



# Support, Care, and Mutual Aid in Protracted Displacement Economies

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## Abstract

In settings of protracted displacement, external sources of material support typically dry-up when international donors lose interest in any given conflict and ensuing displacement crisis. Populations in those settings must rely on different forms of support, financial, and non-financial, with some reciprocal or mutual in their nature. The aim of this paper is to show how displacement affected populations provide and receive different forms of support, and the importance of non-financial acts of care and support in protracted displacement economies. It also considers mutual aid by discussing the reciprocal features of this support. To do so, we present some qualitative and quantitative empirical findings from a major three-year-long research project that spanned across five countries, with four discussed here, and three sites in each of those countries. The extensive original dataset consists of over 15,000 household surveys, 682 qualitative interviews, 60 focus groups and stakeholder workshops, as well as five film-making workshops. The paper presents research findings from Ethiopia, Lebanon, Myanmar, and Pakistan.

**Keywords:** Afghanistan, Care, Debt, Displacement, Ethiopia, IDPs, Lebanon, Pakistan, Mutual Aid, Myanmar, Refugees, Remittances, Syria

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## Introduction

Financial and non-financial transactions are significant in protracted displacement economies, and displacement affected communities. We use the latter term to avoid over-reliance on the binary of 'refugee' and 'host' populations. This is because, while in some times and places the separation can have utility, in settings of protracted displacement, the binary conceals often long-standing ties, intersections, and interdependencies (often predating displacement) between these populations. The distinction between the two is often fuzzy and can hide the variety within the groups we researched. That is a conceptual contribution and novelty of the research project set out at length elsewhere (Collyer et. al 2025b, Zaman et. al 2026). Our approach to displacement economies is holistic, taking a whole-of-society approach to consider the 'displacement affected community' as the unit of analysis.

The second novelty of the project, and the focus of this paper, is the inclusive approach to economies that we take, to not only include countable, market-oriented activities, but the activities that are not financial - such as child and elderly care. Such acts can enable the financially oriented activities of others. In this we were influenced by feminist approaches to economics (Collyer et. al 2025a). In this paper we show the importance of different forms of support - both financial and non-financial- in protracted displacement economies. Financial support has consisted of giving or lending money. Non-financial transactions have included the sharing of food and other essential goods. There are also acts of care and emotional support. The forms can overlap as financial support is often an act of care underpinned by moral intentions. There is also labour involved in care - such as when people look after dependents of others to allow them to generate income outside the household, or when newcomers receive help to settle in. What is also significant is how reciprocal these different forms of support can be, and we present examples of mutual aid in these settings. We avoid romanticising them as, like any relational acts, they can include exploitation and coercion, as well as good intentions. However, overall, we have found an array of reciprocally supportive actions, some culturally embedded.

The paper starts with a short overview of the research methods and data. We then present an overview of the quantitative baseline surveys, before discussing in more detail the different financial forms of support, including remittances and debt, through our qualitative and quantitative data. We then explore the mutuality of support in more depth, looking at Gham Khadi: the practice of mutual support in times of joy and sorrow in Pakistan, and examples of mutual support in Ethiopia and Myanmar, where we also see the important role of Buddhist monks in one of the research sites.

## Approach, Methods and Data

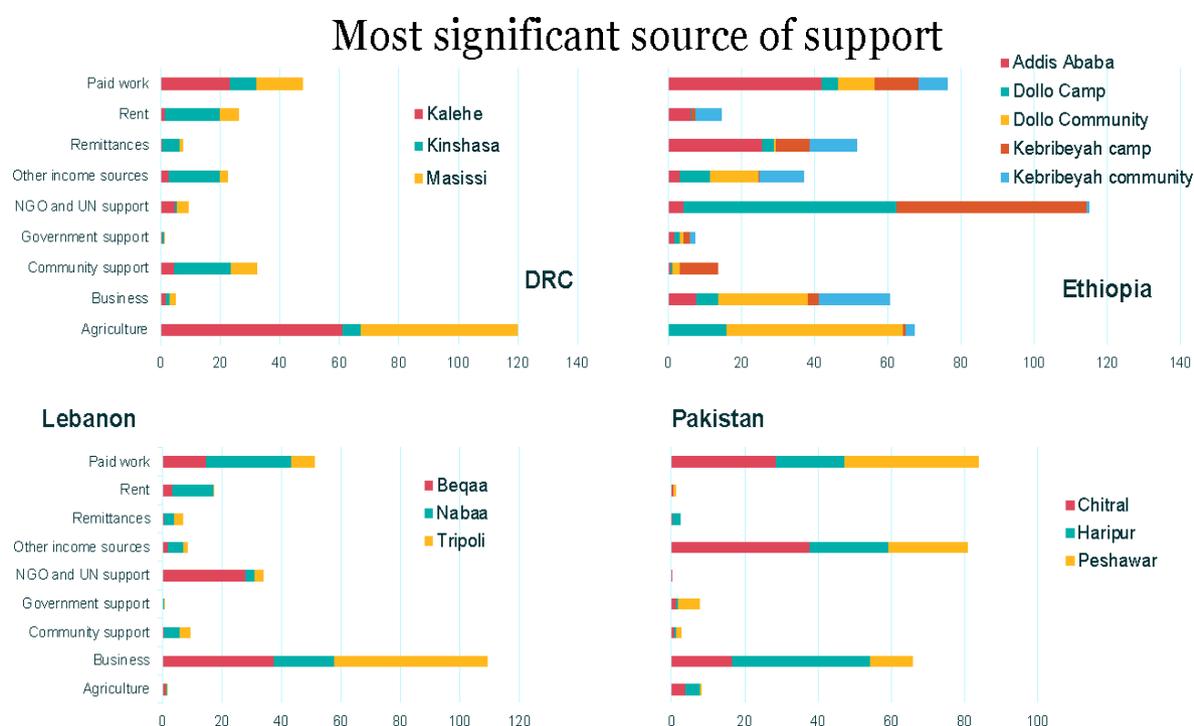
The Protracted Displacement Economies project is a collaborative international mixed-methods research project based at the University of Sussex, UK, partnered with academic and non-academic organisations in the countries where research was conducted. It covers five countries - the Democratic Republic of Congo (DRC), Ethiopia, Lebanon, Myanmar, and Pakistan - with three research sites in each country: one 'camp', one 'urban', and one 'other' site chosen by local research partners. In Ethiopia, two 'camp' sites were surveyed and alongside them the 'community' nearby. The quantitative data is based on a large baseline survey of 14,024 households, from which Myanmar was absent owing to security risks associated with the military coup and assaults by the military junta against civilian populations. Later, another survey

covered 466 households across all Myanmar sites. Initially, 169 respondents (10.21%) participated across 13 villages in the NMSP-controlled area, 115 (20.32%) from six villages in Taw Oo, and 182 (9.76%) from five wards in Myaing Gyi Ngu. This was followed by a Panel survey of 1,200 households which included Myanmar. In addition to 682 qualitative interviews, there were 60 focus groups and stakeholder workshops, as well as five film-making workshops. Further details of the project can be found here, and the films can be viewed here. A detailed methodological overview of the project is also available (Collyer et. al 2025a).

## Overview of data from the quantitative baseline surveys

In the baseline survey, people were asked what was the most significant source of support received (Figure 1). The potential responses were identified through earlier focus groups. The results show how limited the support was from sources typically expected to be significant in protracted displacement - international agencies, Non-Governmental Organisations (NGOs), United Nations (UN) support, and government support. There were a few exceptions. In Ethiopia, Kebribeyah, and Dollo camps had significant support from NGO and UN sources and similarly in Lebanon, the World Food Programme (WFP) was operating in the Beqaa valley site. A key takeaway from this is that overall, there is an absence of the expected sources of institutional support, prompting us to consider other ways in which people support themselves and others. Incomes also came from agriculture, paid work, businesses, remittances, community support, and other sources.

