

Marketplace Dynamics and Informal Livelihoods in Rohingya Camps, Cox's Bazar in Bangladesh

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ABSTRACT

This study paper attempts to highlight the current informal economic activity of Rohingya camps in Bangladesh. This study mainly tried to explore the pattern and trend of different livelihood projects in camps. The influence of informal economic activity on Rohingya people lives. Although all the conventional or common themes of livelihood may not fit in the Rohingya camp, the author has tried to highlight the issues related with camp informal economy. Content analysis method has been used to analyse different reports. The main source of the research has relied entirely on secondary data sources. The existing reports of INGOs, GOVT and academic research paper explained the present informal livelihood activities in Rohingya camps. Total 9,07,766 Forcibly Displaced Myanmar Nationals (FDMN) individuals are living in 34 Rohingya camps including Ukhiya and Teknaf under Cox's bazar district in Bangladesh. 63% FDMN individuals age in between 18 and 59 those are able to self-sustaining to work. (UNHCR October 2021)[27] These FDMN individuals gradually involving with different types of informal economic activities. Some of them are skilled individuals and most of them are unskilled individuals. Some NGOs run skill-based development project like sewing, handicraft, mask preparing etc. for turning the unskilled people into a skilled people. This type of project's main objective is to able create self-reliance community after repatriation in Myanmar. But few people utilize this opportunity to involving with sewing works and electronic servicing works within their community as part of informal economic activities. Small shops are remarkably increased within Rohingya camps which mostly run by FDMN people. Cash for work activities run by different NGOs where most of the labour are FDMN community. Cash for work mostly related with construction and repair and maintenance works. Some members of FDMN are staying in abroad and remittance flow is coming into the camp. In between FDMN community and host community people have interconnection for small trading purpose in few businesses like fish, fruits, vegetables and FMCG products. The small shops income generation is like less profitable due to very low capital. Some of the shops established based on lending money. Local goods, services and labour market are the main sources of growing up the informal economy in camps.

Key Words: Informal Economy, Rohingya Refugee, Livelihood, women participation & Gender

INTRODUCTION

Regarding to Refugee status, only a small fraction (about 50,000 early arrivals) has been granted refugee status, allowing them to leave the camps for employment or to buy goods and services. The remainder (and vast majority) are not officially recognized as refugees and live in a legally ambiguous situation (UNHCR October 2012).[29] Nearly 750,000 FDMN have crossed into Bangladesh since August 2017, fleeing systematic human rights abuses, persecution and violent military operations by Myanmar's armed forces. Joining Rohingya refugees who have arrived in successive waves since 1978, over 900,000 Rohingya now live in Cox's Bazar. The majority (69 percent) live in the overcrowded Kutupalong Expansion Site, now the world's largest refugee camp; and women and girls constitute 52% of the refugee population. (IRC September 2019) [12] For refugees, opportunities for generating an income in the camps tend to be limited, ad hoc and small-scale. While refugees have consistently voiced their preference for reliance on work over aid, limitations on freedom of movement and legal right to work restrict refugees' ability to establish their own self-reliance. Rohingya also face barriers to accessing financial services, often due to a lack of identification documents which prevents them from opening a bank account. (IRC September 2019).[12] With targeting this limitation,

the interest grows to explore on how the informal economy run in the camp, effect of the informal economy in Rohingya community and women contribution in informal economy. Initially the important variables sorted out that act as important factor to play vital grow up role in informal economy. A conceptual framework and theoretical framework developed targeting the cover up important variables. The qualitative research methodology applied to discuss on the research questions and objective in align with important variables. Community driven small shops are temporarily constructed which runs by varieties of product with involvement of local supply chain. The shop construction type, major marketplaces, nature of products, effect of the small shops and challenges have been described in that section. Densely population helps to grow informal economic activities. In densely population section, the existing informal economic activities shown in percentage considering block level population data, scope of trading with this population density, host community involvement and effect on the labor market. Foreign remittance contributed on income level rising in Rohingya community and give a comfort zone for meeting up certain minimum level expenses. In that section, the percentage of foreign remittance based on the relationship with aboard people, the regular remittance sending percentage, the remittance sending medium and effect of remittance have been described. The unskilled, semiskilled and skilled people are playing pioneer role to grow up the informal economy in Rohingya camp. In that section, the work nature differentiates based on three classified worker as the ISCG document stated. The current informal activities run by the classified workers have been stated. Women contribution in informal activities have discussed much broader head. The current mode of work, impact of their work into their family, the work challenges and expecting male people support included in this research paper. In the indoor setting work section, the income generating activities mode, male and female contribution, impact of this work and different aid agencies support mentioned. Earn money and savings section considered as immediate result of the previous discussed important variables. In that section, the amount of living expense and savings, comparison study between registered refugee and later reached FDMN of income and saving, overall household basis income, debt crisis and the challenges have described. Ability to buy at minimum level discussed as intermediary result. Based on the overall important variable of informal economy, a sum up drawn as part of intermediate effect on community ability to buy goods at minimum level for understanding the informal economy impact through referencing the published document. The overall discussion on informal economy in Rohingya camp in this research paper have described evidence-based report and research paper.

