This document intends to provide guidance and advice on how to best adapt Cash and Voucher Assistance (CVA) programming during the current Covid-19 outbreak and specifically:

1) How to manage CVA during the outbreak;
2) How to operate while reducing the risk of contamination.

This document (adapted from CashCap global cash community of practice) is a compilation of information from sources that currently are available and relevant to the South Sudan context. This also means that this is a living document, and it will be revised and updated when necessary. Any advice, inputs and comments are warmly welcomed.

**Coordination**

- Coordinate with relevant authorities and coordination bodies such as the health authorities and interagency coordination bodies;
- Contact donors to understand how flexible they are on programme changing, prioritizing etc.;
- Update the Cash Working Group of any CVA activity changes and initiatives;
- Ensure dissemination of preventive guidance and tools within the organisations.
- Coordinate with other humanitarian agencies, for a joint and harmonized response in case of emergency such as revision of Minimum Expenditure Basket\(^1\).
- Continue follow-up the CWG webpages, and CalP website’s page on COVID-19 related resources, guidance, events and questions.
- When Rumors rule: Work with humanitarian community to address the rumors and fake news about humanitarian responses.
- Connect with National Social Protection Working Group, to know how NSPWG partners are changing approaches for social protection or safety nets as per the changing environment.
- Coordinate internally with global teams within your organizations to understand how and what others are doing regarding cash and vouchers assistance. Look for global service desks your organization might have created one for example WFP has created a Multi-Functional Support team in HQ.
- All of the clusters have developed their pages, and are regularly uploading information on Covid-19 and responses click here to access the South Sudan-Covid-19 resource materials.

**Global HRP on Covid-19 and CVA (Messages)**

- Scale-up of social assistance systems, and cash transfer programmes with complementary livelihood assistance (including adaptations for remote digital trade/marketing), particularly for rural crop and livestock workers and producers, small/medium businesses, refugees, IDPs, migrants and host populations, and other food-insecure population groups
- Preserve the ability of people most vulnerable to the pandemic to meet their food consumption and other basic needs, through their productive activities and access to social safety nets and humanitarian assistance

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1 [CaLP MEB decision Making tool](#)
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- **Indicator**: Number and proportion of people most vulnerable to COVID-19 who have received livelihood support, e.g. cash transfers, inputs, technical assistance etc. / Number of people most vulnerable to COVID-19 who benefit from increased or expanded social safety net

- **Global response by agency (CVA and Markets)**
  - **FAO**: Working with governments to scale up social protection systems; direct cash injections where feasible; and cash+ schemes
  - **FAO**: Providing time-critical inputs; technical advice; support livelihood diversification and home production; support continued production, transformation, marketing and exchange of food products For IDPs/refugees, support food production in camps, and scale-up cash-based programming
  - **WFP**: Expand real-time remote monitoring systems to collect continuous data food security, market and health related indicators to support coordinated analysis and informed decision making for governments and partners.
  - **IOM**: IOM will continue strengthening the access to social networks and livelihoods for migrants, IDPs, and other vulnerable populations.
  - **UNDP**: UNDP will provide emergency employment, public employment services, as well as basic livelihood and start-up grants including cash aid.
  - **UNHCR**: it will provide cash-based assistance (where possible); reinforce and improve shelters including for isolation purposes; stockpile and provide core relief items, particularly for distribution in congested urban and camp settings; support learning and livelihood opportunities where health conditions allow or otherwise support or invest in connected education and livelihoods.

- **South Sudan response gaps and challenges**
  - **Food security**: Any disruption to supply chains through Ethiopia, Kenya, and Sudan could affect food deliveries to 3 million people. As no cases have been identified in South Sudan, there are no response gaps. Nonetheless, the risk remains high due to the country's weak health system, the challenge of maintaining humanitarian supply chains through neighbouring countries and through Nimule, which is a strategic point of entry into South Sudan and a major trade and humanitarian supply route from Uganda. Another concern is the lack of funding to implement the COVID-19 Preparedness and Response Plan

