

Ariath and Gok Machar Markets, Aweil North County: Cash Feasibility Assessment

May 2025 | South Sudan

Key Messages

- **Market functionality:** At the time of the study, **key commodities were available** across the assessed markets, although in limited quantities. Vendors were generally confident they could increase supply if demand grew. Despite challenges like economic instability, insecurity, and poor infrastructure, **markets usually met demand, except during the rainy season**. However, financial struggles and security issues led to **fewer vendors and reduced customer visits**.
- **Market access:** Most households faced major obstacles when trying to access markets, including insecurity, robbery, looting, and curfews. Financial difficulties were common, but despite these challenges, **over 75% of households still visited the market weekly**. More than half of the households said the **market was able to meet their needs**.
- **Access to financial services:** Formal financial services were unavailable locally, requiring travel to Aweil Town. Instead, **community-based institutions**, like women's groups, family, friends, and pawnbrokers, **provided critical financial support**, with 82% of respondents relying on them.
- **Community's assistance preferences:** **Most households preferred a mix of food and non-food item assistance. Cash assistance was the preferred option** in community discussions (FGDs), with half of the household survey respondents also expressing support for it. However, only 14% chose it as their only option.
- **Protection and financial risks:** Many households identified concerns with cash assistance, including the potential for inflation, distribution inefficiencies, and negative impacts on local livelihoods. Additionally, 20% of households could not access physical cash, and the use of mobile money was low due to poor network infrastructure and limited financial literacy.

Context & Rationale

The South Sudan Humanitarian Needs and Response Plan (HNRP) provides an overview of needs and severity across the country, classifying counties by priorities 1 through 5, to guide the humanitarian response. Market functionality is one factor in deciding where **cash-based interventions** are feasible. In the [2025 HNRP](#), Aweil North was designated as a Priority 1 area. Data from the Joint Market Monitoring Initiative (JMMI) indicates that the county experienced poor market functionality throughout 2024. This means that despite the need for intervention, cash-based approaches may be hindered by poor market functionality.

With the growing focus on Multi-Purpose Cash Assistance (MPCA) in South Sudan, there is a clear need for a **deeper analysis** of the opportunity to **scale up cash interventions in flood-prone areas** like Aweil North. This will help determine whether cash assistance is the most appropriate and efficient form of support in prioritized counties for 2025. Based on this, the assessment sought to generate a context-specific, evidence-based analysis to guide the Cash Working Group (CWG) and humanitarian actors regarding the **implementation of cash transfer programming** - particularly MPCA - as a critical humanitarian intervention.

Assessment Overview

The Cash Feasibility Assessment was planned in consultation with the South Sudan CWG and responds to the **need for up-to-date and in-depth assessments** to inform cash transfer programming in the country. This factsheet provides insights to strengthen cash transfer preparedness in Aweil North County. It is structured around three key dimensions of analysis that represent the essential preconditions needed to measure the overall feasibility of a cash-based intervention: **market functionality, community access to markets and financial services, and community assistance preferences**.

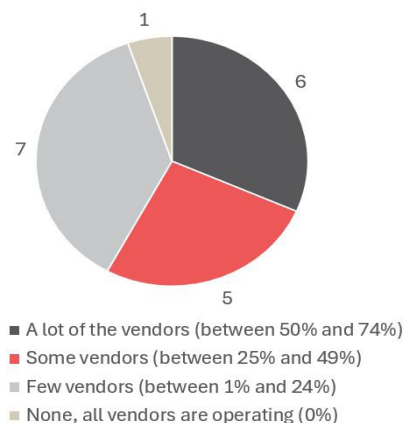
The study was conducted at the household, community, and market levels in Ariath and Malual North Payams. **Data was collected between the 11th and 17th of February 2025**. Findings are indicative only, and are not generalizable across the whole county. For more information, please see the [terms of reference](#).

MARKET FUNCTIONALITY

Market capacity

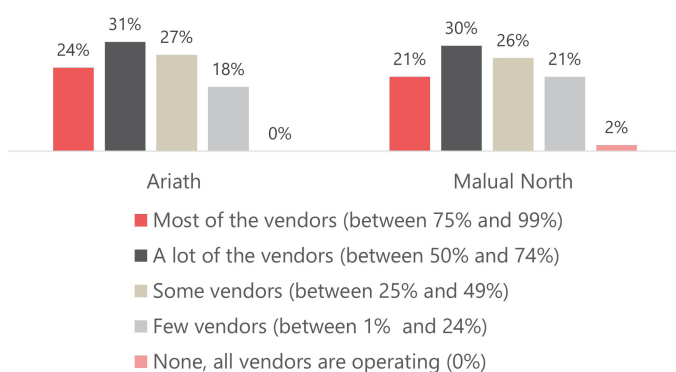
For a market-based approach to be feasible, there must be a functioning market through which households can have their needs met. The devastating floods in 2024¹ and the surge in violence targeting Sudanese vendors, disrupting markets in January 2025 caused many market vendors to close their businesses.² This was highlighted by vendors, with almost all of them (18 out of 19) claiming that there had been a **reduction in the number of local vendors operating in the market compared to pre-2024 floods**. The proportion of reported traders who had ceased normal operations varied considerably (as depicted in Figure 1) below.

Figure 1: Proportion of market vendors unoperational (at the time of the assessment), as reported by number of vendors in both Gok Machar and Ariath marketplaces (n=19)



Similarly, findings from household interviews revealed that all respondents perceived **fewer vendors operating than before the 2024 floods**. Remarkably, more than half of the households reported that either most (75%-99%) or many (50%-74%) vendors were not operating. This is consistent across both locations assessed as depicted in Figure 2.

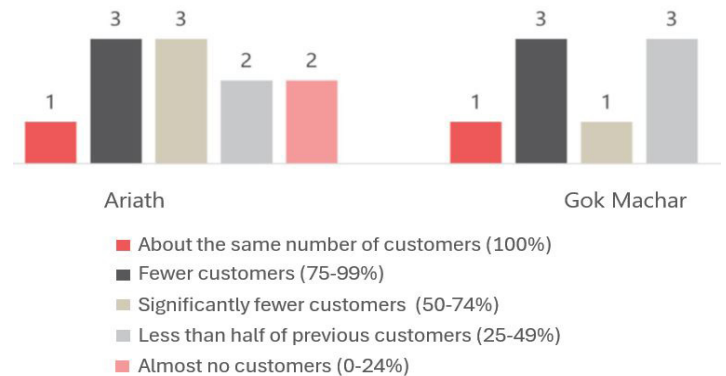
Figure 2: Proportion of market vendors closed (at the time of the assessment), as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)



While only 7 out of 19 vendors reported direct impacts from January's market disruptions, the majority of vendors (13) believed that **traders not operating** (at the time of the assessment) **would not reopen soon**. Moreover, the number of **customers who could physically visit the space regularly had reportedly also declined**.

