ENACTING SOCIAL INCLUSION AND EXCLUSION THROUGH NECESSITY ENTREPRENEURSHIP: AN ETHNOGRAPHIC ACCOUNT FROM KUTUPALONG[1]

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ABSTRACT

We develop an ethnographic theory of how necessity entrepreneurship (NE) gives rise to endemic institutions comprising social structures of cooperation and mutual recognition. These endemic institutions, in turn, provide a context in which the basic human need of social inclusion can be met, as the actors who inhabit these institutions feel valued by other institutional participants, use them as a platform for community care, and embrace them as a source of gratifying opportunities for social participation. Endemic institutions thus infuse necessity entrepreneurs' lives with values and meaning and create opportunities for inclusion. These opportunities do not just reach the focal entrepreneurs themselves, but also touch the lives of many other beneficiaries profiting from these subsidiary effects. Yet such endemic institutions also have a distinctively darker side. When the social structures enacted by necessity entrepreneurs give rise to shame amongst those who cannot keep up, lead to new or increasing socio-economic divides, and create new social groupings that are hard to enter for aspiring members, newly created endemic institutions can become an exclusionary force that promotes social and income inequality. Our work enriches the discussion on the outcomes that NE creates over and above the mere fulfilment of basic physiological and security needs of the entrepreneurs involved.

Keywords: Necessity Entrepreneurship, Social-Inclusion/exclusion, Refugee Camp, Ethnography

INTRODUCTION

One of the main conundrums of global economic and social development is the associated exclusion it comes with (Silver, 1995; Sen, 1999). Marginalization is a primary demonstration of such exclusionary dynamics. Individuals and groups are marginalized when power is used materially to exclude them from making a life deemed respectable in mainstream societies (Gerrard, 2017). Marginalized people are forcefully embedded in social, political, and economic relationships that severely limit their agency and prospect of social mobility, thus putting them in a vicious cycle of inequality and exclusion that can ultimately push them towards extreme poverty and shame (Gatzweiler & Baumüller, 2014; Walkers, 2014; Bacq, Toubiana, Ruebottom, Ormiston & Ajunwa, 2023). For the marginalized poor, often the only viable livelihood option is becoming a (micro-)entrepreneur (de Mel, McKenzie, & Woodruff, 2010; Banerjee and Duflo, 2011; George, Kotha, Parikh, Alnuaimi, & Bahaj, 2016). Recognizing the need to understand such entrepreneurs

[1] Our sincere apology for the length of the paper. Corrently we are extensively revising it, especially the findings section, to make it more precise and more readable. We are looking forward to your comments and/or suggestions to improve the quality of the paper. Thank You :)

and their entrepreneurial activities, scholars have recently started to investigate such entrepreneurship through the lens of 'necessity entrepreneurship' (Dencker, Bacq, Gruber, & Haas, 2021). For the marginalized individuals involved, necessity entrepreneurial activities tend to become core economic actions around which their social life evolves (Banerjee and Duflo, 2011; George et al., 2016; Shepherd, Saade, & Wincent, 2020, Bacq et al., 2023).

Necessity entrepreneurship (NE) is often seen as being motivated by immediate necessity (Dencker et al., 2021; Dencker, Bacq, & Gruber, 2021). People are pushed to open small businesses in the hope of earning enough to be able to buy daily necessary items such as food and medicine (George et al. 2016). In a newly sparked discussion on necessity entrepreneurship (Dencker et al., 2021; Coffman & Sunny, 2021; O'Donnell, O'Gorman, & Clinton, 2021), scholars have begun to reflect on what constitutes 'necessity' for necessity entrepreneurs, suggesting that the fulfillment of basic needs serves as a motivation for individuals to engage in NE. Yet, focusing on the alleviation of immediate physiological needs does not fully capture the impact necessity entrepreneurship can have on the lives of many impoverished individuals living on the margins of society (Sutter, Bruton, & Chen, 2019; Shepherd, Saade, & Wincent, 2020; Chatterjee, Shepherd, & Wincent, 2022; Bacq et al., 2023). Even in marginalized and impoverished contexts, entrepreneurship can become a meaningful way of organizing and providing structure to one's life, an opportunity to participate in social activities and functions, a source of perceived value in a social milieu, and a way to become more resilient under conditions of extreme adversity (Baker & Pollock, 2007; Rindova, Barry, & Ketchen, 2009; Shepherd, Saade, & Wincent, 2020; Ruebottom & Toubiana, 2021; Rindova, Srinivas, & Martins, 2022).

Scholars have long argued that entrepreneurship is not only essential to economic freedom, but also constitutes a series of actions and processes that have the potential to engender social and institutional change (Rindova, Barry, & Ketchen, 2009; Lounsbury & Glynn, 2019; Shepherd, Saade, & Wincent, 2020; Vedula et al., 2022). To date, however, research has generally focused on the economic and psychological aspects of entrepreneurship and has paid relatively little attention to the socio-relational dynamics of entrepreneurship (Zahra & Wright, 2016). Only recently have scholars started to enrich our understanding of entrepreneurship and its impact on the context and broader social relations in which entrepreneurs are embedded (Baker & Welter, 2020; Foy & Gruber, 2022; Bhatt, Qureshi & Sutter, 2022; Qureshi, Bhatt, Sutter & Shukla, 2023). However, in studying NE in marginalized and impoverished contexts, where it is primarily seen

as a means of creating economic wealth to escape poverty, researchers still focus mostly on individual welfare: how necessity entrepreneurs themselves benefit from entrepreneurial endeavors (Bruton, Ketchen, & Ireland, 2013; Alvarez & Barney, 2014; Sutter, Bruton, & Chen, 2019; Bacq et al., 2023). Yet, NE also has communal effects: NE can help form new endemic institutions comprised of emergent social structures that shape the lives of the marginalized. In turn, these endemic institutions help elevate communities, or segments of communities at least, apart from benefitting specific individuals. In turn, while the emerging communal structures may certainly benefit the partaking entrepreneurs, they may also become associated with new exclusionary dynamics, giving rise to new forms of marginalization. Since the dynamics of social inclusion and exclusion surrounding NE are presently only dimly understood, we ask: *How does NE affect communal-level patterns of inclusion and exclusion?*

Drawing on a four-year ethnography of camp-life and entrepreneurial activities in the Kutupalong refugee camp in Bangladesh and using abductive-inductive reasoning, we develop an ethnographic theory of how NE produces new endemic institutions, which in turn provide a context in which the basic human need of social inclusion can be met. For marginalized individuals, NE is more than just an earnings source: it becomes a source of social value and identity that gives meaning to their everyday business of living (Rindova, Barry, & Ketchen, 2009; Lounsbury & Glynn, 2019; Shepherd, Saade, & Wincent, 2020). Our theory presents a deeper understanding of NE; in particular, how it shapes endemic institutions engendering dynamics of inclusion and exclusion. In capturing how these mechanisms unfold, we make four key contributions to the (necessity) entrepreneurship, organizational institutionalism, and social inequality literatures.

THEORETICAL CONSIDERATIONS

Marginality and Marginalization: The Origin of NE

Gatzweiler et al. (2011:3) define marginality as "an involuntary position and condition of an individual or group at the margins of social, political, economic, ecological or biophysical systems, preventing them from access to resources, assets, services, restraining freedom of choice, preventing the development of capabilities, and eventually causing (extreme) poverty." As marginality is an involuntary position and condition, the process of marginalization often involves a use of power by the incumbents devising social relations that perpetuates particular dynamics of domination and privilege and sustains the mainstream (Gerrard, 2017). The process of

marginalization pushes particular groups to the margins of society and restricts their access to resources and opportunities necessary to make a 'good life', the idea of which comes from the so-called mainstream societies where powerful groups dwell (Wacquant, 2008; Sassen, 2014).

Because marginalized individuals and groups are pitted against a set of social and power relations that are oppressive and restrictive in nature, marginalization undercuts their identity, social mobility, and economic opportunities, leaving them in (extreme) poverty and shame (Gatzweiler and Baumüller, 2014; Bacq at el., 2023). Their poverty inflicted lives are then judged through "moralized accounts of hyper-sexualized working-class women, for instance, or out-of-control, angry Black young men, or indolent Indigenous young people, or deviant homeless people" (Gerrard, 2017: 35). Most often they are pushed to forsaken geographic locations, as vividly portrayed by Loic Wacquant: "all [societies] have at their disposal in their topographic lexicon a special term for designating those stigmatized neighbourhoods situated at the very bottom of the hierarchical system of places that compose the metropolis. It is in these districts draped in a sulfurous aura, where social problems gather and fester, that the urban outcasts of the turn of the century reside, which earns them the disproportionate and disproportionately negative attention of the media, politicians and state managers" (Wacquant, 2008:1). In these townships, favelas, and slums, most have little access to resources and opportunities to ensure their wellbeing and a dignified 'good life' in the eyes of the mainstreamers (Bacq et al., 2013). They become what Guy Standing (2011) calls a 'precariat', who lack a 'good life' and salaried work and who lack a secure work-based identity. They fail to take part in community-life and suffer from what Adam Smith (1776) termed as an 'inability to appear in public without shame' (Sen, 1999).

However, this is just one side of the story, and portraying marginality only through this lens fails to capture the 'human' who lives on the margin and who tries to make 'life liveable', as Back (2015) puts it. Every day marginalized individuals fight against injustice and indignity for a modicum of respect and for a dignified identity, even in the "barren, chaotic and brutish" (Wacquant, 2008:1) social life on the margins (Bacq, et al., 2023).

NE on the Margins of Society

NE is thought to be motivated by immediate necessities, such as the physiological and safety needs of human beings (Dencker et al., 2021). When individuals fail to make a living through other more desired economic opportunities, usually they find resort in NE. As per some estimates, more than half of the world's poor make their living selling goods and services as

necessity entrepreneurs (Spears, 2009; de Mel, McKenzie, & Woodruff, 2010) Though NE can also be observed amongst marginalized groups in developed economies, it is usually more prevalent in developing economies, especially in marginalized and impoverished communities where economic opportunities are constrained for most people (Banerjee & Duflo, 2007; Banerjee & Duflo, 2011). While the literature on NE has emerged only recently, knowledge can be drawn from related research on entrepreneurship to get a better sense of NE and its processes. For example, research on microentrepreneurs and entrepreneurship in informal and impoverished contexts is useful in this regard (de Mel, McKenzie, & Woodruff, 2009; Webb, Tihanyi, Ireland, & Sirmon, 2009; Godfrey, 2011; Bruton, Ketchen, & Ireland, 2013). In impoverished contexts, entrepreneurship is considered a solution for poverty alleviation (Alvarez & Barney, 2014; Sutter, Bruton, & Chen, 2019) in that it might addresses resource scarcity (Berge, Bjorvatn, & Tungodden. 2014; Chliova & Ringov, 2017; Valdivia, 2015). Its potential for doing so is increased when institutional and contextual sources of social exclusion can be removed (Mair, Marti, & Ventresca, 2012; Scott et al., 2012; George, McGahan, & Prabhu, 2012; Ghani, Kerr, O'Connell, 2014), and when entrepreneurs are capable of introducing new ways of organizing their lives and the communities in which they reside (Rindova, Barry, & Ketchen, 2009; Bacq et al, 2022).

Entrepreneurs with insufficient resource endowments may struggle in exploiting economic and social opportunities through their enterprises (Hassan, Prabhu, Chandy & Narasimhan, 2023). For example, insufficient human capital (e.g., personal characteristics such as temporal myopia, misjudgment, and extreme loss aversion) and financial capital may lead to non-productive entrepreneurship (Matos & Hall, 2020; Hassan et al., 2023), and this will eventually create more problems for the entrepreneurs rather than solving the ones they already had (Bruton, Sutter, & Lenz, 2021). Similarly, if the existing sources of social exclusions are not addressed, entrepreneurship may eventually fail to help poor and disenfranchised entrepreneurs (Mair et al., 2012; Scott et al., 2012; Ghani, Kerr, O'Connell, 2014). In fact, in the absence of institutional support to create an inclusive society, scholars argue, entrepreneurship may not be the best solution to poverty problems, especially when entrepreneurship takes place in non-cooperative spaces such as those found in marginalized communities (Chowdhury, 2020). In such contexts, starting and operating a business becomes too risky and may lead to substantial social and financial losses for the entrepreneurs involved, as extant power structures and social conventions stand between entrepreneurial initiatives and success (Mair et al., 2012; Ghani, Kerr, & O'Connell, 2014).

Yet marginalized people are systemically put into depriving relationships by existing power structures and political systems (Gerrard, 2017). For example, these people are most often deprived of education and other skill-building opportunities that are necessary to break marginalization and start making a decent living (Sen 1999; Banerjee & Duflo, 2007). For the marginalized, entrepreneurship may therefore still be the only conceivable option to earn a living and lead a dignified life (Banerjee & Duflo, 2011; Bacq et al; 2023). They become entrepreneurs to make a living, not out of passion but out of necessity (Serviere, 2010; George et al. 2016; Dencker et al, 2021). Regardless of its unproven ability to alleviate poverty and necessity, in marginalized contexts NE does shape the social and economic life of the community members and can be transformational beyond financial gains (Rindova et al., 2009; Zahra & Wright, 2016; Bacq et al., 2023). In such contexts, entrepreneurship is more than just a way of earning; it represents a core building block of society and social life (Zahra & Wright, 2016; Baker & Welter, 2020), helps in building resilience and resistance in the face of deprivation and marginalization (Shepherd et al., 2020), and depicts a path towards emancipation (Rindova, Barry, & Ketchen, 2009; Ruebottom & Toubiana, 2021; Rindova, Srinivas, & Martins, 2022).

When individuals are forcefully separated from wider worlds, their tiny enterprises often become a way to reconnect and rebuild their lives and identities. Through entrepreneurial actions, they develop resilience to face the extended adversity confronting them (Shepherd et al., 2020) and find meaningful identities that give purpose to their everyday life. Such social dimensions of entrepreneurship (Zahra & Wright, 2016) in marginalized contexts might not make much sense when looked at through the lens of a market logic that prioritizes profit and economic growth (Baumol, 1990; Chowdhury, 2020), yet they are emancipating and important for the survival of entrepreneurs nonetheless (Rindova et al., 2009; Ruebottom & Toubiana, 2021; Rindova, Srinivas, & Martins, 2022; Bacq et al., 2023). Beyond providing sustenance, entrepreneurship becomes a source of social value that helps sustain their hopes for a better future. While researchers have started to investigate such contextualized aspects of entrepreneurship, they still see them as personalized outcomes, with the benefits accruing mostly to the individual entrepreneur and her household. In contrast, researchers are less inclined to consider (necessity) entrepreneurship an integral part of the context in which entrepreneurs are embedded, and have paid fairly scant attention to the collective and prosocial outcomes associated with necessity entrepreneurial activities (Bacq et al., 2023; Bacq et al., 2022; Baker & Welter, 2020). Consequently, scholars

have focused mostly on entrepreneurs and their enterprises, and how they affect each other. This overtly and perhaps overly individual view of entrepreneurship is thus largely acontextual and does not bring in scope how even tiny enterprises can be a generative force with the potential to create new social arrangements and spawn endogenous institutions (Lounsbury & Glynn, 2019; Baker & Welter, 2020; Vedula et al., 2022). In sum, the current entrepreneurship literature pays less attention to the social dynamics surrounding entrepreneurial initiatives (Zahra & Wright, 2016), especially in terms of how they shape novel patterns of social inclusion and exclusion. But even in marginalized contexts, NE can shape novel social structures and role systems that can become sources of social and economic resources for the focal entrepreneurs and—crucially—for others, thus influencing patterns of social inclusion and exclusion. Because so little is still known about the mechanism producing these 'social externalities' of NE, in this study we explore NE activities in an extremely marginalized context, and research how they generate and shape endemic institutions with the power to create new patterns of social inclusion and exclusion.

METHODOLOGICAL CONSIDERATIONS

Research Context

The Rohingya Crisis. The origin of the Rohingya ethnic group dates back to the 9th century, when Muslim seamen first arrived in Myanmar, the country formerly known as Burma (Yegar, 1972). Since the 15th century, they have been living predominately in Rakhine state (previously Arakan) along the western coast of Myanmar (Blakemore, 2019). The Rohingya have been facing discrimination since the Burmese Empire conquered the Arakan Kingdom in 1784 (Albert and Maizland, 2020). Poor treatment of the Rohingya got institutionalized when the British introduced a system of ethnic classification after colonizing Burma in 1824. They defined 135 sub-races but excluded the Rohingya (Wade, 2017; Hussam, Kelly, Lane, & Zahra, 2022). The Rohingya faced organized ethnic cleaning campaigns even before the act was passed. In the name of performing a census of the border regions, in 1978 the Burmese military indiscriminately attacked Rohingya villages. These attacks forced an estimated quarter of a million people to flee into neighboring Bangladesh (Hussam et al., 2022). Subsequent ethnic cleansing campaigns in 1992 and 2012 forced thousands more Rohingya into Bangladesh.

