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► Employment, skills and economic inclusion in Cox's Bazar

An analysis of labour market dynamics and trends

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► 1. Introduction

1.1. Background

Cox's Bazar, located in south-eastern Bangladesh, features a predominantly informal, low-productivity economy marked by structural underdevelopment and environmental vulnerabilities that create significant barriers to decent work. Historically, the district's economy has been primarily agrarian, supplemented by notable activities in fishing, salt cultivation and a growing tourism industry (Islam and Rahman 2024). Despite these diverse sectors, employment opportunities in Cox's Bazar remain largely informal, characterized by low productivity and high seasonality. A substantial portion of the workforce is engaged in informal activities, including agricultural day labour, small-scale trading and other forms of daily wage work (ILO 2023). This structural underdevelopment is exacerbated by environmental vulnerabilities, which make the local economy highly susceptible to external shocks. The district's reliance on tourism, which is particularly sensitive to security concerns and global crises such as the COVID-19 pandemic, highlights the fragility of its economic foundation (Genoni et al. 2020). Consequently, the labour market in Cox's Bazar operates within a challenging environment, where the pursuit of decent work and sustainable livelihoods is often hindered by systemic barriers.

The labour market in Cox's Bazar appears to have undergone significant adjustments following the influx of Rohingya refugees from Myanmar in 2017. This unprecedented demographic shift introduced a substantial increase in the local labour supply, fundamentally altering the employment dynamics within the district (Idrish and Ahmed 2024). Empirical studies indicate that daily wages for casual labourers experienced significant declines, often falling to 300–400 Bangladeshi taka per day in the pre-pandemic era (BIGD 2018). Furthermore, the influx contributed to the emergence of a dual economic structure. On one hand, the traditional informal economy, dominated by agriculture and day labour, continues to persist. On the other hand, a new humanitarian economy has rapidly expanded, driven by the operations of non-governmental organizations (NGOs), aid agencies and related service sectors (Ndip et al. 2024). While this humanitarian sector has generated new employment opportunities – particularly in logistics, construction and service delivery – these jobs are frequently temporary, project-based and unevenly distributed, failing to provide long-term economic stability for the local population.

Gender disparities remain a critical and pervasive issue within Cox's Bazar labour market. Female labour force participation in the district is notably low, constrained by deeply entrenched socio-cultural norms, limited mobility, and persistent safety concerns (Khatun and Saadat 2018). Women are predominantly engaged in home-based or informal activities, such as handicrafts and unpaid family labour, which offer minimal economic security and limited prospects for advancement. Although economic pressures, exacerbated by the COVID-19 pandemic, have compelled an increased number of women to enter the labour force, this participation is largely driven by necessity rather than improved opportunities (World Bank 2022). Consequently, women continue to face disproportionately higher unemployment rates and encounter significant barriers to accessing higher-paying or formal employment. This situation highlights the urgent need for targeted interventions that address the specific vulnerabilities faced by women and promote gender-responsive employment strategies.

A significant impediment to economic development in Cox's Bazar is the pronounced mismatch between the skills possessed by the local workforce and the demands of emerging employment sectors. The district's labour force is predominantly low-skilled, whereas growing sectors such as tourism, services and humanitarian operations increasingly require basic technical and vocational competencies (Assadekjaman and Afroz 2025). This skills gap not only limits the employability of the local population but also constrains the growth potential of these emerging industries. The challenge is particularly acute among the youth demographic. A substantial share of youth in Cox's Bazar falls into the category of not in employment, education or training (NEET), indicating a severe level of disengagement from the labour market and educational systems. Addressing this human capital deficit requires comprehensive and market-aligned skills development programmes that can equip the workforce – especially youth – with the competencies necessary to secure decent and productive employment.

In the absence of stable and remunerative local employment opportunities, migration has emerged as a central livelihood strategy for many households in Cox's Bazar. The district has historically been a significant source of international labour migrants, with primary destinations including the Middle East and South-East Asia (RMMRU 2022). Migration is frequently viewed as a vital pathway to upward economic mobility and a means to escape local poverty. However, this strategy is fraught with substantial risks. Many migrants utilize irregular pathways, incurring exorbitant costs and accumulating significant debt to finance their journeys (Bossavie 2023). While remittances undoubtedly contribute to household income and stimulate the local economy, the vulnerabilities associated with migration – such as exploitation, trafficking and unstable employment abroad – remain profound concerns. The reliance on migration underscores the critical need to generate viable economic opportunities within the district itself to provide safer and more sustainable alternatives for the local population.

1.2. Justification of the study and alignment with ILO objectives

The complex and dynamic environment of Cox's Bazar, situated at the intersection of humanitarian, development and peace-building efforts (the so-called HDP nexus)¹, necessitates a deep and nuanced understanding of its labour market. While national-level surveys, such as the Labour Force Survey, provide valuable insights into the broader Bangladeshi economy, their findings often lack the necessary granularity to capture the unique dynamics of Cox's Bazar (Labour Force Survey 2024). Specifically, these datasets do not adequately reflect the localized pressures resulting from the refugee influx, the specific vulnerabilities of the host community and the distinct sectoral employment patterns characteristic of the district.

This study is therefore justified by the critical need to provide the ILO and the Cox's Bazar Development Forum (CBDF) with a comprehensive and up-to-date analysis of the local labour market. By leveraging the Socio-Economic and Demographic Survey 2023 (SEDS-2023), this research aims to generate actionable evidence regarding the structure of employment, the conditions of workers and the specific challenges faced by vulnerable groups, including women and youth in NEET status. The findings will serve as a foundational evidence base for designing targeted interventions that align with the ILO's Decent Work Agenda (ILO 2022). Ultimately, this study seeks to inform policies and programmes that promote inclusive economic growth, enhance skills development and foster decent work opportunities, thereby contributing to the resilience and sustainable development of Cox's Bazar.

1 The concept of the Humanitarian–Development–Peace (HDP) nexus is particularly relevant in Cox's Bazar, where immediate life-saving assistance for refugees must be carefully balanced with long-term structural investments to support the economic resilience of host communities. The ILO's interventions in the region are specifically designed to bridge this gap by promoting sustainable livelihoods alongside humanitarian aid.

1.3. Study objectives

The primary goal of this study is to provide a comprehensive analysis of the labour market in Cox's Bazar District. The specific objectives are:

- ▶ To describe the current labour market situation, trends and key economic indicators in Cox's Bazar, providing a comparative perspective against the Chattogram Division and the national level.
- ▶ To conduct a detailed demographic analysis, with a special emphasis on producing sex-disaggregated data of the working-age population and on examining the employment status of vulnerable groups.
- ▶ To identify key gaps and challenges within the labour market, particularly concerning skills mismatches, the prevalence of informality and barriers to achieving decent work.



► 2. Methodology

2.1. Research design and analytical approach

This study employs a rigorous desk-based research design centred on secondary analysis of the Socio-Economic and Demographic Survey 2023 (SEDS-2023) dataset. The analytical approach was structured to provide a comprehensive and nuanced understanding of the labour market landscape in Cox's Bazar District. The research design was specifically tailored to address the complex socio-economic realities of the district, particularly the intersections of informality, gender disparities and the impacts of the Rohingya refugee influx.

2.2. Data sources and validation

The primary data source for this analysis is the SEDS-2023 dataset, which is the latest available government database that provides detailed localized information on employment, demographics and household conditions in Cox's Bazar. When we compare the SEDS to the standard Labour Force Survey (LFS) of 2023, the advantages for district-level analysis become clear. The LFS, while excellent for national estimates, has an insufficient sample size for robust district-level data, resulting in margins of error that are too wide for reliable local estimates. Therefore, variations are expected due to differences in survey design and precision level of different domains. In this study, SEDS 2023 has been used consistently to ensure comparability across indicators at the national and/or subnational level.

To establish a robust data foundation, the SEDS-2023 dataset underwent systematic cleaning and validation processes. Moreover, a comprehensive literature review of the Cox's Bazar economy and labour market was conducted to contextualize the quantitative findings within the broader socio-economic and policy environment.

2.3. Analytical framework and indicators

The diagnostic analysis focuses on calculating key labour market indicators in alignment with ILO standards and definitions. The analytical framework is designed to produce a comparative perspective, evaluating the labour market situation in Cox's Bazar against both the Chattogram Division and national averages. A central component of the methodology is the generation of highly disaggregated data. The analysis produces sex-disaggregated statistics for the working-age population and conducts in-depth examination of vulnerable groups, including youth (specifically those in NEET status), women, ethnic minorities and persons with disabilities.²

² The definition of “informal employment” in the context of Bangladesh encompasses a wide range of activities lacking legal or social protection. According to the Labour Force Survey 2024, informal employment constitutes approximately 84 per cent of total jobs nationally, highlighting the systemic nature of vulnerability in the labour market, which is even more pronounced in peripheral districts like Cox's Bazar.

► 3. Labour market structure and employment patterns

The labour market in Cox's Bazar is defined by a severe informality crisis and high underemployment, with the vast majority of workers engaged in precarious, agriculture-dominated activities that offer limited economic security.

