



Syrian Arab Red Crescent Earthquake Response



**Cash and Voucher Assistance
Earthquake Intervention Plan 2023**

Introduction

This document outlines procedures and steps needed to implement the cash and voucher interventions in relation to the **Syrian Earthquake**, including roles and responsibilities of departments and units within the Syrian Arab Red Crescent (SARC). The document covers both **multi-purpose cash assistance** (MPCA), which is directly implemented by the SARC Cash and Voucher Assistance (CVA) unit, as well as **sectoral CVA interventions** implemented directly by other SARC units and technically supported by the SARC CVA unit.

The outcomes and recommendations of a workshop conducted in December 2021 between relevant SARC departments and units have informed the development of this Earthquake Intervention Plan. It is furthermore informed by recommendations of the National Cash Working Group (NCWG).

It is a living document which will be revised as programmes and procedures evolve. Each revision will be facilitated by the SARC CVA unit and circulated to relevant departments for review.

Latest revision was done on 18/06/2023

Cash Modality and Sector Design

Multi-Sectoral Cash Assistance (MPCA)

The SARC CVA unit through CVA coordinators in SARC branches and dedicated CVA volunteers directly implements MPCA, using standardised tools, targeting and vulnerability criteria. For the registration exercise of the people affected by the earthquake, Disaster Management (DM) volunteers and Information Management (IM) officers will be supporting the CVA unit in collection, cleaning, and management of data and training of volunteers.

Sectoral Cash Assistance

For sectoral programming using a cash or voucher modality, the respective departments (e.g., Health, Livelihoods, WASH, PSS, DM) need to request support from the CVA Unit. The CVA Unit will support the relevant departments in:

- Adjusting tools (assessment, monitoring etc.) to capture information needed to facilitate cash transfers.
- Support in determining the most appropriate transfer modality.
- Calculation of transfer values for cash components for e.g., cash for health, shelter and rental assistance, livelihoods, etc.
- Initiating the funds transfer to the selected Financial Service Provider (FSP) through SARC approval processes and with support of the finance team.
- Follow up on reconciliation with the FSP and encashment process.
- Technical support in cash feasibility assessment, price monitoring, post-distribution monitoring.

Earthquake Response Design and Implementation

Vulnerability Criteria

People affected by the earthquake who have lost their homes and/or income will be targeted for MPCA. In addition to these criteria, SARC's operational plan considers the following groups as extremely vulnerable; separated families, female-headed households, households with children under 5, people living with disabilities, chronically ill, and elderly people.

The vulnerability criteria follow the National Cash Working Group recommendations which focus on loss of income (general, by injury, or by death of the main breadwinner).

Scoring and Targeting (see Annex 5: Scoring Methodology)

While the abovementioned vulnerabilities will serve as the main targeting tool, geographical targeting can be used as an initial exercise. This targeting exercise will be carried out in close coordination with DM at HQ and branch level. A simple scoring matrix is in place, listing the minimum vulnerability criteria to be identified in a family for them to be eligible for MPCA. If deemed eligible, each family will receive a cash amount equivalent to the full Minimum Expenditure Basket (MEB) supposed to cover the most basic needs of a family of 5 member for a month. Each family found eligible will receive an amount to cover 3 months.

At this moment, SARC does not prioritise the Cash for Rent component due to lack of assessment data and planning but will rather consider cash for rent and shelter in the medium- to longer-term programming.

Inclusion of host families in MPCA

There is likely a financial burden for families hosting displaced families across the country, hence, SARC will seek to support host families with MPCA for the same duration as the MPCA for severely and moderately affected households. The registration of host families will be done based on the registration database from those households that registered staying with friends or relatives. In addition to easing the financial burden of hosting displaced families, the MPCA can also help improve access to e.g., electricity and water for the families sheltering together and hopefully strengthen social cohesion.

Registration Process – Deduplication

For the earthquake response the CVA unit, IM and DM will collaborate on registering earthquake affected population using a standardised tool (see Annex 2, registration form) that will facilitate a) the targeting process, followed by, b) cash disbursements, and c) identifying the need for multi-sectoral assessments. The data collected will populate SARC's centralised database from which families will be selected for assistance after vulnerability scoring.