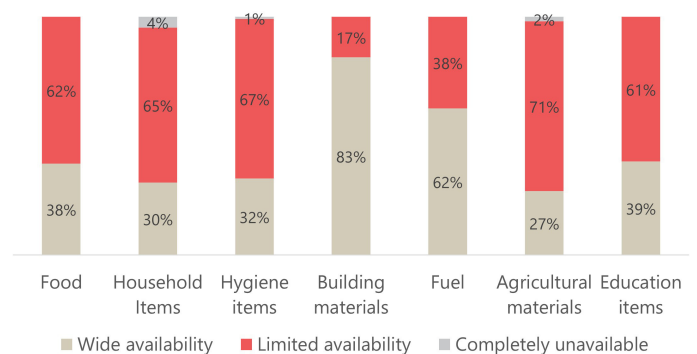
Most vendors reported shrinking customer bases, though for nearly three-quarters of them, this decline remained under 50%. Still, 7 traders described the drop as severe. During the community discussions, participants identified **high commodity prices in the market as the primary barrier to regular market visits**.

Figure 3: Proportion of regularly visiting customers compared to before the 2024 floods, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)



During community discussions, participants highlighted how both Gok Machar and Ariath markets had remained operational - continuing to provide essential goods and services despite the then prevailing challenges. However, these markets were not always able to keep up with community needs, particularly during the rainy season from May to August. When supply routes flooded, vendors struggled to transport goods from larger supplier markets to these rural areas.

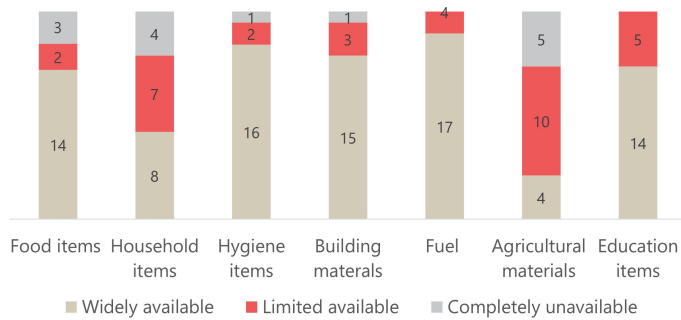
Figure 4: Item category availability in the marketplace as reported by % of customers in Aweil North County (112)



The household interviews reinforced findings from the community discussions, with nearly all respondents reporting that **most commodities were available in the market**. Across all categories except building materials and fuel, most respondents mentioned that although available, items were often not found in large quantities in the markets. These results were consistent across both areas assessed.

The overall vendor perception of commodity availability in Ariath and Gok Machar was slightly more optimistic than at the household level, with **most vendors reporting that all commodities were available** (see Figure 5). However, although in smaller numbers, some vendors noted that **certain items could not be found in the marketplaces**, a finding that was not reported by the households.

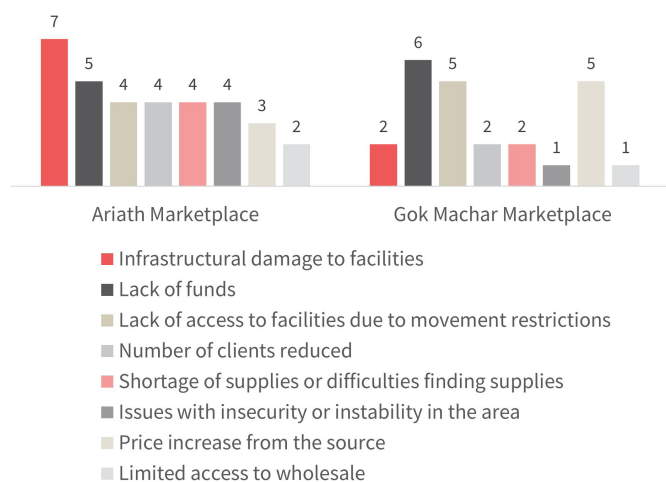
Figure 5: Item category availability in the marketplace, as reported by number of vendors across both locations (19)



Although the assessed markets could supply most key commodities to the community (as depicted in Figure 5), traders reportedly still faced challenges across the assessed areas. The most common difficulties reported were financial constraints on accessing funds (11 out of 19), limited access to market facilities due to checkpoints and other movement restrictions (9), infrastructural damage to market facilities (9), and price increases from suppliers (8). In Ariath marketplace, almost half of the vendors also reported issues in keeping their business afloat due to the reduced number of customers (4 out of 11), shortages of supplies (4) and insecurity and instability in the area, driven by active fighting or the presence of armed actors (4).

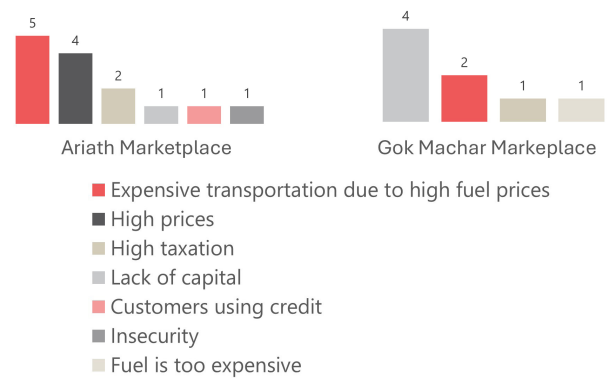
Moreover, **security issues represented a key concern for several vendors** (5 out of 19), who often expressed fear of potential looting and robberies.

Figure 6: Top challenges faced by market traders, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)



On the same note, when asked about the difficulties vendors faced in keeping their businesses operational, the assessment found that financial constraints were the most frequently reported issue. In the Ariath marketplace, the main difficulties reported by vendors were the high transportation costs caused by expensive fuel prices (5 out of 11) and the high prices of commodities at the source (4). Meanwhile, in Gok Machar, lack of capital to continue running the business (4 out of 8) was the main difficulty affecting vendors' capacity to operate in the market.

Figure 7: Types of difficulties in keeping business operational, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)*



* The total in Ariath exceeds 11 - multiple choice

Supply

Vendors in Aweil North source their supplies from several sources. According to the JMMI data for February 2025, traders in Ariath market relied on suppliers from Aweil North itself, Aweil West, Wau and Juba counties to restock their shops.³ Typically, transportation was done by car, boda-boda or truck. Most vendors in Ariath (10 out of 11) and Gok Machar (5 out of 8) marketplaces relied on multiple suppliers to restock. The most common reasons cited included ensuring the supply's reliability, avoiding stockouts (12 out of 19), accessing better deals between suppliers due to competition (11), and diversifying the risk to minimize supply chain disruptions (7).

Additionally, vendors were inquired about their ability to estimate the prices the supplier would charge them for the next month. In Ariath, over half of the vendors (6 out of 11) expressed confidence in their ability to accurately predict price trends. In Gok Machar, the majority (7 out of 8) reported a similar level of confidence. Not surprisingly, and in line with the upward and steep trend in the cost of the survival minimum expenditure basket ([SMEB](#)), which skyrocketed by 247% from January to December of 2024, the majority of **vendors across Ariath and Gok Machar markets expected prices to keep increasing** (5 and 4, respectively). When households were asked about their ability to predict market price changes one month in advance, only 29% were confident in their ability to predict them correctly. On the other hand, out of the total number of vendors who could predict price changes (13), 9 mentioned that **prices would increase across all commodity categories** in the following month.

