

Pooled Fund for
Localisation

Annual Outcome Assessment 2025

Prepared by:

Nexel Research Ltd





Acknowledgements

We gratefully acknowledge the direct and indirect beneficiaries of this study, as well as the Sector Specialists and project officials, whose thoughtful participation and openness made it possible to develop a comprehensive and balanced understanding of progress to date, existing challenges, and pathways forward. Their substantive inputs, shared experiences, and provision of relevant data formed the analytical backbone of this assessment. In particular, the depth, nuance, and candor of qualitative insights significantly enriched the study's findings and strengthened the quality of its conclusions and recommendations.

We also extend our sincere thanks to the enumerators, moderators, and interviewers whose professionalism, diligence, and commitment ensured high-quality quantitative and qualitative data collection. Their sustained efforts and close engagement with respondents were instrumental in making this assessment both rigorous and credible.

Our appreciation further extends to the BRAC local team and the officials of the participating 22 BNGOs for their continuous guidance, facilitation of respondent selection, and sharing of critical contextual and local knowledge throughout the study period.

We would like to particularly acknowledge Md. Quamruzzaman (Head of Pooled Fund), Abdullah-Al-Noman, Mohammad Toufiqur Rahman, the managers of the WASH, Education, and Livelihoods teams, and the entire Pooled Fund team for their consistent responsiveness, cooperation, and technical engagement. Their support was indispensable to the successful completion of this assessment.

Finally, we convey our special thanks to Mr. KAM Morshed, Senior Director, Advocacy for Social Change, Technology and Social Innovation Lab, for his valuable guidance and constructive feedback, which helped refine the analysis and strengthen the report by addressing key gaps.



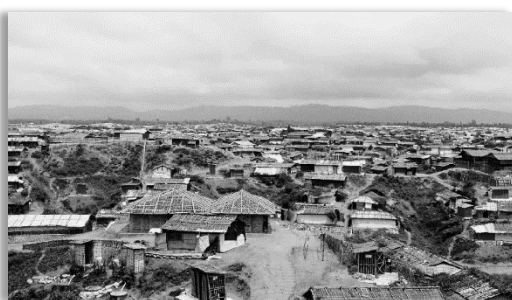
Abbreviations

BNGO / BNGOs	Bangladeshi Non-Governmental Organization(s)
BDT	Bangladesh Taka
BRAC	Bangladesh Rural Advancement Committee
CBLF / CBLFs	Community-Based Learning Facility / Facilities
CESG	Community Education Support Group
CFRM	Complaint and Feedback Response Mechanism
CHS	Core Humanitarian Standard
DFAT	Department of Foreign Affairs and Trade (Australia)
DOSA	Discussion-Oriented Self-Assessment
DRR	Disaster Risk Reduction
FDMN / FDMNs	Forcibly Displaced Myanmar Nationals
FRC	Free Residual Chlorine
GAC	Global Affairs Canada
GCD	Gender Capacity Development
GJD	Gender Justice and Diversity
GBV	Gender-Based Violence
HCMP	Humanitarian Crisis Management Programme
HH	Household
IASC	Inter-Agency Standing Committee
ISCG	Inter Sector Coordination Group
LC / LCs	Learning Centre / Learning Centres
LPCD	Liters Per Capita Per Day
MEAL	Monitoring, Evaluation, Accountability and Learning
MRF	Material Recovery Facility
NA	Not Available / Not Applicable
NGO / NGOs	Non-Governmental Organization(s)
OCA	Organizational Capacity Assessment
OCD	Organizational Capacity Development
PFL	Pooled Fund for Localization
PSEA	Protection from Sexual Exploitation and Abuse
PSS	Psychosocial Support
PwD	Persons with Disabilities
SMC	School Management Committee
WASH	Water, Sanitation and Hygiene



List of Tables

Table 1: Performance across core WASH service delivery indicators	10
Table 2: Performance ranking of BNGOs on WASH sector indicators	14
Table 3: Comparison of Scores, 2025 vs 2024	14
Table 4: Performance of BNGOs across core Education sector indicators	31
Table 5: Performance ranking of BNGOs on Education sector indicators	33
Table 6: Comparison of Scores, 2024 vs 2025	34
Table 7: Performance of BNGOs across core Livelihood sector indicators (On farm activities) 41	
Table 8: Performance of BNGOs across core Livelihood sector indicators (Off farm activities) 42	
Table 9: Ranking of BNGOs based on Livelihood Indicators	43
Table 10: Comparison of Scores, 2024 vs 2025	43
Table 11: Transformation Levels on which BNGOs were categorised	65
Table 12 : BNGO Scores	68
Table 13: Transformation Status of BNGOs	70



List of Figures

Figure 1: Interviewing project beneficiaries	6
Figure 2 % distribution of beneficiaries by sources of water [Ref WS1].....	15
Figure 3: Incidences of having tap stand within 100 meters by percentage distribution of beneficiaries [Ref WS1a)	16
Figure 4:Percentage distribution of household by time taken to reach nearest water source {ref QS6)	17
Figure 5: Distribution of households by time taken to reach nearest tap stand {Ref QS16a]	17
Figure 6: Percentage of households reporting queueing at water points (Ref WS6)	18
Figure 7: Distribution of households by waiting time to collect water (Ref WS8)	18
Figure 8:The average quantity of domestic water collected per person per day (LPCD).....	19
Figure 9: Distribution of households by perceived water sufficiency (WS17)	20
Figure 10: Percentage distribution of households by facing difficulties in using latrine [FA1] ...	20
Figure 11: Distribution of households by perceived safety concerns for women [Ref FA5]	21
Figure 12: Distribution of households by reported regular cleaning of latrines [Ref FA4]	22
Figure 13: Latrine functionality status by indicator [LT2_New]	23
Figure 14: Distribution of latrines by handwashing facility status [LT12].....	24
Figure 15: Distribution of latrines by user type and signage status [Ref LT3 and LT4]	24
Figure 16: Distribution of households by reported difficulties using bathing cubicles [FA3]	26
Figure 17: Distribution of bathing cubicles by functionality, cleanliness, and safety status	27
Figure 18: Distribution of households by waste bin availability, segregation practices, and visible waste around households [Ref SW1, SW2,SW3]	28
Figure 19: Distribution of households by use of MRF compost [SW7].....	29
Figure 20: Distribution of beneficiaries by hygiene knowledge and practice	29
Figure 21: Distribution of respondents by WASH committee and latrine user group	30
Figure 22: Distribution of respondents by recalling topics discussing in the parents' meetings [Ref QC_E_2]	35
Figure 23: Distribution of respondents by perceived influence of participation on school/learning centre decisions [QC_E_2_1]	35
Figure 24: Distribution of respondents by members of SMC/CESG committees [Ref QC_E_3] .	36
Figure 25: Distribution of respondents by understanding on drivers of quality education [QE_C_7]	36
Figure 26: Distribution of respondents by perceived satisfaction [Ref QC_E_12]	37
Figure 27: Distribution of beneficiaries by support modalities [Ref HG1.5].....	44
Figure 28: Distribution of respondents by sales-related outcomes [Ref HG16].....	45
Figure 29: Distribution of respondents by places of selling products [Ref HG2_3]	45
Figure 30: Distribution of respondents by duration of technique use [ref HG4.1]	46
Figure 31 Distribution of respondents by receiving and planting seeds [Ref HG6 and HG7].....	46

Figure 32: Distribution of Respondents by seed utilization [ref HG8].....	46
Figure 33: Distribution of respondents by production [Ref HG13_1 & HG13_2).....	47
Figure 34: distribution of households by condition of homestead garden [Ref HG14_1].....	48
Figure 35: Distribution of respondents by satisfaction rating on training [ref HG15].....	48
Figure 36: Distribution of respondents by amount of crops consumption and sharing [Ref HG16_2 and HG16_4].....	49
Figure 37: Distribution of respondents by duration of engaging in the current activity [ref IGA1]50	
Figure 38 Distribution of respondents by sharing surplus among others [ref IGA3)	51
Figure 39: Income comparison [Ref IGA5 and IGA6].....	52
Figure 40: Distribution of respondents by maintenance of sales record register [Ref IGA7].....	52
Figure 41: Changes in household livelihoods attributed to project support [IGA8]	53
Figure 42: Distribution of respondents by reported IGA challenges [IGA10].....	53
Figure 43: Distribution of respondents by receiving stipend [Ref S1_5]	54
Figure 44: Distribution of respondents by level of satisfaction with skill development training services [ref S2]	55
Figure 45: Distribution of respondents by production locations [Ref S5_1].....	56
Figure 46: Distribution of respondents by selling places [Ref S5_2]	56
Figure 47: distribution of respondents by establishing market linkage [Ref S5_4]	57
Figure 48: Distribution of respondents by duration of engagement [ref S_IGA1]	57
Figure 49: Incidences of respondents involved with involved with producing trade-based products before joining the project [ref S_IGA2.1].....	58
Figure 50: Comparison of income between pre and post project [S_ GA3&S_IGA4]	59
Figure 51: Distribution of respondents by income adequacy from IGA [Ref S_IGA5]	59
Figure 52: Distribution of respondents by changes in family livelihoods [Ref S_IGA6]	60
Figure 53: Challenges mentioned by the respondents [Ref S_IGA8]	60
Figure 54: Distribution of respondents by level of satisfaction.....	61
Figure 55:Distribution of respondent reflecting Project contribution.....	62



Table of Contents

Chapter One: Introduction	1
1.1 The FDMN Crisis.....	1
1.2 The Response Strategy	1
1.3 Initiatives of BRAC	2
1.4 Localisation and Humanitarian Organizations	2
1.5 The Pooled Fund Programme	3
1.6 Capacity Development.....	3
1.7 Humanitarian Projects	4
1.8 The Annual Outcome Assessment	4
Chapter Two: Methodology	6
2.1 Research Design.....	6
2.2 Quantitative and Observation Surveys	6
2.2.1 Sample Size and Distribution	6
2.2.2 Respondent Selection	8
2.3 Qualitative Survey.....	8
2.4 Survey Implementation	8
2.4.1 Tools Generation	8
2.4.2 Training.....	8
2.4.3 Data Collection	8
2.4.4 Quality Control.....	8
2.4.5 Data Analysis	8
2.4.6 Ethical Considerations	9
Chapter Three: Findings- WASH	10
3.1 Performance of WASH Service Delivery against Sector Indicators in FDMN Settlements	10
3.1.1 BNGO Performance Ranking Based on WASH Sector Service Delivery Indicators .	13
3.1.1.a Year-on-Year Comparison of Service Delivery Scores by WASH Sector BNGOs .	14
Findings: Sample and Observation Surveys	15
3.2 Access to Drinking Water & Infrastructure Performance	15
3.2.1 Main Source of Drinking Water at Household Level	15
3.2.2 Physical Access to Water Points (Distance and Time)	16
3.2.3 Water Collection Burden and Congestion.....	17

3.2.4 Household Water Availability and Sufficiency	19
3.3 Sanitation Facilities: Accessibility, Condition, and Risk Assessment.....	20
3.3.1 Sanitation Facility User Experience: Access, Cleaning, and Safety.....	20
3.3.2 Observed Sanitation Facility Performance: Functionality, Hygiene, & Safety Risks	22
3.4 Bathing Cubicles: Accessibility, Dignity, Safety, and Condition Assessment	25
3.4.1 Bathing Cubicle User Experience	25
3.4.2 Bathing Cubicle Functionality, Dignity, and Inclusivity: Observation Findings.....	26
3.5 Solid Waste Management at Household Level: Storage, Segregation, and Collection	27
3.6 Handwashing knowledge and reported practice at critical times.....	29
3.7 Community Engagement.....	30
Chapter Four: Education	31
4.1 A Holistic Assessment of Programme Intervention in the Education Sector	31
4.1.1 BNGO Performance Ranking Based on EDUCATION Sector Service Delivery	
Indicators	33
4.1.1.a Year-on-Year Comparison of Service Delivery Scores by Education Sector BNGOs	
.....	34
Findings: Sample Survey and Observation Survey	34
4.2 Community Engagement and Perceived Contributions to Education Quality	34
4.3 Teacher Capacity Strengthening: Training Reach, Practice, and Confidence.....	37
4.4 Observation Findings: Learning Facility Functionality and Readiness	38
Chapter Five: Livelihood.....	40
5.1 Livelihood Challenges and Resilience among Rohingya Refugees in Bangladesh	40
5.1.1 BNGO Performance Ranking Based on LIVELIHOOD Sector Indicators	42
5.1.1.a Year-on-Year Comparison of Service Delivery Scores by Livelihood Sector BNGOs	
.....	43
Findings: Sample Survey.....	43
5.2 Homestead Gardening	43
5.3 Income Generating Activities (On farm).....	50
5.4 Skill Development.....	53
Chapter Six: Perceptions of Service Access and	61
Community-Level Contributions of the Project	61
Chapter Seven: Performance Analysis of BNGOs based on OCD and GCD initiatives	63
7.1 Why do we need a framework to Capture Transformation of BNGOs.....	64
7.2 The Proposed Framework	64
7.3 Checklist-Based Data Collection and Document Verification.....	66

Chapter Eight: Institutional Transformation and Coordination Performance : Evidence and Implications	71
8.1 Introduction	71
8.2 BNGO Perspectives on OCD Progress and Transformation	71
8.3 Findings	73
Chapter Nine: Recommendations	78
Chapter Ten: Conclusions.....	81
Annex	a



Executive Summary

Introduction

Since 25 August 2017, violence in Myanmar's Rakhine State has driven a large-scale influx of Rohingya Forcibly Displaced Myanmar Nationals (FDMNs) into Cox's Bazar, Bangladesh, placing severe pressure on already-stretched local services and resources. While the Government and people of Bangladesh provided immediate refuge, the protracted nature of the crisis has required a sustained response that addresses urgent protection and life-saving needs while also mitigating impacts on host communities. Over time, the response has increasingly taken on development dimensions, including more durable service infrastructure, improved environmental management, and livelihood opportunities that strengthen longer-term resilience.

The response is coordinated through the Joint Response Plan (JRP), led by the Inter-Sector Coordination Group (ISCG) in partnership with the Government of Bangladesh, UN agencies, and a broad network of international and national NGOs. BRAC has been a major actor across health, education, WASH, livelihoods, protection, site management, and community engagement. Building on this footprint, BRAC is implementing the "Pooled Fund for Bangladeshi BNGOs for Rohingya Refugee Response," funded by Global Affairs Canada and Australia's DFAT. Launched in March 2022 and expanded in June 2023, the Pooled Fund advances localisation by strengthening Bangladeshi NGOs (BNGOs) as national humanitarian actors while enabling BNGO-led delivery of essential services in Cox's Bazar and Bhasan Char.

The programme adopts a dual approach: organisational capacity development and supported implementation in WASH, Education, and Livelihoods, with an emphasis on gender-responsiveness, climate and environmental considerations, and increased service uptake particularly by women and girls. In total, the programme selected 27 BNGOs and supported 29 projects across the three sectors.

To strengthen learning and accountability, BRAC has conducted Annual Outcome Assessments from 2023 to 2025. These assessments review BNGO performance using quantitative and qualitative evidence against Pooled Fund indicators, measure programme performance against sector standards, track progress in organisational capacity development, and examine broader ecosystem changes linked to localisation, coordination, and accountable service delivery. The analysis aligns with the programme's results framework by assessing immediate outcomes (direct results and early capacity gains), intermediate outcomes (systems and practices that sustain delivery), and ultimate outcomes (longer-term changes in wellbeing and social dignity).

This report presents the findings of the 2025 Annual Outcome Assessment, offering a current snapshot of progress and performance and enabling reflection on improvements, persistent gaps, and priorities for action.

The Assessment used a mixed-methods design, combining a quantitative household survey and structured facility observations with qualitative in-depth and key informant interviews, complemented by desk review of project and policy documents. Fieldwork was conducted through face-to-face interviews and on-site observations across Cox's Bazar (20 camps) and Bhasan Char (12 clusters) to capture both service delivery performance and contextual explanations. The quantitative component covered 904 direct beneficiaries and 520 observed facilities, with respondents randomly selected within each camp/sector and data collected digitally. The qualitative component engaged BNGO representatives and other key stakeholders to triangulate findings, identify implementation bottlenecks, and inform recommendations. Enumerator training, close supervision, daily data checks, and replacement of invalid interviews strengthened data quality, while analysis was completed in SPSS with BNGO- and gender-disaggregated outputs and performance scoring. Ethical safeguards were applied throughout, including informed consent, confidentiality, do-no-harm, and PSEA-aligned field protocols.

Data collection started on October 29th and ended on November 19th, 2025. The qualitative sessions with representatives of 22 BNGOs were conducted from 21st November to 28th November.

Survey Findings

WASH

WASH interventions remain central to protecting health, dignity, and environmental safety for FDMNs in the high-density camp settings of Cox's Bazar and Bhasan Char. Through the Pooled Fund, partners implemented an integrated package combining water and sanitation facility support with hygiene promotion, community engagement, and solid waste management, with results reflecting cumulative delivery over an eighteen-month period across seven BNGOs in Cox's Bazar and one in Bhasan Char.

Overall, service delivery shows a strong foundation in infrastructure functionality and community satisfaction across both locations. All partners reported full functionality of water facilities (100%), and sanitation functionality is high in Cox's Bazar in aggregate (93%), though variation is evident (JSK 80%; SHED and OPCA 88% each). In Bhasan Char, sanitation functionality is lower (78%), indicating a clearer need for closer maintenance follow-up to sustain usability. Satisfaction with WASH activities remains consistently strong (99% in Cox's Bazar and 100% in Bhasan Char), signalling broad community acceptance.

Where testing was conducted, water quality outcomes are generally positive. Free residual chlorine testing shows strong compliance (92% of tested samples within the 0.2–0.5 mg/L standard), with particularly strong performance for DSK (99%) and OPCA (97%), while SHED reports a lower result (80%) where available. Household water storage testing indicates low E. coli contamination overall (91%), though partner variation persists (JSK 73% vs JNUS 98%). Water adequacy is also generally positive (86% report enough water), but Help Cox's Bazar stands out

as a priority concern (53% reporting enough), suggesting that reliability at peak times, queuing burden, and competing household uses may shape perceptions even where liters collected are above minimum thresholds.

Hygiene knowledge is strong, but practice is less consistent in Cox's Bazar. Most respondents can identify critical handwashing times (93%), yet reported practice at multiple critical times is lower (74%), with weaker practice in Help Cox's Bazar (50%) and stronger levels in JNUS (91%) and DSK (83%). In Bhasan Char, both knowledge and reported practice are very strong (100% each), indicating more consistent translation of awareness into routine behaviour.

Sanitation user experience is broadly positive (89% report no difficulty using latrines), but protection and dignity concerns persist around night-time use. One-third of households (34%) report that women do not feel safe using communal latrines at night, with the clearest gaps in Help Cox's Bazar (43%) and OPCA (50%). Observation findings show that latrine structures are largely intact (privacy, containment, and structural condition near-universal), while the main gaps relate to cleanliness and user comfort, pan/toilet cleanliness drops sharply in MUKTI Cox's Bazar (63%), and odor control is also weakest there (48.1%) and lower in Prottyashi (74.2%), pointing to the need for stronger cleaning routines, adequate water and supplies, and closer supervision in weaker locations.

A critical operational constraint is handwashing infrastructure near latrines. Overall, 69% of observed latrines had no handwashing station and only 17% had both soap and water. Performance varies sharply, from strong coverage in DSK (75% with soap and water) to complete absence in JSK, Help Cox's Bazar, and Prottyashi (100% of observed latrines without facilities). Addressing this enabling gap is essential to support hygiene behaviours and reduce public health risks.

Bathing cubicles are largely functional and generally well maintained (99% in use; 97% clean; 96% odor-free), with reported difficulties limited overall (13%), though higher in JSK and Prottyashi (33% each), mainly linked to privacy and distance. Dignity-related gaps are more visible in MUKTI, particularly women-only signage (52% vs 92% overall), alongside comparatively weaker cleanliness and maintenance indicators, warranting targeted corrective action.

Solid waste management is mixed but generally encouraging. Visible waste remains low in Cox's Bazar overall (7%, ranging 0%–13%), and is higher in Bhasan Char (13%). Waste segregation is moderate-to-high overall (77%), strongest in MUKTI (94%), SHED (92%), JNUS (91%), and OPCA (90%), but lower in JSK and Prottyashi (60% each). Downstream systems appear robust: daily waste collection is near-universal (99.7%) and volunteer PPE use is reported at 100%, providing a strong platform to improve segregation consistency and site cleanliness.

Community engagement structures perform as expected by design: latrine user group membership is near-universal (94%), reflecting strong participation in facility-level management, while WASH committee membership is lower (14%) because committees are formed block-wise. Among committee members, engagement appears strong (86.4% attended the last meeting), indicating that existing structures can be leveraged to strengthen coordination and feedback.

Overall, WASH service delivery demonstrates strong functionality and high community satisfaction, indicating that core systems are working and widely valued. The key priorities now

lie in improving day-to-day service quality and user experience: strengthening perceived water sufficiency where it remains low, ensuring handwashing stations are consistently available near latrines, improving cleanliness and odor control in weaker locations, and addressing night-time safety for women through practical measures such as lighting, privacy, and safer access routes.

A score-based framework (1–10 scale) was applied to assess BNGO performance consistently against WASH sector indicators, using percentage achievement across indicators to generate comparable scores. In 2025, JNUS (9.3) ranked highest, followed closely by MUKTI Cox's Bazar (9.2) and DSK (8.9), with OPCA (8.8) and SHED (8.4) also performing strongly. Prottiyashi (8.3) and HELP Cox's Bazar (7.3) placed in the mid-range, while JSK recorded the lowest overall score (6.8). The ranking shows that category classification does not consistently predict results, reinforcing the value of performance-based comparison. Year-on-year, most BNGOs improved from 2024 to 2025 especially JNUS (5.6 to 9.3), OPCA (7.3 to 8.8), and Prottiyashi (6.0 to 8.3) while HELP Cox's Bazar (7.6 to 7.3) and JSK (7.1 to 6.8) saw declines that merit follow-up.

Education

Education service delivery under the Pooled Fund is performing strongly across both Cox's Bazar and Bhasan Char, with learning facilities largely meeting sector benchmarks for quality, safety, and inclusion. In Cox's Bazar, most core facility and management standards are near-universal overall (typically 96%–100%), including space adequacy for CBLFs (100%), safeguarding/accountability visibility (100%), and essential service readiness such as safe drinking water (100%) and clean, separate toilets for boys and girls (100%). The few gaps are concentrated in practical quality items: adequate light/airflow is slightly lower for BNKS (94%) and PRANTIC (95%); routine documentation is weaker under JSUS (83% for class routines and registers) and moderately lower for PHALS (93%); and fire safety equipment is comparatively lower for BNKS (88%), alongside a small shortfall for first-aid readiness under YPSA (97%). In Bhasan Char, PARC reports consistently strong compliance across nearly all benchmarks (generally 100%), with one clear improvement area in handwashing facilities with soap and water at learning centres (80%), which falls below the consistently high levels observed in Cox's Bazar.

Community engagement and perceived value of education services are exceptionally strong. Participation in parents' meetings is very high overall (97%), and discussions are heavily oriented toward protection and enabling themes, including child protection risks (97%), the importance of education (88%), and girls' education (85%); however, attendance receives comparatively less emphasis in meeting discussions (47%). Reported satisfaction is universal (85% "very satisfied" and 15% "satisfied"), and perceived influence is high, with around 92% reporting that participation affects learning-centre decisions and about 96% believing their actions help improve education quality. Committee structures are also active: 53% report CESG/SMC membership and, among members, attendance at the most recent meeting is almost universal (98%). Teachers are well supported through capacity strengthening, with 100% training participation and 99% full completion; training is strongest in safeguarding/PSEA (99%), DRR (99%), and child safeguarding/PSS (95%), while practice-intensive modules show lower reach (formative assessment 31%, reporting/documentation 35%, pedagogy 48%). Classroom observations confirm strong use of interactive methods (discussion 95%, participatory techniques 94%, group work 93%, hands-on activities 94%), though lecture-based delivery remains common (69%), indicating blended teaching approaches. Facility observations further

reinforce readiness: airflow is near-universal (97%), handwashing arrangements are widely present (98%), safe drinking water is universal (100%), and key safety features are generally strong (first aid kits 99%, fire extinguishers 99%), although only 88.1% of first aid kits had sufficient in-date contents and a minority of facilities showed concerning physical cues linked to corporal punishment (18%), warranting tighter supervision and reinforcement of positive discipline.

BNGO performance ranking shows consistently high delivery against education indicators. PRANTIC, YPSA, and SKUS jointly rank first with perfect scores (5.00/5), followed by PHALS (4.84), BNKS (4.78), PARC (4.60), and JSUS (4.45). Year-on-year comparisons show improvement for every partner between 2024 and 2025, ranging from +0.5 to +1.1 points: the largest gains are for JSUS (3.5→4.6), PRANTIC (3.9→5.0), and SKUS (3.9→5.0), while PARC increases from 4.1 to 4.6 (+0.5) and YPSA rises from 4.4 to 5.0 (+0.6).

Livelihood

The Livelihood sector under the Pooled Fund supports Rohingya self-reliance in Cox's Bazar through an integrated package of on-farm and off-farm interventions. On-farm activities focus on homestead gardening, pairing short courtyard sessions with essential inputs (e.g., vegetable seeds, watering cans, organic fertiliser, bamboo for trellises). Off-farm interventions build portable, market-relevant skills such as tailoring and dressmaking, handicrafts, solar home system installation/maintenance, gas burner and bamboo/jute crafts designed to be usable within camp constraints and potentially beyond displacement.

On-farm results are strong at the adoption and capability stages: 95% of participants adopted sustainable practices, 92% reported improved technical knowledge, and 84% reported increased income within the project period. Ultimate livelihood improvement reaches 67%, while increased vegetable production by year-end stands at 58%, indicating a gap between uptake and consistent yield gains, likely shaped by seasonality, input adequacy, pest/disease pressures, and the need for more frequent technical follow-up.

Off-farm performance is stronger on the intermediate results chain, with universal adoption (100%) and production increases by year-end (100%), alongside high technical knowledge gains (97%) and income increases (98%). However, improved economic wellbeing is lower (47%), suggesting that income gains do not always translate into sustained household stability without stronger market linkages, more reliable orders, access to appropriate tools/inputs, and targeted coaching to consolidate earnings into resilience.

Sample survey findings reinforce high uptake and satisfaction. In homestead gardening, 98% reported starting gardening and input coverage is broad (e.g., 97% received compost; 93% received bamboo and ropes). Training satisfaction is uniformly positive (100% satisfied/very satisfied), with strong reported learning of climate-resilient techniques such as sack planting (97%), pit planting (94%), and bed planting (77%). Production shows a clear improvement from the pre-project baseline, with most households now reporting 10–50 kg output, used for household consumption (100%), community sharing (66%), and camp-internal sales (68%). Among sellers, income adequacy is reported as sufficient (100%) and most report recent increases (96%), with a visible upward shift toward monthly earnings above BDT 3,000. Key constraints remain market- and finance-related. These are limited capital (60%), limited market

access (55%) and business record-keeping (26%), indicating a simple but high-impact coaching priority.

Skill development results also indicate full training coverage, partner-specific trade specialization, high satisfaction, and effective input support enabling immediate practice. Production is largely home-based, sales are mostly within camps, and income gains are substantial (no post-project zero-income reporting), with perceived benefits including increased income (97%), improved nutritious food intake (72%), and higher household consumption of goods/assets (80%). Constraints mirror the broader livelihood picture, with market access and capital as the primary bottlenecks.

Service delivery scores improved from 2024 to 2025 for most partners, led by Pulse BD (+1.6 to 4.4), GUK (+1.3 to 4.8), and Shushilan (+1.1 to 4.6), while AMAN improved modestly (+0.3 to 4.8). Two declines warrant follow-up: Mukti Cox's Bazar (−0.3 to 4.2) and Rokeya Foundation (−1.2 to 3.8). Rankings place off-farm performance ahead overall: AMAN leads (4.8), followed by GUK and Shushilan (4.6 each). For on-farm, PULSE BD ranks first (4.4), Mukti Cox's Bazar and Songshoptaque tie second (4.2 each), and Rokeya Foundation ranks third (3.8).

Overall, the programme is effectively building skills, adoption, and early income pathways through BNGO-led delivery. Closing the remaining gap to sustained livelihood security will depend on strengthening market linkages, easing working-capital constraints, and providing light-touch business coaching (especially record-keeping and planning) so that strong technical uptake converts more consistently into stable household-level economic wellbeing.

Sector-wise Satisfaction and Perceived Project Benefits

Beneficiary satisfaction shows clear differences by sector. Education services receive near-universal “very satisfied” ratings with almost no dissatisfaction, and Livelihood services are also rated strongly. WASH lags behind, with most respondents only “somewhat satisfied” and a noticeable minority neutral or dissatisfied, suggesting a need to improve reliability and overall service quality.

Perceived project contributions also vary by sector. For WASH, respondents most often cite increased community awareness, improved living conditions, and women's empowerment. For Education, women's empowerment, girls' education participation, and stronger parental awareness are the most visible results. For Livelihood, financial benefits and women's economic empowerment stand out most prominently.

Overall, Education and Livelihood are experienced as highly accessible and impactful, particularly for women, while WASH demonstrates important awareness and wellbeing gains but requires further strengthening of the user service experience.

From Development to Humanitarian Action: BNGO Transformation under the Pooled Fund

The 2017 Rohingya refugee influx accelerated the shift of Bangladeshi NGOs (BNGOs) from primarily development programming to frontline humanitarian response, reinforced by the global localization agenda and BRAC's leadership in Cox's Bazar.



Through the Pooled Fund BRAC has operationalized a large-scale, localization-focused mechanism and embedded an Organizational Capacity Development (OCD) approach combining Organizational Capacity Assessments (OCA), tailored OCD roadmaps, ongoing coaching and mentorship, and multi-source feedback (including DOSA, board self-evaluations, beneficiary input, and partner consultations).

Capacity strengthening targets core institutional and technical areas including governance, finance/procurement, safeguarding/PSEAH, MEAL, gender and inclusion, and humanitarian readiness.

To capture progress consistently across organizations, a seven-pillar transformation framework grounded in the Red Cross Code of Conduct, Sphere Standards, and the Core Humanitarian Standard (CHS), and contextualized for the Rohingya response assesses performance across: Humanitarian Principles; Gender and Inclusion; Safeguarding and PSEAH; Coordination; Finance and Procurement; Governance/Legal/Ethical; and Operational Capacity. Scores are based on standardized indicators supported by documentary evidence, verified through document review, normalized to a 0–100 scale per pillar, and aggregated into overall transformation levels: Fully Transforming (85–100%), Partially Transforming (70–84%), Minimum/Slow Progress (50–69%), and No Intention (<50%).

Findings show clear differentiation in maturity. The leading group is headed by MUKTI and PROTTYASHI (both averaging ~91%), followed by JSUS (88%), YPSA (87%), PHALS (87%), and AMAN (86%), reflecting strong, multi-pillar institutionalization and comparatively consistent humanitarian readiness. A broad middle tier, SKUS (84%), DSK (81%), SHED (79%), SHUSHILAN (79%), PULSE (78%), HELP (76%), PARC (73%), and GUK (71%) show meaningful progress but unevenness across pillars, particularly around coordination, consistent application of humanitarian principles in practice, and longer-term sustainability factors. A lower tier JNUS (68%), BNKS (65%), PRANTIC (62%), SHANGSHAPTAQUE (62%), Rokeya Foundation (58%), and OPCA (57%) shows slower traction and/or weaker evidence across multiple pillars. JSK is the sole organization falling in the “No Intention” category (48%), indicating foundational gaps requiring urgent corrective action with clear milestones, or strategic reassessment of partnership fit.

Across pillars, Safeguarding/PSEAH and Finance/Procurement emerge as the strongest areas overall, while Humanitarian Principles and Coordination show the widest spread, signaling variability in operationalizing commitments and engaging consistently within the coordination architecture. Gender and Inclusion also varies notably, with high performers (e.g., Rokeya Foundation, JSUS, PHALS and SKUS) alongside weaker results (e.g., SHUSHILAN, SHANGSHAPTAQUE, and JSK).

Overall, the Pooled Fund’s OCD model has measurably strengthened institutional systems and advanced localization objectives; the next gains will depend on targeted, pillar-specific technical assistance for mid- and lower-tier partners, deeper reinforcement of humanitarian principles and coordination practice, and sustainability planning to maintain standards beyond donor funding cycles.

Key Informant Interview Insights: BNGO Transformation and Sector Perspectives

Progress and remaining risks since 2024: Compared with 2024, respondents reported clear improvements in communication, clarity of guidance, training and technical support, and more predictable reporting cycles. However, three structural risks remain the main threats to sustainability: (i) high employee turnover, with trained staff continuing to move to larger NGOs/INGOs; (ii) heavy workload pressures alongside limited use of dedicated OCD focal points, particularly affecting smaller organizations; and (iii) financial constraints that restrict investment in core systems (especially MIS/ERP) and staff retention. Together, these issues create a medium-term risk of eroding institutional gains.

Key institutional advances: Roadmap completion is generally high (around 80–95%), with faster progress in compliance-heavy reforms than in strategic planning, leadership succession, and digital integration. Finance, procurement, and recruitment reforms show a shift toward stronger internal control and preventive compliance. Safeguarding/PSEAH is consistently described as the most mature area, reflected in increased use of complaint mechanisms, stronger investigation processes, and more normalized rights-based practice. CFRM and feedback loops are increasingly used to adapt implementation, strengthening downward accountability. Environmental integration is moving from narrative commitments to more system-embedded practice (budgeting and procurement linkages). Humanitarian readiness is increasingly seen as a strategic asset for accessing funding, though several BNGOs report that funding conversion still lags behind institutional preparedness.

Persistent barriers: The main bottlenecks have shifted from policy absence to institutional fragility, continued reliance on key individuals, slow MIS/ERP progress, vulnerability to staff turnover, and leadership continuity gaps. Compressed timelines can also strain absorption capacity, particularly for smaller organizations, creating uneven implementation depth despite improved compliance on paper.

Future priorities: BNGOs increasingly emphasize long-term mentoring and “system anchoring” rather than one-off support. Common expectations include Bangla-localized tools, tiered (equity-based) support tailored to different maturity levels, stronger digital integration, and more independent governance review/validation mechanisms.

Sector-level validation: Sector coordinators consistently describe BRAC and Pooled Fund partners as increasingly reliable contributors to coordination mechanisms, with improvements in reporting discipline, guideline adherence, and responsiveness. They also note practical gains such as reduced duplication, stronger inclusion and quality practices, and localized capacity strengthening for smaller partners. At the same time, sector stakeholders highlight that performance variation persists and that declining resources will require greater prioritization, consolidation, and a stronger quality-over-scale focus.

