Empowering Refugee Women:

Policy Prescription from a Field Survey in Bangladesh

By Dorothy Khan

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Author biography
Dorothy Khan graduated with Master's in Global Affairs from New York University, with a concentration in human rights and international law. For her thesis, she conducted field research in the refugee camps of Bangladesh on Rohingya Women Refugees. Her passion for human rights and refugees led her to serve as a graduate consultant for UNICEF in Iraq and a human rights intern in South Africa, providing her with adequate experience working with refugees, internally displaced peoples and other vulnerable populations. Dorothy also received a Master in Public Policy and a Bachelor in Political Science from Stony Brook University.

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Abstract
Microfinance is a relatively recent tool used in development practice. It is largely accepted that micro-finance not only empowers underdeveloped communities, but also helps them grow out of poverty. This study explores the parameters of microfinance programmes for stateless Rohingya women in Bangladesh and whether these programmes are able to empower such a population. While microfinance is not the solution for the dilemma of statelessness, it can aid in alleviating some of its consequences. An effort is made in this study to address the potential impact microfinance might have in decreasing poverty and empowering Rohingya refugee women in Bangladesh. Firstly, data for this research was collected from seventy-four interviews conducted in the four registered and unregistered camps inside Bangladesh. This was done to examine the concerns of these women living in refugee camp settings on a day to day basis, and to understand the behaviours they partook in to resolve or alleviate them (such as engaging in livelihood strategies). Secondly, the fundamentals of microfinance are reviewed and applied to the concerns and needs of this stateless population. Lastly, case studies of microfinance programmes in refugee camps are examined to describe examples of limitations and advantages such programmes provide and to assess their relevance to the situations of the stateless Rohingya refugee women population specifically. This research concludes that microfinance programmes may need to be customised for particular subjects but overall that these programmes are achievable and can be anticipated to produce a positive impact on the lives of Rohingya refugee women in Bangladesh.

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* This paper is based on the author's thesis submitted to the Centre for Global Affairs at New York University in partial fulfilment of the requirements for the degree of Master of Science in Global Affairs (Fall 2015). Thesis advisor: Jacques Fomerand, M.A., Ph.D. The thesis was dedicated to the author's mom, who motivated her and encouraged her to believe in herself, and to all the Rohingya refugees in Bangladesh.

Figure 1: Map of refugee Camps in Cox's Bazaar, Bangladesh[1]

[1] NS Nielsen, J Ferdous & C Canteli, 'The Contribution of Food Assistance to Durable Solutions in Protracted Refugee Situations; Its Impact and Role in Bangladesh: A Mixed Method Impact Evaluation.' (2012) 92 WFP & UNHCR

1. Introduction: Background on protracted refugees

The Rohingya are an ethnic and religious minority concentrated mostly inside the nation of Myanmar, where they were and are severely persecuted by the military regime.[2] Rohingya population in Myanmar is estimated at around 800,000, with an additional 266,000 estimated to be living as refugees in neighbouring Bangladesh, and a remaining 100,000+ scattered throughout Southeast Asia.[3] Persecution of the Rohingya has existed since the early years of independence from British colonial rule, but official discrimination was formalised in 1982 when the Burmese government stripped the Rohingya of their citizenship, making them officially stateless.[4] In addition to losing their citizenship rights, the Rohingya have also been subjected to a variety of human rights abuses, including forced resettlement, religious persecution, forced labour, and arbitrary arrest. Conditions for the Rohingya in Burma worsened in the recent years as a result of government repression.[5] In early 2009, thousands of Rohingya began to flee their country, either forced by the government or voluntarily as a result of the aforementioned persecution.[6] This trend has continued for the past several years, resulting in an increase in refugee settlement populations in Bangladesh and other countries throughout Southeast Asia.[7] Many Rohingya have only known life in refugee camps, since the establishment of camps in Bangladesh dates to the early 1990s.[8]

The United Nations (UN) estimates the number of Rohingya in official refugee camps at 30,000, while there are 36,000 additional refugees in makeshift camps unregulated by the United Nations. In addition, the UN estimates there are at least another 200,000 Rohingya undocumented refugees dispersed throughout Bangladesh.[9] The United Nations' policy toward the Rohingya refugee problem has been twofold.[10] First, the policy attempts to provide basic services to refugees in official camps operated by the United Nations and its partners in the Bangladeshi government and international nongovernmental organisations. Secondly, the policy attempts to repatriate refugees to their ancestral homelands in Myanmar. However, despite its good intention, the process of repatriation has been an abject failure. According to a United Nations report on the Rohingya refugee status in Bangladesh, many of those who were repatriated to Myanmar in the 1990s and 2000s "subsequently fled again to Bangladesh, but many were able to recover their former and government-acknowledged refugee status."[11] In other words, the repatriation not only failed in its primary goal, but it also worsened the plight of refugees who returned to Bangladesh. Indeed, the failed repatriation policies, in addition to on-going flight from Burma, have contributed to the large number of undocumented Rohingya refugees in Bangladesh.