During regular times, about half of the vendors (10 out of 19) interviewed in both locations restocked their supplies once a week, while 4 reportedly did it every 3 weeks and 3 once per month. In Ariath, one vendor reported needing to restock daily, while another could wait 2 months or more before restocking. When asked about the stock duration before selling out, the findings suggest that most vendors (17) could replenish their stock before running out. However, one vendor in Ariath and one in Gok Machar reported that they typically ran out of stock before they could restock their supplies (see Figures 8 and 9).

Figure 8: Frequency of supply restocking, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)

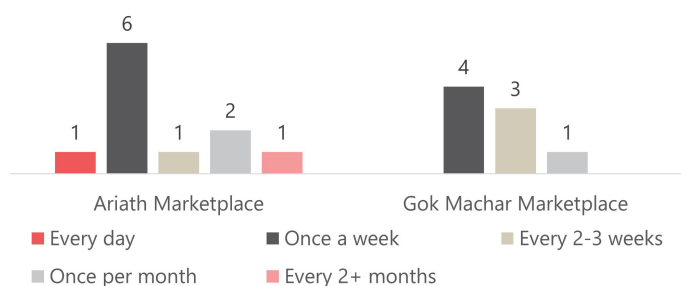
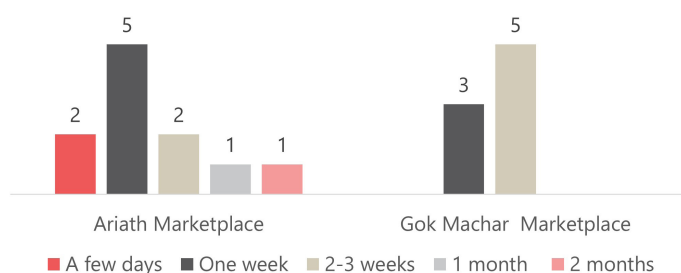
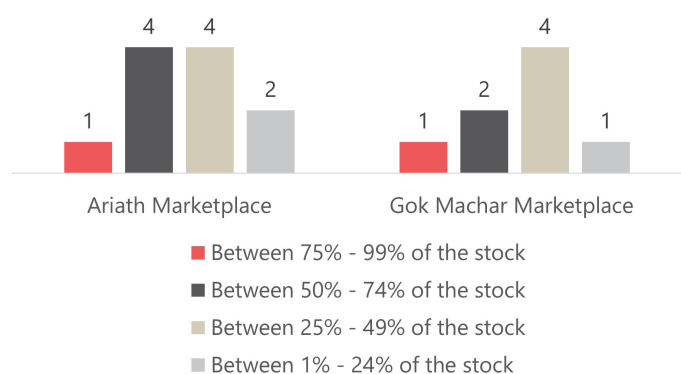


Figure 9: Duration of stock availability before selling out, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)



When vendors were asked about the amounts of available stock kept in storage compared to what they reserved, most vendors reported that they had a minimum of 25% of commodities available in their total stock (16 out of 19). Nevertheless, three vendors mentioned that they were close to finishing their stock, with less than 25% of normally kept stock in storage.

Figure 10: Stock levels (at the time of the assessment) as a % of usual inventory, including storage, as reported by number of vendors in Ariath (n=11) and Gok Machar (n=8) marketplaces



*Multiple choice: total answers may exceed 100%

In Gok Machar marketplace, all vendors (8) stated that they could **increase their supplies even if demand rose by 50%** without any difficulties. Similarly, in Ariath marketplace, about three-quarters (8) of the vendors reported that a 50% increase in demand would not affect their ability to source enough goods to meet the demand. However, 2 noted they would need some time to find additional suppliers. Additionally, 3 vendors in Ariath said they would struggle to obtain enough goods to keep up with the rise in demand.

Most (13 out of 19) vendors also reported limitations in increasing their inventory due to **difficulties in accessing physical cash**. These constraints severely limit their ability to respond to a surge in demand.

Figure 11: Vendors' capacity to meet a 50% increase in customer demand, as reported by number of vendors in Ariath marketplace (n=11) and Gok Machar marketplace (n=8)



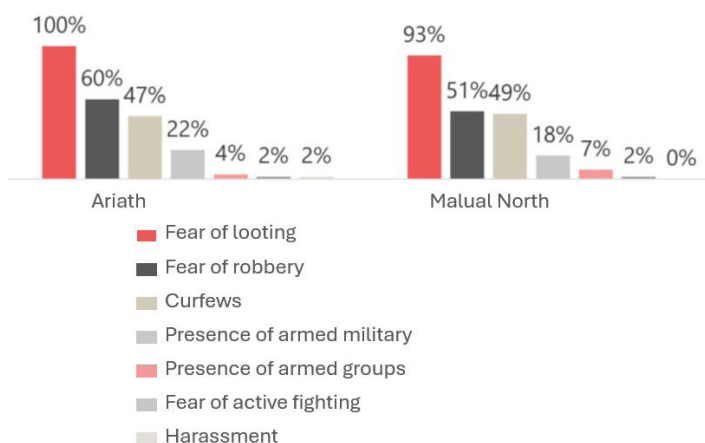
COMMUNITY'S ACCESS TO MARKETS AND FINANCIAL SERVICES

Market Access

To access the markets in Gok Machar and Ariath, the community encountered a wide array of challenges, which can be broadly categorized into four types: physical, security, social, and financial barriers.

When asked about the security challenges any member of the household had faced in accessing the market, only 2% of households mentioned not having faced any security issues in the last 30 days. Out of those who found it challenging to utilize the market (98%), a majority reported that **the main security reason was the risk of looting or robbery** while travelling to or at the market, reported by 96% and 55%, respectively. Additionally, about half of the respondents (48%) mentioned **the imposition of a curfew by local authorities or traditional leaders as a significant challenge to visiting the market**. Another considerable barrier, reported by 20% of households, was the presence of armed military.

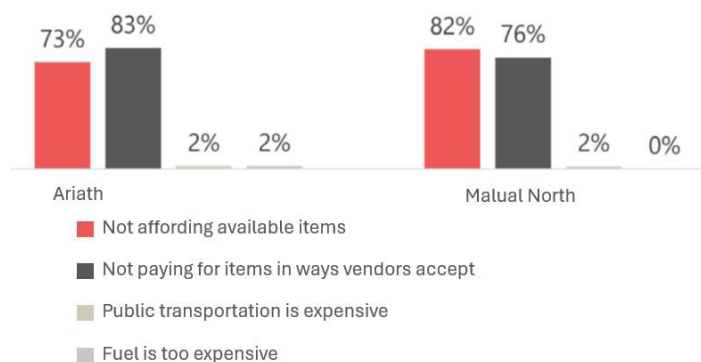
Figure 12: Security factors that impacted household market access over the last 30 days, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)*



This aligns with the findings from the community discussions, where participants across both locations highlighted **security issues as the primary challenge the community faced in accessing local markets**. Mainly, these concerns included the fear of robbery, looting, and violence along supply routes. In Gok Machar, women specifically mentioned **violence against women on the way to the market as the most pressing difficulty**. **Physical barriers**, such as flooding, poor road infrastructure, lack of transportation options, and long distances to the marketplace, reported by the majority during the discussions, further discouraged people from traveling to markets.

