

ASIA AND PACIFIC REGIONAL CASH WORKING GROUP

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STRATEGIC ROADMAP 2025-2027

A Hybrid Approach to Risk-Informed and People-Centred
Cash Programming in Asia and the Pacific



The Asia-Pacific Regional Cash Working Group (APRCWG) Strategic Roadmap 2025–2027 marks a joint commitment to advancing community-led, regionally coordinated, and globally connected cash-based interventions. Crafted through a collaborative process with regional stakeholders, the roadmap embodies the Humanitarian Reset where it champions a Hybrid Approach that bridges top-down support with bottom-up action, empowering communities closest to the risk to lead their own preparedness, response, recovery, and long-term resilience. mm

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The journey ahead requires collective commitment, knowledge-sharing, and a unified approach to bridge gaps and enhance the capacities of those who are closest to the risks. Let us work together on ensuring that no community is left behind.

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Summary

The Asia-Pacific region is the most disaster-prone globally, accounting for 74 per cent of disaster-related displacements from 2014 to 2023—an average of 19 million people displaced annually due to climate-related events. The Philippines ranks No. 1 in global disaster risk, with Myanmar, Bangladesh, and Nepal also in the top 10. This reality highlights the critical importance of Cash and Voucher Assistance (CVA) as both life-saving aid and a driver of resilience, empowering communities to make decisions, strengthen preparedness, and lead recovery.

The RCWG Strategic Roadmap (2025–2027) positions CVA as a core tool within disaster risk management and social protection systems. It promotes localized, community-driven approaches that link humanitarian assistance to government mechanisms, reinforcing local capacities and reducing long-term risk.

The Central Emergency Response Fund (CERF) has significantly increased its CVA support—from US\$97.6 million in 2023 (15 per cent of its funding) to \$104.7 million in 2024 (18 per cent). This reached 4.2 million people across 41 countries, with 78 per cent delivered as cash (multi-purpose, sector-specific, conditional) and 22 per cent as vouchers.

This shift reflects a growing recognition of CVA as flexible, dignified, and effective. It also supports anticipatory action in disaster-prone settings. However, data gaps, market constraints, and financial service limitations still hinder scale-up and effectiveness.

The RCWG Strategic Roadmap embodies the vision of the Humanitarian Reset by redefining the role of all actors — governments, UN agencies, Red Cross and Red Crescent Movement, NGOs, INGOs, and donors — not as implementers, but as facilitators of community-led action. It is grounded in the lived realities of communities who are first to face crises and first to respond. Recognizing that those closest to risk are also closest to the solutions, the roadmap calls for a decisive shift:

passing the hat to the community as the primary implementers, with systems designed to support and enable local leadership.

By 2027, the Asia and the Pacific region will have inclusive, crisis-ready, and responsive cash coordination systems that are nationally led, locally implemented and regionally supported. Communities are not just recipients but active partners in the design, delivery, and accountability of these systems, contributing to a more prepared, empowered, and resilient society. Together, coordinated systems enable timely, effective, and dignified responses to crises. At its core, the Roadmap's Locally Led Action Strategy rests on two foundational principles: people-centredness and risk-informed programming. This means shifting decision-making power and resource ownership to local actors — particularly community members, grassroots organizations, and informal networks — who are best placed to lead preparedness and recovery efforts. Through integrated approaches that include anticipatory action, digital financial inclusion, and evidence-based planning, communities can shape what effective response and recovery look like on their own terms. This aims that cash programming is not just a tool — it becomes a platform for community self-determination. Communities evolve from being recipients of aid to co-designers, direct implementers, and stewards of accountability in crisis response.

In line with the Humanitarian Reset, all other actors — including local and national authorities, civil society, NGOs, INGOs, donors, and UN agencies, Red Cross and Red Crescent movement — are champions as facilitators for the community to implement. Their collective responsibility is to enable, resource, and champion the leadership of the community by removing systemic barriers, providing flexible and timely support, and fostering an environment where communities can chart their own course. True resilience takes root when those closest to the risk hold the compass—leading the way on their own terms—while others walk beside them— not ahead of them.



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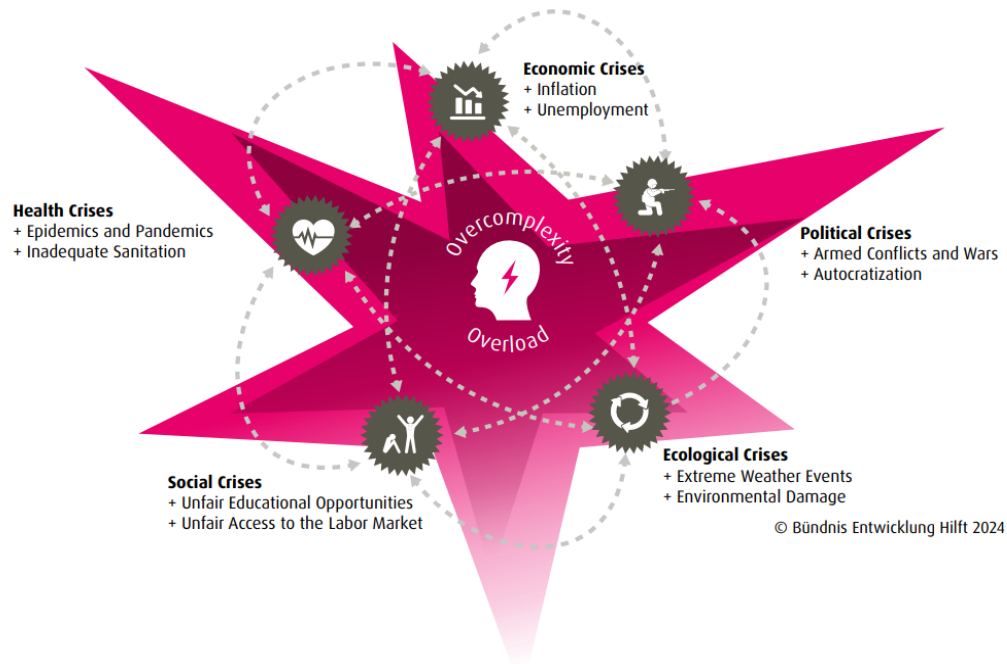
Asia and the Pacific

Risks Overview & Contextual Analysis

Climate and Disaster Risks

The Asia and the Pacific region remain the most disaster-prone area in the world, with an average of 19 million people displaced annually by climate-related disasters—accounting for 74 per cent of global disaster displacements from 2014 to 2023¹.

Components of Multiple Crises



Multiple crises occur when several crises interact and reinforce each other. This figure illustrates different dimensions of multiple crises, whose multiple effects increase complexity and often overwhelm affected societies.

The diagram illustrates the interconnected nature of global challenges that collectively heighten societal vulnerability and complexity. Health crises, such as pandemics and poor sanitation, strain communities, while economic shocks like inflation and unemployment deepen poverty and inequity. Social barriers limit access to education and fair employment, compounding vulnerabilities during political instability, conflicts, and environmental degradation. These crises do not occur in isolation; they intersect and reinforce each other, creating a cycle of over-complexity and overload that undermines resilience and disrupts recovery. Addressing these multi-dimensional risks requires integrated, inclusive strategies that prioritize community resilience, equitable access, and sustainable recovery mechanisms.

¹ Internal Displacement Monitoring Centre (2024), data presented at APMCDRR – Asia and the Pacific accounted for 177 million internal disaster displacements from 2014–2023 [\[Link\]](#)

The 2024 World Risk Index ranks the Philippines No. 1 in global disaster risk, and countries like Myanmar, Bangladesh, and Nepal remain among the top 102 which positions Cash and Voucher Assistance (CVA) as a critical component of a broader, integrated humanitarian response. Whenever feasible, CVA is combined with in-kind support, essential services, and livelihood recovery programmes to address both immediate life-saving needs and long-term resilience. By empowering communities to make informed choices, CVA complements traditional aid mechanisms, enhancing preparedness, Disaster Risk Reduction (DRR), and locally led recovery efforts. This approach ensures that CVA not only saves lives but also strengthens community capacities, enabling faster recovery and sustainable development in the most at-risk areas across the region.

In Vietnam, Central Emergency Response Fund (CERF) supported anticipatory measures to mitigate the impacts of Typhoon Yagi, which caused extensive damage and loss of life. These allocations were part of CERF's broader strategy to enable rapid, targeted responses to climate-related disasters in the region. By pre-arranging financing and supporting anticipatory action frameworks, CERF aimed to reduce the humanitarian impact of such events and enhance the resilience of affected communities³.

Cash Preparedness in an Evolving Economic and Climatic Landscape

In 2023, CERF allocated approximately US\$97.6 million to CVA, accounting for 15 per cent of its total funding for that year⁴. This allocation underscores CERF's recognition of CVA as an effective modality for delivering humanitarian aid. However, it's important to note that while CVA constituted a significant portion of CERF's funding, the overall volume of humanitarian CVA experienced a decline in 2023, dropping from US\$8.4 billion in 2022 to US\$7.8 billion⁵.

In 2024, CERF continued supporting the use of cash and voucher assistance (CVA) as an effective and dignified way for affected people to determine and prioritize their own needs. In light of these efforts, over 18 per cent of total CERF funding (\$104.7 million¹) was delivered as cash or vouchers to affected people, assisting some 4.2 million people in 41 countries—the highest share in recent years. Some 78 per cent of the overall CVA amount was transferred as cash assistance: \$26.2 million as sector-specific cash assistance, \$41.3 as multi-purpose cash assistance and \$8.4 million in conditional cash assistance. The remaining 22 per cent, or \$21 million, was transferred as unconditional and conditional vouchers⁶.

The incorporation of CVA into CERF's allocations reflects a strategic shift towards more flexible and responsive disaster risk management approaches. Furthermore, the integration of CVA supports anticipatory action frameworks, allowing for proactive measures in disaster-prone areas. Despite the evident benefits, challenges persist in the widespread adoption of CVA. Data limitations hinder the ability to track CVA allocations comprehensively, particularly concerning disaggregated data by geography and implementing organizations. Therefore, while CERF's increased allocation to CVA marks progress, ongoing efforts are necessary to address these challenges and optimize the use of CVA in disaster risk and response management.