3.1. Labour force participation and basic employment status

The foundational structure of the Cox's Bazar labour market reveals significant deviations from national averages, particularly concerning the quality and stability of employment. While the overall labour force participation rate³ in Cox's Bazar (60.3 per cent) is only marginally lower than the national average (62.6 per cent) and comparable to the Chattogram Division (60.6 per cent), a deeper examination of employment indicators exposes underlying vulnerabilities.

► **Table 1. Labour force participation rate (percentage)**

Region	Share in labour force	Share not in labour force ¹
National	62.6	37.4
Chattogram	60.6	39.4
Cox's Bazar	60.3	39.7

¹According to the ILO, "not in the labour force" refers to the population aged 15 years and older who are not classified as either employed or unemployed (UNEVOC International Centre for TVET, n.d.).

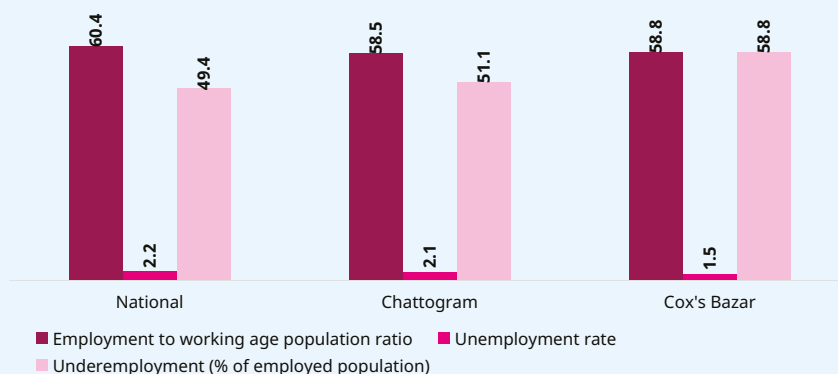
As illustrated in figure 1, the employment to working-age population ratio⁴ in Cox's Bazar stands at 58.8 per cent, with a notably low unemployment rate⁵ of 1.5 per cent. However, this low unemployment figure masks a critical structural issue: the exceptionally high rate of underemployment⁶. In Cox's Bazar, 58.8 per cent of the employed population is underemployed, significantly exceeding both the national average (49.4 per cent) and the Chattogram divisional average (51.1 per cent). This indicates that while the majority of the working-age population is engaged in some form of economic activity, these activities are insufficient in terms of working hours, productivity or income generation to provide a decent standard of living.

3 The term "labour force" refers to employed persons and unemployed persons among the population aged 15 years and older. Labour force participation rate = $\{(\text{labour force}) / (\text{population aged 15 years old and over})\} \times 100$.

4 Employment to working-age population ratio = $\{(\text{employed persons}) / (\text{population aged 15 years old and over})\} \times 100$

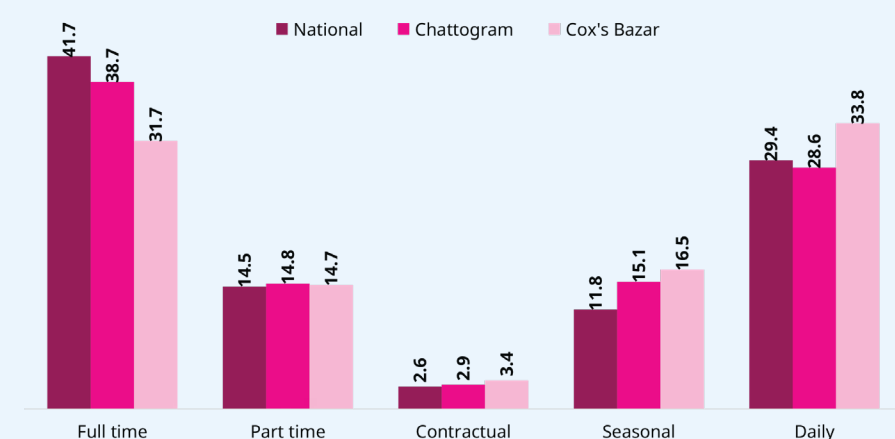
5 Unemployment rate = $\{(\text{unemployed persons}) / (\text{labour force})\} \times 100$

6 Persons in time-related underemployment. According to the ILO standard definition, underemployment refers to employed persons who work less than 35 hours per week, are willing to work additional hours and are available to do so. Due to data limitations, this study defines underemployment based only on employed individuals working less than 35 hours per week (ILO 2016).

► **Figure 1. Employment, unemployment and underemployment by region (percentage)**

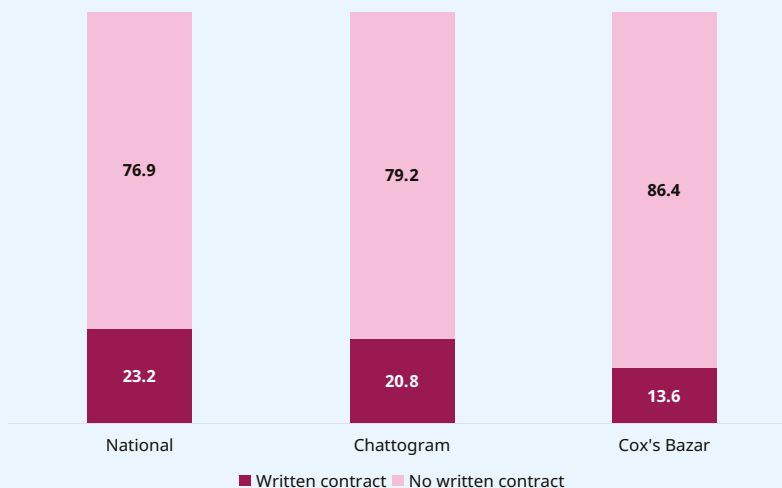
3.2. Employment characteristics: Work modality and economic activity

The precarious nature of employment in Cox's Bazar is further evidenced by the distribution of work modalities. Figure 2 demonstrates that full-time employment is notably scarce in the district, accounting for only 31.7 per cent of jobs, compared to 41.7 per cent nationally. Conversely, the reliance on daily wage labour and seasonal work is disproportionately high. Daily wage workers constitute 33.8 per cent of the workforce in Cox's Bazar (versus 29.4 per cent nationally), and seasonal workers make up 16.5 per cent (versus 11.8 per cent nationally). This reliance on daily and seasonal modalities underscores the instability of income streams for most households in the district.

► **Figure 2. Employment by work modality and region (percentage)**

Moreover, workers in Cox's Bazar experience a particularly low level of contractual protection, with only 13.6 per cent reporting to have a written contract. This share is substantially lower than both the national average (23.2 per cent) and in Chattogram (20.8 per cent), indicating weaker employment security and labour protection in the district.

► **Figure 3. Level of contractual protection by region (percentage)**



This unfavourable situation concerning work agreements stems from structural constraints in the local economy, which relies heavily on fisheries, tourism, agriculture and small-scale trade. These sectors offer fewer formal employment opportunities. Consequently, workers rely on verbal agreements, increasing vulnerability to income uncertainty, workplace disputes and restricted access to employment protections. Seasonal economic activities and employer preference for flexible labour arrangements also contribute to this low prevalence.

Overall, the prevalence of unwritten employment agreements in Cox's Bazar reflects broader challenges in employment quality, economic opportunities and institutional oversight. This underscores the urgent need for interventions to improve contractual protections and strengthen decent work conditions in the district.

An analysis of economic activities (table 2) corroborates this narrative of vulnerability. The share of regular "employees" in Cox's Bazar (23.0 per cent) is lower than the national average (28.50 per cent). Instead, the district sees higher concentrations of "agricultural day labourers" (14.9 per cent, versus 7.5 per cent nationally) and "non-agricultural day labourers" (15.7 per cent, versus 11.2 per cent nationally). Furthermore, a significant segment of the workforce is engaged as "unpaid family workers in agricultural activities" (25.3 per cent), highlighting the reliance on subsistence farming and informal family enterprises.

