	50	80-100
		Bandorban, Alikadom, Lama	30	100-125
5	Day labor (farm-tobacco)	Bandorban, Alikadom, Lama, Ramu (Gorjonia)	10	110-125
6	Day labor (forest wood cutting)	Naikhongchari, Bandorban, Lama, Alikadom	30	120-125
7	Day labor (fishery, shrimp project)	Ukhiya, Cox's Bazar Teknaf,	10	80-110
8	Fishing Boat Labour (unskilled)	Ukhiya, Cox's Bazar, Teknaf	40	150-200
9	Fishing Boat labour (Skilled)	Ukhiya, Cox's Bazar, Teknaf	10	300-350
10	Hotel Worker	Cox's Bazar	30	70-100
11	Sales boy/ Salesman*	Ukhiya	10	60-70
		Cox's Bazar	30	80-90
12	Dry fish processing	Cox's Bazar	10	70-100
13	Fish processing (with ice)	Cox's Bazar	10	70-100
14	Domestic aid	Cox's Bazar, Chittagong	10	60-80
		Ukhiya	20	50-60
Total			500	

**Table 4.7.B: Tentative Mobility and Daily Wage Earning from Economic Activity:
Nayapara Camp**

Sl. No.	Type of Wage Selling Activity	Mobility	Av. Persons involve	Daily Earning range (Taka)
1	Rickshaw pulling	Teknaf	120	80-100
		Cox's Bazar	50	160-180
		Chittagong	20	160-180
2	Fishing Boat Labour (unskilled)	Teknaf, Shah Porir Dwip	100	170-200
3	Fishing Boat labour (Skilled)	Teknaf, Shah Porir Dwip	15	250-350
4	Port Labor	Teknaf Port	40	80-100
5	Construction labour (unskilled)	Teknaf	60	80-100
		Cox's Bazar, Chittagong, Bandorban	30	110-150
6	Construction Labor (Skilled- Carpenter, Mason)	Teknaf	15	120-170
		Cox's Bazar, Chittagong	5	200-300
7	Day labor (farm-paddy)	Teknaf, Hnila	140	80
		Bandorban, Alikadom, Lama	40	100-120
8	Day labor (farm-tobacco)	Bandorban, Alikadom, Lama, Ramu (Garjonia)	40	110-125
9	Day labor (forest wood cutting)	Naikhongchari, Bandorban, Lama, Alikadom, Rangamati	30	110-140
10	Day labor (shrimp project)	Teknaf	30	80-100
11	Day labor (salt bed)	Teknaf	15	80-100
12	Day labor (Brickfield)	Teknaf	15	80-100
13	Dry fish processing	Teknaf, Shah Porir Dwip	30	70-100
14	Fish processing (with ice)	Teknaf, Shah Porir Dwip	20	70-100
15	Hotel Worker (Mostly female and children)	Teknaf, Cox's Bazar	50	70-100
16	Sales boy/ Salesman	Teknaf, Hnila	40	50-80
		Cox's Bazar	20	60-90
17	Small general Store and other business (own-outside the camp)	Teknaf	20	110-150
18	Fishing Net Repairing (outside)	Teknaf, Shah Porir Diwip	5	90-100
19	Domestic Aid (mostly women)	Cox's Bazar, Chittagong	20	60-80
		Teknaf	20	50-70
	Total		980	

4.5 Other Economic Activity inside the Camp

Since establishment of the camps in Nayapara and Kutupalong, the refugees are being involved by different agencies working inside these two camps. Most of the agencies give preferences to the camp population, especially the Extremely Vulnerable Individuals (EVI) while recruiting temporary workers/volunteers for accomplishing different tasks. Mentionable that this study team also recruited 12 Volunteers (5 from Kutupalong and 7 from Nayapara for about a week) to help make transect successful, identify IGAs and HHs for interviewing etc. The most important sectors the refugees are engaged include:

- Teacher for the inside schools (Case Study-3);
- Associate Trainers for vocational training;
- Production/Manufacturing Unit (Soap, Tooth Powder, School Bag and Uniform etc.);
- Medical Aid in the Health Centres (hospital);
- Workers in construction and repairing activities;
- Private tutor (self-employed);
- Imam/Hafez (priest);
- Volunteers of NGOs

It is estimated that some members of about 5% HHs are by and large involved in such activities for different duration depending on the nature of work. Altogether in 3 types of activities (IGAs and self-employed, workers inside the camps under different agencies and workers outside the camp), about 85% families have some sort of extra earnings other than ration (overlapping excluded).

Reportedly, the Rohingyas (camp people included) are involved in petty crimes and other illegal activities like fire wood cutting for selling and household use from reserve forestland, theft, robbery drug and human trafficking, even in prostitution in the areas where they live. According a newspaper report, about 20% prisoners in Cox's Bazaar jail are Rohingya Refugees (The Daily Star, 16th November 2008). However, most concerned people believe that all the Rohingyas are involved; the refugees living outside the two camps are more prone to such crimes than those living inside.

Case Study-2

Multiple small scale IGAs saved a Rohingya Refugee Family

Chenu Ara (17) lived in an allocated room of Kutupalong Camp with her mother and younger sister (15) from 1993. Her family was forced to come Bangladesh from Myanmar (Burma), when she was only six months. Her parents had homestead and farmland in Myanmar, but they were not able to bring anything from there. After prolonged sickness of asthma, 4 years ago she lost her father, who was not able to do any work. Since infancy, she had to fight for survival. She could not attend any school, as she had to accompany her father to hospital several times. Her elder sister with her husband and a child used to live in the same room separated by a partition, enjoying separate ration card (showing a separate household) as allowed by the camp management.

After the death of her father she, on her own interest, went to TAI with the consent of her mother for receiving sewing training when she was only 14. Satisfied with her performance during the first 3 months of training on tailoring, the TAI management selected her as an Associate Trainer for next batches, and she worked there for next one and half years. As a Trainer she received 20 kg of rice per month (on the top of regular ration allotment). At the same time she also received practical training on hand-fan making and embroidery work from two neighbors inside the camp.

As a good tailor she got some order from the neighbors inside the camps, and never looked for customers outside the camp. So far, she used Women Center's facilities for sewing. Six months ago WFP provided her a sewing machine. Sometimes her younger sister assists her. In the last Eid festival she got a lot of order, when along with her elder sister her mother also helped her. Chenu Ara's mother is involved in poultry and duck rearing. In average their daily total income from multiple IGAs is estimated at Tk. 135 (on an average Tk.100 from tailoring, 5 from hand-fan making, 20 from embroidery, 10 from poultry and duck rearing). All earnings together, they are better off than many others inside the camp.

In the last two years Chenu Ara's family did not face any hardship. They are able to eat thrice a day, use good quality cloths, crockery's, and can afford treatment and medicine costs. Her family has paid back a loan of taka five thousand they took for treatment of her father (without any interest). After paying all loan she bought gold ornament (2 grams) and a wristwatch for her. She hired a private tutor from last one month to educate herself.

At present her younger sister and some neighbors are also receiving training on sewing from her. Not only the neighbors of the camp, have the organizations working inside the camp also consider her as quality tailor. Recently, as recognition of her quality of work, Center engaged her for making school-dress. Nevertheless, she feels that she needs more training on tailoring/sewing for further development. She suggests sewing training for the adolescent and youth girls, who have no work. She also feels that computer training for the girls who have some education may be arranged.

Unlike the past, for the last two years she has not encountered any teasing or threats from any corner, rather the Block Committee members have always inspired her and her family towards operating multiple type of IGAs inside the camp. She is not afraid of moving inside the camp, be it for receiving training, or for working in the Women Center. But neither Chenu Ara nor her sister ever dares to move outside the camp mainly to avoid harassment. Her mother sometimes goes outside the camp at Palongkhali (4 km from camp), to visiting her aunt.

She wants to go to any 3rd country for settlement meaning that does neither want to stay in Bangladesh nor to go back to Myanmar (where her family lost whatever they had, rights, honor and asset).

4.6 Gender Perspective of Other Economic Activity and Mobility

As mentioned earlier, in general males are more involved in outside work, and thus they have higher mobility than women. Very few women move outside for some specific works or jobs namely domestic help, hotel worker, farm labour (tobacco in particular), frozen and dry fish processing; in most cases with lower payment than their counterparts. Only a few women are involved as construction labor inside and outside the camp.

In case of working inside the camp, women are relatively lesser involved as Teacher of the Camp schools, Volunteer of the working organisations including UNHCR, Private tutor. However, women's involvement is higher in case of Associate Trainer of vocational training on sewing, production units of Soap, Tooth Powder, School Bag and Uniform etc., Medical Aid in the Health Centres (hospital).

Due to religious restrictions and traditional way of living, women are in the back seat. It was also reported, the Majhees of the camps and their collaborators, used to collect commission from the inside women workers before 2006. Outside women workers were doubly exploited in the past. They had to pay commission and compelled to provide other benefits (as demanded by the Majhees). However, the study team observed immense interest of women to work, both inside and outside. This is demonstrated by the increasing attempts of adolescent and young attending school and training classes in the recent days, sometimes hiding the camp officials.

Case Study-3

Mohammad Nurul Haque and Jahanara: Example of Successful Joint Entrepreneurship

Nurul Haque was very much associated with the people and social work in the community from his childhood, and within a short period he showed the signs of potential leadership among his friends. Nurul Haque, hailed from a farming family in Myanmar, has completed S.S.C grade of education. He got married with Jahan Ara who also completed S.S.C grade from Myanmar. And they were blessed with one son and one daughter. He established a general-cum-cosmetic store in Mongdu town in 1991 and it was running well. His business, land and other properties were seized by the Armed forces and also tortured the members of his family. After that the entire family (wife, son and daughter) left Myanmar (in 1992) and arrived at Thekua Palong camp. After six months of arrival, CIC, UNHCR and refugees made him camp leader.

In 1992, according to the agreement of repatriation between the two governments, when repatriation started, some refugees protested the move. Nurul Haque was one of them, and was subsequently arrested, finally was jailed for about 11 years.

When he was in Jail, Jahan Ara took over all the responsibilities of the family including education of the children. She started a tailoring business and worked very hard for its success. And her hard work yielded results. Both the children scored good results (GPA-4 in S.S.C.) from outside school. Because of lack of facilities/opportunities of education inside the camp, they could not continue their further study. However, both of them are now working as teacher of camp school.