When households were asked whether financial constraints also constituted a significant barrier to accessing Ariath and Gok Machar marketplaces, almost all respondents (97%) reported that financial challenges hindered their ability to purchase essential goods and services in the market. Due to the economic crisis affecting South Sudan at the time of the assessment and the dire labour market landscape⁴, the most frequently reported financial barrier among households was the inability to access enough cash to purchase market items (79%). Additionally, a similar percentage of respondents (78%) mentioned that they could not afford most available items.

Figure 13: Financial barriers that impacted household market access over the last 30 days, as reported by % of households experiencing financial challenges in Ariath Payam (n=52) and Malual North Payam (n=55)*



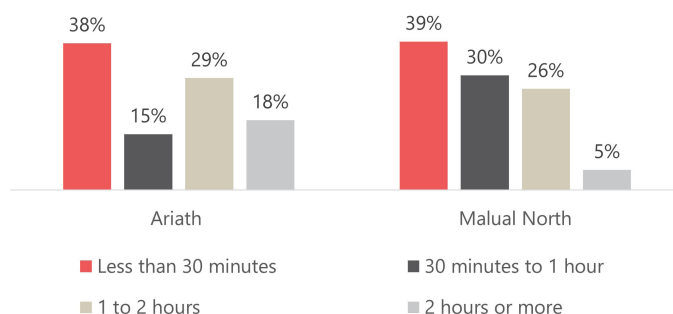
*Multiple choice: total answers may exceed 100%

During the community discussions, participants widely reported that the lack of cash and difficulties accessing it were the most significant hurdles to purchasing goods in the market. Groups in both locations mentioned that, in response to the high market prices, **community members had to increasingly engage in informal work**, to earn some money. Nevertheless, these activities did not generate enough income to meet household market needs.

While the abovementioned **financial challenges** were widespread among the interview households, several participants in the community discussions noted that **the extent to which they affect households was greatly dependent on the family's displacement status and socioeconomic background**. Wealthier households, especially those with livestock or other assets, were better positioned to handle economic challenges.

Moreover, according to about a quarter of households (28%) interviewed, social barriers such as discrimination or exclusion impeded certain groups from accessing the market.

Figure 14: Time needed by households to reach the market, as reported by % of households in Aweil North County (n=112)

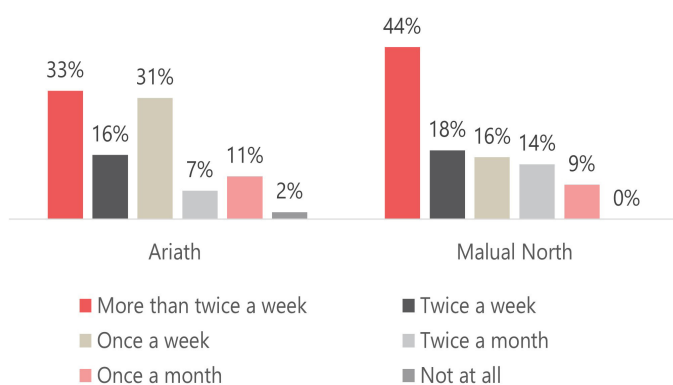


Walking was the most reported mode of transport

used to get to the market among households in Ariath and Malual North Payams. Although most households required an hour or less to access the nearest market, 40% still reported that market locations were quite far away. About a quarter of respondents (28%) reported travel times of up to two hours, while 12% faced journeys lasting more than two hours. This indicates that for a significant number of households, market access may be limited by distance.

Despite facing numerous barriers to accessing the market, **a majority of households reported visiting the market frequently, with 4 in 5 households (79%) interacting with it at least once a week**. Surprisingly, almost half of the participants (38%) mentioned relying on market purchases at least twice a week.

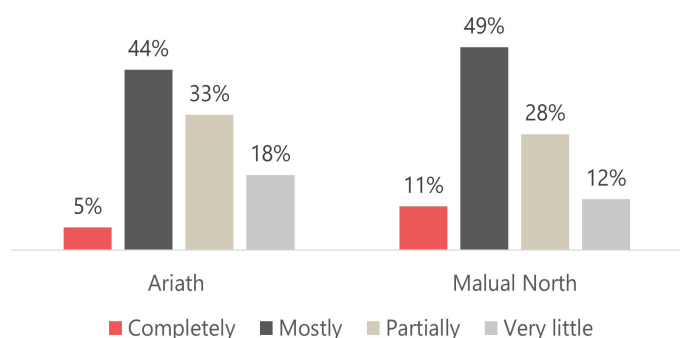
Figure 15: Average frequency of household visits to the market for commodity purchases, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)



The high frequency of market visits by most households suggest that Ariath and Gok Machar marketplaces could, to some degree, meet the community's essential needs. Indeed, when asked to what extent the market was able to meet the household's needs, **more than half of respondents revealed that the assessed markets were either entirely (8%) or largely (46%) able to supply the goods and services their households need**.

Nevertheless, **15% mentioned that they could barely meet their needs in the local market**, a surprising result when the majority of households and vendors interviewed across both Payams mentioned that all key item categories were mostly limitedly or widely available in the market. These findings were consistent across all assessed locations (see Figure 16).

Figure 16: Perceived market capacity to meet household needs, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)



Access to Financial Service Providers (FSP)

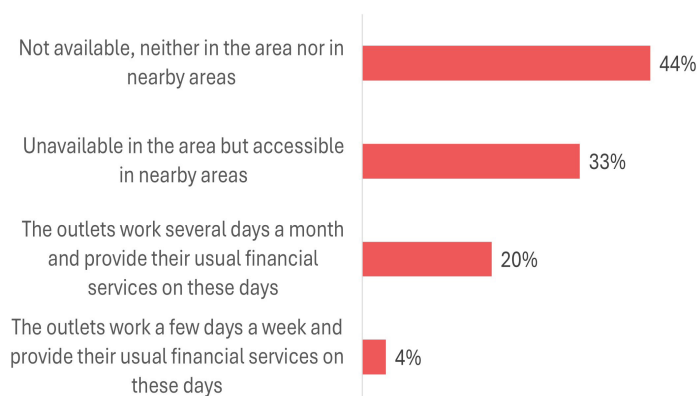
Financial inclusion in South Sudan is particularly low. According to the World Bank, the formal banking sector serves less than 10% of the population, with commercial banks operating at a very low density.⁵ Rural areas, where the majority of the South Sudanese population resides, bear the burden of having the poorest banking structure in the country. This finding aligns with the results of this study, which revealed that communities in both Payams faced **challenges in accessing and affording financial services**. With less than 10% of households (4%) reporting access to at least one functional formal FSP in the area at least once a week, it is clear that financial inclusion in South Sudan remains elusive for most in rural areas.

At the time of the study, the closest bank branch and ATM were located in Aweil Town, within Aweil County, approximately 100 kilometres from the assessed areas. Thus, access to functional financial service providers was highly limited in both Payams. When households were asked about the availability and functioning of banks, two thirds of households (68%) indicated that **banks were not available in their area nor nearby locations**. Due to distance being a relative dimension, the remaining 32% perceived that although banks were unavailable locally, they could access them in nearby areas. Similarly, all vendors (19) noted that banks were only available in neighbouring locations.

