

[Insert response/country] Cash Working Group TOR

*This Terms of Reference (TOR) template for response-level Cash Working Groups (CWG) defines the purpose, structure and the roles and responsibilities of the CWG. This TOR template serves as the foundation for developing country-specific Cash Working Group TORs that **should be adapted as necessary**. This version, finalised in March 2023, will be updated on a regular basis.*

CONTEXT

1-2 paragraphs maximum describing the country context, poverty rates, emergency response, development activities, government social protection system and planned or ongoing cash assistance in country.

PURPOSE

The purpose of the CWG is to effectively coordinate the delivery of cash and voucher assistance (CVA) from multiple actors across the response to maximize resources, avoid duplications, address unmet needs, increase effectiveness and enable programmatic coherence.

The CWG is also responsible for systematically integrating CVA, particularly multipurpose cash transfers (MPC), into humanitarian responses and preparedness plans – wherever feasible and appropriate – to ensure coherence and avoid duplication of efforts. Specifically, the CWG is responsible for ensuring that the following functions are provided:

1. Provide effective coordination of cash and vouchers across the response,¹ including compiling analysis on existing agency/CWG members' assessments and monitoring around the feasibility of cash, including affected people's preference for cash assistance, as part of overall response analysis:
 - a. Coordinate joint cash feasibility assessments if required within and across sectors in order to systematically integrate cash and particularly MPC in humanitarian preparedness and response, planning, monitoring and reporting, avoiding duplication of efforts.
 - b. Provide technical support to coordinated (intersectoral) needs assessments and technical support and leadership to multisectoral response analysis in order to consider the appropriateness, feasibility and relevance of MPC as a response option as part of the overall response analysis and highlight in particular preferences of affected populations where relevant
 - c. Ensure all opportunities for cash are adequately explored as appropriate.
2. Ensure the overall cash response is coherent,² avoids duplication, and finds opportunities to increase effectiveness, coordinating with the clusters/sectors to ensure coherence.
 - a. Represent the CWG to engage and advocate with relevant entities outside the humanitarian system – social protection (see point 9 below), Financial Service Providers (FSPs), development actors - to ensure humanitarian cash is well coordinated with and complementary to other financial flows to people in need.

¹ The operational coordination of sector-specific CVA continues to be led by relevant cluster/sector(s). The CWG ensures coherence of CVA across the response.

² Coherence in this instance means that planned CVA interventions are logical and complementary between clusters and modalities.

3. Provide effective information management on CVA delivery across the response, in close collaboration with clusters/and their information management officers (IMOs) for sector-specific use of CVA. This should include accurate and up to date 4Ws.
4. Promote use of common mechanisms, standards, and tools across partners for harmonized, quality and accountable programming.
 - a. Coordinate and lead discussions to develop common tools related to assessments, post-distribution monitoring, market monitoring and analysis
 - b. Coordinate and lead discussions on setting transfer values based on evidence (including but not limited to MEB, gap analysis etc.).
 - c. Ensure cross-cutting issues such as gender, disability, inclusion and protection are mainstreamed in the cash response.
 - d. Where appropriate and relevant, promote digitalisation, and data and systems interoperability and data sharing between cash actors including governments, where relevant, while promoting data privacy, standards and protection.
5. Provide common services to cash partners as relevant which may include supporting joint/ shared market analysis, risk assessments, financial service provider mapping, mapping of government social assistance, where relevant and if this is not done by other working groups, and programmes to identify entry points for linking, coordinated monitoring and feedback mechanisms.
 - a. Support to coordinated or joint monitoring and evaluation where appropriate.
 - b. Advocate for strengthening accountability to affected people, such as through joint and independent feedback mechanisms on cash and recommendations to the Humanitarian Coordinator (HC). Make recommendations to implementing actors on course corrective measures as appropriate.
 - c. Identify and mitigate key risks.
6. Review and support the capacity strengthening requirements and requests of CWG members, clusters, local and national actors (LNAs) and government partners and develop strategies for addressing gaps in skills and knowledge through engagement with the CAG and with capacity building networks and existing entities (e.g., CALP, CashCap).
7. Facilitate and enable inter-agency lessons learnt sessions.
8. Advocate to create an enabling environment for cash including advocacy with partners for cash across the response; policy and advocacy with donors; and access to people in need of cash assistance.
 - a. Support system-wide advocacy with the government on transfer values, regulatory and legal issues, and risk mitigation where appropriate.
9. Provide a clear and predictable entry point for linkages to social protection to the extent appropriate for the response and/or preparedness efforts. This may include:
 - a. Promote understanding of government policies related to CVA amongst cash actors;
 - b. Systematically identify entry point for social protection linkages;

- c. Participate in and/or liaise with relevant coordination mechanisms, wherever appropriate, such as National Disaster Management Mechanisms, and/or Social Protection bodies(s).

