



Empowering Rohingya refugees through Islamic microfinance: Exploring prospects and challenges in Bangladesh

Md. Nazim Uddin^{a,c*}, Lutfun Nahar^b, Norma Saad^c

^aDepartment of Business Administration, Ankara University, Turkey

^bDepartment of Islamic Economics and Finance, Istanbul University, Turkey

^cKulliyyah of Economics and Management Sciences, International Islamic University Malaysia, Kuala Lumpur, Malaysia

ARTICLE INFO

Article history:

Received: 14 June 2023

Revised: 23 June 2023

Accepted: 26 June 2023

Available online: 31 July 2023

Keywords:

Rohingya refugees; Islamic microfinance; Bangladesh; empowerment; prospects; challenges; socio-economic integration

ABSTRACT

Due to the refugee crisis, many Rohingya Muslims have left Myanmar with the hope of a better life in the new places. However, they cannot embark on economic empowerment activities due to lack of access to banking services. Islamic microfinance has the potential to solve the financial marginalization issue among the Rohingya refugees based on fairness, social justice, and ethics. This study aims to assess the potentials of Islamic microfinance in addressing this issue as well as identify the challenges in implementing such programs. The study also explores the role of Islamic microfinance in promoting entrepreneurship and socioeconomic integration, and provides recommendations for its effective implementation. Currently, there is a literature gap in the adoption of Islamic microfinance targeting Rohingya refugees in Bangladesh. This study provides relevant inputs for refugee policymakers, practitioners, and humanitarian organizations in tailoring interventions to the Rohingya refugees needs and ambitions. In methodology, the study adopts qualitative semi-structured interviews with NGO experts in Cox's Bazar, Bangladesh which is currently the center for Rohingya refugees. Interview replies and document evaluations will provide insight into experts' viewpoints and experiences. Findings of this study help to identify the opportunities and problems to assist policymakers and practitioners in successfully implementing Islamic microfinance projects, boosting Rohingya refugees' chances for a sustainable future.

1. Introduction

Majority of the Rohingya Muslims fleeing Myanmar's oppression and brutality have migrated to Bangladesh. The host nation struggles to provide basic needs and livelihoods to Rohingya refugees. These refugees struggle to earn a living due to a lack of access to financial services (Kachkar, 2017). Islamic microfinance has the potentials to assist the Rohingya refugees overcome financial marginalization as it adheres to fairness, social justice, and ethics, reflecting Muslim ideals and needs. Accessibility to financial resources through Islamic microfinance can help refugees establish and

*Corresponding author. Email: nuddin@ankara.edu.tr

grow enterprises, improve their lives, and become economically self-sufficient (Hassan et al., 2021; Schmich & Mitra, 2023). Despite its importance, Islamic microfinance's potentials and challenges in empowering Rohingya refugees in Bangladesh are hardly studied, whereas conventional approaches dominate microfinance literature (Islam et al., 2023; Schmich & Mitra, 2023). Thus, Islamic microfinance's potential and drawbacks for Rohingya refugees in Bangladesh must be examined.

This study aims to assess the possibilities and advantages of Islamic microfinance in empowering Rohingya refugees in Bangladesh. To identify and assess the difficulties and limitations involved in implementing Islamic microfinance initiatives designed to meet the needs of Rohingya refugees into practice, this study explores how Islamic microfinance might aid Rohingya refugees in business, income production, and socioeconomic integration. Findings of this study provide suggestions on executing Islamic microfinance projects for Rohingya refugees in Bangladesh for policymakers, practitioners, and stakeholders.

Currently, there is a lack of empirical studies on Islamic microfinance that targets Rohingya refugees in Bangladesh (Ülev et al., 2022; Wanke et al., 2022). Despite the extensive study on microfinance interventions, there is a dearth of research examining the unique features and possibilities of Islamic microfinance for Rohingya refugees. This study aims to fill the literature gap by evaluating the opportunities and difficulties of Islamic microfinance in empowering Rohingya refugees (Anwar et al., 2023; Kassab et al., 2022).

This study is important because it examines how Islamic microfinance can empower Rohingya refugees in Bangladesh (Abdul Zalim, 2022; Al-Dajani, 2022; Purwanto et al., 2022). The results will benefit policymakers, practitioners, and humanitarian organizations in refugee environments. Stakeholders can create specialized interventions that cater to Rohingya refugees' unique needs and ambitions by recognizing the opportunities and difficulties of implementing Islamic microfinance projects. The goal of this project is to empower and integrate Rohingya refugees into society to increase their resilience and possibilities for a sustainable future.

