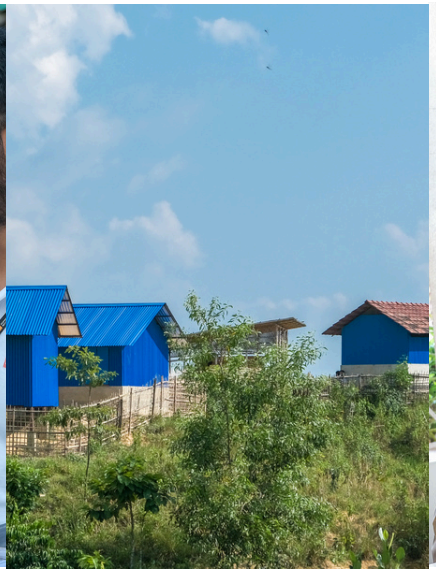
Needs Assessment: Housing, Land and Property in Cox's Bazar Camps

NRC, Bangladesh

January, 2026






NRC NORWEGIAN REFUGEE COUNCIL

Executive Summary

Between November and December 2025, NRC's Information, Counselling and Legal Assistance (ICLA) programme conducted an assessment to analyse Housing, Land and Property (HLP) conditions among Rohingya refugees across 25 camps in Cox's Bazar. Findings confirm that **HLP insecurity remains widespread and structurally embedded within the camp context**. Most refugee households reside on public land **under highly informal and contested arrangements**, without written tenure or effective protection against eviction. **Informal rental practices are pervasive**, with households reporting paying rent in cash, in kind, or both.

Eviction threats emerged as a defining feature of housing insecurity. More than a quarter of households who participated in the assessment reported eviction threats in the past three years, many repeatedly. These threats, most commonly linked to landlords, host community members, and, to a lesser extent, Majhis and armed groups, include coercive rent increases, forced ration sharing, intimidation, and pressure to vacate shelters for resale or occupation by others. Even where evictions do not materialise, the constant threat generates severe protection consequences, including fear, debt accumulation, disruption of access to services, and heightened exposure to violence and exploitation.

Overcrowding and inadequate infrastructure further exacerbate these risks. Fixed shelter plots combined with population growth have resulted in severe space constraints, lack of privacy, and frequent disputes over boundaries, pathways, and shared facilities. Poor shelter conditions, such as leaking roofs, weak structures, inadequate drainage, and exposure to landslides, are widespread, particularly in hilly camps. Narrow or encroached pathways and insufficient lighting restrict movement, delay emergency response, and disproportionately affect women, older persons, and persons with disabilities.

Dispute resolution mechanisms are heavily shaped by power asymmetries. Block Majhis are often the first point of contact, yet trust in Majhi-led mechanisms is consistently low due to perceived corruption, bias, financial demands, and fear of retaliation. In contrast, NGO-led services and Camp-in Charge (CiC) offices are generally perceived as fairer and more rights-based, though barriers related to access, distance, and delays persist. Fear, particularly of reprisals after dark or by organised groups, remains a major deterrent to reporting, especially for women and female-headed households.

Livelihood constraints significantly exacerbate housing insecurity. Nearly seven in ten respondents reported no engagement in income-generating activities, with women disproportionately excluded. Where livelihoods exist, they are often informal, insecure, and mediated by power holders, exposing refugees to discrimination, underpayment, harassment, arrest, and violence. In this context, households rely heavily on negative coping strategies, such as selling food rations, borrowing, reducing meals, and accumulating debt, to meet rent demands or avoid eviction.

Summary of Recommendations

The following recommendations were provided directly by Rohingya refugees who participated in the household surveys and focus group discussions. They reflect community-identified priorities for addressing Housing, Land and Property (HLP) challenges, with a particular emphasis on tenure security, dispute resolution, service accessibility, and accountability of camp-level governance structures. These recommendations are grounded in refugees' experiences and highlight expectations for more timely, transparent, and community-centred responses from humanitarian actors and camp authorities.

- **Stop or regulate rent and exploitative payments**
- **Prevent eviction and strengthen Camp-in-Charge enforcement**
- **More mediation, faster response**
- **Establish community-based dispute resolution structures**
- **Upgrade services and infrastructure that drive disputes**
  - More water points/tap stands
  - More latrines/washrooms
  - Drainage and pathway repairs/widening
  - Lighting/solar support
- **Safety and security measures (including after-hour access)**
- **Targeted support for vulnerable groups and women's accessibility**
- **Documentation and fair allocation/monitoring of illegal transactions**
- **Livelihood/job opportunities as part of reducing HLP pressure**

Methodology

The assessment adopted a mixed-methods approach designed to capture both the scale and the lived experience of Housing, Land and Property (HLP) challenges across the Rohingya camps in Cox's Bazar. Data were collected between November and December 2025 through a combination of quantitative household surveys and qualitative focus group discussions (FGDs). In total, 502 face-to-face household surveys were conducted across 25 out of 33 camps in Cox's Bazar. Interviews were held with the head of household (HoH) or, where this was not possible, with another adult household member who had sufficient knowledge of the family's shelter conditions, tenure status, and related challenges.