**Figure 1: What was the most significant source of support you received?**

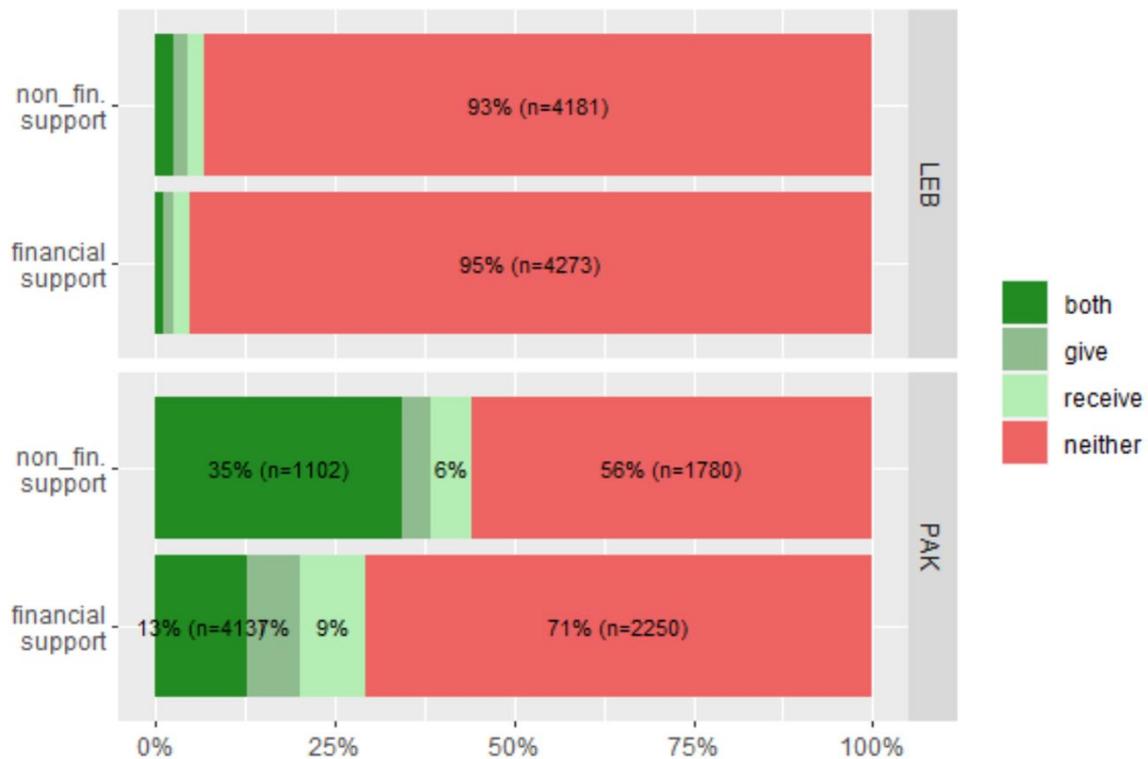


## Financial Support

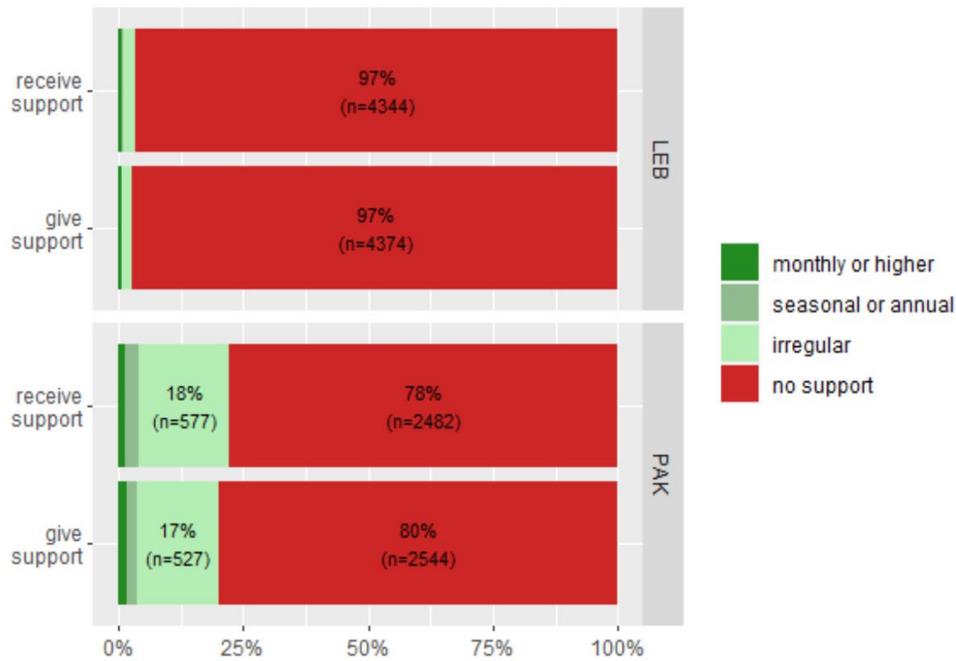
Across the sites, people reported receiving financial support, to differing degrees, from different sources, but not with regularity, when asked about the previous five years. In Figure 2, Lebanese respondents to the baseline survey reported the lowest amount of support

from their neighbours, with 95% reporting neither giving or receiving and under 3% reporting receiving, giving or both. This contrasted with qualitative responses where many participants reported giving and receiving help. We speculate, after discussions with our research partners in Lebanon, that respondents perceived enumerators as having links to sources of aid and were thus concerned that declaring the receipt of support - as well as the ability to provide it to others - could have impacted negatively on receipt of potential assistance that could ensue. In Pakistan, 71% reported neither giving or receiving, but 13% reported both, and 9% receiving, and 7% giving financial support. The vast majority of those who reported giving and receiving it said it was extremely infrequent. (See Figure 3). In Ethiopia, remittances were significant with nearly half of households surveyed reporting receipt of support from people who live elsewhere, the highest by far was in the form of money. (See Figure 4).

**Figure 2: Giving and receiving financial and non-financial support Lebanon and Pakistan**



**Figure 3: Frequency of financial support Lebanon and Pakistan**



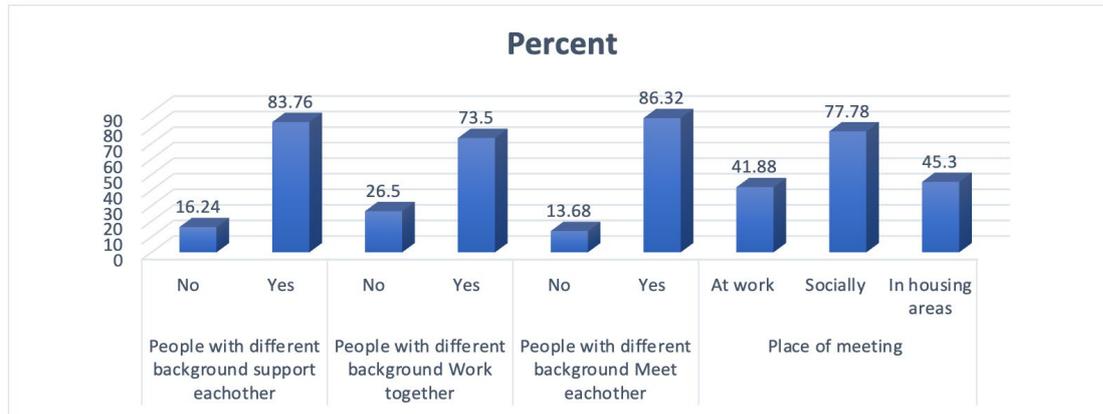
**Table 1: Support from/to people who live elsewhere, Ethiopia, 3,031 households**

		Percentage
<b>Does any member of the household live elsewhere?</b>	Yes	23.52
	No	76.48
<b>Do you receive support from people who live elsewhere?</b>	Yes	45.86
	No	54.14
<b>Types of support the household received</b>	Money	45.02
	Food	3.65
	Goods	6.17
	Other	0.14
<b>Do you send/give support to people who live elsewhere?</b>	Yes	17.67
	No	82.33
<b>Types of support the household sent</b>	Money	87.38
	Food	2.66
	Goods	4.35
	Other	0,42
<b>In an emergency could you call on them for support?</b>	Yes	73.21
	No	26.79

Table 1 shows responses from Ethiopia, but it is not clear if the people who received were then sending money to the same households who initially sent them the money, but nearly one fifth

of respondents were also sending money to households outside of Ethiopia. When people in the Ethiopian sites were asked if they agreed with statements about people from different backgrounds helping each other, and working together, a huge majority responded yes (figure 4). Interestingly, an even larger proportion believed that there were not clear distinctions between different groups in their area (figure 4), with Addis Ababa, perhaps not surprisingly as a large diverse capital city, reporting the lowest majority of 61%, still a high percentage (see Table 2).