2. Literature review

2.1. The Rohingya Refugees in Bangladesh

Bangladeshi Muslims and the Bengali-speaking Rohingya in Rakhine state have always had strong links. Over the years, Bangladesh-Myanmar relations have been steady, notwithstanding occasional dissatisfaction. Human security and geopolitical issues have recently impacted bilateral partnerships (Ben Salem & Ben Abdelkader, 2023; Toivonen, 2023). Bangladesh and Myanmar signed an MoU in 1992 to repatriate Rohingya refugees, with little UNHCR participation (UNHCR). Since then, few Rohingya refugees have returned to Myanmar owing to security concerns (Barth & Zalkat, 2021; Dushime & Muathe, 2023; Fersi & Bougelbène, 2021). Diplomatic challenges have increased due to the Rohingya refugee influx. Bangladesh officially protested Myanmar, claiming the military has been planting landmines along the border to dissuade migrants from crossing (Migdad, 2023; Zehra & Usmani, 2021). Myanmar is not a member of the 1997 UN Mine Ban Treaty, and barbed-wire fence and landmines strengthen its border with Bangladesh. The Rohingya people's history and persecution show the intricacy of Myanmar-Bangladesh relations. International intervention is needed to resolve humanitarian and security issues.

2.2. The Situation of Myanmar Refugees in Bangladesh

The plight of Myanmar refugees in Bangladesh and the obstacles to their integration and empowerment are the main topics of the literature study. It is emphasized that refugees differ from

other migrants in that they are motivated by a fear of persecution and a need for safety and protection (Lejano et al., 2020; Migdad, 2023). Although international laws are referred to as tools to protect refugees' rights, they often remain defenceless and disadvantaged members who deal with prejudice, social isolation, unemployment, and difficult living situations. The evaluation highlights how important it is to integrate refugees quickly and effectively to stop the spread of repressive situations (Fithria et al., 2021; Salaudeen & Zakariyah, 2022). Although refugees are often weak and poor, many also have educational backgrounds, professional expertise, and financial or technological resources that can be assets for starting new firms and boosting the home nation's economy. With 11 million Myanmar citizens forced to from their homes and almost 7 million looking for safety outside of Myanmar's borders, the scale of the catastrophe there and the displacement it has caused are made clear. Bangladesh is primarily responsible for hosting refugees from Myanmar because of its closeness (Atsız, 2021; Dagar, 2023). It is noted that the refugee population is made up of young and working people.

Temporary measures to meet basic requirements and provide services were first taken in response to the surge of migrants (Mohamed & Elgammal, 2023; Zighan, 2020). On the other hand, it is unclear how long they will be staying in Bangladesh. The Turkish government has worked to strengthen laws and regulations to address the plight of Myanmarese refugees and advance sustainability, adaptability, and social inclusion in service delivery (Desai et al., 2021; Richey et al., 2022).

The literature study highlights the strain brought on by the enormous number of refugees gaining access to healthcare, education, and employment opportunities (Kassab et al., 2022; Qin, 2023). Negative attitudes, racism, and social discrimination might result from competition with the local community. For refugees to regain their resilience and ability considering Myanmar's continuing violence and humanitarian crises, integrating into host communities is essential. The literature study, taken as a whole, emphasizes the complicated problems that Myanmar refugees in Bangladesh confront and the need for successful methods of empowering and integrating them into the host community.

2.3. Enabling Refugee Entrepreneurship through Islamic Microfinance

The main objective of Islamic microfinance is to empower the poor and disadvantage economically by providing them the financial resources to embark on business opportunities and earn sustainable source of income (Satar & Kassim, 2020). It starts by describing entrepreneurship as the capacity to develop and construct something despite having few means, and it emphasizes the role that entrepreneurs play as agents of change (Hassan et al., 2021; Wanke et al., 2022). There has been a substantial amount of study conducted on immigrant entrepreneurship; however, there has been a paucity of research conducted explicitly on refugee entrepreneurship, despite the potential influence that it might have on host economies.

In the context of refugees, entrepreneurship has the potential to alleviate the strain placed on nations that take in refugees by creating new employment possibilities and self independence, as well as making a financial contribution to those nations. Several studies have documented that the participation rate of ethnic entrepreneurs in business operations is much greater than that of the host community (see, for examples Abebe, 2023; Ozdemir et al., 2023). In contrast to the conventional types of small and medium businesses, refugee entrepreneurs aim to emphasize expansion and the pursuit of new possibilities.

