OPERATIONAL APPROACH

Bangladesh hosts over 1.1 million Rohingya refugees in 33 camps in Cox's Bazar – one of the world's largest refugee settlements – and on the island of Bhasan Char. The population continues to rise due to high birth rates and occasional new arrivals. By January 2025, over 36,000 people had been relocated to Bhasan Char under a **government-led decongestion initiative**. However, numbers are now declining (approximately 30,000 people) due to operational challenges in delivering assistance and political uncertainty ahead of the 2026 general elections.

UNHCR's 2026-2029 strategy in Bangladesh sets out a forward-looking vision aligned with global and regional priorities to **strengthen protection, advance sustainable responses and solutions, and bolster community resilience** amidst shrinking resources. At its core are initiatives that promote self-reliance through **livelihood and income-generating opportunities for both refugees and host communities. Working hand in hand with national and local actors**, including refugee-led organizations, UNHCR aims to deliver more efficient and sustainable responses and realize the commitments made at the 2023 Global Refugee Forum.

TOWARDS A SUSTAINABLE RESPONSE IN BANGLADESH

Protection environment and policy landscape

Bangladesh is not party to the 1951 Convention relating to the Status of Refugees and lacks specific national legislation on refugee and asylum affairs. The Government considers Rohingya stays temporary and promotes voluntary repatriation as the primary solution. Most refugees remain fully dependent on humanitarian aid for basic needs, as restrictive legal frameworks and limited mobility hinder access to essential services and livelihoods. Although some refugees earn a modest income through humanitarian-run volunteer programmes, cash-for-work schemes, or informal activities within camp markets, these opportunities are insufficient. Continued reliance on external aid is financially unsustainable and limits prospects for self-reliance.

As the crisis enters its ninth year, with no imminent prospects for large-scale repatriation, the Government has begun to acknowledge the protracted nature of the response following sustained advocacy by the humanitarian and donor communities. The Government is now allowing the piloting of medium-term initiatives to create opportunities for Rohingya refugees to lead productive lives in the camps. These initiatives also prepare refugees for their eventual voluntary and sustainable return to Myanmar.

The Government has also signalled interest in piloting mobile banking as a potential alternative to current systems such as e-vouchers and cash-for-work payments. In August 2025, the Consultation Workshop on Piloting Mobile Money brought together Government agencies, private sector service providers, and development partners to explore Rohingya refugees' access to mobile financial services. Discussions focused on a "sandbox approach" to test mobile money for refugees engaged in community work and volunteer programmes, using Government-issued SIM cards. Stakeholders agreed on the urgent need to resolve regulatory barriers and establish a clear policy framework to enable the pilot's successful implementation and future scale-up. In early November, Bangladesh's Office of the Refugee Relief and Repatriation Commissioner (RRRC) and UNHCR launched a pilot scheme to distribute 10,000 SIM cards to Rohingya refugees. At the same time, the Mobile Money Working Group is advancing discussions to enable refugee access to mobile financial services under this "sandbox approach".

Development financing and strategic focus

Humanitarian assistance remains a lifeline for Rohingya refugees, covering food, health, shelter, and protection needs. Complementing these efforts, development financing has supported investments in shelter, water, sanitation and hygiene (WASH), education, community development, and environmental conservation. Since 2017, an estimated USD 4.4 billion in humanitarian and development funding has stimulated the local economy – driving demand for goods and services, creating procurement and service contracts for local businesses, generating formal employment through NGO programmes, and improving access to healthcare, education, and infrastructure for both refugees and host communities.

United Nations Framework: The refugee situation is included in the UN Common Country Analysis but is not reflected in the UN Sustainable Development Cooperation Framework (UNSDCF). This is due to the Government's position to separate short-term humanitarian assistance for the Rohingya under the Joint Response Plan. UNSDCF covers UN development assistance for the Bangladesh nationals.