Recommendations

1. Allocate minimum dedicated budgets to address three binding sustainability constraints: staff turnover, workload concentration, and financing gaps; include funded OCD focal capacity and minimum provisions for core systems (MIS/ERP and governance) to preserve institutional continuity.
2. Shift OCD support from policy adoption to resilient system embedding by strengthening strategic planning, leadership succession, and routine accountability processes so reforms remain functional through turnover, funding volatility, and leadership change.
3. Establish a minimum digital standard and support staged MIS/ERP implementation, prioritising integration of finance, procurement, HR, and safeguarding case management to reduce person-dependency, improve auditability, and strengthen institutional controls.
4. Consolidate safeguarding and PSEA maturity by strengthening case management, supervision, refresher training, and workload balancing; expand the pool of trained focal points to prevent overload and maintain timely, credible, and trusted safeguarding systems.
5. Strengthen CFRM by institutionalising “closing the loop” practices, ensuring communities receive regular feedback on actions taken, changes underway, and pending issues; use visible corrective actions to improve trust and satisfaction, particularly in WASH.
6. Reduce variability in humanitarian principles and coordination by embedding applied practice into routine decision-making (targeting, inclusion, complaint handling, partner/vendor conduct) and strengthening documentation and follow-through of coordination participation.
7. Convert humanitarian readiness into sustainable funding access through structured partnership brokerage, consortium facilitation, proposal development support, and strategic donor engagement to enable capable BNGOs to diversify funding beyond the Pooled Fund.
8. Consolidate sector-level quality gains:
 - **Education:** tighten supervision and documentation where weaker; ensure full safety readiness (including complete and valid first-aid contents); reinforce positive discipline; and close the hand hygiene enabling gap in Bhasan Char.
 - **WASH:** prioritise user experience through stronger O&M, faster repairs, improved cleanliness and odour control, and protection-sensitive upgrades (lighting, privacy, safe access), with handwashing stations near latrines treated as a public health priority.
 - **Livelihoods:** strengthen the pathway from adoption to sustained wellbeing via market linkages, buyer networks, working-capital solutions, and light business coaching; improve seasonal troubleshooting and pest/disease support for on-farm yield conversion.
9. Apply a tiered, equity-based capacity support model aligned with maturity levels: leverage high performers as peer-learning anchors, provide targeted pillar-specific support for mid-



tier partners, and deliver milestone-based intensive support with clear accountability for slower-progress partners.

Conclusion

The 2025 Annual Outcome Assessment confirms the BRAC Pooled Fund's success in delivering high-quality services and advancing localization in the Rohingya response. WASH, Education, and Livelihoods interventions achieved strong functionality, near-universal community satisfaction, robust skills adoption, and meaningful income gains, particularly empowering women and girls through gender-responsive approaches.

The Organizational Capacity Development (OCD) initiative has transformed Bangladeshi NGOs into capable humanitarian actors. Emerging organizations like Rokeya Foundation evolved rapidly into confident responders, while established partners (DSK, GUK, YPSA, Sushilon) strengthened governance, compliance, and project management narrowing long-standing capacity gaps and building a more balanced, locally led ecosystem.

Institutional gains are vulnerable without sustained support. Continuation of the initiative through targeted, equity-based accompaniment focused on retention, digital integration, market access, and pillar-specific mentoring is essential to secure durable humanitarian readiness, ensure long-term impact, and deliver resilient, community-centred outcomes for Rohingya FDMNs and host communities in a resource-constrained environment.

Chapter One: Introduction

1.1 The FDMN Crisis

Since 25 August 2017, widespread violence in Myanmar's Rakhine State has forced an estimated 688,000 Rohingya Forcibly Displaced Myanmar Nationals (FDMNs) to cross into Cox's Bazar, Bangladesh. Long-standing statelessness has compounded their vulnerability over generations, leaving the population at heightened risk even before the trauma of the most recent crisis. The people and Government of Bangladesh responded with notable generosity by keeping borders open and providing immediate refuge. However, the speed and scale of the influx placed significant pressure on local systems, prompting the humanitarian community to scale up support to address urgent protection and life-saving needs.

The response has sought not only to meet the basic needs of the displaced population, who remain largely dependent on humanitarian assistance, but also to mitigate the impacts on host communities and strengthen their capacity to cope with the social, environmental, and service delivery pressures associated with hosting nearly one million people. While the protracted presence of FDMNs remains primarily a humanitarian concern due to ongoing relief and protection requirements, it has increasingly taken on development dimensions, including the need for longer-term approaches to service infrastructure, environmental management, and sustainable livelihood opportunities.

1.2 The Response Strategy

The Rohingya response is coordinated through the Joint Response Plan (JRP), led by the Inter-Sector Coordination Group (ISCG) in partnership with the Government of Bangladesh, UN agencies, and more than 100 international and national NGOs. The JRP is organized through sector working groups (e.g., Food Security, Shelter, Health, Education, and Protection) that jointly set priorities, identify gaps, and coordinate implementation across camps. The Government, through the Refugee Relief and Repatriation Commission (RRRC), provides overall facilitation, including land, security coordination, and administrative support, while local NGOs play a critical role in community access and contextual engagement.

Most FDMNs reside across 34 camps in Ukhiya and Teknaf, Cox's Bazar, where high population density continues to strain essential services such as water, sanitation, and healthcare. To reduce congestion, the Government established Bashan Char in late 2020 as an alternative relocation site, with an estimated 35,000 refugees relocated to date. The relocation has also drawn concerns from human rights organizations and some refugees regarding transparency and potential exposure to cyclone and flood risks.

1.3 Initiatives of BRAC

BRAC, one of the largest non-governmental organizations in Bangladesh, has made significant contributions to addressing the FDMN crisis. The organization has provided over one (01) million basic health care services, enrolled over 50,000 children in educational programs, supported over 370,000 people with WASH interventions, and offered skills training for self-reliance. Additionally, BRAC has been active in protection and advocacy for 50,000 vulnerable individuals, child protection through their Humanitarian Play Lab model, sustainable agriculture in nine camps, community mobilization, site management for 100,000 people, and food security for 100,000 households. Their extensive experience and presence in Bangladesh have enabled them to effectively address the diverse needs of the FDMN population.

BRAC is currently implementing a programme titled “Pooled Fund for Bangladeshi BNGOs for Rohingya Refugee Response,” funded by Global Affairs Canada and the Department of Foreign Affairs and Trade (DFAT), Australia. This programme is the first of its kind to facilitate a localised development-humanitarian response to the ongoing crisis. The fund supports BRAC in developing an innovative approach that benefits Rohingya refugees by empowering Bangladeshi non-governmental organisations (BNGO) to deliver essential humanitarian interventions. Now entering its seventh year, the Rohingya refugee crisis highlights the need for stronger integration between humanitarian and development efforts while also enhancing local capacity to sustain long-term services. The programme aims to implement the concept of *localisation*, a term frequently emphasised following the World Humanitarian Summit in 2016.

1.4 Localisation and Humanitarian Organizations

As the Rohingya crisis continues into its seventh year, the need for sustainable and locally led humanitarian action has become increasingly evident. While international agencies played a crucial role in the initial emergency response, long-term solutions now depend on strengthening the capacity of national and community-based actors. Recognizing this, BRAC has partnered with 27 Bangladeshi NGOs to build their institutional and technical capabilities, supporting their transition into effective humanitarian organizations under the broader framework of localisation.

Localisation refers to the process of empowering local and national actors to take the lead in humanitarian preparedness and response. The concept gained prominence following the *World Humanitarian Summit (2016)*, where the international community committed to shifting leadership, decision-making, and resources closer to affected communities. Localisation emphasizes that those who are closest to a crisis are best positioned to understand local contexts, identify needs, and deliver timely and culturally appropriate support. By strengthening local institutions, localisation not only improves the efficiency of aid delivery but also enhances accountability and sustainability.

Humanitarian organizations are entities local, national, or international that work to protect lives, alleviate suffering, and uphold human dignity in times of crisis. Guided by the core principles of humanity, neutrality, impartiality, and independence, these organizations provide essential services such as food, shelter, healthcare, education, and protection. Their work often spans

both emergency relief and longer-term recovery, bridging the gap between humanitarian and development efforts.

The relationship between localisation and humanitarian organizations is deeply interconnected. Localisation seeks to enable local and national organizations to grow into strong humanitarian actors capable of managing crises independently. Through targeted investments in institutional strengthening, coordination, and capacity building, these organizations can assume greater leadership roles within the humanitarian system.

In this context, BRAC's localisation initiative with 27 Bangladeshi NGOs represents a strategic shift toward sustainable, locally driven humanitarian response. By equipping these organizations with technical expertise, management systems, and operational frameworks, BRAC is fostering a new generation of national humanitarian actors. This not only reinforces national ownership and resilience but also ensures that the Rohingya response evolves from short-term relief to a more integrated, development-oriented model.

1.5 The Pooled Fund Programme

The "Pooled Fund" was formally launched in March 2022, initially funded by the Global Affairs Canada (GAC). The Australian Department of Foreign Affairs and Trade (DFAT) joined the initiative in June 2023. The Pooled Fund aims to promote the sustainable, effective, and efficient delivery of services for Rohingya refugees in Cox's Bazar and Bhasan Char by leveraging the considerable experience and expertise in development and humanitarian response from Bangladeshi BNGOs in areas applicable to the protracted crisis context. The expected outcomes for the Pooled Fund project include: (1) increased capacity of National and Local Responders (NLRs) to deliver gender-responsive, climate-responsive, environmentally sustainable programmes for refugees in Cox's Bazar and Bhasan Char; and (2) increased uptake of NLR-delivered programmes and services by Rohingya refugees particularly women and girls, in Cox's Bazar and Bhasan Char. This suggests that the programme has essentially adopted a dual-pronged approach. One aspect focuses on capacity development of the BNGOs, while the other involves the implementation of development projects.

1.6 Capacity Development

The capacity development phase is being implemented through the creation of two cohorts. The activities of these two cohorts can be seen below:

COHORT 2022	34 BNGOs received capacity development (CD) training on 11 topics
	4 BNGOs received funding
	04 organisational capacity development (OCD) road maps have been developed for 04 selected BNGOs
COHORT 2023	43 BNGOs received CD training on 11 topics and an additional workshop on Grand Bargaining
	25 BNGOs received funding
	05 Boot Camps have been completed for 27 partner BNGOs

23 OCD road maps development were started for 23 BNGOs in December 2023

The programme hired HARMONY Consulting to evaluate the capacity development needs of the 27 selected BNGOs. The consulting firm created personalised roadmaps with actionable steps to strengthen their capabilities and become more resilient humanitarian agencies.

1.7 Humanitarian Projects

In Cohort 2022, four (04) BNGOs were selected and started implementing projects in WASH and Education sectors. In Cohort 2023, 23 BNGOs were selected to implement projects in WASH, Livelihood and Education sectors. The number of beneficiaries in each Cohort can be seen from the table below:

Cohort 2022	Total Beneficiaries: 31,413 Male: 15,493 Female: 15,920 People with Disability: 153 No. of BNGOs: 04	Education: FIVDB WASH: Agrajattra, ACLAB, GUSS
Cohort 2023	Total Beneficiaries (approx.): 115,037 Male: 58,277 Female: 56,760 People with Disability: 159 No. of BNGOs: 23	Total Beneficiaries (Education): 7,329 ACLAB, PARC, BNKS, FIVDB, JSUS, PHALS, PRANTIC, SKUS, YPSA Total Beneficiaries (Livelihood): 4,975 AMAN, GUK, Mukti, Pulse BD, Rokeya Foundation, Shushilan, Songshoptaque Total Beneficiaries (WASH): 102,733 ACLAB, GUSS, Agrajattra, BGS, DSK, Help Coxs Bazar, JNUS, JSK, NOWZUWAN, OPCA, Protyashi, SHED

1.8 The Annual Outcome Assessment

An Annual Outcome Assessment is a structured review used to understand how far a programme has progressed toward its intended results over the previous year. It looks beyond activity completion to examine the changes achieved for people and systems, and it may also consider how the programme contributes to wider outcomes even where full attribution is not expected.

From 2023 to 2025, the Pooled Fund implemented annual outcome studies as part of its learning and accountability cycle to track progress over time and strengthen results. The assessment reviews each partner BNGO's performance using quantitative and qualitative evidence against the Fund's indicators, and it also measures overall programme performance against relevant sector standards in WASH, Education, and Livelihoods. In addition, it assesses progress in organisational capacity development and examines how the Fund's support has influenced the wider humanitarian ecosystem, including localisation, coordination, and more accountable service delivery. Findings are used to demonstrate effectiveness, identify priority areas for



improvement, and generate practical recommendations for future programming and capacity-strengthening support.

The study's specific objectives are to measure each BNGO's quantitative and qualitative achievements against Pooled Fund indicators, assess programme performance against sector standard indicators, review BNGO-specific progress in organisational capacity development, and capture evolving ecosystem dynamics that shape the localisation agenda.

The survey is also aligned with the programme's results framework and is designed to measure performance across three outcome levels. It captures immediate outcomes by documenting direct results and early capacity gains from programme activities, assesses intermediate outcomes by examining whether partners have put in place the systems and practices needed to sustain delivery (e.g., institutional processes and mechanisms), and tracks ultimate outcomes by analysing the longer-term changes the programme is contributing to in beneficiary wellbeing and social dignity. Structuring the analysis this way ensures that the survey reflects not only what was delivered, but also how far those efforts are translating into sustained and higher-level results.

Chapter Two: Methodology

2.1 Research Design

The proposed annual assessment adopted a mixed-methods approach, integrating both quantitative and qualitative techniques to ensure a comprehensive analysis of project outcomes and implementation processes. In addition, desk research was conducted to collect relevant secondary information on project activities, contextual background, and related policies.

Under the quantitative assessment, sample surveys were administered among relevant target groups to gather measurable data on key indicators. For the qualitative assessment, in-depth interviews (IDIs) and key informant interviews (KIIs) were conducted to capture diverse stakeholder perspectives and contextual insights.

The face-to-face interview method was applied across both components to enhance data reliability and accuracy. All qualitative interviews and discussion sessions were audio-recorded (with consent) for accurate transcription and analysis. Furthermore, on-site observations were carried out to validate findings and complement data obtained through other methods.



Figure 1: Interviewing project beneficiaries

Study Location: The study was carried out in 20 camps and 12 clusters of Cox's Bazar and Bhasan Char respectively.

2.2 Quantitative and Observation Surveys

The sample and observation surveys were conducted following a probabilistic model to measure relevant indicators. This approach ensures capturing variability and achieving representative data. The sample survey data were collected through a digital application.

2.2.1 Sample Size and Distribution

The survey was conducted among 904 direct beneficiaries. Besides, 520 facilities were covered through direct observation. The following table shows the sector-wise sample size:

Sector	Sample Size (HH)	Sample Size (Facilities)
WASH	316	400
Education	230 (parents), 120 (Teachers)	120
Livelihood	238	-

The sector wise sample distribution can be seen from the table below:

WASH

Name of Camp	Name of BNGO	HH Interview	Bathing Cubicle	Latrine	Tap Stand	DTW	MRF	WN	WHC
Bhasan Char	Mukti CXB	30	20	20	-	5	-	-	-
Camp 3	PROTTYASHI	30	20	20	-	5	-	-	-
Camp 3	JNUS	32	20	20	-	5	-	-	2
Camp 5	DSK	70	20	20	10	5	1	1	-
Camp 5	HELP CXB	30	20	20	-	5	-	-	-
Camp 5	JSK	30	20	20	-	5	-	-	-
Camp 4 Ext	OPCA	30	20	20	10	5	1	1	2
Camp 13	SHED	64	20	20	10	5	1	1	-
Total		316	160	160	30	40	3	3	4

Education

Location	Name of Camp	BNGO	LC	School (BC)	BLF	Parents/Caregivers
CXB	Camp 22	BNKS	-	-	8	30
CXB	Camp 7	JSUS	8	-	10	30
CXB	Camp 14	YPSA	-	-	12	20
CXB	Camp 16	YPSA	-	-	10	16
CXB	Camp 21	YPSA	-	-	8	14
CXB	Camp 15	SKUS	-	-	8	12
CXB	Camp 16	SKUS	-	-	12	18
CXB	Camp 3	PRANTIC	-	-	10	15
CXB	Camp 9	PRANTIC	-	-	10	15
CXB	8 East	PHALS	1	-	10	21
CXB	4 Extension	PHALS	-	-	4	9
BC	Cluster 24,6,8,113	PARC	-	9	4	30
BC	Cluster 26,49	PARC	-	-	5	-
Total			9	9	111	230

Livelihood

Name of Camp	BNGO	HH Interview
Camp 17	Mukti Cox's Bazar	56
Camp 5	Pulse BD	30
Camp 4	Rokeya Foundation	30
Camp 1 East	Songshoptaque	30
Camp 15	AMAN	30
Camp 5	GUK	16
Camp 8 East	GUK	14
Camp 2East	Shushilan	20
Camp 4 Extension	Shushilan	12
Total		238

2.2.2 Respondent Selection

Respondents were selected randomly from each camp for each sector.

2.3 Qualitative Survey

The qualitative assessment was conducted to derive insights to identify the setbacks and to develop recommendations and also help in data triangulation. The table below shows number of interviews conducted under qualitative assessment:

Respondent group	Method	Sample size
Representatives of BNGOs	In-depth Interview	21 BNGOs (OCD focal + other relevant representatives)
Project officials	Key Informant	3
Other relevant stakeholders	Interview	3

2.4 Survey Implementation

The survey implementation activities started with a meeting with the Pooled Fund project officials. They briefed the team leader and other NRL team members about the project.

2.4.1 Tools Generation

A total of five (05) survey tools were prepared for conducting the survey. All of the tools were reviewed by the Pooled Fund officials. After getting approval, data entry application forms were developed for sample and observation surveys. The qualitative interviews were audiotaped and later transcribed as necessary.

2.4.2 Training

A three-day long training session was held in Cox's Bazar, facilitated by the team leader and field operations manager. The Pooled Fund programme officials monitored the sessions.

2.4.3 Data Collection

The sample survey data collection started on 29th October and ended on 19th November.

For the capacity development assessment of BNGOs, a five-member team led by the lead of the evaluation team conducted information collection sessions.

2.4.4 Quality Control

The standard procedures were followed for on-field quality control. Supervisors and two quality controllers accompanied the team of enumerators. Besides, data was checked on a daily basis. A number of interviews (80) were cancelled due to data inconsistency, which were substituted later.

2.4.5 Data Analysis

Data was analysed using SPSS. Tables were created and interpreted for all questions, often categorised by BNGO and gender. Three separate data files were used to generate these tables.

For each BNGO, a summary was created, and two scoring schemes were developed to assess BNGO performance.

2.4.6 Ethical Considerations

Ethical considerations are crucial in every step of the research process, and several key considerations have been maintained.

Ethical Considerations	Description
Informed Consent	Voluntary and informed consent from participants were taken before every interview. For the quantitative survey, the app only let the survey commence after consent had been obtained. To facilitate a proper understanding of the respondents, the consent form/statement was prepared in local dialect with simple and clear statements.
Privacy and Confidentiality	Participant privacy and data confidentiality were maintained throughout the research process. Anonymity was ensured at field & data cleaning level through appointing an ID number to each of the participants.
Human Dignity	Respect for participants' rights, dignity, and cultural practices were maintained throughout the evaluation process. The interviewer addressed any questions posed by the respondents and provided necessary clarifications.
Safeguard	Beneficence was prioritised, with a focus on promoting participant well-being and overall welfare. We work in line with the PSEA (Protection from Sexual Exploitation and Abuse) principles and ensured that the field team and research team maintained an environment which prevented sexual exploitation and abuse, and promoted the implementation of do-no-harm.
Do no Harm	Measures were taken to prevent potential harm to participants, including in the form of physical, mental, economical, or social. Special training was provided to the field team to ensure appropriate, safe, non-discriminatory participation and the needs of vulnerable groups like adolescents, participants with disability, trauma and pregnant women (if any).
Voluntary Participation	Participants had the right to voluntary participation, including the freedom to choose their involvement and the option to withdraw at any time.
Transparency and Disclosure	Transparency and disclosure were maintained, with clear information provided to participants about the evaluation process. To make them fully aware, the field executives read out the purpose of the study, nature of information required, benefits of the study, confidentiality to be maintained and freedom to be exercised by the respondents during the interviews.
Conflict of Interest	Any potential conflicts of interest were disclosed and effectively managed to ensure the integrity of the research study.

The Nexel team and field reps complied with values such as 'do-no-harm' to the beneficiaries and maintained transparency and impartiality with project participants and stakeholders.

Chapter Three: Findings- WASH

3.1 Performance of WASH Service Delivery against Sector Indicators in FDMN Settlements

Water, Sanitation, and Hygiene (WASH) interventions are critical to the safeguarding of health, dignity, and environmental safety for the Forcibly Displaced Myanmar Nationals (FDMNs) living in the Cox's Bazar and Bhasan Char Rohingya camps. In these high-density and resource-constrained settings, inadequate infrastructure heightens the risks related to waterborne diseases, environmental contamination and loss of privacy, particularly for women and girls. To address these challenges, the Pooled Fund initiative supports the implementation of integrated, gender-responsive, and environmentally sustainable WASH interventions that combine the construction, rehabilitation, and maintenance of water and sanitation facilities with strong hygiene promotion, community engagement, fecal sludge management, and comprehensive solid waste management. Together, these interventions aim to ensure access to safe water, functional and dignified sanitation facilities, improved hygiene practices, and a cleaner living environment for the refugee community.

The WASH sector employs a set of standardized indicators to monitor and evaluate the effectiveness of interventions and service delivery for FDMNs. These indicators enable progress tracking, ensure accountability, and inform continuous improvement in the provision of safe water, sanitation, and hygiene facilities. A total of seven BNGOs: DSK, JNUS, JSK, Help, SHED, OPCA, and Prottyashi operate in the Rohingya camps in Cox's Bazar, while one BNGO (MUKTI) implements activities in Bhasan Char. The following table shows the results against the sector indicators. It should be noted that the achieved values reflect cumulative service delivery results over the eighteen-month implementation period.

Table 1: Performance across core WASH service delivery indicators

Indicators	DSK	JNUS	JSK	Help CXB	SHED	OPCA	Prottyashi	All CXB	MUKTI (BC)
% Water Test met sector Standard FRC (0.2 – 0.5 mg/L)	99%	NA	NA	NA	80%	97%	NA	92%	NA
% of HH level with 0 E. Coli (per 100ml)	89%	98%	73%	94%	89%	95%	96%	91%	NA
% of HH using tap stand as primary	99%	NA	NA	NA	97%	100%	NA	98%	NA

Indicators	DSK	JNUS	JSK	Help CXB	SHED	OPCA	Prottiyashi	All CXB	MUKTI (BC)
source for drinking water									
Average liters of domestic water collected per person per day	31	NA	NA	NA	29	34	NA	31	NA
% of HH reporting having enough water to meet all their HH needs	90%	97%	100%	53%	88%	90%	83%	86%	96.8%
% Functionality status of water facilities (deep tubewell, tap stand)	100%	100%	100%	100%	100%	100%	100%	100%	100%
% Functionality status of sanitation facilities (latrines + bathing cubicle)	100%	98%	80%	100%	88%	88%	97%	93%	78%
% of female family member that feel safe using the communal latrines at night	57%	72%	83%	43%	75%	50%	60%	63%	84%
% Functionality status of Material Recovery Facility	100%	NA	NA	NA	100%	100%	NA	100%	NA
% of HH with visible waste in the vicinity of their accommodation	6%	0%	10%	7%	8%	13%	3%	7%	13%
% of HH segregating waste at HH level (Observation)	80%	91%	60%	67%	92%	90%	60%	77%	94%
% of people interviewed able to identify at least three critical times for washing hands	96%	84%	80%	100%	98%	93%	97%	93%	100%

Indicators	DSK	JNUS	JSK	Help CXB	SHED	OPCA	Prottiyashi	All CXB	MUKTI (BC)
% of respondents who reported handwashing at least on three critical times in the past two days	83%	91%	73%	50%	80%	77%	67%	74%	100%
% of respondents who reported being satisfied or very satisfied with WASH project activities	100%	97%	93%	100%	100%	100%	100%	99%	100%

Overall performance is strong in both locations for core infrastructure functionality and beneficiary satisfaction. In Cox's Bazar, all partners reported full functionality of water facilities (100%), and sanitation functionality remains high in aggregate (93%), though performance varies by BNGO, most notably with lower sanitation functionality for JSK (80%) and slightly weaker results for SHED and OPCA (both 88%). In Bhasan Char, sanitation functionality is comparatively lower (78%), pointing to a clearer need for targeted maintenance and operational follow-up in that location. Despite these variations, satisfaction with WASH project activities is consistently high across all Cox's Bazar partners (99%) and is also very high in Bhasan Char (100%), indicating strong community acceptance of the services.

Water quality is generally positive where testing was conducted. In Cox's Bazar, free residual chlorine (FRC) testing shows high compliance (i.e., a large share of tested water samples meeting the sector standard free residual chlorine range of 0.2–0.5 mg/L), at 92% overall, with particularly strong results for DSK at 99% and OPCA at 97%, and a lower result for SHED at 80% where reported. Household water storage testing indicates low E. coli contamination overall (91%), although results differ by partner (e.g., lower in JSK at 73% and higher for JNUS at 98%).

In terms of household water sufficiency, Cox's Bazar shows a solid overall position (86%), but with a pronounced gap for HELP Cox's Bazar (53%) compared to other partners that report stronger adequacy levels. In Bhasan Char, reported household water sufficiency is very strong (97%).

Hygiene knowledge is consistently strong, but practice shows a clearer behaviour–practice gap in Cox's Bazar. Across Cox's Bazar, most respondents can identify critical handwashing times (93%), yet reported handwashing practice at critical times is lower (74%), with particularly weaker practice levels for HELP Cox's Bazar (50%) and comparatively better results for JNUS (91%) and DSK (83%). In Bhasan Char, both hygiene knowledge and reported practice are very strong (100% for both), suggesting more consistent translation of awareness into routine behaviours among surveyed households.

Solid waste management results are mixed but generally encouraging on visible cleanliness, while segregation varies by partner. Visible waste in the vicinity of shelters is low overall in Cox's Bazar (7%), though it ranges across partners from 0% up to 13%. Household-level segregation is

moderate-to-high overall (77%) but uneven among BNGOs as SHED and OPCA perform strongly (92% and 90%), while JSK and Prottiyashi are lower (both 60%), indicating a need for more consistent household-level behaviour reinforcement and enabling materials in those areas. In Bhasan Char, visible waste is higher than the Cox's Bazar aggregate (13%), but segregation is strong (94%), suggesting that cleanliness conditions may be influenced by broader site/environmental factors even where household practices are comparatively positive.

Finally, protection and dignity indicators remain an important area for improvement, particularly in Cox's Bazar. Perceived safety for women using communal latrines at night is uneven and comparatively low in several Cox's Bazar partner areas (63%), with HELP Cox's Bazar (43%) and OPCA (50%) showing the clearest gaps. Bhasan Char reports a comparatively higher safety perception (84%), but given the lower sanitation functionality in that location, continued attention to lighting, privacy, maintenance responsiveness, and user management remains essential to sustain dignity and safety outcomes.

Overall, the findings confirm a strong foundation for WASH service delivery in both Cox's Bazar and Bhasan Char, particularly in facility functionality and high community satisfaction. Differences across BNGOs are now most visible in service quality and day-to-day use, especially household water sufficiency, consistent handwashing practice, and waste segregation. In Cox's Bazar, priority attention is needed in areas where water sufficiency, sanitation conditions, and night-time safety for women are weaker. In Bhasan Char, maintaining strong water access and hygiene practice should be complemented by stronger sanitation functionality and broader cleanliness measures to sustain gains and promote more equitable outcomes.

3.1.1 BNGO Performance Ranking Based on WASH Service Delivery Indicators

A score-based performance framework was developed to assess BNGO performance against the sector indicators, with scores ranging from 1 (lowest) to 10 (highest). Scores were assigned based on the percentage distribution achieved against each indicator. This approach provides a structured and nuanced assessment of performance, enabling a consistent and comparable evaluation of each BNGO's effectiveness against specific sector indicators.

The table below presents the performance ranking of BNGOs in the WASH sector based on the score-based assessment framework. Among the eight assessed organizations, Category B NGOs dominate the upper tiers of performance. JNUS achieved the highest score (9.3), followed closely by MUKTI Cox's Bazar (9.2), both demonstrating strong overall service delivery performance. DSK, a Category A NGO, ranked third with a score of 8.9, indicating solid performance but trailing behind two Category B organizations. OPCA, also from Category B, ranked fourth, outperforming SHED, a Category A NGO, which placed fifth with a score of 8.4. Prottiyashi (Category B) and HELP Cox's Bazar (Category C), ranked sixth and seventh respectively, reflecting moderate performance levels. JSK, the sole Category C NGO in the assessment, ranked last with a score of 6.8. Overall, the ranking illustrates that category classification does not uniformly correspond with performance outcomes, as several Category B NGOs outperformed Category A counterparts, underscoring the importance of performance-based assessment over categorical designation.

Table 2: Performance ranking of BNGOs on WASH sector indicators

Category	Name of BNGO	Achieved Score in 10 Scale	Rank
B	JNUS	9.3	1
B	MUKTI Cox's Bazar	9.2	2
A	DSK	8.9	3
B	OPCA	8.8	4
A	SHED	8.4	5
B	Prottiyashi	8.3	6
C	HELP CXB	7.3	7
C	JSK	6.8	8

3.1.1.a Year-on-Year Comparison of Service Delivery Scores by WASH Sector BNGOs

Service delivery scores improved for most BNGOs between 2024 and 2025, indicating stronger overall performance in the latest round. The biggest improvement is seen for JNUS, which moved from the lowest 2024 score to one of the highest in 2025. Prottiyashi and OPCA also show clear gains, and both DSK and SHED increased steadily from already-strong 2024 levels. In contrast, HELP Cox's Bazar and JSK show small declines in 2025 compared to 2024, suggesting a deterioration in performance that may require follow-up. Mukti Cox's Bazar has only a 2025 score available, and it is among the top performers, but year-on-year change cannot be assessed due to missing 2024 data.

Table 3: Comparison of Scores, 2025 vs 2024

Category	BNGO	Service Delivery Score 2024	Service Delivery Score – 2025	Trend
A	DSK	7.8	8.9	↑
B	HELP CXB	7.6	7.3	↓
B	JNUS	5.6	9.3	↑
C	JSK	7.1	6.8	↓
B	OPCA	7.3	8.8	↑
B	PROTTYASHI	6.0	8.3	↑
A	SHED	7.3	8.4	↑
B	Mukti Cox's Bazar	NA	9.2	—

Findings: Sample and Observation Surveys

3.2 Access to Drinking Water & Infrastructure Performance

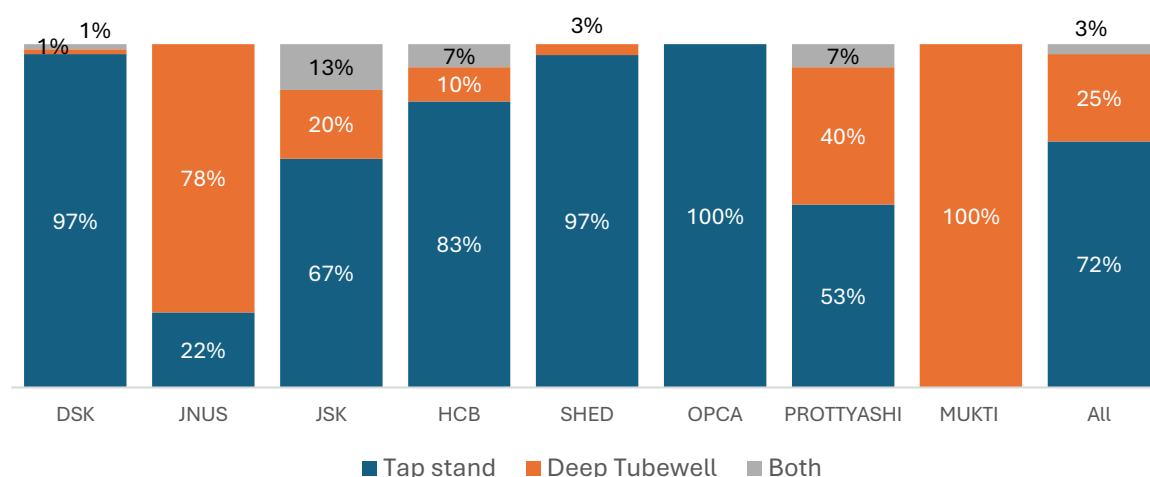
Access to clean drinking water is a fundamental need, especially in refugee camps where resources are scarce and infrastructure is limited. The data provides a comprehensive view of the current state of water accessibility, collection practices, and the challenges faced by the community in ensuring that this vital resource is available to all.

3.2.1 Main Source of Drinking Water at Household Level

The chart reflects strong reliance on clean drinking water sources across all partner areas, with households primarily using either tap stands or deep tube wells. At the aggregate level, tap stands are the dominant source (72%), followed by deep tube wells (25%), while only a small proportion (3%) report using both. This suggests that most households have a distinctly improved primary source of water rather than switching frequently between options, which is operationally positive for consistent service delivery and targeted monitoring.

The distribution also reflects contextual differences in water-service infrastructure between the Cox's Bazar Rohingya camps and Bhasan Char. In Cox's Bazar, households largely depend on the established water network. In contrast, Bhasan Char does not have a piped water network system; therefore, tap stands are not available and deep tube wells function as the primary improved water source in that location.

Figure 2 % distribution of beneficiaries by sources of water [Ref WS1]

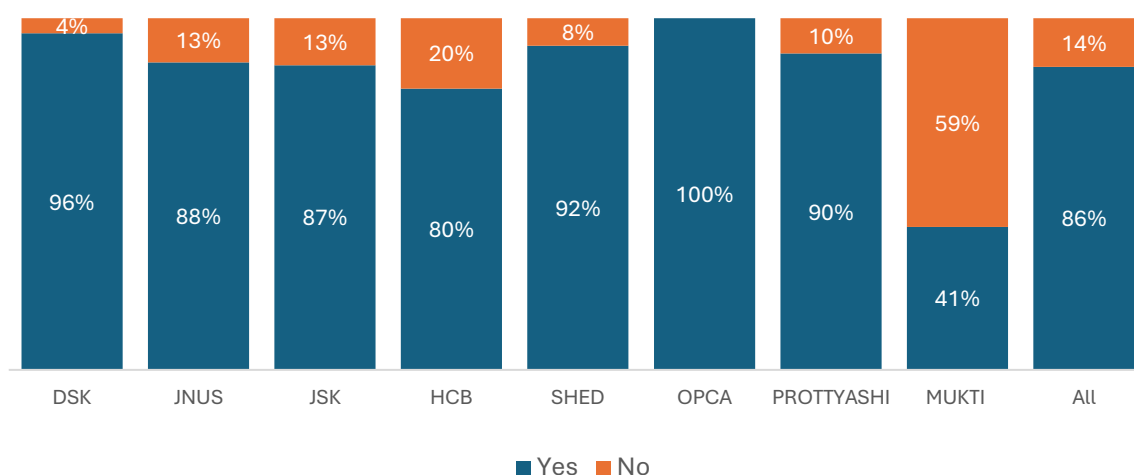


3.2.2 Physical Access to Water Points (Distance and Time)

Overall accessibility to improved water points is high. A large majority of households (86%) report having a tap stand within 100 meters, with an aggregate coverage of 86 percent. Most partner areas demonstrate very strong proximity, particularly OPCA (100%), DSK (96%), SHED (92%), Prottiyashi (90%), JNUS (88%), and JSK (87%). These figures indicate broad compliance with SPHERE standards on maximum distance to water points.