LITERATURE REVIEW

Defining the Informal Economy, Livelihoods and Gender & Refugee economics

- “Informal economy” is one of many terms used to describe diverse economic activities that are omitted from or only partially accounted for in macroeconomic analyses. Other terms used include informal sector, secondary sector, alternative economy, black marker economy, cash economy, clandestine economy, domestic economy, hidden economy, household economy, invisible economy, irregular economy, moral economy, non-official economy parallel economy, second economy, shadow economy and underground economy (Leonard 1998, Losby et al. 2002, Overton 2000, Wiegand 1992.)
- Hart, an economic anthropologist, is often attributed with developing ad popularizing the term “the informal sector” Hart first used the term in the early 1970s to describe economic activities not captured in national employment or business statistics (Losby et al. 2000). Hart’s (1985) work in urban Ghana indicate that the so called unemployed often had jobs, but many of those jobs did not appear in national employment or business data gathering efforts. He concluded that important economic behaviour occurs that standard economic models are unable to describe (Hart 1985).
- Reimer (2000) defined informal economic activities as involving “the production, distribution and consumption of goods and services that have economic value, but that are neither protected by a formal code of law of nor recorded for use by government backed regulatory agencies.”
- The concept of a livelihood is widely used in contemporary writings on poverty and rural development, but it’s meaning can often appear elusive, either due to vagueness or to different definitions being encountered in different sources. It’s dictionary definition is a ‘means to a living’, which straightway

makes it more than merely synonymous with income because it directs attention to the way in which a living is obtained, not just the net results in terms of income received or consumption attained. Livelihood seems to offer a more complete picture of complexities of survival in low – income countries than terms formerly considered adequate like ‘subsistence’, ‘incomes’, and ‘employment’. (Ellis 2000) [6]

- Livelihood is defined as adequate stocks and flows of food and cash to meet basic needs. Security refers to secure ownership of, or access to, resources and income-earning activities, including reserves and assets to offset risk, ease shocks and meet contingencies. Sustainable refers to the maintenance or enhancement of resource productivity on a long-term basis. A household may be enabled to gain sustainable livelihood security in many ways – through ownership of land, livestock, or trees; rights to grazing, fishing, hunting or gathering; through stable employment with adequate remuneration; or through varied repertoires of activities. (WCED 1987)[36]
- Gender as socially defined is also a pervasive ascriptive determinant of livelihood activities. Or not necessarily inscriptively, a person may be born, socialized, and apprenticed into an inherited livelihood – as a cultivator with land and tools, a pastoralist with animals, a forest dweller with trees, a fisherperson with boat and tackle, or a shopkeeper with shop and stock; and each of these may in turn create a new household or households in the same occupation.
- Many livelihoods are also less singular or predetermined. Some people improvise livelihoods with degrees of desperation, what they do being largely determined by the social, economic, and ecological environment in which they find themselves. A person or household may also choose a livelihood, especially through education and migration. Those who are better off usually have a wider choice than those who are worse off, and a wider choice is usually generated by economic growth. In a future of accelerating change, adaptable capabilities to exploit new opportunities may be both more needed and more prevalent. (Robert and Gordon R 1992)[22]
- Access to entitlements is determined by formal and informal sets of rules and regulations defined by law, social norms, and conventions. An analysis of differentiated access to systems of rights or entitlement and the issue of how access in turn impacts on welfare, wellbeing and agency of individual migrants could shed light on social inequality based on gender (Truong 1996)[25]
- As the economy moves from an agrarian society with close linkages between household and market production to an industrial and service based formal economy, female labour force participation rates fall. Understanding the relationship between economic development and female labour force participation is important for a variety of reasons. (Grimm and Isabel 2020)[8]
- The conventional approach to refugee assistance is unsustainable. Faces with new mass displacement situations around the world such as those from Syria and Somalia, host countries are less willing to accommodate large numbers of people indefinitely. Several states have closed their borders entirely to refugees. International donors are also increasingly unwilling to support large number of refugees within camps indefinitely with their finite humanitarian budgets. Furthermore, without adequate protection and assistance within their region of origin, increasing numbers of refugees are forced to move to urban areas, sometimes illegally or to embark on dangerous journeys to other parts of the world in search for basic measures of dignity. However, there are alternative ways to think about refugees. Existing approaches too often ignore the skills, talents, and aspirations of refugee themselves. Yet refugees have capacities as well as vulnerabilities. They need not inevitably be a ‘burden’ on host states; they have the potential to contribute economically as well as socio -culturally. All around the world even under the most constrained of circumstance and sometimes under the radar of local authorities- refugees in camps and urban areas engage in significant economic activity. In doing so, often they create new opportunities for themselves and others. (Alexander, et al. 2017)[1]