Another issue facing the refugees is that businesspeople who have fled their countries of origin seldom consider going back there (Kassab et al., 2022; Qin, 2023). For instance, many Rohingya refugees in Bangladesh have been forced to leave their homes and are now attempting to assimilate

into Turkish society and establish themselves, thereby drawing on their prior experiences and social capital (Desai et al., 2021; Richey et al., 2022). Refugee entrepreneurs may feel more at ease in their new surroundings if they recruit workers from the same ethnic background. This may give them a feeling of belonging in their new community.

Even though refugee entrepreneurship has enormous potential, there is little theoretical and empirical study in this field (Desai et al., 2021; Qin, 2023). Most Rohingya refugees in Bangladesh are not entrepreneurs and most of those that have other employment. Refugee entrepreneurs' success depends on their communication skills, market access, and skills. Refugee firm owners also encounter social, economic, legal, and regulatory problems (Abebe, 2023; Dlaske, 2022). These issues exist in the US and abroad. They may have trouble getting resources, hurting their company's growth. The dynamic relationship between internal and external elements must be examined. Because internal and external forces affect Rohingya refugees in Bangladesh (Islam et al., 2023; Ülev et al., 2022).

This research emphasizes the need to diversify support frameworks for refugee entrepreneurs beyond typical models and guidelines to meet their unique needs (Akbar & Siti-Nabiha, 2022; Hassan et al., 2021). It has been discovered that successful immigrant entrepreneurs have a command of the language of the country in which they are settling, an education or training, previous experience in business, support from family and social networks, and access to suppliers and customers located within their communities (Al-Dajani, 2022; Schmich & Mitra, 2023). Additionally, it is observed that there is a difference between refugee entrepreneurs operating in metropolitan settings and those operating in camps. Refugees living outside the camps often have better access to opportunities to build social capital, increase their resilience, integrate into society, and contribute economically.

2.4. Challenges facing refugee entrepreneurs

Refugees who forcefully immigrate face particular challenges in assimilating and a broad range of social, legal, and economic obstacles. Refugee entrepreneurs sometimes face more demanding circumstances than other immigrants. These challenges include communication and language barriers, loss of human and financial capital, limited resource access, psychological discomfort, lack of business knowledge, and trouble obtaining finance (Dagar, 2023; Migdad, 2023). These obstacles can make funding problematic. Refugee company owners face social cohesiveness, cultural integration, social prejudice, and market integration challenges.

Due to social, legal, and financial hurdles, refugees may have trouble accessing Islamic microfinance. These obstacles intertwine (Dushime & Muathe, 2023; Zehra & Usmani, 2021). These include limited banking and financial services, a lack of recognition of foreign qualifications, difficulties establishing enterprises and acquiring licenses, labour market restrictions, and a lack of refugee-friendly Islamic microfinance laws. Mobility, banking and financial services, recognition of foreign credentials, legal registration of firms, and licenses are also restricted. Refugee business operators face several obstacles (Barth & Zalkat, 2021; Toivonen, 2023). These include psychological problems and stress, cross-cultural challenges, social isolation, poor market opportunities, a lack of knowledge and skills, and restricted support. Support is scarce, too. One factor is financial support issues (Dushime & Muathe, 2023; Fersi & Bougelbène, 2021).

Rohingya refugee entrepreneurs in Bangladesh also face language limitations, integration concerns, cultural challenges, social isolation, prejudice, and bureaucratic and legal impediments (Ben Salem & Ben Abdelkader, 2023; Migdad, 2023). These obstacles include freedom of movement, labour laws, tax laws, banking, and financial services, and Rohingya firm owners' lack of entrepreneurial skills and marketing power. They only serve the Rohingya market in Bangladesh

because Islamic microfinance from local and international organizations is inadequate. They exclusively operate in Bangladesh (Abdul Zalim, 2022; Ben Salem & Ben Abdelkader, 2023).

In summary, Rohingya refugee entrepreneurs encounter several hurdles that affect their capacity to create and operate firms in their adopted nations. These include legal status limits, financial difficulties, emotional issues and stress, cross-cultural issues, social marginalization, limited market possibilities, and a lack of knowledge and skills. This study suggests that immigrant entrepreneurs need more support to overcome these obstacles and succeed.

