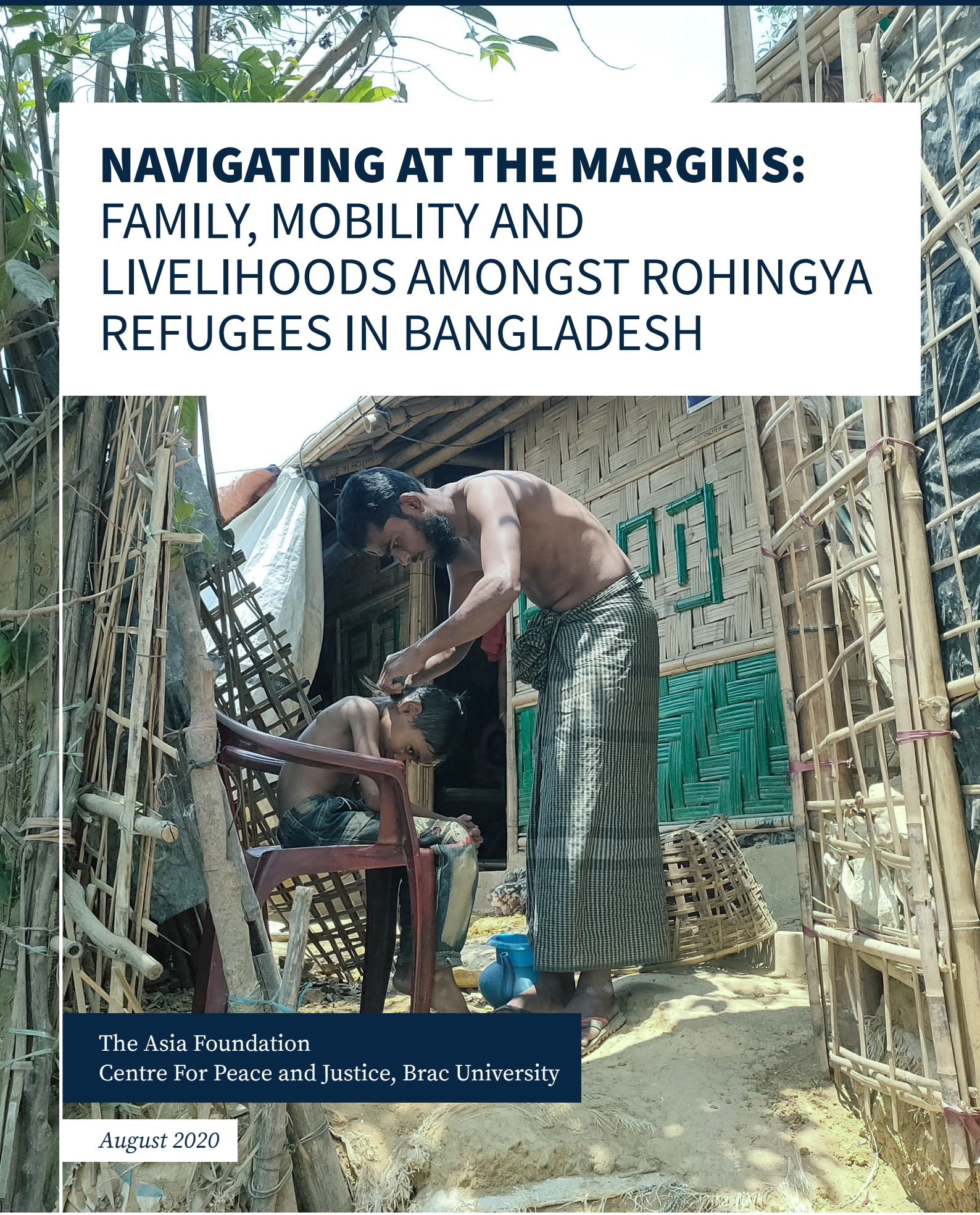
NAVIGATING AT THE MARGINS: FAMILY, MOBILITY AND LIVELIHOODS AMONGST ROHINGYA REFUGEES IN BANGLADESH



The Asia Foundation
Centre For Peace and Justice, Brac University

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X-BORDER
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Front page image: A Rohingya boy receives a haircut from his father in Kutupalong Refugee Camp, Cox's Bazar, Bangladesh

THE X-BORDER LOCAL RESEARCH NETWORK

X-BORDER LOCAL RESEARCH NETWORK

UKaid from the British people

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

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PREFACE

August 2020

Three years on from the events that culminated in the mass displacement of Rohingya from Myanmar, there is increasing attention to the need for sustainable solutions for the nearly one million refugees in Cox's Bazar, Bangladesh. As long as the safe, just, and dignified conditions required for refugees to repatriate to their native Myanmar go unmet, the Rohingya issue will remain a pressing regional concern. The lack of resolution not only creates frustration for the Rohingya enduring displacement, but continues to challenge state and non-state actors globally.

Amongst responding states, Bangladesh shoulders the greatest responsibility of all. Here, the needs of the displaced are addressed by a number of government and non-government responders, as well as by members of the host communities situated adjacent to the camps—many of whom have had their own livelihoods negatively affected as a result of the arrival of the refugees.

Despite these sacrifices, it appears likely that Bangladesh will continue to be tasked with ensuring the well-being of Rohingya families in the near term. Contending with the refugee burden is no easy task for Bangladesh, given its own development challenges. But in the spirit of compassion and respect for human dignity, Bangladesh will confidently continue to meet the humanitarian needs of the Rohingya.

The *Navigating at the Margins* study, conducted in late 2019, presciently highlights the precarious conditions endured by Rohingya families living in the camps of Cox's Bazar. Through household survey and interview data the report reveals the extent of family separation and displacement, and the day-to-day challenges refugees face in meeting basic needs, finding employment, and remaining in contact with relatives in Myanmar and elsewhere.

The study has benefited from the support of the UK's Foreign, Commonwealth & Development Office as well as camp officials in bringing this report to fruition. In addition, Rohingya themselves have played an important role in highlighting the needs of refugee families. Continued engagement with Rohingya, Bangladeshi and international stakeholders remains vital for understanding and addressing the impacts that results from the displacement of Rohingya from Myanmar.

As with most countries, Bangladesh continues to struggle to limit the health and economic impacts of COVID-19. For Rohingya refugees, the pandemic exacerbates the severity of their existing vulnerabilities in ways that are still coming into focus. This in turn raises the risk that people will resort to harmful coping mechanisms as identified by the research team, such as, boat trafficking and its inhuman consequences.

In the pandemic's wake, there is an even greater need for policy approaches to support Rohingya families. This study and its recommendations address this need by guiding the focus of policymakers and humanitarians toward areas where tangible improvements can be made to the lives of the refugees while they await repatriation. We also hope that this report will contribute to both international and local efforts to resolve the multifaceted challenges affecting Rohingya.

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EXECUTIVE SUMMARY

Decades of persecution of the Rohingya community in Myanmar have culminated in several large waves of forced displacement, and a total of nearly one million now live as refugees in the camps of Cox's Bazar across the Bangladesh border. Many others have sought refuge in Malaysia and other countries across the region. Widespread irregular migration has reshaped Rohingya society, with a vast number of families splintered across multiple borders. Although international justice mechanisms are engaged, a durable political remedy for the crisis is not yet visible on the horizon. Since 2017, the humanitarian response has focused on short-term needs such as food, shelter, and basic healthcare. As the displacement crisis enters its fourth year, a shift in approach is due. This study, *Navigating at the Margins*, carried out by The Asia Foundation and the Centre for Peace and Justice, Brac University, utilizes qualitative and quantitative methods to document how Rohingya families in the camps of Cox's Bazar cope with hardship, with a focus on family separation and economic challenges.

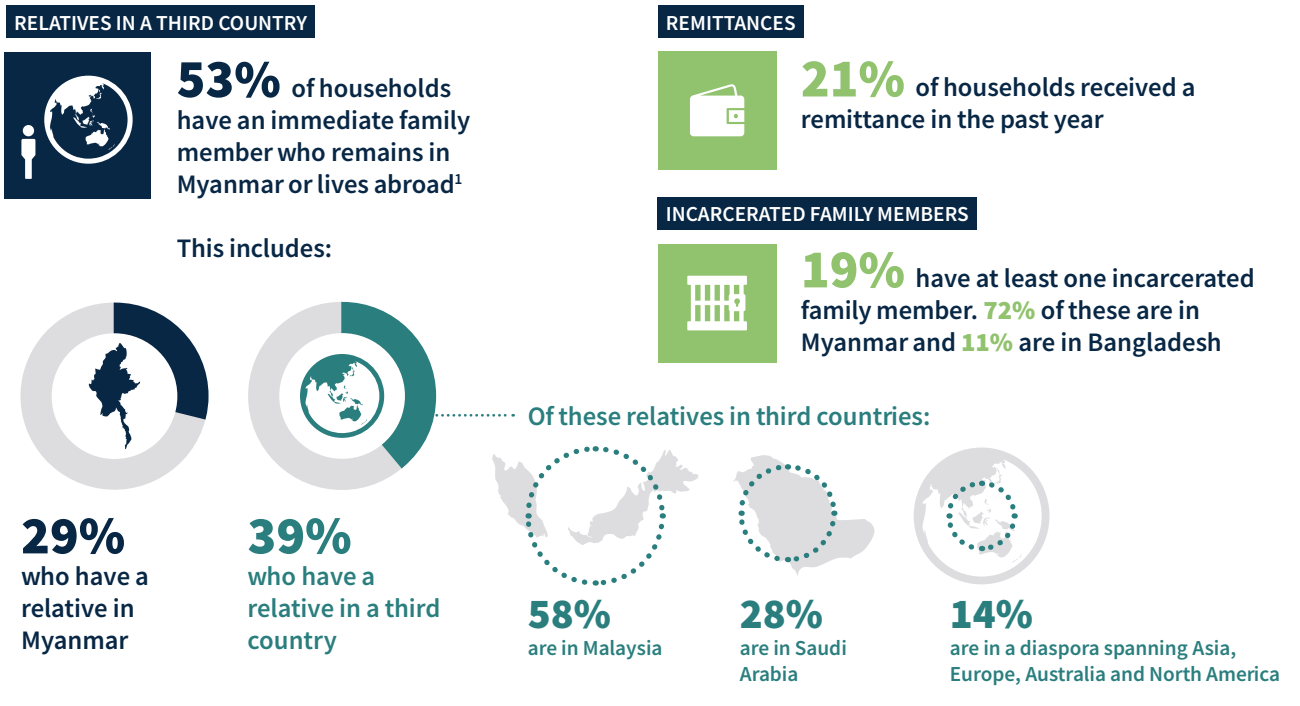
Most separated family members possess no travel documents and have little prospect of reuniting. For some of those living in the camps, having relatives abroad can be a helpful way to cope with the challenges of refugee life. Remittances help fill the gap between the sustenance they receive as aid and the higher actual cost of living. But these are only available to a minority of households. Furthermore, displacement and separation tend to erode family ties that are critical to enabling repatriation in the future. Already, camp residents are more likely to have a relative living in a third country than in Myanmar, and a new generation of Rohingya are growing up in Bangladesh who do not speak the Myanmar language.

The refugees' sense of reprieve after fleeing immediate danger has given way to the realization that they will likely stay in the camps a long time. Therefore, their priorities have expanded to include longer-term necessities such as education for their children. Camp households are also pressed to find ways to come up with money for the assorted living costs not covered by aid, such as communication expenses, a more diverse diet, or healthcare for conditions not treated by camp facilities. However, access to Cash for Work programs or NGO jobs remains limited, and just under half of camp households report having no income at all to supplement aid. As a result, some families sell a portion of their rations or engage in riskier activities to make ends meet. The majority of refugee households also accrue unsustainable amounts of debt. Facing a bleak future in an environment offering no hope of upward social mobility, some opt to place their lives into the hands of traffickers and risk perilous travel to other countries. Medium-term livelihood solutions are needed to prevent harmful coping patterns and allow refugees, most of whom lost all their assets in the exodus, to rebuild their lives until they eventually leave the camps.

ABOUT THE STUDY

This research paper describes the many ways that individuals and families living in refugee camps in Bangladesh cope with hardship and life in displacement. It presents new information on family separation as an additional source of hardship, but also as a source of support through which remittances sometimes flow, and often as a risky but hopeful investment in a better future for those who manage to reach a third country beyond

Figure 1. **Key findings: Family separation and mobility**



Myanmar and Bangladesh. The study also looks at economic hardship and the coping strategies of refugee households, presenting new evidence on the cost of living in the camps, income sources and indebtedness, remittances, and the equivocal role of dowry payments. It includes data on the gendered implications of displacement, mobility, and economic hardship.

The study addresses important knowledge gaps by emphasizing the vantage point of camp households. It is based on a representative survey of 1,611 camp households and 50 in-depth interviews with camp residents. Respondents were asked to share information about their family members in other countries and the livelihood circumstances they face in the camps. Field research took place from August 2019 to January 2020.

The data presented in this report will be useful to affected Rohingya communities, governments, humanitarian and development agencies and those in the international community working to alleviate the Rohingya refugee crisis. It presents in greater detail data summarized in an initial policy brief released in May 2020, *Beyond Relief: Securing Livelihoods and Agency for Rohingya Refugees in Bangladesh*.

This work was commissioned as part of the X-Border Local Research Network, a research program aimed at developing a better understanding of border regions that experience conflict or fragility. The X-Border Local Research Network is a partnership between The Asia Foundation, the Carnegie Middle East Center, and the Rift Valley Institute. It is supported by UK aid from the UK government.

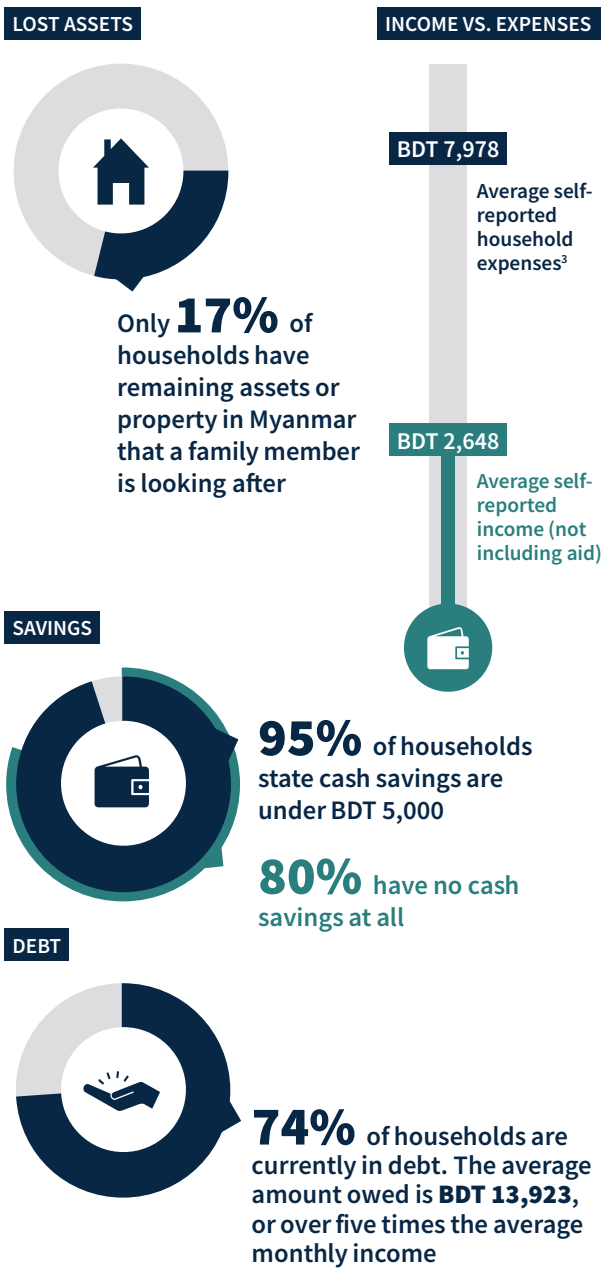
KEY FINDINGS: FAMILY SEPARATION AND MOBILITY

More than half of camp households (53 percent) have immediate family members living elsewhere. They are less likely to have a relative in Myanmar (29 percent) than in another country (39 percent) (figure 1).[2] Nineteen percent of camp households have a family member who is currently incarcerated.

Though many separated families stay in close contact for years, survey data shows that the frequency of communication amongst fractured families tends to diminish as separation becomes protracted. Internet restrictions in Myanmar and Bangladesh present an additional barrier to communication.

Remittances do play a role in mitigating hardship: 21 percent of households have received a remittance in the past 12 months, and for more than half of those households, these transfers constitute half or more of their annual income. Separation also causes difficulty, however. In interviews, many camp residents described the stress of constantly worrying about their loved ones far away.

Figure 2. **Key findings: Assets, livelihoods and hardship**

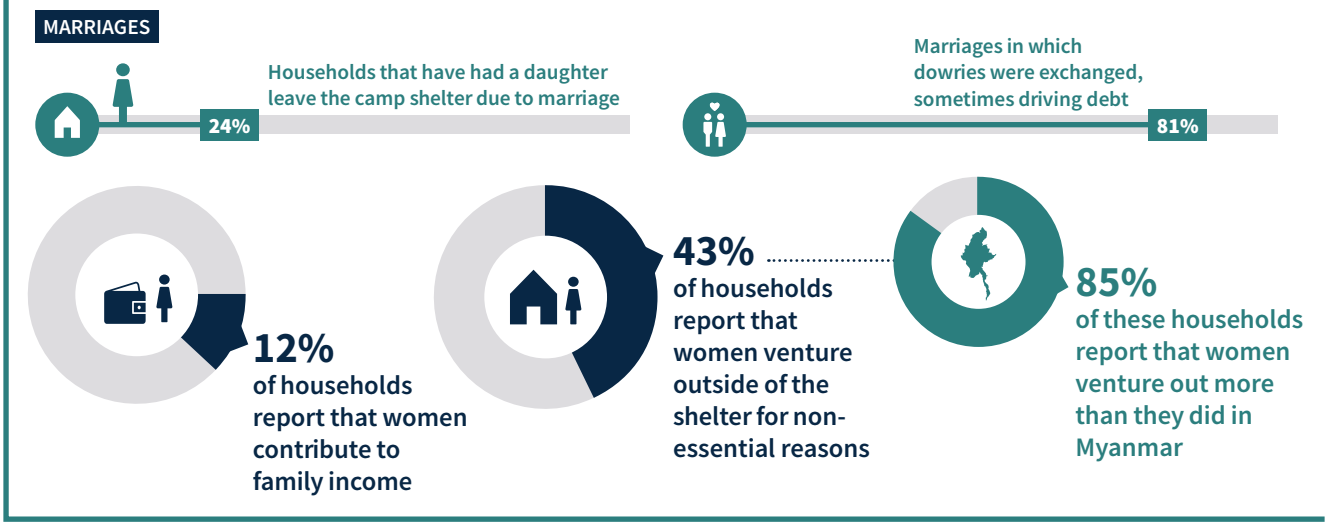


KEY FINDINGS: ASSETS, LIVELIHOODS, AND HARDSHIP

Most refugees have lost everything in the exodus and have little or no capital. Only 17 percent of camp households still have assets or property in Myanmar that a trusted family member is looking after (figure 2). Some arrived in the camps with assets they could carry, such as gold and cash, but these have mostly dwindled. Four households in five have no cash savings at all.

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

Figure 3. **Key findings: Impact on women and girls**



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.

KEY FINDINGS: IMPACTS ON WOMEN AND GIRLS

Among the 43 percent of households in which women report venturing outside the home (for non-essential reasons), 85 percent go out more than when they were living in Myanmar. Twelve percent of women contribute to their household's income, often through income-generating activities undertaken inside the shelter or as NGO volunteers (volunteers are paid a small stipend).