**Preparedness**

- Make contingency plans/preparedness plans, already think through what the pandemics and its implications may mean for:  
  1. ongoing programmes with CVA;  
  2. programmes with CVA that were in the feasibility or design phase;  
  3. whether some programmes could require a shift of transfer modality to CVA or the other way around depending on how the situation would evolve; and  
  4. whether CVA could be a good response option for future programmes, or not.
- Make sure CVA feasibility and risk assessments and market monitoring are in place.
- Reach out to the cash working group (CWG) in the country to see whether they are already gathering knowledge on the topic.
- Reach out to the clusters/sectors (or make sure CWG does) as this crisis has a significant multi-sectoral dimension.
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- Work fast through your networks and known stakeholders to compile potential beneficiary lists now²

Programming
- In general, and when possible, introduce remote programming to minimize person-to-person contact. Focus on the core aspects of your programme and do those as best you can. Look for alternatives for those aspects of your programme, which are difficult to conduct remotely or with limited mobility and reduce or cancel non-critical activities;
- Diversification of assistance modalities
  o Consider shifting between modalities depending on supply chain and market conditions if a single modality could cause overcrowding in distribution and/or redemption sites;
  o Add new cash and/or voucher assistance outlets; or divide the distribution in stages but this will impact on the programme timeliness and budget so please discuss all possible solutions with your management and donors ahead of time.
  o If your programme relies on voucher fairs, assess the risks involved and consider change in approaches³
- If the programme includes multiple cycles of assistance, consider if it could be an opportunity to at one go reduced the number of distribution and instead increase the amount given;
- Revise or develop SOPs with the health sector and other relevant actors to ensure children at risk of violence and abuse as a result of the COVID-19 outbreak are identified (i.e. hospitals, health centers) and referred to appropriate services.⁴

Hygiene
- Ensure that all staff receive hygiene training/ awareness sessions on COVID-19;
- Make sure that appropriate awareness and prevention guidance are available at each location as part of the CVA. Make available handwashing stations and/or hand sanitizer to staff and beneficiaries on those sites and ensure service providers follow this advice⁵. If needed, make sure that PPEs (Mask and hand gloves) for distribution team is available;
- Consider providing short brief on basic hygiene and hand out WHO materials if available.
- Recognize that physical currency can play a role in the chain of virus transmission and assess the risks. Make sure all staff regularly wash their hands with soap and clean water (or with hand-sanitizers) when handling paper money, cards and vouchers.⁶

Field Sites and Crowds in General
- Reducing the numbers of mobilized populations. If possible, assign limited number of people to specific times;
- Ensure adequate space is available to keep a 1-meter distance between beneficiaries and between beneficiaries and staff;
- Monitor whether recipients of cash/vouchers are findings that HHs are uncomfortable to engage with staff.

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- Organize and clearly mark the allocated spaces at the distribution site?
- Where crowding occurs at redemption sites, consider diversifying transfer mechanisms and contracting additional service providers (Cash and vouchers assistance outlets).

Assessments and Data Collection
- Ensure that all field team members to receive hygiene training/ awareness sessions on COVID-19
- Where possible, change to remote data collection. This could mean reducing focus group discussions, shifting to mobile assessments etc.;
- Monitor beneficiary behavior:
  - Are people comfortable with being approached?
  - is response rate lower than usual?
- Consider key analytical questions that should be integrated in times of COVID to assess vulnerability.
  - Impact on cash recipients in current situation, which also include economic security situation. How to provide income support to "new" types of profiles which depending on context such as self-employed in quarantine, informal workers are having a huge impact, etc...
  - the impact of regulations: how the practice of gathering the beneficiaries at a location to collect vouchers and cash might be impacted by social distancing measures;
  - How temporary closure of institutions, including banks and markets etc. might affect flow of liquidity and access to goods and services.
  - How inability of skilled staff (on RnR/ not able to move) to return to the areas of operation might impact on the quality of humanitarian assistance.