The majority of households (70%) also mentioned that **ATMs were neither available in the area nor in nearby locations**. Unsurprisingly, nearly the same proportion of respondents who reported the presence of bank branches in neighboring locations also indicated that functioning ATMs were accessible near their settlements (29%). Most vendors (18) also reported that, although ATMs were unavailable locally, they could be accessed nearby.

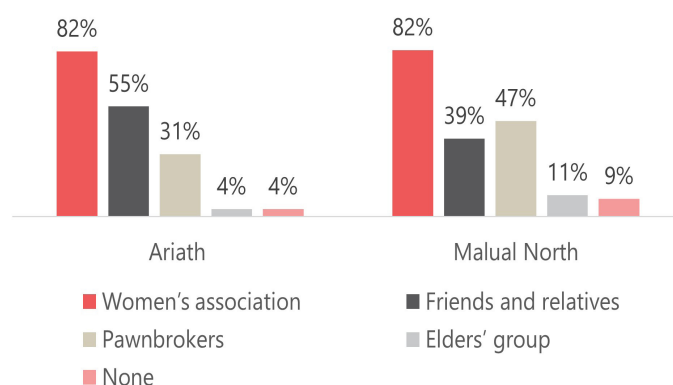
Financial service agents had slightly better accessibility, though challenges remain for most households, with almost half (44%) mentioning they could not access financial service agents in their areas or nearby locations. Notably, some participants (20%) noted that while financial service agents exist, they were only able to provide their services several days a month (see Figure 17). For most vendors, financial service agents were accessible either daily (10), or a few days a week (6). Only in the Ariath marketplace did two vendors report having no access to a service agent either in the area or nearby.

Figure 17: Availability and functionality of financial service agents, as reported by % of households in Aweil North County (n=112)



In both locations, nearly all households (94%) **relied on community-based financial institutions to access funds**, which appeared to play a crucial role in filling the gap left by formal financial institutions in providing financial services to the community. Women's associations were the most frequently accessed informal institutions in both locations, with 82% of respondents reporting that they relied on them. Support from relatives or friends was reported by about a half of the respondents (46%), while pawnbrokers are accessible to 39%. Similarly, market vendors also reported relying on informal financial institutions to access money. Women's associations (13), friends and relatives (11), and elder groups (6) were the most reported used institutions.

Figure 18: Availability of community-based financial institutions, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)*



*Multiple choice: total answers may exceed 100%

COMMUNITY'S ASSISTANCE PREFERENCES

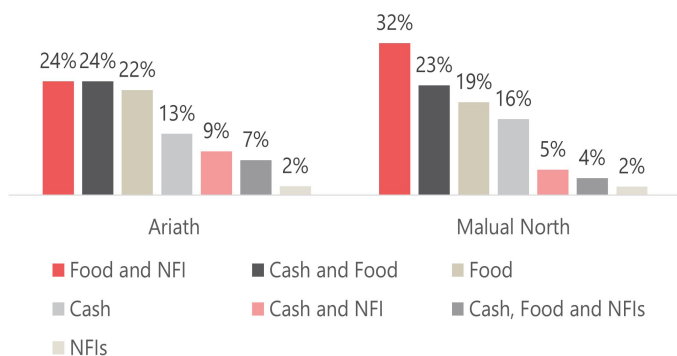
Assistance preferences

When households were asked to specify the type of emergency assistance they would prefer to receive in the future, **the most reported option was food and NFI assistance combined (28%)**. Although half of the respondents (50%) preferred cash assistance, only 14% selected it as a standalone, with the rest opting for combining the cash with either food (23%), NFIs (7%), or both food and NFIs (5%). Notably, 21% of respondents would prefer to receive food assistance alone. Findings were similar across all assessed locations, see Figure 19.

While households would also consider other types of humanitarian assistance, respondents from both community discussions (FGDs) reported **a preference for cash as one form of external support**. Moreover, male respondents in Ariath Payam emphasized **the need for long-term solutions that could help the community break the continuous cycle of humanitarian aid dependency**. Among the long-term solutions cited was assistance in the form of agricultural inputs and construction materials to build dykes and feeder roads as a means to deal with the recurrent floodings that devastate the region every year.

Among households that preferred cash assistance, either alone or combined with other types of aid, most (50%) indicated a preference for receiving physical cash. When asked to provide their reasons for choosing cash, half of the households (52%) perceived that it offered flexibility to buy what the household needed most, while simultaneously helping the household prepare for future emergencies (23%). Other reasons households mentioned included using the money to pay off debts or saving it (14%).

Figure 19: Household preferences for emergency assistance, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)



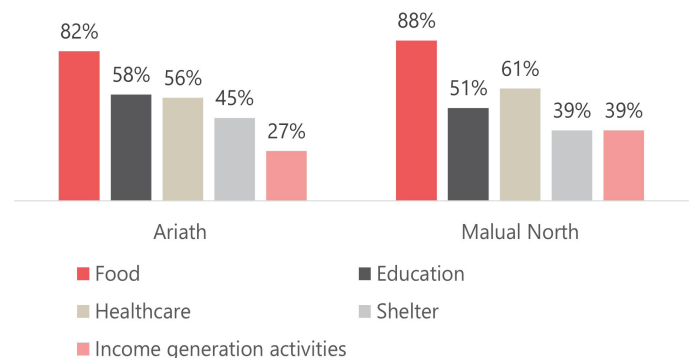
This aligns with the findings from the community discussions in both areas, where cash assistance was seen as a valuable tool for allowing households to make decisions based on their specific needs, helping them address urgent priorities while maintaining dignity and control. Some participants in Gok Machar noted that it could also support long-term independence by enabling investments in small businesses or skill development.

Additionally, many agreed that **cash assistance could boost the local economy** by increasing demand for goods and services, potentially creating a positive ripple effect that supports broader and more sustainable community recovery.

When households were asked how they would spend a cash transfer in the future based on their needs at the time of the assessment, food (85%), healthcare (59%), and education (54%) were the top three predicted expenditures, followed by shelter (42%). Notably, 33% of households across Ariath and Malual North Payams also reported investing the money to kick-start local income-generating activities.

The findings aligned with community discussions about how financial assistance should be spent. In both areas, many participants prioritized using cash for food, medicine, school fees, and investing in their children's education. Other common uses included purchasing non-financial items, livestock, or starting small businesses. Some women used the funds to expand their small businesses, potentially enhancing their financial stability. Additionally, a few community members chose to invest the money in agricultural inputs like seeds or tools, which could improve farming and increase food production.

