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# Final Brief Report On Local Job Market and Access to Capital Scan

December, 2022

This publication was produced for review by the International Rescue Committee and Shushilan. It was prepared by the **Centre for Sustainable Social and Technology Development (CSSTD)** under the USAID's Youth are Resilient, Interconnected, Socially Cohesive and Engaged Activity project currently being implemented by Shushilan.

## ACKNOWLEDGEMENTS

The Local Job Market and Access to Capital Scan of the YouthRISE activity under the USAID's Youth are Resilient, Interconnected, Socially Cohesive and Engaged (YouthRISE) project of Shushilan has been conducted by the Centre for Sustainable Social and Technology Development (CSSTD) under the lead consultant Mr. Md. Muzaffar Ahmed, PhD as a Team Leader cum Principal Consultant in September-November, 2022.

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The Data Collectors/Field Investigators and respective NGO officials of the YouthRISE Activity deserves special thanks for their sincere efforts.

Finally, I hope the study findings from the field, interpreted professionally, would be highly useful in further strengthening the project's overall performance, standard and quality.



**Md. Muzaffar Ahmed, PhD**

Team Leader (Lead Consultant)

Local Job Market and Access to Capital Scan of the YouthRISE activity

December, 2022

## EXECUTIVE SUMMARY

Cox's Bazar district has a population of approximately 2,650,000 Bangladeshis and is considered to be one of the most vulnerable districts in Bangladesh. Ukhiya and Teknaf Upazilas have an approximate population of 541,000 residing there and have directly been affected by the presence of the Rohingya refugees. As of 01 January 2022, approximately 918,841 refugees are registered in Bangladesh as part of the Government-UNHCR joint registration exercise, residing in thirty-three extremely congested camps formally designated by the Government of Bangladesh in Ukhiya and Teknaf Upazilas of the Cox's Bazar District. A section of the refugees has recently been relocated from the camps in Cox's Bazar to Bhasan Char on a voluntary basis. Still, local people are vulnerable due to limited livelihood options and degraded environments along with socio-economic volatility that persisted since the influx began in August 2017. According to the Joint-Multisector Needs Assessment (J-MNSA)<sup>1</sup> conducted in the host communities from 12 July to 18 August 2021, access to food remains a topmost priority need (65% of households) for which households spend around BDT 7,118 per month per family on an average which is more than 50% of total monthly spending. Shelter materials/upgrade and income generating activities remain second and third priority needs, respectively. Food Consumption Scores may have deteriorated with increased food prices and reduced purchasing power. Only 23% people reported that they earned income within the last 30 days out of which 55% was from casual or daily labor with an average monthly earning of BDT 7,987. Adoption of livelihoods-based coping strategies, such as reducing essential non-food expenditures, selling productive assets or means of transport, jewelry/gold, or household assets remained comparatively high to meet the gaps in basic goods and services. Twenty percent (20%) of households did not have savings to spend and selling labor in advance increased as a coping strategy. Youths as well as children face challenges which prevent them benefitting from home-based learning. Lacking the means to access home-based learning (technological devices, mobile network) was among the most common challenges preventing children from benefitting from home-based learning, while lack of income was the most commonly expected challenge when sending children back to schools once they re-open. Households with persons with disabilities (PWDs), female-headed households, and less educated households – among others – were often more likely to have worse outcomes. Gaps in access to basic goods and services sometimes appeared to be more prevalent in Teknaf than in Ukhiya. In some cases, access to basic goods and services also appeared poorer in areas further away from camps. People suffer significant economic, social, and health consequences exacerbated by their pre-existing vulnerabilities. When combined, these factors exhibit severe effects on these groups, making them complex populations that require extra attention from the implementers and policymakers.

### **USAID's Youth are Resilient, Interconnected, Socially Cohesive and Engaged (YouthRISE) Activity**

Under this backdrop, Shushilan is part of the USAID's YouthRISE Activity which is implemented by a consortium of BBC Media Action, IRC, Shushilan, YPSA and ASK (BBC Media Action is lead of the consortium) targeting the three (3) main results: Strengthened life/leadership skills, shifts in gender norms and improved livelihood skills and opportunities increase young people's resilience to violence. Increasing direct and indirect contacts between host and refugee communities and between youth and leaders results in greater understanding of concerns and issues, more constructive discussions of solutions and increased tolerance and trust of each other; and a strengthened local justice reduces use of violence and solves disputes, and fosters youth engagement and trust in local justice mechanisms.

The project locations are in Ukhiya (Ratna Palong & Haldia Palong Unions) and Teknaf (Baharchara & Whykong Unions) Upazilas of Cox's Bazar district. The Activity implementation period is from February 2022 to January 2025. Shushilan already established a total of 16 youth development centers in the project areas and locally organized youths (18 to 35 years) are using those centers for their self-development and community engagement.

### **Assessment on Local Job Market and Access to Capital Scan**

The current assessment tried to focus on the existing barriers to accessing capital and in identifying entry points for business growth opportunities for youth, in particular women, by accessing capital, safely building their wealth thereby increasing their resilience to violence.

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<sup>1</sup>The J-MSNA was conducted by the Inter Sector Coordination Group (ISCG) Secretariat, sectors, and sector partners, through the provision of up-to-date, relevant and comparable information on the multi-sectoral needs of the host community populations in Teknaf and Ukhiya Upazilas.