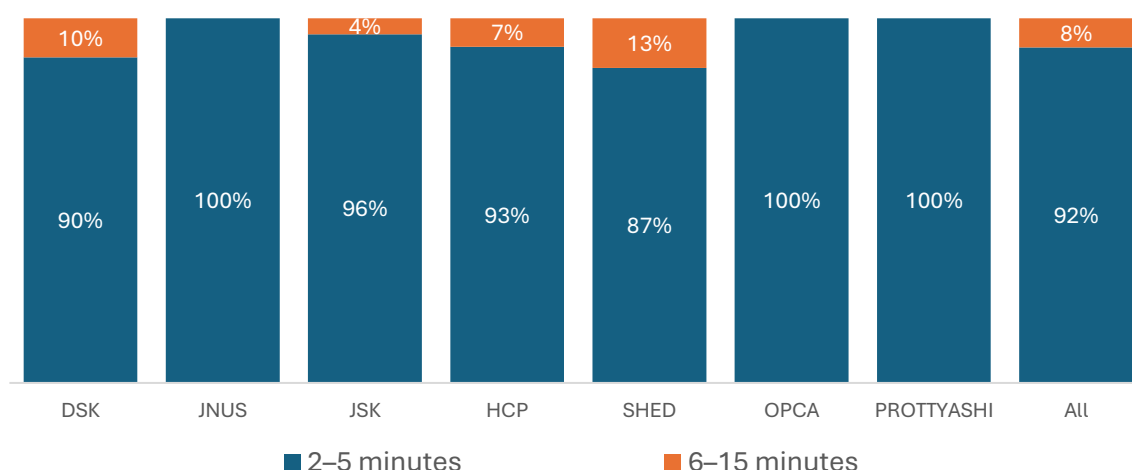
However, as mentioned above, the context in Bhasan Char differs from the Cox's Bazar camps. Tap stands in Bhasan Char are commonly installed within shared bathing cubicles and latrine blocks, and some households collect water from these locations. This service configuration likely contributes to the comparatively lower tap-stand proximity figures reported for Mukti and should be interpreted as a difference in infrastructure design and point placement, rather than a simple gap in access.

Figure 3: Incidences of having tap stand within 100 meters by percentage distribution of beneficiaries [Ref WS1a]



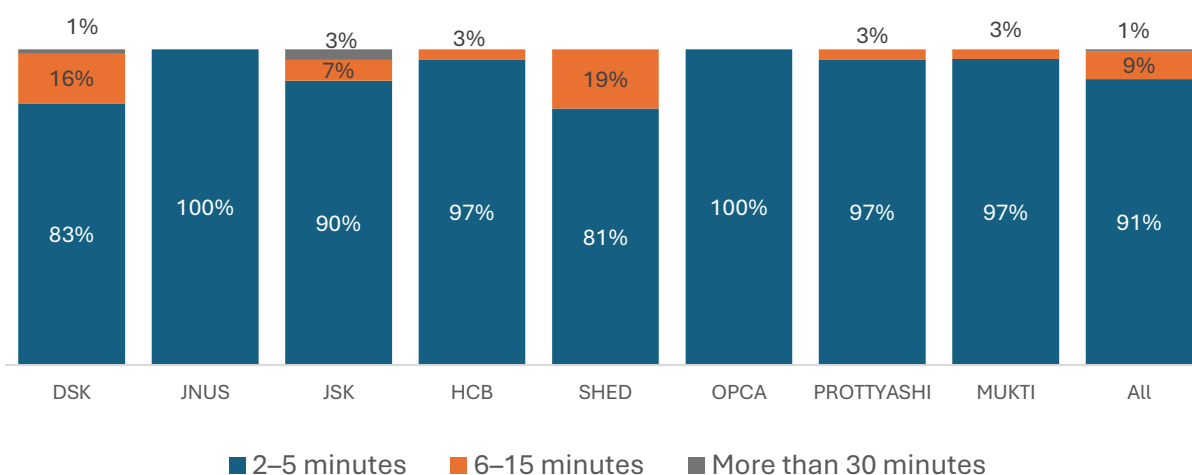
Travel time to the main water source further confirms low physical burden across almost all operational areas. At the aggregate level, 92.4 percent of households reach their water source within 2–5 minutes, and the remaining 7.6 percent within 6–15 minutes. No households report travel times beyond 15 minutes. This pattern strongly supports compliance with SPHERE guidance on reasonable access time and suggests that routine water collection does not impose excessive physical strain on households in most locations.

Figure 4: Percentage distribution of household by time taken to reach nearest water source {ref QS6}



When focusing specifically on access to the nearest tap stand, results remain consistent. Overall, 91 percent of households reach the nearest tap stand within 2–5 minutes, and 8.8 percent within 6–15 minutes. Only a negligible share (0.6 percent overall) report travel times exceeding 30 minutes. Most partner areas show near-universal rapid access, with several reporting 100 percent of households within 2–5 minutes. Slightly higher shares in the 6 -15 minute category are observed in DSK and SHED, but these remain well within acceptable thresholds and do not indicate systemic access constraints.

Figure 5: Distribution of households by time taken to reach nearest tap stand {Ref QS16a}

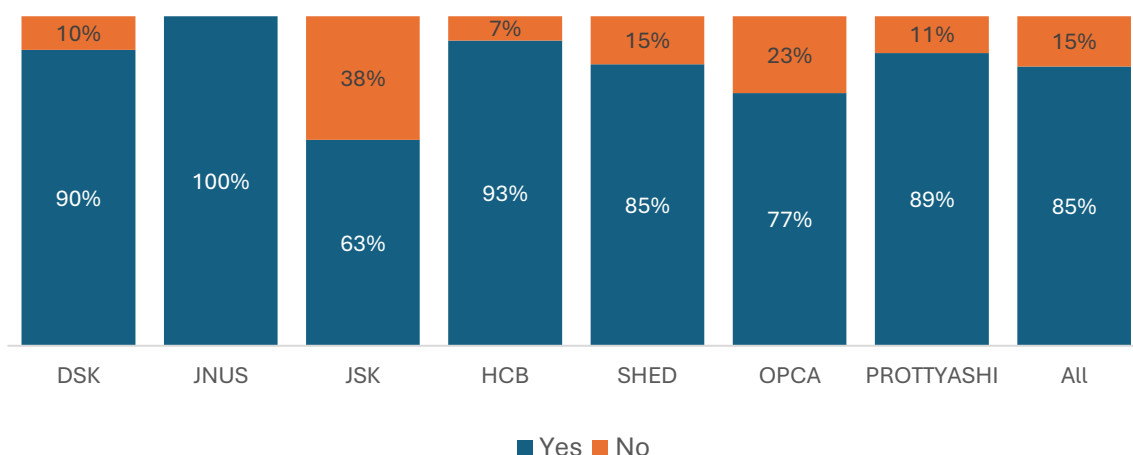


3.2.3 Water Collection Burden and Congestion

Based on the exhibit below, queuing at water points is widespread overall, with 85% of households reporting that they need to stand in a queue. This indicates a notable congestion burden during water collection. Partner-wise, high queuing is observed for Help Coxs Bazar (93%), DSK (90%), Prottiyashi (89%), and SHED (85%), suggesting demand–capacity stress in these areas. OPCA shows comparatively lower queuing (77%), while JSK reports the lowest level (63%), indicating relatively less congestion or different collection patterns.

For JNUS, the finding of 100% queuing should be interpreted with caution due to the small number of respondents (n=7), and should not be treated as fully representative.

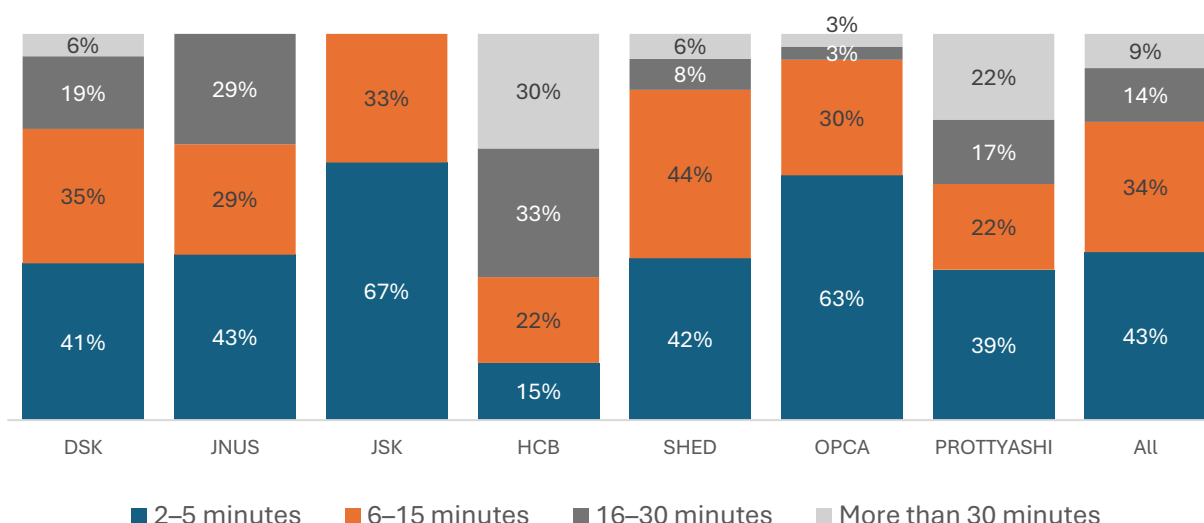
Figure 6: Percentage of households reporting queuing at water points (Ref WS6)



The waiting time distribution indicates that congestion at water points is generally manageable for most households, with an average waiting time of about 8 minutes. Overall, 77% of households reported waiting time to be within 15 minutes (43% for 2–5 minutes and 34% for 6–15 minutes). However, 23% reported longer waits (14% for 16–30 minutes and 9% more than 30 minutes), suggesting peak-hour pressure for a notable minority.

Partner-wise, shorter waits are more common in JSK (67%) and OPCA (63%), where most households reported waiting for 2–5 minutes and very few reported waiting for over 30 minutes. In contrast, HELP Coxs Bazar shows the highest congestion burden (30% waiting more than 30 minutes, and 33% waiting for 16–30 minutes), followed by Prottiyashi (22% waiting more than 30 minutes). These patterns highlight uneven congestion across partners and indicate priority areas for load management and operational adjustments during peak times.

Figure 7: Distribution of households by waiting time to collect water (Ref WS8)

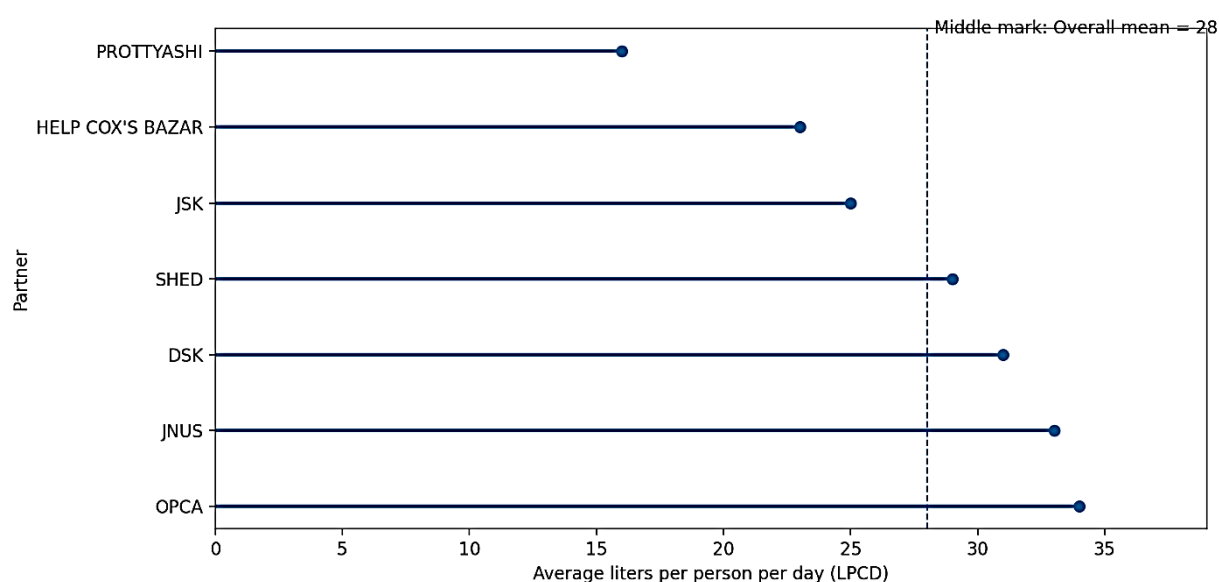


3.2.4 Household Water Availability and Sufficiency

The exhibit below presents the average quantity of domestic water collected per person per day. Overall, the mean water availability is 29 liters per person per day, suggesting that water quantity is generally adequate against minimum standards (20 liters) at the aggregate level.

Among BNGOs, OPCA reports the highest average availability (34 LPCD), followed by JNUS (33) and DSK (31), indicating comparatively stronger water supply adequacy in these catchments. SHED (29) aligns with the overall average, while JSK (25) and HELP Cox's Bazar (23) fall below the overall mean, suggesting relatively tighter water availability. Prottiyashi reports the lowest average (16 L/P/D), indicating a potential quantity gap that may affect household needs, particularly during peak demand periods.

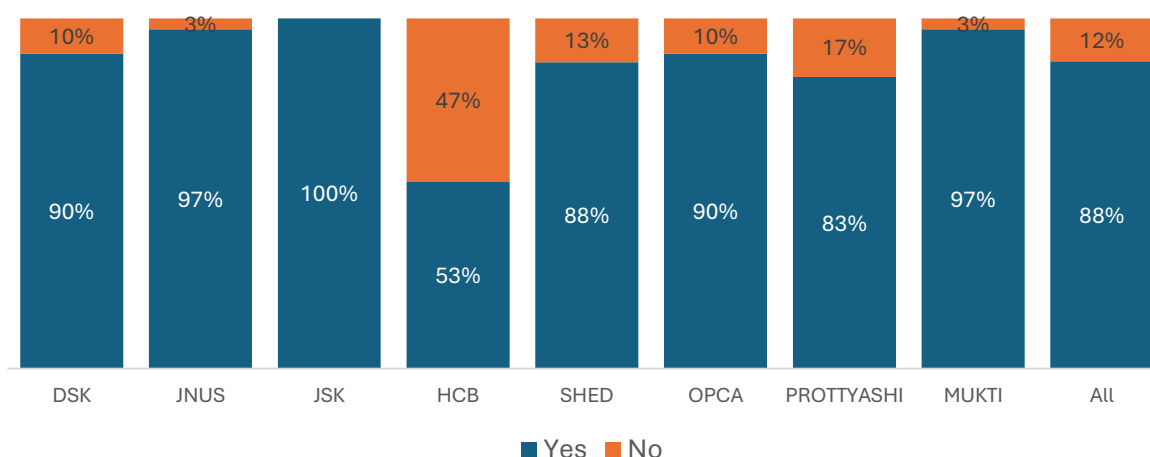
Figure 8: The average quantity of domestic water collected per person per day (LPCD)



The data indicate that perceived water sufficiency is high overall, with 88% of households reporting that the water they receive from the water point is sufficient for drinking and other household activities. However, 12% reported insufficiency, suggesting that a notable minority still experiences quantity-related constraints.

Further, results vary across partners. Reported sufficiency is highest in JSK (100%) and remains very strong in JNUS and MUKTI (97% each), while Prottiyashi reports somewhat lower sufficiency (83%). HELP Cox's Bazar shows a pronounced gap, with nearly half of the households (47%) reporting insufficient water, indicating a priority area for further assessment.

Figure 9: Distribution of households by perceived water sufficiency (WS17)



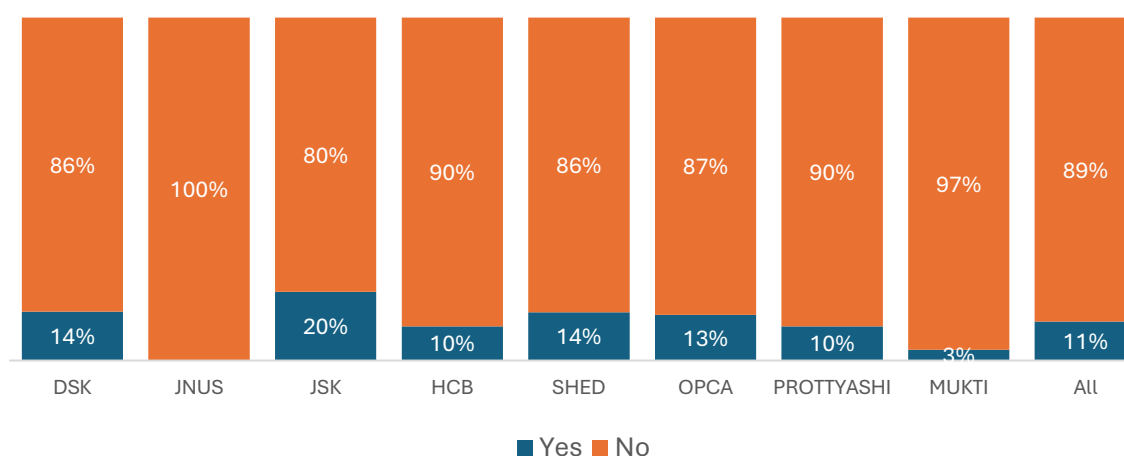
3.3 Sanitation Facilities: Accessibility, Condition, and Risk Assessment

Sanitation facilities are critical to protecting public health, dignity, and environmental safety in the Cox's Bazar and Bhasan Char Rohingya camps, where high population density and limited space increase the risk of contamination and disease transmission. The accessibility and condition of communal latrines and bathing facilities directly influence usage, cleanliness, and safe hygiene practices. This section assesses whether sanitation facilities are functional, clean, and usable for all groups, including women, girls, older persons, and persons with disabilities. It also examines key risk factors such as overcrowding, privacy and safety concerns, drainage problems, and proximity to water sources that can compromise sanitation outcomes and increase public health risks.

3.3.1 Sanitation Facility User Experience: Access, Cleaning, and Safety

The findings suggest that most households (89%) can access and use latrines without major difficulty, and that sanitation remains predominantly communal rather than household-based. Overall, only 11% of households reported facing difficulty in using latrines, while 89% reported no difficulties. Variation is observed across partners, with higher reported difficulty for JSK (20%) and comparatively lower difficulty for MUKTI (3%).

Figure 10: Percentage distribution of households by facing difficulties in using latrine [FA1]

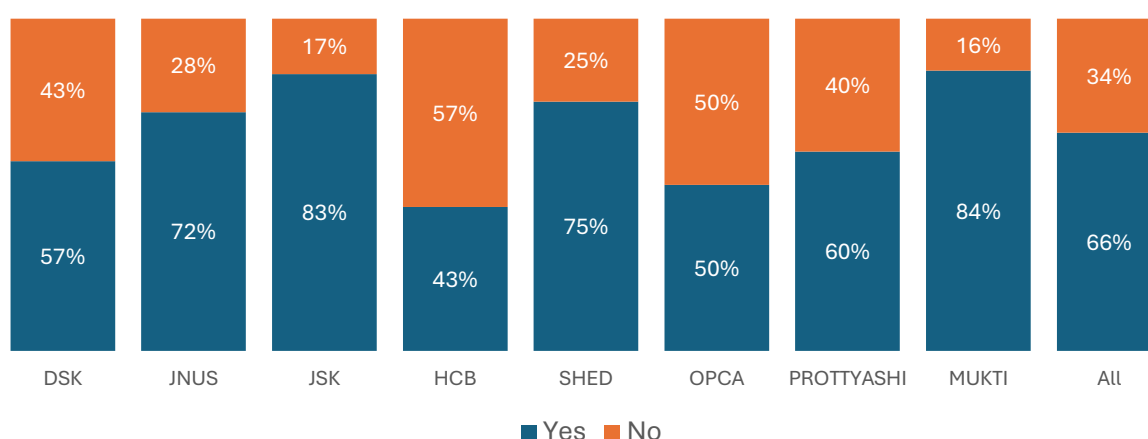


Regarding reported difficulties, the most frequently cited issue was inadequate lighting, which has direct implications for safe access and use, particularly at night.

Perceptions of night-time safety for women using communal latrines are mixed, indicating a continued protection and dignity concern. Overall, 66% of households reported that female members feel safe using the latrine at night, while 34% of households reported that they do not. This pattern aligns with the reported barriers, where inadequate lighting emerged as a key difficulty, reinforcing that poor illumination can directly reduce safe access and discourage latrine usage after dark.

Variation across partners is substantial. Higher levels of perceived safety are reported in MUKTI (84%) and JSK (83%), followed by SHED (75%) and JNUS (72%). In contrast, HELP Coxs Bazar reports the lowest perceived safety, with the majority (57%) indicating that women do not feel safe at night. OPCA also shows an even split (50% safe vs 50% not safe), while DSK (57% safe) and Prottiyashi (60% safe) indicate that a sizable minority still feels unsafe. These findings suggest that improvements in lighting and related safety measures around latrine areas should be prioritized in locations where perceived safety is lowest, alongside broader measures to enhance privacy and secure access routes.

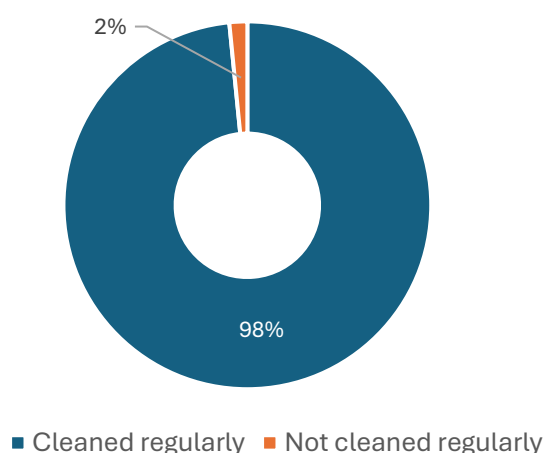
Figure 11: Distribution of households by perceived safety concerns for women [Ref FA5]



Household-level latrine availability is minimal, as household latrines are generally not permitted or encouraged in the camp setting. Only a very small proportion of households (1%) reported having a latrine inside the shelter, while nearly all reported none, indicating that sanitation access is primarily organized through shared and community facilities. This reflects a structured, space-efficient approach to service delivery in camps, where communal latrines are the intended standard and can be more consistently managed, monitored, and maintained.

In terms of routine maintenance, only a small proportion of respondents (2%) reported (under MUKTI and Prottiyashi) that latrines are not cleaned regularly. However, even limited reports of irregular cleaning should be monitored closely in high-density settings due to associated public health risks. In addition, respondents reported that a communal latrine is used by approximately 25 people on average, suggesting a relatively high user load and reinforcing the need for consistent cleaning schedules and timely maintenance to sustain service quality.

Figure 12: Distribution of households by reported regular cleaning of latrines [Ref FA4]



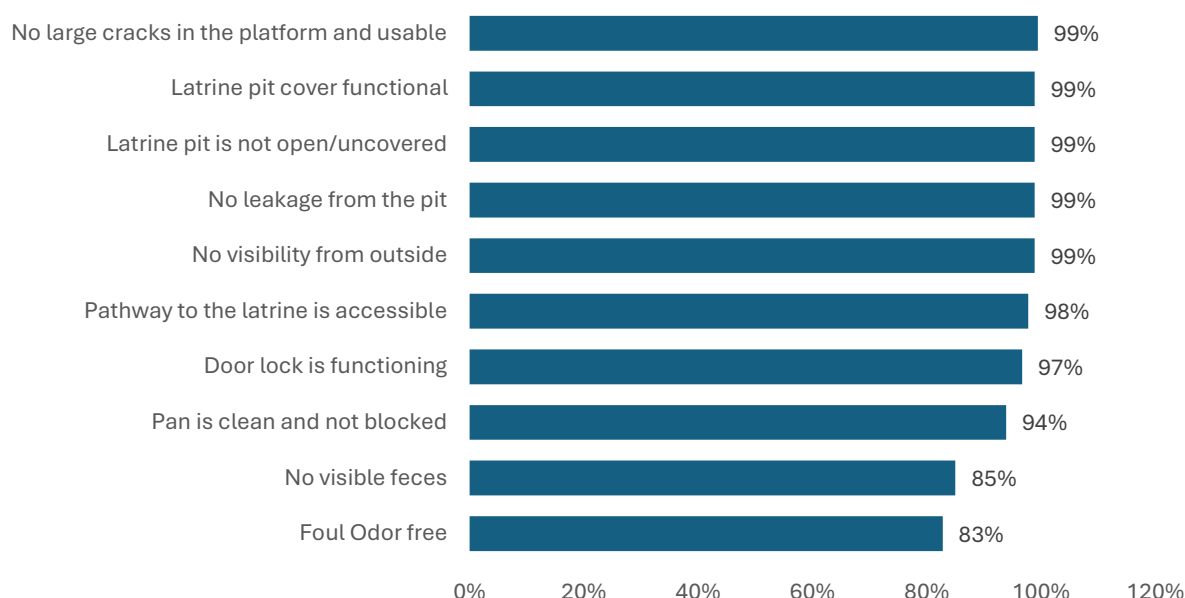
3.3.2 Observed Sanitation Facility Performance: Functionality, Hygiene, & Safety Risks

The observation findings indicate that most communal latrines meet minimum functionality requirements, particularly for structural integrity, privacy, and containment. Across the 180 observed facilities, compliance is very high for key infrastructure standards, including privacy (no visibility from outside: 98.9%), platform condition (99.4%), absence of overflow (99.4%), superstructure integrity (99.4%), inspection pit functionality (99.4%), and pit cover functionality (98.9%). Overall, these results suggest that latrine structures are generally intact and serviceable across partner areas.

Performance gaps are concentrated mainly in cleanliness and user-comfort conditions, which depend heavily on routine operation and maintenance. While pan/toilet cleanliness is relatively high overall (93.9%), it drops sharply in MUKTI Cox's Bazar (63.0%), suggesting a localized weakness in cleaning and upkeep. Similarly, the share of latrines observed to be free from any visible fecal matter is lower overall (85.0%), driven mainly by MUKTI's weaker result (51.9%), while several other partner areas show moderate performance (e.g., 85.0% in JNUS and HELP Cox's Bazar; 85.7% in OPCA). Odor control shows the weakest overall performance among the assessed criteria, as 82.8% of latrines were free from foul smell; pronounced gaps are again evident for MUKTI (48.1%) and Prottiyashi (74.2%). Taken together, these patterns point to operational constraints such as irregular cleaning, limited water for flushing/cleaning, high user load, or suboptimal pit and ventilation management.

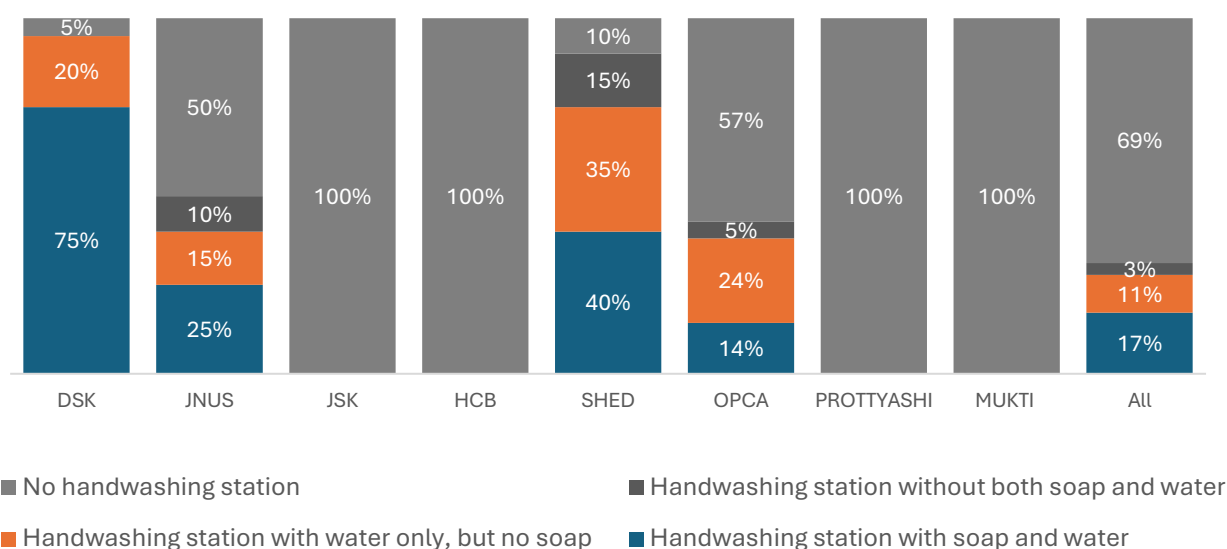
From a risk perspective, reduced cleanliness (visible fences and pan/toilet condition) combined with persistent odor can undermine user experience and discourage consistent latrine use, particularly for women and girls at night, potentially reinforcing earlier reported difficulties linked to safe access and use. Programmatically, the findings suggest that the immediate priority is not major reconstruction, but targeted strengthening of cleaning systems (user group routines, supervision, and supplies), rapid-response fixes for locks and minor defects where needed, and focused remedial action in locations showing the weakest cleanliness and odor performance.

Figure 13: Latrine functionality status by indicator [LT2_New]



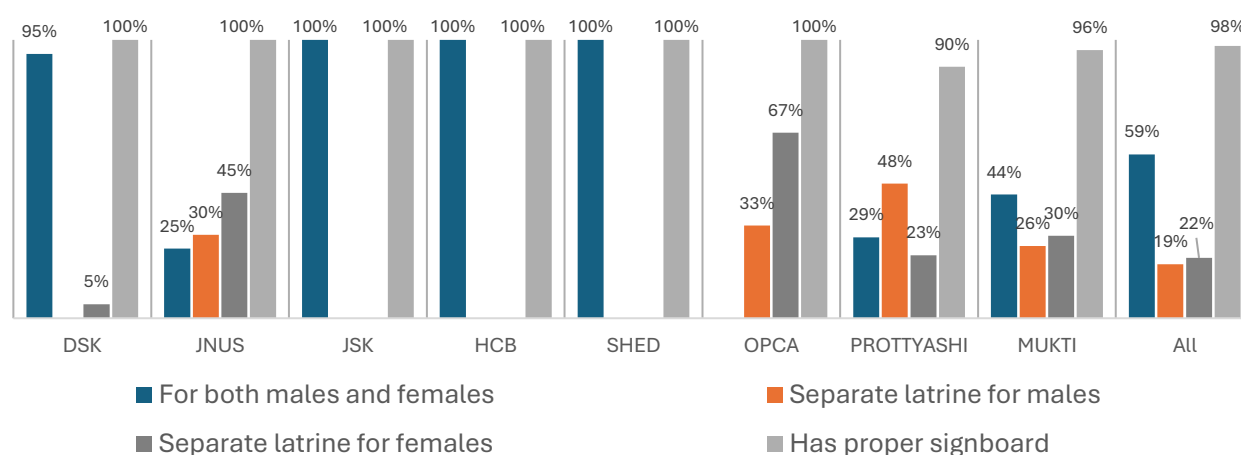
The observation findings also indicate a major gap in the availability of handwashing facilities near communal latrines. Overall, 69% of observed latrines had no handwashing station, representing a significant public health risk and limiting hygiene compliance after latrine use. Only 17% of latrines had a handwashing station with both soap and water, while an additional 11% had water only. Differences across partners are substantial, DSK performs comparatively well (75% with soap and water; 5% with no facility), and SHED shows moderate performance (40% with soap and water; 10% with no facility). In contrast, JSK, Help Cogs Bazar, Protyashi, and MUKTI report a critical gap, with 100% of observed latrines lacking a handwashing station; JNUS and OPCA also show major shortfalls (50% and 57% with no facility, respectively). These findings highlight the need to strengthen handwashing infrastructure, operation, and maintenance, particularly ensuring reliable water supply and soap availability near latrines.

Figure 14: Distribution of latrines by handwashing facility status [LT12]



From a women-friendly perspective, most observed latrines are either shared by both male and female users or include some level of gender separation, with generally strong compliance on signage. Overall, 59% of facilities are shared, while 22% are designated for females and 19% for males. The high proportion of shared facilities suggests that women's privacy and comfort depends heavily on complementary measures such as functional locks, privacy arrangements, adequate lighting, and safe pathways rather than sex-segregation alone. Differences across partners are evident, as DSK, JSK, HELP Coxs Bazar, and SHED predominantly report shared facilities (95–100%), whereas JNUS and OPCA show higher availability of sex-segregated latrines (JNUS: 45% female-only and 30% male-only; OPCA: 67% female-only and 33% male-only). Proper signboards are present in nearly all facilities (98% overall), apart from Prottiyashi (90%). It remains a manageable but important gap for the NGO, as unclear labelling can undermine safe and comfortable use, and hinder the intended women-friendly design.

Figure 15: Distribution of latrines by user type and signage status [Ref LT3 and LT4]



In addition, persons with disability are present among latrine users, with 17.8% of observed latrines reporting persons with disability users most notably in JNUS (35%), SHED (30%), and MUKTI Cox's Bazar (33.3%). For latrines where persons with disability users were identified

(n=32), all were assessed as accessible, suggesting that inclusive design features are available in facilities serving persons with disability users.

Finally, the observed latrines were found to be in sound condition, with only 3.9% requiring repair or maintenance. However, localized needs are evident particularly in MUKTI Cox's Bazar (18.5%) and JSK (9.5%) suggesting targeted minor works may be required to prevent deterioration in privacy, drainage, or structural integrity. In terms of environmental risk, 12.8% of latrines were located within a 30-foot radius of a shallow tube well which presents a potential contamination concern depending on site conditions and containment quality. This risk is more pronounced in SHED (30%), DSK (25%), and Prottyashi (19.4%) and should be addressed through site-level risk screening, reinforcement of containment and drainage, feasible relocation, and other necessary protective measures.

In a nutshell, while sanitation infrastructure conditions are strong, risk reduction should prioritize improvements in hygiene-supporting infrastructure (handwashing), sustained cleaning and odor control, and mitigation of proximity-related contamination risks.