There has been a high rate of marriage in the camps, with 24 percent of families having had a daughter leave the shelter to move in with her husband. Dowries were given to the groom's family in 81 percent of these camp marriages (figure 3). Dowry costs vary greatly: for marriages in which they took place, 19 percent of payments amounted to 20,000 taka or less, while 25 percent amounted to over 60,000 taka. While dowry payments can bring economic relief to the groom's family, they represent a financial sacrifice and a primary source of debt for the bride's family.

RECOMMENDATIONS

This paper makes recommendations to address the challenges and alleviate the hardships faced by Rohingya families while preparing for a more durable solution to the crisis. The first set of recommendations aims to address long-term family separation. Ensuring that families maintain ties and the ability to communicate and support each other is critical to optimize their chances for successful relocation or repatriation in the future. The second set of recommendations aims to expand opportunities for economic self-reliance and resilience while more sustainable solutions remain out of reach. The main recommendations are summarized below and further developed in the concluding chapter of this report.

Supporting separated families

- Facilitate communication across borders by restoring and improving internet access in the camps and allowing camp residents to use biometric smartcards as identification to purchase and register SIM cards.
- Support the documentation of Rohingya-owned assets left in Myanmar.
- Improve transparent access to data relevant to the repatriation process.
- Use bilateral cooperation to support the reunification of families with members living in countries with active resettlement programs.

Improving well-being and economic resilience

- Expand access to livelihood opportunities for camp residents.
- Improve pathways for Rohingya voices to be heard in decisions that affect them.
- Improve access to financial services to mitigate debt.
- Anticipate the impact of the current economic downturn on access to remittances.
- Balance increased livelihood support to refugees by also investing in sustainable development solutions for host communities.

INTRODUCTION

Ongoing discrimination, violence, and denial of rights and livelihood opportunities to Rohingya in their native Rakhine State, Myanmar, have led to multiple waves of displacement. Over 710,000 Rohingya have fled to Bangladesh since August 2017, joining 35,000 previously registered refugees and an additional 74,000 that fled Myanmar after violence that occurred in Rakhine State in October 2016.[4] According to the United Nations, over 100,000 others migrated irregularly to other countries in the region between 2012 and 2016.[5] These rapid and drastic disruptions resulted in many Rohingya families suddenly finding themselves indefinitely separated from one another across borders. In a context of protracted displacement and uncertainty, they strive to maintain cultural and family ties while coping with other hardships.

Nearly all Rohingya refugees living in the camps of Cox's Bazar District, Bangladesh, depend on humanitarian services for survival. Humanitarian agencies provide the material resources needed for survival, such as sufficient food to meet basic nutritional and caloric needs and materials for constructing simple bamboo and tarpaulin shelters.

However, despite this basic aid, ongoing livelihood challenges propel camp residents to pursue other options for fulfilling their needs. Costs such as transportation within the camps, topping up one's phone credit, purchasing special foods for a religious holiday, or buying clothes for a child all must be met with cash, as they are not covered through aid. Money may also be needed to pay a debt or for major life events such as a daughter's marriage or emergency medical expenses.

The need to obtain money and resources beyond those provided as aid challenges the logic that has shaped the humanitarian policy landscape in Bangladesh since 2017: that as short-term guests in Bangladesh, Rohingya only require basic humanitarian assistance to meet their survival needs until they repatriate to Myanmar. Despite having been forcibly displaced from Myanmar, which makes them refugees under international law, Rohingya who arrived in Bangladesh after 2016 have not yet been accorded formal refugee status. The newly arrived population is currently categorized as Forcibly Displaced Myanmar Nationals (FDMNs), a status that precludes access to formal employment and the banking system, among other sectors.

Since the large influx of Rohingya arrived in Bangladesh in 2017 as a result of mass violence, conditions in their native Rakhine State have remained unstable, as Rohingya continue to face systematic denial of basic rights and violent conflict rages between the Myanmar Army and the Arakan Army, an ethnic Rakhine insurgent group. Even in situations of protracted displacement, refugees in other contexts usually maintain the legal right to go home. They remain citizens of their home countries, their ability to repatriate hinging primarily on security factors. In contrast, the Rohingya face significant additional barriers to repatriation due to the denial and revocation of their citizenship by Myanmar. Combined with the ongoing security crisis, Rohingya's lack of political rights means that large-scale repatriation is unlikely in the near term.

Security measures have increased in the camps since September 2019, further restricting camp residents' livelihoods. The Rohingya boat-trafficking crisis last spiked in 2015, but since April 2020 it has resurged amid the Covid-19 pandemic. The Bangladesh government has made a concerted effort to curtail the spread of Covid-19, yet the negative economic and social impacts of the virus reverberate in the camps, as they do around the world. The United Nations estimates a fivefold increase in Rohingya taking to boats in the first five months of 2020 compared to 2019.[6] Meanwhile, local media reports cover ongoing gang violence throughout the Cox's Bazar region, and persistent *yaba* (methamphetamine) trafficking continues across the Myanmar border into Bangladesh. The Cox's Bazar Analysis and Research Unit (CARU) of the United Nations Development Programme reports 42 murders and 37 gunfights in the area in the four months between January and April 2020.[7]

Seeking mobility to flee violence and persecution has been predominantly a life-saving necessity, but sometimes it is also an attempt to secure better long-term prospects and security. While data is not available, many do escape the camps and manage to start new lives as refugees in foreign countries.[8] In some families, members abroad are able to send a remittance, helping relieve camp livelihood pressures.

But the prospect of transnational mobility gives rise to a tapestry of risks: people sometimes suffer sexual violence, starve to death, or drown during boat journeys. A young jobseeker may be caught illegally crossing borders to pursue a work opportunity and endure a long, harsh jail sentence. A breadwinner may save earnings for many years and pay smugglers to obtain a passport, only to have the money stolen. A family may endeavor to send a daughter by boat for marriage in Malaysia and face the risk that she will be assaulted by her traffickers. Despite these risks, some Rohingya people continue to pursue transnational mobility in an effort to improve their own lives and those of their families.

ADDRESSING KNOWLEDGE GAPS REGARDING ROHINGYA FAMILIES

A key achievement of this study is the completion of a representative survey of the refugee population, assembling extensive data that helps clarify the prevalence of family separation across borders. Themes such as trafficking, smuggling, and illegal migration among Rohingya populations have typically been examined through a humanitarian, security, or human rights lens. In contrast, this study applies an ethnographic and familial frame to reach a deeper understanding of how and why

transnational mobility occurs, as well as its impact on camp families. While not a political economy study, *Navigating at the Margins* aims to provide analysis and recommendations to improve the well-being of Rohingya on both sides of the Myanmar-Bangladesh border and throughout the region.

Humanitarian and policy actors have undertaken periodic population assessments and a registration exercise in the camps, which have focused on the composition of camp households. In contrast, this study contributes insights into overall family composition, including both camp residents and their relatives *not* living in the camps. Because much of Rohingya people's movement across borders is extralegal and illicit, it is difficult to determine the extent to which families have become separated and to understand the social and emotional effects of this separation.

In addition to the impediments created by restrictions on media access and travel to northern Rakhine State, the lack of public access to baseline population data makes it difficult to measure with precision the drastic shifts that have recently occurred within the Rohingya population. For decades, the government of Myanmar has maintained family lists in order to count and track the country's population, but this information remains largely unavailable to researchers and demographers. Despite the legacy of family counting, Rohingya were deliberately not enumerated in the 2014 census. This was Myanmar's first census in 30 years and would have provided more insight into Rohingya population demographics.[9]

The lack of available data about the Rohingya population also makes it difficult to calculate the severity of recent conflict and displacement—not just in regard to population shifts and the number of lives lost, but also in terms of lost assets and the impact on household economy. The extent of the displaced Rohingya community's losses of assets, livelihoods, and intact family units may never be satisfactorily calculated. However, better insights can be distilled by documenting camp residents' own experiences with these themes.

By collecting details from camp families about the journeys of their relatives elsewhere, as well as their current socioeconomic conditions and livelihoods, this study fills in some of these gaps by shedding light on Rohingya people's transnational mobility and its impacts. The Asia Foundation and the Centre for Peace and Justice intend these findings to support policymaking and programming to create sustainable political solutions to the Rohingya crisis.

As displacement becomes protracted, Rohingya refugees in Bangladesh strive to improve their living conditions in the face of an uncertain future. Here, a woman applies earthen plaster to make the walls of her shelter more durable.

METHODOLOGY

This mixed-methods study, which took place from August 2019 to January 2020, employs both qualitative and quantitative techniques. Its findings, recommendations, and conclusions have been drawn from data collected through interviews and a representative survey. Because of the difficulties of obtaining information and conducting research in northern Rakhine State in Myanmar, the study focused on Rohingya families living in Bangladesh, and was undertaken with the permission of responsible authorities.

People's own interpretations of the hardships they face—and their attempts to mitigate them—raise implications for their own personal security and well-being, as well as for regional conflict and security dynamics. Thus, the research focused exclusively on camp families' own experiences and views rather than those of other stakeholders. Findings were distilled from 1,611 surveys and 50 key informant interviews with camp residents.

SURVEY

Twenty-two Rohingya volunteer enumerators were recruited to carry out the survey over an eight-week period between October and December 2019. These enumerators were chosen for their experience collecting sensitive data within the camps. The survey was written in both English and the Myanmar language, but it was conducted orally by enumerators in the Rohingya language. Because Rohingya is primarily an oral language, during a one-week training the enumerators discussed and agreed on standard spoken translations for each question to ensure consistency and comprehension. After the week of training, they proceeded to survey households across 26 refugee camps within the area known as the "mega-camp" in the Ukhia *Upazila* (Subdistrict) of Cox's Bazar District, near the Myanmar border.[10]

A stratified sample design was utilized to conduct the survey in a manner that ensured inclusion of both new and registered refugees. The first stratum is composed of 196 registered refugee households, most of whom arrived in Bangladesh in the early 1990s. The second stratum is comprised of 1,415 households across the 25 makeshift camps housing the newly arrived population. Most of the respondents in the second stratum arrived in Bangladesh in 2017 and have not been registered as official refugees by the government of Bangladesh. The camps in which they live encircle Kutupalong refugee camp, where registered refugees reside.

Respondents from stratum one, registered refugees, were represented disproportionately in the overall sample—12 percent, when the actual percentage of registered households in the mega-camp is 2 percent.[11] This was done to achieve a sample size sufficient to draw meaningful comparisons with newly arrived camp residents. Weights were applied to the two strata during the final tabulation process to rebalance this intentional overrepresentation. All data cited in this report is representative of the overall camp population.

The sampling process was approached in two stages, using the camp block as the primary sampling unit. For the first stratum, all seven blocks of the registered camp were included. For the larger second stratum, a sample of 130 blocks was selected with probability proportional to the number of households therein, using the most up-to-date population estimates from July 2019, when the survey was designed.[12] A supplemental sample of 11 additional blocks was later drawn in order to increase the total amount of data collected. Within each block, the secondary sampling unit was a household. To maintain an equal probability design, a fixed sample size of ten households within each block was targeted. Because no sampling frame of households within blocks was available, enumerators were assigned a random starting point within each block and instructed to collect data on the 10 households nearest that point.

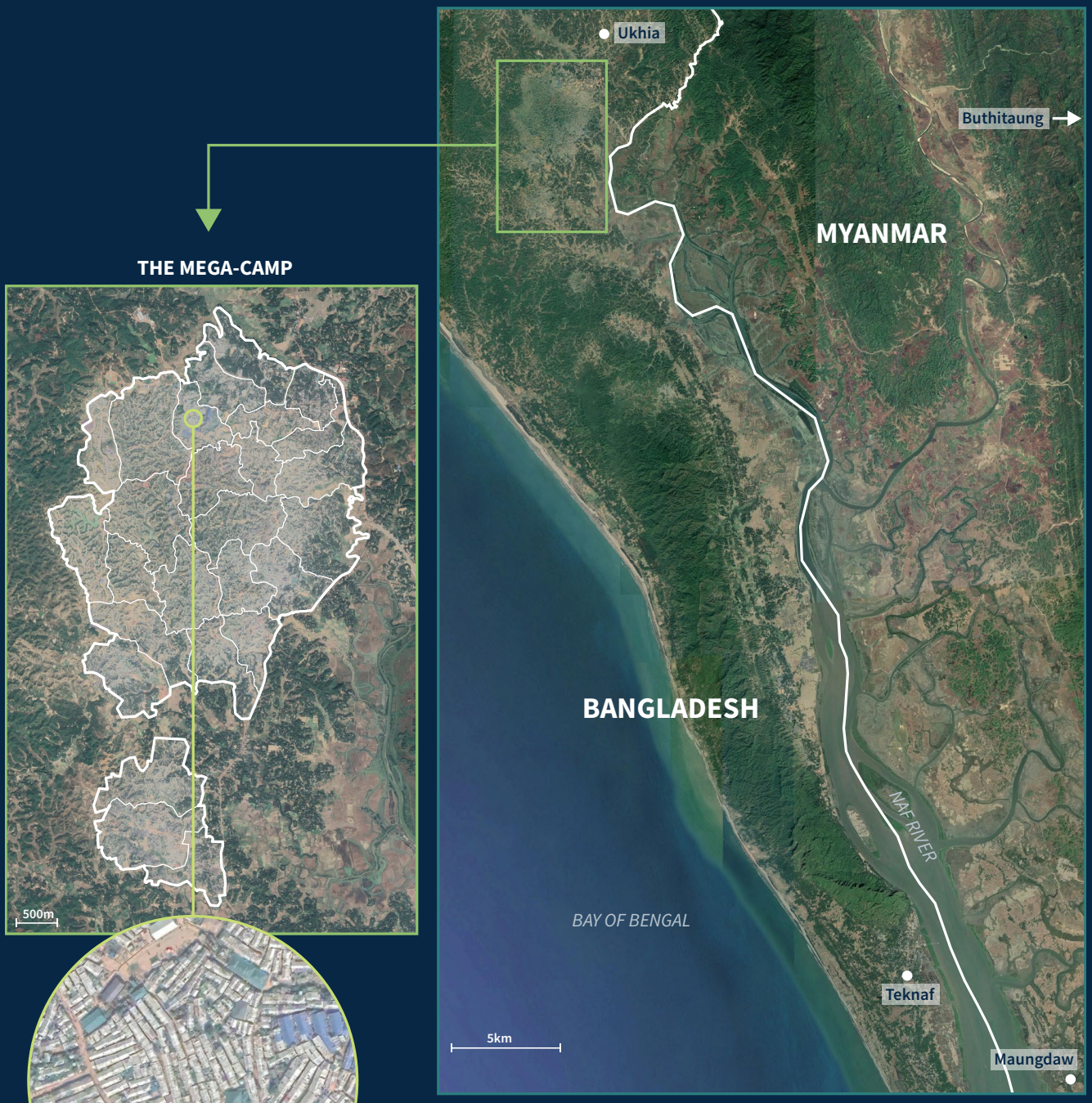
All survey respondents were either the head of household or their spouse. Because most survey questions pertained to the whole family, respondents were encouraged to ask other household members to help provide details in case the primary respondent was unsure, such as on the travel histories of family members living overseas.

INTERVIEWS

Interviews were conducted with residents of the mega-camp in a semistructured format in August 2019, November 2019, and January 2020. Several of the survey enumerators supported the process as "fixers" and invited interviewees to participate who had experience with the themes introduced by the survey. Of the key informant interviews, 18 were with individual women, four were with combined groups of male and female family members, and 28 were with individual men. Unlike the surveys, which were conducted at respondents' shelters, the interviews were conducted in a private location due to the sensitivity of the topics discussed. This made it difficult to achieve a gender balance, as many Rohingya women customarily refrain from leaving their shelters, making it difficult to attend the interview.

Each interview took between one and two and a half hours. The researchers used a loosely structured question bank and encouraged interviewees to first share their family story in detail. Follow-up questions were then posed to further elucidate the elements most relevant to the study. The result of these interviews is a rich collection of multigenerational oral histories that shed light on each family's unique circumstances. Names and other identifying details have been changed or omitted where appropriate to protect the anonymity of respondents.

Figure 4. **Maps of the survey area: Kutupalong mega-camp, Cox's Bazar District**



This satellite image shows the population density of the camps. Each white rectangle is the roof of a Rohingya family's shelter, made from bamboo and tarpaulin. An average of six people live in each shelter.

GEOGRAPHIC SCOPE

The mega-camp is adjacent to several host community villages, and its easternmost edge sits less than two kilometers from the border that separates Bangladesh from northern Rakhine State in Myanmar. The border comprises land, river, and maritime sections, including the full length of the Naf River and an area of the Bay of Bengal into which the river flows.

Rohingya using temporary border passes once frequently crossed the river to legally enter Bangladesh for medical, business, and religious purposes. For many, these services were more readily accessible than those in Rakhine State. But the border pass system has now been suspended, and the river is less frequently crossed. While both legal and informal trade continue, fewer boats can be seen nowadays. The empty waters of the Naf are a reminder of the fragility that has come to define this frontier separating South and Southeast Asia.

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Map data: SIO, NOAA, U.S. Navy, GEBCO
Map images: Maxar Technologies
US Dept of State Geographer

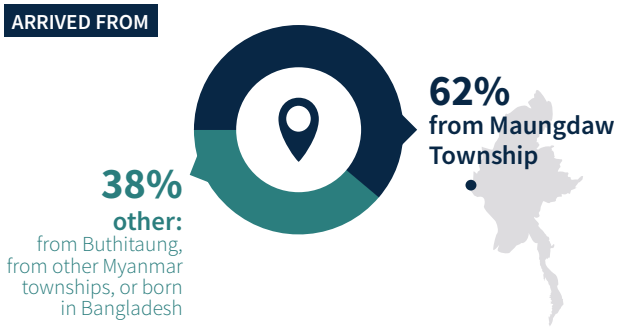
CAMP DEMOGRAPHICS

The study clarifies demographic details about the refugee population, highlighting the diversity that exists within the camps. Factors studied included place of origin, household composition, languages spoken, and both academic and religious educational attainment.

PLACE OF ORIGIN

The majority of survey respondents, 62 percent, were from Maungdaw Township in Rakhine State, Myanmar (figure 5). Rohingya villages in Maungdaw were the most heavily impacted by the clearance operations in 2016 and 2017. Most of the remainder, 33 percent, hailed from Buthidaung Township. Four percent of families were from Rathedaung; less than 1 percent were from other Myanmar townships or were born in Bangladesh to families that fled Myanmar in the early 1990s.[13]

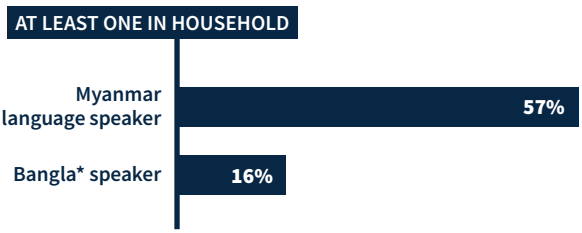
Figure 5. **Origin of respondents**



LANGUAGES SPOKEN

Fifty-seven percent of households have at least one Myanmar-language speaker, and 16 percent have a Bangla speaker (figure 6). The majority of camp households are multilingual, with at least one member who speaks two or more languages. All households were presumed to speak the Rohingya language as the mother tongue. Other than Rohingya, the Myanmar language and standard Bangla are the two most common languages. Newly arrived households are more likely than registered refugee households to have a Myanmar-language speaker. It is more common for registered than newly arrived households to have a Bangla speaker, due to the permitted use of Bangla as a medium of instruction in registered camp schools. In contrast, newly arrived households are prohibited from learning in Bangla, to prevent their assimilation into Bangladesh. The Chittagonian dialect spoken by local Bangladeshis throughout the region is much closer to the Rohingya language than standard Bangla, and the two are mutually intelligible to a significant extent. Other languages spoken by some household members include English, Arabic, Urdu, and Hindi.[14]

Figure 6. **Languages spoken**



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

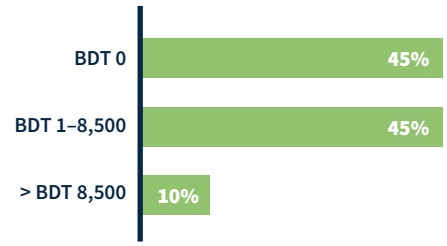
HOUSEHOLD COMPOSITION

Households are mainly composed of nuclear families, with an average of six members. Only 15 percent of households have a member who is someone other than parents and children. This person is often the parent or sibling of the head of household. Nineteen percent of households identified a woman as the main decision-maker or head of household.