To complement the survey findings and allow deeper exploration of issues, FGDs were conducted with 235 participants, including 142 women and 93 men. These discussions were gender-disaggregated, with separate sessions for women to create a safer and more enabling environment for participants to speak openly about inherently sensitive topics such as harassment, threats of eviction, exploitation, and broader safety concerns. This was intended to ensure that gender-specific experiences and risks were adequately captured and reflected in the analysis.

Objective

The primary objective of the assessment was to document Rohingya refugees' experiences and perceptions related to access to adequate housing, security of tenure, and dispute resolution practices within the camps. Recognising the close correlation between HLP insecurity and economic vulnerability, the study also explored access to livelihoods, the pressures associated with rent payments, levels of indebtedness, and the coping strategies households adopt to navigate chronic financial strain.

Although broader safety and protection concerns were not the initial focus of the assessment, participants consistently raised issues such as harassment, intimidation, theft, and violence during data collection. Given their frequent recurrence and their close relationship with shelter conditions and tenure insecurity, these concerns were systematically documented and incorporated into the analysis to provide a more comprehensive understanding of the protection environment affecting Rohingya households.

Survey demographics

The assessment was based on 502 household-level interviews, comprising 161 female respondents, 340 male respondents, and one respondent identifying as gender diverse. Among all respondents, 65 individuals reported experiencing functional difficulties in line with the Washington Group Questions (WGQs). Collectively, the 502 respondents represent a total household population of 2,842 individuals. Within this wider group of dependents and other household members, 7% reported to have functional difficulties as defined by the WGQs.

Assessments took place in 25 camps in Teknaf (24%) and in Ukhiya (76%), averaging 20 surveys per camp. Ninety-one per cent of respondents arrived in Bangladesh between 2017 and 2018, while 3% would be classified as "new arrivals", having arrived in Bangladesh between 2024 and 2025. Age and gender distribution among participant is shown in the chart below:

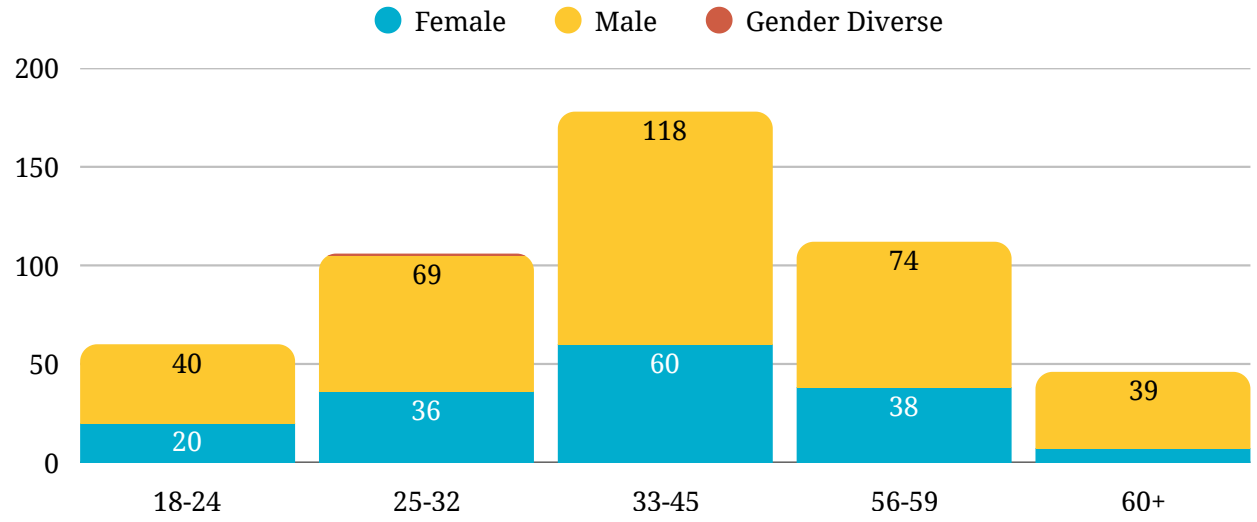


Chart 01: Age x gender disaggregation of survey respondents

Findings

A “Secure home”

Across FGDs and household interviews, participants articulated a shared and consistent understanding of what constitutes a “secure home”. Security was not defined solely in terms of physical structure of a shelter, but as a broader condition encompassing safety, dignity, freedom from fear, and stable access to essential services. For many households, a secure home was inseparable from the ability to live without constant anxiety about eviction, harassment, or sudden disruption to their living arrangements. This indicates a high level of awareness of rights and obligations, and reflect participants’ understanding of their entitlements, responsibilities, and the conditions under which they can safely and legitimately access housing and related services.

Participants identified several concrete elements as central to this sense of security. These included protection from eviction and non-interference by host community members, adequate shelter space in relation to family size, safe and dignified access to WASH facilities, functional lighting at night, and disability-friendly pathways within the camps. The absence or weakness of any of these elements was described as directly undermining feelings of safety and stability, particularly for households already facing multiple vulnerabilities.

Female participants, in particular, drew stark and troubling comparisons between their current experiences in the camps and the conditions they endured under the Myanmar military. As one participant noted, “The level of fear inside the camp mirrors our experiences under the Myanmar Armed Forces in Myanmar”. Such comparisons highlight the depth of psychological distress associated with insecure shelter and tenure conditions, and underscore how persistent fear, harassment, and insecurity continue to shape daily life for many women.