► **Table 2. Employment by economic activity and region (percentage)**

Economic activity	National	Chattogram	Cox's Bazar
Employee	28.5	28.3	23.0
Apprentice (training)	0.2	0.5	0.6
Agricultural day labourer	7.5	8.1	14.9
Non-agricultural day labourer	11.2	10.5	15.7
Household worker/domestic worker	0.9	0.8	0.7
Employer (self-employed with paid employees receiving wages/salary)	1.7	2.3	2.6

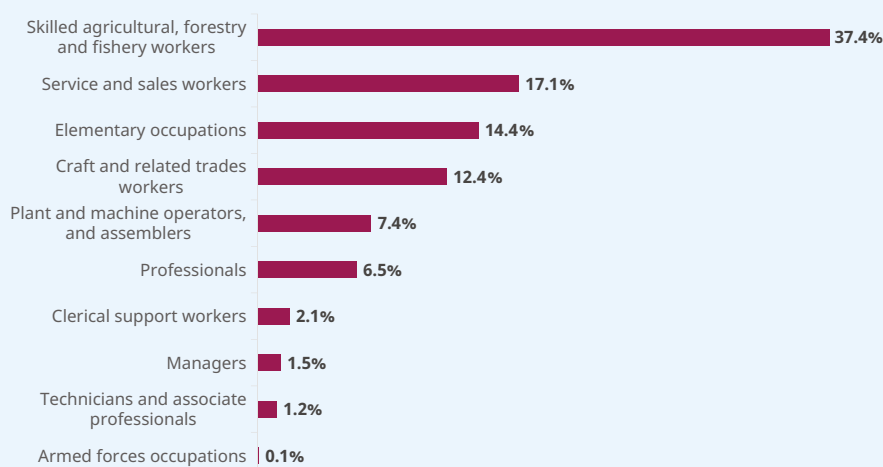
► Table 2. (Continued)

Economic activity	National	Chattogram	Cox's Bazar
Own-account worker (self-employed without regular employees; own business/farm activity)	25.8	21.9	16.5
Unpaid family worker in agricultural activities	23.5	27.0	25.3
Unpaid family worker in non-agricultural/business activities	1.4	1.4	1.7
Member of a production cooperative	0.1	0.1	0.1
Total	100	100	100

3.3. Occupational and sectoral distribution

The occupational composition of Cox's Bazar demonstrates a labour market that is concentrated in lower-skilled primary sector activities, with limited representation in managerial, professional and technical occupations. As figure 4 illustrates, Skilled Agricultural, Forestry and Fishery Workers constitute the largest employment share (37.4 per cent), followed by Service and Sales Workers (17.1 per cent), Elementary Occupations (14.4 per cent), and Craft and Related Trades Workers (12.4 per cent). Conversely, higher-skilled occupations such as Professionals (6.5 per cent), Managers (1.5 per cent), and Technicians and Associate Professionals (1.3 per cent) comprise a small fraction of total employment. This indicates heavy reliance on agriculture, fisheries, small-scale commerce and labour-intensive roles, with limited integration into knowledge-intensive or higher value-added sectors.

► Figure 4. Occupational composition in Cox's Bazar (percentage)



Moreover, table 3 demonstrates a clear gradient between educational attainment and occupational categories. Occupations requiring fewer years of schooling are concentrated at the lower end, including Elementary Occupations (5 years), Plant and Machine Operators and Assemblers (6 years), Craft and Related Trades Workers (7 years), and Skilled Agricultural, Forestry and Fishery Workers (7 years). These findings suggest that occupations involving manual work, routine tasks and primary production activities are generally associated with lower educational attainment. Mid-level occupational groups, such as Service and Sales Workers, average 8 years of schooling, reflecting moderate educational requirements compared to other categories. By contrast, occupations involving professional, administrative and managerial responsibilities show substantially higher educational attainment levels. For example, Professionals (13 years), Armed Forces Occupations (14 years), Clerical Support Workers (12 years) and Managers (11.42 years) exhibit considerably higher average years of schooling, indicating the importance of formal education and specialized skills for accessing these positions.

Overall, the findings highlight a strong positive relationship between educational attainment and occupational status: occupations requiring greater technical expertise, administrative functions and decision-making responsibilities demand substantially higher levels of schooling. Conversely, occupations concentrated in agriculture, manual work and elementary activities are dominated by individuals with relatively lower educational attainment. This suggests constrained skill accumulation and human capital development, limiting upward occupational mobility and transitions to higher-productivity sectors. Consequently, Cox's Bazar's occupational profile reflects broader structural challenges in economic diversification, educational advancement and employment quality. Strengthening education, vocational training and skill development is thus crucial to facilitating a shift towards more specialized and productive occupations.

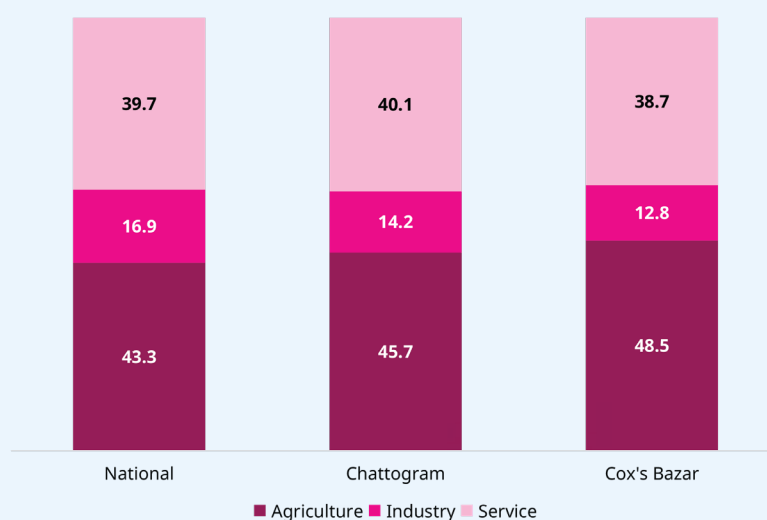
► **Table 3. Average level of education by occupational status in Cox's Bazar (years)**

Occupations	Average level of education (years)
Armed Forces Occupations	14*
Managers	11
Professionals	13
Technicians and Associate Professionals	11
Clerical Support Workers	12
Service and Sales Workers	8
Skilled Agricultural, Forestry and Fishery Workers	7
Craft and Related Trades Workers	7
Plant and Machine Operators, and Assemblers	6
Elementary Occupations	5

Note: Estimates marked with an asterisk (*) are based on a small sample; interpret with caution..

This occupational concentration is mirrored in the broader sectoral distribution (figure 5). The agricultural sector remains the primary engine of employment in Cox's Bazar, absorbing 48.5 per cent of the workforce, which is higher than both the Chattogram (45.7 per cent) and national (43.3 per cent) averages. The industrial sector is notably underdeveloped, employing only 12.81 per cent of workers, compared to 16.94 per cent nationally. The service sector accounts for 38.7 per cent of employment, largely driven by informal retail, transport (for example, motorbike drivers), and the localized impacts of the humanitarian and tourism economies. This heavy reliance on agriculture, coupled with a stunted industrial base, limits opportunities for economic diversification and the creation of decent formal employment.

► **Figure 5. Sectors of employment by region (percentage)**



► 4. Gender dimensions of employment

Gender disparities are deeply entrenched in the Cox's Bazar labour market, with women facing constrained participation and a sharp decline in employment opportunities as they age, reflecting systemic socio-cultural and economic barriers.

4.1. Gender-disaggregated employment status by geography

Cox's Bazar demonstrates moderate labour market performance. Its rural employment-to-population ratio is 60 per cent, below the national rural average of 63.3 per cent (figure 6). Similarly, rural labour force participation is 61.3 per cent, lower than the national figure of 65.3 per cent, indicating that a smaller share of the working-age population is economically active compared to national benchmarks.

A significant gender gap is evident across all indicators. Male employment levels in both rural and urban areas are high and consistent with national trends. By contrast, female employment-to-population ratios are considerably lower, especially in rural areas, where only 40 per cent of women are employed, compared to 46 per cent nationally. Female labour force participation in Cox's Bazar is also notably restricted, pointing to structural barriers hindering women's engagement in the labour market.