**Figure 4: Responses to questions of cooperation, Ethiopia**

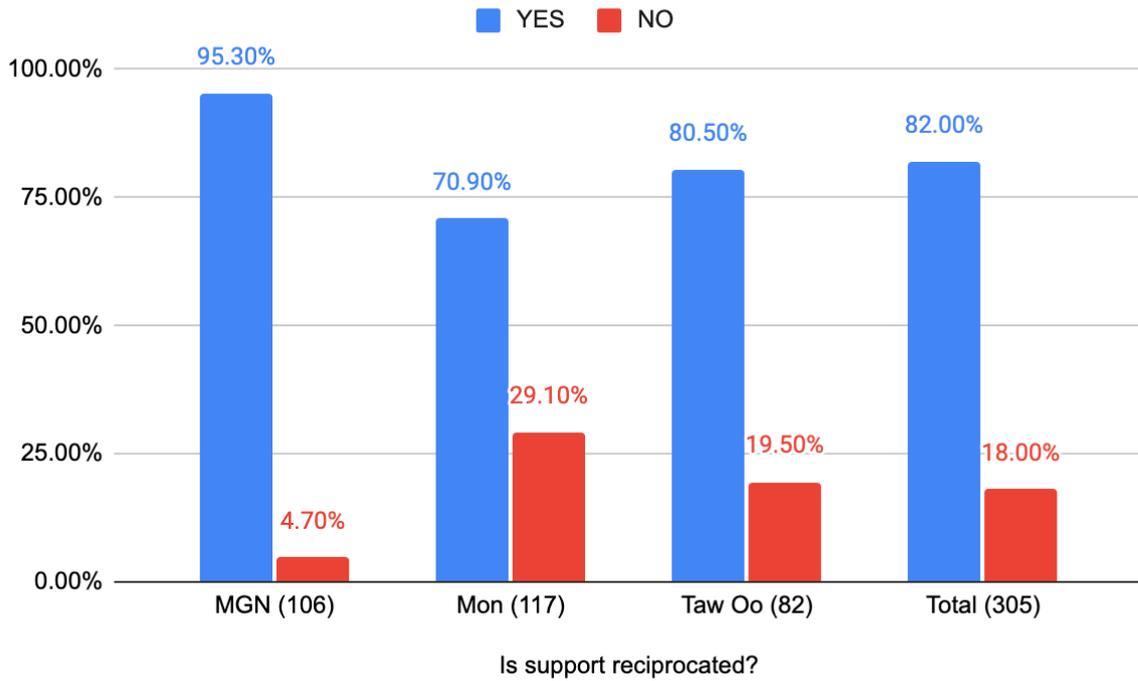


**Table 2: Ethiopia questions on common backgrounds and differences**

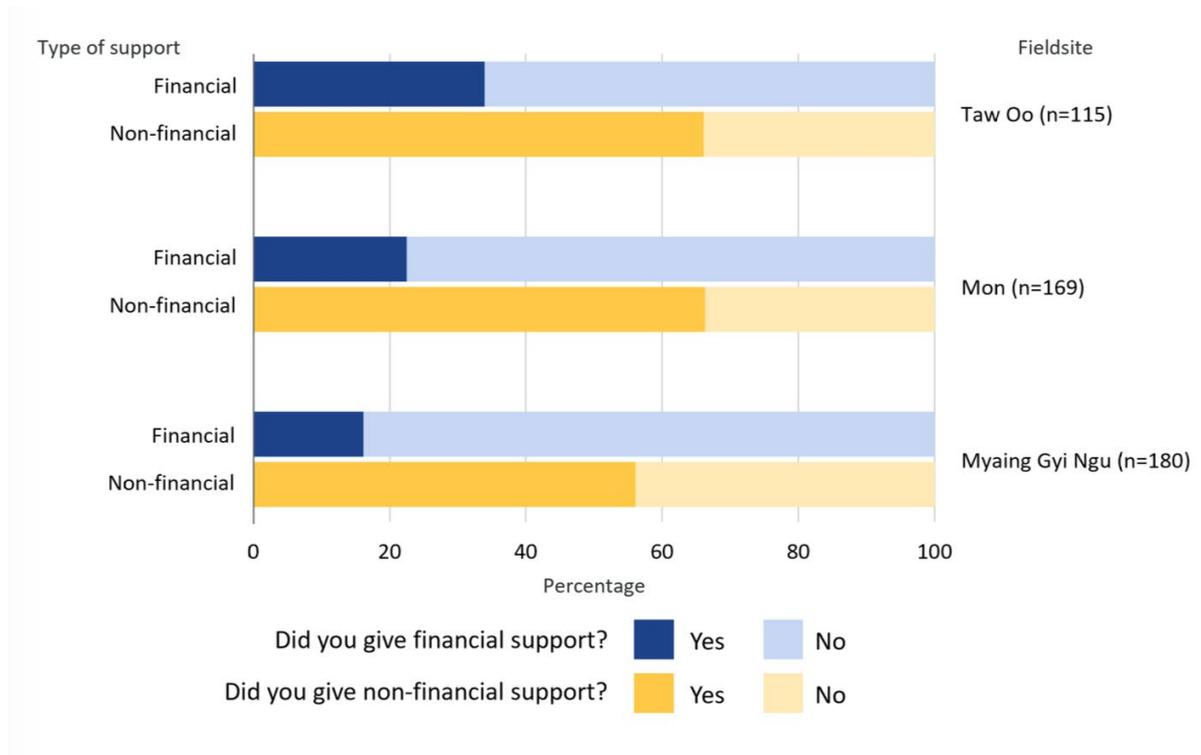
Sample Location	Do you think people living in this area share a common background?		Are there clear distinctions between different groups in the area?	
	Yes	No	Yes	No
Addis Ababa	65.14	34.86	38.93	61.07
Dollo Camp	79.58	20.42	0.61	99.39
Dollo Community	90.64	9.36	10.53	89.47
Kibrebeyah Camp	60.85	39.15	4.49	95.51
Kibrebeyah Community	87.88	12.12	7.81	92.19
<b>Total</b>	<b>73.51</b>	<b>26.49</b>	<b>14.57</b>	<b>85.43</b>

Respondents to surveys in Myanmar (Figures 5a, 5b, and 5c) reported giving support to their neighbours in financial and non-financial forms, through the provision of food, childcare, and other forms of labour. Almost all households that had previously provided support to their neighbours reported that the assistance was reciprocated. Specifically, 95.3% of households in Myaing Gyi Ngu (MGN) noted mutual support, followed by 80.5% in Taw Oo and 70.9% in the Mon area.

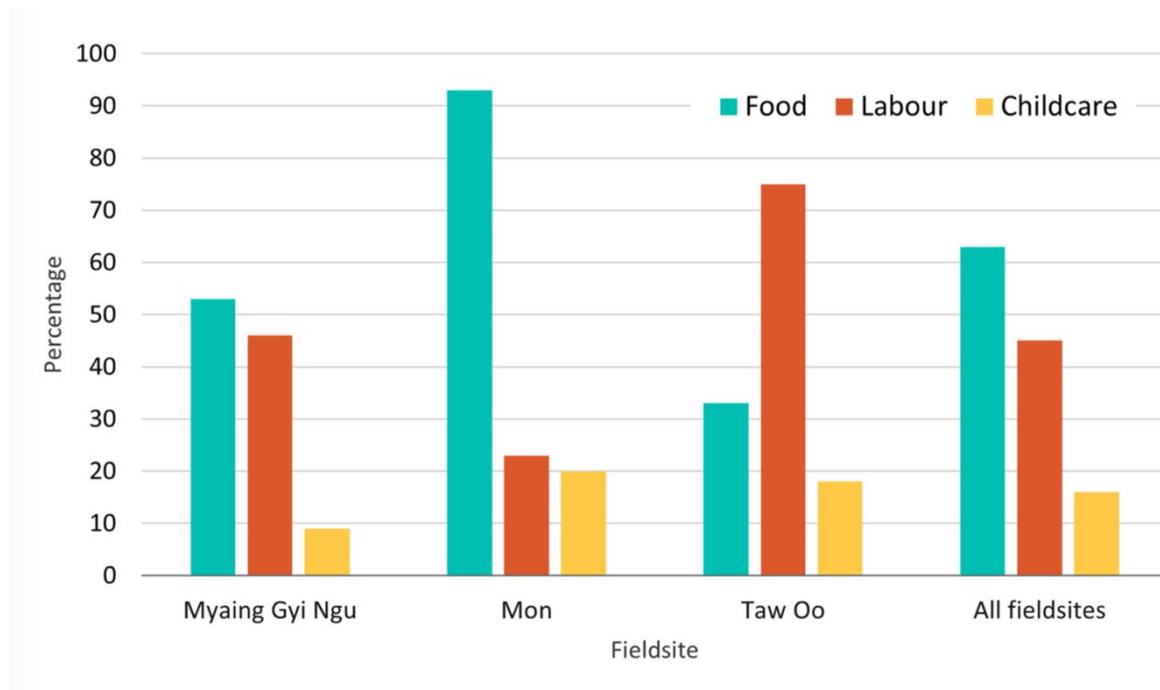
**Figure 5a: Support and reciprocation in Myanmar: Myaing Gyi Ngu, Mon State, Taw Oo.**



**Figure 5b: Does anyone in your household give financial and/or non-financial support to neighbours?**



**Figure 5c: Of those households who gave non-financial support to neighbours, what kind of support did they give? (Households could select more than one option).**



## Remittances

### *Myanmar, Lebanon, Pakistan*

Remittances are an important source of support for some in protracted displacement economies. Although in Figure 1, those responding yes to the survey questions about remittances were only statistically significant in Ethiopian sites, they remain an important lifeline for those who do receive them.