Figure 20: Predicted use of cash assistance, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)*



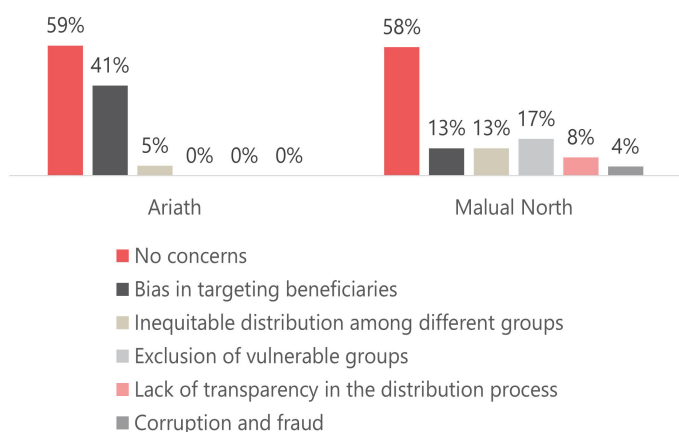
*Multiple choice: total answers may exceed 100%

Given the reported availability of key item categories in both the Ariath and Gok Machar markets, it appears that if financial assistance were provided to Aweil North, households could likely rely on local markets to meet some of their needs.

When asked about their previous experiences with cash and voucher assistance initiatives, most vendors (15 out of 19) had not participated in this kind of intervention before. Nevertheless, in Ariath, 3 vendors mentioned that they had previously participated in a financial assistance distribution, with all reporting being satisfied with the process. Among the 3, only 1 vendor noted that the community expressed concern regarding corruption and fraud, specifically targeting the distribution process, as well as a lack of transparency. Although a higher percentage of customers (41%) reported having previously received cash or voucher assistance, findings from the household interviews echoed vendors' observations regarding the distribution process.

Out of those who participated in a financial programme, more than three-quarters (87%) of respondents reported that their experience was very satisfactory (9%) or satisfactory (78%). Moreover, when households were asked to share their perceptions of the community's feelings about whether the financial assistance was distributed fairly and equally, 59% reported having no concerns. These results were consistent across all locations (see Figure 21). When households perceived that the distribution had not been fair (31%), the most common concerns raised were that the selection process had seemed biased in choosing beneficiaries (26%), the distribution had lacked transparency (9%), and there had been possible cases of fraud or corruption (9%).

Figure 21: Perception of fair and equal distribution of financial assistance among households with prior experience with cash and voucher assistance in Ariath Payam (n=22) and Malual North Payam (46)*



*Multiple choice: total answers may exceed 100%

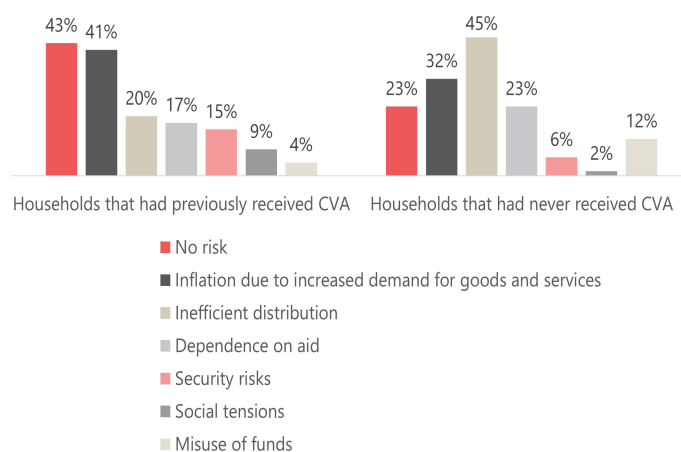
Protection risks

Humanitarian assistance is not exempt from risks, and distributing cash can significantly increase exposure to protection issues at the individual and community levels. While the assessment's findings indicate that **half of the households would opt for cash assistance as the preferred form of emergency aid**, they also show that a majority of respondents were aware of the potential risk of this type of intervention, with 59% reporting on the negative aspects that could affect the household or the broader community relations.

Overall, there was a small difference in the proportion of households who felt that **financial assistance could increase protection risks**, with 73% in Ariath and 65% in Malual North. Despite this, both communities shared similar concerns about cash programming in humanitarian settings. The main worry was that **cash assistance could disrupt market dynamics**, with 36% of respondents fearing it might cause inflation by increasing demand for goods and services. Additionally, both communities expressed concerns about potential inefficiencies in the distribution process, such as errors in beneficiary targeting or delays in delivery, which 35% of respondents noted.

In addition to the above-mentioned protection risks, other frequently reported concerns include the possibility that cash assistance could increase dependency on external aid by reducing local livelihood activity (21%) and could lead to a deterioration of the security situation in the area (10%).

Figure 22: Perceived risks of humanitarian financial aid in households and communities, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)*

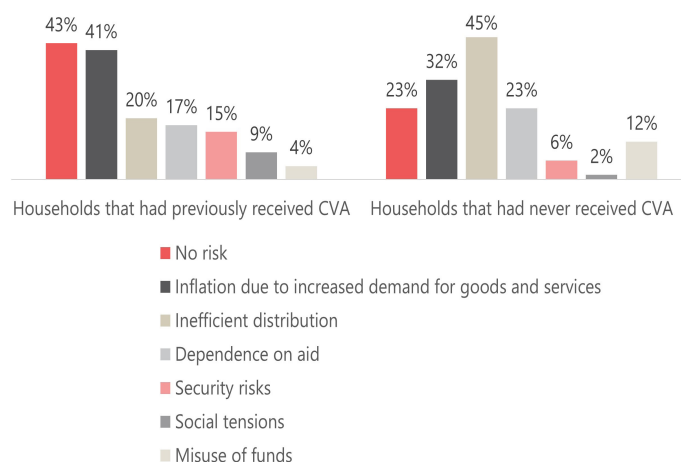


*Multiple choice: total answers may exceed 100%

When comparing households that had received financial assistance to those that had not, there was a noticeable difference in how they viewed the link between financial aid and protection risks. Nearly twice as many respondents from households with previous aid experience (43%) reported a positive impact from the assistance compared to those without prior experience (23%).

Additionally, concerns about an inefficient distribution process were more common among those who had never received cash assistance (45%), while only 20% of those who had received aid shared this concern. This suggests that **households with positive past experiences may have developed more trust in the effectiveness of cash transfer programmes**, leading to fewer worries about protection risks or inefficiencies.

Figure 23: Perceived risks of humanitarian financial aid in households and communities, as reported by % of households that had previously received CVA (n=46) and households without prior experience with CVA (n=66)*



*Multiple choice: total answers may exceed 100%

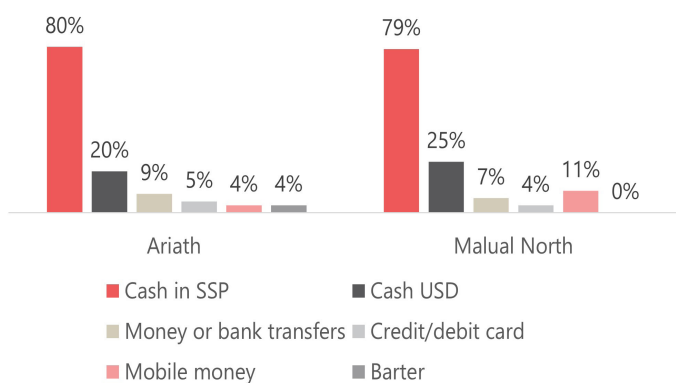
During community discussions, various views were shared on how cash assistance could affect household and community relationships. **Women in both communities identified social tensions as a key issue, noting that cash distribution could create divisions between those who received assistance and those who did not**, leading to feelings of jealousy or resentment, especially if the selection process seemed unfair. Some also expressed concerns about the potential misuse of the money, which could spark conflicts within households over spending decisions.