Bangladesh is the primary destination for refugees due to shared religious, social, ethnic, and linguistic characteristics with their home. Regardless, the Bangladeshi government and populace is relatively intolerant of the official and undocumented refugee populations. Bangladesh only allows the refugee camps in relatively remote and impoverished areas of the country, which prevents social and economic support to the refugees, ensuring their continued dependence on the refugee welfare system. The United Nations characterises the refugees in the makeshift camps as living in "emergency-like conditions,"[12] which means that their basic needs of nutrition, protection from disease, and

[2] D Mathieson, 'Perilous plight: Burma's Rohingya take to the seas' (2009) Human Rights Watch
[3] J Goodman, 'No respite for Rohingya in Bangladesh' (2014) Al Jazeera
[4] Refugee Council USA, 'Rohingya refugees' (2014)
[5] D Mathieson, 'Perilous plight: Burma's Rohingya take to the seas' (2009) Human Rights Watch
[6] J Goodman, 'No respite for Rohingya in Bangladesh' (2014) Al Jazeera
[7] Ibid
[8] E Kigaru, AL Rosi, & T Morris, 'States of Denial: A Review of UNHCR's Response to the Protracted Situation of Stateless Rohingya Refugees in Bangladesh' (2011) United Nations High Commissioner for Refugees Policy Development and Evaluation Service, 1
[9] Ibid, 1
[10] Ibid, 1
[11] Ibid, 5
[12] Ibid, 2

shelter are unmet. The status of the refugees' in the official refugee camps are considerably better, but this population only represents about one tenth of the total Rohingya refugee population in Bangladesh. Regarding access to services such as "health and education, as well as the supply of food, water, and fuel, the refugees are poorly served."[13] The United Nations recognises the failure of its initiatives to meet the immediate and long-term needs of the Rohingya in Bangladesh.[14] The United Nations Report on refugee status in Bangladesh notes the fact that refugees in Bangladesh suffer problems similar to those suffered by the Rohingya in Myanmar. "A number of administrative practices which caused the Rohingya to leave Myanmar—including restrictions on movement, secondary education, marriage, livelihoods, and the acquisition of skills—are mirrored by the restrictions placed upon them in their country of asylum."[15]

2. Life in a refugee camp for Rohingya women

2.1. Introduction

Living in an unregistered camp can mean going hungry for days at a time as Rekha, an unregistered refugee, explained. According to Rekha and for many like her, who find themselves in protracted refugee situations, "life has no value." Rekha says she would rather starve to death in Bangladesh than be persecuted in Myanmar. This sentiment has been echoed by many stateless (Rohingya) refugees living in the refugee camps of Bangladesh. Rohingya living in registered camps have access to the basic amenities of living. Meanwhile, the people living in unregistered camps have virtually no access to humanitarian aid or even independent, non-governmental assistance.[16] These unregistered populations survive on begging or by engaging in the most degrading occupations. As opposed to life within the registered camps, unregistered refugees have no protection from abuse by citizens. There is no police force to offer any semblance of law and Rohingya refugees easily fall prey to forms of exploitation such as human trafficking.[17]

Rohingya refugee women, specifically, are more vulnerable to these dangers than their male refugee counterparts for a multiplicity of reasons, but primarily because of their gender. As a result, they are subject to extremely harsh daily circumstances and suffer an inordinate amount of sexual violence. They face daily threats of and actual instances of rape and/or sexual assault in both registered and unregistered camps alike. Many victims become pregnant as a result of these assaults and must resort to any different numbers of means necessary to raise their children. These include begging, attempting to learn a vocation—which is sometimes impossible given the number of children or responsibilities that they have—or resorting to prostitution. Others are forced into marriage or coerced into prostitution, either through intimidation by their husbands or by traffickers. Not infrequently these women wind up being tricked into believing that they will find a husband abroad but are instead used as sex slaves. Due to a lack of education and protection, these defenceless women are also susceptible to brutal and inhumane treatment at the hands of smugglers and pimps, who exploit them and use their lack of safety or shelter to their own nefarious advantage.[18] According to a report published by the *New York Times*, these women cannot defend themselves and many women and teenagers willingly marry individuals from other countries in order to escape falling prey to such a fate.[19] Furthermore, it is pivotal to point out that due to a lack of formal education, all these

[13] E Kigaru, AL Rosi, & T Morris, 'States of Denial: A Review of UNHCR's Response to the Protracted Situation of Stateless Rohingya Refugees in Bangladesh' (2011) United Nations High Commissioner for Refugees Policy Development and Evaluation Service, 2
[14] Ibid, 2
[15] Ibid, 5
[16] UNHCR, *The 1951 Refugee Convention* (1951)
[17] Ibid
[18] C Buckley, Chris & E Barry, 'Rohingya Women Flee Violence Only to Be Sold Into Marriage' (2015) The New York Times
[19] Ibid

individuals are only able to perform basic educational functions in a technologically advanced job market.

In order to provide for their children and for themselves, Rohingya refugee women display astonishing resilience and strength when faced with extreme hardships. They are survivors with the ability to adapt to challenging circumstances. The narratives in this study highlight the risks Rohingya refugee women have encountered in Bangladesh, the country they fled to hoping for better prospects in life. For many, this is not easy. "Leaving my home in Burma was the hardest decision I ever made," as Rekha described. In Myanmar, her land was taken from her and she lived in constant fear that her family would be murdered. Once Rekha arrived and settled in the unregistered camp in Bangladesh, she became the sole provider for her family. Given these points, it can be concluded that Rohingya refugee women are forced to take on the role as the familial breadwinners, in addition to carrying out their responsibility as mothers. Furthermore, the challenges that women encounter underline the need to consider an intervention framework designed to assist them where they require it the most.