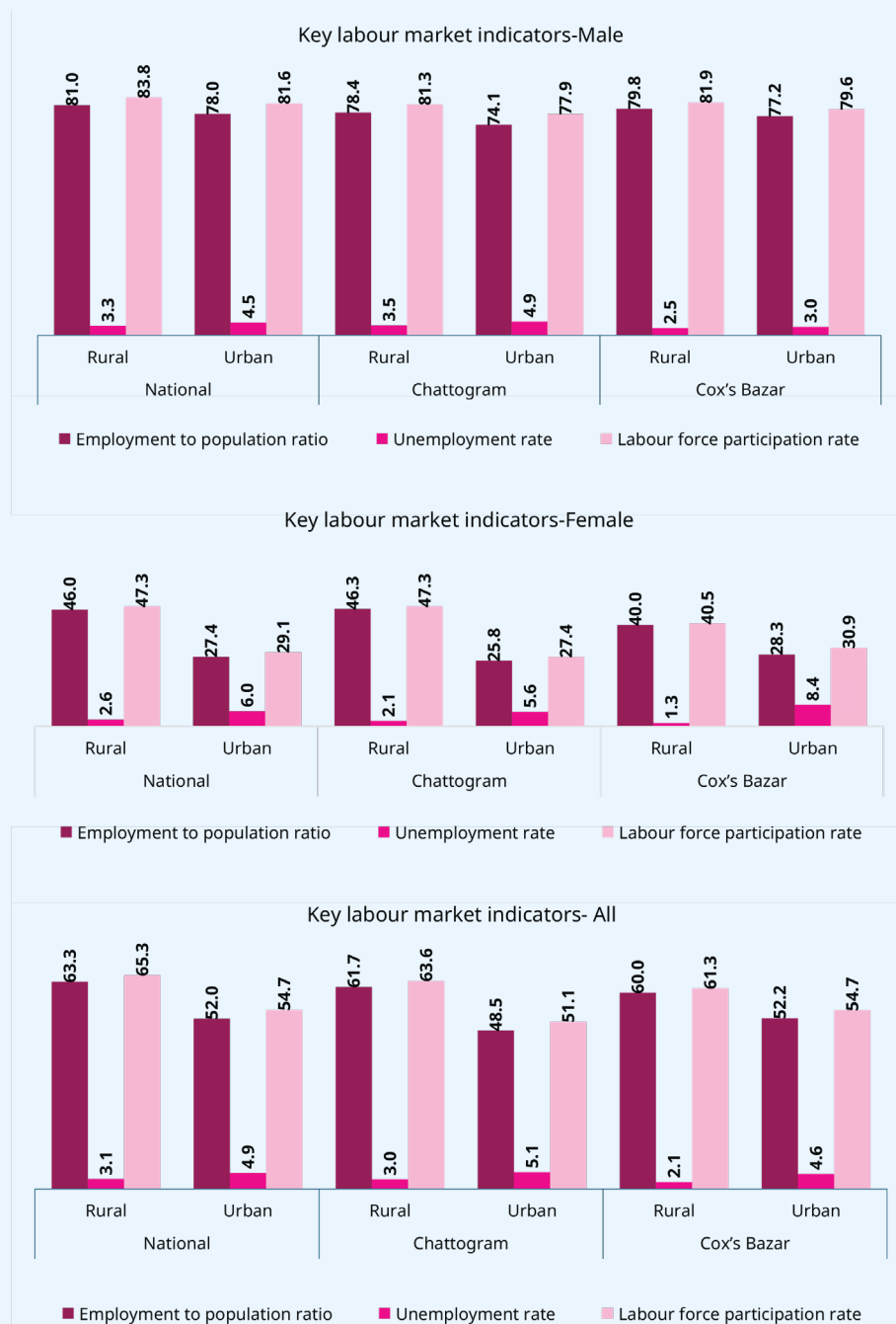
Unemployment rates in Cox's Bazar are relatively low. The overall rural rate is 2.1 per cent, compared to 3.1 per cent nationally, with rural female unemployment exceptionally low at 1.3 per cent. While this might suggest favourable labour market conditions, the unemployment rate should be interpreted with caution. By definition, it only includes individuals actively seeking work and excludes those who are not participating in the labour force.

The coexistence of low unemployment with relatively low employment and participation rates suggests the presence of discouraged jobseekers, individuals who are willing to work but who have stopped actively searching for employment due to limited opportunities. This is particularly pertinent in Cox's Bazar, given the low level of female participation. Many women may be outside the labour force entirely, and thus not counted as unemployed, which depresses the measured unemployment rate.

Urban labour markets present a slightly different scenario. While overall employment levels are comparable to national averages, female unemployment in urban Cox's Bazar is notably high at 8.4 per cent. This indicates that when women do enter the labour force, they face significant challenges in securing employment due to limited availability of suitable jobs, skills mismatches, and social or cultural constraints.

Collectively, these findings suggest that while Cox's Bazar exhibits low unemployment, this does not necessarily reflect strong labour market performance. Instead, it may conceal underlying issues of underemployment, informality and labour market exclusion, with these issues disproportionately affecting women.

► **Figure 6. Key labour market indicators by sex, region and geographic area (rural/urban) (percentage)**



4.2. Gender and age intersectionality

The labour market indicators for Cox's Bazar reveal gender disparities across all age groups, but they become more pronounced as individuals move through the life cycle. Men consistently exhibit high labour market participation during their prime working years, whereas women's participation is lower and steadily declines after early adulthood. This trend suggests that women face greater obstacles in maintaining labour market engagement over time.

Among individuals aged 26–35 years, male employment reaches 95.4 per cent, significantly higher than the 51.5 per cent seen among females. In this same age group, female labour force participation stands at 52.6 per cent, indicating that just over half of women are either employed or actively seeking work. However, this level is not sustained in later age groups. Employment drops to 27.8 per cent among women aged 36–45 years and further to 21.7 per cent among women aged 46–55 years. Female labour force participation follows a similar trajectory, declining to 28.8 per cent and 22 per cent in these respective age groups.

By contrast, men's labour market attachment remains strong across these age cohorts. Male employment consistently stays above 93 per cent for those aged 26–55 years, and male labour force participation hovers around 94–98 per cent. The data therefore highlights not only a gender gap in employment but also a significant difference in the stability of labour market participation over the life course.

The situation among younger individuals offers an important comparison. For those aged 15–25 years, the employment-to-population ratio is 61.61 per cent for males and 45.4 per cent for females, with female labour force participation at 46.4 per cent. Although young women are still less likely than young men to be employed or to participate in the labour force, their engagement level is higher than that observed among older female age groups. This indicates that the decline in women's labour market participation is not simply a general feature across all ages but becomes more pronounced after the early working years.

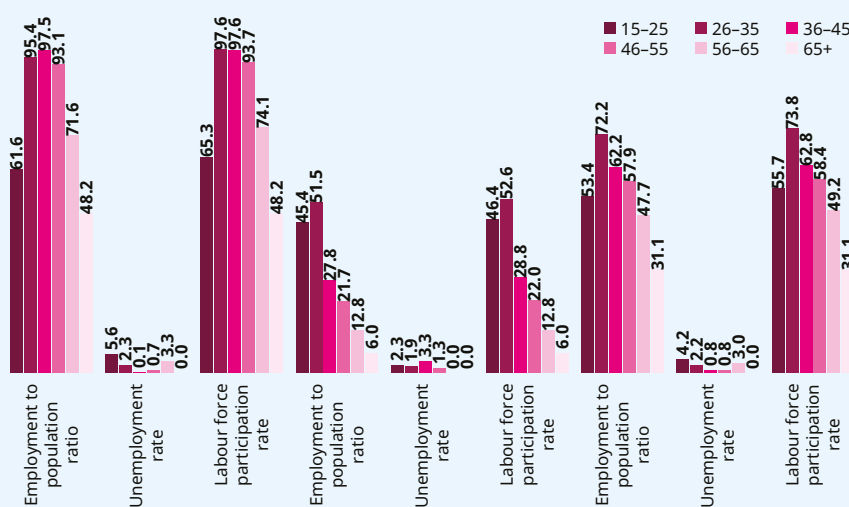
The gender gap remains substantial among older age groups. For individuals aged 56–65 years, male employment is 71.6 per cent, compared with 12.8 per cent for females. Among those aged 65 years and above, employment declines for both groups, but the difference remains significant: 48.2 per cent for males and 6 per cent for females. These figures suggest that women are more likely to exit the labour market as they age, while men tend to remain economically active for longer.

Unemployment rates are relatively low for both women and men across all age groups. Female unemployment ranges from 0 to 3.3 per cent, while male unemployment ranges from 0 to 5.6 per cent. This indicates that the primary challenge for women is not open unemployment but rather limited labour force participation and lower employment rates. Many women who are not working may not be actively seeking employment and are thus classified as outside the labour force rather than unemployed.

Several factors may contribute to this pattern. Women's withdrawal from the labour market may be linked to life-cycle responsibilities, including marriage, childbearing and unpaid care work. Limited access to suitable employment opportunities, safe and acceptable working conditions, and flexible work arrangements may also hinder women's ability to remain in paid work or to return to work after periods of absence. These constraints are likely to be particularly impactful after the age of 35, when the decline in female participation becomes more visible.

Overall, these findings highlight the necessity of looking beyond unemployment rates when assessing women's labour market outcomes in Cox's Bazar. Policies and programmes that support childcare, improve access to decent and suitable work, strengthen skills development, and provide targeted employment services could help women sustain their participation in the labour market across different life stages. Such measures would contribute to a more inclusive labour market and support women's economic empowerment, acknowledging that labour market barriers may differ for women and men.

► **Figure 7. Key labour market indicators in Cox's Bazar by sex and age group (percentage)**



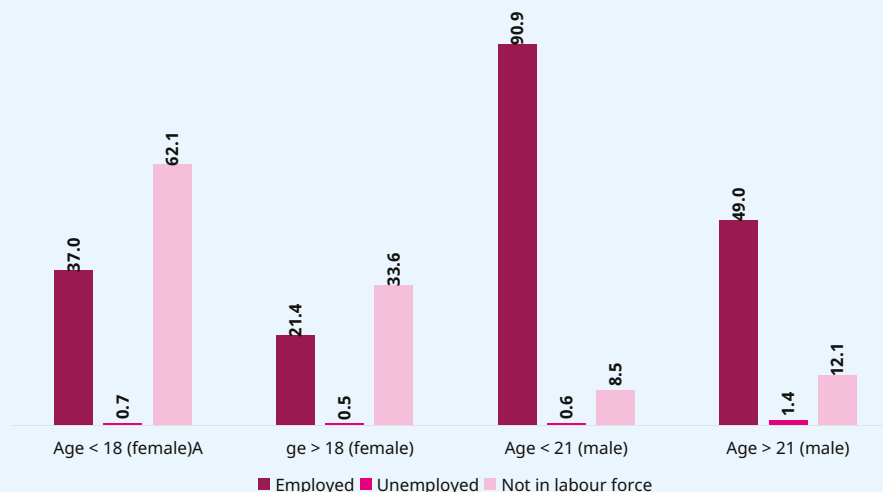
4.3. Marital status, age at first marriage and employment

The intersection of early marriage and employment outcomes reveals a stark gender disparity, highlighting how socio-cultural practices disproportionately impact women's economic trajectories. Figure 8 demonstrates the profound correlation between the age at first marriage on subsequent employment status.