The latest cleansing campaign started on August 25, 2017, when the Arakan Rohingya Salvation Army (ARSA), a Rohingya insurgent group, allegedly launched coordinated attacks on

a military base and security force outposts across northern Rakhine, killing twelve security personnel (Hussam et al., 2022). Within hours, Myanmar security forces responded and brought indiscriminate violence to most Rohingya villages. Satellite imagery documented the destruction of at least 392 villages, with 80 percent burned within the first three weeks of the "clearance operations" (Hussam et al., 2022). By October 2018, over 750,000 Rohingya refugees found themselves living in the uninhabitable jungles along the southern border of Bangladesh. Over the course of a few weeks only, the largest and most densely populated refugee camp on earth was constructed. For administrative purposes, the camp is divided into 34 sub-camps, of which 20 are situated in Kutupalong, Ukhiya and 14 are in the Tekhnaf *thana*[2] of Cox's Bazar district.

The Kutupalong Refugee Camp and Camp 7. Kutupalong falls under the Cox's Bazar district of the Chittagong division in Bangladesh. This is a hilly area; the landscape around the refugee settlement is a land of hillocks. Refugees have built their huts all over these hillocks and in the small valleys in between. For administrative purposes, the Kutupalong camp is divided into 20 sub-camps, of which Camp 7 is one. Camp 7 is further divided into eight blocks, and each block is divided into sub-blocks. On average, each sub-block encompasses 90 to 130 households, with an average household size of 6.[3] Camp 7 accommodates around 40,000 refugees[4], most of whom arrived after August 25, 2017. Most of the fieldwork reported here was conducted in Camp 7. The reasons are twofold. First, it is close to the host community, where the first author stayed during his earlier visits, allowing an easy connection to informants. This closeness also helped him to observe camp life outside of the official visiting periods. Second, it is situated in between two business hubs (bazaars); one run by the host community and the other by the refugees. The refugees of Camp 7 can thus use both hubs for economic activities and are exposed to two different social dynamics. The influence of the host community is more visible there than in most other camps.

Access and Communication. The first author received permission from the Refugee Relief and Repatriation Commissioner (RRRC) to conduct fieldwork in the Kutupalong camp. The office of RRRC is the responsible government organization to look after the management of refugee camps in Kutupalong and beyond. All activities taken place in the camps should be approved by RRRC. As per RRRC rule, on weekdays (Sunday to Thursday), visitors with permits can enter the

[2] An administrative unit in the Bangladesh administration system.

[3] Based on micro-census data collected by the ethnographer in cooperation with an informant.

[4] According to UNHCR data obtained from an NGO official.

camps between 8.00 and 15.00. On weekends and holidays, the camps are officially closed to visitors. However, the rapport first author established during his fieldwork with certain key informants did allow him, to visit the camp also on weekends and holidays. "The people of Camp 7 now know you well. You don't need to worry anymore. No one will harm you." Yahiya, assured him. These after-hours visits are important because during holidays, the atmosphere in the camp is more spontaneous and less orchestrated, as most NGO workers and security officials are not around.

Fieldwork and Data Collection

Following the ethnographic tradition (Whyte, 1993(1943); Geertz, 1973; Van Maanen, 2011), the first author moved close to the Kutupalong camp, renting an apartment in the host community (Goffman, 2015). He spent 14 months in the field in four phases: the first phase ran from March to June 2019, the second phase from September 2019 to January 2020, the third phase from October 2021 to January 2022, and the fourth phase from January 2023-February 2023. During the first two and the fourth phases of the fieldwork, he resided just outside of official camp boundary, but during the third phase, he rented a room at a house in the camp area owned by a host community member. When in the field, the first author visited Camp 7 on a regular basis: a minimum of three to a maximum of seven days a week. He tried to 'go with the flow' and not interfere in people's daily affairs. However, there were some challenges at first, as connecting with the refugees was not easy. It took several months to build a rapport with key informants and other refugees, as they do not usually trust outsiders. It took him almost two months to convince his first key informant, Yahiya, that he was not a government agent. Yahiya later introduced the first author to many entrepreneurs as well as non-entrepreneurs in the camp. Informal introductions proved to be valuable in gaining access and trust (Goffman, 2015). Enayet, Nabi, Faizu, Rois and Sartaz are just five of the entrepreneurs that the first author interacted more with over the last four years. They became key entrepreneur-informants (Van Maanen, 2011). The first author knows Enayet from when he stopped at Enayet's shop at the very first day of his field visit. His shelter is situated close to Yahiya's and once Yahiya trusted the first author as researcher, Enayet also opened up about his shop and camp life. Nabi is the owner of AC Shop, a teashop with restaurant just near the Rohingya Bazaar of Camp 7. This is the shop where the first author usually spends time when in the camp. Spending time there helped him to understand how a tea shop becomes an important part of camp life. Yahiya also took the first author *Balukhali Bazaar* situated in Camp 9, which is

around 10 minutes' walk from Camp 7. There the first author was introduced to some young entrepreneurs (e.g., Sartaz, Rois Zyea and Ayas) whose entrepreneurial experiences add an important dimension in our theorizing. They are part of a business community that started a marketplace (the New Market) which stood in parallel to the more traditional businesspeople initiated *Bolibazaar* – main part of Balukhali Bazaar in which most of the entrepreneurs are from famous *Bolibazaar* of Maungdaw Township in Arakan, Myanmar). When in Balukhali, the first author spent most of his time at Sartaz's shop or nearby restaurants known as *Mansur's Hotel* and *Shantir Hotel*. Over time a strong brotherly relationship developed between the first author and Sartaz (Goffman, 2015) . Having access to Sartaz and other entrepreneurs helped the first author to talk to other entrepreneurs they knew. Everytime he was in the field, they helped him talk to entrepreneurs they know. He keeps contact with all key informants via online messengers and communication apps such as WhatsApp when he is not in the camp.

Data Sources

Field notes (Emerson, Fretz, & Shaw, 2011), written daily based on the observations of camp life, are one of the main sources of data for this study. The first author tried to avoid active note taking in the presence of informants and other refugees, as anything being 'on record' tends to elicit suspicion in the camp. He usually finished writing most of the notes the night after spending a day in the camp. Fieldnotes reflect the stories of the refugees, as the first author heard and saw them. They are reflective of a slice of camp life, observed at a particular time and in a particular space (Geertz, 1973). Writing regular fieldnotes helped focusing more on some aspects of camp life that we deemed to be more important for our theory building exercise.

The first author also conducted ethnographic interviews (Spradley, 1979; Lofland & Lofland, 1995) of the entrepreneurs of the camp, which in most cases took the form of unstructured conversations (Whyte, 1993; O'Reilly, 2009). He recorded 85 conversations with people who are entrepreneurs or were entrepreneurs in the camp at some point over the last five year (since August 2017). He also recorded 20 conversations with non-entrepreneurs who helped us understand social and community dynamics of camp entrepreneurship from the eyes of a regular community member. He had many informal conversations off the record and jotted down important aspects from those conversations and later elaborated on his fieldnotes. Most of the entrepreneurs the first author talked to are from Camp 7: of the 50 (fifty) entrepreneurs 15 has shops in the bazaar and rest of the entrepreneurs has or had shops in different blocks of the camp. Yahiya helped him to

reach out to most of these entrepreneurs and was always with him when the conversations took place. Of the rest 35 interviews, 20 were with the entrepreneurs of Balukhali Bazaar and nearby places, conducted with the help of Sartaz and Rois. The remaining 15 interviews are with entrepreneurs of Camp 3 and 6. Two key informants of these two camps, Shawfi and Hedayet respectively, helped him to conduct these interviews when the first author was visiting their camps. These interviews helped us to establish that entrepreneurial activities and their impact in the Kutulaong refugee camp had a similar pattern regardless of the locations of such activities (details of all the people interviewed can be found in appendix A). The majority of the recorded conversations are in the Rohingya language and generally took place in informants' shelters or business place, depending on the preferences of the informants. Special attention has been given to ensure that the interviews do not interfere in entrepreneurs' day-to-day activities. Later, all interviews were transcribed and translated into English. Each of the key informants agreed to speak on record more than once. All the recordings were made with the consent of those participating in the conversations.

The first author also actively took photos of camp life whenever possible. He was able to video record some moments from the camp as well. He has also collected numerous photos produced by refugees who share these photos in their social media accounts. In most of these photos young Rohingyas photo-document their experiences in the camp. Many of these photos portray entrepreneurial activities taking place there. Photos and videos (Collier and Collier, 1986; Edwards, 1992;Ray & Smith, 2012; Shortt & Warren, 2019) are in many ways as 'endemic' source of collecting data as is talking to people in the camp. They not only helped us with a visual impression of camp life and entrepreneurship, but also guided us in our data analysis by providing visual evidence of some of our core findings (e.g., type and nature of entrepreneurship, becoming social space, social participation etc.) All field data and any relevant developments observed during the fieldwork were shared with the other authors who usually met every other week via video conference. During these meetings, the first author shared key observations and discussed the emerging themes and their implications for this paper. These meetings helped the first author to keep his researcher identity intact and keep an analytical focus during the fieldwork (O'Reilly, 2009; Fetterman, 2010).

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Data Analysis

Any ethnographic project requires the ethnographer to 'live in the data' for an extended period of time (Van Maanen, 2011). However, it is precisely this that can complicate sensemaking of all the data stemming from multiple sources. To avoid the inherent pitfalls here, we engaged in continuous data analysis from the very beginning Alongside the data collection, we continuously reflected upon what the data meant for us and for the emerging theory (Glaser and Strauss, 1967; Timmermans & Tavory, 2012). As such the ideas of the theory we develop here have grown over time partly because of our immersion in the data and partly of living through the whole process collecting, analyzing, and reanalyzing of data (Whyte, 1993, Golden-Biddle, 2020). It started with simple observations of entrepreneurial activities in the camp. Initially we took it for granted but as the first author became more familiar with the restrictive context of camp, doubt emerged (Locke, Golden-Biddle, & Feldman, 2008). How is it possible that entrepreneurship exists in the camp given all the restrictions and adversities of camp life? Looking answers for this simple question gave rise to many more. To find answers to these questions from ethnographic observations and other collected data, we adopted a grounded theory approach (Glaser and Strauss, 1967; Zilber, 2002; Charmaz, 2014,) and used both inductive and abductive reasoning to build theory from within the data (Locke, 2007; Timmermans & Tavory, 2012; Golden-Biddle, 2020; Saetre & Van de Ven, 2021).

We started the formal analytical process by open coding fieldnotes and transcribed conversations (Charmaz, 2014). Reflections on these codes and emerging themes were shared between the authors as we regularly discussed and reflected upon the data and developments in the camp. The first author has also written vignettes based on the collected data and observations that depict short but rich descriptions of important aspects of camp life and entrepreneurship. This allowed us to incorporate multiple sources of data on a specific theme and thus "to see, grasp, and perhaps decode empirical phenomena (Van Maanen, 1979:1) and inform the theory building process by exploring the theme's different features and dimensions as experienced and lived by the inhabitants of the camp (Corley, 2015; Golden-Biddle, 2020) Reflections on open coding and vignette writing also helped other authorial members to get familiar with the context and the phenomenon of our interest. While our data analysis was a continuous iterative process between our data and theory (Glaser and Strauss, 1967; Timmermans & Tavory, 2012; Golden-Biddle, 2020), it progressed along with four phases of fieldwork conducted over the last four years (from 2019 to 2022).

As indicated above, during the first phase of fieldwork, we developed a codebook covering all relevant themes, based on the open coding of fieldnotes and and ethnographic interviews to understand camp life in general (Lofland & Lofland, 1995). One of the key aspects that was standing out in the observation of camp life was the prevalence of entrepreneurship in the camp. From the analyses of fieldnotes and interviews, everyday struggles of camp life, especially, struggles of sustaining an enterprise were also very evident. Entrepreneurship and struggles are nothing very new. But entrepreneurship and daily struggles are not often discussed. As such, how entrepreneurship is possible through everyday struggles becomes an interesting question (Timmermans & Tavory, 2012; Saetre & Van de Ven, 2021). At this stage we began consulting relevant literature to explore the probable explanations (Charmaz, 2014). This helped us to re-familiarize ourselves with the context and the data from a theoretical point of view and helped us appreciate our observations from the field more and pushed us to 'revisit the phenomenon' (Timmermans & Tavory, 2012). But we did not have enough data to further explore the phenomenon from within the data, pushing us to conduct the second phase of fieldwork.

This second phase was guided by preliminary data analysis, relevant literature and ongoing discussions between the authors. At this point, the camp was gradually coming to represent a total institution (Goffman, 1961) more than ever before. The host government changed several policies pertaining to camp management for the purpose of increasing control over refugee life. Everyday struggle of camp life just increased, but surprisingly, so did entrepreneurship in the camp. This was also the time when camp was becoming more like a permanent place and as such despite restriction entrepreneurship spread all over the camp. This was surprising for us: we expected with more restriction there will be less entrepreneurship in the camp (Golden-Biddle, 2020). To explore this surprising phenomenon, the first author talked to entrepreneurs as well as others who observe the evolution of camp entrepreneurship on a daily basis. Upon his return from the field, we continued the open coding process that we started after the first phase of fieldwork, but this time focusing more on finding answers to the question: how entrepreneurship is possible under constant adversity? It was more focused analysis, targeting few aspect of entrepreneurship only (e.g., how contextual elements affect and be affected by entrepreneurship) (Timmermans & Tavory, 2012; Charmaz, 2014; Golden-Biddle, 2020). As by now the first author was immersed in data and context, he took many things for granted at the beginning. But when he shared his thoughts with the other members of authorial team, they could see more interesting aspects of entrepreneurship

in the camp. The value of collective efforts in starting and sustaining an enterprise and the role of social capital became more evident from our analyses and discussions on them. At this time, we went back to literature again and worked to develop a connection between entrepreneurship in camp and relevant literature on NE. This practice helped us to somehow 'defamiliarize' from what we already have seen and revisit the data to understand the core dynamics of entrepreneurship in the camp from a theoretical point of view (Timmermans & Tavory, 2012). At this stage, the role of making marketplaces (i.e., bazaars) and other critical business spaces in social/community life became more visible to us. This visibility was accentuated by a fire-accident that burnt down an entire bazaar (Balukhali Bazaar)[5]. This brought forward the roles of (market-)place and place making through entrepreneurship in camp life. This was a 'surprise' (Golden-Biddle, 2020) for us because the prominence of bazaars, restaurants or streetcorner teashops in the camp were always visible in our data but we took it for granted, thinking not much about them (Timmermans & Tavory, 2012). From the discussions among the authorial team members came the doubt about the engrossing roles of (market-)place and place-making through entrepreneurship in social structure and community life of the refugees (Locke et al., 2008). This doubt led us to seek expanded understanding of this phenomenon (Golden-Biddle, 2020). Accordingly, we designed the third phase of fieldwork to explore social dimension of entrepreneurship and the role of place in entrepreneurship[6]. Before heading to the field this time, we developed a preliminary conceptual framework to guide us during data collection and analysis, and thus best utilize the time in the field (Timmermans & Tavory, 2012).

During the third phase, the first author extensively talked to entrepreneurs from the bazaars and others living near the bazaars to understand the origin and impact of bazaars in the camp and carefully compared with the previous understandings that emerged from earlier data analysis (Becker, 1998; Charmaz, 2014). He also made a focused inquiry of the role of some key restaurants and teashops in the community life of the refugees (Golden-Biddle, 2020). He shared his observations with the other members of authorial teams who helped in identifying new avenues of inquiry on observed phenomenon. This helped the first author to simultaneously 'defamiliarize' and 'refamiliarize' with the data and context while conducting his fieldwork and analyzing data (Timmermans & Tavory, 2012). In this process the exclusionary dynamics became more evident

[5] Many believe this was not an accident!