3.4 Bathing Cubicles: Accessibility, Dignity, Safety, and Condition Assessment

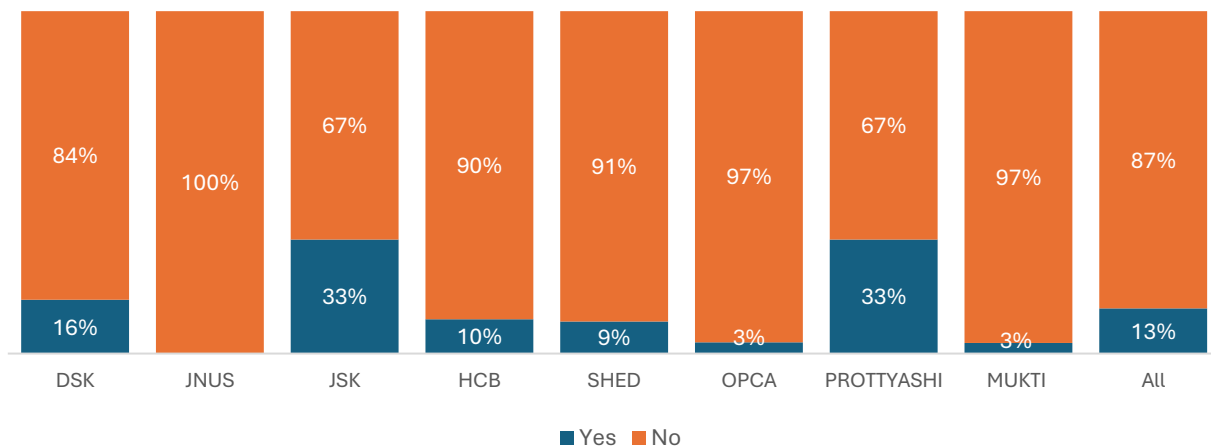
Bathing cubicles are essential WASH facilities in the Rohingya camps and Bhasan Char, supporting personal hygiene, health, and dignity in highly congested living environments. For women and girls in particular, safe and private bathing spaces are closely linked to protection outcomes, including reduced exposure to harassment and increased confidence in maintaining hygiene practices. This section assesses bathing cubicles in terms of accessibility, privacy and dignity features, safety conditions (including lighting and secure access), and overall functionality and cleanliness. The findings highlight both facility-level conditions and user-facing risks that can affect consistent use and equitable access for women, girls, older persons, and persons with disabilities.

3.4.1 Bathing Cubicle User Experience

The exhibit below captures user experience based on beneficiary feedback and provides an initial indication of how usable bathing cubicles are from the perspective of households. Overall, 13% of respondents reported facing difficulties using bathing cubicles, while 87% reported no difficulties. Differences across partners are apparent, with the highest reported difficulties under JSK and Prottyashi (33% each), followed by DSK (16%). In contrast, OPCA and MUKTI report very low difficulty levels (3% each), and SHED (9%) and Help Coss Bazar (10%) also show relatively fewer reported challenges.

The main two challenges reported by the interviewed respondents are privacy and distance.

Figure 16: Distribution of households by reported difficulties using bathing cubicles [FA3]



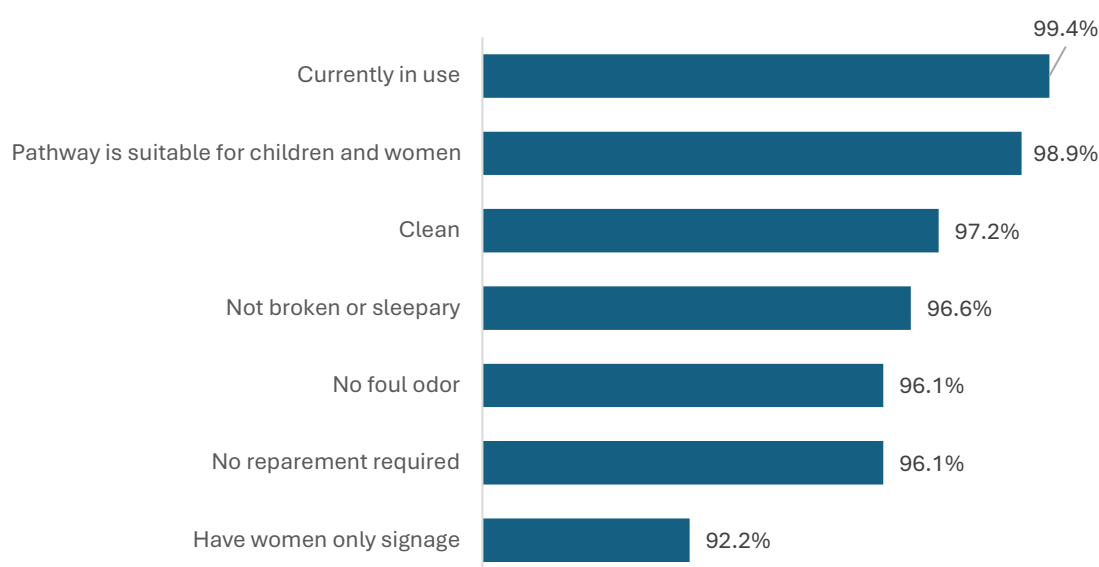
3.4.2 Bathing Cubicle Functionality, Dignity, and Inclusivity: Observation Findings

The observation findings indicate that bathing cubicles are largely functional and in active use, with generally strong performance across key condition and safety criteria. Overall, 99% of bathing cubicles are currently in use, and the physical access environment is largely supportive for women and children, as 99% have pathways suitable for children and women and 97% were assessed as not broken or slippery. Cleanliness and comfort conditions are also strong overall, as 97% of cubicles were clean and 96% were free from foul odor, suggesting an effective upkeep.

However, a few gaps emerge that are important for dignity and sustained usability. Women-only signage is present in 92% of observed cubicles overall, but MUKTI reports substantially lower compliance (52%), which can weaken privacy, appropriate use, and protection outcomes. Maintenance needs are also more visible in MUKTI, where only 81% of cubicles have been assessed as requiring no repair, alongside comparatively lower cleanliness (89%) and odor-free condition (85%). Smaller but notable safety concerns are observed for JSK, where 90% have been assessed as not broken or slippery, indicating some risk of slips or minor structural issues. Overall, the results suggest that bathing cubicles are broadly serviceable and safe, while targeted improvements are needed particularly strengthening women-only signage and preventive maintenance in MUKTI, and addressing minor safety issues in areas where the “not broken or slippery” criteria fall below full compliance.

Observation findings suggest that persons with disabilities are rarely identified among bathing cubicle users in the assessed facilities, with only 1% of observed cubicles reporting persons with disabilities users (BC4).

Figure 17: Distribution of bathing cubicles by functionality, cleanliness, and safety status



The presence of persons with disabilities users is concentrated primarily under MUKTI Cox's Bazar (8%), while SHED, OPCA, and Protyashi each report 1%, and none recorded under DSK, JNUS, JSK, or HELP Cox's Bazar during observation. For the small subset of bathing cubicles where PwD users were identified (n=11), all have been assessed as accessible (BC5 = 100%), indicating that where PwD users are present, the facilities observed are generally accessible.

3.5 Solid Waste Management at Household Level: Storage, Segregation, and Collection

The findings indicate generally strong household-level solid waste management practices, with some variation across partners. Overall, most households have waste bins to support sorting (93%), and a large majority were observed to have no visible waste around the household (93%), suggesting that basic storage and immediate environmental cleanliness are being maintained. However, consistent segregation practices are comparatively weaker; while 81% of households keep organic and inorganic waste in separate bins, nearly one in five households still do not segregate, indicating a behavior and compliance gap beyond simple bin availability.

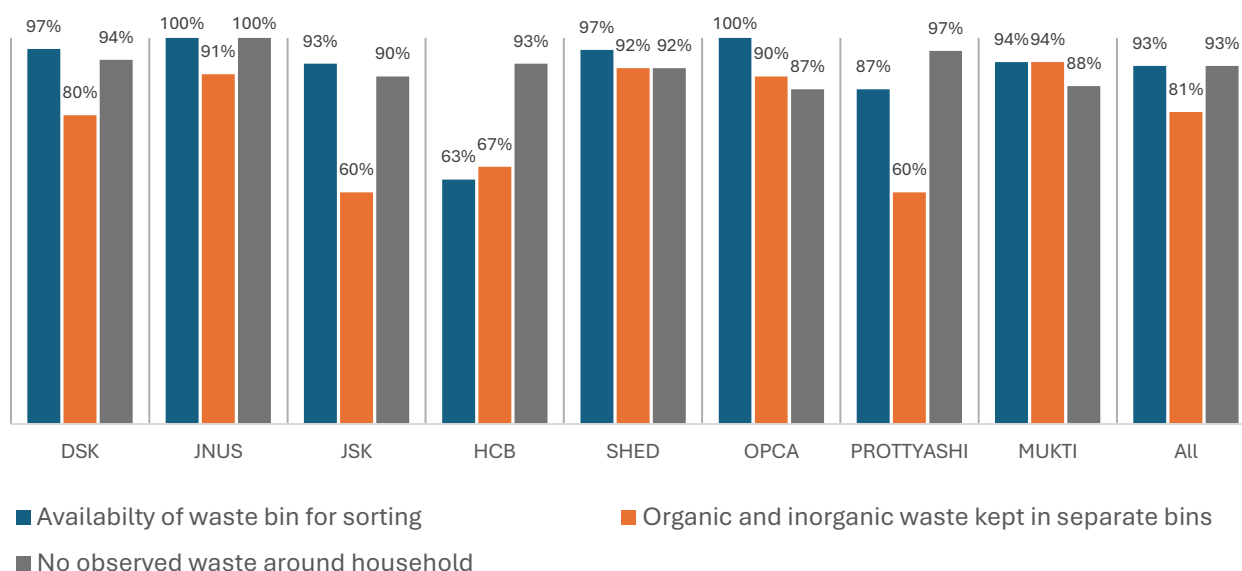
Across partners, bin availability is highest for JNUS and OPCA (100% each) and remains strong for DSK and SHED (97% each), while HELP CXP is notably lower (63%), suggesting an infrastructure or distribution gap that may constrain sorting behavior.

Segregation is strongest under MUKTI (94%), SHED (92%), JNUS (91%), and OPCA (90%), but remains comparatively lower under JSK and Protyashi (60% each), where additional behavior change reinforcement and follow-up may be required.

Visible waste is lowest under JNUS (100% no observed waste) and Protyashi (97%), while OPCA (87%) and MUKTI (88%) show relatively higher visible waste around households, indicating that cleanliness outcomes do not always align perfectly with segregation levels and may be shaped by collection frequency, community-level dumping points, or environmental conditions.

Overall, the results suggest that while the enabling conditions for household waste management are broadly in place, priority actions should focus on improving segregation consistency and addressing partner areas where bin availability or household surroundings' cleanliness is comparatively weaker.

Figure 18: Distribution of households by waste bin availability, segregation practices, and visible waste around households [Ref SW1, SW2, SW3]

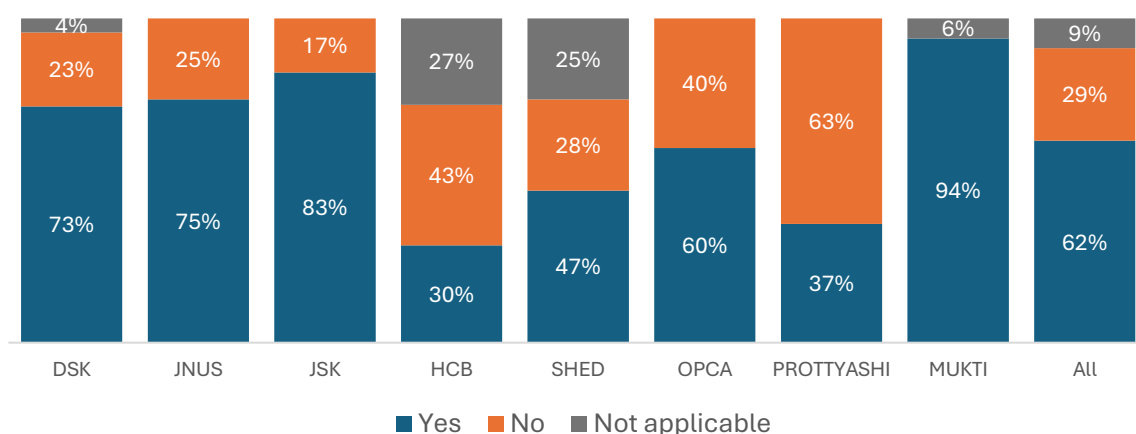


To complement these household-level waste management practices, the following findings assess whether downstream resource recovery is translating into household-level use of compost produced at the MRF.

The below chart shows that compost produced at the MRF is being utilized by a majority of the households, indicating positive uptake of resource recovery outputs, though utilization varies across partners. Overall, 62.3% of respondents reported using MRF compost for home gardening or agricultural purposes, while a sizable share reported that they do not use compost or that the option is not relevant to their household context (together 37.7%). Utilization is strongest under MUKTI (93.8%) and remains high under JSK (83.3%), JNUS (75.0%), and DSK (72.9%), suggesting better awareness, access, and/or distribution mechanisms in these areas. In contrast, reported utilization is comparatively lower under Help Coss Bazar CB (30.0%) and Prottiyashi (36.7%), while SHED shows moderate uptake (46.9%) alongside a notable proportion indicating limited applicability.

These patterns suggest that differences in household gardening opportunities, access to compost, and promotion of compost benefits may be influencing utilization, and that targeted engagement and improved distribution channels could help increase uptake in lower-performing locations.

Figure 19: Distribution of households by use of MRF compost [SW7]

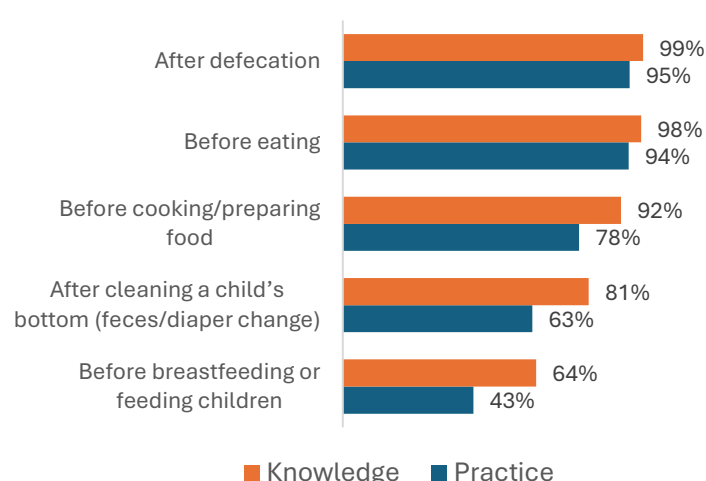


In addition, the findings indicate that community-based solid waste collection services are functioning consistently and are being delivered with strong attention to basic occupational safety. Nearly all households reported that a volunteer collects solid waste daily (99.7%), suggesting highly reliable collection coverage across partner areas; the only reported service gap falls under Prottiyashi, where a small proportion of households (3.3%) reported that daily collection does not occur. All respondents reported that community waste collection volunteers wear appropriate personal protective equipment (100% for masks, gumboots, and hand gloves), indicating strong compliance with safety practices. Overall, these results suggest that the waste collection system is operationally robust and safe, providing a solid platform to further strengthen upstream behaviours (segregation) and downstream outcomes (cleanliness and compost utilization).

3.6 Handwashing knowledge and reported practice at critical times

The data show strong handwashing awareness and high reported practice at the most widely recognized critical times, though a consistent gap can be seen for child-feeding and cleaning moments. Knowledge of critical times is very high overall for before eating (98%) and after defecation (99%), and correspondingly reported practice in the past two days is also high for before eating (94%) and after defecation (95%). Knowledge is also strong for before cooking/preparing food (92%), with a somewhat lower reported practice level (78%), indicating some disparity between awareness and routine behavior.

Figure 20: Distribution of beneficiaries by hygiene knowledge and practice



The largest knowledge–practice gaps are observed around child-feeding and child- hygiene instants. Although 64% of respondents identified handwashing as necessary before

breastfeeding or feeding children, only 43% reported actually washing hands at this time in the past two days. A similar pattern appears for cleaning a child's bottom, 81% recognized this as a critical time, but a meager 63% reported practicing it recently. These results suggest that while core hygiene messaging has been well absorbed and translated into practice for eating and defecation-related moments, additional behavior reinforcement is needed to normalize handwashing at child-feeding and child-care critical times, where the public health risk is high and practice remains comparatively weaker.

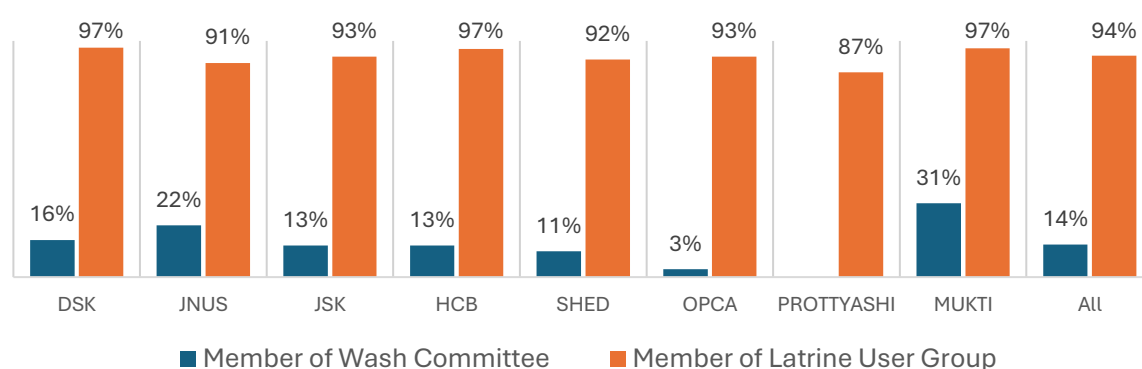
3.7 Community Engagement

The chart below shows a clear difference between the two community engagement structures. Overall, membership is much higher in latrine user groups (94%) than in WASH committees (14%), which is expected because user groups are typically formed around each facility, while committees represent larger blocks.

Across partners, latrine user group membership is consistently high, ranging from 87% in Prottyashi to 97% in DSK, Help Coxs Bazar, and Mukti (with other partners clustered around 91–93%). WASH committee membership varies much more, from 0% in Prottyashi and 3% in OPCA up to 31% in Mukti; other partners fall in the middle (DSK 16%, JNUS 22%, JSK 13%, Help Coxs Bazar 13%, SHED 11%).

Taken together, the results suggest strong participation in day-to-day, facility-level sanitation management, while formal coordination and representation through WASH committees remains more limited and uneven across partner areas.

Figure 21: Distribution of respondents by WASH committee and latrine user group



Among committee members, reported engagement is generally strong. Around 86.4% of the respondents reported attending the last WASH committee meeting, suggesting that once members are enrolled, participation is relatively consistent. Committee members also demonstrate broad understanding of key responsibilities. The most commonly cited roles relate to linking the community with the sector (77.3%) and mobilizing the community for maintenance of WASH facilities (77.3%), followed by participatory monitoring to support functionality and hygiene practices (63.6%) and organizing monthly meetings (61.4%).

Overall, the findings imply that community participation is stronger at the facility-management level than at the broader committee-governance level, and strengthening committee coverage and representation could improve coordination, feedback loops, and accountability alongside the already strong latrine user group platform.

Chapter Four: Education

4.1 A Holistic Assessment of Programme Intervention in the Education Sector

BRAC's Education programme is a core intervention to address the learning needs of Rohingya children and adolescents living in Cox's Bazar camps and the Bhasan Char clusters, where displacement and constrained service environments continue to disrupt access to safe and continuous education. The programme supports safe, inclusive learning centres using the Myanmar curriculum, strengthens teaching quality through training and regular classroom delivery by Burmese and Bengali teachers, and applies Community-Based Learning Facility (CBLF) materials developed by BRAC with the British Council in collaboration with UNICEF and the ISCG Education Sector. This covers early-grade learning, basic literacy and numeracy, life-saving information, psychosocial support, and life skills. This section presents BRAC's annual outcome assessment findings for the education component, assessing performance over the past year with a focus on the contributions of implementing Bangladeshi NGOs (BNGOs), and highlighting key achievements, implementation challenges, and practical priorities to further improve education quality, inclusion, and sustainability for FDMN learners.

The Education sector defines a set of facility and management benchmarks to monitor and assess the quality, safety, and inclusiveness of learning environments delivered through CBLFs and Learning Centres (LCs). These sector-defined indicators help track performance, strengthen accountability, and guide corrective actions to ensure that FDMN children and adolescents can access safe and effective learning spaces. The table below summarizes results against the sector benchmarks; the achieved values should be interpreted as cumulative service delivery results over the eighteen-month implementation period. In Cox's Bazar, results are presented both by individual BNGO and as an overall aggregate, while in Bhasan Char the education intervention is implemented by PARC, shown separately.

Table 4: Performance of BNGOs across core Education sector indicators

Indicators	BNKS	JSUS	PHALS	PRANTIC	SKUS	YPSA	All (CB)	PARC (BC)
CBLF has enough space for 10-15 children to sit easily in "U" shape.	100%	100%	100%	100%	100%	100%	100%	100%
Learning Facilities have adequate light and air flow	94%	100%	100%	95%	100%	100%	98%	100%
Class routine/ session plan	100%	83%	93%	100%	100%	97%	96%	100%
Learning Facilities have Facility Management Committee/CESG	100%	100%	100%	100%	100%	100%	100%	100%
CBLF learner's residence (All the learners under the CBLF)	100%	100%	100%	100%	100%	100%	100%	100%

Indicators	BNKS	JSUS	PHALS	PRANTIC	SKUS	YPSA	All (CB)	PARC (BC)
come from walking distance 4-5 minutes)								
Learning Facilities materials	100%	100%	98%	100%	100%	100%	100%	100%
Learning Facilities registers	100%	83%	93%	100%	100%	97%	96%	100%
Learning Facilities have first aid kit	100%	100%	100%	100%	100%	97%	99%	100%
Learning Facilities have functional fire extinguisher	88%	100%	100%	100%	100%	100%	98%	100%
Learning Facilities have accountability poster available	100%	100%	100%	100%	100%	100%	100%	100%
Learning Facilities have Child Safeguarding (CSG) information available outside the center	100%	100%	100%	100%	100%	100%	100%	100%
Learning Facilities are well decorated with colorful posters and cards	100%	100%	93%	100%	95%	100%	98%	100%
LC is built in a safe place	-	100%	100%	-	-	-	100%	100%
LC has enough space for 35 children to sit easily in “U” shape	-	100%	100%	-	-	-	100%	100%
LC has ramps for people with disabilities (if applicable)	-	-	-	-	-	-		100%
LC has clean separate toilet facilities for boys and girls (Including accessibility for children with disability)	100%	100%	100%	100%	100%	100%	100%	100%
Learning Facilities have hand washing facilities with water and soap	100%	100%	100%	100%	100%	100%	100%	80%
Learning Facilities have safe drinking water available for teachers and children	100%	100%	100%	100%	100%	100%	100%	100%
LC management committee and CESG meeting held every month with quorum	100%	100%	100%	100%	100%	100%	100%	100%
Complaint and Feedback Response Mechanism is in place and community people are aware about how to place a complaint	100%	100%	100%	100%	100%	100%	100%	100%

In Bhasan Char, these facilities are referred to as schools or partial schools and have sufficient space to accommodate approximately 30–35 children in a U-shaped seating arrangement, please not learning facilities include school, CBLF and LC

Across Cox’s Bazar, the results show consistently high compliance with the Education sector’s minimum quality and safety benchmarks, with most core standards reaching near-universal levels overall (in 96%–100% range). This indicates that the foundational conditions for safe,

functional learning spaces are largely in place across all implementing BNGOs, and that safeguarding and accountability visibility measures are being applied consistently.

Performance differences between BNGOs are limited to a small set of practical quality features. Adequate light and airflow are slightly weaker under BNKS (94%) and PRANTIC (95%), while routine teaching/management documentation is comparatively lower under JSUS (83%) and PHALS (93%), suggesting the need for closer supervision on consistent classroom routines and record maintenance. Safety readiness also shows a few gaps, most notably the lower availability of functional fire safety equipment under BNKS (88%), alongside a smaller shortfall in basic first-aid readiness under YPSA (97%). Learning space environment and presentation remains strong overall, though decoration is relatively lower for PHALS (93%) and SKUS (95%).

In Bhasan Char, PARC reports uniformly strong compliance across almost all benchmarks (generally 100%), reinforcing a strong delivery standard in that location. One clear improvement area is the availability of hand hygiene enabling facilities at learning centres, which is lower under PARC (80%) compared to the consistently high performance seen in Cox's Bazar.

Overall, the education response appears high-performing across both locations, with quality assurance priorities now concentrated on a few targeted areas: strengthening ventilation/lighting where slightly weaker, tightening routine documentation and supervision practices in specific partners, ensuring full readiness of safety equipment, and improving hand hygiene support facilities in Bhasan Char to match the broader quality standard.

4.1.1 BNGO Performance Ranking Based on EDUCATION Service Delivery Indicators

The table below presents the BNGO performance ranking based on the education sector indicators using a ten-point scoring scale. Overall performance is strong, with six of the seven BNGOs scoring 9.0 or above, indicating high compliance with the sector-defined benchmarks. PRANTIC, YPSA, and SKUS jointly achieved the highest possible score (10.0), sharing rank 1 and demonstrating consistently full compliance across the assessed indicators. BNKS ranked third with a strong score (9.6), followed by PHALS and PARC, both scoring 9.2, indicating only minor gaps relative to the top performers. JSUS recorded the lowest score (8.9), though this still reflects a comparatively strong level of compliance. Overall, the results suggest that category designation does not consistently predict performance outcomes, as high performance is observed across categories and strong results are evident even among organizations with lower categorical classification.

Table 5: Performance ranking of BNGOs on Education sector indicators

Name of BNGO	Category	Achieved Score in 10 points Scale	Rank
PRANTIC	B	10.0	1
YPSA	B	10.0	1
SKUS	B	10.0	1
PHALS	B	9.2	2
BNKS	C	9.6	3
PARC	B	9.2	4
JSUS	B	8.9	5

4.1.1.a Year-on-Year Comparison of Service Delivery Scores by Education Sector BNGOs

All Education sector BNGOs improved their service delivery scores in 2025 compared to 2024, with increases ranging from +0.8 to +2.3 points. PRANTIC, SKUS, and YPSA show the strongest improvements, each increasing from 7.7 to 10.0 (+2.3), 7.8 to 10.0 (+2.2), and 8.7 to 10.0 (+1.3) respectively, and reaching the highest 2025 score in this group. BNKS and PHALS also record substantial gains, improving from 8.2 to 9.6 (+1.4) and 8.1 to 9.6 (+1.5). JSUS improves markedly from 6.9 to 8.9 (+2.0), moving from the lowest 2024 score to a comparatively strong position in 2025. PARC shows steady improvement from 8.1 to 9.2 (+1.1). Overall, the results indicate consistent year-on-year improvement across all Education sector BNGOs.

Table 6: Comparison of Scores, 2024 vs 2025

Category	BNGO	Service Delivery Score 2024	Service Delivery Score - 2025	Trend
B	PARC	8.1	9.2	↑
C	BNKS	8.2	9.6	↑
B	JSUS	6.9	8.9	↑
C	PHALS	8.1	9.6	↑
B	PRANTIC	7.7	10.0	↑
B	SKUS	7.8	10.0	↑
B	YPSA	8.7	10.0	↑

Findings: Sample Survey and Observation Survey

4.2 Community Engagement and Perceived Contributions to Education Quality

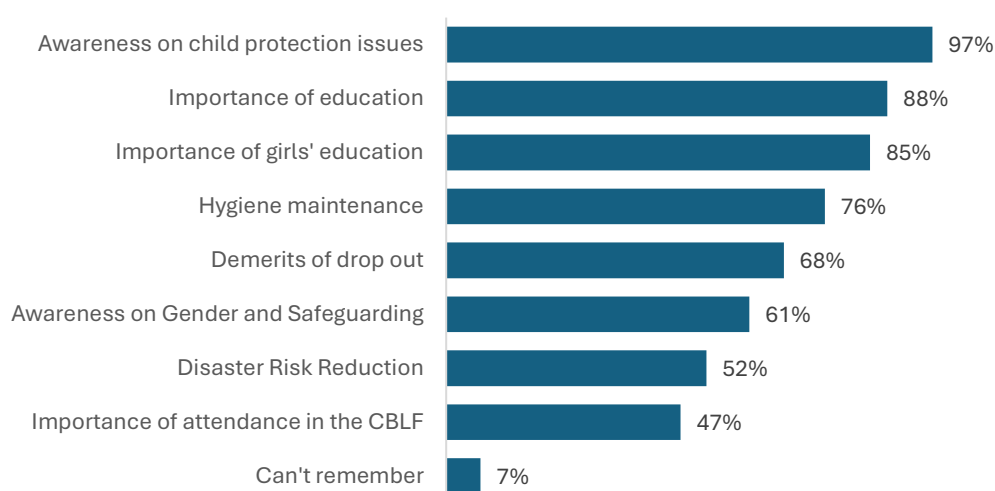
Community engagement is essential to sustaining learning outcomes in the Rohingya camp setting, where household constraints, mobility, and protection risks can disrupt regular attendance. Active participation of parents, caregivers, and community committees helps create accountability for safe and inclusive learning spaces, strengthens child safeguarding and girls' education messages, and supports early identification of dropout risks. Ongoing dialogue also creates space for communities to share feedback and jointly develop/preserve practical solutions, strengthening access, attendance, and continuity of learning.

The collected data presents a strong picture of community engagement around CBLF/LC education services, combining high participation in formal meetings with wide exposure to key protection and learning messages, and very high satisfaction level with services.

Participation in parents' meetings is remarkably high (97% overall), suggesting that parent-facing engagement mechanisms are functioning effectively across most partner areas, with some disparity seen under PARC (78%). Meeting discussions are strongly oriented toward child protection and core enabling themes; nearly all participants recalled sessions on child protection risks (97%), and large majorities reported discussions on hygiene maintenance (76%), the

importance of education (88%), and the importance of girls' education (85%). Topics such as dropout risks (68%) and disaster risk reduction (52%) are also frequently covered. However, attendance in the CBLF appears to receive comparatively less emphasis, with 47% recalling it as a discussion topic, and 7% of participants unable to recall the topics covered.

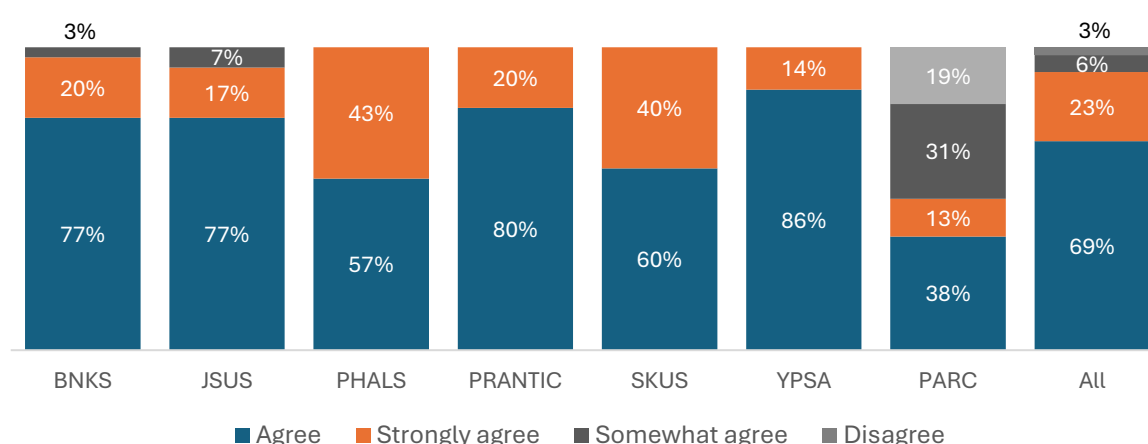
Figure 22: Distribution of respondents by recalling topics discussing in the parents' meetings [Ref OC_E_21]



Perceived agency also appears to be high. Most respondents felt that their participation influenced decisions or actions for the learning centre (approximately 92% agreeing/strongly agreeing combined), and a similarly large share believed that their actions contributed to improving education quality in the community (about 96% agreeing/strongly agreeing combined).

While responses are positive overall, the presence of a small minority expressing weaker agreement suggests that participation is not always experienced as equally impactful, highlighting the value of making feedback loops more visible and accessible.

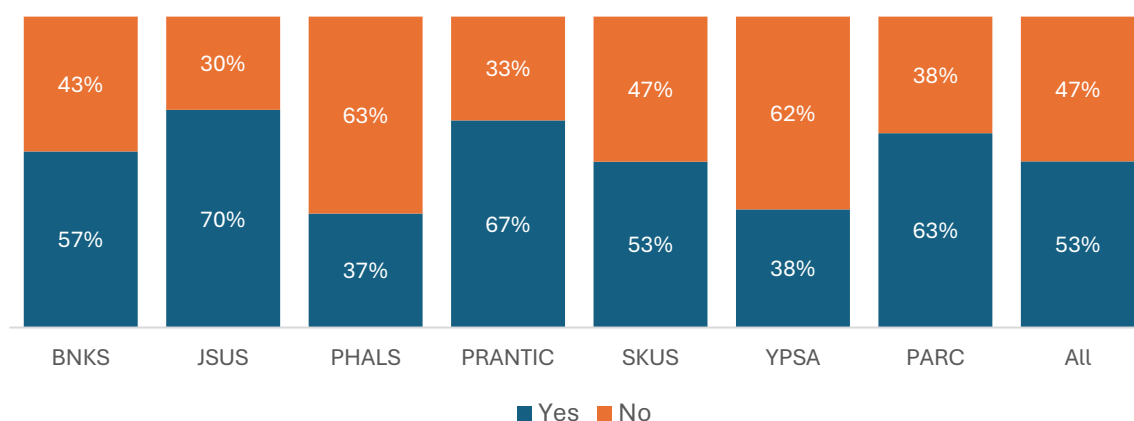
Figure 23: Distribution of respondents by perceived influence of participation on school/learning centre decisions [QC_E_2_1]



Committee structures appear established, with just over half of respondents (53%) reporting membership in CESG/SMC committees. Among those eligible to respond, attendance at the

most recent CESG/SMC meeting is very high (98%), indicating strong committee-level functionality. CESG/SMC meeting topics broadly mirror parents' meetings but show relatively stronger coverage of gender and safeguarding (65% overall) and similar dominance of child protection messaging (98%). As with parents' meetings, attendance at CBLF is not among the most consistently discussed themes (41%), suggesting a cross-cutting gap in prioritizing attendance as a standing agenda item.