For females, early marriage (before the age of 18) is strongly correlated with lower labour force participation. Women who married before 18 have an employment rate of 37 per cent, with a massive 62.1 per cent remaining outside the labour force. By contrast, women who married after 18 have a lower employment rate (21.4 per cent) but also a significantly lower rate of being outside the labour force (33.6 per cent). This suggests that early marriage often forces women into immediate – and likely informal or unpaid – economic activities out of necessity, while simultaneously foreclosing opportunities for education and formal skills development.

The pattern for males is entirely different. Men who married before the age of 21 exhibit an exceptionally high employment rate of 90.9 per cent, compared to 49 per cent for those who married after 21. This indicates that for men, early marriage acts as a catalyst for immediate entry into the workforce to fulfil the role of primary breadwinner. However, this early entry often means accepting low-skilled, informal jobs, thereby perpetuating a cycle of low productivity and economic vulnerability. The data clearly suggests that early marriage acts as a significant barrier to decent work, particularly for women, by truncating educational attainment and forcing premature entry into precarious employment.

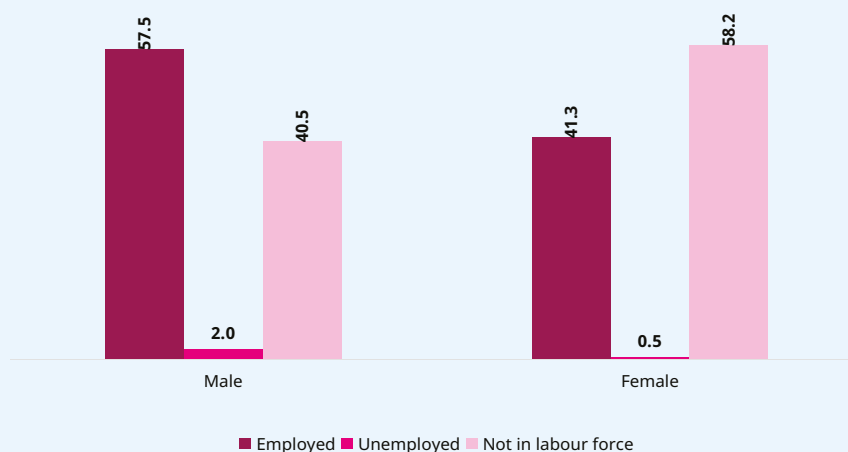
► **Figure 8. Employment status in Cox's Bazar by age and sex at time of first marriage (percentage)**



The employment patterns of individuals who have never married provide additional context for understanding the relationship between marriage and labour market participation (figure 9). Among never-married females, the share in employment is 41.3 per cent, which is higher than that observed among women who married after age 18 (21.4 per cent) and slightly higher than among those women who married before age 18 (37 per cent). However, 58.2 per cent of never-married females remain outside the labour force, indicating that lower female labour market participation is not exclusively associated with early marriage. This suggests that factors beyond marital status, including continued education, unpaid care responsibilities and socio-cultural norms, may also influence women's economic participation.

For males, the employment share among never-married individuals is 57.5 per cent, which is lower than among those who married before age 21 (90.9 per cent) but higher than among those who married after age 21 (49 per cent). The share of never-married males outside the labour force (40.5 per cent) is also lower than that of never-married females. These patterns suggest that marriage may be associated with increased labour market engagement among men, potentially reflecting expectations around income generation and household responsibility.

► **Figure 9. Employment status of never-married individuals in Cox's Bazar by sex (percentage)**



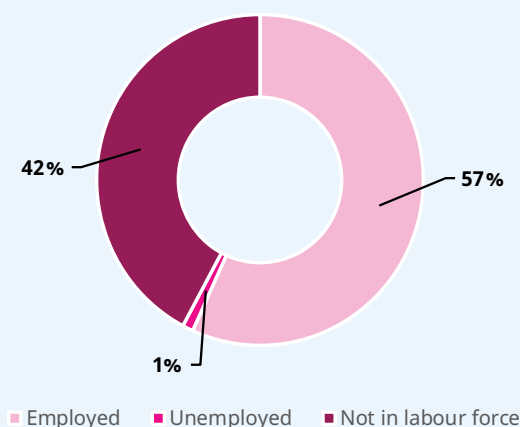
► 5. Youth employment and the NEET challenge

A pronounced mismatch between the skills of the local workforce and the demands of emerging sectors, combined with high youth disengagement from the labour market and education systems, severely constrains economic development and employment opportunities.

5.1. Youth employment status

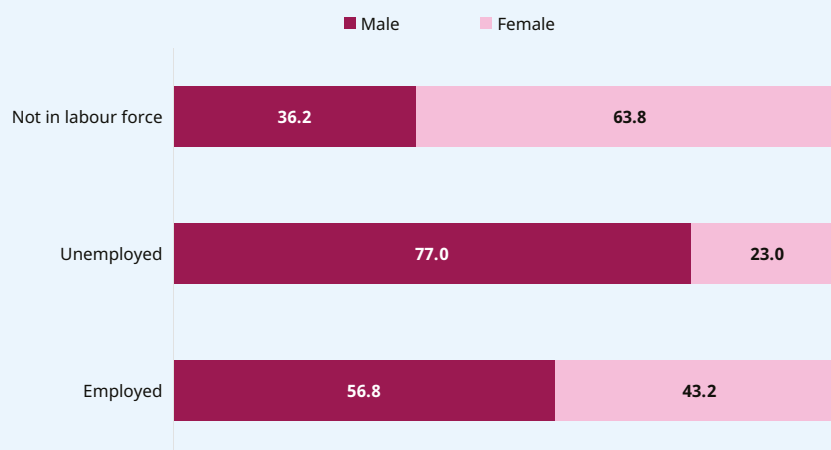
The youth demographic (ages 15–29) in Cox's Bazar represents a critical segment of the working-age population, yet their integration into the labour market is fraught with challenges. Overall, 56.8 per cent of youth are employed, while 42.2 per cent are not in the labour force and only a very small share (1.1 per cent) is unemployed (figure 10). This suggests that open unemployment is relatively low, but a substantial share of youth remain outside the labour market altogether.

► Figure 10. Employment status of youth in Cox's Bazar (percentage)



Looking at gender differences in figure 11, male youth have higher employment (56.8 per cent) compared to female youth (43.2 per cent), and a much lower share are outside the labour force (36.2 per cent of males versus 63.8 per cent of females). By contrast, female youth are significantly more likely to be not in the labour force, indicating limited participation rather than active job search. This may reflect socio-cultural norms, household responsibilities, mobility constraints or lack of suitable job opportunities for women.

► **Figure 11. Employment status of youth in Cox's Bazar by sex (percentage)**



Moreover, youth employment quality in Cox's Bazar is highly vulnerable, primarily due to limited contractual protection and the prevalence of unwritten agreements. Compared to other regions, Cox's Bazar has the lowest rates of employed youth with written contracts and the highest rates without them. As detailed in table 4, only 15.2 per cent of employed male youth and a negligible 3.2 per cent of employed female youth in Cox's Bazar have written contracts. These figures are substantially lower than the national averages of 24.4 per cent for males and 9.3 per cent for females

► **Table 4. Level of contractual protection among youth by region and sex (percentage)**

Region	Written contract		No written contract	
	Male	Female	Male	Female
National	24.4	9.3	75.7	90.7
Chattogram	22.3	7.4	77.8	92.6
Cox's Bazar	15.2	3.2	84.9	96.8

This pattern indicates that many young people in Cox's Bazar may be entering the labour market through unstable or unfavourable employment arrangements. Such precarious employment conditions can constrain not only their immediate earnings and workplace protections but also their long-term career development, economic stability and ability to transition into more secure forms of employment. The particularly high share of female youth working without written contracts further points to gendered vulnerabilities in employment quality, underscoring the need for targeted interventions to improve contractual protection and decent work opportunities for young workers.

The challenge of youth employment is further compounded by the limited uptake of vocational training. Table 5 shows that, only 1.3 per cent of the total employed population in Cox's Bazar have received any form of vocational training. Participation remains low across all age groups, including younger workers aged 15–25 (1.12 per

cent) and 26–35 (1.67 per cent), despite these being the stages of working life when skills development can play an important role in improving employability and career progression. This lack of formal skills development severely constrains workers' ability to access better-quality employment and meet the skill requirements of emerging sectors, such as tourism and humanitarian services, which increasingly demand technical competencies.