INCOME

The average monthly household income is 2,648 taka, but 45 percent of households have no income at all (figure 7). This reveals a significant split: the average income amongst earners is 4,514 taka. The

Figure 7. **Income earned per household in the past month**



most common sources of income are working in a Cash for Work program or as an NGO volunteer, followed by shopkeeping, remittances, selling rations, and day labor.[15] Three variables that are robustly associated with higher household income are the education level of household members (see figure 33, p. 32), having a female member who contributes to family income, and having a relative abroad.[16] The mean income of households with a relative abroad is 43 percent higher than those without.

EDUCATIONAL ATTAINMENT

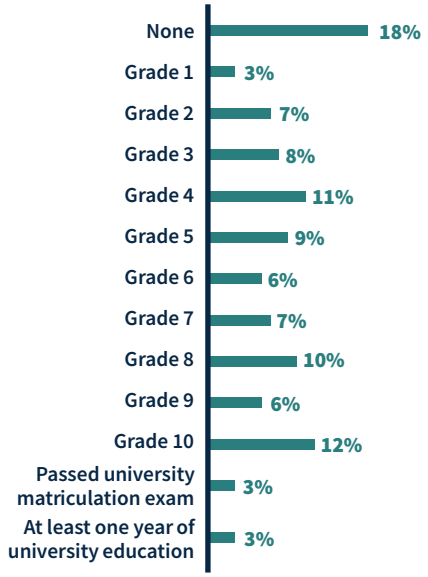
Education background often varies considerably among the members of a single household. In many households, a single member may be highly educated while others have never gone to school. Even within wealthier households with high educational attainment, it is likely that some household members have received no formal education. While educational attainment is positively correlated with income, this heterogeneity within households points to the hazards of generalization. There are also gendered dimensions to this finding: the data shows that having more-educated female members is positively correlated with higher household income, and that women from households that say they have enough to eat have significantly higher educational attainment.

Figure 8. **Average educational attainment**

5.4 years
of schooling achieved by a member of the household

Figure 9. **Varying educational attainment within households**

HIGHEST LEVEL OF FORMAL EDUCATION ATTAINED BY ANY HOUSEHOLD MEMBER



AVERAGE NUMBER OF PERSONS WITH EDUCATION PER HOUSEHOLD, BY GENDER

	Primary school	Secondary school	Madrassa
Males	1.8	0.8	3.1
Females	1.2	0.3	3.1
Total	3.0	1.1	6.2

Respondents reported educational attainment for themselves and their children, including adult children who no longer live in the shelter

Overall, the average level of educational attainment per household is 5.4 years of schooling (figure 8). In 18 percent of households, no member has attended an academic school and 3 percent of households have a member who passed the Myanmar matriculation exam taken at the end of high school, which qualifies students for university admission (figure 9).[17] Among the 82 percent of households in which at least one member attended academic school, the average highest level of schooling reached is 6.2 years. Excluding the most highly educated group, those who passed the matriculation exam or attended university, the average household educational attainment is five years of schooling.

Among the 18 percent of households with no formal education, 88 percent have one or more members who received religious education. Overall, 98 percent of households have family members who received religious education.

SUMMARY OF DEMOGRAPHIC FINDINGS

Demographic and socioeconomic variables play a key role in determining the ability of families to be resilient and protect themselves. These demographic findings elucidate the diversity of socioeconomic, linguistic, educational, and other factors across the camp population. Diversity also exists within individual households, notably in regard to educational attainment.

This heterogeneity is often unaccounted for by decision-makers due to the need for scalable humanitarian interventions that can be applied uniformly across such a large population. But camp families' needs are not identical from one household to the next. A family's duration of displacement, place of origin, education background, and socioeconomic status all affect its members' ability to cope with the hardships of camp life. Demographic factors influence family separation as well as access to livelihoods, both of which are explored in detail in the following chapters.

Rohingya hail from coastal as well as mountainous areas of northern Rakhine State

Most Rohingya refugees in Bangladesh hail from either Maungdaw or Buthidaung Township in Northern Rakhine State. Much of the Maungdaw Township population dwells in villages along or near the riverbanks and coastline that mark the Myanmar-Bangladesh border, and many residents relied on these waters for livelihoods of fishing and trading.

Maungdaw residents thus had greater access to cross-border trade, and businesspeople from various ethnic groups in the region imported goods from other parts of Myanmar and exported them across the border through Maungdaw. The legacy of trade between Cox's Bazar residents and Maungdaw-based Rohingya is still visible today in Teknaf as well as Cox's Bazar. Both towns have markets, nicknamed "Burma Bazar," that sell traditional Myanmar snack foods and textiles.

Until the 2017 exodus, roughly 30 percent of the Rakhine State population was Rohingya. The Rohingya population is more concentrated in the northern part of the state, and 93 percent of the Maungdaw Township population was Rohingya, according to the Myanmar government's 2016 estimate.[18] Buthidaung Township lies further inland to the east. It is more mountainous and less populous than Maungdaw. Rohingya comprised 84 percent of the Buthidaung population until 2017, and this township is described as more ethnically diverse than Maungdaw.[19]

In Rathedaung Township, to the southeast of Maungdaw, Rakhine people comprise the majority of the population, but the Rohingya were a sizeable minority, likely over 20 percent.[20] In addition, 3 percent of registered refugees—less than 0.5 percent of the overall population—hail from Sittwe Township, which houses the state capital in central Rakhine State. Sittwe is also home to a sizeable Rohingya population, most of whom have been confined to IDP camps since 2012, but this population has limited links to Rohingya from northern Rakhine.

Some Rohingya refugees have opened small shops within the camps.

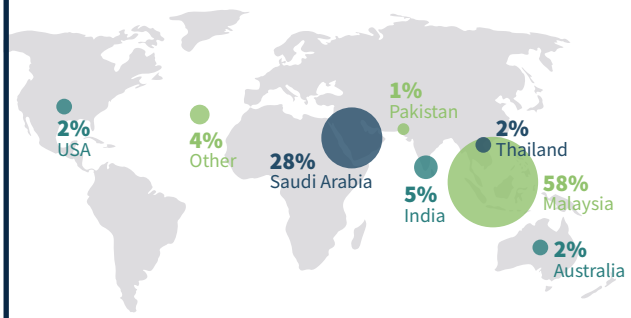
FAMILY SEPARATION AND MOBILITY

Due to the waves of displacement that have separated Rohingya families over the past several decades, slightly over half of camp households (53 percent) have an immediate family member living in another country. This figure includes both relatives who remain in Myanmar and those who have fled or migrated to a third country. It also includes a significant number of incarcerated persons.

RELATIVES IN THIRD COUNTRIES

Thirty-nine percent of camp households have at least one family member living in a country other than Myanmar or Bangladesh (figure 10).[21] The majority are in Malaysia and Saudi Arabia (figure 11). Three-quarters of those abroad began their travels from Myanmar, with the majority departing after 2010. Other destination countries include Thailand, India, and Indonesia. Seven percent of camp residents' relatives in third countries are in Western nations, where most were formally resettled by the UNHCR.

Figure 11. **Location of immediate family members living outside Myanmar and Bangladesh**



633 respondents provided details for 1,072 relatives in third countries

Figure 10. **Profile of relatives in third countries**

39% of camp households have at least one immediate family member living in a third country. Of these relatives abroad:

58% live in Malaysia

83% are male

75% are under the age of 35

75% began their journey abroad in Myanmar

71% began their journeys after 2010

48% travelled by boat, which tends to be associated with crisis-related migration and displacement involving illegal traffickers

633 respondents provided details for 1,072 relatives in third countries

There are gender and age differences with respect to movement trends. Fewer than one in five family members in third countries is female, though women recently have been a larger percentage of those boarding boats.[22] Three-quarters of the family members abroad are under the age of 35.

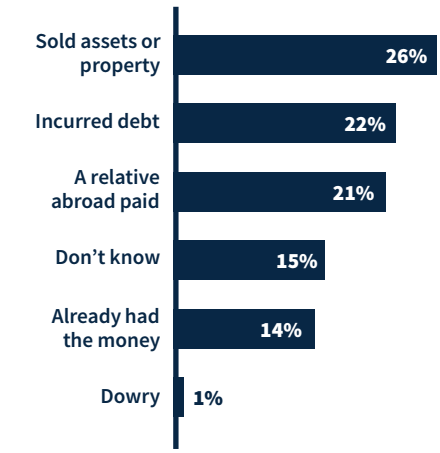
Nearly half of camp residents' relatives in third countries traveled by boat. Boat travel is used by Rohingya both to flee violence in emergency lifesaving situations and to pursue livelihood opportunities, marriage, and family reunification. Many have relied on travel arranged by traffickers and smugglers. For boats departing from Myanmar, as well as from Bangladesh, the high smuggling fees demanded by traffickers represent a large financial sacrifice for many families.

Smuggling fees varied greatly for these journeys. The average cost for those who traveled by boat to Malaysia between 2012 and 2015 was 2.1 million Myanmar kyat.[23] It is not known what percentage of income this represented for these families, but it is roughly equivalent to 62 percent of Myanmar's average annual household income at the time, approximately 3.4 million kyat.[24]

Families financed these journeys in a number of ways, with more than half pooling funds from multiple sources. Among all methods of financing these journeys, selling assets or property was the most common (figure 12). Many did so in order for the departing household member to escape immediate danger, while in other cases people fled after a longer process of deliberation.

A family's income and education are correlated with having a relative in a third country. Among households in which at least one member has a high school education, 53 percent have a relative outside of Myanmar and Bangladesh, in comparison to only 25 percent of households in which no member has attended school. Income is also correlated with the likelihood of having a relative in a third country. On average, households that have family members living outside Myanmar and Bangladesh report 42 percent higher monthly incomes than households that do not, with higher income households more like to have a relative abroad than those with less income (figure 13). This relationship points to the fact that the better educated may be more likely to find employment abroad, and the relatively better-off households might be more able to pay the costs of travel. It might also reflect the contribution of remittances to the income of camp households (see "the role of remittances from abroad," page 35).

Figure 12. **Financing of journeys to third countries**

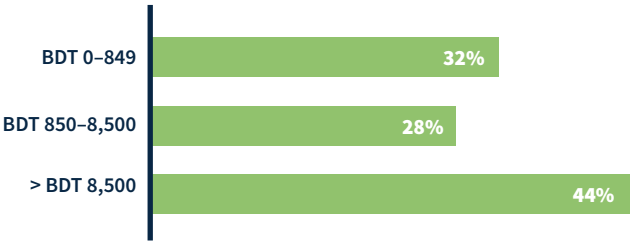


633 respondents provided details for 1,072 relatives in third countries

REMAINING TIES TO MYANMAR

Twenty-nine percent of camp households have an immediate family member remaining in Myanmar. Families from Buthidaung are far more likely to have a member remaining in Myanmar than those from Maungdaw or Rathedaung (figure 14). Only 13 percent of camp households know someone living in an IDP camp or elsewhere in Rakhine State. Social connections between Rohingya from northern Rakhine State and those in central Rakhine State are limited. Less than 1 percent of camp households have a family member in Yangon or Mandalay.

Figure 13. **Income earned in the previous month among households with a relative in a third country**



n = 652

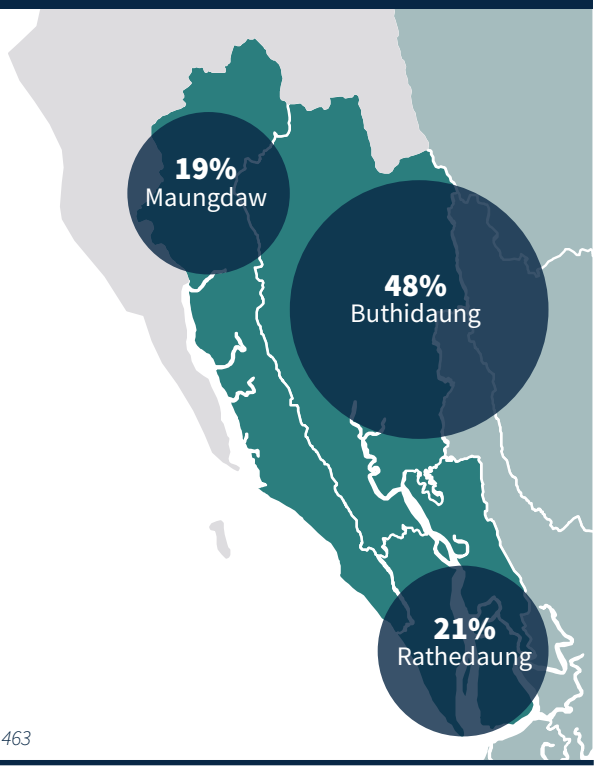
Reaching Malaysia is seen as a hopeful alternative for those overwhelmed by financial hardship in the camps

A registered refugee who has lived in Bangladesh since the early 1990s explained his view that traveling to Malaysia could be a way to improve his family's financial well-being. "If I could go to another country and earn money, it would be helpful for my family. I paid a person to [help me] go to Malaysia once, but he disappeared with my money. That was eight years ago. I gave the trafficker 22,000 taka the first time.[25] I tried a second time and paid 10,000 taka. That time also failed. Now I want to try again."

One woman, whose husband left her for another woman after arriving at the camp, described her failed attempt to reach Malaysia, where she hoped to reunite with her mother. "My husband left me for his other wife and gives me nothing. So, I decided that I would try to go to Malaysia by boat with my kids. My mother went there, also by boat, eight or nine years ago. She is in a difficult situation there—she works hard as a day laborer. I have no family here in the camps, so my mother told me to come there. She warned me that there wouldn't be any way for me to earn a living in the camp now that I had been abandoned by my husband."

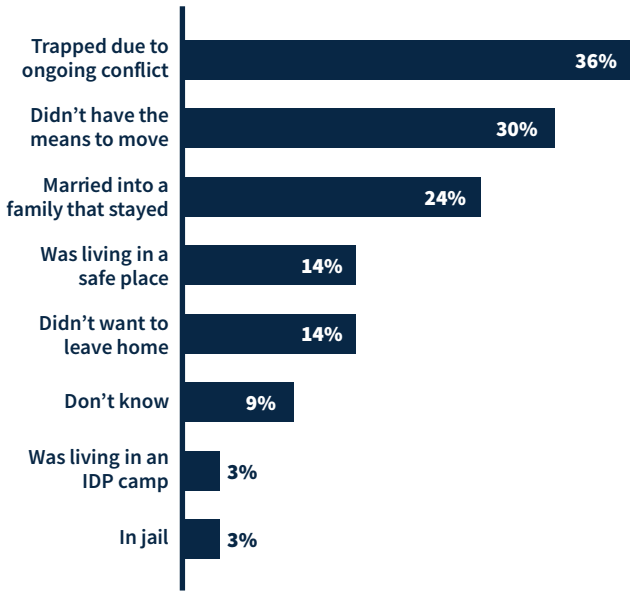
When asked if she had considered speaking with an NGO about getting additional support, the woman said she was unclear about how to do this. "I am alone, how could I find an NGO to help me? I don't usually go out anywhere. I just stay home, feeling upset about my situation. I don't know about NGO services…But someone I know was going to go to Malaysia, and he called the broker for me. The broker agreed to let me come, but he was arrested when we were on the beach waiting for the boat."

Figure 14. **Home township of households with a relative remaining in Myanmar**



n = 463

Figure 15. **Reasons why respondents' relatives remained in Myanmar**



463 respondents provided information about 967 relatives remaining in Myanmar; multiple response

Travel to Malaysia by boat is a way for Rohingya to find refuge and seek a better life

Despite the cost and risks, which are well known in the camps, some people interviewed during the study continued to view travel to Malaysia in a favorable light.[26]

Hafsa and Amin are a married couple who live in the makeshift camps with seven of their nine children. The family was once affluent in Myanmar. According to Amin, they owned 18 acres of land, as well as many cattle and a fish hatchery. "The fish business brought in 10 million kyat per year in profits, establishing my family's affluence, but it was confiscated by the Myanmar military." This occurred in the 1980s, Amin says, adding that the family's remaining forest and grazing lands were also confiscated while he was away studying.

In 2012 and 2014, they paid over 4.2 million kyat to finance each of their two eldest sons' boat journeys from Myanmar to Malaysia. To come up with this sum, Hafsa sold her gold and Amin sold other remaining family assets. Although the family had lost most of their former wealth by the time of the two sons' migration, Amin still feared that his sons would face targeted harassment as educated and wealthy young men. (The view that well-off Rohingya were subject to added scrutiny by authorities was expressed during numerous interviews in this study, and higher-income families are more likely to have an incarcerated family member.)

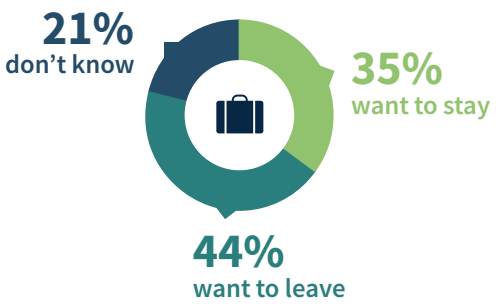
Hafsa and Amin have not recovered the payments they made to smugglers for the journeys. Amin explains the sons' escape as both a life-saving necessity and an investment in the family's future, though not one undertaken in the hope of financial gain. "I would definitely send my other children anywhere possible if I got another opportunity," Amin says. "The camp is unsafe and a bad place to live. Though the boat travel is risky, life is more peaceful and secure afterwards." Though one son occasionally sends a small remittance, the other does not. He recently married a Rohingya woman who resettled in New Zealand and is saving everything as he makes plans to join her there.

Hafsa and Amin say they have no regrets, but separation is painful for the family. Amin says he misses his sons "every second of every day." He never envisioned having a family living across broad distances. "Our family was a closely knit one, never even eating lunch or dinner apart," he adds. "I have no idea when I will see my sons again. Video calls make the separation bearable. Our family has somewhat adjusted to the new normal."

According to their relatives in the camp, ongoing conflict was the main reason why 36 percent of those left behind did not leave Myanmar (figure 15). They could not make the journey either because of the violence in 2017 or subsequently because of ongoing fighting between the Myanmar Army and the Arakan Army. Other reasons why people have stayed in Myanmar include lacking the means to travel and pay smugglers for the boat journey to leave Myanmar (30 percent) and having married into a family that chose to stay behind (24 percent). Only 14 percent said their relatives stayed because they live in a place that remains safe.

According to their relatives in the camp, a plurality of those who remain in Myanmar still want to flee (figure 16). While their perspectives are anecdotal, and some families are in infrequent communication that makes it difficult for them to understand their relatives' perspectives on security while the situation remains in flux, this finding indicates that conditions continue to be unsafe.

Figure 16. **Refugees' relatives in Myanmar who currently want to stay or leave**



463 respondents provided information about 967 relatives remaining in Myanmar

According to one camp resident, a 52-year-old man from downtown Maungdaw, the poor are most likely to want to leave Myanmar. As he explained, "Those who are day laborers still want to flee to Bangladesh, but businesspeople don't. Their business is going ok, so they are still managing to stay in Myanmar."

Day laborers want to flee because of extreme economic hardship and harassment, the man said. "They cannot work; they cannot fish; they cannot collect forest products. This is mainly due to the movement restrictions. It is a bit safer in Maungdaw right now. But there are still problems and reports of forced labor. We hear that laborers are working without pay in the Tatmadaw [Myanmar military] cantonment as porters. They are often tortured."