The assignment covered both quantitative and qualitative aspects. The quantitative method included individual interviews with youths aged 18 to 35 years while qualitative methods included desk review, focus group discussions (FGDs), key informant interviews (KIIs) and observations. A total of 400 youth respondents (200 females and 200 males) were surveyed in four unions of Ukhyia and Teknaf upazilas. Though youths were not sampled for the survey based on employment status, 34.3% of the respondents were found unemployed among the surveyed youths. The methodologies were finalized in consultation with Shushilan and consortium partners, particularly IRC. Field surveys were facilitated in Ukhiya (Ratna Palong & Haldia Palong Unions) and Teknaf (Baharchara & Whykong Unions) Upazilas. According to surveyed population, lack of financial capital and tools prevailed among 40% of the population, while lack of skills and experience caused barriers for over 44% of unemployed respondent population. As a part of the assignment, some important secondary documents, such as, Labor Market Needs Assessment Report, 2021 (USAID's YES Activity), Joint Response Plan (JRP), 2022, Bangladesh National Youth Policy, 2017, National Skills Development Act 2018 and Skills Development Policy 2020, Eighth Five Year Plan (2020-2025), etc. were reviewed.

### Key findings

The assessment covered ten key questions and major findings are highlighted below.

- Regarding the types of existing employment of both self-employment and wage employment, It reveals from the survey findings that 42% are in self-employment and of which 48.9% are females and 36.2% are males. In wage employment (formal), 3.7% males and 0.5% females, while wage employment (informal), 19.3% are males and 1.1% females. Overall, 24% of both males and females are unemployed and looking for job, while 10.3% of both males and females are unemployed and not looking for job. On the other hand, 8.8% of both males and females are continuing education and training and of which 15.1% males and 1.1% females. Based on the findings drawn from both quantitative and qualitative surveys, it is revealed that local young people are in need of employment opportunities and trainings in both off-farm economic activities (ecotourism, hospitality management (women), tourist guide, housekeeping (women), driving, computer/mobile repairing (Women), automobile, etc.) and on-farm economic activities (livestock (Women), poultry bird rearing/farm (women), agricultural production, roof gardening (Women), kitchen gardening (women), betel leaf, betel nut, oyster (Women), etc.). It should be noted here that both Department of Social Services (DSS) of the Ministry of Social Welfare and the Department of Youth Development (DYD) of the Ministry of Youth Development officials of the Government of Bangladesh in Cox's Bazar suggested mainly for off-farm economic activities, when KIIs (See attached KII outputs-Annex-3i KII checklist for government officials) were facilitated with them. Information on the on-farm economic activities was taken from five FGD outputs (see attached FGD outputs in Appendix- 2-i,ii,iii,iv&v) facilitated at YouthRISE Activity areas in four unions (4 FGDs in four unions and 1 FGD absolutely with PWDs). In consolidated FGD outputs (see Appendix-vi) under employment opportunities for youth and employment opportunities for females are highlighted, which validated the above findings of on-farm and off-farm economic activities. From the survey findings of market demands driven employment opportunity for both male and female, it reveals that 81.2% responses are for vegetable gardening, 60.9% for vegetable selling, 50.7% for poultry bird rearing, 47.8% for sewing/tailoring, 37.7% for cattle/goat rearing, 18.8% NGO jobs, 13% for barber (salon), 11.6% school job, etc. which are important to record for youths. Mentorship of trained youths is a requirement to ensure skills are retained and to continue supporting youths for further technical guidance (online and offline training, mentorship), input support (both monetary and non-monetary) and technical assistance (guidance software and linkage) to access capital and build wealth base. It is also evident that both off-farm and on-farm economic/business opportunities are to be explored. Climate resilient crops and IGA options (e, g., lamb rearing, buffalo rearing, etc.) could be potential ones for the rural men, women and overall host community, as well. Moreover, dry fish, salt cultivation, oyster and other sea resources, like marine fish and sea weeds have business potentials in the locality.
- Women's economic empowerment must be facilitated through access to credit and harnessing unattended, unexploited, unutilized resources (e.g., recent fish availability at the sea shore in Cox's Bazar due to conservation and protection measures taken by the government in order to boost the depleted fish stocks, salt industry, hospitality industry (Particularly women for room service, catering and support services) in Cox's Bazar, etc.). Soft skills (basic communication skills, time management, critical thinking, problems solving, leadership, financial literacy (4.3% youth respondents and of which 6% males and 2.3% females opined for business training, which is mainly financial literacy) and GBV Core Concepts training) and formation of saving groups are highly critical for both Teknaf and Ukhyia host communities in order to facilitate income-generating activities for youths, particularly women for accessing capital at the

community level. It is evident from the current survey that 92.3% respondents do not have any savings, while 7.8% have some savings. Hence, there is a big scope for savings mobilization program at the host community's levels.

