

MARKET ASSESSMENT TO IDENTIFY POTENTIAL ECONOMIC ACTIVITIES FOR NARI SHAKTI, SAMAZ SHAKTI (NSSS) PROJECT



Conducted for
HELVETAS Bangladesh

Conducted by
Datascape Research and Consultancy Limited

Table of Contents

List of Figures	6
List of Tables	8
Acknowledgment.....	9
Affirmation	10
Acronyms	11
Executive Summary	12
Chapter 01: Introduction	16
1.1 Introduction.....	16
1.2 Objectives of the study.....	16
1.3 Study Area.....	17
Chapter 02: Methodology.....	18
2.1 Research method.....	18
2.2 Research Method and Survey Design.....	18
2.3 Market analysis.....	19
2.4 Quantitative Data Collection Methodology	20
i. Sample Size Calculation	20
2.5 Qualitative Methodology.....	21
i) Focus Group Discussions (FGDs)	21
ii) Key Informant interview (KII):.....	21
2.6 Data Management, Analysis and Reporting	22
2.6.1 Data Collection	22
2.6.2 Data Quality Control Measures	22
2.6.3 Quantitative Data Management	23
2.6.4 Data Management for Qualitative survey	23
2.6.5 Data processing.....	23
2.6.6 Data Analysis	23
2.6.7 Compliance and Ethical Consideration.....	24
2.7 Limitations.....	24
PART ONE- Host community	25
Chapter 03: Findings	25
3.1. Socio Demographic information of the respondents.....	25
3.1.1. Age of respondents	25
3.1.2. Household Income	25
3.1.3. Education:	26
3.1.4. Marital status:.....	26

3.1.5.	Persons with Disability	26
3.2.	Economic Status and Livelihoods (Host Community)	27
3.2.1.	Economic activities of the respondents:	27
3.2.2.	Types of economic activities:	27
3.2.3.	Successful women-led businesses	27
3.3.	Market Access and Barriers and Market demand (Host Community)	28
3.3.1.	Employment and economic activities challenges:	28
3.3.2.	Challenges of women participating markets/businesses:.....	28
3.3.3.	Internal or household-level challenges starting or continuing economic activities:.....	29
3.3.4.	External challenges starting or continuing economic activities:	29
3.3.5.	Nearest market from Home:	30
3.3.6.	Women buy goods from nearest market:.....	30
3.3.7.	Respondents' opinion on selling product <i>in nearest local market</i>	30
3.3.8.	Preferable Off-farm Activities in their Areas:	31
3.3.9.	On-Farm Economic Activities	32
3.3.10.	Interested buyers of women produced goods.....	33
3.4.	Skills, Capacity and Market analysis:	33
3.4.1.	Received livelihoods/entrepreneurship training	33
3.4.2.	Respondents' willingness to participate in vocational/entrepreneurial training:	34
3.4.3.	Types of livelihood/entrepreneurship Training:	34
3.4.4.	Respondents' perception of importing/buying raw materials outside Cox's Bazar.....	34
3.4.5.	Key challenges in sourcing raw materials:	35
3.4.6.	Perception of exporting/selling products outside Cox's Bazar:	36
3.4.7.	Procedure of selling products outside local area:.....	36
3.4.8.	Respondents' knowledge on value chain:	37
3.4.9.	Respondents' knowledge on value Chain Key Actors:	37
3.5.	Women's Roles & Decision-Making (Host Community).....	38
3.5.1.	Decision maker of the family:.....	38
3.5.2.	Decision maker of spending money in business:	38
3.5.3.	Decision maker of spending money in households:	39
3.6.	Climate and Environmental Considerations:.....	39
3.6.1.	Climate/Environmental challenges on Economic Activities:	39
3.6.2.	Type of Climate/Environmental Challenges:	39

3.7.	Risk Analysis	40
3.7.1.	Risks faced by the households to engage in economic activities:	40
3.7.2.	Risks discourage to start a business/economic activity:	40
3.7.3.	Women Entrepreneurs Facing risk for selling Goods in the market:	41
3.7.4.	Local market fairness and acceptance for women entrepreneurs:	41
Chapter 04: Validation of the dominant economic activities		42
PART TWO: Rohingya Community		45
Chapter 06: Findings of Camp		45
6.1	Socio Demographic information of the respondents	45
6.1.1.	Age of respondents:	45
6.1.2.	Education	45
6.1.3.	Marital status	46
6.1.4.	Disability within the household	46
6.2	Livelihood status (Rohingya community)	47
6.2.1.	Respondents' opinion on previously received training related to livelihoods	47
6.2.2.	Type of livelihood training received	47
6.2.3.	Willingness to participate in livelihood training programs:	47
6.3	Market Access, Barriers and Market demands:	48
6.3.1.	Challenges prevent women from participating in markets or businesses	48
6.3.2.	Women face barriers to participate in livelihood activities in your camp	48
6.3.3.	Challenges prevent women from participating in markets or businesses	49
6.3.4.	Internal or household-level challenges in starting or continuing economic activities:	49
6.3.5.	External challenges when trying to start livelihood activities:	50
6.3.6.	Faced discrimination or exclusion while trying to engage in livelihood activities:	50
Market Access:		51
6.3.7.	Distance from the nearest market from respondents' home:	51
6.3.8.	Access to sell products in the local Rohingya market	51
6.3.9.	Nearby markets where women can buy goods:	52
6.3.10.	Woman feel safe participating in livelihood activities:	52
Market Demand:		53
6.3.11.	Preferable Off-Farm Livelihood Activities	53
6.3.12.	Preferable On-Farm Livelihood Activities:	54
6.3.13.	Most demandable women led services in the camp:	54
6.4	Skills, Capacity and Market analysis:	55

6.4.1.	Skill development activities of the respondents:	55
6.4.2.	Respondents’ opinion on previously received training:	55
6.4.3.	Respondents’ opinion on need of training to improve livelihood:	55
6.4.4.	Selling procedure knowledge on products inside the camp	56
6.4.5.	Respondents’ knowledge about the steps or channels through which their product reaches the final buyer:	56
6.5	Woman’s roles and decision making (Rohingya Community)	56
6.5.1.	Decision maker of the family:	56
6.5.2.	Decision maker of spending money in the household:	57
6.5.3.	Decision maker of education, healthcare, and purchases in the household:	57
6.5.4.	Women face resistance or backlash when engaging in livelihood activities:	58
6.5.5.	The level of the community’s support women’s participation in livelihood activities:	58
6.6	Climate or environmental consideration	59
6.6.1.	Climate or environmental challenges affecting livelihood:	59
6.6.2.	: Type of Climate/Environmental Challenges	59
6.6.3.	Practice environ-friendly methods in livelihood activities	60
6.6.4.	Local camp market is fair and welcoming for women involved in livelihood activities:	60
Chapter 07: Validation of the dominant livelihood activities		61
Chapter 08: GEDSI Analysis		64
Chapter 09: Conclusion and Recommendation		66
9.1	Conclusion	66
9.2	Recommendations	66
9.3	Cross-Cutting Strategies	69
Annexure		70
Annex-I:		70
Annex-II:		78
Quantitative tool		78
Qualitative tools		97

List of Figures

Figure 1: Project Location Map	17
Figure 2: Study Framework	18
Figure 3: Market Assessment Framework	19
Figure 4: THE GEDSI ANALYSIS FRAMEWORK	20
Figure 5: Data Management Framework for Quantitative survey	23
Figure 6: Data Management Framework for Qualitative survey	23
Figure 7: Respondents' age	25
Figure 8: Respondents' average monthly household income	25
Figure 9: Respondents' educational status	26
Figure 10: Respondents' marital status	26
Figure 11: Respondents' having a person with disability in their household.	26
Figure 12: Respondents' status of economic activities	27
Figure 13: Types of economic activities.	27
Figure 14: Respondents' opinion on successful women-led businesses	28
Figure 15: Challenges for employment and economic activities	28
Figure 16: Challenges of women participating markets/businesses	28
Figure 17: Nearest market from Home	30
Figure 18: Women buy goods from nearest market	30
Figure 19: Respondents opinion on selling product in nearest local market	30
Figure 20: Interested buyers of women produced goods	33
Figure 21: Received livelihoods/entrepreneurship training	33
Figure 22: Respondents' willingness to participate in vocational/entrepreneurial training	34
Figure 23: Types of livelihood/entrepreneurship training	34
Figure 24: Respondents' perception of importing/buying raw materials outside Cox's Bazar	35
Figure 25: Key challenges in sourcing of raw materials	35
Figure 26: Respondents' perception of exporting/selling products outside Cox's Bazar	36
Figure 27: Respondents' opinion on procedure of selling products outside local area	36
Figure 28: Respondents' knowledge on value chain	37
Figure 29: Respondents' knowledge on value Chain Key Actors	37
Figure 30: Respondents' opinion on decision maker of the family	38
Figure 31: Decision maker of spending money in business	38
Figure 32: Decision maker of spending money in households	39
Figure 33: Climate/Environmental challenges on Economic Activities	39
Figure 34: Type of Climate/Environmental Challenges	39
Figure 35: Risks faced by the household to engage in economic activities	40
Figure 36: Risks discourage to start a business/economic activity	40
Figure 37: Women Entrepreneurs Facing risk for selling Goods in the market	41
Figure 38: Local market fairness and acceptance for women Entrepreneurs	41
Figure 39: Location wise dominant on farm and off farm economic activities	42
Figure 40: Age of the respondent	45
Figure 41: Marital Status of the Respondent	46
Figure 42: Disability status of the household	46
Figure 43: Received livelihood training	47
Figure 44: Types of livelihood training received	47

Figure 45: Willingness to participate livelihood training	47
Figure 46: Challenges for women to participating in market or businesses	48
Figure 47: Challenges for women to participating in market or businesses	49
Figure 48: Internal challenges for starting/continuing livelihood activates	49
Figure 49: Faced discrimination for engaging in livelihood activates	50
Figure 50: Market’s distance from home	51
Figure 51: Access to nearest camp market	51
Figure 52: Market access for buy /sell product	52
Figure 53: Feel safe as women in participating livelihood activates	52
Figure 54: Most demandable women led service in the camp	54
Figure 55: Engage in skill development activities for livelihood	55
Figure 56: Received skill development training in the past	55
Figure 57: Need training to improve livelihood	55
Figure 58: Product selling method in camp	56
Figure 59: Know channel for selling product	56
Figure 60: Decision maker for spending money	57
Figure 61: Women’s role in decision making in household	57
Figure 62: Women faced restriction in household for engaging livelihood activities	58
Figure 63: Community support for engaging livelihood activities	58
Figure 64: Environmental challenge affecting livelihood	59
Figure 65: Type of Climate/Environmental Challenges	59
Figure 66: Practice of environ-friendly methods in livelihood activities	60
Figure 67: Market friendly for women	60
Figure 68: Location wise dominant on farm and off farm economic activities (camp)	61

List of Tables

Table 1: Location wise sample table	21
Table 2: List of Focus group discussion.....	21
Table 3: List of Key Informant Interviews	21
Table 4: Compliance and Ethical Consideration	24
Table 5: Internal/household challenges in economic activities.....	29
Table 6: External challenges in economic activities.....	29
Table 7: Respondents' opinion on their preferable Off-farm Activities in their areas	31
Table 8: Respondents' opinion on their preferable On-farm economic Activities in their areas	32
Table 9: Educational status of the respondent	45
Table 10: Barriers for women to participate livelihood activities in camp	48
Table 11: External challenges for starting livelihood activities	50
Table 12: Preferable Off-farm Activities.....	53
Table 13 Preferable On-farm Activities	54
Table 14: Decision maker of the family.....	56

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Yours Sincerely,

Rakib Hossain
Managing Director
Datascape Research and Consultancy Limited.

The assessment study given in this report is part of our ongoing efforts to analyze project impact, secure funding, improve implementation, and contribute to knowledge expansion in accordance with HELVETAS standards. Except for specific references to other sources, the findings, analysis, and conclusions are based on primary quantitative and qualitative data gathered throughout the review process. All information acquired is the property of HELVETAS and will only be used to improve and refine this project, as well as to shape future vocational training efforts in similar humanitarian and development contexts.

Yours sincerely

Rakib Hossain
Managing Director
Datascope Research and Consultancy Limited.

CiC	Camp in Charge
DAE	Department of Agricultural Extension
DDM	Department of Disaster Management
DLS	Department of Livestock
DOE	Department of Environment
DSS	Department of Social Service
DWA	Department of Woman Affairs
DYD	Department of Youth Development
ESDO	Environment and Social Development Organization
FGD	Focus Group Discussion
GOB	Government of Bangladesh
INGO	International Non-governmental Organization
KII	Key Informant Interview
LEs	Local Entrepreneurs
MSME	Micro, Small, and Medium Enterprises
MSS	Masters in Social Science
NGO	Non-Government organization
NSSS	Nari Shakti, Samaz Shakti
ODK	Open Data Kit
PPT	PowerPoint Presentation
QA	Quality Auditors
RA	Research Assistants
SHGs	Self-help Groups
SME	Small and Medium-sized Enterprises
SPSS	Statistical Package for Social Sciences
TVET	Technical and Vocational Education and Training
UDMC	Union Disaster Management Committee
UZDMC	Upazila Disaster Management Committee
WDMC	Word Disaster Management Committee

HELVETAS Bangladesh, in partnership with ESDO and Uttaran, is implementing the Nari Shakti, Samaz Shakti (NSSS) project, aimed at empowering marginalized women and girls (aged 10–35) in both host and Rohingya communities through gender-transformative, climate-resilient livelihood interventions. A cornerstone of this initiative is the identification of viable, market-responsive economic activities that are culturally appropriate, environmentally sustainable, and accessible to women within the given socio-economic context.

The study employed a mixed-methods approach, combining quantitative surveys, qualitative focus group discussions (FGDs) and key informant interviews (KIIs), and a validation workshop with stakeholders from government, market actors, civil society, and beneficiary communities. This evidence-based process ensures that the recommended economic activities align with local needs, leverage existing skills, and have realistic pathways for sustainable income generation while advancing gender equality and climate resilience.

This market assessment — conducted by Datascape Research and Consultancy for HELVETAS Bangladesh under the Nari Shakti, Samaz Shakti (NSSS) project — examined viable livelihood opportunities for marginalized women and girls (10–35 years) across Cox’s Bazar (seven Rohingya camps and five host-community unions in Ukhiya and Teknaf). Using a mixed-methods approach (287 household surveys, 18 FGDs, and 25 KIIs), the study assessed demand, supply-side capacity, value-chain constraints, and enabling environment factors to identify and validate priority on-farm and off-farm activities.

Key Findings

The market assessment identified a range of potential economic activities for both host communities and Rohingya camps. In the host communities of Ukhiya and Teknaf, preferred off-farm activities include tailoring, embroidery, cap making, fishing net making, chakma dress (Hadi pinon), beadwork, bamboo and jute crafts, beauty services, etc. For on-farm activities, vegetable cultivation, goat and poultry rearing, cow fattening dairy business, agriculture (rice), etc were found to be most suitable based on available resources and community preferences. Among the Rohingya community, demandable off farm activities include tailoring, sewing, , cap and fish net making, handbags, storage baskets, wall hangings (handicraft), bamboo and cane crafts, traditional Rohingya handicrafts (traditional fans, handmade bags, handstitched dresses), etc and demandable on farm activities include dairy & poultry product, goat rearing, poultry rearing, homestead gardening, Seedling with tray/pot, etc. These activities were selected for their cultural acceptability, relevance to existing skills, and feasibility within constrained environments.

The study revealed several risks and threats that hinder women’s engagement in economic activities. These include gender-based restrictions, harassment in public spaces, lack of mobility, absence of cooperative networks, and poor infrastructure. Climate-related risks, such as flooding and storms, also impact economic viability. Despite these challenges, key opportunities include high community interest in vocational training (with 98% willing to participate), the availability of traditional skills in tailoring and crafts, and growing local market demand. However, there are significant skill and resource gaps—most women have not received formal training, lack tools or capital investment, and face limitations in accessing raw materials. To address this, the report recommends modular training, microfinance support, safe market spaces, and building cooperatives to pool resources and reduce individual risk.

For host communities, the proposed value chains include (1) tailoring and dressmaking, (2) poultry and goat rearing, (3) vegetable production, (4) embroidery (5) and cap and fish net making, (6) Chakma traditional dress Hadi pinon. These were selected based on strong existing interest, resource availability, and market relevance. In the Rohingya camps, recommended value chains include (1) tailoring, (2) cap making, (3) fish net making (4) dairy & poultry product, (5) goat rearing, (6) poultry rearing. These options are culturally acceptable, align with current skill levels, and require low to medium investment, making them accessible and scalable within camp settings.

The study found that many women lack the knowledge and capacity to meet specific market requirements, such as maintaining consistent product quality, producing in bulk quantities, or ensuring proper packaging and traceability. Moreover, most products are sold through intermediaries, limiting transparency and fair pricing. Logistics challenges, such as poor transportation and a lack of storage facilities, further restrict market access. To address this, interventions must include training on business practices, quality control, inventory management, and packaging techniques, along with improved infrastructure to support transport and storage.

Although some women have received basic training in tailoring, handicrafts, or livestock rearing, a large majority lack comprehensive skills in business planning, market negotiation, and technical know-how. The study revealed that 83.7% of women had not received any formal livelihood or entrepreneurship training. There is also a limited understanding of value chains and marketing channels. To fill these gaps, the project should offer modular, hands-on training programs focused on technical skills, marketing, pricing, and business planning. The inclusion of toolkits and follow-up mentorship is also critical to ensure that training translates into viable enterprise development.

The report highlights multiple structural and social barriers that prevent marginalized women from participating in economic and market activities. These include gender-based discrimination, restrictions imposed by male family members, lack of mobility due to cultural norms, and fear of harassment in public markets. Additionally, many local markets are not designed to accommodate or welcome women vendors. These challenges are more pronounced in conservative areas. The study recommends gender-sensitive market development, community sensitization, provision of women-only spaces, and engagement of male allies to shift social norms and create an enabling environment for women's economic participation.

Recommended Economic and Livelihood Activities

For the Host Community:

The host community demonstrates strong potential for activities that leverage existing skills and have established value chains, both within Cox's Bazar and for export to larger urban centers. Interventions should focus on moving from basic production to value addition, quality standardization, and securing formal market linkages.

Most Demandable Off-Farm Activities:

- **Tailoring and Dressmaking** (83.68% preference): Endorsed as the most viable activity due to high local demand for clothing and the existing skill base among women. The opportunity lies in advancing skills beyond basic stitching to include modern design, pattern making, and quality finishing to access higher-value markets in tourist hubs and urban retail outlets.

- **Embroidery** (e.g., Nakshi Kantha, cushion covers, bags – 82.30% preference): These products carry significant cultural value and have strong market potential with tourists and through specialty boutiques. Success requires design innovation that blends traditional motifs with contemporary styles, coupled with training in consistent quality control and effective branding.
- **Niche Localized Production:** Specific unions showed overwhelming demand for specialized products, presenting unique market opportunities:
 - **Cap Making/Sewing** (91.40% demand in Hnila)
 - **Fishing Net Production** (90.60% demand in Jaliya Palong)
 - **Chakma Traditional Dress (Hadi Pinon) Making** (96.00% demand in Whykong). This activity, in particular, offers potential for premium pricing and cultural branding.

Most Demandable On-Farm Activities:

- **Vegetable Production** (82.91% preference): A foundational activity with low entry costs that directly addresses household nutrition and food security. To enhance commercial viability and climate resilience, interventions should promote raised-bed farming, drip irrigation, and organic composting to mitigate flood and soil erosion risks.
- **Poultry Rearing** (60.75% preference) and **Goat Rearing** (91.00% demand in Halodia Palong): Validated for their profitability and adaptability to small landholdings. Critical support includes training in disease management (vaccination, biosecurity), access to improved breeds, and the construction of climate-resilient housing (e.g., cyclone-resistant coops) to reduce losses during frequent storms.
- **Goat Rearing, and Cow Fettering:** Goat rearing was reported as a highly demanded on-farm activity by 91.00% of respondents in Halodia Palong and 60.50% in Whykong. Similarly, cow fattening was preferred by 90.10% of respondents in Palongkhali as their most preferred on-farm livelihood option.

Camp Wise:

Livelihood opportunities within the camps are constrained by security protocols, limited mobility, and market access restrictions. The validated activities are predominantly home-based, utilize locally available or provided materials, and have a clear and immediate internal market, primarily through NGO procurement and camp-based sales.

Most Demandable Off-Farm Activities:

- **Tailoring/Sewing** (84.34% preference): This remains the most practical and in-demand skill. The immediate market is bulk orders from NGOs and agencies for uniforms, kits, and bags. Support must focus on providing sewing machines, standardizing product quality to meet institutional requirements, and facilitating direct procurement contracts.
- **Localized High-Demand Activities:** Camp 25 showed an exceptional concentration of demand for Cap Making (95.90%) and Fishing Net Production (96.10%), indicating a ready group of producers and a clear internal market. These should be prioritized for immediate group formation and production support.

Most Demandable On-Farm Activities:

- **Small Livestock Rearing:** Goat Rearing (74.92% preference) and Poultry Rearing (71.36% preference) are preferred activities. Support must emphasize animal healthcare, vaccination, and efficient fodder production within the camp confines. The strategy should include collective sales planning, especially around religious festivals, to maximize income.
- **Dairy or Poultry Product Processing** (78.71% preference): Moving beyond primary production to value-added products (e.g., yogurt, pickled eggs) can generate higher and more stable income. This requires training in safe food handling, preservation, and packaging.

Conclusion

To ensure inclusive livelihood pathways:

- Deliver modular training programs integrating skill-building, financial literacy, and market access.
- Invest in climate-smart infrastructure (raised poultry sheds, drying racks, storage units).
- Establish cooperatives or women's groups for production, collective bargaining, and savings.
- Facilitate branding and market linkage with tourist hubs, retailers, and urban buyers.
- Ensure GEDSI principles are mainstreamed—adapting training and markets for persons with disabilities, young women, and socially excluded groups.

These recommended activities if supported by enabling services, inclusive policies, and safe spaces can lead to resilient, dignified, and sustainable income generation for women and girls across both host and Rohingya settings in Cox's Bazar.

1.1 Introduction

Cox's Bazar hosts both local residents and Rohingya refugees, facing poverty, limited opportunities, and climate risks. Since 2017, the Rohingya influx has worsened resource strain. Women and girls, in both communities, face multiple marginalizations due to poverty, patriarchy, and climate change impacts, limiting their rights and opportunities.

Women and girls in these communities face multiple layers of marginalization, shaped by entrenched patriarchal norms, restricted mobility, limited access to education and skills training, and minimal participation in decision-making at both household and community levels. These barriers not only constrain their economic opportunities but also reinforce gender inequality across generations. In addition, environmental vulnerabilities and market system constraints further limit their ability to build sustainable livelihoods.

Amid the challenges in Cox's Bazar, the Nari Shakti, Samaz Shakti (NSSS) project by HELVETAS Bangladesh, in partnership with ESDO and Uttaran, aims to empower marginalized women and girls (aged 10–35) from host and Rohingya communities. Using a gender-transformative approach, the project promotes economic empowerment, social cohesion, and climate resilience. A key initiative is a market assessment study to identify 5–6 viable value chains and sub-sectors for each community. The study will assess market potential, investment and skill requirements, and socio-cultural relevance, while addressing structural and normative barriers that hinder women's participation. It will also consider environmental sustainability, ensuring economic activities are climate-resilient and do not harm the ecosystem, contributing to inclusive and resilient communities across Teknaf and Ukhiya.

This evidence-based framework not only responds to immediate economic needs but also strategically addresses the root causes of marginalization - patriarchal norms, climate vulnerability, and systemic exclusion - making it particularly suited for the NSSS project's gender-transformative objectives. The solutions balance quick-impact activities (like mobile training hubs) with longer-term institutional changes (such as market governance reforms), ensuring both immediate benefits and sustainable transformation for Cox's Bazar's most vulnerable women and girls.

1.2 Objectives of the study

The objective of the study is mentioned in ToR as “Market Assessment to Identify Potential Economic Activities for Nari Shakti, Samaz Shakti (NSSS) Project”

The specific objectives of the market assessments are discussed in the following-

- To identify potential economic activities for both host and Rohingya communities.
- To assess the risks, opportunities, threats, investments, skills and resource required for the selected economic activities
- To propose 5-6 different value chains/markets those fits in consideration of respective operational contexts, market demand, cultural appropriateness, environmental protection, gender and CCA etc. proposed market activity should be done separately for Host communities and Camps). This objective includes the following:
 - ✓ What are the specific market requirements regarding production, quality, quantity, sustainability, traceability, registration, logistics etc. and do the producers including producers have the necessary skills to comply with the market requirements in the selected value chains/markets? If not, what should be considered and addressed?

- ✓ What kind of skills and knowledge in the selected value chains/markets are currently acquired by producers including producers? What are the gaps? What strategies and interventions should be adapted by the project to address knowledge and skills gaps?
 - ✓ What are structural barriers or discriminatory practices in current market systems that restrict participation of marginalized women in economic/market activity.
- To validate the selected economic activities under various sector/sub-sector through workshop with the respective stakeholders.

1.3 Study Area

The study covered Rohingya Refugee Camps: camps 3, 4, 11, 12, 24, 25 and 26 as well as Host Community: 3 unions (Jaliya Palong, Halodiapalong, and Palongkhali) under Ukhiya Upazila; 2 Unions (Hnila & Whykong) under Teknaf Upazila in Cox's Bazar district.

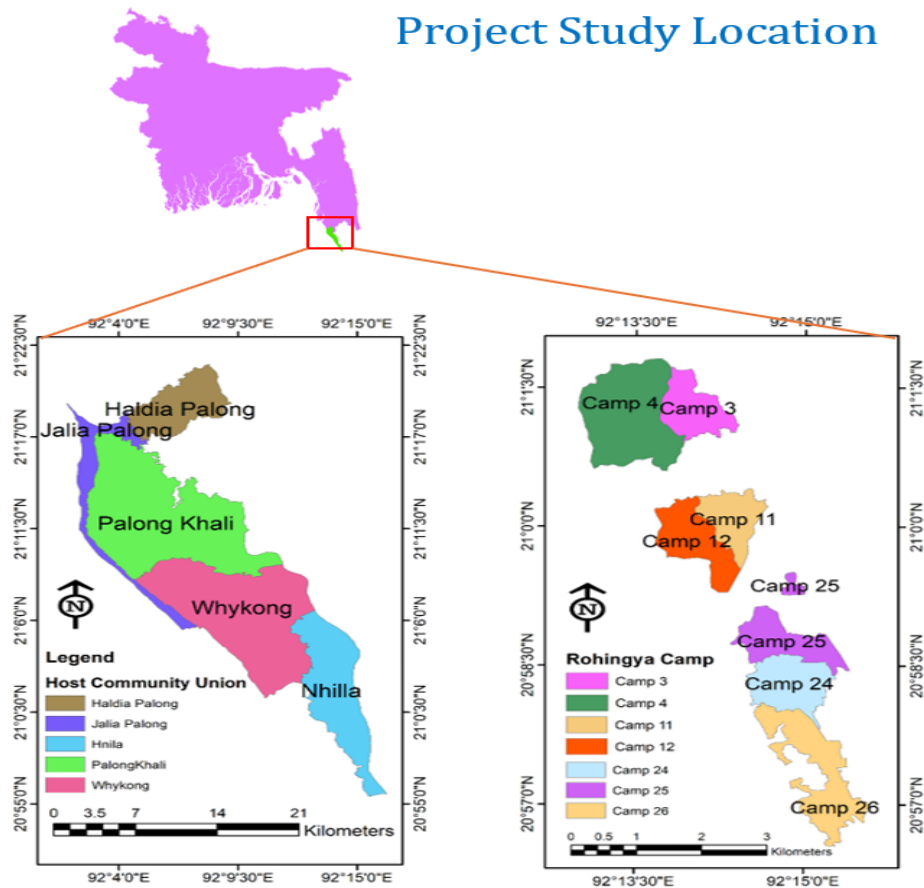


Figure 1: Project Location Map

2.1 Research method

The methodology included the following components: study design and approach, study population and sampling, data collection, quality assurance during data collection, data management and analysis; reporting. The study used a mixed method (both quantitative and qualitative methods for primary data collection) that was triangulated at each level of data collection and analysis. Reviewed available secondary documents included a variety of project documents provided by the HELVETAS, policy papers, and legal materials that could support the information acquired from primary sources.

2.2 Research Method and Survey Design

This study followed a mixed method combining quantitative and qualitative methodologies. Face to face, interview technique applied for quantitative part mainly with the targeted participants. On the other hand, the qualitative part anchored through discussion with the key stakeholders at different level. A semi-structured questionnaire used for collecting quantitative data, incorporating all necessary questions based on the tentative information coverage based on presented objective of the project to achieve study objectives. FGD guideline questions asked to focus group discussion’s participants during the FGD session for gathering qualitative information. For qualitative information coverage, specific checklists and guidelines were used for Triangulation, we used Convergent Parallel design; a convergent parallel design entails that the researcher concurrently conducts the quantitative and qualitative elements in the same phase of the research process, weighs the methods equally, analyzes the two components independently, and interprets the results together (Creswell & Plano Clark, 2011).¹

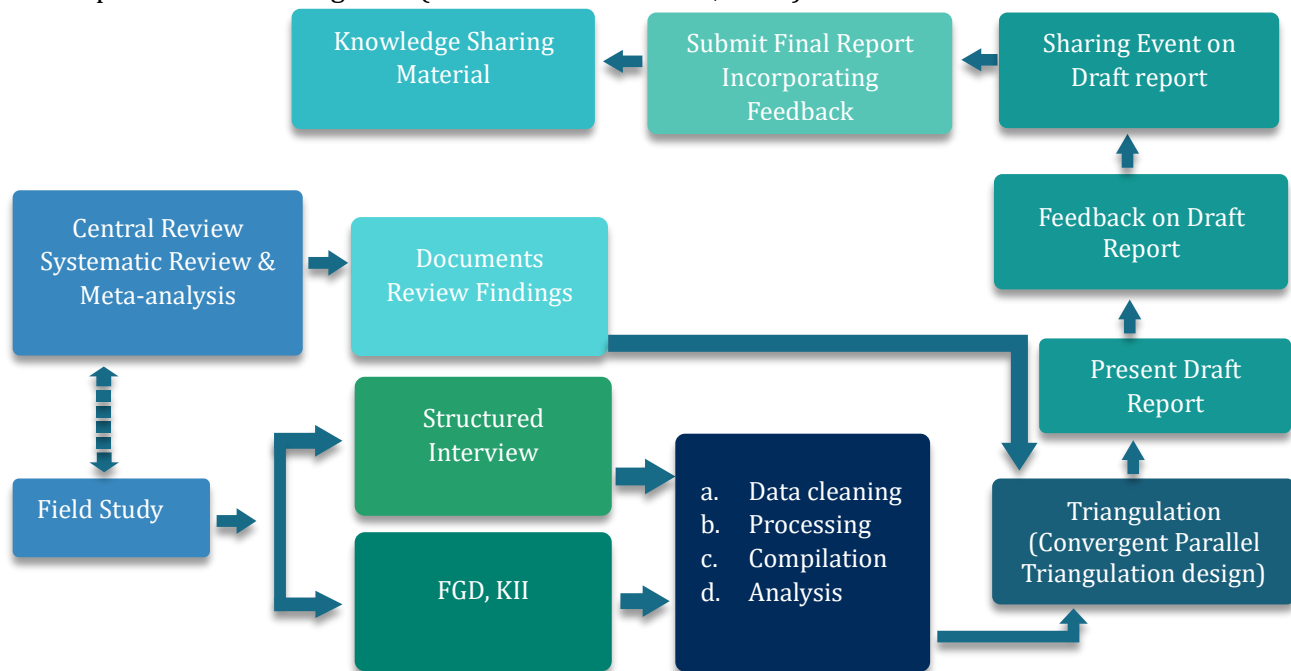


Figure 2: Study Framework

¹ Creswell, J.W. and Plano Clark, V.L. (2011) Designing and Conducting Mixed Methods Research. 2nd Edition, Sage Publications, Los Angeles.

2.3 Market analysis

The Market Assessment Framework employed in this study provides a structured approach to identifying viable livelihood opportunities by analyzing local market conditions through multi-stakeholder engagement and diverse data sources. It draws on insights from community members, who represent the demand side and provide information on needs and consumption patterns; key informants, who offer contextual and strategic perspectives on market dynamics; and traders or vendors, who represent the supply side and provide data on pricing, availability, and supply chains. The study utilizes both primary data gathered through field surveys, interviews, and observations and secondary data from NGOs, UN agencies, and government sources to ensure comprehensive and triangulated analysis. This integrated framework supports evidence-based identification of livelihood opportunities and informs the design of context-specific, market-responsive interventions that are both sustainable and aligned with local economic realities.

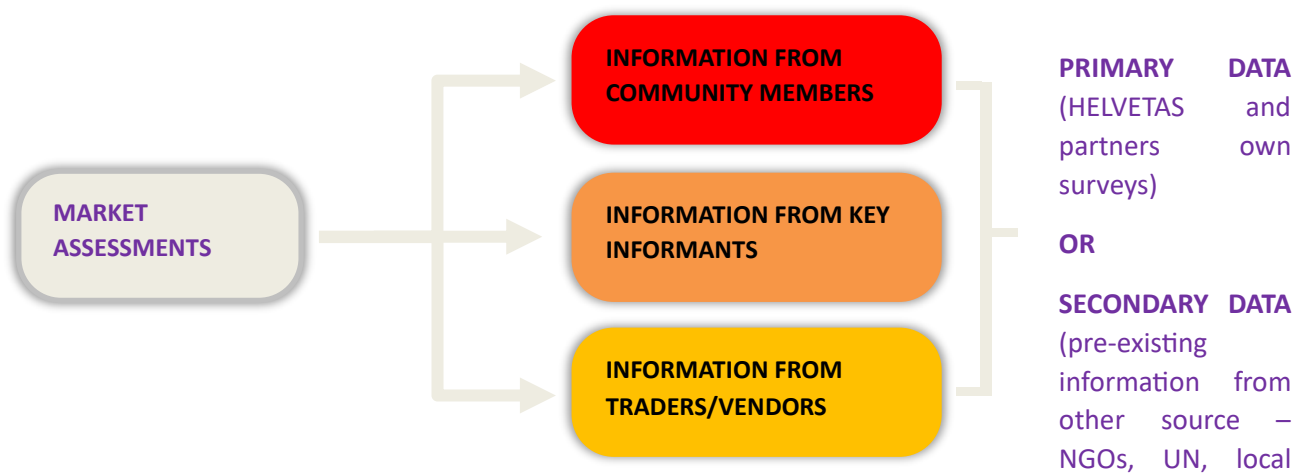


Figure 3: Market Assessment Framework

Datascape Gender Equality, Disability and Social Inclusion (GEDSI) Analysis Framework

A GEDSI analysis is used to raise questions, analyze and report information, and develop strategies necessary to increase Gender Equality, Disability and Social Inclusion (GEDSI). It provides a way to systematize information about GEDSI differences across different domains of social life, and to examine how these differences affect the lives of men, women, boys, and girls. The GEDSI Analysis Framework provides a structured approach to understanding various factors that impact gender equality, disability, and social inclusion (GEDSI) within communities and institutions. The framework is divided into key areas that examine aspects of decision-making, resources, roles, laws, and social norms, which collectively influence an individual's opportunities and well-being.

A gender analysis framework (GAF) provides a structure for organizing information about gender roles and relations. Figure 4 is one example of a GEDSI. It provides a way to systematize information about gender differences across different domains of social life, and to examine how these differences affect the lives and health of men, women, boys, and girls.