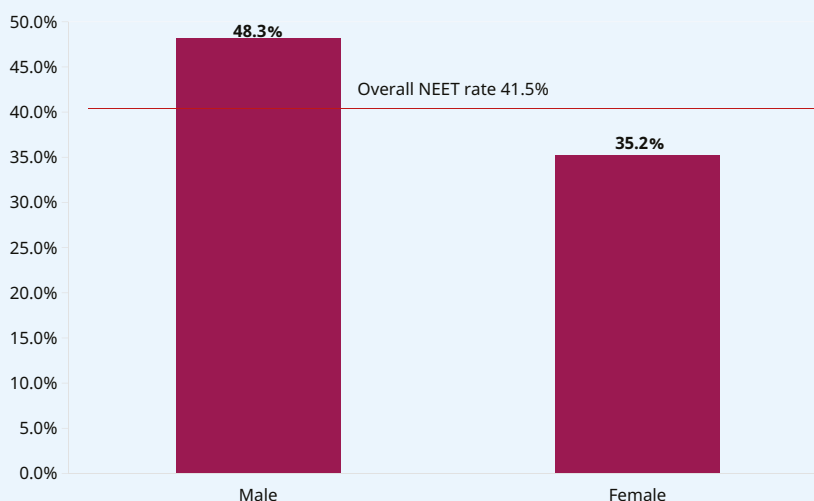
► **Table 5. Share of employed population in Cox's Bazar who had received vocational training by age group and sex (percentage)**

Age group	Male	Female	Total
15–25	1.3	0.8	1.1
26–35	2.3	0.6	1.7
36–45	1.7	1.3	1.6
46–55	0.7	0.6	0.8
56–65	0.8	2.2	1.0
65+	0.0	10.0	0.8
Total	1.5	0.9	1.3

5.2. NEET status

The most alarming indicator of youth disengagement is the high rate of young people who are not in employment, education or training (NEET). The district's overall NEET rate stands at 41.5 per cent, signalling a substantial underutilization of its young human capital. However, this aggregate figure conceals an unexpected gender disparity. As illustrated in figure 12, the NEET rate for male youth is considerably higher at 48.3 per cent, indicating that nearly half of young men aged 15–29, are disengaged from employment, education and training opportunities. By contrast, the NEET rate for female youth stands at 35.2 per cent. Although lower than that of males, this still means more than one in three young women are entirely disengaged from both the educational system and the labour market.

► **Figure 12. Youth not in employment, education or training in Cox's Bazar by sex (percentage)**



Note: NEET estimates are calculated based on current participation in employment, education and training at the time of the survey. However, non-formal or agency-provided training programmes, particularly those not captured under the current educational status in the SEDS, may not be fully reflected. Consequently, the estimates could slightly overstate NEET rates if respondents were engaged in such ongoing training.

The high NEET rate among both young men and women reflect challenges, including limited employment opportunities, prolonged school-to-work transitions, job seeking discouragement and barriers to skills development and training. For young women, these labour market challenges are often compounded by additional gender-specific barriers, such as early marriage, unpaid domestic work and socio-cultural norms that restrict educational continuity, mobility, and economic participation. These high NEET rates represent a significant loss of economic productivity and underscore the urgent need for targeted interventions to improve school-to-work pathways, skills development and youth labour market engagement.

► 6. Vulnerable groups and labour market Inclusion

The labour market in Cox's Bazar exhibits significant disparities in inclusion, with marginalized groups – including ethnic minorities, persons with disabilities and women who married early – facing distinct barriers to securing decent and stable employment.

6.1. Employment by religious affiliation and ethnicity

The socio-economic landscape of Cox's Bazar is diverse, encompassing various religious communities. Despite this diversity, labour market participation patterns appear broadly similar across these groups. An analysis of employment status by religious affiliation (table 6) reveals an employment rate of 58.8 per cent for the majority Muslim population, while other religious minorities show a slightly lower rate of 57.8 per cent.

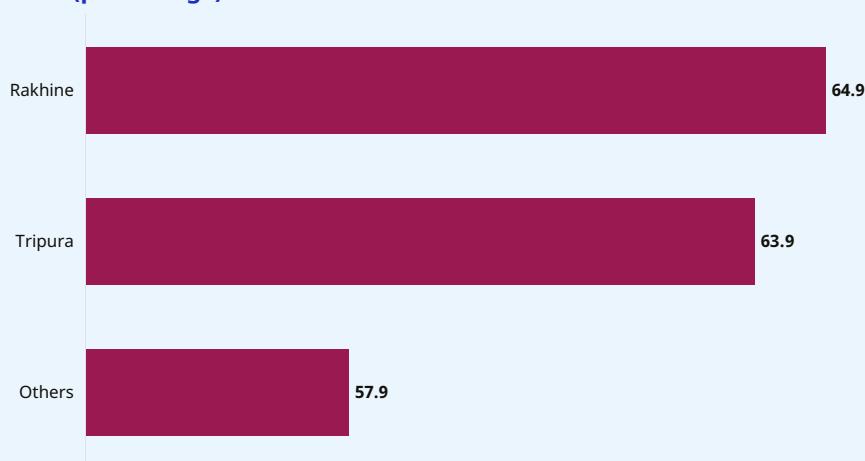
The distribution of individuals across employment status categories is also comparable between the two groups. Specifically, 0.5 per cent of the Muslim population is classified as unemployed, compared with 1.5 per cent among other religious groups. Similarly, the shares of individuals who are not in the labour force are 40.6 per cent and 40.8 per cent, respectively. These relatively small differences suggest that labour market participation outcomes are broadly similar across religious groups in Cox's Bazar.

► **Table 6. Employment status in Cox's Bazar by religious affiliation (percentage)**

Religious affiliation	Employed	Unemployed	Not in labour force
Islam	58.9	0.5	40.6
Other	57.8	1.5	40.8

Similarly, the disparities are not pronounced when examining ethnic groups. In all, about 14,000 people in Cox's Bazar (0.8 per cent of the population) belong to indigenous communities, each with distinct socio-economic profiles. Figure 13 illustrates the employment status of these ethnic groups. The Rakhine community exhibits the highest employment share at 64.9 per cent, followed closely by the Tripura community at 63.9 per cent. Other ethnic groups show a comparatively lower employment share of 57.9 per cent.

► **Figure 13. Employment status among ethnic minority communities in Cox's Bazar (percentage)**

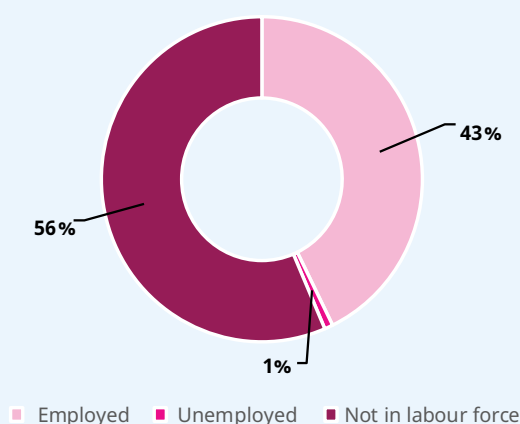


6.2. Persons with disabilities

Persons with disabilities represent one of the most vulnerable segments of the Cox's Bazar population. Despite constituting 0.6 per cent of the district's population, their integration into the labour market remains a significant challenge. As shown in figure 14, only 42.7 per cent of persons with disabilities are employed. A staggering 56.4 per cent are classified as "not in the labour force", indicating profound barriers to economic participation.⁷

The low employment rate among persons with disabilities is likely driven by a combination of factors, including physical inaccessibility of workplaces, lack of inclusive skills training programmes, discriminatory employer attitudes and inadequate social protection mechanisms. The fact that more than half of persons with disabilities in the district are entirely disconnected from the labour market underscores the urgent need for inclusive employment policies, reasonable workplace accommodations and targeted vocational training designed to empower this marginalized group.

► **Figure 14. Employment status of persons with disabilities in Cox's Bazar (percentage)**



⁷ The relatively small sample size for this group may reduce the robustness of the estimates; therefore, findings should be considered as indicative rather than conclusive.

► 7. Skills, education and labour force participation alignment

The labour market in Cox's Bazar is characterized by a profound skills deficit, where low educational attainment and a near-total absence of vocational training trap the majority of the workforce in low-productivity, informal employment.

7.1. Education and labour force participation

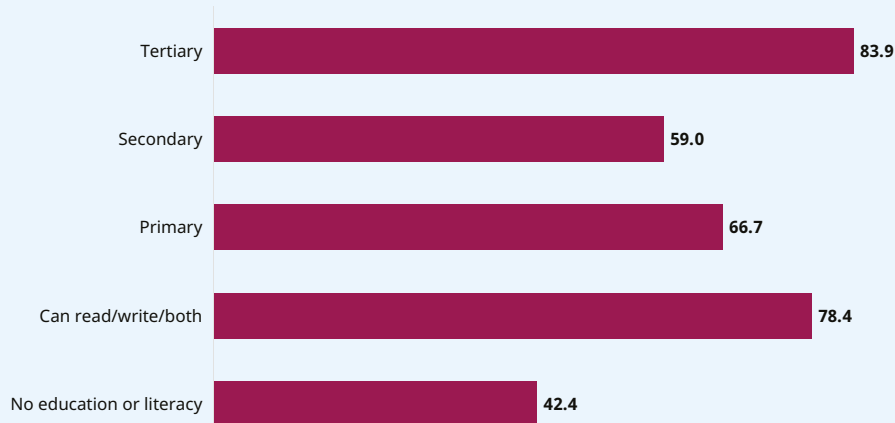
The relationship between educational attainment and labour force participation in Cox's Bazar exhibits a non-linear pattern, rather than a simple monotonic increase with education. As illustrated in figure 15, labour force participation is lowest among individuals with no education or literacy (42.4 per cent), indicating limited labour market engagement for this group.