- The current laws and regulations are generally favorable for accessing business capital and have positive implications on young women. For example, the central bank of Bangladesh (Bangladesh Bank) has set a target of giving at least 15% of SME loans to women entrepreneurs by 2024. Bangladesh Bank has reduced the interest rates from 7% to 5% to encourage women entrepreneurs to engage in business with lower interest rates. Moreover, the central bank of Bangladesh reduced the interest rate from 3% to 0.5% at the institutional level as an incentive to banks and financial institutions for providing loans to women entrepreneurs. Female entrepreneurs opined that bankers are reluctant to provide credit facility to new women participants due to traditional gender norms prevailing in the society. The central bank currently has four refinancing schemes in operation. Under Bangladesh Bank's refinancing scheme, banks and financial institutions may provide loans of up to Tk25 lakh on the personal guarantee of women entrepreneurs as collateral. There are instructions to train women entrepreneurs on financial documentations at least three women entrepreneurs at each branch location every year and then lend to at least one of them. Besides, there are opportunities for MRA to license, monitor and oversee the Bangladeshi MFIs, which the financial institutions operated are to be linked with trained youth entrepreneurs of the YouthRISE Activity to facilitate credits and loans.
- In terms of reasons of never applying for a loan (both male & female), it appeared that 58.5% respondents have lack of confidence about loan repayment, 35.6% don't know about the repayment procedures, 22.3% said that interest rate is high, 18.1% pointed out about lack of collateral, which should be given emphasize to address. Several Government supported organizations, like PKSF, SDF, and government departments, such as, Youth Development, DSS, MoWCA, BRDB and NGOs (e.g., BRAC and ASA) have been providing support in facilitating capital through loans. However, loans offered by government departments often does not require collateral or interest free.
- Documents, which are needed for starting a business, are comprised of Trade License issued by UP, Municipality, IT, BIN (VAT) and NID for satisfying as criterion for accessing capital for business establishments and entrepreneurs. Both Government and NGOs can offer referral supports and also engage young women in different capacity building initiatives.
- For loans, around 68.3% of youth groups (male – 67.9% and female – 68.8%), affiliated with MoWCA, Social Welfare and other government departments and different NGOs (i.e., BRAC, ASA and DFI-Grameen Bank), are supported to access capital for women-friendly loans or productive assets. Assets accessed through such supports include sewing machine, dry fish or skill building measures such as oyster culture, housekeeping, weaving and handloom, handicrafts and computer application training among others. One point is important to mention here that in order to adjust with the cultural norms and their influence on women engaging with the labor market, it needs to be given special attention. In general, patriarchy and religious influences are dominant in Cox's Bazar. A separate study could be needed to understand and specify such norms and barriers.
- For grants, it is 51.3% of youth groups (male-41.5% and female-63.1%) have probable access to business capital affiliated with the above government departments and NGOs.
- In terms of effects of seasonality, it is evident from the survey of youths in Teknaf and Ukhyia that in 5 (June-October) out of 12 months in each year, people have less cash in hand for regular purchasing and family living (less purchasing power). In the study, less cash in hand is reported for June (38.0%), July (69.3%), August (66.3%), September (37.3%) and October (25.5%). From the FGD findings, it is also evident that during the rainy season (July-September) when fishing is halted, they experienced financial scarcity. Income is low, some become day laborer, some work on field, some drive Tomtom (Horse Cart), some borrow money, some are supported by the relatives and the members, chairman/members of the village, some sell off household items and some sell cattle and goats to survive. During that times, alternative livelihood opportunities, including supplementary options involving women are to be harnessed. Most of the people becomes unemployed in the rainy season and face hardship. The survey findings showed that as a result of lean/off season, several impacts are visible and 73% respondents reported irregular income, 57.1% limited scope for work, 36.8% for indebtedness, 36.2% for less demand for labor. Furthermore, 12.5% and 8.6% respondents reported for selling household assets and discriminations in women wage, respectively.

## Overall Recommendations

In the above discussions, the major findings and analysis, the following recommendations are made for providing more benefits to the deserving youths:

- i. Wage employment includes any salaried or paid job under contract (written or not) to another person, organization or enterprise in both the formal and informal economy. In this respect, necessary actions need to be taken to ensure that YouthRISE Activity's youth groups (both male and female) receive formal and informal training from the government training institutes (DYD, MOWCA, etc.) and private agencies, including NGOs and development partners. As reported from the survey that about a quarter (i.e.,24%) of both males and females are unemployed and looking for job in YouthRISE Activity areas and so, it essential to improve the capacity building of the unemployed youth through skills development. In this respect, higher level vocational training on off-farm economic activities, like ecotourism, hospitality management, tourist guide, housekeeping, driving, computer/mobile repairing, automobile, etc. are recommended for the youth, particularly females.
- ii. Self-employment is the state of working for oneself rather than an employer. In this case, it is revealed from the survey findings that 42% youths are in self-employment and of which 48.9% are females and 36.2% are males, which indicates that there are ample scopes for self-employment in YouthRISE Activity areas. Hence, necessary measures should be taken to create opportunities for youth group of both male and female considering the market driven trades available in the project areas.
- iii. Youths are to be organized in groups to avail financial services. Considering local context, separate groups for male and female youths are to be organized. For encouraging **group savings** in the YouthRISE Activity areas, Village Savings and Loan Association (SLA) should be formed by the male and female youths, which is a financial institution that specializes in accepting savings deposits and making mortgage and other loans. The core objectives of VS&L program are building some independent community managed savings and microfinance association by using democracy and transparency system. The VS&L Association is self-managed association that do not receive any external capital and provide people with a secure place to save their money, access small loans, and obtain emergency insurance. The approach is characterized a focus on savings, asset building, and the provision of credit proportionate to the needs and repayment capacities of the borrowers<sup>2</sup>.
- iv. Organized groups are to be provided basic financial literacy, including loan management trainings ahead of delivering capital to clients on the various loan products that exist in the Bangladesh market and digital literacy which will help them access training and credit facility offered by government, available financial institutions, including banks, such as, BRAC, ASA, Grameen Bank, Islami Bank, IFIC Bank, First Security Islami Bank, NRB, etc., non-government and private agencies. Financial institutions operated under MRA are to be linked with trained women groups and entrepreneurs to facilitate credits and loans.
- v. Both off-farm (ecotourism, hospitality management, tourist guide, housekeeping, driving, computer/mobile repairing, automobile, etc.) and on-farm (livestock, poultry bird, agricultural production, roof gardening, kitchen gardening, betel leaf, betel nut, oyster, etc.) interventions are to be supplemented with household interventions (bee keeping, kitchen gardening, sack gardening, roof gardening) to make livelihood options more resilient. Climate-sensitive livelihood options (duck rearing, saline-tolerant varieties of seeds, lamb rearing, buffalo rearing) are to be promoted in order to ensure sustainability of interventions.
- vi. Flexible and demand-driven vocational training (TVET) along with online freelancing and use of ICT for the same are to be facilitated for local enthusiastic youths, particularly girls to reduce the skill gaps required in the local industry.
- vii. Training opportunities are to be supplemented with stipend program, internship opportunities and apprenticeship to encourage and retain female youths.
- viii. Campaign and local advocacy initiatives are to be undertaken to foster financial inclusion of the youths, particularly young women. faith-based leaders, female elected members and female community leaders (e. g., mother-in-law, headmistress, etc.) are to be involved to encourage women in economic activity. It would be good to engage faith-based leaders, UP officials, particularly, Women UP Member, psycho-social counselling to young people, particularly girls to improve resilience to violence. Counselling for newly weeded couples encouraging economic participation of women is to be facilitated. In this aspect, NGOs can plan to take initiatives to involve females, particularly, young women to play an active role in IGAs and above all, creating economic opportunities for women through local linkages.