Photo: Imrul Islam/NRC

In camps where informal rental arrangements are common, security was explicitly linked to the absence of rent obligations and to protection from arbitrary or escalating demands by landowners or intermediaries. For these households, a secure home was one where shelter could not be leveraged as a source of exploitation or coercion, and where stability was not contingent on unpredictable financial pressures or power imbalances beyond their control.

Shelter acquisition and tenure arrangements

The Rohingya refugee camps in Cox's Bazar were established on mix of land types, primarily comprising government-owned forest land and, to a lesser extent, privately owned land. Following the mass influx of refugees in 2017, large areas of reserved and protected forest land under the authority of the Bangladesh Forest Department were rapidly repurposed to accommodate emergency settlements, particularly in Ukhiya and Teknaf. Many of these areas were linked with social forestry schemes, under which community members participated in forest management and benefited from long-term use relied on the land for their livelihoods. In addition, parts of the camps were established on privately owned land, for which no compensation was provided by the GoB.

Shelter acquisition within the camps **remains largely informal**. In principle, all shelters are managed by the Government of Bangladesh (GoB) and the Office of Refugee Relief and Repatriation (RRRC), with the Camp-in-Charge (CiC) offices responsible for allocating shelters through a formal process. In practice, however, families reported paying money to acquire shelters from other refugee or host community members, as well as Majhi involvement in allocating or selling empty shelters or plots, sometimes for amounts of approximately 250,000 BDT (USD 2,045), most often without the knowledge or approval of the CiC. These arrangements render shelter transactions informal and leave households without any form of tenure security. Additionally, many FGD participants recounted that their families initially obtained shelter space through one-time payments made to host community members during the early years of displacement. While these payments initially created a perception of security, this sense has steadily eroded over time due to mounting rent demands, disputes over land rights, and, in some cases, the resale of plots by host community members. As a result, arrangements that were once viewed as settled have become increasingly unpredictable.

Photo: Ratul Piul/NRC

Survey data further reflects the complexity and ambiguity surrounding tenure arrangements across camps, shaped by overlapping statutory ownership and local use rights. In Ukhiya, the majority of respondents (311 HHs, 87%) reported living on public forest land, of whom a substantial proportion (120 HHs, 36%) indicated that, despite the land's public status, host community members hold or claim use rights over it. In Teknaf, over half of respondents (63 HHs, 53%) reported living on private land, while the remainder reported residing on public land with host community use-rights claims (20 HHs, 17%), or on public land without such claims (37 HHs, 30%).

Additionally, 36 households (7%) reported having "purchased" the shelter where they currently reside. **These transactions are informal as refugees do not hold legal ownership or transferable rights over land or shelter structures**. These households were overwhelmingly linked to the initial influx in 2017, with 35 out of 36 cases dating back to that period. Across responses, a consistent narrative emerged: families "purchased" land or shelter materials because no alternative accommodation was provided by the CiC or humanitarian actors; available camp space was already saturated; or host community members claimed ownership and demanded payment. Many described having no viable option other than to buy space in order to construct shelter, citing congestion, the absence of vacant plots, or disputes over land controlled by host community actors. Several households also noted "purchasing" shelters to meet basic needs, such as accommodating a growing family, remaining close to relatives, or ensuring access to nearby WASH facilities. A smaller number of respondents described payments made under coercive circumstances, including demands linked to contested claims of land ownership.

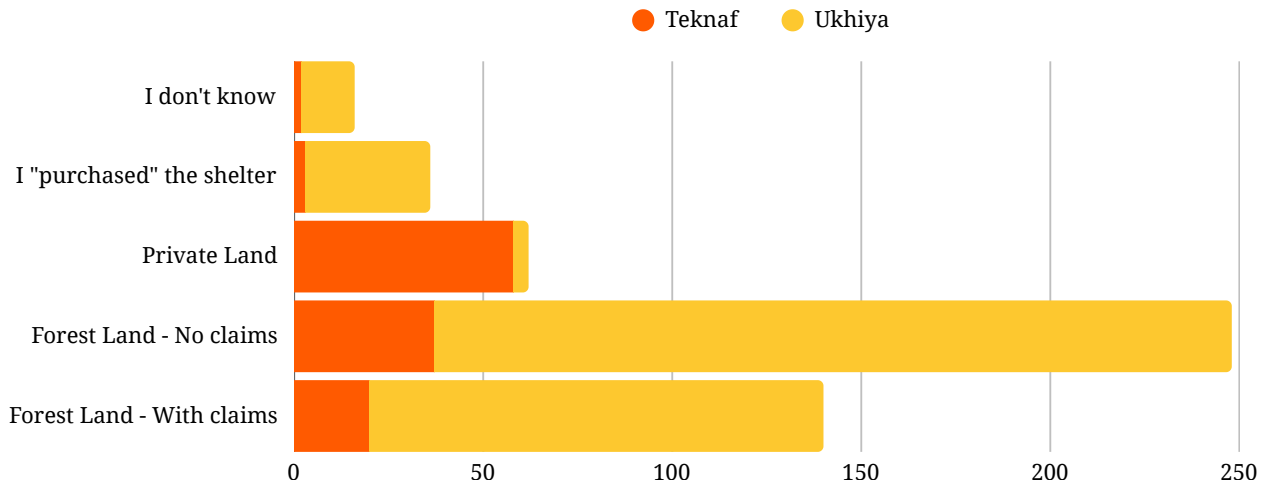


Chart 02: Tenure status

Rental payments

Ongoing rent payments, either in cash or in kind, were reported across multiple camps, with households describing monthly payments ranging from 300 to 1,000 BDT (USD 2 – 8) or equivalent contributions in food rations. Among households residing on public land, 44% reported paying rent in cash, in kind, or through a combination of both. In over half of these cases (57%), respondents indicated that the CiC was aware of the payment arrangement, which suggests that the extent of these informal rental practices have become normalised within certain camp settings.

