

Livelihood and Skill Development Sector Meeting Minutes

LSDS Coordination Meeting

Date: 08.01.2026

Location: ISCG Conference Room

Participants: ARRRC- Mr. Saleh Mohammad Obaidullah, AAB, AMAN, BRAC, CARITASH, DRC, EBL Representatives, FSS, HELVETAS,ILO, IRC, IOM,JCF, OXAM, PSEA- RCP, RDRS, SCI, SKUS, Shushilan, SCCCM Sector, UNFPA, UN-Women, WFP, YPSA

Agenda:

- **Introduction**
- **LSDS Updates**
- **Presentation from Eastern Bank Limited**
- **Presentation from WFP on Prioritization Targeting Exercise**

Agenda	Key discussion
LSDS Update	<ul style="list-style-type: none">• ISCG has been retitled as the Rohingya Coordination Platform (RCP).• The LSDS Coordinator informed partners that the Joint Response Plan (JRP) finalization process is ongoing, and that RCP has already submitted the JRP narrative to the Government of Bangladesh (GoB).• LSDS previously presented the JRP summary to the RRRC Office on 5 January, highlighting LSDS strategic priorities for 2026.• RCP is proposing the establishment of an NGO Focal Point mechanism to represent NGO partners within the Sectors. The Concept Note (CN) is currently under discussion, and LSDS will update partners once it is finalized. The Focal Point is expected to strengthen coordination, enhance collaboration, and ensure that NGO perspectives and concerns are effectively represented within LSDS.• The Development Forum is expected to commence operations in January, co-led by ILO and UNDP. LSDS will explore and build synergies with the Forum where mandates and objectives align.• LSDS presented the LSDS workplan to partners, which is attached to the meeting minutes for reference.• LSDS is conducting an impact assessment, the inception of the assessment was held with LSDS SAG members on 7th Jan, the presentation is attached. LSDS will send a mail to partners to support data collection from the field.

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Presentation from Eastern Bank Limited	<ul style="list-style-type: none"> • EBL Representatives presented their plans in case there is Mobile Financial Services or Banking Regulation Framework in place (presentation attached). • Position of the RRRC Office on Financial Inclusion The Additional RRRC reaffirmed that the RRRC Office is supportive of introducing Mobile Financial Services (MFS) and formal banking solutions for refugees. He highlighted, however, that banking systems are preferable due to their greater flexibility, transparency, and efficiency—particularly for remittance transactions. He noted that approximately 40% of refugee households receive remittances, and that MFS currently faces limitations in transaction ceilings and relatively higher costs compared to banking channels. He emphasized that while advocacy for mobile money should continue, parallel advocacy for formal banking solutions is essential, as government policy and regulatory approvals require time to materialize. • Use of Data for Know Your Client (KYC) Requirements In response to questions regarding the use of KYC data for refugees, the Additional RRRC advised that this decision would need to be determined at higher policy levels, involving UNHCR and the relevant Government of Bangladesh authorities on regulatory framework. Nevertheless, he encouraged stakeholders to begin preparatory planning so that both MFS and banking solutions can be operationalized once clear guidance is issued. • EBL's Proposed Modalities EBL shared that, subject to formal approval and regulatory guidance from the Government of Bangladesh and Bangladesh Bank, they are prepared to introduce QR-code-based transactions within camp markets and operate agent banking models to facilitate refugee access to financial services. <p>While acknowledging EBL's presentation, the Additional RRRC also noted that several other banks are currently engaging with the RRRC Office and have expressed willingness to support cashless solutions through both MFS and formal banking channels, once the policy environment allows.</p>
Presentation from WFP on Prioritization Targeting Exercise	<ul style="list-style-type: none"> • WFP colleagues shared the Prioritization Targeting Exercise which is being planned under WFP. <p><u>Data source</u></p> <ul style="list-style-type: none"> • Refugee Emergency Vulnerability Assessment (REVA) – 8th Edition (December 2024) • Post distribution monitoring (September 2025) • UNHCR demographics data <p><u>This approach combines</u></p> <ul style="list-style-type: none"> • Categorical targeting (extremely vulnerable, highly vulnerable, or vulnerable) based on pre-defined eligibility criteria & inputs from Rohingya • Vulnerability score to rank and prioritize the households

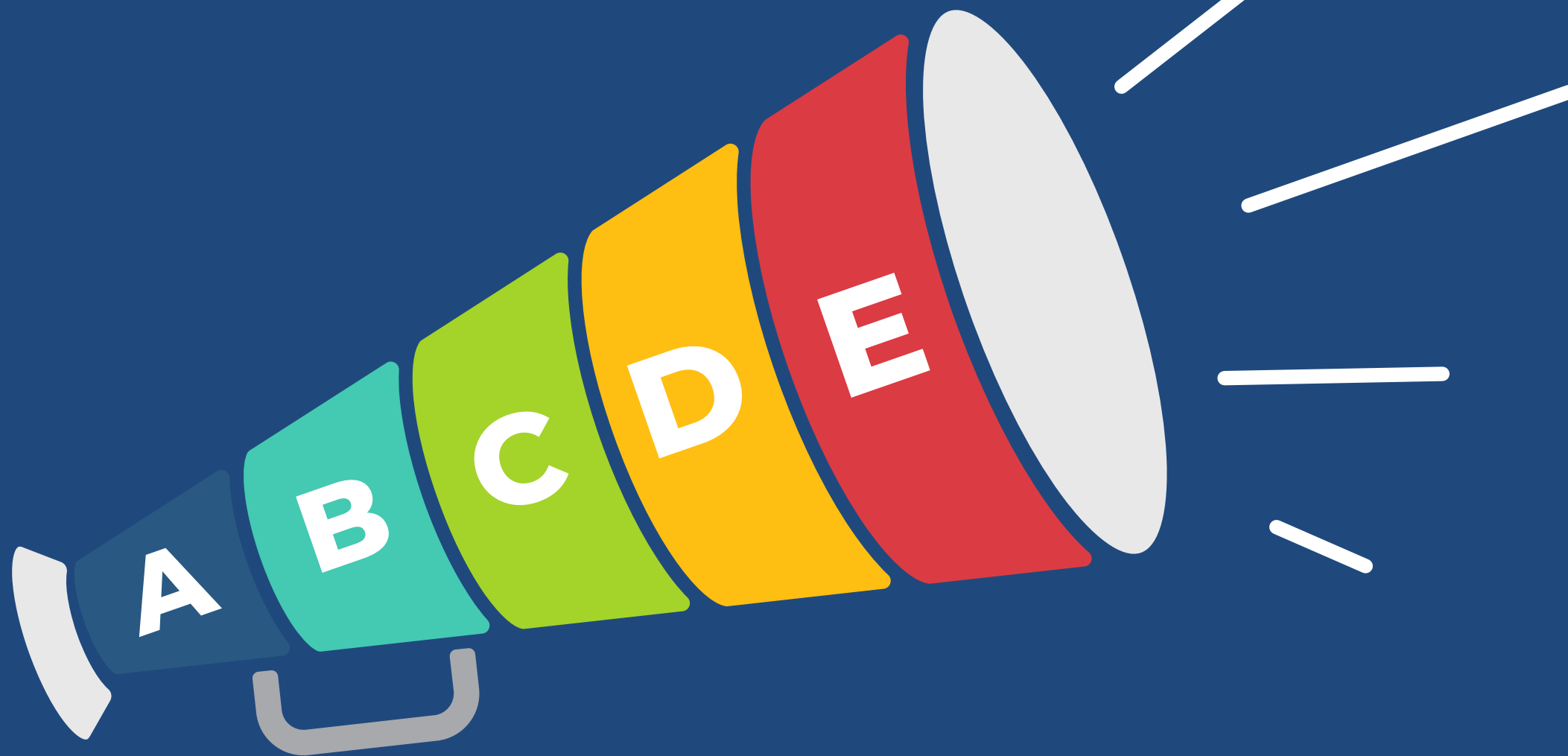
Livelihood and Skill Development Sector

Meeting Minutes

Livelihoods and Skills Development Sector

ISCG Conference Room
8 January 2026

Agenda



- 1) Introduction
- 2) LSDS Updates
- 2) Presentation from UN Women/
AAB
- 3) Presentation from EBL
- 4) Presentation from WFP on PTE
- 5) AoB