After releasing from the jail (2003), Nurul Haque started poultry business inside the camp with a start up capital of Tk. 20,000 which he took from Jewelry shop mortgaging his wife's gold. It's noted that Nurul Haque came from a farming family in Myanmar. After four months, the business fetched him Tk. 36, 000 and he paid back TK. 20,700 and released the gold. Then he again invested Tk.10, 000 and after four months he earned Tk.19, 500 from poultry business. And in this way he is continuing the business and at now he established a general store in main road of the camp. His present average monthly neat income is about Tk.5, 000.

All the family members (the couple and the two children) are earning and they are much better than most other families inside the camp. They purchased a computer for the children and they provide training to the youth/adolescents of the camp. As both of them (Nurul Haque and Jahan Ara) studied up to S.S.C grade, they understand the value of education. But they are very much frustrated as there are limited opportunities for career development, improving life and education inside the camp. And therefore he sometimes he dreams for third country resettlement.

Nurul Haque also knows carpet-making, radio and TV repairing. He likes to give technical training to the interested unemployed refugees, provided any organization supports the initiative. He feels that besides education, the refugees need vocational training, 'otherwise this young group may be spoiled'. Several times, as he informed, requested the respective authorities to upgrade the level and standard of school education up to S.S.C. level to build the future of younger generation, but in vain.

4.7 Monetary Transactions of the Camp Refugees

Ration Sale: As discussed in the earlier sections, all registered camp refugees get ration as per standard allocation, and majority families are involved in one or more economic activities, some inside the camp, some outside and some in both places. In addition to this, some families still receive funds from their relatives in Burma and inside Bangladesh, and few families receive monetary assistances as remittances from their relative's working/residing outside, though always not on a regular basis. Thus income from IGA, income from the family members working inside and outside the camp, assistance from relatives working inside and outside the country and funds from Myanmar are the major sources of inflow/income of the families, excluding ration. Sale from ration is also a item of cash inflow.

Of the total HHs, overall more than half almost regularly sell ration, majority for their survival and some for changing tastes (bringing diversity in menus) or procuring other essential. According the refugees, the supplies are monotonous in nature and sometimes inadequate too. Some of them know the art of managing well with lesser amounts (of some items), and some are reportedly obligated to others (because of loan) and they mortgage ration, and there are some who are forced to sell some items (for example charcoal, i.e. *a kind of firewood supplied by the authority as a ration item*) at lower price mostly to the members of host community. The Table below (Table-4.8) shows, among others shows that higher proportion of HHs in Kutupalong sell ration than Nayapara, while the average amount sold is slightly higher in the latter camp.

Table-4.8 HHs involved in Ration Sale and Average Monthly Sale

Average Ration Sale in Taka/Month

Economic Group	Kutupalong		Nayapara		Total	
	% HH	Average Sale	% HH	Average Sale	% HH	Average Sale
Vulnerable	86	126	78	329	81	227
Poor	57	253	47	177	53	215
Middle	75	135	32	196	43	165
Better off	100	231	25	50	63	141
All	70	186	44	188	55	187
All sampled families	100% (40)	173	100% (54)	105	100% (94)	139

Gender wise little difference was found in terms of HHs involved in ration sales, however wide difference was found in amount of average sales per month. Female Headed HHs from Vulnerable and poorer groups, on average sold higher amount than their counterparts and vice versa by HHs belonging to other two economic categories (Table –4.9).

Table-4.9: Ration Sale by Headship of Household

Average Ration Sale in Taka/Month

Economic Group	Male Headed		Female Headed	
	% HH	Average Sale	% HH	Average Sale
Vulnerable	100	196	70	253
Poor	48	177	53	307
Middle	40	200	38	52
Better off	57	116	100	25
All	57	172	58	159

Again, sources of income of the vulnerable group are tentatively estimated at 40% from IGA and 20% from occupational mobility. Some overlaps are expected. All this indicates that half may be assumed that roughly half may be financing by selling ration.

Monetary Transactions: The average cash flow by camp and the total families per month has been tried to work out and estimates are summarized in Table 4.10. The details of calculation of an average family by camp are given in Annex-4 (by camp). The calculation has been worked out based on the average HH inflow from different sources and outflow on different items, ration value, ration, average income/expenditure etc. The average monthly inflow and outflow including finding on ration sale etc are given in Annex 5 (Key Findings of HH survey)

Table 4.10 shows that overall inflow was estimated at Taka 39.86 million in a month, Taka 15.82 in Kutupalong with reference to Taka 24.04m in Nayapara indicating around 52% higher inflow in latter. Likewise, outflow in Nayapara is also 61% higher in Nayapara (23.90 m against 14.85 m in Kutupalong). Outflow of the two camps per month stands at Taka 38.75 million, the net cash-flow being Taka 1.11 million.

Table- 4.10: Monthly Cash Inflow and Outflow of the two camps

Sl. No.	Attributes	Kutuplaong Camp	Nayapara Camp	Total	Reference
Households (#)					
01	Active family	1746	2834	4580	UNHCR October 2008 Briefing
02	Hold family	172	344	516	
03	Total family	1918	3178	5096	
04	Family Size	5.7	5.4	5.5	
Ration Value (in Taka)					
05	Ration Item per active family	4505	4296	4366	Annex-4
06	Ration Item per hold family	546	546	546	
Cash Inflow (in Taka)					
07	Value of Ration items	7,959,642	12,362,691	20,322,333	Annex-4
08	Others Inflow	7,863,186	11,677,084	19,540,270	
09	Total Inflow	15,822,828	24,039,775	39,862,603	
Cash Outflow (in Taka)					
10	Ration consumption	7,634,886	11,829,896	19,464,782	Annex-4
11	Buying some food items through selling a few ration items	324,756	532,792	857,548	
12	Others (food excluding ration, cloth, education, treatment, transport, debt repayment etc.)	6,891,374	11,536,140	18,427,514	
13	Total Outflow	14,851,016	23,898,828	38,749,844	
14	Net Cash flow	971,812	140,947	111,2759	

4.8 Borrowing and Lending, Cooperatives and Savings

Informal money lending and borrowing is a common practice inside the camp. Most transactions take place without any interest and condition. As reported by different sources, especially the key informants, and HH survey also suggests that there are money lending with interest. Neighbors and relatives are common source, both with and without interest.

There are some families who take loan from outside money lenders, some of them do re-lend NGO loans to camp people at a higher rate and some borrow from the direct money lenders and/or through intermediaries or brokers.

Of the total only 13% HHs never borrow, 15% in Naypara compared to only 10% in Kutupalong. Overall majority HHs (47%) borrows occasionally, more than one-third are always indebted while 7% are frequent borrowers (Table-4.11). Of the one-third (33%) always indebted families, it is guesstimated that 5-10% are indebted with very high amount of loan (from Taka 10 to 30 thousand), which they usually repay through advance sale of ration. All these sounds surprising against Safety Net Provision of UNHCR (ration in particular).

Table-4.11: Nature of Borrowing by Camp (%)

Nature of Borrowing	Kutuplaong	Nayapara	Total
Always Indebted	42	26	33
Occasionally	40	52	47
On Frequent Interval	8	7	7
Never	10	15	13
Total	100	100	100

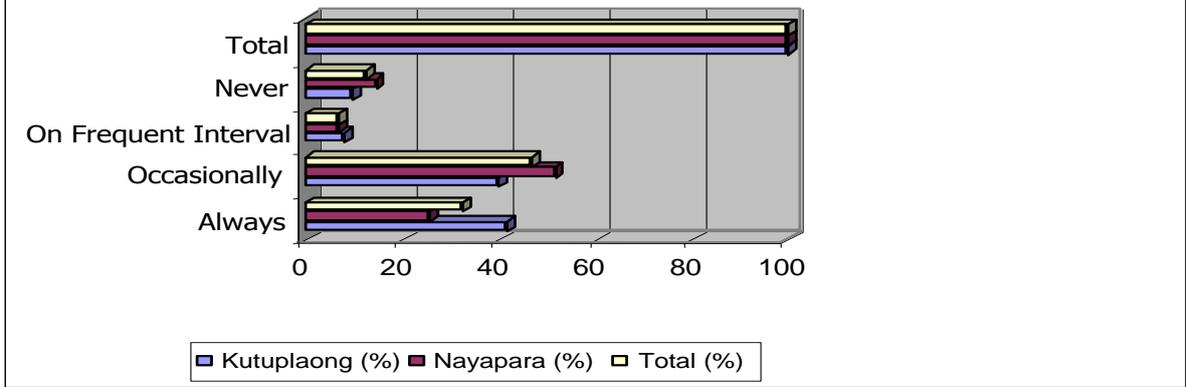
Percentage of HHs never borrowed and borrowed on frequent intervals is lower in Vulnerable and Poorer HHs than other two economic categories for understandable reasons. None in the better off groups was found in permanent indebtedness, and half of them never borrowed. Permanent indebtedness and occasional borrowings are much higher among vulnerable and poor groups, while majority HHs under Middle class are occasional borrower, followed by better off groups. Overall average borrowing during the month of survey was found at Taka 634, much higher amount by Better off and Middle class compared to the remaining two groups (Table-4.12). Positive correlation is found between amount borrowed and status of HH (Higher the status, higher is the amount borrowed). Amount borrowed by women headed HHs is much lower in all economic groups. Interestingly, women from better off HHs never had any record of borrowing.