2.2. Research objective

Using the gendered lens of protracted refugee situations, this thesis explores the main concerns of Rohingya refugee women in Bangladesh and the roles (social, economic, etc.) women are assuming within these camps. The aim is to explore the feasibility of microfinance programmes in prolonged refugee situations[20] and to highlight which facets of these programmes would be useful to develop or alter, specifically to the cases of Rohingya refugees. This study will a) analyse the differences in livelihood opportunities for registered and unregistered women in their respective camps; b) examine the effect of providing some form of financial assistance such as loans to incentivise these women to become self-employed; c) assess the potential impact such programmes may have on alleviating their financial pain, aiding them in crossing the poverty line and what this would mean, overall, for women's rights and empowerment. Standard procedures of assisting refugees are logistically and theoretically difficult to alter. But if the main goal of assistance programming is to ultimately create self-reliance and to restore the dignity of refugees,[21] then the methods that are currently employed, which are only partially effective, warrant revision.

This research project presents microfinance programmes as a policy solution to the problems faced by Rohingya refugee women in the camps of Bangladesh. Microfinance programmes have been proven to be effective in assisting women in marginalised socioeconomic situations in order for them to achieve levels of autonomy as they develop economic means to support themselves and their families.[22] Such programmes include providing microloans, also known as microcredit, and other lending and financial services to women for the purpose of facilitating their liberation from socioeconomic dependency on men, including husbands and members of their families.[23] This income is then used to meet basic needs, as well as other needs related to overall socio-economic improvement, such as access to housing, education, and further business related expenses.

2.3. Rationale of the research

This research project is unique in the sense that it proposes to put in place microfinance projects in environments by and large previously untargeted by most other microfinance programmes. Only in the past 10 to 15 years have microfinance programmes been applied to refugee situations.[24] These

[20] J Crisp, 'No solutions in sight: the problem of protracted refugee situations in Africa' (2003) New Issues in Refugee Research, Working Paper No. 75, UNHCR Evaluation and Policy Analysis Unit
[21] Ibid, 8
[22] R Seymour, 'Women Lead the Way in Microfinance Initiatives' (2012) Middle East 432, International Security & Counter Terrorism Reference Centre, 42
[23] J Makoba, 'Book reviews' (2011) 12(3) Journal of Third World Studies 57
[24] R Seymour, 'Women Lead the Way in Microfinance Initiatives' (2012) Middle East 432, International Security & Counter Terrorism Reference Centre, 42

programmes have yielded mixed results and have raised a number of concerns regarding their efficacy and unforeseen consequences in refugee contexts. Nevertheless, humanitarian agencies and UNHCR in particular remain committed to exploring the full potential of microfinance projects in protracted refugee situations and conflict areas as they are designed primarily to liberate women from socio-economic marginalisation and dependency. From that standpoint, the present study makes specific suggestions intended to adjust existing microfinance programmes and practices while at the same time meeting the specific needs of Rohingya stateless refugee women in Bangladesh.

3. Alternative to humanitarian aid

3.1. Introduction

The idea that microfinance finance institutions can empower stateless females is really intuitive. Microfinance programmes in developing and underdeveloped regions include other financial services that are intended to assist women in achieving socio economic autonomy and economic self-sufficiency. These services include banking services, such as savings accounts, as well as education and training in small business and personal banking concepts, theories, and practices.[25] The most important element of microfinance involves the provision of microcredit, also known as microloans, which are small loans given to women for the purpose of starting or maintaining the operations of a business.[26] Microcredit loans are offered with low interest terms, and they are structured in a manner to prevent the recipient from incurring burdensome debt. Provided with this education, training, and services, small business owners can liberate themselves from the ties of servitude to male family members and husbands, or in the case of economic dependency. Small business entrepreneurs are able to use their microcredit to start businesses that liberate them from economic activities that are controlled by males and prolong socioeconomic marginalisation.

Microfinance programmes are considered desirable because they can challenge the culture of dependency that often emerges in refugee camps, particularly official camps financed by the United Nations and are recipients of other forms of assistance from the host country and NGOs.[27] Given the opportunity presented by microfinance programmes for women, more than 70 percent of United Nations operated refugee camps have some type of microfinance or what the United Nations High Commissioner for Refugees defines as "livelihood programmes."[28] These programmes include microfinance, but also other types of assistance programmes, such as 'cash for food' and other employment opportunities.

3.2. Factors for a successful programme in a refugee setting

Microfinance programmes in refugee settings are successful when they offer a variety of services beyond just offering a loan, and many also offer rotating credit and savings accounts for recipients. Programmes that offered savings accounts and rotating credit were more successful than those that only provided microcredit. Offering rotating credit and savings accounts allows recipients to place revenue into a savings account that can be used as collateral against future loans, allowing for the expansion of the enterprise. Additionally, the programmes that offer savings accounts allow the recipients to deposit revenue that might otherwise be subject to theft or misappropriation by others.[29] This is particularly important in a refugee setting involving women immersed in a patriarchal culture where they face a higher threat of misappropriation by male family members. Offering a savings account where revenue can be deposited greatly reduces such threats. Savings, rather than credit, has

[25] J Makoba, 'Book reviews' (2011) 12(3) Journal of Third World Studies 57, 58
[26] R Seymour, 'Women Lead the Way in Microfinance Initiatives' (2012) Middle East 432, International Security & Counter Terrorism Reference Centre, 42
[27] M Azorbo, 'Microfinance and Refugees: Lessons Learned from UNHCR's Experience' (2011) UNHCR, 9
[28] Ibid, 9
[29] TH Nourse, 'Microfinance for Refugees: Emerging Principles for Effective Implementation' UNHCR

led to lower vulnerability and to the expansion of businesses.[30] The goal of microfinance loans should be mostly to increase the savings of recipients and their households. These savings can be used not just for investment in the micro-enterprise but also to purchase other desirable goods and services that raise the quality of life, such as healthcare, education, nutrition, and housing. In that spirit, Azorbo emphasises the importance of savings in securing the delivery of essential quality of life provisions to refugee populations.