Introduction



Changes in Sector funding requirements

	2025	2026	(+/-) 2025v 2026
TOTAL Ask	42.0m	35.1m	-6.9m (-16%)
P1*	2.2m	2.2m	0.1m (+2%)
P2*	-	-	-
P3	-	-	-
R/S	39.9m	32.9m	-7.0m (-17%)

Prioritized needs in 2026, and how they differ from 2025

- **Priority 1:** Volunteer engagement for MHM kit production and income generation (same as 2025).
- **Resilience/Solutions:** Accelerated Adult Learning, Vocational Training, Non-formal Technical Training, livelihood opportunities through volunteer engagement and self-employment (same as 2025).
- In 2026, LSDS will implement the non-paper on self-reliance projects supported by FCDO, with plans for scaling;
- Standardize, rationalize the non-formal technical training package.
- Implement a pilot Refugee led livelihoods intervention.
- Collaboration with WASH Sector with MHM kit production and Soap making initiative.
- Collaboration with local Private Sector for small scale interventions.

Consequences of reduced assistance levels in 2026

- LSDS has reduced R/S related to livelihood and skills development interventions by 17%, meaning fewer income and skills development opportunities in the camps and host communities.

2026 Partner Optimization

- Appealing partner reduced to 18 from 24 in 2025.
- One Non-JRP partner (ILO) was added as JRP Partners in 2026.
- 5 UN agencies, 9 INGOs, 4 NGOs as Appealing Partners in 2026.
- 22 National NGOs are Implementing Partners

Sector mitigation strategy

- LSDS P1 amount 2.2 M for the UNIQLO production center has already been secured.
- Position livelihoods components as **value-adds** within ongoing sector projects (e.g. maintenance skills, green jobs, recycling etc)
- Reduce per-beneficiary package size while maintaining **minimum quality standards.**(in 2025, LSDS already reduced Non-Formal Technical Training packages)
- Use evidence from pilots to strengthen advocacy for future funding (2026 onward).
- Maintain standardization and quality assurance to avoid long-term program fragmentation.

Primary Objectives of the LSDS Impact Assessment

01

To evaluate the effectiveness of Vocational Training, non-formal technical training, and volunteer engagement initiatives in improving the livelihoods, skills, and overall well-being of refugee beneficiaries, including persons with disabilities.

02

To compare the outcomes of participants in these programs against a control group of non-participants, identifying key differences in economic opportunities, skill acquisition, and social integration.

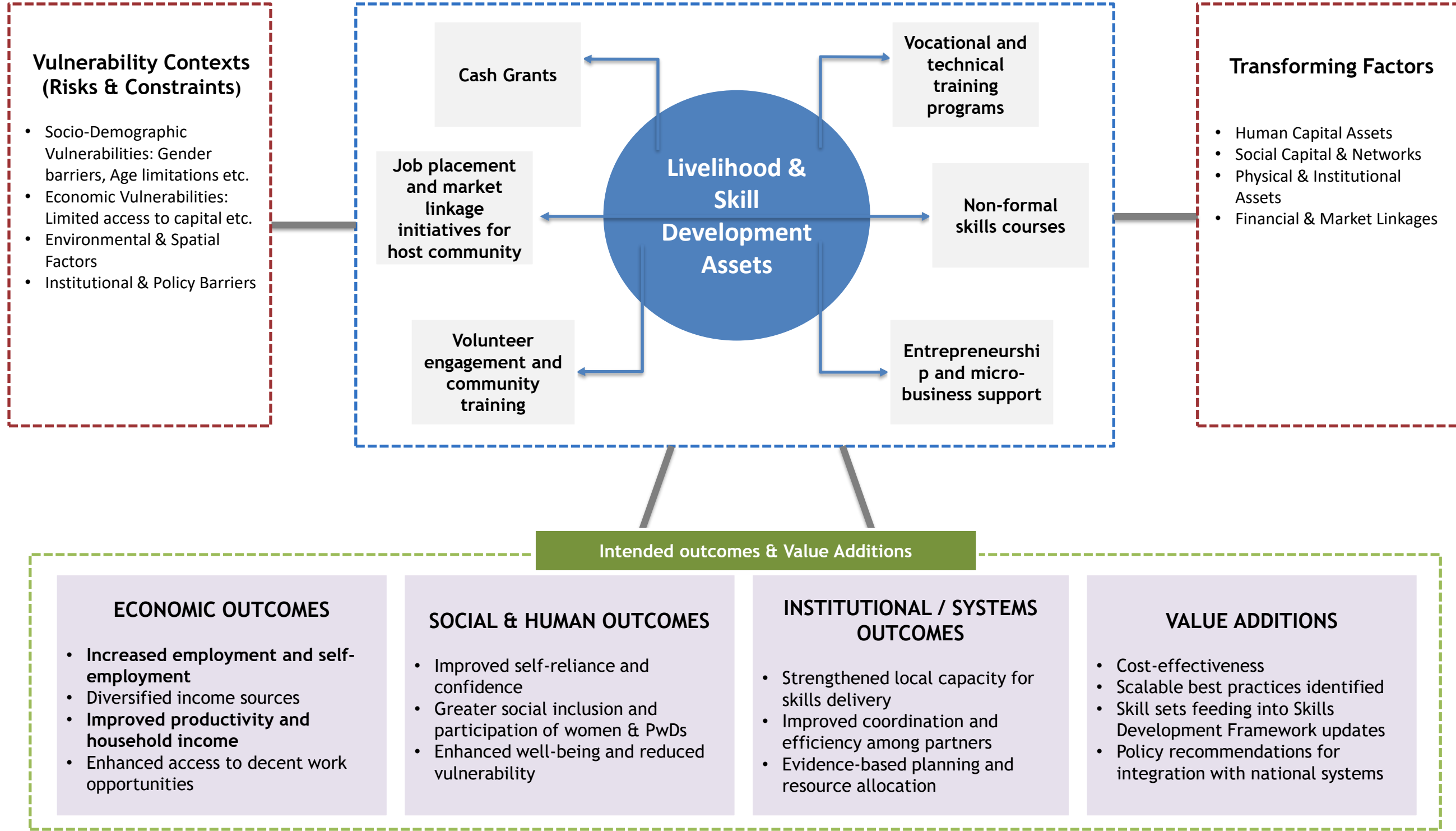
03

To quantify the value added by these interventions, providing evidence-based insights for refining program strategies and enhancing the effectiveness of future interventions.

04

To inform future program planning and resource allocation by identifying successful approaches and areas for improvement in the implementation of Vocational Training and related initiatives.

Conceptual Framework for the Impact Assessment



Key functions of the NGO Sector Focal Point will include: (still in discussion)

- a) Facilitating two-way communication between Sector leadership and NGO partners (both national and international) and improving communication between international and national NGOs working in the Sector.**
- b) Representing broader NGO perspectives during Sector and Inter-Sector meetings. NGO Sector Focal Points are required to represent other NGO Sector members and not only their NGO employer.**
- c) Consolidating insights from smaller NGOs to ensure their perspectives are heard.**
- d) Helping to shape meeting agendas by bringing forward issues relevant to NGOs, communities, and field operations.**
- e) Contributing to collective advocacy, ensuring consistency of messaging across UN and non-UN partners.**
- f) Highlighting operational challenges, access constraints, preparedness and emergency response needs as well as host community concerns related to Sector activities, and proposing solutions aligned with Sector objectives and priorities.**
- g) Promoting adherence to cross-cutting priorities including AAP, PSEA, Youth, GIHA, Disability Inclusion, Humanitarian Access, Emergency Preparedness & Response (EPR), and others.**
- h) Participating in regular Inter-Sector meetings as well as meetings convened with the RRRC or other government officials (see below: Engagement with Local Authorities).**
- i) Supporting effective coordination of the Sector by playing an active role in organizing and running Sector meetings, implementation of Sector priorities as set out in the JRP, and contributing to Inter-Sector initiatives, working collaboratively with the Sector Lead and Coordinator.**

Presentation From UN Women/ AAB



Presentation From EBL



Presentation From WFP



AoB

- Factsheet (October- December 2025)
- Lessons Learned
- Joint Field Visit

Thank you





Eastern Bank PLC.