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<sup>2</sup>[www.tarango.org](http://www.tarango.org)

- ix. Meetings and community workshops are to be organized to help establish linkages with government agencies (DSS, MoWCA, DYD, etc.), financial institutions (Scheduled Banks, DFI and MFIs), industries and business associations (Chamber of Commerce and Industries and Shop Owners Association, etc.).
- x. Climate adaptive livelihoods opportunities are to be preferred while selecting interventions.
- xi. Scope for mid-term assessment is highly recommended in order to examine the state of youth employment, particularly females. It gives feedback to the project management to improve the efficiency, effectiveness, relevance and impacts of the project; provide feedback to all parties to improve the policy, planning, project formulation, appraisal and implementation phases; and ensure accountability for results to the project's financial backers, stakeholders and beneficiaries.
- xii. More studies, such as, profitability analysis for the selected on-farm and off-farm livelihood interventions, study to examine local financial institutions for supporting entrepreneurship to the youth of the YouthRISE Activity and sustainability of the Activity need to be seen.

## CHAPTER 1: INTRODUCTION

### 1.1 Introduction and Background

Cox's Bazar district has a population of approximately 2,650,000 Bangladeshis and considered to be one of the most vulnerable districts in Bangladesh. Ukhiya and Teknaf Upazilas have approximate population of 541,000 residing there and have directly been affected by the presence of the Rohingya refugees. As of 01 January 2022, approximately 918,841 Rohingya refugees/FDMNs are registered in Bangladesh as part of the Government-UNHCR joint registration exercise, residing in thirty-three extremely congested camps formally designated by the Government of Bangladesh in Ukhiya and Teknaf Upazilas of the Cox's Bazar District. A section of the refugees has recently been relocated from the camps in Cox's Bazar to Bhasan Char in Noakhali on a voluntary basis.

'USAID's Youth are Resilient, Interconnected, Socially Cohesive and Engaged (YouthRISE) Activity is working to increase tolerance within the host communities by supporting young people, women, and men and also strengthening life/leadership skills, and improving livelihood skills to the young people. This activity is also supporting livelihoods initiatives. Shushilan is one of the implementing partners of the USAID's YouthRISE Activity. The target of the activity will be strengthening the resilience of the host community and resolve local conflicts in their community in peaceful and non-violent ways and are less likely to be involved in violence. The objective of the program translated as three discrete but interconnected Intermediate Results (IRs). Shushilan is contributing to implement (Intermediate result 1) the program. The first result-1 of the activity is 'Strengthened life/leadership skills, shifts in gender norms and improved livelihood skills and opportunities increase young people's resilience to violence.' The Activity locations are Ukhiya (Ratna Palong & Haldia Palong Unions) and Teknaf (Baharchara & Whykong Unions) Upazilas of Cox's Bazar district. The program implementation period is from February 2022 to January 2025. Shushilan already established a total of 16 youth development centers in the program areas and youths (18 to 35 years) started to use those centers for their self-development and community engagement. Youth men and women will receive livelihoods training and counselling to generate income and assets. They will develop and apply skills in leadership, civic education, and conflict-resolution. Youths will also be trained on Gender core concepts and promote positive role modeling.

### 1.2 Purpose of the Assessment

The assessment covered the existing barriers to accessing capital and identified entry points or business growth opportunities for youth, in particular women, by accessing capital, safely building their wealth thereby increasing their resilience to violence.

### 1.3 Objective of the Assessment

#### Specific Objectives

The specific objectives of the subject assignment were:

- To deliver an in-depth report on the status of businesses, formal or informal, and entrepreneurs, in established or home-based business' access to business capital.
- To look into how women access capital, identify women-friendly loans or business capital products and explain cultural norms and their influence on women engaging with the labor market.

- To sketch out the business needs in capital of a representative sample of start-up businesses in growth sectors for both young men and women of the host communities.
- To identify business activities which vulnerable population can engage in and that present resilience to climate change.
- To map out existing government policies, action plans and responses looking at the economic challenges posed by the Rohingya refugee crisis, focusing on women's access to business capital, and provide an analysis of the ideal policies, action plans and responses for Shushilan to align its programming with.
- To assess the impacts of seasonality and its impact on vulnerable populations'. Their ability to continue to generate streams of income throughout the year is factored into the recommendations.

