

What are Cash Working Groups?

The IASC defines a Cash Working Group (CWG) as a **coordination body that ensures efficient and effective delivery of cash assistance**. Its key roles include:

- **Strategic planning and coordination:** developing strategies to harmonize and align cash and voucher assistance across sectors and actors (e.g. minimum expenditure baskets and transfer values).
- **Technical guidance:** recommendations on cash delivery mechanisms, targeting criteria, and innovation.
- **Advocacy:** promoting the use of cash where appropriate, highlighting its efficiency and flexibility
- **Capacity building:** identifying knowledge and skill gaps related to cash and voucher assistance and providing resources.
- **Data management and analysis:** collecting, analysing, and sharing data on cash interventions, such as market assessments and program outcomes.
- **Linkages with national systems:** collaborating with governments to align humanitarian cash interventions with existing social protection systems.

[Here](#) is all you need to know about the **IASC cash coordination model** [EN, AR, FR, SP] –

Tired of reading? Watch [this video](#) [EN] instead!



How to promote digital financial inclusion through your Cash Working Group?

Cash Working Groups can promote digital financial inclusion through....

... sharing knowledge, resources & innovative approaches	... stronger advocacy for access	... helping people to open accounts for the first time
No need to re-invent the wheel! Meeting as CWG allows you to leverage established resources: materials, training etc. You may also partner to design cash assistance programmes adapted to your local context/language. Find examples	Leverage strength in numbers, e.g. to ask service providers to expand digital infrastructure or develop better guidance materials; advocate with central banks/regulators for simplified account opening and develop inclusive policies.	Encourage cash recipients to receive payments into their own accounts , fostering long-term engagement with formal financial systems .
... building people's digital & financial skills	... facilitating partnership & access to expert knowledge	... advocating for cross-cutting issues & the most disadvantaged
Collaborate in design and share best practice for digital literacy training (e.g. mobile money, digital wallets, ATMs) and financial literacy (savings, loans, credit etc) reducing barriers and empowering people to use tools effectively.	Save resources and time to conduct joint assessments (e.g. market, protection, IT infrastructure); share the cost of experts and service providers (e.g. graphic designers), training (e.g. local CALP trainers), monitoring etc.	Use the CWG as a platform to advocate for people's rights, by highlighting issues related to gender equality (prioritize women for cash), disability inclusion , inclusion of other marginalized groups, climate considerations etc.

Who should participate?

- UN agencies/NGOs/RCRC societies: Programme/cash, supply chain, gender/protection/inclusion & finance functions.
- Government representatives: Social protection, disaster management, and local authorities.
- Technical experts & independent researchers/academia
- Other members (ad hoc): Community representatives; Donors; Representatives from clusters (food security, shelter, health etc); Financial service providers (banks, mobile operators, and fintech companies); Mobile network alliances and banking associations and other private sector actors relevant to specific issues.

CWGs usually have Terms of Reference (TOR).

Key components include:

- ✓ Purpose and objectives
- ✓ Scope of work: Core activities and functions, including on Digital Financial Inclusion.
- ✓ Membership and governance: Who participates/their responsibilities & decision-making process.
- ✓ Meetings & Comms: Frequency/methods of coordination

[Here is a TOR Template](#) you can adapt.