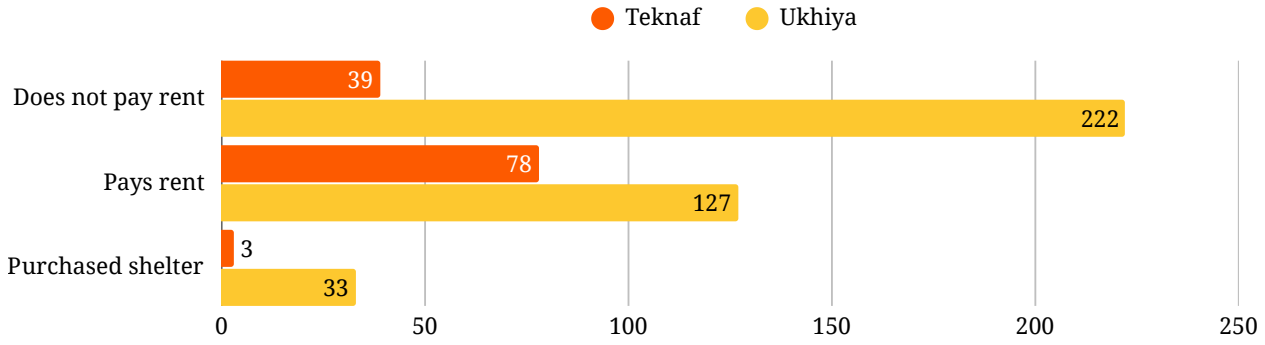


Chart 03: Rent payments

Rent payments were most frequently reported in Camps 8E, 9, 12, 15, 25 and 26. In several camps, including 8E, 16 and 25, participants stated that CiCs were either unaware of these arrangements or unable to intervene effectively. This was often attributed to fear of retaliation from host community members or Majhis, or to limited authority to challenge the informal power structures. As a result, rent-seeking practices frequently persist unchecked, even where they are widely recognised as exploitative.

Among households reporting rent payments, whether in cash, in kind, or a combination of both, the duration of stay in the same shelter varied, though long-term occupancy was common. A significant number of rent-paying households reported remaining in the same shelter since their arrival in Bangladesh (135 HHs), while others reported stays exceeding three years (37 HHs) or two years (7 HHs). In contrast, relatively few households reported short-term stays of less than six months. These patterns suggest that rental arrangements often function as de facto long-term solutions rather than temporary coping mechanisms.

Analysis of length of stay against year of arrival reveals a clear temporal trend. The vast majority of households reporting long-term residence in the same shelter arrived in Bangladesh in 2017. Of the 135 households that have remained in the same shelter since arrival, 131 arrived during that year, and all households reporting stays of over two to three years are similarly linked to the initial influx period. By contrast, households arriving in 2024 are disproportionately represented among those reporting shorter stays, reflecting higher levels of mobility and instability among more recent arrivals.

HLP-related disputes and eviction

A significant proportion (42%) of surveyed households reported having experienced HLP-related disputes. The most frequently reported disputes relate to encroachment or boundary disputes with neighbours, often linked to unclear shelter demarcations, gradual expansion of structures, or competition over limited space. These disputes commonly intersect with the annexation of shared or public facilities, such as pathways, drainage areas, or communal spaces, which suggests that individual shelter modification frequently generate broader community-level tensions and affect access to communal services.

Disputes related to shelter transactions, including disagreements over shelter “purchase”, transfer, or occupation, were also reported. These cases often overlap with destruction of property or forced occupation, pointing to coercive practices and the absence of enforceable documentation or dispute-resolution safeguards.

Forced eviction emerged as another recurrent concern, both as a standalone issue and in combination with other disputes. FGD participants described a range of coercive practices, including verbal eviction threats, arbitrary or escalating rent increases, forced sharing of food rations, and pressure to vacate shelters so that they could be re-rented or resold to new arrivals at higher prices; with the later occurring on public land. Participants consistently emphasised that both actual and threatened eviction carry severe protection consequences, including loss of shelter, disruption to access to services, accumulation of debt, and increased exposure to violence and exploitation. In many cases, eviction threats were reported alongside demands for rental fees or informal taxes.