Communication with communities.
- If possible work closely with the CwC group if existent, to ensure the minimum standards on Community Engagement and Accountability in times of COVID

Financial Service Provider and Delivery Mechanisms
As the financial environment is changing, it is necessary to consider the following:
- Is there a risk that the FSP or bank it is linked to will fail?
  - If so, how do you minimize cash held at the FSP?
- How quickly would you be able to move to a more robust (but potentially higher cost) FSP to maintain distribution ability?
- Identify safer as well convenient delivery mechanisms, engage your supply-chain and finance teams to discuss different ways to deliver the CVA in case of any emergency situation.
- Exchange rates fluctuations will have huge impacts on markets and FSPs, be prepared to respond.
- Start conversations with your existing FSPs now. No matter type⁸: bank, payment service provider, small trader, mobile operator, etc. Have their official responses on hand and keep updated, in order to communicate with participants, donors, and whoever else. Contingency planning with existing FSPs is priority, incl. the following questions, as relevant:
  - What are any immediate changes to services? (e.g. sanitization of cash out points, reduced hours, access to certain geographic zones, etc.) Will there be less service points? Increased service rates?

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⁸ Mercy Corps Tipsheet on digital payments
• How will your current contract be affected? (i.e. potential inability to fulfil)
  o If working with formal FSPs, force majeure clauses may be enacted e.g. the contract clause that relates to unforeseen circumstances; the exact terms will be stipulated in your service contracts, though generally means a provider is not obligated to fulfil a contract as originally stipulated. Revisit and clarify those terms with your provider just in case.
  o Have you considered scenarios if your FSP’s liquidity is suddenly limited? If capital/state controls are put into place? Or banks are closed?
  o What are their contingency plans if beneficiary movement is limited? (i.e. limited access to cash out points, KYC checks / enrolment points, etc.
  o What are the triggers - if any - to relax KYC?
  o What are alternative forms of accepted verification besides physical verification?
  o Your ability to verify individuals to open new accounts or enroll into your programming may be limited. Think through this scenario with your payment provider as soon as you can.

• Anticipate increased caseloads and potential adjustments to transfer dates / amounts. Talk through scenarios if your caseload rapidly increases (enrolment / verification processes, liquidity capacity). Reconfirm lead times and request processes related to the triggering payments. Remember most FSPs manage liquidity and support resources based on routine transfer schedules; flag potential changes to your transfer dates, values, or any other logistics as early as possible.

• Keep up-to-date on shifting government regulations or mandates coming the Central Bank of South Sudan - as this may affect KYC requirements, promotion of cashless payments, adjusting transaction limits, etc. These are indications that infrastructure AND regulatory environments are shifting to become more favourable for digital payment options, including mobile money and new digital financial services.

• Be prepared to incorporate new transfer mechanisms with local FSPs. Now more than ever contextual fluency and ability to quickly localize services is key, so maintain consistent communication with your FSP so you can both adapt together if situations necessitate.

• Revisit what you already know -- this includes past assessments on payment providers, regulations, infrastructure, PDM data etc. Do you have a sense of participants’ literacy levels? Current payment preferences? What FSPs are currently available in the market? Enhancing your baseline understanding will help you prepare in case you need to transition to a new (or unfamiliar) modality or transfer mechanism.

• Forecast with your local FSPs, small businesses, etc. Products and services will likely change in the coming months, so ask to be kept up to date as much as you can. Be smart about market assessments if you’re doing them - take advantage of any opportunities you have to continually check the pulse of local businesses as related to their infrastructure, business practices. These market actors will be the first to transition & adopt new payment types, out of necessity.

Biometric verifications
• As biometric verification can pose a great risk to beneficiaries, agencies need to reconsider or review different verification methods. For example, In Nigeria Mercy corps has suspended the use of biometric verification system.
Markets
- Are markets still functional?
  - Are the supply chains still functional?
  - Do the markets you work with pose an increased risk for Covid-19 transmission to the recipients of the CVA?
- Where possible, remotely conduct/revise market functionality/assessment to make well informed decision on modality and mechanism changes;
- Review your market assessment and monitoring set up and make sure your latest market information – including prices, accessibility and availability; for example, Key market information on items such as soap, masks or alcohol gel and other health cost etc. (this can be identified by the WASH or Health sector)
- Increase frequency of market monitoring to weekly or bi-weekly basis.
- Ensure that If you have contracted vendors that they are adhering to the WHO hygiene recommendation. If needed, support them.
- Consider the affects to the vulnerable households and individual:
  - Are they able to access markets (consider economic, protection/PSEA and gender lenses)?
  - Do they feel safe enough and are willing to travel and access the markets?
  - Are your encashment/distribution points for CVA safe to be used by vulnerable at risk households?
- Restriction of movement might impact the capacity of the vendors and partners to transmit cash and voucher to the PoCs, host communities and especially the deep field;
- To learn more about markets, tools and market based programming read the FAQs FOR MARKETS IN CRISES COMMUNITY (MIC) OF PRACTICE
- Ensure CVA programmes will not contribute to increased transmission by necessitating recipients to use crowded markets.
- In case of total movement limitations, with no access to markets, assess whether alternative systems are emerging (e.g. home deliveries, community shopping groups).