Eastern Bank PLC.

A Symbol of Stability

EBL- Digital Footprint



Eastern Bank PLC.

30% of National Internet Banking Traffic (Source: Bangladesh Bank)

BDT 5,24,000 CR+ Transaction Volume in Past Three Years

1500+ Corporate Clients On-boarded

86% of all Transactions are Automated

BDT 25,000 CR+ Monthly Average Volume

Convenient

H2H Enabled

Seamless

EBL- Digital Capabilities (Cash Management)



Eastern Bank PLC.

INTRODUCING



Integrated Transaction Banking Solution



Eastern Bank PLC.

EBL- Digital Capabilities (Cash Management)

Fund Transfer Facility
(BEFTN, RTGS, Internal Fund Transfer, Mobile Wallet Transfer)

Utility & Statutory Bill Payments
(Electricity, Customs Duty, Tax/Vat)

EBL Pre-Paid Cards Payments



EBL CONNECT

Receivables Collection

Positive Pay Instructions

Statement & Report View
(Credit Facility View & Margin Account View)

DIGITAL ENABLERS

Cheque Printing Facility

Virtual Account Management

Host to Host Integration

Automated Statements

Incoming NPSB

EBLConnect Fund Transfer Modality



Eastern Bank PLC.

Fund Transfer Facility

(BEFTN, RTGS, Internal Fund Transfer, Mobile Wallet Transfer)

EBL Pre-Paid Cards Payments

Initiation →



MAKER USER

Initiates Transaction in the Platform via Excel File Upload

Chooses Transaction Execution Method- Single Debit or Multi Debit

Sends the Transaction to Checker

- Beneficiary Information
 - A/C
 - Wallet Number
 - Card Number
- Transaction Type
- Narration
- Amount
- Payee Advice Recipient

EBLConnect Fund Transfer Modality



Eastern Bank PLC.

Fund Transfer Facility

(BEFTN, RTGS, Internal Fund Transfer, Mobile Wallet Transfer)

EBL Pre-Paid Cards Payments

Initiation

Cross Check



MAKER USER



CHECKER USER

Initiates Transaction in the Platform via Excel File Upload

Chooses Transaction Execution Method- Single Debit or Multi Debit

Sends the Transaction to Checker

Cross Checks the Transaction(s) initiated by Maker User

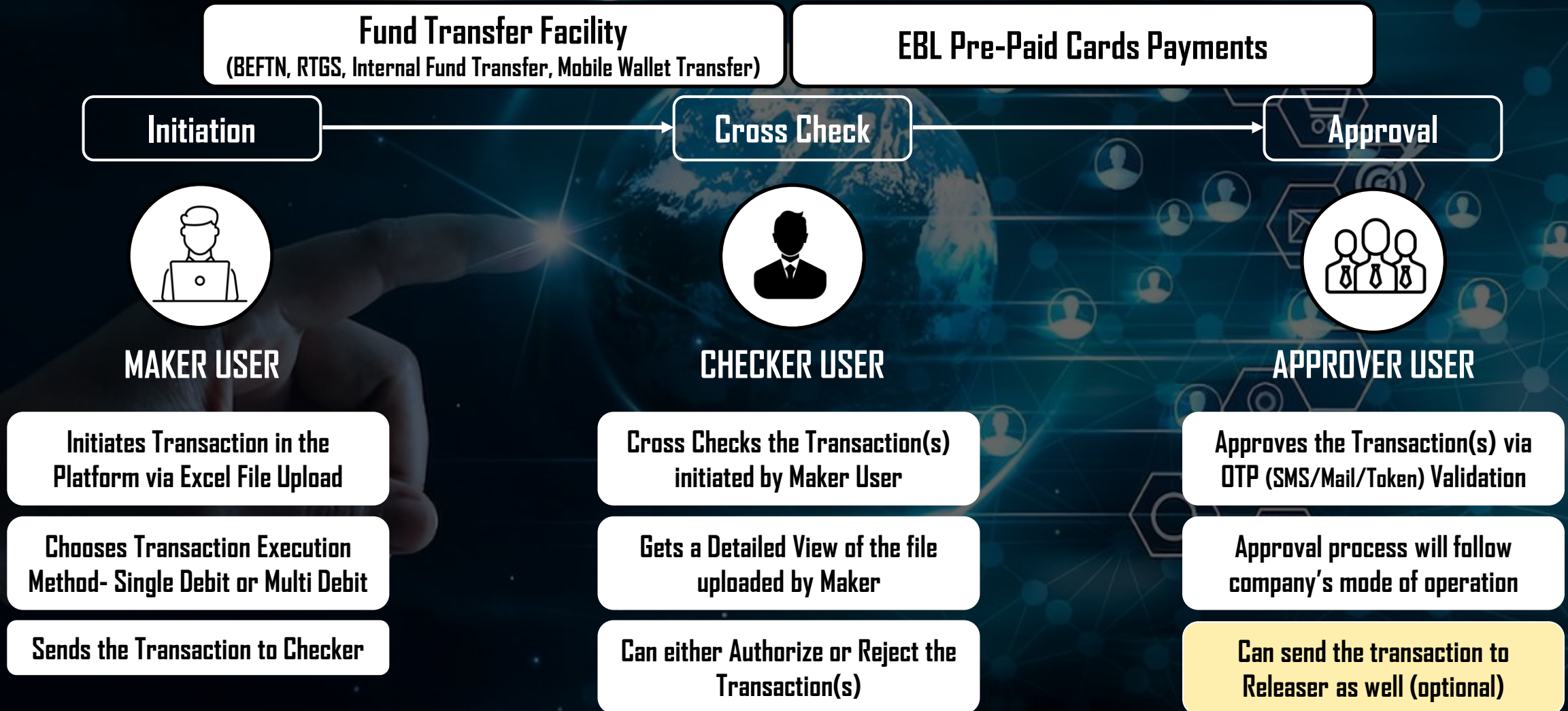
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Can either Authorize or Reject the Transaction(s)