2.5. Role of NGOs in Rohingya refugee camp

This literature study examines how Bangladeshi NGOs help Rohingya people learn and start businesses. Bangladesh has many Rohingya. The International Committee of the Red Cross (ICRC), the United Nations High Commissioner for Refugees (UNHCR), and UNESCO are among the nongovernmental organizations (NGOs) working to promote human rights and raise awareness (Abdul Zalim, 2022; Ben Salem & Ben Abdelkader, 2023). Since the focus is on registered Rohingya, the unregistered group is overlooked. Rohingyas are excluded. Since a large number of Rohingyas are excluded, this is tough. These NGOs may struggle to achieve their aims due to their narrow scope (Abdul Zalim, 2022; Atsız, 2021). NGOs are crucial in determining the results, even though they may confront difficulties. Atsız (2021) highlight that nongovernmental organizations (NGOs) may not conduct unbiased analyses of the issue and instead get unduly engaged in international campaigns. The success of local nongovernmental organizations can be hindered by resource limitations and a limited ability to forecast the socioeconomic situation.

In Bangladesh, many nongovernmental organizations (NGOs) have prioritized crisis-based and demand-driven measures, which may restrict their ability to comprehend the underlying dynamics of the crisis and impair their ability to prepare effectively. The effectiveness of nongovernmental organizations (NGOs) in influencing results can be hindered, among other ways, by time restrictions and restricted access to skilled personnel (Dagar, 2023; Richey et al., 2022). However, nongovernmental organizations (NGOs) do not lack authority and may contribute within the context of the crisis's worldwide dynamics and local players' capacity to react (Anwar et al., 2023; Kassab et al., 2022).

Despite the obstacles, the participation of nongovernmental organizations (NGOs) in giving the Rohingya population living in temporary camps the required care, support, and basics has resulted in better living circumstances (Purwanto et al., 2022). The government of Bangladesh and nongovernmental organizations in the country have been responsive, but there is still a significant shortage of resources, which necessitates extra help from foreign humanitarian organizations (Abebe, 2023; Purwanto et al., 2022). Nongovernmental organizations (NGOs) have benefited society through education and promoting social consciousness. Despite critiques surrounding accountability, administrative expenses, bureaucratic hindrances, dependence on foreign funding, and a lack of transparency, the influence of nongovernmental organizations (NGOs) in Bangladesh is acknowledged (Akbar & Siti-Nabiha, 2022; Wanke et al., 2022).

3. Methodology

From the point of view of those who work in nongovernmental organizations (NGOs), the primary objective of this study is to investigate the role that national and international NGOs play in ensuring that Rohingya refugees in Cox's Bazar, Bangladesh can participate in Islamic microfinance. The technique of research that was used in this investigation was qualitative, and its purpose was to give an in-depth and contextualized comprehension of the experiences and points of view of the NGO

professionals who were participating (Lazaraton, 1995; Onwuegbuzie & Leech, 2005).

The qualitative research approach was selected for this study because it generates descriptive and in-depth insights by collecting and analysing non-numerical data such as human experiences, beliefs, feelings, behaviour, and interactions (Ebekozi et al., 2018). This is because the qualitative research approach generates descriptive and in-depth insights. Interviews with NGO professionals, some of which were semi-structured, were the principal mode of data gathering used in this research. The interpretation of the opinions and experiences of the participants was made possible thanks to these interviews, which allowed for the study of the research issues.

The participants in this research were all professionals working for nongovernmental organizations (NGOs), and the sample included people from regional, national, and worldwide NGOs. In the case of Rohingya refugees, eight of these experts were affiliated with groups actively working in the Islamic microfinance industry. The sample attempted to keep a gender ratio of 50:50. However, this requirement could not be entirely maintained, and therefore, there were only four female participants and six male participants (Onwuegbuzie & Leech, 2005; Thaker, 2018). The experts' present or prior work in nongovernmental organizations (NGOs) or humanitarian agencies actively participating in the Islamic microfinance sector for Rohingya refugees in Cox's Bazar was the primary focus of the selection criteria for the sample.

The interviews with NGO professionals conducted in a semi-structured format provided significant source data for this research. These interviews were taped, and field notes were obtained to document any information that was not numerical (Abdul Zalim, 2022; Onwuegbuzie & Leech, 2005). The method of analysis used for this qualitative research consisted of interpreting and evaluating the interview replies to get a thorough and descriptive comprehension of the perspectives and experiences held by the experts. In addition, secondary data gleaned through the examination of documents served as an additional source of information in this investigation.

4. Research analysis and findings

The influence of Rohingya refugees on Islamic microfinance in Cox's Bazar, Bangladesh, spans a wide range of elements, including problems with public health, circumstances with law and order, and the attitudes of the local community (Abdul Zalim, 2022). The arrival of many refugees has made life difficult for the local people and the assistance organizations attempting to meet the requirements of the refugees.