- UNHCR Asia Pacific report shows that 70% of refugees live in countries with restricted right to work, 66% of refugees live in countries with restricted freedom of movement and 47% refugees live in countries with restricted access to bank account. (UNHCR, Livelihoods and Economic Inclusion 2021)[28]

Objective of the study:

1. To understand of present informal economic condition in Rohingya camp
2. To find out the effect of informal economy in Rohingya people.
3. To determine the women participation in informal economy in Rohingya camp.

Research question:

1. How the informal economy is running in camp context?
2. What kind of effect of informal economy has on their regular living life?
3. How Rohingya women are involving in informal economy?

METHODOLOGY

This research has been done primarily through content analysis method. Both conceptual and relational content analysis has been done to analyse the secondary data. The main source of information was government and non-government reports. The archive of UN development agency data relating with informal economy in Rohingya camp provided most of the basic data about camps. Informal economy activity related with livelihood sector in Rohingya Refugee camp. The secondary data will also review from livelihood sector published reports. At the same time, two focus groups discussion and Key informant interview were taken from Rohingya refugee camps as part of primary data.

Limitations of the Study

This research topic is more critical in this sense that main purpose of the study was to understand the informal livelihood activity in Rohingya camps. As it is a new topic and existing work related with informal economic activity is limited. So, the data collection was challenging. Relevant literature was one of the hindering challenges. The study's main drawback is the small number of Focus Group Discussions (FGDs) and KII that were held. There were just two focus group discussions (FGDs), two KII which might not adequately represent the range of viewpoints from various stakeholder groups or geographical locations. The results might therefore represent a more limited spectrum of viewpoints and experiences, which could restrict the analysis's breadth and depth. Additional FGDs should be conducted in future research to improve the data's representativeness and robustness.

DISCUSSION OF FINDINGS

Community driven small shop:

Community driven small shop is one of the informal economic activity in Rohingya camp. There are 34 camps in Rohingya camp. The small shop construction type can be mentioned with giving example of two area. One is Lambashia area and another is Balukhali area. The Lambashia area of Kutupalong near Ukhia has a large outdoor section in which numerous stalls line a brick thoroughfare. It also has a sprawling indoor area in which lines of stalls are packed closely together, with small footpaths between rows for shoppers to navigate. Other shops line the main brick road that cuts through this area of the camps. Shops are constructed mainly from bamboo poles and tarpaulin sheets. Many shopkeepers have installed concrete floors, but the stalls otherwise appear as makeshift huts rather than permanent shops. Clerical materials are usually limited to a small table

and chair for the shopkeeper, who sometimes uses a calculator, a manual scale, or a ledger book. Most stalls are packed full, with many items stacked high and others hanging from colorful plastic string. Balukhali Market Located in a less dense part of the camps in comparison to Lambashia market, Balukhali market lines a wide brick road passable by trucks transporting rations and other supplies into the camps. This gives shoppers a bit more room to peruse despite the lack of sidewalks to separate them from the traffic. Balukhali market has larger shops, many of which are constructed with tin sheets for walls and roofing.

There are grocers as well as restaurants, clothing stalls, dry fish business, vegetable selling, betel leaf selling, and electronics shops, which sell fans, mobile phones, and radios. Many of these large shops engage in wholesale trade as well as retail. (X-BORDER January 2021)[38]

Informal markets bourgeoned together with the camps and they remain either inside the camps or in their proximity. In informal markets, traders are mostly Rohingyas, whereas in formal markets they are from the host community. (UNWFP July 2020) [31]Community driven most of the shop located in informal marketplaces. There are many ways in which the interaction with Rohingyas and the humanitarian community is shaping the market environment. Although the refugees are not allowed to enter the formal markets that are outside of the camps' perimeter, they move around freely between camps in the absence of strict regulation. At the same time, host community members are reported to shop at the informal markets inside the camps and transact business with Rohingya traders. 34 percent of traders in the formal markets reported that they have the Rohingyas as customers and 53 percent of traders in the informal markets reported to have local Bangladeshi customers. (UNWFP July 2020)[32]