EBLConnect- Process Flow



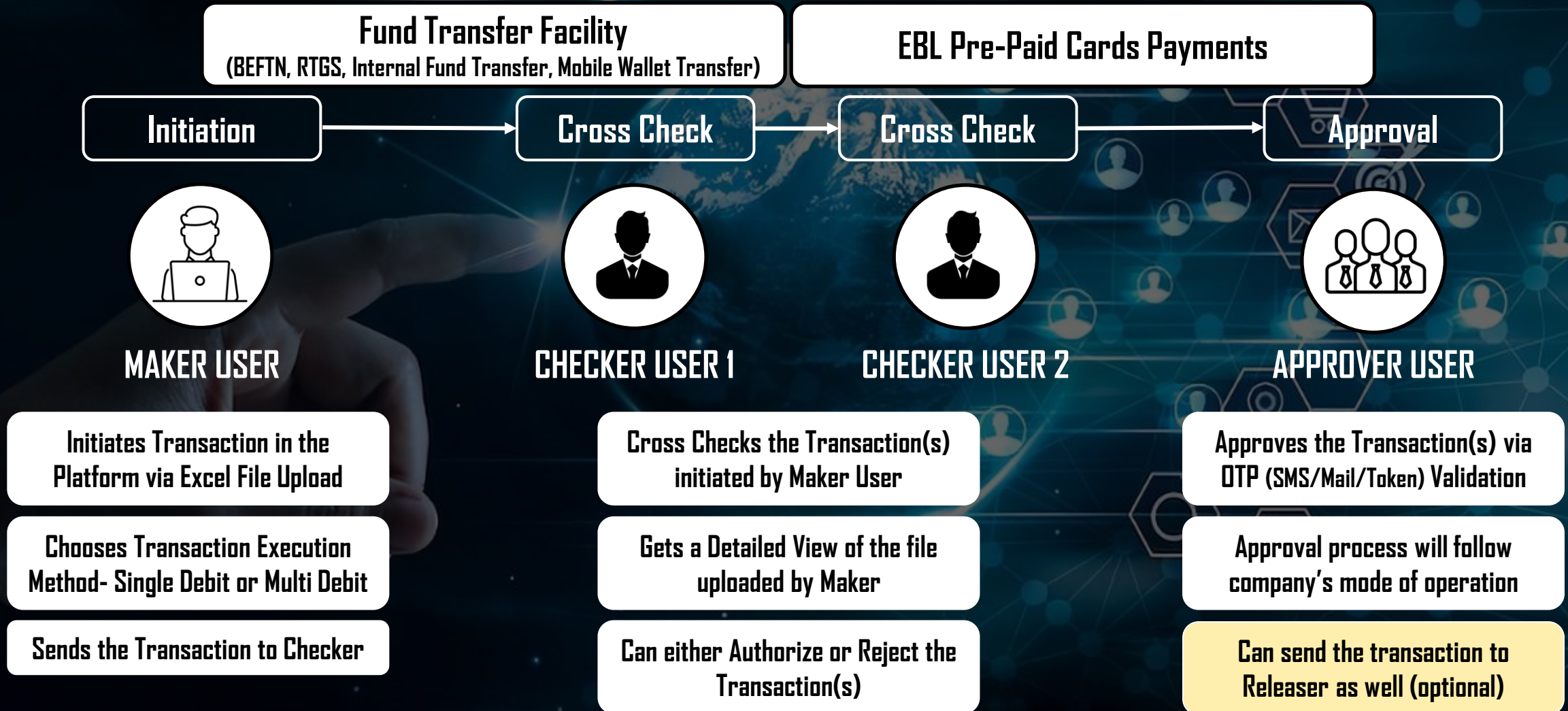
Eastern Bank PLC.



EBLConnect- Process Flow



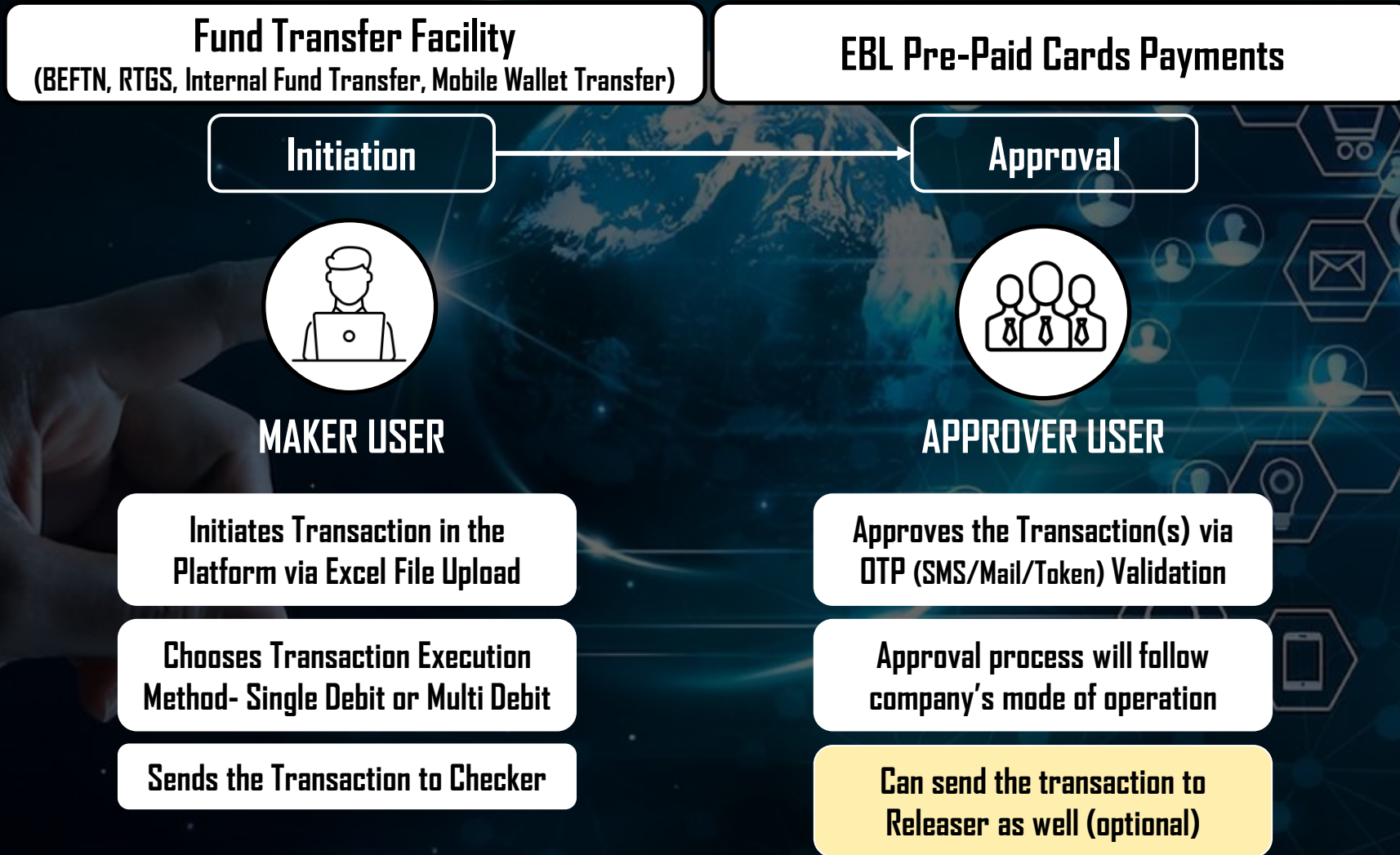
Eastern Bank PLC.



EBLConnect- Process Flow



Eastern Bank PLC.