Realistic expectations must be established about what constitutes success for microfinance enterprises. Policymakers for microfinance programmes initiated by the United States Agency for International Development (USAID) in refugee situations advise that a 50 percent failure rate is the minimum threshold for satisfactory programme success. This figure was based on the fact that 50 percent of American businesses fail within four years.[31] However, Nourse and Azorbo emphasise the importance of perhaps setting higher rates for failure tolerance given the fact that micro enterprises in refugee settings must consider personal and social factors much more extreme than those faced by ordinary American businesses.[32] The failure rate for micro enterprises in refugee settings must account for factors such as illiteracy, low educational attainment, lack of business experience, and instability in the socioeconomic environment where the enterprise occurs.[33]

3.3. Programme challenges in a refugee setting

One of the challenges faced by microfinance programmes in refugee settings relates to establishing a clear distinction between grants and loans.[34] Refugees that have been living in precarious conditions for significant periods of time might mistake microfinance loans as relief rather than credit. In some cases, this distinction was not explicitly made by microfinance managers. These situations have resulted in a high rate of failure as the loan recipients misused their credit or resisted when the lender initiated the terms of the loan. The literacy, education, and business experience of the recipients must be measured to determine whether this distinction is explicitly stated. Training might also be necessary to bring about awareness and recognition of the need to distinguish between relief and credit. This threat is particularly common when the same organisation provides both relief and credit.[35] There have been significant confusion among recipients who perceived the organisation to be exclusively a provider of relief. Such confusion can be "likely to result in poor repayment rates and a destruction of the credit culture amongst the targeted population."[36] When repayment rates are low, the entire concept of microfinance in a community can be destroyed. Individuals will become defaulters on their loans through ignorance, while in other cases some individuals might intentionally seek to apply for loans without any intent to repay.

3.4. Empowering Rohingya women through microfinance

The stateless Rohingya women face a dilemma where the host country they find themselves in refuses or is indifferent to the processes of assimilation, integration, residency and citizenship. Microfinance for stateless persons is complicated by the fact that its services and institutions often rely on state and private sector systems and institutions to deliver services to microfinance recipients. Fortunately, there is some evidence from modern research regarding how microfinance can serve the needs of the stateless population. These findings are highlighted from the conclusions of the interview data of Rohingya women, which are then used to construct recommendations for microfinance programmes

[30] M Azorbo, 'Microfinance and Refugees: Lessons Learned from UNHCR's Experience' (2011) UNHCR, 9
[31] Ibid, 17
[32] TH Nourse, 'Microfinance for Refugees: Emerging Principles for Effective Implementation' UNHCR
[33] G Nagarajan & M McNulty, 'Microfinance Amid Conflict: Taking Stock of Available Literature' (2004) Accelerated Microenterprise Advancement Project, 6
[34] TH Nourse, 'Microfinance for Refugees: Emerging Principles for Effective Implementation' UNHCR
[35] M Azorbo, 'Microfinance and Refugees: Lessons Learned from UNHCR's Experience' (2011) UNHCR, 16
[36] Ibid, 16

for this population despite the numerous social, political, and legal barriers presented by their statelessness. The goal of microfinance programmes for stateless persons is to circumvent the prevailing laws for normal businesses, which can be problematic if the microenterprise is involved in the trade and sale of goods and services to a level that draws attention by the government.[37] Thus, smaller enterprises that can exist in the informal economy are more likely to succeed. Enterprises that sell and trade with other enterprises in the stateless population are more likely to succeed than those that compete with the majority population's businesses.

There are important implications for microfinance programmes for the Rohingya women in Bangladesh. Foremost, these programmes should, as far as possible, aim at integrating Rohingya women and their families in the host community. This social integration, and the psychosocial dynamics it produces, can be reinforced through the establishment of small groups in which microfinance services are delivered, even if each individual operates his/her own enterprise. Most importantly, the election of microfinance recipients into positions of leadership in the programme can provide the social pressure needed to replace financial collateral and empower women psychologically and socially. If these programmes for a stateless population exist outside of the law, they can involve recipients in ways that would be impossible under a formal financial institution. More experienced programme participants can ascend to a position of leadership in the programme whereby they engage in applicant review and loan approval decisions. In this way, the microfinance programme becomes more like a community cooperative involved in financial services, which of course is a business model in the industrialised world, though certainly containing legal and institutional sophistication that is far beyond what a microfinance programme for stateless persons would contain.

