

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, TTCL.

Agenda:

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

Agenda	Key discussion
LSDS Update	• 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. As discussed with all the partners, it was agreed that the data would be collected by the consultancy firm in the their kobo platform as many partners may not have data sharing agreement with UNHCR, it will delay

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	the process, the consultancy firm can collect information from field and share the data with UNHCR/LSDS.
Presentation from Eastern Bank Limited	• 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.

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	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.
Presentation from WFP on Prioritization Targeting Exercise	• WFP colleagues shared the Prioritization Targeting Exercise which is being planned under WFP. <u>Data source</u> • Refugee Emergency Vulnerability Assessment (REVA) – 8th Edition (December 2024) • Post distribution monitoring (September 2025) • UNHCR demographics data <u>This approach combines</u> • 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