THE SIX DOMAINS OF THE FRAMEWORK RELATED TO DIFFERENT ARENAS OF SOCIAL LIFE

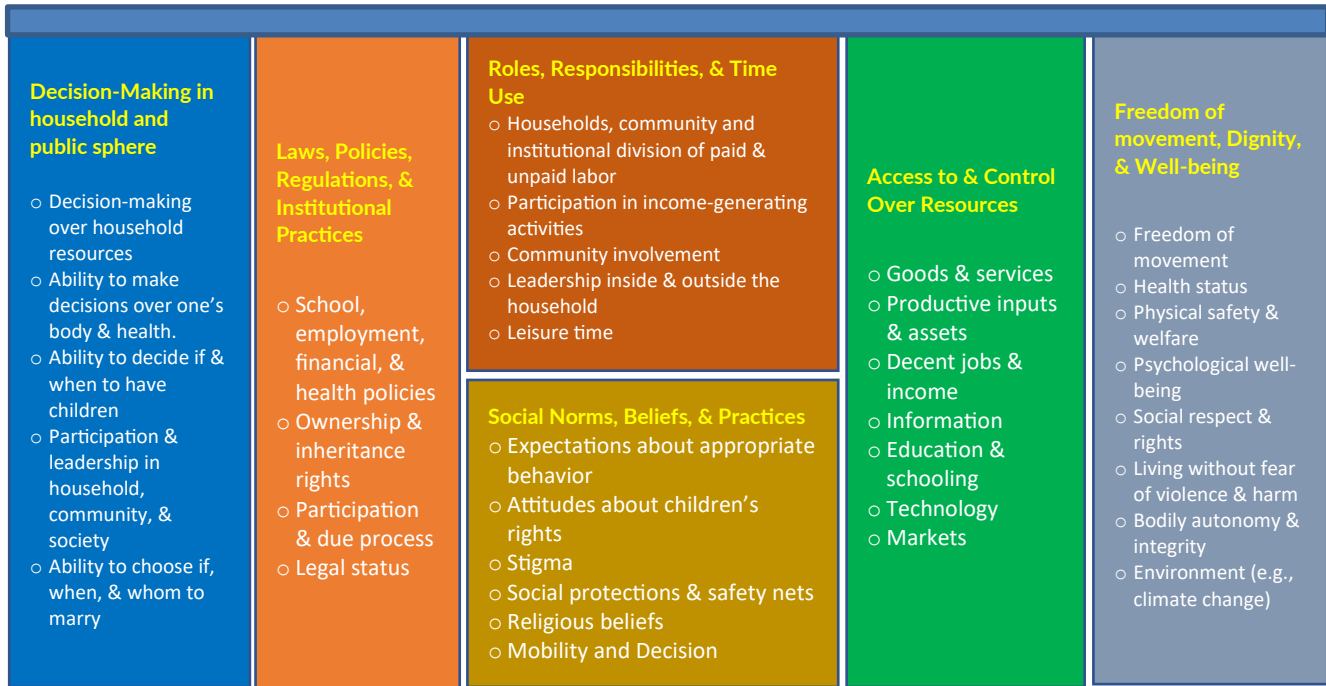


Figure 4: THE GEDSI ANALYSIS FRAMEWORK

2.4 Quantitative Data Collection Methodology

i. Sample Size Calculation

Quantitative Sample Size Calculation:

Following the formula² (Bill Godden, 2004) depicted below:

$$\text{Sample size } ss = \frac{z^2 * (p) * (1-p)}{C^2}$$

$$\text{Expected Sample Size, } SS = \frac{SS}{1 + (SS-1)/pop}$$

Here,

SS=Sample Size

Z=Z-value (e.g., 1.645 for a 90 percent confidence level)

P=Percentage of population picking a choice, expressed as decimal

C=Confidence interval, expressed as decimal (e.g., .05=+/- 5 percentage points)

So, in this case, considering the women respondents (where total population project will reach 697868)

$$\begin{aligned} \text{The Sample size, } ss &= \frac{z^2 * (p) * (1-p)}{C^2} \\ &= \frac{1.645^2 * (.5) * (1-.5)}{.05^2} \\ &= 271 \end{aligned}$$

² B. Godden, "Sample Size Formulas," 2004. <http://williamgodden.com/samplesizeformula.pdf>

We used 50% as an arbitrary figure because there is no reliable information on women in camp and host community in Bangladesh. The total sample size (271) had been calculated using standard sample calculation methods (at a confidence level of 90%). The study team collected 287 data to ignore error data. So, the final sample size is 287.

Table 1: Location wise sample table

Location	Union/Camp	Types of respondents
		Women
Camp	Camp-3	29
	Camp-4	26
	Camp-11	33
	Camp-12	23
	Camp-25	29
Subtotal Camp (a)		140
Host Community	Jaliya Palong	26
	Halodiapalong	26
	Palongkhali	26
	Hnila	41
	Whykong	28
Subtotal Host (b)		147
Total Sample Size (a+b)		287

2.5 Qualitative Methodology

i) Focus Group Discussions (FGDs)

Total 18 FGDs were conducted with the following targeted participants:

Table 2: List of Focus group discussion

Location		Types of Respondents		Total Number of FGD
		Women	Men	
Camp	Camp-3	1	1	2
	Camp-4	1	-	1
	Camp-11	1	1	2
	Camp-12	1	-	1
	Camp-25	1	1	2
Host Community	Jaliya Palong	1	1	2
	Halodiapalong	1	1	2
	Palongkhali	1	1	2
	Hnila	1	1	2
	Whykong	1	1	2
Total FGD		10	8	18

ii) Key Informant interview (KII):

Total 25 KIIs with the representatives from government, private sector, INGO were conducted.

Table 3: List of Key Informant Interviews

Stakeholder Type	Camp	Host	# of KII

CBO/CSO Representative	-	1	1
Majhi	1	-	1
Religious leader/ Community Leader/ Elite person	-	1	1
Women lead enterprises owner/ representative	1	1	2
UP Chairman (UzDMC/UDMC/ WDMC)	-	2	2
CiC/ CMO	2	-	2
Department of Woman Affairs (DWA)	-	1	1
Department of Agricultural Extension (DAE)/ Department of Agricultural Marketing (DAM)	-	1	1
Department of Livestock (DLS)	-	1	1
BSCIC		1	1
Market Actor (Agriculture, Livestock and fisheries, Handicraft)	-	4	4
Financial Institute	-	1	1
Micro Finance	-	1	1
Skill development training representative (handicraft, tailoring, etc)	1	1	2
NGOs who working for livelihood /skill development at camp	1	-	1
Focal Person Helvetas	1	-	1
Representative of ESDO & Uttaran	1	1	2
Grand Total	8	17	25

2.6 Data Management, Analysis and Reporting

2.6.1 Data Collection

Immediately after training, fieldwork begun as scheduled. Ten enumerators and two qualitative research assistants collected data in teams supervised by a field manager and supervisors. Regular supervision ensured data quality, overseen by Datascape Senior Management. Enumerators, locally recruited with strong communication skills, included female team members. Field supervisors prepared and submitted field movement plans before starting data collection in each area.

2.6.2 Data Quality Control Measures

Continuous supervision throughout data collection ensured consistent and high-quality data. Supervision included spot checks by the field manager, co-manager, and supervisors at all stages: data collection, debriefing, and analysis. Senior and mid-level researchers visited the field to improve data quality and provide technical guidance. Daily schedule inception and interview observation by supervisors ensured thorough monitoring of fieldwork and data quality.

Thirty percent of completed interviews were randomly back-checked by supervisors, field managers, and team leaders (via telephone or in-person). The project's lead consultant also visited to oversee data collection quality. Additionally, Datascape employs permanent quality auditors who report directly to senior management, ensuring independent quality assurance.

2.6.3 Quantitative Data Management

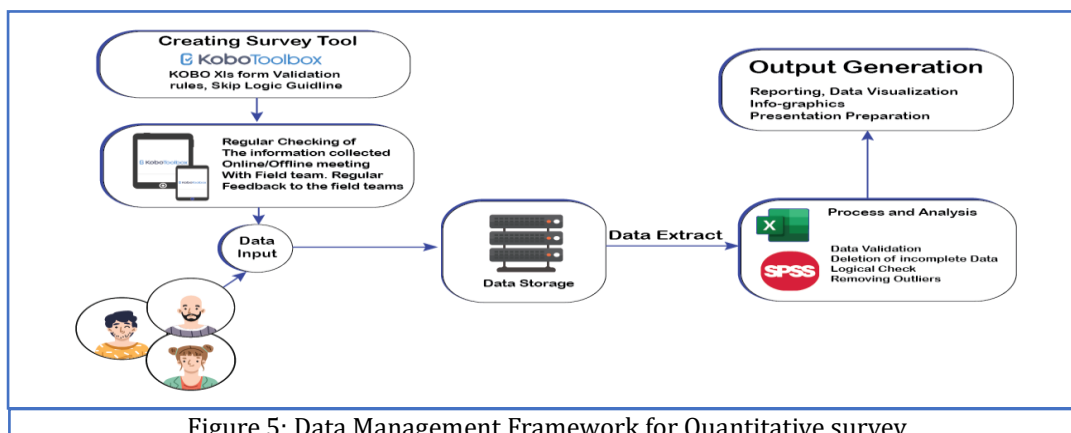


Figure 5: Data Management Framework for Quantitative survey

For quantitative data collection, Datascape Research and Consultancy Limited used the Kobo Toolbox on the open data kit (ODK) platform. Survey forms were designed with advanced logic to ensure accurate data collection. Throughout the process, Datascape implemented quality measures, including regular checks during data collection, frequent online and phone meetings with field teams, and providing timely feedback.

After data collection, Datascape processed and analyzed the data, removing inconsistent entries and outliers. To ensure a robust sample, an additional 10% survey was conducted. Finally, outputs for reporting purposes were generated.

2.6.4 Data Management for Qualitative survey

Just after completing focus group discussion (FGD), Key Informant interview (KII), Datascape made transcription of all qualitative interviews. The transcript was coding for analysis and finding presentation. Finally, it was presented in report with triangulation of quantitative data.

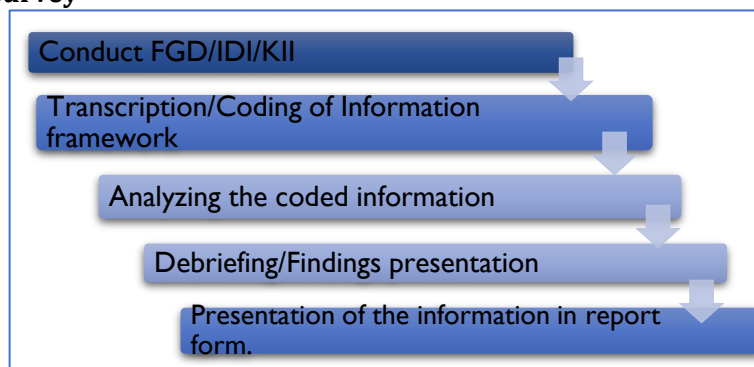


Figure 6: Data Management Framework for Qualitative survey

2.6.5 Data processing

Datascape conducted thorough data analysis aligned with CCDB objectives and research questions. Gender-disaggregated data was analyzed as per the study's plan. Using Kobo Toolbox ensured direct entry into a cloud-based server, eliminating separate data entry needs. Datascape created a customized SPSS form for efficient data cleaning and logical editing, including checks for accuracy. A dedicated team supervised by the Lead Consultant handled data cleaning, validation, and analysis, removing inconsistencies and outliers. Ongoing validation ensured high-quality data. Qualitative data underwent narrative analysis, while analysts focused on factual outputs, including figures and tables, as per consultant instructions.

2.6.6 Data Analysis

After completing data collection, Datascape extracted data from the server and transferred it to SPSS for processing. Once primary editing and cleaning were conducted, a cleaned dataset was prepared. Variable labels and value labels were assigned to each variable. The quantitative data was analyzed in SPSS using descriptive statistics (such as frequency, mean, standard deviation, and graphical representations) under

the guidance of the lead consultant and senior data analyst. Qualitative data underwent narrative analysis to interpret findings effectively.

2.6.7 Compliance and Ethical Consideration

Datascape informed relevant authorizations (local government) prior to conduct data in the target communities and ensure confidentiality for beneficiary respondents. In order to protect the rights of the beneficiary respondents, Datascape followed responsible data collection considerations as follows:

Table 4: Compliance and Ethical Consideration

Confidentiality	Datascape ensured the confidentiality of all-personal information and the privacy and anonymity of beneficiary respondents. No personal identifying information linked to survey responses. Any limits to confidentiality are clearly communicated in advance as part of the obtained consent.
Rights of respondents	Participation as a respondent in Dataspace’s data collection was voluntary and free from external pressure. Information that might affect a respondent’s willingness to participate is never knowingly withheld. All respondents have the right to withdraw from a study at any point without fear of penalty.
Informed consent	Datascape took consent and record in “yes”/ “no” response in ODK based question which is documented. Enumerators were trained on how to request for informed consent and how to document this process appropriately.
Do no harm	In planning and implementing its primary data collection and fieldwork, Datascape was committed to do no harm. This means that the security, safety, integrity and wellbeing of participants, enumerators, partners and researchers are paramount and that the basic human rights of individuals and groups with whom its staff, sub-contractors and representatives interact when collecting primary data or conducting fieldwork are respected and protected. Furthermore, Datascape communicated the “Do No Harm” principals in the enumerators training.

2.7 Limitations

- The report faced challenges in data collection due to language barriers with the participants and the sensitive nature of discussing economic activities within the community. These factors may have influenced the depth and accuracy of the information gathered.
- The study focuses on marginalized women and girls aged 10-35, so its findings may not be generalizable to older women or other demographic groups.

3.1. Socio Demographic information of the respondents

The household survey was conducted exclusively with women respondents, representing perspectives from both male and female-headed households. Part One presents the findings from the host community (147 sample). The interviews were carried out in five selected unions located within the upazilas of Ukhiya and Teknaf.

3.1.1. Age of respondents

The figure shows that overall, 28.80% of respondents were aged 18–25 years, 32.80% were 26–30 years, 24.38% were 30–35 years, and 9.30% were 36–40 years old and only 5.44% were above 40 years. Highest proportion of respondents’ age varies in different project locations. Detailed information given in the graph.

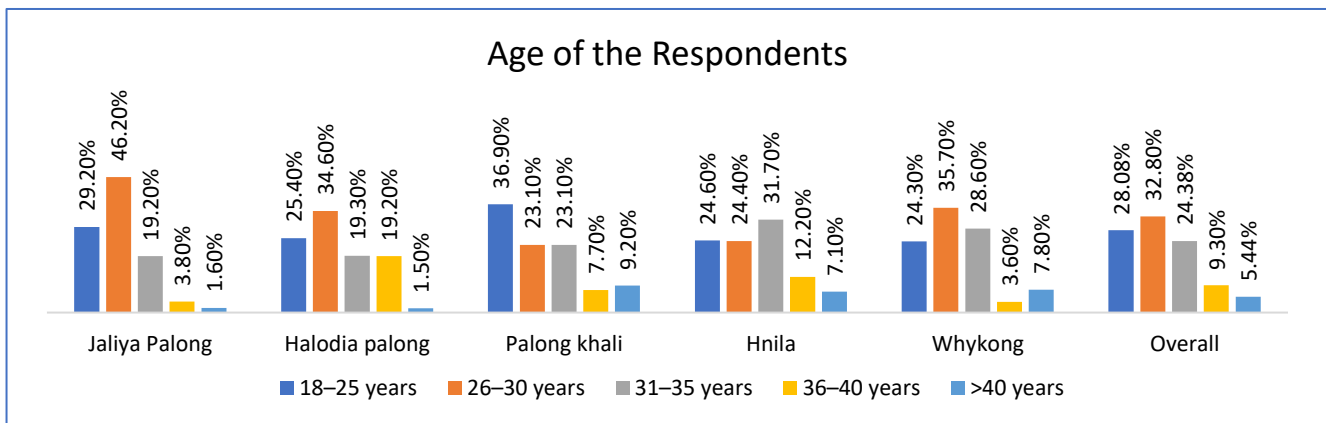


Figure 7: Respondents’ age

3.1.2. Household Income

The figure shows that among the respondents 34.46% of respondents reported earning less than 10,000 BDT per month, followed by 32.80% within the 10,001–15,000 range. Smaller proportions earn 15.14% (15,001–20,000), 9.90% (20,001–25,000), and only 7.70% above 25,000. Details in Figure. The income range differs in each project locations. Detailed information given in the graph.

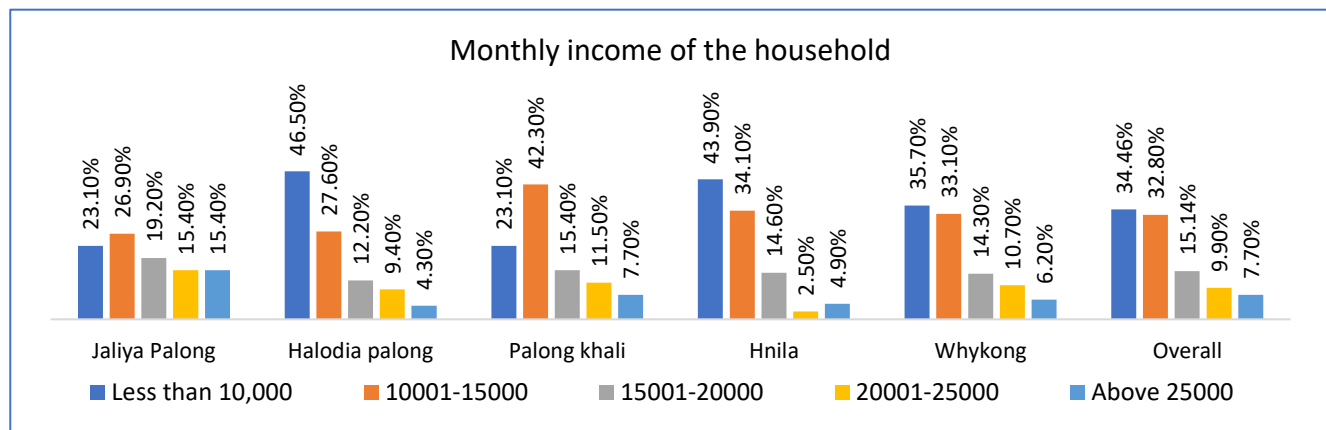


Figure 8: Respondents’ average monthly household income

3.1.3. Education:

The figure shows that among the respondents overall, 41.90% of reported having primary education. Notably, 15.26% of the respondents can sign only. 15.26% completed JSC and 8.54% completed their secondary education. 3.08% completed higher secondary. Detailed information given in the graph below.

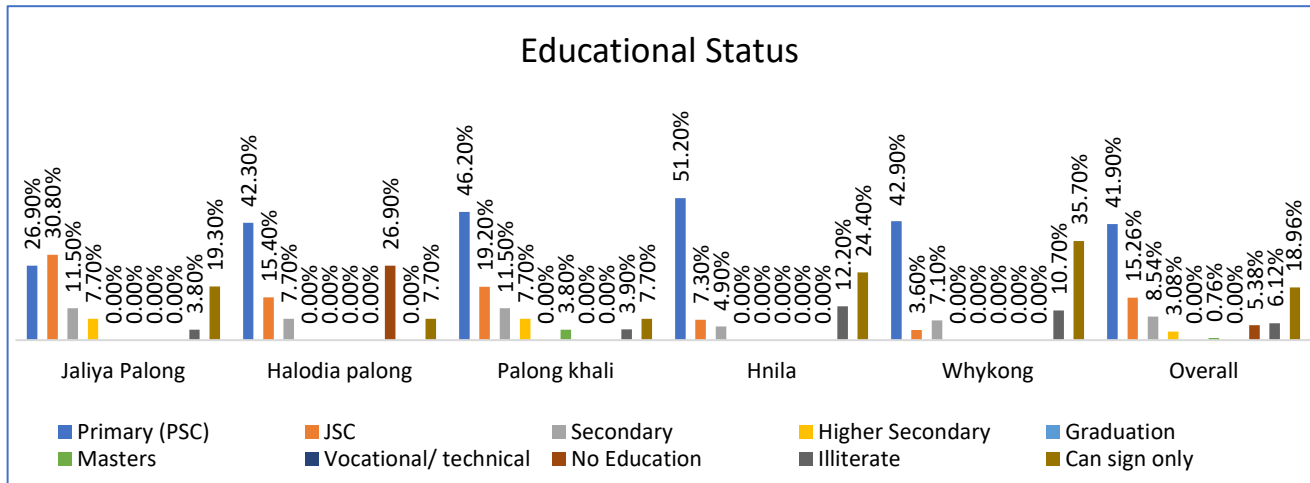


Figure 9: Respondents' educational status

3.1.4. Marital status:

The study team tried to find out the marital status of the respondents. Overall, 90.32% of the respondents are married while only, 3.64% are single. 3.04% and 3.00% are widowed and divorced or separated.

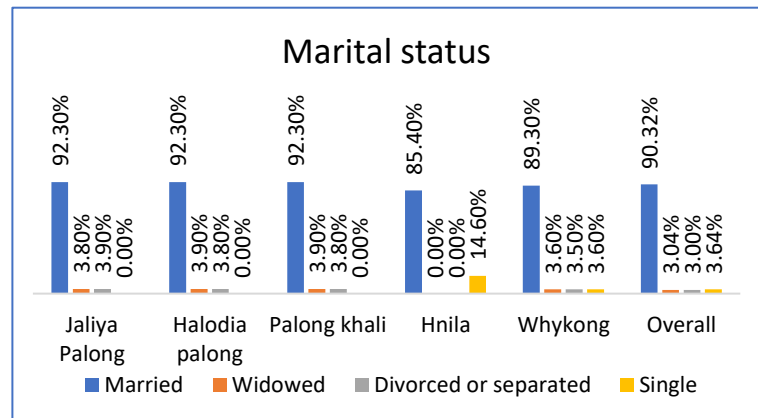


Figure 10: Respondents' marital status

3.1.5. Persons with Disability

The figure shows that only, 6.80% of respondents indicated the presence of a household member with a disability. Detailed described in the graph.

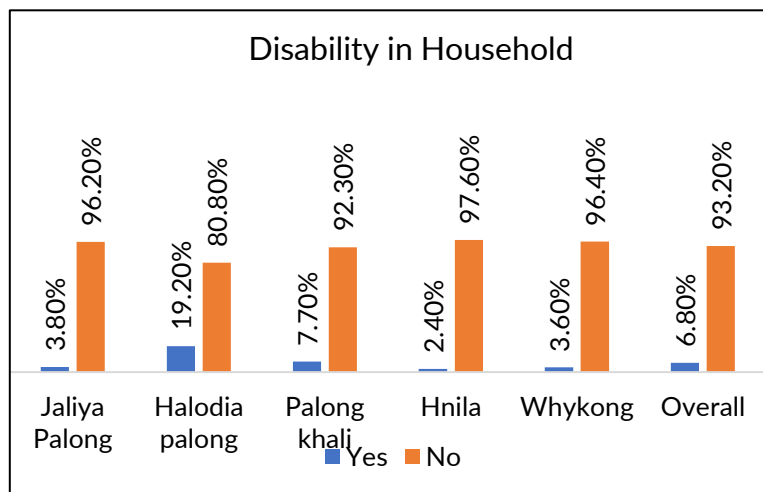


Figure 11: Respondents' having a person with disability in their household.

3.2. Economic Status and Livelihoods (Host Community)

3.2.1. Economic activities of the respondents:

The study team explored the respondents' involvement in economic activities and found that only 31.24% reported being engaged in such activities. Notably, a significant proportion of respondents remain uninvolved in any form of economic activity.

During the FGD session, the women's group in Jaliya Palong and Palongkhali stated that their community is conservative, which is why women prefer to engage in work they can do from home instead of going outside.

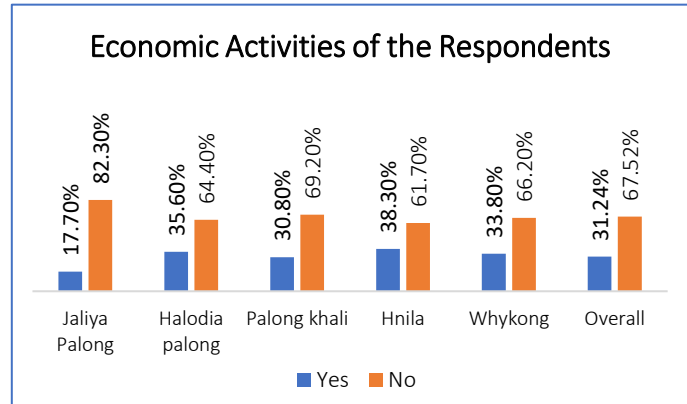


Figure 12: Respondents' status of economic activities

3.2.2. Types of economic activities:

The below table shows the economic activities of the respondents. Highest 38.06% of the respondents said they involved in poultry rearing. Notably, 80.60% of the respondents from Jaliya Palong said they were involved in making fishing nets. On the other hand, 88.50% of the respondents from Halodia Palong said they are involved in embroidery related work but 85.00% of the respondents from Palong Khali mentioned about tailoring related work. 81.40% of the respondents from Hnila said they make caps and 86.00% respondents from Whykong mentioned about Chakma traditional dress hadi pinon. Detailed information given in the graph.

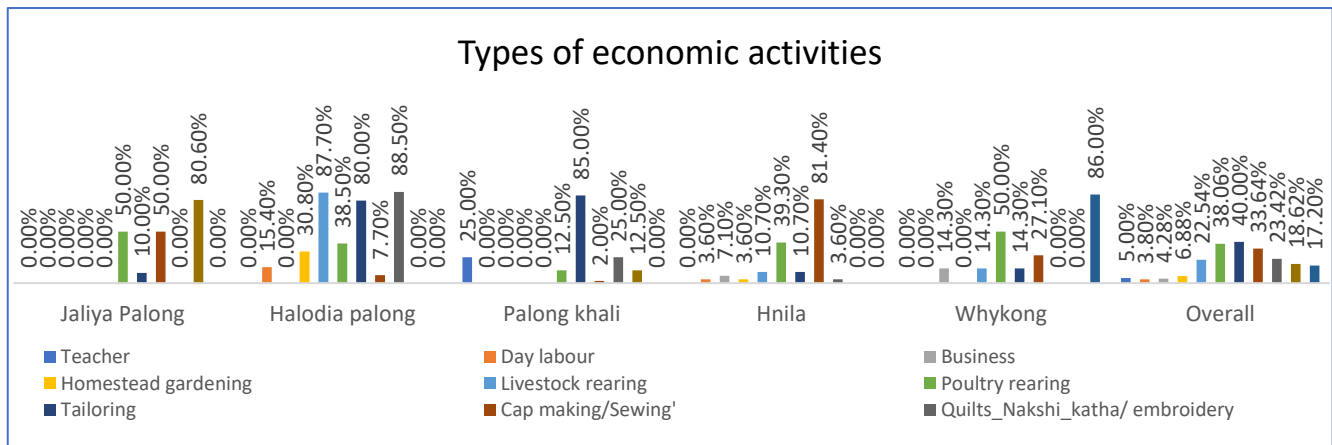


Figure 13: Types of economic activities.

FGD respondents from Jaliya Palong said poultry rearing are the most in-demand and common economic activities in their communities. Cow fattening and goat rearing are popular in Halodia Palong, while fish farming is growing in some areas. Other activities like fruit orchards and nurseries are less common but still valued. Participants noted that market demand and available resources influence their choices.

3.2.3. Successful women-led businesses

The table below shows the most successful women-led business reported by the respondents. The highest proportion (37.92%) of respondents mentioned clothing or tailoring. Additionally, 21.26% and 14.04% of respondents identified beauty parlor and grocery shops. Notably, 12.74% of the respondents said home-based food making is also a successful business led by women.

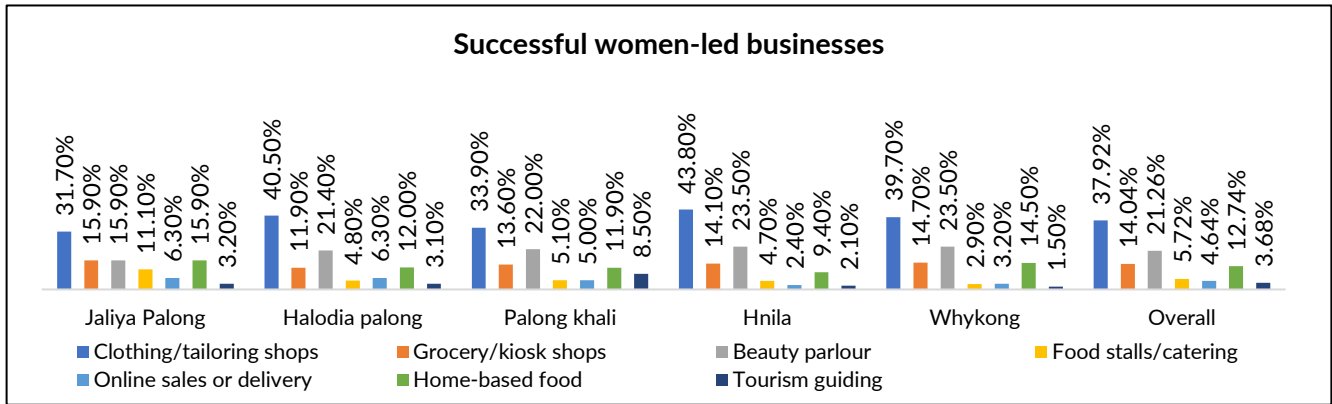


Figure 14: Respondents' opinion on successful women-led businesses

3.3. Market Access and Barriers and Market demand (Host Community)

Barriers and challenges:

3.3.1. Employment and economic activities challenges:

The respondents shared their opinion on the challenges they face for employment and economic activities. Overall, 73.00% of the respondents said they face such challenges. Detailed information given in the graph.

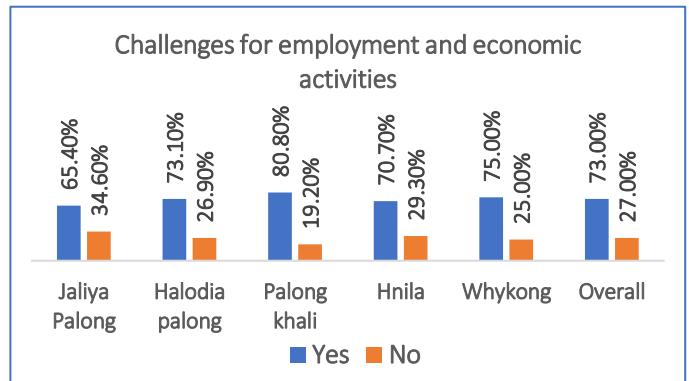


Figure 15: Challenges for employment and economic activities

3.3.2. Challenges of women participating markets/businesses:

The assessment team sought to identify the specific challenges women commonly face when participating in markets or businesses. Overall, 90.18% of respondents cited fear of harassment or insecurity, while 89.90% pointed to social stigma. Additionally, 81.96% reported that a lack of family permission is a major barrier to engaging in any business activity. Detailed information described in graph below.

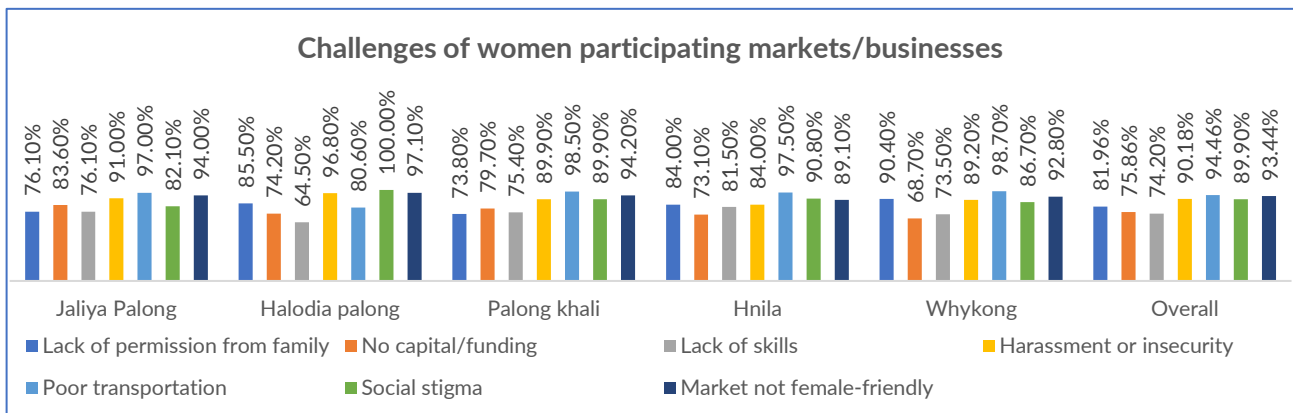


Figure 16: Challenges of women participating markets/businesses

3.3.3. Internal or household-level challenges starting or continuing economic activities:

The below table shows the respondents' opinion on internal/household challenges in economic activities. 95.10% of the respondents mentioned gender-based discrimination within family and 92.62% said they have restriction from husband/elder family members. 92.24% mentioned low decision-making power in the household. Detailed information given in the table below.

Table 5: Internal/household challenges in economic activities

Internal/household challenges in economic activities	Jaliya Palong	Halodia palong	Palong khali	Hnila	Whykong	Overall
Lack of confidence or self-doubt	81.70%	73.80%	77.80%	90.70%	79.10%	80.62%
Low decision-making power in the household	84.50%	100.00%	90.50%	90.70%	95.50%	92.24%
Household workload and time constraints	88.70%	72.10%	84.10%	80.20%	77.60%	80.54%
Lack of family support	76.10%	83.60%	69.80%	79.10%	82.10%	78.14%
Restriction from husband/elder family members	91.50%	98.40%	87.30%	91.90%	94.00%	92.62%
Gender-based discrimination within family	97.20%	91.80%	100.00%	91.00%	95.50%	95.10%
Health issues or disability	88.70%	96.70%	93.70%	81.40%	80.60%	88.22%
Lack of access to communication tools (e.g., mobile/internet)	81.70%	73.80%	77.80%	90.70%	79.10%	80.62%

3.3.4. External challenges starting or continuing economic activities:

Highest 97.96% of the respondents mentioned lack of supportive networks or cooperatives as one of the major external challenges starting or continuing livelihood activities. 95.08% and 92.94% respondents pointed out poor infrastructure (roads, stalls, electricity) and high competition from larger businesses as external challenges. Detailed information described in table below.

Table 6: External challenges in economic activities

External challenges	Jaliya Palong	Halodia palong	Palong khali	Hnila	Whykong	Overall
Lack of transportation or market access	91.10%	68.40%	79.20%	80.20%	80.00%	79.78%
Lack of market space or selling platform	82.10%	91.20%	86.80%	82.40%	83.10%	85.12%
Harassment or insecurity in public spaces	83.90%	91.20%	83.00%	72.40%	73.80%	80.86%
High competition from larger businesses	91.10%	98.20%	86.80%	97.80%	90.80%	92.94%
Lack of recognition or respect for women's products	76.80%	91.20%	88.70%	91.20%	87.70%	87.12%
Poor infrastructure (roads, stalls, electricity)	98.20%	85.00%	97.90%	96.80%	97.50%	95.08%
Gender bias in market interactions	87.50%	98.20%	81.70%	84.90%	90.90%	88.64%
Natural disasters (floods, cyclones, landslides)	91.10%	86.00%	94.30%	95.60%	95.50%	92.50%
Lack of supportive networks or cooperatives	98.20%	98.20%	98.10%	96.70%	98.60%	97.96%

KII respondents from ESDO recommended increasing access to inclusive training and guidance for women. He also emphasized the need for community awareness, accessible infrastructure, inclusive workplace policies, and legal protections. Additional suggestions included digital literacy training, flexible work options, and better market access through cooperatives.