[6] The planned fieldwork had to be postpone till October 2021 due to the global COVID-19 outbreak.

in our analysis. Once he was back from the field, we finalized our theoretical categories and began focused coding around them (Charmaz, 2014). This helped us gain a deeper understanding of the processual dynamics of the impact of entrepreneurship in camp life (e.g., from mobile social capital to rooted social capital, community building around business places etc.). Based on this understanding we completely reconstructed our preliminary conceptual framework. This is the time when we coined the term 'endemic institution' to capture the essence of far-reaching impact bazaars and some teashops and restaurants have in social structure and community life in the camp.We also kept comparing our model with the exiting understandings of the phenomenon. This helped us abductively reformulate the conceptual framework into one that is grounded in data and, at the same time, theoretically informed (Timmermans & Tavory, 2012). We then discussed and debated the strength of the model in terms of providing plausible explanations of the phenomenon observed. We presented our preliminary theoretical model in various seminars and conferences in front of intellectual communities who are interested in our work. They helped us refine theoretical constructs and relationships among them (Strauss, 1987) and encourage us to further develop few aspects of our model. This led us to the field again to investigate if the model talks to the phenomenon we have theorized and collect more data to flesh out some of our concepts and their relationships with each other. Through this inductive-abductive analytical process (see Figure 1), we gradually further developed bothour theoretical concepts and the conceptual model. We repeated this process several times until we came to the agreement that the model largely reflects the reality on the ground.. We used visual representation and mapping to make better sense of our categories and concepts (Langley & Ravasi, 2019) and to complete our holistic process model of how entrepreneurship shapes social structure and inclusion/exclusion pattern in the camp (Langley,1999).

---Figure 1 about here---

MAP TO THE MODEL

Each household in the gets monthly rations from World Food Program (WFP) and its partner NGOs. Each person of a household is allocated only 10 USD equivalent food items per month. But "Most of the families in the camp have someone who needs regular health care. Without money there is no treatment, no medicine", Enayet revealed. The need of an income source is direly felt in the camp. But options are very limited: only three legit livelihood choices are available in the camp – becoming a daily laborer, working for NGO, and starting a business.

Around 29% of the households need to survive with whatever support they get from NGOs. The rest have at least some sources of income: around 48% earn from selling 'daily labor', 12% from NGO work, and 11% from business ventures.[7] NGO work is only available to ones who have at least high school education. The rest are forced to become daily laborers or start a business to earn some money to ensure a life beyond rations. Our simplified process model (see figure 2) starts with entrepreneurship as a livelihood choice in the face of marginalization, adversity and exclusion. Entrepreneurs, most often with the help of family friends and neighbors, start a venture in the camp that facilitates the formation of cooperative communities in the camp. However, these communities can only emerge when the social connections among the participants are strong and recurring. Business spaces become the anchors of such connections and thus help mobile social capital to become rooted in some locations. This rooting of social capital becomes the foundation of communities and thus social structure in the camp, which take shapes in endemic institutions. These located institutions (e.g., Bazaars) promote inclusion for some, even in the face of continuous adversity. This inclusivity and the social value that comes with it later shape camp entrepreneurship as well as camp life more generally, mostly by reinforcing the social structures that sustain social positions of the entrepreneurs and their close ones. This also leads to exclusion for many, however, especially when endemic institutions lead to the formation of exclusive communities, create new socio-economic divides, and stimulate shame amongst groups who cannot keep up socially or economically.

---Figure 2 about here---

FINDINGS

Displacement and Embeddedness in the Meta-Structure of the Camp

When the Rohingya refugees left their homes, they were forced to leave most of their material belongings behind. The whole enterprise of taking refuge in the wilderness in Bangladesh was a painful experience for many. The sudden loss of almost everything was accompanied by a prevailing feeling of powerlessness.

I couldn't realize what was going on. There were hundreds of people sitting on the street. Many couldn't even bring their clothes. I saw many women crying. I couldn't control my tears. They didn't have a place to go, didn't have food to eat. …I never could imagine we had have to go through this. (Mustak)

[7] Based on a survey conducted on randomly chosen 2000 households from Camp 7, 6 & 3.

Many believed this ordeal to be just a temporary setback, but as time passed, they started to realize that the crisis would take a long time to resolve, if ever. "*Initially we thought we would be here for a few months maximum, but it's been four years now*!", Sartaz lamented. Like Mustak and Sartaz, many did not understand what was going on in Kutupalong. Before they could even realize it, they became refugees to some, and displaced people for others[8]. "*We didn't know what a refugee even means. I never heard of the word. We thought this is just for few days and once the violence stops in Arakan, we will get back to our home."* Ferdous shared. Gradually they realized that their lives in Kutupalong were shaped by these categories. In August 2017, when about a million Rohingyas arrived in Kutupalong to save their lives, several UN organizations, iNGOs (International NGOs), local NGOs, and Bangladeshi government agencies all started to make a collective effort to tackle the challenges associated with this sudden influx of a very large population of forcibly displaced people. To organize this population and make their lives a little less painful, they were put into different camps that are served by NGOs under the direction of Camp-in-Charge (CiC), the camp authorities that were appointed by the Bangladeshi government. Suddenly, the Rohingyas who were accustomed to living autonomous and independent lives had to accept an institutionalized life as a displaced refugee population from Myanmar. They became the subject of NGO projects and came to rely on food and medicine supplies that were barely sufficient to ensure their survival. The CiC office, with support from the Bangladeshi police and army, upheld law and order in the camp. One of the core tasks of the CiC is to keep the refugees inside the camp and restrict their free movement. Talking about the camp conditions, 42 years old Nurul Islam shared the following:

> We were in an open field in Arakan [presently Rakhine State of Myanmar]. We had our own houses, properties, jobs, and everything. We could spend our time easily. Here, we don't have anything except tarpaulin shelters. It is very difficult to spend a day inside the shelter. We can't move anywhere. Our shelter is very small. This is how we are spending our lives. Our life is like that of a chicken inside a chicken coop.

Initially the Rohingyas received support and sympathy both from the government and the people of Bangladesh, but over time both dried up. Gradually they come to realize that they are expected to 'act like refugees'. *As we are refugees, we have to act like refugees, we have to live within restrictions."* When asked what it is meant by 'acting like refugees', Shawfil explained further: *"This is not our country. We can't act like Bangladeshis. We should follow all the rules*

[8] While the Rohingyas living in the Kutupalong camps are both locally and globally known and recognized as 'refugees', the Bangladeshi government has not recognized them as such. In official governmental statements, the Rohingyas of Kutupalong are known as 'Forcefully Displaced Myanmar Nationals (FDMN)'.

CiC imposes on us." Through rules and regulations, a meaning was imposed. As Hedayet explained:

"We are not free here. We shouldn't do anything that creates a problem in the host community. If we go out of the camp, host community people don't like it. So, we should stay within the camp boundary."

Rules and regulations that make Rohingya 'refugees' are largely perpetuated by the NGOs operating in the camp. NGOs are allowed to operate inside the camp to provide the refugees with WASH (water, sanitation, and hygiene), healthcare, and child-education services. To ensure a safe life in the camp, NGOs, mostly funded by the UN organizations and guided by the governmental authorities, put the refugees in a precarious position: They take control of the camp space and well-being of the refugees. While NGOs are essential to keep the camp livable, their control over all aspect of camp life means refugees have little agency to organize their present and future. Moreover, the refugees are gradually confined to a life within the camp boundaries, increasingly demarcated with barbed-wire fences, turning the camp into an open prison. *"This is an open prison. You are free but you can't go anywhere, you can't do anything. This is worse than a prisoner's life",* Hares lamented. For others, the camp is like a zoo: *"They come to see us now and then, as if we were animals"*, Tia sarcastically expressed.

Deprivation, Social Inequality and Marginalization in the Camp

Rohingyas in Kutupalong had to start an 'all new' life. Only some of them were able to bring some cash and gold ornaments with them when their homes came under attack. In the camp, the old social hierarchy, which they had always known, largely disappeared. For the refugees, coming to Bangladesh meant starting from zero again. Everyone became dependent on the mercy of others, regardless of their past social positions. *"No matter who you were in Arakan, here you are helpless. You might have been a hero there, but here you are a zero"*, Yahiya explained. However, once NGOs took over the responsibility of helping the refugees, families with educated members[9] rose to the top of the emerging new social hierarchies, as most educated people got an opportunity to work for NGOs. This gave them the opportunity to connect with people who had some control over resource allocation in the camp, thus putting them in a relatively privileged position. *"We are educated, and also, we work for NGOs. People show respect when we go to talk*

[9] From a survey we conducted during the fieldwork, it appeared that only around 10% of the Rohingya households have at least one member who went to high school.

to them." Ferdous explained. Mustak explained further how an NGO affiliation helps in creating a better social position.

If you have an NGO ID, people will look at you differently. When they see my Brac cap, they know that I can help them. Even security forces behave differently when talking to an NGO volunteer. …When the Army came to Nauka field, no one dared to go to them and ask why they were there. I was on duty then. I had this vest, ID, and cap. I went to them and asked what they were looking for. They knew that I am from Brac, and they talked to me. (Mustak).

However, only those who are high-school graduates and who are proficient in English can earn a living wage. Moreover, *"NGOs can only hire a few people… The remaining people must find other ways to make a living",* Nurul Islam explained. For most refugees there is no income source present in the camp. They fully rely on the rations coming from NGOs, which are funded by UNCHR.

NGOs provide us with food and they provide assistance for our basic needs. But we need money to overcome many other challenges in our lives. There are many things needed to sustain our lives that are not provided by NGOs. For example, clothes, shoes, fish, vegetables, and many other things that we need every day in our households. That's why we have to earn extra money in the camp. (Aziz)

"The government thinks that the assistance they provide is enough for us and that we can survive without any income in the camp." Abdu Salam expressed. But the reality on the ground is quite different. Refugees get around 10 USD worth of food items per person per month from the authority-designated shops, where they can only buy a few basic food items with the money they get on their smart-card.[10] As Juniad explained,

We get rations including rice, oil, and some other dry items. But this is not enough for us to make a decent meal. As we used to have good meals in Myanmar, we have to have other things such as fish and medicine. (Juniad)

Juniad further expressed his helplessness: "*We came here as guests. So, we don't have any right to work like the host community people can".* Lack of income generating opportunity has forced many to endure a miserable life in the camp. An emotional Yahiya, a father of five, shared his difficulty in the camp:

My wife couldn't cook anything for last couple of days. My children are crying for food. I can't do anything for them. I borrowed money from our neighbors but couldn't pay them back. Now I can't borrow any more. …The ration is good for only a few days. What about the rest of the month? Last night we all were crying together….I am applying for an NGO job, but they say they will let me know. That's it.

Kalim, who also has a burden to feed a family of eight, explained further:

We had enough agricultural land to lead a decent life [in Myanmar]. We didn't need any help from others. Here we can't do anything. We are not educated, so we can't work for NGOs. We can't work as daily laborers either. It's impossible to live on rations. I have a big family to feed, but I don't have any income.

Like Yahiya and Kalim, many suffer in the camp from extreme material deprivation. However, like them many others also suffer from social deprivation. As much of their social status was derived from their ability to earn and live a life of their own, when they were removed from their home, they lost social relevance in the camp. Especially to people who had a good life in Myanmar, the refugee camp became a difficult place to live in. Especially those who made an agriculture-based living in Myanmar found themselves to be irrelevant in the camp and their skills obsolete, as there is no agriculture-based earning opportunity. "*We were a middle-class family in our village. We let poor people work on our farm. Most of the people in our village respected us."* (Ismail) To survive they must either become a day laborer (an opportunity which is also not always available) or fully depend on what they get as monthly rations. And those who had a good life in Arakan feel ashamed of becoming a day laborer or living on others' mercy.

> They will rather die from starvation than work as a laborer. They can't. They had everything. They had laborers who worked for them. Now they don't have food to eat. And once you don't have money, people stop respecting you the way they used to. (Ferdous)

People who had high social status in Arakan faced extreme social deprivation. Especially people who were village heads (chairman), landlords, schoolteachers, and civic or religious leaders found themselves to be socially irrelevant. Rahmatullah, who was a chairman of his village, shared:

> I was the chairman of my village. So I was the head of 500 households. Everyone used to come to me when they had any problem. Here I can't help anyone. I need others' help now. …People still show respect when they see me. But it's not like before. It's normal, I'm not a chairman here. Now I feel like I'm a burden to my family and the community. (Rahmatullah)

In the camp system, most people like Rahmatullah are the marginalized ones struggling to obtain enough food for all family members and get some social relevance. "I don't go out. I feel ashamed of meeting others now." Yahiya shared when asked why most of the time he is in his shelter. *"When you can't feed your family, you lose respect in others' eyes."* Yahiya added. "*If you don't have money, you won't have friends. They will avoid you."* Yahiya continued.

Most Rohingya are uneducated, but most of them had agricultural land, and many enjoyed inherited social status. In the camp things are totally different. As evident in Ismail's statements:

> In Arakan, we had our own land and we had agriculture there. We also had other businesses. Now we have become refugees and we don't know what to do. We can't stay in the shelter doing nothing. In Arakan, we received a heritage from our parents. We had our own house, land, and property. There was nothing to worry about. Now we are helpless and hopeless. (Ismail)

For many living in Kutupalong, engaging in entrepreneurship is the only option to secure a respectable living and some form of social standing; for some it becomes the 'only' feasible and legitimate option to earn a living and support their families.

I chose this business because there was no job in the camp, and we were not allowed to go out of the camp. The food we were receiving from the NGOs just consisted of lentils [dhal] and oil. We don't want to eat dhal all day. We need money for other groceries and fresh food. And of course, if someone is sitting in his shelter doing nothing, he will not be respected in public. By keeping these things in mind and to support my family, I chose this business. I thought that I would benefit from this business, and that I would be able to take care of my children and educate them. (Ismail)

They start tiny enterprises, either selling goods (e.g., a grocery shop or a clothing shop) or providing basic services (e.g., a teashop or a barber shop). Gradually, such tiny entrepreneurial activities become core building blocks of community life, allowing some to find a way to feel valued and included. As our findings will show, however, entrepreneurial activities can also bring about processes and feelings of social exclusion. Entrepreneurship thus becomes a dynamic social mechanism that brings both peace and conflict in the camp.

Entrepreneurship as an Organizing Mechanism in the Camp

***Shodori* and *Shodor* in Rohingya Community.** In Rohingya culture, business activities are known as *'Shodori'* and the business owner (the entrepreneur) is known as *Shodor.* Both terms have mixed connotations in the community. *Shodori* is often considered a low status vocation as it involves earning a profit, which is often frown upon, especially when the profit comes from ones who financially struggle to survive. Being a conservative Muslim community, most Rohingya think that most *Shodors* are only after money. *"They only understand money. They hardly care about others."* (Nur Kamal) The educated ones consider *Shodori* as a 'not very respectable thing to do,' as in most cases *Shodors* are uneducated or little educated people who did not manage to secure any other income source (i.e., a person who does not have enough agricultural property to make a living). When talking about the status of the entrepreneurs in the camp, Ferdous looked around AC Shop [a teashop], and lowering his voice revealed:

See, in Arakan things were different. It was not a very respectable thing to do. They were not well regarded. Only those who didn't have property or farmlands, they would do *Shodori*. Educated ones didn't want to be a *Shodor*. They would become a teacher or find a job somehow. Otherwise, they would look after their farmlands. Only those who didn't have a good education would consider *Shodori* to make a living. It got more importance in the camp. Because here people don't have any other options. Only the ones who have good education can work for NGOs.

However, despite the societal pejorative and prejudicial connotation around[11] entrepreneurship in the Rohingya community, most entrepreneurs think of entrepreneurship as a respectful way to earn a living. *"You don't need to follow others' orders when you have your own business"*, Sartaz proudly announced when explaining why he left his NGO job to start his clothing shop. *"A shodor is someone who increases income and develops his living status"* (Asadullah). Some certainly also think beyond the individual aims of making a profit and improving one's living condition. As Abdullah explains: "A *shodor* is someone who buys and sells goods and helps the society in need." Although in the camp entrepreneurs still need to fight the prejudices surrounding entrepreneurship, they become a generative force in their communities and play a vital role in maintaining stability in camp life and in enabling a somewhat more vibrant social life. Eventually, entrepreneurship is becoming a key organizing mechanism against adversity and gives rise to new social structures, which in turn give rise to new dynamics of social inclusion and exclusion at camp-level. Abdu Salam spoke to the potential of *shodori* to ward off adversity and contribute to well-being:

If you don't have a job, it is difficult to spend time in the camp. You don't have anything else to do here. Just being busy at my shop keeps me happy and helps me forget about the other problems in camp-life.