IMPACT ASSESSMENT ON LIVELIHOODS AND SKILLS DEVELOPMENT SECTOR ACTIVITIES FROM JANUARY 2023-JULY 2025

Inception Meeting



Primary Objectives of the Impact Assessment

01

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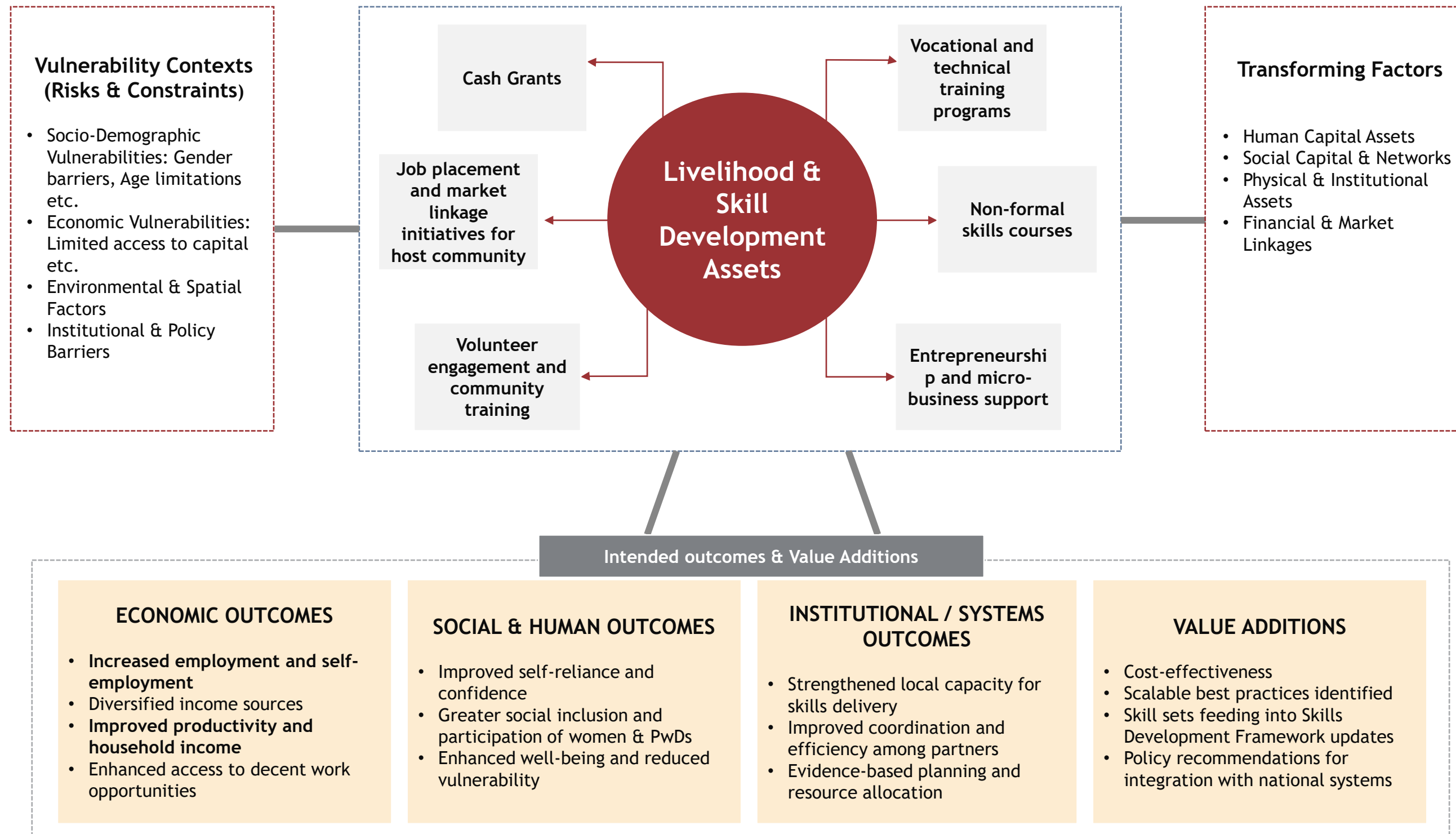
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To quantify the value added by these interventions, providing evidence-based insights for refining program strategies and enhancing the effectiveness of future interventions.

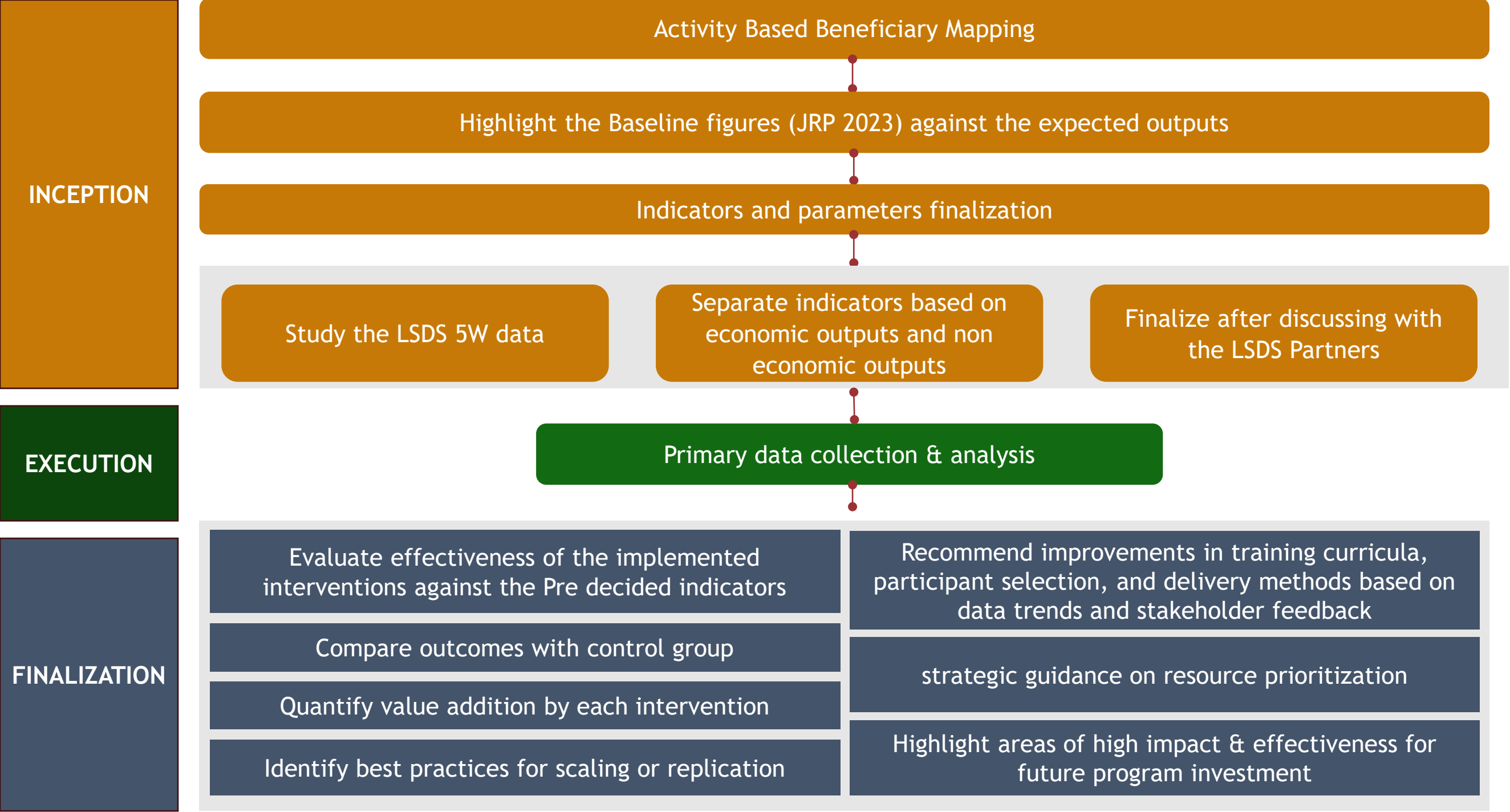
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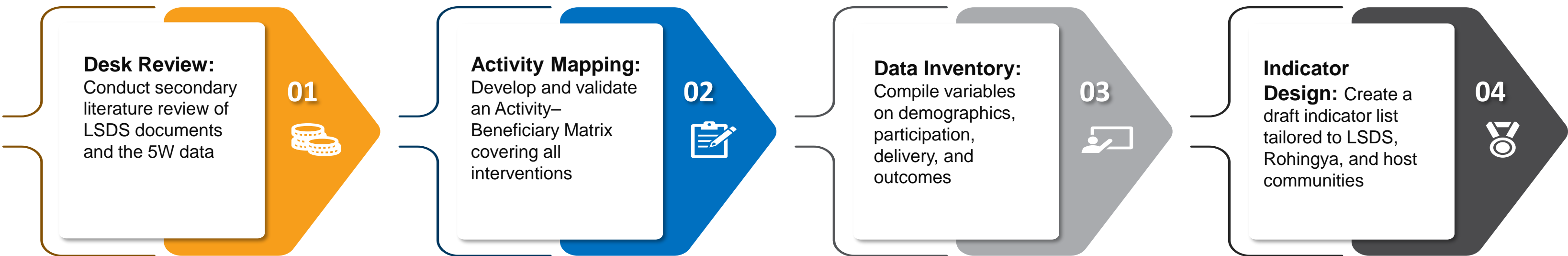
Conceptual Framework for the Impact Assessment