Table-4.12: Nature of Borrowing by Economic Category (% HH) and Average Borrowing

Nature of Borrowing	Vulnerable	Poor	Middle	Better off	Total
Always Indebted	75	42	7	0	33
Occasionally	19	48	63	37	47
On Frequent Interval	0	5	13	13	7
Never	6	5	17	50	13
Total	100	100	100	100	100
Average Monthly Borrowing of All HHs (Taka)	214	412	809	1,100	634
Average Monthly Borrowing of Female Headed HHs (Taka)	171	277	250	00	175

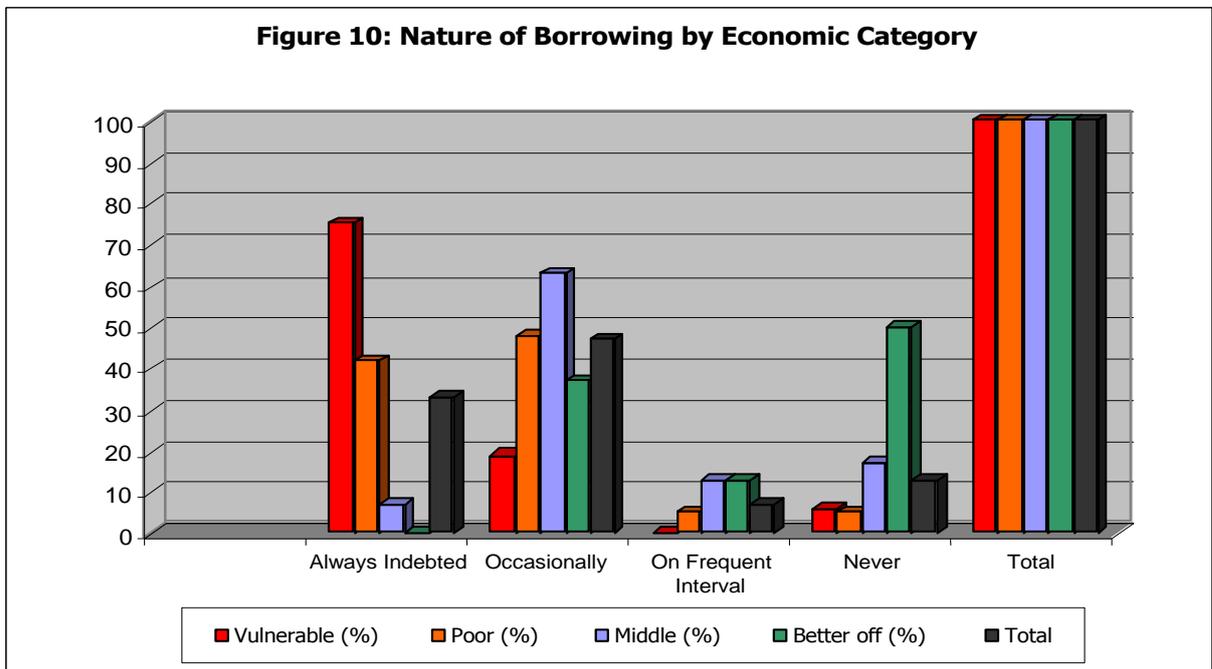
Mortgaging ration card is the most common practice—in some cases with cash interest up to 100%; advance ration sale at lower price, handing over ration items in advance or at source etc. to the lender.

Figure-9: Nature of Borrowing by Camp



Traditional ROSCA type of self-help groups (*Somiti*) are in place inside the camps. A group of 10-20 refugee members together form an informal cooperative, save certain amount of money on weekly or monthly basis, and the accumulated saving/fund is allocated to the members on rotation basis selected through lottery or mutual understanding). The fund is generally invested against IGAs or spent to meeting family emergency. A number of women also save rice (a handful of rice called *mushti*) for future investment or meeting emergencies, or for investment against IGAs. Younger people also form informal groups and generate funds mainly for meeting educational expenses, training and going abroad. UNHCR could consider strengthening the initiatives (rather than creating new savings group with zero interest).

Figure 10: Nature of Borrowing by Economic Category



Case Study–4

A successful entrepreneur afraid of operating the IGAs as her daughters are growing up

Farida (45) started living in Nayapara Camp since 1995. At present she is living in a new shed occupying 2 rooms as there are more than 7 members in her family (2 sons, 4 daughters and 1 daughter-in-law). Before coming to this camp her family lived in Doapalong camp for 2.5 years. Farida's husband is missing since 1994 and she even does not know if he is alive or not. Her family came to Bangladesh from Myanmar though both her parents and in-laws hailed from respectable families in Myanmar. Her brother was a police officer in Myanmar, who was identified as the supporter of Aung Sun Sucho, and was forced to resign from the job, now lives under the watch of the government. They had a large-scale homestead, 20 acre farmland and 20 bulls/cows in Myanmar. On the top, her husband had a running business at Myanmar. She studied upto class V in Myanmar. They were able to bring only 22 grams of gold and ninety thousand taka along with them, when they came in Bangladesh as a Refugee.

In the initial days of her camp, in absence of her husband she had to live on the ration and selling the assets of Myanmar. After sometimes she tried to earn something. She bought a sewing machine selling some gold. She received hands-on training on sewing in Myanmar from her elder sister and was also trained on embroidery work from a neighbor of this camp. At the same time she tried with poultry rearing at a small scale. After some years, she got involved in the training program of TAI, and secured the first position in her batch. She was rewarded with a sewing machine. On selling the older machine, she started tailoring business at a higher scale. This reward increases her income, as the camp resident came to know that she is the best tailor. In the meantime her elder son suddenly left the camp without any message, and that created a tension for her. However, later she came to know that her son was trying to learn trading in his uncle's shop at Cox's Bazaar. Two months ago her son come back to the camp and started a small general store with the initial capital of Tk. 6000.

Her son is operating business with goodwill and started earning profit within a short time. She mainly operates all her IGAs (i.e. sewing, embroidery work, poultry rearing and net making), with occasional assistance from daughters and daughter-in-law. She takes order for making dresses of neighbors and also the nearby villagers (*female only*). She also has done some embroidery works (pillow cover) which she used to sell through wholesalers (middleman or hawker) from the outside. The outside traders also buy fishing net, eggs, chicken and pigeon from her. She normally avoids the transaction with the outsiders, and normally takes assistance of her daughters and daughter-in-law. The new shed is a blessing for her, as it is a higher and larger one that facilitated operation of IGAs among others.

Her 2 sons studied up to class VII and VIII inside the camp to the private tutor. Two daughters (17 and 15 years) studying in nearby junior high school in class VII and IX with the oral consent of camp official, one daughter in class VII to private tutor and another one in class V to camp school. Another son (23) is receiving training on computer at the community centre of the camp. Their total monthly income from IGAs now stands at Tk.4,000 and Tk. 3,000 they get from Myanmar from the income of their some farmland of Myanmar (through her brothers). However, total average expenditure is estimated at Tk. 7,000 (excluding ration).

Nobody complaints against her or her family for communicating with the outsiders. She also feels that toll collection by law enforcing agencies, Majhees and the outside miscreants for operating IGAs and moving outside the camp have drastically reduced

since 2006. In past, they had to pay Tk. 30 per month to the camp officials and Majhees for operating IGAs. She is also afraid of revival of the situation after departure of the present government. Again, still now her daughters face teasing and threats when they going to school and come back to the camp. She passes the time with tension when they are out from the camp. Though afraid to continue their education and the IGAs family are operating, she wants to continue both at any cost even after the revival of political government.

They have some household assets, as like as, 1 Cot (chowki), 2 tables, 1 mobile phone, 4 wristwatch, 3 ana gold (*rest something of Myanmar*), 4 stool, one sewing machine which are not usually seen in the rooms of the camps. She categorized her family as better off than the other Refugees of this camp, as they eat thrice daily, eat fish and meat sometimes, wear better cloths than the others, all of her children got opportunity of education, they able to receive healthcare (*even from outside hospital*), they also use some toiletries and cosmetics. She used to lend out to the neighbors 4/5 times in a year approximately Tk. 500-1000 taka without any interest.

She sometimes goes to Teknaf and Hnila for buying raw materials and accessories and also communicating with her brothers through the telephone operators. Her children also accompany her sometimes. She wants legal permission of fishing in the Bay of Bengal for the male Refugees of the Camp and a large scale of Garments factory for the female to extend their employment opportunity.

And she added government should provide legal permission for males to working outside the camp and market access through any NGO or UNHCR for the female for selling products like readymade garments and product etc. She added to make and adopt new laws for the refugees by the Bangladesh Government and UN bodies including UNHCR. She wants expansion of vegetable gardens inside the camps. She has no desire to go back to Myanmar; rather she wants a 3rd country resettlement, higher education and honorable work/job of her children.

4.9 Marketing and related issues

As mentioned elsewhere in the report, there is one kitchen market inside Nayapara Camp where refugees are the buyers as well as the sellers, and in the small market just outside the gate of Kutupalong camp, 40% shops are owned by the refugees. In both the camps the operators and buyers/sellers are overwhelmingly males. The markets of the IGAs established by refugees are dependent, with few exceptions, on the customers residing inside the camp, while the products for these IGAs are brought from outside markets, mostly from the nearby ones (Teknaf for Nayapara, and Ukhia and gate market for Kutupalong). Only few items like poultry, fish, vegetables and few Handicrafts (including embroidery/pillow cover and bangles) and fishing net are produced and marketed inside the camps. Of them, some poultry products, fishing net, bangles, pillow cover, etc are also sold outside the camps.

Mostly male members of the family or neighbors help women IGA operators to procure their shopping/marketing items. The persons procure materials for IGAs have been facing difficulty since long (Case Study-5) though slightly improved in the recent years. They had to satisfy some host community miscreants and police inside the camp in the form of cash or kind while carrying materials for their IGAs.

The scenario of the wage sellers and other occupation groups who go outside the camp for earning is to some extent different. Sometimes they go individually, or as a group either organized by themselves or by a sub-contractor/agent (sardar/majhee). The individual worker negotiates on the works to be performed, wage rate and mode of payment etc. The agent generally shoulders the responsibility of taking the workers to the site/workplace, managing the small group, and receiving and distributing the wages, of course deducting certain percentage of the total package (of payment) for himself. Like the IGA operators, the workers are to face the miscreants and police, sometimes outside police too, and hand over certain percentage of their hard-earned money to them. The miscreants are the 'bad boys', locally known as *mustans*, majority from the host community. There are some inside miscreants too, who in collaboration with their outside colleagues (and police) create problems for the laborers.

It is worth mentioning, one contractor living nearby Kutupalong camp has been engaging the refugees for more than a decade earned the confidence of the working refugees. Most of the earners deposit their lion's share to this contractor while coming back from work instead of hand carrying the money to the camp. Later, either the contractor arranges handing over the money to the desired family or the worker (representative of the worker) collects the money from the contractor.

Like in most other works, wage is lower for the unskilled persons, and relatively lower for all if he or she is identified as a Rohingya, be it camp refugees or outside ones. Even rickshaw fare is lower for the Rohingya rickshaw puller, as some of the victims informed. Again, though salary or wage is higher for the skilled persons, in some cases the Rohingyas are not employed. For example, as the President of Boatman Association informed, they do not employ refugees as the key boatman of the bigger fishing boats. However, overall situation particularly in terms of extortion and toll collection has improved in the recent years. But almost all of them are afraid of revival of the earlier situation with the re-establishment of political government after the general election. The host community also gave some indication of taking 'revenge when the time will come', for example reopening of the market in front of Nayapara camp.