For families who have lost their IDs, temporary family statements can be used for registration purposes only until an official ID can be obtained. Civil registration centres issuing temporary family statements are operational in the affected areas and the processing time is fast. The database can be updated with newly obtained IDs as needed. The database will enable deduplication efforts for families assisted by SARC (with the support of PNSs, IFRC and external partners), both for MPCA as well as by other sectors.

Deduplication with other actors is currently done based on planned areas of intervention, as there is yet to be established a functional system at sub-national CWG level.

Verification Process

Several steps can be taken to confirm eligibility and SARC branches will determine the most relevant verification methods for their target communities. The different methods that may be combined are:

1. Families can obtain an official document verifying the impact the earthquakes had on the state of their accommodation. Families will be asked to provide this document if available or obtain it at their earliest convenience to be registered with their file in the centralised data base of SARC. However, this may be delayed, therefore other verification methods can be used.
2. Neighbourhood Mukhtars or Key Informants verify that targeted households are eligible. A random sample of the total caseload will be selected for household-level verification of the state of the accommodation and/or impacts on household income and/or livelihoods (if it can be observed).

In case the verification process shows a significant level of inclusion error in the targeting, SARC will increase the number of households to be verified and correct.



Rapid Market Assessment (RAM)

A rapid market assessment will be carried out in targeted areas of intervention, where no other actor has assessed markets. Where markets have already been assessed, additional data collection might take place if there are gaps in understanding the availability of the full range of MEB commodities and services. SARC's CVA unit will use a standardised market assessment tool, reporting and market analysis dashboard (see Annex 1, RAM).

The assessment looks at availability of commodities and access to markets as well as services where relevant to inform whether CVA is feasible and appropriate.

Cash Transfer Value

The transfer value for MPCA is based on the Minimum Expenditure Basket (MEB) and stands at 3,150,000 SYP, covering the full MEB for three months, as a one-off disbursement. The Minimum Expenditure Basket is defined as what a household needs – on a regular or seasonal basis – and its average cost over time. It represents a threshold level of the cost of the minimum, culturally appropriate items that an average household of five needs to meet recurrent basic needs monthly.

Expenditure Type	% of MEB	MEB (SYP)
Food	65.13%	683,247
Hygiene	9.49%	99,555
Communication	0.87%	9,127
Energy	2.99%	31,367
Transport	6.74%	70,706
Health	4.53%	47,522
Clothing	3.97%	41,647
Housing & utilities (non-rent)	3.53%	37,032
Education	2.27%	23,813
Social events	0.48%	5,035
Total	100%	1,049,052

The MEB is calculated based on the minimum standards for each relevant sector and is the recommended transfer value for all CWG members.

Financial Service Provider Assessment (FSP)

Cash transfers will be made through Al Fouad remittance company with who SARC has a long-term service agreement (aligned with IFRC procurement standards). Cash out points are operational and still functioning after the earthquake. Al Fouad has extensive coverage in the affected areas yet is the preferred FSP of several cash actors not working through SARC. Al Fouad was selected based on the evaluation of their capacity and standard of services (See annex 2, evaluation of FSP).

Cash actors have been encouraged to contract with as many FSPs as possible, to spread the pressure on FSPs in the country, considering liquidity, human resources, and operational capacity. The SARC CVA unit will continue to assess the capacity of local Al-Fouad branches throughout the implementation period.

Post Distribution Monitoring (PDM)

Post distribution monitoring will be conducted by CVA volunteers in the last week of the coverage of the assistance (e.g., if the MPCA should cover one month of basic needs, the PDM will take place in the fourth week after the distribution). The PDM form will be based on the standard CVA unit PDM form used in previous programmes including questions on accessibility of markets and FSPs, level of accountability & satisfaction and how the MPCA was spent.

Market Monitoring

Market monitoring will continue throughout the project period using ongoing initiatives such as the Agriculture and Food Security Monitoring System (AFSMS), other cash actors operating in the same area of intervention to triangulate market monitoring done by branch CVA staff where needed. Market monitoring will ensure that the transfer value is sufficient to achieve the objective of covering basic needs for a family of 5, as well as identify issues in e.g., supply chains or risk of hyperinflation in local markets, which would require adjustments in transfer values, or response modality.