Entrepreneurship under Adversity. Uprooted from their homes and deprived of decent earning opportunities, for many Rohingya doing business has become the pathway toward rebuilding life, having a community, and regaining a distinctive identity. Each tiny business becomes an organizing mechanism for collective resilience and offers the possibility of living a somewhat less miserable life. But doing business requires dealing with constant camp adversity.

This is not a safe and secure place for Rohingya. There are no safety measures. If a Rohingya runs a big business, he cannot be sure that his business will be taken away by the police. He also has fear of camp-in-charge [CiC]. If someone makes his business bigger, he has to face several problems. (Siddiq)

Entrepreneurial opportunities in the Kutupalong refugee camp are restricted for the refugee population. To not make them feel too comfortable in the camp, the government (un)officially discourages and deters the refugees from doing business in the camp. "Income generating activities in the camp are not allowed. We can't train them on anything that may help them generate income

[11] This negative connotation around entrepreneurship is not unique to Rohingya community. In many other communities, starting a micro-enterprise means the entrepreneur did not have access to a better option of earning a living. Due to this, many youths from impoverish communities in developing countries take grave risks (both financially and non-financially) to migrate to developed countries or at least large urban environments, defying any opportunity to earn a living by doing small business in their local communities.

in the camp". Jahir, an NGO employee shared when discussing NGO training programs in the camp. Ismail, an entrepreneur, was once called upon by the CiC. As he explained:

One day, we were called by a CiC officer, and he warned us to close our shop. He told us that we are not allowed to run businesses as we are Rohingya refugees. I also know that they took away the goods of some shops from our bazaar. When they come to visit the market, we close our shop. (Ismail)

Nurul Islam shared the following when asked how he keeps his business running when the camp authorities are restricting all income-generating activities for the refugees:

CiC ordered us to close our shop because they sometimes suspect that terrorists are hiding here. Sometimes they issue orders because we are refugees, and we are not allowed to run businesses. We are still running them, but without permission [from CiC]. If we hear that the CiC is coming, we close our shop and run away.

Juniad, who has a small shop, explained how the police is creating barriers for the entrepreneurs of the camp:

Due to the police here, we have to face many difficulties to go to the market to buy goods for our shops. If the police find us bringing goods [into the camp that are acquired from the host community], they take action against us by fining us or demanding bribes.

Despite all the adversity, entrepreneurs like Sartaz, Aziz, Abdu Salam, Nurul Islam, and Juniad do not stop. Even though they struggle to acquire resources to start and run a business, they somehow manage to find a way. As explained by Nurul Islam,

The situation of the camp changes frequently. It doesn't always stay the same. If the situation is sensitive, we keep quiet until it gets normal. When we don't see any risk in going outside, we go to the [host community] market and bring goods inside the camp to sell in our shops.

Amid contextual adversity and other individual challenges, starting and operating a business in the camp requires far more than just the heroic acts of an entrepreneur. While most people do not have the resources or the courage to start a business in the camp, those who become entrepreneurs manage to do so *not* entirely by themselves, but typically through and involving the support of others. Entrepreneurship in the camp may look like an individual or at most a household project, but it is actually a collective effort that lays the foundation for building a community around it. As such, entrepreneurship in the camp is as social as it can get, and rather than just being a means to meet economic necessities, it also becomes a cornerstone of social life. As explained by Aziz:

I took help from many people for my business. Mostly, my friends and relatives helped me do it. They helped me because they trust me as I will help them when I'm successful in my business and whenever they ask for my help. (Aziz)

Collective Efforts Involved in Starting and Sustaining a Business. Most people could only bring some cash they had in their hands when fleeing for lives. They had to spend all the cash

to settle down in the camp. *"I had around 30,000 taka when I arrived here. All of it went to building my shelter and buying necessary items for my family."* Ferdous shared. Ferdous was from a somewhat more affluent family. Others could only bring a little cash and the gold ornaments the women of the family were wearing. *"I had to sell my wife's earrings to build my shelter"* (Yahiya). By the time they decided to start a business, most entrepreneurs had little or no cash. Like in all other marginalized and impoverished contexts, access to finance is the main barrier to starting and running a business in the camp: *"[t]he main problem is money. I sometimes don't have money to buy products for the shop*", Juniad explained. Along with their wives' precious gold ornaments, loans from relatives, friends, and neighbors have become the primary source of investment for many entrepreneurs. As explained by Joynal,

I wanted to start something like I had in Arakan. But I didn't have money to start. In the camp not many people had money. Who would like to lend money under such conditions? But a few people knew me from back in Arakan. They knew that I had a business there. I borrowed 20,000 taka from them and with that started this shop. Without that money I couldn't start anything.

Like Joynal, almost everyone started with others' help. For example, Zahid started his small betel nut shop with 2,000 taka [approx. 24 USD] support from one of his neighbors. *"He trusted me and gave me 2,000 taka. I bought betel nuts from the local market and started selling them to people here. It was just a stall at the beginning."* Nurul Islam shares a similar experience:

"I took 50,000 taka [approx. 600 USD] from one of my block members. He helped me because he believed that I would return his money. There is a rule in business, one may not make a profit, but one can never lose his capital."

Another entrepreneur shared*: "I took many loans from many people in the community. I feared this at the beginning, because I might not get a second chance if I would not return their money on time."*

Most of the shops in the camp are very 'local' in nature and cater to small group of people coming from around the shops. The success of most enterprises, thus, depends on entrepreneurs' relationships with people from their neighborhoods.

At the beginning, I struggled a lot finding customers. I didn't run a pharmacy shop in Arakan. Although I was well-trained and educated, no one knew me as someone who could assist them with health issues. However, my villagers and relatives were there to support me. When people came to know that I'm serving them well, the number of customers increased in my shop….All my neighbors now come to me when they have any health issue and need medicine. …I also get help from them when I need it. When I order medicine, but I don't have money to pay, I go to my closest customers to ask for help. They know that I helped them one day. So, they help me without any hesitation. (Siddiq)

While entrepreneurship is a source of income, against restrictions and adversities it becomes a sign of collective resilience and resistance, and a way of creating an alternative social structure that

exists and operates in parallel to the formal structure of camp life. This is the case because business processes are very closely embedded in the community. From starting a business to operating it daily, entrepreneurship therefore becomes a collective effort:

It is not easy to get the land to open a shop in the camp. The land on which my shop is situated now belongs to an old man. He was running his shop here before. Since he is old and physically not fit to run a shop, he let me start my business in his shop. I told him that I would help him with some money in return… I met him in the Bazaar and we got to know each other. He trusted me… He helped me, not with cash. He helped me start my business on his land. He did me a favor. So, I am also doing him some favors in return. I pay him rent on a monthly basis. (Abdu Salam)

While starting a business requires support from others, running a business becomes even more a collective endeavor as business activities advance over time. Especially driven by resource scarcity and adversity in the camp, entrepreneurs are required to depend on each other for resources and protection. This community feeling, ultimately, creates social value. Entrepreneurship helps build a community that brings a sense of security when everything else in the camp is uncertain. Abdu Salam explained:

As I'm doing business here, it is mandatory for me that I keep good relationships with others here. Without their support, I would not be able to run my business smoothly. Therefore, I always try to be close with them [with neighbors and other entrepreneurs]. …Thanks to Allah, I never got into a difficult situation here yet. But I hope they will help me if I am in trouble.

Aziz emphasized the importance of creating good relationships to make business in the camp successful: *"People who have good relations with other people, they have success in their business."* He explained how he benefits from cooperative behaviors among the entrepreneurs even though they compete for the same customers:

We have always had good relationships, from the beginning until now. For example, if I get in any trouble to pay my suppliers, and this usually happens when I can't collect dues from my customers, I take help from my fellow businessmen. (Aziz)

As they often do not have enough resources, they leverage each other's resources for running a business. Next to relational commitments, this dependency creates social bonds amongst the entrepreneurs.

I don't have a big amount to start a big business. To do a big business, it needs at least one to two lakhs taka [1200 to 2400 USD] which I can't afford. I could afford just 10 to 15 thousand taka [120 to 180 USD]. So, I started this small business with that small budget. I display here only one color for each type of clothing. Because of the little money I have, I can't bring different colors for an item. If a customer asks for a different color, I need to bring them in from another shop with the money of the customer. (Hashem)

Nurul Islam further explained the connections that exist amongst the entrepreneurs in the camp, stressing the necessity of such connections to survive in the business:

If I help someone, they help me back even more. Sometimes, other businessmen borrow money from me to make a pre-order of products from the markets. They pay me back within one or two days. I also borrow money from them for the same matter. But they understand it if I can't pay them back on time. (Nurul Islam)

We help each other when we are in need. We borrow medicine sometimes from each-other. We even borrow money from one another. They help me when I'm in trouble or in need. For example, if the shop owners or powerful local people like Shazan come to threaten our fellow businessmen, we collectively participate in the matter and save the person who faces the problem. (Siddiq)

Managing these interdependencies is not only necessary for financial reasons or business survival, but this is also necessary for creating a context that helps individuals get busy living in the perennial present of the camp life. This creates a brotherhood, as further explained by Abdu Salam:

I have good relationship with them [the other entrepreneurs]. If I have any shortage of any product, and my customer needs it, I ask [for it] from the shop nearby mine and I return it to them later. We never hesitate to help each other like this. It creates a bond and builds a brotherhood among each other.

In the camp context, this brotherhood amongst the entrepreneurs produces trust in the community that helps them to create social cohesion. *"We are from three different towns, Buthidaung, Maungdaw and Rathedaung; living together as brothers and sisters in the camp. There is a unity among us."* (Ismail) It helps to strengthen social relationships, as explained by Hashem:

[We] all do business together here. Trust among us is very important. I can trust them, and they can trust me as well…. They trust me because I'm their neighbor and we are all together in one circle.

This trust, ultimately, becomes the foundation of their resilience against the continuous adversity they face. *"We all are in crisis. We are doing business not for profit but for our community. If we are not here, where would people go to buy their clothes?"* Sartaz emphasized.

Entrepreneurial Activities and Relationships beyond Business. Entrepreneurial activities in the camp not only create a sense of community amongst the entrepreneurs, they foster new relationships that go beyond business transactions and become the foundation for building social capital that benefits many in the community. Each enterprise becomes a space where new relationships begin to sprout. Over time those relationships have only deepened and found their roots in new meanings that somehow help shape camp life positively. When talking about his life before and after opening his shop , Abdu Salam shared the following:

When I didn't have this business, I didn't spend much time on unnecessary gossip with other people. I just used to do mandatory activities like going to the Mosque, the bazaar, sleeping and eating. But when I started this business, I had to talk to different types of people and personalities. So, I need to communicate with them properly so that they would come to my shop again and again… Before starting my business, I didn't have such a well-connected network of people. My business helps me to get to know many people. I feel good knowing more people now.

Repeated interactions with the same customers create meaningful relationships that go beyond the actual business undertaken by the entrepreneurs and their customers. Nurul Islam summarizes: *"My customers are our Rohingya brothers. They come to my shop every day. We see each other every day. We share our problems among one another. This is how a brotherhood is*

built between Rohingyas." This Rohingya brotherhood in the camp needed a space to develop. Businesses such as shops and bazaars in the camp have become that space. As Ayaz explains*: "Before I opened this shop, I didn't have a good connection with my community. I didn't know many people. Now I have many customers from my block. I have struck up a friendship with some of them"* (Ayaz). Ismail further explained:

My relationship with my customers is so strong that they always consult me before buying something from the bazaar. First of all, they will look that item in my shop. If it is not available in my shop, then they will look for it in another shop. (Ismail)

For many, these relationships go beyond the fate of business and become a source of unity and social strength. They find a new family through business interactions. As explained by Ashadullah and Aziz:

After starting this business, I got to know many people. They come to my shop to buy goods and we become familiar with each other. …Business helped me to build relationship with my neighbors. For example, the people from D and C blocks come to my shop. They buy goods from me. They trust me a lot. This has been possible because they know me well now and like me so much that they even proposed me to teach their children. (Ashadullah)

In Arakan, we lived with our relatives and other villagers. We were not very familiar with the people from other towns and other villages. But here we are united with people coming from many different villages and towns of Arakan who became refugees and are living in same camp. Our unity doesn't change with the situation or condition of our business anymore. Unity in us doesn't change if we love each other. (Aziz)

This relationship building through entrepreneurial activities extends outside of the camp too. There exists some tension between the host community and refugees; over the time host community people are developing a perception that the refugees are getting more attention and resources than what they deserve. However, because there is a big market in the camp for all kinds of goods, entrepreneurs from the host community take this opportunity and interact and become close to many of the refugee entrepreneurs. As such, entrepreneurship contributes towards keeping the tensions between the host and refugee communities in check.

I have to get the products from the host community. I met them [the suppliers from the host community] as an ordinary customer at first. And we became familiar later on. (…) At first, I bought goods worth around one lakh taka (approx. 1,200 USD). I paid full in cash. After we got familiar, they started trusting me. Now I can buy from them on credit too. For example, I could buy 40,000 worth of product, paying 20,000 in cash and the remaining 20,000 on credit. (…) I am still buying clothes from the one person from whom I bought product on the first day of my business. Despite many other local sellers offering me clothes, I don't buy from them. I try to keep my relationships with the old ones. (Abdu Salam)

"As I am a regular customer, he trusts me, more or less", Juniad indicated. Despite the tense relationship between the refugees and the host community, his business relationship with a supplier from the host community has helped him to gain trust with several host community members. *"I*

have a good relationship with the host community [suppliers] because we buy our products from them. We visit them frequently. We communicate over the phone. I support them and they support me." Nurul Islam explained. These mutually beneficial relationships help entrepreneurs to regain their confidence in themselves.

> Doing business in the camp is very challenging. The government does not want it. But I never faced any big problem from the government. They [the police] come to the Bazaar on patrols. The owner of our land is powerful. So, the government can't do anything to us. Even if they have to do something, they will talk to the landowner first. (Ashadullah)

This ultimately helps them get more involved in community building activities in the camp. One example is the 'New Market' community, which has become a home for a group of entrepreneurs who are relatively young and have decided to become entrepreneurs in the camp, even though most of them did not have prior business experience in Arakan. *"Here we forget that we are in the camp."* Sartaz explained New Market's role in his life in the camp. *"All of the shop-owners here are like a family. We know each other very well and we spend time together all day. This is our home."* Rois further explained. *"We don't have a home here. We have nothing but this shop. This place [new market] has become our home. Coming back here* [after a fire incident] *is like coming back home. I am so happy today."* Sartaz added. Such a home was needed to restart a (social) life that was lost in Arakan. Sustaining such a new (social) life has become possible because of newly emerging endemic institutions that necessity entrepreneurship has helped build.

Entrepreneurship and Endemic Institution Building

A mundane teashop at the corner of a street or a bazaar in the neighborhood become important elements for the Rohingya refugees to create their own world in the camp. The collective action involved in starting, running and sustaining businesses in the camp ultimately gives rise to endemic institutions: emerging localized institutions that (a) 'profit' from the (partial) disintegration of the system of socio-economic stratification that predated them, by (b) creatively reinventing and deliberately juxtaposing prior cultural beliefs with emergent behavioral adaptations to current contingencies, which (c) possess the generative potential to reshape social and economic life in a particular community. These institutions are usually location-bound and generate institutional externalities in that they provide meaning to and have an impact on people who are living near such institutions, even if they are not directly involved in their exploitation. In the absence of formal institutions to ensure social welfare for the people of a particular community, endemic institutions become the next-best alternatives, and fill institutional voids at the very micro

level. In the camp, these institutions have enabled Rohingya refugees to creatively rediscover and reinvent community roles and traditions that existed in some form in Arakan. In the camp such endemic institutions are increasinly important, as they become physical spaces in which social life finds its anchorage. Below, we narrate how such institutions emerged in the camp through (necessity) entrepreneurial activities and how they shapes patterns of social inclusion and exclusion.

From Mobile Social Capital to Rooted Social Capital. "*That was a desperate period. We came here empty handed. Didn't know most of the people around us"*. Yahiya recalled the early days in the camp. *"Everyone was hungry. Everyone needed a shelter to sleep. They were acting like crazy people"*. Shawfi recalled. In this desperate time people needed spaces where they could meet, talk, and build trust.