3.5. The case of Nepal

The election of participants to serve in roles within the microfinance programme is perhaps the most compelling aspect of the psychosocial dynamics. Colgan and Kolinsky (2014) cite the example of a microfinance programme for stateless Bhutanese women in Nepal. In this programme, the loan functions of the programme are monitored through psychosocial dynamics made possible through certain activities, notably election of participants to function in various roles in the programme.[38] First, this programme organises recipients into groups of five individuals who receive education and training in business management. Second, the group members are encouraged to build relationships in which they depend on each other for human capital and financial assistance. For example, if one member of the group is unable to make a loan repayment, other members are encouraged to pool their resources to assist the struggling individual. In this programme, these practices have led to a repayment rate of more than 90 percent, which is exceptional given the level of poverty and hardship.[39]

4. Methodology

4.1. Introduction: Study location and participants

In September of 2015, data for this research was collected in Cox's Bazaar, Bangladesh. The qualitative empirical methodology used for data collection was semi-structured interviews with NGOs involved in the provision of services to refugees, representatives of the Bangladesh government and Rohingya women refugees themselves. This study was conducted in four separate Rohingya refugee camps, two of which were located within Kutupalong, Nayapara and Leda respectively. The amount of time spent on field research was 12 days, a total of seventy-four respondents compiled the sample population, all of whom were over 18 years of age. Forty-one of the respondents were married, thirteen

[37] BP Colgan & O Kolínský, 'Statelessness and Microfinance: Can Microfinance Improve the Living Conditions of the Stateless?' (2014) 19(1-2) TiLR, 94
[38] Ibid, 94
[39] Ibid, 94

individuals were widowed, thirteen individual women reported having their husband missing, three women classified themselves as single and four employees from local NGO's working with the refugees were interviewed in total. More information on the interviewees is provided below in Figure 2.

Figure 2: Refugee women classified by marital status, refugee status and location of camps[40]

Registered refugees in Kutupalong Camp	
Marital status	Number of women
Single	0
Married	6
Widow	1
Unaccompanied	3
Total sample	n=10
Registered refugees in Nayapara Camp	
Marital status	Number of women
Single	1
Married	7
Widow	0
Unaccompanied	2
Total sample	n=10
Unregistered refugees in Kutupalong Camp	
Marital status	Number of women
Single	2
Married	15
Widow	5
Unaccompanied	3
Total sample	n=25
Unregistered refugees in Leda Camp	
Marital status	Number of women
Single	0
Married	13
Widow	7
Unaccompanied	5
Total sample	n=25

4.2. Data Collection

Snowballing techniques were used to broaden the interview base, with interviews either semi-structured or unstructured in their format. The latter method was adopted in many of the interviews in order to develop a trust between the researcher and her participants who often narrated disheartening and sensitive incidences. A large number of women were interviewed in the company of other female acquaintances who enthusiastically shared their opinions and concerns. Overall, seventy Rohingya women were interviewed in this study but, this total does not reflect the idea and views that were captured of other females in the camps. The actual number was much higher because women gathered in clusters, reacted on the initial answer of the interviewees, and contributed to the interview by sharing their opinions. As a result, females were infrequently interviewed privately,

[40] Note. Unaccompanied is classified for women whose husbands are missing.

except if they wanted to expand on sensitive issues. Any interests to voluntarily disclose confidential information were honoured and excluded from this paper. In addition, pseudonyms were used to conceal their identity. The interviewees had spent from one to twenty-five years in refugee camps. The interview questions were constructed to determine that the interviewee satisfied the provisions of the research and to generate statements regarding any livelihood strategies they participated in Myanmar prior fleeing to Bangladesh.

4.3. Sampling Method

A mission statement- converted into Bengali and the local dialect of Cox's Bazaar- was provided to the participants prior to the interviews to inform them about the objective and goal of the research as well as possible risks, benefits and confidentially. All of the subjects who participated provided their verbal consent. The majority of interviews were audio recorded, however, in instances where participants were apprehensive, a method of written note taking was used instead. The twenty registered women refugees chosen for the research, only embodies a small subject from Kutupalong and Nayapara camps around Cox's Bazaar, Bangladesh. The responses from the subjects helped the investigator understand the different aid programmes available to them, possible refugee livelihood strategies within the camp and in the local community, and desired future livelihood expectations. The interviewees from the unregistered camps, Leda, Kutupalong, in Cox's Bazaar were selected to exhibit the difference in livelihood opportunity and survival strategies in comparison to the registered population. The staff working with refugees in registered camps presented data on livelihood programmes in the camps, the lives and culture of Rohingya women and overall camp conditions.

5. Data analysis and findings

5.1. Summary

The data analysis undertaken for this research consisted of a content analysis of the transcribed interviews conducted with seventy women in four Rohingya refugee camps in Bangladesh. Due to the predominance of relief and commerce in registered and unregistered camps, respectively, women in registered camps reported a higher rate of dependency than women in the unregistered camps. Specifically, women in unregistered camps reported engaging in the following activities for income or in exchange for goods or services, namely selling products in the local market, begging, prostitution, collecting firewood, and small business entrepreneurship. In the registered camps, by contrast, there was a higher rate of dependency reported by the subjects, including remittances from relatives, relief or aid from NGOs or government agencies, and marriage to a man with economic means. In addition, women in the registered camps reported different types of commerce activities for income or for exchange of goods and services. These included soap making, and sewing and seamstress services, among others. The quality of life of women living in registered camps is better than those living in unregistered camps, since registration makes them eligible for aid from UNHCR and various NGOs. However, the women in the unregistered camps, where the vast majority of stateless Rohingya refugees in Bangladesh reside, face a daily dilemma in terms of meeting basic needs for themselves and their families, forcing them into both legitimate and illegitimate commercial activities (small business entrepreneurship versus prostitution, e.g.). Even though basic needs are met in the registered camps, the interview data shows a similar desire by the women for commercial livelihoods that could supplement or break reliance on relief and other forms of dependency.