In Myanmar, household members living elsewhere sent remittances. Myanmar's population continues to endure political repression and deteriorating economic conditions, including low wages and a rising cost of living (Aung et al 2025). The responses show an uneven positive response to questions about remittances. Myanmar researchers found that in Myaing Gyi Ngu, around 16% of respondents received remittances from household members living both within Myanmar and abroad. In Mon, almost 24% received such remittances, while in Taw Oo, it was less than 4%. The Karen Economic Committee (2023) carried out a recent socio-economic household survey. Over 21% of households in Karen areas of Southeast Myanmar receive remittances from abroad.<sup>1</sup>

Remittances are used to help relatives meet basic needs, including buying food and covering medical expenses. As one participant from MGN explained 'My family faced difficulty in finding a job, so my husband decided to leave and work in Thai Myawaddy' (MGN 06). Another told us that siblings in Bangkok could send money to help in times of difficulty (MGN 26). Researchers also heard that a son and daughter of MGN residents, who are working in Thailand, sent them money through an agent, as well as a smart phone as a

<sup>1</sup> Karen Economic Committee (2023): Kawthoolei Socio-Economic Household Survey, Key Indicator Report 01

gift (MGN 08). Thailand was where one whole family moved because of the violence from the civil war - their home and rice farm were destroyed. Two of the children found jobs as domestic workers in a Thai family and they send money to pay for food and medication when needed. This participant also said that his niece was a potential source of financial support in the event of an emergency (MGN 51).

Although the survey data above shows uneven remittance income between the three sites, with it being especially low in Taw Oo, our Myanmar researchers note interesting findings from qualitative interviews in Taw Oo about external support. Support for IDPs in the Taw Oo area comes from the overseas Karen community, which is partially faith-based. Karen diaspora, displaced and finding their way to places like the USA, also sent donations to the villages (NK 15). Diaspora members provide financial support to the church, particularly on special occasions like Christmas and Karen New Year celebrations (NK 3; NK 14). Additionally, individuals living abroad support elderly people in the village by providing them with small amounts of money, reciprocating the support and help they received from them during their own childhood or youth (NK 8). Donations also contribute to the village's development, such as the construction of a church hall (NK 14, NK 15, NK16). One interviewee asserted being Karen people and Christians, helping others is seen as an attitude and habit ingrained in their culture and religious beliefs (NK 1), suggesting motivational connections between helping others and social identity and values. Some IDPs mentioned their belief that by helping others, blessings will be received in return (NK 3; NK 19). Some IDPs help with a general expectation of reciprocity, but also because of their empathy, as they understand the challenges and circumstances faced by displaced individuals, as illustrated by this respondent: "I helped them because I was sympathetic to them. So, if there is an emergency, we can [also] call our neighbours to help us" (NK 5).

Remittances featured in the support systems that our research team in Lebanon learned about. They served as a lifeline for Syrian refugees, but also operated bidirectionally between Syria, Lebanon and elsewhere. A 25-year-old woman residing in Beqaa, stated "My brother in Turkey frequently transfers \$100 or \$200, which is sufficient for our family of four" (Bekaa 37). Similarly, a 27-year-old man also living in Beqaa, shared, "My aunt sent me \$200 from Saudi Arabia, and my uncle transferred \$200 from Jordan, without expecting any repayment. Their financial support of \$400 enabled me to cover the \$700 cost of my marriage" (Bekaa 22). One NGO worker living in Nabaa, said, "My relative, a fresh graduate, left for the Emirates to seek job opportunities. We send him money every month to assist him." (Nabaa 48) Should he find work, we can expect that support will flow from the UAE to Lebanon. Multiple interviewees recounted their experiences of either sending or receiving financial assistance to and from relatives even within Syria. Due to the challenging economic conditions in Syria, one participant, originally from Idlib in Syria and now owning a 1\$ shop in Bekaa, sends money to his son in Syria (Bekaa 48). While a skilled Syrian electrician living in Nabaa, relied on his brother's support during the pandemic despite his own difficult circumstances, saying:

My brother, living in Syria, had to send me money to help me out, although his situation was very tough. He understood that I couldn't work during the pandemic, and he, being married and responsible for a family, still provided assistance. (Nabaa 01)

Despite irregular and sometimes modest sums, these remittances remain a crucial and indispensable source of support. While remittances are important, sending a household member away for them to send future remittances can be costly. Agent fees can be high, and loans often needed to cover them, and other expenses associated with migration, something that participants from Myanmar (NK 4) and Pakistan spoke about. In Pakistan, relatives and young friends help each other after migrating abroad for work and sending remittances home. Several respondents in Haripur expressed that they were helped by friends and relatives to migrate abroad. One explained:

Yes. I am trying to go abroad through legal channels. However, if I cannot go there legally, I may think of going through illegal channels because my financial conditions are slowly deteriorating. My father is getting older, and I must provide for my family... I do have relatives in Europe. But it is difficult to get there these days. My father is well placed in Saudi Arabia, Alhamdulillah (Praise to be God). He is asking me to join him (in Saudi Arabia), but due to visa issues, I cannot join him right now (H-5(M)).

An Afghan businessman in Haripur Camp, Pakistan, shared his story,

One of my nephews and my own son came to me and told me that I should send them to Europe because we are in a lot of debt, and we cannot repay it through other means. At first, I refused but later agreed and bought them accessories costing thirty thousand for their journey. It was some eight years ago. ... They reached Turkey through an agent, but the agreement with that agent was broken because he was dishonest. Then I talked to another agent who took them to Bulgaria and through another agent they reached Serbia. When they reached Serbia, the agent demanded ten lakh rupees and told me that they would stay there if I did not pay him 1 million rupees. I was out of money at that time, but I had bought a car on a loan of 1.5 million and told the owner that I would pay it back in 10 months. The original price of the car was 1 million rupees. I sold it for 1 million and paid the agent. Ultimately, they (son and nephew) reached Europe at the cost of 3 million rupees. I arranged all the money from here and there. At that time my debt reached 6.5 million rupees" (H-18(M)).

Our participant was willing to invest in sending relatives abroad as it could be an important long-term strategy to address household debt issues. He had some modest resources to do so, in that he was able to sell a car he had bought on credit. Such options are not available to most participants in our study.

### *Debt as a Form of Support*

Debt typically has negative connotations that are well known, including power imbalances and the potential for exploitation of those in debt. However, here we wish to show a different side to debt: its function as a form of care and support. Tables 3 and 4 below summarize data specific to debts obtained by the sampled households. These details were collected from the respondents. They were thus prone to not have detailed information about the debts, especially if they were not the debt holder. This is evidenced in table 3 where 23% of respondents did not know the value of their debts. The debt roster of the survey was capped to a maximum of 3 debts per household. Overall, the debt roster contained information for 8,393 debts. Most of these debts were from Pakistan (2,708 debts) and the least was from DRC (1,567 debts).

**Table 3: Debts and reasons for debts**

		<b>DRC</b>	<b>ETH</b>	<b>LEB</b>	<b>PAK</b>	<b>TOTAL</b>
<b>Sample</b>	Total sample of debts	1,567 (100%)	1,686 (100%)	2,432 (100%)	2,708 (100%)	8,393 (100%)
	With a value	1,234 (79%)	1,686 (100%)	1,673 (69%)	1,840 (68%)	6,433 (77%)
	Without a value	333 (21%)	(0%)	759 (31%)	868 (32%)	1,960 (23%)
	Average value of debts (local currency)	197,501	8,844	8,700,582	139,595	NA
<b>Debts owed to</b>	Friends and family	925 (59%)	444 (26%)	1,535 (63%)	2,175 (80%)	5,079 (61%)
	Shop	279 (18%)	1,137 (67%)	663 (27%)	406 (15%)	2,485 (30%)
	Formal loan	3 (0%)	45 (3%)	95 (4%)	62 (2%)	205 (2%)
		<b>DRC</b>	<b>ETH</b>	<b>LEB</b>	<b>PAK</b>	<b>TOTAL</b>
<b>Main reason for debts</b>	mortgage for house/land	53 (3%)	55 (3%)	92 (4%)	114 (4%)	314 (4%)
	health/medical	641 (41%)	216 (13%)	918 (38%)	960 (35%)	2,735 (33%)
	investing in a business	78 (5%)	117 (7%)	36 (1%)	321 (12%)	552 (7%)
	education expenses	161 (10%)	14 (1%)	77 (3%)	51 (2%)	303 (4%)
	migration finance	12 (1%)	49 (3%)	61 (3%)	94 (3%)	216 (3%)
	other reasons	474 (30%)	1070 (63%)	1076 (44%)	1,057 (39%)	3,677 (44%)
<b>Debt repayment details</b>	Do not know the interest	583 (37%)	1,638 (97%)	1,327 (55%)	2,173 (80%)	5,721 (68%)
	Average interest rate (%)	14	20	5	NA	14
	Average instalment size (USD)	21	29	436	45	178
	Repay frequency - irregularly	417 (27%)	562 (33%)	914 (38%)	1,619 (60%)	3,512 (42%)
	Repay frequency - monthly or annual	143 (9%)	1,084 (64%)	213 (9%)	360 (13%)	1,800 (21%)
	Repay frequency - daily or weekly	22 (1%)	197 (12%)	7 (0%)	25 (1%)	251 (3%)
<b>Expected completion</b>	In more than one year	400 (26%)	352 (21%)	569 (23%)	637 (24%)	1,958 (23%)
	In one year or less	702 (45%)	860 (51%)	226 (9%)	420 (16%)	2,208 (26%)

While the formal institutions had hardly lent any money to these respondents (only 2 per cent of the debts were from formal sources), friends and family play a pivotal role as debt sources. Looking at table 3, while the overall pattern suggests that friends and family were more significant (in terms of the number of debts) than shops, this pattern is reversed in Ethiopia where shops seem to provide a higher proportion of the total number of debts (67 percent compared to 26 percent from friends and family). Health and medical reasons seem to drive the demand for debt in most research sites. Compared to other countries where 30-40 percent of household debts were used to fund medical expenses, in Ethiopia this figure was much lower at 13 percent. Regarding debt interest rates, table 4, a massive 68 percent of the respondent did not know what they were. It is possible that the irregular repayment patterns (42 percent of the debts were repaid irregularly) may be a relevant factor here. Again, Ethiopia seemed to be an outlier where monthly or annual payment plans are rife (64 per cent compared to approximately 10 per cent for the other three countries).