We have people in our neighborhood from different villages. Initially, we had many problems with each other. There are some differences between people from two different villages. But gradually things are getting better. I never met brother Yahiya in Arakan. At first, we didn't even talk to him. But we met here (at the AC shop) again and again. And now I spend most of my free time at his shelter. (Mustak)

Like Yahiya and Mustak, most people faced the initial problem of mistrust. *"We didn't know whom to talk to and whom to trust."* Ferdous explained. *"Most people around were unknown to me. I didn't know if they were good or bad".* Ferdous added when asked about his relationship with other people in his early days in the camp.

We didn't know where we would be in the coming days. Everything was temporary. (…) Even the shops in the bazaar were temporary. Some people would bring some products in the morning and sell as much as they could until night. The next morning there would be other people. Only a few would sell there on a regular basis. (Yahiya)

Everything in the camp was mobile in nature at first. But over time, things got somehow rooted, and entrepreneurship played a key role in this process. Most entrepreneurship in the camp is place-bound. When the camp authorities tried to minimize refugees' access to open space[12], entrepreneurship became a way for refugees to create their own space. Small shops built beside a shelter or a teashop on the streetcorner or a bazaar create spaces for the cultivation of relationships that initially emerged from common interactions and trade among the people in the camp, to flourish and further them over time. This is how mobile social capital gets rooted, following the location of particular businesses. *"I got to know many people. If a customer comes to my shop two*

[12] In the camp, open spaces soon become places of social gathering. The camp authorities purposefully reduce the availability of open space, as these places tend to turn into centers for business or even for unwanted and illegal activities, requiring more resources for surveillance.

times, we get to know each other." Aziz, a shop owner, shared. "*Before starting my business, I didn't have such a well-connected network of people. My business helps me to get to know many people*", another entrepreneur explained, detailing how his tiny clothing business has helped him establish connections with people who could come to his aid if needed. *"Most of the time I am in my shop. Everyone knows that they can find me here. They can trust me easily"*. He added. Gradually each shop becomes a 'trust-base' that helps to create a support system that sustains both business and social life. As Ashadullah explains,

The most unique thing about my business is that it is helping me in trust building and improving my communication with others. From this business, I could build trust in the community. They are trusting me because of the service I'm giving them. Now they rely on me if they need any help. I can rely on them as well as I know them very well. (Ashadullah)

Similarly, Ayaz shared the following:

Because of my shop, everyone in my neighborhood can rely on me. If I need any support or need money in an emergency, I can ask others. They know I will repay. They know I have a shop here and that I will have money today or tomorrow.

This trust goes even beyond the camp. Because entrepreneurs have a location where they can be found all the time, it helps to mitigate the risk host community people usually associate with refugees. Ismail explained in detail:

I buy product from a local wholesaler from the Kutupalong market. Initially, I would buy product on cash. After a while he sometimes gave me the product on credit. I sell those products and pay him back. He knows that I have a shop here and that I will pay back what I owe him, even if it is a little late. (…)He trusts me because he can find me at my shop. If I didn't have a shop, he wouldn't trust me as much as he does now. Why would he? Now I can get product on credit from other wholesalers as well.

In fact, the trust and thus the social capital deriving from entrepreneurship in the camp is so location-bound that entrepreneurs find themselves irrelevant when they have to move to a new place. **"***I love this place. The environment loves me. I have adapted fully to this place. I don't wish to move my business from this place to somewhere else."* Abdullah explained. They find it very difficult to run the same business in a new place, even if it is just around the corner from the old place. As is clear from the following fieldnotes:

Sartaz had a big smile glued to his face when he was talking to me at Shantir Hotel [a restaurant at the back of New Market]. There was a big fire in March 2021 in Camp 8W, 8E, & 9, that had completely burned down all the shops of New Market, a small bazaar consisting of around 20 clothing shops. After almost eight long months, they could only now reopen their shops. Until now, Sartaz was moving from here to there, unhappy, in search of a 'business home'. He tried to do business in several places but didn't succeed. He was not happy. 'I didn't feel good there. Most of the people around me were unknown to me. I was just sitting at my shop.' Sartaz told me. Finally, he is back to his place and the happiness is visible on his face. Though there is fear that the market will be shut down again by the CiC. Sartaz is optimistic. 'This is our place. If CiC comes here we will talk to them. We don't do anything illegal here. Now we are back here, and we will find a way to continue our business.' Sartaz was confident. (Fieldnotes – first author)

Businesses, especially shops and bazaars, not only help entrepreneurs expand and strengthen their social capital, they also help other community members in building up their social capital as well as their social positions. Business locations create opportunities for building new relationships that go beyond prescribed structural relations in the camp, such as the dominant refugee-authority relationship. Business spaces help create a social life. As explained by Ferdous:

> Whenever we have free time, we come here [AC Shop – a teashop] and meet each other. We don't have any other place to get together and talk to each other. You can't be at the shelter all the time. (…) Here we meet almost every day, whenever we are free. We discuss, we make plans about community activities here.

Such regular meetings and spontaneous interactions create interpersonal trust that helps strengthen social and community bonding. This way, business spaces give mobile social capital a mooring that removes the uncertainty associated with accessing such social capital. One way it is done is by taking the relationships beyond transactional exchanges. *"There may be ten to fifteen people close to me whom I know because of my business. They regularly come to my shop. Also, we sometimes visit each other's places."* Nurul Islam shared. *"I get several invitations every Friday. They mostly come from my customers and suppliers."* Sartaz shared on a Friday morning when he was struggling to decide which invitation he should accept. This grounding of social capital around business activities gradually gives rise to small communities based on the norm of reciprocity. "*Having a business can help us build better relationships with others and we can expect help from each other.*" This ability to anchor mobile social capital and facilitate cooperation and communication makes some businesses endemic institutions that shape social life and inclusion-exclusion patterns in the local community.

Endemic Institutions in the Camp. While each business plays a role in strengthening community life by providing a space for social interactions, some business spaces take the shape of institutions that affect social life of camp quite extensively. They give rise to networks of interdependence and stimulate collaboration. For example, some restaurants and teashops in the camp provide the refugees with a space to meet and greet and escape the paramount reality of camp life for a while. *"When I'm in my shelter, all the tension of the world rises to my head. Where I was and where I'm now!"*, Hossain expressed when asked about his life in the camp. *"Coming here, meeting others and having coffee help to forget that we are in the camp, at least for some time",* Hossain continued. These places become 'a slice of home' for many. As Ferdous explains,

> Teashops in the camp remind us of Arakan. Here you can find tea and coffee coming from Myanmar. This is like going back to old times. We had a similar culture in Arakan. Here at the AC Shop we can meet all the important people

of the community. When we need to meet them, we don't need to go to their shelters. Some of them will be here or they will come at some point.

Social spaces are rare in the camp. For example, when Balukhali Rohingya Bazaar (a bazaar in the middle of camp 8 and 9) was burnt down, the camp authorities quickly took control of the entire space and allocated it to NGOs, leaving no opportunity for the entrepreneurs to rebuild their shops. "CiC gave the place to NGOs. Most of the shop owners are struggling to find a new place [to do business]" (Tia). Similarly, there was only one open space in Camp 7, the Nauka Field. Recently, the authority has allocated most of the field to an NGO, which is constructing a hospital there. *"They are building a hospital there now. We had one place where we could play [Chinlone – a traditional Burmese sport]. Now there is none. They want us to stay in the shelter all the time"* Yahiya was complaining. In the absence of social space, AC Shop (a teashop on top of a hillock where wind can be felt even on a scorching summer noon, hence named AC Shop by some) owned by NabiNabi and Monsur's Hotel (restaurants are called hotels) became a space where social activities took place. These spaces thus take the shape of located institutions around which social life evolves.

AC Shop is like our office. Ferdous bhai [brother] spends most of his time there. He works from there. As NGO volunteers, we don't have any office to sit and work or have meetings in. We have created some meeting places for our team where we can have our team meetings in the morning. For all other meetings, we come here. (Kamal)

Like Kamal and Ferdous, many others come to the AC shop to meet others. Many come to just sit down and spend time. Especially for older people, who struggle to spend their time in the camp, these places are important. They find them to be like an 'information-hub'. As Nur explains:

Most of the senior people who are living nearby come here in the morning. I didn't know many of them before. They are very important people in our community. Some of them were teachers, some were landlords. But in the camp, they don't have anything to do. Here they meet each other, share any news they have, and talk about the community and its future. Without this place, they would not have any other place to go to. (Nur)

People come to places like these to learn about what is happening in and outside of the camp. For example, when the hearing of the case at International Court of Justice (ICJ) filed by Gambia charging Myanmar for committing genocide against Rohingya (commonly known as Rohingya Genocide Case) was going on, places like AC shop and Mansur's hotel became very popular, as updates on the case could be obtained there.

They [senior people] come here early in the morning and wait for news. When we come here, they ask for updates. Most often we don't have any. Yet they keep asking. They go home to eat and pray and then come again. What else can they do? (Ferdous)

Also evident from the following fieldnotes:

Sartaz lives in New Market (…) Usually, he comes to Mansur's Hotel for his breakfast. If he doesn't come, someone from the restaurant delivers it to his shop. (…) Like him, other shopkeepers also come to the restaurant for breakfast. Besides the shopkeepers, other people from the neighborhood also come for breakfast or tea or coffee. This is like a ritual for them. I see Ali Master (he was a teacher in Arakan) almost every morning I come here. Like him, a few older people also come. They talk about Myanmar and the ICJ case that is the talk of the camp now. These people have little to do in the camp; almost nothing at all. In the restaurant they find a way to spend their time. (Fieldnotes, first author)

Just like Nabi and Mansur's, other teashops and restaurants also work as social spaces. In each of these spaces, a group of people gather on a regular basis, and these regular interactions ultimately give rise to small organic communities.

The Entrepreneurial Nexus Function of Rohingya Bazaars. Teashops and restaurants are often situated at the corner of two intersecting streets, usually as an annex to the shelter of the shop owner, just like Nabi's. While these standalone social spaces play a significant role in the social life of the refugees, they become more prominent and influential when they are in a bazaar. Bazaars, in the camp context known as Rohingya Bazaars, are collections of various enterprises.

Bazaars in the camp offer a wide variety of goods and services to customers. Shopkeepers in the bazaars are selling everything from traditional betel leaves to gold jewelry. Clothing stores offer a range of fashionable garments coming from Myanmar and Bangladesh, while grocery stores stock a variety of essential food items and spices. Pharmacies provide vital medication and health supplies, while cafes offer traditional Burmese snacks and meals. A few stationery and book shops can also be found. They provide the necessary study materials for Rohingya students. Shops selling decorative wedding items and cosmetics add a festive vibe to the bazaar. In addition, most bazaars offer fruits and vegetables, as well as mobile phone accessories, wood, and blacksmith services. For personal grooming, barber shops are available. (Fieldnotes, first author)

Almost every camp in Kutupalong has a bazaar, which forms the starting point for many entrepreneurial activities in the camp.

The camp is highly restricted. We can't go out of the camp. We would face difficulties in purchasing groceries for our daily meal. Most importantly, we wouldn't get a chance to run a small business if the bazaar weren't there. In my point of view, this bazaar is the lifeblood for us. We are very thankful to the government for allowing us to open a small shop in this bazaar. (Ashadullah)

"As a human being, I have to satisfy my hunger. I have some basic needs. I can fulfill my needs now because I have an income source. This bazaar lets me run a business here." Akiz explained, commenting on the importance of the bazaar in his camp. All entrepreneurs running shops in the camp are connected to bazaars and depend on them for their business. "*We know the value of the light at night when there is no moon. Similarly, this bazaar is so valuable to me. Because of this bazaar, I was able to open a shop and help my family financially"* (Sayed Alom). Not all entrepreneurs can go out of the camp to buy goods for their shops. As Hashem shared:

Without a bazaar, people would have a hard time buying goods from afar. The camp is surrounded by barbed wire and there is a checkpoint at the main gate. They [the police] do not allow Rohingyas to enter or leave the camp easily. Hence, having a bazaar here is very important to continue doing business. (Hashem)

Hashem explained further: *"Going to a bazaar out of the camp is really risky. We have this bazaar here, inside the camp. So, we are able to live comfortably (…) without a bazaar inside the camp it would be more problematic."* Abdulla explained more on this,

The bazaar in the camp is very important for us. It is playing the role of income source for many people. If it were not here, we would need to buy goods from outside of the camp. At that time, we would need to pay tax to the police who don't allow Rohingya to go out of the camp.

Bazaars in the camp have become a source of resilience and resistance for the Rohingya. Talking about Balukhali Bazaar, Furquan indicated that starting and sustaining Balukhali Bazaar is an example of Rohingyas' resilience and resistance.

The Balukhali market has faced several challenges. (…) The government's shutdowns have left many shopkeepers without a source of income. The fire incident was a significant blow to the market. The abuse of power by some landowners has also created an uneasiness for Rohingya shopkeepers, who already face numerous challenges due to their refugee status. (Furquan)

However, many entrepreneurs of Balukhali Bazaar showed that they are capable of rising from the ashes. They could not get back to their previous bazaar, but they are opening shops in nearby places, closer to the host community. As Furquan continues,

Despite all these challenges, the resilience and determination of the Rohingya shopkeepers have been remarkable. They continue to invest in the bazaar and rebuild their businesses despite the many setbacks they face. This is the most unique and remarkable thing about this bazaar.

The Balukhali Bazaar was a big concern for the authorities, who saw it as a threat because it helped people organize their social activities and economic life. Most entrepreneurs have been denied the chance to rebuild their businesses at the bazaar after the fire incident. Rather, the space has been allocated to NGOs to execute their operations. *"They don't want the bazaar here anymore and most importantly, they don't want us doing business or living a better life"*, Tia, one resident near the bazaar lamented. This can be observed in the following vignette written after a bazaar got demolished by a huge fire in March 2021:

The whole Balukhali bazaar was almost a replica of the famous Bolibazaar of Maundaw, Myanmar. In the bazaar, people of Bolibazaar were so dominant and influential that the whole older part was known as 'Bolibazaar'. Most of the entrepreneurs from the Bolibazaar had a shop here. They created a life here that was almost identical to their Arakan life, although of course with many restrictions. The whole bazaar was their own. Many entrepreneurs used to sleep at their shops. It was a very important part of many refugees' lives, a meeting place for friends and family, a place to celebrate whatever little occasion they had. It was a central part of many lives. After work, Rohingya NGO volunteers used to sit at the restaurants here to drink coffee and talk about their work and life. The elders used to drop in in the morning for coffee and discuss about the camp and global politics. It was more than a bazaar, a recreational space. Rohingya influence was so strong at the bazaar that it was difficult to see that all the people here were refugees. In the bazaar they created their own world. That world is gone now, as if this is their second exile. (Fieldnote, first author)

Despite many problems around bazaars in the camp, they are institutions of security and cooperation. "*If I have a problem, then someone will come to rescue me. If he has a problem, then I will go to save him*", one entrepreneur explained, detailing how the bazaar has become a space of cooperation. "*When the police car arrives, I call him* [another shopkeeper] *to close the shop. It happened three days ago. He helps me, and I help him when the police visit the camp*", another entrepreneur explained, detailing how entrepreneurs help each other to avoid adversity in the camp.

As it is apparent from the above discussion, entrepreneurs have tied their collective fate to the bazaars. Protecting them, thus, becomes critical not only for the entrepreneurs, but also for the community in general. The camp authorities come after the bazaar first when they are not pleased with something in the camp. For example, when the top Rohingya leader Mohibullah was killed in the camp by terrorists, the first thing the camp authority did was shutting down all the bazaars and shops in the camp. "*It is very risky now to do business in the camp because of the evil doings of some people. In a community, if there are good people, there are also bad people. Bad people do something evil for which we bear consequences."* Nurul Islam described the adversity entrepreneurs were facing after the high-profile killing. While they do not have control over most of the events, the entrepreneurs of a bazaar have an incentive to follow the rules and inspire others to do the same. As Aziz explained below:

> We help each other by reminding ourselves not to engage in any illegal activities in the camp and not to engage in any illegal business. For example, some businesses [medicine, gold, electronics] are prohibited for refugees by the government. So, we can't engage in them. We must obey the orders of the government. We remind each other to avoid such illegal businesses.