Labour force participation increases sharply among those who can read and write (78.4 per cent), suggesting that basic literacy is associated with substantially higher labour market engagement. However, participation does not consistently rise with higher levels of education. Individuals with a primary education record a labour force participation rate of 66.7 per cent, while those with a secondary education show a lower rate of 59 per cent. This indicates a decline in labour market participation at intermediate education levels, which may reflect discouragement effects or limited absorption of moderately educated workers in available local jobs.

At the tertiary level, labour force participation rises again to 83.9 per cent, suggesting that higher education may still provide stronger incentives or opportunities for labour market entry, potentially through skilled employment or migration-linked job prospects.

Overall, the pattern indicates that labour force participation in Cox's Bazar is influenced not only by educational attainment but also by the structure of local labour demand. The non-monotonic nature of this relationship, particularly the decline at intermediate education levels, suggests a potential mismatch: while both the least and most educated groups exhibit strong participation (driven by distinct economic factors), there appears to be limited availability of suitable jobs for moderately educated individuals.

► **Figure 15. Labour force participation rate in Cox's Bazar by education level (percentage)**



7.2. Training and employment

Perhaps the most critical finding regarding human capital development in Cox's Bazar is the severe deficit in vocational and technical training. Table 7 shows that an overwhelming 99.2 per cent of the working-age population did not receive any vocational or technical training during the past 12 months, while only 0.8 per cent reported receiving such training. The distribution by employment status and sex also indicates that vocational training participation remains extremely limited across the working-age population. The findings are broadly consistent with Labour Force Survey 2023 estimates, which also indicate very low levels of vocational training participation nationally. Although the figures are not directly comparable due to differences in survey design and reference populations, both datasets point to a substantial gap in access to skills development opportunities.

► **Table 7. Share of the working-age population in Cox's Bazar who have received vocational training in the previous 12 months by employment status and sex (percentage)**

Training	Employed		Unemployed		Not in labour force		Total
	Male	Female	Male	Female	Male	Female	
Training received	0.04	0.00	1.44	2.08	6.17	0.54	0.81
No training received	99.96	100	98.56	97.92	93.83	99.46	99.19

This near-total absence of skills development is a major bottleneck for economic growth and poverty reduction in the district. Without access to vocational training, the workforce remains trapped in low-productivity, informal sectors, unable to transition into higher-value industries or meet the demands of emerging sectors such as tourism, construction and humanitarian services. This skills deficit not only limits individual earning potential but also constrains the overall economic diversification of Cox's Bazar. Addressing this massive gap through comprehensive, market-aligned skills development programmes is arguably the most urgent policy priority for improving labour market outcomes in the district.

► 8. Migration, remittances and employment

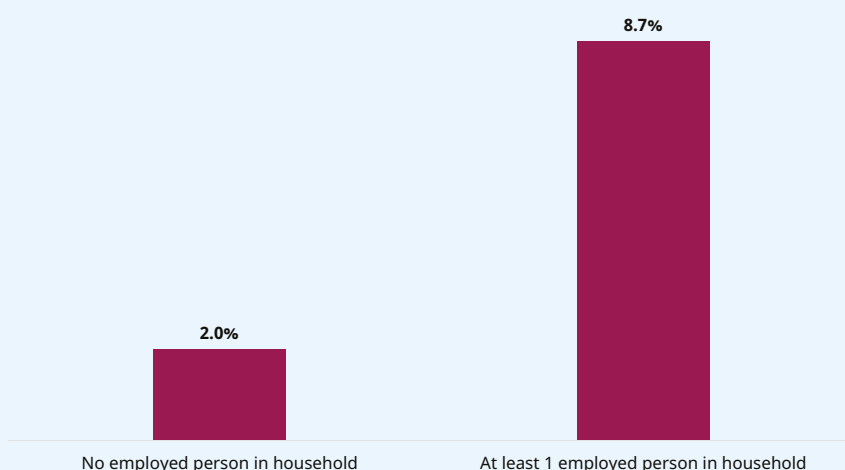
International migration has become a central household livelihood strategy in Cox's Bazar, driven overwhelmingly by the lack of stable local employment, yet it remains a highly gendered phenomenon fraught with substantial risks.

8.1. International migration status and employment

The relationship between household employment status and international migration reveals the extent to which migration serves as a critical coping mechanism in Cox's Bazar. As illustrated in figure 16, households with at least one employed member are significantly more likely to have an international migrant (8.7 per cent) compared to households with no employed members (2 per cent).

This finding suggests a complex dynamic. While migration is often driven by the lack of decent local work, the process of international migration requires substantial upfront capital to cover recruitment fees, travel and related expenses. Households with at least one employed member are more likely to possess the financial resources, or the ability to secure loans, to finance a family member's migration. Conversely, the poorest households – those without any employed members – may be trapped in a cycle of poverty, unable to afford the costs associated with international migration, despite being the most in need of the economic lifeline it provides. This highlights the inequality in access to migration as a livelihood strategy, where the most vulnerable are often excluded from this pathway to upward mobility.

► **Figure 16. Share of households in Cox's Bazar with at least one international migrant by household employment status (percentage)**

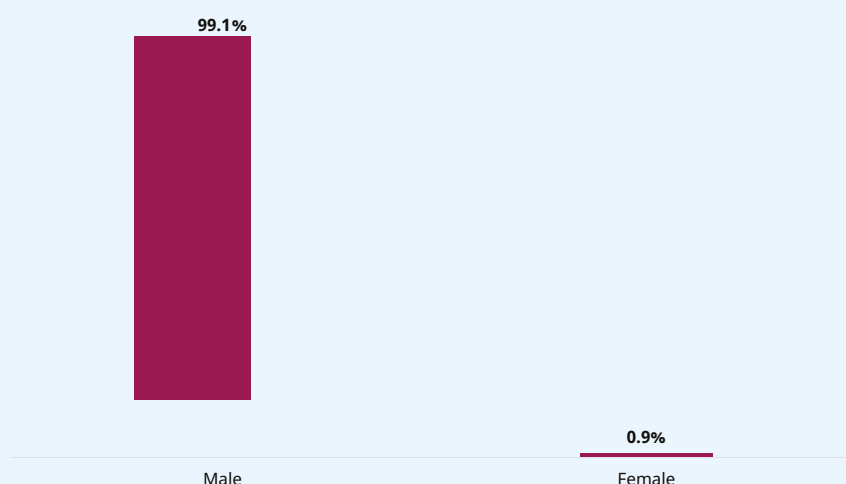


8.2. International migration by sex

International migration from Cox's Bazar is an overwhelmingly male-dominated phenomenon. Figure 17 starkly illustrates this disparity by sex: 99.1 per cent of international migrants from the district are male, while a mere 0.9 per cent are female.

This extreme imbalance is rooted in deeply entrenched socio-cultural norms that restrict female mobility and prioritize male economic agency. Furthermore, the types of low-skilled jobs typically available to Bangladeshi migrants in destination countries (such as construction and heavy labour in the Middle East) are often perceived as unsuitable or unsafe for women. The near-total exclusion of women from international migration means they are largely denied the potential economic benefits associated with working abroad, such as higher wages and skill acquisition. Instead, women are often left behind to manage households and navigate the highly informal local economy, further entrenching gender inequalities within the district.

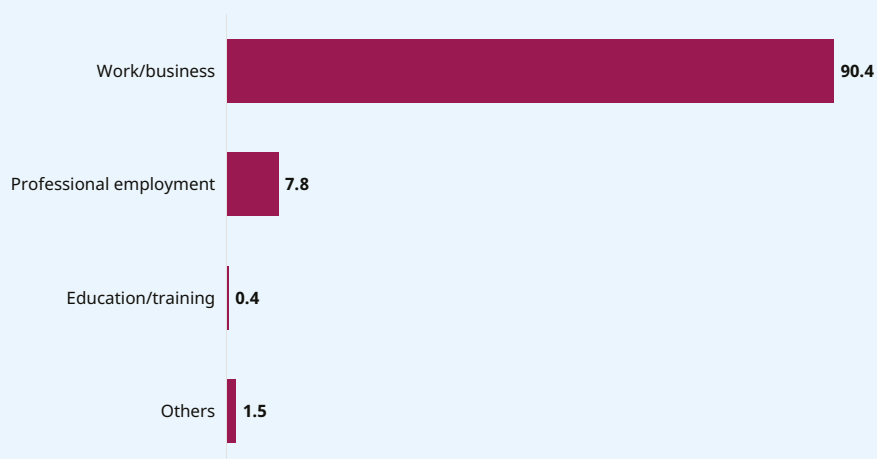
► **Figure 17. Distribution of international labour migration from Cox's Bazar by sex (percentage)**



8.3. Reasons for international migration

The primary drivers of international migration from Cox's Bazar are overwhelmingly economic. As shown in figure 18, a massive 90.4 per cent of migrants cite "work/business" as their primary reason for migrating. An additional 7.8 per cent migrate for "professional employment."