Sphere Standards and COVID-19
- Consider the Sphere Standards regarding COVID-19 human dignity principles into your programmes
- Protection Principle 1: Enhance people’s safety, dignity and rights and avoid exposing them to further harm, discusses protection risks, the importance of context analysis, the treatment of sensitive information and supporting community protection mechanisms (where they are not counter to the public health objectives).
- Protection Principle 2: Access to impartial assistance according to need and without discrimination. This Principle expresses the right to receive humanitarian assistance, one of the Sphere’s three rights expressed in the Humanitarian Charter.

Monitoring
- Monitor continuously risks to the beneficiaries, markets and to the staff
- Design remote monitoring systems – As always, continue monitoring small merchants’ activity as they are a helpful indicator to gauge how widespread new payment forms are becoming.
Gender Implications of Covid-19 Outbreaks in Development and Humanitarian Settings

- Women living in development or humanitarian settings may be employed in informal, low-wage activities that are highly prone to disruption during public health emergencies. During the 2014–16 West Africa EVD outbreak, restrictions on the movement of goods and people hampered women’s trading activities, both cross-border and between communities, as well as their ability to cultivate their land and engage in other agricultural activities. As a result, women were unable to pay back loans from village savings and loan associations, which reduced the capital of the associations and affected women’s longer-term economic prospects. Coupled with potential loss of income due to the mortality of other household income earners, the economic impact of COVID-19 outbreaks on women and girls could be long-term and widespread.

- Women as caregivers might be at risk of higher exposure as they will be caring for sick family members.

- Female migrant workers, particularly those engaged in care and domestic work, are also likely to experience grave economic consequences. Travel restrictions associated with the outbreak may keep women from reaching or leaving their jobs, while unequal power dynamics between workers and employers may expose female migrant workers to additional risks. Concerns over the spread of the virus, travel restrictions, and xenophobia may limit migrant women’s work opportunities, cutting off livelihood support for them and their families.9

Important Resources on CVA, Markets, Standards, Tipsheets, GBV, and others

- CVA and COVID-19: resources, guidance, events and questions (CalP Network)
- CVA in COVID-19 contexts: guidance from the CaLP network (CalP Network)
- Live document on CVA and COVID-19 – Key resources (CaLP Network)
- Guidance for Cash-Based Transfers in the Context of the Covid-19 Outbreak (WFP)
- Tipsheet No1: COVID-19 and CVA (Mercy Corps)
- Tipsheet No2: CVA payment and Digital data management – Covid 19 (Mercy Corps)
- Tipsheet V1: CVA and Covid-19 (ICRC)
- Sphere Standards and Covid-19 (the Sphere project)
- Minimum Economy Recovery Standards (MERS) guidance on Covid-19 (SEEP Network)
- Global Humanitarian Response Plan on Covid-19 (OCHA)
- South Sudan clusters level Covid19 resource materials
- From pandemics to poverty: the implications of coronavirus for the furthest behind (ODI)
- “Real time review” on tracking social protection measures taken by governments, (World Bank)
- Cash Transfers in Remote Emergency Programming (NRC)
- Future of financial Aid (IARAN – CaLP Network)
- Gender Implications of Covid-19 Outbreaks in Development and Humanitarian Settings (Care)
- Guidelines for integrating GBV interventions in humanitarian action (GBV guidelines)
- Live document on CCI Guidance on MPCA during Covid-19 (Cash Consortium Iraq)
- Outcomes Analysis: CTP in Ebola crises in Sierra Leone and Liberia (CaLP Network)
- Harnessing Digital Technology for CTP in The Ebola Response (CaLP Network)
- Community Engagement Resources for Covid-19 (IFRC)
- IASC COVID-19 Outbreak Readiness and Response

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