From responses to the qualitative interviews, it seems that in many cases, debt has a role to play as a form of support. This may be obvious in the case of family and friends lending money for medical reasons. However, in the case of shop credit, this was an unexpectedly important finding. There may be an element of self-interest regarding some shopkeepers – if they refused credit, people who needed to would use a shop that extended credit. However, some of the qualitative data showed that people in debt to shopkeepers regarded it as a form of support.

This interview extract from a woman from Homs in Syria, in her thirties, living in Lebanon, illustrated the extent of support she received from local retailers, and her neighbours:

When I don't have money, I borrow food supplies and medicine from the market and the pharmacy. I have a lot of debts. They know me very well, and they know that I will pay them back. Whenever I receive any form of help, I directly pay back. During the holy month of Ramadan, I received a total of 700 thousand Lebanese liras. I paid a small part of my debts to each of them. I even buy gas tanks from the market on credit. They don't refuse anything.[...] Anyone who knew me and knew my mother's condition helped us. Once, an organization closed all the debts at the market. I asked the owner about the amount I owe him, and he told me that an organization passed by his market and paid all the debts for everyone. Many people give me food supplies; they give us pasta, oil, sugar, and rice. All my neighbours treat me very well. I have a good relationship with them. Whenever I ask for their help, they give me it directly. My neighbours are Lebanese and Syrians. (Bekaa 29).

Our researchers in Pakistan found similar support mechanisms in the quantitative data: 35 per cent of survey respondents there were providing and receiving non-financial support from their neighbours. Only 13 per cent of Pakistan survey respondents give and take financial support from their neighbours. Financial and non-financial support is irregular. Food is the most prominent support among the types of non-financial support given (37.3%) and taken (38%) by respondents. The second most prominent support is labour (9.7, 9.1%) and the third is 'other care' (6.2, 6.3%) and the fourth is security (2.6, 2.7%). One third of respondents (34%) reported experiencing hunger, and 41% of that group relied on borrowed food from friends and relatives, while 36 per cent purchased it on credit. The support given by neighbours in times of hunger is paramount. The majority (63%) of respondents supported their neighbours with food in times of hunger, and 23 per cent with

money. Non-financial support from neighbours was vastly more significant - with 41 per cent of respondents in Pakistan reporting it compared with 5 per cent - than similar support from institutions or organisations.

The topic of debt as support in times of crisis featured prominently in interviews with participants in Pakistan. Friends, relatives, and shopkeepers provide loans often without setting the date of repayment. Many respondents told us that they have pending debts on others for more than five years. They do not know when their debtors will be able to repay them, and they rarely pressure them. Testimonies show that lenders believe it unethical to demand the debts at times of economic crisis, but it occasionally happens. One participant said:

Right now, I am in debt for almost 17 hundred thousand rupees. I have taken debts from various people. I manage it by returning some amount after some time. But it keeps piling up. Bigger debts are taken from friends etc. My kids have returned some outstanding bigger debts. The deadline is set for the remaining debts. We had less income and more expenditure; therefore, money was borrowed. Just yesterday one shopkeeper told me that I must return his 13 thousand debts. I said Ok... (H-3M)

Such concessions also create a moral bond for the indebted, all feeling their obligation to return the debts as soon as they can, and some of them paying in sporadic increments when they come into money. Debt here can be seen as a form of support and care that serves the interests of both parties surviving difficult economic situations. The lender cannot lend more if the debts are not returned, and the debtor cannot borrow more - typically to buy food or clothing - in the future if this bond is broken.

Even those with little to share, and already in debt, said they would lend to others in need. The same participant quoted above said: "Yes, if someone asked for money and I have money available. I may give him Rs. 2000 or 3000. But people like me cannot afford to provide Rs. 10,000 or 20,00 to others." (H-3 M)

Interestingly, the borrowing and lending was not limited to Afghan refugees borrowing from Pakistanis. An Afghan shopkeeper selling clothes in Haripur told us that he did not press his debtors, the majority would eventually pay. For those who do not pay for long periods:

We remind them again and again, nothing more. Some people have been in debt of mine for years. The range of the debt is different. It ranges up to twenty-five and thirty thousand. In the case of (borrowing for) weddings, it reaches one lakh even. (H-18 M)

In Drosh, in Chitral, Pakistan, PDE researchers spoke to an Afghan businessman who sold dried fruits. He did not like to speak too much about the help he provided because in Islam it is frowned upon to boast about good deeds - it is enough that the recipients and God know about it.

Alhamdulillah, (praise be to God) with the local people we have a very good relationship [...] I don't want to mention all kinds of support I give to the local community (Pakistanis) because Allah won't like it. However, whenever the people (Pakistanis) need any help, the locals look towards me, and I do it happily. Last night, one of my best friends who is in Qatar, his mother came to me and asked me to give her Rs. 30,000 because she needed it. So, in the morning I went to her and gave her Rs. 30,000 and told her that return it whenever she found some

extra money. We have a very good relationship with the locals. In the same manner, they also give us loans. (C42 M)

One of our Afghan participants explained that their household has borrowed from both Afghan and Pakistani lenders, and noted an important difference:

There are Afghan shopkeepers who have big shops. We have borrowed from them [...] People have borrowed from Pakistanis as well. But I have personally borrowed from Afghans. They give you more time to return the debt.... When I earn 1000 rupees, I spend 500 rupees on family and return 500 rupees to the shopkeepers [...] I have been borrowing small amounts, but this bigger one was during the disease (COVID-19) period. The disease (COVID-19) made us sit at home without work, so we were compelled to borrow more. We would just go and buy flour, sugar, etc., from these shops without giving money so the debt piled up during those days. (C4 M)

The lending and borrowing happens between Afghan and Pakistani residents, and across different Afghan clans too. But unsurprisingly the lending is shaped by the resources available to households, as a resident of Kalkatak, from a poor neighbourhood in the camp in Chitral, explained:

If there are three to four people in a family who work, then such families usually afford to lend small amounts of money to others. But those who have one member to work, may not. Also, people lend you small amounts. They do not give you hundreds of thousands to invest in businesses. (C3 M)

Even in areas where people have very little, lending and support can be found. Drosh in Chitral is not a wealthy area. An Afghan man living there said that despite their poverty, they still supported Afghans in different ways:

We are still thankful because they allowed us to collect wood from the mountains they own. They had nothing to offer us. At the very beginning they would offer us food when we came to the camps. But they have no money and limited resources so they could not offer much. We have taken their timber and grazed the grass, and they have never objected to that. We still do that.

The people of Chitral have shown sympathy to us. However, they couldn't offer money, they had no money themselves. The locals are still helpful in other ways. They would go with us to police stations for bail [good character reference], if needed. Who else will do that for us? The locals are very kind. (CH-1M)

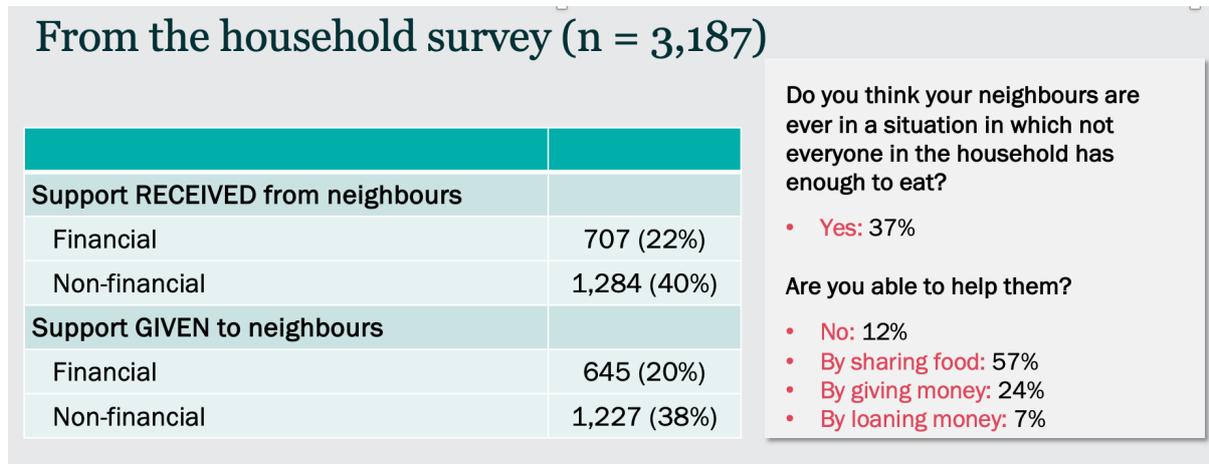
So far, we have presented an array of financial and non-financial forms of support. Importantly, a significant aspect of support in protracted displacement economies is its mutuality.