In the end, bazaars are not just business hubs, but they become a core part of the community and they represent who the Rohingya are. They enable the Rohingya to showcase who they are. As explained by Furquan:

> It serves as a crucial place for Rohingya shopkeepers to operate and earn their livelihood. Despite facing many challenges (…), Rohingya entrepreneurs continue to invest and rebuild the market. This market provides not only a place for doing business but also an opportunity for Rohingya to participate in cultural activities and religious affairs. Balukhali market is a symbol of resilience and determination for the Rohingya community in the face of adversity. (Furquan)

Entrepreneurship and Patterns of Inclusion and Exclusion in the Camp

All refugees are marginalized in the camp. Under these circumstances, organic societies emerge which are different from mainstream societies. They are full of pain and suffering. Here, life is a struggle for almost everyone. Yet, new patterns of inclusion and exclusion also emerges under these circumstances, which are largely shaped by entrepreneurial activities. With inclusion,

we refer to participation in the opportunity space that emerges endogenously in the camp. For example, consider the following quote from Furquan:

> The humanitarian aid provided by the NGOs is not sufficient to cover all our needs. While it provides basic necessities such as food, it does not cover other important necessities like cultural and religious events, medical expenses, and education costs. Events like Eid-ul-Fitr and Eid-ul-Adha require additional expenses, and the month-long fasting of Ramadan requires more food than usual. Additionally, the dowry system in Rohingya marriages also comes with extra costs. The medical clinics in the camp often do not provide quality services, and private education for children is expensive. As a result, opening a business is crucial for Rohingya families.

As it is clear from the above that most of the needs Rohingya refugees face go beyond basic necessity and reach to social spectrum. As such, in the camp context social inclusion-exclusion patterns depend on people's ability to meet those social needs and feel part and be valued in the community. Endemic institutions create opportunity for many to build and be part of a community, create collective resistance and resilience, feel and be valued as an agentic human being. Endemic institutions become the anchors of valued identities for many who lost them. Many of them are not even entrepreneurs themselves. However, while entrepreneurial activities in the camp create social value and thus opportunities for social inclusion, they also shape exclusionary dynamics in the community. First, we show how entrepreneurship in the camp promotes inclusion.

Entrepreneurship & Social Inclusion. Most of the businesses in the camp are tiny enterprises; entrepreneurs barely survive and often struggle to scrape together a decent life from their businesses' income. As Nurul Islam expressed: *"No one is earning a lot from their business. They can carry only their families' cost."* Yet in the destitute Rohingya camp of Kutupalong, the social impact of such tiny enterprises is far reaching. *"Not only for my family but also for my relatives. Whenever we are in a difficult situation, my business is helping me."* Ismail explained. We identify three pathways, namely *feeling valued, community care,* and *social participation*, through which entrepreneurial activities create social value and consequently social inclusion.

Feeling valued. In marginalized contexts, entrepreneurship becomes a way to feel valued by others. While former members of the Rohingya elite may still frown upon entrepreneurs who have no other income source, most people value those who engage in entrepreneurship, regardless of the type and size of their enterprises. *"We consider no business small. A betel shopkeeper is the same businessman as the one who sells quality clothes in a big shop."* Ismail shared when asked how different types of entrepreneurs are valued in the community. Entrepreneurs feel valued because enterprise saves them from being seen as 'idle' or as 'black sheep' in society. *"I'm earning a social status [because of the business]. People consider me a hard-working person."* Ismail further shared. Running a business, no matter how tiny it is, becomes liberating as it helps to support one's family

and reduce dependency on others' mercy. As such, a business not only becomes an entrepreneur's identity; it becomes a family's identity and a statement of family members' social standing. "I depend on myself. I have a shop and I somehow manage to support my family from the income of my shop" (Ismail). It gets more evident from Esup's statement:

I can fulfill all the needs of my family. I can look after them. I can also fulfill my own needs. Our family is respected because I'm running this business. My business is important for my family. (Esup)

Entrepreneurs are valued in the community because of their importance to everyday life. Nurul Islam explained: *"I get respect from other people in the community because I'm supplying what they need. (…) Also, because I have money at my shop, I can help them whenever they have need."* Nurul further explained what would happen to him if he did not have the business he has now: *"I wouldn't have any position. I would survive as a normal person."* Aziz added: *"Without this business, I would be a poor person just like a daily laborer who has no permanent work but has to work every day until the end of his life."* For many in the camp their place of business becomes a space where they construct their identities and their social positions.

Since I have a business, I have the opportunity to meet with many people. They come to my shop and talk to me. To attract more customers, I behave very well and talk to them nicely. Many people come to my shop and support me because of my behavior and language. (Hashem)

Before opening this business, very few people knew me. Running this business, I got to know many people. I'm communicating with people differently, with respect and decency. My mentality changed and I've become familiar with community leaders and elders. (Ismail)

Business becomes a way to connect with many people from the community and feel important in their eyes. As Ashadullah explains:

They invite me to their occasions and ceremonies. They even bought necessary items from my shop [that time]. I also try to attend them. Recently, we had a marriage ceremony in block A4. A youth got married. His name is Zubair. We have known each other very well since we both arrived here. Gradually, he became like one of my family members. I attended his wedding ceremony. He is also one of my loyal customers.

Abdullah explains further: *"They invite me whenever they celebrate an occasion and I attend them. For example, one of my customers, namely Rashidullah, got married recently. He invited me and my family. We attended it."* Ismail added: *"In my block, there are about 100-150 households. Most of them, when they go to the Bazaar, they come to my shop to see me. They also consult me about their needs."* By providing necessary items for the people living in their neighborhoods, these entrepreneurs help the broader community and become important part of it themselves. "*I consider myself an important part of my society because people don't need to go far away for shopping. They get [products] easily from my shop."* Juniad explained. *"At night, people may have emergencies. The*

Bazaar is closed at night. At that time, they can come to my shop, and I can fulfill their needs whenever possible." Abdullah explained further. Being able to help those in need also helps entrepreneurs value themselves more. As Siddiq explains:

In Rohingya community, only educated people and rich people have a good life. Many people need help, and some are begging door to door. They often come to my shop. I help them as much as I can.

Community Care: Poor Helping the Poorer. Entrepreneurs in the camp are constantly surrounded by poverty and helplessness. One entrepreneur described his neighborhood:

Those who are jobless and don't have a business are suffering a lot. There are many people who couldn't buy a single kilogram of beef for Eid-ul-Adha. Maybe 1 out of 100 families could sacrifice an animal during the Eid. I have witnessed the tears of many old and poor people in my block. They are suffering a lot. (Aziz)

Another entrepreneur, Esup, adds:

Most of the families in our community are suffering from financial deprivation. The rations they get from NGOs are not enough for them. They often need help as most of the time they don't have cash to buy daily necessities. When they come to me and ask for help, I can help them sometimes with some cash or product. (Esup)

Most entrepreneurs in the camp earn very little; barely enough to lead a decent life themselves. Yet they answer the calls for help from the poorer of the community. *"It's a constant. The poor come to our shops to seek our help" (Asadullah)*. Nurul Islam explained how he helps the poor:

There are many poor people in our block. Sometimes they come to my shop and ask for help. I help them. Some people purchase goods on credit. I never put pressure on them. They can return [the money] to me when they are ready to return it. (Nurul Islam)

If a poor person comes to my shop and asks me to sew his cloth without money, I sew it. There are many beggars in the bazaar. I sometimes donate them the handmade cloth. My business is small, I can't do much. But this is how I try to help whenever possible. (Ayaz)

In the camp, most of the food that comes from rations is bland and monotonous. 'Can you eat rice with lentils every time?' That is how refugees respond when they are asked about the food support they get from NGOs. They crave a little variety. *"We need vegetables and fish. We always had fresh fish from the river and fresh vegetables from our lands when we were in Arakan."* Abdullah is an entrepreneur who ensures that his neighbors also benefit from his income and have access to the food he has.

There are so many poor people in my neighborhood who are facing difficulties every day. I help them as much as I can. If I buy one kilogram of fish, I give a bowl of fish curry to the poor family living near my shelter. They are happy and I'm happy that I could help them. (Abdullah)

Most entrepreneurs are considerate in that they sell products to poorer people on credit. They understand that many of their customers are poor, and cannot always pay on time. As explained by Siddiq:

My customers are not very rich. They are also middle class like me. They don't always keep money in their hand. They often buy medicine on credit. I understand their situation and help them get treatment for their diseases. They pay me when they have money. I don't force them. They love me and keep a good relationship with me.

Esup further explains:

Those who have an income can pay me on time. There are many poor customers who are working daily to run their family. They can't pay me on time. They need time to manage cash. I understand their situation and don't put pressure on them. (Esup)

Juniad echoed: "*They can buy products on credit. (…) If they are in trouble financially, I remain patient and [want to] maintain a good relationship."* They also do not forget how they have been helped by others at the beginning. *"I also was a poor man before. My community, my relatives and everyone around me helped me to become a successful businessman. I must help others. I help people happily"* (Nurul Islam). They often attribute this helpful behavior to their religious duty.

We are Muslims. The true essence of Islam is to help each other and spread love." "If anyone asks my help to buy groceries for their daily meal and if I'm in a helping condition, I help without any hesitation. (…) Many people around me need help. They are helpless. If someone asks me for 500 taka and if I can help him or her, he or she will be happy. This will make me happy too. (Abdu Salam).

Religion plays a vital role in Rohingya life and entrepreneurs help keep religious life and institutions thriving. The Mosque and Madrasa[13] are very important religious institutions in the community and the expenses to keep them operating are largely borne by the shopkeepers, who are very happy to perform this sacred religious duty. *"…whenever my neighbors need something, I can help them if it is within my reach. I can donate to Masjid [Mosque] and Madrasah."* Asadullah happily revealed. In Ismail's words:

I can help my community through the earnings of my business. For example, there is a mosque in our block. We don't have electricity in the camp. At night, it is very dark in the mosque. I donated a solar panel from the income of my business. I donated some electric bulbs. There are Madrasahs and orphanages in the camp. They come for donations. I donate as much as I can. I spend almost 100 taka (1 USD) every day on donations. (Ismail)

Small donations from entrepreneurs help students continue their learning in Madrasas. "From different Madrasas, students are coming for donations. I donate from my business as much as I can. I'm also donating to the Masjid of our block." Sayed Alom explained. Entrepreneurs also help poor families pay dowry for their daughters, a common expectation in Rohingya society. *"There are women in our community who can't get married because of dowry. I help them as much as possible,"* Esup shared. Rafiq, a young entrepreneur, shared more on this:

There was a family that was struggling to manage the dowry for their girl's marriage. I donated some money and also asked my fellow businessmen to help them. Together we collected enough and finally last month the marriage took place. I was there to help them organize everything. They were very happy. (Rafiq)

[13] Religious educational institutions where children are taught an Islamic curriculum.

Social Participation. Entrepreneurship in the camp also enables social participation and promotes social life even under conditions of adversity. Entrepreneurs feel part of their society when they are invited by others to celebrate marriages and other social functions. The common expectation is that invitees bring gifts, with cash being the most prized offering. Those who are invited are usually considered capable of bringing gifts. Consequently, receiving invites is much coveted and necessary to feel part of a community. Entrepreneurship often opens this door. As shared by Syed Alom: *"I do attend when they [neighbors or customers] invite. Recently, there was a wedding ceremony in Block A-4. I attended it and gave a gift of 500 taka."* (Sayed Alom). Ismail explains further:

> They [neighbors and customers] invite me on different occasions. They send me invitation cards. I try to attend most of the times. They do one more thing. In every wedding, they need cosmetics. They buy it from my shop. If they don't have money in their hand, they also buy on credit. Most of the NGO volunteers get their salary at the end of the month. They pay me back when they get their salary. (Ismail)

Like other communities, the Rohingya value certain social and religious occasions very highly, and celebrating those occasion is very important to them. As explained by Furquan,

> For Rohingya people, the humanitarian aid provided by the NGOs is not sufficient to cover all their needs. While it provides basic necessities such as food, it does not cover other important items like [participating in] cultural and religious events, medical expenses, and education costs. Events like Eid-ul-Fitr and Eid-ul-Adha require additional expenses, and the month-long fasting of Ramadan requires more food than usual. Additionally, the dowry system in Rohingya marriages also comes with extra costs. (Furquan)

Regardless of social and financial status, everyone wants to celebrate religious festivals and participate in social functions. Entrepreneurs are often the ones who make this possible, especially for the ones who can hardly afford managing the expenses associated with those festivals and functions. For example, during the Eid-ul-Adha[14] festivities, Enayet, who runs a small grocery shop, bought a buffalo so that his poor neighbors could have some meat to eat and thus participate in the festival as well. He sold the meat for a lower price than usual and did not even recover the money he paid for the buffalo. But he was still happy. *"I tried to avoid loss, but it was not possible. Still, I'm happy that many poor families are able to eat meat now."* Enayet shared.

Because entrepreneurs are present in the community, religious institutions are able to organize annual fund-raising campaigns known as '*Jalsa*'. During a Jalsa people come in to eat a meal in exchange for a sum of money that far exceeds the monetary value of the meal. Religious institutions such as Mosques and Madrasahs derive a large part of their annual budget from Jalsa.

[14] During Eid-ul-Adha, affluent families sacrifice an animal in the name of Allah and distribute a portion of the animal's meat amongst other community members (most often amongst the poor).

Being invited to a Jalsa is considered a sign of prestige in society, as only solvent people are invited. Business income, no matter how little it is, helps entrepreneurs participate in social ceremonies such as Jalsa and motivates people to arrange such ceremonies in the community.

I was not able to attend social functions before, as you are expected to gift something when you attend such functions. Now, I have 500 or 600 taka [approx. 6 – 8 USD] income per day. So, it is not a burden for me to attend a wedding or a Jalsa anymore. (Abdu Salam)

When they organize Jalsa in the Mosque, they invite me. They know I have some earnings and I will pay. They also know that I usually donate when they need money for the Mosque. (…) If I didn't have this shop, I doubt I could do any of this. (Nurul Islam)

Sartaz gets several invites, almost every Friday. *"Sometimes I get invites from my relatives, but nowadays I get more invites from my customers. They know I have a good business and I can pay."*, he shared on a Friday morning. Like Sartaz, most entrepreneurs get invited to social functions and they try to attend these functions even though there are costs associated with attending. These entrepreneurs become donors of institutions like Madrasahs and Mosques. As Aziz shared: *"I attend the marriage ceremony if anyone invites me. I take a gift for the bride or bridegroom with me. I sometimes donate to the mosque during a Jalsa or any other fundraiser for their religious activities."* Business thus enables entrepreneurs to celebrate different occasions. It also helps their relatives to do the same, as it is clear from Ismail's talk:

My relatives rely on me for money and other resources. For example, if one of my relatives is getting married, I support them as much as I can through my business. I can also lend them some money, which they will pay me back when they can afford to. (Ismail)

Entrepreneurship and Social Exclusion in the Camp. While necessity entrepreneurship is a force for social inclusion in the camp, a deeper look into the phenomenon brings out its darker aspects. In a marginalized context, entrepreneurship can sustain and even promote social exclusion. We identify three pathways through which this happens: *exclusion through failure, social spaces Becoming spaces of shame,* and *emergence of exclusive communities.*

Exclusion through Failure. Most entrepreneurs in the camp started their ventures by investing all financial resources they had at their disposal. *"I started [the shop] with the money I had. I also sold my wife's ornaments. In fact, I invested all I had left after building my shelter."* (Boshir). In most cases, their cash in hand was not enough. They had to borrow from multiple parties. *"I started this business with 20,000 taka. But I had only a few thousand. The rest I borrowed from some of my neighbors. I also borrowed some from my friends and relatives.*" (Junaid). NE ventures are fickle in nature, and can collapse easily. *"If I can't sell everything by*

the end of the day, I can't pay back [the vendors]. If this happens several times, they will stop selling [to me]" (Yasir). Most entrepreneurs started their business with very little capital, and many of them acquired whatever capital they had from neighbors and friends. Given that the lenders are always nearby, the implications of loan defaulting become very severe. Defaulting loans becomes an absolute social embarrassment. *"If you don't repay your loan, you can't ask for anything the second time. How can you? They won't trust you anymore!"* (Enayet Ullah). Moreover, as their shops and businesses form the core of their social lives, losing them fundamentally threatens their social relevance to their communities. *"When I had my shop, I was busy running it. I was talking to other shopkeepers. I could easily spend my time. Now I rarely meet those people."* Noor explained after losing his business.

The social nature of NE also makes it more prone to failure. Many entrepreneurs failed because they could not get their money back from sales they made on credit to their neighbors. *"I had to shut down my shop as many of my customers didn't return my money."* Zahid Alam explained when asked why he had to discontinue his venture. Jamil explains further:

> You can't do business selling on cash only. If others will sell on credit, then most customers will buy from them. (…). Also, I know all my customers, and when they ask for credit, I just can't say no. And if they can't pay on time, you can't do anything. They also have their problems. (Jamil)

Umar Faroque had a very bad experience when he started his grocery shop. He lost most of his capital and ended up opening a shelter-based tailoring service.