4.1. Impact of socioeconomic

A sizeable community of Rohingya refugees has burdened the native population, especially with the availability of resources and services (Hejrati et al., 2021). There is discontentment among poor local Bangladeshis who believe they are getting little support from relief groups. This discontentment has led to the collapse of relationships and hate aimed against the migrants. Another factor contributing to tension between the two groups is the fact that they are in direct competition with one another for available jobs, educational and social services, and medical care facilities.

As a result of the humanitarian situation, there are now difficulties in providing medical treatment, particularly to Rohingya women and girls. There has been an increase in death rates among mothers and babies due to a lack of access to better maternal health care and management of sexually transmitted illnesses. The potential for the local and refugee populations to get infectious illnesses from one another is a source of worry for medical experts, as this might make the already precarious state of public health in the area much worse.

The existing law and order situation in Cox's Bazar has worsen due to increasing inflow of the

Rohingyan refugees. There is evidence that Rohingya refugees participate in illegal operations, like as the trafficking of humans, drugs, and prostitution, according to several reports. The measures made by the government to ban marrying Rohingya refugees and Indigenous Bangladeshi males have led to conflicts and prejudice against the Rohingya refugees. Some Rohingyas have been residing outside the refugee camps while falsely claiming to be residents of Bangladesh. This has enabled them to purchase property, participate in elections, and get Bangladeshi passports without following the proper procedures. This circumstance raises worries over the abuse of Bangladeshi passports and security problems, particularly the susceptibility of Rohingya people to recruitment by Islamic extremists.

Because of Rohingya refugees, the local community, humanitarian groups, and the government face some problematic issues. Although it is of the utmost importance to meet the humanitarian needs of the refugees, there is also a pressing need for comprehensive plans that consider the effects on the community hosting the migrants. To lessen the impact that the crisis will have on Islamic microfinance and general stability in the area, it will be essential to strike a balance in the help provided to both groups and work toward building peace amongst different communities.

4.2. The economic impact of the Rohingya refugee crisis in Bangladesh

The Rohingya refugee issue in Bangladesh has a multidimensional influence on the nation's economy, affecting various elements of the economy. Even if there is the possibility of gaining advantages, such as a rise in the number of jobs available and an increase in the amount of help coming from other countries, there is also the possibility of suffering significant difficulties and unfavourable outcomes. The arrival of Rohingya refugees has increased competition for the few available employment openings, resulting in a decline in the standard of living enjoyed by the native population. Because Rohingya employees were prepared to accept lesser pay, they could undercut the salaries requested by local workers, which further exacerbated the economic difficulties that the local population was already experiencing. As a result of this circumstance, many people in the area have been forced to sell their possessions, take out loans, and struggle to care for their families. Bangladesh's social and economic stability is threatened by individuals moving from rural to urban regions to find better jobs. Due to the weak economy, limited resources, overcrowding, and agricultural land limits, it is hard to maintain sustained economic development and a large migrant inflow. Because of this, it is one of the world's biggest challenges.

The regions designated for settling refugees burden the country's economy and strain the resources available to the administration. The presence of a high number of refugees has also negatively impacted the tourism business, leading to a decline in the number of tourists who visit the area and a corresponding loss in revenue. Because of government limitations, commerce with Myanmar across the border and fishing operations in the Naf River have been disrupted, which has an additional negative effect on Bangladesh's economy.

The influx of foreign assistance and the increasing international expenditures targeted at aiding Rohingya refugees may give some economic advantages, even though these initiatives are complex. The provision of aid has increased the number of job possibilities available to local individuals, and there have been developments in the small business sectors that have made opportunities available to local people. There are no jobs for Bangladeshi people, with organizations providing humanitarian relief and development partners.

The influx of Rohingya refugees into Bangladesh has complicated the country's economy. It creates difficulties for the local population's capacity to make a living, the economy's stability, and important businesses such as tourism and commerce. Even though Bangladesh's economy sees some

improvement due to foreign aid, the country still faces significant challenges that must be overcome to achieve long-term growth. These challenges include reducing the burden of the economy and identifying viable solutions that will maintain social and economic equilibrium.