According to the respondents, only 21 percent of their relatives in Rathedaung and 37 percent of their relatives in Buthitadaung still want to stay in Myanmar, compared to 40 percent of those in Maungdaw. Security dynamics are in flux in these areas; Buthidaung and Rathedaung experienced a significant increase in armed clashes in 2019 owing to the ongoing conflict between the Tatmadaw and the Arakan Army.[27] Given Maungdaw's proximity to the border, people from that township may find it easier to depart.

Internet access in the camps is restricted, but many families rely on it to maintain contact with relatives in other countries and in Myanmar.

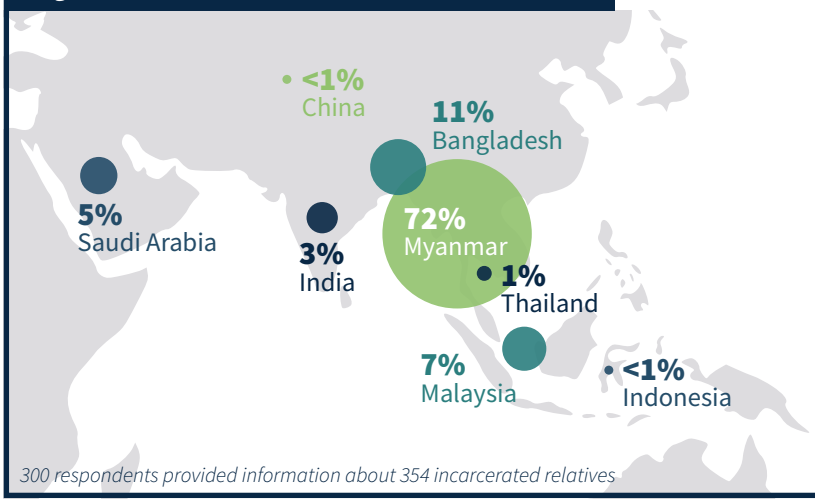
INCARCERATED RELATIVES

Almost one in five camp households (19 percent) has a family member who is currently in jail or was recently released. Seventy-two percent of these detained family members are in Myanmar, while most others are in Bangladesh, Malaysia, or Saudi Arabia (figure 17). The great majority of incarcerated relatives are males (figure 18). Communication with imprisoned relatives is rare (figure 19). Wealthier households are more likely to report having an incarcerated relative.[28] Twenty-one percent of Maungdaw respondents have an incarcerated relative, compared to 16 percent of those from Buthitaung and 12 percent of those from Rathedaung.

Sixty-four percent of camp residents said their detained relatives had been imprisoned for less than three years as of late 2019, indicating that they were arrested around the time of the 2017 violence. Many detained during this time were given two- to three-year sentences, and camp residents report that releases accelerated in late 2019.

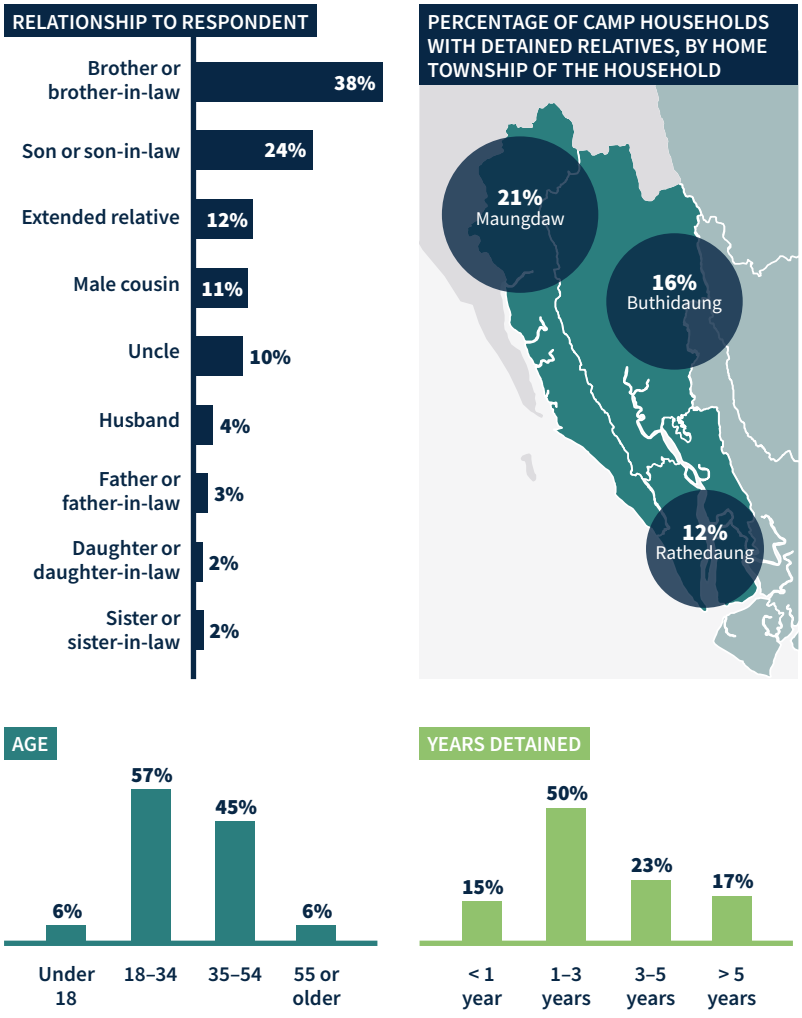
Incarceration of Rohingya in Myanmar often occurs in relation to mobility. In many cases, people described being arrested on charges of illegal travel after moving without permission from authorities. As one recently released prisoner explained in an interview, "A group of us were on a trip to Maungdaw from Buthidaung to buy cows. We were arrested just for moving." Many interviewees also said that their relatives had been arrested by authorities arbitrarily, sometimes with no clear reason provided.

Figure 17. **Location of incarcerated relatives**



300 respondents provided information about 354 incarcerated relatives

Figure 18. **Profile of detained relatives**



300 respondents provided information about 354 incarcerated relatives

Figure 19. **Households who have communication with their imprisoned relative**

300 respondents provided information about 354 incarcerated relatives

Rohingya face movement restrictions that make it difficult to avoid acting illegally

A 22-year-old woman described her husband's arrest for traveling in 2013, after they had been married for three months. "The police came to my house and surrounded us. They arrested my husband, but gave no clear reason. They said he was not on his family list and that he was actually from Bangladesh. Actually, he was left off his family list because he used to travel often to Bangladesh for his textile business, and one time he was away during the family counting process. Because of this, the authorities accused him of illegal immigration—of going back and forth across the border illegally..."

"Actually, they knew that he was from Myanmar. But he went to Bangladesh illegally; so then they said that he must be a criminal. Last year he was released from prison, but he can't come here. He was forcibly sent to the IDP camp in Sittwe after his release...I don't know how long he will have to stay there."

Upon release, some Rohingya prisoners detained in Myanmar try to rebuild their lives, while others make plans to flee quickly

Several recently released prisoners interviewed for this study said they had initially hoped to stay in Myanmar to guard family assets and rebuild livelihoods, aiming for their family members sheltering in Bangladesh to join them once the situation improved. But they found it difficult to survive without the support of a family network in the depopulated environment, where labor markets were obliterated by the sudden population decline. Some, who recounted harassment and pressure from authorities threatening to arrest them again, fled to Bangladesh in fear of another detention.

Arafat, who was released from a Myanmar prison in October 2019 and arrived in Bangladesh in January 2020, said he never thought that remaining would be an option. "I never thought about staying in Myanmar. I wanted to come be with my family. Every day, there are problems with the Myanmar government. The government, the Tatmadaw, the Arakan Army, everyone is fighting." Arafat described taking a loan from a friend in order to pay bribes at checkpoints and to cross the Naf River.

Solim, a 36-year-old father of three from Buthidaung, explained a relative's long-term plan to prepare for his family's repatriation after his release from prison. "I have one brother-in-law in Myanmar who was in prison and recently released," Solim explained. "He is now living there with his brother, a government schoolteacher who is still occupying the family home. The released one is trying to bring his wife—my sister—back to Myanmar from here. He will wait for a safe time and keep trying for the next year or two. If the situation is still not good, he says, he will try to come to Bangladesh."

Another recently released prisoner, Mohammad, explained that he had attempted to return and live peacefully in his home village after his release, optimistically anticipating that his family might soon be able to repatriate. However, he ended up fleeing to Bangladesh. "When I was released, I went to speak with the local authority in our area," Mohammad recounted. "The commander asked me if I would stay in Myanmar or go to Bangladesh. I told him that if it was peaceful, I would stay there. I stayed for a month and a half. But it wasn't good, so I fled. I was trying to run a small business—a small shop. But I couldn't. The authorities accused me of having my relatives visit me from Bangladesh and said they were opening a new investigation against me. This was a completely false accusation."

Mohammad described his eventual journey across the border. "I traveled to Bangladesh with three other people, also prisoners, who were released within 15 days of me. We each only knew that the other was scheduled for release because our names had all been posted on a signboard in the jail. We contacted each other and discussed whether we should stay or flee."

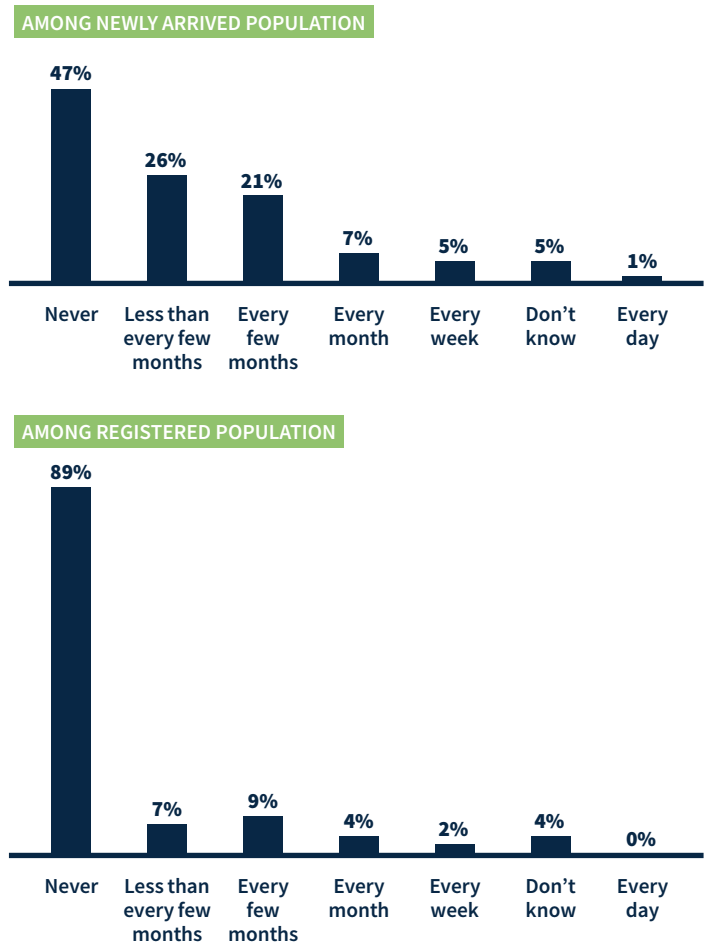
The men decided to flee together and reunited to make the journey. "We came by walking through the mountains, carrying rations. We camped in the jungle and reached the border within four days, because if we had traveled by car we would have been questioned at the checkpoints."

SUSTAINING FAMILY TIES ACROSS BORDERS

The frequency of communication between refugees and their relatives in Myanmar tends to diminish over time. Among the registered refugees with family still in Myanmar, 89 percent never communicate with their relatives, compared to 47 percent of the newly arrived population with family in Myanmar (figure 20). Given that family communication is a common way for people to learn the status of remaining properties and hear about the security situation in their villages, those who have lost touch have less access to information about home.

Communication with relatives in third countries varies. Many families have stayed in touch by relying on international calling plans in earlier times, and more recently by using messaging platforms such as IMO and WhatsApp. One respondent reported having regular contact with a family member who moved overseas in 1965. But the challenges of long-distance communication are now exacerbated by restrictions on phone and internet access in the camps as well as the internet shutdown in Rakhine State (figure 21).

Figure 20. **Frequency of communication with relatives in Myanmar**



n = 859

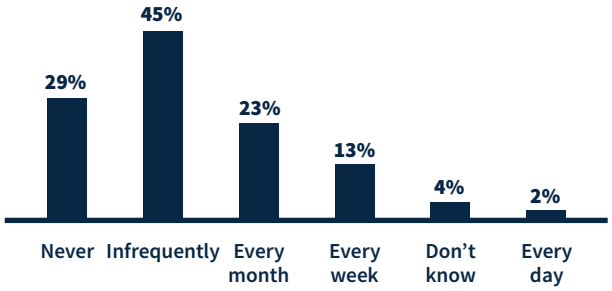
With an internet shutdown in effect, parents sometimes take risks to make calls to children overseas

Since 2019, communication restrictions have been in effect on both sides of the Myanmar-Bangladesh border as part of a security crackdown. Interviewees recounted the pain of failing to receive timely family information about the safety and health of their relatives in other countries. Some were not notified about a loved one's death or the birth of a grandchild until months later.

A mother of 10 children, age 48, described the risks she takes by calling her children abroad, who departed Myanmar by boat as minors several years before the parents were displaced to Bangladesh. She and her husband purchased a SIM card illegally and feared that it could be confiscated along with their mobile phone. "With the network shutdown it is very difficult to talk to our two daughters. Sometimes we have to go up the hill to get a signal…We couldn't talk at all for a while, but we got an MPT [a Myanmar provider] SIM card. We are afraid to use it, but we need to contact them."

The impact of communication restrictions on the straining of family ties has gendered implications. During the present internet shutdown, and because of gaps in network coverage previously, internet connections are mainly available at locations away from people's shelters. These include areas near the camp perimeter, on hilltops, or provided by host community members for a fee. Women face greater barriers accessing these locations.

Figure 21. **Frequency of communication with relatives in third countries**



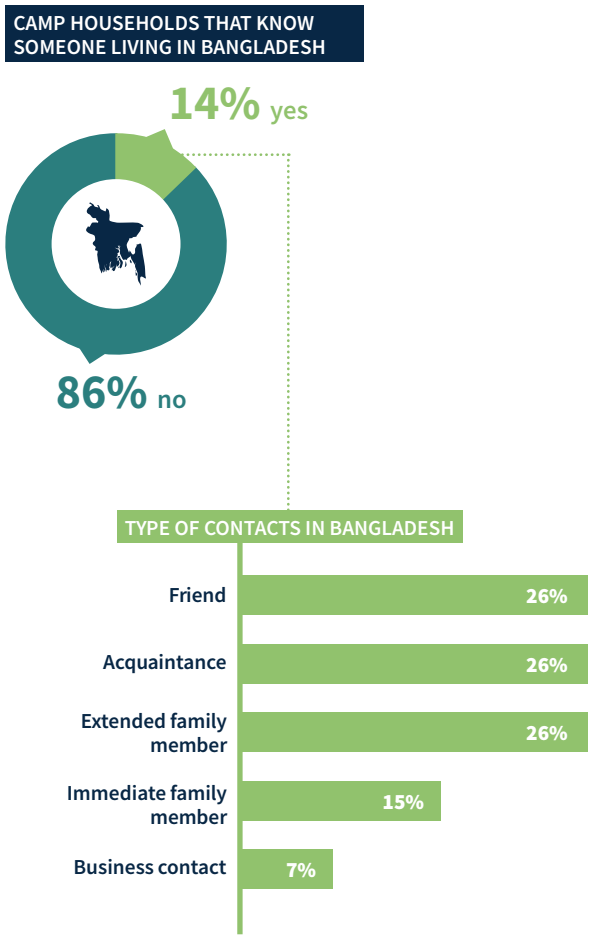
633 respondents provided information their communication with 1,072 relatives in third countries

CONNECTIONS IN BANGLADESH AND BEYOND

Just 14 percent of camp households report knowing someone who lives in Bangladesh outside the camps. While this low figure is likely a conservative estimate (some respondents might be reluctant to admit knowing someone in that situation), it nonetheless indicates that concerns over Rohingya leaving the camps illegally in large numbers are overstated, and that policies to prevent assimilation have been effective. Registered refugees (55 percent) are more likely to know someone than the newly arrived population (13 percent). In 41 percent of cases, the person known to the household is an extended or immediate relative. Other types of contacts include a friend, acquaintance, or business contact (figure 22). There may be positive and negative effects of this lack of interaction between refugees and host communities in terms of social cohesion: while segregation reduces the risk of intercommunal tension and violence, it also limits opportunities for building trust and overcoming stereotypes.

Only 15 percent of camp households have contact with a someone who is not ethnically Rohingya (figure 23).

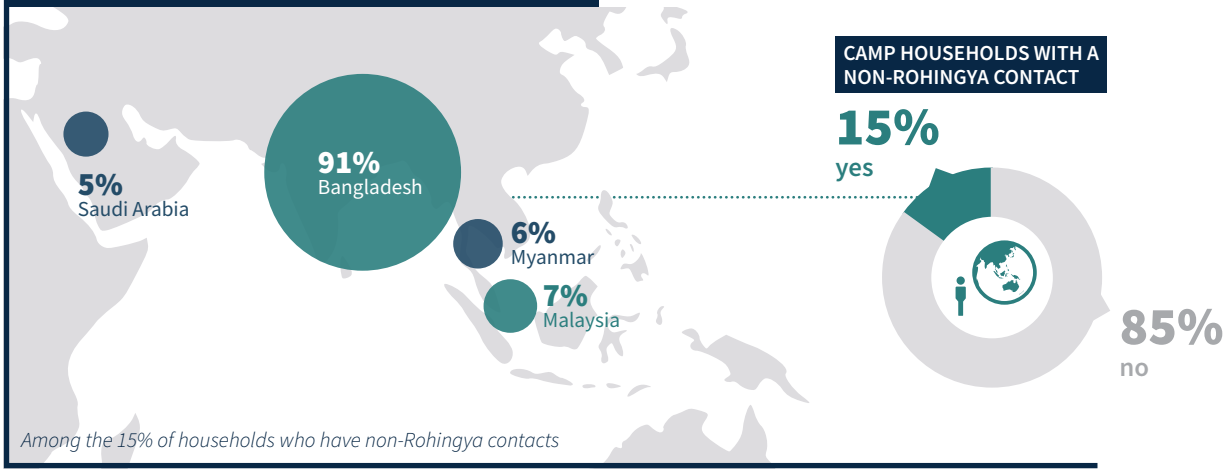
Figure 22. **Connections in Bangladesh**



n = 298, multiple response

Of these, nine in ten are in contact with a non-Rohingya person in Bangladesh, while in contrast very few households are in contact with a non-Rohingya person in Myanmar or elsewhere.

Figure 23. **Connections with non-Rohingya**



Among the 15% of households who have non-Rohingya contacts

Some Rohingya family networks traverse both banks of the Naf River

A 22-year-old man with Rohingya relatives in Teknaf who have held Bangladesh citizenship since its independence explained that people might conceal having relatives in Bangladesh due to fear of repercussions. “Almost everyone in the camp has relatives in Bangladesh, but they won’t admit it in your survey,” he said. “They have no hope at all of going back to Myanmar, because they were struck off the family list long ago or were born in Bangladesh…I have one relative whose wife didn’t even know he was Rohingya until long after they were married.”

Despite having integrated into Bangladeshi communities several generations ago and living discretely alongside locals ever since, people contend with ongoing disenfranchisement. “Rohingya settled [in a particular town] a long time ago,” the man said. “But they still don’t have any identification cards. To get one they would have to provide their family’s genealogical information—even if they have been in Bangladesh for a long time. Without IDs, Rohingya in the border areas can only get certain jobs. They are waiters in teashops, tom tom [a small, battery-powered carriage] and rickshaw drivers, and shipbreakers. But their labor is often exploited.”