UNHCR, together with the Livelihood and Skills Development Sector (LSDS), has developed an advocacy note and supported a non-paper titled *'Reinforcing Resilience in Cox's Bazar'*, prepared by Australia, Canada, the European Union, and the United Kingdom, to strengthen self-reliance and resilience for refugees and host communities through gradual measures to reduce aid dependency.

The World Bank: The Government of Bangladesh has been a cautious but consistent client of the World Bank, receiving financing under IDA-18 RSW (Refugee Support Window) and IDA-20 WHR (Window for Host and Refugee) to support Rohingya refugees and their host communities. Through a phased, multi-sectoral approach, the World Bank has disbursed around USD 1.07 billion, including USD 700 million in May 2024 despite policy constraints to improve access to basic services, enhance disaster and climate resilience and improve access to human capital services and temporary employment. The Government agreed to a 50/50 grant-loan split, with a loan for host communities and full grant funding for the refugee component. Bangladesh remains eligible for IDA-21, with the World Bank making a notional allocation of approximately USD 230 million. UNHCR continues to provide refugee protection assessments, which outline the legal, social, and operational context of refugee situations and collaborate closely on other assessments, research and project scoping.

International Finance Corporation (IFC): In October 2024, the IFC, UNHCR, and the World Bank conducted a joint visit to Bangladesh, including to Cox's Bazar and Bhasan Char, and held stakeholder meetings in Dhaka. The delegation found that the **private sector understands the commercial potential and is willing to invest in goods and services for refugees and hosts although concrete actions have yet to materialize.** As part of the follow-up, IFC will join the new IDA WHR project team and participate in the committee tasked with mobilizing mobile banking services.

Asian Development Bank (ADB): Between 2018 and 2024, ADB provided over USD 174 million in financing to Cox's Bazar, primarily in the form of the Emergency Assistance Project (EAP) and the EAP Additional Financing. Investments also include improvements to connectivity to and from the Cox's Bazar camps through the Teknaf Highway Project and the railway project connecting Ukhiya to Chittagong. In June 2025, the ADB board approved a new project: Integrated Services and Livelihoods for Displaced People from Myanmar and Host Communities. This includes a USD 58.6 million grant for Rohingya refugees and a USD 28.11 million loan for the host community. Under ADF-14, USD 200 million is anticipated for 2026 – a USD 100 million loan for host communities and USD 100 million grant for refugees.

Islamic Development Bank (IsDB): IsDB contributed USD 27.49M for the Rohingya response, funding education, vocational training, health services, resilience-building, and multi-sector aid. Potential collaboration with UNHCR is under discussion.

UK Foreign, Commonwealth & Development Office (FCDO): FCDO has disbursed over £350 million (approximately USD 467 million) in bilateral aid since 2017, funding life-saving humanitarian assistance – including food, healthcare, and shelter – while also supporting long-term resilience and skills development.

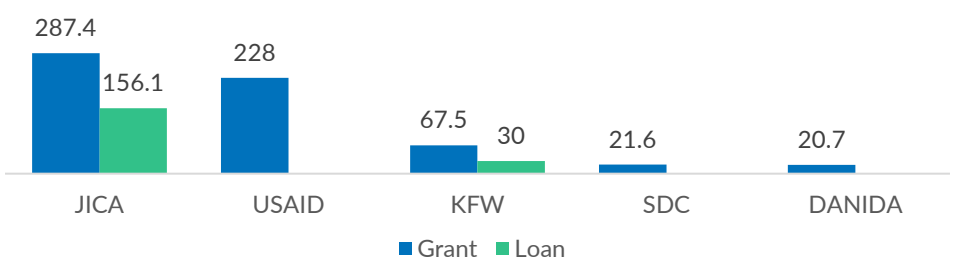
Japan International Cooperation Agency (JICA): Since 2017, Japan has given over USD 250 million to support Rohingya refugees and host communities in Cox's Bazar. Between 2022 and 2025, JICA contributed USD 17.3 million to UNHCR to improve living conditions in Cox's Bazar and Bhasan Char.