> I regretted it a lot that I opened the shop. I thought I would make it run well. But people taught me a lesson. They bought product from my shop [on credit] but didn't pay back [what they owed me]. I lost most of my money. I couldn't pay my lenders. Luckily, I know some tailoring and am now earning a little working from the shelter. But in between it was a tough time. I didn't know what to do and how to obtain food for my family. (Umar Faroque)

Businesses in the camp can fail for many other reasons too. Some entrepreneurs had to shut their businesses because they chose the wrong business or founded the business in wrong place. Others were forced to do so by the camp authorities. *"CiC came and took our products away."* (Foyas). No matter what the reason for the failure is, it hits the entrepreneurs and their families hard. Failure is considered to be a problem of the entrepreneur, not of contextual factors. *"Others are doing business, why couldn't he? People think."* (Shawfi). Most entrepreneurs who lost their businesses faced social exclusion one way or the other. As society takes the failure to be a problem of the entrepreneurs, those who fail lose their face. When CiC shut down Enayet's brother's shop, he was mentally broken and secluded himself from others.

After they shut down my brother's shop, he is not going out anymore. He is staying in the shelter all the time. If he goes out, lenders will ask for money, but he can't pay now. He lost whatever he had. He can't even buy vegetables for his family. (Enayet)

Many exclude themselves from society, because they find it difficult to accept the failure and feel ashamed to face others. As explained by Zahid Alam:

It's like you don't have a life anymore. It was the most difficult time for me in the camp. I couldn't show my face to others. I felt ashamed talking to others. It's not that they were disrespecting me. I didn't want to interact with them. I stayed at my shelter all the time. (Zahid Alam)

"When you have a business, people come to you, talk to you. When you don't, they don't value you much. Some of them do, but others want to avoid you." Foyas explained his experiences after losing his business. For those who fail in business, it becomes very difficult to recover and restart. They find themselves in a socially awkward situation. *"When I had my shop, my neighbors were happy to talk to me. But now they are not very happy. The ones who have money try to avoid me if I ask money from them."* Noor shared.

Social Spaces Becoming Spaces of Shame. Most social spaces in the camp are created and sustained through businesses (e.g., teashops, restaurants). These social spaces play an important role in building a community and in finding a collective voice in the camp. In our findings, many of the positive sides of such spaces shine through. But these endemic institutions also have a darker side. Some of the most important social spaces, like AC Shop and Monsur's Hotel, are 'spaces of shame' for two particular groups of people: people who cannot afford the cost of visiting and people who can afford to visit but who find the crowd that such places attract problematic.

Restaurants and teashops, which we have described as social spaces playing a role in engendering community resilience, may easily become 'spaces of shame' for those who do not have regular income. Frequenting these spaces requires money; the expectation is that if you are there, you should spend on food and drink. *"We have our meetings usually here (AC Shop) as we don't have any other place. But we just can't sit here for long without ordering coffee or tea."* Ferdous explained. But for many, ordering a coffee or tea is not possible. So, participation in these spaces comes with a cost that is too high to bear for many. For example, Yahiya has been avoiding AC Shop for long now:

People who are sitting at the shop are ordering food and drinks. If you are there, they expect that you buy too. Sometimes others buy it for you, but then next time you have to buy it for them. You know my situation very well; I have no income. I feel ashamed to go there. It is the same with the other shops (teashops). Most of the time I stay at my shelter. I don't even go out for groceries, my son does that for me. (Yahiya)

Joshim, who was an entrepreneur himself once, shared the following when asked how he spends his time in the camp:

I'm hardly spending a day. I can't stay at my shelter the whole day. I can't go anywhere. I have nowhere to go. I can't spend time with my friends in a shop as I don't have money to pay the bill. My life is hell. (Joshim)

Most people who are struggling financially cannot be seen in these social spaces. The fear of shame keeps them away and most often they are not welcome when they want to participate. *"I usually sell on cash, on credit only to the people I know well, who will pay back on time"* (Nabi). People who cannot afford cash payments avoid visiting such places. Gradually, such places become the hangouts of social elites. People like Yahiya and Joshim are forced to stay at home. *"You can come here once or twice without spending. Not more than that."* Yahiya said. *"After that, people will laugh at you."* He continued. Since the poor people of the community do not have access to such places, they are excluded from many social events and discussions. This is how the voice of poorer community members gets lost, and eventually they become separated from community life.

Social spaces also become spaces of shame for another group, even though they can afford to spend money there. Many well-educated Rohingya who have decent NGO jobs find such places 'problem spaces,' as is evident from the following conversation with Kamal:

Q: Last time (March 2019) I used to find you sitting here (AC Shop) almost every day. This time (January 2020) I never saw you here.
Nur Kamal: I don't come here anymore. If you would not have asked, I would be at my shelter now.
Q: Why is that?
Nur Kamal: I spend my free time with family. Many types of people come here. You start talking and then something happens, and you start fighting. Then you are in trouble. I don't want to be part of any controversy.
Q: What type of controversy?
Nur Kamal: [Smiling] You know [indicating different radical groups] there are different groups who come here and meet. If someone [informers of camp authorities] sees me here with them, they will think I am one of them. Also, people here talk about rumors and controversies in the community. I don't want to be part of those conversations. (Fieldnotes, first author).

People like Nur Kamal, who want to purposefully avoid controversy and chaos, shun these socially happening places. This sets in motion a form of social crowding, which gradually makes that these places become dominated by a group of people who have money, but who are allegedly not very useful for the community. Consequently, for certain people these spaces come to be seen as locales where the spoiled ones hang out. As expressed by Hedayet:

Different types of people are hanging out there. Many of them are not very well regarded in the community. Educated people take it negatively. They think that if you are sitting here either you don't have anything to do or you are just idle and don't want to do anything. (Hedayet)

As these social spaces are taken over by more affluent and sometimes more radical groups, they gradually become inaccessible or simply 'not-useful' for people like Nur Kamal, who does not want to be part of any problem and who wants to avoid interacting with groups of people who are prone to criminality and violence. But the outcome of such careful choices is that people who care about their reputation and physical safety are excluded from many social events and have no voice in the discussions taking place in those spaces.

Emergence of Exclusive Communities. Most streetcorner businesses in the camp play a role in the development of small communities around them. Centralized bazaars similarly give rise to larger communities. While these smaller and larger communities offer opportunities for social inclusion, they also promote social exclusion. As the economic center of the camp, the bazaar becomes the most important space and helps many to earn a living. "*Opening a business in the Balukhali Bazaar is crucial for Rohingya families living nearby to meet their financial needs and support their daily expenses" (Furquan). While having a bazaar nearby is economically beneficial, it also comes with disadvantages. As Zakaria explains, "If there is a bazaar nearby, people go there to buy everything. If I open my shop at my shelter, I will not get many customers".* But not everyone has access to bazaars to do business. *"People who are from 'Bolibazaar' [a famous bazaar in Arakan] started their businesses here [Balukhali Bazaar] at the beginning. Most of the shop-owners of this bazaar had shops in Bolibazaar."* Sartaz shared when talking why he and others had to start a new bazaar called New Market. *"They didn't accept us as one of them as we didn't have businesses before."* Sartaz continued. *"Then we found this open space and opened our shops. Initially customers didn't want to come here. But now we have enough customers",* he added. Sartaz and his friends and relatives could open a new bazaar even though they were not able to start their business in the Balukhali Bazaar because they had enough money to invest both individually and collectively. Once they started New Market, they also kept it exclusive to their own people. When Zakaria, who had a book shop in Balukhali Bazaar that burned down during a massive fire incident, was looking for a new space to reopen his shop and found that there was an open space in New Market[15] he went to Sartaz to inquire about the space. But Sartaz was unwilling to accept Zakaria as his fellow shop owner. As is clear from Zakaria's statement:

[15] New Market was also totally destroyed by the fire, but unlike the main section of Balukhali Bazaar (known as Bolibazaar), the New Market entrepreneurs were able to rebuild their shops, since they were considered to be outside of Bolibazaar. The government mostly had a problem with Bolibazaar, as it acted as a center for all business activities of nearby camps as well.

I think this is not a good idea [opening a shop in the New Market]. They are a group here and I am not one of them. They don't want my shop here. They are telling me there won't be any customers for books. I'm not sure about that. But I already knew they won't take it positively.

It is not always easy to 'become one of them,' unless one has good connections with influential members of the local business elite. Money is not a guarantee, but is a must to open a shop in the bazaar. For example, Rois had no problem with money when he needed to restart his shop, but he could not find a suitable place in the nearby bazaars. He tried a newly built bazaar near the burnt Balukhali Bazaar, but he could not stay there for long because of the non-cooperative attitude of the neighboring shopkeepers. *"I felt lonely there",* Rois shared. He finally found a space but that was too far outside of the bazaar, such that customers did not even know his shop existed. *"This is not a good place to do business. People don't even know we exist."* Rois added.

In each bazaar, entrepreneurs usually extend business opportunities only to people from their own network, making bazaars behave like closed syndicates. Sartaz' experiences in finding a new location in another bazaar after after his shop had burned down are telling. *"I have tried a few places, but I didn't feel good. They are different people. They don't know me; I don't know them. Here we are like a family. I was missing this in other places."* Each bazaar thus gradually has become the private space of a closed community. New entrepreneurs, even those with sufficient resources, find it difficult to gain a toehold. As explained by one desperate refugee:

I am living in a dire situation now. I can't afford my family expenses anymore. I am talking to a landlord to rent a shop near the main road. (…) I can't even think of opening a shop in the bazaar. It's too expensive and even if I manage to obtain the money, they won't let me in. Whenever there is a spot available, they have their own people [taking it]. (Rahim)

Facing extreme poverty, Yahiya was also thinking to start a business in the bazaar. But he could not afford it, as the cost of a shop is too high for him, and he does not think he can compete with the existing entrepreneurs.

In the beginning people just used to come and set up their shop. Gradually they started to set up their shops and occupied more spaces. Now you can't find any space to do business in the bazaar. It's very expensive. People near the bazaar are selling their shelter to the shopkeepers. This is how the bazaar has expanded and become this big. I saw it grow sitting at my shelter. I didn't want to start any business in the beginning. Now I can't afford any space there. (…) If one space becomes available, all the neighboring shopkeepers are at the ready with a bag of money. I am nothing in front of them. (Yahiya)

Opening a shop on a street corner or in one's shelter is not always possible, as only limited number of shops can feasibly do business in any given area. Hence, bazaars increasingly become the only option for doing business. But gradually business opportunities in bazaars only become attainable to those who already have a running business. For outsiders it is an uphill battle, and only those

who have enough money can compete in it. Eventually, bazaars help the less marginalized become more affluent, and entrepreneurship in general can only create a more inclusive and participative society for a minority of the camp's inhabitants. The majority will continue to depend on NGO-provided rations and keep struggling. Over time they will become increasingly marginalized in the already extremely marginalized context of Kutupalong refugee camp.

DISCUSSION

NE is one of the most prevalent forms of entrepreneurship and often it is the only viable livelihood option available for the poor and marginalized (Banerjee & Duflo, 2011; George et al., 2016; Gerrard, 2017;). Despite its lack of glamour as often associated with entrepreneurship, NE plays important social and economic role in impoverished and marginalized contexts (de Mel et al., 2010; Bruton, Ketchen, & Ireland, 2013). Yet, most studies on the topic have focused on the economic aspects of NE only (i.e., how does entrepreneurship alleviate poverty of the poor entrepreneurs?) (Bruton, Ketchen, & Ireland, 2013; Alvarez & Barney, 2014; George, et al., 2016; Sutter, Bruton, & Chen, 2019). But NE is a form of entrepreneurship, as evident in our study, that deeply matters, not only for the entrepreneurs, but also for the social context in which they are embedded. In this study we have unraveled how social contexts and NE affect and shape each other (George, et al., 2016; Zahra & Wright, 2016; Lounsbury & Glynn, 2019; Baker & Welter, 2020). More specifically we have shown how NE affects social inclusion-exclusion pattern in a marginalized community. In doing so we make four key contributions to NE literature.

Necessity entrepreneurship as a double-edged sword. Necessity entrepreneurs usually find themselves in difficult condition to financially support him/her-self and the others in the family (Dencker et al. 2021; Gerrard, 2017). Usually, enterprises founded by such entrepreneurs are small shops selling commodities and services to a local population (de Mel et al., 2010; Banerjee & Duflo, 2011; Hassan et al., 2023). Naturally, when talking about such enterprises, it is easy to overlook social values they create as they are often considered unproductive entrepreneurship (Baumol, 1990) focused on sustenance. But scholars generally agree that such enterprises help the entrepreneurs to fight poverty and exclusion (Bruton, Ketchen, & Ireland, 2013; Alvarez & Barney, 2014; George et al., 2016; Sutter, Bruton, & Chen, 2019). They indirectly shed some lights on the inclusionary dynamics of NE. But we lack a proper understanding of the pathways through which inclusion may take place through NE. Also, we have little to no understanding of the exclusionary dynamics of NE (Blackburn & Ram, 2006; Hall, Matos, Sheehan, & Silvestre, 2012;

Shepherd, 2019). As we have shown in this study, NE has two faces. On the one hand, it is a force of inclusion. It generates new endemic roles, meshing into new role systems and social structures, that allow previously disenfranchised people to acquire new resources and participate in society. Through their role performances, these individuals acquire a new social repertoire, develop new social capital and acquire new social relationships, muster new resources for giving and receiving social support, access new societal positions, and generally rise in terms of their socio-economic status. Creation of new endemic roles and social relationships enable them to have a sense of control over their private lives, as well as a sense of recognition of their identities (Honneth, 1990; Rindova et al., 2009; Clercq & Honig; 2011; Bacq et al., 2023).

On the other hand, however, NE can also become a force of exclusion (Blackburn & Ram, 2006; Hall et al., 2012; Shepherd, 2019). The new role systems and social structures create new power-dominance structures, which end up subjecting certain groups of people in newly crafted subservient roles ('worker', 'contractor', 'help', or 'servant'), barring them from social participation and identity building projects through entrepreneurship. Endemic institutions that emerge through NE (i.e., bazaar) may become exclusive to existing entrepreneurs and their near and dear ones. Such institutions may give rise to exclusive communities that may exclude others from out-groups from the benefits that their communities can produce (Peredo & Chrisman, 2006). When NE based communities start closing their doors, they start producing inequality in societies, giving rise to new marginalized groups (Walker, 2014). Scholars have shown the benefits of collective efforts in entrepreneurship, especially how it helps in local development (Peredo & Chrisman, 2006; Meyer, 2020; Gibson, 2022; Kim & Kim, 2022; Bacq et al., 2022). We add to this conversation by showing when entrepreneurship-based community or community-based entrepreneurship may also promote exclusion or become destructive for some others (Shepherd, 2019). This may explain why many poor remain poor despite many initiatives taken by governments, NGOs, and corporations (Cornwall, 1998; Crewe & Harrison, 1998; Peredo & Chrisman, 2006; Blackburn & Ram, 2006; Hall et al., 2012). While existing market-based solutions (e.g., Base of Pyramid Markets or Micro Finance) have shown promises (McMullen, 2011; Gibson, 2022), they struggle to address the problem of social exclusion in the long run. So does the aid-based international development programs (Peredo & Chrisman, 2006). In fact, inequality and exclusion are on a rise at a speed not seen before (Hall et al., 2012). One of the main reasons, our findings enable us to argue, why existing models may fail to help excluded

populations is that these models, perhaps inadvertently, produce exclusive communities (i.e., the new elites) while promoting inclusion and equality. In explicating how a common organizing form on the margins – that is NE –produces such communities/spaces, we respond to recent calls for studying the destructive aspects of entrepreneurship (Shepherd, 2019). Our findings enable us to argue that models that promote inclusive communities/spaces, not only for the entrepreneurs involved but many others who are not yet entrepreneurs, may be a better answer to the great conundrum of development and exclusion, especially in marginalized communities (Sen, 1990).