5 ECONOMIC SKILLS

5.1 Sources of Skills

The refugees learn skills mainly from 4 broad sources such as the skills brought from Burma, skills learned from closer people (neighbors, parents and relatives, jail returnees etc.), from formal institutes and through hands on training as apprentices in the workplaces/workshops. The major skills before refugees come in Bangladesh (that is brought from Burma) include: Farming, Small trade and House keeping (mostly women), Wage labour (Farm and other casual labor), carpentry/wood cutting and the minor ones were Fishing, Domestic help, Handicrafts (bamboo and hand stitching works), mason, boatman, teachers, tailors, barber, rickshaw puller, imam, and others.

Refugees also learn different skills from the relatives and neighbors like the other communities of the society. Again, for some reasons or other, every year a good number of refugees go to Jail where some of them receive hands-on vocational training on different trade (Case Study-3). When freed, they intentionally or unintentionally transfer the know-how to the neighbors and relatives. In the recent years, younger people in particular are becoming increasingly interested to receive training on different trades, computer and English language from different institutes most located far off places like Cox's Bazaar, Chittagong and even Dhaka. A good number of the refugees are getting involved in different workplace as trainee employee and apprentice and

learn the respective skills through practices on regular basis. On the top, a large number of refugees have been provided by TAI with the support of UNHCR on Tailoring, Hand Stitching cum Embroidery, Soap Making, School Bag and Uniform Making, Carpentry, Tooth Paste Production, Mat Making etc. and the process is going on.

Box 5.1: Highlights of Economic Skills

1. Main sources of gaining skills include
 - Skills brought from Burma
 - Skills learned from family members, relatives and neighbours
 - Skills training provided by UNHCR and other institutions
 - Hands on training and apprenticeship
2. Major types of existing skills are: Tailoring, Embroidery, Net weaving, Handicraft production, Fishing and fish culture, wood cutting, Soap making, Carpentry, Mason, Bag and Uniform Making(for school), Electronics Repairing, computer operations
3. Compared to host community, the Camp refugees are by and large, with few exceptions, are lesser skilled in numeracy, basic literacy, business management and technical skills
4. The main reasons for lagging behind the host community are attributed to restricted movement and limited exposure, limited opportunity and apathy.
5. With the support of partner organizations UNHCR provided training on certain skills like Tailoring, Soap Makings, School Bag and Uniform Making, Carpentry, Mat making etc, and some of them are either saturated and some are not effective, and some are both
6. Different categories of People (such as Male/Female and Girls/ Boys, Economic Status) have different needs, interests and aptitudes of skills training.
7. There is scope to provide training---some at a larger scale too. Some are most appropriate, some are moderately appropriate and some are inappropriate (either saturated or ineffective).
8. Level of education, age, interest, attitude, social status etc are the determining factors for selection of the trainees (also see matrix-2). Special course may have to be designed for certain category of people.
9. Government is planning to develop two vocational training centres at camp gates through undertaking a new project.

5.2 Types and Level of Skills

The camp people have the following common skills gained from the single and/or combined sources mentioned above:

- Tailoring and Embroidery/Hand-Stitching including cap making;
- Fishing Net Weaving;
- Fish culture and Fishing;
- Kitchen Gardening;
- Handicrafts production;
- Soap Making, Tooth Powder Production School bag and Uniform Making;
- Carpentry, Mason, Barbers, Cobblers, Blacksmiths, Welder, Laundry Operators and Quack (Traditional Healer/Village Doctor);
- Poultry, duck, pigeon, goat rearing, Kitchen Gardening (traditional);
- Computer Operation, Electronic and Motor Mechanics, Driving etc.

Camp people in general were found slightly lesser skilled than the host people in vocational, enterprise and business management, numeracy, price negotiations and bargaining, with few exceptions, mainly because of low level of education, limited opportunity to practice and mobility/exposure. This has been confirmed by all categories of informants including refugee workers, their colleagues and contractors and employers. Majority of entrepreneurs can manage counting and simple arithmetic/math (numeracy), presumably on their own traditional way of doing. A few them are also capable to calculator operation for business transaction/counting. The local people, compared to the refugees, have special or higher skills in some trade/areas such as Fishing Boat Driving, Salt Making, Brick Field Works, Fish Cultivation, Improved Farming, Horticulture etc.

The main reasons for deficiency in occupational and businesses skills, as mentioned by all informants, are lack of education, mobility, exposure and opportunity for practices. According to one shopkeeper in the gate of Nayapara, "I can easily cheat an ordinary Rohingya man, let alone woman when the person wants to buy something from my shop. However, it is difficult if he or she has outside mobility and little education. Boys with some education are difficult to cheat". However, there are exceptions in the community and things are improving. Youths are found interested to learn one or more skills, and still they have the required aptitude. Persons who are implementing more than one IGA, those who have higher mobility and exposure are generally more smart, and have some education are generally smarter than the common refugees (Case Study-4), and some of them are at par with the host population.

Case Study – 5

Failure of a promising IGA

Majeda (35) lived in Nayapara Camp with her mother, 2 son and 3 daughters since their arrival in Bangladesh in 1992. They had a large homestead, 30 acre farmland and 30 bulls and cows in Myanmar but could bring only one *bhory* (tola) of gold and fifty thousand taka along with them. She studied up to class V, but her parents compelled her to get married stopping the study and arrange her marriage apprehending abnormal social condition of Myanmar. Within a few years after coming to Bangladesh, they had to spend all the assets brought from Myanmar. Her husband read up to class IX. At present her 2 son (12 and 8 years) and 1 daughter (10) are studying in the camp's school, and one daughter (3) is sick of malnutrition.

Her husband took a job as a salesman in Teknaf at a monthly salary of around Taka 500-600. She also decided to do something to increase the income of the family, and gone for 3 months training on sewing at the Women Centre of camp. After the training, TAI provide her a tool kit and UNHCR/WFP gave her 350 edible oil's empty jar for buying a sewing machine on selling the jar's. She bought a sewing machine worth Tk. 4,000. At times she sold some ration items (pulse and oil in particular) for buying the raw materials and accessories for the machine. She added that though the training and tool kit was not sufficient, but she tried on her own to develop her as a good tailor. At the beginning she could earn some TK. 20 and it ultimately gone up to Tk.80-100 per day. Sometime she also did some embroidery works such as readymade pillow cover for wholesale the outsider (businessmen). From the earning of the two sources, they were to maintain a better living standard than the other camp refugees, send their children to school and were able to save some money almost every month.

On all a sudden her husband was arrested on charge of a murder case. According to Majeda, this was absolutely a false case. Police arrested him and sent him jail through the court. All their savings drained out to fight the case, but she failed to free him. She has to spend huge amount of money for the education of children and maintaining the family. Therefore sometimes she is borrowing on condition of paying interest. At present she is indebted to two neighbors amounting to TK. 6000 on 20% interest per month.

Mentionable that she was involved in a women's cooperative inside the camp, and had to withdraw all her savings from this group. Sometime she takes loan through mortgaging her ration. She has no relatives in Bangladesh; her brothers in Myanmar do not help her either. UNHCR provided her the transport facility to meet her husband at jail. However, she could not meet the demand of her husband of giving some pocket money. Only a few days ago she was forced to sell her sewing machine for repayment of debt. Majeda now does not know what would happen in her life and of the education of her children. She sought help from the UNHCR officials for legal support for her husband, but failed.

Sometime she goes to outside of the camp with permission of CiC office. When she goes to Teknaf, she cannot check crying when she sees her homeland just on the other side of the river Naf. Sometimes the villagers outside the camp (host population) also tease her as her husband is identified as a murderer. She stated that the condition of Myanmar and adjacent areas of this camp is same. The adolescent girls and youth women are not safe and secured in the camp. She is afraid of the safety of her daughters, particularly in absence of her husband. Therefore she does not engage her daughter in any kind of IGAs. Her suggestion for the girl's and youth women's of the camp residents is create enabling environment of vegetable gardening, training on sewing, net making, poultry and duck rearing and provide primary cash for starting IGAs.

Her dream is to leave this country for any third country including her husband through the UNHCR, where her children will get adequate facility of education, training for job, and improved human rights.

5.3 Training provided by the Agencies

UNHCR through utilizing the services of some NGOs has been providing different types of vocational training, some implemented through involving the refugees into direct production/activity such as producing soap, school bags and uniform, tooth powder, and some through providing hands on training (such as tailoring, carpentry, plastic mat making and rickshaw/bike assembling) most of these are of medium-term duration (3 month). Training sessions are conducted by both outside and inside trainers/instructors.

The organizations are producing soap, laundry and bath soap, tooth powder, using the refugees, preferably Extremely Vulnerable Individuals (EVI) by rotation. The workers or apprentices get some allowances in the form of ration items. In similar fashion, school uniform and bags were produced in the past. The trained persons seldom get the opportunity to utilize their skills gained through such training.

As understood, in some types of training, for example tailoring compared to the market demand large number of persons has been trained. After the training, some accessories or equipment are provided for practicing in future. In case of tailoring, some accessories/kits and in few cases sewing machine too (mostly by WFP) are provided for practice in future. The market, mostly confined inside the camp, is saturated so far tailoring is concerned. The training in most cases are underutilized mainly because of saturation and limited scope for practice and doing business. Most trainees complained about quality of training as:

- Shorter duration with reference to requirement;
- Poor quality of Instructor/Trainer;
- Limited opportunity and provision for practice and refreshers courses.

Again, current trainings are provide to the minor youths (aged around 13-15) as are not interested in attending sessions. In the batches of on-going tailoring and carpentry courses for males, mostly minor boys were found during the filed visit. There is no provision for training allowance and there is higher opportunity cost lost. On the top in some cases, the market is saturated (for example, tailoring). However, there are scopes for some type of training, if those could be properly managed and implemented. Most importantly, those should be designed and implemented in a participatory manner in all stages.

5.4 Preferred or Intended Skills

Majority informants asked for demand-led effective training. The common preferred or intended of skills development of the camp refugees, mostly in order of frequency include:

English Language; Computer Operation; Electrical and Electronic Mechanic; Mobile Mechanic; Food Processing; Enterprise/Business Management; Salesmanship; Welding and Lathing; Jewelers; Carpentry; Driving; Poultry-duck rearing; Masson; Painting/Dying; Handicrafts (Hand fan, Bamboo works, Floor Mat, Cap making, Stools/Mora etc.). The preference for skills development by category of population (male and female adult and young boys and girls) is given in the following Table-5.1 (also see Annex-3: Psyche of Youth and Adolescents).