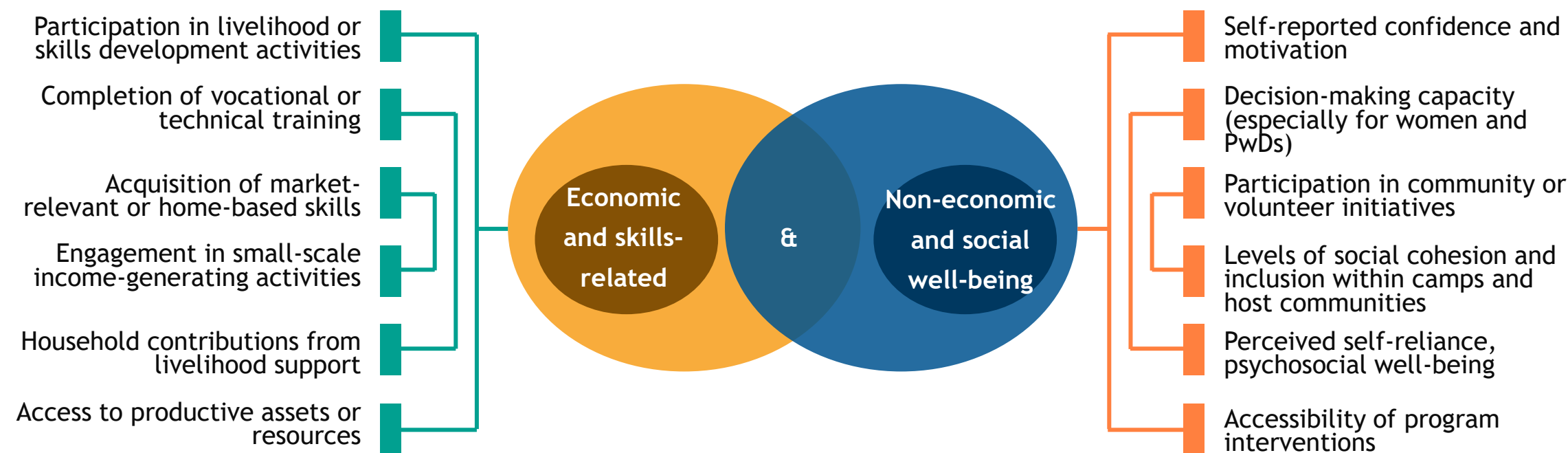
The Methodological Model



Secondary Literature Review

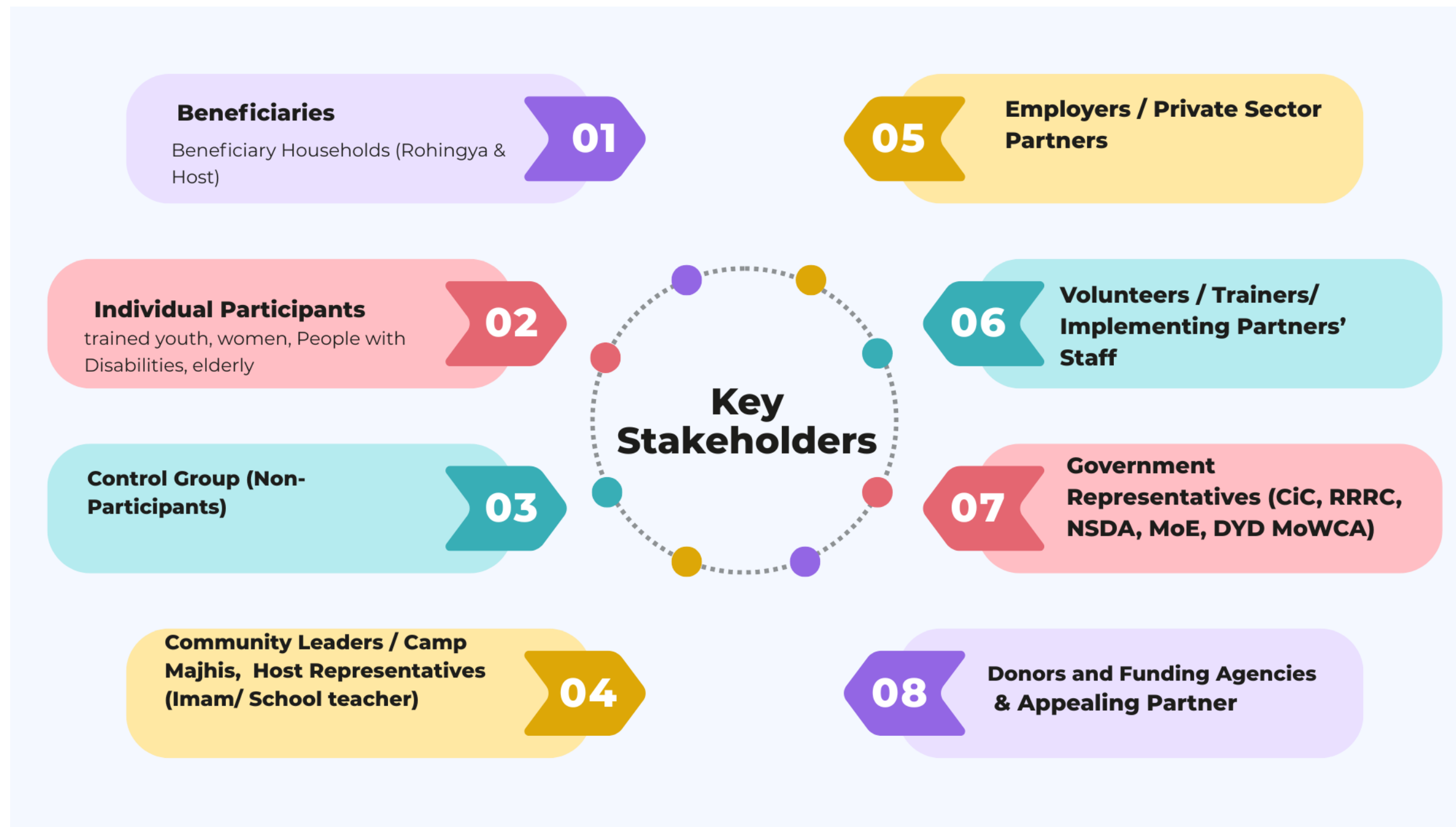


The economic & non-economic indicators



Mapping of Key Stakeholders

The secondary literature review will be followed by mapping of the key stakeholders. The proposed list of stakeholders will further be strengthened in collaboration with the UNHCR program team.



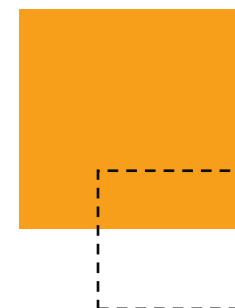
Sampling for Quantitative Data Collection

Sample Distribution Overview

Group	Total Sample	Male	Female	People with Disability	Elderly
Intervention Group (Participants)	1,080	540	540	108	54
Control (Non-Participants)	385	193	192	39	19
Total	1465	733	732	147	73

Camps	1, 2, 3, 4(+ext.), 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20 (+ext.), 21, 22, 23, 24, 25, 26, 27
Host	Ukhiya and Teknaf

Sampling for Qualitative Data Collection



Stakeholder Category	No. of Interactions
Key Informant Interviews	
Representatives from appealing partners (National & regional head office)	8
Representatives from appealing partners (Upazila and local office)	8
Representatives from implementing partners (Upazila and local office)	12
Officials from Respective Line Departments of GoB	10
IFI's (WB,JAICA, ADB)	3
Officials from Donors and Funding Agencies	4
Focussed Group Discussion	
Male beneficiaries from Rohingya community	6
Male beneficiaries from Host community	4
Female beneficiaries from Host community	4
Female beneficiaries from Rohingya community	6
Elderly & Person with Disabilities (From both Rohingya & Host community)	8
In Depth Interview	
Volunteers, trainers, and facilitators	6
Representatives from Youth Groups and Women's Networks	4
Community Leaders / Camp Majhis / Host Community Representatives	4
Employers / Private Sector Partners (Local businesses, SMEs, cooperatives, associations)	10
Total	KII- 45 FGD- 28 IDI- 24

Quantitative Data Analysis



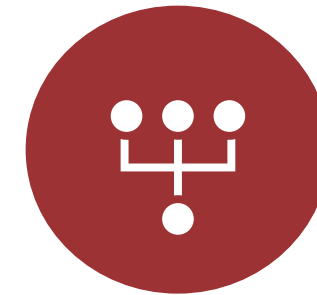
Data Cleaning & Integration: All survey data will be validated, cleaned, and harmonized across respondent groups, and integrated with LSDS 5W and partner MIS data to strengthen analysis.