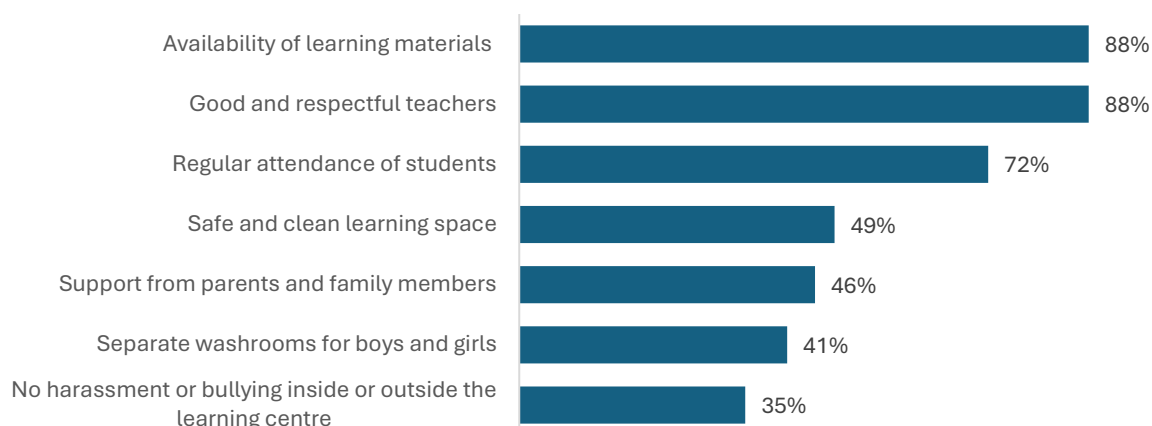
Figure 24: Distribution of respondents by members of SMC/CESG committees [Ref QC_E_3]



Beyond meetings, community mobilization is widespread. Nearly nine in ten respondents (90%) reported participating in education-promoting campaigns or events. The most commonly recalled events include International Women's Day (86%), New Academic Year celebrations (63%), and International Literacy Day (61%), indicating a mix of protection, access, and learning-focused community activities. This assortment is useful for maintaining engagement, though it also points to an opportunity to ensure events translate into specific follow-up actions that sustain attendance and learning outcomes.

Understanding of what drives quality education is largely strong and grounded in day-to-day classroom realities. Respondents most often pointed to respectful teachers (88%) and the availability of learning materials (88%) as key contributors, followed by regular attendance (72%). Nearly half of the respondents also highlighted the importance of safe and clean learning spaces (49%). In comparison, fewer respondents reported the absence of harassment or bullying (35%) and presence of separate washrooms for boys and girls (41%), which may reflect lower

Figure 25: Distribution of respondents by understanding on drivers of quality education [QE_C_7]



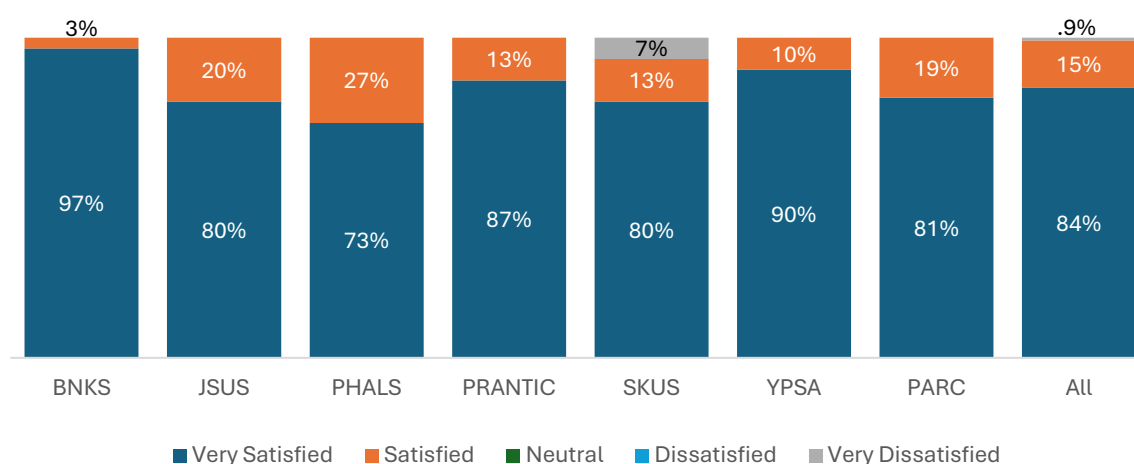
prominence at household level or in community discussions, despite their continued importance for protection, dignity, and retention, particularly for girls.

Importantly, reported behavior change is high, as 91% of the respondents said they took some action in their family or community after learning about quality education. Among those who acted, the most common actions align with retention and learning inputs encouraging regular attendance (77%), supporting respectful teaching/learning relationships (77%), and ensuring learning materials (74%). Actions connected to improving WASH facilities for education (35%) and reducing harassment/bullying (35%) are less frequent, reflecting potential gaps in what households feel they are able to influence directly.

Norms around dropout prevention and girls' education support are also strong. Respondents emphasized long-term life opportunities (96%) and protecting children from child labour/early marriage (85%) as key reasons to reduce dropout. For supporting girls, the most widely cited solution is preventing early marriage (93%), followed by ensuring safe pathways to learning centres (75%) and enabling attendance during menstruation (63%). Advice on ensuring regular attendance focuses on daily motivation (99%), reducing household chores during school time (74%), and following up with absent learners (72%), showing practical community-level strategies are well understood.

Finally, satisfaction with education services is exceptionally high; 85% of the respondents are very satisfied and 15% satisfied, with a negligible number of respondents claiming dissatisfaction. This reinforces that services are well accepted and valued by communities.

Figure 26: Distribution of respondents by perceived satisfaction [Ref QC_E_12]



4.3 Teacher Capacity Strengthening: Training Reach, Practice, and Confidence

Teacher training coverage and completion are very strong. All interviewed teachers reported participating in the training package (100%), and nearly all completed the full set of sessions and activities (99.1% fully completed; 0.9% reported partial completion). Training content appears to be most consistently delivered in protection and risk-related areas such as safeguarding/PSEA (99.1%), child safeguarding and PSS (94.5%), and DRR (99.1%). In comparison, reach is lower for several practice-intensive modules, formative assessment (31%), reporting/documentation

(35%), pedagogy (48%), and professional teacher development (48%). This suggests an opportunity to strengthen the depth and consistency of these components in future training cycles.

Classroom practice also reflects high uptake of interactive teaching. Observation indicates that discussion-based teaching (95%), participatory techniques (94%), group work (93%), and hands-on/experiential activities (94%) are widely used in lessons. At the same time, teaching styles are mixed rather than uniform, lecture-style delivery remains common (69%), alongside more learner-engaging approaches, implying that teachers are blending methods depending on topic, time, and/or classroom dynamics. Teachers' confidence broadly aligns with these observations, they most often feel confident using group-based activities and storytelling (84% in both cases), with solid confidence in participatory (71%) and discussion methods (67%). Confidence is comparatively lower for approaches that typically require more set-up, materials, and facilitation time, such as exhibitions/demonstrations (47%) and experimental activities (38%).

Most teachers also report applying skills from training frequently in their classrooms, with daily (or near-daily) application as the dominant pattern (85.3% daily/almost all classes; 14.7% several times a week). Nearly all teachers claim that training largely contributed to increase their confidence in lesson delivery (99.1% much more confident; 0.9% somewhat more confident), and they most often attribute this to practical support from trainers (39.4%) and opportunities to practice during training (37.6%), followed by access to training materials (19.3%).

4.4 Observation Findings: Learning Facility Functionality and Readiness

Overall observation results show very strong compliance with core operational standards across learning facilities. Attendance management is consistently maintained as all observed facilities met the attendance threshold during the implementation period and teachers completed attendance-taking within the expected time window during monitoring. Basic learning conditions are also uniformly positive, with adequate lighting observed in all facilities and airflow near-universal (97%). Essential WASH and drinking water arrangements are largely in place, nearly all facilities had a handwashing arrangement (98%) and all had safe drinking water available. Latrine access is also generally strong, with most facilities having access to clean, separate latrine arrangements suitable for boys and girls based on the facility type (82%), and almost all facilities (97%) have latrines within a short walking distance (within 0–5 minutes).

Learning process quality looks structured and mostly aligned with expected pedagogy routines. Teachers were observed following key lesson steps remarkably: introduction, teaching, and practice are near universal (98% to 100%), while reflection is also widely present but comparatively lower (94%). A small minority of observed sessions indicated that the lesson plan was not followed (10%), which suggests that while planning tools exist, consistent implementation still benefits from routine mentoring and spot-check supervision. Learning materials are not a limiting factor as all learners were observed to have the required learning materials and use them, and teaching aids were available and accessible to all teachers during lessons. Minimum standard classroom materials (whiteboard, marker, duster, lesson plan register) were found at almost all the facilities (95% to 100%), and materials were generally in good condition (96%), indicating that classroom readiness is strong and maintenance needs are limited but present.



Accountability and community oversight structures are highly established in observation records. A complaint/feedback box was available in all facilities and hotline information was almost always displayed, though with a small gap (98%). CESG/SMC structures were observed everywhere and meeting documentation indicated regular meetings aligned with plans. This suggests that formal community engagement and accountability mechanisms are embedded at facility level, and the next step is ensuring that these mechanisms translate into visible actions and feedback loops for learners and caregivers.

Protection and safety features are generally robust, but a few indicators signal areas needing tighter quality assurance. Most protective features are widely available such as DRR plans (100%), first aid kits (99%), fire extinguishers (99%), safeguarding/PSEA materials (96%), and CFRM/complaint mechanisms (96%). However, the quality and completeness of first aid contents shows a clear gap as only 88.1% of first aid kits had enough materials with valid expiry dates. This is a practical, easy-to-fix compliance issue best addressed through periodic replenishment checks and assigning clear responsibility for restocking. Interestingly, the observation recorded some presence of harmful elements linked to corporal punishment in a minority of facilities (18.3%), which is a sensitive but important protection signal. Even with very high teacher awareness to “do no harm” (97%), this finding indicates the need for strengthened supervision, reinforcement of positive discipline, and ensuring that the physical environment is consistently free from objects or cues that can enable harmful practices.

Inclusion-related indicators show that accessibility infrastructure is not consistently visible across facilities, largely because many settings do not require ramps or referral actions in the observed period. Only 14% of facilities had a ramp available, while most facilities fell into a category where this feature was not relevant for the observed context. Similarly, referral to specialized disability support services was recorded in 31% of facilities, with the remainder reflecting contexts where referral was not needed or no relevant cases were present during the observed period. These findings are best taken as a reminder to keep inclusive readiness in place, clear referral pathways, basic accessibility considerations where feasible, and routine screening rather than as a performance shortfall in settings where disability-related needs did not arise.

Learning environments appear safe and supportive overall, with co-curricular activities commonly provided (94%) and facilities almost always located in safe places (99%). Space adequacy varied by facility type. Learning centres designed for larger class sizes show mixed compliance for seating capacity for 35–40 learners (35%, with a substantial share falling into a category where this standard is not relevant), while CBLFs generally meet the smaller group space standard for 10–15 learners (96%). Programmatically, this means that the mainstream quality baseline is strong, and improvement efforts can be more targeted such as strengthen reflection in lesson delivery, close small accountability signage gaps, standardize first aid replenishment checks, and tighten protection safeguarding of the physical environment to eliminate any residual risk factors related to corporal punishment and similar harmful practices.

Chapter Five: Livelihood

5.1 Livelihood Challenges and Resilience among Rohingya Refugees in Bangladesh

The Livelihood sector interventions are designed to strengthen self-reliance among Rohingya refugees in the camps of Cox's Bazar by addressing both immediate household needs and longer-term economic resilience. The programme combines centre-based skill development with agriculture-focused support, with a particular emphasis on homestead gardening. Through structured training, Rohingya men and women develop practical, portable skills that can be applied within the camp context and may remain useful beyond displacement, including in the event of return to Myanmar. Skills training covers multiple trades including tailoring and dressmaking, handicrafts, solar home system installation and maintenance, gas burner repair and maintenance, and bamboo & cane products etc. Agriculture support is delivered through short courtyard sessions and key inputs such as vegetable seeds, watering cans, organic fertiliser, and bamboo for trellises are provided. This section summarises participant feedback and observation-based evidence to understand how well these combined approaches are reaching intended groups, translating into practice, and supporting pathways towards improved livelihoods.

The Livelihood sector tracks progress across both off-farm and on-farm interventions to assess whether skills training and agricultural support are translating into practical adoption, higher productivity, stronger income streams, and improved household wellbeing. These sector-defined indicators follow a results chain (immediate to ultimate outcomes) and help pinpoint where implementation is strong and where additional technical follow-up or input support may be needed. The tables below summarise cumulative performance against off-farm and on-farm activities over the implementation period, along with partner-level variation. Results should be interpreted as programme achievement levels, not as standalone impact attribution.

For on-farm activities, overall performance is strong on adoption and capability, with comparatively weaker results on the “end outcome” measures that depend on seasonal conditions and sustained practice. Nearly all participants report adopting sustainable on-farm practices (95% overall), with full achievement under Rokeya Foundation and Songshoptaque (100% each), and slightly lower levels for Mukti Cox's Bazar (89%) and PULSE BD (93%). Technical knowledge gains are also high (92% overall), reaching 100% for Songshoptaque and 97% for Rokeya Foundation, while Mukti Cox's Bazar fares comparatively lower at 84% suggesting scope for more reinforcement or follow-up coaching in some sites.

Income-related progress is positive but more moderate than adoption as 84% overall report increased income from on-farm activities within the project timeframe, ranging from 80% (Rokeya Foundation) to 86% (PULSE BD). The ultimate outcome indicator of ‘improved livelihood through

on-farm activities' sits at 67% overall, with the strongest results seen by Mukti Cox's Bazar and Songshoptaque (70% each) and the lowest by Rokeya Foundation (63%). The clearest performance gap falls under increased vegetable production by year-end (58% overall). While PULSE BD is relatively higher (70%) in this, Rokeya Foundation fares notably lower (43%), with Mukti Cox's Bazar and Songshoptaque somewhere in the middle (59% and 60%).

This pattern suggests that while the programme is successfully building knowledge and promoting improved practices, converting those gains into consistent production increases may require tighter input adequacy, pest/disease management support, and more frequent seasonal troubleshooting to reduce drop-off between practice adoption and measurable yield gains.

Table 7: Performance of BNGOs across core Livelihood sector indicators (On farm activities)

Level of Result	Indicators	ALL	MUKTI	PULSE BD	ROKEYA	SONGSHOPTAQUE
ULTIMATE OUTCOME	% of participants who improved their livelihood through on-farm activities	67%	70%	67%	63%	70%
INTERMEDIATE OUTCOMES	% of participants that adapted sustainable practice of on-farm activities	95%	89%	93%	100%	100%
INTERMEDIATE OUTCOMES	% of participants who increased their income from on-farm activities within project timeframe	84%	85%	86%	80%	85%
INTERMEDIATE OUTCOMES	% of participants who increased their technical knowledge about on-farm technologies trained by the project within the project period.	92%	84%	93%	97%	100%
INTERMEDIATE OUTCOMES	% of participants that increased vegetables production by the end of the year	58%	59%	70%	43%	60%

Overall, off-farm performance is very strong on delivery-to-outcome steps, with near-universal achievement across most intermediate and immediate indicators. Adoption of sustainable off-farm practices is complete (100%), and reported increases in production by year-end are also universal (100%). Technical knowledge gains are similarly high (97% overall), indicating that the training package is largely achieving its immediate learning objectives. Income outcomes are also robust as 98% of participants report increased income from off-farm activities within the project timeframe, suggesting that the skills are translating into monetizable activity for most participants.

The main drop is at the ultimate outcome level of ‘improved economic wellbeing through off-farm activities’ which is substantially lower at 47%. This gap is expected in many livelihood programmes as improved wellbeing depends not only on income generation, but also on the size and stability of earnings, household costs and shocks, and how far new income offsets broader vulnerabilities. Partner-level differences reinforce this pattern. AMAN reports the highest improvement in economic wellbeing from off-farm activities (69%), while GUK (50%) and Shushilan (55%) are lower. Notably, these differences persist despite universal practice adoption (100.0%) and consistently high levels of reported income gains within the project timeframe (96% to 100%) and technical knowledge improvement (97% to 100%) across all three partners. Programmatically, this suggests a need to strengthen the “translation to wellbeing” layer such as improving the depth and reliability of market linkages, supporting regularity of orders/work, ensuring access to appropriate tools/inputs, and providing targeted follow-up coaching so that strong adoption and income gains more consistently convert into felt household-level economic improvement.

Table 8: Performance of BNGOs across core Livelihood sector indicators (Off farm activities)

Level of Result	Indicators	Values	AMAN	GUK	SHUSHILAN
ULTIMATE OUTCOME	% of participants improved their economic wellbeing through off-farm activities	47%	69%	50%	55%
INTERMEDIATE OUTCOMES	% of participants adapted sustainable practice of off farm activities	100%	100%	100%	100%
INTERMEDIATE OUTCOMES	% of participants who increased their income from off-farm activities within a project timeframe	98%	96%	97%	100%
IMMEDIATE OUTCOMES	% of participants who increased their technical knowledge about off-farm technologies trained by the project within the project period.	97%	100%	97%	98%
IMMEDIATE OUTCOMES	% of participants increased production by end of the year	100%	100%	100%	100%

5.1.1 BNGO Performance Ranking Based on LIVELIHOOD Sector Indicators

Off-farm results show stronger overall performance than on-farm activities, led by AMAN with the highest score on the 10-point scale (9.6). GUK and Shushilan follow closely and share Rank 2 with identical scores (9.2 each), indicating a very small performance gap behind the top performer.

On-farm rankings are more dispersed and slightly lower in absolute scores. PULSE BD ranks first (8.8), while MUKTI Cox’s Bazar and Songshoptaque are tied for second (8.4 each). Rokeya Foundation ranks third (7.6), suggesting comparatively greater scope for strengthening implementation performance relative to peers.

Across categories, off-farm spans Categories A–C, while on-farm clusters mainly in Category B (three out of four partners) with one partner in Category C. This pattern suggests more consistent

mid-to-high performance among on-farm partners alongside one comparatively lower-performing case, whereas off-farm includes a wider mix of category classifications but maintains higher scores overall.

Table 9: Ranking of BNGOs based on Livelihood Indicators

Activity	Category	BNGO	Scores based on 10-point scale	Rank
On-farm	B	PULSE BD	8.8	1
	B	MUKTI COX'S BAZAR	8.4	2
	B	SONGSHOPTAQUE	8.4	2
	C	ROKEYA FOUNDATION	7.6	3
Off-farm	C	AMAN	9.6	1
	A	GUK	9.2	2
	B	SHUSHILAN	9.2	2

5.1.1.a Year-on-Year Comparison of Service Delivery Scores by Livelihood Sector BNGOs

Most BNGOs improved their service delivery scores in 2025 compared to 2024, but two show clear declines. Pulse BD records the strongest gain, rising from 5.6 to 8.8 (+3.2), indicating a major improvement from a low 2024 base. GUK also improves sharply from 6.9 to 9.2 (+2.3), while Shushilan increases from 6.9 to 9.2 (+2.3). AMAN shows a smaller but steady improvement from 8.9 to 9.6 (+0.7), remaining among the higher performers in 2025. In contrast, Mukti Cox's Bazar decreases from 8.9 to 8.4 (−0.5), and Rokeya Foundation drops substantially from 10.0 to 7.6 (−2.4), shifting from the highest 2024 score in this group to the lowest 2025 score. By 2025, the leading score is held by AMAN (9.6), followed by GUK and Shushilan (9.2 each), Pulse BD (8.8), Mukti Cox's Bazar and Songshoptaque (8.4 each), and Rokeya Foundation (7.6).

Table 10: Comparison of Scores, 2024 vs 2025

Category	BNGO	Service Delivery Score 2024	Service Delivery Score - 2025	Trend
B	AMAN	8.9	9.6	↑
A	GUK	6.9	9.2	↑
B	Mukti Cox's Bazar	8.9	8.4	↓
B	Pulse BD	5.6	8.8	↑
C	Rokeya Foundation	10.0	7.6	↓
B	Shushilan	6.9	9.2	↑
C	Songshoptaque	6.7	8.4	↑

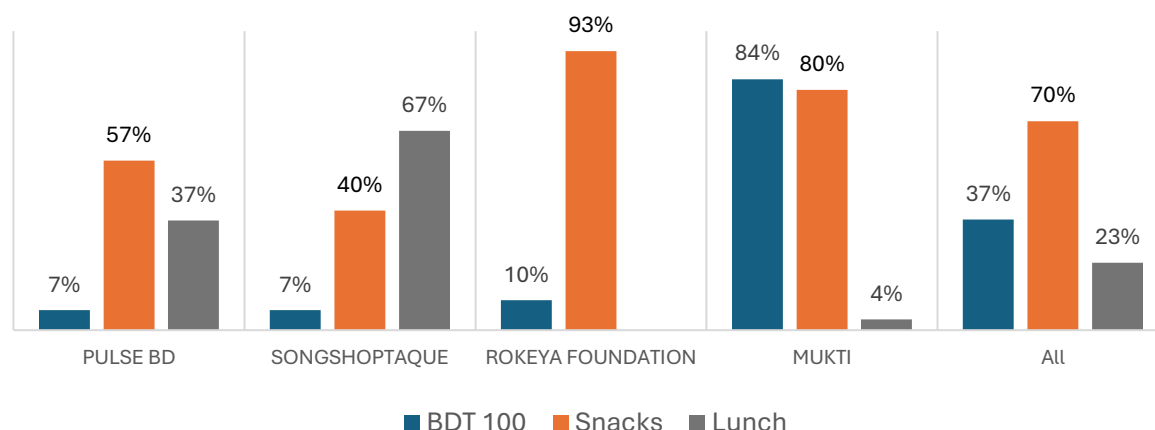
Findings: Sample Survey

5.2 Homestead Gardening

Homestead gardening participation and implementation are consistently high among the groups where this activity was implemented. All interviewed respondents reported being engaged in the homestead gardening component, and almost all also reported actually started gardening (98%), suggesting that the pathway from engagement to uptake is functioning well.

Support modalities appear to combine small cash and in-kind facilitation. Daily support most commonly took the form of snacks (70%) and, to a lesser extent, lunch (23%) and BDT 100 (37%).

Figure 27: Distribution of beneficiaries by support modalities [Ref HG1.5]

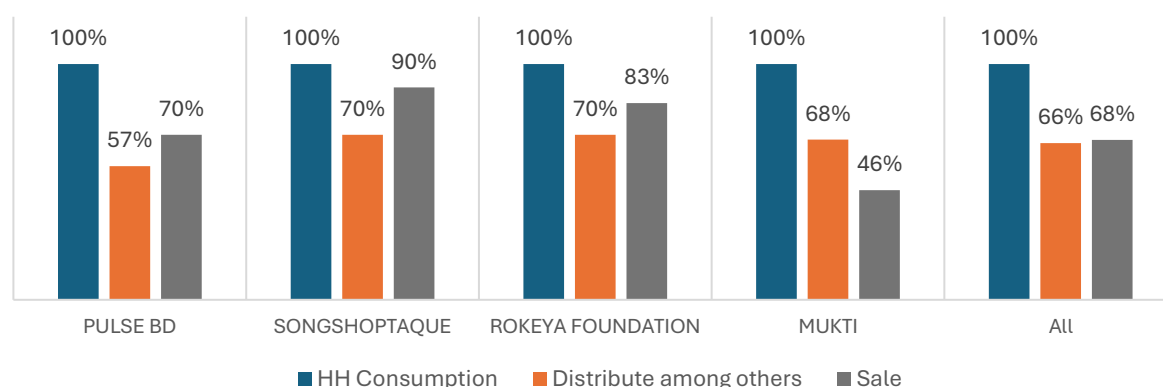


Input support coverage is universal, and the input package is largely consistent as nearly everyone received compost (97%), ropes (93%), bamboo for structures (93% muli bamboo; 33% borak), and sack bags (86%), alongside pest-management items such as yellow sticky traps (70%) and pheromone traps (47%). The overall picture is that the project is successfully removing start-up barriers by pairing skills with essential materials.

Training outcomes indicate strong learning on practical cultivation techniques that are well-suited to constrained space. The most widely learned methods include sack planting (97%), pit planting (94%), and bed planting (77%), with substantial learning also reported for trellis growing (69%) and pest management practices such as yellow sticky traps (51%) and compost/organic manure application (59%). More specialized or space-intensive techniques such as vertical gardening (29%) and multilayer gardening (23%) were learned by a smaller share, which is reasonable given higher complexity and set-up needs.

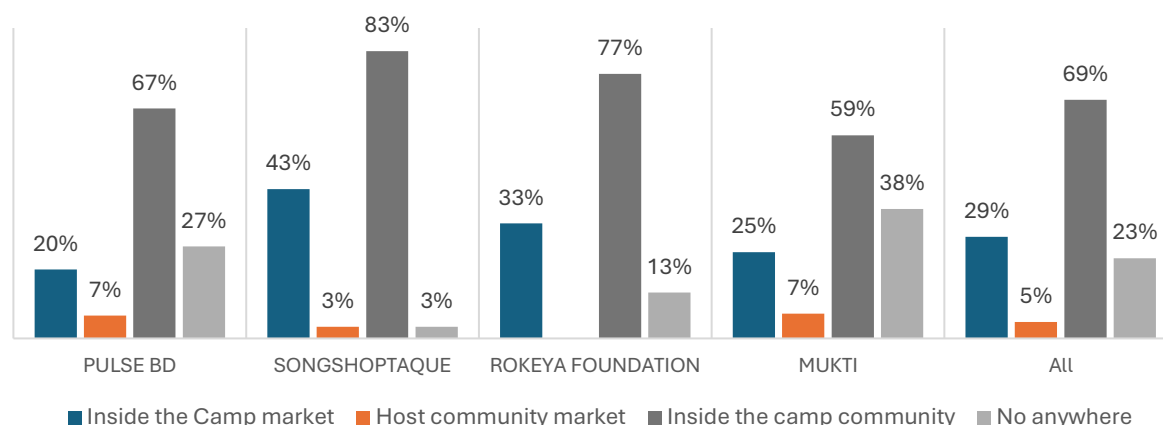
Most homestead gardening production happens at household level, around three-quarters of participants reported producing at home (75%), while smaller shares produce outside the home (12%) or split production between both locations (12%). This home-based production profile aligns with utilisation patterns, produce is consistently used for household consumption (100%), and around two-thirds of households also share with others (66%), indicating that the activity is strengthening food availability and social support within the community. Besides, around two-thirds of participants reported selling some produce (68%), though this varies by partners as can be seen from the chart below:

Figure 28: Distribution of respondents by sales-related outcomes [Ref HG16]



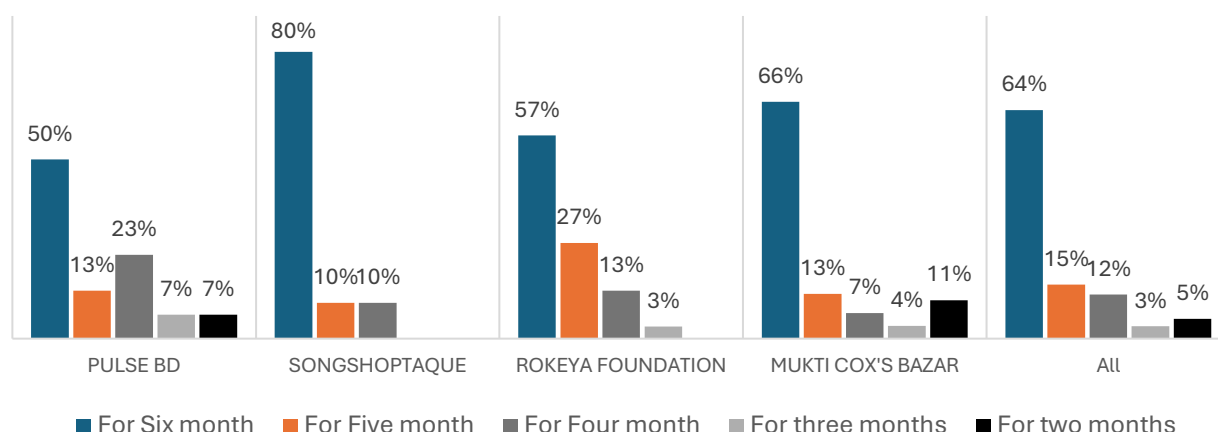
Sales outcomes are mixed and largely internal to the camps. The most common selling channel is within the camp community (69%), followed by sales in camp markets (30%), while sales to host community markets remain limited (5%). At the same time, almost one-quarter reported not selling anywhere (23%), and only about one-third indicated that they established market linkages through project activities (37%). Taken together, this suggests that the technical and subsistence side of homestead gardening is performing well, but the “income conversion” layer is uneven as many households continue to rely on consumption and informal exchange, while market-facing sales are concentrated within the camp and depend on stronger, more consistent buyer linkages and follow-up support.

Figure 29: Distribution of respondents by places of selling products [Ref HG2_3]



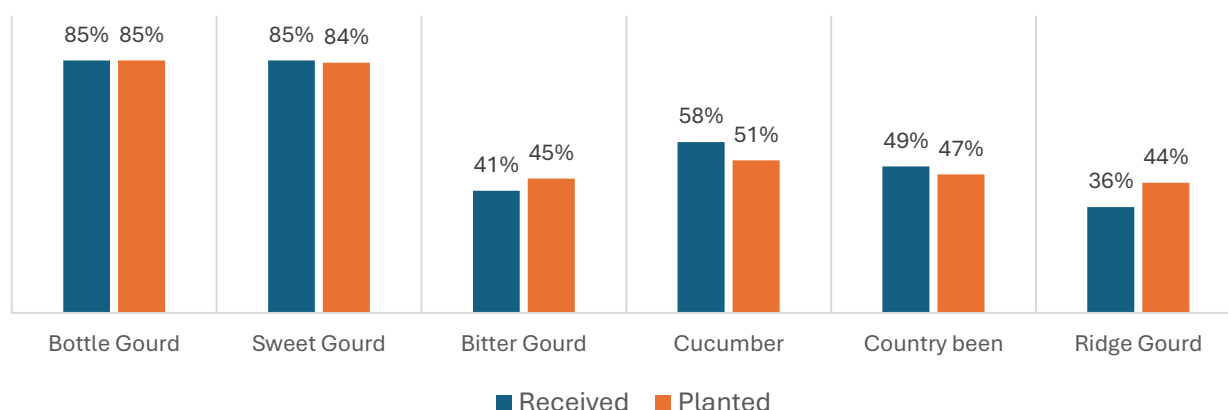
On cultivation cycles, most respondents reported engaging during the Rabi season (52%), followed by Kharif-02 (36%) and Kharif-01 (12%), aligning with typical household gardening feasibility. Reported use of climate-resilient or improved techniques is also high such as sack planting (94%), pit planting (88%), trellis planting (61%), and bed planting (61%) are common, with supportive practices like compost/organic manure use (70%) and sticky traps (62%) also widely applied. In terms of duration, most respondents have been applying these techniques for four to six months (12% for four months; 15% for five months; 64% for six months), indicating sustained application beyond initial training.

Figure 30: Distribution of respondents by duration of technique use [ref HG4.1]



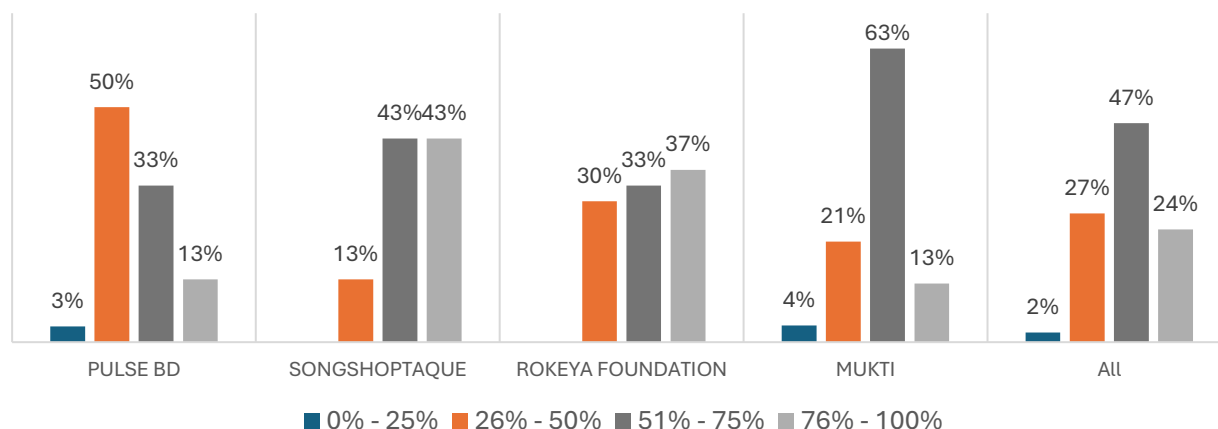
Input timeliness is another strength as almost all respondents reported receiving or collecting cultivation materials on time (98%). Seed distribution and planting patterns show a consistent focus on a small number of high-uptake vegetables especially bottle gourd and sweet gourd. Several other items show moderate reach, while many crops appear in smaller shares, suggesting either targeted crop choices or selective adoption based on household preference and space constraints.

Figure 31 Distribution of respondents by receiving and planting seeds [Ref HG6 and HG7]



Seed utilization is mostly moderate to high as 46.6% reported using 51%–75% of seeds and 24.0% used 76%–100%, while 27.4% used 26%–50%. This pattern suggests good use overall, with a

Figure 32: Distribution of Respondents by seed utilization [ref HG8]

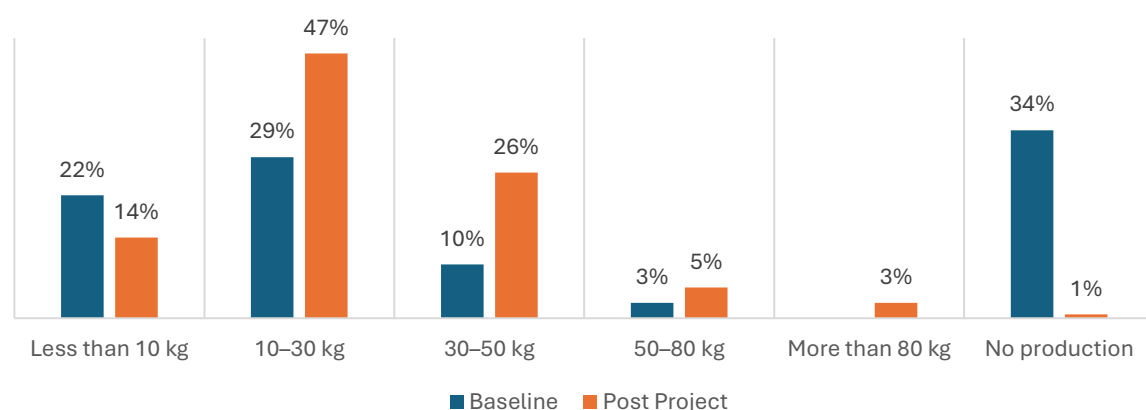


meaningful segment that may benefit from follow-up support on germination issues, pest pressure, or timing.

Current garden composition reflects the same crop concentration, with bottle gourd (84%) and sweet gourd (76%) most commonly present, and a smaller set of other vegetables appearing more variably. Compliance with key good practices is also strong as all respondents reported using compost/vermicomposting properly. Protective set-up measures are largely in place, fencing was correctly fixed in 97% of cases, and sack-bag use is also high (97%). Where fencing is present, the structure is typically supported by muli bamboo (97%) and rope (91%), with borak bamboo used less often (23%).

Production levels show a clear shift upward compared to the pre-project baseline. Before the project, about one-third reported no production (34%), and many produced small quantities (for example, less than 10 kg: 21.9%). During the project period, “no production” drops to almost zero (0.7%), and production concentrates more in the 10–30 kg range (47%) and 30–50 kg range (26%), with smaller shares reaching 50 kg+. This points to meaningful improvement in productive output alongside strong technical adoption while commercialization and market linkage remain the main area where additional support could create further gains.