Asia and the Pacific are both strongly exposed to the shock and face a larger shock than other regions. Growth for the region is projected to slow to around 3.9 per cent and 4.0 per cent in 2025 and 2026, respectively, down from 4.6 per cent in 2024 and 4.4 per cent in 2025⁷.

2 Bündnis Entwicklung Hilft – World Risk Report 2024 – Philippines ranked #1 for disaster risk; 6 of top 10 are in Asia and the Pacific [\[Link\]](#)

³ Report on CERF [\[Link\]](#)

⁴ CERF Allocation for Cash and Voucher Assistance [\[Link\]](#)

⁵ Development Initiative (October 2024). Falling Short? Humanitarian Funding and Reform [\[Link\]](#) p. 6-10

⁶ CERF Annual Report 2024 [\[Link\]](#) p. 35

⁷ IMF Regional Economic Outlook for Asia and the Pacific [\[Link\]](#).

RCWG Strategic Roadmap 2025-2027 at glance

PURPOSE AND VISION

The roadmap is grounded in the realities of communities who face crises first—and respond first. Recognizing that those closest to risk are closest to the solutions, it empowers Cash Working Groups (CWGs) to better support preparedness, innovation, and partnership. Cash becomes more than assistance; it becomes a pathway for resilience, dignity, and locally-led change

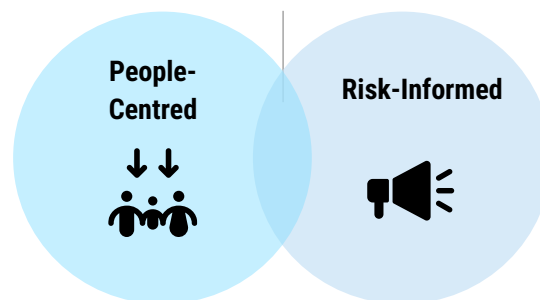
By 2027, the Asia and the Pacific region will have inclusive, crisis-ready, and responsive cash coordination systems that are nationally led, locally implemented and regionally supported. Communities are not just recipients but active partners in the design, delivery, and accountability of these systems, contributing to a more prepared, empowered, and resilient society. Together, coordinated systems enable timely, effective, and dignified responses to crises.

GEOGRAPHICAL AREA



Asia
and
The Pacific

Locally Led Action






PRIORITIES	GOALS
 Strengthen Local Ownership & CWG Coordination	Institutionalized and government co-led National CWGs
 Link Cash with Disaster Risk Financing & Digital Inclusion	Scaled digital inclusion and localized disaster risk financing
 Advance Cash Preparedness & Anticipatory Action	Anticipatory cash with pre-arranged financing
 Promote Resilience through Cash+ Interventions	Integrated Cash+ Intervention for resilience planning and action
 Leverage Regional Partnerships for Advocacy & Learning	Strengthened Regional Collaborations and Partnerships

ECOSYSTEM

-  Disaster Risk Financing Stakeholders and Resource Allocators
-  National Cash Working Groups (CWGs)
-  Private sectors & Financial service networks
-  Humanitarian & Development Actors
-  NGOs, CSOs, CBOs and Community Groups Network
-  Governments & Regional Bodies (ASEAN, SAARC, PIF and among others)
-  Red Cross and Red Crescent Movement and other technical working groups and networks

KEY PRODUCTS

-  Joint Knowledge-Sharing Platform
-  Cash Readiness and Response Toolkit
-  Technical Capacity Support Pool
-  Cash+Programming Guidebook

ALIGNMENT TO SUSTAINABLE DEVELOPMENT GOALS (SDGS)



Purpose and Vision 2025-2027

People do not experience crises in sectors—and extreme hazard events do not respect borders.

Whether it is a typhoon devastating one province or a drought stretching across regions, lives are often lost not only because of the hazard itself, but because people are unable to access what they need, when they need it. In conflict-affected areas, this challenge is further compounded by restricted movement, disrupted markets, and limited humanitarian access, leaving communities even more vulnerable to the cascading effects of disasters. Political instability and localized violence often prevent timely delivery of aid, exacerbating food insecurity, health risks, and displacement in already fragile settings.

In times of crisis, what people need most is the capacity to decide for themselves—and that is exactly what cash provides. Cash is not just a transaction; **it is a lifeline.** It gets to people faster than goods, gives them the dignity of choice and helps families protect lives and livelihoods by meeting urgent needs on their own terms. But **cash is not a silver bullet.** It works best when it complements sectoral efforts. It strengthens food security by letting families buy fresh produce locally. It supports health by covering transport to clinics. It reinforces shelter by enabling urgent repairs. **When aligned with sector strategies, cash does not compete—it completes.**

This roadmap starts with a simple truth: communities are the first to face crises—and the first to respond. They know when a disaster begins, what matters most, and how best to act. That's why those closest to risk must be at the heart of decision-making. The roadmap recognizes that communities are not passive recipients of aid—they are leaders, problem-solvers, and agents of change. It supports a shift where governments, NGOs, Civil Society Organizations (CSOs), private sectors, UN agencies, donors and others will act as facilitators, not implementers—helping communities identify priorities, design solutions, and carry out their own recovery.

Cash assistance becomes more than a tool—it becomes a pathway to resilience, dignity, and shared ownership. When guided by communities, cash helps protect what matters most and supports a recovery that is timely, relevant, and lasting. Through this approach, Cash Working Groups (CWGs) become more inclusive, responsive, and accountable built to serve people, not systems, and to reinforce the leadership already happening on the ground.

By 2027, the Asia and the Pacific region will have inclusive, crisis-ready, and responsive cash coordination systems that are nationally led,

locally implemented and regionally supported. Communities are not just recipients but active partners in the design, delivery, and accountability of these systems, contributing to a more prepared, empowered, and resilient society. Together, coordinated systems enable timely, effective, and dignified responses to crises.

This roadmap is a living document—one that will evolve, learning with context changes, guided by a strong collaborative approach.

Cash Where It Counts: Empowering Local Leadership in Risk-Informed Preparedness and Recovery

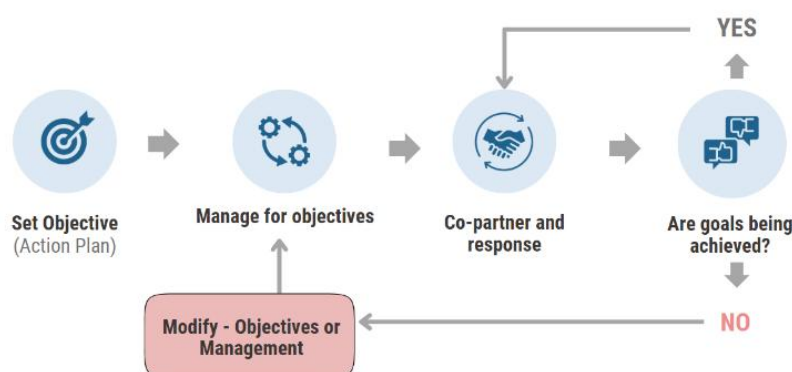
The RCWG Strategic priorities aim to help bridge short-term assistance with longer-term recovery. For example, UNICEF and the Philippines Department of Social Welfare and Development (DSWD) signed an agreement in 2024 for a

standby emergency cash transfer mechanism⁸—a model for adaptive systems that link humanitarian response with government-led programmes. At the local level, Non-Government Organizations (NGOs) and community groups are also leveraging community cash grants⁹ and anticipatory funding to support early recovery and resilience-building. This includes women-led cooperatives, farmers' associations, and persons with disability (PwD) and other intersectoral groups, demonstrating that those closest to risk are also closest to innovative solutions when given the financial flexibility. The RCWG Roadmap also highlights the importance of enabling cross-border cash and remittance channels. These flows serve as crisis preparedness and recovery mechanisms, necessitating humanitarian support to keep them functional during crises.

At the grassroots level, **NGOs, women-led cooperatives, farmers' associations, persons with disability (PwD) and other intersectoral groups** are already leading early recovery actions using anticipatory funds and community cash grants. Their leadership illustrates how **financial autonomy and contextual flexibility** drive innovative solutions. When these systems are supported—not overridden—by international and government frameworks, they become the backbone of resilient communities.

Adaptive Management: In the Asia and the Pacific region, the Regional Cash Working Group (RCWG)

collaborates with national Cash Working Groups (CWGs), UN agencies, networks of international and national NGOs, civil society organizations (CSOs), the Red Cross and Red Crescent Movement, government and other key actors to provide coordinated technical support and promote inclusive, multi-stakeholder engagement. Beyond simply escalating challenges to Resident or Humanitarian Coordinators, the RCWG recognizes that the functionality of national CWGs hinges on three critical enablers: **adequate resourcing, local capacities, and clear prioritization**. These are essential for building sustainable, nationally led systems that can anticipate, adapt, and deliver at scale. When interventions fall short of expected outcomes, the RCWG practices adaptive management—engaging partners to revisit strategies, offer targeted technical assistance, and apply timely corrective actions. Leadership gaps or delays in establishing CWGs are proactively flagged, with flexible support provided or, when necessary, strategic issues elevated for resolution. Importantly, the RCWG also serves as a knowledge hub. Successes, innovations, and learning from across the region are documented and shared to foster continuous improvement, peer learning, and a stronger humanitarian-development nexus. This adaptive, partnership-driven model ensures that cash coordination systems remain **responsive, accountable, and grounded in the realities of communities at risk**.



⁸ UNICEF Philippines (2024), Humanitarian Collaboration Note – Emergency CVA pilot integrated into national social protection [\[Link\]](#)

⁹ Community Cash Grants (CCGs), also referred to as Group Cash Transfers or microgrants, are financial allocations provided directly

to organized community groups rather than individual households. In the Philippines, CCGs have been instrumental in empowering communities to identify and address their own needs, particularly in disaster preparedness, response, and recovery efforts [\[Link\]](#)

Three-Year Phasing and Joint Efforts of the RCWG Roadmap

The RCWG's Three-Year Phasing Strategy embodies the Humanitarian Reset's call for community-driven action, shared accountability, and sustainable recovery that bridge *Top-Down Support with Bottom-Up Action* for cash interventions. This Hybrid Approach emphasizes shared responsibility and shared accountability, advocating that those closest to the risk are also closest to the solutions by localizing preparedness, enhancing regional collaboration and partnership, and strengthening community decision-making to address their disaster risk.