Quantitative findings reinforce these concerns. Twenty-eight per cent of households (141) reported receiving eviction threats within the past three years, and nearly half of these households (45% indicated that they had been threatened more than three times. Participants cited different reasons for these threats:

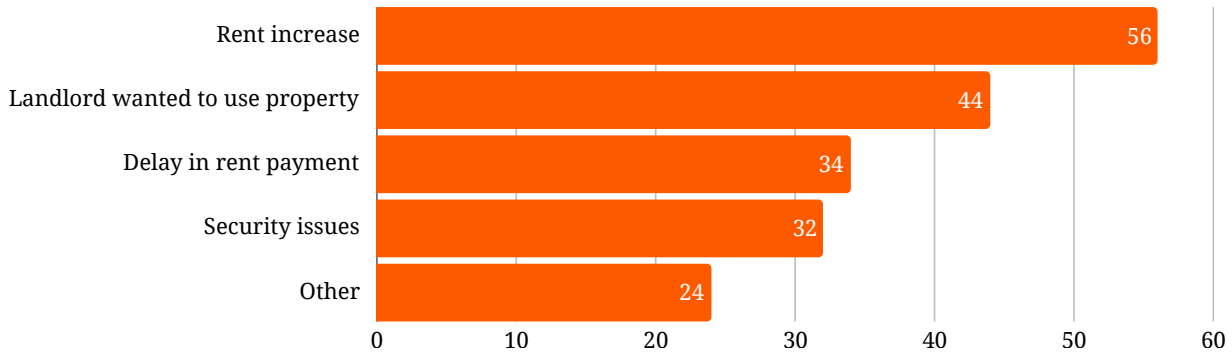


Chart 04: Reasons behind eviction threats

In a border framing, 34% of respondents reported experiencing eviction threats, most commonly from landlord (69%), followed by armed groups (15%), Majhis (4%), authorities (1%) and other actors (12%).

Many incidents involve direct intimidation by host community members, including threats of eviction when refugees report problems to the CiC, demands for money, or attempts to forcibly occupy shelters. Neighbour-level violence, including physical assault and coercion, was also commonly reported, reflecting extreme overcrowding and weak community protection mechanisms within the camps.

The following chart illustrates eviction trends handled by NRC's Information, Counselling and Legal Assistance (ICLA) programme between January 2023 and December 2025. While the data shows a declining trend, with a 67% decrease in cases from 2023 to 2025, the overall number of eviction cases remains significant (122 in 2025). The majority of cases occurred in Teknaf, particularly in Camp 25 (30%) and Camp 26 (27%) of the overall cases across this period.

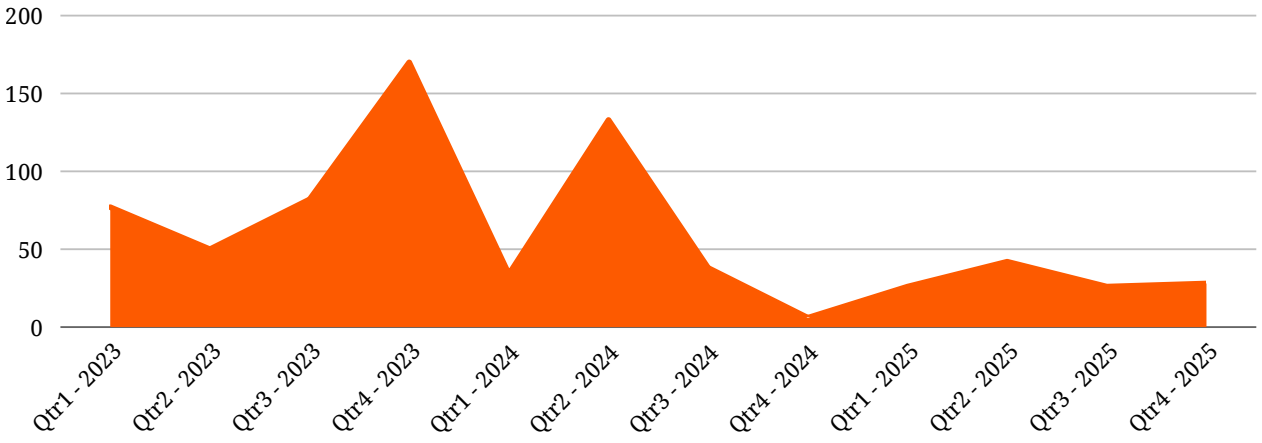


Chart 05: NRC's eviction caseload trends from Jan 2023 to Dec 2025

Shelter conditions, overcrowding and infrastructure constraints

Overcrowding emerged as a near-universal concern across camps. As families expand while shelter plots remain fixed, households reported increasing lack of privacy, heightened gender-specific protection risks, and rising intra-community tension.

Physical shelter conditions were widely described as inadequate, with participants citing leaking roofs, weakened bamboo structures, poor drainage, and exposure to landslides, particularly in hilly camps. Narrow and encroached pathways were reported to restrict movement, delay emergency response, and disproportionately affect women, older persons, and persons with disabilities by limiting access to services, evacuation routes, and dispute mechanisms.

Lighting deficits were highlighted across many camps and were consistently linked to increased night-time protection risks. Recurrent theft of solar panels, particularly reported in Camp 16, further undermines safety and reinforces fear among women and girls.

Among households that reported purchasing their shelters, 75% indicated that they had invested personal resources to improve shelter conditions, with an average expenditure of approximately 25,000 BDT (USD 204). Households with verbal or written agreements were 45% more likely to invest in shelter improvements, suggesting a perceived link between tenure security and willingness to upgrade. These investments are also closely tied to disaster preparedness, as households prioritised structural reinforcements and protective measures to reduce damage from cyclones, flooding, and other climate-related shocks.