Particularly for women, the recent years have been observed the women market built within the camp beside community driven small shop. One women market is in camp 5, Rohingya refugee area. There are 24 shops under this women market. Different types of products are available in the market such as cloths, tailoring, handicrafts, beauty parlors, grocery store and display corners. The women market is found in safe and inclusive manner which mostly meets the demand of women and children. (Bangladesh 2024)[3]

Constraint on grocery business: Participants described that the most affluent and influential people of the host community are benefiting from the exodus by building new brick houses to rent to NGOs for office space, and by opening different business enterprises near the camps. In contrast most of the poor are adversely affected, such as vegetable vendors and small-scale grocery shopkeepers. One woman's husband, a fruit seller, had abandoned his business because he found it impossible to turn a profit as the Rohingya refugees people were reluctant to buy things from locally run shops and preferred to patronize the businesses of other Rohingya. Many locals had gone into the camps to do business, but were kicked out by block captains (majhis). One man said he received a death threat when his plans to open a shop in the camp bazar were made known. (Jessica Olney and Badiuzzaman June 2019)[16]

Densely population:

'The population density is 30,000 to 40,000 per square kilometre and total all FDMN camp area is 27 square kilometres.' (bdnews24.com October. 2020).[4] The male female ratio in the camp area is 49.08% and 50.2%. (UNHCR 2025) [30] If we see a study on business in and around Rohingya refugee settlements then we could be able interconnect of the possibility as an emerging informal economy market in Rohingya camp. The Rohingya settlements are sites of substantial economic activity and feature a number of businesses operating in and around them, consistent with previous studies of economic life in refugee (K. 2005)[17]. Our block-level data (for enterprises within camps) show that two-thirds of all blocks have at least one small retailer (selling packaged food, cans, batteries, and other essentials), 20 per cent of blocks have at least one tailor, and 15 per cent have a restaurant or tea stall. This is true even of more recently established blocks: 60 per cent of blocks started within the past 12 months already have a shop. These numbers testify to the speed with which camp economies emerge. This economic activity is not limited to Rohingya trading among themselves and includes members of the local communities doing business inside the camps. (MATEUSZ J. FILIPSKI 2019)[18]. The host communities claimed that Rohingya's camp easily came out from their camps and get engaged in work at the local labor market with their increased presence. "you need to pay local labourer at 600 tk a day and you can do same job engaging a Rohingya with only tk 200 to 300. Naturally Rohingya's get preference when

someone hires a day labourer. One of the local told UNB, wishing not to be named.” (Deepak Sharma and AKM 29 July 2021) [5]The study indicates the possibility of contribution of the Rohingya community in labor market increasing due to population density with other small business where host community supports will continue go hand in hand.

Foreign Remittance:

Twenty-one percent of households have received a remittance in the past 12 months. Though often sent in small amounts, remittances constitute a vital safety net. Eighty-five percent of remittances are sent from either Malaysia or Saudi Arabia. Countries from which Rohingya Receives remittance: 1% from Canada, 1% from USA, 23% from Saudi Arabia, 1% Pakistan, 4% from Bangladesh, 3% Myanmar, 1% Thailand, 62% Malaysia, 2% Australia. Remittance sender's relationship to the recipient: 49% from son or son in law, 33% brother or brother-in-law, 6% from husband, 4% father or father-in-law, 3% from an extended relative, 3% from daughter or daughter in law, 2% from uncle and 2% from sister and sister-in-law. Respondents receiving different amount of remittances: 6% is less than 2000 BDT, 22% is 2000 to 4000 BDT, 32% is 4001 to 6000, 16% is 6001 to 8000 BDT, 17% is 8001 to 10000 BDT, 6% is 10001 to 12000 BDT, 13% is 12000 above.

When remittance are sent:

60% is depend on the ability or preference of the sender, 32% sent when recipient ask, 12% sent regularly.

For recipients, remittances provide a basic safety net A man from a family of ten siblings who lives in Kutupalong refugee camp described how many members of his family receive support from a brother in Thailand. “One of my brothers went to Thailand in 2011 along with my uncle's family, and the rest of us are in the camp. The brother in Thailand sells automobiles and is wealthy. Every month he sends a remittance of 30,000 taka... It's then divided amongst the siblings.” According to a 22-year-old woman whose husband is imprisoned in Myanmar, remittances sent by an uncle in Australia serve as a critical safety net. “He sends 5,000 to 10,000 taka every two or three months,” she said. “We depend on that money a lot. It would be very difficult if we didn't get it. We mostly use it for food, for shopping at the market. We buy fish, vegetables, and meat.” A 21-year-old woman explained that her family depends on remittances to pay for her mother's cancer treatment. The money is sent by her sister, who moved to the U.S. from Malaysia three years ago under a UNHCR resettlement program. But she is only able to send money sporadically, causing their mother to receive irregular treatment. “My mother has been suffering from liver cancer. There is no treatment for it in the camps. We went to the Turkish, Norwegian, and Red Crescent Hospitals. But there are no suitable medications or treatments for cancer here. When we receive a remittance from my sister we go to Cox's Bazar for the treatment.”