Recipients' Communications and Accountability

In line with CEA principles, families selected for MPCA will be contacted and participate in dissemination meetings prior to distributions covering:

Why they have been selected for MPCA	The total amount of their entitlement, number and frequency of instalments
How to cash out their entitlement (selected FSP, Location of the nearest branch, documents required) <i>This will also be mentioned in the SMS circulated to selected families by the FSP prior to distribution.</i>	The purpose of SARC's feedback and complaints mechanism and how to use it.

Families not selected for assistance will be informed of the decision and the reason(s) why. Where appropriate they will be referred internally or externally if applicable.



Partnership Agreements with PNSs and External Partners

Considering the scale of the response, partners will be encouraged to use standing agreements with SARC's CVA unit, aligning with the response modality of SARC:

- Use of the SARC registration form to identify affected families and populate the centralised database to avoid duplication.
- MPCA as recommended by the CWG.
- Longer term cash assistance for sectoral programmes (e.g., shelter, livelihoods)

Standing FSP agreements are to be used where possible. For partners without their own FSP agreements, SARC's CVA unit will facilitate the transfer through Al Fouad. If Partners have an existing contract with another FSP, SARC's CVA unit can provide the anonymous beneficiary data (using unique identifiers) directly to that FSP to facilitate the cash transfer using a tripartite agreement between SARC, the Partner and the FSP. For more info on how SARC works with external partners see the "working with INGOs" SOP.



Risk Analysis and Mitigation Strategies (to be updated)

Risks	Possible impacts	Mitigation measures
CVA is not accepted as a modality by stakeholders (local authorities and or donors)	Humanitarian assistance will be delayed due to redesigning of response modalities and procurement processes	<ul style="list-style-type: none"> - Continued advocacy for CVA programming with relevant stakeholders. - Include relevant stakeholders in CVA trainings and lessons learned workshops where feasible. - Have different modality methods (voucher systems, in-kind logistics) in place so that delivery modalities can be switched if needed. - Ensure authorization for CVA is included in MoUs with local authorities. - CWG-level advocacy efforts, with common approach and shared key messages. - Advocacy to broader humanitarian community on humanitarian principles. - Community engagement plans should be in place to mitigate security concerns.
Financial Service Providers: - Lack of capacity in terms of the number of branches spread -Cash flow and staff availability -Lack of acceptable ID to facilitate cash transfer	<p>Implementation delay</p> <hr/> <p>Issues in service provision by the financial service provider.</p>	<ul style="list-style-type: none"> - Follow up the IFRC FSP procurement process, that has a strict procedures and requirements to select the best financial service provider. - Obtain open-ended service contracts with a variety of service providers to allow for multiple options, avoid overloading service providers and provide alternatives if the capacity of the primary provider is severely affected. - A clear time plan to be shared with service providers in terms of times and numbers in order to ensure timely delivery of transfers. <hr/> <ul style="list-style-type: none"> - Emphasis on and include the codes of conduct, professional, ethical, and legal behaviour in FSP contracts to provide a work environment that respects and protects the dignity of the beneficiary. - A clear complaints mechanism for both service providers and the National Society: Providing efficient, effective, and rapid mechanisms for settling and resolving disputes or complaints of beneficiaries in the event of any violations and contravention of instructions, rules, and regulations.