4.3. Prospects for Resolving the Rohingya Refugee Crisis

The Rohingya refugee crisis has caused significant socioeconomic challenges in Bangladesh. Refugee repatriation has been hampered by Myanmar's unfavourable conditions and the government's refusal to allow permanent settlement. Thus, numerous alternate tactics and remedies have been proposed to solve the issue. Repatriating Rohingya refugees to Myanmar is complicated. Myanmar's government has not done enough to create conditions for their return, and Rakhine state's security remains a concern. The demolition of Rohingya settlements and the rise of other ethnic groups has complicated returns. Rakhine activists and the lack of security assurances make a return impossible.

Bangladesh has worked with Myanmar and the UNHCR to return refugees. A border liaison office and bilateral conversations have been established to simplify repatriation. However, other nations and regional organizations like SAARC and ASEAN have been criticized for applying little pressure to protect all Myanmarese and correct human rights abuses. Bangladesh may engage with China, India, Islamic nations, and nongovernmental groups to strengthen its position (NGOs).

Several options, including repatriation, have been proposed to resolve the problem. These include Cox's Bazar's health and education infrastructure expansion, employment creation, and market improvements. Relocating some Rohingya refugees to areas with less impact on the local people has been suggested but with an adverse reaction. International pressure on Myanmar to cease the violence, allow humanitarian groups access, and implement the Rakhine Advisory Commission Report was stressed.

If diplomatic attempts fail, Rohingya issues may need judicial action. The UN may even try to extradite Myanmar officials for crimes against humanity and genocide under the Universal Declaration of Human Rights. This can help reform. The International Court of Justice at The Hague can be crucial to prosecuting genocide and other human rights abuses. The Rohingya problem demands a comprehensive strategy that includes repatriation, alternative remedies to ameliorate the situation in Cox's Bazar, diplomatic endeavours, international pressure, and legal steps to hold perpetrators accountable. Bangladesh, significant states, international organizations, and the world community must collaborate to tackle the issue and find a long-term solution.

5. Conclusion

The Rohingya refugee issue in Bangladesh has made it difficult for the host country to supply basic needs and employment to displaced Rohingya Muslims. These refugees have had limited access to many services, notably financial ones, which has impacted their ability to earn money and rebuild their lives. Islamic microfinance can help Rohingya refugees access banks. Islamic microfinance can help refugees create and grow companies, enhance their quality of life, and become financially independent by providing access to financial services based on fairness, social justice, and ethics.

This study assessed the prospects and potential benefits of Islamic microfinance in empowering Rohingya refugees in Bangladesh, identified and analysed the challenges and constraints of implementing programs tailored to their needs, investigated the role of Islamic microfinance in promoting entrepreneurship, income generation, and socioeconomic integration, and provided recommendations for efficient implementation.

The study provides insight into Bangladesh's Rohingya refugees' complex issues. These issues include Bangladesh's historical relationship with Myanmar, Myanmar refugees' plight in

Bangladesh, Islamic microfinance-based refugee entrepreneurship, refugee entrepreneurs' challenges, and Rohingya camps' NGOs. Considering refugees' multiple challenges, Islamic microfinance was recommended to empower and integrate refugees. The research in Cox's Bazar, Bangladesh, showed Rohingya refugees' socioeconomic impact on Islamic microfinance. Refugees strain local resources and services, causing locals to be unhappy and compete for employment, education, and healthcare. The study also revealed how nongovernmental groups support Rohingya refugees and Islamic microfinance programs.

This paper addresses the pros and cons of Islamic microfinance for Rohingya refugees in Bangladesh. It enriches the present corpus of knowledge. The findings aid policymakers, practitioners, and humanitarian groups collaborating with refugees. By understanding Islamic microfinance's pros and cons, stakeholders may customize interventions to Rohingya refugees' needs. This empowers Rohingya refugees and integrates them economically.

Despite its value, this research has limitations. First, this study's tiny NGO professional sample may restrict its generalizability. Future research might use a bigger and more varied sample for other viewpoints. Second, this survey only included NGO professionals, not Rohingya refugees. Refugee voices would help understand their needs, goals, and difficulties with Islamic microfinance. Participatory research might engage Rohingya refugees. Third, qualitative data from interviews and document reviews dominated the research. Quantitative approaches might be used to evaluate Islamic microfinance initiatives for Rohingya refugees. Qualitative research gives rich and contextualized insights.

There are several areas for future research. Research might examine Rohingya refugees' views on Islamic microfinance. Understanding their ambitions, difficulties, and views can help create successful responses. Rohingya refugee Islamic microfinance schemes might be evaluated quantitatively. This might include analysing socioeconomic results, including income production, job creation, company development, and refugee social integration and empowerment.

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