#### 1.4 Duration and location

The duration of the study was two (2) months effective from 19<sup>th</sup> September, 2022 (signing of the contract) and continued until 19<sup>th</sup> November, 2022. But due to some unavoidable circumstances, including cyclone Sitang the study period has been extended until 15 December 2022. The program locations are Ukhiya (Ratna Palong & Haldia Palong Unions) and Teknaf (Baharchara & Whykong Unions) Upazilas.

#### 1.5 Target Population

The target population were mainly youths (male and female) from the host community who are 18 to 35 years' old. Partners, service providers, government officials, Union Parishad Members, Sardars, local businessmen, district level and local level companies, etc. were also included for the necessary consultations. The quantitative survey covered only the youths of the host community while the qualitative approach included the service providers and other stakeholders.

#### 1.6 Limitations of the assessment

The assessment on the "Local Job Market and Access to Capital Scan of the YouthRISE" activity has the following limitations:

- i) There was not enough diversity among surveyed population.
- ii) Cyclone Sitang was a little-bit of barrier for the assessment team due to power failures and minor damages occurred in the area for 4-5 days.
- iii) Limited number of literatures reviewed due to time constraints and also have inadequate literatures on the job market assessment.

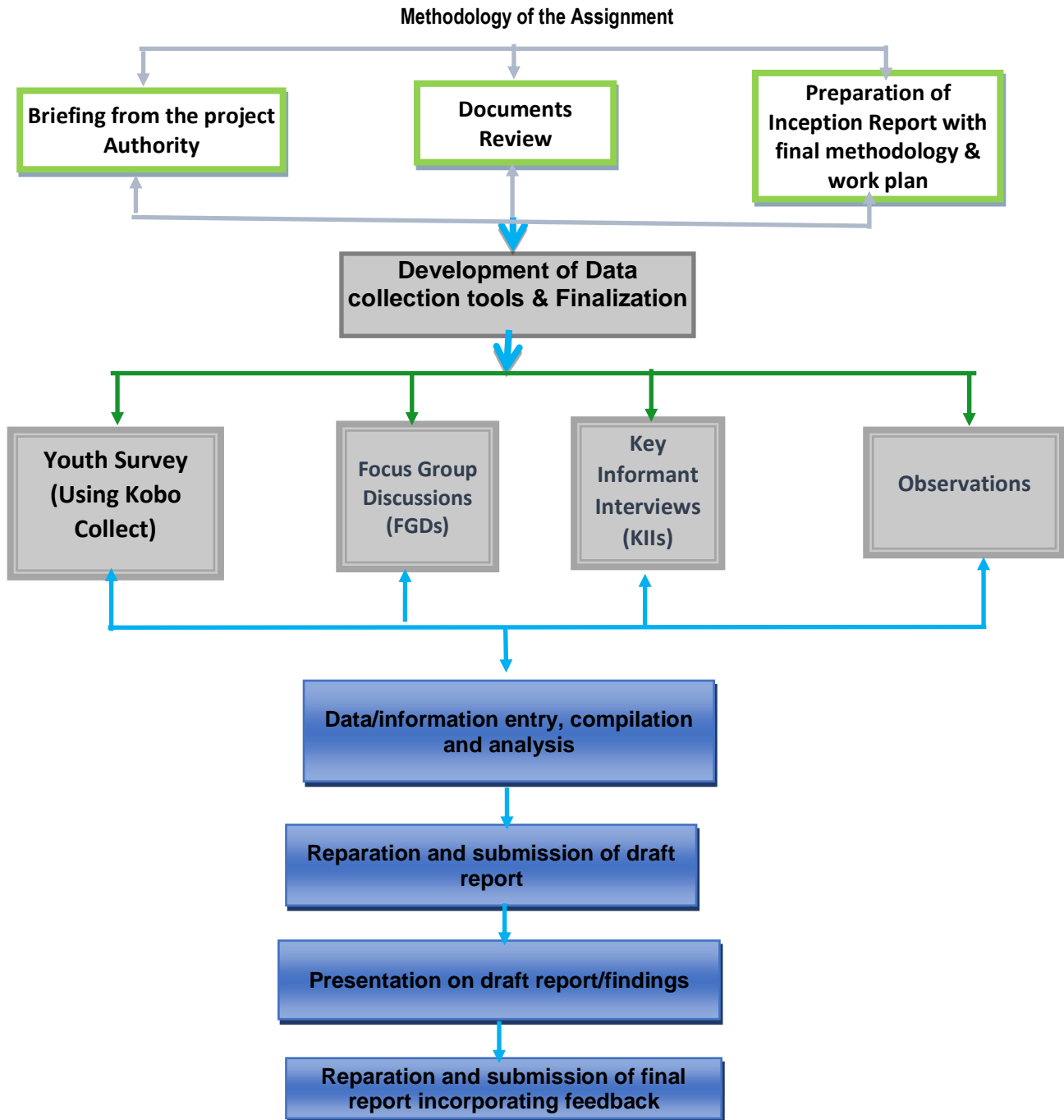
However, the assessment team tried to cover mostly and produced a good document for use in nearby the YouthRISE Activity partners, including Shushilan.



## CHAPTER-2: METHODOLOGY OF THE ASSIGNMENT

### 2.1. Approach and Methodology of the Assignment

The assignment was comprised of both quantitative and qualitative methods. The quantitative method has included individual interviews with youths (18 to 35 years) while qualitative methods have included desk reviews, focus group discussions, key informant interviews, observations, etc. The methodologies were finalized in consultation with Shushilan. Field surveys were conducted in Ukhiya (Ratna Palong & Haldia Palong Unions) and Teknaf (Baharchara & Whykong Unions) Upazilas.