Table-5.1: Preferred skills development by Gender and Age group

Adult Male	Adult Female	Young boys	Young girls
Electrical and mechanical	Sewing/Tailoring	Computer operation	Sewing/Tailoring
Business management	Embroidery	English language	Computer training
Mason	Poultry rearing	Motor mechanic	English Language
Carpentry	Goat rearing	Mobile mechanic	Embroidery/ Fashion designing
Vegetable gardening	Fishing net making	Driving	Candle making
Rickshaw repairing	Business management	Computer hardware engineering	Soap making
Fish culture	Vegetable gardening	Private tution	Poultry and goat rearing
Sewing/Tailoring	Mat making	Soap making	Shoe making
Sewing machine repairing	Tooth powder making	Carpentry	
Poultry and goat rearing	Soap making	Poultry and goat rearing	
Driving	Food processing	Photography	
Automobile repairing	(<i>Canachur, Achar-Pickles, cake</i>)		

Compared to other 3 groups, the **vulnerable groups** are lagging behind in terms of basic literacy, numeracy and IGA skills. Lack of money, absence of adult male member and social exclusion are the main reasons of their vulnerability. The study team worked with the Camp Volunteers, all of them hailed from Extremely Vulnerable Family, and with little exception, found them hard working, sincere and capable. These volunteer groups, supported by UNHCR and other organizations working in the camps, are also appreciated by the employers. Community Social Workers of the above organization, also coming from vulnerable families, are successfully disposing their duties and responsibilities, and being acknowledged by the camp refugees and other stakeholders. Most importantly, almost all the vulnerable families, like other families in the camp, have keen interest in educating their children, even through engaging private tutors amidst extreme poverty. With necessary supports including business and technical skills development, we believe, they can prove their worth.

5.5 Some Developments

As mentioned earlier, interests towards learning new skills is increasing, especially among young boys. Some of them gone far away to learn special skills such as English Language, computer operation, driving, mechanical training etc., some have been trying to work as apprentice in workshop or work places to have practical training. The trend is in ascending order with the relaxation of movement outside the camp and creating opportunities for 3rd country settlement or migrating outside the country.

In October 2008, RRRC has submitted a **project proposal** to MFDM to establish two Vocational Training Centers adjacent (in front of the Camp Gates) at the cost of Tk. 12.3m to provide vocational training on four trades namely Carpentry, Mason, Electric and Electronics and Sewing mainly targeting host community. The proposed centre will have all facilities in terms of dormitory, boundary wall, instruments and furniture (without any provision of operating cost). If approached and pursued, it is believed that refugee community can also have access to these facilities subject to availability of operation and maintenance cost.

The camp management, as came to know, is going to establish 3 poultry units in each camp on pilot basis involving the camp refugees. As planned, after production of 3 layers following improved technology, the units will be handed over to the trainee-refugees for operation on their own.

5.6 Observations and suggestions on specific technical/vocational skills

Based on the discussions above and elsewhere in the report on the skills training some key analysis/observations and recommendations are summarized in Matrix-2. The analysis are made by type of training, by age group, by sex, interest/preference, market demand, to enable UNHCR/ILO for undertaking programmes for the Rohingya refugees. The Matrix also shows, among others, the present status and feasibility of specific training and suggests some other supports needed to carry forward the 'comprehensive livelihood programmes'. It is important to mention that in order to achieve the expected results from the programmes; the primary condition to be fulfilled is to ensure easy and normal access to market for the refugees. The refugees also need some other supports in making the training and related economic activities successful such as provision of capital, permission for mobility, electricity in the camps etc.

Based on the observations, we strongly suggest undertaking the following training:

- Carpentry for young and adult up to 40 years (males in particular)
- Electric/electronic mechanics/repairing for young boys and adults with other supports
- Furniture production and sale for young and adult up to 40 years (males in particular) with other support
- Engine Boat Driving cum minor repairing for young and adult up to 40 years (males in particular)
- Computer Operation for young boys and girls
- English Language course for young boys and girls
- Business/Enterprise Management and Promotion (as topic in all skills development training as a topic and separately for all entrepreneurs)

The following training programmes can be undertaken at limited scale (moderately appropriate):

- Automobile Technician/Repairing (with capital if intends to establish mini workshop)
- Motor Driving (with provision of driving license and working)
- Fish culture and fishing (with other support) for all ages
- Mason
- Poultry, Duck And Goat Rearing With Other Support For All Ages
- Sewing Machine Repairing For Young And Adults (Male And Female) With Support
- Betel Leaf Cultivation For Young And Adults With Other Support
- Mobile Repairing (All Ages, Male And Female)
- Kitchen/Vegetables Garden (For All Ages)
- Embroidery and Hand Stitching
- Food Processing

The following are least or not appropriate. Only upgrading or refreshers training may be organized if linking with market is arranged:

- Tailoring
- Soap making
- (School) Bag making
- Candle Making

Matrix-2: Observations and Recommendations on Skills Training

Name/type of Skills	Source of Training	Persons Trained	Trained Persons' Sex and age	Market Demand	Major Constraints / Barriers	Remarks (Recommendations)
Tailoring	UNHCR/NGOs, Family, Neighbors, from Myanmar	Large	Male 15-60, Female 13-60	Saturated (inside camp)	Limited access to market, Inadequate training, Absence of electricity	Establish linkage with Outside entrepreneurs/traders
Net Weaving	Neighbors, Family, from Myanmar	Huge	Male 15-60, Female 10-60	Low to Medium	Limited access to market, Very Low Return	Should not encourage
Carpentry	Neighbors, Family, from Myanmar and UNHCR	Low	Male 25-60 (UNHCR trainees are minor boys)	High	Inadequate training (from UNHCR), shortage of tools/capital, low wage in the locality	Continue training with after training supports
Furniture Shop	Neighbors, Family, from Myanmar and UNHCR	Low	Male 25-60	Medium to high	Limited access to market, Absence of electricity, Shortage of capital	Provide business management and other support to start business
Soap making	UNHCR and NGOs	Sufficient inside market	Female 15-60	Low to Medium	Limited access to market, Inadequate business skills	Establish linkage with Outside entrepreneurs/traders
Rickshaw Mechanic	Local Rickshaw garages, UNHCR and NGOs	Low	Male 15-60	Low to Medium	Limited access to market, Inadequate training	Provide training for limited persons
Poultry Rearing	UNHCR, NGOs, Family, Neighbors	Few	Male 35-60, Female 15-60	Medium to high	Inadequate training, Limited access to land/ space and market, Absence of electricity, Shortage of capital	Provide training and other supports including linking with market
Fishing	Local Fishing boat owners, relatives/neighbors/relatives	Low	Male 20-60	High	Limited access to market, Inadequate training	Continue to limited number and establish linkage (for job-placement)
Fish culture	From Myanmar, neighbors, Host community, UNHCR and NGOs	Low	Male 20-50	Medium	Limited access to land/pond, Inadequate training, Shortage of capital	Continue limited training with other supports
Embroidery-hand stitching	Neighbors, Family, from Myanmar, UNHCR and NGOs	High	Male 15-60 Female 13-60	Medium to High	Limited access to market, Inadequate training, Absence of electricity	Continue (upgrading) training to limited number and provide other supports
School bag production	UNHCR and NGOs	Sufficient	Female 20-50	Medium	Limited access to market, Inadequate training	Provide upgrading training and establish linkages
Mason	Neighbors, Skilled Mason of host community, UNHCR and NGOs	Low	Male 20-60	High	Limited access to market, Inadequate training, low wage	Provide (Upgrading) training and other supports

Name/type of Skills	Source of Training	Persons Trained	Trained Persons' Sex and age	Market Demand	Major Constraints / Barriers	Remarks (Recommendations)
Kitchen gardening	Family, Neighbors, from Myanmar, UNHCR and NGOs	Low	Male 20-60 Female 10-60	Medium	Limited access to land/inputs, Inadequate training	Provide training to limited persons
Computer operation	Computer Training Centers of Chittagong, Cox's Bazar and other towns/cities, UNHCR and NGOs	Low	Male 15-40 Female 18-35	High	Inability to arrange training fee, Limited access to market, Inadequate training facilities, Absence of electricity, Shortage of capital	Provide training to youths with other support (job-placement)
Electrical /electronic Mechanic	Local skilled mechanics and repairing shops, UNHCR and NGOs	Low	Male 13-50	High	Inability to arrange course fees Limited access to market, Inadequate training, Absence of electricity, Capital Shortage	Arrange training with other supports
Motor Mechanic	Local automobile workshops, apprenticeship	Low	Male 13-50	High	Inability to arrange course fees, limited access to market, Shortage of capital	Establish linkage for job placement; capital and business skills training for establishing workshop
Motor Driving	Local motor driving training centers/other drivers	Low	Male 25-50	High	Inability to age course fee, Limited access to market, Inadequate training; restriction on availing license	Arrange training with licensing arrangement
Boat Driving cum small repairing	Boat owners, host community colleagues, neighbors	Low	Male 20-60	High	Limited access to market, Inadequate training	Provide training
English Language	Training Centers (Chittagong, Cox's Bazar, other towns/Cities) UNHCR/NGOs	Low	Male 15-40 Female 15-40	High	Inability to manage training fees, and Inadequate training	Continue training (separately and as topic of other training)
Business Management	Host community, Self-initiative, Family, Neighbors	Low	Male 20-60 Female 20-50	High	Inability of manage training course fee, Limited access to market, Inadequate training, Shortage of capital	Continue as a separate course and as an important topic of all skills training
Sewing machine repairing	Mechanics of host community, from Myanmar	Low	Male 35-60	Low to Medium	Inability to manage course fee, Limited access to market, Inadequate training, Shortage of capital	Provide training (to limited interested persons with other supports)
Betel Leaf cultivation	From Myanmar, Host community	Low	Male 25-60 Female 20	Medium	Limited access to land, Inadequate training, Shortage of capital	Provide training (to limited interested persons, arrange other supports)
Food processing	Host Community, Neighbors	Low	Male 25-60 Female 15-60	Medium	Inability to manage training fees, Limited access to market, Inadequate space and training, Shortage of capital	Continue training to limited number with other supports

6. ECONOMIC PSYCHE

In reference to Economic Psyche, we have defined the Refugee people in the camp in four broad categories:

- Charity Seekers (who want to live only on continued and increased supply of ration with variety of food items)
- Self-employment Seekers (want to live through operating business/IGAs)
- Employment Seekers (want job or employment)
- Forced to undertake IGAs for survival (who cannot manage with the quantity of supplied ration and therefore undertook an IGA or economic activity)

Most of the key informants (NGO and other officials working in the camps) still believe that though the psyche is slowly changing in the recent years, the majority refugees living inside the camp are still relief seekers. The HH survey we conducted gives a different picture about the psyche of the refugees.