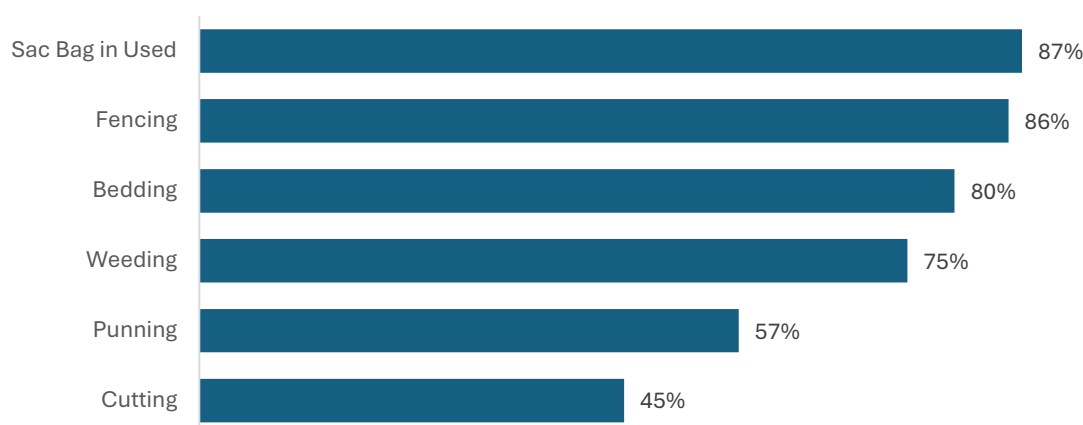
Figure 33: Distribution of respondents by production [Ref HG13_1 & HG13_2]



Overall, homestead gardens are reported to be in acceptable shape. Nearly all respondents described the current condition as average or good (96%), with consistently high reporting across partners. Only 4% overall said the gardens are not in good/average condition, suggesting that most participants are able to maintain their gardens at a functional level.

Among those who reported the garden is in average/good condition (base n=140), the follow-up observations point to strong performance on basic maintenance and protection actions, with some drop-off for more technique-sensitive practices. The most common features are sack-bag use (87%) and fencing (86%), indicating that the core set-up and protection measures are largely being maintained. Bedding is also widely practiced (80%), and routine weeding remains high (75%), which together suggests regular upkeep is happening in most gardens.

Figure 34: distribution of households by condition of homestead garden [Ref HG14_1]

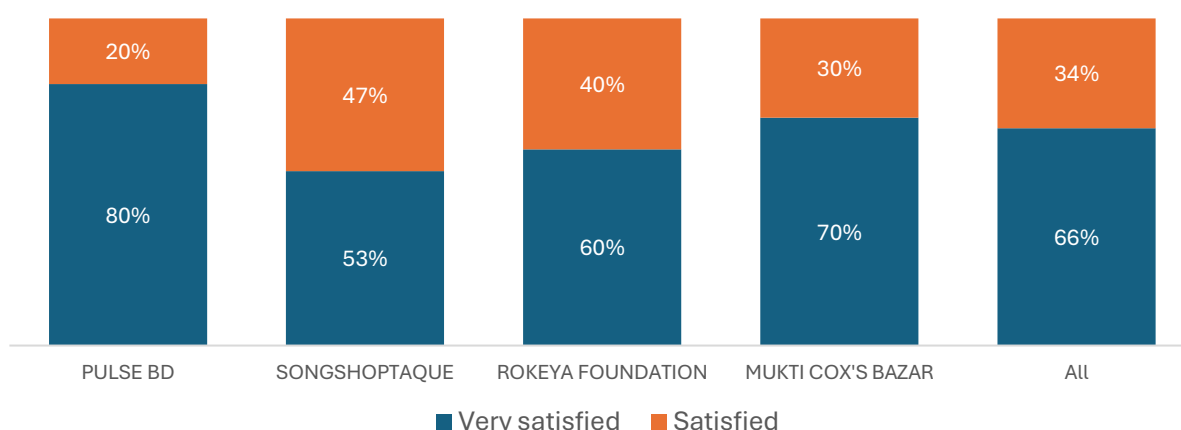


By comparison, pruning is reported by just over half (57%), while cutting is reported by fewer (45%), implying that the more “refinement” practices that often need confidence, timing, and hands-on guidance are not yet as consistently applied as the basic set-up and maintenance actions.

Overall feedback on training quality is uniformly positive. All participants reported being either very satisfied or satisfied (66% very satisfied and 34% satisfied), with no neutral or negative ratings recorded.

Across partners, the most positive rating was most common among PULSE BD participants (80%), followed by MUKTI Cox’s Bazar (70%) and ROKEYA Foundation (60%). SONGSHOPTAQUE had the lowest share in the top rating category (53%), but the remaining respondents still rated the training positively (47%). With no neutral or negative feedback recorded, the results indicate consistently strong satisfaction with training quality across partners, with only modest variation in rating intensity.

Figure 35: Distribution of respondents by satisfaction rating on training [ref HG15]



The data show a consistent “garden-to-plate” pattern, with a smaller but clear “garden-to-community” spillover. The crop mix for consumption and sharing is broadly the same (mainly gourds and a few staples), while the quantities indicate mostly modest-to-moderate household use and generally small-scale sharing volumes.

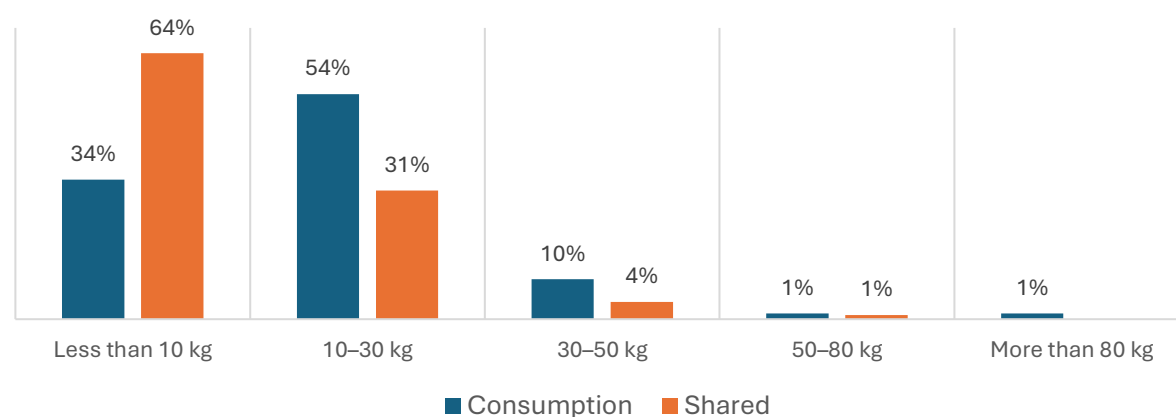
Across all respondents, vegetable consumption during the project period is dominated by high-yield, commonly grown crops such as bottle gourd (Ati) (73%), bottle gourd (Khet lau) (62%), bitter gourd (62%), and ash/wax gourd (60%). Sweet gourd is also widely consumed (Ati: 42%; sweet gourd/misti kumra: 45%), along with country bean (43%) and ridge gourd (38%). Cucumber sits mid-range (36%), while brinjal (15%), okra (12%), long yard bean (14%), and most leafy/other items are relatively less common (generally single digits to low teens).

The sharing pattern over the previous three months mirrors this crop mix but at lower levels for most items, which is expected if households prioritize their own consumption first. The most commonly shared vegetables are again Ati (73%) and Khet lau (52%), followed by bitter gourd (52%), sweet gourd (Ati:48%) and sweet gourd (misti kumra:38%, plus ash/wax gourd (38%) and country bean (38%). This alignment between what is consumed and what is shared suggests that when households produce surplus, it typically comes from the same core “gourd-and-bean” basket.

Household consumption in the previous three months is concentrated in a moderate range. Overall, 54% of the respondents report consuming 10–30 kg, 34% of the respondents consume less than 10 kg, and 10% of the respondents consume 30–50 kg. Only a very small fraction report higher volumes (50–80 kg: 1%; more than 80 kg: 1%). This indicates that gardens are contributing meaningfully to regular household diets for many participants, but extreme high-volume production/consumption is not common.

Sharing volumes over the past nine months are generally small-scale, with a smaller subgroup sharing more. Overall, 64% of the respondents distributed less than 10 kg, 31% of the

Figure 36: Distribution of respondents by amount of crops consumption and sharing [Ref HG16_2 and HG16_4]



respondents distributed 10–30 kg, and 4% of the respondents distributed 30–50 kg (almost none above that).

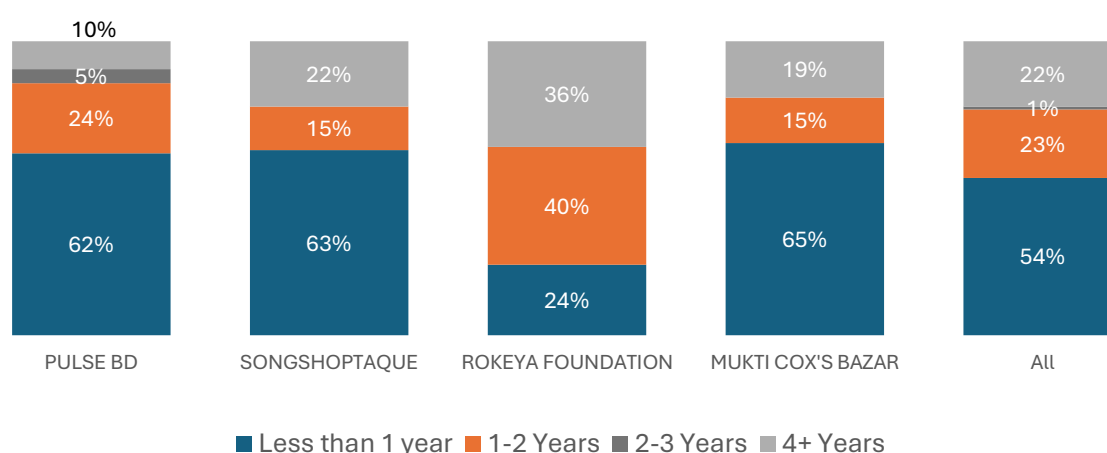
Taken together, the data suggest that homestead gardening is supporting household consumption of a stable set of vegetables, and it also generates some surplus that is shared within the community primarily through the same core crops. The “what” (crop basket) is

consistent across consumption and sharing; the “how much” shows that benefits are widespread but typically at modest-to-moderate volume levels, with partner-level variation in the extent of surplus sharing.

5.3 Income Generating Activities (On farm)

The questions related to IGA (on-farm) were asked only to respondents who reported selling produce. Participant experience in the activity is relatively recent; overall, 54% of the respondents have been engaged for less than one year and 23% of the respondents for 1–2 years, while 22% of the respondents report four or more years of involvement. This mix indicates that sales are being achieved by both newer and more experienced participants, although the level of practice maturity is likely to vary across implementing partners.

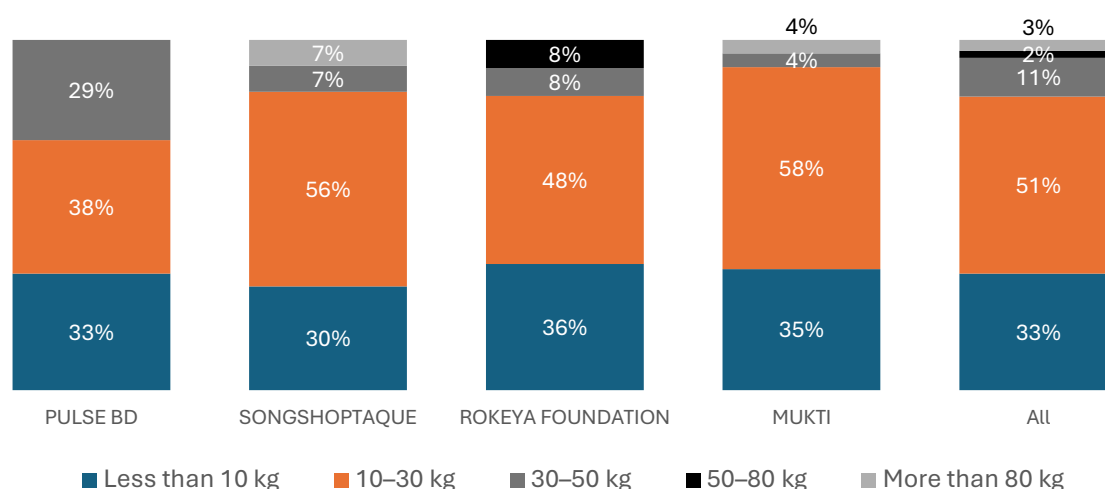
Figure 37: Distribution of respondents by duration of engaging in the current activity [ref IGA1]



Sales are concentrated in a small set of high-volume vegetables, especially gourds. Across all sellers, the most commonly sold items in the last three months were Ati (71%), Khet lau (64%), Bitter gourd (65%), and Ash/Wax gourd (52%). Several secondary items appear at moderate levels (e.g., Ridge gourd and Sweet gourd/ati at 43.4% each; Sweet gourd/Misti kumra at 46%), while crops like brinjal (8%) and chili (3%) are much less frequently sold. Overall, the crop mix indicates a clear focus on vegetables that are easier to grow at scale and sell reliably.

In terms of surplus beyond sales, most market-engaged households are also distributing meaningful quantities to others. Over the previous three months, half (51%) distributed 10–30 kg, one third (33%) distributed less than 10 kg, and one tenth (11%) distributed 30–50 kg; only small proportions reported distributing 50 kg or more. This points to modest but real surplus production among sellers, with sharing concentrated in the lower-to-middle quantity bands.

Figure 38 Distribution of respondents by sharing surplus among others [ref IGA3]



Income perceptions and recent income trends are consistently positive among respondents who reported selling produce. All sellers stated that their IGA provides enough income (100%), and nearly all reported that their income increased over the last three months (96%), with very few reporting no change (1%) or a decrease (3%). This pattern suggests that, for households already able to engage with markets, the project's inputs, technical support, and linkages are translating into tangible economic benefits and improved confidence in the viability of their farming-based income stream.

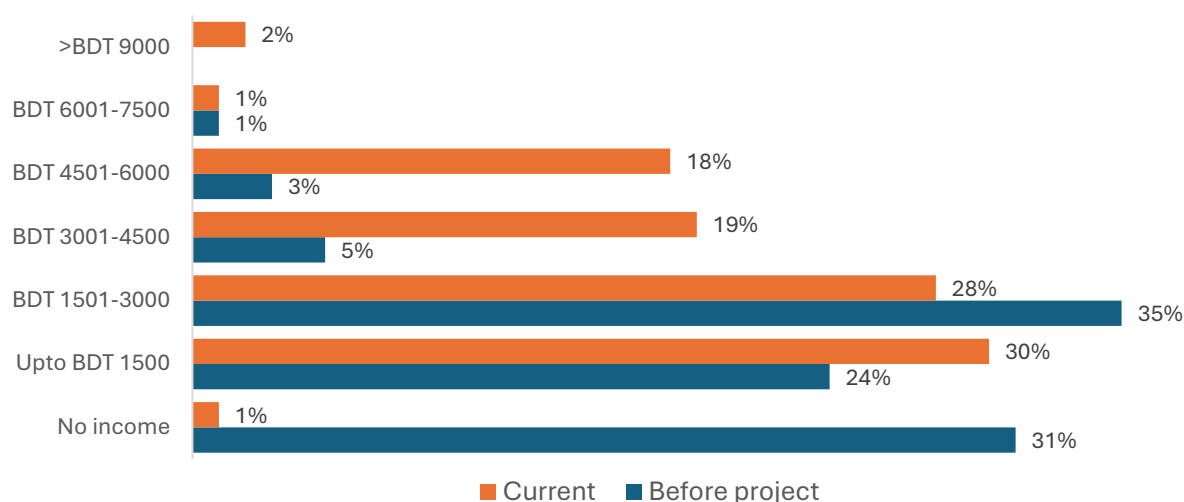
Across sellers, the pre-project income profile was concentrated in the lowest brackets such as 31% of the respondents reported no income and a further 59% reported BDT 1–3,000 per month (24% in BDT 1–1,500 and 35% in BDT 1,501–3,000). Only small proportions reported incomes above BDT 3,000 before the project (5% in BDT 3,001–4,500; 3% in BDT 4,501–6,000; 1% in BDT 6,001–7,500), and none reported more than BDT 7,500.

Current income distribution shows a clear upward shift. The share reporting no income falls from 31% to 1% overall, while the middle brackets expand: 19% of the respondents now report BDT 3,001–4,500 and 18% of the respondents report BDT 4,501–6,000 (up from 5% and 3% respectively). The lowest brackets remain sizeable (30% in BDT 1–1,500 and 28% in BDT 1,501–3,000), but they now sit alongside a much larger group earning above BDT 3,000, and a small share reaching above BDT 9,000 (2% overall).

Based on the current monthly income distribution among participants who sold produce, PULSE BD demonstrates the strongest income position, followed by ROKEYA Foundation and MUKTI Cox's Bazar, while SONGSHOPTAQUE appears comparatively lower.

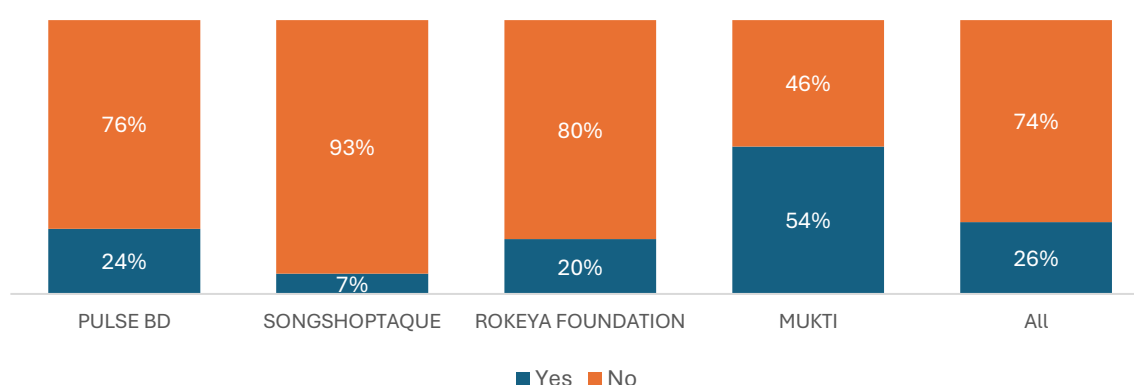
This pattern is reflected in the proportion currently earning BDT 3,001 or more per month, which is highest in PULSE BD (57%), followed by ROKEYA Foundation (44%) and MUKTI Cox's Bazar (42%), compared with SONGSHOPTAQUE (22%). In addition, the share remaining in the lowest income bracket (BDT 1–1,500) is highest in SONGSHOPTAQUE (44%), compared with MUKTI Cox's Bazar (31%), ROKEYA Foundation (24%), and PULSE BD (19%), indicating that a larger segment of SONGSHOPTAQUE sellers are still clustered in the lower-income range.

Figure 39: Income comparison [Ref IGA5 and IGA6]



Basic business practices remain a weak spot as only 26% of the respondents report maintaining a sales register. MUKTI performs comparatively better on record-keeping as 53.8% of the respondents claimed to do so, while SONGSHOPTAQUE is notably low, only 7% of the respondents claimed to do so. Among those who keep registers, most were able to show them when checked, but SONGSHOPTAQUE again shows inconsistency (50% checked vs 50% not checked), suggesting an area for simple but high-impact coaching (record-keeping, cost tracking, and sales documentation).

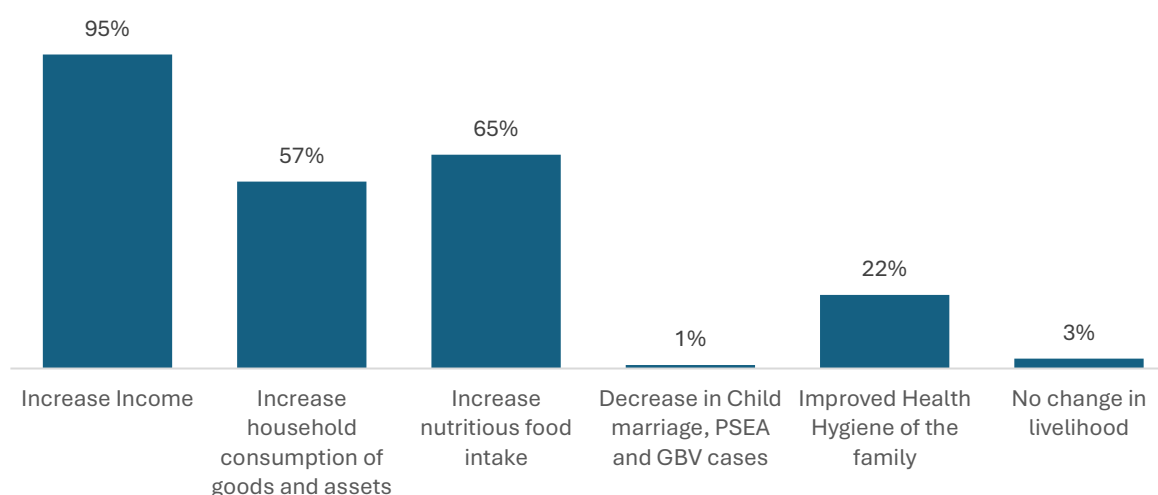
Figure 40: Distribution of respondents by maintenance of sales record register [Ref IGA7]



Reported household-level benefits align with the income shift. Nearly all respondents reported increased income as a livelihood change (95%). Many also reported increased household consumption of goods/assets (57%) and increased nutritious food intake (65%), while improved health and hygiene was noted by 22%. Only 3% of the respondents reported no change.

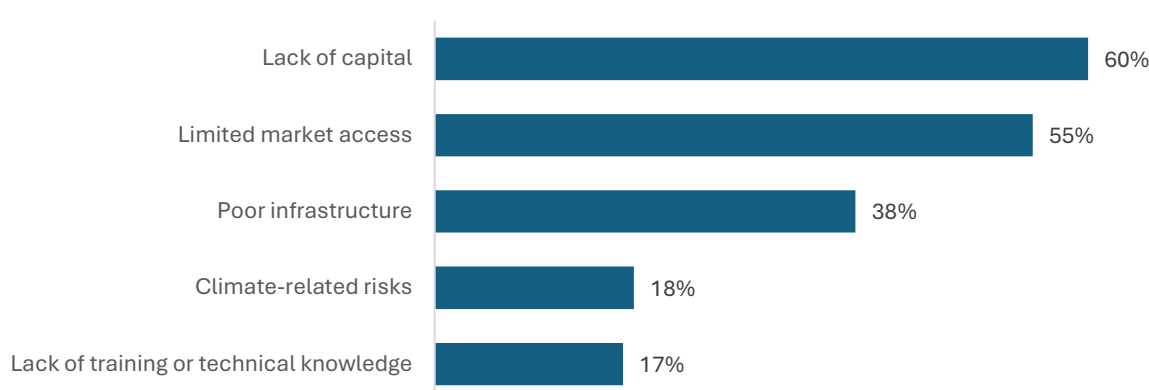
How increased income is used is also practical and welfare-oriented as education expenses for children (77%) is the most common use, followed by medicine/hospital expenses (69%), clothing purchases (70%), food purchases (69%), and buying agricultural items (54%). Savings remains limited overall (10.1%).

Figure 41: Changes in household livelihoods attributed to project support [IGA8]



Finally, constraints are still largely market- and capital-related, even among sellers. The most cited challenges are lack of capital (60%) and limited market access (55%), followed by poor infrastructure (38%). Climate-related risks (18%) and gaps in training/technical knowledge (17%) are mentioned less often but are still relevant. This pattern supports a clear prioritization, deepen buyer linkages and repeat sales channels, improve access to working capital (or in-kind inputs that reduce cash pressure), and pair this with light-touch business skills (pricing, record-keeping, and planning) so that production success converts more consistently into stable earnings.

Figure 42: Distribution of respondents by reported IGA challenges [IGA10]



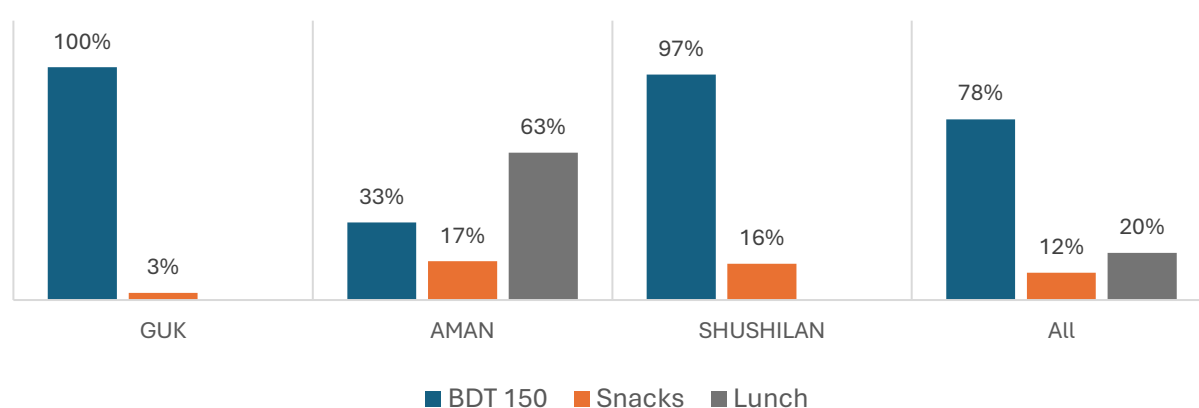
5.4 Skill Development

All surveyed participants from the three partners reported receiving skill development training indicating full coverage of the planned training package among sampled trainees.

Across partners, the skills training portfolio is clearly segmented by implementing organisation, with different trade concentrations rather than a uniform mix. GUK's training is dominated by technical repair and jute-based skills: nearly half of participants reported training on repairing gas stoves/burners, solar lights, fans, etc. (47%), and an equally large share reported jute crafts/jute products making (47%). A smaller portion received Shital Pati weaving (7%), indicating a strong focus on repair services and jute livelihoods. AMAN delivers a more diversified package across construction, repair, and service-oriented trades. The most common trade is carpentry work (wood/bamboo) (25%), followed by repairing gas stoves/burners, solar lights, fans, etc. and bamboo construction works (19% each). Additional coverage includes hairdressing/barbering, block/batik/hand paint, and mason works (13% each), with smaller shares in tailoring & dress making (9%) and bamboo construction works (9%), reflecting a broad skills offering with a practical, camp-relevant orientation. SHUSHILAN is strongly concentrated in home-based production skills. Almost half reported training on hand stitch (Nakshi Kantha, pillow cover, wall mat, three-piece, etc.) (47%), while smaller shares received training on repairing gas stoves/burners, solar lights, fans, etc. (22%) and bamboo & cane products (13%). This suggests a clear emphasis on handicrafts and household-based income options, supported by some technical repair skills.

The stipend package also differs clearly by partner. Overall, most participants reported receiving BDT 150 per day (78%). This is nearly universal for GUK (100%) and SHUSHILAN (96.9%), while AMAN is lower (33%), reflecting a different support package. AMAN stands out for additional in-kind support: 63% reported receiving lunch and 17% reported snacks, compared with snacks only for a minority in GUK (3%) and SHUSHILAN (16%) and no lunch reported in those two partners. Taken together, the stipend results suggest GUK and SHUSHILAN followed a mostly cash-stipend model, while AMAN relied more on meal support instead of the daily cash amount.

Figure 43: Distribution of respondents by receiving stipend [Ref S1_5]



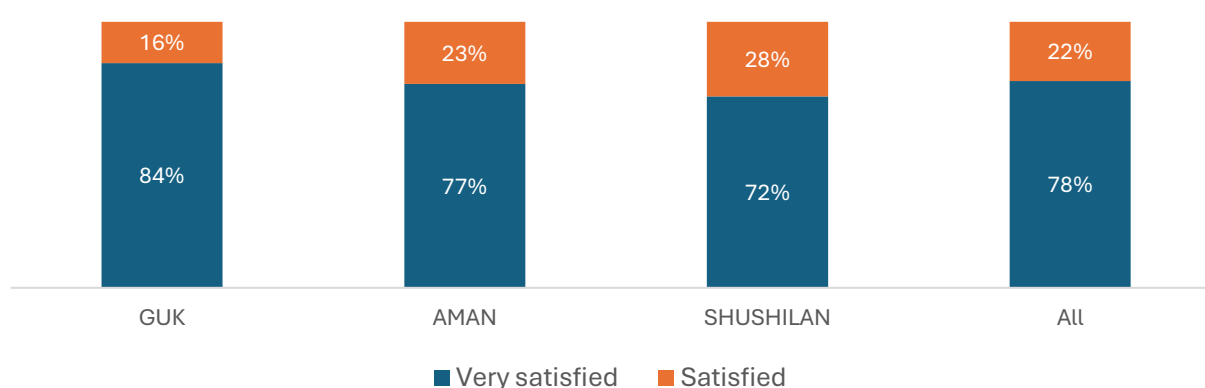
Skill development training strengthened participants' practical, trade-specific competencies across partners, with the learning focus varying by the trades supported in each implementation area.

- GUK participants mainly reported learning salon and other trade-based competencies, including customer handling and hygiene standards for service delivery, alongside hands-on skills in carpentry and masonry, bamboo construction techniques, and small-device repair.

- AMAN participants mostly highlighted learning in tailoring and dressmaking, covering machine handling through garment preparation, with additional learning in decorative craft skills such as block/batik and hand painting.
- SHUSHILAN participants most strongly reflected learning in home-based production skills, particularly hand-stitch and embroidery, bamboo and cane products, Shital Pati weaving, and jute crafts, including product finishing and basic quality and market-oriented practices.

Overall satisfaction with skill development training services is uniformly high across partners, with all respondents reporting positive ratings. The strongest intensity of satisfaction is seen in GUK, where participants are more likely to rate the service at the highest satisfaction level, followed by AMAN, while SHUSHILAN shows a slightly lower intensity but still consistently

Figure 44: Distribution of respondents by level of satisfaction with skill development training services [ref S2]



positive feedback. At aggregate level, the results indicate that the training services were well received across all implementation areas, with partner-to-partner variation mainly in how strongly participants expressed satisfaction rather than whether they were satisfied.

Post-training input support was consistently provided across the partners that implemented skill development (GUK, AMAN, and SHUSHILAN), indicating a strong effort to translate training into immediate practice through in-kind inputs.

The type of inputs closely matched each partner's trade focus:

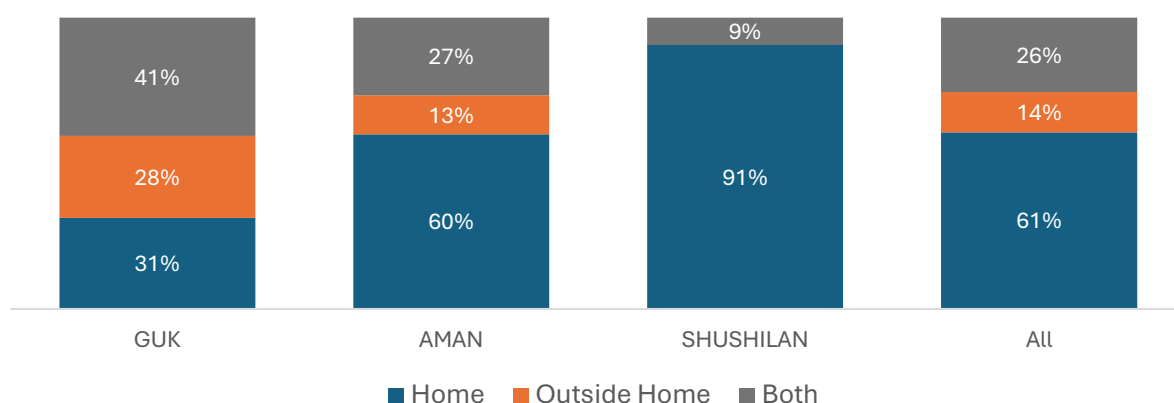
- GUK largely supported service and construction-oriented trades with equipment and protective items, while also providing salon and repair toolkits where relevant.
- AMAN's input package was primarily aligned with tailoring and decorative crafts, supplying the basic materials and accessories needed to start producing immediately after training.
- SHUSHILAN's inputs were concentrated on home-based production and craft trades, providing core materials and hand tools that enable continued practice, product preparation, and finishing.

Reported operational difficulties in using the newly introduced techniques were minimal across partners, suggesting the training and input packages were practical and appropriately matched to participant capacity.

Perceived usefulness of the inputs was near-universal, reinforcing that the combined training-plus-input approach is helping participants apply skills in real settings and sustain engagement beyond the classroom.

Production location differs by partner in a way that reflects the nature of supported trades. SHUSHILAN is strongly home-based (91%), suggesting activities that fit household-based production. AMAN is also primarily home-based (60%), but with a sizeable mix across home and combined locations (27%). GUK shows the most diversified production arrangement, with the largest share producing in both home and outside spaces (41%), alongside meaningful shares producing at home (31%) and outside home (28%), consistent with service- and construction-

Figure 45: Distribution of respondents by production locations [Ref S5_1]

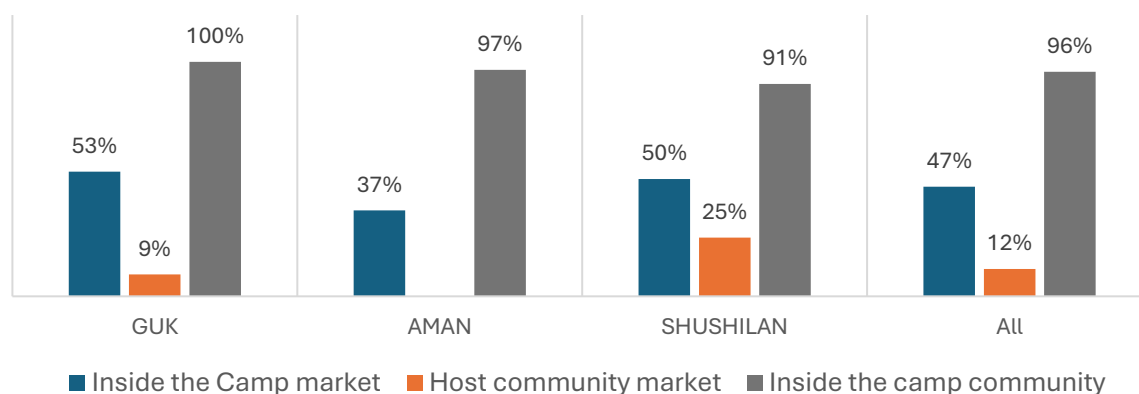


oriented trades.

Sales are overwhelmingly concentrated within the camps. Nearly all respondents sell within the camp community and almost half also sell inside camp markets (47%). Linkage to host community markets remains limited overall (12%) and is concentrated in SHUSHILAN (25%), while AMAN reports none and GUK reports a small share (9%). Taken together, this indicates strong internal circulation of products/services within camps, with early but uneven reach beyond.