Remittances are transferred to refugees through a hundi network, a trust-based system that typically consists of two brothers, cousins or friends, one in Bangladesh and one elsewhere. A customer at one location gives money to one hundi, who contacts his counterpart, who in turn makes a payout in the other location. Customers are often the friends, relatives, or neighbors of the hundi. Hundis' fees are percentage-based, often 2 or 3 percent. They wait until there is a large enough amount on the sender side and then make a large transfer to the recipient side through a formal channel, such as a bank wire or bKash [a Bangladeshi money transfer service]. In the case of camp hundis in Bangladesh, they sometimes rely on a Bangladeshi partner for formal banking access. (C. f. The Asia Foundation August 2020) [23]Notable that female headed household spent the remittance amount behind essential needs like cloth, food and healthcare. (Mohammad Azizul Hoque 2024)[20]

Unskilled, semi-skilled and skilled people engagement

There are different types of unskilled, semiskilled, and skilled labor exists in the Rohingya camps. Child labor is a common practice across sectors, and there are no mechanisms to control labor exploitation. (X-BORDER January 2021)[37]. Self-reliance program are currently ongoing in camp which skill based program. WFP engaged 27,000 Rohingya refugees in self-reliance activities across 30 camps. As part of the COVID-19 response, WFP engaged 145 women and 15 men to produce reusable cloth face masks to be distributed in the

camps and host community. By the end of the year, more than 700,000 masks had been produced. WFP also engaged women with disabilities and women with family members with disabilities in mask packaging activities. The 22,000 Rohingya refugees engaged in agriculture activities produced over 300,000 kg of vegetables between March and December. Almost 10 percent of these beneficiaries produced enough to sell their excess production and over 20 percent managed to preserve seeds for future use. WFP established 16 fish ponds in the camp for fish production and consumption. In October 2020, WFP started the reusable sanitary pad production pilot engaging 10 women in Camp 22 who produced 1,000 pads by the end of the month (UNWFP January 2021)[33]. There are two main ways in which refugees are engaged in labor the current context: Cash for Work programming, and engaging refugee volunteer labor to achieve set operational objectives (including unskilled, semi-skilled and skilled volunteers). (ISCG 16 May 2018)[15]

Category	Criteria and Competencies	Current Rate
Cash-for-Work	Principles of Cash for Work Programming, including: <ul style="list-style-type: none"> - Beneficiary selection criteria (usually vulnerability) - Days of work guaranteed (16 days consecutively, or 32 days scattered over a quarter) - Predetermined daily rate 	350 BDT/day (Revised April 2018, yet to be endorsed by the HCTT. This amount represents 75% of the Minimum Expenditure Basket)
Unskilled Volunteer	Unskilled labour engaged to meet operational needs: <ul style="list-style-type: none"> •Porters •Physical/construction labourers •Truck loading/unloading •Gatekeepers •General labour eg cleaners 	50 BDT per hour
Semi-skilled Volunteer	Semi-skilled labour engaged to meet operational needs. Requires basic literacy and basic training prior to performing the role. <ul style="list-style-type: none"> •Community mobilizers •Outreach workers (including community health workers, hygiene promoters) •Site management assistants •Enumerators/data collectors •To be completed by Sectors 	Hourly rate (infrequent engagement) BDT 50 – BDT 72 per hour Monthly rate (longer term engagement) BDT 8,000 – BDT 12,000 per month (7 hours with 1 hour break per day, 6 days a week)
Skilled Volunteer	Skilled labour engaged to meet operational needs. Requires literacy and significant training. <ul style="list-style-type: none"> •To be completed by Sectors 	Determined within relevant Sector <i>Will be annexed when determined</i>

Women headed family:

Refugee parents face unique challenges to parenthood. However, single parents, and in particular single women headed households, often have to face additional struggles. In Cox's Bazar, Bangladesh, for Rohingya refugees, where women, after children, make up the majority of the refugee population, being a single refugee mother is extremely challenging. According to the UN High Commissioner for Refugees (UNHCR) indicators

monitoring as of 31st March 2020, single parents are the highest percentage of people with specific needs within the refugee population of Bangladesh and almost all of them are women. (MOAS n.d.) [19]