The study team asked the HH survey respondents to categorize themselves among the above categories. The responses are summarized in Table 6.1.

Of the total sampled HHs, 50% are aspirant to become self-employed (operating own business/IGA), close to one-third are Charity seeker, 15% were forced to undertake IGA/ Business and few are employment seekers, with wide variation between the two camps (Table 6.1). In Kutupalong 45% are charity seekers and 42% self-employment seekers while in Nayapara only 15% are charity seekers and 55% are self-employment seekers.

Box 6.1: Highlights of Economic Psyche

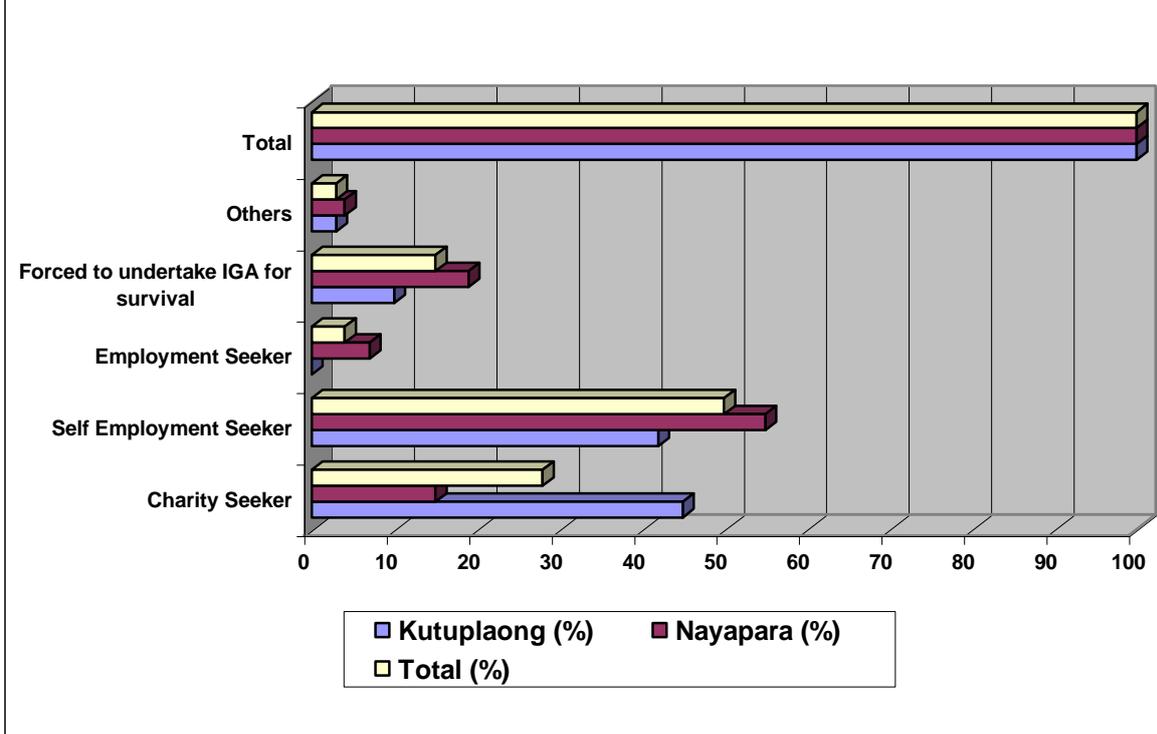
1. Broadly four categories of Refugee Population were identified in terms of Economic Psyche:
 - Charity Seeker (28%)
 - Self-employment Seeker (50%)
 - Employment Seeker (4%)
 - Forced to undertake IGAs for survival (15%)
2. The psyche varies among economic groups, such as, vulnerable groups are more charity seekers than other groups. In all other 3 groups majority are self-employment seekers.
3. About 85% Refugee families dream for better future of their children (with better education and secured place to live in), some 10% want 3rd country resettlement; very few (1% only) want to go back a 'free and democratic Myanmar'
4. The youth groups have different psyche--- majority want higher education, and then getting into a decent job/profession, ultimately establishing in their life, resettlement in 3rd country, making Burma a livable free country etc., with wide variation among boys and girls.

Table 6.1: Nature of Economic Psyche by Camp

Economic Psyche	Kutuplaong	Nayapara	Total
Charity Seeker	45	15	28
Self Employment Seeker	42	55	50
Employment Seeker	0	7	4
Forced to undertake IGA for survival	10	19	15
Others*	3	4	3
Total	100	100	100

*Others issues include: Want to live alone, sick, Husbands are idle, No interested to work, fights hunger etc.

Figure-11: Nature of Economic Psyche by Camp

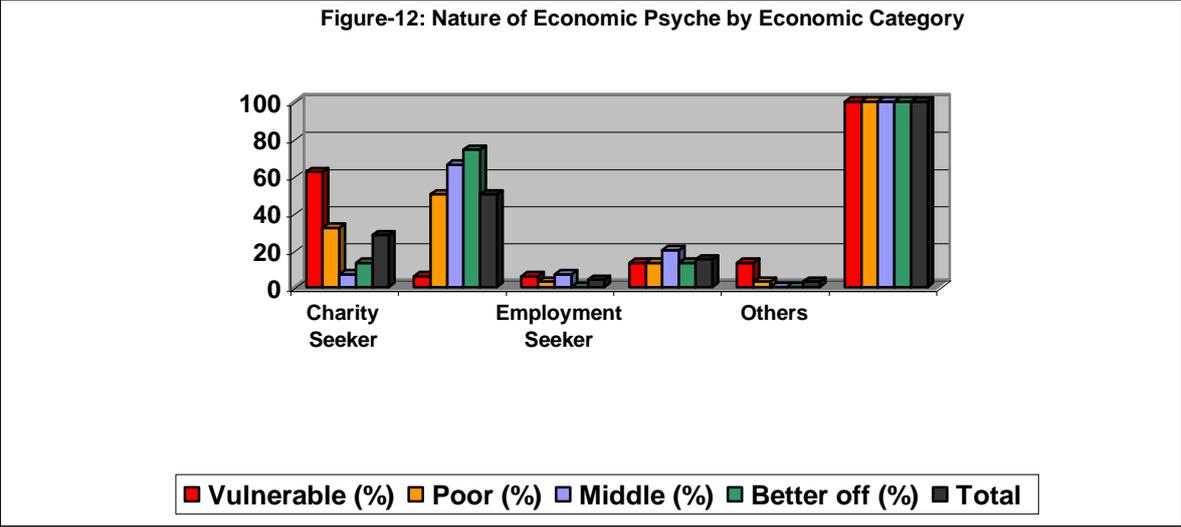


The psyche also varies across the economic groups. Vulnerable groups are more charity seekers than any other groups. In all other 3 groups majority are self-employment seekers. Close to one-third of the Poor HHs are charity seekers and minimum charity seekers were found in Middle class HHs (Table 6.2). No employment seeker was found in better off HHs.

Table 6.2: Nature of Economic Psyche by Economic Category

Economic Psyche	Vulnerable	Poor	Middle	Better off	Total
Charity Seeker	62	32	7	13	28
Self Employment Seeker	6	50	66	74	50
Employment Seeker	6	3	7	0	4
Forced to undertake IGA for survival	13	13	20	13	15
Others	13	3	0	0	3
Total	100	100	100	100	100

Sample Households were also asked about their hopes and aspiration of life. About 85% of them dreamt for better future of their children and grand children (with better education and secured place to live in), some 10% want 3rd country resettlement, and 1% want to go back a 'free and democratic Myanmar' and some 1% either did not answer or still confused.



The youth groups have different psyche. Majority of them want to have higher education, and then getting into a decent profession or job ultimately establishing in their life, resettlement in 3rd country, making Burma a livable free country etc., with wide variation among boys and girls. For preference by sex please see Annex-3: Psyche of Adolescent and Youth.

The practices, perceptions and overall psyche of two camps were found somehow different. In Kutupalong, traditionally the NGO intended to work inside the camp, unlike Nayapara, usually involving of and sharing with the camp refugees while starting a new program. The program manager used to share related aspects of the new interventions with camp leaders (the Majhees in particular). The Kutupalong refugees apprehend possibility of being dropped out from the list of 3rd country resettlement and being harassed if the existence of IGAs, economic activities and wealth etc are made public. Kutupalong was under more administrative control than the other possibly because of its proximity to the district HQs (Cox’s Bazaar) causing them to be more concerned. On the contrast, the Nayapara refugees generally believe that those skilled persons are preferred for resettlement. The camp population in Nayapara enjoy relatively more freedom.

7. A COMPARATIVE ANALYSIS OF THE CAMPS

The study team not only visited and collected information from the two study camps namely Kutupalong and Nayapara camps, but also collected some key information from the Leda camp as a Control Camp, and attempted to make a comparative analysis of the 3 camps as much as possible. Mentionable that for understandable reasons more extensive data (interims of both number and type) were collected from the study camps that the control one.