Photo I: Entrance to unregistered camp in Kutupalong (left); entrance to registered camp Nayapra (right)

5.2. Economic desperation and autonomy

The data shows a high level of economic desperation among women in all of the camps, but more so in unregistered camps. Economic desperation has led to a higher rate of autonomous economic activities, such as engaging in menial types of commerce or small business entrepreneurship. Autonomous activities include selling firewood, providing legitimate economic services, such as sewing, and selling goods in and outside the camps. Economic independence was pursued by women who were both economically desperate and single. Married women reported sharing of economic inputs with their husbands, extended families and children. As a result, the data deduced from these interview questions and the respondents answers to them, highlights the potential benefits that could be reaped on both a personal and community levels from the implementation of microfinance programmes.

Photo II: Women's Centre and soap making station in Kutupalong Registered Refugee Camp

5.3. High levels of patriarchy

In the majority of instances, most of the interview subjects reported high levels of patriarchy as measured by the question: *Who is the lead decision maker in your household?* For married women, the husband was cited by the overwhelming majority as the lead decision maker. For unmarried

women living with relatives, the father, brother, or uncle were cited by the same majority as the lead decision maker. Even unmarried women who lived alone reported the intervention of male relatives as the main decision makers in their lives. In addition to culture, economic desperation is a significant factor that drives Rohingya women into arranged marriages. Numerous women reported participation in arranged marriages for the primary purpose of economic support from their husband and his family. Thus, even though an arranged marriage and the intervention of male relatives in household decisions might be characterised as patriarchy by Western norms, Rohingya women with male relatives were less likely to face a level of economic desperation that required them to engage economic activities, such as begging and prostitution. While high levels of patriarchy were measured, desire for or engagements in independent economic activities were also measured among single and married interview subjects from both registered and unregistered camps. Independent economic activities, for the purposes of this article, are defined as activities intended to generate income or the exchange of goods or services. None of the interview subjects reported satisfaction with their exclusive roles as wives or mothers, while their husbands were the sole financial decision makers for the family.

5.4. Economic and social predation of males

Social and economic alienation was reported by numerous female subjects as a result of the fact that their husbands or other male relatives had gone missing after agreeing to terms of employment by individuals or groups believed to engage in trafficking. Social and economic isolation was often a result of missing husbands and/or male relatives. In such cases, married women were forced to act as social and economic decision makers in the household as unmarried women by default. For this reason, the importance of an autonomous means of earning a living by females for females can be better understood, thereby adding even more credence to the need for targeted microfinance programmes that would help them achieve such a goal.

6. Recommendations

6.1. Microfinance model for the stateless Rohingya women

It appears that microfinance, while clearly not being the ultimate solution, can play an important role in the improvement of the living conditions of the stateless refugees. While this entire process of progressive development, introduced by microfinance, might only be a wishful theory, it has been shown to alleviate poverty in many different contexts all over the world. Therefore, it is concluded that steps should be taken in the direction to support microfinance programmes for those stateless groups who have not been able to access them yet. Based on the interview findings and the conclusions emerging from the previous academic studies, this section presents a number of policy recommendations all designed to implement microfinance programmes in the Rohingya camps in Bangladesh with a view to improving the economic conditions of Rohingya Refugee women.

6.2. Prioritise eligibility criteria on demographic and economic factors

Microfinance programmes would be desirable and effective for Rohingya women in both registered and unregistered camp settings. As interviews have shown, microfinance programmes are more urgently needed in unregistered camp settings for unmarried women with children, due to the fact that begging prevails as their main source of income. However, women in all settings and marital situations reported high levels of economic desperation. Moreover, there was a high rate of married women whose husbands were missing for long periods of time as a result of trafficking or some other unknown employment situation, who had to become the source of income for the family. Microfinance programmes might be prioritised according to greatest need as determined by marital status, motherhood, and camp setting in the following continuum. Women whose husbands are missing are categorised as ‘single women’ for the purposes of the categorisation below. Priority 1 the greatest need and the subsequent priorities representing a lesser relative need, though all priorities are deserving of consideration for inclusion in microfinance programmes:

- *Priority 1*: Single women with children in unregistered camps
- *Priority 2*: Single women in unregistered camps
- *Priority 3*: Single women with children in registered camps
- *Priority 4*: Single women in registered camps.
- *Priority 4*: Married women with children in unregistered camps
- *Priority 5*: Married women with children in registered camps
- *Priority 6*: Married women with no children in registered camps

As the prioritisation illustrates, the single-most urgent demographic traits are being single with children. These women were most likely to report the most pathological behaviours, including begging and prostitution. However, further demographic information will be necessary to refine the prioritisation, assuming microfinance resources are finite and can only be provided to the most economically vulnerable women. Specifically, some single women with children might live with their parents, brothers, or other extended relatives, and these relatives might provide some form of economic support or essential goods and services to the women and their children. Thus, marital and motherhood status alone should not be the basis for determining economic desperation. Moreover, women with missing husbands should be reported as single given the socioeconomic reality of their status. The number of children supported by the woman should also be a factor in prioritising need. If microfinance resources were available for all women expressing a desire and aptitude for participation, no eligibility criteria based on social traits, social conditions, or economic circumstances would be deemed necessary, due to the fact that all Rohingya women living in camps face economic desperation.