In contrast, men felt that cash distribution would not cause social tensions if it was done fairly and transparently. However, women in Gok Machar mentioned some positive effects of cash assistance, such as improved relations with local traders, as families would have more money to spend in the markets, benefiting both households and vendors.

Financial risks

All communities interviewed for this assessment were accustomed to using cash in their daily lives, but challenges to accessing money were widespread in both locations. All households mentioned cash as payment method used in the last 30 days, either the South Sudanese Pound (SSP) (79%) or USD (21%), as the most common mode of payment for goods or services. Remarkably, less than 10% of respondents reported using other payment modalities. This aligns with the findings from community discussions, where participants across both locations agreed that most economic exchanges were primarily done in cash. The limited access to other cash transfer methods helps explain the low adoption of more advanced payment modalities.

Figure 24: Payment modalities used in the last 30 days, as reported by % of households in Ariath Payam (n=55) and Malual North Payam (n=57)*



*Multiple choice: total answers may exceed 100%

However, despite the widespread use of money in both communities, accessing cash remained challenging for most. During community discussions, participants from both locations agreed that **the lack of job opportunities was the primary barrier to earning a living**. Thus, many community members had to resort to casual, low-paying activities to survive. Findings were similar when households were asked about their access to physical cash. **A striking 20% of respondents reported being unable to access cash at all.**

While the remaining 80% could obtain money, most (65%) relied on selling personal belongings or cash wages from casual labor to do so. Notably, most vendors (15 out of 19) reported having access to cash. However, the majority of them (9) indicated that the amount was insufficient to meet their needs, while a few (2) noted that charging customers in cash was the only way they could obtain it. Among the minority (3), challenges with their usual cash access channels forced them to seek alternative methods.

Figure 25: Access to physical cash, as reported by % of households in Aweil North County (n=110)

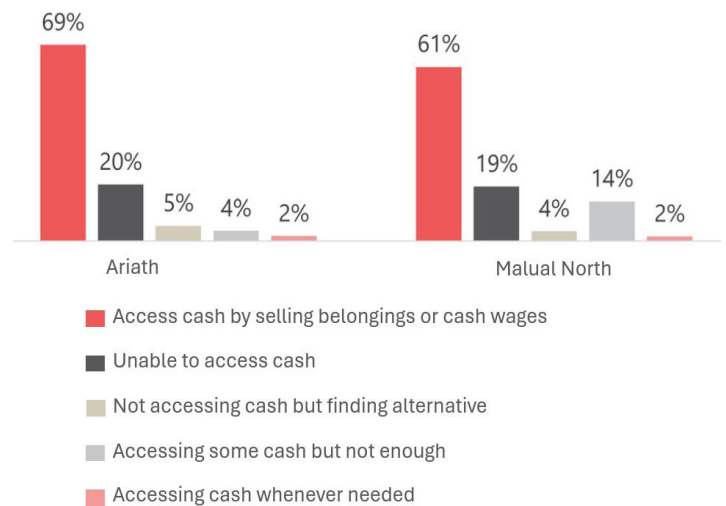
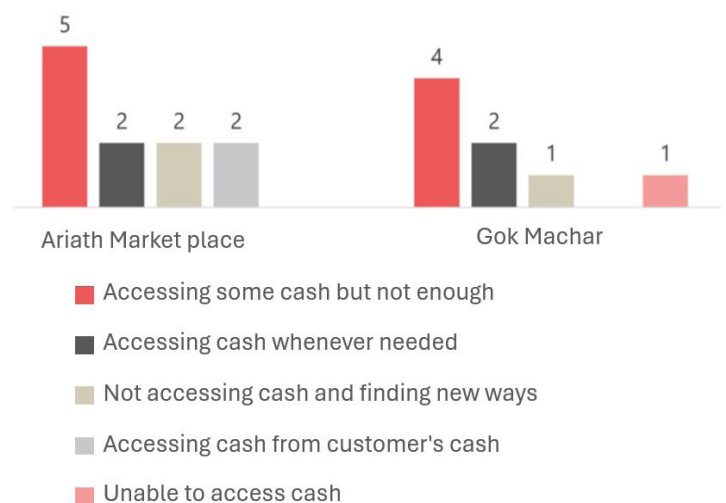


Figure 26: Access to physical cash, as reported by number of vendors (n=19)

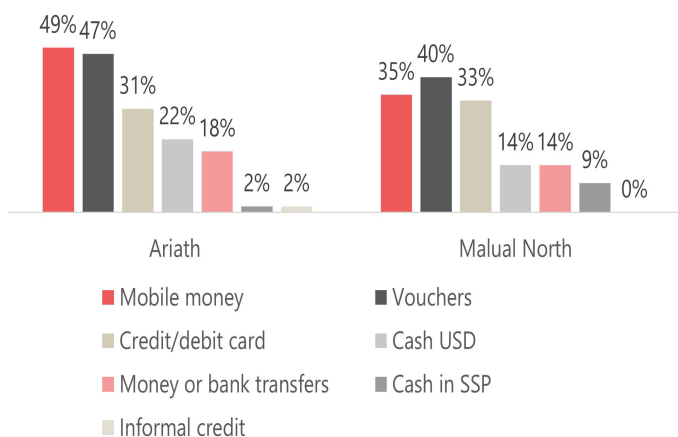


Not only did access to cash present a challenge for the communities, but the adoption of mobile money among respondents was also reported as a significant issue. This is in line with a previous study across South Sudan, which found that mobile money account ownership in the country was as low as 1% in 2021.⁶ According to the same report, poor telecommunication infrastructure, unreliable network coverage, and low financial literacy were the main barriers to the adoption of this financial service. Not surprisingly, only 4% of the households engaged in this assessment reported using mobile money to make deposits, withdrawals, and payments.

Moreover, when asked about the types of payment methods they could not or would not use, almost three quarters of the households (70%) mentioned difficulties in adopting mobile money. The two main reasons reported for not using this digital financial service were not owning a mobile money account (43%) and a refusal to accept it (18%).

Similarly, almost all vendors surveyed (18 out of 19) also reported not having access to mobile money, either because they did not have a mobile money account (5), or simply because they did not want to use or accept it (4). In Gok Machar, several vendors also reported facing other challenges to accessing mobile money. Among the most commonly reported issues were the lack of electricity (3), lack of mobile money connectivity (2), and insufficient knowledge of how to use it. Given the challenges most households faced in accessing formal financial services, many were unwilling or unable to use credit or debit cards (32%) and money or bank transfers (16%) and money or bank transfers (16%) and money or bank transfers (16%).

Figure 27: Payment modalities which households are unable or unwilling to use, as reported by % of households in Aweil North County (110)*



*Multiple choice: total answers may exceed 100%

CONCLUSION

This Cash Feasibility Assessment presents insights into market functionality, access to markets and financial services, assistance preferences and the risks associated with using cash and market-based approaches in Ariath and Malual North Payams, Aweil North County.