Some important features physical and organizational features, as summarized in Table- 7.1, include:

- Nayapara is the largest camp followed by Kutupalong, and Leda is the smallest
- There are 7 blocks in each study camps, while there are 60 smaller blocks in Leda
- Nayapara has largest population size, followed by Leda (having highest density of population)
- There are some schools and educational facilities in study camps (same number of schools), none in Leda
- All three have health facilities with Hospitals
- Study camps have Vocational and other Centers in full operation, Training Centre exists in Leda camp (yet to be fully operational)
- There is electricity connection in Study camps (main roads and centers, not in Sheds), there is no electricity connection in Leda camp
- There is a market inside Leda and Nayapara camp, but none in Kutupalong. However, there is a market in Kutupalong main entry where camp refugees have access to market and shops
- Several organizations are working in the two study camps for ong against only 3 in Leda started just 2 years back

Table-7.1: Profile of 3 Camps (Physical facilities)

Kutupalong Camp	Nayapara Camp	Leda (Control) Camp
Distance from Cox's Bazaar- 37 km Camp Area- 3.5 sqkm # Block-7 # Shed-423 # Families-1918 Total Population- 10,982 # Schools-09 # Student- 3549 # Teacher-71 Health Centre-1 Soap Manf. Unit-1 Women Centre-1 Men Centre-1 Partial Electrification Vocational Training Centre-1 Organizations Working: UNHCR, UNFPA, BDRCS, WFP, UNICEF, GoB (MoH and MFDM) Handicap International, TAI, RTMI, PHEALS, PRATTAYA Market/Bazaar: I in the camp gate	Distance from Cox's Bazaar-73 km Camp Area- 3.74 sqkm # Block-7 Part 2 # Shed- 401 # Families-3178 Total Population-17,032 # Schools-09 # Student-4067 (female-1084) # Teacher-71 Health Centre-01 Soap Manf. Unit-1 Women Centre-2 Men Centre-2 Partial Electrification Vocational Training Centre-1 Organizations Working: UNHCR, UNFPA, BDRCS, WFP, UNICEF, GoB (MoH and MFDM), Handicap International, TAI, RTMI, Shishu Academy, PRATTAYA Market/Bazaar: I kitchen market inside the camp	Distance from Cox's Bazaar-70 km Camp Area-0.081 sq km # Block-60 (smaller) # Shed-245 # Families- 2000 Total Population-11,000 Health Centre-01 # Community Centre-05 #Meeting Room-01 No electric Facility #Training Centre-01 Organizations Working: Muslim Aid, Islamic Relief, Handicap International, Market/Bazaar: I inside the camp established by Muslim Aid <i>Note: No education program inside the camp</i>

In addition to physical facilities, there are other operational and legal differences between two categories of camps (Table 7.2). Most important ones are in terms of Legal Refugee Status, Ration Facilities, Security Arrangement and Repartition Status, which the study camps refugees are enjoying since long, not the control one. It was also gathered that some 80% HHs in the study camp refugees have some sort of economic activities, the corresponding figure in Leda camp is estimated at 60%.

Islamic Relief, an international NGO working in the Leda camp, has recently started supporting towards income earning activities of the camp members through developing skills and transferring resources in terms of cash and kind (asset). The activities include Business Development Training, Tailoring, Candle Making, Embroidery, and small IGAs (start up operational cost and equipment). All are being done in small scale and on pilot basis. Muslim Aid, as learnt is also planning to establish a Tailoring/ Garment Unit using the trained members of the camp, and the products are to be marketed inside and outside the country by its Dhaka office.

The other important differences between two categories of camp (study and control) are that the refugees in study camps have legal status, they are entitled to have ration facilities, receive other supports from government, UNHCR and a number of organizations, have better security, some educational facilities and third country settlement facilities, which are missing in Leda Camp. However, the resident of Leda camp enjoys more liberty of movement. The differences are summarized in Table 7.2.

Table 7.2: Major Differences between Study and Control (Leda) Camp vis-à-vis Host Community

Study Camp (Kutupalong and Nayapara)	Control (Lead) Camp	Outside (host) Community
Education facilities exist	No education facilities except one religious institution (<i>Maktob</i>)	Education facilities exist; hilly area, lack of interest, low enrollment compared to other parts of the country
Members of some 80% or more families have some economic activities (with some illegal ones too), both inside and outside the camps including working in the port and wood cutting	Members of 60% families have economic activities (mainly wage labour), 40% are begging; allegedly higher rate of criminal/immoral activities including wood cutting	Most are involved in economic activities, some from the childhood, in farming (paddy, vegetables, betel nut), fishing, salt production, brickfield, port labour, transport puller, wood cutting
There are large number of IGAs, most operated on their own or funds borrowed from relatives, friends, neighbors	Few IGAs, Islamic relief started supporting few of them	Some NGOs are providing financial supports for self-employed IGAs
Limited access to market, extension service, financial services	Limited access to market, extension service, financial services	Better access to market, extension services, financial services
Most relief seeker though changing in the recent year	Most seek relief, but compelled to undertake economic activity outside camp and far off place	Not relief seekers, but jealous that refugees are getting relief/ ration
A good number of the refugees have skills, though not at par with the host community	Some have traditional skills, very few are vocationally/technically skilled	Have relatively better skills than refugees
In the recent years few of them started building networks	They have relatively better networks but still fragile (newly settled)	Better network with community and agencies
No access to land	No access to land	Normal access to land including reserve forest

The market inside the Leda camp, open to almost all, is yet to get momentum, while that in Nayapara is running at full swing, participated and managed by refugees. The market at the gate of Kutupalong gate is a public market where refugees have access and participation (around 40% shops are owned by camp refugees). Interestingly, some entrepreneurs in Kutupalong camp complained that for any business inside the camp, they are to partner with an outsider to purchase most materials from the partners shop and share profit with the outside partner. However, in Nayapara camp, almost all business are managed by the refugees themselves except few big shops in the main road which operate on joint management and sharing of both outsiders and insiders. There are differences in economic psyche, skills and economic activities too (Table 7.2).

It should also be mentioned that in both the study camps, there are plenty of natural resources especially land and hills, most of which are unutilized. But very little or no natural resources exist in Leda camps.

The above discussions and the Table 7.2 in particular suggest that at present the camp refugees are in disadvantaged position compared to the host community in many respect. The important gray areas with reference to the host population include, among others:

- Numeracy and basic literacy skills
- Education (specially higher education starting from secondary level)
- Business Skills
- Technical Skill
- Access to market
- Access to raw materials and other inputs (fund, land, extension/technical services etc)
- Freedom of movement/exposure
- Social Network
- Overall economic psyche

Though the overall situation is steadily improving in the recent years, the psyche of the younger people in particular is changing; still they will require more time to cope with the host community. If the camps are dismantled or terminated, the Rohingya refugees will face difficulty to compete not only with host community but also with huge number of Rohingyas already leaving outside the camp. The Rohingyas in general are now living in a hostile environment; it will continue in future, if not furthered. They are easily identifiable by the host community mainly because of their different accent (and language), and when identified, they get bad or discriminated treatment. Without legal permission and support from administration (e.g obtaining trade license), would be difficult to do business or economic activity at equal footing with the local people. Again, though older Rohingyas have experience in cultivation, but without access to land, the knowledge is useless.

8. SUMMARY CONCLUSIONS AND RECOMMENDATIONS

8.1 Preamble

Under this section, the important and relevant findings of different sections of the study are recapitulated, conclusions drawn and a set of recommendations made in order to facilitate the UNHCR/ILO to plan (and undertake measures) for improving the livelihood of the study population. It may be mentioned that the conclusions are drawn based mainly on the following:

- Important findings revealed through different study methods
- Value judgements of the Study Team Members
- Comments and suggestions (feedbacks) regularly received from two key interfaces from UNHCR and ILO (Senior Livelihoods Officer, UNHCR, Geneva and Enterprise Development Specialist, ILO, New Delhi)
- Comments received from all other stakeholders particularly those generated in the workshop held on 29th January 2009

Based on the conclusions, a host of recommendations are also made keeping mainly in mind the existing constraints, weakness, strengths and opportunities.

8.2 Important Conclusions

Apathy and Lack of concern: Though majority refugees especially the older groups pretend not to be charity seeker, they have the dependent mentality mainly due to long confinement in the camps and uncertainty about the future, resulting in apathy and indifference. However, with the recent relaxation in terms of mobility and other elements of 'freedom' (3rd country resettlement inclusive), the behaviour is slowly changing. Majority of young generation is found relatively more enthusiastic,; aspiring to continue education, hoping to be employed or self-employed (decent jobs), and nurturing the dream for migrating/resettling outside. However, with effective and continued support towards creating enabling conditions, it is believed, many refugees including the vulnerable women, could be made interested in undertaking or scaling up the livelihood ventures. The Extremely Vulnerable Group (EVI) working successfully in the camps as volunteers for the working agencies could be an example in this regard.

Low level of Education: Majority refugees living inside the camps are either fully illiterate or have low level of education. They, compared to the host population, are found lesser skills in understanding/managing business, negotiating with customer and in numeracy. A good number of them can do the simple math/counting on their own (traditional) way. However, the study also revealed the keen interest of educating the children by the parents and the incumbents themselves. They not only hire private tutors for education, but also move far off places for availing education/training.

Lack of Physical and Natural Facilities: Not only restrictions, there is little or inadequate physical facilities inside the camp to establish an enterprise or a business. Sheds are low in height with little space, except those built recently. There is no electricity in the sheds. The sheds built recently have wider space and sheds with some space as corridor or courtyard where one can operate IGAs like small store, poultry and goat rearing. As informed, a good number was built and some more will be developed afresh. However, there are few underutilized natural resources (land in particular and few small to medium water bodies). These are not optimally utilized. Introduction of Improved stove (Chula), a recent initiative, is a favorable move towards keeping a healthy environment in the room/shed.

Mobility and Exposure: The refugees, especially the males move more freely and frequently outside than pre-2006 period, mainly to different areas under Chittagong region for various economic activities; some even far off places for education, training and employment, with or without any 'proper' document. Some use false address and document (obtained through 'managing' the relevant authority including refugee leaders) and some without any document camouflaging themselves as a (host community) Bangladeshi. Few women go outside, majority for working as domestic and hotel aid in nearby areas for a day or so, and fewer for longer period to Cox's Bazaar and Bandarban districts in Fish processing, daily wage labour, hotel works etc.

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Occupational/Technical Skills: Not only in education, numeracy, negotiations/bargaining and business management, the Rohingyas, with few exceptions generally have lower skills in technical matters when compared with the host population principally because of inadequate facilities and opportunities to practice and lesser mobility/exposure. On the other hand, there are some role models inside the camps, and demonstrated interests to learn, even through undergoing pains, which the host population normally hesitate to undertake.

A good number of refugees came with special skills from Burma, few from Jail and transferred/transferring those to others, majority on voluntary basis. Some skilled personnel were developed through training by the management through utilizing the services of local and international NGOs, though always not very effective (for example, tailoring). Training was/is not always guided by market and opportunities.

Again, adult people are increasingly losing interest in such training because mainly of higher opportunity costs and ineffectiveness (coupled with poor follow up) of training. Some facilities including two vocational training centers have been established inside the Camps. Atop, Government is planning to establish 2 more vocational institutes in front of the camps mainly targeting host community population. In addition, there are some good Business Development Service (BDS) providers in the country implementing training with IGA and SME experiences (e.g. BRAC).