	<p>Delays in financial service provider consolidated reporting on cash delivery</p> <p>Delays in encashment until temporary Syrian IDs are provided to the household</p>	<ul style="list-style-type: none"> - Ensure clear lines of accountability, roles, reporting deadlines and responsibilities are outlined in FSP contracts and understood by all, including possible consequences if deadlines are not met or breach of contract. - Refer beneficiaries to SARC legal services and /or local authorities to issue temporary official documentation
Targeting and beneficiary selection problems	Exclusion or discrimination of vulnerable groups	<ul style="list-style-type: none"> - Participatory approach, starting from the early evaluation stage: Involve these groups in planning and participation in all phases of the project cycle. - Emphasis on respecting the dignity of these persons and helping them to organize themselves and know their rights aligned with the CEA component of this project. - Emphasis on understanding the needs of different groups, and how to work on other projects and respond to these groups effectively, whether through different delivery mechanisms. - Check for exclusion throughout the project period including in PDM.
	Community tension	<ul style="list-style-type: none"> - Selection criteria are transparent and disseminated in targeted communities. - Where feasible include community in identification of vulnerable households.
	Affected populations meet the criteria but are not registered	<ul style="list-style-type: none"> - Random monitoring and communication with the target population. - Ensure the existence of a mechanism for feedback and complaints.
	Tensions with non-target populations or within the family	<ul style="list-style-type: none"> - Involve the beneficiaries in the selection criteria to ensure a participatory approach. - Using transfer modalities that reduce exposing beneficiaries to pick-pocketing and requests for sharing their assistance (e.g., mobile money, remittance companies and bank transfers). - Delivery of the CVA to the head of the household (if preferred by the family) who is responsible for the household expenses which might relieve tension between members of the same family.
Access and security	Distributing cash assistance can increase security risks	<ul style="list-style-type: none"> - Keep distribution location and dates on a "need to know" basis. - Assess access and security risks during baseline and PDM exercises. - Take access for vulnerable groups into consideration.

<p>Inflation, devaluation</p>	<p>The transfer value is less effective in covering the increasing needs of families due to inflation</p>	<ul style="list-style-type: none"> - Transfer values are based on the most up to date commodity prices (considering the inflation) and the main relevant life-saving needs. - Price monitoring conducted throughout the project period. - Follow up with active participation in national Cash working group CWG. - Raise up the results of PDM and satisfaction surveys and investigate with the local market.
	<p>Negative impact on markets by increasing prices</p>	<ul style="list-style-type: none"> - Due to the expected magnitude of the CVA earthquake response, sufficient elasticity of especially rural markets needs to be confirmed by conducting market assessments and regular market monitoring. - These projects are implemented in the short term and the total target group only constitutes a small part of the consumer group in the targeted markets.
<p>Beneficiaries are pressured into paying 'taxes or fees' by financial service providers, local authorities, or community members.</p>	<p>May lead to diversion of humanitarian resources, hence potentially posing the risk of donors withdrawing their support.</p> <p>Beneficiaries will be underserved, as the amount taxed is not taken into account in the cash transfer value.</p> <p>Will increase protection risks for beneficiaries</p>	<ul style="list-style-type: none"> - Raise beneficiaries' awareness that the assistance is free of charge, and they are not required to pay 'fees' or 'taxes' out of it. (Information meetings, flyers + CFM hotline) - Publicly announce CVA activities, limiting local actors' capacity to control who is assessed and to impose taxes. - Limit opportunities to tax beneficiaries by controlling local actors' involvement in programme procedures like notification of recipients and organization of distribution points. - Provide information on the aid agency's Code of Conduct, and regularly and clearly convey the message that taxing is not acceptable – refer to suspension clauses in MOUs and/or SoPs and suspend activities if necessary. - Include questions on taxation or aid diversion, etc. in PDM data collection. - Consider choosing FSPs that has capacity to provide sufficient resources to cash out points/FSP branches to avoid "taxation" of beneficiaries to cover running costs. - Do monitoring spot checks at cash out points (officially and posing as "beneficiaries" if feasible)
<p>Overstretch NS capacity due to multiple NS emergency responses</p>	<p>Operational delays due to limitations of NS capacity</p>	<ul style="list-style-type: none"> - Rapid recruiting a new staff for the earthquake response to avoid any impact of the ongoing projects. - Deliver the needed training to build the capacity of the volunteers and staff. - Develop a pool of CVA trained staff in the NS.
<p>Overcrowding and long queues forming outside FSP offices</p>	<p>Possible overcrowding during the process of receiving money at exchange companies.</p>	<ul style="list-style-type: none"> - Sequence distribution times on the day of the distribution to avoid crowding at cash out points. - Only the main recipient (or their alternate) should show up at the distribution.