Market Access:

3.3.5. Nearest market from Home:

Respondents shared their views on the distance between their households and the nearest local market. Overall, 40.80% reported that the closest market is located less than 1 km from their home. Highest 75.00% and 61.50% of the respondents from Whykong and Jaliya Palong mentioned less than 1 km while, respondents from Halodia Palong (57.70%) and Palong Khali (50.00%) said the distance is 1 to 3 km.

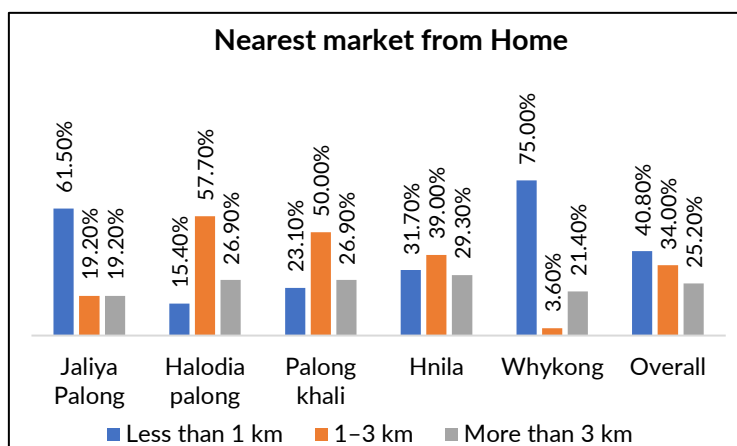


Figure 17: Nearest market from Home

3.3.6. Women buy goods from nearest market:

The assessment team asked the respondents about how frequently or easily women can buy goods from nearest market. Overall, 83.70% of the respondents said women can't buy everything easily from the nearest market. Only 16.30% respondents said they can easily buy goods from the local market.

During the FGD sessions, most women reported that they do not usually visit the local market to purchase goods, as this responsibility is typically handled by their husbands or other male family members.

They explained that, as the community is conservative and religious, the majority wear full-cover clothing, which provides them with a sense of comfort and social acceptance, thereby facilitating their mobility in public spaces.

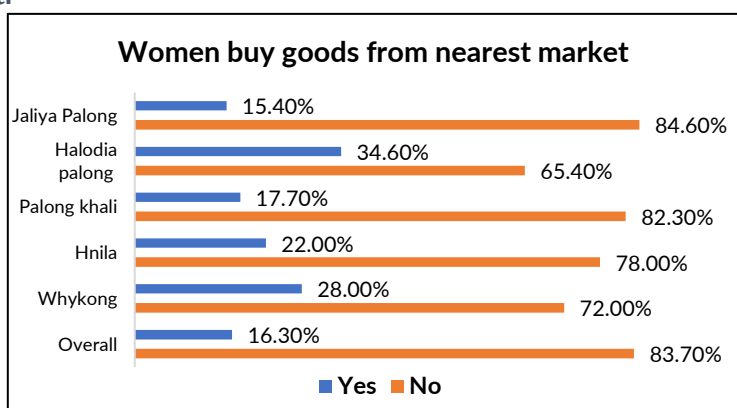


Figure 18: Women buy goods from nearest market

3.3.7. Respondents' opinion on selling product in nearest local market

The survey team asked respondents whether women from their community are able to sell products easily in the local market. Overall, 26.16% of the respondents said women can easily sell products in the local markets. Highest 35.40% of the respondents from Palong Khali said they can sell products easily in the local market. 34.60%, 31.50%, and 17.30% respondents from Halodia Palong, Jaliya Palong, and Hnila replied similarly. Detailed information given in the graph. These questions aimed to understand the level of access women have to local

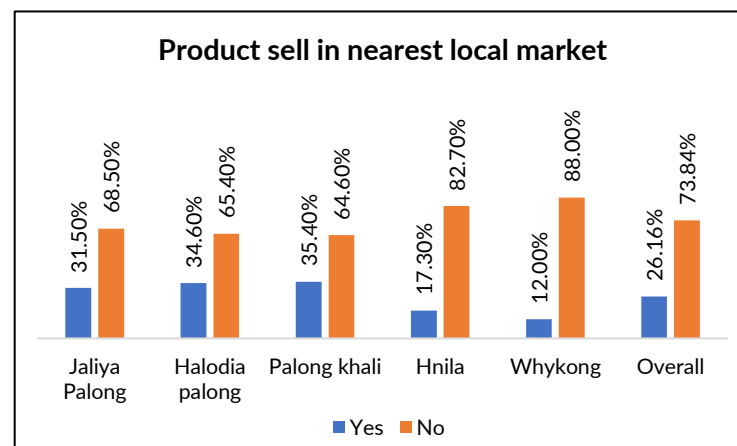


Figure 19: Respondents opinion on selling product in nearest local market

marketplaces, including any barriers they may face in terms of mobility, social norms, safety, or market infrastructure. The responses provided valuable insights into the extent to which women can participate in direct selling activities and engage with buyers, which is a critical factor in determining the feasibility of various economic options. The findings are described in following sections.

The female FGD session participants discussed the challenges of surviving in a market that is dominated by men. To sell their products and keep things safe and secure, they require a separate place at the local market. They shared their opinion on product selling and market access during FGD sessions.

“In our community, it’s not common for women to go to the market to sell products. Most of the time, our husbands or male relatives take the products and sell them on our behalf. The local markets are dominated by men, and we often face discomfort or fear harassment if we go there alone. That’s why we prefer working from home and letting the male family members handle the selling.” — FGD Participant, Women’s Group, Jaliya Palong.

“When we produce something at home, we usually discuss it with our husbands or brothers, and they take it to the market to sell. We rarely go ourselves because it’s not encouraged in our society. We share what we need, and they manage everything outside.”— FGD Participant, Women’s Group, Palongkhali

Market demand

3.3.8. Preferable Off-farm Activities in their Areas:

The table below shows the types of off-farm activities preferred by the respondents. The highest proportion, 83.68% of respondents from all the project locations mentioned tailoring, where 86.50% of respondents from the Palong Khali preferred tailoring. Additionally, 91.40% of respondents from Hnila said they would prefer cap making/sewing as their off-farm activities, and 90.60% from Jaliya Palong preferred making fishing nets. 88.50% respondents from Halodia Palong indicated a preference for embroidery, cushion covers, quilts (Nakshi katha), dresses, bags making work. Interestingly, 96.00% respondents from Whykong said Chakma traditional dress Hadi pinon making is the most demandable off farm work in their area. Detailed information given in the below table.

Table 7: Respondents’ opinion on their preferable Off-farm Activities in their areas

Off-farm Activities	Jaliya Palong	Halodia Palong	Palong Khali	Hnila	Whykong	Overall
Tailoring	86.20%	82.40%	86.50%	81.10%	82.20%	83.68%
Cap making/Sewing	50.00%	57.70%	62.00%	91.40%	27.10%	57.64%
Dress Making	65.20%	58.90%	63.60%	78.10%	76.20%	68.40%
Handbags, mats, storage baskets, wall hangings	85.20%	76.90%	63.60%	88.10%	86.20%	80.00%
Embroidery, Cushion covers, quilts (Nakshi katha), dresses, bags	76.60%	88.50%	81.50%	83.20%	81.70%	82.30%
Bamboo and Cane Crafts (Lampshades, trays, baskets, stools)	73.80%	66.20%	75.00%	79.00%	69.40%	72.68%
Beadwork and Jewelry Making	74.50%	73.10%	77.90%	89.80%	63.60%	75.78%
Herbal soap, scented candles, decorative candles	75.70%	70.80%	60.70%	78.00%	71.00%	71.24%
Clay and Terracotta Crafts (Pots, decorative vases, figurines, diya lamps)	62.10%	60.00%	61.40%	70.00%	68.60%	64.42%
Home-based food processing	54.80%	48.30%	59.30%	65.10%	53.50%	56.20%

Beauty services	83.80%	73.10%	75.70%	86.60%	83.60%	80.56%
Retail/small business	47.90%	45.80%	36.50%	34.20%	38.70%	40.62%
Environ friendly Bamboo Products (Cutlery holders, soap dishes, planters, toothbrushes)	69.30%	50.00%	50.00%	45.00%	50.00%	52.86%
Jute-Based Products	58.60%	50.00%	32.80%	45.00%	50.00%	47.28%
Coconut Shell Crafts	86.50%	46.70%	69.30%	83.20%	76.80%	72.50%
Fishing Net	90.60%	10.00%	12.50%	20.00%	50.00%	36.62%
Others (Chakma dress Hadi pinon making)	50.00%	10.00%	5.00%	7.00%	96.00%	33.60%

“Our hands feed families and preserve traditions - from Nakshi Katha quilts to Hadi Pinon dresses. The market must make space for us, not as charity but as rightful economic actors.”- Woman FGD respondent from Whykong

During the FGD session with the men’s group in Haldiapalong, participants stated that the dry fish market holds significant potential as a profitable sector and could be highly beneficial for women if they choose to engage professionally in this field. They acknowledged that, while this sector is currently male-dominated, there are ample opportunities for women to participate—particularly in activities such as drying, sorting, and packaging. The respondents emphasized that with proper training, access to resources, and safe and supportive work environments, women could establish a strong presence in the dry fish value chain, contributing to household income and promoting greater gender inclusion in local economic activities.

3.3.9. On-Farm Economic Activities

Overall, 82.91% of the respondents said vegetable production is the major on farm economic activity in their areas. 91.00% respondents from Halodia Palong mentioned about goat rearing while, 82.60% respondents from Jaliya Palong preferred fish farming. 90.10% Palong khali preferred cow fettering, followed by 85.70% and 88.90% respondents of Hnila and Whykong preferred poultry rearing. Notably, many (17.25%) respondents mentioned about dry fish processing as a relevant economic activities o their area. Detailed information given in the below table.

Table 8: Respondents' opinion on their preferable On-farm economic Activities in their areas

On-farm Activities	Jaliya Palong	Halodia palong	Palong khali	Hnila	Whykong	Overall
Agriculture (Rice)	25.50%	23.10%	24.30%	21.90%	21.30%	23.22%
Dairy business	41.40%	35.00%	32.10%	30.50%	33.20%	34.44%
Vegetable production	72.70%	86.60%	89.65%	83.90%	81.70%	82.91%
Fruits orchard	24.90%	32.00%	28.45%	28.00%	30.20%	28.71%
Flower gardening	13.50%	28.20%	20.85%	11.40%	33.10%	21.41%
Nursery	17.30%	12.00%	7.15%	8.30%	15.80%	12.11%
Poultry Rearing	28.00%	58.10%	43.05%	85.70%	88.90%	60.75%
Goat Rearing	2.60%	91.00%	31.80%	7.30%	60.50%	38.64%
Cow Fettering	0.50%	51.70%	90.10%	0.00%	50.60%	38.58%
Fish Farming	82.60%	9.90%	6.25%	6.50%	9.60%	22.97%
Hatchery	6.20%	3.60%	4.90%	6.20%	4.40%	5.06%
Others (Dry fish processing)	8.80%	25.30%	17.05%	6.70%	28.40%	17.25%

FGD respondents (male group) said lack of finance, training, and education are the biggest challenges in starting on-farm work. They also mentioned the need for more family support, mentorship, and better market access. Addressing these issues is key to helping more women succeed in farming.

3.3.10. Interested buyers of women produced goods

The study team asked respondents whether they could identify potential buyers for goods produced by women-led businesses. Overall, 38.28% respondents said local consumers and 35.22% mentioned market retailers or resellers. Interestingly, 17.06% said NGOs/ INGOs as interested buyers. Desalted information described in the graph.

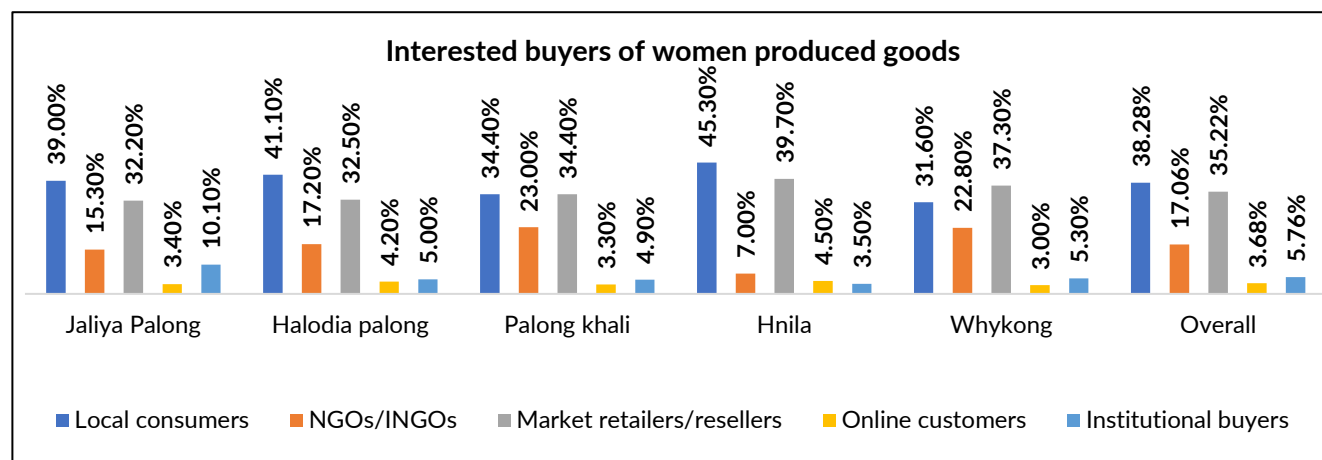


Figure 20: Interested buyers of women produced goods

3.4. Skills, Capacity and Market analysis: Skills and Capacity:

3.4.1. Received livelihoods/entrepreneurship training

The study team investigated whether respondents had received any training in livelihoods or entrepreneurship. Overall, 16.30% of respondents reported having participated in such training, while the majority, 83.70%, had not received any. This indicates that a significant portion of the target population lacks access to capacity-building opportunities that could enhance their employability or entrepreneurial skills.

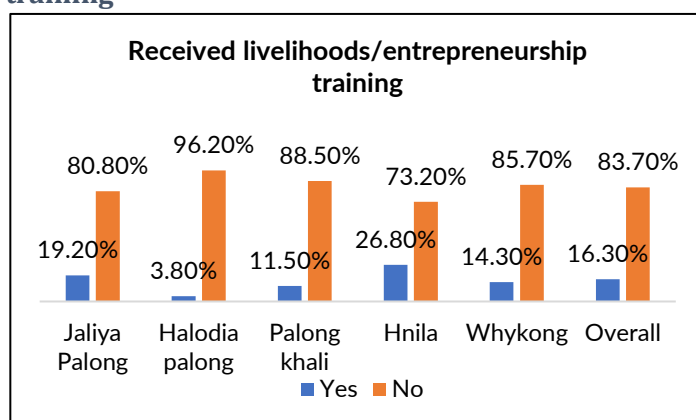


Figure 21: Received livelihoods/entrepreneurship training

The FGD respondents from both men and women group said skill development training and supporting tools are very important to start economic activities for women. Some of the women got tailoring training but they don't have any machine to utilize their skill.

3.4.2. Respondents' willingness to participate in vocational/entrepreneurial training:

The study team examined respondents' willingness to participate in vocational or entrepreneurial training. Findings show that an overwhelming 98.00% of respondents expressed interest in joining such training, while only 2.00% indicated no interest. This reflects a strong demand for skill development initiatives, suggesting that vocational and entrepreneurial training programs could have high community participation if made accessible.

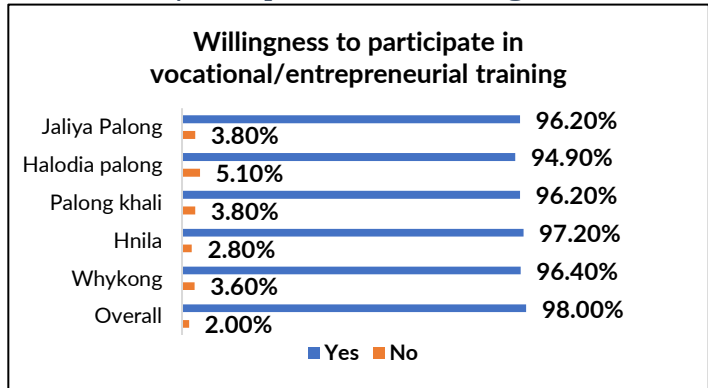


Figure 22: Respondents' willingness to participate in vocational/entrepreneurial training

3.4.3. Types of livelihood/entrepreneurship Training:

The study team asked respondents about the types of livelihoods or entrepreneurship training they had received. The findings show that, 29.52%, participated in tailoring and sewing training, followed by 32.98% who received livestock rearing training. Additionally, 15.76% had been trained in handicraft, and 12.96% attended food processing.

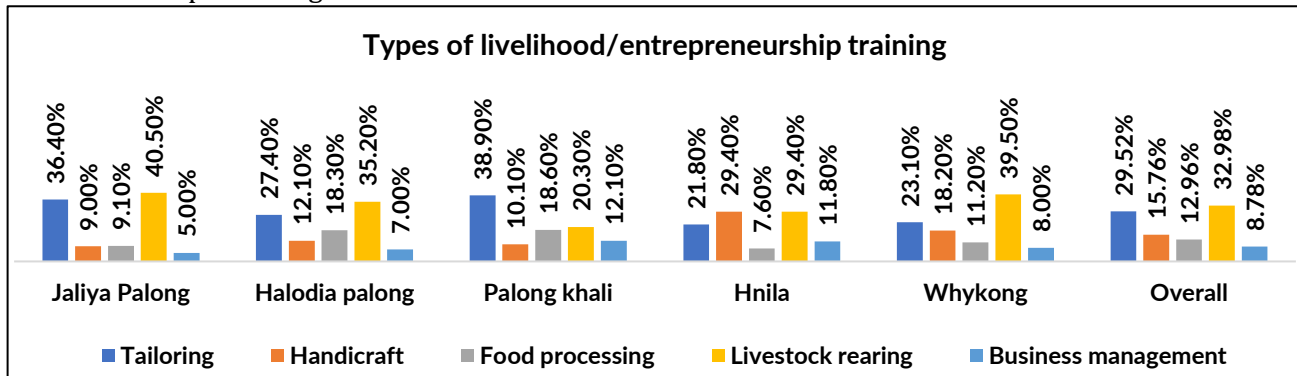


Figure 23: Types of livelihood/entrepreneurship training

One of the FGD participants noted, "Yes, I did receive some training on tailoring, and it gave me direction and made me feel capable."

Market analysis:

3.4.4. Respondents' perception of importing/buying raw materials outside Cox's Bazar

The figure shows that overall, 33.60% of the respondents reported that importing or buying raw materials from outside Cox's Bazar is tough, while 24.96% said it is accessible with some difficulty. A notable 29.78% of respondents remained neutral on the matter, and only 11.66% perceived it as easily accessible.

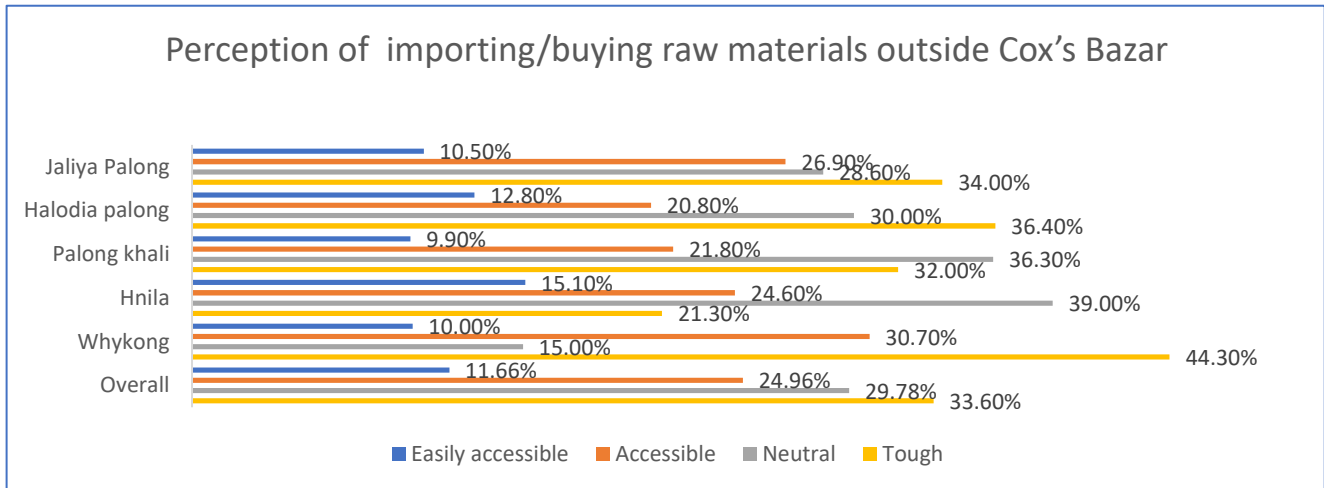


Figure 24: Respondents' perception of importing/buying raw materials outside Cox's Bazar

During the FGD sessions, both male and female participants acknowledged that it is usually the male members of the household who collect raw materials from outside Cox's Bazar. Women involved in business typically share their requirements with the male family members, who then handle the procurement. Most participants agreed that establishing joint venture businesses between men and women could be a practical approach to support women's empowerment and enhance their active participation in economic activities.

3.4.5. Key challenges in sourcing raw materials:

The figure shows that the most frequently cited challenge in sourcing raw materials was high transportation cost, reported by 29.88% of respondents. This was closely followed by poor infrastructure (such as roads, transport system), mentioned by 23.96% of respondents, and lack of availability of raw materials, reported by 17.16%. Detailed described in the graph below.

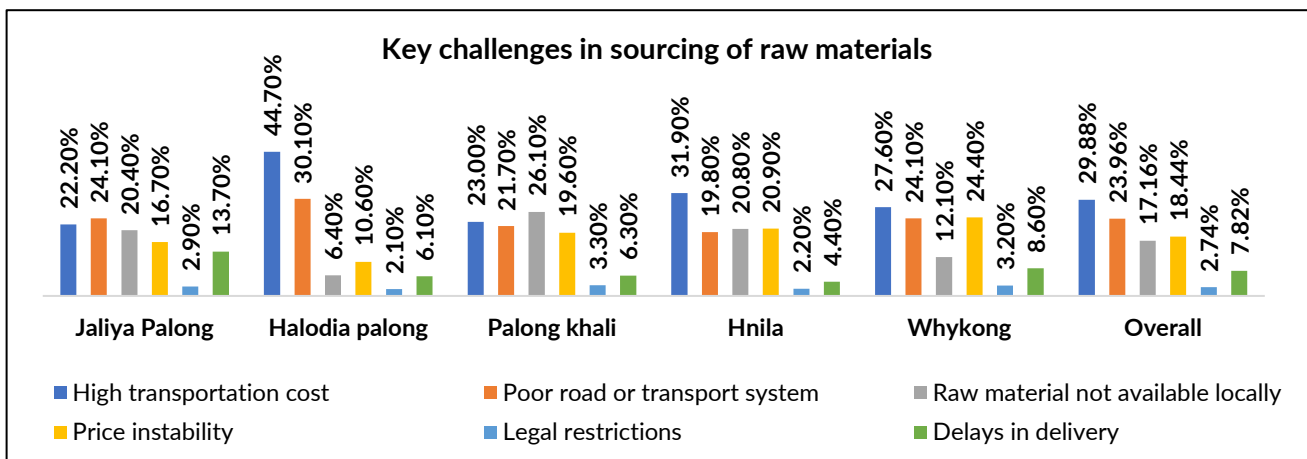


Figure 25: Key challenges in sourcing of raw materials

During KII interview representative of HELVETAS said “the project locations are highly marginalized, with limited access to formal employment opportunities despite having several untapped economic sectors. This lack of opportunity disproportionately affects women, who face additional barriers to participation.

However, with the right interventions—such as inclusive skills development, accessible infrastructure, and targeted support—women from both camp and host communities can actively engage in diverse economic and livelihood activities and achieve success. There is strong potential for inclusive growth if these challenges are addressed through coordinated and community-driven approaches.

3.4.6. Perception of exporting/selling products outside Cox’s Bazar:

The figure shows that overall, 17.70% of respondents reported that exporting or selling products outside Cox’s Bazar is easily accessible, while 27.70% said it is accessible. A further 43.50% of respondents remained neutral on the matter, and only 11.60% perceived it as tough.

During the KII session women lead enterprises owner stated that they need to know the proper business links to expand their business outside their locality.

Some FGD participants emphasized the need for guidelines on business techniques, which they currently lack.

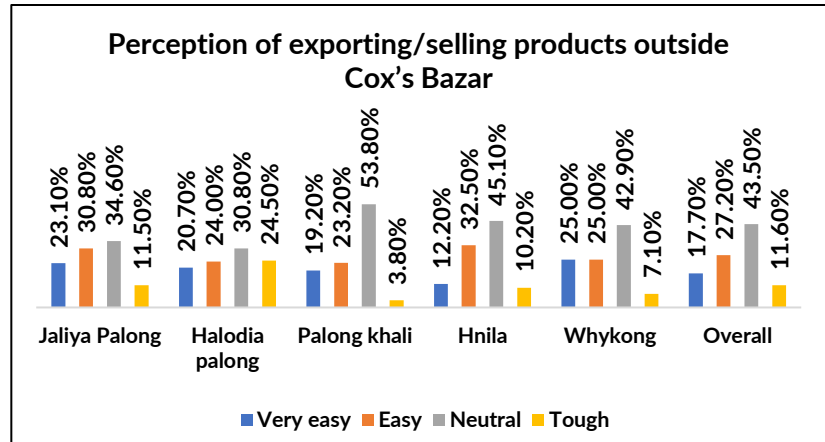


Figure 26: Respondents’ perception of exporting/selling products outside Cox’s

3.4.7. Procedure of selling products outside local area:

The figure shows that overall, 64.92% of respondents stated they sell products outside their local area through middlemen or brokers, while 31.84% reported selling directly to buyers in other districts. Detailed described in the graph. The findings suggest that intermediaries remain the dominant channel for selling products outside local areas, reflecting both the lack of direct market linkages and the dependence on established brokers for transportation, negotiation, and securing buyers.

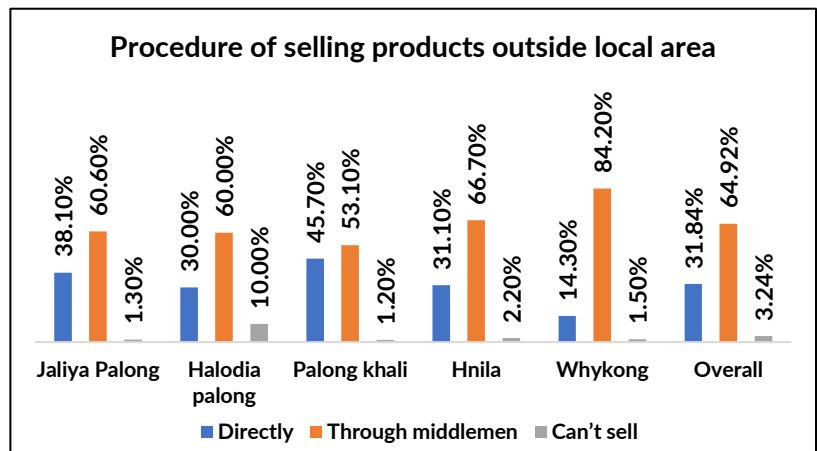


Figure 27: Respondents’ opinion on procedure of selling products outside local area

“When we try to sell outside Cox’s Bazar, the biggest hurdle is trust. Buyers from other districts want consistent quality and timely delivery, but we lack proper storage, packaging, and transport. If these were improved, more women here could build long-term buyers and better prices.” — KII respondent, market actor, Jaliya Palong.

3.4.8. Respondents' knowledge on value chain:

The figure shows that overall, 46.90% of respondents reported having good knowledge of the value chain relevant to their products. A notable 53.10% of respondents said they have no knowledge of the value chain at all. The findings suggest that while some respondents are familiar with the steps and actors involved in getting their products to market, a large segment, more than one-third, lacks even basic awareness. This gap limits their ability to negotiate better prices, plan production by market demand, or engage effectively with buyers and intermediaries.

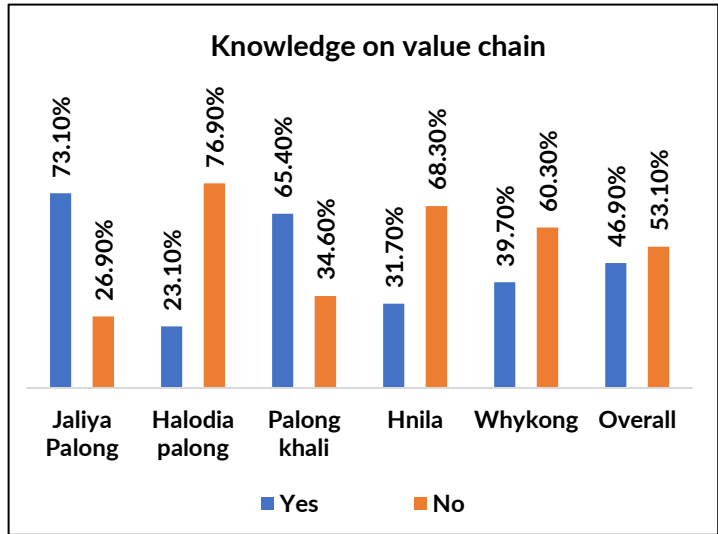


Figure 28: Respondents' knowledge on value chain

3.4.9. Respondents' knowledge on value Chain Key Actors:

The figure shows that overall, 21.12% of respondents identified local suppliers as key actors in the value chain, followed by 17.78% mentioned market sellers/shop keepers, and 16.40% who mentioned local processors and 14.80% who local producer. 14.68% of respondents recognized wholesaler/ middlemen as key actors, while an even smaller proportion (3.74%) identified packaging vendors. The findings suggest that respondents' understanding of value chain actors is largely concentrated on the final stages of product sales, with less awareness of upstream actors such as input suppliers and service providers. This limited perspective may hinder their ability to optimize sourcing, production, and distribution processes within the value chain.

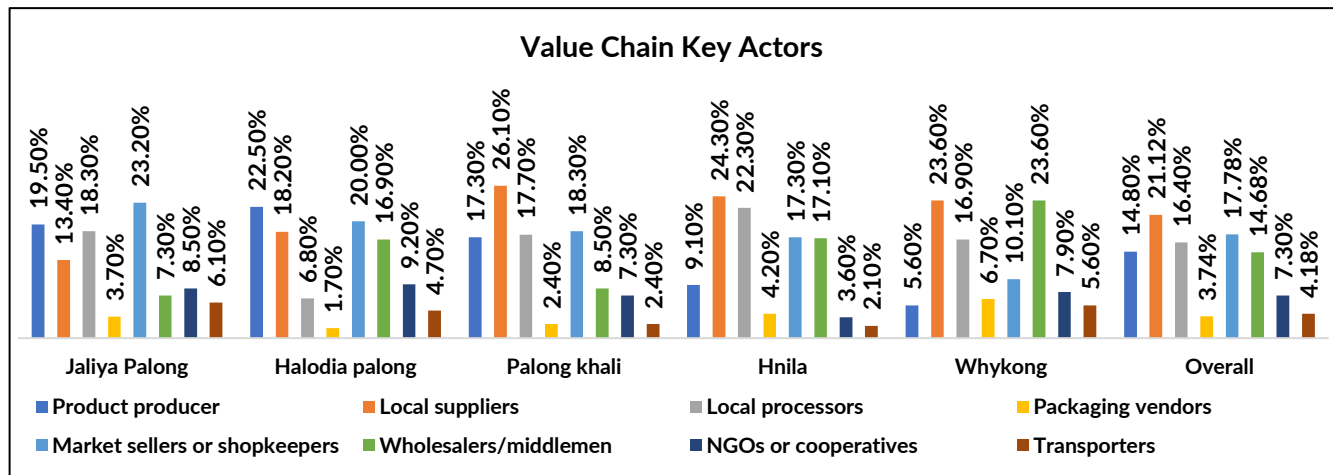


Figure 29: Respondents' knowledge on value Chain Key Actors

“Most women producers here know the buyers and sometimes the wholesalers, but they rarely think about the suppliers or transporters as part of the value chain. Without understanding all the actors, it’s hard for them to plan production or negotiate better terms.” — KII respondent, local market actor, (Handicraft).

3.5. Women's Roles & Decision-Making (Host Community)

3.5.1. Decision maker of the family:

The figure shows that overall, 68.40% of respondents reported that male members are the main decision-makers in their family, while only 12.20% indicated that female members hold this role. On the other hand, 19.40% mentioned that decision-making is shared equally between male and female members. The findings indicate that decision-making within households is predominantly controlled by men across all locations. This male dominance in household decision-making reflects entrenched gender norms, which may influence women's participation in economic activities and their ability to make independent livelihood choices.

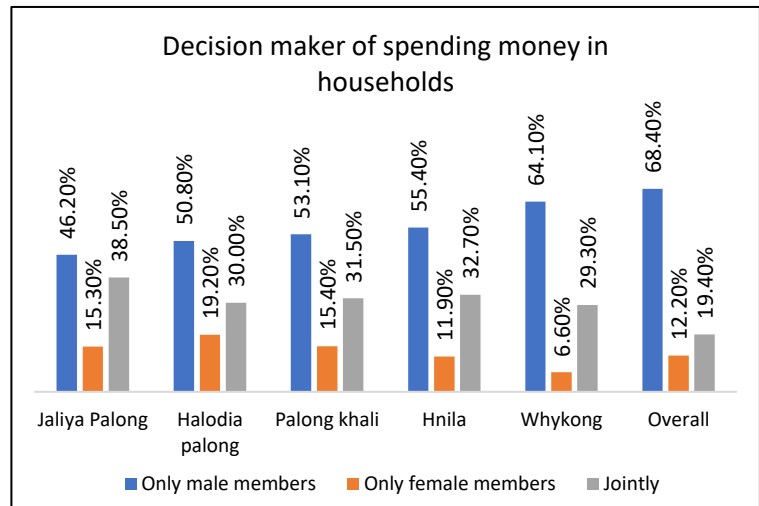


Figure 30: Respondents' opinion on decision maker of the family

3.5.2. Decision maker of spending money in business:

The figure shows that overall, 47.30% of respondents reported that business spending decisions are shared equally between male and female members of the family. 10.74 said male family members are the primary decision-makers when it comes to spending money in business, while only 26.34% indicated that female members hold this role. Additionally, 15.58% of the respondents mentioned about senior family members.

"In most families here, men handle the business money because they believe they can manage it better. But I think if women are running the business, they should also decide how to spend the money. It would help the business grow faster." — FGD participant, male group, Halodia Palong.