The status of the Rohingya women in Bangladesh meets the socioeconomic conditions for microfinance programmes implemented in numerous refugee and impoverished regions of the world.[41] The eligibility criteria should be as broad as possible, with the above prioritisation based only on limited resources. Given the high level of desirability to work, strongly supports the suitability of Rohingya women for microfinance programmes that address the intertwined and complex nature of economic desperation, harmful behaviour, lack of socio-economic autonomy, reliance on patriarchal socio-economic systems and relationships.

6.3. Provide private documentation

The women living in unregistered camps are undocumented immigrants in Bangladesh. They lack paperwork and other official documents necessary for certain elements of microfinance programmes, including showing proof of identity for loans and other financial services, such as bank accounts. As stated earlier, the Bangladeshi government has been erratic in its legal acceptance of undocumented Rohingya refugees, and their future status as permanent residents or citizens is ambiguous at best.[42] Some type of documentation process will be necessary to establish proof of identity that is required for participation in microfinance programmes. There are also implications such as losing the ability to qualify for microfinance programmes if their legal status is officially recognised by the Bangladesh government. Assuming participants in microfinance programmes establish an official identity through documents accepted by Bangladesh or at least by the organisation operating the microfinance programme, they might then become eligible for residency in a registered camp.[43] Relocation of the refugee might have implications for their participation in the microfinance programme, particularly if the programme is targeted only for women in unregistered camps. They might use their official documents to change residency, thus making them ineligible for assistance from the programme. A microfinance programme for unregistered refugees might suffer from misdirected motivations of the

[41] D Foy, 'The Appropriateness and Effectiveness of Micro-finance as a Livelihoods Intervention for Refugees' (2006) UNHCR
[42] Md.H Kabir, 'Intersectional Analysis of the Citizenship of Rohingya Refugee Women Living in Bangladesh' (2013) 5(12) International Journal of Current Research 4003, 4006
[43] MSF USA, 'Bangladesh: Rohingya Face a Resurgence of Abuse and Displacement' (2009)

participants.[44] Eligible refugees of unregistered status might seek assistance to receive documented status rather than for the purpose of actually participating in the commercial activities made possible through microfinance programmes.

A screening and interview process can be necessary and useful to overcome this barrier. Previous research shows that documentation processes and statuses still can be put in place even when the government is not tolerant of the refugee population. In such instances, non-profit organisations that administer microfinance programmes can provide documents for proof of identify to refugees who are not officially recognised by the state. These private documents are designed and utilised only by the microfinance programme operators for the purpose of confirming beneficiaries' identities to avoid fraud and misrepresentation. However, the document does not entitle refugees to any type of official government recognition such as citizenship or entitlement to government funds.

6.4. Determine cognitive, education and social functionality

The interview subjects can be categorised as semi-literate, with educational attainment rarely reaching the secondary level and typically involving only a few years of primary education. However, the interview subjects reported a wide range of experience in the knowledge, skills, and competencies necessary to operate a small business, even one engaged in the menial sale of goods and services. Specifically, some women reported a high level of experience at buying and re-selling various goods in the unregistered camps and surrounding marketplaces. But most women reported almost no experience in small business entrepreneurial activities. These findings should not be considered an overwhelming barrier to the provision of microfinance programmes for the Rohingya women in Bangladesh. The evaluations overwhelmingly support the provision of microfinance programmes to those individuals with innate levels of motivation and basic educational, cognitive and social capacities to operate a small business.[45] In many cases, women can be trained through rudimentary education that is included as part of the preparation stage for participation in microfinance programme.[46] Skills training can also improve human capital in basic entrepreneurial components, such as basic economics theory. Screening during the application process is necessary to determine which women are already suitable for a loan and which women require further training.

6.5. Determine supportive economic conditions

One question that must be resolved before implementing a microfinance programme, is whether the macroeconomic conditions in the camps and in the marketplaces outside the camps can support an influx of Rohingya female entrepreneurs. Are macroeconomic conditions suitable to support microenterprises? If so, what types of microenterprises? Will these microenterprises present real or perceived competition to existing enterprises? The interviews found that women in the unregistered camps were engaged in a variety of economic activities that might compete with existing micro-enterprises. However, microfinance programmes often target existing enterprises for additional services to bolster and expand their production. Thus, first priority for receipt of microfinance services should be for those individuals that are already engaged in proven market activities that can be reinforced and expanded through the provision of various microfinance services, such as loans, training, and education.