Descriptive Statistics: Key socio-demographic characteristics and baseline conditions of respondents will be summarized using descriptive statistical measures



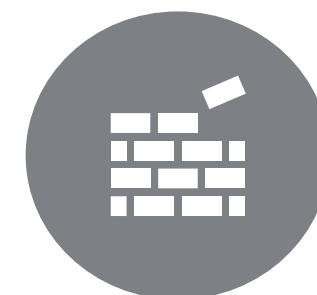
Inferential Analysis: Statistical tests will be applied to examine significant differences between program participants and non-participants across key livelihood indicators.



Impact & Comparative Analysis: Program impacts on income, employment, skills, and community participation will be assessed across control and participant groups and key subpopulations.



Disaggregated Analysis: All findings will be disaggregated by gender, age, disability status, and community type to assess inclusivity and subgroup-specific effects.



Visualization & Synthesis: Results will be presented through clear dashboards and visual tools, linking quantitative findings to the LSDS impact pathway.

Qualitative Data Analysis

1 **Analytical Orientation:** The analysis will pursue the four assessment objectives through a qualitative evidence base, using **thematic and comparative analysis** across stakeholder narratives

Objective	Analytical Focus	Illustrative Qualitative Inquiry Lens
1. Evaluate Effectiveness	Identify how LSDS interventions (training, volunteer engagement, entrepreneurship, etc.) have influenced skill acquisition, employability, and well-being.	What skills are being applied in real contexts? How have training and volunteer experiences enhanced confidence, income, or self-reliance?
2. Compare Outcomes (Participants vs. Non-participants)	Explore perceived differences in opportunities, social mobility, and resilience between beneficiaries and the control group.	What do non-participants report as missed opportunities or barriers? How do participants' livelihood narratives differ in quality or sustainability?
3. Quantify Value Addition	Examine stakeholder perspectives on relevance, sustainability, and efficiency of interventions to identify perceived "value for effort."	What aspects of training or delivery create the highest perceived returns (economic or social)? Which interventions are seen as replicable or scalable?
4. Inform Future Planning	Capture lessons, best practices, and emerging needs to refine future programming and the Skills Development Framework.	What changes do stakeholders suggest making training more market-aligned, inclusive, or sustainable?

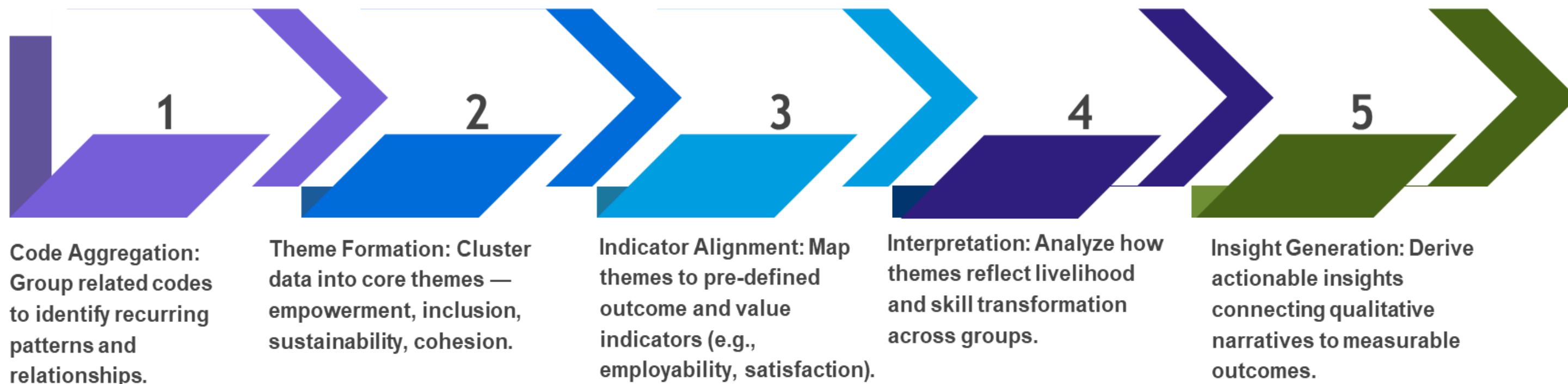
Qualitative Data Analysis

2

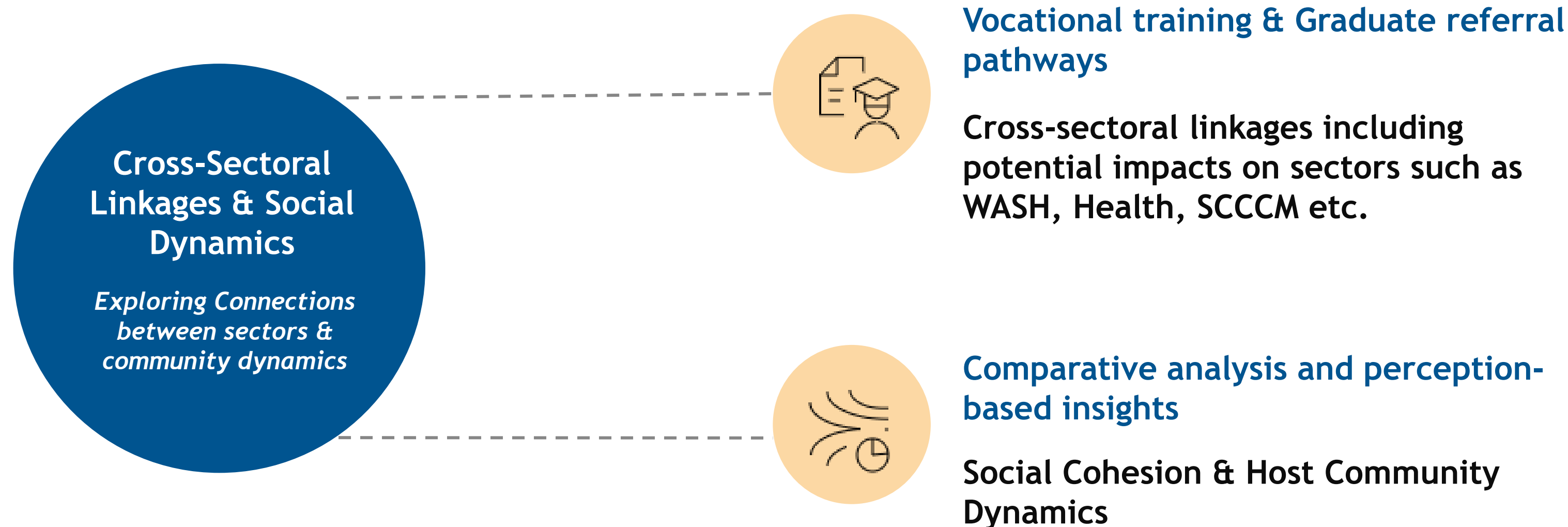
Coding Framework Development: Qualitative data will be analyzed using Atlas.ti software and a deductive-inductive coding approach will be used to capture both planned program outcomes and emerging transformation insights.

3

Thematic Analysis: Coded data will be synthesized through thematic analysis to identify key patterns across stakeholders, linking major themes such as empowerment, inclusion, market integration, and sustainability with predefined outcome and value indicators to assess how LSDS interventions contribute to livelihood outcomes.



Cross-Sectoral Linkages & Social Dynamics



Articulate a clear, long-term investment strategy for Cox's Bazar, encompassing both camp-based and broader area investments, supported by stronger and more structured partnerships with the private sector, IFIs, development partners, and government counterparts.