### Sample size and sampling plan for youth survey

The number of total community beneficiaries is about 10000 and above people. Therefore, the representative sample size for household survey is determined by using the following statistical formula:

$$n_1 = Z^2 \times P \times (1-P) / D^2$$

Where	$n_1$	:	Sample Size
	Z	:	Value of standard normal deviation (1.96)
	P	:	Probability value in decimal (0.5)
	D	:	Standard deviation value, i.e., standard error (0.05)

Sample size) is 384.16

To avoid non-response and to get a round figure, a total of 400 youths from the host community who are 18 to 35 years old were taken for quantitative survey purpose. The union wise samples were taken proportionately and randomly from the selected four unions.

The union wise current clients of the Shushilan's Project in Cox's Bazar are given below:

**Table 1: Union-Wise List of Beneficiaries of Shushilan's Project in Cox's Bazar**

Sl. #	Name of Unions/Upazilas	Number of Youth Development Centers	Total Number of Beneficiaries (Union-Wise)	Total Female Beneficiaries (Union-Wise)	Total Male Beneficiaries (Union-Wise)
1	Baharchara/Teknaf	2	150	75	75
2	Whykong/Teknaf	4	300	150	150
3	Ratna Palong/ Ukhiya	5	375	225	150
4	Haldia Palong/ Ukhiya	5	375	150	225
	<b>Total</b>	<b>16</b>	<b>1200</b>	<b>600</b>	<b>600</b>

Thus, the sampling plan is given in Table-2

**Table 2: Sampling plan of quantitative survey**

Districts & Upazilas	Name of Unions	Total Number of Beneficiaries (Union-Wise)	Sample Per Union	Male	Female
Ukhiya	Ratna Palong Union	150	100	51	49
	Haldia Palong Union	300	100	54	46
Teknaf Upazila	Baharchara Union	375	100	63	37
	Whykong Union	375	100	50	50
	<b>Total</b>	<b>1200</b>	<b>400</b>	<b>218</b>	<b>182</b>

## 2.2 Detailed Data Collection Methods and Respondents

The respondent groups were interviewed through different methods as shown in the following table:

**Table 3: Methods & Respondents**

Sl. #	Method	Number	Respondents
1	Youth Survey (Face to face Interview)	400	Youths from the host community who are 18 to 35 years old.
2	Documents Review	Available relevant documents	The Program Documents, recently conducted Labor Market Needs Assessment Report and other relevant documents and reports
4	Focus Group Discussion (FGD) one from each union and one extra for the person with disabilities (PWDs)	5	Representatives of youths, community people Partners, service providers, local business man, Vocational/self-employment Training Centers/ course providers etc.
5	Key Informant Interviews (KIIs)	2	Staff of the implementing partner
		1	Program staff (Central)

	2	Representative of Department of Youth development
	1	Representative of Department of Women and Children affairs
	1	Representative of Department of Social Welfare
	1	Representative of Cooperatives Department
	5	Local businessmen/local level companies/factory representatives
	2	Vocational /Employment/self-employment Training Centers/course providers
	4	Union Parishad representatives
	4	Representative/leaders of Local NGO

### CHAPTER-3: LITERATURE REVIEW

The ultimate objective of the USAID's 'YouthRISE Activity' that young people in the host communities of Cox's Bazar are more resilient to impacts of conflict, more frequently resolve local conflicts in their community in peaceful manner and improved their livelihood skills and opportunities. The key activities under the intermediate result-1 of the project include youth men and women receive livelihoods training and counselling to generate income and assets and they will develop and apply skills in leadership, civic education, and conflict-resolution. The Consultants' team collected all available documents on the YouthRISE Activity and other relevant literatures and current documents. These documents provided a detailed information on the existing barriers to accessing capital and identified entry points or business growth opportunities for youth, in particular women, by accessing capital, safely building their wealth thereby increasing their resilience to violence. The major learnings on these reviews are highlighted.

### CHAPTER-4: OVERVIEW OF THE LOCAL JOB MARKET

#### 4.1 Analysis of the local job market and working opportunities in the project areas

The study field findings try to assess in line with the intermediate Result-1 of the YouthRise project. Thus, the local job market has analyzed for understanding and looked over working opportunities in project areas. The study also tries to assess the needs of youth in these areas have.

##### 4.1.1 Demographic Information

##### Total Number of Surveyed Respondents

In the **Table-4**, it reveals that four unions under two upazilas to Teknaf and Ukhiya were surveyed under the current assessment with a total of 400 respondents. The number of respondents was 100 in each union. The unions are, Baharchara and Whykong in Teknaf and Ratna Palong and Haldia Palong in Ukhiya.

**Table 4: Upazila and Unionwise Respondents**

Upazila	Union	N	%
Teknaf	Baharchara	100	25%
	Whykong	100	25%
Ukhiya	Ratna Palong	100	25%
	Haldia Palong	100	25%
<b>Total</b>	<b>4 Unions</b>	<b>400</b>	<b>100%</b>

##### Union-Wise Male and Female Ratio

Overall, male to female ratio of the surveyed participants was 55%:45%. The union-wise male-female ratio is shown in Figure-1. It shows that in Baharchara, male/female ratio is 63%:37%, in WhyKong 50%/50%, in Ratnapalong union 54%:46%, and in Haldiapalong 51%:49%.