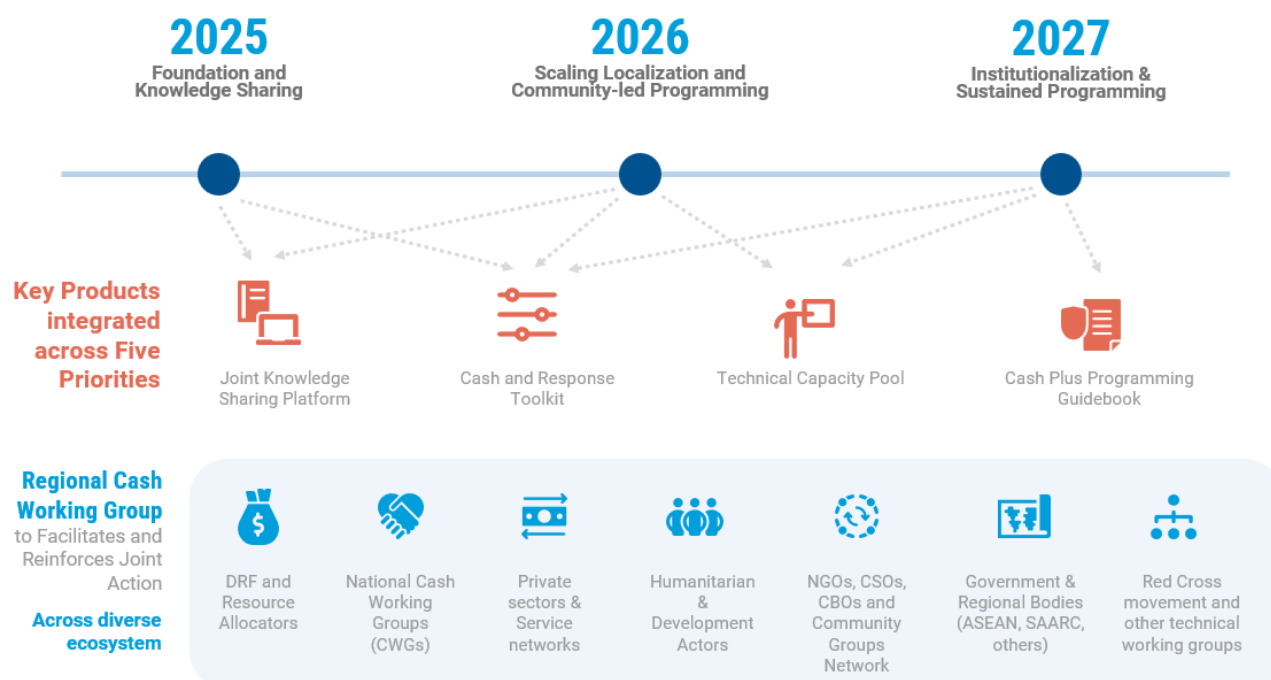
RCWG will serve as a facilitator and reinforcer of joint efforts for Cash Interventions, bringing together a diverse ecosystem of partners, including Governments and Disaster Risk Financing Stakeholders, National Cash Working Groups (CWGs), Private Sector (Fintech and Digital Payment Networks), Academia, Humanitarian and Development Actors, Community Networks, Regional Bodies such as (ASEAN, SAARC, and PIF), the Red Cross and Red Crescent Movement, and Regional Technical Working Groups and Networks. This joint effort fosters learning, capacity development, and synchronized action to enhance preparedness, response, and recovery.

This strategy is anchored around the delivery of **Four Main Key Products**, each mapped to specific action points under the **key priorities** of the roadmap.

2025: Foundation & Knowledge Sharing — Establish the **Regional Joint Knowledge-Sharing Platform** a one-stop shop of tools, best practices, and learning resources for cash interventions across Asia and the Pacific from all stakeholders.

2026: Scaling Localization & Community-Led Programming— Expand localization efforts through the **Technical Capacity Support Pool and Localized Cash Readiness and Response Toolkit**. This phase enables local actors to facilitate communities to assess disaster risk, design, implement, and manage cash interventions responsive to their needs while advancing advocacy, accountability, and regional coherence.

2027: Institutionalization & Sustainable Programming — Institutionalize cash-based interventions through the **Cash Plus Programming Guidebook**, setting guidelines for monitoring, evaluation, and scaling within humanitarian-development frameworks. This includes integrating local mechanisms into national strategies, enhancing digital ecosystems, and embedding community-led preparedness into regional disaster planning.



Key Priorities



Priority 1: Strengthen Cash Coordination and Local Ownership

Strategic Focus: Enhance the leadership, structures, and inclusiveness of cash coordination mechanisms, with an emphasis on local ownership. This involves institutionalizing Cash Working Groups (CWGs) within national disaster management and social protection systems, securing continuity of cash coordination, and ensuring government co-leadership of CWGs.

A **people-centred approach** is paramount—CWGs should actively engage local and national actors, including NGOs, the Red Cross/Red Crescent Movement, and civil society, with a special focus on empowering women-led organizations and most at-risk / marginalised groups to participate in decision-making. Strengthening local ownership also means fostering continuity and capacity-building for local actors to assume leadership roles in cash coordination. This includes reinforcing national CWGs and integrating cash into formal disaster management structures and UN coordination systems, guided by the Resident Coordinator's leadership.

Intervention	2025	2026	2027
CWG Institutionalisation (Note that priority countries will be jointly decided with the members of RCWG)	RCWG establishes direct linkages with the existing Cash Advisory Group (CAG) to streamline technical support and policy alignment across Asia and the Pacific. This linkage facilitates knowledge sharing, best practices, and harmonized coordination strategies.	Integration with National DRM and Social Protection Systems: CWGs are formally linked to government Disaster Risk Management (DRM) and social protection frameworks, securing institutional support.	Full Institutionalization in National DRM Plans: National CWGs are institutionalized with government ministry co-chairs and inclusion in DRM policies.
	Terms of Reference (ToR) Standardization: Co-chairing models (non-programmatic and programming leads) are disseminated to all national CWGs. Capacity mapping circulated for co-leadership	CWG operate year-round—not just during emergencies—to ensure sustained readiness, proactive planning, and adaptive response. This includes establishing and strengthening subnational coordination structures to enable locally-led, context-specific action , especially in hard-to-reach or access-constrained areas. By embedding coordination at both national and subnational levels, and linking with government systems wherever possible, CWGs can more effectively align with local actors, anticipate risks, and ensure the delivery of timely, inclusive, and accountable cash assistance where it matters most.	
	Government Co-Leads Assigned: At least five countries update their CWG ToRs to designate government co-leads	Government co-leadership is actively engaged, particularly in the initial priority countries, to ensure national ownership, policy alignment, and sustainability of cash coordination efforts.	

Intervention	2025	2026	2027
Capacity & Tools	Review and mapping of existing tools, including templates for Terms of Reference (ToRs), 5Ws mapping, and market assessment forms.		
		National-Level Ownership: Joint Cash coordination becomes part of government emergency response SOPs.	
	Tailored training for local actors and community-based organizations to assume leadership roles in CWGs.		Preparedness Checks and Peer Reviews: CWG effectiveness is validated through regular preparedness checks and peer reviews.
	Localization of Tools: Toolkit is translated and adapted for local government and NGO use.		
RCO Engagement	Resident Coordinator (RC) Endorsement: RCs in priority countries endorse cash preparedness in HCT country plans.	Multi-Stakeholder Preparedness Meetings: CWGs supported by the RC, convene preparedness meetings linking humanitarian and development actors to ensure multi-sectoral alignment.	Long-term Inclusion in UN Frameworks: Cash coordination is fully integrated into UNSDCF or equivalent frameworks, ensuring continuity beyond response cycles.
	Integration into UNSDCF: Cash preparedness and coordination are reflected in UN country strategic plans.		RC championing Joint Cash Coordination: RCs advocate for joint cash intervention strategy at the national and regional levels.
Localisation	Capacity Mapping for Co-Leadership Role	Consolidation of Local Leadership: Local NGOs or government representatives take full co-leadership roles in national CWGs.	
	Local NGOs in Leadership Roles: Local organizations begin co-chairing or co-facilitating CWGs in at least five countries. In case of potential funding, participation in CWGs is a fundamental requirement for effective monitoring and evaluation, reinforcing accountability and community-driven outcomes.		Sustained Community Engagement: Communities have formal ways to share their decisions—and it leads to real action. Their voices help shape response and development plans, making sure local needs and priorities guide the decisions that affect them.

Expected Outcome

By 2027, this roadmap aims to help countries—starting with those most at risk—build strong systems to coordinate cash assistance before and in times of crisis. These systems will be led together by national organization and government, making sure that supports are rooted in what communities actually need and prioritized. Sub-national and local governments will take the lead in planning and delivering cash support, while local NGOs and civil society organizations will help guide and facilitate the process to ensure that community plans are included in the overall strategy. The UN, through the Resident Coordinator system and the Red Cross Movement, will work closely with governments to support collaboration, improve policies, and strengthen local skills. This way, cash assistance becomes part of a long-term system—not just a short-term fix.

Enabling Factors

- Embedding cash coordination within national disaster risk management (DRM) policies and national cash frameworks to ensure coherence and sustainability.
- Prioritising national and local actors in decision-making processes—while ensuring communities lead and shape the solutions themselves with the right resources. Civil society organizations play a vital role in facilitating community decision-making—amplifying local voices rather than speaking for them. This affirms that real accountability starts with communities, and that mandates must come from the people.

Strengthening local capacities through targeted training, mentorship, and resource allocation for cash coordination, enabling them to lead in crisis preparedness, response and recovery.