ACCOUNTABILITIES

In 2022, the [IASC formalized](#) the inter-sector/inter-cluster coordination (IS/ICCG) group's responsibility for overall cash coordination, with day-to-day tasks delegated to a linked and formalized CWG. The CWG is accountable to the IS/ICCG.

In settings with no IASC or refugee coordination arrangements in place, the Resident Coordinator/Humanitarian Coordinator (RC/HC) is responsible for ensuring cash coordination arrangements are set up in alignment with the proposed model and with support from OCHA, the Development Coordination Office (DCO) and the Resident Coordinator's Office (RCO).

MEMBERSHIP AND COMPOSITION

Cash coordination should prioritize **participation, inclusion, and representation** of all actors in the response - a principle enshrined in the cash coordination model. CWGs may be composed of representatives of clusters/sectors, national and international non-governmental organizations, the Red Cross/Red Crescent Movement, UN agencies, national and sub-national authorities, donors, and financial service providers, where appropriate. The context and CVA programming will dictate which actors participate in the CWG on a regular or ad hoc basis.

Enabling participation, representation and influence of LNAs is key.³ The CWG should strive to enable and sustain active engagement of LNAs in meetings, resourcing interpretation for local language(s) at every meeting. Adaptations to make cash coordination more accessible to LNAs – sub-national coordination structures, active outreach – should be prioritized where possible.

Groups may consider establishing **task teams, workstreams or sub-working groups**, with the aim of keeping the CWG lean and agile. These groups can be helpful ways to develop common approaches on behalf of the CWG, for example to address issues such as: market monitoring, monitoring and feedback mechanisms, MEB development, setting transfer values, systems interoperability and de-duplication, social protection linkages, etc.

LEADERSHIP

In IASC settings, having a non-programmatic⁴ chair is critical to eliminate any conflict of interest while retaining the technical and operational expertise of the programmatic chair. In IASC settings, OCHA, as a non-programmatic co-chair, is accountable for ensuring efficient and effective cash coordination and promotes co-chairing by governments and/or LNAs. In refugee settings, there is no need for non-programmatic chairs. UNHCR is accountable for efficient and effective cash coordination and promotes co-chairing by governments and/ or LNAs. [Delete the irrelevant option]

³ The CAG will consult with stakeholders to develop quantitative targets in 2023 to track progress in enabling participation, representation and influence of LNAs.

⁴ "Non-programmatic" refers to organizations which are not involved in the direct delivery of CVA.

The governance should be systematically shared between (at least) two co-chairs, ensuring LNA leadership where possible. A programmatic⁵ co-chair, ideally representing a LNA actor, such as a government representative, National Red Cross Society or national NGO, must be considered. The co-chair will be selected by CWG members through elections,⁶ which should be held in a staggered timeframe to ensure continuity and institutional memory is preserved. A third co-chair may be considered for a time-bound period to strengthen LNA leadership and capacity, with an ambitious handover plan with targets and timelines for sustainable LNA leadership. Rotation of the co-chairs is good practice and encouraged. Frequency should be informed by the context and agreed by CWG members.

The current (insert country/ response) CWG chairs and contact details are as follows:

- [Insert chair and contact]

ROLES AND RESPONSIBILITIES

The co-chairs⁷ are responsible for leading and coordinating the CWG and are members of the ICCG. They are responsible to their constituents e.g., CWG members and operational cash delivering actors in country and report to ICCG.

An IMO reporting to the chair(s) will support the CWG by developing information products which enable CWG and IS/ICCG members to make informed, evidence-based and strategic decisions. Activities may include:

- Enabling CWG member inputs to information products,
- Establishing and maintaining a CWG page on relevant information management sites [insert relevant link] and uploading all relevant documents, including meeting minutes and actions,
- Accurately reporting the delivery of humanitarian cash assistance across the response.

CWG members should attend the CWG meetings on a regular basis. Expectations include:

- Sharing relevant operational delivery data (such as cash delivered, beneficiaries assisted etc).
- Contributing technical inputs, learning, and programmatic information, as requested, and contribute to a common cash approach, where relevant.
- Providing inputs to set the strategic direction of the CWG, through reviewing TORs and identifying key gaps in response-specific tools, standards and learning.
- Leading, as well as contributing to sub-working groups

MEETING FREQUENCY/ SCHEDULE

The CWG meets weekly/fortnightly/monthly/quarterly [select the relevant option and provide any additional details on the timing, e.g., the first Wednesday of every month at 10 am]

⁵ "Programmatic" refers to an organization which is directly involved in the delivery of CVA.

⁶ See (forthcoming) elections procedure document for more detail.

⁷ See (forthcoming) CWG chair and co-chair job description template for more detail.