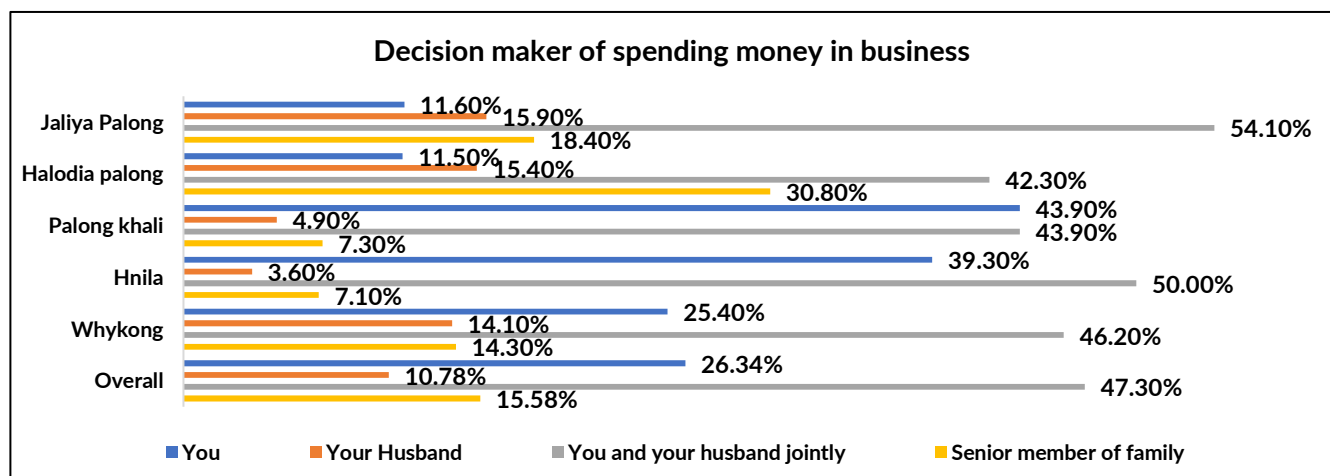


Figure 31: Decision maker of spending money in business

3.5.3. Decision maker of spending money in households:

The study team asked the respondents about the decision maker of spending money of their household. Highest 68.40% of the respondents said only male member of the family takes the decision of spending money in their household. 19.40% said they take decision jointly and only 12.20% said female members take the decision.

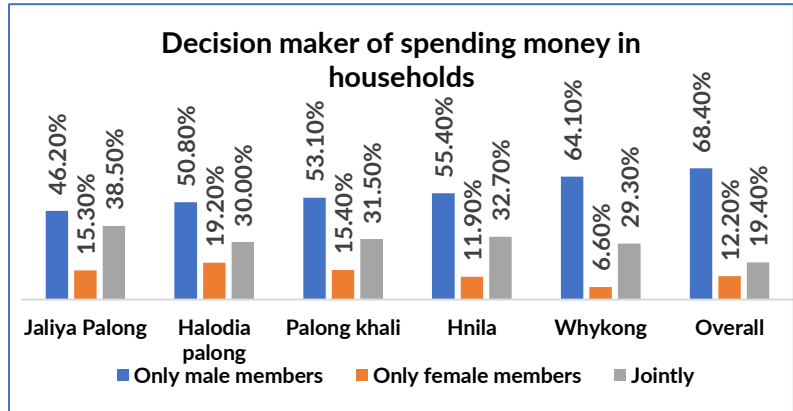


Figure 32: Decision maker of spending money in households

3.6. Climate and Environmental Considerations:

3.6.1. Climate/Environmental challenges on Economic Activities:

The study findings reveal that 59.20% of respondents reported experiencing disruptions to their economic activities due to climate change or environmental disasters, while 40.80% indicated no such challenges. This suggests that while a majority recognize environmental factors as significant barriers to livelihoods, a substantial proportion remain unaware of or unaffected by these impacts, highlighting potential gaps in risk perception or localized variability in climate exposure.

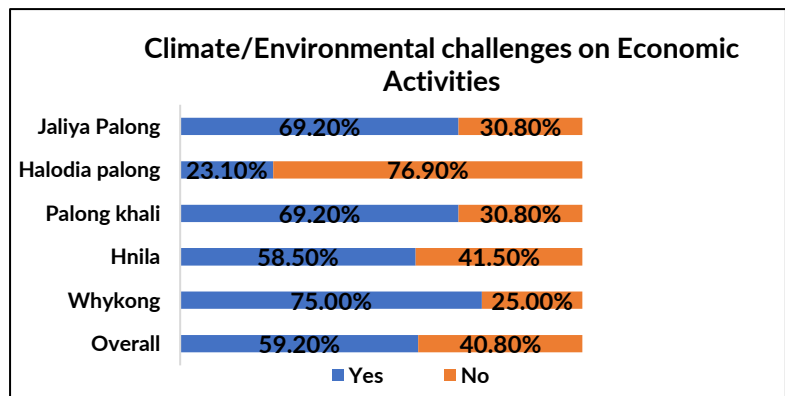


Figure 33: Climate/Environmental challenges on Economic Activities

"After the last cyclone, our vegetable gardens were ruined, and it took months to recover. Many women lost their entire income." — FGD participant (women group), Hnila.

3.6.2. Type of Climate/Environmental Challenges:

The figure shows that among respondents who reported climate/environmental challenges (59.20%), the most common issues were floods (23.34%), cyclones/storms (23.14%), and soil erosion. Smaller proportions cited saltwater intrusion (13.70%) and flow tide (12.70%).

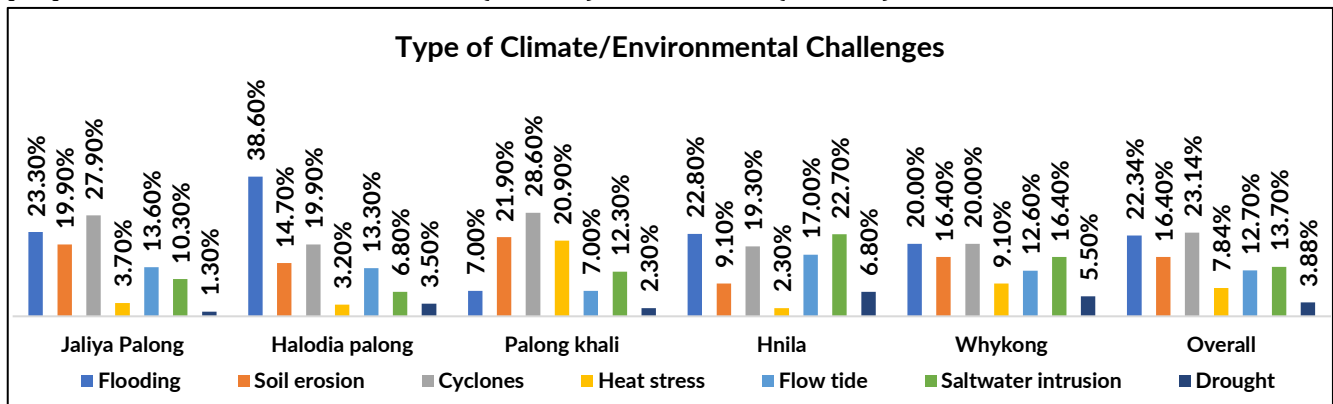


Figure 34: Type of Climate/Environmental Challenges

3.7. Risk Analysis

3.7.1. Risks faced by the households to engage in economic activities:

The findings reveal that loss of capital or investments emerged as the most significant risk, reported by 29.89% of respondents when engaging in economic activities. 20.24% pointed out on theft or loss of products following by 16.50% mentioned harassment or violence in public places and 12.68% reported negative reactions from family or community. Detailed described in the following graph.

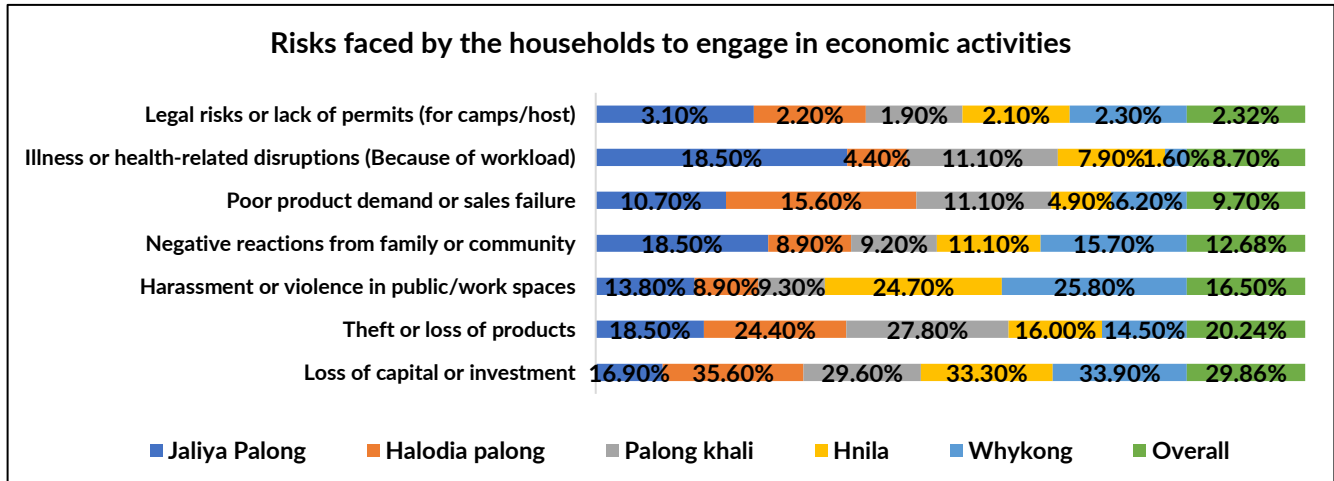


Figure 35: Risks faced by the household to engage in economic activities

3.7.2. Risks discourage to start a business/economic activity:

The graph below shows the risks discourages the respondents to start a business or economic activity. The findings indicate that 94.66% of respondents identified "lack of access to justice or support during problems" as the primary risk discouraging them from starting economic activities. 82.62% mentioned safety and security concerns followed by social criticism (80.56%) and, financial loss (73.66%). Interestingly, 87.78% mentioned about environmental threats. Detailed described in the graph below.

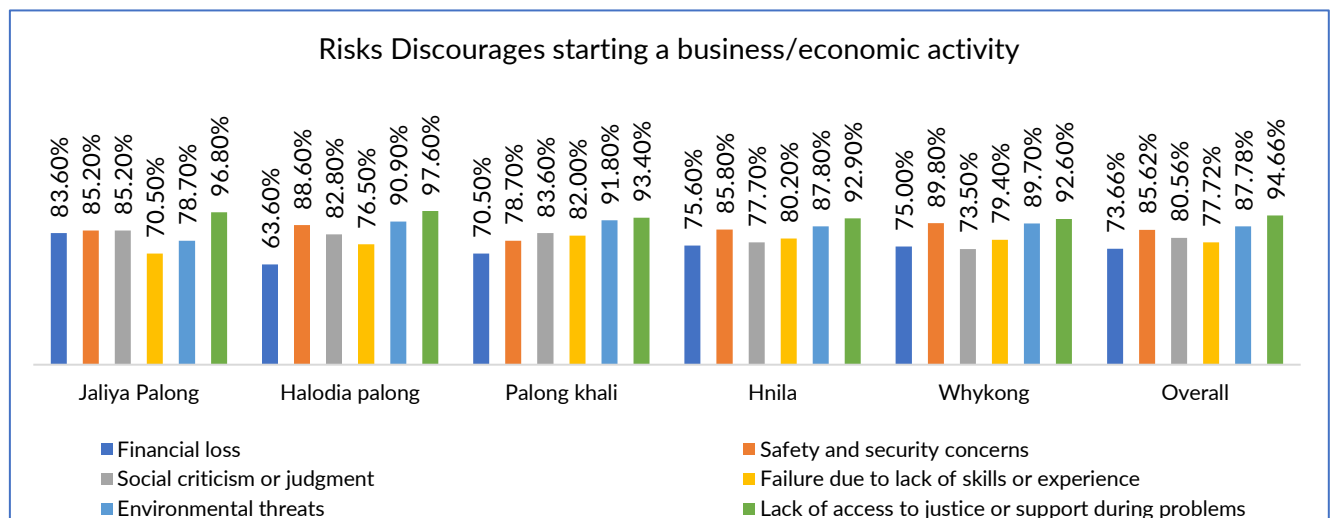


Figure 36: Risks discourage to start a business/economic activity

"Dry fish processing becomes impossible during the monsoon due to humidity and lack of sunlight." — KII respondent, local market actor (fisheries).

3.7.3. Women Entrepreneurs Facing risk for selling Goods in the market:

The findings reveal that 91.90% of women entrepreneurs face critical risks when selling goods in markets, primarily due to a high competition or price instability, making it the most pervasive challenge. Additionally, 88.82% experience poor transport and long distance for selling products, 81.62% encounter gender-based discrimination (market not welcoming to women), and 81.20% face harassment and insecurity. Desalted described in below graph.

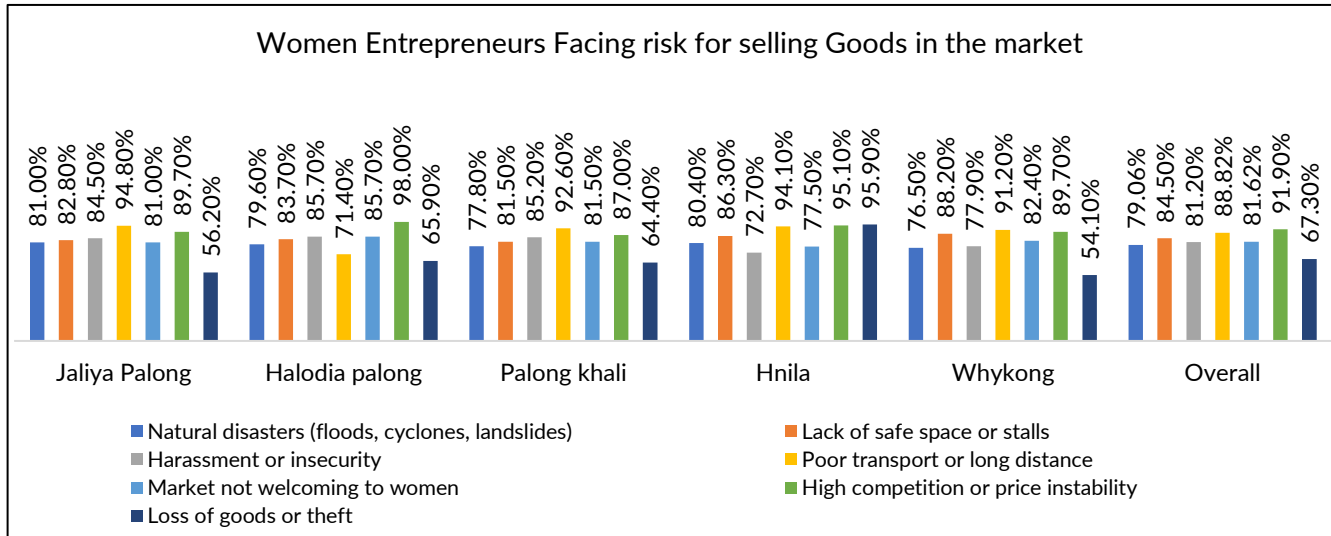


Figure 37: Women Entrepreneurs Facing risk for selling Goods in the market

During the KII session, a representative of the Department of Women's Affairs emphasized the challenges stemming from restrictive gender norms, social stigma, and family responsibilities, which limit women's access to opportunities. Women experience these barriers more severely. He suggests that addressing these obstacles through targeted support, education, and community awareness is critical to empowering women and enabling them to succeed in the workforce or self-employment.

3.7.4. Local market fairness and acceptance for women entrepreneurs:

The study findings indicate that 58.50% of respondents perceive local markets as fair and accepting of women entrepreneurs, while 41.50% report experiencing unwelcoming or discriminatory treatment. This significant divide highlights persistent challenges in achieving gender-inclusive market environments, despite gradual progress in some areas.

One of the KII respondents from Department of Agricultural Marketing (DAM) said, several development organizations took initiatives for women in the local market by giving them a separate space to sell their products. But the initiatives couldn't continue. Awareness programs for both male and female entrepreneurs can bring a sustainable solution in the local markets.

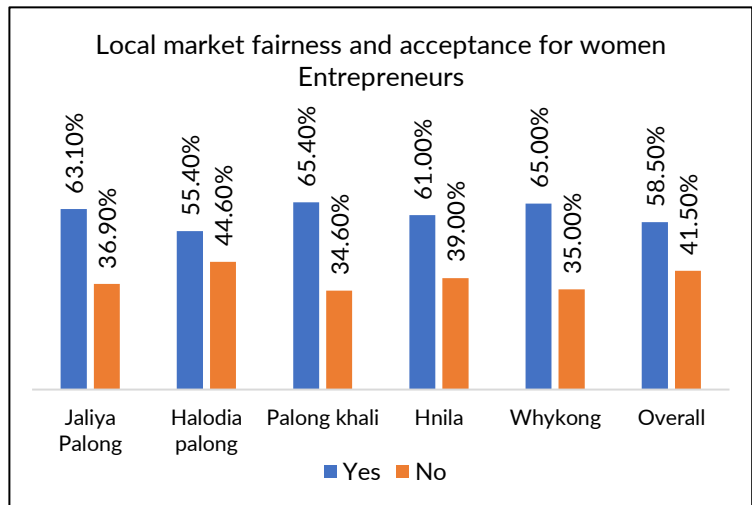


Figure 38: Local market fairness and acceptance for women Entrepreneurs

Chapter 04: Validation of the dominant economic activities

Validation of Selected Economic Activities

The validation workshop brought together key stakeholders—including community representatives from both host and Rohingya populations, local market actors, government departments (DAE, DLS, DAM, DWA), and implementing partners—to review and endorse the shortlist of potential on-farm and off-farm livelihood activities identified in the market assessment. The discussion confirmed that the proposed activities align strongly with existing community skills, available resources, and current market demand, while also reflecting socio-cultural norms and climate resilience considerations. Relevant stakeholders of the validation workshops were CBO/CSO Representative, Religious leader/ Community Leader/ Elite person, Women lead enterprises owner/ representative, Representative of Department of Agricultural Extension (DAE)/ Department of Agricultural Marketing (DAM), Department of Livestock (DLS), Market Actor (Agriculture, Livestock and fisheries, Handicraft), Financial Institute, Micro Finance

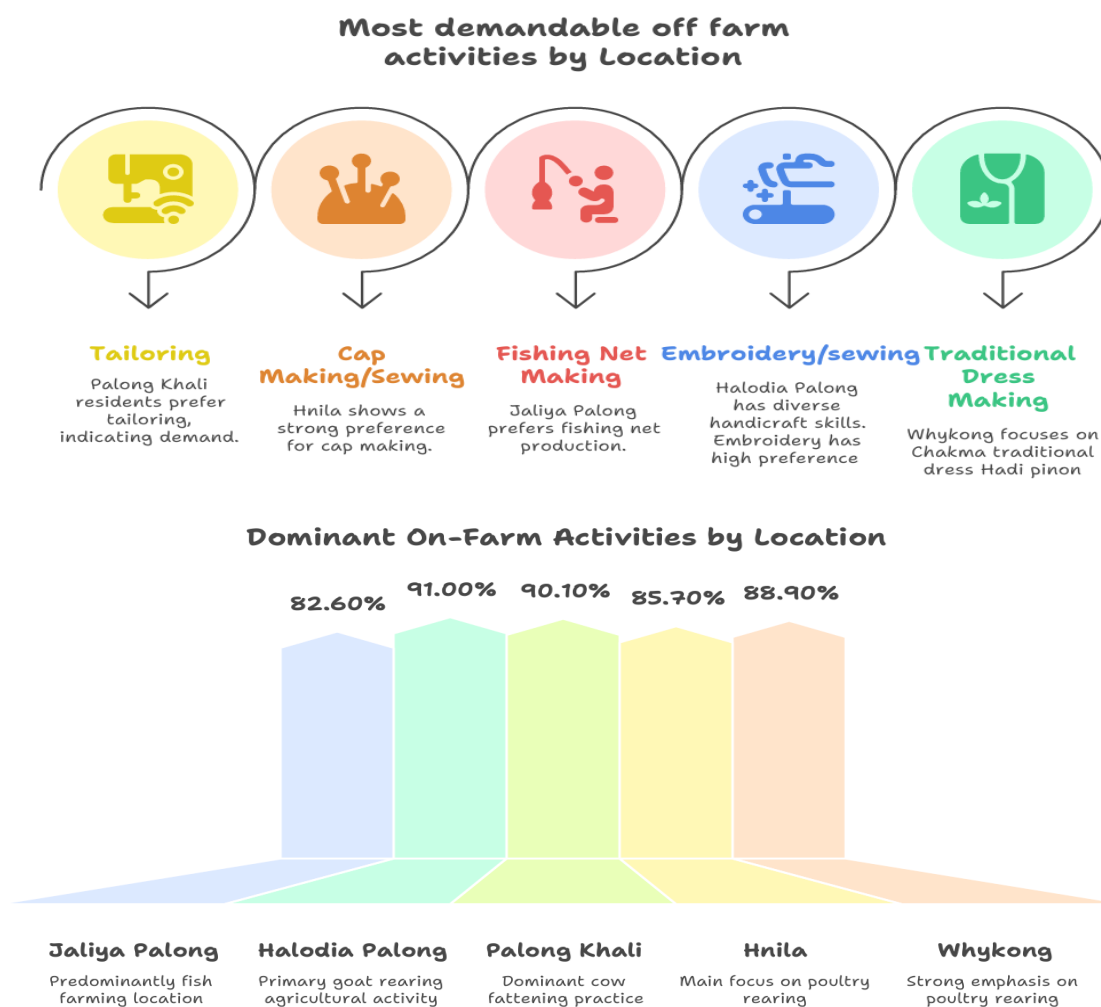


Figure 39: Location wise dominant on farm and off farm economic activities

Validated Off-Farm Activities:

- **Tailoring and Dressmaking** – Endorsed as the most viable activity due to the high preference rate (83.68%), existing skill base, and consistent local and regional demand. Participants emphasized the need for advanced design training, quality control, and access to diversified markets to maximize profitability.
- **Embroidery** – Activities such as Nakshi Kantha, handbag making, beadwork, and bamboo crafts were validated for their cultural significance, strong tourist market potential, and adaptability for home-based production, which suits socio-cultural restrictions on women’s mobility.
- **Cap Making and Fishing Net Production** – Recognized as niche activities with high local demand, especially in specific unions (e.g., 90.6% preference for fishing nets in Jaliya Palong, 91.4% for cap making in Hnila).
- **Chakma Hadi Pinon Weaving** – Endorsed as a culturally unique product with a specialty market, particularly from Whykong (96% preference), with potential for branding and premium pricing.

Validated On-Farm Activities:

- **Vegetable production** – Strong consensus on its feasibility due to high participation rates (82.91%), low entry cost, and alignment with household nutrition needs.
- **Poultry and Goat Rearing** – Validated for their profitability, adaptability to small spaces, and existing experience base, with a recommendation for climate-smart housing to reduce losses during cyclones.
- **Cow Fattening and Fish Farming** – Identified as high-return activities in specific areas (e.g., 90.1% preference for cow fattening in Palong Khali, 82.6% for fish farming in Jaliya Palong), requiring targeted training in feed management, breeding, and market linkages.
- **Dry fish:** During the validation workshops stakeholders mentioned about dry fish processing as a profitable business because of the preferable circumstances of Co’s Bazar. Although, dry fish processing was cited as a profitable business for women by 17.25% of respondents. Participants in Focus Group Discussion (FGD) sessions noted that while women currently provide assistance to male family members in this activity, its potential as a professional economic endeavor could be realized through their direct engagement.

The activities were validated based on their cultural suitability and market potential. They are home-based or locally managed, which respects cultural norms and restrictions on women's mobility.

Key Validation Points from Stakeholders:

1. **Market Viability:** All selected activities have clear local and external market demand, with opportunities for value addition and product diversification. The report found a high demand for several activities. For example, a significant portion of the population expressed a desire for tailoring (83.7%), vegetable production (82.9%), and poultry rearing (60.8%). The validation process confirmed that these and other selected activities have strong local demand.
2. **Skill Readiness:** A portion of the target population already possesses basic skills, but advanced training in production, business management, and digital marketing is essential.
3. **Socio-Cultural Compatibility:** Activities were chosen to accommodate cultural norms, enabling home-based or proximate work opportunities for women.
4. **Climate Resilience:** Livelihoods integrate measures to mitigate risks from floods, cyclones, and other climate shocks, ensuring sustainability.

5. **Inclusivity:** Activities allow participation of marginalized groups, including persons with disabilities, with adaptive tools and processes.

The stakeholders recommended some specific recommendations,

Male Engagement in Women's Economic Activities

- Conduct husband-wife joint business training programs focusing on:
 - Shared decision-making in household enterprises
 - Financial management for family businesses
 - Gender-equitable workload distribution

Family-Based Enterprise Development

- Promote *husband-wife partnership models*:
 - **Beach food businesses:** Crab/fish fry stalls in tourist areas
 - **Poultry cooperatives:** Women manage rearing, men handle transport/marketing
 - **Dry fish processing:** Women-led production with male support in solar drying

Women's Inclusion in Male-Dominated Sectors

- Dry fish value chain:
 - Train women in quality grading and packaging
 - Create women's collectives for bulk sales

Livestock Sector Inclusion

- Specialized training programs for women covering:
 - **Vaccination techniques** (mobile vet clinics)
 - **Breeding management** (artificial insemination)
 - **Fodder production** (hydroponic systems)

Street Food Business Expansion

- Develop *women-friendly seafood micro-enterprises*:
 - Crab/fish fry kiosks with hygiene certification
 - Mobile food carts in tourist zones
 - Pre-mixed spice packets for standardized flavor

Priority next steps

- Design integrated pilot packages (training + start-up inputs + market linkages + resilience measures) and track core indicators: # trained, % increase in household income, # of market linkages established, and reduction in climate-related losses.
- Scale up successful pilots via cooperatives and partnerships with DAE/DLS/DAM and local microfinance providers.

The validation process concluded that these activities—when supported by structured skills training, market linkage development, and enabling policies—offer strong potential for sustainable income generation, women's empowerment, and local economic growth.

PART TWO: Rohingya Community

Chapter 06: Findings of Camp

6.1 Socio Demographic information of the respondents

The household survey was conducted exclusively with women respondents, representing perspectives from both male and female-headed households. Part two presents the findings from the Rohingya community (140 sample). The interviews were carried out in five selected camps (camp no. 3, 4, 11, 12, 25).

6.1.1. Age of respondents:

The figure shows that out of all respondents interviewed overall, 31.80% are aged 18–25 years, 29.68% are between 26–30 years, 23.06% fall in the 31–35 age range, 8.20% are aged 36–40, and 7.26% are above 40. Details described in the figure.

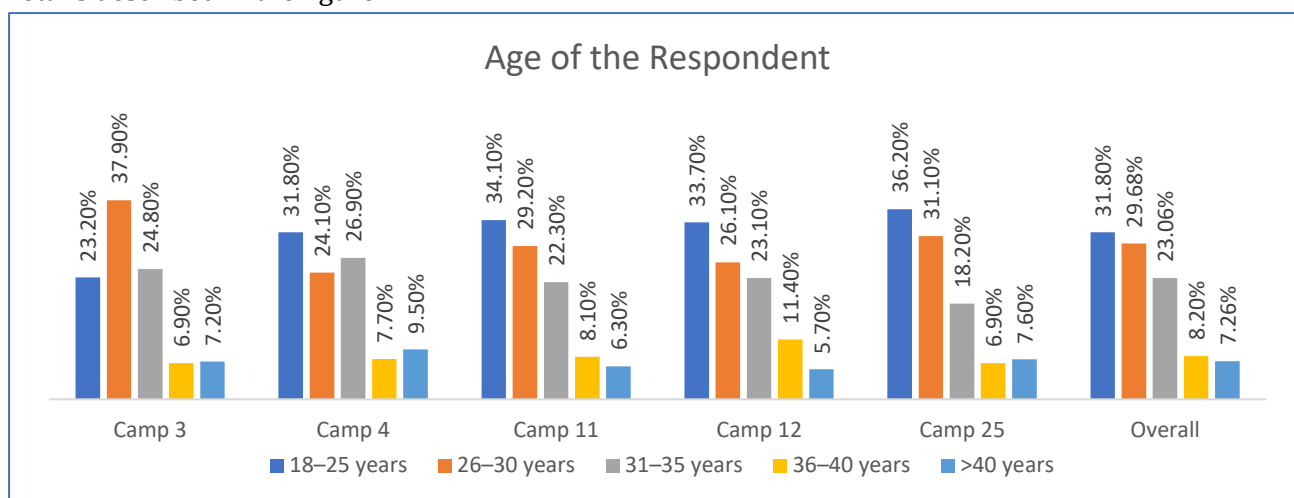


Figure 40: Age of the respondent

6.1.2. Education

The table shows that among the all respondents overall, 23.42% have attended Pre-Primary (ECD centers), 8.64% have participated in learning centers or child care programs, 27.98% have studied in Primary education from KG to Grade 5, 9.46% are in Lower Secondary (Grades 6-9), and 3.04% have reached Upper Secondary (Grades 10-12). There are no respondents with graduation, master's, or vocational/technical education. Additionally, 27.46% of respondents have no formal education. Details in table

Table 9: Educational status of the respondent

Category	Camp 3	Camp 4	Camp 11	Camp 12	Camp 25	Overall
Pre-Primary (ECD center)	13.80%	38.50%	24.20%	13.00%	27.60%	23.42%
Learning center/ Child care	3.40%	3.80%	21.20%	4.40%	10.40%	8.64%
Primary KG to Grade 5	48.30%	46.20%	27.30%	4.30%	13.80%	27.98%
Lower secondary Grade 6 to 9	0.00%	0.00%	9.10%	34.80%	3.40%	9.46%
Upper secondary Grade 10 to 12	2.40%	1.80%	2.20%	3.40%	5.40%	3.04%
Graduation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Masters	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Vocational/technical	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

No formal education	32.10%	9.70%	16.00%	40.10%	39.40%	27.46%
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6.1.3. Marital status

The study team tried to find out the marital status of the respondents. The figure shows that among all respondents interviewed overall, 84.56% are married, 5.28% are widowed, 2.92% are divorced or separated, and 7.24% are single.

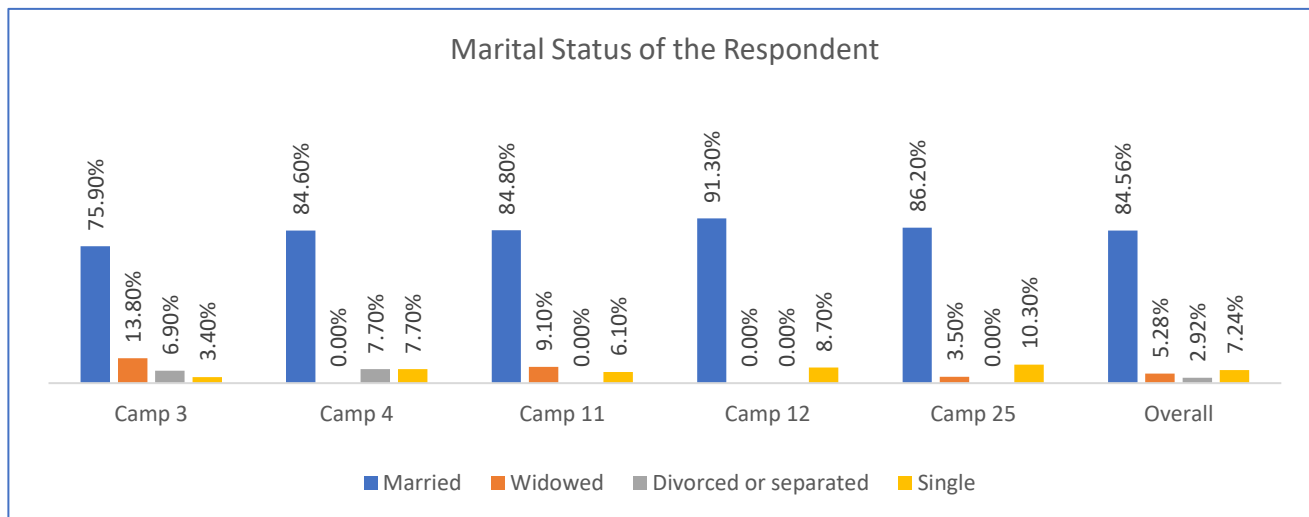


Figure 41: Marital Status of the Respondent

6.1.4. Disability within the household

The figure shows that among all respondents interviewed overall, 5.80% reported having a person with a disability in their family, while 94.20% reported none. Details in figure

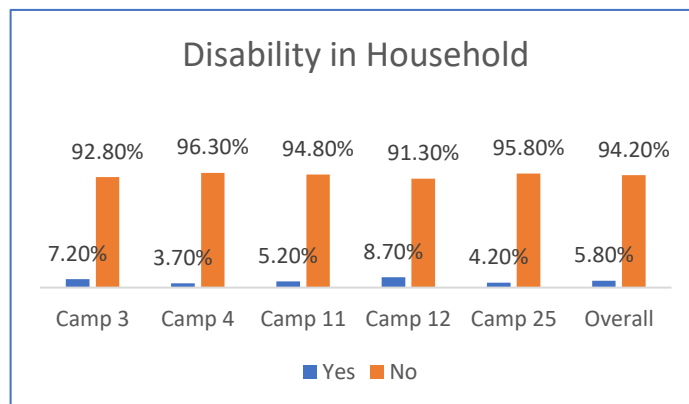


Figure 42: Disability status of the household

6.2 Livelihood status (Rohingya community)

6.2.1. Respondents' opinion on previously received training related to livelihoods

The figure shows that among all respondents interviewed overall, only 18.46% have received any training related to livelihoods, while 81.54% have not.

During the FGD session, respondents from the men's group stated that they received homestead gardening training from development organizations. The vegetables they produce meet their own family's demand.

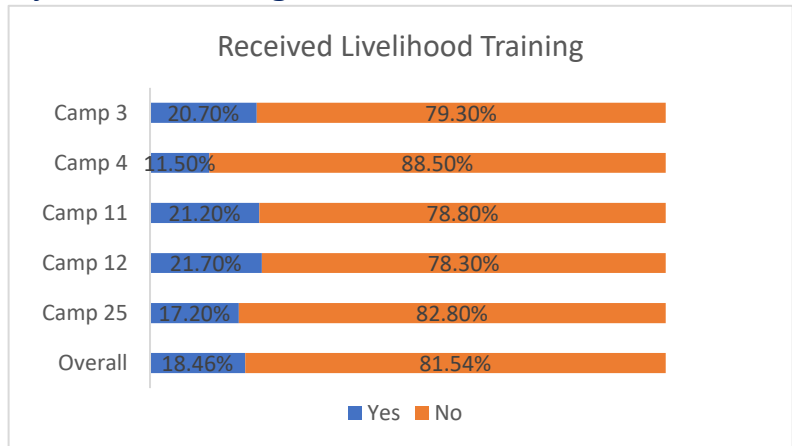


Figure 43: Received livelihood training

6.2.2. Type of livelihood training received

The data figure is that among all respondents who received livelihood training overall, 62.90% participated in homestead gardening, 34.54% in poultry rearing, and 27.58% in tailoring. Additionally, 20.96% received training in handicrafts, while 4.70% were trained in livestock rearing. Details in figure

During the FGD session most of the women said they know the basics of the tailoring but the need advanced training and other supports like cloths, sewing machines, etc.

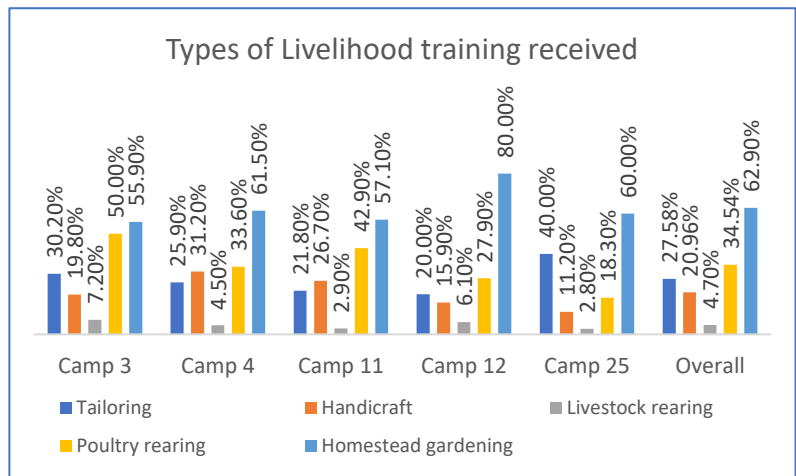


Figure 44: Types of livelihood training received

6.2.3. Willingness to participate in livelihood training programs:

The figure shows that among the respondents overall, 87.74% expressed willingness to participate in livelihood training programs if available, while 12.26% were not willing.