## Mutual Support

Mutual support is widespread. Support has taken financial and non-financial forms, be it in the form of loans, direct donations of money, food or other necessities. There is a mutuality to it with people who receive support also providing it at different times and this has been widespread.

## Gham Khadi: mutual support in times of joy and sorrow

Figure 6: mutual support - an example from Pakistan



Data on mutual support in Pakistan (see Figure 6) shows that 37 per cent of respondents thought their neighbours needed food, and 57 per cent were able to help by sharing food, 24 per cent by giving money, and 7 per cent by loaning money. Over 3,000 households were surveyed, and its widespread nature also suggests it could be related to existing cultural norms. In Pakistan, an important custom is that of providing support to households in times of joy - weddings - and sorrow - deaths, funerals. This is known as *Gham Khadi*, predating the arrival of refugees from Afghanistan, and is not specific to the needs of refugees but to all households in a neighbourhood.

Weddings and funerals put economic pressure on households, as well as the obvious emotional ones of losing loved ones. Mutual support is extended to each other almost mandatorily on these occasions in the three sites in Pakistan. People brought food to a bereaved family at the time of death or distributed food among the guests gathered for condolences. This could be done either through preparing meals at home and bringing them to the bereaved family or by gathering money from the entire neighbourhood, which often includes members of the same clan, to cook meals on a larger scale for the guests gathered for condolences. One participant explained that:

Some would give money, some would give flour, etc... People support each other with money in *gham* (grief, deaths) only. If a person is without resources, others would give him whatever money they can manage to support that person in grief. Generally, all people help each other with their hands and feet (providing physical labour support). For example, receiving guests, and planning for events (deaths or marriages). (H3 M)

The support is not always direct financial support and includes people giving their time, their labour, and providing emotional support through accompaniment on long journeys and other difficulties associated with losing a loved one. A Pakistani man, whose wife tragically died in hospital after having a heart attack at home described the extent of the support he received from his neighbours, and the support he offered to another of their neighbours when there was a death in their family:

When we came back to our house, the neighbours arranged an ambulance. They all accompanied me to my hometown to Bajur (it is about a 4-hour drive and the road is not very good). We performed funeral prayers and stayed there for three days. When we came back

to Peshawar, the neighbours arranged *kheirat* (rice and meal for charity). They sat with us for 3 or 4 days here (in Peshawar) also, during the period of sorrow. They brought breakfast, lunch, and dinner to our home during this period and extended all services to us. If there is any such situation, people here stand with each other and help each other. (P10 M)

Last Ramadan, a person died in Dubai. He was from Hangu and a relative of our neighbours. We asked the bereaved family to concentrate on informing their relatives and leave affairs related to the funeral and arrangement of food and the hosting of their guests to us. So, in this way, we have a good environment in Peshawar. (P10 M)

In some parts of Haripur refugee village and the urban area of Drosh (Chitral), regular smaller monthly contributions are collected from every family in the neighbourhood for spending on such occasions (H9 M, C44M). The support is not limited to the provision of cash or kind (food) but also includes physical labour provided by men and women on such occasions. Mostly, the young members of the clan or neighbourhood would attend to the guests, cook a meal on a larger scale inside or outside homes, and prepare guest houses for people coming for condolences from outside the neighbourhood (H9 M, C44M).

An Afghan refugee living in Drosh, Chitral, also affirmed that Afghans participate in *gham khadi* events.

We help each other both physically and in terms of finances as well. We give financial support, according to our capacity, to those who need it, for arranging *gham khadi* events. we also take food items for them when we visit there. Sometimes we buy them rice and oil and sometimes we buy them sugar... We go to the graveyard and help in making the grave for the departed soul. We also serve their guests in the hujras (male guest house). We bring meals for the guests [...] we visit the patients and ask about their well-being. We take fruits with us. We have such kind of relationship with Chitralis. (C44 M)

The pooling of resources and supporting the neighbours at the time of grief through these resources provide a strong sense of solidarity and belonging. In both Haripur and Chitral some participants told us that there are some social welfare committees that provide support to the neighbours and relatives. In Drosh and Haripur Camp, social welfare committees have been formed to collect monthly funds to spend on *gham khadi*. These committees also provide labour during such occasions through the young members in Drosh (CH-45M) and Haripur Camp (H-9M). A committee member explained that:

In my village when someone dies, they announce the name of the dead person from the pulpit of the mosque and call all the residents of the village to reach the graveyard along with their shovels to dig the grave for the deceased. People follow these calls. Recently youngsters have established welfare societies that perform these duties. (CH-45M)

Our research partners in Pakistan observed that this mutual support crossed tribal and ethnic or national boundaries, creating bonds of solidarity across what is often perceived by outsiders to be a population divided along the lines of Afghan refugees and Pakistani hosts. The populations in the research sites were engaged in acts of mutual support to their neighbours regardless of whether they were Pakistani or Afghan. (C4M, C42M, CH17F, H9M). Interestingly, there is a difference between the support provided by people who were from the same neighbourhood or clan as the bereaved household, and those who were not, the latter often residing at a distance. People from outside the neighbourhood and clans network often attended such gatherings without bringing food or cash or offering labour.

Their support was emotional, by being present at a difficult time. Such support arrived from a larger social network coming from afar. The level of support is greater from those whose relations are closer, and it is more tangible. In contrast, the support extended by those at a distance (such as acquaintances and co-workers) is through mere presence or showing up on such occasions, expressed in interviews with statements such as 'they sit with us' (CH-36, H-14) or 'offer Fateha' (C-39) and reciprocal visits expressed in interviews as 'we visit them' (H-25) or 'participate in each other's *gham khadi*' (H-30).

It is also worth noting that *gham khadi* is not spoken of directly as a form of mutual aid or mutual support - it is a social custom and obligation that people honour. It is embedded in the culture as an assumption that people will support their neighbours in times of joy and sorrow, regardless of how long they had lived in the neighbourhood, and whether or not they had crossed a national or regional border before residing there. The mutual support aspect is not something that needs to be named.

### *Care and mutual support in Ethiopia*

In Ethiopia our researchers reported a range of different forms of non-financial support, much of it mutual. Somali refugees supported each other in non-financial ways, there was little to no financial support between them, although some reported financial support from non-refugee Somalis who received remittances from diaspora relatives (BM03, BM04, BM41). Support in kind presents in the form of sharing food, inviting one for coffee and tea at home (BM48), and emotional support (BM08, BM63). Friends help each other by buying coffee and tea for each other at cafes and exchanging information and networking to help find paid work. Other forms of support given and received include free translation assistance, carrying the sick to hospitals (BM26), and directing new arrivals (BM12). Neighbours supported each other through childcare, allowing parents to go to the market, and going to the market to shop for those unable to do so as they were caring for sick relatives (BM29).

Mutual support is more salient between and among Somalis in Ethiopia than between Ethiopians and Somalis (BM16). There is a shared understanding of the problems facing refugees amongst Somalis. Our Ethiopian research partners observed that shared Somali religious and cultural values, as well as a shared language, are important (BM07, BM45). Being Somali - including Ethiopian Somali - is a factor in both giving and receiving help as speaking the same language, sharing Somali Islamic culture and ethnicity intersect (BM23, BM25, BM35). Somali men also feel tied to Islamic obligations to support families who are in need during the holy month of Ramadan (BM66). Clan also shapes support. Those belonging to the same clan support each other very visibly (BM44, BM18). For example, people of the same clan are willing to collect and contribute money for a sick clan member (BM36), raising better support than that acquired from non-clan members (BM08, BM19, BM33).

Gender and generational factors shaped forms of support and their reciprocity in Ethiopia. Older women help each other through care work, cooking, and sharing food. Unmarried young women help older women with household chores at times 'loaned' out for care work. In some cases, young women received clothing and cosmetics products in exchange for their work (BM42). Somali women support Somali women and Somali men (BM43). Somali

men are reported to extend support to young Somali women and Somali men (Shahad, the giving of small amounts of cash) more than to older Somali women (BM20). Where women provide support to men, reciprocity is not expected, but it is expected from female recipients. There is an understanding that men are not expected to reciprocate the support they receive from women. However, support between men is reciprocal with some level of expectation from providers to be next time receivers in times of need (BM 0703).