Annex 1

Evaluation of FSP

Evaluation criteria for financial service providers

- What remittance services do you offer?
- What geographic areas are covered by these services?
- How many agents/stores/branches are there and where are they geographically located?
- Has the agent undergone any training courses?
- What is the coverage ratio of affected remote areas and how is it covered (agents, physical cash transport)?
- What is the type and number of customers receiving these services?
- What are the costs associated with cash transfer services?
- Do costs differ when providing services in remote areas?
- These are the savings you offer to many recipients.
- Have you ever worked in partnership with humanitarian or government actors to provide cash transfer services to trauma-affected populations? If yes, describe your experience?
- What is your ability to extend our cash transfer services to a larger number of trauma-affected beneficiaries in each time frame (limit the number of days or weeks)?
- Do you have sufficient liquidity to provide cash transfer services to beneficiaries within a certain time frame (specify the number of days or weeks)?
- What is your ability to provide technical support (hotline, staff, etc.)?
- Do you have any female staff working in your agent offices or are you willing to hire female staff?



Annex 2

Workflow for Implementing Through FSPs



Annex 3

Scoring Methodology for SARC Cash Assistance Eligibility, Syria Earthquake

Last updated 13 April 2023

Introduction

This document outlines the rationale behind the scoring methodology to determine eligibility for SARC’s multipurpose cash assistance (MPCA) earthquake response. SARC intends to use a scoring matrix built on the vulnerability criteria outlined in SARC’s earthquake operational plan and included in SARC registration tool. SARC’s CVA team and DM collaboratively identified the relevant vulnerability criteria to apply.

Each vulnerability criteria are reflected either as a standalone indicator e.g., “households with members living with chronic illness” or combined “dependency ratio” covering household with several children under 5 years, old and elderly people. Indicators are measured on a scale from 1-5 indicating the level of perceived vulnerability and weighted by a % of 100% (for all indicators).

Scoring Criteria

The scoring process is divided into two main components with a set of indicators with a 70%-30% distribution of the weight.

Table 1: Visualisation of SARC Scoring matrix

Vulnerability Criteria									
Weight	Component	Weight	Indicator(s) measured	1=Less vulnerable	2	3	4	5=most vulnerable	
70%	Earthquake Direct impact	28%	Displacement Status	No				Yes	
		14%	Impact on livelihoods	No				Yes	
		28%	Shelter/Occupancy Type and condition	in owned undamaged house	من الزلزل (in owned) undamaged house	من الزلزل (in rented) undamaged house	من الزلزل (in rented) quite damaged house	من الزلزل (in owned) quite damaged house	من الزلزل (in owned) fully damaged house
					من الزلزل (في منزل مستأجر) Borrowed House	التي تم تدميرها بالكامل (in rented) fully damaged house	التي لم يتم تدميرها بالكامل (in owned) rented fully damaged house		
					لا يوجد مكان للإقامة (do not have any place to stay)				
					مع الأصدقاء والأقارب (With friends or relatives)				
	في مأوى مشترك (Common shelter)								
30%	Family Composition, access to income and health	6%	Dependency ratio (children u. 5, elderly)	Dependency ratio 0-75%	Dependency ratio 76%-125%	Dependency ratio 126%-200%	Dependency ratio 201%-300%	Dependency ratio >=301%	
		6%	Disabilities	No				Yes	
		6%	Female headed household	No				Yes	
		6%	Access to income generating activities	Permanent IGA	Self-employment	Temporary/Daily labour		No IGA	
		6%	Chronic illnesses	No				Yes	

Component 1: Earthquake Direct Impact – 70% weight

This component assesses the direct impact of the earthquake on the household and includes the two main vulnerability criteria for SARC's earthquake response. Loss of home and loss of income. It includes the following three indicators:

The earthquakes' impact on accommodation (feeling of dignity, privacy and protection from weather and environment)

Displacement (28% weight) – This indicator measures whether the household has been displaced due to the earthquakes. This includes displacement within the same and outside of the neighbourhood, district, and governorate the household was living in prior to the earthquake.

This is a binary indicator (yes/no values). It is assumed that households who have experienced displacement are more vulnerable than households that were able to stay in their current accommodation.

Displaced households will be scored at 5, and households that stayed will be scored at 1.