Furthermore, entrepreneurial positions in NE contexts are fickle, and a sudden shift of fortune or a turn for the worse can subject people to face loss and shame, and to become the object of negative social evaluations (Smith, 1776; Hassan et al., 2023). Entrepreneurs whose ventures did not perform as expected can become seen as 'failures', 'unfortunates', 'inapt', or 'lazy', and may become suspect in the eyes of the devout, who may see their failures as 'just deserts' for leading a less than fully pious life. When entrepreneurial ventures, no matter how small, fail, they furthermore also leave the entrepreneurs behind them socially and financially indebted. As their 'suppliers' and 'financiers' are often very proximate and themselves members of the exact same social group, the perceived feelings of shame and indebtedness multiply as compared to failed ventures in opportunity entrepreneurial contexts. Failure in NE sometimes could lead social exclusion and even sometimes self-immolation (for instance see the introduction of Hassan et al., 2023). NE is therefore a double-edged sword that can lift people out of economic and social poverty, but that can also lead to new forms of social stratification and social subjugation. By showing these dark side and downside (Shepherd, 2019) of NE, our study expands on the discussion on NE and its impact on entrepreneurs and present a deeper and variegated understanding of NE.

Mechanical legitimacy as a source of NE enterprise isomorphism. One important question often raised in NE research is: why do necessity entrepreneurs fail to differentiate themselves from each other? Most necessity driven enterprises are painfully similar to each other (Dencker at al., 2021). Of course, there exist some variations in term of product and service they offer, in each category they look almost identical, and they operate in a very similar fashion, even across categories (e.g., a grocery shop is very similar to a clothing or cosmetic shop in term of where and how they are managed). Very often entrepreneurs' lack of necessary human capital to innovate is blamed for this isomorphism (Dencker, at al., 2021; Matos & Hall, 2020). As such, necessity

entrepreneurs are often considered entrepreneurs who lack ideas and imaginations to improvise and innovate their enterprises (Banerjee and Duflo, 2011; Hassan et al., 2023). Entrepreneurs' lack of education and business-related knowledge may have something to do with this isomorphism – it is very easy to copy whatever the next shop on the street is doing and achieve an income gain (George, et al., 2016), but we argue that the need for 'mechanical legitimacy' is a more logical and grounded explanation of such isomorphism.

Much, or practically all, of what we know about the profiling and positioning of entrepreneurial ventures stems from studying opportunity entrepreneurial enterprises in Western settings typified by a nearly complete division of labor and by what Durkheim calls organic solidarity (Durkheim, 1893). With roughly 22% of the U.S. population receiving some form of entrepreneurship training in college, and with societal parties like financiers, advisors, journalists, rating agencies spreading staunchly normative beliefs about entrepreneurship, most opportunity entrepreneurs operating in such settings try to differentiate themselves from their real or perceived competitors immediately from the start of their ventures (Shane, 2000; 2003). They are steeped in a discourse and in a social system that praises and values individuality, differentiation and distinctiveness, competitiveness, and narrowly financialized conceptions of entrepreneurial success. Even at the surface level, or based on casual inspection, it becomes clear that the necessity entrepreneurs in our setting act differently and value alternative outcomes. The fact that their ventures are often not competitively differentiated, serve the basic necessities of an impoverished clientele, have a staunchly local scope, and have no seeming intention to scale, is often taken as proof that NE is 'primitive', 'unsophisticated', 'underinformed', and 'competitively inefficient' (Baumol 1990; Banerjee and Duflo, 2011). But assessments like these may result from a misreading of the objectives and functions of NE (Coffman & Sunny, 2021; O'Donnell, O'Gorman, & Clinton, 2021; Bacq et al., 2023). Certainly, in collectivist societies with strong prosocial and religious norms, the value of owning a NE venture may derive from the ability that it affords its owners to help those around them and to act upon norms of Durkheimian mechanical solidarity. Individualized Western norms of entrepreneurial 'success' may be ill-placed in such contexts (Peredo & McLean, 2010). Thus, the relative isomorphism of NE ventures may well derive from the fact that their owners aspire to a very specific type of positive social evaluations which we denote as mechanical legitimacy: a generalized recognition of their prosocial value to the community and compliance with the norms of mechanical solidarity rooted in similarity and homogeneity. While refuting Durkheim's

assessment that Western societies based on organic solidarity are 'superior' (thus following the reasoning in much of contemporary anthropology), the typification of social groups governed by mechanical forms of solidarity as ones in which kinship plays an important role, in which the division of labor is somewhat limited, in which repressive and punitive norms are relied upon to maintain social cohesion, in which anomie is largely absent, and in which individualism is seen as a threat to social cohesion, is apt and fitting to many settings in which NE is common. For many necessity entrepreneurs, the success to which they aspire is thus not easily financialized, but should rather be seen in terms of their ability to live up to the social expectations of a society underpinned by mechanical solidarity. Thus, necessity entrepreneurs, especially in settings like ours, find their enterprises not just another money machine, but an important social component that sustains local values and expectations (Peredo & Chrisman, 2006; Lounsbury & Glynn, 2019).

The evolving role and value of social capital in displaced communities. Scholars have long recognized the close relationship between social capital and entrepreneurship (Coleman, 1988; Adler & Kwon, 2002; Gedajlovic et al., 2013). Yet social capital is not rarely discussed when talking about NE. Due to the nature and size of necessity enterprises, it is often assumed that NE is largely an individual initiative and success or failure of NE is often attributed to the entrepreneur (Zahra & Wright, 2016; Baker & Welter, 2020). But our study has shown that truth cannot be any further than this: NE is a very collective initiative and social capital plays a fundamental role on the impact that NE can have on the entrepreneurs and on their environment. Most NE taking place on the margins of society have little to no formal institutional support, rather to the contrary (Banerjee & Duflo, 2011; Mair et al. 2012). In such contexts, entrepreneurs need to rely on informal institutions that they collectively develop and maintain through relationship building and maintaining (Godfrey, 2011; Salvi, Belz, & Bacq, 2022). For example, in the absence of a formal financing/banking system, all financial transactions that take place in the camp are relational in nature. Whether an entrepreneur will do financial transaction with someone depends on the relationship he/she has with that person and/or with his/her network. In other words, NE is a very relational phenomenon.

One constant finding in our study is that developing, maintaining, and cultivating social capital is essential to the success of necessity entrepreneurs. Social capital, in a sense, fills institutional voids at the extreme micro-level (Mair & Marti, 2009; Mair, Marti, & Ventresca, 2012). It is through their web of social relationships that necessity entrepreneurs acquire resources, obtain

(micro-)credit, learn about business opportunities, 'put-out' tasks and chores during peak moments, and 'source-in' favors and help when they need to overcome the everyday adversities of entrepreneurship on the margins of societies (George et al., 2016; Bacq et al., 2023). There is something unique, however, about how social capital 'works' in displaced communities, as is clearly evidenced by our process model. During displacement, social capital itself is initially mobile. In our population, everyone was a refugee in 2017, and so social relationships – which are shorthand for reputations, resources, favors owed and received, and meta-knowledge about who knows what and who knows who – were literally on the move. Social capital became more grounded and sedentary again when people settled in the camps and when the geography of the camp imposed itself upon the social relationships that people could mutually maintain. New sources of social capital also emerged around the fixtures of camp life and around endemic institutions like the bazaars, madrasas, secular schools, and mosques. In other words, mobile social capital 'converted' (Bourdieu, 1984) into rooted social capital. Subsequently, new communities formed about these endemic institutions, and people began providing one another with mutual assistance and material help (George et al., 2016; Bizri, 2017). At the same time, new communal norms also sprang up around these endemic institutions, and the mutual upholding of these new norms enlarged the overall level of trust in and around these emerging institutions. In so doing, rooted social capital once again converted, this time into communal social capital. Thus, social capital in our study does not only change due to the ebb and flow of tie creation and tie dissolution in interpersonal networks, but the structural embeddedness and transformative properties of social capital itself also change across various phases of an evolutionary process. Additionally, in such evolutionary process 'place' plays a fundamental role (Gieryn, 2000; Kimmitt, Kibler, Schildt, & Onias, 2023). In fact, the endemic institutions that emerge on the margins of societies are most often place based. Relationships at community level find their anchorages in such place-based 'located' institutions. Access to such places can activate new social capital that help solve the concerns arise around trust in doing trades (Greif, 1993).

Decolonializing NE studies. Management and entrepreneurship theories are often blamed for their colonial nature and scholars are increasingly raising their voice to decolonize entrepreneurship studies and make them more inclusive (Bruton, Zahra, Cai, 2018; Woods, Dell, & Carroll, 2022; Bakker & McMullen, 2023). NE is an important and deservedly emerging subfield in entrepreneurship studies. It is societally significant, as it is a process / phenomenon

with a very real and demonstrable potential to lift people out of the direst forms of poverty and necessity and offers marginalized people a genuine chance at crafting a positive identity and a life project of their own (Bacq et al., 2023). It is also scholarly interesting, as it offers a context in which to develop and test new entrepreneurship theories with vast applicability and generalizability potential (Dencker at al., 2021; Bakker & McMullen, 2023). However, we also have to acknowledge that most NE studies reflect the 'Western gaze': it is not simply that they are conducted by Western scholars, rather, too little attention is paid to the issue of converting from an etic (third-person, presumably scholarly and objective) to an emic perspective (first-person, possibly grounded and inter-subjective) (Smith, 2012). Consequently, NE is often portrayed as somewhat naïve, simple, and underdeveloped, as well devoid of business acumen, innovation, and creativity (Banerjee & Duflo, 2011; Dencker et al., 2021). It is our belief that, as more insights into NE will be gathered, this position will increasingly become untenable. Chargingly put, NE studies currently awaits decolonialization. Taking inspiration from fields like women's studies and black studies, NE deserves to be studies through the eyes of those living it (Peredo & Chrisman, 2006; Peredo & McLean, 2010). This is first and foremost an epistemic challenge that requires researchers' socialization into the lived experiences of necessity entrepreneurs: the field need to be wary of scientists who are 'parachuted' into an NE context, who then 'heroically' collect data for a period of time that is too short to allow for true acculturation, and who then exit the field before endemic theorizing has properly started. There is a place for shorter, more focused, or purely quantitative studies in NE, but only against a canvas of deep and true understanding of the 'necessity entrepreneurial condition'. Our study is one of the first attempts to create such a canvas.

CONCLUSION

In this study we have presented an endemic theory of how NE shapes and is shaped by social context. More specifically we show how NE shapes social inclusion/exclusion pattern. Our study leverages on a four-year long ethnography in the world's largest refugee camp. A refugee camp is a peculiar total institution (Goffman, 1961) where lives of the inmates are restricted in a particular geography, yet they are often allowed to get involve in economic activities that become the foundation of inmates' community life. As our theory has emerged from an extended ethnographic fieldwork conducted by one of the authors at a particular location, naturally the question of generalizability of the theory comes forward. Here we urge to be cautious: like the findings of most ethnographic studies, our findings also have limitations when it comes to generalizability.

We acknowledge that even within refugee camps, from all over the world, there are variations: some are more open than the others; some are more favorable toward entrepreneurship; there are also variations in how they are governed. All these factors can affect entrepreneurship different ways. However, regardless of between camp differences, all camps are ideal examples of marginalized communities where earning a respectable living becomes almost impossible. In such marginalized communities NE becomes even more important for both the entrepreneurs and the communities. Such contexts thus becomes ideal contexts to study entrepreneurship and its often hidden impact on societies. As such, our findings not only talk about NE in refugee camps, but also NE of the margins of societies where most poor resort to entrepreneurship for a living (de Mel et al., 2010). Unfortunately, people living in such marginalized communities are only increasing. For example, over 1 billion people are living in slums where they struggle to make a dignified living (Mahabir, Crooks, Croitoru & Agouris, 2016; Shepherd, Parida & Wincent, 2021). Over 100 million of people are forcibly displaced and many of them end up in a refugee camp and find a life project in NE. Yet we acknowledge the extreme nature of the camp we have studied and urge scholars to study somewhat different contexts where entrepreneurs face relatively less restrictions and adversity.

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Table 1: Types of data and their uses

Sources of data	Type of data	Use in the analysis
Fieldwork	Fieldnotes from ethnographic observation	Understand camp context and camp life in general Identify key aspects of camp entrepreneurship, its challenges and impact on camp life
Interviews	105 ethnographic interviews on the topic Phase 1: 15 interviews Phase 2: 25 Interviews Phase 3: 30 Interviews Phase 4: 35 Interviews	Understand personal experiences of entrepreneurship in the camp Deepen understanding of impact of entrepreneurship in the camp
Archives	Documents from NGOs working in Camp 7 Documents from the UN organizations and NGO websites Newspaper reports	Gain further understanding of macro forces of camp life and camp management (e.g., NGO activities, Directions from camp authority)
Fieldwork, Social media	Photos & Video	Collect artifacts and evidence of camp life and activities of the informants

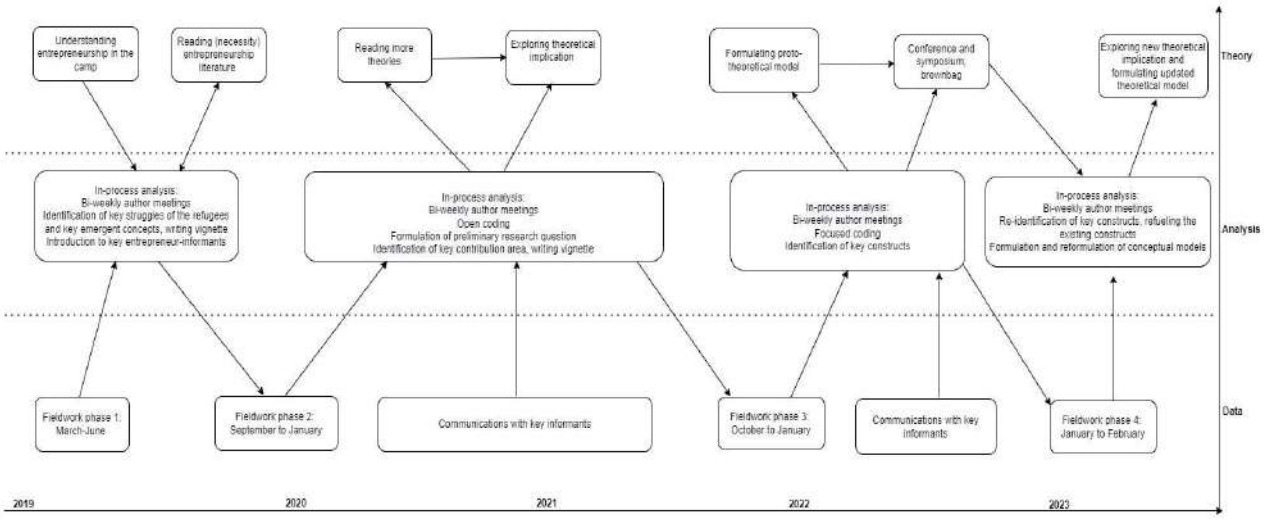

Figure 1: Analytical moves during the theorization process

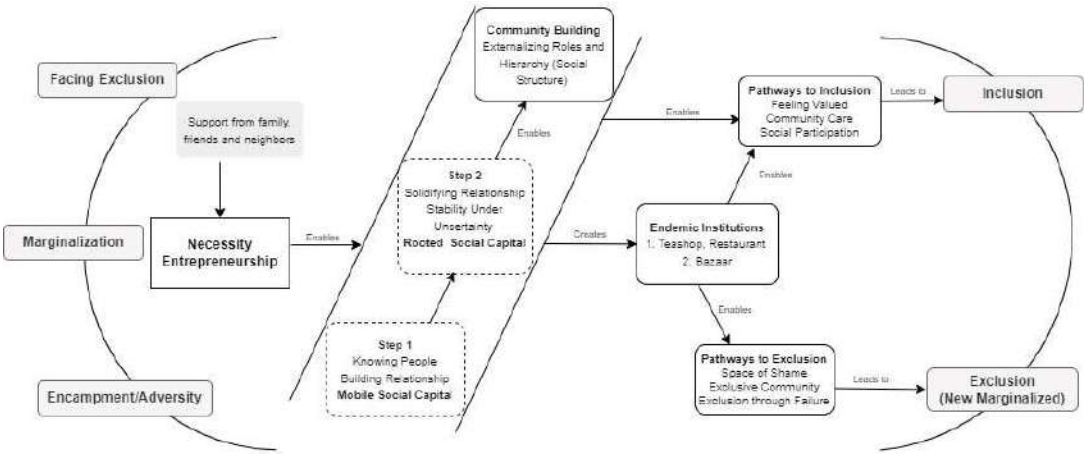

Figure 2: A process model of how necessity entrepreneurship social inclusion-exclusion pattern in the camp