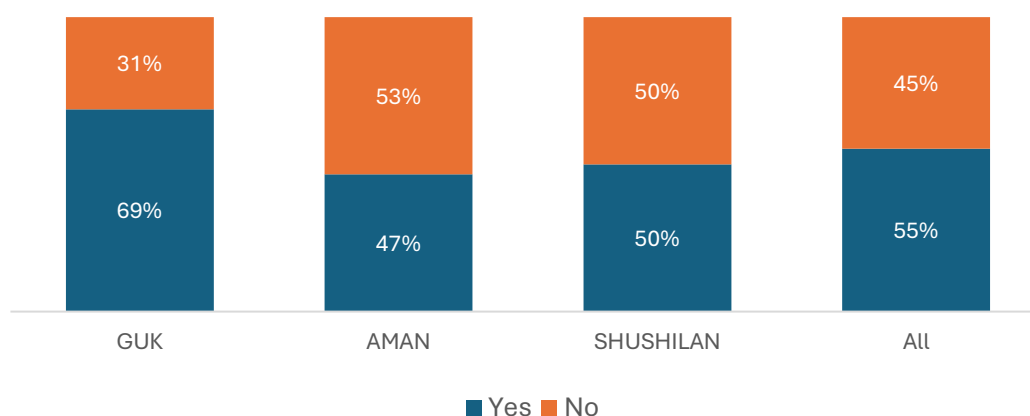
Market linkages established through project activities show moderate progress but clear partner variation. GUK reports the strongest linkage outcome (69%), while AMAN is comparatively lower (47%) and SHUSHILAN sits in between (50%). This suggests that GUK's implementation model is

Figure 46: Distribution of respondents by selling places [Ref S5_2]



more effective in connecting participants to buyers or channels, while AMAN and SHUSHILAN may benefit from additional linkage-building support (buyer mapping, aggregation, referrals, and follow-up mentoring).

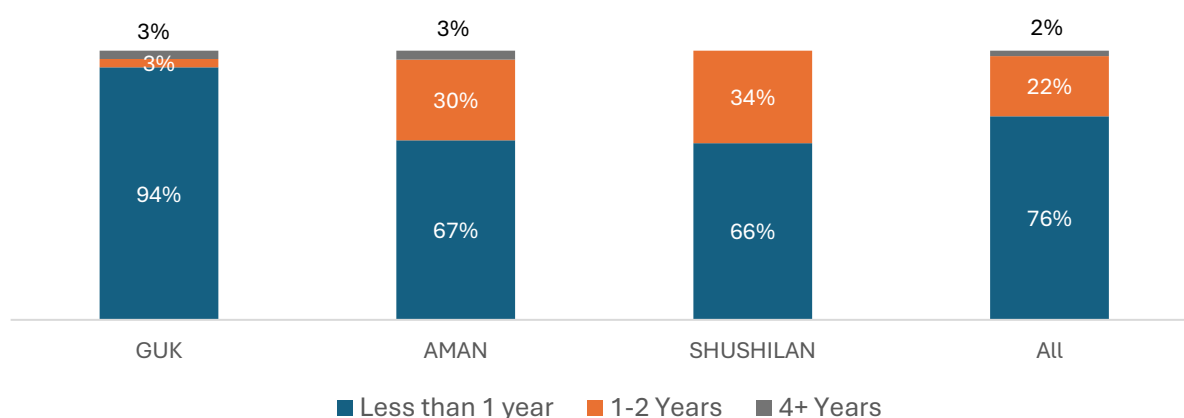
Figure 47: distribution of respondents by establishing market linkage [Ref S5_4]



Sustained engagement is universal in this sub-sample as all respondents report being involved in IGA after receiving inputs, and all report that income started after receiving inputs during the project period. IGAs are predominantly self-employment oriented (96%), with SHUSHILAN showing the strongest self-employment profile (100%) compared to GUK (94%) and AMAN (93%). Volunteer engagement is also common (48%), especially under GUK (66%), followed by AMAN (47%) and SHUSHILAN (31%), indicating that some trade skills are also being used in community-support roles.

Most participants are relatively new to the activity, especially in GUK where 94% have been engaged for less than one year. The overall pattern shows 76% of the respondents engaged for less than one year and 22% of the respondents for 1–2 years, with only a small residual reporting longer involvement. This suggests that the project has brought a large cohort of new earners into trade-based activities, with early income initiation happening quickly after inputs.

Figure 48: Distribution of respondents by duration of engagement [ref S_IGA1]

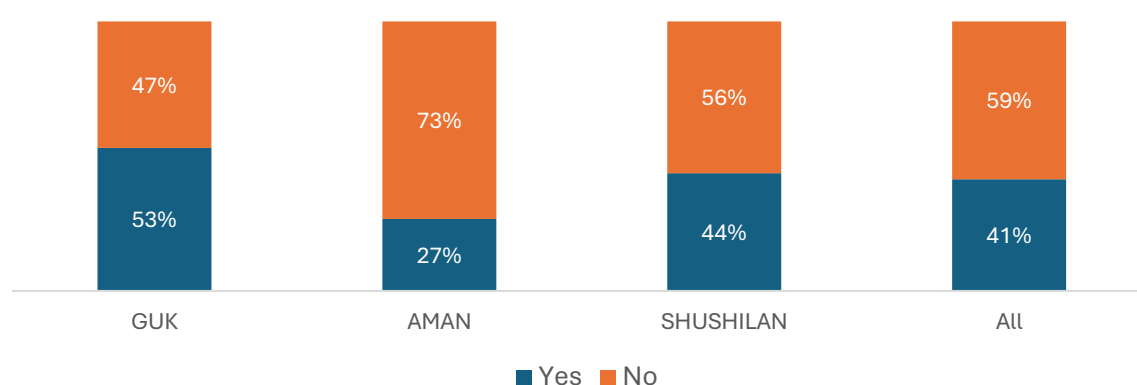


The mix of earning trades is clearly partner-specific and aligns with each partner’s training focus. In GUK, earnings are spread across multiple technical trades, bamboo construction (25%), bamboo & cane products (22%), masonry (16%), and several smaller shares in salon, carpentry,

repair, and hand stitch indicating a diversified portfolio. AMAN's earnings are concentrated in tailoring & dressmaking and hand stitch (83% in both cases), with additional activity in block/batik and jute crafts, showing a strong craft-and-garments profile. SHUSHILAN is anchored in jute crafts (44%), bamboo & cane products and hand stitch (both 22%), and shital pati weaving (13%), reflecting home-based craft value chains.

Finally, prior experience before the project is mixed, suggesting the project is both upgrading existing skills and onboarding new participants. Overall, 41% of the respondents produced trade-based items before the project and 59% did not. AMAN has the largest share of new entrants (73%), while GUK has a comparatively higher base of prior producers (53%), and SHUSHILAN sits in between (44%). This reinforces that AMAN's cohort may need more sustained coaching to consolidate skills into stable earning pathways, while GUK and SHUSHILAN can build on a stronger foundation of existing practices.

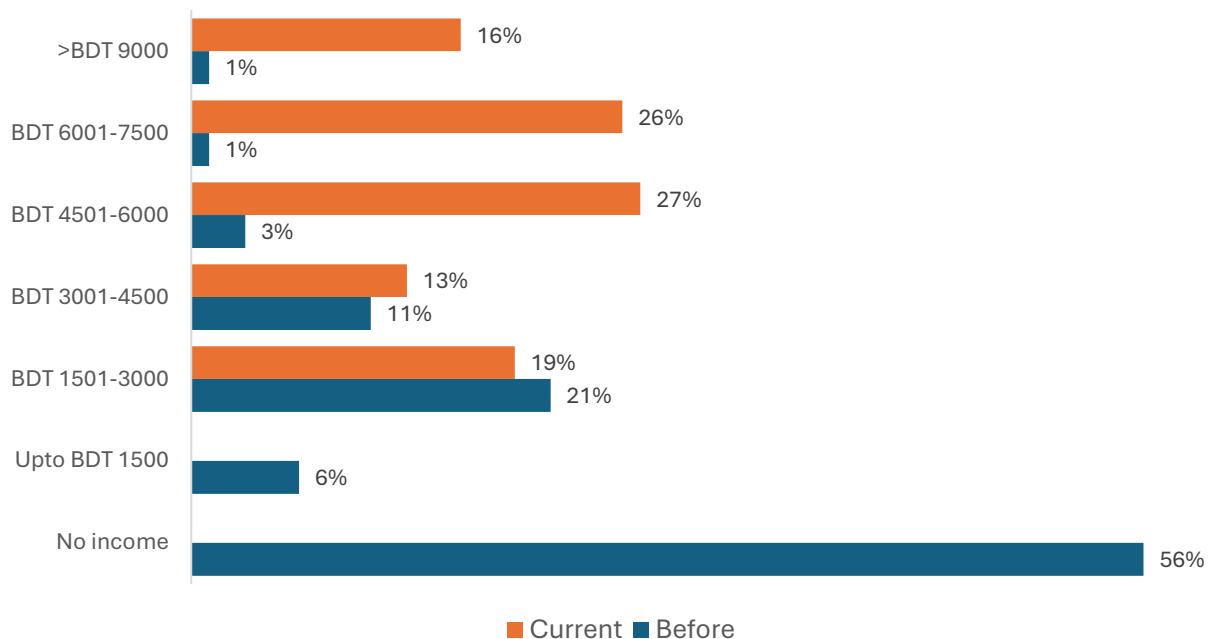
Figure 49: Incidences of respondents involved with producing trade-based products before joining the project [ref S_IGA2.1]



Before the project, more than half of this cohort reported having no monthly cash income (56%), with that baseline vulnerability especially high under AMAN (67%) and SHUSHILAN (69%). GUK participants started from a relatively stronger position, with more already earning in the lower-to-middle income ranges. Now, the distribution has shifted clearly upward across all three partners, no one reports “no income” and the lowest bracket (upto BDT 1,500) has dropped to zero across the board. Most respondents are now concentrated in the mid brackets (27% in BDT 4,501–6,000 and 26% in BDT 6,001–7,500), with a notable share reaching >BDT 9,000 (16%).

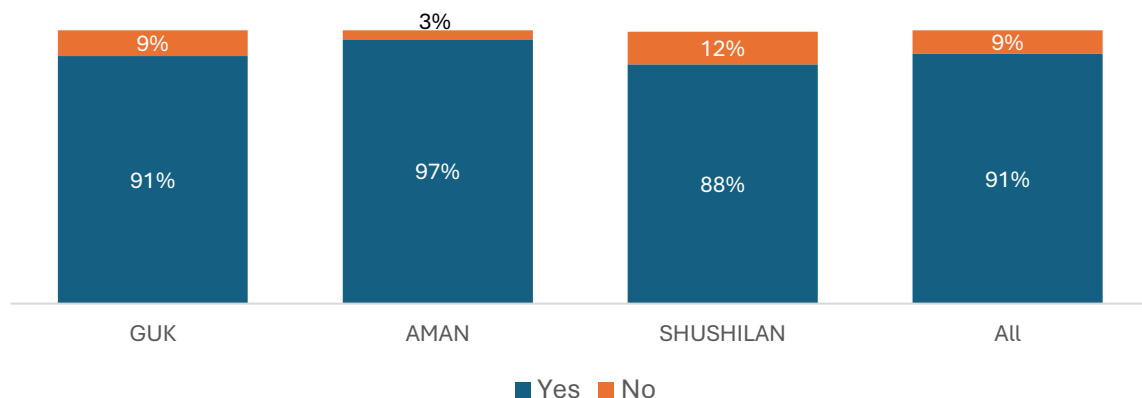
BNGO comparison of current performance shows GUK in the strongest position overall, with the widest spread into higher income brackets and the most representation at the top end. AMAN follows closely, performing strongly in the mid-to-upper brackets. SHUSHILAN also shows solid gains, led by a strong concentration in the upper-middle bracket, though it is less represented at the very top compared with GUK.

Figure 50: Comparison of income between pre and post project [S_ GA3&S_IGA4]



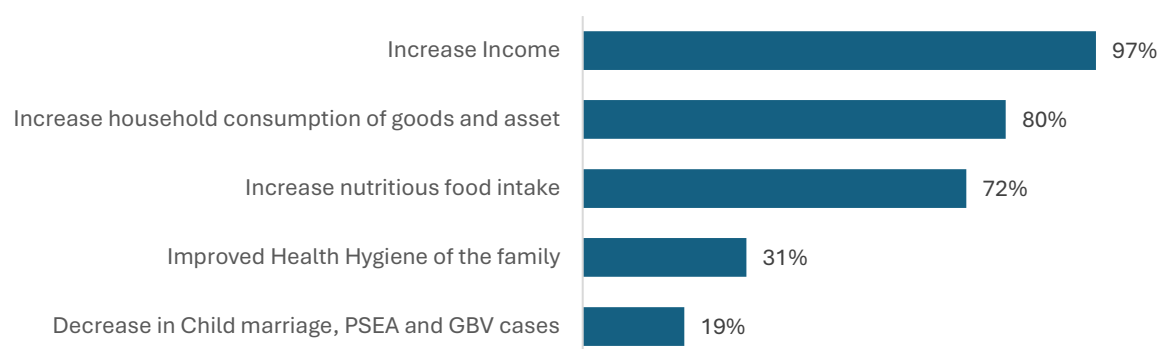
Perceived income adequacy from IGA is very strong across partners, the vast majority in each implementation area feel their IGA generates enough income, with AMAN showing the highest positive perception (97%) and SHUSHILAN relatively lower (88%). This indicates that, for most households engaged in these IGAs, the activity is translating into meaningful cash benefits.

Figure 51: Distribution of respondents by income adequacy from IGA [Ref S_IGA5]



Reported livelihood changes are consistently positive and align with the project's intended results. Nearly all respondents (97%) attribute an increase in income to the intervention, and large shares (80%) also report improvements in household consumption of goods/assets and more nutritious food intake (72%). Perceived improvements in family health and hygiene are also notable, while reported reductions in child marriage/PSEA/GBV are more mixed across partners, stronger in SHUSHILAN and GUK, but much lower in AMAN, suggesting that protection-related effects may depend more on local context and complementary programming intensity.

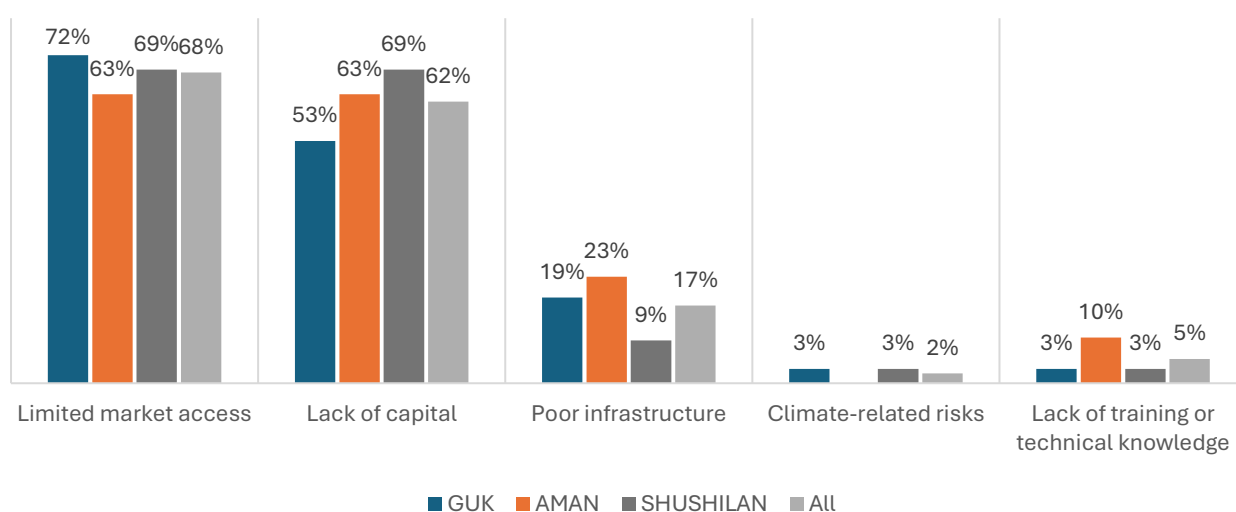
Figure 52: Distribution of respondents by changes in family livelihoods [Ref S_IGA6]



Use of increased income reflects both reinvestment and household welfare priorities. Across partners, respondents most commonly report spending on business inputs and essential household needs such as children's education, medical expenses, clothing, and food showing a balance between sustaining the activity and improving wellbeing. AMAN and SHUSHILAN stand out for stronger reinvestment in inputs, while GUK shows comparatively higher emphasis on medical spending; savings behavior is present but not yet dominant, and neighbor support is reported by a smaller segment.

Despite strong perceived benefits, the constraints are clear and consistent. Limited market access is the leading challenge in all areas, followed by lack of capital, highlighting that profitability and scale are still shaped by buyers, pricing, and working capital. Infrastructure issues appear secondary but are still relevant, particularly for GUK and AMAN. Skills gaps and climate-related risks are mentioned less often overall, implying that the main bottlenecks are market- and finance-facing rather than technical.

Figure 53: Challenges mentioned by the respondents [Ref S_IGA8]

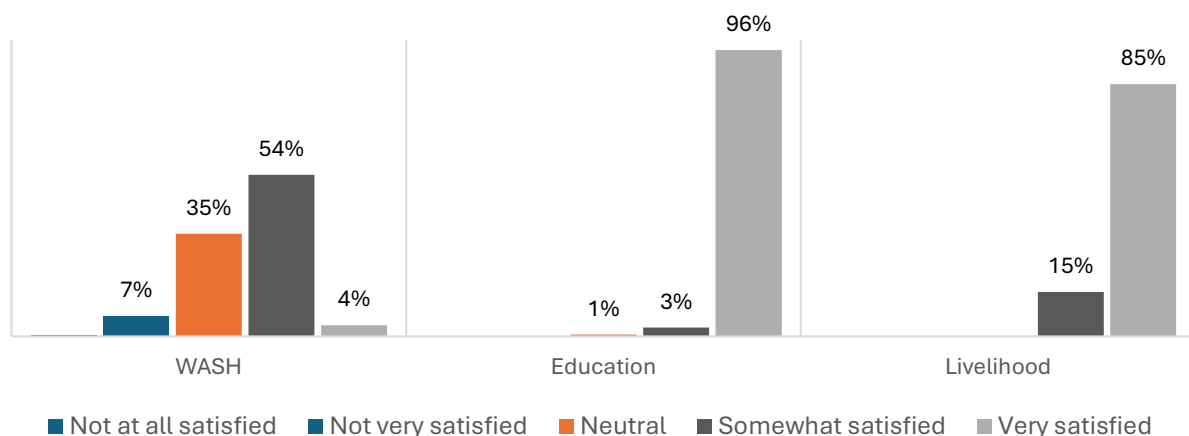


Overall, the pattern suggests a programme that is succeeding in improving income and household wellbeing, while the next performance gain will likely come from strengthening market linkages, buyer networks, and access to small-scale finance supported by light-touch business coaching to help participants manage reinvestment, savings, and planning.

Chapter Six: Perceptions of Service Access and Community-Level Contributions of the Project

Satisfaction with access to services in the camp shows a very strong sectoral contrast. Education access is rated extremely positively, with almost all respondents reporting being very satisfied and having almost no dissatisfaction. Livelihood access is also rated highly, with a large majority very satisfied and only a small share somewhat satisfied. WASH access is comparatively weaker: most respondents are only somewhat satisfied and a notable minority remain neutral or dissatisfied, indicating that WASH services are available but still not meeting expectations consistently (e.g., reliability, convenience, or quality).

Figure 54: Distribution of respondents by level of satisfaction

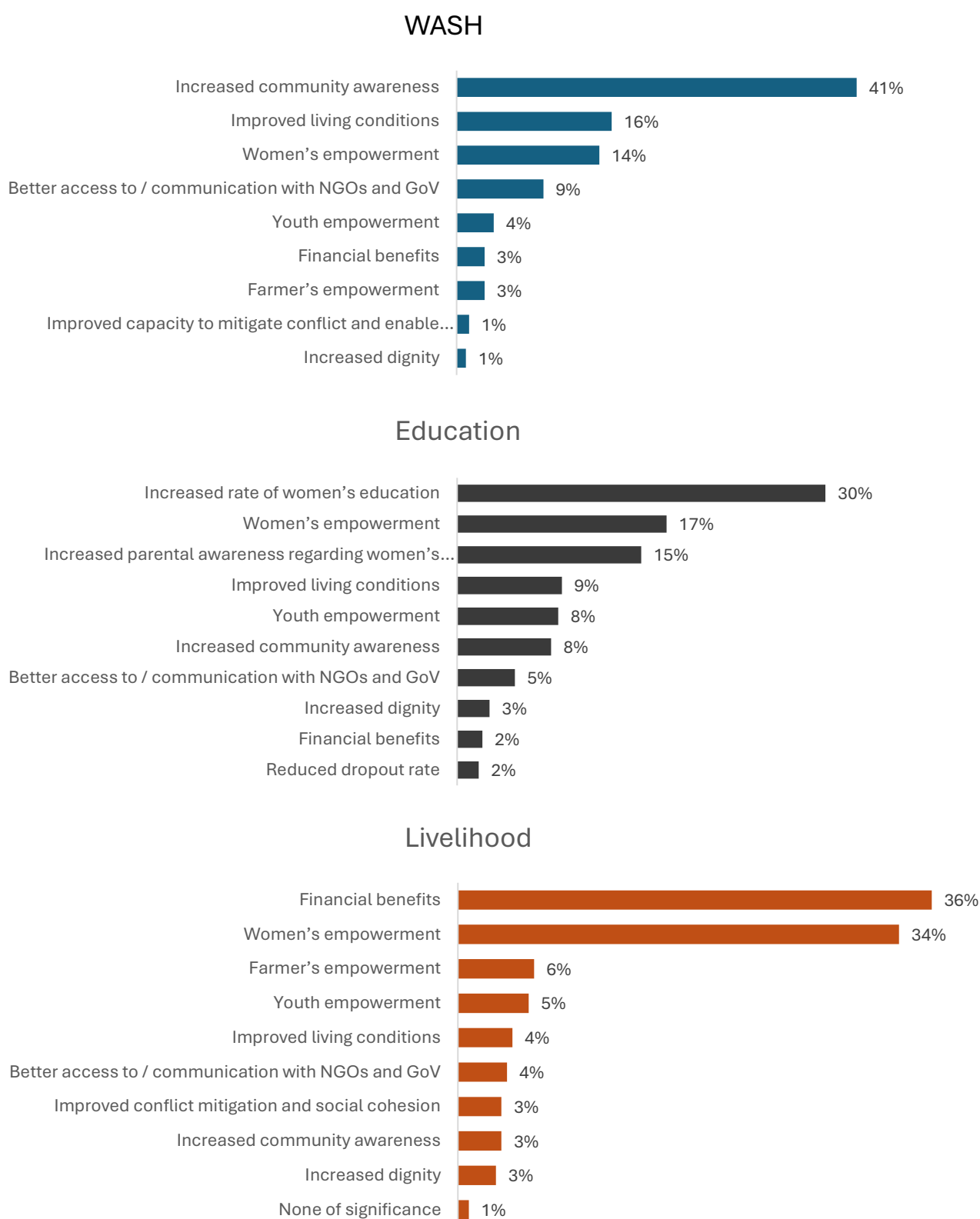


Perceived strongest contributions of the project also vary by sector in a meaningful way. For WASH, respondents most often credit the project with increased community awareness, followed by improvements in living conditions and women's empowerment suggesting strong behavior-change and household-level well-being effects alongside inclusion gains. For Education, the most recognized contributions center on women's empowerment and women's education outcomes (higher education participation and stronger parental awareness), indicating that social norms and education-related enabling factors were key visible results. For Livelihood, the leading contributions are financial benefits and women's empowerment, showing that the project is most strongly associated with income-related gains and strengthening women's roles in economic activities; other livelihood-related contributions are present but less dominant.

Overall, the results suggest that Education and Livelihood components are being experienced as highly accessible and impactful, while WASH despite strong awareness and perceived living-

condition improvements still has room to improve in terms of user satisfaction and service experience.

Figure 55: Distribution of respondent reflecting Project contribution



Chapter Seven: Performance Analysis of BNGOs based on OCD and GCD initiatives

Building on internationally recognized humanitarian criteria, the Rohingya refugee crisis has served as a critical turning point in the transformation of Bangladeshi development NGOs (BNGOs) into humanitarian actors. Traditionally focused on poverty alleviation, education, and rural development, many BNGOs were drawn into the humanitarian sphere following the mass influx of Rohingya refugees in 2017. The scale and urgency of the crisis, coupled with the localisation agenda promoted by the Inter-Agency Standing Committee (IASC), created both the demand and opportunity for local organizations to assume frontline humanitarian roles.

Within the humanitarian landscape in Cox's Bazar, BRAC has emerged as a leading actor in addressing the needs of the FDMNs. As one of the country's largest and most established NGOs, BRAC has been instrumental in delivering a comprehensive range of services, including health, education, protection, and livelihoods support. The organization's institutional capacity is notably strong, supported by specialized departments such as the Gender Justice and Diversity (GJD) programme, the Humanitarian Crisis Management Programme (HCMP), and well-developed human resources and safeguarding units.

Furthermore, BRAC has collaborated with various local NGOs in Cox's Bazar, showcasing its ability to implement capacity development initiatives using its internal expertise. This approach is both cost-effective and strategically beneficial, as it enhances the ability of smaller local NGOs to meet donor standards and participate meaningfully in the humanitarian system.

To further institutionalize this approach, BRAC is currently implementing the "Pooled Fund for Bangladeshi NGOs for Rohingya Refugee Response", funded by Global Affairs Canada (GAC) and Australia's Department of Foreign Affairs and Trade (DFAT). This initiative is the first of its kind in Bangladesh to facilitate a truly localized development-humanitarian response. The fund enables BRAC to pilot innovative models of support that not only improve service delivery for Rohingya communities but also empower local NGOs to become independent, accountable, and technically capable humanitarian actors.

The initiative is anchored in a comprehensive Organizational Capacity Development (OCD) Strategy, a structured and participatory framework designed to strengthen the institutional and technical capacities of BNGOs. Through a comprehensive process that begins with Organizational Capacity Assessments (OCA) and leads to the development of tailored OCD Roadmaps, the Pooled Fund supports NGOs in areas such as governance, financial management, safeguarding, MEAL systems, gender mainstreaming, and more. The strategy is guided by core principles of local ownership, trust-based partnerships, inclusive participation, and adaptive learning, ensuring that capacity strengthening is not one-size-fits-all but tailored to each organization's unique context and priorities.



The process is further enriched by participatory tools such as Discussion-Oriented Self-Assessment (DOSAs), Board Self-Evaluations, beneficiary scoring, and consultations with development partners, offering a 360-degree view of each organization's strengths and areas for improvement. With continued follow-up, technical support, and impact monitoring, the OCD strategy ensures that local organizations are equipped not only to meet today's humanitarian demands but to thrive as long-term, locally led responders in future crises.

The initiative is being implemented in two phases. Cohort 1 began in 2022 with four Bangladeshi NGOs (BNGOs), followed by Cohort 2 in 2023, which engaged 23 additional organizations. Since the implementation of capacity development for Cohort 2 began almost a year and a half ago, the initiative has now reached an appropriate stage to assess the transformation of these BNGOs.

7.1 Why do we need a framework to Capture Transformation of BNGOs

However, such an assessment must go beyond anecdotal insights or ad-hoc observations. A structured evaluation framework is required to ensure that all 23 organizations are assessed using common and objective criteria.

Humanitarian work demands a different set of institutional capabilities compared to development programming such as adherence to international legal standards, principled neutrality, technical capacity for emergency response, and integration into coordination mechanisms. To capture these dimensions in a systematic and consistent manner across organizations, a dedicated evaluation framework is essential. The framework will enable the measurable tracking of institutional progress, the identification of capacity gaps, and the provision of tailored support aligned with each organization's growth trajectory.

Furthermore, the framework must be aligned with global humanitarian standards while remaining responsive to the operational realities of Bangladesh and the specific goals of the Pooled Fund initiative. It will bring structure to the evaluation process and reinforce that the shift to humanitarian action is not merely symbolic but reflects tangible progress in accountability, neutrality, and technical readiness. The proposed evaluation framework has been contextualized specifically for this purpose, capturing the progress, challenges, and readiness of BNGOs as they shift from development-oriented work to principled humanitarian action.

7.2 The Proposed Framework

Grounded in internationally accepted humanitarian benchmarks such as the Red Cross Code of Conduct, the Sphere Standards, and the Core Humanitarian Standard (CHS), a framework is proposed that will incorporate six globally recognized dimensions: humanitarian principles, legal recognition, governance, technical capacity, coordination, and funding ethics.

To reflect the unique context of the Rohingya response in Cox's Bazar and the long-term goals of the PFL initiative, a seventh dimension, Strategic Partnerships and Sustainability has been proposed to be added. This pillar will allow the framework to capture deeper institutional resilience, including the ability to maintain operations, secure funding, and uphold standards even after external donor support is withdrawn.

The objectives of assessing the transformation through a framework are:

1. Assess whether BNGOs meet minimum institutional requirements to function as humanitarian actors.
2. Measure and compare progress across BNGOs using a standardized, evidence-verified scoring approach.
3. Examine how OCD support has translated into observable changes in systems, policies, and practice.
4. Generate actionable recommendations to strengthen localization, sustainability, and future capacity support.

By providing a unified and practical method of assessment, this seven-pillar framework offers a credible and context-sensitive approach to evaluating the transformation of BNGOs. It ensures that progress is not only tracked but meaningfully interpreted, laying the groundwork for a stronger, more locally led humanitarian system.

To translate the seven pillars of the framework into a measurable evaluation process, each pillar was assessed through a set of indicators that correspond to specific activities and benchmarks outlined under the Pooled Fund's Organizational Capacity Development (OCD) initiative. These indicators had been developed to capture observable changes in systems, policies, and practices that reflect progress toward humanitarian readiness.

Each indicator was assessed using a standardized scoring approach to ensure consistency and comparability across organizations. The scoring methodology was used to determine the level of progress under each pillar. As indicators were scored on different scales (0–5, 0–4, 0–3, or 0–2), scores were interpreted using the following cut-offs:

- For indicators scored 0–5: 4–5 = Fully in place; 2–3 = Partially in place; 0–1 = Absent or not initiated
- For indicators scored 0–4: 3–4 = Fully in place; 2 = Partially in place; 0–1 = Absent or not initiated
- For indicators scored 0–3: 3 = Fully in place; 2 = Partially in place; 0–1 = Absent or not initiated
- For indicators scored 0–2: 2 = Fully in place; 1 = Partially in place; 0 = Absent or not initiated

Scores from individual indicators under each pillar was aggregated to produce a composite score for that pillar. In the final stage, cumulative scores across all seven pillars were calculated to generate an overall transformation score for each organization. Based on the aggregated score, BNGOs was categorized according to the following transformation levels:

Table 11: Transformation Levels on which BNGOs were categorised

Classification	Score
Fully Transforming	85-100%
Partially Transforming	70-84%
Minimum or Slow Progress	50-69%
No Intention	<50%

This structured scoring approach not only ensures objectivity and comparability across organizations but also helps identify specific areas where further support or intervention is required.

7.3 Checklist-Based Data Collection and Document Verification

Data were collected using a structured, self-administered checklist shared with all BNGOs. Each organization completed the checklist based on progress made against each indicator and was required to submit documentary evidence to substantiate every reported claim. The study team then reviewed and verified all submissions through a document check, and assigned scores based on the adequacy and completeness of the supporting evidence. Where evidence was incomplete, inconsistent, or unavailable, scores were revised accordingly following the verification review.

Scoring approach used for pillar percentages

Each pillar score was calculated by summing an NGO's indicator scores within that pillar, dividing by the maximum possible (highest) score for the pillar, and converting the result into a percentage. For example, A BNGO's Gender and Inclusion score was computed by adding its achieved scores across all Gender and Inclusion indicators (Say, total achieved score of 16), dividing by the pillar maximum (24), and multiplying by 100. The same normalization method was applied for every pillar so that all NGO pillar scores are directly comparable on a 0–100 scale.

Interpretation of pillar-wise performance across BNGOs

Overall, the data show uneven maturity across pillars: several BNGOs demonstrate strong performance in policy-heavy and systems-driven areas (such as safeguarding and finance/procurement), while coordination and humanitarian principles show the widest spread, indicating differences in field practice, external engagement, and operational application.

Gender and Inclusion

Performance is strongest for PARC and Rokeya Foundation, with PHALS and SKUS also showing consistently high maturity. At the other end, SHUSHILAN and SHANGSHAPTAQUE score lowest, with JSK also comparatively weak, suggesting that inclusion systems, representation, and mainstreaming practices remain less institutionalized in these organizations.

Safeguarding and PSEAH

This is one of the strongest pillars overall. MUKTI and PARC lead, closely followed by AMAN, SKUS, and JSUS indicating robust policy and system adoption across top performers. OPCA and JSK appear comparatively weaker, implying gaps in institutionalization and/or evidence strength relative to peers, even though the broader network performs well on this pillar.

Humanitarian Principles

This pillar shows a sharp contrast between leaders and laggards. AMAN, PROTTYASHI, and SHUSHILAN are among the strongest, with MUKTI and PHALS also high reflecting stronger alignment with core humanitarian norms in practice. By contrast, JNUS, OPCA, PRANTIC, and GUK score notably low, signalling a need for focused strengthening on principles, accountability, and operational application of humanitarian commitments.

Coordination

Coordination is highly polarized as PROTTYASHI and MUKTI are clear leaders, followed by GUK, PARC, and YPSA, indicating stronger coordination structures and engagement with relevant stakeholders. BNKS records the weakest result, while JSK and Rokeya Foundation are also relatively lower, suggesting significant gaps in coordination mechanisms, participation, and/or documentation of coordination practice.

Finance and Procurement

This pillar is generally strong for AMAN and SHUSHILAN, with DSK and PULSE also high, indicating comparatively mature compliance, procurement processes, and financial controls. The weakest performance is observed for JSK and Rokeya Foundation, with OPCA and PARC also comparatively lower, pointing to priority needs around procurement governance, documentation, and internal control strengthening.

Governance, Legal and Ethical

DSK, PHALS, and MUKTI stand out as the strongest performers, and BNKS, YPSA, and JSUS are also solid indicating more established governance and ethical frameworks. JSK and Rokeya Foundation are clearly weaker, and PRANTIC and OPCA are also relatively low, suggesting gaps in governance systems, oversight, and/or institutional policy compliance.

Operational capacity

PHALS and HELP lead this pillar, with YPSA, PROTTYASHI, JSUS, and SHUSHILAN also performing strongly reflecting stronger delivery systems, operational planning, and implementation capacity. OPCA and BNKS are comparatively weaker, with JSK and GUK also lower, indicating operational strengthening needs that may affect consistent delivery quality.