IGAs and Economic Activities: Traditionally the IGAs/enterprises the refugees have been operating are small in nature, while most of the potential entrepreneurs lack start up funds if wants to scale it up. Significant number of IGA operators has supplementary or multiple IGAs for ensuring income and avoiding risks. Some have the tendency, vulnerable families in particular, to switch over to other IGAs. In most cases, there are gaps between desire for better livelihood and struggle with low return from IGA. Outside employment is not stable although higher paying. Festival (Eids) and winter are generally the peak seasons for outside employment, and for some of the IGAs too. The range of income from IGAs is Tk. 50– 9,000 per month against Tk.1,000–7,000 per month in wage labour with overall much higher cluster of income in case of latter.

Common constraints to outside employment include; tax and tolls (by rent seekers and law enforcing agencies), travel costs, less pay than locals. Women face an additional layer of constraints: Gender aspect – lack of child-care and lower paying type of work – domestic and hospitality jobs (few women engage in outside work, and tend to be childless and/or single, and encounter additional constraints of displeasing the community and paying extras to the own community leaders). These constraints contribute to refugees' stated preference to engage in self-run IGAs, in spite of the risks involved in running a business, and the lower rate of returns on average. Status of the Refugees in terms of age, gender and HH headship with reference to involvement in economic activity/IGA is summarized below.

Category	Current Status
Youth (15-25 years), general	Aspirant to do something; skills training may not give attractive income comparable to informal wage work outside; many cannot make use of acquired skills and majority are engaged in wage labour
Youth 25-45 with Grade 10 plus education, English and IT skills	Majority of them cannot make use of their acquired skills
Mid age women with children	Serious about IGAS but many suffer from low productivity
Women Headed HH with children	Many can not get into IGAs due to child care
Male of most productive age (25-45 years)	Majority Engaged in wage labour
Male of 45 to 50	Start retiring from severe wage labour. Those engaged in IGA may remain economically active for some years

Savings and Access to Capital: There is a growing tendency of accumulating savings, individually (and also group-wise)—even among the youth and adolescent. Reportedly, self-help cooperative groups (like ROSCA) are in operation. The women are also practicing deposit of small savings in a traditional fashion (in the form of keeping a handful of rice as *mushti*) for future investment or expenses. Young boys as small groups are depositing small amount of savings mainly to meet the educational expenses and commuting cost for undertaking training or looking for employment to distant places.

Like most other communities borrowing/lending is in place, and mainstream borrowing/lending operates without any interest. Neighbors/relatives are found supportive to IGA operators (through providing fund, mostly without interest, physical labor, procuring raw materials etc.). Though refugees have funds, and the number is increasing overtime, majority of them are apprehending revival of the pre-2006 scenario, when the persons involved in any economic activity had to pay extortion and tolls. However, a large group of potential IGA operators lack funds for undertaking new enterprises or scaling up the existing ones. The refugees are not allowed to make transactions with formal banks, borrow from NGOs/MFI, although reportedly involved in borrowing from NGOs/Banks outside the camps, mostly operating through brokers or agents (both insiders and outsiders).

The most vulnerable take out regular loans and some resort to selling rations in order to meet unpredictable expenses (but not sure whether this includes debt repayment). Reasons for selling food ration mainly include: jail bails and legal costs, emergency medical treatment, education and training and marriage. The assessment does not confirm whether the most vulnerable are in a debt trap per se and how can ILO/UNHCR support them out of it. This would need further research. Financial literacy training can help prevent falling into debt. Group savings and loans mechanisms could be further explored.

Summary Comparisons between two Communities: The camp refugees enjoy minimum safety net provided by UNHCR (ration package); the host community people are to earn the basic livelihood/food items on their own.

Unlike the refugees, the host community has access to physical resources and facilities like land and electricity; houses are typical in the camps, with very little courtyard inside camps, and that limits undertaking economic ventures/activities by refugees. However, there are few underutilized natural resources (land in particular and few small water bodies). These could be optimally utilized both jointly and individually by the refugees inside the camps.

Though not all, at least some outside population enjoy open and easy access to raw materials, credit/capital, extension services, and job/labour-market in contrast to almost zero access for the camp population. The host community has much higher social capital (linkages and network). Access to education is officially limited up to class five levels for

camp children, while it is open for their counterparts. Though not adequate, the camp refugees have access to better health services compared to host communities.

8.3 Recommendations

Based on the findings and conclusions of the Report and the Workshop held on draft report, UNHCR in association with ILO and other stakeholders would chalk out 'A Livelihood Strategy', implement the plans and activities following the guiding principle (of the strategy), review and update them time to time. A tentative Livelihood Strategy is given in Box 8.1 below. The purpose of the livelihoods strategy is to improve the economic and social well-

Box 8.1: Basic Features of Tentative Livelihood Strategy

Objective: Sustained improvements in refugee income and access to employment

Scope: The strategy is set within 3 years of time target both camp and outside population with especial emphasis on the former.

Key Assumptions

- Right to work and freedom of movement is granted to refugees, at least to the registered ones
- Increased refugees access to local and public sector employment
- Increased access of refugee youth, men and women to public services, secondary schools and other educational institutions, vocational and technical institutions, health services and financial services etc

Key strategic guiding principles

- Build on and reinforce existing capacities, and use local resource
- Promoting social cohesion with local communities, and within the camp
- Engaging on a long-term perspective.
- Ensure common standards through effective coordination and partnerships.
- Ensuring ownership of the refugee population through their participation in planning, implementing and monitoring projects (infusing all activities through confidence building).
- Being accountable to the refugee populations by measuring progress towards agreed objectives, through rigorous monitoring and evaluation.
- Conduct further assessments to better inform/ target specific interventions:
- Putting market demand and opportunities in the centre of designing interventions (particularly in skills, employment and income generating ones)

Key Activities

Community mobilization/participation/governance (Mobilize and build community participation for livelihoods activities: Promote participation and empowerment through literacy, numeracy and education; training, including technical and social and language skills, both Bangla and English);

Employment through skills development and service delivery (Identify skills on demand outside and inside the camp; Assess employment market, market demand for services, market demand for goods; Career counseling; establish employment network; Apprenticeship and traineeship, and ongoing monitoring of graduates. Facilitate access to national/local vocational and technical education institutions; Partner with development actor/agency on capacity-building project; Improve existing skills training; basic entrepreneurship linking to Skills development activities; Revolving fund scheme to support emergency needs, and IGA including graduates training programming to start business.)

Income generating activities/business development/private sector engagement (Deliver comprehensive business support package to targeted individuals; Study existing loans and savings mechanism-both in and off camp; Assess demand for each IGA Advocate for public-private partnership and support private sector expansion into refugee hosting areas and Network with local businesses/social enterprises; Identify in-camp demand for local business, e.g. for fresh vegetables and poultry, high energy biscuits etc), and support IGA start-up with comprehensive package).

Management and Implementation Arrangement

Programme Implementation Team (PIT) and partnerships (including using local/national institutes) are to be developed. The role of the PIT is to lead the implementation of the portfolio of activities under the strategy (the programme), and establish a unified Monitoring and Evaluation (M&E) system for use by all partners. The PIT will facilitate (can also co-facilitate with another partner in CXB) planning, monitoring, and information sharing through a coordinated mechanism in Cox's Bazar.

being of Rohingya refugees in Cox's Bazar through direct measures to enhance refugee capacities and access to livelihood options, and through capacity-building and advocacy efforts to form an enabling environment for refugees to lead productive lives. The strategy seeks to address the challenges identified in the Rapid Livelihood Assessment and to build on capacities identified within the refugee population and in the host area.

The other recommendations, although mostly centring around the Strategy, include:

15. Conduct further in-depth and specific assessment on Market Demand for Goods, Services and IGAs and study loans and savings mechanism, all inside and outside the camps vis-à-vis refugee and host communities. Put market demand and opportunities in the centre of designing interventions.
16. For proper utilization of huge number of trained tailors (both skilled and semi-skilled), start negotiating with Ready Made Garment (RMG) producers/exporters. One option could be establishing a small garment unit inside the camp supervised and managed by the trader, employing the trained refugees (if necessary, arranging refresher training), and marketed by the concern trader. (As learnt, Muslim Aid is planning to establish a garments unit in Leda Camp, to be managed and marketed by the organization itself).
17. On pilot basis, gradually handover soap and tooth powder making activities to the management of camp refugees (like the TAI's plan of handing over poultry unit after 3rd layer), or link the trained persons with outside producers. Prepare hand over plan of all such enterprises to the refugee/local managers through hands-on training in a phased manner i.e. encouraging a way forward self reliance and making refugees better prepared.
18. Provide vocational training suiting their livelihood needs and capabilities through assessing the interests (they have some preferences), needs and potentiality of the trade/product in the market, both inside and outside the camp (even outside the country), and arrange appropriate training, in a reasonable/manageable number. 'Job placement' scheme may be initiated and tried.
19. Arrange Enterprise and Business Management Training, separately and along with other vocational training as well as hard and soft skills. Also incorporate life skills training component.
20. Further explore the existing savings and lending/borrowing pattern, and assess feasibility of providing micro credit, asset transfer programs etc. They should have access to capital and banking, either in a formal fashion or informal fashion or both.
21. Diversification and scaling up of IGAs with arrangements for integration with market should be ensured as market inside the camp is simply not feasible.
22. Apply more participatory and community based approach with emphasis on motivation and 'psychological' counseling keeping in mind the psyche and apathy of the population (bringing more 'human' face in all program), at the same time try to maintain a 'balance' to ease tension with host community. Encourage people to air their voice, identify and realize their aspirations, community participation and mobilization. Infuse all activities with confidence building measures.
23. Arrange optimum utilization of the natural resources, land and pond (water bodies) in particular, through appropriate measures of motivating and involving the refugee community (for example promoting vegetable cultivation).
24. Access to quality education through ensuring teaching quality in particular is a precondition for livelihood development, and that should be emphasized along with implementation of all other recommendations.
25. Facilitate access to national/local vocation and technical education, both private and public. Initiate collaboration with the proposed project of vocational training centre so that camp refugees can also avail benefit (for example, some reserved seats/quota for Refugee Learners)

26. Promote social cohesion and peaceful coexistence between camp population and host community for mutual, direct and indirect benefits of all concerned.

For sustainable operation of the interventions towards improved livelihood of the Rohingya refugees, it should be noted, the following **assumptions** are crucial:

- Right to work and freedom of movement is granted to refugees, at least to the registered ones
- Increased refugees access to local and public sector employment
- Increased access of refugee youth, men and women to public services, secondary schools and other educational institutions, vocational and technical institutions, health services and financial services etc

The above recommendations are therefore only valid subject to continued and increased relaxation on mobility, initiating a business/economic activity, legal supports etc.