6.6. Protection against misappropriation

Given the high level of patriarchy evident in the Rohingya population in Bangladesh, as well as the fact that many men in the community also face economic desperation, lessons learned from previous

[44] M Azorbo, 'Microfinance and Refugees: Lessons Learned from UNHCR's Experience' (2011) UNHCR, 1-26
[45] D Hulme & T Arun, *Microfinance: A Reader* (2009), 87
[46] K Maclean, 'Capitalising On Women's Social Capital? Women-Targeted Microfinance In Bolivia' (2010) 41(3) Development & Change, 504

microfinance programmes where appropriation and interference occurred must be incorporated into the proposed programme. These include the following best practices:

- *Conduct oversight of programme recipients' quality of life, including home visits, to monitor how income and assets are being distributed in terms of quality of life improvements*. Specifically, the microenterprise, if determined to be producing income, should be resulting in quality of life improvements in tangible and quantifiable areas.[47] These areas include improved nutrition, diet, health care, education, housing, clothing, as well as purchase of various recreational and leisure goods and activities for children and the family. Misappropriation by men tends to involve the expenditure of microenterprise revenue and/or income on unnecessary goods and services.
- *Conduct oversight of programme recipients' financial accounts, including deposits, withdrawals, and expenditures.* Specifically, the microenterprise should be leading to quantifiable positives on the balance sheet that result in more savings and legitimate withdrawals and expenditures.[48] One of the best practices in terms of oversight is to require recipients' to make income deposits on a regular basis.[49] Less cash assets results in less opportunity for misappropriation by male relatives and partners. Another tool for oversight of financial accounts involves allowing only the female recipient to access the account.[50] Denying access to the accounts by male relatives or husband diminishes the chances that misappropriation will occur and that the women have full control over their finances.

6.7. Avoid Bangladesh state involvement

Research strongly supports the recommendation to operate microfinance programmes using United Nations or NGOs rather than those associated with the state of Bangladesh and any other provincial or local authorities. This means that the financial accounts will need to be operated by international institutions rather than those associated with the Bangladeshi financial system, which is regulated by the state. The hostile treatment of Rohingya refugees by the government of Bangladesh provides ample justification for this recommendation.[51] The state will be unlikely to cooperate or will at least present inevitable bureaucratic barriers to the implementation and management of a microfinance programme that is linked to the financial system through utilisation of the Bangladeshi financial system.

The development, implementation and maintenance of microfinance programmes can exist outside of the state-regulated financial system of the host country.[52] Such programmes, which often occur at the refugee level, recognise that economic and legal assimilation into the economic fabric of the host country is unlikely to occur in the short and perhaps the long term. Since the stateless refugee populations are relatively static, offering microfinance services to the population can be simplified by location branch services into camps. Rather than rely on banks in a large city to be linked to the programme, refugee microfinance programmes can locate branch services within the camp.

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[47] D Sethiya, *Microfinance : A Helping Hand* (2011), 41

[48] G Nagarajan & M McNulty, 'Microfinance Amid Conflict: Taking Stock of Available Literature' (2004) Accelerated Microenterprise Advancement Project, 5

[49] K Maclean, 'Capitalising On Women's Social Capital? Women-Targeted Microfinance In Bolivia' (2010) 41(3) Development & Change, 509

[50] Ibid, 509

[51] Md.H Kabir, 'Intersectional Analysis of the Citizenship of Rohingya Refugee Women Living in Bangladesh' (2013) 5(12) International Journal of Current Research 4003, 4006

[52] G Nagarajan & M McNulty, 'Microfinance Amid Conflict: Taking Stock of Available Literature' (2004) Accelerated Microenterprise Advancement Project, 10

7. Conclusion

The Rohingya are one of the world's most oppressed minority groups, but due to their small population, their suffering has been neglected by the international community. As an ethnic and religious minority, the Rohingya have suffered severe social, political, legal and economic persecution from the authoritarian regime in their ancestral home of Myanmar (also known as Burma), In all of their locations, whether as stateless refugees in Bangladesh or in their homeland in Myanmar, the Rohingya suffer from social, economic, legal, and political disenfranchisement. As people like refugee Rekha – who has been living in the camps almost her entire life – made clear, they do not believe that their current status as stateless refugees would be resolved anytime in the near future. To address some of these conditions, this research project conducted interviews with more six dozen Rohingya women in refugee settings in Bangladesh to examine social and economic shortcomings that might be alleviated by the establishment of microfinance programmes.

Conditions in the refugee camps, both registered and unregistered, in Bangladesh reveal high rates of poverty, criminal predation, pathological behaviours, subordination of women, despair, and hopelessness. Meanwhile, microfinance programmes have been identified, both in refugee settings and in impoverished regions of the world, to deliver quantifiable quality of life improvements for women and their families. Microfinance programmes offer microenterprises small loans, revolving lines of credit, business training, and other services and financial arrangements that facilitate small-business entrepreneurial activities for women. The researcher argued that, as Rohingya women gain economic autonomy, the social conditions of female microenterprise owners will improve. Pilot microfinance programmes administered by NGOs could be introduced for Rohingya women in Bangladesh and evaluated for efficacy in delivering tangible and quantifiable improvements in quality of life, income, and savings.

Due to the unique nature of the Rohingya setting in Bangladesh, including the differences between conditions in registered and unregistered camps, a one size fits all approach is unlikely to succeed. Indeed, the reviews on refugee-based microfinance programmes show a wide range of variety and varying degrees of success. Best practices from the previous studies should serve as potential guideposts for the development of a microfinance programme for the Rohingya, not as fixed parameters in which a programme should be inserted. Adaptability and flexibility to the unique circumstances faced by women in varying settings in Bangladesh will be indicators of programme success. Ideally, microfinance programmes will provide short term improvements to the quality of life for Rohingya women and their families while a permanent and holistic resolution to their suffering is developed.