A widowed Rohingya mother of three, who migrated to Cox’s Bazar with her husband and children after a family dispute in Myanmar in the early 2000s, said her work as a day laborer in a fish-drying field earns the family enough to eat “sometimes, but sometimes not.” She has never received support from NGOs, but says that she and her children are still better off than people living in the camps, due to “the feeling of being free and having a normal life.”

A migrant becomes a refugee: Abdullah’s story

Abdullah is a 26-year-old man living in the mega-camp within the population of newly arrived refugee households. But Abdullah was not a refugee when he initially arrived in the area. He explains that he grew up in a family that had illegally immigrated to Cox’s Bazar. After an uncle was arrested and detained by Bangladesh authorities for illegal immigration in 2012, Abdullah and his family became afraid to stay in the country. But due to their lack of citizenship in Myanmar, there was no option for this family of undocumented Rohingya migrants to go home. Retroactively, they became refugees and journeyed to India, where they were granted refugee status by UNHCR.

Abdullah explains, “We had relatives in Myanmar until 2017, but we knew it wouldn’t be safe to go back. When you’re a Rohingya, once you’ve left Myanmar it’s really hard to ever go back because Myanmar is convinced you’re a Bangladeshi migrating illegally. It’s also unsafe there. Our situation is not the same as Bangladeshi migrant workers, who can return home after even 10 or 15 years abroad. In Myanmar they probably take you off the family list so you can never prove you were born there.”

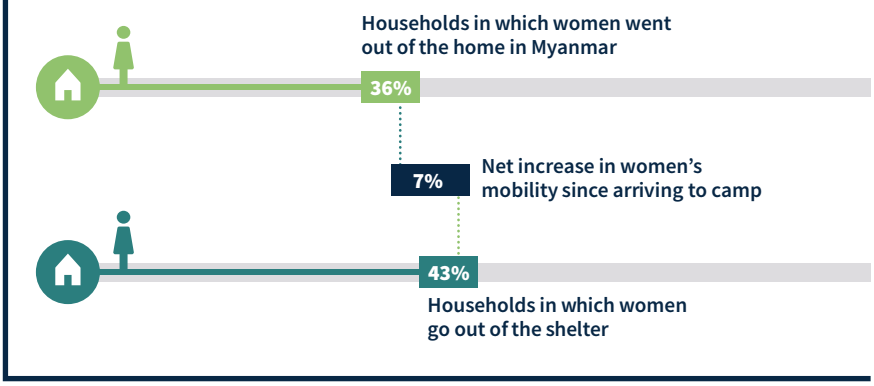
In Bangladesh, Abdullah had worked on fishing boats, but in India he only found work as a trash picker. He says the family again became afraid when the Indian government began threatening to deport Rohingya to Myanmar, and they arrived at Cox’s Bazar in early 2019. This time, they decided to live in the camps among the recently displaced population. For families like Abdullah’s that left Myanmar as migrants and are now unable to return, the camps are a place to survive.

But Abdullah suffers from depression and misses the freer life he once enjoyed. “The best time was in Bangladesh before 2012. We didn’t ever really find a good life in India or after coming back here. I crave having that freedom again. But I don’t plan to go back to India, and I don’t have the money to, either. I used the last of my savings to get settled in once we arrived here in Bangladesh. I have nothing left. I am really upset. Now, I am just waiting to die. In this camp we have no permission to go out or to work at all. We are suffering a lot. We are trapped here. I really want the right to work.”

WOMEN'S MOBILITY IN THE CAMPS

The study also examined mobility within the immediate camp environment particularly in regard to gender, to determine how displacement has affected the lives of women in the community.

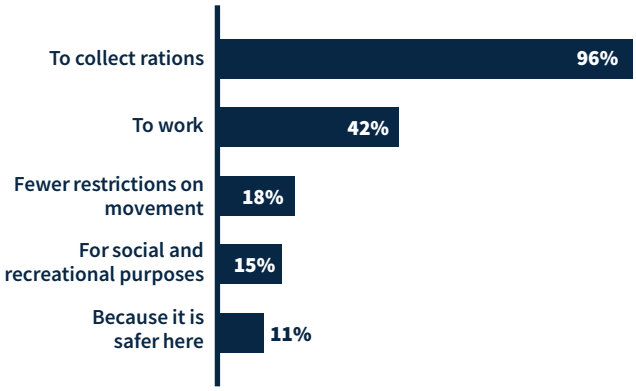
Figure 24. **Changes in women's mobility**



Women more regularly leave the house in the camps than they did in Myanmar. Forty-three percent of households report that women go out of the shelter in the camps for other reasons than basic hygiene and other necessities, compared to only 36 percent of households when they were still in Myanmar (figure 24). Women from 61 percent of registered refugee households regularly leave the shelter, a much higher percentage than women from newly arrived households (43 percent).

Women from 37 percent of households report going out more often than they did in Myanmar, and women's reasons for going out have changed. These reasons include necessities such as collecting rations and going to work, and social purposes. Only 11 percent of households find it safer for women to go out in the camps than in Myanmar and they described this as one reason for women's increased mobility (figure 25). It is not readily apparent from the data whether and how families' concerns for women's safety differ from the concerns they held in Myanmar.

Figure 25. **Reasons why women go out in the camps more often than in Myanmar**



n= 603, multiple response

Marriage and mobility in Myanmar

Marriage is a traditional reason for Rohingya women to relocate. The Rohingya custom of patrilocality dictates that a woman move to her husband's village once she marries and becomes a member of his *gusshi* (a Rohingya term referring to a family clan).[29]

Family separation due to marriage can lead to widely divergent life outcomes amongst siblings. In 24 percent of camp households with an immediate family member who remained in Myanmar, that person stayed due to marrying into a family that did not flee. Prior to displacement, it was already common for women to go long periods without seeing their own families. Reunions were easiest when marriages occurred close to home or within the same *gusshi*.

Marriage sometimes also affects a Rohingya person's citizenship status, which may vary within the same family. Due to the irregular application of immigration laws, some women are able to acquire Myanmar citizenship after marriage. Citizenship status can vary amongst siblings. A 60-year-old mother of ten who lives in the refugee mega-camp explained how marriage enabled her sister to acquire Myanmar citizenship, creating the disparities between the two women's present lives.

"Citizenship status varies widely in my family…My sister and her in-laws paid off the immigration officials with 500 kyat [around USD 70.00 in the 1980s]. Their whole village bribed the officials at once. This was the village my sister moved to for her marriage. As a result, all three of my nephews have had Myanmar citizenship their whole lives. But the chairman in my village was stricter. This led to the difference in our fates. My sister's family had a different destiny."

Some resent that current circumstances force women to go out more

Women's increased mobility is seen by some camp residents—both male and female—as a negative but unavoidable change that violates their modesty. According to one father: "Unfortunately, some women now go out who didn't have to go out in Myanmar. It would be better if they didn't have to. Sometimes they have no choice—if they are widows, or wives of people with disabilities."

According to a young woman whose husband is in jail in Myanmar, "I don't feel good when we have to receive rations directly. A household member should be able to receive them for us. Going out is not good; we have to talk to men. It's not comfortable."

A 22-year-old woman who infrequently leaves her shelter explained that she sees women's mobility as generally undesirable. She saw the fencing of the camps as a positive contribution to camp security. "With fencing, the camp people can stay inside safely, with no outsiders coming in. We can live more easily and safely. It's ok to have checkpoints at the camp entry and even between different camps."

The increase in women's mobility particularly affects women who are heads of households due to family separation. According to a woman whose husband left her for his second wife and whose parents are in Myanmar, she is forced to go out against her will as a result of his abandonment. "I don't want to go out for any reason. If my parents were here, my father would help me and do the things that require me to go outside. I would be happy to stay inside the shelter."

"In Myanmar we lived in walled compounds, but not here—many people can see me here," she explained. "So I don't like it. I was used to staying in my compound. Compound life is free—there are trees, gardens, big open spaces. We used to sit and roam in the yard. My friends are far away now; we cannot meet our fellow villagers often."

SUMMARY OF FINDINGS ON FAMILY SEPARATION AND MOBILITY

These findings highlight the extensive fracturing of Rohingya families due to discrimination, persecution, and violence. The impacts of this separation are wide-ranging, affecting daily life as well as families' long-term objectives and plans.

As this study establishes, camp residents are more likely to have family members living in third countries than remaining in Myanmar, potentially affecting their future goals of relocation, repatriation, and mobility. Camp residents resoundingly voice their desire to return home to Rakhine State with their citizenship and rights restored. But further research is needed to explore how displaced families with no remaining connections in Myanmar—who constitute a large majority of the camp population—would face different barriers to return than those with family members in Myanmar who could welcome them back and assist them in rebuilding their lives. As described by recently released prisoners interviewed for this study, rebuilding lives in the absence of intact family and social support networks—not to mention labor markets—is a daunting task.

Family separation has tremendous implications for those working for sustainable solutions to the Rohingya crisis, and further research is needed to learn from families about their family reunification goals. In addition to the collective will to repatriate, at the family level people's decision-making will be influenced by the desire to reunite. This is not a side note—the impulse to be with loved ones for purposes of safety and survival should be regarded as a key factor and, dangerously, one that currently empowers traffickers and smugglers. Their services will continue to be in demand as long as travel and mobility for Rohingya are possible only extralegally.

Despite concerns in Bangladesh that refugees will assimilate there, this study shows that Rohingya remain very isolated in Bangladesh, with minimal social connections. But it must be acknowledged that displacement is already multigenerational for registered refugees, and that a new generation of young Rohingya born in Bangladesh will face additional obstacles to moving to Myanmar, a country they have never been to. Such challenges—for example, the fact that those born in the camps do not speak the Myanmar language—will persist even if Rohingyas' citizenship rights are restored through a process of political reform. Such nuances again highlight the need for policymakers to recognize and accommodate the uniqueness of each family's predicament.

Movement and mobility are undertaken under duress, but they are also ways for people to assert agency and access a broader set of life choices. Those who choose to move despite the formal prohibitions are doing so in pursuit of refuge, opportunities, resources, and support otherwise unattainable. The following section examines livelihoods and hardship in the camps and the ways these intersect with mobility and family separation.

ASSETS, LIVELIHOODS, AND HARDSHIP

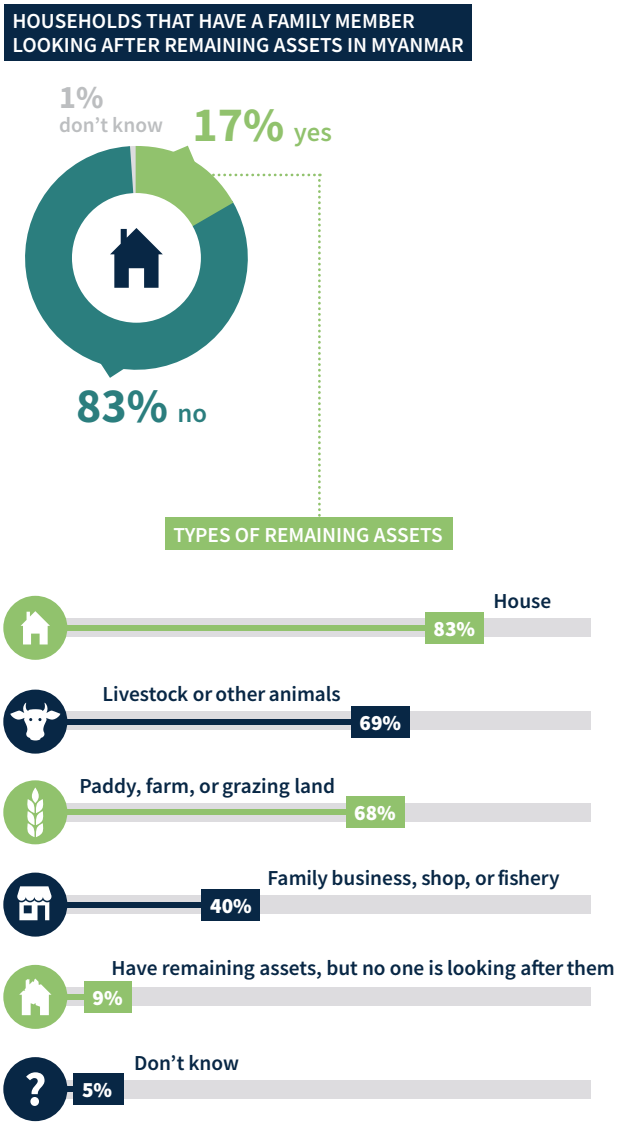
A sense of deep loss is imprinted on families affected by discrimination, violence, and displacement. This is compounded by the dispossession of their livelihoods, savings, and material assets. Few families have a safety net to help them contend with the difficulties of the camp environment. Family separation both exacerbates and helps mitigate hardship: though it is distressing to be apart from loved ones, having a relative abroad can mean access to remittances, a helpful supplement to aid. This section examines the economic hardships and livelihood strategies of refugee households in greater depth. It covers assets, income sources sometimes accessible to refugees within the camps, household expenses, debt, remittances, and dowries as both a cause of debt and a source of capital.

LOST AND REMAINING ASSETS

Only 17 percent of households still own assets in Myanmar that a relative or neighbor is looking after (figure 26). Most people had no choice but to leave behind everything they owned upon fleeing to Bangladesh. Some people interviewed described arriving at the camps with a few assets they could carry with them, especially cash, gold, and jewelry. But these ran out as families sold them to cover the shortfall between monthly earnings and expenditures. Some survey respondents were able to check on the status of their possessions in Myanmar by calling neighbors. Others had not received updates and assumed everything to be lost.

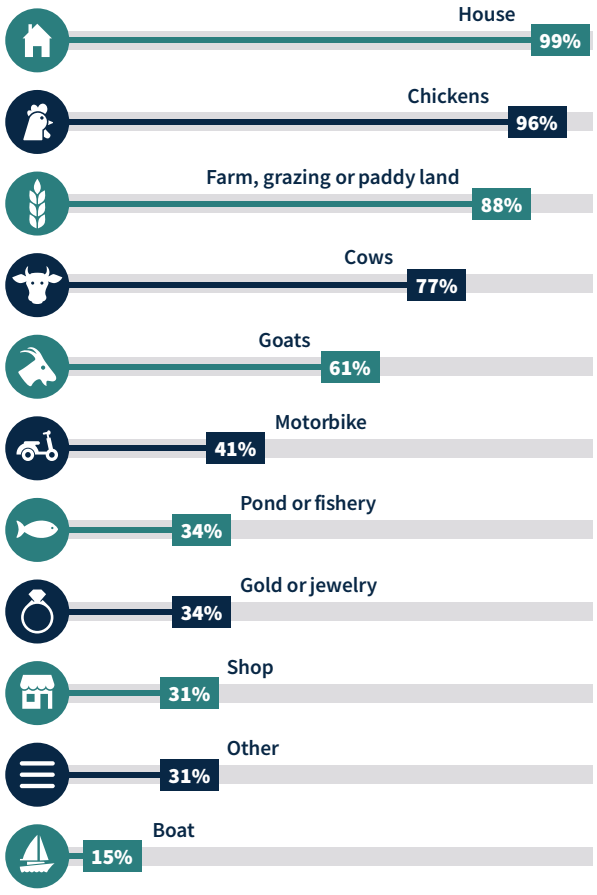
The majority of people's assets in Myanmar were tied up in agrarian livelihoods that are now lost. For Rohingya in Rakhine State, stewardship of even a small landholding was a crucial agrarian resource. Nearly nine in ten camp households were in possession of farm, grazing, or paddy lands until fleeing (figure 27).

Figure 26. **Remaining assets in Myanmar**



n = 261, multiple response

Figure 27. **Assets lost due to fleeing Myanmar**



These figures include assets presumed to be permanently lost as well as those which people hope to reclaim. Many are unsure about the current standing of these items.

The loss of agrarian livelihoods has a greater impact on poorer families

A single mother from rural Maungdaw Township is responsible for the care of her daughter as well as a severely disabled sister. She explained the difficulties of life in both Myanmar and Bangladesh. "Things were more difficult overall in Myanmar…but daily life is more difficult in the camp. This is because in Myanmar, I had my one *kani* [one-third acre] of land to cultivate. I did that, received WFP rations, and also had some help from my neighbors. Here I have only rations. So I had three forms of support in Myanmar and here I only have one."

People still hope to reclaim land and other assets, but fear they are permanently lost

Several people interviewed for this study expressed hope that their land, some of which is currently being kept fallow by order of local authorities, might be protected until their return. The reality is that fallow lands are vulnerable to confiscation. Myanmar's law governing vacant, fallow, or virgin land was amended in 2018 and now requires all landholders to apply for a 30-year land-use permit or face eviction. Displaced people are unable to pursue this administrative procedure.[30]

A father whose teenage children were unable to flee with the rest of the family and are living in the family home in downtown Maungdaw was aware of this vulnerability: "I still have land, but in a rural area. My children cannot go to the farm there. It is still not lost, but someone could take it at any time even though I do still have the land title."

A formerly affluent 43-year-old father of 10 children described the emotional trauma he experienced from the seizure of his assets, but expressed his remaining hope to reclaim them: "In Myanmar, my economic situation was good. I was running my business well. I had 70 tons of wood stored near downtown Maungdaw—a whole lumberyard. It was taken by Rakhine people after I arrived here. I called my friend who lives downtown still. He told me that it was all taken. I felt very, very upset. For two months I couldn't even see straight. I just sat and thought about all my losses, all the time. Eventually I came to terms with it, because worrying won't help. I controlled my tension. My kids said to me, 'Papa, don't worry, we can get back the property if you stay strong with us now. We will get it back when we return.' The village administrators have ordered that Rohingya lands should not be sold or taken. Our lands are waiting there for us. The authorities announced that because all lands are technically government owned, no one is allowed to sell or transfer them. We could sell and transfer land titles communally when we were there."

For some, relatives and neighbors are guarding abandoned assets

A 60-year-old farmer from Buthidaung explained his current agreement with a neighbor. "Before fleeing I hurriedly gave possession of my livestock—cows and goats—to my [ethnic] Kami and Mro neighbors, who are still watching them. We are still in good contact…The Kami neighbor and I have known each other for a long time. He is living on my land. Ever since he moved there years ago, we have had a good relationship. He cares for my cows. I am letting him take ownership of all the calves that have been born since I left. He can keep them as his own."

AID, INCOME, AND COST OF LIVING

Aid allows refugees to survive, but it is not sufficient to address their longer-term goals and needs. Under the leadership of the government of Bangladesh, the UNHCR, and the International Organization for Migration, a broad range of actors, including leading international NGOs and national and local Bangladeshi organizations, are providing aid to camp residents to meet their food, shelter, and other survival needs. But despite continuing improvements to camp infrastructure, Rohingya describe camp life as uncomfortable and devoid of opportunities to save or invest in their families' future. Many people interviewed stated that they could not fathom living in the camps long-term.

Camp residents estimate the monthly cost of living per household to be 7,978 taka. Food needs are partially covered by rations provided either in kind or in the form of an electronic voucher. Refugees receive the monthly equivalent of about 840 taka per person in food aid, or 5,040 taka for the average six-member household (figure 28). Costs other than food may be addressed by other forms of aid, such as kits containing hygiene products and other household items. But this varies widely among the camps, depending on how the agencies tasked with providing services approach their work.

The seizure of Rohingya families' assets by authorities is a long-standing practice

A 59-year old camp resident named Zahid is referred to by other camp residents as a "community historian" due to his knowledge of Rohingya modern history. Zahid honed this expertise throughout a long career as a civil servant, when he worked as a village secretary during the period of *Na Sa Ka* [a border military force that established a presence in many Rohingya areas from 1992 to 2013].