Triangulation and Documentation



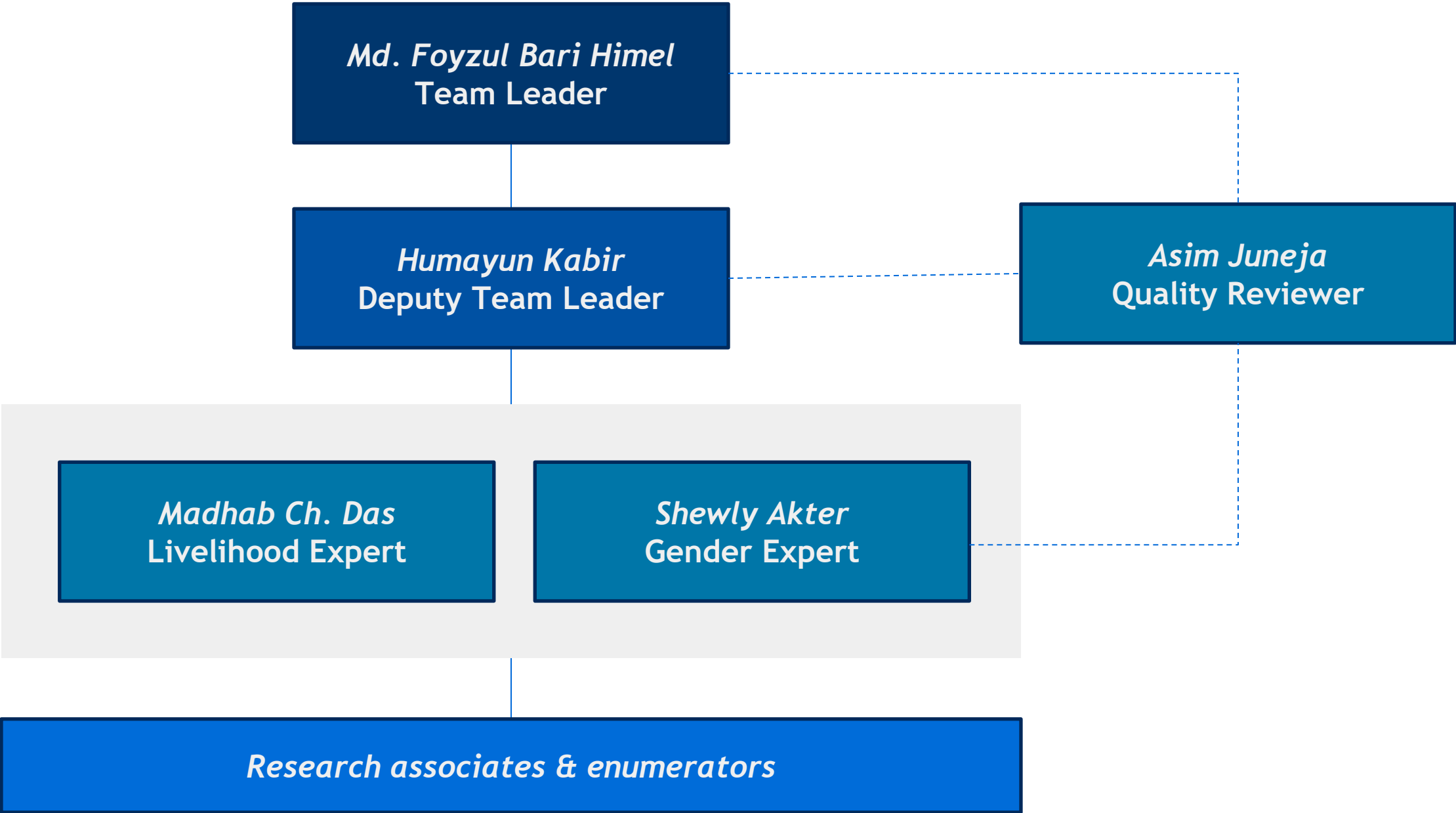
Risk Assessment & Mitigation Measures

Anticipated Risk	Anticipated Intensity	Mitigation Measures
Limited availability or accessibility of respondents (especially women, PwDs, and elderly)	Medium	Schedule flexible data collection timings, ensure gender-sensitive enumerator teams, use proxy interviews or assistive tools for PwDs, and coordinate with community leaders for mobilization.
Overlapping humanitarian activities causing attribution challenges	low	Use control group design and triangulate findings through multiple data sources (quantitative, qualitative, and secondary) to isolate LSDS intervention effects.
Security or access restrictions in refugee camps or host communities	low	Coordinate with CiCs, RRRC, and implementing partners for permissions; plan buffer days in the field schedule; employ local data collectors familiar with camp dynamics.
Respondent bias or social desirability in responses	Medium	Ensure confidentiality, use trained enumerators, triangulate with secondary data, and apply indirect questioning techniques where relevant.
Data quality issues due to enumerator error or tool misinterpretation	Low	Conduct comprehensive enumerator training, pilot-test tools, and establish daily data quality assurance checks.
Language and translation inconsistencies affecting qualitative interpretation	Medium	Employ bilingual field researchers; review and back-translate key transcripts to ensure accuracy.
Delays in data collection due to unforeseen weather or logistical constraints	Medium	Build flexibility into the field plan, maintain contingency budget lines, and adopt digital data collection tools for efficiency.
Difficulty in integrating data from multiple sources and formats	Medium	Use standardized templates, unique respondent IDs, and centralized database management protocols for harmonization.

Workplan & Timeline

Activities	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
On boarding of the study team												
Inception meeting with the Representatives from LSDS												
Secondary literature review												
Submission of Inception report & conceptual framework												
Selection & Training of Data Enumerators												
Collection of Primary Data												
Data Cleaning & Triangulation												
Data Analysis												
Preparation of report												
Draft Report Sharing with LSDS Partners												
Presentation of the draft report to LSDS Partners												
Finalization and submission of report												

The Assessment Team



The Roles & Responsibility Matrix

Team Member / Position	Key Roles and Responsibilities
Md. Foyzul Bari Himel - Team Leader	<ul style="list-style-type: none"> • Provide overall leadership, technical direction • Lead the design of the assessment framework, methodology, and tools, ensuring alignment with LSDS objectives. • Supervise data collection, oversee analysis, and synthesize findings from both quantitative and qualitative streams. • Lead the preparation of inception, and final reports, and ensure deliverables meet international reporting standards.
Md. Humayun Kabir – Deputy Team Leader	<ul style="list-style-type: none"> • Support overall coordination and daily management of fieldwork and research logistics. • Lead on the qualitative research design (FGDs, KIIs, IDIs) and ensure adherence to ethical and methodological standards. • Supervise enumerators and data collection teams to maintain data integrity and quality. • Contribute to data analysis, triangulation, and drafting of thematic sections of the report. • Serve as liaison between the field teams and the core technical team to ensure consistency and timeliness.
Asim Juneja – Quality Reviewer	<ul style="list-style-type: none"> • Provide technical review of evaluation tools, sampling design, and analytical protocols. • Ensure consistency, validity, and reliability of data through periodic quality audits and spot checks
Madhab Chandra Das – Livelihoods Expert	<ul style="list-style-type: none"> • Provide subject-matter expertise on livelihoods, market systems, and skills development programming. • Review training models, employment pathways, and market linkages under the LSDS framework. • Lead analysis on economic outcomes (employment, income, market access) and institutional/system-level results. • Contribute to recommendations on enhancing skill relevance, market responsiveness, and scalability of interventions.
Shewly Akhter – Gender Expert	<ul style="list-style-type: none"> • Ensure integration of gender, age, and disability inclusion lenses throughout the assessment. • Lead analysis on gender and disability dimensions of livelihood outcomes and participation barriers. • Contribute to actionable recommendations for strengthening inclusive programming in the Skills Development Framework.
Research Associates & Enumerators	<ul style="list-style-type: none"> • Support instrument design, translation, pre-testing, and refinement of data collection tools. • Assist in data cleaning, coding, and entry (quantitative and qualitative). • Prepare interview and FGD transcripts, support NVivo/Atlas.ti analysis, and prepare field reports. • Conduct household surveys, FGDs, and KIIs • Maintain high data quality standards through adherence to protocols and use of digital data collection tools (e.g., KoboToolbox/ODK)



Thank You