The support is not without power imbalances and the presence of threat. Women often provide support to those without access to resources, i.e. humanitarian aid, in exchange for support in the household – such as mutual support in co-habitation. One example from qualitative data is the case of a Somali woman who hosts another in her residence. In exchange, the woman without access to aid is responsible for household chores (BM55). The situation is mutually beneficial. However, there is a power imbalance and there is an implicit threat in the relationship. If her chores do not meet the expectations of the host, she may be asked to leave and become homeless, whereas the host could potentially just find another woman to take her place. The hosted woman lives with the insecurity that at any moment her host may feel dissatisfied and evict her. Mutual support is not without issues.

### *Mutual Aid in Myanmar*

The mutuality of care and support was also evident in Myanmar. Nearly all households that had previously extended support to their neighbours reported that the assistance was reciprocated (see figures 5a, 5b and 5c). The interview participants told our researchers that mutual support covered material as well as social and emotional needs. One participant from Mon said: ‘since our village is small, we all help each other when needed’ in areas relating to accommodation, health and education’ (MS39). Debt was also a part of the mutual support between people. As one participant explained:

There were many times when I had to borrow food on credit. I have shared vegetables with relatives who live close by, and neighbours, and so when they have extra vegetables, they share with us as well. (MS38).

IDPs in the Mon villages often grew food on small plots they had, and in times of need, people asked neighbours and relatives for permission to pick food from these plots (MS49). One respondent told us that they receive food from relatives and people with whom they have close relationships when they need it, and they share their extra food in turn when they can. Another village resident said: I provide food rations to a teacher who used to teach at Mon National school. I share half my food with others if I have a lot. (MS22). It was common to hear participants talk about how people in their village took care of each other, and how important it was in their culture: ‘We have been living like this since the past [...] we are united here’ (MS12). Food was commonly shared, and support for health problems and social care was too.

For example, if we get sick and need to go to the hospital in Ye (city), the village administrative committee member arranges everything for us, the doctor here also goes with us, and our neighbour always accompanies us. I also help my neighbours when they are sick by preparing food for them, washing their clothes and accompanying them so they don't feel lonely (MS22).

In Myanmar, many participants, even if they had very little to give, told us that they offered something if there was a funeral or a wedding, not dissimilar to the *gham khadi* in Pakistan:

When someone was ill, I visited them at their home and helped with chores and said encouraging words. I have also helped at the funeral home for the reception and donation event (MS17).

Accompaniment to the hospitals and clinics was a common form of care, as was the support to help people reach hospitals that could only be reached by car. In Myaing Gyi Ngu, a resident explained the help people received to reach the hospital:

We usually help each other send patients to the hospital. Sometimes, we ask for help from those who have their own car, and we will fill their petrol tank [...] We normally ask for help among ourselves. This does not mean that there is no rescue volunteer group. We have one, but we have to pay at least one lakh for transportation to go to the hospital. If we do not have enough money to pay, we can pay later, and they will wait for it.... I mean, there is an ambulance at Hlaing Bwe Hospital. If we want the ambulance to take the patient to the hospital, it charges one lakh. (MGN03)

A participant from Mon spoke of similar support:

I will take care of the family. If I get sick, my niece comes to take care of us as well as [members of] our group [youth group] come to support and help us. This is a culture and practice from this village as we need to look after each other and support each other. For example, if we got sick and need to go to hospital in Ye (city), the village administrative committee member arranges everything for us, the doctor here also comes with us, and our neighbour always accompany us. (MS22)

Mutual support also extended to sharing the scarce aid that reached Myanmar's IDPs. According to an aid project coordinator:

To receive aid, they must register their households with the committee. If aid is available in February, those who registered in January are eligible to receive it. If aid was distributed in January, IDPs who registered in December shared their rations with those who registered in January. When January-registered IDPs receive aid next time, they return the favour by sharing it with December-registered IDPs. (CPC01)

There was a mutual interest in doing it this way, ensuring that both parties received aid across a longer period in a self-organised way that required trust and the will to share with others.

### *"In the Shade of the Monk"*

The Buddhist monks and the monastery played an important and varied role in Myaing Gyi Ngu village (MGN) in Myanmar. It was established in the 1990s by Sayadaw U Thuzana, the founder of the Democratic Karen Buddhist Army (DKBA). In 2016, according to a Karen Human Rights Group (KHRG 2019) report, entire villages were displaced due to fighting between armed actors including the Burmese military, Karen National Liberation Army, and a DKBA-splinter group. U Thuzana, a founder of the DKBA, and now the chief monk, arranged more than 200 cars to transport around 5,000 people to safety in Myaing Gyi Ngu, and his influence and reputation among armed actors may have facilitated the process

(KHRG 2019).<sup>2</sup> Our interviews with some internally displaced persons (IDPs) indicate that they followed the monk to Myaing Gyi Ngu and felt secure and protected there. Over thirty of our interviewees mentioned direct forms of support from the chief monk and other monks at the monastery. There was often mutuality: food and land allocations for shelter were given in exchange for merit work for the monastery, or for working on building roads in the area.

'I came to MGN because I rely on the Monk. This is a peaceful place and an alcohol-free zone. We are staying in the shade of the monk' (MGN FGD2), said one participant from MGN, a play on the phrase 'stay in the peaceful shade of the tree', meaning the monk provided some security for people, and suggesting this participant had a pre-existing relationship with the U Thuzana. Another spoke of feeling safe since 'the monks are looking after us' (MGN 19). 'It is because of the Sayardaw (chief monk) that we can stay here safely', said another (MGN 22). As well as material support, there is spiritual protection they provide:

This area would be unsafe without a chief monk. The monks have been chanting 'Patthana' [Buddhist scripture] since the Myaing Gyi Ngu village was established. (MGN KII-1)

Researchers interviewing IDPs in Myaing Gyi Ngu asked who they would approach for emergency assistance. Six of them mentioned the monks along with close friends and relatives. One participant told us:

One of my daughters had an eye operation when she was four years old. As I could not pay for my daughter's eye operation, I had to go to the monk for help, and the monk connected us with a sponsor for her operation. (MGN 43)

The chief monk has also allocated land to IDPs in Myaing Gyi Ngu. The IDPs are responsible for building their own shelters; some were donated by the Japanese Nippon Foundation. Some IDPs reported that the land plot provided is too small to grow plantations. The initial allocations are temporary and after six years, residents are relocated to a different plot, Ward 3. But the allocation of land allows people to construct a shelter, which most have to do themselves, providing somewhere to live in a place of relative safety, something appreciated by many of the interviewed participants. One person noted that when his family had to build a shelter on their allocation 'people in the camp came and helped' (MGN 47). While the allocations were appreciated, they are not enough to provide more than a place of shelter and minimal cultivation. Shelters are typically made from bamboo, leaves, and wood (MGN 34. MG 14):

Typically, the main challenge is no land to grow rice and vegetation as people here serve only vegetarian food and we own a very tiny space to build the house, and our family faces consequences of rising commodity prices. (MGN- 44)

Those who have been residing on their initial land allocations for over six years are then relocated. The monk offers a plot of land measuring 40 ft x 60 ft. Some households have taken up subsistence gardening on the land. The land allocation by the monk can be seen as another way of caring for the IDPs. However, the IDPs are facing water and electricity issues in the area of relocation:

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<sup>2</sup> [https://khr.org/sites/khr.org/files/report-docs/dreaming\\_of\\_home\\_eng\\_0.pdf](https://khr.org/sites/khr.org/files/report-docs/dreaming_of_home_eng_0.pdf)

We are facing water issues and toilet issues at the new place. It feels like nothing is ok at the new place. I used to stay at the temporary place, and since we have been here for around 6 years, we were relocated to a new place (the new ward for permanent IDPs), and the land was given to us by the monk. The monk only gave us land (40 feet x 60 feet), and we had to build our own shelter [...] We do not have land to grow vegetables for commercial purposes. If we can get seeds (morning glory, rosary leaves, cucumber, okra fruit, bitter gourd), we can do home gardening. We grow a few plants in our compound. We buy rice from outside, but it is expensive. People here only grow a few plants. (MGN FGD-2)

### *Food Provision and Merit Work*

Food shortages were mentioned often to our researchers, and in the context of answering a question about who participants seek support from in an emergency. Ten of our interviewees had received food support directly from the monks, and one of them mentioned that for a time the donations were monthly, but this had stopped (MGN 15). There are seven camp committees which manage any donations that the monk receives from local sponsors and NGOs (MGN 08). During a Covid lockdown period, some families faced extreme hunger and were not allowed to leave the IDP camp. One participant spoke to the chief monk to beg for food rations for the family (MGN 45). In a familiar story, aid from other donors was sporadic and targeted only at recent arrivals, not people who had been in MGN for six years or longer:

When the [aid] donations came from NGOs, I and other committees managed the aid for all IDPs but the long-term IDPs didn't get the ration from the donor agency, the Monk and the camp committees set up this regulation. (MGN-24)

We just got support from the monk for food such as rice, salt, oil for cooking stuff since we moved here [...] The political crisis affected the whole community, people in the camp could not go out, the timber factory was closed for three months, I faced terrible challenges and the food was short, I had to request the head monk to offer for emergency food security and other families faced the same like my family.' (MGN- 10)

Despite the scarcity, another participant, staying with a host family, told us that they shared any food received from the monks with their hosts. Some participants observed that food rations were prioritised for those in the temporary IDP camp.