Zahid described his perspective on the seizure of Rohingya families' assets that began occurring in northern Rakhine State during this time. "Under U Ne Win [the commander turned prime minister who launched Myanmar's era of military rule after leading a coup d'etat in 1962] things were good, but after *Na Sa Ka* arrived in 1995, everything changed."

At that point, he recalled, "People's properties were removed from their family lists. There was a policy in some places where two-thirds of people's land was seized by *Na Sa Ka* and they were permitted to keep one-third to farm for themselves. *Na Sa Ka* told us, 'You are Bengali, this land is not yours. You can only work the land, not own it.' There was a big economic impact. Business was restricted and it became more difficult to survive."

Zahid believes that this seizure of assets was one component of a broader strategy against the Rohingya that included harassing affluent and educated persons while forcibly conscripting the poor as laborers. "Myanmar had a long plan to drive us out of the country, especially educated youths. They started to migrate out of the country. So Myanmar's strategy was effective. Meanwhile, the poor and uneducated people were forced to labor for *Na Sa Ka* every day. Every day, each village tract was ordered to send 100 *coolies* [a South Asian term used to refer to unskilled, sometimes indentured laborers]. They received no pay at all for this, it was forced labor."

Figure 28. **Income and expenditure**

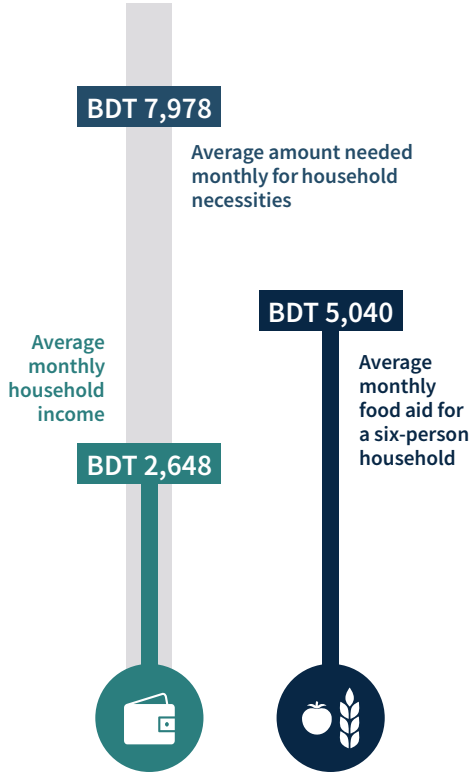
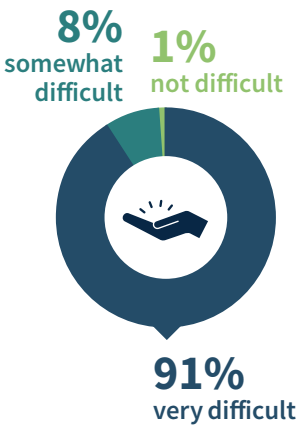


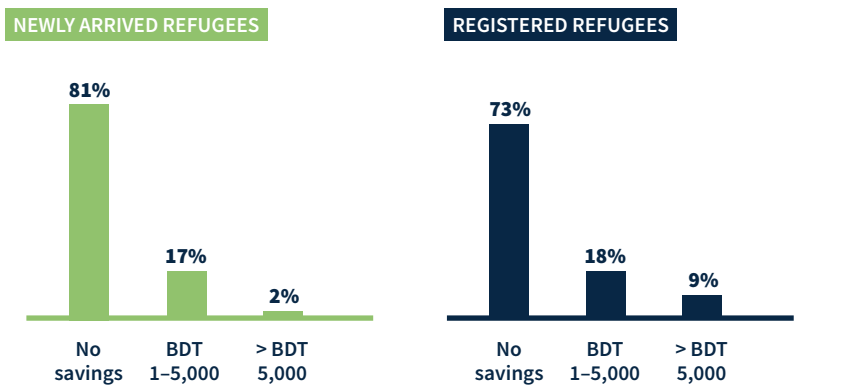
Figure 29. **Difficulty of meeting monthly household expenses**



n = 1,565

The average monthly household income reported by refugees is 2,648 taka. However, this figure obscures the fact that 45 percent have no income at all. Among the 55 percent who do have some income, the average is 4,514 taka. For most camp residents, there is a gap between revenue and expenditures that aid only partially fills, as illustrated by figure 28. Nearly all residents say they find it difficult to makes ends meet (figure 29). Only 7 percent of registered refugees and 1 percent of the newly arrived population said that it is "not difficult."

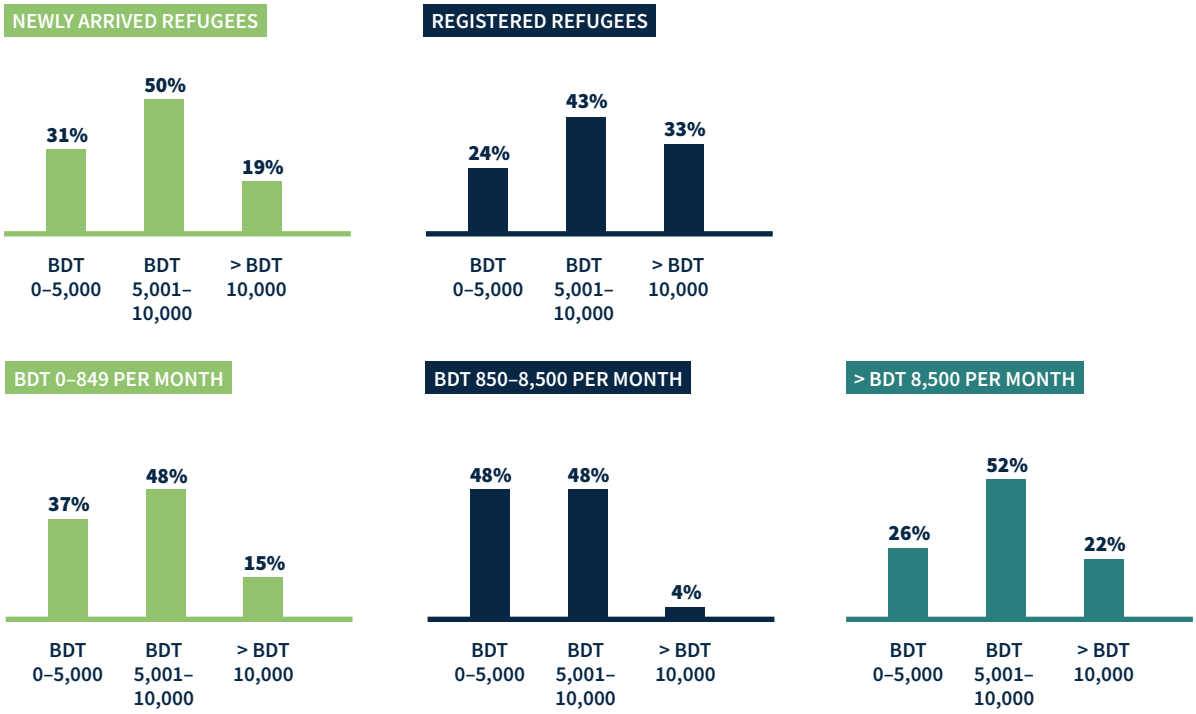
Figure 30. Household savings



Most households have no savings for covering unexpected costs (figure 30). Ninety-eight percent state that their household's cash savings are under 5,000 taka. The lack of a cash safety net for most families underscores the vulnerability of camp residents to shocks and unanticipated life events.

The data reveals distinctions in the expenditures and livelihoods of different types of households. Registered refugee households, which have had more time to establish secure livelihoods, report higher monthly expenses and income in comparison to newly arrived households. Higher-earning households also report that it costs more to live than those with no or little income (figure 31).

Figure 31. Estimated cost of living by income level and refugee status



Some youth have escaped the camps as a strategy to help improve their family's futures

Noor is a 27-year old registered refugee who grew up in Kutupalong refugee camp. He described his family's strategies to contend with enduring hardship, a story that highlights how hardship, debt, and emigration intersect.

Starting when he was seven years old, Noor spent his childhood carrying loads of firewood and rations. He earned one to four taka per load (just two to nine cents),[31] enabling his family to eat lunch on the days he worked—a meal they would otherwise skip. Once he secured a job in a teashop in the nearby town of Court Bazar, which paid 900 taka per month (less than 20 dollars), Noor was able to supplement his family's food rations and finance his studies with private tutors. As he continued

his education, he achieved excellence as a student and, unlike most camp youth, managed to study at the high school level. Noor's family was eager to help him succeed, but struggled to pay for his studies.

One day in 2014, Noor's younger brother went missing, and the family realized that he had left the camps for Malaysia. He was Noor's youngest sibling, and the family was very worried. Noor says, "We had no idea he was planning to go. Not even my parents knew. A local *dalal* (trafficker) influenced him, along with another boy. The *dalal* convinced them, and they decided to go. There was no conversation with our family."

"After a few weeks my brother called to tell us he was in Thailand, at the Malaysia border. He asked us then to send 150,000 taka to the trafficker in order to complete the journey," Noor recalls. "It was a huge problem, but in order to save my brother's life, my father and I went around to everyone we knew to borrow some money. And we managed it. My parents didn't sleep at night after we paid, when he was at sea on the second part of his boat journey. They would come to me while I was in bed and cry to me."

Following that, the brothers' father decided to arrange Noor's marriage. He hoped that he could take a large dowry from a middle-class Rohingya family in the camp in order to pay off the debts the family had incurred to pay the trafficker. Having attended many trainings by NGOs, however, Noor had learned about the negative aspects of the dowry system. Noor recalls, "The girl's family agreed to the marriage and was ready to give us money, but I refused. Even though it was a time of crisis, I refused to accept a dowry."

By this time, there was tension in the family. Noor felt angry at his brother. "I asked him, 'Why did you go there without informing us?' That is when my brother told me, 'There is no future in the camps. Who else would help you continue your studies?'"

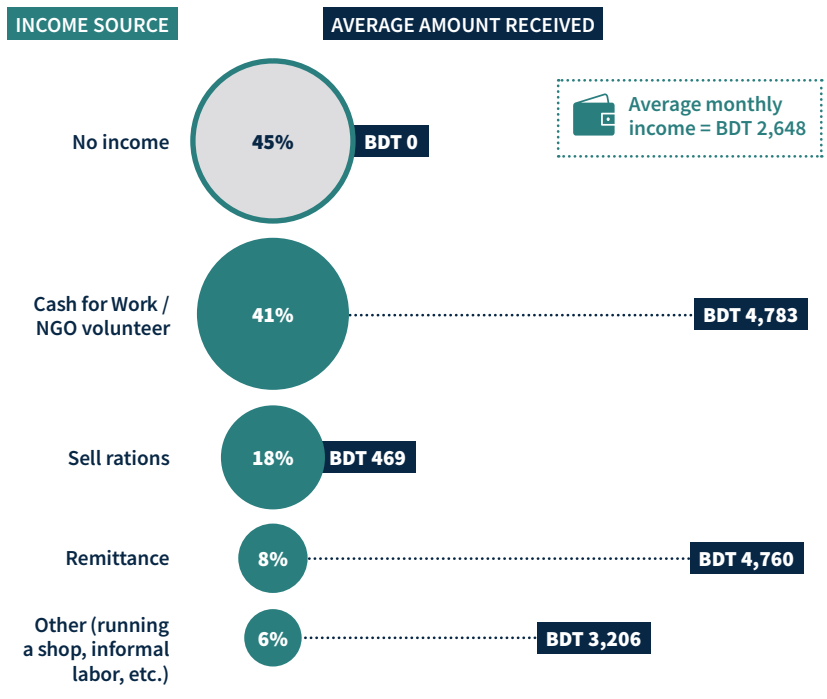
This is how Noor learned that his education was one of the main reasons why his brother had left the camp. "He wanted to support our family by funding my education. He said that my monthly stipend as a volunteer teacher, 5,000 taka, would not be enough to support the family. He thought it was unsustainable for our family of 11 to continue depending on my small income. I felt awful and I hung up on him." Noor was able to continue his studies, funding them through his various NGO and teaching jobs. His brother still lives in Malaysia, and the two have since reconciled.

INCOME SOURCES BEYOND AID

Bangladesh does not allow formal employment for refugees, limiting their legal work opportunities to Cash for Work and NGO volunteer jobs, for which they receive a small stipend. Some camp residents also find work in host communities, often as day laborers. However, this is illegal, and a source of social tensions, because Rohingya, who can supplement their meager earnings with aid, drive local wages down and are perceived as unfair competition by local laborers.

Forty-one percent of households report benefiting from Cash for Work, NGO positions, or other job schemes in the camps, for average monthly earnings of 4,783 taka (figure 32). Competition for those jobs is often steep. Some households have set up small shops in front of their

Figure 32. **Income sources in the previous month**



Multiple response

shelters or in camp markets, where they sell vegetables, snacks, and other products. But shopkeepers typically contend with low profit margins that have caused some to go out of business. The relatively better educated sometimes teach basic academic or religious classes from their shelters or in camp *madrassas*. Parents are usually able to pay teachers very little, if anything, for these education services.

Households with higher educational attainment are more likely to have a family member with a job, and thus earn more income (figure 33). The better educated are more likely to be eligible candidates for NGO positions that require the English language or similar skills. They can also try to make ends meet by teaching. Households with higher income are also more likely to receive larger remittances, indicating that having more education also enables Rohingya to earn more in other countries.

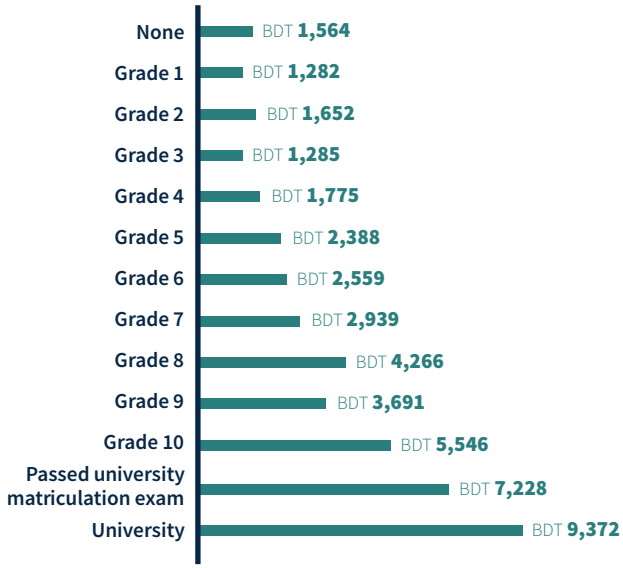
Camp entrepreneurs face obstacles to earning a profit

A 25-year-old shopkeeper from Maungdaw explained how he was able to open a shop in a camp market, and described the challenges of turning a profit. "My brothers and I sold some gold to finance the opening of our shop here in the camp. We mostly sell Bangladeshi products. We also sell a few Myanmar items like cigarettes, which were imported by Bangladeshi traders. But nowadays nearly all shopkeepers are losing their investment and not making any profit."

In the beginning, the man said, Rohingya shopkeepers could order items directly from large Bangladeshi wholesalers, with no middle agent. "Now the situation has changed," the man said, because middle agents have inserted themselves into the supply chain. "We can't order from the wholesaler directly anymore, because the middle people prevent it. They have given the wholesaler an order not to sell anything to us directly. They follow the order because they don't want to get involved in any problems." On top of rent and night watchman payments that must be made, this has reduced the family's profits. "I am going to close my shop," he said. "It is much more difficult now for shopkeepers. We will have to close our shops and will have no earnings or livelihood. It is becoming very difficult to survive here. The conditions here are horrific. I can't see any options. What should I do? I think most Rohingya-owned shops in the camp will close very soon. Also, there is less paid volunteer work [with NGOs]. Despite it, we will have to find a way."

Eighteen percent of families obtain cash by selling rations. Average earnings from rations are only 469 taka, enough to help purchase food items not provided by aid, such as sachets of coffee (20 to 30 taka), vegetables (10 to 50 taka per unit), or fish (150 taka or higher per kilogram).

Figure 33. **Mean monthly income according to level of household educational attainment**



The lack of employment opportunities entices some Rohingya to engage in drug trafficking

While the study did not look into the illicit economy and drug trafficking, criminal activity was described anecdotally as a source of income for some. The Cox's Bazar Analysis and Research Unit (CARU) of the United Nations Development Programme estimates that in the first four months of 2020, 4.44 million *yaba* tablets were seized and 176 people arrested in anti-narcotrafficking operations.[32] A camp resident formerly imprisoned in the Cox's Bazar jail said that many Rohingya were there due to their involvement in drug trafficking, and described how this system operates. "People on both sides of the border do *yaba* business together. Sometimes they are arrested. Some people in Myanmar have relatives in the camp and ask them to store *yaba* in their shelters, to act as a middleperson. Some people are interested in doing this to earn more money. This is not good." He believed that most people's involvement was due to economic factors rather than drug addiction, and estimated that "for every four youths who are doing *yaba* work, there is only one who is using."

The cash may also be used to buy medicines, to pay debts, and for other sundry expenses. The practice has potentially negative consequences for families' food security and nutrition.[33]

STRUGGLING TO MEET NEEDS NOT COVERED BY AID

As discussed above, not all needs are fully addressed by aid. Refugees have to find other ways to pay for the education of their children, communication costs, and for any medical care or supplementary food beyond the most basic. During religious holidays, families also strive to buy special food items, clothing, and gifts, but they do not always manage. For example, it is customary to prepare beef during the Eid holidays, and households feel ashamed if they are unable.

Communication costs are incurred by families trying to keep in touch across borders or even between different areas of the large camps, as well as for any other type of phone or internet use. Many households own a simple mobile phone or smartphone that must be charged and a SIM card that must be topped up (figure 34).

Camp residents facing health issues that require visiting a hospital outside the camps must find a way to pay for treatment. Though NGOs occasionally cover these costs, many people have no way to meet them and simply forego treatment. Only basic conditions are treated at camp healthcare facilities, whose services and supplies are often considered subpar. For the treatment of complex and chronic conditions, there are transportation costs, doctor's fees, and fees for medicine, food, and overnight lodging. One woman described having to pay 1,200 taka to a camp authority for a travel permission slip required to pass the checkpoints outside the camp perimeter. An additional, smaller fee of 100 to 200 taka is also sometimes charged by officers at the checkpoint. These combined costs mean that a trip to seek treatment for a chronic condition can cost 3,500 taka or much more.

In addition to these everyday and anticipated costs, families may also face large expenses related to marriage, migration, and other major life events.

Figure 34. **Sample expenses not covered by aid**

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

Many parents strive to pay for children's religious education or private tutoring to supplement nonformal learning activities led by humanitarian agencies.
BDT 40 to 600 per month

Families that own a mobile phone need to top up their phone credit.
BDT 350 to 700 per month

Patients may travel to Cox's Bazar to seek medical attention for a condition not treatable in camp facilities.
BDT 2,975 or higher

Most families pay a dowry for the marriage of a daughter.
BDT 30,000 (median amount; amounts vary widely)

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

Many parents see education fees as an essential investment

Education fees are paid to private teachers or refugee-run academic and religious schools, services that supplement the nonformal learning facilities provided by NGOs. Religious education is a high priority for many families, and more widely accessible in the camps than academic training. Elementary and higher-level religious schools (*maktaubs* and *madrassas*, respectively) are community pillars, the loci from which religious, cultural, and linguistic knowledge is transmitted to the younger generation. Many religious schools offer classes free of charge, but books and materials must sometimes be purchased, and many families try to make donations, often as little as 40 taka per month, to sustain teachers.[34]

A 50-year-old man, an unemployed day laborer and a registered refugee, spoke of his family's sacrifices to purchase texts for the *madrassa* studies of an orphaned nephew. "He called me yesterday to request 1,500 taka for books. I wanted to give it to him, but I have no money. My wife may sell her nose pin and then we will send the money…I always worry about my nephew's education. I want to help him any way I can."

