Background of assessment
The Transfers Working Group (TWG) within the Inter-sector Coordination Group (ISCG) has planned and conducted a cash & voucher assistance (CVA) capacity gaps & needs assessment to understand the prevailing gaps and needs across humanitarian agencies working for the emergency response in Cox’s Bazar. The analysis of the assessment eventually will guide to develop a CVA capacity building road map to address the needs of cash and voucher community of practice. The primary targets of the analysis were the individual humanitarian agencies and organizations engaged in the implementation of Cash and Voucher Assistance (CVA).

Methodology and general overview
Endorsed by the meeting of the Heads of Sub-offices Group (HoSoG), the Transfers Working Group and ISCG shared an online based survey format (google form) to agencies / organizations represented within the HoSoG including UN agencies, INGOs and NGOs to submit their responses to highlight the CVA capacity gaps and needs and was further forwarded by the Cox’s Bazar NGO Platform to share the form within their member list. Further, TWG shared the form with other Int organizations not included in the HoSOG list.

General instructions for the survey were included within the form clearly indicating that the survey form shall be completed on behalf of the organization e.g. one response per organization or entity in consultation with all relevant units/ technical staff within that particular entity. Of the agencies receiving the survey for, 20 agencies have submitted the completed form before the deadline of 20 February 2020 (span of 3 weeks in total). The analysis thus is based on these responses and the findings of the assessment have been projected accordingly.
The number of responses were almost same from the NGOs, INGOs and UN entities, though, the highest responses reported from the International NGOs (07) working in this context followed by UN (06 responses) and NGOs (06 response). The one other response was received from the red cross movement. Also, majority of the entities (15 responses) are supporting Rohingyas with a base in Cox’s Bazar having a mixed approach (16 responses) of development and humanitarian programmes.

**Key challenges around cash & voucher assistance programming**

This assessment consisted of a list of 13 key challenges that are evident around cash & voucher assistance programmes across agencies engaged in delivering humanitarian operations. Through this question, the participating agencies / organizations were asked to rank top five key challenges (as the biggest challenges or obstacles) in implementing quality cash & voucher assistance programme.

In the following spider diagram the ranking has been presented where the issue of insufficient financial infrastructure in the emergency areas ranked as the biggest challenge for implementing quality cash & voucher assistance programme (18 responses). The other key challenges included insufficient advocacy skills (16 responses) and lack of support from local & national government for cash & voucher assistance (14 responses). Apparently, these two issues are closely linked considering the current constraints around cash-based interventions for the Rohingyas - where, evidence-based advocacy could have been effective in seeking positive supports from the local & national governments. Agencies have also weighted insufficient market assessment skills and tools to determine whether or not CVA is appropriate in the emergency area (14 responses) and insufficient technical capacity or related skills regarding CVA (13 responses) as equally important challenges among the actors implementing some cash-based activities within their response programme.

Additionally, four other issues obtained same ranking (11 responses each) as relevant key challenges for quality CVA implementation - inadequate preparedness (contingency planning, processes & procedures), choice of transfer modalities, insufficient market assessment opportunities, response analysis skills and insufficient CVA feasibility skills.

Among the responses, 16 of 20 entities have mix of development & humanitarian programmes

More than half of responses of 20 entities made by managers/ coordinators having technical capacity on cash modalities
CVA skills and knowledge gaps

From a given list of 12 skills and knowledge gap issues, **risk management** (security for staff/beneficiaries, corruption, responding to security breaches) has been identified as the biggest CVA skill and knowledge gap (12 responses). Likewise, **beneficiary protection & data management** and multi-sector or multi-purpose **cash assistance modalities** (10 responses each) were reported as supplementary CVA skills and knowledge gaps across several agencies. Agencies/organizations have also reported their CVA skills & knowledge gaps on management, capacity building and **contracting with financial & mobile service providers and cash & voucher assistance program design** (targeting, conditionality/ restrictions, estimating transfer, values, payment mechanisms, etc.) and **cash feasibility assessments** as some other areas of distinctive capacity gaps.

However, it might be important to look into organizational preparedness regarding cash & voucher assistance skills/ knowledge as part of humanitarian response actions as complementary approach to support the targeted beneficiaries or taking up organizational contingency/ preparedness plans to include CBI considerations as per the additional comments from the entities.

CVA skills and knowledge gaps

Re the prioritized subjects and their modalities for CVA capacity building, most responses identified face-to-face capacity building sessions as the priorities rather than e-learning/ online approaches.
The prioritized capacity building subjects and preferred modalities are face-to-face:

- Core cash transfer programming skills for programme staff: 14 responses
- Core cash transfer programming skills for supply chain, finance, procurement & ICT staff: 12 responses
- Social protection and CVA: 11 responses
- Response analysis and CVA: 10 responses
- CVA fundamentals: 9 responses
- Core cash transfer programming skills for senior managers: 9 responses
- Social protection and CVA - part 2: 8 responses
- Market assessment tools training: 8 responses

Agencies/organizations have reported additional topics to be considered for CVA capacity building such as market-based programming for WaSH in emergencies, policy issues on cash management and digital financing, CVA program design & operational management and all these should be considered through gender & protection lens. For example,

“CBI is a tool and is cross-cutting, and there have been institutional efforts made for building capacities of their staff and integrating CBI into their programming, and with such preparedness, agencies’ staff need to be lifelong learners who keep on refreshing their knowledge on CBI with various training, especially with new technologies becoming more and more important to assistance delivery through CBI.”

However, as indicated in the survey, majority of the agencies/organizations have e-learning access from their locations, therefore, it will be useful for the organizations to encourage their staff to gain relevant capacity building skills besides formal classroom or face-to-face sessions. Few of such e-courses, although not prioritized in the survey, could be complementary for the CVA actors in this context.

Furthermore, 17 of the total responses reported their existing access through e-learning/online learning platforms and 12 entities choose a mix of classroom & e-learning as their learning preference. Therefore, for the capacity building measures, prescribed list of e-learning courses may be proposed as preconditions to enroll if there any classroom session being planned in future for the cash actors in Cox’s Bazar.
Concluding remarks

The restrictive landscape for cash within the context has made it difficult to test the skills needed for CVA across agencies rather than the capacity of respective agencies. So, only capacity building efforts might not be enough. Instead, a two-step activation of cash-based programming approach may be required to address the overall issue of CVA capacity building in Rohingya response context.

Firstly, developing a comprehensive capacity strengthening plan/road map for the humanitarian actors as part of developing/refreshing the cash programming capacity & organizational preparedness.

Secondly, systematic joint advocacy by the humanitarian cash actors for government buying-in for more flexible cash & voucher assistance programme implementation for the crisis affected community.

There should be continued exploration to identify the competent financial service providers (FSPs) and effective modality of CVA transfers. Furthermore, this survey could broaden its scope/taken a holistic approach (humanitarian–development nexus) and included host government capacities in undertaking CBI focusing more on social protection (host/refugee) - if possible.

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