### CHAPTER-5: ACCESS TO CAPITAL SCAN OF THE YOUTHRISE ACTIVITY

#### 5.1 Existence of Micro-Finance Institutions (MFIs) and Bank and Non-Bank Financial Institute:

Microfinance institutions are the sources of providing financial services to entrepreneurs and small businesses, which require credit facilities for the functioning of their enterprises. It is a provision of micro-credit services for the poor and deserving entrepreneurs. The current study identified and listed about 27 MFIs from the 2 studied Upazilas. It should be noted here that MFIs are not equally distributed in all Upazilas. The names of most of these MFIs are: Sixteen Financial institutions- BRAC, Grameen Bank, SD, ASA, Coast Trust, Mukti Trust, Buro Bangladesh, Bangla German Sampriti, Pals-Bangladesh, Krishi Bank, Sonali Bank, Pubali Bank,

Rupali Bank, WPA, Uddipan, Jubo Unnayan Adidaptar. Islami Bank, AB Bank, Al-Arafa Bank, Al-Baraka, Uddipan, Union Bank., etc. The total numbers along with names of financial institutions, are listed below in **Table-17**.

**Table 5: Number of MFIs with their Names**

Upazila	Existence of Financial Institutions at the UZ Level
01. Ukhiya	Sixteen Financial institutions- BRAC, Grameen Bank, SD, ASA, Coast Trust, Mukti Trust, Buro Bangladesh, Bangla German Sampriti, Pals-Bangladesh, Krishi Bank, Sonali Bank, Pubali Bank, Rupali Bank, WPA, Uddipan, Jubo Unnayan Adidaptar.
02. Teknaf	Eleven Financial institutions- BRAC, Grameen Bank, ASA, Islami Bank, AB Bank, Al-Arafa Bank, Al-Baraka, Krishi Bank, Sonali Bank, Uddipan, Union Bank.

**Source:** Report on Labor Market Survey on Pre-Vocational Training Programme ROSC II Project, EYE Program, Save the Children, Dhaka, Bangladesh, June 2017

## 5.2 List of potential micro-finance institutions in 2 upazilas

A micro-finance institution is an organization or a money lending agency that provides financial services to its members or enterprises through loans, credits, micro-insurance, deposits and other services. It is increasingly and gradually being considered as one of the most proven and effective tools of reducing poverty in the developing countries, mainly in Bangladesh, India, Srilanka, Philippines and other South-Asian countries. Under this concept, micro-credit loans are provided directly to the villagers, SMEs, poor and marginalized women in the rural areas. Various types of such micro-finance institutions offer their financial services in the forms of credit unions, NGOs, cooperatives, private commercial banks and nationalized commercial banks. The current labor market study identified and listed 27 MFIs through exploring/investigating from 2 studied upazilas.

**Table 6: Microfinance Institutes at the Studied Upazilas**

Sl #	Name of Upazilas	Number of MFIs	% of Total
01	Ukhiya	16	59
02	Teknaf	11	41
<b>Total</b>	<b>2 Upazilas</b>	<b>27</b>	<b>100</b>

**Source:** Report on Labor Market Survey on Pre-Vocational Training Programme ROSC II Project, EYE Program, Save the Children, Dhaka, Bangladesh

## CHAPTER-6: STUDY RESULTS AND MAJOR FINDINGS OF THE LOCAL JOB MARKET AND ACCESS TO CAPITAL SCAN OF THE YOUTHRISE ACTIVITY

This section of the report describes the overall survey findings of the analysis of the data collected from the selected 400 sampled respondents of the YouthRISE activity in Teknaf and Ukhiya upazilas in Cox's Bazar district. The current assessment covered the existing barriers to accessing capital and identified entry points or business growth opportunities for youth, in particular women, by accessing capital, safely building their wealth thereby increasing their resilience to violence. The assessment also looked into how women access capital, identified women-friendly loans or business capital products and explained cultural norms and their influence on women engaging with the labor market. Moreover, it sketched out the business needs in capital of a representative sample of start-up businesses in growth sectors for both young men and women of the host communities, identified business activities which vulnerable population can be engaged in and that present resilience to climate change, mapped out existing government policies, action plans and responses looking at the economic challenges posed by the Rohingya refugee crisis, focusing on women's access to business capital, and provided an analysis of the ideal policies, action plans and responses for Shushilan to align its programming with and assessed the impacts of seasonality and its impact on vulnerable populations and their ability to continue to generate streams of income throughout the year is factored into the recommendations.

## CHAPTER-7: KEY QUESTIONS OF THE ASSESSMENT ON LOCAL JOB MARKET AND ACCESS TO CAPITAL SCAN OF THE YOUTHRISE ACTIVITY

Under this section, it discussed about the key questions of the assessment of local job market and access to capital scan of the YouthRISE Activity in four unions of Teknaf and Ukhyia upazilas of Cox's Bazar district. Under this, it critically assessed the key points covering the specific objectives.

## CHAPTER-8: RECOMMENDATIONS AND CONCLUSIONS

### 8.1 Overall recommendations

The following recommendations are made for accruing more benefits to the deserving youths:

- i) Wage employment includes any salaried or paid job under contract (written or not) to another person, organization or enterprise in both the formal and informal economy. In this respect, necessary actions need to be taken to ensure that YouthRISE Activity's youth groups (both male and female) receive formal and informal training from the government training institutes (DYD, MOWCA, etc.) and private agencies, including NGOs and development partners. As reported from the survey that about a quarter (i.e.,24%) of both males and females are unemployed and looking for job in YouthRISE Activity areas and so, it essential to improve the capacity building of the unemployed youth through skills development.
- ii) Self-employment is the state of working for oneself rather than an employer. In this case, it reveals from the survey findings that 42% are in self-employment and of which 48.9% are females and 36.2% are males, which indicates that there are ample scopes for self-employment in YouthRISE Activity areas. Hence, necessary measures should be taken to create opportunities for youth group of both male and female considering the market driven trades available in the project areas.
- iii) Youths are to be organized in groups to avail financial services. Considering local context, separate groups for male and female youths are to be organized.
- iv) Organized groups are to be provided basic financial and digital literacy which will help them access training and credit facility offered by government, non-government and private agencies.
- v)Both off-farm (ecotourism, hospitality management, tourist guide, housekeeping, driving, computer/mobile repairing, automobile, etc.) and on-farm (livestock, poultry bird, agricultural production, roof gardening, kitchen gardening, betel leaf, betel nut, oyster, etc.) interventions are to be supplemented with household interventions (bee keeping, kitchen gardening, sack gardening, roof gardening) to make livelihood options more resilient. Climate-sensitive livelihood options (duck rearing, saline-tolerant varieties of seeds, lamb rearing, buffalo rearing) are to be promoted in order to ensure sustainability of interventions.
- vi) Flexible and demand-driven vocational training (TVET) along with on-line free-lancing options are to be facilitated for local enthusiastic youth, particularly girls to reduce the skill gaps between the skills required in the local industry.
- vii) Campaign and local advocacy initiatives are to be undertaken to foster financial inclusion of the youths, particularly young women. Faith-based leaders, female elected members and female community leaders (e.g., mother-in-law, headmistress, etc.) are to be involved to encourage women in economic activity. It would be good to engage faith-based leaders, UP officials, particularly, Women UP Member, psycho-social counselling to young people, particularly girls to improve resilience to violence. Counselling for newly wedded couples encouraging economic participation of women is to be facilitated.
- viii)Meetings and community workshops are to be organized to help establish linkages with industries and business associations.
- ix)Training opportunities are to be supplemented with stipend program, internship opportunities and apprenticeship to encourage and retain female youths.
- x)Climate adaptive livelihoods opportunities are to be preferred while selecting interventions.
- xi)Scope for mid-term assessment is highly recommended in order to examine the state of youth employment, particularly females. It gives feedback to the project management to improve the efficiency, effectiveness, relevance and impacts of the project; provide feedback to all parties to improve the policy, planning, project formulation, appraisal and implementation phases; and ensure accountability for results to the project's financial backers, stakeholders and beneficiaries.
- xii) More studies, such as, profitability analysis for the selected on-farm and off-farm livelihood interventions, study to examine local financial institutions for supporting entrepreneurship to the youth of the YouthRISE Activity and sustainability of the Activity need to be seen.

## 8.2 Conclusions

The current local job market and access to capital scan has given an ample opportunity to make a list of potential market demand driven trades for four unions of Teknaf and Ukhyia upazilas in Cox's Bazar district. These trades are mainly, fish drying, tailoring, beauty parlor job, betel nut selling, handicraft, poultry, vegetable gardening, vegetable selling, tea stall, grocery shop, raw fish business, manual cloth weaving, computer shop, oyster/Clams/Snail collect and selling, school jobs, NGO jobs, cattle/goat/lamb rearing and salon (barber). Of these, vegetable gardening, vegetable selling and poultry bird rearing found highest responses. These findings are drawn from the survey findings. Apart from these, from the FGDS and KIs also, the market demand driven trades, such as, computer training, hotel management, food and beverage, tourist guide, livestock animal farm, etc. came as potential ones. Hence, there is no hesitation in concluding that there are several new trades are available in the local job market, which have a very good demand in the community, as those are seems to be highly feasible and profitable. Majority of these are non-traditional i.e., modern and innovative ones. With the changing of economic growth these demandable trades are coming up and entering into the local job market. In terms of capital requirements, 97% youth showed positive response, while 3% was negative. Simultaneously, 90.5% asked for training for their skills development, which is a positive one. It is interesting to note that 9.5% youth respondents reported that they have computer skills, which is also positive trend for the youth to adopt to enter into the local job market and the YouthRISE Activity started to make arrangements for improving the youth skills situations through establishing 16 youth development centers in four unions in the Activity areas. Regarding the awareness about the process (Trade license, income tax certificate, VAT registration, NID, etc.) of getting registration for business, it was found that 15% already aware, while 85% still unaware. There are opportunities for the YouthRISE Activity to work on this. In respect of barriers in accessing capital for the Activity members' business, it was found that 59.5% respondents see barriers, while 40.5% did not see any barriers. 73.1% women see barriers in accessing capital. Regarding restrictions for females involved in financial activity, it was reported that 53.3% respondents experienced some forms of barriers, while 46.8% did not face any. Overall, it seems that the local job market in the host community of these four unions are flourishing gradually with the inclusion of several new business opportunities due to Rohingya refugees' response programs supported by development partners and favorable attitudes of the Government of Bangladesh. Youths, particularly girls are lagging behind in the labor market while they lack required skills and have limited access to finance. Moreover, there are still cultural barriers for women and girls to work outside their home or get engaged in particular sectors. Both off-farm and on-farm options are to be explored for married and unmarried youths. Introducing digital and financial literacy in groups will help usher new potentials for female youths while targeted campaigns involving faith-based leaders, elected female members and influential female members in the community will pave the way for engaging women in economic activity.

Banks and financial institutions are to be linked with youth groups and trained groups affiliated with Department of Youth Development (DYD) and similar government agencies who have partnership agreements with banks. A scope for mid-term assessment is recommended to examine state of female employment. More studies, such as, profitability analysis for the selected on-farm and off-farm livelihood interventions, study to examine local financial institutions for supporting entrepreneurship to the youth, particularly women of the YouthRISE Activity and sustainability of the Activity need to be emphasized, immediately, so that this system sustains, even after the withdrawal of supports from this Activity.