Case Study 1: Myanmar – Strengthening Cash Coordination in Complex Contexts

On 28 March 2025, a devastating 7.7-magnitude earthquake struck central Myanmar, with its epicentre near Mandalay and Sagaing regions. The disaster resulted in over 5,000 fatalities, more than 11,000 injuries, and widespread destruction of homes, religious sites, and critical infrastructure. This catastrophe compounded existing humanitarian challenges stemming from ongoing conflict and economic instability.

In the aftermath, the Myanmar Cash and Markets Working Group (CMWG) played a pivotal role in coordinating cash-based interventions to address urgent needs. Leveraging pre-existing tools and frameworks, the CMWG facilitated rapid needs assessments and emergency market analyses, enabling the timely delivery of Multi-Purpose Cash Assistance (MPCA) to affected populations across multiple states and regions.

Key Lessons from the Earthquake Response:

- **Decentralised Coordination:** Subnational cash coordination mechanisms were scaled up in affected areas, allowing for localized planning and enhanced operational flexibility. This approach improved communication and collaboration among stakeholders, ensuring that interventions were tailored to specific community needs.
- **Local Partnerships:** Local organizations were integral to the response, contributing to needs assessments, beneficiary targeting, and community engagement. Their involvement underscored the importance of inclusive, locally supported coordination models that leverage indigenous knowledge and capacities.
- **Intersectoral Collaboration:** The CMWG coordinated closely with other sectors, including Food Security, Shelter, Protection, Water, Sanitation and Hygiene (WASH), and Early Recovery, to ensure that cash assistance complemented broader response efforts and adapted to evolving market conditions.
- **Learning and Technical Harmonisation:** Partners engaged in discussions on transfer values, delivery mechanisms, and community communication strategies. This collaborative approach promoted alignment of interventions and operational efficiency.

Myanmar's experience illustrates the value of inclusive coordination models that leverage partner strengths and adapt to operational realities. It offers practical insights for strengthening cash coordination in complex environments, while reinforcing principles of collaboration, local actor involvement, and preparedness.

Source: This case is drawn from direct field experience in Myanmar, shared by CMWG during Myanmar Earthquake Response, May 2025



Case Study 2: Nepal – Collaborative Disaster Risk Management Policy Development

Nepal, located in a seismically active and mountainous region, is highly vulnerable to natural hazards such as earthquakes, floods, and landslides. The devastating 2015 earthquake underscored the critical need for a robust and coordinated disaster risk management (DRM) framework. In response, the Government of Nepal, in collaboration with international organizations, has taken significant strides toward building a resilient national DRM structure that aligns with global frameworks and prioritizes community engagement.

In 2018, the Government of Nepal launched the **National Policy and Strategic Action Plan for Disaster Risk Reduction and Management (2018–2030)**¹, a comprehensive policy aimed at enhancing disaster resilience through integrated and inclusive approaches emphasizing risk-informed development, community-led disaster preparedness, and resilience building. To complement these efforts, Nepal has increasingly integrated Cash-Based Interventions (CBIs) into its disaster response strategies. CBIs offer affected populations the means to meet their immediate needs with dignity and flexibility, stimulating local economies in the process. The Government of Nepal, in 2020, collaborated with humanitarian partners, including UN agencies, to establish the Common Humanitarian Cash Framework (CHCF)². The CHCF aimed to create a harmonized approach to cash assistance programs, ensuring a coordinated response across the humanitarian community, government, and the country to standardize cash assistance approaches among humanitarian actors. This initiative harmonizes delivery mechanisms, ensuring efficiency and coherence during emergency responses.

Nepal's DRM policy is its emphasises local governance and community participation. The **Localization Study on Nepal's Disaster Risk Management Governance**³ highlights substantial efforts to empower local governments in disaster preparedness and response planning. These community-centric strategies enable localized decision-making, which is essential for context-specific DRM measures. This localization strategy ensures that communities, especially those most vulnerable, have a voice in planning and executing disaster risk reduction measures. Local governance structures are equipped with the capacity to lead disaster preparedness activities, coordinate emergency responses, and manage recovery efforts.

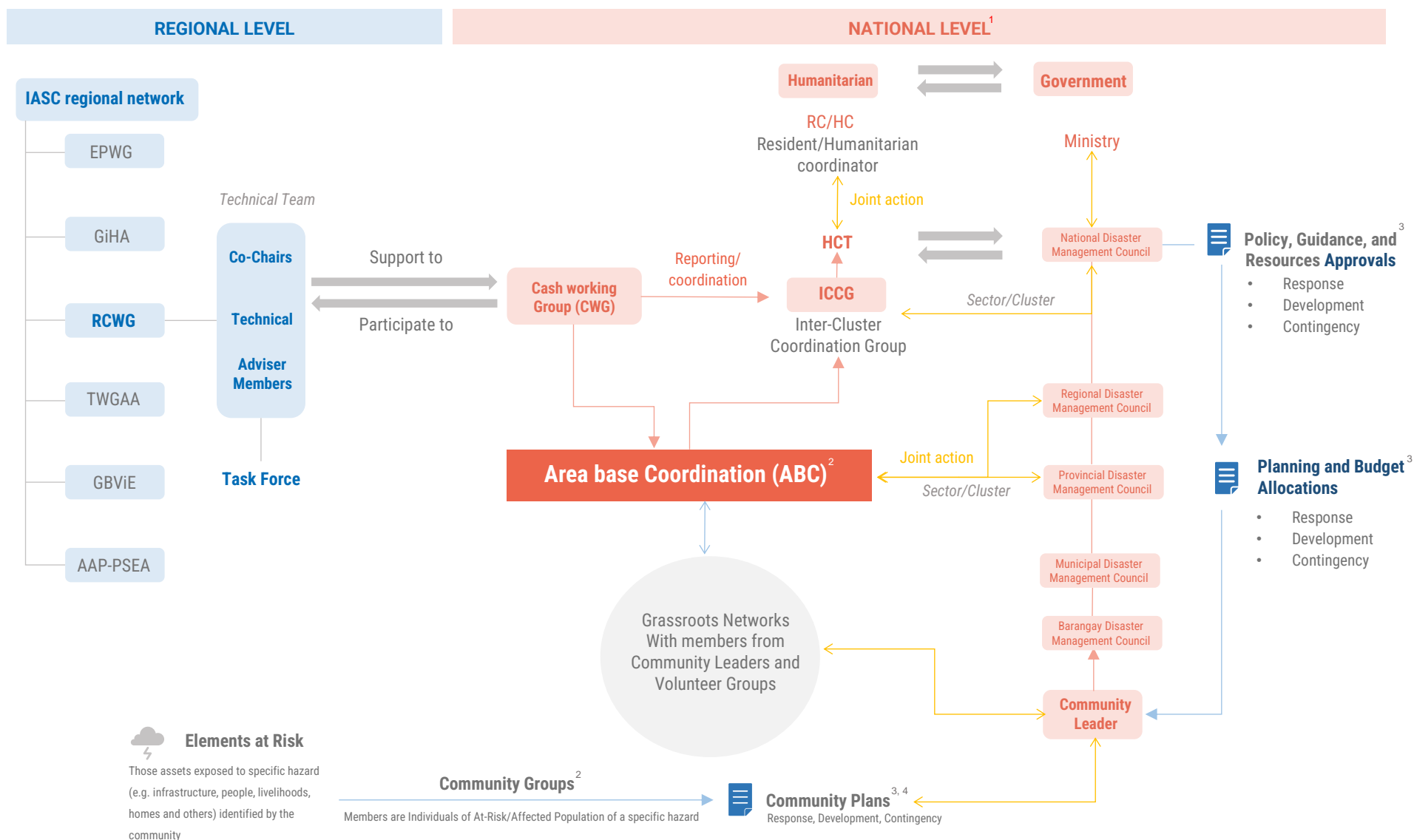
Sources:

¹ National Policy and Strategic Action Plan for Disaster Risk Reduction and Management [\[Link\]](#)

² Common Cash Framework [\[Link\]](#)

³ Localization Study on Nepals DRM Governance [\[Link\]](#)

Case Study 3: Coordination Structure on Locally Led Planning in the Philippines (Learning from the Flagship Initiative)



Sources:

¹ IASC Coordination and Interface with Government [Link]

² National Disaster Risk Reduction and Management Plan (NDRRMP) 2011-2028 pg. 15 [Link]; Reference to establishing ABC interfacing with Government at Sub-National level at Section 3 item a-p : [Link]

³ Republic Act 10174 of 2012, the People's Survival Fund (PSF) [Link]; Enhancing Resilient Communities and Inter-agency Collaboration and Interoperability: Systems Wide Risk-Informed Sustainable Goal [Link], DSWD Sustainable Livelihood Program [Link]; National Disaster Response Plan [Link]; Republic Act 10121 : Disaster Risk Reduction and Management (DRRM) Act [Link].

⁴ Risk-Informed Local Governance for Enhancing Resilient Communities: Training Facilitator's Manual [Link]



Priority 2: Advance Cash Preparedness and Anticipatory Action

Strategic Focus: Strengthen national cash preparedness capacities and institutionalize cash-based anticipatory actions that enable timely cash transfers for at-risk populations. This will be achieved through enhanced technical support, capacity-building, and strategic linkages with disaster risk financing mechanisms.

The Asia-Pacific region remains highly vulnerable to climate-related and sudden-onset disasters. Strengthening cash interventions in preparedness and anticipatory action can significantly mitigate the impact of these events by delivering timely assistance that prevents harmful coping mechanisms, such as distress asset sales and high-interest loans, and supports structural mitigation measures.

As a technical working group, the Regional Cash Working Group (RCWG) will act as an enabler; supporting national Cash Working Groups (CWGs) and their partners to institutionalize anticipatory cash mechanisms and integrate cash preparedness into broader disaster risk management (DRM) strategies. This proactive approach aims to enhance resilience, streamline response efforts, and protect vulnerable communities from the cascading effects of disasters.