Most of the FGD participants from women groups said they want to learn new things so they could contribute to their family.

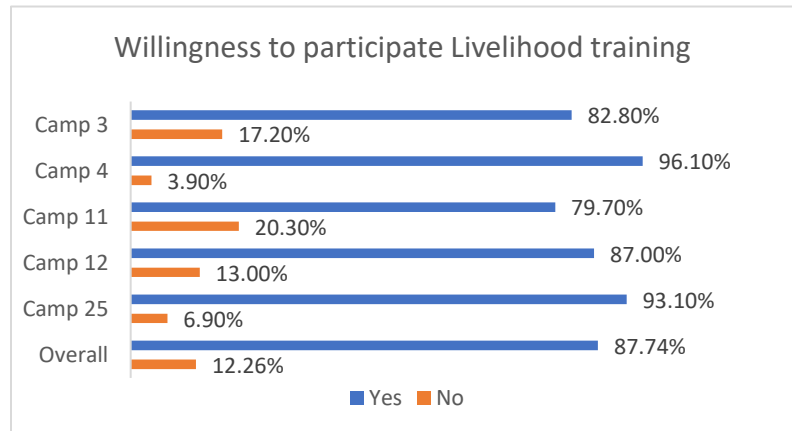


Figure 45: Willingness to participate livelihood training

6.3 Market Access, Barriers and Market demands: Barriers

6.3.1. Challenges prevent women from participating in markets or businesses

The study identified several primary barriers that significantly restrict women’s ability to participate in market activities or businesses. Poor transportation 91.66%, Market not female friendly 90.26%, Lack of permission from family 83.52% and harassment or insecurity within the camp 73.36% emerged as the most common challenges. These high percentages indicate that the majority of women are confronted with multiple, overlapping constraints, which make consistent market participation difficult

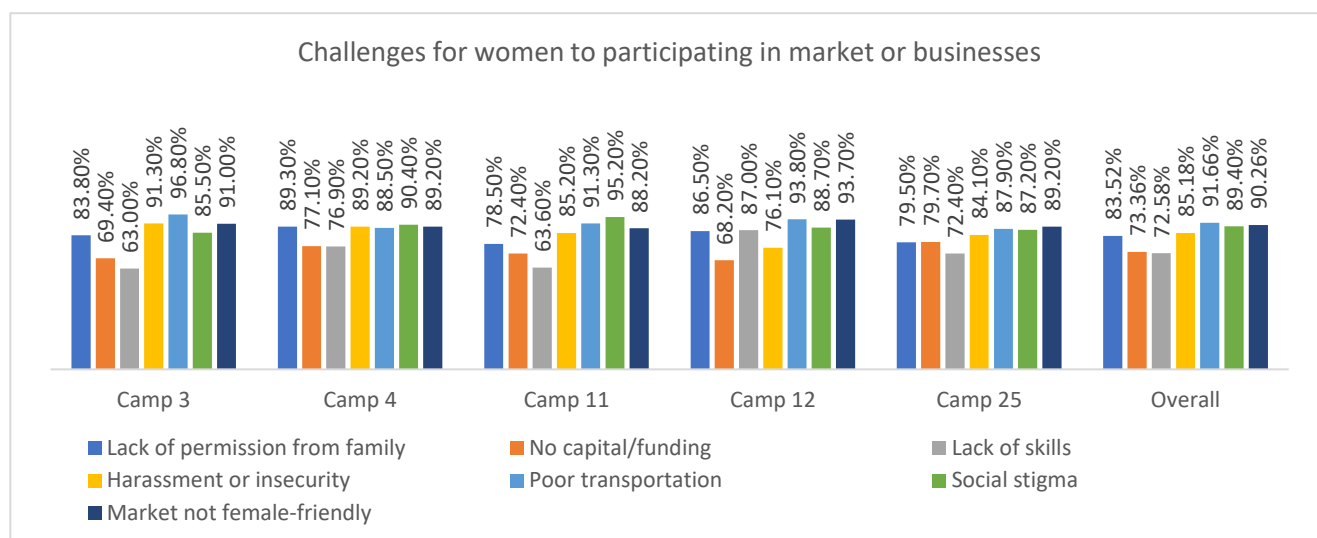


Figure 46: Challenges for women to participating in market or businesses

6.3.2. Women face barriers to participate in livelihood activities in your camp

The overall data show that women in the camps face a wide range of significant barriers to participating in livelihood activities. The most commonly reported challenges are legal restrictions 88.02% and male-dominated camp markets 87.56%, followed closely by lack of capital 86.18% and lack of skills 85.20%. A large majority also report market inaccessibility 82.34%, which further limits opportunities. Other notable barriers include safety and security concerns 72.64%, cultural or religious restrictions 68.86%, lack of transportation 68.82%, and environmental disasters such as floods or landslides 68.56%. These findings suggest that both structural factors (such as legal and market access) and capacity-related issues (such as skills and capital) are major obstacles, requiring integrated interventions that address economic, infrastructural, legal, and social dimensions simultaneously.

Table 10: Barriers for women to participate livelihood activities in camp

	Camp 3	Camp 4	Camp 11	Camp 12	Camp 25	Overall
Cultural/religious restrictions	67.20%	73.80%	62.10%	71.70%	69.50%	68.86%
Lack of skills	84.10%	96.20%	78.80%	91.00%	75.90%	85.20%
Lack of capital	87.90%	83.80%	77.40%	85.20%	96.60%	86.18%
Lack of transportation	61.00%	70.80%	72.10%	66.80%	73.40%	68.82%
Market not accessible	87.20%	71.80%	79.20%	84.20%	89.30%	82.34%
Safety/security concerns	75.30%	63.80%	69.10%	84.30%	70.70%	72.64%
Male-dominated camp markets	87.20%	79.70%	91.50%	87.30%	92.10%	87.56%

Legal restrictions	85.20%	93.80%	96.10%	84.30%	80.70%	88.02%
Environmental Disaster	63.40%	70.80%	69.70%	77.20%	61.70%	68.56%

6.3.3. Challenges prevent women from participating in markets or businesses

The study identified several primary barriers that significantly restrict women’s ability to participate in market activities or businesses. Poor transportation 91.66%, Market not female friendly 90.26%, Lack of permission from family 83.52% and harassment or insecurity within the camp 73.36% emerged as the most common challenges. These high percentages indicate that the majority of women are confronted with multiple, overlapping constraints, which make consistent market participation difficult.

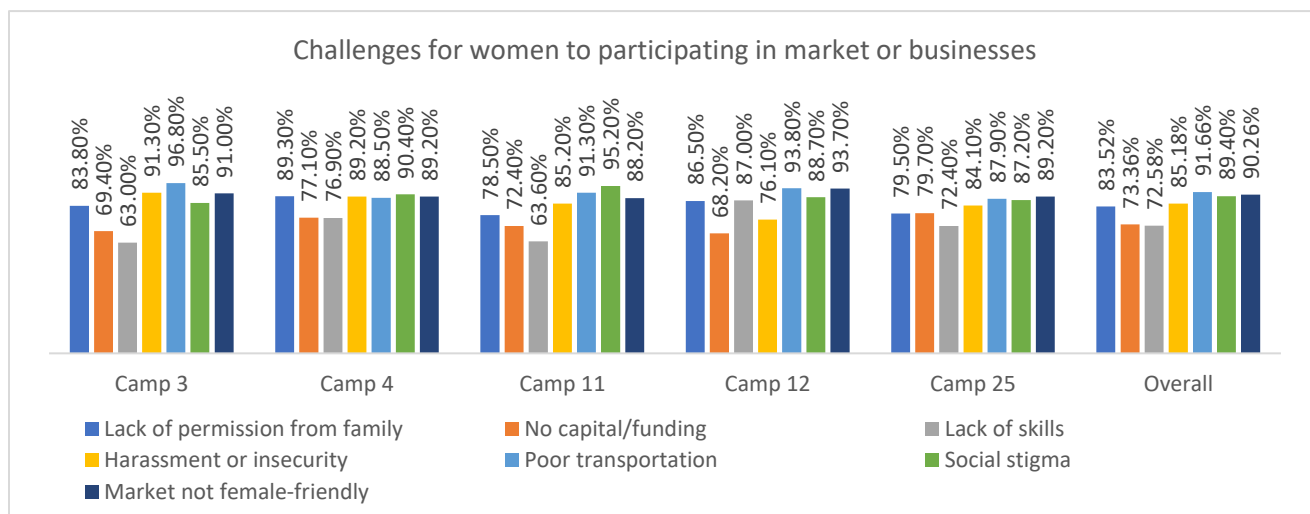


Figure 47: Challenges for women to participating in market or businesses

6.3.4. Internal or household-level challenges in starting or continuing economic activities:

The study identified several internal or household-level challenges that women face when starting or continuing economic activities. The most prevalent obstacles included lack of family support 83.44%, gender-based discrimination within the family 81.60%, lack of confidence and self-doubt 62.78%, and limited decision-making power within the household 79.72%. Details shown in the figure below.

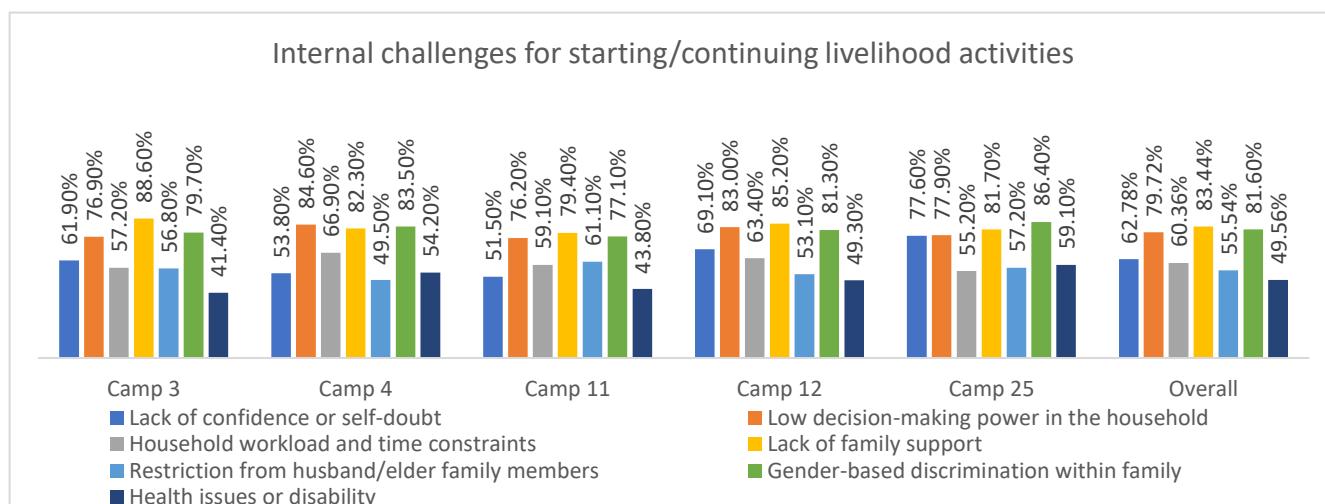


Figure 48: Internal challenges for starting/continuing livelihood activities

6.3.5. External challenges when trying to start livelihood activities:

The study findings showed that women face multiple external challenges when attempting to start livelihood activities. Overall, the most prevalent barrier is lack of transportation 80.16%, followed closely by lack of market space or a proper selling platform 77.68% and harassment or insecurity within the camp 75.16%. Other significant constraints include gender bias within the camp 75.64%, poor infrastructure such as inadequate storage, stalls, or electricity 66.48%, and lack of recognition of products produced by women 66.90%. Additionally, natural disasters such as storms and landslides 60.12% also pose a substantial risk to sustaining livelihoods.

Table 11: External challenges for starting livelihood activities

External challenges	Camp 3	Camp 4	Camp 11	Camp 12	Camp 25	Overall
Lack of transportation	84.50%	71.50%	75.20%	81.70%	87.90%	80.16%
Lack of market space or selling platform	73.80%	77.60%	81.30%	84.20%	71.50%	77.68%
Harassment or insecurity within the camp	70.40%	73.10%	84.20%	79.10%	69.00%	75.16%
Lack of recognition of products produced by women's	58.60%	66.90%	73.30%	61.60%	74.10%	66.90%
Poor infrastructure (storage, stalls, electricity)	61.30%	66.90%	73.50%	61.30%	69.40%	66.48%
Gender bias within the camp	77.90%	81.50%	72.10%	79.50%	67.20%	75.64%
Natural disasters (strom, landslides)	61.90%	53.10%	59.20%	66.10%	60.30%	60.12%

6.3.6. Faced discrimination or exclusion while trying to engage in livelihood activities:

The study reveals that 87.76% of respondents have faced discrimination or exclusion while trying to engage in livelihood activities whereas only 12.24% are not faced.

During FGD sessions, women in the camps reported that their participation in markets or businesses is mainly hindered by safety concerns in male-dominated spaces, fear of harassment, and the absence of dedicated women-friendly selling areas. Deep-rooted social stigma and cultural norms often lead families, particularly male relatives, to restrict women's mobility, fearing gossip or loss of honour.

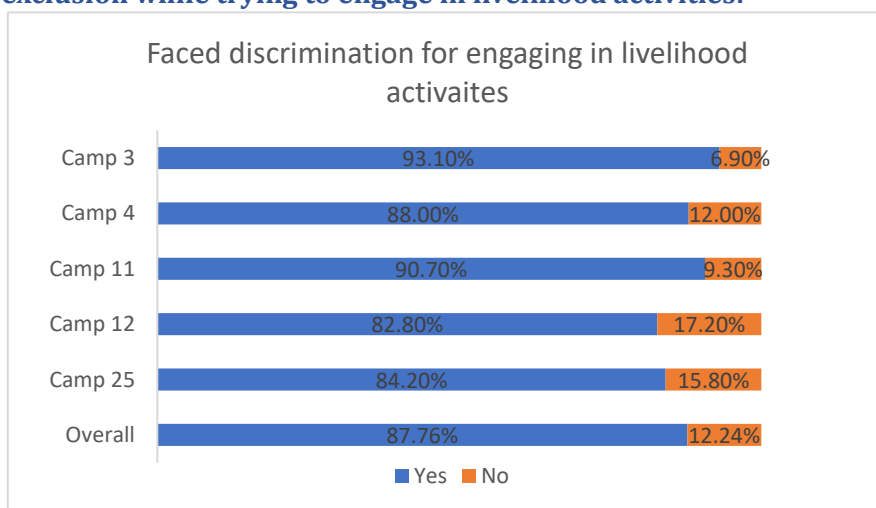


Figure 49: Faced discrimination for engaging in livelihood activaites

Market Access:

6.3.7. Distance from the nearest market from respondents' home:

The study reveals that, overall, 47.38% of the respondents live within 1 km of the nearest market, making it relatively easy for them to engage in buying and selling goods. Meanwhile, 23.22% of respondents have a distance of 1 to 3 kilometers to the nearest market and the remaining 29.36% live more than 3 kilometers away. Details shown in figure

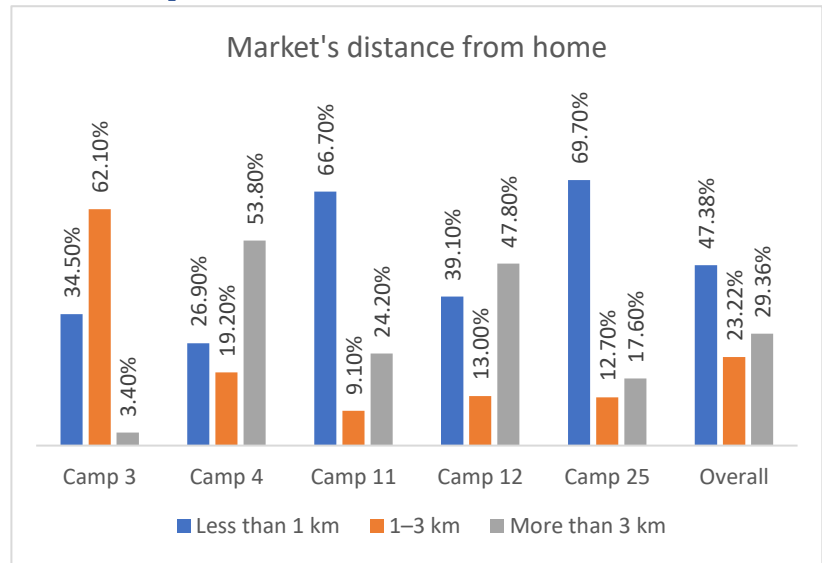


Figure 50: Market's distance from home

6.3.8. Access to sell products in the local Rohingya market

From the study found, overall, 75.44% of the respondents don't have that much access to nearest camp markets, while 24.56% have access. Details shown in Figure

The findings indicate that a substantial portion of respondents report having sufficient access to sell products within local Rohingya markets. This access is vital for enabling women to convert production into income, which directly contributes to household economic resilience.

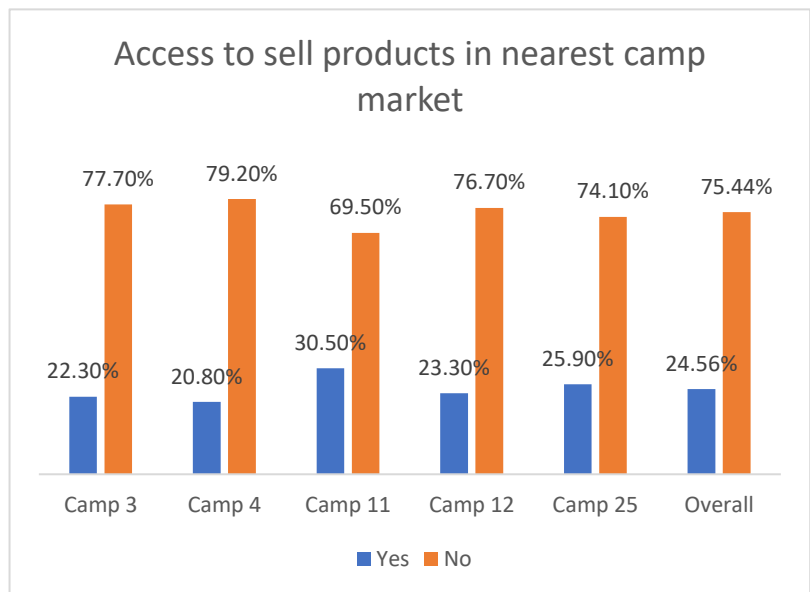


Figure 51: Access to nearest camp market

According to one KII respondent (representative of an NGO working on livelihood and skill development in the camps), the local market is too congested to allocate a separate space for women entrepreneurs.

Instead, they suggested designating a specific day each week or month to hold an exhibition (weekly hut) showcasing products made by women entrepreneurs.

6.3.9. Nearby markets where women can buy goods:

The figure reveals that, overall, 79.88% of the respondents have lack of access to nearby markets where they can buy goods, while 20.12% access. Details shown in Figure.

Majority of women in the surveyed areas have the opportunity to engage in economic activities through local markets, which is essential for their financial independence and empowerment. However, from a field visit perspective, a little portion of women, who lack access to these markets, face significant barriers such as poor infrastructure, security concerns, or distance from markets, which limits their ability to engage in trade. These challenges are particularly pronounced in more isolated camps or areas where transportation and safe access are limited.

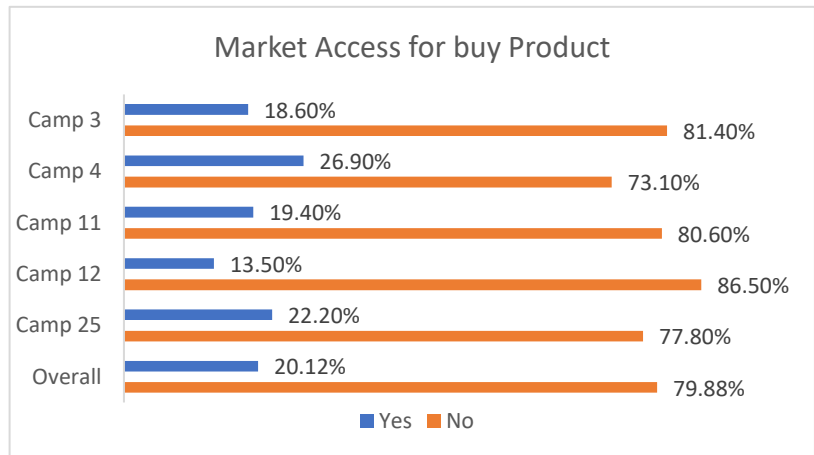


Figure 52: Market access for buy /sell product

The FGD respondents highlighted that cultural norms, religious beliefs, and concerns about harassment in male-dominated marketplaces significantly limit women's ability to sell products directly. Even though some women maintain full-body coverings that allow them limited mobility, societal expectations discourage their participation in public economic spaces. As a result, women prefer to work from home and rely on male relatives to manage market transactions.

6.3.10. Woman feel safe participating in livelihood activities:

The study reveals that overall, 26.74% of respondents feel safe as women participating in livelihood activities, while 73.26% do not feel safe, indicating that safety concerns are a significant barrier to their economic participation.

Safety and security issues rose in every FGD sessions from both men and women groups.

One of the Key informants (Majhi) noted that the local market environment is not welcoming or safe for women, and emphasized the need for alternative solutions, such as women-only selling spaces or scheduled product exhibition days within the camps. There is also a growing interest in cooperative business models, where women can lead production while male family members assist with external sales.

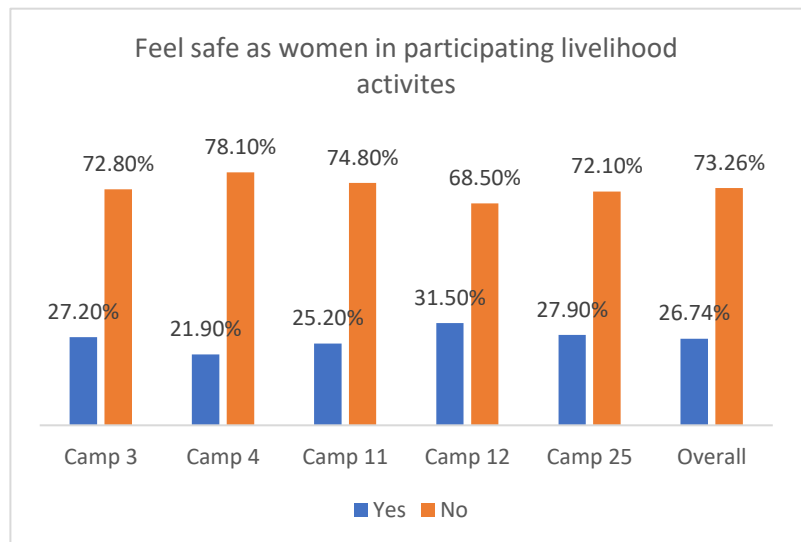


Figure 53: Feel safe as women in participating livelihood activates

Overall, both groups agreed that structural and social barriers must be addressed to enable women's safe and active participation in market activities.

Market Demand:

6.3.11. Preferable Off-Farm Livelihood Activities

The table shows that overall, tailoring and sewing are considered the most suitable off-farm livelihood activities for women, with 84.34% of respondents identifying them respectively. Other widely supported activities include handicrafts like handbags and baskets 74.28%, cradle making 77.86%, beadwork and jewelry making 66.80%, doormat making 79.00%, and bamboo and cane crafts (lampshades, trays, baskets, stools) production 76.88%. traditional Rohingya handicrafts (traditional fans, handmade bags, handstitched dresses) are also seen as suitable by 65.54% of respondents. Fewer respondents suggested retail or small businesses 42.26% and coconut shell crafts 45.28% as appropriate options. Significantly, 96.10% mentioned fishing net, and 95.90% preferred cap making in camp 25.

Table 12: Preferable Off-farm Activities

Off-farm Activities	Camp 3	Camp 4	Camp 11	Camp 12	Camp 25	Overall
Tailoring/Sewing	87.50%	83.80%	85.50%	86.50%	78.40%	84.34%
Cap making	12.80%	19.30%	17.90%	18.60%	95.90%	32.90%
Handbags, storage baskets, wall hangings (Handicraft)	73.40%	69.90%	81.20%	76.10%	70.80%	74.28%
Fishing Net	16.10%	3.30%	27.30%	25.40%	96.10%	33.64%
Cradle Making, Handbags, mats, storage baskets, wall hangings	72.80%	68.80%	78.20%	86.10%	83.40%	77.86%
Beadwork and Jewelry Making	61.90%	71.80%	69.10%	64.30%	66.90%	66.80%
Doormat (Paposh), Cushion covers, quilts (Nakshi katha), dresses, bags	86.90%	83.80%	79.10%	74.90%	70.30%	79.00%
Bamboo and Cane Crafts (Lampshades, trays, baskets, stools)	82.70%	78.80%	66.80%	74.30%	81.80%	76.88%
Traditional Rohingya Handicrafts (traditional fans, handmade bags, handstitched dresses)	67.40%	61.00%	57.90%	74.50%	66.90%	65.54%
Retail/small business	44.60%	39.80%	49.80%	35.20%	41.90%	42.26%
Coconut Shell Crafts	43.40%	57.80%	49.20%	46.30%	29.70%	45.28%

"In our observation, tailoring and sewing remain the most in-demand off-farm activities in the camps, as many women already have basic skills and can work from home. Handicrafts such as embroidery, beadwork, and traditional fabric items also have good market potential, especially if linked to NGO procurement or host community markets. With the right training, quality improvement, and marketing support, these activities could provide sustainable income for women here." — KII participant, livelihood/skill development NGO in camps

6.3.12. Preferable On-Farm Livelihood Activities:

The figure shows that among all respondents interviewed overall, homestead gardening is considered the most suitable on-farm livelihood activity for women 82.58%, followed by geo bag cultivation of items like turmeric and ginger 80.18%, and Dairy or poultry product 78.71%. Other activities viewed as appropriate include goat rearing 74.92%, seedling production using trays or pots 73.02%, and poultry rearing 71.36%.

Table 13 Preferable On-farm Activities

On-farm Activities	Camp 3	Camp 4	Camp 11	Camp 12	Camp 25	Overall
Homestead Gardening	80.40%	81.90%	87.20%	85.10%	79.30%	82.78%
Dairy or poultry product	69.30%	82.10%	75.90%	81.36%	84.90%	78.71%
Seedling with tray/pot	64.90%	76.10%	81.40%	73.80%	68.90%	73.02%
Poultry Rearing	87.90%	84.20%	68.70%	60.70%	55.30%	71.36%
Goat Rearing	71.60%	75.80%	68.30%	77.40%	81.50%	74.92%
Geo Bag Cultivation (Turmaric, Ginger etc.)	89.40%	74.60%	81.30%	79.70%	75.90%	80.18%

During the validation workshop, CiC from camp 25 recommended pigeon rearing could be a better on-farm activity for both the camp and host communities.

6.3.13. Most demandable women led services in the camp:

The study team asked the respondents about the most demandable women led services in the camp. Overall, 81.50% of the respondents said handicraft (Cushion covers, quilts (Nakshi katha), dresses, bags, Handbags, mats, storage baskets, wall hangings, Bamboo and Cane Crafts (Lampshades, trays, baskets, stools, etc) 79.12% mentioned about tailoring. Interestingly, 37.06% respondents preferred children learning centers.

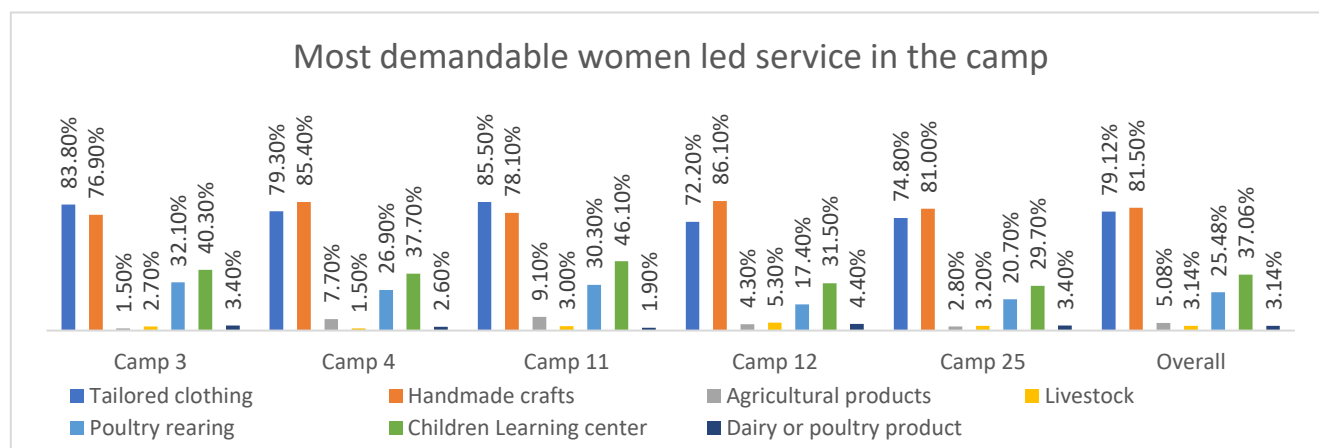


Figure 54: Most demandable women led service in the camp

6.4 Skills, Capacity and Market analysis:

Skills and Capacity:

6.4.1. Skill development activities of the respondents:

The figure shows that among all respondents interviewed overall, 19.82% are engaged in skill development activities that support their livelihood, while 80.18% are not. Details described in the figure.

Women who participated in the focus group discussion session said they have skills in making cushion covers, handicrafts, and embroidery work. But they don't know how to turn these skills into a business. They need a connection to a market linkage to start a business.

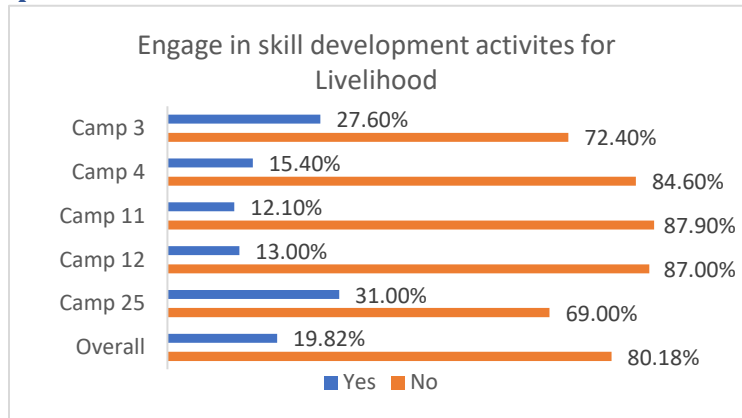


Figure 55: Engage in skill development activities for livelihood

6.4.2. Respondents' opinion on previously received training:

The study team asked the respondents whether they received any skill development training in the past. Overall, 21.04% respondents said they got such trainings. Highest 37.90% of the respondents from camp 4 said they received skill development trainings. Detailed information given in the graph.

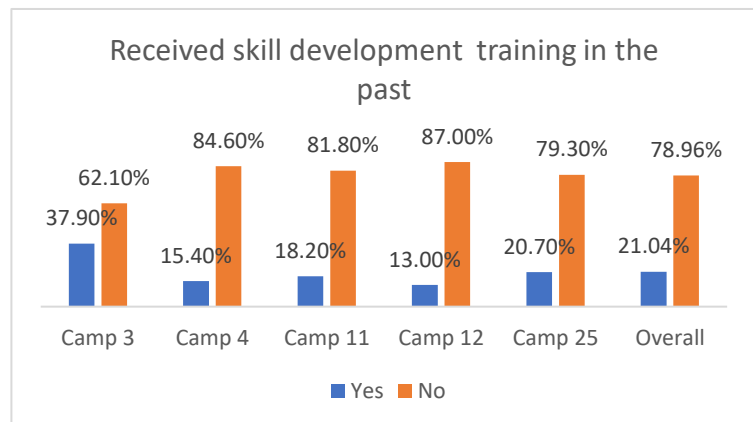


Figure 56: Received skill development training in the past

6.4.3. Respondents' opinion on need of training to improve livelihood:

The figure shows that among all respondents interviewed overall, 82.02% expressed a need for skill development training, guidance, or support to improve their livelihood and pursue entrepreneurship, while 17.98% said they do not. Details in figure.

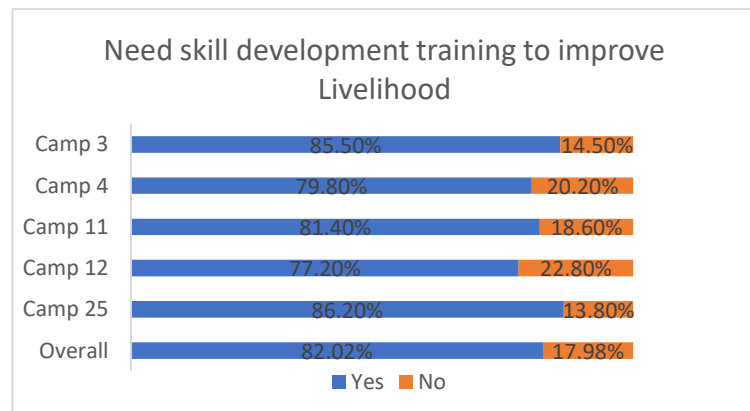


Figure 57: Need training to improve livelihood

6.4.4. Selling procedure knowledge on products inside the camp

The data shows that among the total interviewed respondents, 59.58% reported being unable to sell their products inside the camp. Meanwhile, 22.30% sell through NGOs, and only 18.12% sell directly to others

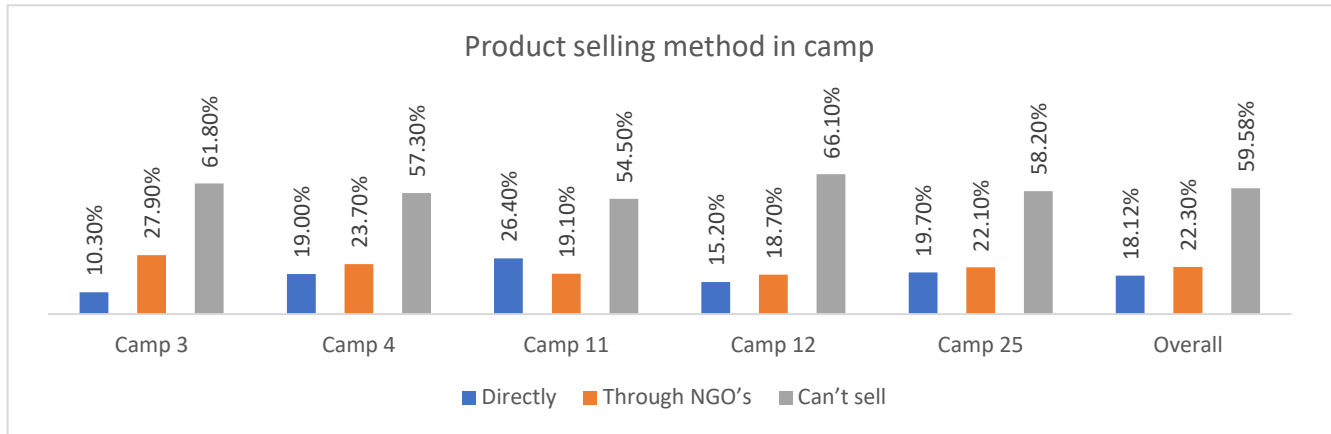


Figure 58: Product selling method in camp

6.4.5. Respondents' knowledge about the steps or channels through which their product reaches the final buyer:

The figure shows that among the respondents overall, 4.88% clearly understand the steps or channels through which their products reach the final buyer. Meanwhile, 19.18% have partial knowledge, and a large majority 75.94% do not know the value chain at all.