Global Affairs Canada (GAC): GAC has contributed USD 102 million between 2018 and 2023 to Bangladesh's Joint Response Plans for the Rohingya crisis with UNHCR receiving CAD 44 million between 2022 and 2024. Canada has committed an additional CAD 10M to UNHCR for innovative education and livelihoods activities from April 2025 to March 2027.

Private sector engagement

UNHCR has pursued opportunities within a restrictive policy environment while initiating longer-term engagement with actors like the IFC. Notable progress includes the Fast-Retailing project, which provides training and livelihoods for refugee women, but activities remain largely confined to the camp marketplaces. UNHCR and partners have made significant efforts to engage the private sector. Despite strong interest from companies, a lack of Government approval remains an obstacle. Pilot projects include a soap production centre led by UN Women, local partners, the WASH Sector, LSDS, and the local Chamber of Commerce.

Development Partners' Funding in Cox's Bazar since 2017[1]
Figures in million USD



ENABLERS OF SUSTAINABLE RESPONSES

Analytical collaboration

UNHCR and the World Bank collaborate on a robust analytical agenda aimed at generating comparable socioeconomic statistics to inform programming or policy and foster a local research network.

In a landmark move, the Government of Bangladesh approved the inclusion of refugees in the national Multiple Indicator Cluster Survey (MICS). The MICS is implemented by the Bangladesh Bureau of Statistics and UNICEF and is funded by the Joint Data Center on Forced Displacement with UNHCR's support. Reports and datasets are expected by December 2025.

Drawing on harmonized data from the Bhasan Char survey and the Cox's Bazar Panel Survey, the World Bank and UNHCR co-authored a report titled *"Two Settlements, Two Diverging Paths : Jobs and Labour Market Outcomes for the Displaced Rohingya Population"*, which offer critical insights into refugee labour market outcomes across both locations. The World Bank also produced a paper titled the *"Fiscal Costs of Hosting the Displaced Rohingya Population in Bangladesh"* to facilitate constructive dialogues and partnerships among entities supporting Rohingya refugees.

UNHCR has also collaborated with researchers from several universities (Harvard, Chicago, Kwansei, Sophia) to produce research and policy briefs.[2]

Partnership and coordination

The 2013 National Strategy established a Task Force led by the Ministry of Foreign Affairs. In Cox's Bazar, RRRC oversees refugee response, while the Deputy Commissioner supports host communities. Humanitarian coordination is led nationally by the Strategic Executive Group (UNRCO, UNHCR, IOM) and locally by the Inter-Sector Coordination Group Secretariat. ADB and the World Bank collaborate closely with UN agencies despite not being formal members.

PRIORITIES

Significant gaps remain in **education, health, food security, and self-reliance**, revealing systemic vulnerabilities among Rohingya refugees. Addressing these requires:

- **Strengthening** the Humanitarian–Development–Peace (HDP) approach
- **Expanding** education and livelihood programmes
- **Integrating** policy reforms for service access and inclusion in national systems
- **Ensuring** long-term sustainability of assistance

Together, these efforts will contribute to a more sustainable hosting approach that benefits both refugees and host communities and better prepares refugees for their future return to Myanmar.

Rohingya women and men are gaining skills in electrical repairs and other livelihoods, empowering their journey towards self-reliance © UNHCR/Nijman

[1]See: https://rohingyaresponse.org/cross-cutting/development/
[2]See: Bangladesh Policy Brief: Gaming for Cohesion | UNHCR; Bangladesh Policy Brief: The Impact of Livelihood Activities among Rohingya refugees | UNHCR
For the latest figures and updates on UNHCR's broader response in Bangladesh, visit the Operational Data Portal and UNHCR website. For any queries, please contact: RBAPEXT@unhcr.org