1 Shelter/Occupancy Type and Condition (28% weight) - This indicator evaluates the current shelter or occupancy situation and condition for the household after the earthquake. A higher score indicates a more precarious shelter or occupancy type and condition.

The earthquakes impact on ability to cover basic needs of the household.

2 Impact on livelihoods (14% weight) – This indicator assesses the impact of the earthquake on the household's means of living. A higher score represents a greater negative impact on livelihoods.

Component 2: Family Demographics, Access to Income and Health – 30% weight

This component considers the household's demographic characteristics and access to income and health services and includes the following vulnerability criteria:

- Households with children under 5 years old.
- Households with elderly (60+) family members,
- Households with members living with disabilities,
- Female headed household,
- Households with unstable access to income,
- Households with members living with chronic illness.

It includes the following five indicators, each with a 6% weight:

2.1 Dependency Ratio – This indicator measures the number of dependents in the household compared to the number of working members. This indicator combines two vulnerability criteria: households with children under five and households with elderly family members. A higher score indicates a higher dependency ratio on a single breadwinner and therefore a higher level of vulnerability.

2.2 Disabilities - This indicator assesses the presence of disabilities among household members. The score is binary (no = 1, yes = 5).

2.3 Households Headed by Single Females - This indicator is binary (yes/no). Households headed by a single female will be perceived more vulnerable than other families based on data collected in previous projects and will be scored at 5. Households not headed by a female will be scored at 1.

2.4 Access and Source of Income - This indicator evaluates the household's access to and sources of income. A higher score represents less access to income and more unreliable sources.

2.5 Chronic Illness - This indicator measures the presence of chronic illnesses among household members. The score is binary (no = 1, yes = 5).

Scoring Process

Step 1: Household Registration

Register affected households using the designed registration form.

Step 2: Scoring Individual Indicators

For each indicator, households are assigned a score between 1 and 5, with 5 being the most vulnerable. For binary indicators, “yes” is scored at 5 representing the value indicating the highest level of vulnerability and “no” at 1.

Step 3: Weighting Indicator Scores

The scores are then multiplied by the respective weight of each indicator. The weighted scores are summed, and the resulting total is multiplied by 100 to yield a final score over 100.

Step 4: Calculating Final Score

Sum the weighted scores for all indicators. Multiply the sum by 100 to obtain a final score over 100.

Step 5: Determining Eligibility for Cash Assistance

Eligibility for cash assistance: Households with a final score of 50 or greater are considered eligible for cash assistance and will be prioritised for assistance.

Step 6: Verification

Following the scoring and targeting, branches will undertake a simple verification process (see below for exceptions). For governorates with a smaller caseload, the verification is done for approximately 10% of the target, whereas larger caseloads will use a 90% confidence level and 10% margin of error statistical verification. The verification is branch-specific; i.e. in some governorates it will be done through household visits, in some it might be done through local authorities or community committees, and where feasible, the branch will collect families' official documentation for shelter damage.

Step 7: Initiating Assistance Delivery

After verification, for eligible households, initiate the processing of assistance delivery to provide support as soon as possible. Part of this step is deduplication within SARCs database and where necessary, with other actors.

A Note on Governorate Specific Targeting and Verification

In Aleppo and Latakia, the branches initially target households from buildings that are completely damaged (black) or have been/will be demolished (red). The affected families are directly referred from the ops room and have documentation for the shelter damage. Hence, there is no verification process needed for these specific households.

In Homs, Sweida, Quinetra, and Damascus, the branch conducted 100% verification of those scored eligible. This was deemed necessary by the branches due to various risks identified in the registration and because many people moved back to their governorate of origin at the time of verification.

Conclusion

This comprehensive scoring methodology aims to effectively identify households in need of cash assistance following the earthquake in Syria. By evaluating both the direct impact of the earthquake and household demographic and economic characteristics, SARC ensures that the assistance is provided to those most in need, while ensuring transparency and accountability towards the affected population.

Affected communities will be informed of the selection criteria (both eligible and non-eligible households) and post distribution monitoring (PDM) surveys will among other things focus on ensuring that communities have been informed of the criteria. The PDM will also investigate if any vulnerable groups / individuals have been excluded from the registration.