The representative of ESDO said the women of camp barely knows about value chain. This lack of knowledge limits their ability to negotiate better prices, align production with market demand, or effectively interact with buyers and intermediaries.

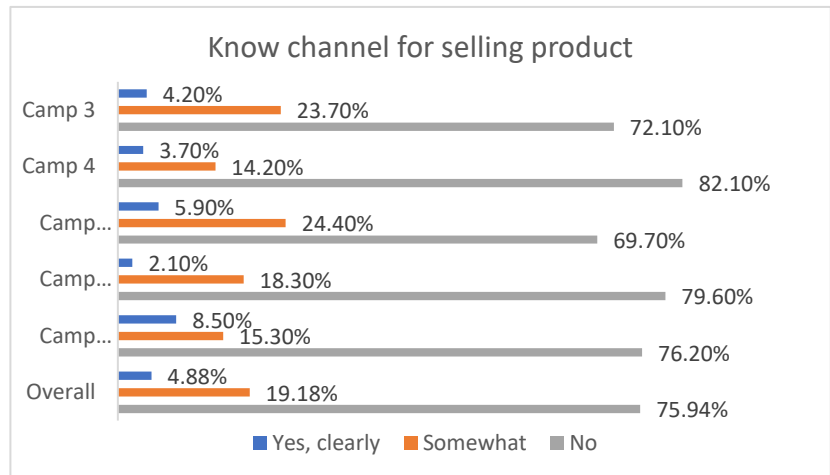


Figure 59: Know channel for selling product

6.5 Woman's roles and decision making (Rohingya Community)

6.5.1. Decision maker of the family:

The figure shows that in all camps only 72.68% male member had taken their Family decision generally while a smaller proportion of families rely on female members only (13.92%). Joint decision-making between men and women is reported in 13.40% of families, indicating that shared decision-making is relatively limited compared to male-only control. Camp wise details in figure.

Table 14: Decision maker of the family

Location	Only male members	Only female members	Jointly
Camp 3	68.30%	20.70%	11.00%

Camp 4	75.40%	15.40%	9.20%
Camp 11	64.20%	18.20%	17.60%
Camp 12	78.60%	8.10%	13.30%
Camp 25	76.90%	7.20%	15.90%
Overall	72.68%	13.92%	13.40%

According to the men's focus group discussion, most Rohingya households are male-headed, with men as the main decision-makers. However, some participants mentioned that they make decisions jointly with their wives on serious matters, such as their children's marriage.

6.5.2. Decision maker of spending money in the household:

Overall, 74.82% of female respondents in the camps said that males mostly made choices about family financial expenditures. According to 13.06% of the female respondents, these decisions were made jointly by male and female members, while 5.56% of female respondents revealed that only female members made all the decisions about household spending. Additionally, 6.56% of respondents stated that senior family members decided on how money was spent. Details of all the information are shown in the figure.

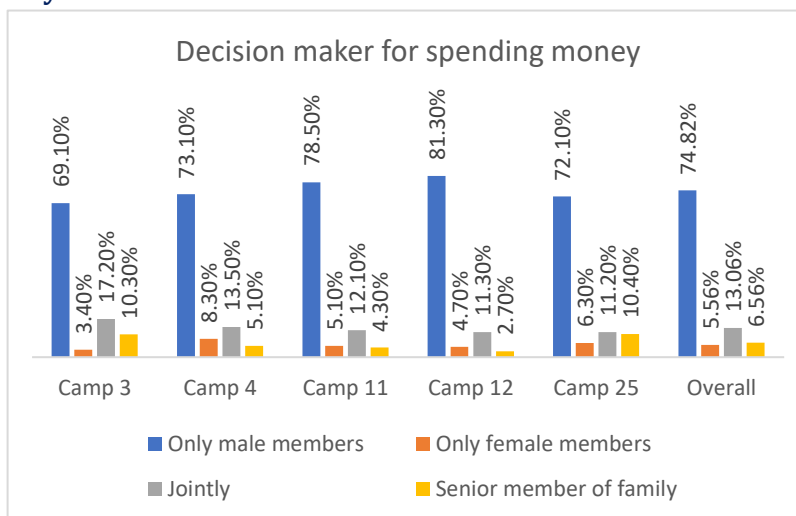


Figure 60: Decision maker for spending money

6.5.3. Decision maker of education, healthcare, and purchases in the household:

In this finding, overall, in camps 28.88% of female respondents said that women in their households were involved in decisions regarding education, healthcare, and purchases. In contrast, 71.12% of respondents stated that women were not involved in these types of decisions. Details are shown in the figure.

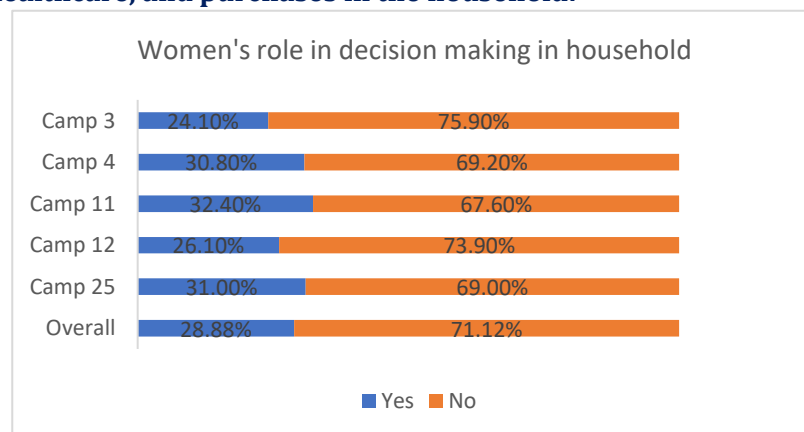


Figure 61: Women's role in decision making in household

6.5.4. Women face resistance or backlash when engaging in livelihood activities:

In the survey, overall findings in camps, 88.12% of female respondents said that women in their households faced resistance or backlash when engaging in livelihood activities. In contrast, 11.88% of respondents stated that women did not face such resistance. Details in figure.

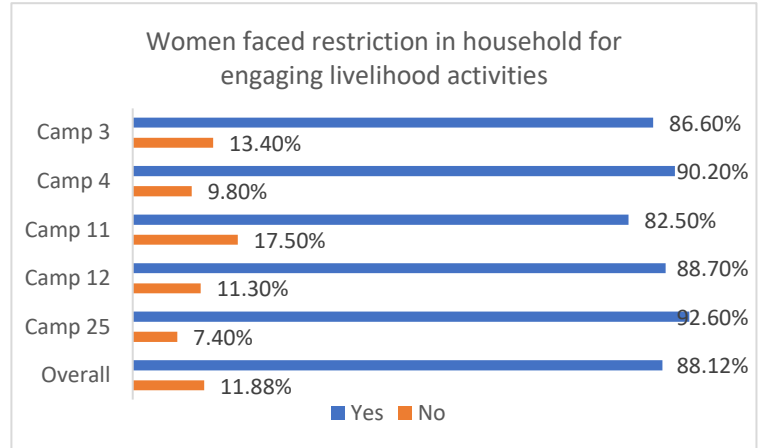


Figure 62: Women faced restriction in household for engaging livelihood activities

6.5.5. The level of the community’s support women’s participation in livelihood activities:

Overall, in camps, only 4.46% of female respondents said that their community strongly supported women’s participation in livelihood activities, and 5.72% reported somewhat support. About 22.22% of respondents expressed a neutral view, while the majority 67.60% respondents stated that their community did not support women’s participation at all. Camp wise details of all the information are shown in the figure.

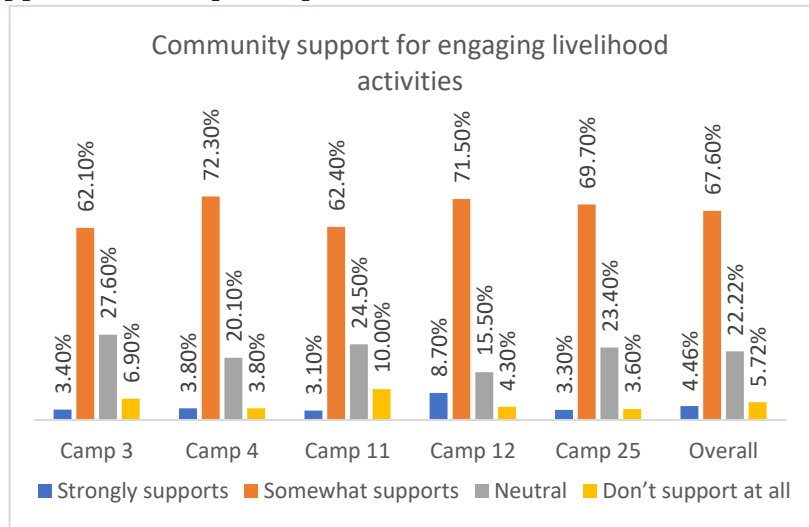


Figure 63: Community support for engaging livelihood activities

During the KII session, a representative of the Department of Women's Affairs said, in most families in the camp, the men handle the business money because they believe they can manage it better. But if women are running the business, they should also be the ones to decide how to spend the money. This would help the business grow faster. On the other hand, if the family members start to bring such changes their society mindset will automatic change.

6.6 Climate or environmental consideration

6.6.1. Climate or environmental challenges affecting livelihood:

According to the findings, 62.62% of female respondents in the camps said that their livelihood was impacted by environmental or climatic issues. In contrast, 37.38% of respondents stated that they did not face such challenges. The figure displays all of the information in detail.

During the FGD session most of the respondents said their camp are near to the ocean and natural disaster like cyclone or storm affects their livelihood.

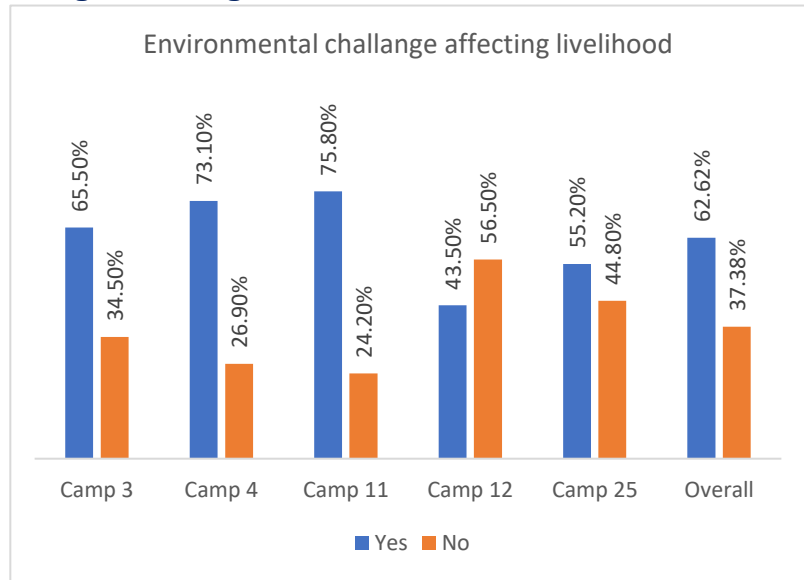


Figure 64: Environmental challenge affecting livelihood

6.6.2. : Type of Climate/Environmental Challenges

The study team asked the respondents about the type of climate or environmental challenges that effected their livelihood. Highest 71.90% of the respondents mentioned about cyclone. Detailed information about the environmental disasters given in the graph.

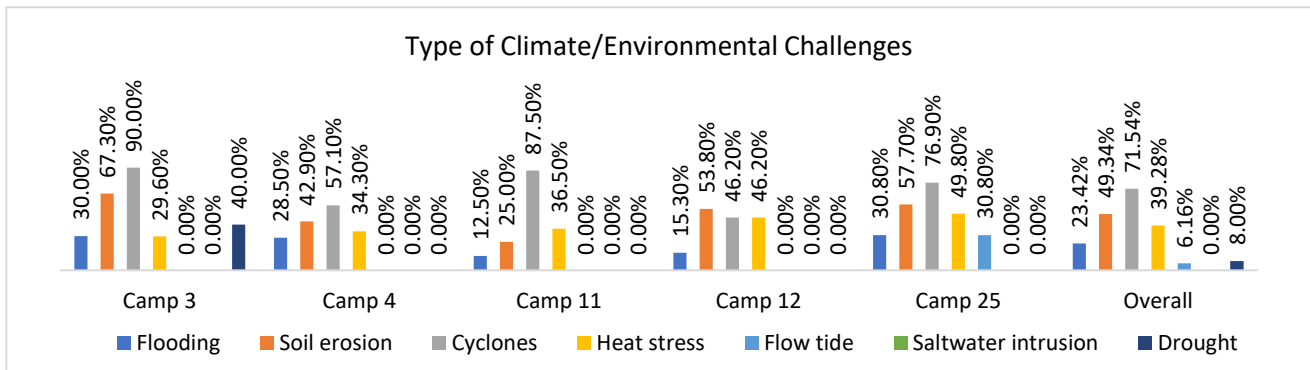


Figure 65: Type of Climate/Environmental Challenges

6.6.3. Practice environ-friendly methods in livelihood activities

The study team asked the respondents whether they practice environ friendly methods in livelihood activities. Only, 11.30% of the respondents said they practice environ friendly methods where a huge percentage (88.70%) of respondents are not aware of it.

Representatives from the men's focus group stated that their homestead gardens are eco-friendly and that they are aware of the importance of tree planting to regulate the climate.

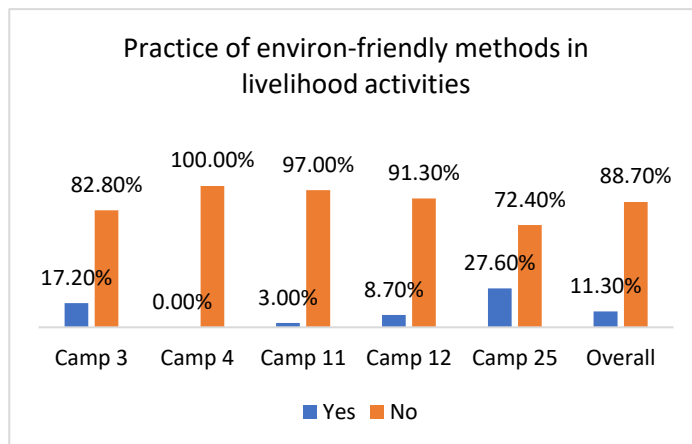


Figure 66: Practice of environ-friendly methods in livelihood activities

6.6.4. Local camp market is fair and welcoming for women involved in livelihood activities:

Overall, just 25.28% of female respondents said that the nearest camp market was friendly and equitable for women engaged in livelihood activities. A majority of 74.72% of female respondents reported that the camp market was not fair and welcoming for women.

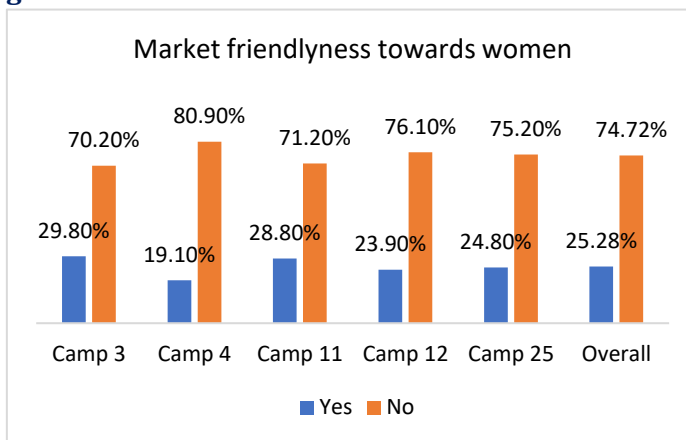


Figure 67: Market friendly for women

Validation of the Dominant Livelihood Activities in the Camp Context

The validation of potential livelihood activities in the camps was conducted through validation workshop, community consultations, FGDs, KIIs, and a review of quantitative preference data. The process brought together camp-based participants, local market actors, relevant NGOs, and project partners to assess the feasibility, cultural suitability, and market potential of both on-farm and off-farm activities within the specific constraints of the Rohingya camp context. The selected activities reflect high community preference, existing skills, and adaptability to available resources while addressing socio-cultural norms and climate resilience considerations. Relevant stakeholders of the validation workshops were Majhi, Women lead enterprises owner/ representative, CiC/ CMO, Skill development training representative (handicraft, tailoring, etc), NGOs who working for livelihood /skill development at camp, Focal Person Helvetas, Representative of ESDO & Uttaran

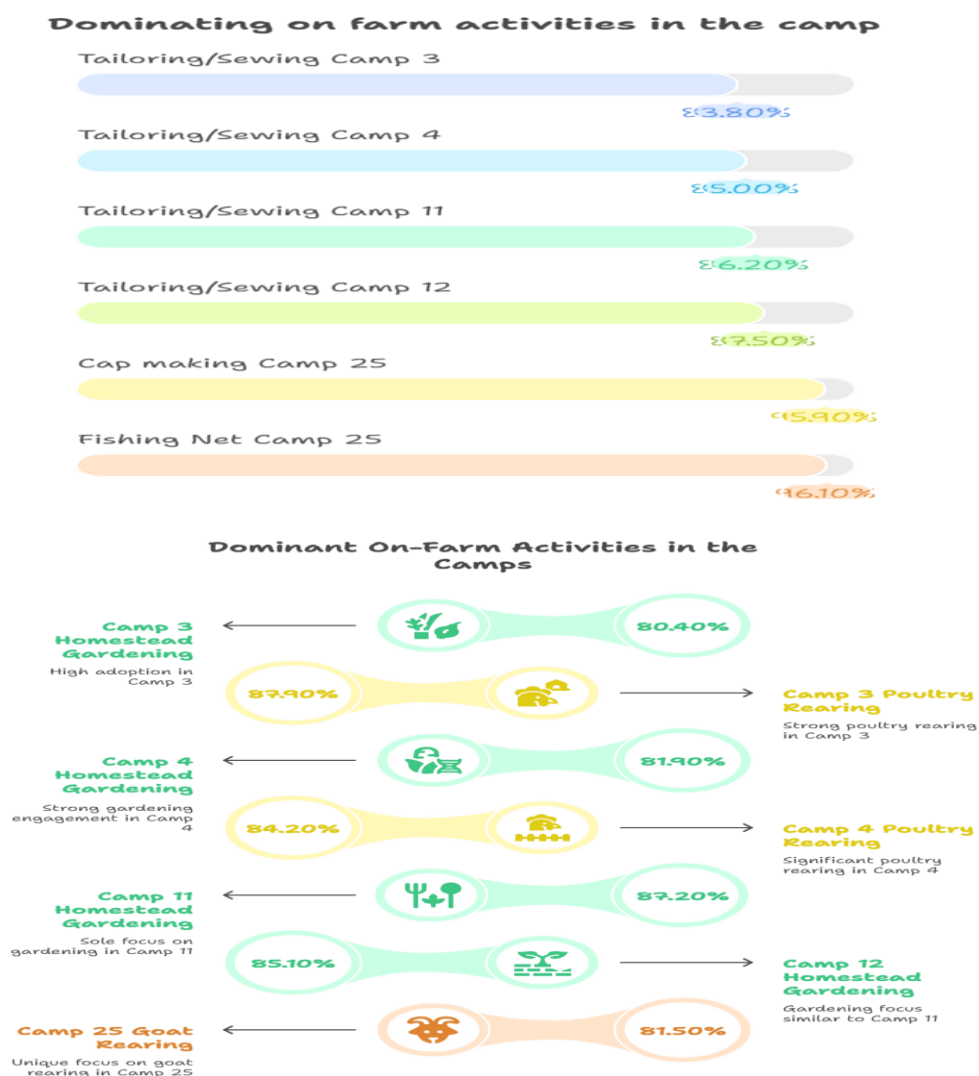


Figure 68: Location wise dominant on farm and off farm economic activities (camp)

Validated Off-Farm Activities:

- **Tailoring/Sewing:** Dominant in all camps, especially Camp 3 (87.5%) and Camp 12 (86.5%).
- **Cap making:** Extremely dominant in Camp 25 (95.9%), making it a highly location-specific validated activity.
- **Fishing Net:** Overwhelmingly validated for Camp 25 (96.1%), indicating a critical niche activity for that location.

Validated On-Farm Activities:

1. **Dairy or poultry product (e.g., milk, yogurt, eggs, poultry meat):** A major activity, most dominant in Camp 25 (84.9%).
2. **Goat Rearing:** Strongly validated, with the highest preference in Camp 25 (81.5%).
3. **Poultry Rearing:** Validated, with the highest preference in Camp 3 (87.9%).

Key Validation Points from Stakeholders (Rohingya Camp Context):

1. **Market Access Requires Creative Solutions:** The local camp market is congested and male-dominated. Stakeholders, including NGO representatives, validated that allocating permanent separate selling spaces for women is not feasible. Instead, they strongly recommended instituting periodic weekly or monthly exhibitions or "weekly huts" specifically for women to showcase and sell their products in a safe and dedicated environment.
2. **NGO/INGO Procurement is a Critical Market Channel:** Stakeholders confirmed that the most immediate and reliable market for goods produced in the camps is through procurement by NGOs and INGOs for their own operations (e.g., uniforms, bags, welcome kits) and for distribution. Programs must be designed to meet the quality and quantity requirements of these institutional buyers.
3. **Activities Must Be Home-Based or in Safe Spaces:** To align with cultural norms and security concerns that restrict women's mobility, stakeholders validated that the most suitable activities are those that can be conducted from within the home or in closely located, women-only communal spaces.
4. **Skill Gaps are Foundational, Not Absolute:** KII and FGD responses indicated that while many women possess basic skills (e.g., in tailoring or handicrafts), they lack the advanced production techniques, quality control, and business acumen needed to run a sustainable enterprise. Training must focus on advancing these existing skills.
5. **Safety and Security is a Primary Barrier, Not an Afterthought:** The fear of harassment and the reality of operating in male-dominated spaces were consistently highlighted as a top barrier. Stakeholders stressed that any livelihood intervention must integrally include safety measures, such as secure locations for production and selling, to ensure women's participation.

6. **Focus on Practical and Culturally Relevant Training:** There is a strong need for practical, hands-on training that provides not just skills but also the necessary tools and raw materials to start production immediately (e.g., providing sewing machines after a tailoring course).
7. **Understanding of Value Chains is Minimal:** Stakeholders from implementing partners noted that women in the camps have little to no knowledge of how value chains operate. A critical component of support must include education on the steps from production to the final consumer to help them negotiate better and understand market demands.

Priority next steps:

- **For All Activities:** Form women's producer groups to enable collective bargaining, shared resources, and safer market access.
- **Tailoring:** Secure contracts from NGOs and agencies for bulk orders (uniforms, bags). Provide advanced training and create a shared production space.
- **Cap Making (Camp 25):** Immediately form a cap-making collective, source bulk materials, and standardize the product to fulfill large orders.
- **Fishing Net:** Connect trained women's groups directly to fishing cooperatives and boat owners in the host community for sales.
- **Dairy/Poultry:** Shift focus to processing (yogurt, pickled eggs) to create higher-value, longer-lasting products for sale to NGOs and markets.
- **Goat Rearing:** Organize collective sales before Eid to maximize profits and provide training on animal healthcare and cheap fodder production.
- **Poultry Rearing:** Provide regular **vaccinations**, build storm-resistant coops, and establish a system for the group selling of eggs and birds.

GEDSI Analysis

The Gender Equality, Disability, and Social Inclusion (GEDSI) analysis for the Nari Shakti, Samaz Shakti (NSSS) project reveals deep-rooted gendered and social barriers influencing women's and marginalized groups' economic participation in Cox's Bazar's host and Rohingya communities. While there is evident enthusiasm for skill development and livelihood engagement, structural inequalities and discriminatory practices significantly limit access, agency, and benefits from economic opportunities.

Gender Dynamics and Decision-Making:

Household decision-making is predominantly male-controlled—68.4% of families report men as sole decision-makers for household matters, and only 12.2% cite women in this role. In business-related financial decisions, men dominate in 47.3% of cases, with women leading in only 26.34%. Such patterns limit women's autonomy over resource allocation, entrepreneurial choices, and income use, constraining their ability to grow sustainable enterprises.

Barriers to Market Participation:

Women face multiple intersecting barriers to entering and thriving in markets. Over 90% cite fear of harassment and social stigma, and 82% face lack of family permission to engage in businesses. Household-level restrictions, such as gender-based discrimination (95.1%) and low decision-making power (92.24%), combine with external obstacles like lack of supportive networks (97.96%), poor infrastructure (95.08%), and gender bias in market interactions (88.64%). These challenges are compounded for women with disabilities, who encounter accessibility issues and social prejudice.

Access to Resources and Skills:

Only 16.3% of respondents have received any livelihoods or entrepreneurship training, yet 98% express willingness to participate—highlighting significant unmet demand. Access to productive inputs, technology, and value chain knowledge is limited, with over half having no awareness of value chain processes. Women-led businesses tend to remain home-based or low-investment due to these constraints, reducing their market reach and profitability.

Disability Inclusion:

Persons with disabilities constitute a small but important demographic—6.8% of host community households and 5.8% in camps report having a disabled member. Data suggest limited tailored interventions or adaptive tools to ensure their participation in economic activities. Without inclusive training, workplace adaptations, and accessible infrastructure, they remain largely excluded from livelihood opportunities.

Social Norms and Cultural Context:

Communities are conservative and religious, with norms influencing women's mobility and preferred economic activities. Women often choose home-based or culturally sanctioned work such as tailoring, handicrafts, cap making, fish net making. While full-cover dress codes facilitate market access in some cases, societal expectations still limit visibility and leadership roles in public spaces.

Freedom of Movement and Safety:

Although 83.7% report women can buy goods freely from local markets, only 73.84% say they can sell products easily. Safety concerns, lack of dedicated women's market spaces, and male-dominated

marketplaces create an unwelcoming environment. Harassment, insecurity, and lack of legal recourse (94.66% cite absence of justice/support during disputes) deter many from entrepreneurship.

Climate Vulnerability:

Livelihoods are heavily exposed to climate risks—59.2% have faced disruptions from floods, cyclones, and soil erosion. These disproportionately affect women, whose enterprises (e.g., vegetable gardens, poultry) often lack protective infrastructure. Limited resilience measures increase vulnerability to income loss, reinforcing economic insecurity.

Inclusion Gaps and Opportunities:

Despite significant barriers, women demonstrate strong entrepreneurial intent, with clear preferences for both on-farm (vegetable gardening, poultry, goat rearing) and off-farm (tailoring, handicrafts, niche cultural products) livelihoods. To achieve GEDSI objectives, interventions must address structural inequities through:

- Capacity building with gender-sensitive, disability-inclusive training.
- Market access facilitation including women-only selling spaces and cooperatives.
- Norm change via male engagement and community sensitization.
- Adaptive infrastructure to reduce climate and mobility barriers.
- Legal and social protection mechanisms to safeguard against harassment, discrimination, and exploitation.

Overall, the GEDSI analysis underscores that without targeted actions to shift power dynamics, dismantle discriminatory practices, and design inclusive systems, women—especially those with disabilities—will remain on the periphery of economic growth. The NSSS project’s success depends on embedding these strategies into all livelihood interventions to foster equitable, safe, and sustainable participation.

9.1 Conclusion

This market assessment underscores both the significant economic potential and the complex barriers facing women and girls in Cox's Bazar's host and Rohingya communities. The findings reveal a clear demand for gender-sensitive, climate-resilient livelihood opportunities, particularly in tailoring, poultry rearing, and traditional handicrafts - sectors that align with existing skills while offering strong market potential. However, the persistence of financial constraints, social norms restricting women's market participation, and growing climate vulnerabilities create intersecting challenges that require holistic interventions.

The proposed value chains and implementation strategies offer a pathway to sustainable economic empowerment by addressing these multidimensional barriers. By combining skills development with market system reforms and policy advocacy, the NSSS project can create an enabling environment where marginalized women can thrive as entrepreneurs and market actors. The emphasis on climate adaptation measures ensures livelihood resilience amid increasing environmental shocks, while gender-transformative approaches challenge the discriminatory norms currently limiting women's potential.

Success will require coordinated action across multiple levels - from individual capacity building to institutional changes in market governance. The 98.00% willingness for training demonstrates strong community buy-in, which must now be matched by sustained investment in women's economic leadership. When implemented effectively, these recommendations can transform not just individual livelihoods but entire market ecosystems, creating more inclusive and resilient local economies that benefit both host and refugee communities.

Ultimately, this assessment provides a blueprint for empowering Cox's Bazar's most marginalized women through dignified, sustainable economic participation. By acting on these findings, the NSSS project can set a powerful precedent for gender-responsive, climate-smart livelihood programming in humanitarian contexts across Bangladesh and beyond.

9.2 Recommendations

Host context:

Recommendations for Off-Farm Activities

1. Tailoring and Dressmaking

- **Advanced Skills Training:** Introduce design innovation, pattern making, and modern sewing techniques to meet diverse market tastes.
- **Quality & Branding:** Establish quality control standards and develop a “Cox's Bazar Women's Collection” brand to enhance market appeal.
- **Market Linkages:** Create direct partnerships with retailers in Chattogram and Dhaka to reduce dependence on middlemen.
- **Digital Marketing:** Train women in online sales through Facebook Marketplace and e-commerce platforms.

2. Embroidery

- **Product Diversification:** Introduce new designs blending traditional motifs with contemporary styles for wider appeal.

- **Tourism Market Access:** Partner with local tourism boards and resorts to sell products in tourist hubs.
- **Raw Material Supply Chains:** Develop cooperative purchasing systems to reduce costs of threads, fabrics, and bamboo.
- **Export Readiness:** Provide training on packaging, labelling, and meeting export quality standards.

3. Cap Making & Fishing Net Production

- **Technical Efficiency:** Provide modern tools and techniques to increase production speed without compromising quality.
- **Bulk Buyer Contracts:** Link producers with wholesale buyers (boat owners, fishing cooperatives).
- **Collective Production Centers:** Set up shared workspaces to reduce individual investment burden.

4. Chakma Hadi Pinon Weaving

- **Cultural Branding:** Market products as authentic indigenous textiles with unique geographic identity.
- **Premium Market Access:** Explore partnerships with fair-trade and high-end boutique shops in Dhaka and abroad.
- **Youth Engagement:** Train younger women in weaving to preserve the skill and scale production.

Recommendations for On-Farm Activities

1. Vegetable production

- **Climate-Smart Practices:** Promote raised-bed farming, drip irrigation, and organic composting to counter floods and soil erosion.
- **Seed Banks:** Establish community-managed seed storage for year-round planting.
- **Market Coordination:** Organize collective selling days to negotiate better prices in local markets.

2. Poultry Rearing

- **Disease Management:** Provide training in vaccination, biosecurity, and improved feed practices.
- **Climate-Resilient Housing:** Promote cyclone-resistant poultry coops to minimize losses during storms.
- **Value Addition:** Support small-scale egg processing (salted, powdered) for extended shelf life and better prices.

3. Goat Rearing

- **Breed Improvement:** Introduce high-yield, disease-resistant breeds suitable for the local climate.
- **Feed Cultivation:** Train farmers to grow fodder crops to reduce feed costs.
- **Festival Market Targeting:** Plan sales ahead of Eid al-Adha for maximum returns.

Camp Context:

Recommendations for Off-Farm Activities

1. Tailoring and Sewing

- **Skill Enhancement:** Build on existing tailoring knowledge by offering advanced training in modern designs, pattern-making, and product finishing.
- **Equipment Access:** Provide sewing machines and maintenance kits to trained individuals, prioritizing women-headed households.
- **Market Diversification:** Connect producers to NGO/INGO procurement opportunities (e.g., uniforms, bags) and explore links with host community traders.
- **Home-Based Production Models:** Promote production from home to align with cultural norms while supporting collective marketing to reduce isolation.

2. Cap Making (Tupi)

- **Modular training programs:** Focusing on pattern cutting, stitching quality, and design standardization.
- **Provision of toolkits:** Provide needle sets, thread kits, cutting tools, design templates.
- **Facilitation of group-based production hubs:** Enable collective learning and quality control.
- **Linkage with NGO and agency procurement systems:** Create a steady demand channel.

3. Fish Net Making

- **Skill development training:** Provide training on knotting techniques, mesh sizing, and quality control tailored for institutional and private buyers.
- **Provision of raw material kits:** Provide raw material (nylon thread, tools, and cutting boards) through livelihood support programs.
- **Support for forming producer groups or cooperatives:** Support for forming producer groups to improve production efficiency and build collective bargaining power.
- **Facilitation of linkage with local and regional fishing equipment retailers:** NGOs, and host community buyers to diversify income streams.
- **Introduction of basic inventory and production planning tools:** to help women meet bulk orders and maintain supply consistency

Recommendations for On-Farm Activities

1. Dairy & Poultry Product

- **Hands-on training:** Hygienic handling, fermentation, safe preservation, and packaging of milk and poultry products.
- **Community-based collection and storage centers:** To support collective processing and reduce spoilage.
- **Linkage with NGOs and agencies:** For institutional purchase (e.g., for nutrition programs, staff canteens).

2. Goat Rearing

- **Breeding Support:** Introduce improved goat breeds adapted to local conditions.
- **Veterinary Services:** Partner with livestock specialists to offer regular check-ups and disease prevention.
- **Fodder Production:** Promote cultivation of quick-growing fodder plants within available camp space.
- **Seasonal Market Planning:** Support collective sales during high-demand seasons (e.g., Eid) for better pricing.

3. Poultry Rearing

- **Disease Prevention:** Provide regular vaccination and deworming services to reduce mortality rates.

- **Improved Housing:** Distribute designs and materials for low-cost, weather-resilient poultry coops.
- **Feed Security:** Facilitate group purchases of poultry feed to lower costs and ensure quality.
- **Market Linkages:** Work with local traders and NGOs to develop steady sales channels for eggs and meat.

9.3 Cross-Cutting Strategies

- **Inclusive Training:** Adapt training materials and tools for persons with disabilities, older women, and single mothers.
- **Business Skills Development:** Integrate financial literacy, record-keeping, and pricing strategies into all training programs.
- **Cooperative Models:** Form producer groups for input buying and collective selling to improve bargaining power.
- **Male Engagement:** Conduct sensitization sessions for men and community leaders to support women's economic participation.
- **Safety and Protection Measures:** Coordinate with protection actors to address harassment risks in markets and provide clear complaint pathways.
- **Climate Resilience:** Incorporate disaster preparedness and small-scale protective infrastructure (e.g., disaster-resilient livestock shelters).