The Rohingya refugee crisis has had a particularly gendered nature. 52% of the total refugee population are women and girls, while 85% are women and children and 16% of households are female headed. Targeting to women, Cash for Work (CfW) schemes have been designed around some of the basic services and works that are going on in the camps and Women friendly spaces (WFS) offer livelihood and skills development opportunities. (ISCG March 2019)[15]

Twelve percent of families report that women contribute in one or more ways to household income. This figure is only slightly higher, 14 percent, for women-headed households. Some families address the hardships of camp life through the employment opportunities available to women. (Foundation August 2020)[7]

Story from World vision report targeting to women headed family: In the Rohingya refugees' conservative Muslim culture, it's uncommon for women to work outside the home, especially doing manual labour. But Hamida and her teammates—all young widows—are willing to test tradition if it means making some money to help feed their children. They are among 295 women participating in World Vision's innovative cash-for-work programme in the refugee camps that are now home to almost 1 million people. She's not alone. In the camps, there are 32,684 female-headed households, according to the UNCHR. They struggle to provide for their children beyond the monthly rations of rice, lentils and vegetable oil that all refugees receive from World Food Programme. Children need a more balanced, diversified diet, but mothers have no means to buy the meat, fish, and fresh fruit and vegetables they need, although these foods are readily available in the market. World Vision is providing short-term work for 1,000 Rohingya refugees—30 percent of whom are women—enabling them to earn some income while constructing roads, pathways and bridges across the camps' muddy, sloping terrain. Teams of 1,000 refugees work in 20-day rotations to ensure that many families can participate in the programme. Workers earn 350 taka (USD4.50) per day—a fair wage comparable with local rates for casual daily labour. The lump sum of USD82 for 20 days' work goes a long way in camps where a kilogram of tomatoes costs 80 taka (USD1) and a chicken sells for 120 taka (USD1.50). "It was challenging to get women participants initially," says World Vision project officer Agatha Sarker. "So we met with community leaders to get their buy-in. They agreed that women should be supported to do this work, especially those from female-headed families." Cash in hand from her first pay, Hamida can purchase what she needs for herself and her children. "My children used to ask me for good food when they were hungry, but I couldn't afford it. After earning this money, I am so happy. It's a support for me as my husband is no longer with me. I can go to the market to buy food for my children. I bought a hen and some vegetables, as well as some apples and grapes." (Vision 24 February 2019)[35]

Indoor setting work:

63% of women who contribute to the household's income do so from inside their home. Activities include tailoring, making snacks, and selling retail items. 5% women involved with domestic work within the camp. Rest of the 32% women involved with outside work. (Foundation August 2020). A total of 1,000 beneficiaries (80% female) benefitted from income-generating activities linked to mask production, with support from IOM's local implementing partners Nongor and Prottayashi, and local private sector partner Green Hope. More than 100,000 Rohingya refugees in different 16 IOM-managed camps received the masks (two per person). (IOM 9 December 2020)[11]

Earn money and savings:

Camp households estimate the cost of living at 7,978 taka per month on average. Aid contributes to meeting some of these needs: the value of food aid received by a family of 95% of households state cash savings are under BDT 5,000. 80% have no cash savings at all savings 74% of households are currently in debt. The average amount owed is BDT 13, 923, or over five times the average monthly income DEBT 8 six is roughly 5,040 taka per month. The average reported household income is 2,648 taka. However, 45 percent of households report no income at all and are entirely dependent on aid. Income tends to be correlated with a family's education level and having a relative abroad. Registered refugee households that arrived in

Bangladesh in earlier waves of displacement also tend to earn more than the newly arrived. All groups experience economic hardship, however, and 91 percent of families find it difficult to make ends meet. Debt is high: 83 percent of families have taken out a loan since arriving in Bangladesh; 74 percent reported being in debt at the time of the survey. The average amount of household debt is 13,923 taka, equal to five times the average monthly household income. (C. F. The Asia Foundation August 2020)[23]

Able to buy daily commodities at minimum level:

Forcibly Displaced Myanmar Nationals (FDMN) community could not earn enough money as per their demand and living expenses as the data shows in earn money and savings section. But they have variety source of income that considered as informal sector. They could now able to buy vegetable, fish and meat at minimum level. They are doing business with constructing small shop nearby shelter or marketplace in Rohingya refugee settlement. Most of the buyers are Rohingya community people."The local administration didn't allow businesses in the camps and the aid groups didn't lend their support, but the refugees set them up on their own anyway. It's not permissible but no one can forbid them to do it as that would be a violation of their human rights," said Gomes, who serves as Caritas' regional director in Chittagong, a coastal city and financial center in southern Bangladesh. "Some refugees may want to stay here because they think they have better prospects." (Uttom and Rozario 21 March 2018)[34]

Two weeks ago, Rashid opened a cosmetics and toy store in the camp with the 7,000 taka (US\$84) he brought with him. "I sell about 500 taka (US\$6) of goods a day and I can make 100-150 taka profit, which is not a huge sum but it is enough for my family to survive," he told ucanews.com. (Uttom and Rozario 21 March 2018) [34]

Informal market comparison with other refugee context: (Alexander Betts 2024) (NRC 2023) (UNHCR 2025)[2],[21],[30].