Disputes accessing basic services

Over one third of respondents (36%) reported experiencing disputes related to access to basic services, particularly water points, latrines, sanitation facilities, and pathways. Among these, water access and sanitation-related disputes were by far the most frequently reported, reflecting both infrastructure strain and governance challenges within densely populated camp settings. Several respondents highlighted that non-functional tube wells, shared latrines located far from shelters, or pathway blockages regularly trigger disputes, sometimes forcing households to rely on paid access arrangements with host community members, most commonly at monthly rates of around 400 BDT (USD 3.27), which increases financial pressure and dependency.

Dispute resolution pathways remain predominantly informal. The block majhi was the first point of contact for most households, particularly for water, latrine, and pathway disputes. However, outcomes through majhi-led mediation were mixed. While some disputes were resolved quickly, often within days or weeks, many remained unresolved or required extended periods, with some cases lasting several months or even up to a year. A significant number of respondents reported that majhi-led mediation failed to deliver a solution or resulted only in temporary or compromise-based outcomes that were not perceived as fair or sustainable.

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When disputes escalated beyond block-level mediation, households most commonly approached the Camp-in-Charge (CiC) or humanitarian actors, notably NRC, and occasionally WASH actors, site development partners, or legal organisations. Compared to informal mechanisms, NGO-supported mediation was more consistently associated with successful resolution, particularly for pathway, drainage, shelter boundary, and land-related disputes. Where resolved through NRC-facilitated mediation, cases were often concluded within one to four weeks, though more complex disputes involving host community actors or land encroachment took longer. Several respondents explicitly noted the value of structured mediation and the presence of neutral actors in achieving outcomes that were perceived as fair and durable.

Despite this, a notable number of disputes remained unresolved at the time of data collection, particularly those related to latrine access, water points, pathway obstruction, and service access involving host community claims. Some households reported not approaching any authority at all, either due to lack of confidence in available mechanisms, fear of retaliation, or uncertainty about where to seek support. Vulnerability further shaped dispute experiences: single women, female-headed households, and families hosting adolescent girls highlighted heightened safety concerns linked to distant sanitation facilities, unresolved disputes, and reliance on others for mediation or access.

Photo: Ratul Piul/NRC

Dispute resolution mechanisms and power dynamics

Shelter and land-related disputes are common across all camps and typically involve boundary encroachment, shelter expansion, rent disagreements, or access to shared facilities. While block Majhis are often the first point of contact, trust in Majhi-led mechanisms remains consistently low. Participants cited corruption, financial demands, bias, and fear of retaliation as major barriers, particularly in camps 2E, 8E, 11, 13, 16, 19, and 25. By contrast, CiC offices and NGO-led mechanisms, mainly NRC's, were widely perceived as fairer, more transparent, and more rights-based, despite concerns regarding accessibility, distance, or delays. Women in several camps reported greater confidence engaging with NRC due to respectful treatment and the absence of informal costs.

People continue to seek Majhis' support despite widespread awareness of corruption because, in practice, Majhis remain the most immediate, powerful, and accessible gatekeepers in the camp system. The FGDs point to several structural and social reasons for this reliance:

Majhis are physically and socially the closest authority figures. They live within the block, are available at all hours, and can intervene quickly; something other mechanisms (CiC offices, NGOs, etc.) often cannot do, especially after office hours or during emergencies. When households face urgent threats such as eviction, land encroachment, or harassment, speed often outweighs fairness, making Majhis the default option.

Majhis control access to key resources and informal permissions. They influence shelter allocation, plot adjustments, pathway use, referrals to NGOs, volunteer opportunities, and even tolerance from host community actors. Many people fear that bypassing the Majhi may result in retaliation, obstruction, or exclusion from future assistance. As a result, engaging the Majhi, even at a financial cost, is perceived as a way to "manage risk" rather than secure justice.

Photo: Ratul Piul/NRC

Fear and power imbalance strongly discourage alternative reporting. Participants repeatedly described fear of retaliation from Majhis, host community members, or organised groups if disputes are escalated to the CiC or NGOs without Majhi involvement. For women, persons with disabilities, older persons and extremely poor households, this fear is magnified, as they lack protection networks and negotiating power. In this context, Majhi-led mediation, though biased, is seen as safer than formal escalation.

Other mechanisms are perceived as distant, slow or inaccessible. CiC offices are physically far from many residents, processes are viewed as bureaucratic, and outcomes are uncertain. Women, older persons, and persons with disabilities face additional barriers related to mobility, literacy, confidence, and social norms. Majhis, by contract, require no paperwork, no travel, and no formal complaint.

There are few credible, confidential alternatives at block level. While NGOs and CiCs are widely trusted for neutrality, their presence in intermittent, and reporting channels are not always perceived as safe or confidential. In the absence of visible, sustained rights-based mechanisms at community-level, people fall back on flawed by familiar systems.