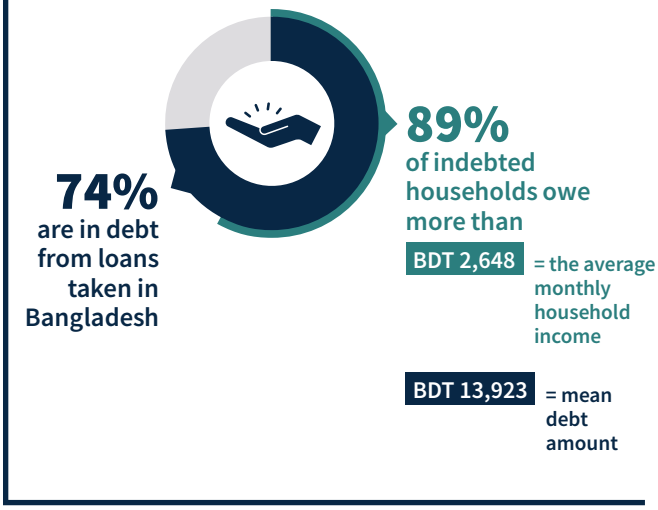
A father of ten with a sixth-grade education described how he saves his earnings from work as a laborer in a Cash for Work program to fund the studies of two sons. "My son has a private teacher who is teaching him English and math. I have to pay 600 taka per month to the teacher. My elder son is a *hafez*—he can recite the whole Quran. For him I have to pay 400 taka per month to the *madrassa*."

DEBT IS PREVALENT

Seventy-four percent of households are currently in debt (figure 35). Eighty-three percent report having taken a loan since their arrival at the camp. The high prevalence of debt indicates the difficulty of making ends meet, and any of the non-aid expenses described in the preceding section can cause families to incur it.

Eighty-nine percent of indebted households currently owe over 2,648 taka, or the average monthly income apart from aid reported by refugee households (see above). Nearly one-third (32 percent) say they have borrowed money more than 20 times, while 20 percent have borrowed between 11 and 20 times, and 46 percent have borrowed one to ten times. The average amount owed is 13,923 taka, more than five times the average monthly income. In most cases, people take out small loans to cover basic expenses and make ends meet. These loans often come from wealthy members of the host community as well as from affluent Rohingya in the camps.

Figure 35. **Households in debt**



Extortion by traffickers is a source of large debt

According to a woman living in the registered camp, her husband was forced onto a boat by traffickers against his will. The family went into debt to pay the ransom for his release.

"He was held by the *dalals* for three months, until we paid them the ransom, 187,000 taka," the woman said. Obtaining such a large loan was not an easy process, either. "My parents took multiple loans in order to send it. For every 20,000 taka we borrowed, 30,000 had to be repaid. We got some of the money from other Rohingya, some from the nephew of a local influential person. We paid it back very slowly."

Some families have considered informal migration as a way to leave the camp and contend with debt

A father in debt for his daughter's dowry thought that one option for paying it off could be to arrange for his son to be smuggled to Malaysia with the assistance of a *dalal*. "I could breathe well if I could settle the loan by sending my son abroad," he said. "I am thinking that this could be a way to relieve this heavy burden."

The father had spoken with a *dalal* about the process, but decided against it. Instead, he was using a large portion of his earnings as a laborer to pay for his son's English studies with a private tutor. He hoped this would prepare his son to get an NGO volunteer job in the future. Volunteers are paid a monthly stipend for their work, and many are their family's main breadwinners.

Families of prisoners have taken urgent loans to secure their loved one's release

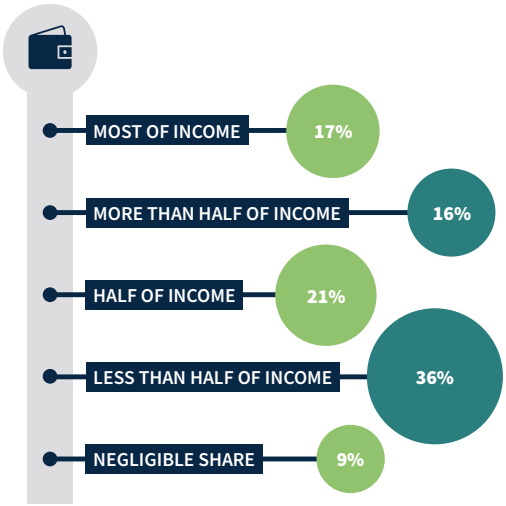
Debt in Myanmar is sometimes the result of extralegal payments to authorities. One 25-year-old woman, whose brother was arrested in Myanmar for unclear reasons and held for two years without charges, described how her father went into debt by taking loans and selling most of his assets: "My father worked tirelessly for my brother's release. He had to borrow a lot of money from other people. He spent 6.2 million kyat in total. The first attempt failed; 3.8 million kyat was lost. The second time, he paid 2.4 million kyat, and it was successful—my brother was released."

These were all extralegal fees, she said. "The money went to lawyers, clerks, and informers—all ethnic Rakhine. My father is uneducated, so they just used and abused him. He borrowed the money from rich Rohingya people. He also sold his livestock, his properties, and his gold."

THE ROLE OF REMITTANCES FROM ABROAD

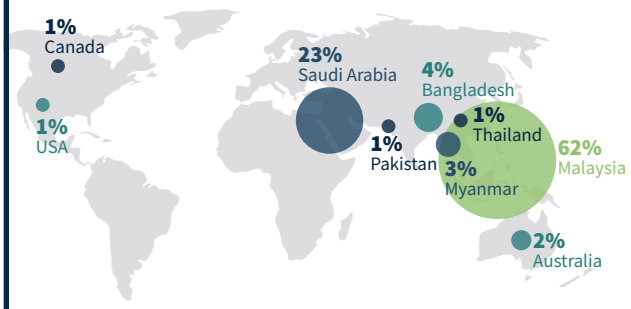
Twenty-one percent of households have received a remittance in the past 12 months. Though often sent in small amounts, remittances constitute a vital safety net. For more than half of those who receive them, remittances constitute half or more of their annual household income (figure 36). Eighty-five percent of remittances are sent from either Malaysia or Saudi Arabia (figure 37).

Figure 36. Remittance as share of annual income



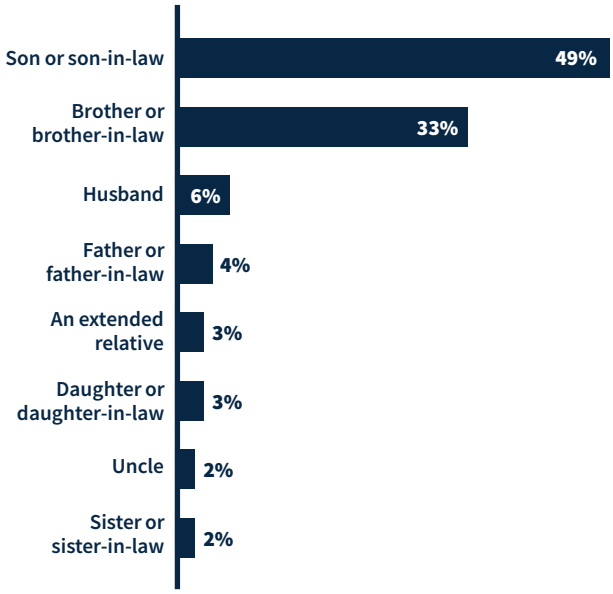
n = 353 (total households receiving remittances)

Figure 37. Countries from which Rohingya receive remittances



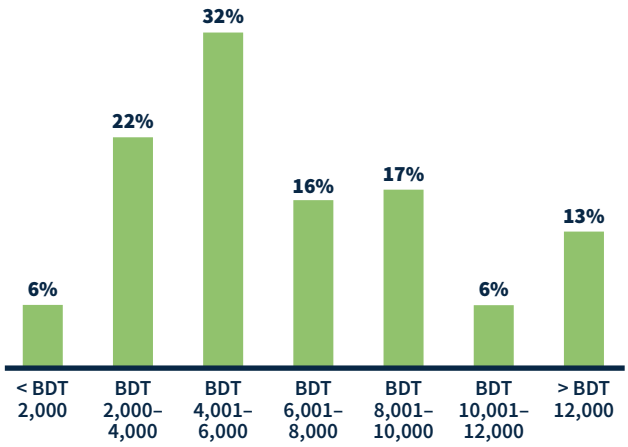
Among the 21% of households who receive remittances

Figure 38. Remittance sender's relationship to the recipient



332 respondents provided information about 430 relatives sending remittances

Figure 40. Respondents receiving different amount of remittances

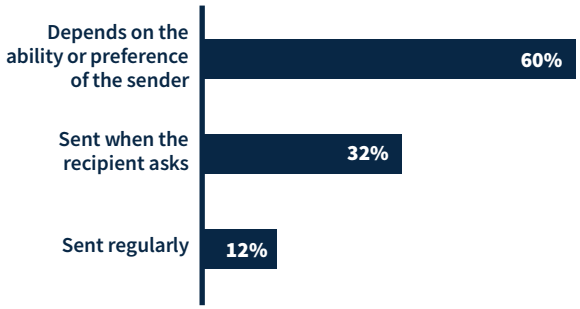


332 respondents provided information about 430 relatives sending remittances

The majority of senders, 82 percent, are the brother or son of the recipient (figure 38). While having a family member abroad is a prerequisite for receiving remittances, only 39 percent of households with a relative in Myanmar or elsewhere abroad receive money from them.

Seventy-five percent of recipient families received one to six remittances in the past year. Many remittances are transferred around the time of religious festivals, traditionally a time for gift-giving. Most remittance recipients interviewed expressed no expectation that their loved ones overseas should send a remittance, and most are sent depending on the ability or preference of the sender (figure 39). In contrast, many people who expressed an interest in traveling to a third country

Figure 39. **When remittances are sent**



332 respondents provided information about 430 relatives sending remittances

explained that their desire to support their family's financial needs was a major reason.

Most individual transfers (89 percent) were under 12,000 taka (figure 40). Remittances are primarily used to make ends meet. Those who receive them say they are "extremely useful" and help families stay out of abject poverty. They are also sometimes used to pay for emergency healthcare. It is common for one family member to receive a large remittance, then divide it amongst multiple relatives.

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."

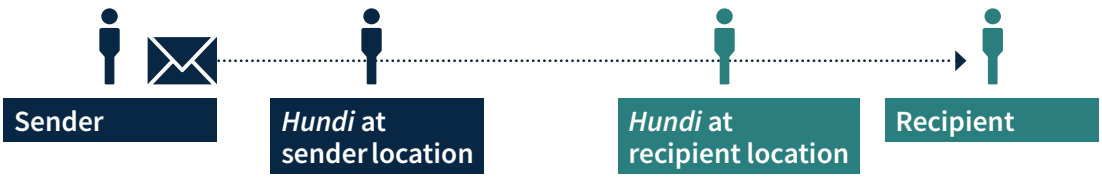
According to a 22-year-old woman whose husband is imprisoned in Myanmar, remittances sent by an uncle in Australia serve as a critical safety net. "He sends 5,000 to 10,000 taka every two or three months," she said. "We depend on that money a lot. It would be very difficult if we didn't get it. We mostly 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."

Because refugees lack formal banking access, remittances are transferred by other means

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 (figure 41). 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.

Figure 41. **Chain of actors in a *hundi* transaction**



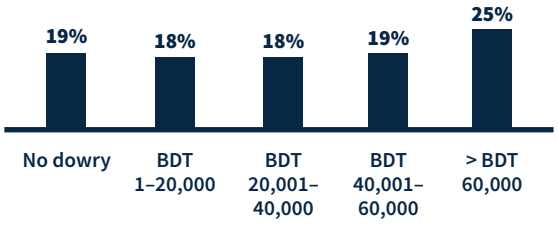
Hundi = transfer agent

DOWRIES: AN EXPENSE SEEN AS NECESSARY

Dowries were exchanged in 81 percent of marriages taking place in the camps (figure 42). As explored above, dowries can be financially advantageous to a groom's family. They may also be seen by parents as a way to secure a good life for a daughter. However, they frequently result in debt on the bride's side. The practice of offering a dowry is a cultural rather than a religious tradition, and camp residents are aware of this distinction. They describe it as a long-standing custom not easily overcome.

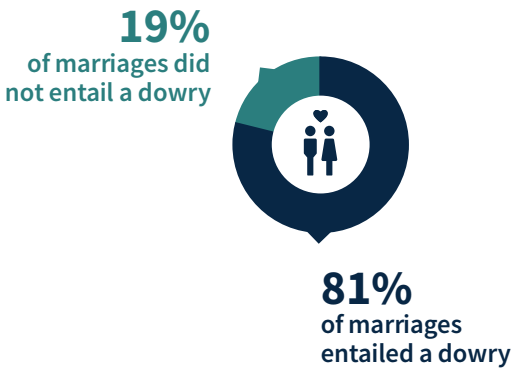
Dowry amounts vary widely and often consist of a mix of material items and cash, or material items only (figure 43). While the vast majority of dowries were below 60,000 taka (including those with no dowry), almost one in ten paid a dowry greater than 150,000 taka (9 percent). Dowries are financed in various ways, with families often pooling resources from multiple sources. Over two-thirds of families borrowed from friends or relatives to pay the dowry for a daughter's marriage, and over half spent their savings (figure 44).

Figure 43. **Value of dowries**



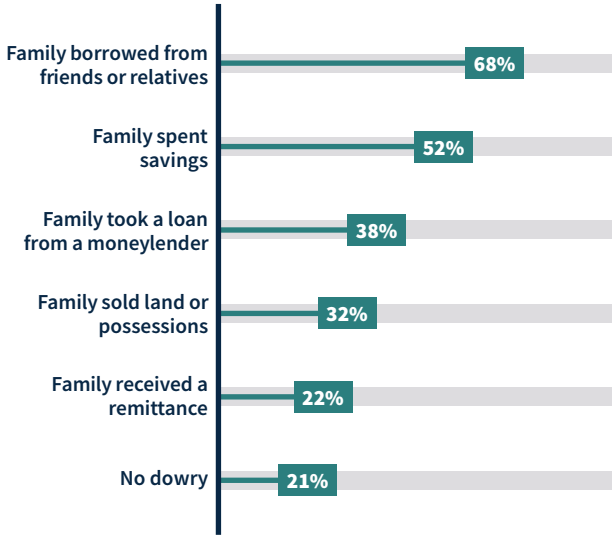
401 respondents provided information about 628 marriages; multiple response

Figure 42. **Dowries in marriages**



401 respondents provided information about 628 marriages

Figure 44. **Financing of dowries**



401 respondents provided information about 628 marriages

The dowry system can lead to heavy debt

Some camp residents are growing wary of the dowry practice, which is difficult to uphold in the camp setting. According to a father who incurred a debt of 60,000 taka for his daughter's dowry, "The dowry system is our culture, not our religion. According to our religion it is not allowed. But if we don't follow it, girls will get too old for marriage…It would be very helpful if we could stop it."

He explained that a dowry is a way for parents to invest in a daughter's future. "When we were in Myanmar, it was manageable for me to arrange my daughters' marriages without taking any loans. After fleeing here it has become harmful. I'm not comfortable borrowing money. Dowry demands have become habitual amongst the people. My daughters' marriages are *shanti*, peaceful. They both have good husbands. I'd be thankful to Allah if this dowry practice could be stopped, but I could only give my daughters good marriages because of paying dowries. Not everyone can manage it."

"With this heavy loan, I have to think about how to manage marriage for my other two daughters," he continued. "So, how can we stop the dowry system? We have to consider it. I am 50 years old now, and daily labor is no longer a suitable livelihood option for me. I need ideas, suggestions. How can I get to a third country? I don't see conditions getting better back in Myanmar. I think we will have to stay here for a long time."

GENDER AND LIVELIHOOD

Twelve percent of families report that women contribute in one or more ways to household income (figure 45). 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.

Sixty-three percent of women who contribute to the household's income do so from inside their home. Activities include tailoring, making snacks, and selling retail items. For women who earn income outside of the home, NGO work is the most common way (52 percent of women earning an income). Other women teach religion to girls, do domestic work, or perform daily labor (figure 46).

CONTENDING WITH FEAR AND RISK

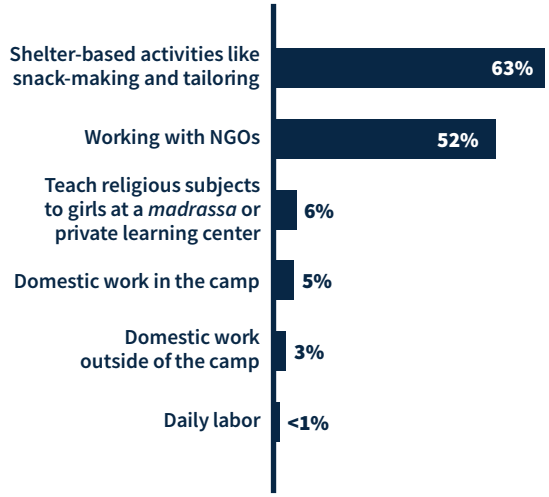
Families' financial concerns intersect with their worries about security, safety, and the future, with 97 percent of households feeling "very worried" about forced repatriation (figure 47). The lack of livelihood opportunities (about which 96 percent are "very worried") and lack of education opportunities (about which 95 percent are "very worried") are additional concerns.

Beyond these immediate worries, families expressed their concerns about the future more generally. Survey respondents were asked to provide a final comment on any issue of importance to them. Many shared their desire to return to Myanmar as soon as possible. The concerns mentioned most frequently were rights (34 percent), going back (23 percent), and justice (20 percent) (figure 48).

Figure 45. **Women who work**

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

Figure 46. **Sources of income earned by women**



n = 207; multiple response

A woman's father or husband influences her mobility and ability to earn income

It is generally considered more socially acceptable for women to contribute to household income if they can do so from within or in proximity to the family shelter. According to one woman, "I'm interested in working, but my husband doesn't allow it, so how can I?" When asked if he would allow her to earn income from inside the shelter, she said, "Yes, I'd like that. And my husband would allow it, too."

A 43-year-old father who lost many agrarian assets in Myanmar and now struggles with poverty explained that he may start allowing his two teenage daughters to work and support the family: "They may work. It is ok with me as long as it's not too far from the shelter, because I'm in a difficult financial situation."

Another father said his daughter could work for an NGO "if she is allowed to use a hijab, the job is near our shelter, and she stays covered. Working inside the shelter would be better than going out, though."

The nature of women's livelihood contributions has changed. Some women said that they missed the farm and household work they used to perform in Myanmar. Some of these were done inside the family's walled compounds, where women's modesty could be guarded. According to one woman, "In Myanmar, we had land and a farm. My husband and some laborers worked it, and I did many tasks inside the house and compound. I helped with the poultry. I did some farm work. Here we cannot do this. There is no way to do it in a small shelter."