Annexure

Annex-I:

Host community:

Most Demandable Off-Farm Activities:

Activity	Key Risks	Opportunities	Threats	Investments	Skills Needed	Key Resources
Tailoring and Dress Making	<ul style="list-style-type: none"> • Dependence on manual skills without modern tailoring equipment. 	<ul style="list-style-type: none"> • High community engagement (83.68%). • Consistent demand for school uniforms, daily wear, and festival clothing. • Potential to expand into custom tailoring for local and tourist markets. 	<ul style="list-style-type: none"> • Competition from ready-made garments and imported clothes. 	<ul style="list-style-type: none"> • Sewing machines (manual/electric), cutting tools, measuring instruments. • Working capital for fabric, threads, zippers, and buttons. • Tailoring shop space or home-based workspace. 	<ul style="list-style-type: none"> • Pattern cutting, stitching, alterations, and measurement accuracy. • Fashion design and modern tailoring trends. • Customer service and time management. 	<ul style="list-style-type: none"> • Access to fabric and tailoring accessories supply chain. • Training centers for skill upgrading. • Cooperative networks for bulk orders.
Embroidery & Home Décor	Time-intensive; limited marketing channels.	Strong cultural heritage (82.3% interested); good tourism and export potential.	Machine embroidery competition; undervaluing of handmade crafts.	Needles, threads, design templates, community embroidery centers.	Hand embroidery techniques, modern patterns, finishing.	Training support, design workshops, buyer linkages.
Cap Making / Sewing	<ul style="list-style-type: none"> • Limited product diversification (focus mainly on prayer caps). 	<ul style="list-style-type: none"> • Strong local and religious demand (Muslim prayer caps). • Potential export market for handmad 	<ul style="list-style-type: none"> • Mass-produced machine-made caps dominating local markets. 	<ul style="list-style-type: none"> • Sewing kits, embroidery machines, yarn/thread, cap molds. • Capital for bulk raw material purchase. 	<ul style="list-style-type: none"> • Hand stitching and embroidery (for decorative caps). • Machine sewing and finishing 	<ul style="list-style-type: none"> • Yarn, threads, fabric, embroidery supplies. • Market connections with religious shops, wholesalers.

Activity	Key Risks	Opportunities	Threats	Investments	Skills Needed	Key Resources
		<ul style="list-style-type: none"> • e caps (Middle East, diaspora markets). 		<ul style="list-style-type: none"> • Cooperative production centers for larger orders. 	<ul style="list-style-type: none"> • techniques. • Ability to innovate with designs (colors, patterns). 	<ul style="list-style-type: none"> • Support from NGOs/government for product promotion in export fairs.
Fishing Net	<ul style="list-style-type: none"> • Dependence on access to coastal fishing activities; inland areas may not generate enough demand. 	<ul style="list-style-type: none"> • Strong local demand since fishing is a major livelihood in coastal Cox's Bazar. • Scope for continuous income because nets require regular repair and replacement. • Potential to expand into wholesale supply for both small and large fishing communities. 	<ul style="list-style-type: none"> • Fluctuation in fishing regulations, bans, or natural disasters (cyclones, rough sea seasons) reduces net demand. 	<ul style="list-style-type: none"> • Net-making machines (or manual looms), strong nylon/monofilament thread, cutting & knotting tools. • Working capital for bulk purchase of raw materials. • Small workshop space for net weaving and repair. 	<ul style="list-style-type: none"> • Knotting, weaving, and mending techniques. • Knowledge of different net types (gillnets, seine nets, trammel nets). • Quality checking and finishing for durability. 	<ul style="list-style-type: none"> • Reliable supply of nylon/monofilament thread and floats/weights. • Linkages with local fishermen cooperatives and fishery associations. • Institutional support from Department of Fisheries for training and standards.
Chakma Dress (Hadi pinon)	<ul style="list-style-type: none"> • Limited local market outside indigenous communities. • Requires specialized 	<ul style="list-style-type: none"> • Strong cultural identity product, with high demand in ethnic communities 	<ul style="list-style-type: none"> • Declining number of skilled traditional weavers among younger generations. 	<ul style="list-style-type: none"> • Traditional handlooms and upgraded weaving machines. • Capital for high-quality 	<ul style="list-style-type: none"> • Traditional weaving techniques (specific to Hadi pinon) 	<ul style="list-style-type: none"> • Continuous supply of cotton/silk yarn and natural dyes. • Training centers for young

Activity	Key Risks	Opportunities	Threats	Investments	Skills Needed	Key Resources
	looms and traditional weaving knowledge that not everyone possesses.	<p>(notably Chakma women).</p> <ul style="list-style-type: none"> • Significant interest in some areas (up to 96% in Whykong). • Tourism in Cox's Bazar provides a niche market for traditional dresses and souvenirs. • Potential to brand as heritage clothing and market at national/international cultural fairs. 		<p>yarn, dyes, and accessories</p> <ul style="list-style-type: none"> • Design and fashion adaptation support for wider markets (scarves, shawls, modern clothing with traditional motifs). 	<p>patterns).</p> <ul style="list-style-type: none"> • Dyeing and color combination knowledge. • Fashion adaptation skills to expand beyond traditional wear into modern fusion products 	<p>weavers to preserve traditional skills.</p> <ul style="list-style-type: none"> • Market linkages with ethnic wear shops, handicraft outlets, and e-commerce platforms.

Most Demandable On-Farm Activities

Activity	Risks	Opportunities	Threats	Investment Needs	Skills	Resources Required
Vegetable Production	<ul style="list-style-type: none"> • Small, fragmented landholdings limit production scale. • Perishable nature of vegetable 	<ul style="list-style-type: none"> • High demand in local markets, tourist zones, (daily consumption item). • Suitable climate for year- 	Climate shocks (floods, heavy rain, droughts) affect crop cycles.	<ul style="list-style-type: none"> • Quality seeds and seedlings (improved/high-yielding varieties). • Irrigation equipment (tube wells, drip/sprinkler systems). 	<ul style="list-style-type: none"> • Improved agronomic practices (seedling raising, spacing, irrigation). • Post-harvest 	<ul style="list-style-type: none"> • Agricultural extension services (Department of Agriculture). • Access to finance/micro credit for inputs. • Farmers' cooperatives

	<p>es leads to post-harvest losses.</p>	<p>round production of leafy vegetables, gourds, brinjal, tomatoes, chili, and cucumbers.</p> <ul style="list-style-type: none"> • Potential for women and landless households through homestead gardening. • Scope for introducing high-value vegetables (capsicum, beans, cauliflower) for urban and hotel markets. 		<ul style="list-style-type: none"> • Organic fertilizer/compost production units. • Storage and low-cost cold chain/transport solutions. • Plastic houses or net houses for off-season cultivation. 	<p>handling (grading, packaging).</p> <ul style="list-style-type: none"> • Market-oriented crop planning (matching supply with demand). 	<p>for bulk marketing and fair pricing.</p> <ul style="list-style-type: none"> • Linkages with local traders, hotels, and wholesale markets.
Poultry Rearing	<ul style="list-style-type: none"> • Disease outbreaks (e.g., Newcastle disease, bird flu) can wipe out flocks. 	<ul style="list-style-type: none"> • High and regular demand for eggs and chicken meat in local markets, tourist hotels, and Rohingya camps. • Low land requirement, making it suitable for landless households and women- 	<ul style="list-style-type: none"> • Market price fluctuations depend on supply seasonality. • Restrictions during avian influenza outbreaks can disrupt sales. 	<ul style="list-style-type: none"> • Construction of poultry sheds (bamboo/tin structures). • Initial stock of chicks or ducklings. • Poultry feed, vaccines, medicines. • Small equipment (drinkers, feeders, brooding lamps). • Possible investment in a mini-hatchery for scaling up. 	<ul style="list-style-type: none"> • Feeding and breeding practices. • Disease prevention and vaccination schedules. • Business management and record-keeping. 	<ul style="list-style-type: none"> • Veterinary services and regular vaccination programs. • Steady feed supply (local or commercial). • Microfinance/credit to cover input costs. • Market linkages with wholesalers, hotels, and local shops.

		<p>led enterprises.</p> <ul style="list-style-type: none"> • Ducks have strong potential in flood-prone/lowland areas. • Short production cycle ensures quick returns on investment. • Possibility to expand into small-scale hatcheries or poultry feed businesses. 				
Goat Rearing	Higher mortality rates if veterinary services are not accessible.	<ul style="list-style-type: none"> • High demand for goat meat (locally preferred over beef and chicken, especially during festivals like Eid-ul-Adha). • Suitable for small and marginal households since goats require little space and thrive on natural fodder. 	<ul style="list-style-type: none"> • Outbreaks of diseases • Seasonal feed shortages are especially prevalent in the dry season. 	<ul style="list-style-type: none"> • Construction of small goat sheds (bamboo/wood). • Purchase of starter stock (2-5 female goats and one buck). • Investment in supplementary feed and mineral mixtures. • Vaccination and deworming costs. • Fodder cultivation or storage arrangements for the dry season. 	<ul style="list-style-type: none"> • Basic animal husbandry (feeding, breeding, hygiene). • Knowledge of disease control and vaccination schedules. • Small-scale dairy management (for milk goats). • Marketing and 	<ul style="list-style-type: none"> • Veterinary services for vaccination and treatment. • Access to fodder (natural grazing areas, fodder trees, crop residues). • Microfinance/credit for purchasing goats and feed. • Market linkages with local haats and meat traders.

		<ul style="list-style-type: none"> • Women and youth can easily manage goats alongside household chores. • Fast reproduction cycle ensures herd expansion and regular income. 			business planning for selling live goats and by-products (milk, skin, manure)	
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Camp Wise:

Most Demandable Off-Farm Activities:

Activity	Risks	Opportunities	Threats	Investment Needs	Skills	Resources Required
Tailoring and sewing	Limited access to sewing machines and raw materials	<ul style="list-style-type: none"> • Very high demand and interest (84.34% of women prefer it) • Home-based and culturally acceptable for women. 	Machine-made cheap products may reduce local demand.	<ul style="list-style-type: none"> • Manual sewing machines, threads, fabric, scissors. • Toolkits and small workspace setup. 	<ul style="list-style-type: none"> • Basic stitching, cutting, measuring. • Finishing and quality control. 	Fabric suppliers, NGO support, local cooperatives, training support.
Cap Making (Tupi)	Manual production is time-consuming	<ul style="list-style-type: none"> • High religious and cultural demand (prayer caps). • Some existing skills among men and women. 	Market saturation inside camps.	Needles, threads, cap molds, embellishments	Hand stitching, embroidery (decorative), mold shaping.	Yarn supply, designs, NGO promotion, training in machine embroidery.
Fish Net Making	Without advanced skills or tools, women may only be able to produce	<ul style="list-style-type: none"> • Fishing is a key livelihood for many Rohingya men. There is regular demand for 	Floods and cyclones often damage fish stocks and	<ul style="list-style-type: none"> • Home-based or shared workspace with proper lighting and mats for sitting. 	<ul style="list-style-type: none"> • Knotting and weaving techniques. • Time management and ability to work in teams or 	<ul style="list-style-type: none"> • Reliable supply chain for monofilament or nylon thread. • Clean dry space for

	basic net types.	<p>net making and repair within the camps and surrounding areas.</p> <ul style="list-style-type: none"> Some women already have traditional knowledge of net tying and mending, which can be built upon. 	reduce fishing activity, leading to decreased demand for nets.	<ul style="list-style-type: none"> Net needles, scissors, cutting blades. 	cooperatives	finished products; safe delivery to buyers.
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Most Demandable On-Farm Activities:

Activity	Risks	Opportunities	Threats	Investment Needs	Skills	Resources Required
Dairy & Poultry Product	<ul style="list-style-type: none"> Disease outbreaks Heat, overcrowding, and poor hygiene conditions may affect bird health. 	<ul style="list-style-type: none"> High demand within camps for eggs and poultry meat. Low start-up cost with fast production cycle (eggs daily, broilers in weeks). Suitable for women in home-based settings — can rear chickens in small coops. 	Cultural perceptions may restrict women's movement for input buying/selling.	<ul style="list-style-type: none"> Chickens or chicks (layer or broiler). A lactating cow or goat Coop or enclosure materials (bamboo, netting). Feed, water dispensers, basic medicine/vaccine kit. Basic milk utensils (containers, pots, thermometer) 	<ul style="list-style-type: none"> Vaccination and disease recognition. Coop hygiene and egg collection/storage. 	<ul style="list-style-type: none"> Basic veterinary support (through NGOs or mobile clinics). Chick and feed supply channels. Coop-building materials and space near shelters.

Goat Rearing	Goats require open space, which is limited in the camps.	<ul style="list-style-type: none"> • Goats are resilient and can survive with limited feed. • Demand for meat during religious festivals or community events. 	<ul style="list-style-type: none"> • Overgrazing concerns and conflict over grazing land. • Restrictions on livestock movement in camps. 	Shelter, feed, basic veterinary care, initial purchase of goats.	Feeding, cleaning, deworming, disease management.	Small yard space, water access, NGO animal husbandry support.
Poultry Rearing	Limited access to veterinary care and vaccines inside camps.	<ul style="list-style-type: none"> • High demand for poultry meat and eggs within camps. • Suitable for home-based women-led initiatives. • Can be started with small investment and scaled over time. 	Theft or loss in congested shelters.	Poultry cages or coops, feed, chicks, waterers, medicines.	<ul style="list-style-type: none"> • Feeding and vaccination schedules. • Hygiene and disease prevention. 	Space in or near shelter, local poultry feed supply, NGO veterinary support.

Annex-II:

Quantitative tool

CONFIDENTIAL: For Research purpose only

“Market assessment to identify potential economic activities for Nari Shakti, Samaz Shakti (NSSS) Project.”

HELVETAS Bangladesh A survey administered by Datascape Research and Consultancy Limited

CONSENT OF RESPONDENT

Good morning/afternoon. I am _____ from Datascape Research and Consultancy Limited is a Bangladeshi research organization based in Dhaka. Together with Helvetas Bangladesh, we are conducting a survey that will provide Helvetas Bangladesh with the necessary information to carry out research that is designed to market assessment of Rohingya and host community of Cox’s Bazar district. A random selection process has chosen you.

We are inviting you to be a participant in this study. We value your opinion, and there are no wrong answers to the questions we will ask in the interview.

We will use approximately 30 minutes of your time to collect all the information. There will be no risk because you participated in the study. Your participation in this research is voluntary. You are free to withdraw your consent and discontinue participation in this study at any time.

This study is conducted anonymously. You will only be identified through code numbers. Your identity will not be stored with other information we collect about you. Your responses will be assigned a code number, and the list connecting your name with this number will be kept strictly and will be destroyed once all the data has been collected and analyzed. Any information we obtain from you during the research will be kept strictly confidential.

Your participation will be highly appreciated. The answers you give will help provide better information to policy-makers, practitioners, and program managers so that they can plan for better services that will respond to your needs.

The researcher read to me orally the consent form and explained to me its meaning. I agree to take part in this research. I understand that I am free to discontinue participation at any time if I so choose and that the investigator will gladly answer any question that arises during the research. Please tick the mark on the right box depending on the respondent’s consent Consent given:

Yes:

NO:

Signature of the Enumerator: _____

Date: /___/___/___/

SECTION A. IDENTIFICATION

Household Section 1: Household Identification

No.	Question	Response	
A01	Sample Household/		
A02	Location	Cox's Bazar Camp	1
		Cox's Bazar Host community	2
A03	Camp Number	Camp 3	1
		Camp 4	2
		Camp 11	3
		Camp 12	4
		Camp 25	5
A04	Name of Host Community	Jaliya Palong	1
		Halodia palong	2
		Palong khali	3
		Hnila	4
		Whykong	5
A05	Household location/landmark	Please write	
A06	Name of the respondent	Please write	
A08	Age of respondent	[Please write in completed years]	
A09	Mobile Number	Please write	
A10	NID Number	Please write	
A11	MOHA Number	MOHA no.	
A12	FCN Number		
A13	Religion	Muslim	1
		Hindu	2
		Christian	3
		Buddhist	4
A14	Highest level of education (Host community)	Primary (PSC)	1
		JSC	2
		Secondary	3
		Higher Secondary	4
		Graduation	5
		Masters	6
		Vocational/ technical	7
		No Education	8
		Illiterate	9
		Can sign only	10
		Others	88
		DK/Refused	99
A15	If Others, please specify Others	Open Ended	
A16	Highest level of education (Camp)	Pre-Primary (ECD center)	1
		Larning center/ Child care	2
		Primary KG to Grade 5	3
		Lower secondary Grade 6 to 9	4
		Upper secondary Grade 10 to 12	5
		Graduation	6

			Masters	7	
			Vocational/technical	8	
			No formal education	9	
			DK/Refused	99	
			Others, (specify)	88	
A17	If Others, please specify Others	Open Ended			
A18	What is your current marital status?	Married	1		
		Widowed	2		
		Divorced or separated	3		
		Single	4		
A19	Monthly Income of the household (BDT) (Host)	Less than 10,000	1		
		10001-15000	2		
		15001-20000	3		
		20001-25000	4		
		Above 25000	5		
A21	Household Type	Men headed Household	1		
		Women headed Household	2		
Person with disability					
A22	Are there any persons with disability in your family?	Yes	1		
		No	2		
A23	How many family members with disabilities are there in your family?	Open Ended			
A24	Who is the person with disability in your household?	You	1		
		Your Child	2		
		Other household member	3		
A25	Please mention the gender of the person with disability in your household?	Male	1		
		Female	2		
		Boy	3		
		Girl	4		
		Transgender	5		

Section B: Economic Status and Livelihoods (Host)

No.	Question	Responses			
B01	Do you engage any economic activities? (Host)	Yes	1		
		No	2		
B02	If yes what activities?	Please write			
B03	Do you have access to livelihood training support in the past 2 years?	Yes	1		
		No	2		
B04	If yes, who provided it?	Please write			

B05	What livelihood or economic activities do you think are suitable for women in your community? (Multiple Answer)	Tailoring	1
		Cap making/Sewing	2
		Handbags, mats, storage baskets, wall hangings	3
		Embroidery, Cushion covers, quilts (Nakshi katha), dresses, bags	4
		Bamboo and Cane Crafts (Lampshades, trays, baskets, stools)	5
		Beadwork and Jewelry Making	6
		Herbal soap, scented candles, decorative candles	7
		Clay and Terracotta Crafts (Pots, decorative vases, figurines, diya lamps)	8
		Home-based food processing	9
		Beauty services	10
		Retail/small business	11
		Agriculture	12
		Dairy business	13
		Vegetable production	14
		Fruits orchard	15
		Flower gardening	16
		Nursery	17
		Poultry rearing (chicken, Duck, etc)	18
		Goat Rearing	19
		Cow Fettering	20
		Fish Farming	21
		Hatchery	22
		Environ friendly Bamboo Products (Cutlery holders, soap dishes, planters, toothbrushes)	23
		Jute-Based Products	24
Coconut Shell Crafts	25		
Fishing Net	26		
Other (Please specify)	88		
B07	What challenges do you face in accessing employment and starting a on economic activities? (Multiple answer)	Lack of education	1
		Lack of training	2
		Lack of finance	3
		Job insecurity	4
		Lack of soft skills	5
		Lack of hard skills	6

		Lack of mentorship	7	
		Lack of family support	8	
		Lack of market linkage	9	
		Lack of information on sources of raw materials	10	
		High competition in local market	11	
		Others, please specify	88	
B08	Have you taken any loan in the past 12 months?	Yes	1	
		No	2	
B09	If yes please mention from where?	Open End		
B09_1	The loan is with interest?			
B09_2	Please mention the percentage of the loan?	Open End		
B10	Do you need any financial support to start a business or entrepreneurship?	Yes	1	
		No	2	
B11	If yes please mention from where?	Open End		
B12	Do you need any training or skill development support to start a business/ entrepreneurship?	Yes	1	
		No	2	

Camp

No.	Question	Responses		
B13	Do you engage any skill development activities that help your livelihood condition?	Yes	1	
		No	2	
B14	If yes what activities?	Please write		
B15	Do you/your family have received to livelihood training support in the past 2 years?	Yes	1	
		No	2	
B16	If yes, who provided it?	Please write		
B17	What livelihood or economic activities do you think are suitable for women in your community? (Multiple Answer)	Tailoring/ Sewing	1	
		Cap Making	2	
		Cradle Making, Handbags, mats, storage baskets, wall hangings	3	
		Doormat (Paposh), Cushion covers, quilts (Nakshi katha), dresses, bags	4	
		Bamboo and Cane Crafts (Lampshades, trays, baskets, stools)	5	

		Beadwork and Jewelry Making	6
		Clay and Terracotta Crafts (Pots, decorative vases, figurines, diya lamps)	7
		Traditional Rohingya Handicrafts (raditional fans, handmade bags, handstitched dresses)	8
		Retail/small business	9
		Agriculture	10
		Goat Rearing	11
		Poultry rearing (chicken, Duck, etc)	12
		Vegetable production /Homestead gardening	13
		Dairy or poultry product	14
		Environ friendly Bamboo Products (Cutlery holders, soap dishes, planters, toothbrushes)	15
		Jute-Based Products	16
		Coconut Shell Crafts	17
		Seedling with tray/pot	18
		Other (Please specify)	88
B18	What challenges do you face in accessing employment and starting a on economic activities? (Multiple answer)	Lack of education	1
		Lack of training	2
		Lack of finance	3
		Job insecurity	4
		Lack of soft skills	5
		Lack of hard skills	6
		Lack of mentorship	7
		Lack of family support	8
		Lack of market linkage	9
		Lack of information on sources of raw materials	10
		High competition in local market	11
		Others, please specify	88
B19	Have you taken any loan in the past 12 months?	Yes	1
		No	2
B20	If yes please mention from where?	Open end	
B21	Do you need any training or guidance or support to improve your livelihood? entrenurship?	Yes	1
		No	2
B22	If yes please mention from where?		
B23	Do you need any skill development support to to improve your livelihood?	Yes	1
		No	2

B24	If yes, what kind of skill development support?	Open end
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Section C: Market Access and Barriers and Market demand (Host)

No.	Question	Responses																		
C01	Do you have enough access to sell any product in the local market?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2														
Yes	1																			
No	2																			
C02	Are there nearby markets where women can buy goods?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2														
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No	2																			
C03	How far is the nearest market from your home?	<table border="1"> <tr> <td>Less than 1 km</td> <td>1</td> </tr> <tr> <td>1-3 km</td> <td>2</td> </tr> <tr> <td>More than 3 km</td> <td>3</td> </tr> </table>	Less than 1 km	1	1-3 km	2	More than 3 km	3												
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C04	What challenges prevent women from participating in markets or businesses?	<table border="1"> <tr> <td>Lack of permission from family</td> <td>1</td> </tr> <tr> <td>No capital/funding</td> <td>2</td> </tr> <tr> <td>Lack of skills</td> <td>3</td> </tr> <tr> <td>Harassment or insecurity</td> <td>4</td> </tr> <tr> <td>Poor transportation</td> <td>5</td> </tr> <tr> <td>Social stigma</td> <td>6</td> </tr> <tr> <td>Market not female-friendly</td> <td>7</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>	Lack of permission from family	1	No capital/funding	2	Lack of skills	3	Harassment or insecurity	4	Poor transportation	5	Social stigma	6	Market not female-friendly	7	Others, please specify	88		
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C05	What internal or household-level challenges do you face in starting or continuing economic activities?	<table border="1"> <tr> <td>Lack of confidence or self-doubt</td> <td>1</td> </tr> <tr> <td>Low decision-making power in the household</td> <td>2</td> </tr> <tr> <td>Household workload and time constraints</td> <td>3</td> </tr> <tr> <td>Lack of family support</td> <td>4</td> </tr> <tr> <td>Restriction from husband/elder family members</td> <td>5</td> </tr> <tr> <td>Gender-based discrimination within family</td> <td>6</td> </tr> <tr> <td>Health issues or disability</td> <td>7</td> </tr> <tr> <td>Lack of access to communication tools (e.g., mobile/internet)</td> <td>8</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>	Lack of confidence or self-doubt	1	Low decision-making power in the household	2	Household workload and time constraints	3	Lack of family support	4	Restriction from husband/elder family members	5	Gender-based discrimination within family	6	Health issues or disability	7	Lack of access to communication tools (e.g., mobile/internet)	8	Others, please specify	88
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Lack of access to communication tools (e.g., mobile/internet)	8																			
Others, please specify	88																			
C06	Are there cultural or traditional beliefs in your household that discourage women from earning income?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2														
Yes	1																			
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C07	What types of external challenges do you face when trying to start a livelihood activity?	<table border="1"> <tr> <td>Lack of transportation or market access</td> <td>1</td> </tr> <tr> <td>Lack of market space or selling platform</td> <td>2</td> </tr> <tr> <td>Harassment or insecurity in public spaces</td> <td>3</td> </tr> <tr> <td>High competition from larger businesses</td> <td>4</td> </tr> <tr> <td>Lack of recognition or respect for women's products</td> <td>5</td> </tr> </table>	Lack of transportation or market access	1	Lack of market space or selling platform	2	Harassment or insecurity in public spaces	3	High competition from larger businesses	4	Lack of recognition or respect for women's products	5								
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		Poor infrastructure (roads, stalls, electricity)	6
		Gender bias in market interactions	7
		Natural disasters (floods, cyclones, landslides)	8
		Others, please specify	88
C08	Have you ever been excluded or restricted by local authorities or leaders in participating in market or economic activities?	Yes	1
		No	2
C09	Are there any women's cooperatives or groups in your area?	Yes	1
		No	2
C10	Do you feel safe as a woman participating in economic activities?	Yes	1
		No	2
C11	If no, please tell us why?	Open End	
C12	What kind of market-based training or support do you think women need most?	Open end	
C13	What are the barriers women face to participate in economic activities in your area?	Cultural/religious restrictions	1
		Lack of skills	2
		Lack of capital or tools	3
		Lack of transportation	4
		Market not accessible	5
		Safety/security concerns	6
		Male-dominated markets	7
		Legal restrictions	8
		Environmental Disaster	9
		Others, please specify	88
C14	What support would help women overcome these barriers?	Open end	
C15	Have you faced any discrimination or exclusion while trying to engage in economic activities?	Yes	1
		No	2
C16	If yes, please describe briefly	Please write	
C17	What products or services made or provided by women do you think are in demand in your local market?	Tailored clothing	1
		Handmade crafts	2
		Packaged food/snacks	3
		Beauty services	4
		Agricultural products	5
		Livestock	6
		poultry rearing	
		Dairy or poultry product	6

		Daycare or child services	7
		Tourism guiding	7
		Others, please specify	88
C18	Which types of women-led businesses are most successful in your area?	Clothing/tailoring shops	1
		Grocery/kiosk shops	2
		Beauty parlour	3
		Food stalls/catering	4
		Online sales or delivery	5
		Home-based food	6
		Tourism guiding	7
		Others, please specify	88
C19	What products or services would you or other women in your household be interested in producing for market?	Tailoring and garments	1
		Processed food	2
		Herbal/organic items	3
		Cleaning products	4
		Beauty/cosmetic items	5
		Educational support services	6
		Others, please specify	88
C20	What type of buyers are interested in women-produced goods in your area?	Local consumers	1
		NGOs/INGOs	2
		Market retailers/resellers	3
		Online customers	4
		Institutional buyers	5
		Others, please specify	88
C21	Do you believe women's products receive fair prices in the market?	Yes	1
		No	2

Camp

No.	Question	Responses	
C22	Do you have enough access to sell any product in the local Rohingya market?	Yes	1
		No	2
C23	Are there nearby markets where women can buy and sell goods?	Yes	1
		No	2
C24	How far is the nearest market from your home?	Less than 1 km	1
		1-3 km	2

		More than 3 km	3	
C25	What challenges prevent women from participating in markets or businesses?	Lack of permission from family	1	
		No capital/funding	2	
		Lack of skills	3	
		Harassment or insecurity	4	
		Poor transportation	5	
		Social stigma	6	
		Market not female-friendly	7	
		Others, please specify	88	
C26	What internal or household-level challenges do you face in starting or continuing economic activities?	Lack of confidence or self-doubt	1	
		Low decision-making power in the household	2	
		Household workload and time constraints	3	
		Lack of family support	4	
		Restriction from husband/elder family members	5	
		Gender-based discrimination within family	6	
		Health issues or disability	7	
		Others, please specify	88	
C27	Are there cultural or traditional beliefs in your household that discourage women from earning income?	Yes	1	
		No	2	
C28	What types of external challenges do you face when trying to start a livelihood activity?	Lack of transportation or market access	1	
		Lack of market space or selling platform	2	
		Harassment or insecurity in public spaces	3	
		High competition from larger businesses	4	
		Lack of recognition or respect for women's products	5	
		Poor infrastructure (roads, stalls, electricity)	6	
		Gender bias in market interactions	7	
		Natural disasters (floods, cyclones, landslides)	8	
		Others, please specify	88	
C29	Have you ever been excluded or restricted by local authorities or leaders (majhi) in participating in market or economic activities?	Yes	1	
		No	2	
C30	Are there any women's cooperatives or groups in your area?	Yes	1	
		No	2	
C31	Do you feel safe as a woman participating in economic activities?	Yes	1	
		No	2	
C32	If no, please tell us why?	Open End		

C33	What kind of market-based training or support do you think women need most?	Open end																					
C34	What are the barriers women face to participate in economic activities in your area?	<table border="1"> <tr> <td>Cultural/religious restrictions</td> <td>1</td> </tr> <tr> <td>Lack of skills</td> <td>2</td> </tr> <tr> <td>Lack of capital or tools</td> <td>3</td> </tr> <tr> <td>Lack of transportation</td> <td>4</td> </tr> <tr> <td>Market not accessible</td> <td>5</td> </tr> <tr> <td>Safety/security concerns</td> <td>6</td> </tr> <tr> <td>Male-dominated markets</td> <td>7</td> </tr> <tr> <td>Legal restrictions</td> <td>8</td> </tr> <tr> <td>Environmental Disaster</td> <td>9</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>		Cultural/religious restrictions	1	Lack of skills	2	Lack of capital or tools	3	Lack of transportation	4	Market not accessible	5	Safety/security concerns	6	Male-dominated markets	7	Legal restrictions	8	Environmental Disaster	9	Others, please specify	88
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C35	What support would help women overcome these barriers?	Open end																					
C36	Have you faced any discrimination or exclusion while trying to engage in economic activities?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>		Yes	1	No	2																
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C37	If yes, please describe briefly	Please write																					
C38	What products or services made or provided by women do you think are in demand in your local market?	<table border="1"> <tr> <td>Tailored clothing</td> <td>1</td> </tr> <tr> <td>Handmade crafts</td> <td>2</td> </tr> <tr> <td>Agricultural products</td> <td>3</td> </tr> <tr> <td>Livestock</td> <td>4</td> </tr> <tr> <td>Poultry rearing</td> <td></td> </tr> <tr> <td>Children Learning center</td> <td>5</td> </tr> <tr> <td>Dairy or poultry product</td> <td>6</td> </tr> <tr> <td>Daycare or child services</td> <td>7</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>		Tailored clothing	1	Handmade crafts	2	Agricultural products	3	Livestock	4	Poultry rearing		Children Learning center	5	Dairy or poultry product	6	Daycare or child services	7	Others, please specify	88		
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Others, please specify	88																						
C40	What products or services would you or other women in your household be interested in producing for market?	<table border="1"> <tr> <td>Tailoring and garments</td> <td>1</td> </tr> <tr> <td>Processed food (Pitha, mudi or other foods)</td> <td>2</td> </tr> <tr> <td>Herbal/organic items</td> <td>3</td> </tr> </table>		Tailoring and garments	1	Processed food (Pitha, mudi or other foods)	2	Herbal/organic items	3														
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		Cleaning products	4	
		Beauty/cosmetic items	5	
		Educational support services	6	
		Others, please specify	88	
C41	What type of buyers are interested in women-produced goods in your area?	Local consumers	1	
		NGOs/INGOs	2	
		Market retailers/resellers	3	
		Institutional buyers	4	
		Others, please specify	88	
C42	Do you believe women's products receive fair prices in the market?	Yes	1	
		No	2	

Section D: Skills, Capacity and Market analysis (Host)

SL	Question	Response		
D01	Have you received any training related to livelihoods or entrepreneurship?	Yes	1	
		No	2	
D02	If yes, what type	Tailoring	1	
		Handicraft	2	
		Food processing	3	
		Livestock rearing	4	
		Business management	5	
		Others, please specify	88	
D03	Which of the following skills do women in your household currently have?	Small business	1	
		Tailoring	2	
		Handicraft	3	
		Food processing	4	
		Livestock rearing	5	
		Business management	6	
		Homestead gardening	7	
		Others, please specify	88	
D04	Have you or any women in your family received training in any of the mentioned subjects?	Yes	1	
		No	2	
D05	Are you willing to participate in vocational or entrepreneurial training programs if available?	Yes	1	
		No	2	
D06	What skills do you or women in your household want to learn?	Please write		
D07	What is the best time for training sessions for women in your household?	Morning	1	
		Afternoon	2	
		Evening	3	

		Weekend	4
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Market Analysis

SL	Question	Response	
D08	How do you evaluate importing or buying raw materials from outside Cox's Bazar for production?	Easily accessible	1
		Accessible	2
		Neutral	3
		Tough	4
		Not accessible at all	5
D09	What are the key challenges in sourcing raw materials?	High transportation cost	1
		Poor road or transport system	2
		Raw material not available locally	3
		Price instability	4
		Legal restrictions	5
		Delays in delivery	6
		Others, please specify	88
D10	How do you evaluate exporting or selling products outside Cox's Bazar?	Very easy	1
		Easy	2
		Neutral	3
		Tough	4
		Not easy at all	5
D11	How do you or entrepreneurs sell products outside your local area (e.g., other upazilas or city)?	Directly	1
		Through middlemen	2
		Can't sell	3
D12	Do you know the steps or channels through which your product reaches the final buyer (value chain)?	Yes, clearly	1
		Somewhat	2
		No	3
D13	Do you know the steps entrepreneurs follow to involve in making a product ready for sale?	Yes	1
		No	2
D14	If Yes, please share the steps.	Raw material collection	1
		Production (making/crafting/processing)	2
		Packaging or finishing	3
		Storage	4
		Transport to market	5
		Selling to buyers or wholesalers	6
		Others, please specify	88
D15	Who are the key actors involved in the value chain for the product in your locality?	Product producer	1
		Local suppliers	2
		Local processors	3
		Packaging vendors	4
		Market sellers or shopkeepers	5
		Wholesalers/middlemen	6

		NGOs or cooperatives	7	
		Transporters	8	
		Online platforms	9	
		Others, please specify	88	
D16	Do you want support to connect your products with bigger markets or buyers?	Yes	1	
		No	2	

Camp

SL	Question	Response		
D17	Have you received any training related to livelihoods?	Yes	1	
		No	2	
D18	If yes, what type of training?	Tailoring	1	
		Handicraft	2	
		Food processing	3	
		Livestock rearing	4	
		Poultry rearing	5	
		Homestead gardening		
		Business management	6	
		Others, please specify	88	
D19	Which of the following skills do women in your household currently have?	Small business	1	
		Tailoring	2	
		Handicraft	3	
		Food processing	4	
		Livestock rearing	5	
		Poultry rearing	5	
		Homestead gardening		
		Business management	6	
		Others, please specify	88	
D20	Have you or any women in your family received training in any of the mentioned subjects?	Yes	1	
		No	2	
D21	Are you willing to participate in vocational or livelihood training programs if available?	Yes	1	
		No	2	
D22	What skills do you or women in your household want to learn?	Please write		
D23	What is the best time for training sessions for women in your household?	Morning	1	
		Afternoon	2	
		Evening	3	
		Any day of a Week	4	