Intervention	2025	2026	2027
Cash Preparedness Toolkit & Community Plans	Conduct subnational-level risk mapping and vulnerability assessments through the CWG in partnership with local CSOs and CBOs	Expand usage of the Toolkit to grassroot organization	Grassroot organization fully adopted by local DRRM Councils and local governance structures
		Conduct community-driven scenario planning .	
	Facilitate community consultations for localized preparedness plans, in coordination with other agencies, with the Cash Working Group providing technical support.		
		Integrate community plans into Contingency and response plans	
Localized DRF Mechanism with Local Participation	Conduct mapping of local DRF instruments (e.g., community savings groups, microfinance, Localised Money Transfer)	Document linkages between local DRF and anticipatory action in a guidance note	Full institutionalization of community-led anticipatory cash in local DRM and Social Protection strategies
	Conduct grassroots organization workshop on cash readiness.		Establish local-level contingency funds for anticipatory action co-led by grassroot organization
	Establish pre-arranged financing agreements with local financial institutions.		Establish long-term funding agreements with local cooperatives, financing institutions
	Establish foundational Anticipatory Action SOPs led by NDMOs, Local CSOs, and CBOs in collaboration with AA Technical Working Group	Publish Guidance Note for Locally Led Cash Preparedness and Response Action	

Expected Output

By 2027, communities across Asia and the Pacific will be better prepared for disasters through early action plans that are led by the people most at risk. Local organizations, women's groups, and indigenous networks will take the lead in planning and deciding what needs to happen before a disaster strikes—so they can act quickly to protect lives and livelihoods. Cash assistance and preparedness efforts will be built into local systems, with support from national and regional partners. Countries will also work together to coordinate early action, making sure communities have what they need to respond before a crisis becomes a disaster.

Enabling Factors

- Integrate anticipatory cash into national Disaster Risk Management (DRM) / CCMA policies and regional frameworks such as ASEAN Anticipatory Action (AA).
- Leverage regional climate data to establish forecast-based triggers for timely cash transfers.
- Empower Cash Working Groups (CWGs) and local actors to co-lead anticipatory cash planning, ensuring community needs and realities are prioritized.

Regional Coordination and Learning: Strengthen cross-border learning platforms and conduct simulation exercises to enhance synchronized responses across neighbouring communities.





Photo: OCHA

Case Study 4: Anticipatory Cash Disbursement and Localized Action in the Philippines

In the Philippines, the proposed "*Declaration of State of Imminent Disaster Act*" aims to institutionalize anticipatory actions by allowing national and local governments to declare a state of imminent disaster based on risk assessments from agencies like the National Disaster Risk Reduction and Management Council (NDRRMC). This proactive measure enables the early release of funds and implementation of pre-emptive strategies to mitigate the impacts of impending hazards. By shifting from reactive to proactive disaster management, the country seeks to enhance resilience and safeguard communities against the escalating threats posed by hazard risks. An example is the collaboration between the Philippine Red Cross (PRC), local government units (LGUs), and international partners to develop and activate Early Action Protocols (EAPs) for typhoons.

These EAPs utilize forecast-based triggers, such as predictions of typhoon-induced damage to a significant percentage of homes, to initiate early interventions. Once a trigger is met, actions like distributing cash assistance, evacuating livestock, and reinforcing shelters are promptly executed. For instance, in Western Samar and Southern Leyte, LGUs have allocated portions of their Local Disaster Risk Reduction and Management Funds (LDRRMF) to support these anticipatory measures.

Source: NDRRMC, *Anticipation Hub*



Priority 3: Integrate Cash Assistance with Disaster Risk Financing (DRF) and Digital Financial Inclusion

Strategic Focus: To foster joint efforts by aligning government, donors, and private sector investments towards integrated cash assistance linked with Disaster Risk Financing (DRF) and digital financial inclusion. Public-private partnerships will drive technological innovation, while localized solutions will ensure inclusivity and protection for the most vulnerable populations.

This joint effort approach ensures that interventions are culturally appropriate, accessible, and effectively address the unique capacities, priorities and needs of at-risk populations, thereby enhancing resilience and promoting equitable recovery.

Intervention	2025	2026	2027
Assessments and Partnerships	Conduct mapping of national DRF and social protection systems to identify cash integration points and inclusive access (e.g., rural, women, elderly).		Finalize and disseminate comprehensive guidelines based on mapping and stakeholder input, included in the Regional Knowledge-Sharing Platform.
	Convene a Joint Regional Cash, Risk Financing, and Protection Dialogue with stakeholders including the World Bank, ADB, UN agencies, and protection actors.		Evaluate Digital Cash's effectiveness.
		Conduct workshops with Government and Financial Service Providers to understand Cash Intervention in Asia and the Pacific.	
	Include mobile money providers, fintech associations, financial regulators, and data privacy experts to make sure digital cash systems are safe, inclusive, and well-coordinated. In places where informal financial service providers are widely used, it’s important to include them too—so that all trusted local options are part of the planning and delivery of cash assistance.		Private sector contributes to inclusive digital platforms adhering to protection standards.
		Expand Task Force/Subgroup to include private sector entities (telecom companies, fintech firms) in regional dialogues and cash working groups.	
Policy Integration and System Strengthening	Initiate dialogue on sub-regional programs in ASEAN and the Pacific to integrate cash assistance into preparedness, response, and recovery efforts. This includes a review of existing policies and financial structures to identify opportunities for alignment, address gaps, and strengthen the role of cash-based approaches in regional disaster risk management and social protection systems.		Finalize and disseminate the Digital Inclusion Policy Brief for Cash Programming with all stakeholders.
	Progress on the Joint Guidelines for integrating AAP (Accountability to Affected Populations), Protection, prevention, and response into cash assistance programs which includes data security, informed consent and privacy considerations.		

Intervention	2025	2026	2027
Digital Delivery and Financial Inclusion	Case Study Documentation: Identify and document at least three instances where DRF instruments (e.g., contingency funds, insurance payouts) enabled rapid cash assistance with protection measures, including Gender-Based Violence (GBV) mitigation.	Conduct the Regional Private Sector Roundtable to share progress and best practices, emphasizing public-private partnerships and promote efforts to improve digital literacy at the local level , especially by addressing language barriers and building community trust in new technologies and systems.	Finalize and publish case studies highlighting countries with successful models in utilizing Localized DRF Instruments and Unified Social Protection Registries for timely cash assistance with integrated protection measures.
	Consultation on Social Protection Registries: Engage with national stakeholders to assess the feasibility of unifying social protection registries, evaluating overlaps, and proposing frameworks for integrated registries.	Expand discussions on unifying social protection registries and its impact on DRF-linked cash assistance.	Plan for sustainability and the scaling of successful initiatives.

Expected Outcome

- Disaster risk financing tools help provide quick cash support to people affected by crises.
- Community members who face the greatest risk—due to barriers like location, mobility, or access to services—are supported through secure digital payment systems and strong protection measures.
- Telecommunication companies, financial technology groups, and banks work together to make digital cash assistance easy, safe, and accessible for everyone.
- Shared social protection registries help identify who needs help the most—quickly connecting them to support when disaster strikes.

Enabling Factors

- Integrate cash assistance with localized DRF frameworks and national policies.
- Strengthen community-led implementation and local government capacities.
- Expand mobile banking and digital payments for wider access during crises.
- Integrate GBV prevention and secure distribution mechanisms.
- Promote unified registries and synchronized digital platforms.
- Foster collaboration among governments, donors, and private sectors.
- Ensure adaptive learning for effective program improvements.
- Integrating financial inclusion indicators into the Monitoring, Evaluation and Learning (MEL) framework serves as an enabling factor to track progress toward equitable recovery and economic resilience, ensuring that vulnerable groups are not left behind in access to financial services and opportunities.



Priority 4: Advancing Community-Level Resilience through Cash Plus

Strategic Focus: To scale "Cash Plus" interventions that combine cash assistance with complementary support such as livelihood inputs, skills training, agricultural support, and among other based on grassroot level plans to build community resilience and self-reliance across Asia and the Pacific. By 2027, establish a unified approach to Cash Plus in the region, with regional guidelines and evidence-based models, integrating Cash Plus into emergency response and recovery plans. This priority will foster multi-stakeholder partnerships, driving Cash Plus as a key mechanism for linking humanitarian aid with long-term recovery and resilience. This approach will connect cash-based assistance with livelihood restoration, social protection, and community-led climate adaptation, aligning with the humanitarian-development efforts for sustainable impact.

Intervention	2025	2026	2027
Framework Development & Pilot Testing	Develop the Regional Cash Plus Programming Guide with RCWG, detailing practical approaches and models for Cash Plus across multi-sector interventions	Evaluate pilot projects, gather lessons, and refine models based on community feedback.	Finalize and publish Regional Cash+ Programming Standards , validated through pilot projects, lessons learned and case studies
	Expand pilot initiatives to scale up by integrating Cash Plus into local and national response and development plans.	Establish Cash Plus as a core element in Regional Response Plans and national DRR strategies.	
Policy Integration and Capacity Building		Expand policy integration across at least in the priority countries , ensuring Cash Plus is part of emergency response strategies.	Formalize Cash Plus within national Social Protection and DRR Policies , creating legal and financial pathways for rapid deployment during crises.
	Conduct capacity-building workshops for local actors on Cash Plus design and monitoring.		
Monitoring, Evaluation, and Learning (MEL)	Develop Cash Plus Monitoring and Evaluation Frameworks to enable real-time data of impacts on livelihood recovery and access to social protection. This also includes community feedback mechanisms to ensure that people's experiences, priorities, and concerns directly inform program improvements—strengthening accountability, responsiveness, and trust in cash assistance systems.		Publish Joint Regional Evidence Report on Cash Plus Impact , highlighting case studies and successful models for community resilience.
		Conduct regional learning events to share best practices and lessons from field implementation.	

Expected Outcomes

- Families and communities that receive both cash support and livelihood tools are better prepared to face crises and recover on their own.
- People who may face more challenges—such as women, older adults, and persons with disabilities—benefit from tailored support that meets their specific needs and helps remove barriers to recovery.
- With the right support, communities can transition from short-term aid to long-term economic stability by building skills, accessing essential tools, practicing climate-smart livelihoods, and strengthening community savings and investment groups. These foundations enable households not only to recover but to grow—fueling resilience through collective action and financial empowerment.