Aspect	Rohingya Camps (Bangladesh)	Zaatari & Azraq Camps (Jordan)	Uganda, Kenya, Ethiopia Camps
Legal Work Rights	Very limited; Govt. could not permits to engage formal works.	Restricted; Required work permit and very hard to find permission.	Uganda is the only country to allow work and movement; Kenya and Ethiopia more have restriction.
Market Structure	Informal markets located in the camps; Rohingya traders are mostly high.	Camp markets designed according to refugee needs; Customer income is very low	Informal market has diversity and trade is happening in between host and refugees.
Entrepreneurship	Small shops, with little capital and having legal protection	Mostly home-based business, no formal business over there.	Refugees included all types of trade, farming and becoming entrepreneurs.
Gender Participation	Women engaged in indoor work most of the cases (tailoring, mask-making).	Women has cultural barriers to go outside; few have own businesses	Gender gaps exist; men engagement is high.
Income Levels	Average income low; many rely on aid and remittances	Average monthly income: Azraq 166 JOD, Zaatari 204 JOD; Jordanian avg 1211 JOD	Urban refugees earn more (USD 127/month) than camp refugees (USD 53/month)
Remittance Access	21% households receive remittances regular basis; informal channels dominate like hundi	There is very limited access to remittance.	The key income source is Somali refugees in urban areas receiving more remittances.

Aid Dependency	Aid dependency of Rohingya refugee is so high.	camp economy contributes 45% humanitarian aid.	Camps rely on WFP food aid; urban refugees receive less support to get materials.
Constraints	Movement restrictions, lack of ID, gender norms, low capital	Here market system is missing, wages is very low and permit system is difficult.	There is a regulatory barriers, The camp location is remote, the good thing is they have limited financial access.

Challenges:

There are some common challenges in informal economic activity in both rural and urban setting but when the informal economy is related with Rohingya camp then the challenges are more critical. After all of the discussion and finds there are some key challenges such as the unskilled labor with young age. Communication challenge especially the language is a barrier for the FDMN people. From gender perspective women are not much encouraged by their male family member to involve in informal economic activity. Another challenge for women is the childcare and domestic activity. Restriction on movement is another factor. There are not many skill development and vocational training opportunities in camp level. Young and adult people spend their time idly. If they develop their skill it might help them when they will go back to their homeland in Myanmar.

Challenges and Constraints for women in informal livelihood: (Hoque 2025)[9]

Having their creativity and industriousness, Rohingya women encounter a large range of hindrance that prevent them from fully engaging in the economy. These obstacles are built in their community as patriarchy is dominant element that controls day-to-day activities as well as the physical surroundings of the camps.

- Patriarchy society of Rohingya refugee believes that women are confined to their shelters or nearby surrounds due to mobility restrictions brought on by the purdah practice and safety concerns. This one is major restriction on their access to public areas, training facilities, and marketplaces.
- Women are mostly unable to grow their businesses or reach big size of clients due to a lack of finance and market access. Even the most active women cannot expand their activity beyond subsistence levels without seed funding.
- Publicly employed women particularly women volunteers continue to face social stigma which has reported earlier in different reports. Family and community members often criticize or disapprove of them, which deters people from taking on visible economic positions.
- Women are further marginalized by insufficient training and lack of digital knowledge. Few have access to mobile phones or other digital tools that could link them to marketplaces or learning platforms, but this is very rare and many are unable to attend training sessions because of household duties.
- There is little time or energy left over for tasks that generate revenue due to heavy household responsibilities including childcare, cooking, and water collecting.
- The severity of these limitations is prioritized in a 2025 policy brief, which also points out that insecurity and gender-based violence (GBV) have grown commonplace in the camps. This challenges weaken the women's confidence and leadership potential in addition to restricting their freedom of movement.