SL	Question	Response														
D24	How do you evaluate importing or buying raw materials from outside Camp for production?	<table border="1"> <tr> <td>Easily accessible</td> <td>1</td> </tr> <tr> <td>Accessible</td> <td>2</td> </tr> <tr> <td>Neutral</td> <td>3</td> </tr> <tr> <td>Tough</td> <td>4</td> </tr> <tr> <td>Not accessible at all</td> <td>5</td> </tr> </table>	Easily accessible	1	Accessible	2	Neutral	3	Tough	4	Not accessible at all	5				
Easily accessible	1															
Accessible	2															
Neutral	3															
Tough	4															
Not accessible at all	5															
D25	What are the key challenges in sourcing raw materials?	<table border="1"> <tr> <td>High transportation cost</td> <td>1</td> </tr> <tr> <td>Poor road or transport system</td> <td>2</td> </tr> <tr> <td>Raw material not available locally</td> <td>3</td> </tr> <tr> <td>Price instability</td> <td>4</td> </tr> <tr> <td>Legal restrictions (especially for Rohingya)</td> <td>5</td> </tr> <tr> <td>Delays in delivery</td> <td>6</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>	High transportation cost	1	Poor road or transport system	2	Raw material not available locally	3	Price instability	4	Legal restrictions (especially for Rohingya)	5	Delays in delivery	6	Others, please specify	88
High transportation cost	1															
Poor road or transport system	2															
Raw material not available locally	3															
Price instability	4															
Legal restrictions (especially for Rohingya)	5															
Delays in delivery	6															
Others, please specify	88															
D26	How easy is it to sell your products within the camp? আপনার উৎপাদিত পণ্য ক্যাম্পের ভিতর বিক্রয় করা কতটা সহজ?	<table border="1"> <tr> <td>Very easy</td> <td>1</td> </tr> <tr> <td>Easy</td> <td>2</td> </tr> <tr> <td>Neutral</td> <td>3</td> </tr> <tr> <td>Tough</td> <td>4</td> </tr> <tr> <td>Not easy at all</td> <td>5</td> </tr> </table>	Very easy	1	Easy	2	Neutral	3	Tough	4	Not easy at all	5				
Very easy	1															
Easy	2															
Neutral	3															
Tough	4															
Not easy at all	5															
D26	How do you sell your products inside the camp?	<table border="1"> <tr> <td>Directly</td> <td>1</td> </tr> <tr> <td>Through NGO's</td> <td>2</td> </tr> <tr> <td>Can't sell</td> <td>3</td> </tr> </table>	Directly	1	Through NGO's	2	Can't sell	3								
Directly	1															
Through NGO's	2															
Can't sell	3															
D27	Do you know the steps or channels through which your product reaches the final buyer (value chain)?	<table border="1"> <tr> <td>Yes, clearly</td> <td>1</td> </tr> <tr> <td>Somewhat</td> <td>2</td> </tr> <tr> <td>No</td> <td>3</td> </tr> </table>	Yes, clearly	1	Somewhat	2	No	3								
Yes, clearly	1															
Somewhat	2															
No	3															
D28	If Yes, please share the steps.	<table border="1"> <tr> <td>Raw material collection</td> <td>1</td> </tr> <tr> <td>Production (making/crafting/processing)</td> <td>2</td> </tr> <tr> <td>Packaging or finishing</td> <td>3</td> </tr> <tr> <td>Storage</td> <td>4</td> </tr> <tr> <td>Transport to market</td> <td>5</td> </tr> <tr> <td>Selling to buyers or wholesalers</td> <td>6</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>	Raw material collection	1	Production (making/crafting/processing)	2	Packaging or finishing	3	Storage	4	Transport to market	5	Selling to buyers or wholesalers	6	Others, please specify	88
Raw material collection	1															
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Packaging or finishing	3															
Storage	4															
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Selling to buyers or wholesalers	6															
Others, please specify	88															
D29	Do you want support to connect your products with bigger markets or buyers?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2										
Yes	1															
No	2															

SECTION E: Women's Roles & Decision-Making (Host)

SL	Question	Response
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E01	Who takes the Family decision generally in your household?	Only male members	1
		Only female members	2
		Jointly	3
E02	Who decides how money is spent in your business?	You	1
		Your Husband	2
		You and your husband jointly	3
		Your in laws	4
		Senior member of family	5
E03	Who decides how money is spent in your household?	Only male members	1
		Only female members	2
		Jointly	3
		Senior member of family	4
E04	Are women in your household involved in decisions regarding education, healthcare, and purchases?	Yes	1
		No	2
E05	Do women in your household face any resistance or backlash when engaging in economic activities?	Yes	1
		No	2
E06	If yes, what kind of backlash?	Please write	
E07	To what extent your community supports women's participation in economic activities?	Strongly supports	1
		Somewhat supports	2
		Neutral	3
		Don't support at all	4
		Don't know	5

Camp

SL	Question	Response	
E08	Who takes the Family decision generally?	Only male members	1
		Only female members	2
		Jointly	3
E09	Who decides the livelihood activities in your household?	You	1
		Your Husband	2
		You and your husband jointly	3
		Your in laws	4
		Senior member of family	5
E10	Who decides how money is spent in your household?	Only male members	1
		Only female members	2
		Jointly	3
		Senior member of family	5
E11	Are women in your household involved in decisions regarding education, healthcare, and purchases?	Yes	1
		No	2

E12	Do women in your household face any resistance or backlash when engaging in economic activities?	Yes	1
		No	2
E13	If yes, what kind of backlash?	Please write	
E14	To what extent your community supports women's participation in economic activities?	Strongly supports	1
		Somewhat supports	2
		Neutral	3
		Don't support at all	4
		Don't know	5

SECTION F: Climate and Environmental Considerations and Risk factors of the market (Host)

SL	Question	Response	
F01	Are there any climate or environmental challenges affecting your economic activities?	Yes	1
		No	2
F02	If yes describe	Flooding	1
		Soil erosion	2
		Cyclones	3
		Heat stress	4
		Flow tide	5
		Saltwater intrusion	6
		Drought	7
		Others, please specify	88
F03	Do you think women's economic activities need to consider environmental protection (e.g., eco-friendly practices)?	Yes	1
		No	2
F04	If yes please tell what kind of protection?	Open End	
F05	Do you practice any environmentally-friendly methods in your work (e.g., reuse, recycling)?	Yes	1
		No	2
F06	If yes explain what kind of practice.	Open End	
F07	What kinds of risks do you or your household face to engage in economic activities?	Loss of capital or investment	1
		Theft or loss of products	2
		Harassment or violence in public/work spaces	3
		Negative reactions from family or community	4
		Poor product demand or sales failure	5
		Illness or health-related disruptions (Because of workload)	6
		Legal risks or lack of permits (for camps/host)	7
		Others, please specify	88
F08	Which of the following risks most discourages you from starting or expanding a business or economic activity?	Financial loss	1
		Safety and security concerns	2

		Social criticism or judgment	3
		Failure due to lack of skills or experience	4
		Environmental threats	5
		Lack of access to justice or support during problems	6
		None / No specific risk	7
		Others, please specify	88
F09	What risks do you think women entrepreneurs face while selling in the market?	Natural disasters (floods, cyclones, landslides)	1
		Lack of safe space or stalls	2
		Harassment or insecurity	3
		Poor transport or long distance	4
		Market not welcoming to women	5
		High competition or price instability	6
		Limited legal permission	7
		Loss of goods or theft	8
		Others, please specify	88
F10	Do you feel the local market is fair and welcoming for women entrepreneurs?	Yes	1
		No	2

Camp

SL	Question	Response																
F11	Are there any climate or environmental challenges affecting your livelihood?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2												
Yes	1																	
No	2																	
F12	If yes describe	<table border="1"> <tr> <td>Flooding</td> <td>1</td> </tr> <tr> <td>Soil erosion</td> <td>2</td> </tr> <tr> <td>Cyclones</td> <td>3</td> </tr> <tr> <td>Heat stress</td> <td>4</td> </tr> <tr> <td>Flow tide</td> <td>5</td> </tr> <tr> <td>Saltwater intrusion</td> <td>6</td> </tr> <tr> <td>Drought</td> <td>7</td> </tr> <tr> <td>Others, please specify</td> <td>88</td> </tr> </table>	Flooding	1	Soil erosion	2	Cyclones	3	Heat stress	4	Flow tide	5	Saltwater intrusion	6	Drought	7	Others, please specify	88
Flooding	1																	
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F13	Do you think women's livelihood activities need to consider environmental protection (e.g., eco-friendly practices)?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2												
Yes	1																	
No	2																	
F14	If yes please tell what kind of protection?	Open End																
F15	Do you practice any environmentally-friendly methods in your work (e.g., reuse, recycling)?	<table border="1"> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> </table>	Yes	1	No	2												
Yes	1																	
No	2																	
F16	If yes explain what kind of practice.	Open End																
F17	What kinds of risks do you or your household face to engage in economic activities?	<table border="1"> <tr> <td>Loss of capital or investment</td> <td>1</td> </tr> <tr> <td>Theft or loss of products</td> <td>2</td> </tr> </table>	Loss of capital or investment	1	Theft or loss of products	2												
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		Harassment or violence in public/work spaces	3	
		Negative reactions from family or community	4	
		Poor product demand or sales failure	5	
		Illness or health-related disruptions (Because of workload)	6	
		Legal risks or lack of permits (for camps/host)	7	
		Others, please specify	88	
F18	Which of the following risks most discourages you from starting or expanding a business or economic activity?	Financial loss	1	
		Safety and security concerns	2	
		Social criticism or judgment	3	
		Failure due to lack of skills or experience	4	
		Environmental threats	5	
		Lack of access to justice or support during problems	6	
		None / No specific risk	7	
		Others, please specify	88	
F19	What risks do you think women entrepreneurs face while selling in the market?	Natural disasters (floods, cyclones, landslides)	1	
		Lack of safe space or stalls	2	
		Harassment or insecurity	3	
		Poor transport or long distance	4	
		Market not welcoming to women	5	
		High competition or price instability	6	
		Limited legal permission (for Rohingya)	7	
		Loss of goods or theft	8	
		Others, please specify	88	
F20	Do you feel the local market is fair and welcoming for women entrepreneurs?	Yes	1	
		No	2	

Market assessment to identify potential economic activities for Nari Shakti, Samaz Shakti (NSSS) Project

Focus Group Discussion – FGD

FGD Guideline for - Women Group in Host Community

Good morning/afternoon. I am _____ from Datascape research and consultancy limited a Bangladeshi research organization based in Dhaka. In partnership with Helvetas Bangladesh, we are conducting a market assessment as part of the Nari Shakti, Samaj Shakti (NSSS) project. This assessment aims to identify potential economic activities and generate evidence to support inclusive and sustainable livelihood opportunities for women and persons with disabilities in the Host community of Cox’s Bazar districts. The findings will help Helvetas Bangladesh better understand current market trends, opportunities, and barriers, and inform future programming under the NSSS initiative.

As a part of this research, I would like to know your opinion related to this issue. Your opinion will be valuable for this research. I hope that you all will help me in our work by providing your valuable opinions. For this discussion, I would like to take around 30 –45 minutes of your time; this discussion will remain completely anonymous, and confidential and will be used for research purposes only. If at any point you decide you no longer want to be involved, you may remove yourself from the project, and the researchers involved with the FGD will delete or destroy collected material.

About Norms/Norms: We are here to discuss many things and there is nothing right or wrong with it. This is an open discussion and we would like to know your opinion.

Ice Breaking: We will be discussing many issues and it will be impossible for me to capture all your messages during the discussion. Therefore, I would like to record your opinion, in order to be sure that we are capturing everything you are saying which will help us with report writing. We will start talking and turn on the tape recorder only if you permit us to do so. Before starting the detailed discussion, let us get introduced to each other.

Name (s) of surveyor(s):	
Date of FGD:	
FGD location:	
Number of people attending the FGD:	
Type of FGD:	

Sl No.	Name	Age	Occupation	Mobile No.	Disability Status (Yes/No)

Focus Group Discussion Guideline

1. What types of income-generating activities or work opportunities currently exist in your area? Specifically, what types of work are women mostly involved in? How do they engage in these activities, and what is the approximate income from them, as far as you know? Please explain in detail.
2. Are you or any women you know involved in any work that can be done from home or with low investment? If yes, please describe those activities in detail - such as how they started, source of raw materials, where they learned the skills, how much time it takes, and how much income it generates.
3. What types of work do you think are in high demand in this area? Please mention some work options that are easily accessible and that women might be interested in doing.
4. If you want to start an income-generating activity in the future, what kind of work would you prefer? What types of support would you need to start this work—such as training, materials, capital, or access to markets? Please explain in detail.
5. If women go outside the home to work, how does your family or community perceive it? How does this perception affect women's ability to work? Please explain in detail.
6. In your opinion, what types of work are considered religiously, socially, and culturally acceptable and respectable for women? Please give examples of such work that earns women respect in the family and community.
7. What are the biggest challenges (External and internal) or barriers women face when trying to work? For example—lack of time, family restrictions, lack of resources, financial access, political pressure or anything else? Please explain in detail.
8. Among different groups of women (e.g., adolescent girls, women with disabilities, widows), who are more excluded or face greater barriers in accessing livelihoods? In your community, are there groups of women who face more difficulty participating in work (e.g., widows, single mothers, adolescent girls, women with disabilities)? What specific challenges do they face?
9. Can women in this community make decisions about the type of work they engage in or how to spend their income? Is it acceptable if a women take decision on this regards? Who usually decides whether a woman in your household can engage in work or training? Is it the woman herself, her husband, in-laws, or someone else? How much say do women have in this decision?
10. Are there any challenges for women by specific social community or family members that restrict women to participate or access to services, training, or market entry?

11. during any crisis (e.g., flood, illness, food shortage) period how women, youth contribute? Do this society think they can add value? How? (elaborate) How did women's income or skills help (or not help) the family cope? What kind of work would help build more resilience in the future?
12. Do you think there are any safety or security risks for women when they engage in income-generating activities outside the home? If yes, what are those risks, and what measures do you think can help reduce those risks significantly? Please explain in detail.
13. If you are interested in producing such items, what kind of support would you need? How frequently do natural disasters (e.g., cyclone, landsliding, floods, storms) disrupt your work or business? What type of loss do you face due to natural disasters? How do you address these losses caused by disaster disruptions?
14. Have you ever received any training on income-generating activities? If yes, what was the topic, and how helpful was it for your work? If not, what kind of training do you think you need? Please explain in detail.
15. If women want to work from home, what types of activities do you think would be most effective? For example—tailoring, poultry rearing, boutique work, or anything else? If you are interested in producing such items, what kind of support would you need? Please explain in detail.
16. If you start an income-generating activity, what kind of changes do you expect in your personal life and your family's life? Please explain in detail.

FGD Guideline for - Man Group in Host Community

Focus Group Discussion Guideline

1. What types of income-generating activities or job opportunities currently exist in your area? Specifically, what kinds of work are women mostly involved in, how do they do these jobs, and what is the approximate income they earn? How do you perceive women engaging in such work? Please explain in detail.
2. Do you think women can earn money through small-scale or home-based activities? Can you give examples of such work that you think are suitable for women in your community? Please explain in detail.
3. If women want to work outside the home, what kind of reactions do they face from the community or family? How do you personally view the idea of women working outside—positively or negatively? Please elaborate.
4. In your opinion, what types of work are religiously, socially, and culturally acceptable and respected for women? Please give examples of jobs that are seen as respectable and encourage women to participate.
5. What kinds of barriers or challenges do women face when participating in income-generating activities? Among family permission, transportation problems, or safety concerns—which do you think is the most significant? How can these challenges be addressed? Please explain.
6. Do you think that if women become involved in income-generating activities and become self-reliant, it can bring positive changes within the family? What kind of changes do you expect? Please explain.
7. If training is provided in your area, what types of training would be most beneficial for women—such as handicrafts, agriculture, garments, etc.? Please elaborate.
8. Among different groups of women (e.g., adolescent girls, women with disabilities, widows), who are more excluded or face greater barriers in accessing livelihoods? In your community, are there groups of women who face more difficulty participating in work (e.g., widows, single mothers, adolescent girls, women with disabilities)? What specific challenges do they face?

9. Can women in this community make decisions about the type of work they engage in or how to spend their income? Is it acceptable if a women take decision on this regards? Who usually decides whether a woman in your household can engage in work or training? Is it the woman herself, her husband, in-laws, or someone else? How much say do women have in this decision?
10. Are there any challenges for women by specific social community or family members that restrict women to participate or access to services, training, or market entry?
11. During any crisis (e.g., flood, illness, food shortage) period how women, youth contribute? Do this society think they can add value? How? (elaborate) How did women's income or skills help (or not help) the family cope? What kind of work would help build more resilience in the future?
12. Do you think women currently have access to the materials and market linkages needed for the income-generating work available in the market? Please explain.
13. If a woman produces a product after receiving training, what kinds of challenges might she face in selling that product in the market? How can these challenges be addressed? Please elaborate.
14. Do you think your community provides a safe working environment for women? If not, what kind of measures should be taken to ensure a safe work environment for them? Please explain in detail.
15. Do you encourage the women in your family to engage in income-generating activities? Do you believe that women should have equal opportunities alongside men to earn an income? Please explain.
16. In your opinion, if a future project aims to enhance women's economic empowerment, what role should men play in supporting this initiative? Please explain.

FGD Guideline for - Women Group in Rohingya Camp

Focus Group Discussion Guideline

1. What types of income-generating opportunities currently exist for women in your camp area? For example: handicrafts, tailoring, home-based food production, etc. Are any of you or people you know involved in such activities? If yes, could you explain what kind of income is generated from these activities after meet up your consumption and demand? Please elaborate.
2. Are you or anyone you know involved in any kind of work that can be done from home after receiving skill development training? Please describe in detail—what kind of work it is, where or how it was learned, how it was initiated, how much time is spent on it daily or monthly, and what kind of income it generates. Please elaborate.
3. In your opinion, what kinds of work are Rohingya women generally interested in doing? Please mention specific types of work that could be done within the camp or nearby areas considering your living environment. Please explain in detail.
4. If you or other women in your community wanted to start a small business or income activity in the future, what kind of work would you prefer? What kind of support would you need to do that—such as training, materials, capital, or market access? Please explain in detail.
5. How does your family or community react when women express a desire to work? Are there any social or cultural barriers to women working either inside the camp or nearby? Please explain the kinds of problems faced.

6. According to you, what kinds of work are religiously and socially acceptable for women in your community? Please give examples of work that are considered appropriate and respectable for women by family and society. Please elaborate.
7. What kind of challenges do women face when they want to work? For example: lack of permission from male family members, restrictions related to purdah (seclusion), lack of time, disaster, safety concerns, etc. Please explain in detail.
8. Among different groups of women (e.g., adolescent girls, women with disabilities, widows), who are more excluded or face greater barriers in accessing livelihoods? In your community, are there groups of women who face more difficulty participating in work (e.g., widows, single mothers, adolescent girls, women with disabilities)? What specific challenges do they face?
9. Can women in this community make decisions about the type of work they engage in or how to spend their income? Is it acceptable if a women take decision on this regards? Who usually decides whether a woman in your household can engage in work or training? Is it the woman herself, her husband, in-laws, or someone else? How much say do women have in this decision?
10. Are there any challenges for women by specific social community or family members that restrict women to participate or access to services, training, or market entry?
11. During any crisis (e.g., flood, illness, food shortage) period how women, youth contribute? Do this society think they can add value? How? (elaborate) How did women's income or skills help (or not help) the family cope? What kind of work would help build more resilience in the future?
12. Do you think women are at risk if they work outside the home or even within the camp? If yes, what kinds of risks are involved, and what kinds of steps are needed to make work safer for women? Please elaborate.
13. What kind of products are in demand within or around the camp that women could potentially produce? If you are interested in such work, what type of support would you need? Please elaborate on the type of help that would make these activities easier for women.
14. Have any of you previously received training related to income-generating activities? For example: tailoring, handicrafts, food preparation, etc. If yes, how has the training helped you? If not, what kind of training would you be interested in receiving? Please explain.
15. If women want to earn from home, what kind of work do you think would be most suitable? For example: sewing, poultry farming, making snacks or dried foods (like papad), etc. Please elaborate.
16. If you were to start earning through some kinds of work, how do you think that would change your life and your family's situation? Please explain in detail.

FGD Guideline for - Man Group in Rohingya Camp

Focus Group Discussion Guideline

1. What types of income-generating activities are currently available for women in your camp area? Are any women from your family or acquaintances involved in such activities? If so, what kind of work are they doing? How do they earn from these activities, and approximately how much do they earn? Please explain in detail.
2. Do you know anyone involved in any kind of small-scale or home-based work? For example: small business, craftwork, technical tasks, etc. Please describe the type of work, how it started, what materials or skills are needed, and how profitable it is.

3. In your opinion, what types of work are most in demand in the camp area? Please provide examples of activities that are accessible to women and in which women may also be interested. Explain in detail.
4. Are any women from your family or community interested in starting income-generating activities in the future? If yes, can you specify what kind of work they are interested in? What kind of support would they need—such as training, capital, materials, or market linkage? Please elaborate.
5. Do you think there are any social or family-related problems if Rohingya women or female members of your family engage in income-generating activities? What is your opinion on this issue?
6. In your opinion, what types of work are socially, religiously, and culturally acceptable and respectable for women? Please share examples of activities that would bring women respect and encouragement from family and society.
7. What types of barriers do women face when trying to participate in income-generating activities? Among issues such as needing family permission, mobility challenges, or safety concerns—what do you think are the biggest challenges? How can these be addressed or overcome? Please explain.
8. Among different groups of women (e.g., adolescent girls, women with disabilities, widows), who are more excluded or face greater barriers in accessing livelihoods? In your community, are there groups of women who face more difficulty participating in work (e.g., widows, single mothers, adolescent girls, women with disabilities)? What specific challenges do they face?
9. Can women in this community make decisions about the type of work they engage in or how to spend their income? Is it acceptable if a women take decision on this regard? Who usually decides whether a woman in your household can engage in work or training? Is it the woman herself, her husband, in-laws, or someone else? How much say do women have in this decision?
10. Are there any challenges for women by specific social community or family members that restrict women to participate or access to services, training, or market entry?
11. During any crisis (e.g., flood, illness, food shortage) period how women, youth contribute? Do this society think they can add value? How? (elaborate) How did women's income or skills help (or not help) the family cope? What kind of work would help build more resilience in the future?
12. What kinds of products do you think have high demand in the camp that women could produce at home? Do you think women need any kind of support to start producing these products? If so, what kind of support would be needed? Please explain in detail.
13. Have any women from your family or acquaintances received training on any income-generating skills? If yes, what type of training was it, and how has it been helpful? If not, what kind of training do you think would be useful for women?
14. In your opinion, what types of home-based income-generating activities can Rohingya women safely and effectively do? Please describe.
15. If a future project aims to enhance the financial capacity of women, what role do you think men should play in supporting this? Please explain in detail.

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Market assessment to identify potential economic activities for Nari Shakti, Samaz Shakti (NSSS) Project

Key Informant Interview – KII

KII Checklist for - (CBO/CSO Representative, Community leader/ Religious Leader/ Majhi, Woman led group representative, Adolescents group representative, Women lead enterprises owner)

Good morning/afternoon. I am _____ from Datascape research and consultancy limited a Bangladeshi research organization based in Dhaka. In partnership with Helvetas Bangladesh, we are conducting a market assessment as part of the Nari Shakti, Samaj Shakti (NSSS) project. This assessment aims to identify potential economic activities and generate evidence to support inclusive and sustainable livelihood opportunities for persons with disabilities—particularly youth and women—in the Host community and Rohingya camp Cox’s Bazar districts. The findings will help Helvetas Bangladesh better understand current market trends, opportunities, and barriers, and inform future programming under the NSSS initiative.

As a part of this research, I would like to know your opinion related to this issue. Your opinion will be valuable for this research. I hope that you all will help me in our work by providing your valuable opinions. For this discussion, I would like to take around 30 minutes of your time; this discussion will remain completely anonymous, and confidential and will be used for research purposes only. If at any point you decide you no longer want to be involved, you may remove yourself from the project, and the researchers involved with the KII will delete or destroy collected material.

About Norms/Norms: We are here to discuss many things and there is nothing right or wrong with it. This is an open discussion and we would like to know your opinion.

Ice Breaking: We will be discussing many issues and it will be impossible for me to capture all your messages during the discussion. Therefore, I would like to record your opinion, in order to be sure that we are capturing everything you are saying which will help us with report writing. We will start talking and turn on the tape recorder only if you permit us to do so. Before starting the detailed discussion, let us get introduced to each other.

Name	
Disability Status (Yes/No)	
Age	
Sex	
Education	
Occupation	
Designation/ Position	
Phone Number	
Location	
Language in which it is recorded/ conducted	
Name of the interviewer/facilitator	
Name of the note-taker and transcriber	

Key Informant Interview – KII Checklist

1. Can you describe the current livelihood and income-generating opportunities available in your area? Do women participate in these activities alongside men? If so, what types of opportunities are specifically available for women in your community? Please explain in detail.
2. In your opinion, do women in your community face any family, social, cultural, or religious barriers when engaging in livelihood or income-generating activities? If yes, what kind of challenges (external and internal) do they face, and how can these challenges be addressed? Please elaborate.

3. Among the existing livelihood opportunities in your area, which ones do you consider to be safe, socially acceptable, and suitable for women—and why? Please explain.
4. Have any training programs been implemented in your area to promote women's economic empowerment? If yes, what were the focus areas of those trainings? If no, what types of training do you think are necessary to make women economically self-reliant in your area? Please explain in detail.
5. Do you think technology-based work (e.g., online jobs, mobile-based services) can be a potential opportunity for women to become economically self-reliant in your area? What kind of support would be needed in this regard? Please explain.
6. Do you think there is a market opportunity for women to sell products or services they produce locally? If yes, what types of products are in demand? Do women need formal or informal training to access these markets? Please explain.
7. In your opinion, what kind of support is most essential for enhancing women's economic capacity—training, capital, market linkage, or policy support? Please elaborate.
8. Among different groups of women (e.g., adolescent girls, women with disabilities, widows), who are more excluded or face greater barriers in accessing livelihoods? In your community, are there groups of women who face more difficulty participating in work (e.g., widows, single mothers, adolescent girls, women with disabilities)? What specific challenges do they face?
9. Can women in this community make decisions about the type of work they engage in or how to spend their income? Is it acceptable if a women take decision on this regard? Who usually decides whether a woman in your household can engage in work or training? Is it the woman herself, her husband, in-laws, or someone else? How much say do women have in this decision?
10. Are there any challenges for women by specific social community or family members that restrict women to participate or access to services, training, or market entry?
11. During any crisis (e.g., flood, illness, food shortage) period how women, youth contribute? Do this society think they can add value? How? (elaborate) How did women's income or skills help (or not help) the family cope? What kind of work would help build more resilience in the future?
12. What kind of projects or interventions do you think are necessary to enhance women's economic capacity in your area? Please explain.
13. What role do you think men should play in enhancing women's economic empowerment in your community? How can men contribute to overcoming the existing challenges within families and society? Please explain.
14. Do you believe that local leaders or religious leaders can play a positive role in promoting women's employment and income-generation? Do you have any suggestions in this regard? Please elaborate.

KII Checklist for - (Department of Woman Affairs - DWA, Department of Social Service - DSS, Department of Agricultural Extension - DAE, Department of Livestock - DLS, Department of Youth Development - DYD, Department of Environment - DOE)

Key Informant Interview – KII Checklist

1. To your knowledge, what income-generating or livelihood opportunities currently exist in this area? Do women participate in these sectors alongside men? What types of challenges do women face in becoming involved in such income-generating activities? Please explain in detail.

2. Does your department currently implement any programs in this region aimed at making women economically self-reliant? If so, what are they? How does your department contribute to women's empowerment? Please explain.
3. Are there any ongoing life skills or vocational training programs or financial assistance initiatives from your department specifically targeted toward women or persons with disabilities? If so, please describe them in detail.
4. In your opinion, which economic activities hold the most potential for women in this region? What types of barriers or challenges exist both external and internal that limit women's participation in training or income-generating opportunities? What steps do you think should be taken to overcome these challenges?
5. Do you think that training alone is sufficient to make women in this region economically resilient? Or are additional enabling factors—such as access to capital, market linkages, and policy support—also necessary? Please explain.
6. Is your department implementing any joint initiatives with the local UNO office or other government agencies to promote women's economic empowerment? If yes, please provide examples.
7. What kind of socio-economic and livelihood-related changes have you observed in this region due to climate change? Are women also being affected by these changes? If yes, what do you think are the possible ways to address such challenges? Please explain.
8. From your perspective, to what extent are women currently included in the local market systems? What actions do you think are necessary to enhance women's inclusion in market systems?
9. Do women in this region face any family, social, cultural, or religious barriers when trying to engage in income-generating activities? If so, what solutions do you suggest to overcome these obstacles? Please explain.
10. What kinds of initiatives do you think are needed to ensure the economic empowerment of marginalized women in this region? If a non-governmental development organization wants to work on this issue, what kind of support can your department provide? Please explain.
11. Do you believe that achieving economic empowerment for marginalized women in this region requires a coordinated approach between government and non-government development partners? If yes, how can this collaboration be effectively implemented? Please explain.

KII Checklist for - (Market Actor, Local Service provider, Financial Institute/ Micro Finance, Medium, Small and Micro Enterprises (MSME), Local enterprises, Bangladesh Tourism corporation Cox Bazar representative)

Key Informant Interview – KII Checklist

1. Could you please provide a brief introduction to your organization and explain what kind of products/services you offer in this region?
2. What types of products or services are currently in high demand in the local market? What kinds of businesses or initiatives do you consider to be promising for this area?
3. In your opinion, how do women participate in the local economy? How are they connected to your organization's services or business? Please explain in detail.

4. Based on your experience, what challenges or barriers do women entrepreneurs face when trying to participate in the local economy? What steps do you think should be taken to overcome these challenges and improve women's engagement in economic activities?
5. Does your organization offer any specific services, loans, or advisory support for women workers or entrepreneurs? If yes, please explain.
6. What are the biggest challenges faced by local MSMEs or small entrepreneurs in accessing and surviving in the market? What measures do you suggest to address these challenges?
7. What types of skills, products, or services do you think have the potential to create new employment opportunities in this region? What steps should be taken to ensure women's participation in these sectors?
8. Do you think the tourism industry or small and medium enterprises in this area can create job opportunities for women? If yes, what kind of initiatives should be taken? Please explain.
9. How has climate change or environmental risks impacted your business or service operations, and what measures have you taken to address these challenges? Please elaborate.
10. What types of interventions do you think are necessary to improve market linkages or integrate local entrepreneurs into supply chains?
11. Do you believe collaboration with government or non-governmental organizations can enhance your organization's ability to involve more women in economic activities?
12. In the future, what types of support or partnerships would your organization expect in order to ensure inclusive economic growth in this region? Please explain in detail.

KII Checklist for - (TVET/ Vocational training institute representatives, Skill Development Training Institute Representatives)

Key Informant Interview – KII Checklist

1. Please provide a brief introduction of your organization and describe the types of training programs or courses you offer.
2. In your opinion, what types of skill development training are currently most in demand for women in this region? Please elaborate.
3. Do you believe that the trainees are able to secure employment in the local or national job market after receiving such training? If yes, please provide examples.
4. What is the level of women's participation in your training programs? Do you have any specific arrangements or support systems in place for female participants? If yes, please describe.
5. What types of barriers or challenges have you observed among female trainees in this region (e.g., transportation issues, family restrictions, financial constraints, etc.)? Please elaborate.
6. Does your organization provide any follow-up or post-training support to help women become entrepreneurs or find job opportunities? If so, what kind of support?
7. Does your organization provide any follow-up or post-training support to help women become entrepreneurs or find job opportunities? If so, what kind of support?

8. Do you think your current curriculum or training methods align with the needs of the job market? If not, what changes do you think are necessary? Please elaborate.
9. Are climate change or environmental risks affecting the livelihoods of your trainees? Does your organization incorporate awareness or preparedness related to these issues within the training modules? If so, please explain.
10. Does your organization collaborate with any government agencies or NGOs? What type of partnerships would you be interested in exploring in the future? Please elaborate.
11. In your opinion, what kind of support would help expand and strengthen training programs for women in this region? Please explain.

KII Checklist for - (Focal Person Helvetas, Representative of Partner NGO)

Key Informant Interview – KII Checklist

1. Can you explain the main objectives and goals of the “Nari Shakti, Samaj Shakti (NSSS)” project? Who are the target groups under this initiative? Please elaborate.
2. Based on your professional experience, what are the key challenges faced by women in achieving economic empowerment in the host and Rohingya communities of Cox’s Bazar? What kinds of measures do you think should be taken to overcome these challenges?
3. What kinds of market-based interventions have you implemented or planned to ensure the participation of women, youth, and persons with disabilities in economic activities?
4. In your opinion, what are the most promising and sustainable livelihood opportunities for both the host and Rohingya communities? How feasible and challenging is it to ensure women’s inclusion in those sectors? Please elaborate.
5. Under the NSSS project, what kind of partnerships exist with TVET institutions, government departments, or private sector actors for skill development or enterprise promotion?
6. How do you think employment opportunities for women and youth in this region can be expanded in a sustainable and inclusive manner?
7. How have local leadership structures (such as CBOs, women’s groups, and youth groups) been involved in the implementation of the project? How has their participation influenced the effectiveness of the intervention?
8. Do climate change and natural disasters have any impact on the livelihoods of the project’s target communities? How is your organization addressing these risks?
9. In your opinion, what other innovative strategies can be adopted to ensure the effective inclusion of marginalized groups in such types of livelihood projects?
10. What steps or strategies would you like to see in place to ensure the scalability and sustainability of such initiatives in the future, either by Helvetas or by other development partners?
11. Based on your experiences so far, what are the key lessons learned from the NSSS project that could be useful for future project implementation? Please explain.

KII Checklist for - (Upazila, Union & Ward Disaster Management Committee)

Key Informant Interview – KII Checklist

1. Can you tell us about the types of income-generating or livelihood opportunities currently available in this area? Are women involved in these activities alongside men? What kinds of family, social, cultural, or religious barriers do women face when participating in such work? Please explain in detail.
2. In your opinion, what types of natural disasters are occurring frequently in this area due to climate change? How are these disasters affecting the local economy? Specifically, how are women's economic activities being impacted by these disasters? Please describe.
3. Do you or your disaster management committee provide any form of support to women entrepreneurs who are affected by disasters? If yes, please explain the types of assistance provided.
4. To protect the local economy during and after disasters, what kind of actions or interventions does the disaster management committee usually take? Please provide details.
5. Does your committee provide any financial compensation or support to women entrepreneurs who are affected by disasters? Do you take any initiatives to facilitate access to financial assistance or grants from government or non-government organizations? Please describe.
6. In your opinion, what kind of plans or initiatives should be undertaken to ensure greater inclusion of women in the existing local economic activities? What promising economic sectors currently exist where women can be easily integrated to help them become economically self-reliant? Please elaborate.

KII Checklist for -Camp in Charge (CiC)

Key Informant Interview – KII Checklist

1. Could you please provide a brief introduction to your activities in camp? Please explain in detail.
2. What income-generating or livelihood opportunities currently exist in this camp? Do women participate in these alongside men? What types of challenges do women face in becoming involved in such income-generating activities? Please explain in detail.
3. Does your department currently implement any programs or support in this camp for making women economically self-reliant? If so, what are they? How does your department contribute to women's economic activities? Please explain.
4. Are there any ongoing life skills or vocational training programs or financial assistance initiatives from your department specifically targeted toward women or persons with disabilities? If so, please describe them in detail.
5. In your opinion, which economic activities hold the most potential for women in this camp? What types of barriers or challenges exist that limit women's participation in training? What steps do you think should be taken to overcome these challenges?
6. Is your department implementing any joint initiatives with the local UNO office or other government agencies to promote women's economic activities? Please explain in detail.
7. Do women in this region face any family, social, cultural, or religious barriers when trying to engage in income-generating activities? If so, what solutions do you suggest to overcome these obstacles? Please explain.

8. What kinds of initiatives do you think are needed to ensure the economic activities for women this camp? If a non-governmental development organization wants to work on this issue, what kind of support can your department provide? Please explain.