Figure 47. **Percentage of households who are "very worried" about various aspects of camp life**

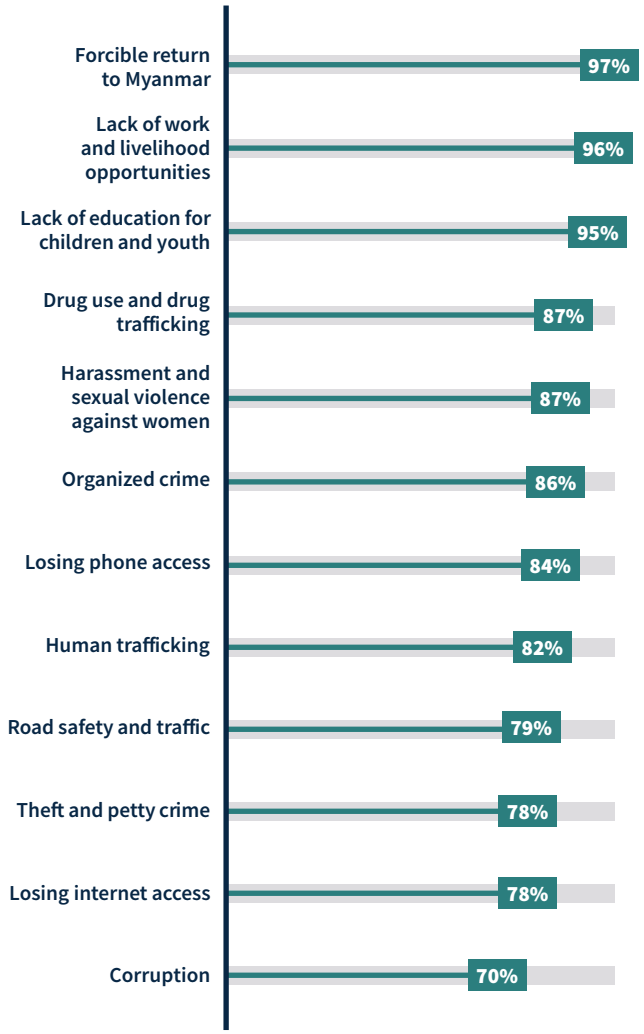


Figure 48. **Final comments by survey respondents**

n = 1,351

Two cooks stir large pots of curry to be served at a wedding ceremony in the camps.

Camp residents ponder their circumstances and options with growing hopelessness

Interviewees expressed their sense of confusion and frustration as they ponder whether they will be able to repatriate. A 33-year-old father of two explained, "The conditions here make me want to go back right away. But then, when I think about how I lost everything and all the reasons I left…I am remembering everything that was denied to us. I think I would need Myanmar citizenship to actually be able to go back safely. I am so confused. Not only me, thousands of others also."

A woman whose parents still live in Myanmar described her family's confusion about how to reunite. "We are thinking of going back there, while they are thinking that they should come here. My parents are telling me, hopefully you will come home. I cry when I talk to them. They tell me to be patient, to wait for repatriation."

For a community seeking a ray of hope, the ICJ provisional measures ruling announced in January 2020 was cause for cautious optimism, though a 47-year-old father of seven wondered how long it would take to go home. "I cannot predict the future. It's not possible. We are guessing that after getting justice we will be able to go home. I think it will take at least five years, because our crisis is now being dealt with at the international level. The ICJ process will take at least two or three years to reach a final decision, and other mechanisms will take time as well."

A woman who has lived in Bangladesh since 2006 said, "I want to go back to Myanmar, in theory. I have two aunts there. But my children grew up in Bangladesh. I have nothing left in Myanmar. Only if the Myanmar government were willing to accommodate the repatriation and rights of all Rohingya—then I would go."

A young man said that because survival is so difficult, "People are always thinking about sending their children out of the camp." He described his uncertainty about whether repatriation would be possible, but he felt that it would be impossible to sustain life in the camps given the present conditions. He estimated that many camp families were "working to send their children abroad because they cannot see any other way to invest in their futures."

Another young man described his family's overall sense that there is "no hope" for repatriation. Their vague plan is to "try hard to get citizenship somewhere, anywhere" in order to pursue a better future. The man said he was overwhelmed by the uncertainty of the future. "Sometimes I try to focus and think about what to do, but my mind gets too overwhelmed. I'm a human like everyone."

SUMMARY OF FINDINGS ON ASSETS, LIVELIHOODS, AND HARDSHIP

Camp residents confront complex and intersecting financial pressures despite the efforts of the government of Bangladesh and humanitarian agencies to provide for their basic survival needs. Many interviewees gave detailed accounts describing how the lack of options for overcoming these pressures leaves them with little recourse but to turn to negative coping mechanisms. This situation creates an atmosphere in which families' hopelessness and worry precipitate risk-taking and endangerment.

Households are trapped in a cycle of hardship, poverty, and indebtedness that impairs their ability to be resilient and overcome challenges. With so many households having no income or safety net, camp residents unsurprisingly turn to lenders and smugglers instead. This study establishes the direct link between poverty and indebtedness and the decision to flee the camps by engaging with traffickers. The lack of livelihood options also exacerbates the pressures of marriage and dowry faced by young women and their parents, which, again, often force families to turn to traffickers for a way out.

But the decision to flee the camps is affected by more than these immediate financial pressures. Nearly all households state that they live in fear of forced repatriation, and their lack of access to news and information via internet allows rumors and fears to spread. These existential fears combine with concerns about lack of education and livelihoods shared by nearly all households, and people decide that the camp situation is untenable.

These findings should be of great concern to decision-makers, who have a duty to work for repatriation and a responsibility to maintain the camps as places of refuge and safety in the meantime. If the camp environment is not stabilized through expanded access to livelihoods, there is every reason to expect that families will become even more fractured, as people continue to take risks to achieve mobility. This is likely to occur in ways that damage regional security and may diminish the possibility of sustainable solutions to the Rohingya crisis in the future.

CONCLUSION AND RECOMMENDATIONS

As most camp residents enter their fourth year of displacement, a durable solution to the present crisis remains elusive. While study respondents continue to voice a desire to return home to Rakhine State, they also express fear and unwillingness to repatriate until the questions of their rights and citizenship are resolved. The Bangladesh government and the international community have responded to the humanitarian crisis by addressing the refugees' most pressing needs for food, shelter, and basic healthcare, and this has undoubtedly saved countless lives, but it is insufficient to maintain camp residents through the hardships and challenges of prolonged displacement.

This study brings to light the deep fracturing of Rohingya families and the increasing fragility of their ties to Myanmar. Camp residents are now more likely to have family members living in a third country than in Myanmar, and more than four out of five households are not sure that they still have assets and properties to return to in their home country. These are important barriers to repatriation that will only increase over time. The camps are already giving birth to a new generation of Rohingya who do not speak the Myanmar language and have never been to Myanmar.

The study also shows how a lack of broad-based livelihood solutions is condemning refugee households to extreme poverty, aid dependency, and debt. Confronted with an environment where only the most basic needs are covered by aid but opportunities to work and generate income remain severely limited, camp residents have little choice but to go into debt. Some also engage in illicit activities, or attempt the perilous journey by boat to a third country. Most importantly, as Rohingya families struggle to make ends meet, they are unable to plan for long-term needs such as educating their children or saving for family emergencies.

The refugee households consulted during this study have explained the hardships they face and the limited options that are available to them. Their insights highlight the urgent need for medium-term policies and interventions to mitigate these hardships and help families preserve social capital and become more self-reliant. This paper proposes the following recommendations to improve pathways for family reunification and increase the well-being and economic resilience of camp households.

SUPPORTING SEPARATED FAMILIES

Facilitate communication across borders by restoring and improving internet access in the camps, and allow camp residents to use biometric smartcards as identification to purchase and register SIM cards. Refugees with intact family networks in Myanmar may find it easier to repatriate in the future, and those with relatives in third countries may gain access to much-needed remittances. Though family reunification is a distant goal for splintered families, they need phone and internet access to stay in touch in the meantime. Camp residents typically rely on chat applications such as WhatsApp, Messenger, and IMO. This requires access to a cellular data network and possession of a domestic SIM card, which currently cannot be registered under the name of a displaced person. Nearly all camp residents have been issued a biometric "smartcard" by the UNHCR and the government of Bangladesh. Allowing refugees to use these cards as identification for purchasing and registering SIM cards could ameliorate safety and security concerns resulting from irregular procurement. Communication stations managed by humanitarian agencies could improve internet access in the camps and adjacent host communities, which was unreliable even before the current internet blackout. The network should also be reopened in Rakhine State to ensure that families living on both sides of the border can stay in touch.

Support the documentation of Rohingya-owned assets left in Myanmar. Less than one family in five still has assets that a relative is looking after. Most are uncertain about the status of their possessions, and very few families are confident that they could reclaim their land or house upon return. Systematically documenting the assets of displaced families and verifying their current condition and ownership status would help safeguard them for eventual reclamation, and it would also identify households that may need housing or other assistance in the event of repatriation.

Improve transparent access to data relevant to the repatriation process. Since 2017, Bangladesh has submitted lists of families for repatriation to Myanmar, some of which have been accepted and others rejected for unknown reasons. Family lists and other forms of archival documentation have been kept in Myanmar since independence. These data should be shared in the interest of transparency. They can be used to determine the original residency of displaced and separated families. Similarly, camp births should be carefully documented, and protocols established to avoid future complications for families with young children born outside of Myanmar.

Explore bilateral approaches to the reunification of families. This study establishes that roughly 7 percent of camp households have immediate family members living in countries with active refugee resettlement programs.[35] Though this represents a small percentage of the overall camp population, it is still 13,000 households. The recent spike in boat trafficking incidents underscores the need for other nations to help Bangladesh with the burden of hosting refugees, as stressed by Bangladesh's foreign minister, Dr. AK Abdul Momen, in April 2020.[36] Bilateral cooperation is one way to pursue family reunification, at least on a case-by-case basis. The most vulnerable refugees, such as those without relatives in the camps, should be prioritized. International resettlement programs could also provide commensurate opportunities for Bangladeshi host communities, for example through migrant work programs.

IMPROVING WELL-BEING AND ECONOMIC RESILIENCE

Expand livelihood opportunities for camp residents. Opportunities to work and earn a living must be dramatically expanded to improve the self-reliance of camp households and their ability to weather financial shocks and invest in their future. Some organizations are making significant steps towards this goal: for example, a World Bank–funded livelihoods scheme announced in March 2020 will employ members of some 84,000 camp households.[37] Other donors should be encouraged to follow suit. Expanded opportunities for home-based income generation would be a way to engage more women in the workforce and increase household income.

Include Rohingya voices in decisions that affect them. Camp residents interviewed for this study explained their situations and concerns in great detail, but avenues for Rohingya voices to actually influence the policies and programs affecting them are few. Current calls for the localization of aid—the process by which aid resources and responsibility are transferred from international to national and local actors—represent an opportunity to involve Rohingya representatives and community-based organizations in program design and planning, and to promote a more participatory approach to implementation in general.

Improve access to financial services to mitigate debt. This study found that debt is prevalent in the camps. Bangladesh development actors possess valuable expertise in making financial services, such as savings-and-loan circles and self-help groups, accessible for the poor. This expertise can be adapted to the circumstances of camp residents to safeguard families from harmful debt cycles. More research is also needed to better understand the debt economy in the camps, including the potential for predatory moneylending practices and their interaction with trafficking and other illicit activities.

Anticipate the impact of the current economic downturn on remittances. As the global Covid-19 pandemic drives a worldwide economic downturn, the World Bank has predicted the steepest global decline in remittances in recent history.[38] This will inevitably affect the financial health of the 20 percent of camp families who rely on remittances to make ends meet, not to mention the well-being of senders in the diaspora. Aid agencies should seek ways to mitigate these impacts. Further research would also clarify the role of remittances in the camp economy; for example, as seed capital for income-generating activities.

Invest in sustainable development solutions for host communities. Current directives stipulate that a quarter of aid should be allocated to host communities. While this has been useful in the short term, it could stunt local markets by creating aid dependency in communities that have so far maintained a certain degree of self-sufficiency. Instead, investments should address the longer-term development needs of these communities, such as vocational training or sustainable-livelihood schemes supporting regional economic and environmental resilience.

Rohingya children gather near their shelters to watch the nightly news on a smartphone.

ENDNOTES

1. "Immediate family members" here refers to a spouse, parent, grandparent, child, or sibling. Data was also collected regarding respondents' cousins, aunts, uncles, and other non-immediate relatives, but is not reflected in these findings.
2. These figures include families that have multiple family members abroad, including both in Myanmar or a third country.
3. Except where otherwise noted, the exchange rate used throughout the report is 85 Bangladeshi taka to 1 United States dollar.
4. Refugee Response in Bangladesh (2020), "Operation Portal: Refugee Situations, United Nations High Commissioner on Refugees," May 31, https://data2.unhcr.org/en/situations/myanmar_refugees; Vivian Tan (2017), "Over 168,000 Rohingya likely fled Myanmar since 2016 – UNHCR report," UNHCR website, May 3, https://www.unhcr.org/en-us/news/latest/2017/5/590990ff4/168000-rohingya-likely-fled-myanmar-since-2012-unhcr-report.html.
5. UNHCR (2016), *Mixed Movements in South-East Asia*, https://unhcr.atavist.com/mm2016.
6. United Nations High Commissioner for Human Rights Michele Bachelet (2020), Final Remarks to the 44th Regular Session of the United Nations Human Rights Council, June 30, http://webtv.un.org/search/id-hc-on-rohingya-contd-2nd-meeting-44th-regular-session-human-rights-council/6168471002001/#t=56m30s.
7. UNDP Cox's Bazar Analysis and Research Unit (2020), *Context Analysis: Cox's Bazar in Perspective,* May.
8. For examples and figures, see: Rafiqul Islam (2020), "Dying for a Better Life: How Rohingya Refugees Risk Their Lives to Cross into Malaysia," *Inter Press Service News Agency,* April 21, http://www.ipsnews.net/2020/04/dying-better-life-rohingya-refugees-risk-lives-cross-malaysia/.
9. UNFPA (2014), "Making Sense of Myanmar's Census," UNFPA website, March 31, https://www.unfpa.org/news/making-sense-myanmars-census.
10. Additional camps situated in Teknaf *Upazila*, further south, were not surveyed due to security and logistical constraints during enumeration; registered refugees comprise 4 percent of the total camp population.
11. At the time of sampling, the population of the 25 makeshift camps was 740,814 (170,310 households) and the population of Kutupalong refugee camp was 16,708 (3,347 households). See United Nations High Commissioner for Refugees (2020), "Refugee Response in Bangladesh," UNHCR operational portal, June 30, https://data2.unhcr.org/en/situations/myanmar_refugees.
12. Block- and camp-level population data was sourced from the International Organization on Migration, Needs, and Population Monitoring (NPM) Round 15 Assessment, June 24, 2019, https://data.humdata.org/dataset/iom-bangladesh-needs-and-population-monitoring-npm-round-15-site-assessment.
13. According to official figures provided by the UNHCR, the overall camp population is 66 percent from Maungdaw Township, 24 percent from Buthitaung Township, 5 percent from Rathedaung Township, and 5 percent from other townships. See UNHCR (2020), "Joint Government of Bangladesh – UNHCR Population Factsheet," UNHCR website, June 30, https://data2.unhcr.org/en/documents/download/77627.
14. Figures are self-reported; the study did not distinguish whether a household member's language competency included spoken or written comprehension or reading skills.
15. A number of those who were working as NGO volunteers and in Cash for Work programs lost their jobs during the Covid-19 lockdown, which began after the survey was completed.
16. Household income is strongly and robustly associated with highest level of education achieved by any member of the household ($r=.257$, $p<.0001$). Income is also higher when women contribute to household income ($r=.154$, $p<.0001$), and when the household receives remittances ($r=.122$, $p<.0001$).
17. After 2012, Rohingya were no longer permitted to study in Sittwe University, and many students were unable to begin tertiary studies despite qualifying for admission.
18. Population figures are disputed; these estimates are from records kept by Myanmar's General Administration Department. See Moe Myint (2018), "Ninety percent of Rohingya population ejected from Rakhine," *The Irrawaddy*, February 23, https://www.irrawaddy.com/specials/ninety-percent-rohingya-population-ejected-rakhine.html.
19. Ibid.
20. Population figures are again disputed. A 2015 UNDP report estimated the total Rathedaung population to be 162,918. See United Nations Development Programme (2015), *The State of Local Governance: Trends in Rakhine*, UNDP Myanmar, https://www.mm.undp.org/content/myanmar/en/home/library/poverty/TheStateofLocalGovernanceChin/The_state_of_local_governance_trends_in_Rakhine.html. The 2014 census enumerated a total population of 112,000, but this did not include Rohingya, who presumably comprise most of the 50,000-person gap in comparison to the UNDP findings.
21. "Immediate family member" refers to the parent, grandparent, child, sibling, or spouse of a household member.
22. Precise figures are not available, as the survey did not collect data for people departing by boat after December 2019. For information on the rising incidence of Rohingya women and children traveling to Malaysia by boat, see UNHCR, *Refugee Movements in Southeast Asia, 2018–June 2019*, https://www.unhcr.org/protection/migration/5d91e2564/refugee-movements-south-east-asia-2018-june-2019.html. Also see Caleb Quinley (2020), "Why Rohinyga women and children are risking dangerous smuggling routes," *The New Humanitarian*, January 16, https://www.thenewhumanitarian.org/news/2020/1/16/Rohingya-trafficking-refugees-forced-marriage.

23. The average exchange rate during this period was approximately 1,200 Myanmar kyat to 1 United States dollar.
24. Myanmar Central Statistical Organization, United Nations Development Programme, and the World Bank (2020), *Myanmar Living Conditions Survey 2017: Socio-Economic Report.*
25. The exchange rate around this time was 74 Bangladeshi taka to 1 United States dollar.
26. This may be in flux at the time of publication. Malaysia has begun turning away boats of asylum seekers, due to the Covid-19 pandemic, and Bangladesh has begun transporting those who return to Bhasan Char, an island encampment developed to house refugees but believed by many to be uninhabitable. See Jesmin Papri (2020), "Citing Covid-19 Fears, Bangladesh Takes Rohingya Refugees to Remote Island," *BenarNews,* May 3, https://www.benarnews.org/english/news/bengali/bangladesh-rohingya-05032020182317.html.
27. See Min Zaw Oo, Ne Lynn Aung, and Morgan Michaels (2020), *Annual Peace & Security Review 2020,* Myanmar Institute for Peace and Security, https://mips-mm.org/download/review-2020/.
28. Regression testing establishes that household income is highly correlated with having an incarcerated relative. (r=.057, p=.02)
29. Danny Coyle, Abdul Kadar (AK) Rahim, and Mohammed Abdullah Jainul (2020), *Clan, Community, Nation: Belonging among Rohingya Living in Makeshift Camps,* Bangladesh: IOM, p. 10.
30. For more information, see Jason Gelbort (2018), "Implementation of Burma's Vacant, Fallow, and Virgin Land Management Law: At Odds with the Nationwide Ceasefire Agreement and Peace Negotiations," Transnational Institute website, December 10, https://www.tni.org/en/article/implementation-of-burmas-vacant-fallow-and-virgin-land-management-law.
31. The exchange rate around this time was 44 Bangladeshi taka to 1 United States dollar.
32. UNDP Cox's Bazar Analysis and Research Unit (2020), *Context Analysis: Cox's Bazar in Perspective,* May.
33. As of early 2020, over 70 percent of households were receiving an electronic voucher rather than in-kind food rations. The "e-voucher" is used to procure a variety of food items at certain camp shops run by NGOs, and discourages the selling of rations. Due to the global Covid-19 pandemic, there has been a shift back to in-kind food aid, which decreases consumer choice and is likely to increase the prevalence of ration-selling.
34. Jessica Olney, Nurul Haque, and Roshid Mubarak (2019), W*e Must Prevent a Lost Generation: Community-led education in Rohingya camps,* Oslo: Peace Research Institute.
35. These include Canada, Australia, the UK, New Zealand, the Netherlands, Japan, Norway, and Denmark.
36. Humayun Bhuiyan (2020), "Rohingyas at sea: Other countries should share burden," *Dhaka Tribune,* April 29, https://www.dhakatribune.com/bangladesh/rohingya-crisis/2020/04/29/rohingyas-at-sea-other-countries-should-share-burden.
37. World Bank (2020), "World Bank's $350 Million Grant for Bangladesh Will Help Rohingya and Local Communities," press release, March 31, https://www.worldbank.org/en/news/press-release/2020/03/31/world-bank-provides-bangladesh-350-million-grant-for-local-communities-and-rohingya-in-coxs-bazar.
38. World Bank (2020), "World Bank Predicts Sharpest Decline of Remittances in Recent History," press release, April 22, https://www.worldbank.org/en/news/press-release/2020/04/22/world-bank-predicts-sharpest-decline-of-remittances-in-recent-history.

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