According to the surveys, 42% of households sought mediation from Majhis to resolve HLP-related disputes. While NGO involvement is also relatively high (37%), some indicated that they approached NGOs after Majhi-led mediation failed to resolve the issue. The chart below illustrates the distribution of actors from whom households sought support for dispute mediation within the camps:

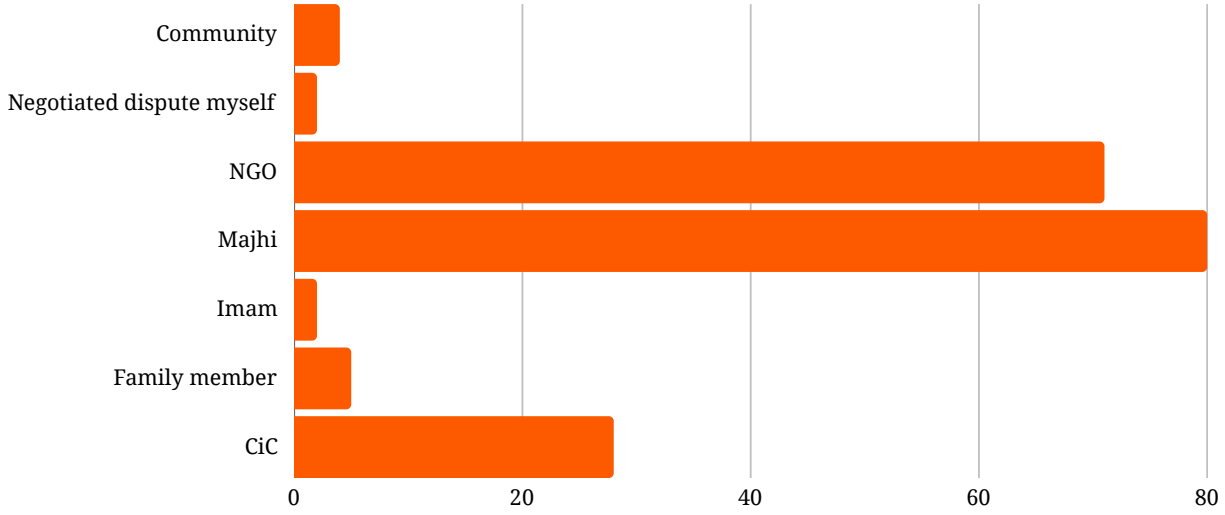

Chart 04: Actors sought for mediation

Gender, age and disability-specific vulnerabilities

Women, particularly widows, single women, and female-headed households, are consistently more exposed to harassment, exploitation, and eviction risks. Many depend on informal shelter arrangements or rental agreements with host community members or intermediaries, leaving them vulnerable to arbitrary rent increases, forced ration sharing, or eviction threats when they cannot pay. Limited privacy in overcrowded shelters increases safety concerns, especially at night due to poor lighting and unsafe access to latrines and water points. Women also face systemic exclusion from dispute-resolution mechanisms: Majhi-led processes are widely perceived as male-dominated, biased, and sometimes exploitative, making women reluctant to report disputes for fear of retaliation, stigma, or further harm. As a result, women often rely on male relatives to raise concerns, which reinforces dependency and limits autonomy.

Older persons face compounded vulnerability due to declining physical capacity, lack of income, and social isolation. Many struggle to maintain or repair shelters, navigate uneven pathways, or queue for water and sanitation facilities, particularly during monsoon seasons. Older individuals living alone or without adult male support are at heightened risk during disputes, as they lack negotiating power and physical ability to respond to threats or forced relocation. Confusion around administrative procedures and limited awareness of rights further restrict their access to support. As with persons with disabilities, older people frequently rely on intermediaries to engage with authorities or humanitarian actors, which increases their dependency and reduces their ability to assert housing rights or protection needs.

Photo: Faisal Naeem/NRC

Persons with disabilities experience severe mobility and accessibility constraints, particularly in camps with hilly terrain, narrow pathways, and distant or non-adapted WASH facilities. These barriers restrict their ability to access services, participate in community life, or seek redress for HLP disputes independently. Many depend entirely on family members, neighbours, Majhis, or NGOs to negotiate shelter issues or report threats. This dependency increases exposure to neglect, discrimination, and exploitation, especially where informal payments are demanded for shelter access or protection. In eviction or rental disputes, persons with disabilities are often disadvantaged due to limited capacity to engage directly and lack of reasonable accommodation in existing mechanisms.

Across all groups, informality, fear of retaliation, and power asymmetries, particularly involving host community actors and some Majhis, systemically undermine safe access to housing and justice. While humanitarian actors and CiC-led mechanisms are generally perceived as more neutral and effective, physical, social, and gender-based barriers continue to limit equitable access for women, persons with disabilities, and older persons, which reinforces their vulnerability and exclusion.

Access to livelihoods and debt

Livelihood opportunities across camps remain extremely limited and continue to decline. Most households rely on NGO volunteer roles, daily labour, or small informal businesses. Access to work is frequently mediated by Majhis or community intermediaries and often involves informal payments or deductions. Working outside the camps exposes refugees to significant risks, including arrest, non-payment, physical abuse, kidnapping and trafficking. These risks were consistently reported in Camps 8E, 9, 12, 15, 19, 25 and 26. Women and adolescent girls remain largely excluded from livelihood opportunities due to safety concerns, cultural norms, and caregiving responsibilities.

In the absence of reliable income, households reported adopting negative coping strategies, most commonly selling food rations, borrowing money, reducing meal consumption, or accumulating debt. These practices further exacerbate food insecurity, protection risks, and HLP-related vulnerabilities.