Findings indicate that markets in Aweil North generally meet the community's basic needs, and vendors expressed confidence in meeting higher demand if necessary. Despite challenges such as economic instability, insecurity, and poor infrastructure, markets typically met demand, except during the rainy season. However, the number of vendors and customer visits declined compared to pre-2024 floods due to financial pressures and incidents of violence. While households faced physical, security and financial barriers to accessing the market, most households reported visiting the markets regularly.

Additionally, access to formal financial services was extremely limited, leading households and vendors to rely on community-based alternatives such as women's groups, relatives, and pawnbrokers. Financial access was further complicated by the low adoption of mobile money and the limited access to physical cash.

While half of households preferred cash assistance, a majority favored it in combination with food and non-food items. Some households expressed concerns about cash assistance, including a potential inflation increase, distribution inefficiencies, and negative impacts on local livelihoods. However, recipients of cash assistance were generally less skeptical than those who had not received it.

The findings from this study provide an illustration about the complexity of response programming in Aweil North county - where logistical and infrastructure challenges are multiple and where no single approach can be universally applied at the national level. Moreover, these findings highlight the need for preparedness programmes to strengthen community engagement and targeted interventions to enhance financial literacy.

The information in this report aims to guide humanitarian agencies in targeting their cash preparedness and planning efforts in Aweil North. At the moment, the data presents a case for mixed-modality humanitarian responses, where cash transfer programmes may need to be combined with in-kind assistance.

Methodology Overview

The Cash Feasibility Assessment employed a mixed-methods approach, combining quantitative data gathered via Household and Vendor surveys with qualitative data collection through Focus Group Discussions (FGDs). REACH developed three distinct data collection tools: one for the household survey, one for the vendor survey, and one for the focus group discussions (FGDs). All data was collected between the 11th and 17th of February 2025. Data collection was conducted in Ariath and Malual North Payams of Aweil North County.

Household and Vendor surveys

For the household interviews, a structured survey was designed to collect data on market use, barriers to accessing markets, preferences for assistance, and concerns about cash risks. A non-representative random sampling method was used to select participants for these interviews. In total, 112 household interviews were conducted with individuals knowledgeable about market-related activities.

Similarly, a structured survey was conducted with vendors to gather information on commodity prices,

item availability, stock levels, supply challenges, market accessibility, and overall market resilience during the study period. A purposive sampling method was used for vendor selection. A total of 19 vendor interviews were conducted in local markets, focusing primarily on retailers engaged in the direct sale of food and non-food items to consumers.

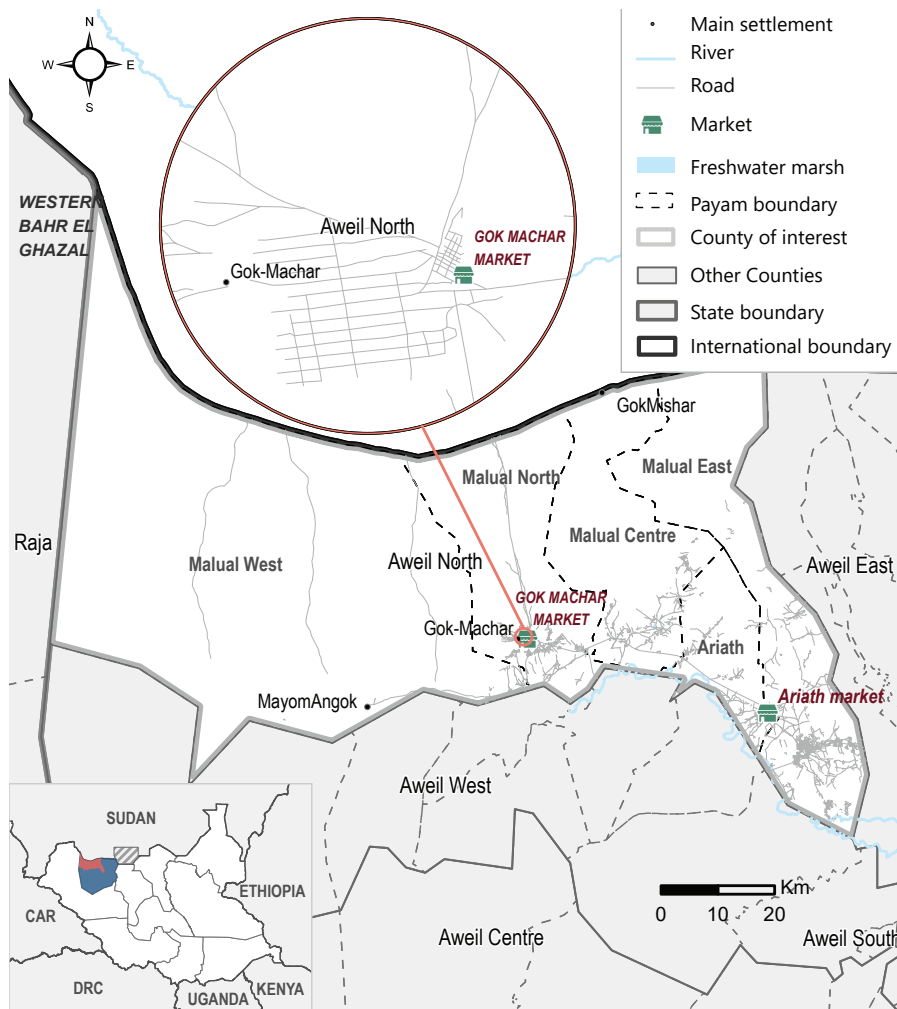
Enumerators used the KoboCollect app to conduct structured interviews with households and vendors.

Focus Group Discussions

A semi-structured tool was developed to guide discussions around community access to markets and financial services, and community assistance references. A total of 4 FGDs were conducted (one with men and one with women, thus 2 per location). On average, each FGD had four participants. During these discussions, participants shared their views on topics such as:

- Access to markets;
- Familiarity and acceptance of cash-based modalities;
- Preferences for cash-based modalities and delivery mechanisms;
- The potential negative or positive impacts on household and community relations.

Assessment Coverage



Endnotes

¹ [HNRP South Sudan 2025](#)

² Mandil, N., & Booty, N. (2025, January 17). Curfew and deaths in South Sudan after revenge attacks on Sudanese. BBC News

³ [REACH. South Sudan Cash Working Group \(2025, February\). Joint Market Monitoring Initiative \(JMMI\).](#)

⁴ South Sudan - [Coping with Economic Hardships Assessment Report](#) (October 2024)

⁵ World Bank. (2023, September 6). Strengthening South Sudan's financial sector project (P179278). International Development Association

⁶ GSMA. (2023, January 20). [South Sudan: Mobile money's role in the road to recovery.](#)

ABOUT REACH

REACH is a leading humanitarian initiative that collects primary data and produces in-depth analysis to help aid actors make evidence-based decisions in support of crisis-affected people. With this in mind, our flagship research programmes aim to inform the prioritisation of aid according to levels of need - both crisis-level planning and targeted rapid response - as well as decisions around appropriate modalities of aid.

Through our team of assessment, data, geospatial, and thematic specialists, we promote the design of people-centred research and set standards for collecting and analysing rigorous, high quality data in complex environments. Visit us at www.reach-initiative.org