Conflict around labor markets

The most serious problem for host communities is the fall of wages for daily laborers. Refugees travel into the host community to seek work at the lowest wage prices; as a result, they dominate the local labour market

while the poor people of the host community lose job opportunities. Many women reported that their husbands previously earned 500 BDT (6 USD) per day, but only about 300 BDT per day now. This was very upsetting and the source of a strong sense of injustice for many. The women complained that refugees receive aid and have far fewer expenses than locals. The women said they had heard that Rohingya refugees were willing to work for 100 or 200 BDT per day, which is an impossible for locals to subsist on. Although many jobs for day laborers had been available during the early stages of the response, many of the initial projects had ended and temporarily employed people have become jobless again. A young woman explained that Rohingya refugees have stronger agricultural knowledge and are skilled at preparing products made of bamboo. Others said they are also good at heavy labour such as road construction. Even some host community residents themselves were keen to hire refugees to staff shops and run road construction activities as their labour is cheap and they are willing to do work that locals don't want to do. A young man reported that Rohingya refugees are also willing to work very long hours (10-15 hours/day, in comparison to 8 hours for locals), making their labor appealing to local business people. (Jessica Olney and Badiuzzaman June 2019)

Price hike of daily essentials:

The second most agitating factor, felt particularly strongly amongst host community men, were the hikes in market prices. Rohingya refugees sell their aid items and prices for some commodities are undercut while other prices have soared. This has been advantageous to wealthy shopkeepers but caused poorer ones to go out of business. Several participants mentioned that it has become cost-prohibitive for their families to buy fish, which has quintupled in price. The community believes Rohingya refugees are able to pay sky-high prices due to generous remittances sent from relatives abroad. They claimed that Rohingya refugees are even able to garner a significant amount of savings. There was a rumor that Rohingya refugees paid double the going rate for cows to be sacrificed during Kurban Eid and had no problem doing so, due to having profited off of selling aid items. The impact of the crisis on business seems to vary by sector; one man who has a wood business said that his business was largely unaffected by the Rohingya refugees presence. (Jessica Olney and Badiuzzaman June 2019)

Policy support recommendation for women: (Hoque 2025)[10]

Institutional Support and Needs to mitigate the challenges as a key tool to more empower NGOs and UN organizations for promoting Rohingya women rights accessing and exercising the livelihood as part of economic freedom. Women market already established as a testament of the growing this kind of market in future in the Rohingya camps under the direct supervision of NGOs and UN organizations. It has already proven that women feel as a safe space within this market and comfortable to exchange the various items. Encouraging more women groups within a network and ensure collective leadership in a democratic manner is the best solution for more empowering the Rohingya women. NGOs and UN organizations can use the different platform for advocacy events to achieve this purpose.

NGOs took vocational training initiatives in handicrafts, food processing, tailoring, and leadership development as part of common trades to ensure transferable skill and have given women commercially viable and culturally relevant skills. Women groups and Networks and collectives led by women have become effective platforms for lobbying, peer support, and collective action. These organizations not only promote togetherness but also give women's opinions more weight when it comes to local decision-making. Three women-focused centers and six women-led networks are supported throughout the camps by UN Women's 2025 initiative. These centers give women a unique opportunity to study, lead, and make money while acting as hubs for market access, resilience-building, and protection. However, the good practices can be scale up and integrate safe livelihood programming. Women require:

- Workplaces within the Rohingya camps that are accessible, safe, and allow for economic opportunity and involvement while respecting cultural traditions.
- Assistance with childcare specially for lactating mothers to lessen the unemployment at least in homebased livelihood works.

- Access to capital and financial knowledge, including digital wallets, microloans, and savings groups which requires significant advocacy lobby with Bangladesh government. Because the current livelihood guideline sufficiently not meet this criteria.
- Advocate for Microbusinesses, especially those operating in the unorganized sector, are granted legal status.
- Campaigns to raise awareness in the community to question damaging gender stereotypes and encourage shared accountability.

These are not merely programmatic requirements; they are necessary for long-term resilience, autonomy, and dignity.

Mind-Touching Finding:

Women are creating more than just baskets in the quiet of the shelters; they are creating resilience.

Every stitch, sale, and coin saved represents a silent protest against hopelessness.

CONCLUSION:

The displacement of Rohingya people have completed eight years in all camps except Kutupalong registered camp. This study brings to light on the important variables of informal economy that crucially important for FDMN community to survive in the camp through fulfilling at minimum level needs. The study shows the lack of broader head livelihood activities which leads to debt crisis due to not meet up their longer time needs and saving for emergency time. The study shows the scenario of FDMN community closely engaged with informal economic activities like trading with small shop, indoor setting work, women headed family engaged with cash for work, self-reliance activities and foreign remittance. The study entails the common challenges to interact with host communities, price hike the daily commodities, formally not allowed the business, cheap labor and women at outside work, legal transaction medium of remittance sending etc. Depending on the food aid item, nonfood aid item and current minimum level income could meet the demand of daily commodities purchasing minimally. But they could not think for longer time plan as they cherished demand with current income generating activities through informal economic engagement.

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