When asked whether they were currently engaged in any livelihood opportunities, the majority of respondents (68%) reported that they were not engaged in any form of livelihood activity, while 32% indicated that they were engaged in income-generating work. Among these who reported being engaged in livelihoods, participation was overwhelmingly male dominated: 89% were men, compared to 11% women. This imbalance highlights the limited access women have to livelihood opportunities within the camps, reflecting broader structural and social barriers to women's economic participation. **Livelihood engagement shows a clear gendered pattern.** Women who reported being economically active were engaged exclusively in activities within the camp, with no reported participation in work outside camp boundaries. Their engagement was primarily linked to work with NGOs. In contrast, men's livelihood activities were more varied. While many men also worked within the camps, across day labour, NGO-related roles, shop work, and other informal activities, a proportion reported working outside the camps, mainly as day labourers in construction and farming, as well as in other casual jobs.

Thirty per cent of households interviewed reported having debt, averaging 55,235 BDT (USD 452). Households reported relying on a range of coping strategies to repay outstanding debts, many of which carry significant social and protection implications. The most frequently reported approach was working multiple jobs, cited by 30% of respondents, reflecting attempts to increase income despite limited livelihood opportunities. Selling or pawning personal items, including gold, was reported by 21%, indicating a gradual depletion of household assets to manage financial pressure. Borrowing money was equally common, reported by 19% of respondents, often perpetuating cycles of indebtedness rather than providing a sustainable solution. Alarmingly, 19% of households reported consuming fewer meals in order to repay debt, highlighting a direct trade-off between debt servicing and food security. More severe distress strategies were also evident: 10% reported selling or pawning WFP assistance cards, undermining their access to essential food assistance, while 2% reported selling property in Myanmar, reflecting last-resort measures with long-term implications for future recovery, return or restitution.

Despite engagement in livelihood activities, work-related risks and discrimination remain widespread. Sixty-five per cent of individuals involved in income-generating activities reporting experiencing at least one work-related problem, highlighting the precarious nature of economic participation for refugees. The most commonly reported issue, raised by 79 individuals, was being paid less than Bangladeshi counterparts performing the same work.

A smaller but significant number of respondents described facing unsafe or abusive working conditions. Seven individuals reported working in hazardous environments without any protective gear, despite all of them working inside the camps wither with INGOs or day labourers. Another three individuals stated that they had been subjected to harassment or threats by their employer, including once case involving an INGO within the camps, suggesting that risks are not confined to informal work alone. Additionally, five respondents reported experiencing harassment or threats from the police, pointing to broader protection challenges linked to restricted movement and increased scrutiny of refugee workers.

Recommendations

The following recommendations were provided directly by Rohingya refugees who participated in the household surveys and focus group discussions. They reflect community-identified priorities for addressing Housing, Land and Property (HLP) challenges, with a particular emphasis on tenure security, dispute resolution, service accessibility, and accountability of camp-level governance structures. These recommendations are grounded in refugees' experiences and highlight expectations for more timely, transparent, and community-centred responses from humanitarian actors and camp authorities.

For the Government of Bangladesh

Stop or regulate rent and end exploitative payments
The most consistent request is to stop rent and ration/cash collection by host community members and other intermediaries, and to prevent arbitrary rent increases. Many respondents called for clear rules, fixed rent ceilings, or mandatory lease agreements to reduce exploitation and eviction risks

Prevent eviction and strengthen CiC enforcement
Participants requested for camp authorities, especially CiCs, to apply enforceable decisions against eviction threats, respond to complaints quickly, and take strict action against those making illegal rental claims.

Safety and security measures (including after-hours access)
Many respondents asked for greater security presence/patrols, action against intimidation and armed actors, and for NGO services to remain accessible beyond office hours, reflecting fear of retaliation and incidents occurring in the evening.

For INGOs

More mediation, faster response
A frequent theme across interviews is that NGO and CiC-led mediation is widely trusted and viewed as more impartial. However, participants consistently stressed that mediation only protects them when it is timely and reliably accessible, meaning faster response times, more consistent follow-up, and services delivered closer to where disputes occur through regular block visits, community-based focal points, and stronger presence beyond office hours.

Upgrade services and infrastructure that drive disputes
Respondents linked many conflicts to shared resource scarcity and poor infrastructure, requesting:

- More water points/tap stands and revised distribution times
- More latrines/washrooms, including household-level or closer facilities
- Drainage and pathway repairs/widening, including fire-service access
- Lighting/solar support to reduce night-time risk.

They view these improvements as direct conflict-prevention measures.

Establish community-based dispute resolution structures
Respondents proposed forming block-level committees/CDR groups, providing training, and ensuring dispute resolution happens without costs and without corruption. Some specifically requested changing Majhis more frequently and reducing Majhi influence to prevent bias and illegal transactions.

Documentation and fair allocation / monitoring of illegal transactions
Some respondents called for proper shelter documentation, better information on processes, and stronger monitoring to stop illegal buying/selling and occupation of vacant shelters/land, including "vacant land mapping" and stronger oversight by CiC/Site Management teams.

Livelihood/job opportunities as part of reducing HLP pressure
Respondents suggested improving access to employment/income generating opportunities, which could reduce debt, rent vulnerability, and conflict.

Targeted support for vulnerable groups and women's accessibility
Participants asked for priority assistance for persons with disabilities, older persons, and female-headed households, including relocating PwDs from steep/hilly areas to accessible locations, ensuring disability-friendly pathways, and having female volunteers or focal points so women can report safely.

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