- These "Cash Plus" programs are led by communities themselves, with support from national and regional partners to ensure they are sustainable and locally driven.

Enabling Factors

- Strengthen partnerships among CWGs, government agencies, and the private sector to ensure Cash Plus interventions are aligned with disaster risk management strategies.
- Empower local governments, grassroots organization as well as community leaders to implement Cash Plus programs effectively and sustainably.
- Leverage digital payment platforms to enhance the speed, transparency, and inclusivity of Cash Plus distributions, especially for marginalized groups.
- Integrate GBV prevention and protection measures into Cash Plus initiatives, prioritizing safety and equity for most at-risk populations.



Strategic Pathway for Locally-led Action





Case Study 5: From Grassroots to Governance: Uniting Top-Down Support and Bottom-Up Action for Community Resilience

The Alyansa ng mga Nakakatanda sa Komunidad (ANAK), or the Alliance of the Elderly in the Community, embodies cultural values of care, protection, and resilience. “ANAK” also means “Child” in Filipino, symbolizing the nurturing spirit embedded in its mission. ANAK Foodbank operates through women-led self-help groups that collect and distribute food to marginalized communities, addressing immediate nutritional needs while empowering women in decision-making and leadership. This community-driven model not only provides food security but also builds local resilience and self-sufficiency.

The initiative is further strengthened through multi-stakeholder support, with non-governmental organizations, the private sector, and government agencies providing funding, logistical aid, and capacity-building. ANAK also promotes community savings mechanisms through Cash Plus intervention, enabling women to contribute regularly to savings pools that fund small businesses, emergency needs, and community projects—creating financial buffers during crises.

Recognizing the Philippines' vulnerability to complex disasters, ANAK integrates Disaster Risk Reduction (DRR) strategies, maintaining food reserves and sustainable distribution networks for emergencies. It also promotes climate resilience through sustainable agriculture and environmental conservation.

In partnership with the Solidarity of Oppressed Filipino People (SOFP), government, and other stakeholders, ANAK enhances its reach by linking food security with social justice and poverty alleviation. This collaboration strengthens community resilience, making ANAK Foodbank a model of localized, women-led empowerment that bridges humanitarian aid, development, and peacebuilding.

Sources: SOFP, ADB [\[Link\]](#)



Priority 5: Leverage Regional Partnerships and Advocacy

Strategic Focus: Establish a **Regional Joint Knowledge-Sharing Platform** as a **One-Stop-Shop** for all Cash and Voucher Assistance (CVA) related interventions, useful links, and a **Knowledge Management Repository** for Asia and the Pacific region. This platform will consolidate existing toolkits and resources into a single, accessible hub that provides a **Regional Overview** of CVA interventions, fostering strategic collaboration, learning, and co-investment opportunities.

No single actor can achieve the ambitious goals of CVA scale-up alone. The **Regional Joint Knowledge-Sharing Platform** aims to centralize best practices, learning modules, technical guidelines, and real-time data for cash-based interventions. It also seeks to drive **co-investment opportunities** by partnering with regional bodies (ASEAN, SAARC) regional DRR networks (e.g., ADRRN), private sector alliances (e.g., ARISE), regional working groups (e.g., Anticipatory Action TWG) and with the Pacific Regional Groups such as the Pacific Humanitarian Team (PHT), PIF and networks to advocate for cash preparedness.

Intervention	2025	2026	2027
Platform Establishment & Regional Engagement	RCWG sessions at RHPW and APMCDRR for cash coordination advocacy	Launch of Quarterly Regional Newsletter highlighting CVA developments	Platform fully used and endorsed by ASEAN, SAARC, and Pacific Islands Forum
	Launch of the Regional Joint Knowledge-Sharing Platform	Integration of existing toolkits and real-time CVA data	Recognized as the go-to hub for CVA knowledge in Asia and the Pacific
	Platform serves as a hub for and technical guidelines CVA Best Practices showcased to regional stakeholders		
Regional Knowledge Management & Learning	Platform architecture design initiated	Thematic Webinars on emerging topics: Cash & Environment, Cash for Migration, and Forecast-based Cash Transfers	Annual Regional Learning Report published, consolidating best practices and evaluation of CVA interventions
	Resource consolidation and toolkit integration mapping	Facilitate South-South Peer Exchanges through learning visits and virtual clinics	Findings presented at APMCDRR and Global Humanitarian Forum

Expected Outcomes

- All CVA-related resources centralized in one accessible platform, improving coordination, decision-making, and response efficiency.
- Harmonized beneficiary registries, M&E frameworks, and anticipatory action protocols across National CWGs in collaboration with AA TWG.
- Deepened ties with ASEAN, SAARC, PIF, ARISE, and Anticipatory Action TWG.
- National CWG voices elevated in regional and global DRR, climate adaptation, and humanitarian response dialogues, reinforcing SDG 17 on global partnerships.

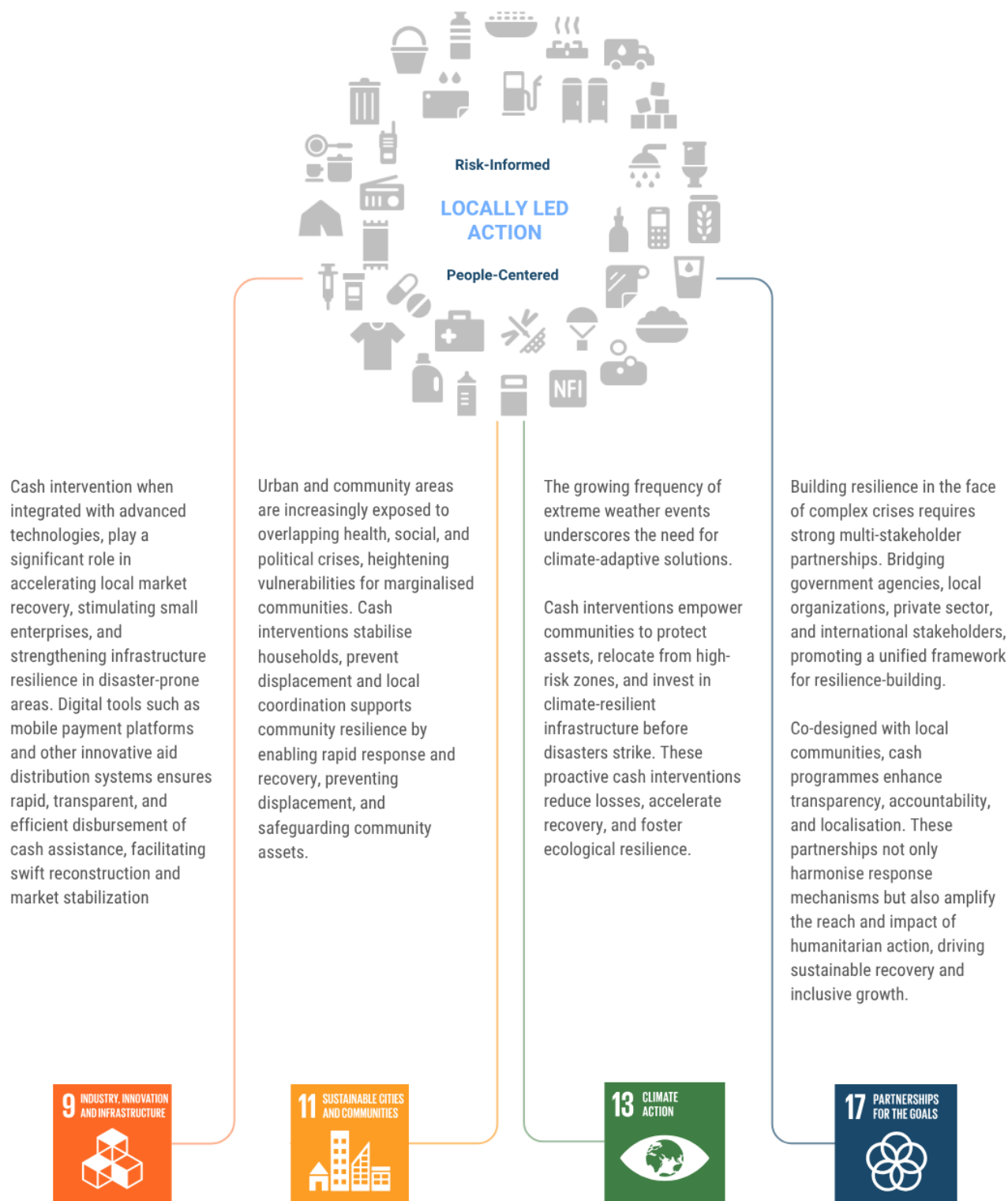
Enabling Factors

- Regional Joint Knowledge-Sharing Platform as a centralized hub for all Cash and Voucher Assistance (CVA) interventions in Asia and the Pacific.
- Leverage partnerships with ASEAN, SAARC, Pacific Islands Forum, ADRRN, and ARISE
- Engage with the private sector, financial technology (FinTech), telecommunications, and insurance networks to promote digital payment pathways and anticipatory action financing.
- Implement a Joint Monitoring and Evaluation Framework to track CVA effectiveness, scalability, and community impact across the region.
- Elevate regional CVA best practices in global forums, ensuring alignment with disaster risk reduction (DRR), climate adaptation, and SDG 17 for global partnerships.



Alignment with Sustainable Development Goals (SDGs)

While all 17 SDGs are interlinked, the RCWG given its focus in the five priority areas, identifies direct alignment with these four SDGs.



The RCWG roadmap is grounded in the belief that effective disaster preparedness and response emerge from community-led decision-making, where those closest to the risks are empowered to lead. By prioritizing

localized action, the roadmap strengthens local coordination mechanisms that reflect the realities of hazard-prone urban and rural settings, enabling more adaptive and resilient communities.