Our researchers found that there was a scarcity of work opportunities in the area, sometimes owing to security situations that prevented people from leaving the IDP camp for fear of arrest by the Myanmar military (MGN 48). Most of the newly arrived IDPs thus engage in volunteer work for monks, which includes constructing temples, roads, and other projects. In return, they receive some food as compensation. As new IDPs arrived in the village, the composition of people doing the merit work changed too as they were the most in need of food.

IDPs at most households do casual labour work (monk's work) here- construction work, maintenance work, etc. It's kind of a merit-making work and they get about 1 bag of rice per month. But they don't get it every month, depending on the availability of rice bags that the monks have. In the past, only residents (those who arrived since the establishment of the village) did the merit work. When the IDPs who fled from the civil war arrived [in around

2016], the host communities were involved less. When another group of IDPs came, almost no residents were involved in it. (MGN KII-4).

The monks organised basic infrastructure works, including road building and maintenance, and erecting basic buildings and pagodas for shelter as the population increased. Merit work is an important part of Buddhist practice, consisting, in part, of good deeds and generosity, and is commonly undertaken in groups, fostering a sense of community, and contributing to spiritual growth.<sup>3</sup> Outside settings of conflict and displacement, monks can be recipients of this generosity, in the form of food provision or donations to temples and monasteries.<sup>4</sup> Here it is the monks who provide, or distribute, food and donations in a mutually beneficial exchange for merit work from IDPs, some of whom expressed spiritual elements of their motivation: 'We felt like we did good things for Buddha, and in return we got food for our living' (MGN 14). Another participant explained that people were also helping the monks by working at his religious activities and festivities (MGN 31).

It is tempting to look at this labour with some scepticism as IDPs working for monks in exchange for food rations and temporary land allocations sounds like a dynamic with a potential for exploitation. We do not have the data to assess the validity of that potential. We do not know, for example, how much of the food was from the monks' own supplies and how much was from distributions of external aid. Some of it came from local civil society organisations, and some participants did feel that the labour was forced while others saw it as voluntary merit work (Aung et al 2025:123). Another perspective is that working in exchange for food and land allocations is more dignified than the humanitarian aid approach which Harrell-Bond (2002) explained can be inhumane and abusive. In her seminal article she pointed to the exchange of goods being a moral transaction which brings about and maintains social relationships. Drawing on Maus' discussions of the power dynamics of receiving gifts and the reciprocal obligations it creates, she noted how this can debase the recipient if there is no possibility to reciprocate. The receiver cedes status or power to the giver if anything impedes the appearance of a fully equivalent exchange, or any reciprocity (Harrell-Bond 2002: 54-55). This is something Harrell-Bond, and many others researching relations between refugees and humanitarian aid organisations, observed. In Athens, Greece, Zaman (2020) observed Syrian refugees' refusal to collect charity at an event where they cooked food for their 'host' neighbours, reciprocating assertively and convivially as neighbours themselves. In MGN, the recipients of aid and land allocations from the monks - the ones who saw their merit work as voluntary - were reciprocating with their time and labour, which contributed to community-building as well as spiritual elevation.

## Conclusion

In times of crisis, and in the absence of reliable external aid flows, displacement affected communities support each other through a range of financial and non-financial means. The findings in this paper, and from our protracted displacement economies research project overall, suggest that non-financial forms of aid are the more important of the two, and much of it involved mutuality. This is not to romanticise either of these dynamics. The mutuality of

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<sup>3</sup> For further information, see: <https://buddhismway.org/what-is-the-role-of-merit-in-buddhist-practice/>

<sup>4</sup> For an example of merit-making to the monks, see: <https://www.sandee.ac.th/merit-making-to-the-monks/>

non-financial support is happening in settings where poverty is widespread, institutional aid provision is rare, sporadic, and unreliable, and money in general is scarce.

The prevalence of debt as a form of support is a symptom of this. While shopkeepers and neighbours extending credit to those in need is an act of care, we do not underplay the difficulty of having to ask for the debt in the first place, a task which often falls upon women of the household (see also Oeppen et. al 2025).

Non-financial mutual aid is the outcome of a desire for survival and dignity in settings of extreme economic constraint. These include the financial collapse in Lebanon (Ali 2024), the precarity caused by the military junta's violent assaults against civilian populations in Myanmar, the long-ago end to reliable aid in Pakistan and Ethiopia. Displacement affected populations rely on non-financial mutual aid, and in survey responses, most stated that support from neighbours was more important than from the institutional actors we were expecting would be significant at the project's inception.

Again, it is important not to romanticise this mutual aid. We noted that there can be room for exploitation or threat, as well as for acts of solidarity that allow for reciprocity - however inexact and unmeasurable - in ways that can preserve dignity. In this conclusion, as well as in the conclusions of the wider research project overall (see Oeppen et. al 2025: 171), we argue that these exchanges lie across a spectrum of dignified solidarity at one end, and exploitation at the other, with the distinctions between them blurred by contextual and other factors. Which part of the spectrum the actions sit on depends on intention, solidarity, hierarchies of power, and in-built mutuality.

On a related note, against the temptation to romanticise mutual aid, a pertinent question is whether mutual aid is exclusive to settings of destitution or crisis, during which time people enduring hardship aid each other to survive. This is the prevailing notion in current social science literature (examples include Spade (2020) and Mould et. al (2022) with a focus on activities arising from the Covid pandemic in parts of the global north). But if we return to the essence of Kropotkin's ideas from his 1902 book, *Mutual Aid: A Factor of Evolution*, its key argument was that co-operation was fundamental for the survival and development of different human and non-human species. Mutual aid was a characteristic of the creatures who were most successful at addressing the challenges of their environments. The fittest species are those who support one another rather than those who are constantly at war with each other.

Considering cooperation and mutuality, it is possible to see acts of mutual aid occurring between the powerful and the wealthy, and not just those enduring poverty. Consider the actions of cartels. Lee (2016) defines them as ways of preventing competition through agreements or collective actions. Plural entrepreneurs restrain reciprocal business activities to prevent competition and secure extra profit. Cartels aid each other to survive and thrive in competitive environments. The Organisation of Petroleum Exporting Countries (OPEC) consists of fossil fuel exporting states. They increase and decrease their extraction and exports to aid each other in maintaining adequate prices for fossil fuels. Most of its members since its 1960 inception are highly reliant on oil exports to the point where a collapse in prices can lead to the collapse of the whole national economy, meaning that members' cooperation relates to surviving as well as thriving. Explicit and illegal collusions

can also occur with oligopolies: communicated agreements and transfers between nominally competing firms to suppress rivalries (Green et. al 2015). Mutual cooperation can also be seen in acts of possible corruption in the award of £4.1bn of UK government contracts during the covid19 pandemic, to those with government connections (Transparency International UK 2024). 'Revolving door politics' could be possible motivations, whereby politicians enact policies which enrich companies who are expected to later hire them as lobbyists upon the end of their political terms. In the USA, Santos (2005) investigated whether members of congress rewarded their future employers and warned of the dangers of post-congressional lobbying. These are examples of reciprocal cooperation, or mutual aid, between variously well-resourced and powerful individuals and groups.

We also conclude that the different forms of care, support and mutual aid, are also acts of building and maintaining the 'displacement affected community', a concept extrapolated in detail elsewhere (see Collyer et. al 2025b, Zaman et. al 2026). Some of these acts include extending credit to other members of the community in Lebanon; helping IDP newcomers build shelters in Myaing Gyi Ngu in Myanmar, and the partaking of Pakistani and Afghan residents in *gham khadi* in Pakistan. They highlight our approach to 'community' that does not take its constitutive social networks for granted, but which shows the continued and collective effort needed to build and maintain it. Again, this is also something we do not idealise. In considering the displacement affected community, we do not wish to underplay the impacts of categorical distinctions imposed on refugees by local, national and international governance systems (Betts et. al 2017, 2021; Ali 2021). What we do argue is that the focus on the binary of 'refugee' and 'host' can reify these distinctions, and that the concept of a displacement affected community - built and maintained by different forms of collective mutual support - lets us understand commonalities of values, practices, and interdependencies, as well as being similarly affected by wider inequalities.

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