Table 12 : BNGO Scores

	AMAN	BNKS	DSK	JSK	PULSE	PHALS	HELP	PROTTYASHI	MUKTI	JNUS	OPCA	SHED
Gender and Inclusion	67	79	67	42	79	92	46	79	67	58	58	83
Safeguarding and PSHEA	97	70	82	58	76	94	79	85	100	79	55	79
Humanitarian Principles	100	80	85	75	70	90	90	100	95	20	30	90
Coordination	64	0	64	36	73	55	64	100	100	73	55	64
Finance and Procurement	100	74	97	29	97	84	77	90	94	84	87	87
Governance, Legal & Ethics	84	91	94	41	75	94	78	88	94	75	63	75
Operational	90	61	80	56	78	100	100	93	90	88	54	76
Average	86	65	81	48	78	87	76	91	91	68	57	79

	SHANGSHAPTAQUE	SHUSHILAN	ROKEYA FOUNDATION	YPSA	SKUS	PRANTIC	JSUS	PARC	GUK
Gender and Inclusion	38	29	96	79	92	79	100	79	75
Safeguarding and PSHEA	67	76	58	85	97	85	97	100	82
Humanitarian Principles	55	100	75	80	75	35	85	70	35
Coordination	55	73	45	82	73	64	55	82	91
Finance and Procurement	65	100	42	100	90	61	97	61	74
Governance, Legal & Ethics	81	88	41	91	84	50	91	66	81
Operational	73	88	51	95	78	63	93	54	61
Average	62	79	58	87	84	62	88	73	71



The final scores (average of pillar scores) show a clear three-tier maturity pattern across BNGOs, with a small group demonstrating strong and relatively balanced progress, a larger middle group still institutionalizing systems, and a lower group showing slower movement and persistent gaps.

At the top, MUKTI and PROTTYASHI lead with the strongest overall performance, closely followed by JSUS, YPSA, PHALS, and AMAN. This “Transform” cluster reflects comparatively advanced, multi-pillar progress and suggests these organizations are closer to operating with consistently embedded systems rather than isolated improvements.

The “Partially Transforming” cluster is the broadest, spanning SKUS, DSK, SHED, SHUSHILAN, PULSE, HELP, PARC, and GUK. This group appears to have meaningful gains but still shows unevenness across pillars typically meaning that some systems are functioning well (e.g., policies or operational processes), while others (e.g., coordination, governance integration, sustained resourcing, or consistent field application) require further consolidation to reach full transformation.

The “Minimum or Slow Progress” cluster (JNUS, BNKS, PRANTIC, SHANGSHAPTAQUE, Rokeya Foundation, OPCA) indicates more limited overall traction, where improvements are likely partial, less consistently evidenced, or not yet institutionalized across pillars. This group should be prioritized for targeted capacity support, focused technical assistance, and closer follow-up on implementation and evidence.

JSK stands out as the only organization in “No Intention,” placing it distinctly below peers and signaling that foundational transformation prerequisites are either missing or not being pursued in a structured way. From a program management perspective, this suggests the need for a specific decision pathway: intensive corrective action with clear milestones, or a reconsideration of how support and accountability are structured.

Across Categories A, B, and C, performance is mixed rather than category-bound, Category B includes both top performers and slower-progress organizations so the score pattern is best interpreted as organization-specific maturity rather than driven primarily by category.

Table 13: Transformation Status of BNGOs

Rank	Category	BNGO	Final Score	Status
1	B	MUKTI	91	Transform
2	B	PROTTYASHI	91	Transform
3	B	JSUS	88	Transform
4	B	YPSA	87	Transform
5	B	PHALS	87	Transform
6	B	AMAN	86	Transform
7	B	SKUS	84	Partially Transforming
8	A	DSK	81	Partially Transforming
9	A	SHED	79	Partially Transforming
10	B	SHUSHILAN	79	Partially Transforming
11	B	PULSE	78	Partially Transforming
12	B	HELP	76	Partially Transforming
13	B	PARC	73	Partially Transforming
14	B	GUK	71	Partially Transforming
15	B	JNUS	68	Minimum or Slow Progress
16	C	BNKS	65	Minimum or Slow Progress
17	B	PRANTIC	62	Minimum or Slow Progress
18	C	SHANGSHAPTAQUE	62	Minimum or Slow Progress
19	C	ROKEYA FOUNDATION	58	Minimum or Slow Progress
20	B	OPCA	57	Minimum or Slow Progress
21	C	JSK	48	No Intention

Chapter Eight: Institutional Transformation and Coordination Performance : Evidence and Implications

8.1 Introduction

The Annual Outcome Assessment 2025 of the BRAC Pooled Fund comprises three core components: a sample survey, a BNGO assessment using an established framework, and Key Informant Interviews (KIIs) with BNGO representatives and sector representatives. Under the KII component, 21 BNGOs and three sector representatives participated in interviews guided by an open-ended checklist. Although the tool contained predefined thematic areas, the open-ended nature of the questions means the KIIs are best understood as semi-structured interviews, allowing respondents to elaborate freely on their progress and challenges. The purpose of the BNGO interviews was to assess the implementation status of each BNGO's action plan, identify constraints faced during execution, and examine their ongoing transformation toward becoming humanitarian-ready organizations. The purpose of the sector interviews was to understand coordination with sector mechanisms and capture sector-level perspectives on the Pooled Fund's contributions and partner performance. It is worth noting that a similar methodological approach was applied during the 2024 Annual Assessment, ensuring consistency and comparability across assessment cycles.

8.2 BNGO Perspectives on OCD Progress and Transformation

Changes Observed Since the 2024 Assessment

The Annual Outcome Assessment of 2024 revealed generally positive attitudes toward OCD initiatives; however, as it was the initial stage of implementation, representatives identified several challenges that could hinder continuation of the process. Before presenting the findings from this year, the following analysis outlines how those earlier challenges have been addressed:

1. Employee Turnover

Previous Risk:

High employee turnover constrained continuity of institutional memory, particularly after staff received capacity-building training. No system-level retention mechanisms were in place.

Current Status: *Remains a Structural Risk*

Employee turnover continues to be one of the most persistent and destabilizing risks. While individual BNGOs have introduced internal backup systems, shadow staffing, and informal mentoring, there is no centralized or pooled retention strategy in place. Evidence indicates that trained staff continue to migrate to larger NGOs and INGOs, intensifying institutional vulnerability after capacity investments. A newly emerging dimension reported this year is that funding

scarcity has begun reducing demand for skilled workers in some areas, but this has not yet alleviated the underlying retention challenge.

Assessment:

This risk has not been structurally resolved and now represents the single largest threat to long-term institutional sustainability.

2. Increased Workload on Staff & Absence of Dedicated OCD Focal Points

Previous Risk:

Representatives raised concerns about excessive workload linked to policy preparation, reporting, audits, and compliance documentation. They recommended the deployment of dedicated OCD focal points.

Current Status: *Partially Mitigated but Still Active*

Workload pressure has become operationally normalized, with staff now accustomed to higher documentation and reporting demands. However, for some BNGOs, no consistent deployment of dedicated OCD focal staff has occurred at system level. Responsibility for OCD compliance remains distributed across finance, HR, safeguarding, and program teams.

Assessment:

The risk has been absorbed administratively but not structurally resolved. For smaller and weaker BNGOs, workload stress remains a latent performance and quality risk.

3. Financial Constraints for Capacity Development

Previous Risk:

BNGOs reported insufficient budget allocations for sustained capacity development and requested stronger financial support for institutional strengthening.

Current Status: *Partially Tackled, Still a Constraint*

While technical assistance, audits, training, and policy frameworks have been strongly supported, direct financial shielding for institutional sustainability remains limited. Several organizations report that:

- They cannot fully finance MIS/ERP deployment independently.
- They struggle to retain trained staff due to salary competitiveness.
- Some roadmap actions were delayed due to funding gaps.

Assessment:

Financial constraints have been softened through technical support, but not removed as a structural barrier. This continues to limit the depth of long-term consolidation.

4. Communication Gaps and Limited OCD Knowledge Among Pooled Fund Staff

Previous Risk:

A communication gap existed between BNGOs and Pooled Fund personnel, particularly concerning OCD-related guidance and expectations.

Current Status: *Largely Tackled*

This issue has undergone substantial improvement. Continuous engagement through:

- Regular trainings
- Audits
- Policy reviews
- Technical feedback cycles

has significantly reduced ambiguity. BNGOs now consistently report receiving structured guidance, mentoring support, and iterative review inputs.

Assessment:

This risk is now considered largely resolved, with communication functioning as a supportive rather than obstructive system layer.

5. Unrealistic Reporting & Data Submission Deadlines

Previous Risk:

BNGOs criticized unrealistic deadlines for data, reports, and compliance documentation, calling for improved planning and more equal partnership.

Current Status: *Improved but Not Fully Resolved*

Reporting cycles are now more predictable and aligned with routine institutional calendars. However, compressed timelines still occur during peak audit, assessment, and policy revision phases. Smaller organizations continue to face disproportionate pressure during overlapping compliance cycles.

Assessment:

This risk has been reduced in intensity but not been structurally redesigned. The planning model still prioritizes donor timelines over full organizational absorption capacity.

Overall Risk Trajectory Summary

Risk Area	Status	Interpretation
Employee turnover	✗ Unresolved	Highest long-term sustainability risk
Workload & lack of OCD focal staffing	● Partially mitigated	Ongoing operational pressure
Financial constraints	● Partially tackled	Sustainability still fragile
Communication gaps	✓ Largely resolved	System maturity strengthened
Unrealistic deadlines	● Improved, not fixed	Absorption stress persists

The OCD process has successfully resolved knowledge, policy, and communication-related risks, but structural sustainability risks anchored in human resources, financing depth, and workload concentration remain active. Without addressing these three areas in the next phase, current institutional gains face a medium-term erosion risk, despite strong short-term compliance performance.

8.3 Findings

1. Institutional Progress on OCD Roadmap Implementation

The overall completion rate of OCD actions signals a strong institutional adoption curve, indicating that the Roadmap has been both comprehensible and operationally absorbable across



diverse BNGO contexts. The fact that delays are concentrated primarily in strategic planning, leadership succession, and digital systems reveals a critical structural pattern: organizations are able to execute technical and compliance-driven reforms faster than leadership and future-proofing functions.

This reflects a classic institutional sequencing challenge, compliance systems are easier to formalize quickly, whereas strategic foresight, leadership continuity, and digital architecture require deeper behavioral, financial, and governance shifts. The risk is that without completing these higher-order systems, organizations may achieve short-term compliance stability without long-term institutional resilience.

The 80–95% completion band suggests that the OCD has moved organizations beyond the “adoption” phase into the early stage of institutional embedding. However, incomplete succession and strategy functions leave organizations vulnerable to leadership shocks, donor exit risk, and post-project stagnation.

2. Financial Systems, Procurement & Recruitment Reforms

The transformation observed in finance, procurement, and recruitment represents a structural recalibration of internal control environments. This shift is not merely procedural; it marks a transition from discretion-based organizational behavior to rule-based institutional governance.

Financial automation and reduced audit findings indicate the emergence of a culture of preventive compliance, where risks are mitigated before they materialize. Procurement tightening, especially lower quotation thresholds and vendor enlistment shows that organizations are now prioritizing transaction integrity over operational convenience. Recruitment reforms further extend this risk-control architecture into human capital governance, ensuring that institutional vulnerabilities are no longer introduced at the entry point of staff hiring.

However, the persistence of MIS/ERP gaps introduces a critical structural contradiction: while governance expectations are now system-level, execution still depends heavily on individual discipline rather than automated enforcement. This creates person-dependency risks, especially under staff turnover. Until MIS/ERP systems fully integrate finance, HR, procurement, and safeguarding, digital fragility will remain the largest threat to long-term compliance sustainability.

3. Safeguarding, PSEA & Accountability Systems

Safeguarding has emerged as the most functionally mature institutional domain under the OCD framework. The transition from low-utilization reporting mechanisms to high-volume complaint registration and structured investigation workflows indicates that safeguarding is no longer symbolic, it is now institutionally normalized.

High complaint volumes should not be interpreted as governance failure; rather, they reflect increased trust in reporting systems, stronger awareness, and reduced fear of retaliation. The rapid investigation timelines, independent inquiry committees, and zero-tolerance protocols signal a shift toward rights-based organizational cultures, not merely policy-driven ones.

However, operational success now introduces a second-generation safeguarding risk: investigator fatigue, psychological burnout, documentation overload, and sustainability of enforcement capacity. Without long-term investment in investigator retention, digital case



management, and psychosocial support, safeguarding systems risk becoming operationally overloaded despite policy strength.

4. Community Feedback & Project Adaptation

The institutionalization of CFRM and structured feedback represents a fundamental reorientation of power dynamics between BNGOs and communities. Formerly top-down project architecture has now transitioned into adaptive, feedback-responsive programming.

The ability to close activities, redesign components, and correct implementation mid-course reflects a move toward learning-based programming, not static proposal execution. This indicates that OCD has strengthened not only compliance systems but also organizational reflexivity and responsiveness.

From a donor and system perspective, this marks a shift toward accountability-driven legitimacy, where communities shape implementation rather than merely receives it. The long-term value of this shift lies in reduced reputational risk, improved program relevance, and stronger social license to operate.

5. Environmental Integration & Sustainability

Environmental integration has transitioned from narrative inclusion to governance-backed obligation. The emergence of budgeted environmental activities, procurement-linked sustainability measures, and compulsory proposal integration signals that environmental responsibility is now being treated as a compliance domain, not an advocacy add-on.

This reflects successful norm internalization, where environmental risk is no longer perceived as external to program delivery. However, the current phase remains activity-focused rather than indicator-driven. Without standardized environmental performance metrics, carbon tracking, or lifecycle procurement scoring, sustainability risks remain procedural rather than outcome-measurable.

The opportunity now is to elevate environmental governance from practice adoption to ESG-style performance management.

6. Funding Access & Humanitarian Transformation

Perhaps the strongest systemic outcome of OCD is its function as a market access mechanism. Compliance is no longer perceived simply as donor obligation; it has become a strategic asset enabling entry into humanitarian funding ecosystems.

The wide range of self-assessed humanitarian transformation (20–100%) reflects both uneven baselines and differentiated sector trajectories. Organizations with previously limited humanitarian exposure now possess formal eligibility for competitive funding, while experienced humanitarian actors have significantly standardized their operations.

However, a notable contradiction remains: humanitarian readiness has outpaced humanitarian income conversion in several cases. This indicates that while institutional eligibility is now in place, market access barriers, networks, consortium inclusion, lead agency roles still constrain

funding uptake. Without structured donor brokerage, smaller BNGOs risk remaining technically ready but commercially excluded.

7. Barriers, Bottlenecks & Risk Signals

The current risk landscape has shifted decisively from policy absence to institutional sustainability threats. The most critical systemic vulnerability is human capital leakage. Training-driven marketability is now outpacing retention capacity, threatening to hollow out institutional memory.

MIS/ERP delays expose organizations to manual fragility risks, particularly during staff transitions. Strategic and succession gaps further compound this risk by leaving leadership continuity overly individual-dependent.

Compressed implementation timelines, when combined with unequal baseline capacities, create a false impression of uniform institutional maturity. In reality, several organizations demonstrate compliance surface stability but internal structural fragility.

The dominant strategic risk is, therefore, organizational systems becoming formally strong but structurally brittle under personnel and digital stress.

8. Future Support Expectations

The demand for long-term mentoring and system anchoring reflects a clear organizational realization: one-off capacity injections do not produce permanent institutional maturity. Organizations are now seeking institutional parenting, not technical assistance.

Requests for Bangla policy localization signal that absorption depth, not document quality, is now a limiting factor. Similarly, calls for third-party governance audits suggest that organizations are now confident enough to seek external validation rather than defensively avoid scrutiny.

The demand for tiered support explicitly confirms that uniform OCD models no longer fit differentiated organizational realities. The system must now transition from equality-based programming to equity-based institutional support.

The OCD Roadmap has successfully moved BNGOs across the most difficult transformation threshold:

- from informality to institutional discipline
- from donor-driven compliance to self-owned governance
- from project identity to organizational identity

The next transformation phase should move beyond policy development and emphasize anchoring institutions through leadership continuity, digital integration, market access brokerage, and human capital stabilization.

8.4 Sector-Level Perspectives on BRAC Pooled Fund and Partner Performance

Interviews with sector coordination representatives from Food Security, Livelihoods, and WASH provide an external, system-level validation of the BRAC Pooled Fund's institutional and operational impact. Across sectors, respondents consistently describe BRAC as a highly



organized and responsive actor that has strengthened coordination quality, policy alignment, and implementation discipline among its partner organizations.

From the Food Security Sector perspective, the Pooled Fund partners are viewed as reliable contributors within a highly coordinated humanitarian architecture. Sector leadership highlighted strong compliance with reporting requirements, regular participation in coordination mechanisms, and timely data sharing through standardized tools. Importantly, sector-level achievements such as duplication mapping to reduce beneficiary overlap, development of sector-wide homestead gardening guidelines, and cost rationalization amid declining funding were made possible through active collaboration with capable partners, including BRAC and its supported local NGOs. The role of BRAC in advancing localization was emphasized, particularly its ability to transfer technical systems and institutional practices to smaller organizations such as Rokeya Foundation, enabling them to meet sector expectations despite limited prior capacity.

Insights from the Livelihoods and Skill Development Sector reinforce this assessment. Sector coordination staff reported that BRAC-supported partners generally adhere to sector guidelines on inclusion, gender balance, training quality, and reporting discipline. While variation in capacity remains across organizations, there is clear evidence of improvement over time, especially among partners that previously struggled with compliance and coordination. Market linkage initiatives, such as product fairs inside and outside camps, were cited as practical mechanisms through which partners are promoting self-reliance within sector constraints. At the same time, the sector noted persistent quality gaps in some organizations, underscoring the importance of continued mentoring and selective capacity strengthening rather than uniform expansion.

The WASH Sector perspective further confirms the maturation of coordination and accountability under the Pooled Fund. UNICEF's sector leadership reported strong responsiveness from BRAC's Pooled Fund secretariat, effective communication channels, and clear division of coordination responsibilities. Differences in partner performance were acknowledged, but these were contextualized by varying operational challenges across camps rather than generalized capacity deficits. Notably, improvements in infrastructure quality and implementation consistency were observed over the course of the year, particularly among partners operating in more complex or high-risk environments. At the same time, the sector cautioned that future funding reductions will require a sharper focus on quality, prioritization, and partnership rationalization, signaling a shift from expansion to consolidation in the next phase of the response.

Across all three sectors, a consistent message emerges, the BRAC Pooled Fund has enhanced not only partner-level capacity but also system-level functionality. Its value lies in strengthening coordination discipline, standardizing practices, and enabling smaller local organizations to operate credibly within international humanitarian frameworks. At the same time, sector actors emphasize that declining funding and increasing operational pressure will require more strategic targeting of support, deeper localization, and a stronger emphasis on quality over scale in the coming years.

Chapter Nine: Recommendations

Strengthen sustainability by addressing the three binding constraints

The next phase should explicitly allocate minimum dedicated budgets to address three critical sustainability constraints: staff turnover, workload concentration, and financing gaps. This should include funding for dedicated OCD focal staff, either through BRAC-supported recruitment or direct budget support to BNGOs based on their needs and capacity. Without clearly budgeted positions, institutional knowledge continues to be lost after training investments. In parallel, minimum budget provisions for core systems such as MIS/ERP and governance functions are necessary to ensure reforms are embedded in systems rather than relying on individual staff. Shifting OCD support toward clearly budgeted institutional continuity is essential to sustain transformation gains

Move beyond policy adoption toward resilient institutional systems

The next phase should focus on embedding reforms into everyday organizational practice so they continue to function during staff turnover, funding fluctuations, and leadership changes. This requires strengthening strategic planning, leadership succession arrangements, and routine accountability processes, ensuring that institutional improvements are sustained by systems rather than driven by individual champions. Priority should be given to future-proofing functions where progress is typically slower but risks are highest during periods of transition.

Accelerate minimum digital integration to reduce person-dependency

The next phase should establish a clear minimum digital standard and support staged MIS/ERP implementation based on organizational readiness. Priority should be given to integrating finance, procurement, HR, and safeguarding case management functions, where automation most effectively reduces manual risk, strengthens auditability, and preserves institutional continuity during staff transitions. While full digitalization can be phased, the strategic direction should be explicit: institutional controls must increasingly be system-driven rather than person-dependent.

Consolidate safeguarding maturity and protect the system from overload

Safeguarding and PSEA systems should be consolidated to protect recent gains while preventing operational overload. As safeguarding is already a comparatively mature domain, the focus should shift from further policy expansion to strengthening practical sustainability measures. This includes improving case management and supervision, providing periodic refresher training, expanding the pool of trained focal points, and balancing workloads to reduce pressure on individual staff. These actions will help ensure that safeguarding mechanisms remain timely, credible, and trusted, and that accountability and rights-based protections are maintained in a resource-constrained humanitarian environment.

Make CFRM and accountability visibly action-oriented

The programme should strengthen CFRM by making accountability processes more visibly action-oriented to communities. While feedback mechanisms are established, greater emphasis is needed on systematically “closing the loop” by communicating what actions have been taken in response to feedback, what changes are underway, and which issues require more time or resources. Clear and regular feedback-back practices will help communities see that their input leads to tangible improvements, particularly in WASH where service experience gaps persist. Strengthening visible accountability in this way can improve user satisfaction, reinforce trust, and support more responsive and adaptive service delivery.

Reduce variability in humanitarian principles and coordination through applied practice

Variability in the application of humanitarian principles and coordination practices should be reduced by strengthening their integration into routine operations. Rather than focusing on additional standalone training, the programme should emphasise applied practice by embedding humanitarian principles into everyday decision-making processes, including beneficiary targeting, inclusion measures, complaint handling, and standards for vendors and partners. At the same time, coordination participation should be more systematically documented and followed through to ensure consistent engagement and accountability. Treating humanitarian principles and coordination as routine operational disciplines, rather than abstract commitments, will help ensure more consistent, principled, and predictable performance across partner organizations.

Convert humanitarian readiness into funding access through structured brokerage

The programme should actively support the conversion of humanitarian readiness into funding access through structured partnership brokerage. As many BNGOs are now technically prepared but face external market barriers, the next phase should include targeted support for consortium facilitation, proposal development, and strategic donor engagement. This may involve linking capable BNGOs with lead agencies, supporting joint bids, and strengthening visibility with donors. Enabling technically ready organizations to access diversified funding will help translate institutional capacity into sustained operations and reduce long-term dependency on a single funding source.

Sector-level priorities to consolidate quality gains

Education: Maintain the strong compliance baseline while tightening a small set of quality assurance issues: strengthen routine documentation and supervision where weaker; ensure full safety readiness (including the completeness and validity of first-aid contents); reinforce positive discipline and remove any residual risk-enabling cues from learning environments; and address the hand hygiene enabling gap in Bhasan Char to match Cox’s Bazar standards.

Training should increasingly emphasize practice-intensive modules (formative assessment, pedagogy coaching, documentation/reporting routines) to deepen classroom quality beyond high facility compliance.



WASH: Prioritize user experience and reliability through improved operations and maintenance, faster repair cycles, cleanliness and odor control, and protection-sensitive improvements (lighting, privacy, safe access) to address persistent night-time safety concerns for women. Stronger enabling infrastructure, especially handwashing facilities near latrines should be treated as a public health priority to align high awareness with feasible practice.

Livelihoods: Focus on the “translation layer” from adoption and income gains to sustained wellbeing. This requires stronger market linkages, buyer networks, access to working capital (or input models that reduce cash pressure), and light-touch business coaching (record-keeping, pricing, planning). For on-farm activities, seasonal troubleshooting and pest/disease management support should be strengthened to improve yield conversion and reduce the gap between practice adoption and measurable production gains.

Adopt tiered, equity-based capacity support aligned with maturity levels

The programme should adopt a tiered, equity-based approach to organizational capacity support aligned with BNGO maturity levels. High-performing partners should be supported to consolidate gains and contribute as peer learning anchors. Mid-tier organizations should receive targeted support to address uneven pillars and progress toward full institutionalization. Partners showing slower progress should be provided with more intensive, milestone-based support linked to clear accountability expectations. Differentiating support in this way will improve efficiency, protect programme value, and ensure that resources are directed to areas where institutional risk is highest while sustaining gains among stronger partners.

Overall, the next phase should be positioned as a consolidation and sustainability cycle locking in institutional gains through retention and workload stabilization, minimum digital integration, strengthened applied practice on principles and coordination, and a deliberate pathway from readiness to funding access while continuing sector-specific quality improvements that matter most for service experience and long-term resilience.

Chapter Ten: Conclusions

The 2025 Annual Outcome Assessment of the BRAC Pooled Fund for Bangladeshi NGOs in the Rohingya Refugee Response demonstrates clear evidence of meaningful progress across service delivery, institutional strengthening, and localization objectives. In WASH, BNGO partners achieved strong infrastructure functionality (100% water, 93% sanitation in Cox's Bazar), near-universal satisfaction (99%–100%), and high-water quality compliance, though gaps remain in handwashing stations (only 17% with soap/water), night-time safety for women (34% feel unsafe), and cleanliness in select sites. Education delivery excels with near-universal compliance to quality and safety benchmarks (96%–100%), universal satisfaction, strong parental engagement (97%), and interactive teaching methods, with minor residual issues in first-aid readiness and positive discipline enforcement. Livelihoods show robust adoption of sustainable practices (95–100%), high technical knowledge gains (92%–97%), and income increases (84%–98%), with significant production improvements in homestead gardening and skills training, yet ultimate wellbeing gains lag due to persistent market access and capital constraints.

The Organizational Capacity Development (OCD) initiative has proven particularly effective in enabling Bangladeshi NGOs to transition from development-oriented actors to principled humanitarian responders. The experience of Rokeya Foundation illustrates the transformative potential of the OCD initiative. Entering the process with limited awareness of institutional development frameworks, this small-scale organization has, within a year, begun positioning itself as a humanitarian actor. The implementation period required significant effort and adaptation, yet the consistent support of the Pooled Fund demonstrated that even organizations with minimal resources can evolve, strengthen, and operate with confidence.

For comparatively stronger organizations such as DSK, GUK, YPSA, and Sushilon, the initiative has been equally catalytic. It has enabled them to consolidate governance systems, strengthen operational discipline, and manage projects from design to implementation in a more robust, standardized, and compliant manner.

This dual impact, supporting both emerging and established organizations with equal effectiveness, is a distinctive strength of the initiative. The Pooled Fund's sustained technical and institutional accompaniment has narrowed long-standing disparities across NGOs, contributing to a more capable and balanced humanitarian ecosystem.

Key Informant Interviews with 21 BNGO representatives and three sector coordinators reveal substantial advances since 2024 in communication, guidance clarity, training support, and reporting predictability, with high Roadmap completion (80–95%) and maturity in safeguarding/PSEAH, finance/procurement, and CFRM-driven adaptation. However, three structural risks persist as the main threats to sustainability: high employee turnover (the single largest vulnerability), ongoing workload pressures without dedicated OCD focal points



(especially for smaller organizations), and financial constraints limiting investment in core systems (MIS/ERP) and staff retention. BNGOs now seek long-term mentoring, Bangla-localized tools, tiered support, and system anchoring rather than one-off interventions, while sector leaders affirm improved coordination, guideline adherence, and localized capacity transfer.

As with many developmental processes, institutional gains are vulnerable to erosion if support is withdrawn prematurely. Just as community-facing interventions require continuity to prevent regression to earlier behaviours, organizational transformation also depends on reinforcement over time. Without follow-up engagement, mentoring, and technical anchoring, some BNGOs may find it difficult to maintain newly adopted systems and could revert to previous practices due to staff turnover, resource constraints, or operational pressures.

Hence, continuation of the initiative is essential. Introducing policies and systems marks only the beginning; the real impact lies in ensuring that these practices are consistently applied, refined, and embedded. Sustained, long-term support will be critical for safeguarding the gains made and for enabling BNGOs to reach their full potential as resilient, accountable, and humanitarian-ready institutions.

In the context of a protracted crisis now entering its ninth year, with declining JRP funding and increasing operational pressures, the Pooled Fund model offers a proven, cost-effective pathway to deepen localization. By maintaining targeted, equity-based accompaniment particularly in human capital retention, digital integration, market access facilitation, and pillar-specific mentoring the programme can secure durable humanitarian readiness among national actors, ensuring more sustainable, community-centred outcomes for Rohingya FDMNs and host communities alike.

Annex

BRAC LOGFRAME RESULTS

INDICATORS	Number	Comments
% and #of the total targeted HHs have access to fulfil their basic needs and improved social dignity	94%	Source: Sample survey
# of PFL Supported NLRs' provided need-based support to Rohingya refugees through collecting funds from donors independently	9	Source: Discussions with representatives
% of total PFL-supported NLRs' evidence strategic documents reflective of gender-responsive, climate-responsive and environmentally sustainable elements.	Gender: 20, Environment:17	Gender: Policy is there but updated (SHANGSHAPTAQUE) Environment: Policy is there but not integrated (Mukti,PARC,GUK SHANGSHAPTAQUE)
% of total PFL-supported NLRs implementing interventions follow Do no harm related to gender, climate and environment within their PFL projects	21 BNGOs	
% and # of total women, children, elderly, and persons with disabilities targeted by PFL allocations contribute to the programmatic adjustments	PF will provide	
% and # of total women, children, elderly and persons with disability targeted by PFL allocations report satisfaction with PFL allocation services and facilities	Mal-91%, Female-83%, Total - 87%	
# of total PFL-supported NLRs with enhanced Project Management and Financial skills to deliver projects as per the work plan.	21 BNGOs	All of them reported to have upgraded financial system and follow BRAC's standard
# of NLRs demonstrate the ability to respond to BRAC monitoring and audit observations in a timely, transparent and accountable manner.	21 BNGOs	All BNGOs responded to BRAC observations
# of institutions with enhanced capacity to enable inclusive, responsive and sustainable public service delivery	21 BNGOs	All BNGOs claimed that they have good relationship with CiC and RRRC as well as local government bodies



INDICATORS	Number	Comments
\$ invested and # of women's organisations and women's networks advancing women's rights and gender equality that receive support for programming and/or institutional building.	PF will provide	
# of total PFL-supported NRLs with a systematic Complaint Response Mechanism in place	21 BNGOs	All BNGOs show evidence of compliant mechanisms
% and # of Rohingya HHs targeted under PFL allocations (disaggregated by sector, gender, age and the person with disability) are enrolled as beneficiaries within PFL allocation projects	PF will provide	
% and # of targeted HHs under PFL allocations (disaggregated by gender, age and person with disability) consisting of the most vulnerable groups fall under priority targeting	PF will provide	
% and # of Rohingya HHs targeted by PFL allocations (disaggregated by gender, age and person with disability) receive basic services	PF will provide	
% and # of Rohingya people targeted by PFL allocations have information about available basic service provider	100%	Source: Sampe survey

OVERALL PERFORMANCE FRAMEWORK

WASH

Level of Indicators	Indicators	DSK	JNUS	JSK	HELP CXB	SHED	OPCA	PROTTYASHI	All Coxs Bazar	Bhasan Char(МУКТИ CXB)	All
Ultimate Outcome	% of households with access to improved, functional WASH services that are gender-responsive and environmentally sustainable	75.84%	75.54%	75.87%	74.09%	73.68%	74.72%	72.75%	74.64%	73.03%	74.33%
Ultimate Outcome	% of target population washing hands with soap at critical times	95.7%	96.9%	100.0%	100.0%	92.2%	93.3%	83.3%	94.49%	96.9%	94.7%
Intermediate Outcome	% of targeted people having access to at least 20 l/p/d. safe water for drinking and other domestic purposes within 30 minutes of round trip	78.30%	-	-	-	74.20%	96.70%	-	83.07%	-	80.10%
Intermediate Outcome	% of targeted HH in camps having access to inclusive and functional latrine facilities.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.0%	100.0%
Intermediate Outcome	% of targeted people practice handwashing at 5 critical times	75.70%	81.30%	73.30%	40.00%	76.60%	73.30%	56.70%	68.13%	96.90%	73.00%
Intermediate Outcome	% of households with access to solid waste management services	97.1%	100.0%	93.3%	63.3%	96.9%	100.0%	86.7%	91.05%	93.8%	92.8%
Immediate Outcome	% of functional Water Point	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.0%	100.0%
Immediate Outcome	% of functional Tap Stand	100.0%	-	-	-	-	100.0%	-	100.00%	-	100.0%
Immediate Outcome	% of functional latrine	100.0%	95.0%	85.7%	100.0%	90.0%	90.4%	93.5%	93.52%	55.6%	87.8%
Immediate Outcome	% of Bathing Cubicle safe and functional	100.0%	100.0%	75.0%	100.0%	85.0%	85.0%	100.0%	92.14%	100.0%	93.1%



Level of Indicators	Indicators	DSK	JNUS	JSK	HELP CXB	SHED	OPCA	PROTTYASHI	All Coxs Bazar	Bhasan Char(MUKTI CXB)	All
Immediate Outcome	% of targeted people increased knowledge on Hygiene practice	95.7%	84.4%	80.0%	100.0%	98.4%	93.3%	96.7%	92.64%	100.0%	93.4%
Immediate Outcome	% of Functionality status of sanitation facilities	100.00%	97.50%	80.36%	100.00%	87.50%	87.70%	96.75%	92.83%	77.78%	90.44%

OVERALL PERFORMANCE FRAMEWORK

EDUCATION

Level of Indicators	Indicators	BNKS	JSUS	PHALS	PRANTIC	SKUS	YPSA	All Coxs Bazar	PARC (Bhasan Char)	TOTAL
Intermediate Outcome	% of facilities (LC and CBLF) ensured joyful and safe learning environment.	96.90%	97.90%	100%	86.30%	99.40%	99.60%	96.68%	100%	97.00%
	% of learners that met at least 80% attendance rate in the project period	100%	100%	100%	100%	100%	100%	100.00%	100%	100%
	% of teachers conducting classes in accordance with their lesson plans.	100%	86.60%	100%	100%	100%	96.60%	97.20%	100%	94.20%
	% of Community members played active role to establish quality education	88.70%	90.00%	87.30%	92.00%	90.70%	87.20%	89.32%	76.90%	87.70%
	% of absentees followed up	100%	100%	93%	100%	100%	100%	98.83%	100%	99%
	% of learning facilities with adequate teaching materials	100%	96.30%	97.80%	100%	100%	98.90%	98.83%	96.70%	98.50%
	% of teacher increased capacity development on teaching learning methods	72.70%	68.20%	68.20%	90.90%	86.40%	90.90%	79.55%	77.30%	79.20%
	% and # of learners utilizing Learning Materials	100%	100%	100%	100%	100%	100%	100.00%	100%	100%

Level of Indicators	Indicators	BNKS	JSUS	PHALS	PRANTIC	SKUS	YPSA	All Cox's Bazar	PARC (Bhasan Char)	TOTAL
	% and # of teachers trained in subject-specific and refresher trainings, demonstrating improved teaching practices	100%	100%	100%	100%	100%	100%	100.00%	100%	100%
	% of community members demonstrating increased knowledge of quality education	93.70%	98.30%	99.30%	98.00%	100.00%	98.00%	97.88%	95.60%	97.80%