► **Figure 18. Main reason for international migration from Cox's Bazar (percentage)**



This data unequivocally confirms that the lack of remunerative and stable employment opportunities within Cox's Bazar is the central push factor for migration. The local economy, characterized by high informality, low wages and a reliance on precarious daily labour, fails to provide sufficient livelihoods for a significant portion of the population. Consequently, individuals are compelled to seek better economic prospects abroad, often undertaking significant financial risks and utilizing irregular pathways to do so. The dominance of economic motives underscores the urgent need for comprehensive local economic development strategies that can generate decent work opportunities within the district, thereby reducing the necessity-driven reliance on risky international migration.

► 9. Financial inclusion and economic empowerment

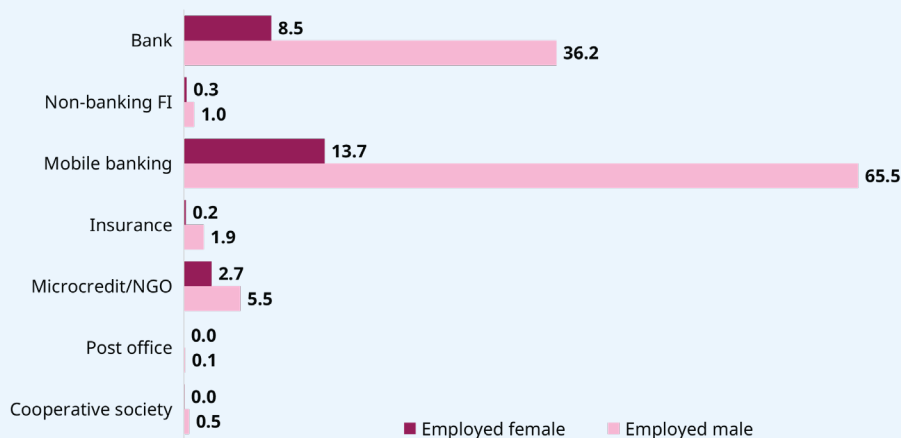
Financial inclusion in Cox's Bazar is heavily skewed towards mobile banking and exhibits significant gender disparities, limiting the potential for broad-based economic empowerment and entrepreneurial growth.

9.1. Access to financial institutions

Access to financial services is a critical enabler of economic empowerment, allowing individuals to save, invest and mitigate risks. However, the data from Cox's Bazar reveals a landscape where traditional banking is limited, and mobile financial services have become the dominant mode of inclusion, albeit with stark gender differences.

As illustrated in figure 19, mobile banking accounts –such as bKash, Nagad, Rocket – are the most widely accessed financial institutions in Cox's Bazar. Among the employed population, 65.5 per cent of males have access to mobile banking, compared to only 13.7 per cent of females. Traditional bank access is significantly lower, with 36.2 per cent of employed males and a mere 8.5 per cent of employed females holding bank accounts. Access to microcredit institutions, often touted as a tool for female empowerment, is surprisingly low in this dataset, reaching only 5.5 per cent of employed males and 2.7 per cent of employed females.

► **Figure 19. Access to various financial institutions among employed persons in Cox's Bazar by sex (percentage)**



Note: FI = financial institution. .

The profound gender gap across all financial institutions is a critical concern. The fact that employed women have such limited access to financial services – even mobile banking – suggests that their economic activities are largely unbanked and cash-based. This lack of financial inclusion restricts their ability to accumulate savings securely, access credit for entrepreneurial ventures or build financial resilience against economic shocks.

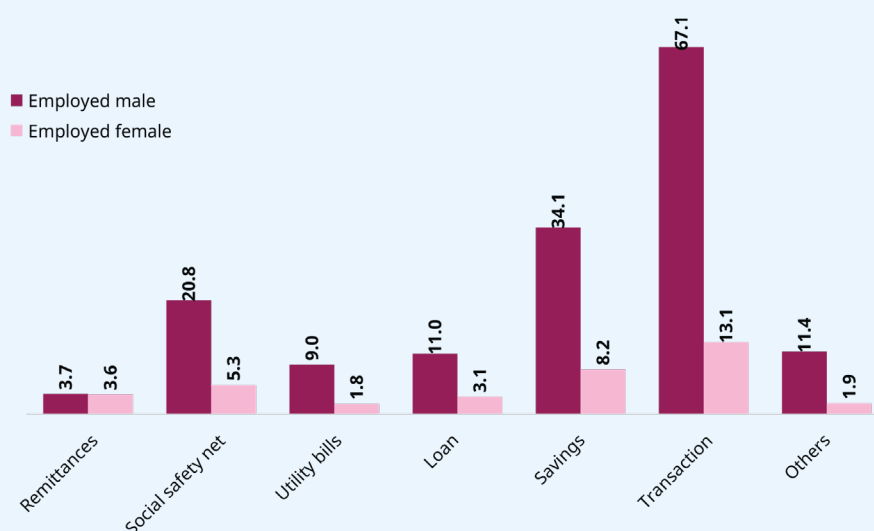
9.2. Financial services utilization

The utilization patterns of various financial accounts further illuminate the nature of economic activity in Cox's Bazar. Figure 20 details the ways in which financial accounts are utilized by the employed population, disaggregated by sex.

The most common use of financial accounts is for basic “transactions”, with this being the case for 67.1 per cent of employed males and 13.1 per cent of employed females. This aligns with the high prevalence of mobile banking, which is primarily designed for peer-to-peer transfers and payments. “Savings” is the second-most common use, accessed by 34.1 per cent of employed males and 8.2 per cent of employed females.

Notably, the utilization of “loans” is relatively low (11 per cent for males, 3.1 per cent for females). This low credit penetration indicates a significant barrier to entrepreneurship and business expansion. Without access to formal credit, individuals engaged in the informal economy or small-scale agriculture cannot invest in productivity-enhancing tools or transition to higher-value activities. Furthermore, the receipt of “social safety net allowances” is a significant use, particularly among males (20.8 per cent), highlighting the ongoing reliance on government support mechanisms, even among the employed population. The overall pattern of financial utilization suggests a system geared more towards basic cash management and survival rather than robust economic empowerment and investment.

► **Figure 20. Utilization of financial accounts by employed persons in Cox's Bazar by sex (percentage)**



► 10. Conclusion

The labour market landscape of Cox's Bazar District reveals a complex interplay of structural underdevelopment, entrenched socio-cultural norms and the significant localized impacts of the Rohingya refugee influx. This analysis, based on the Socio-Economic and Demographic Survey 2023 (SEDS-2023), uncovers a local economy characterized by high underemployment and substantial barriers to decent work for marginalized populations.

This precarious situation is highlighted by the prevalence of daily wage and seasonal work, along with a heavy reliance on low-productivity agricultural activities. The formal sector remains critically underdeveloped, absorbing only a small fraction of the workforce and failing to provide sufficient pathways for economic advancement.

Deeply entrenched gender disparities present a significant barrier to inclusive economic growth. Women in Cox's Bazar face limited labour force participation, near-total exclusion from the formal sector and a sharp decline in employment opportunities after the age of 35. The alarming NEET rate of 35.2 per cent among female youth, along with the negative employment impacts correlated with early marriage, underscore the systemic socio-cultural barriers that hinder women's economic empowerment. Additionally, the stark gender gap in financial inclusion, particularly regarding limited access to mobile banking and credit, restricts women's entrepreneurial potential and financial resilience.

The district is also grappling with a profound human capital crisis. The near-total absence of vocational training (with 99.2 per cent of the working-age population reporting no formal training in the last year) and the concentration of employment among those with little to no education highlight a significant skills deficit. This mismatch between the existing low-skilled workforce and the demands of emerging sectors – such as tourism, services and the humanitarian economy – stifles economic diversification and traps workers in low-value activities.

In the absence of stable local employment, international migration has become a central, albeit highly gendered and risky, livelihood strategy. The heavy reliance on remittances, particularly among households without employed members, demonstrates the fragility of the local economy. However, the fact that 99 per cent of migrants are male further entrenches gender inequalities, leaving women to navigate the precarious local informal sector.

Addressing these multifaceted challenges requires a shift from short-term humanitarian assistance to long-term structural economic development aligned with the Humanitarian–Development–Peace (HDP) nexus. Policy interventions should prioritize the formalization of the local economy, the creation of decent work opportunities and the dismantling of barriers faced by vulnerable groups, particularly women, youth, ethnic minorities and persons with disabilities. There is an urgent need for comprehensive, market-aligned skills development programmes to bridge the human capital gap and prepare the workforce for emerging sectors. Ultimately, fostering a resilient and inclusive labour market in Cox's Bazar is essential, not only for poverty reduction, but also for ensuring sustainable development and social cohesion in this highly vulnerable region.

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