Addressing Emerging Hazards and Economic Volatility

The Asia and the Pacific region face an array of risks beyond climate-induced disasters, including **earthquakes, economic volatility, and conflict-induced displacement**. The RCWG acknowledges that these interconnected threats exacerbate disaster risk, particularly for communities already facing socio-economic pressures. In response, the roadmap aims to expand the technical capacity of **CWGs** to anticipate, prepare for and respond to these multi-dimensional risks. Through targeted technical support, CWGs are equipped to enhance community readiness for seismic risks and economic disruptions, while simultaneously reinforcing local market stability through cash intervention together with its members in a joint action approach. These proactive measures not only reduce recovery time but also limit the socio-economic ripple effects of disasters, ensuring that communities emerge stronger and more resilient.

Co-Creation and Sustainable Impact

None of this is possible without sustained collaboration. The roadmap aims to bring together diverse actors—from **local responders to national and regional partners**—to co-create solutions and share accountability. These partnerships drive harmonization of response efforts, embedding cash intervention approaches within national disaster management systems.

Measuring What Matters: Monitoring, Evaluation and Learning for Shared Accountability

The monitoring, evaluation and Learning (MEL) of the overall RCWG Roadmap will be jointly finalized by its members, anchored on a work plan that will be collaboratively finalized to guide and track progress. This will be achieved through the technical working group discussions and joint planning processes within the broader roadmap's ecosystem. The roadmap will initially prioritize at least five countries during its first three years, with flexibility to include additional countries based on collective consultation and consensus among stakeholders. This approach reinforces the principles of the Humanitarian Reset, emphasizing shared accountability, locally led action, and regional solidarity. Furthermore, it aims to strengthen regional pooled funding mechanisms by linking joint accountability and learning outcomes to evidence-based prioritization and adaptive resource allocation—ensuring that resources flow where they are most needed, and where communities are empowered to lead their own recovery and preparedness efforts.

Cash Coordination in Asia and the Pacific



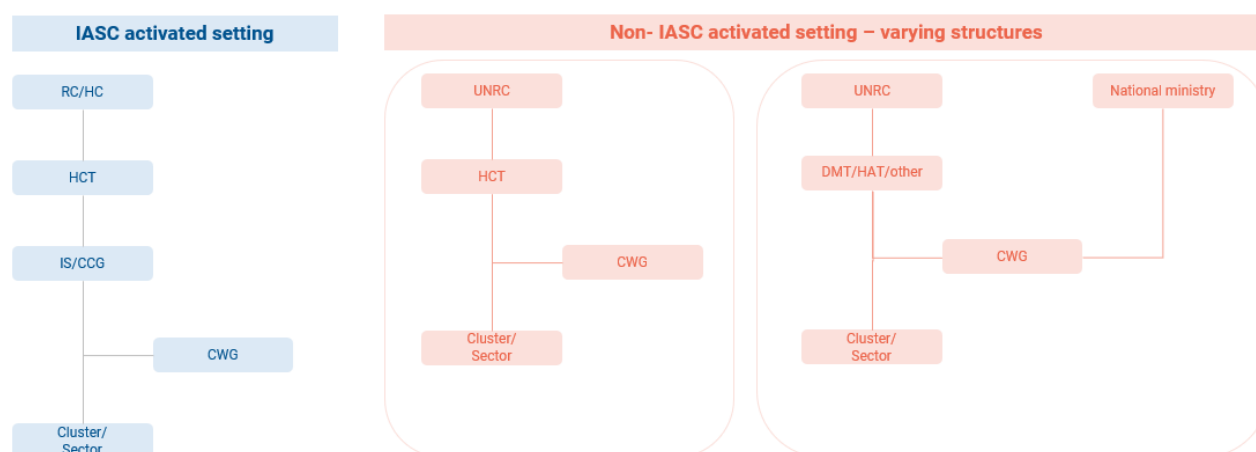
In the region, national CWGs are present in almost all countries. In the past decade or so, they were established during humanitarian operations as technical/operational inter-agency spaces. These groups, however, have continued activities well beyond their initial activation and now their activities are adapted to their own development/nexus contexts, using the available capacities and resources. The interactive map of all CWGs and Community of Practice (CoPs) in Asia and the Pacific region is available on the [RCWG page on ReliefWeb](#)¹⁰.

Most countries in Asia and the Pacific are **not currently IASC-activated settings**, but at the national level the coordination landscape, including cash coordination, broadly follows the IASC architecture, with national government leadership supported by the UNRCO, HCT (or

alternative), clusters/sectors, intersectoral groups, CWGs and thematic groups.

Leadership of CWGs throughout the region is mostly co-chaired by UN and INGOs and by a national ministry for social assistance, with varying degrees of engagement. These CWGs in both IASC and non-IASC settings are part of the coordination architecture and report either to the Inter-Sectoral (IS) /Cluster Coordination Group (CCG), HCT or a similar forum. The format in which these CWGs work outside of an activation is voluntary and by consensus from the members and the activities are usually aimed at inter-agency preparedness measures relevant for cash programming including Anticipatory Action protocols and contingency planning and the outputs are presented to the IS/CCG or HCT, or a similar forum.

¹⁰ RCWG page on ReliefWeb ([link](#))



Asia and the Pacific Regional Cash Working Group

Regional Coordination and Advisory Mechanisms

At the global level, the Inter-Agency Standing Committee (IASC)-endorsed Cash Coordination Model created a Global Cash Advisory Group (GCAG) to support country CWGs technically. The GCAG helps ensure that regional and national coordination align with the IASC model and the *Quality Cash Coordination Framework (QCCF)*¹¹. The QCCF emphasizes predictable, accountable coordination and localization. For example, it highlights that nearly half of CWGs were already led by local/national actors, and it calls for building on this trend. In practice, RCWG and GCAG together facilitate knowledge-sharing between Asia-Pacific countries and global bodies. The GCAG's workplan (2023–24) explicitly covers providing guidance on cash coordination quality and handover in non-IASC settings. In this way, lessons from the region feed into global norms, and vice versa, strengthening coherence from the RCWG down to national level coordination.



At the regional level, the RCWG operates under the IASC Regional Network (IASC RN), an informal coordination platform chaired by OCHA and primarily focused on supporting emergency preparedness for response at the regional level. The IASC RN has six regional thematic working groups, namely, Emergency Preparedness Working Group (EPWG), Accountability to Affected People and Protection against Sexual Exploitation and Abuse (AAP/PSEA) Working Group, RCWG, Gender in Humanitarian Action (GIHA) Working Group, Gender-Based Violence in Emergencies (GBViE) Working Group and Asia and the Pacific Technical Working Group on Anticipatory Action (TWGAA).

Technical Support and Joint Efforts at all levels

At the global level, the GCAG is responsible for setting international standards, building capacity, and advocating for effective and inclusive cash coordination. It operates within the broader Inter-Agency Standing

¹¹ Quality Cash Coordination Diagnostic & Accountability Tool [\[Link\]](#)

Committee (IASC) Cash Coordination framework, providing strategic guidance, global monitoring, and prioritization for resource allocation with the following functions:

- GCAG establishes global norms and technical standards for cash coordination, ensuring consistency across regions and alignment with global best practices.
- It represents CVA interests at global policy dialogues, advocating for scalable and context-specific cash responses. It also monitors global cash interventions to identify gaps and successes.
- The GCAG prioritizes funding allocations and mobilizes resources to address gaps in cash programming, particularly in underfunded or high-risk regions.

At the regional level, and in line with the IASC model on cash coordination¹², RCWG in close coordination with OCHA ROAP act as bridge global standards with national-level implementation and the key **regional mechanism to backstop national CWGs**, with the following functions:

- Provide technical support to national CWGs and focal points engaged in preparedness, Anticipatory Action and response (IASC activations or CWGs in small scale responses).
- Convene regional joint efforts, enabling task teams for concrete actions and deliverables across the different strategic, technical and operational discussions around cash assistance.
- Support the IASC model transition plan where relevant and support in the setup of new CWGs.
- Facilitate technical exchanges and share best practices and lessons learned in the region.
- Promote Community-to-community learning and sharing sessions to fuel the systems to the greatest heights. They are the mirror of the system that is relevant, equitable, and sustainable.

RCWG convenes quarterly. Periodically, specific task teams are constituted to support the development of technical guidance materials. These task teams or review panels are voluntary and comprise members national CWG, country focal points and regional technical experts. Recent examples of this work are the two technical notes developed with the regional AA working group^{13,14} and in both cases, the review panels comprised members of national CWGs and AA working groups as well as members of both regional working groups that issued the calls for interest.

At the national level, Cash Working Groups (CWGs) are the operational arm of cash coordination. They drive the implementation of Cash and Voucher Assistance (CVA), ensuring that cash programming is effective, coherent, and aligned with national priorities. These CWGs are typically co-chaired by national authorities whenever possible (e.g., Ministry of Social Welfare) and international partners (e.g., UN, INGOs), reflecting a partnership approach that blends international expertise with local ownership with the following functions:

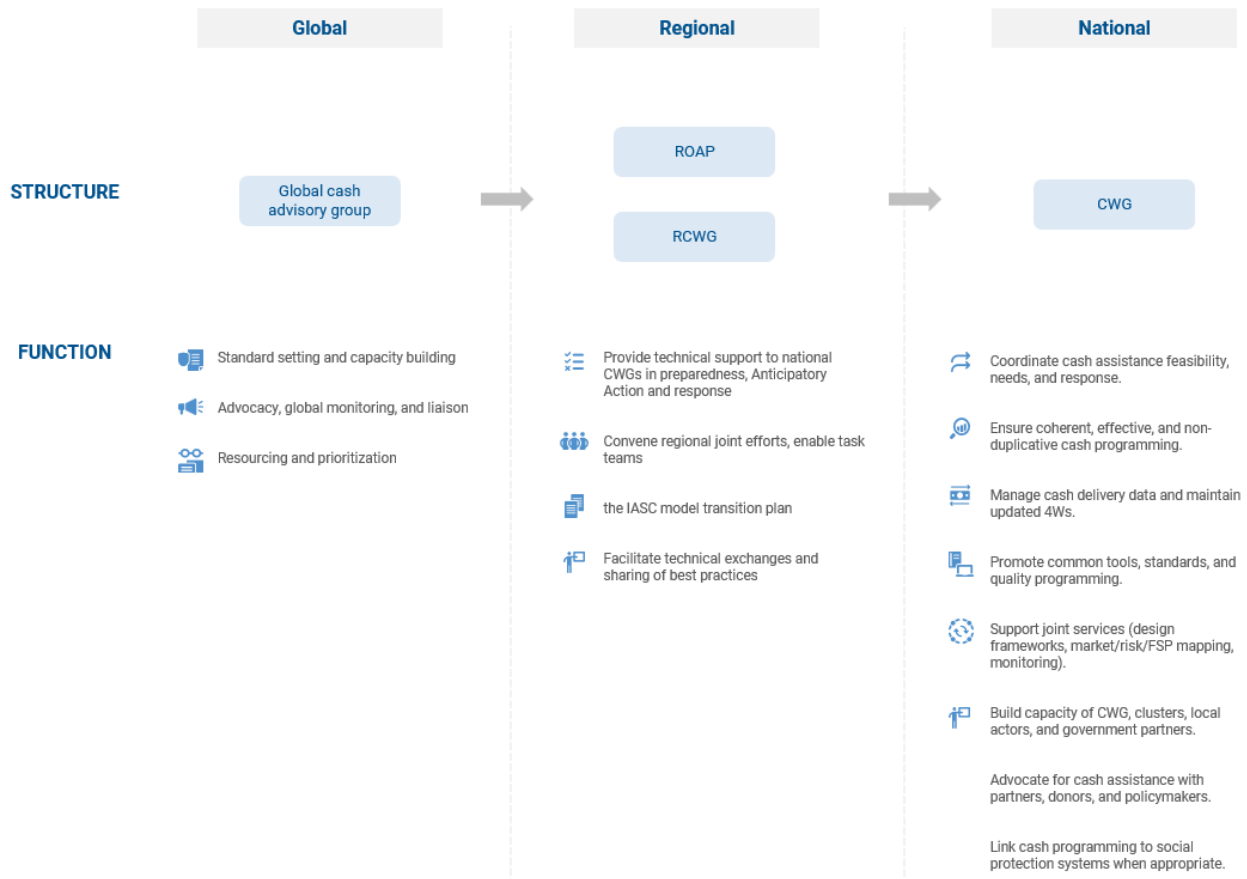
- CWGs convene to conduct joint market assessments, feasibility studies, and vulnerability analysis to determine the appropriateness and impact of CVA in specific humanitarian contexts.
- CWGs harmonize cash interventions across sectors to prevent overlap and maximize impact. This is achieved through 4Ws mapping (Who, What, Where and When) and joint planning.
- Working with OCHA i data management, including beneficiary tracking and financial service provider (FSP) mapping, is a core function of national CWGs to ensure accountability and transparency.
- CWGs at the national level standardize tools and procedures for cash transfers, ensuring quality and consistency across implementing agencies.
- CWGs facilitate shared services to optimize CVA, such as joint monitoring, risk analysis, and financial service assessments.
- National CWGs actively work with local actors to improve preparedness and response capacities.

¹² IASC Cash Coordination Model ([link](#))

¹³ Anticipatory action and cash transfers for rapid-onset hazards: Practitioners' note for field testing ([link](#))

¹⁴ Anticipatory action and cash transfers for slow-onset hazards: Practitioners' note for field testing ([link](#))

- Advocacy efforts focus on promoting CVA as a viable, dignified form of assistance that empowers communities.
- In many non-IASC settings, CWGs link CVA with national social protection programs when appropriate ensuring that CVA supports not only emergency needs but also long-term recovery and resilience.



Conclusion

The challenges facing Asia and the Pacific in the coming years are undeniably complex. Climate change is expected to intensify hazards, while population growth in high-risk areas and recurring economic shocks continue to compound existing disaster risk. In response, the **Regional Cash Working Group Strategic Priorities (2025–2027)** lays out a clear and actionable path to strengthen our collective ability to respond effectively in support of the CWGs. By focusing on preparedness, innovation, integration and partnership, **cash assistance – one of the most flexible and empowering tools in crisis response – is optimized to save lives and sustain livelihoods, even in the most difficult times.**

Cash assistance empowers individuals with choice, and when paired with complementary

support, it contributes to long-term resilience. When effectively coordinated, it upholds dignity, facilitates recovery, and stimulates local economies. When delivered ahead of forecasted hazards, it can prevent suffering altogether. Aligned with national systems, it reinforces government ownership and promotes sustainability. These represent a shift in the traditional aid paradigm—toward more adaptive, people-centred approaches. Achieving this vision requires the concerted efforts of governments, humanitarian and development actors, donors, the private sector, and communities themselves. While investments in coordination structures, preparedness exercises, and systems strengthening may not draw attention in times of calm, their impact becomes unmistakably clear when the next crisis hits—measured in lives saved and losses averted.



Annex 1 : Definition of Terms and Acronyms

Term / Acronym	Definition and Description
Anticipatory Action (AA)	A proactive disaster management approach that involves taking action based on forecasts and early warning signals to prevent or minimize the impact of impending hazards before they occur.
Asian Development Bank (ADB)	A regional development bank that promotes economic and social development in the Asia-Pacific region.
Association of Southeast Asian Nations (ASEAN)	A regional intergovernmental organization comprising ten Southeast Asian countries to promote cooperation and economic integration.
Cash and Voucher Assistance (CVA)	A form of humanitarian assistance that provides cash transfers or vouchers directly to individuals or households, enabling them to meet their basic needs and make decisions on their own priorities.
Cash Plus (Cash+)	A hybrid model of cash assistance that is linked with complementary programs such as livelihood support, skills training, and agricultural development to enhance resilience and long-term recovery.
Cash Working Groups (CWGs)	Collaborative platforms that coordinate cash-based interventions at national and regional levels, ensuring alignment with government policies and humanitarian strategies.
Central Emergency Response Fund (CERF)	An OCHA-managed fund that provides immediate financial support during emergencies.
Community-Led Action	A process where local communities drive decision-making and implementation of preparedness, recovery, and resilience initiatives based on their unique risks and capacities.
Department of Social Welfare and Development (DSWD)	The Philippine government agency responsible for social protection and development.
Disaster Risk Financing (DRF)	Financial strategies that provide timely and reliable funding to governments, communities, and individuals in response to natural hazards and climate-related risks.
Disaster Risk Management (DRM)	Planning, organizing, coordinating, and implementing policies and measures to prevent and respond to disasters.
Disaster Risk Reduction (DRR)	Systematic efforts to reduce disaster risks through preparedness, early warning, risk assessment, and the strengthening of community resilience.
Early Warning Systems (EWS)	Mechanisms that provide advanced alerts of potential hazards, enabling timely action to prevent or reduce disaster impacts.
Forecast-Based Financing (FbF)	A financing mechanism that releases funds based on meteorological forecasts and risk analysis, allowing anticipatory action to protect lives and livelihoods before a disaster strikes.
Financial Service Provider (FSP)	Institutions such as banks, fintech, and telecom companies that facilitate financial transactions.
Gender-Based Violence (GBV)	Harmful acts directed at an individual based on their gender, often exacerbated in disaster settings.

Term / Acronym	Definition and Description
Humanitarian Country Team (HCT)	A country-level coordination mechanism that guides collective humanitarian action.
Inter-Agency Standing Committee (IASC)	The primary mechanism for inter-agency coordination of humanitarian assistance.
International Non-Governmental Organization (INGO)	Non-governmental organizations operating internationally to provide humanitarian or development aid.
Local Disaster Risk Reduction and Management Council (LDRRMC)	Local government bodies responsible for disaster risk reduction and management.
Local Ownership	The process of empowering local communities and institutions to lead disaster preparedness, response, and recovery, ensuring that interventions are contextually relevant and sustainable.
National Disaster Management Organization (NDMO)	A government agency responsible for disaster preparedness, response, and recovery at the national level.
Non-Governmental Organization (NGO)	A non-profit organization that operates independently of government to address social and humanitarian issues.
Pacific Islands Forum (PIF)	A regional intergovernmental organization that promotes cooperation among Pacific Island countries.
People-Centred Approach	A humanitarian principle that prioritizes the needs, voices, and participation of affected populations in the planning and execution of disaster response and recovery.
Person with Disability (PWD)	An individual who has a long-term physical, mental, intellectual, or sensory impairment.
Preparedness	The state of readiness to respond to a potential disaster or emergency, achieved through planning, capacity building, and resource allocation.
Recovery	The restoration and improvement of livelihoods, infrastructure, and services following a disaster, aimed at building back better and enhancing resilience.
Regional Cash Working Group (RCWG)	A regional coordination body focused on strengthening cash-based interventions across Asia and the Pacific.
Resilience	The ability of communities, systems, and societies to withstand, adapt to, and recover from shocks and stresses while maintaining their essential functions.
Risk-Informed Action	Decision-making that is guided by risk assessments and analysis to anticipate, prevent, and mitigate the impact of disasters.
South Asian Association for Regional Cooperation (SAARC)	An economic and geopolitical union of South Asian nations.
Social Protection Systems	Public policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks.
Standard Operating Procedure (SOP)	A set of step-by-step instructions to help workers carry out routine operations.

Term / Acronym	Definition and Description
Sustainable Development Goals (SDG)	A set of global goals established by the United Nations to address poverty, inequality, climate change, and more.
United Nations (UN)	An international organization established to promote peace, security, and cooperation among nations.
United Nations International Children's Emergency Fund (UNICEF)	A UN agency that provides humanitarian and developmental aid to children worldwide.
United Nations Sustainable Development Cooperation Framework (UNSDCF)	A strategic plan that outlines UN cooperation with governments for sustainable development.
World Food Programme (WFP)	The food assistance branch of the United Nations, focused on combating global hunger.
Vulnerability	The conditions determined by physical, social, economic, and environmental factors that increase the susceptibility of a community to the impact of hazards.



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