Inter-Agency Coordination Turkey

Cash-Based Interventions Technical Working Group

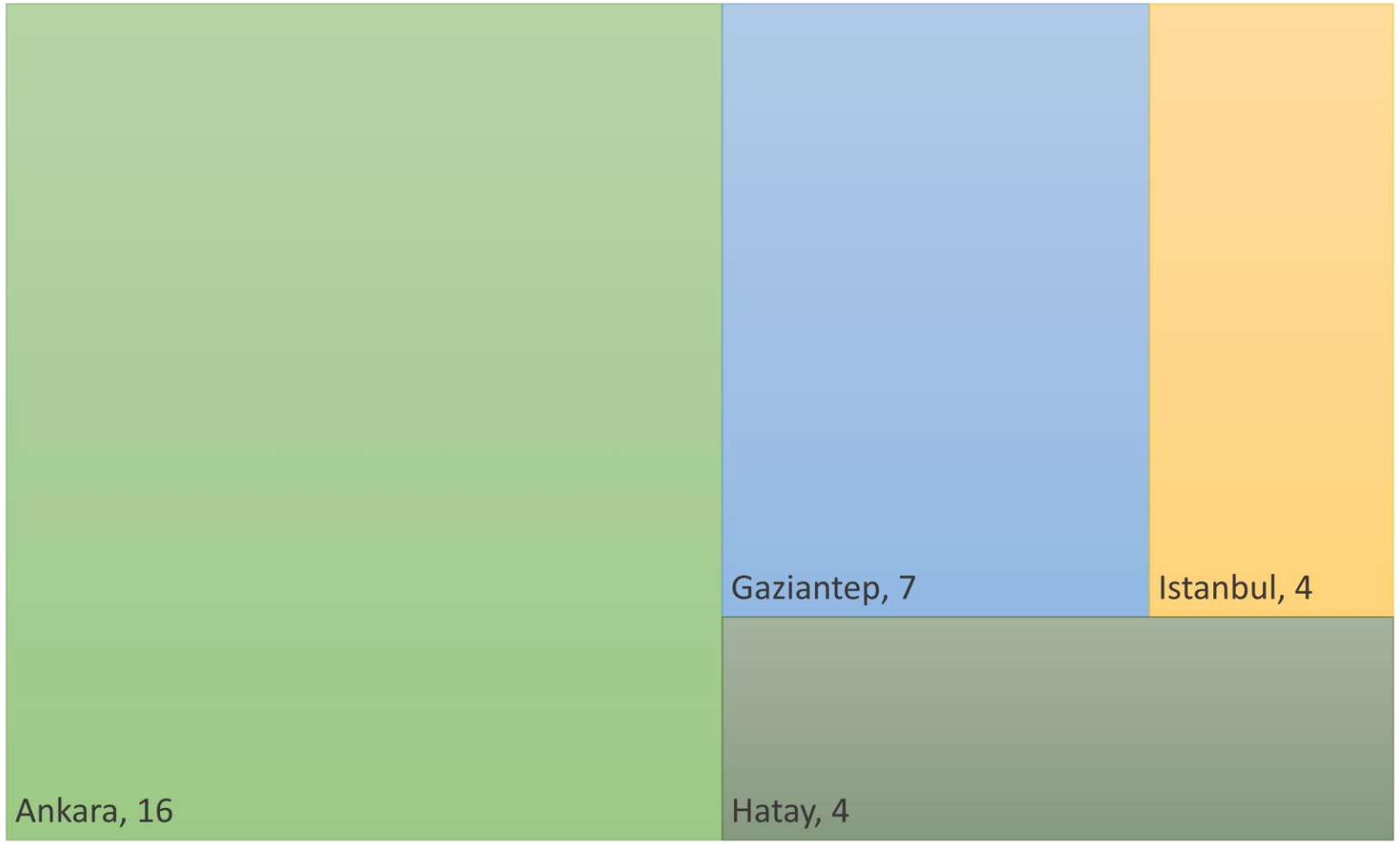
Ankara – Istanbul – Gaziantep

23 November, 2021

Agenda

1. Welcome & Introductions *(5 mins)*
2. Review of Action Points *(5 mins)*
3. Updates & Announcements *(10 mins)*
4. Presenation: Partners experience with **F**inancial **S**ervice **P**roviders *(30 min)*
   a) *TurkPara (IOM)*
   b) *Textile (LCW) Voucher (CARE)*
   c) *ZiraatBank (CARE)*
5. **Review CBI Mapping Survey** *(45 min)*
6. **A**ny **O**ther **B**usiness *(5 min)*

Welcome & Introductions



Alresla
ASAM
CARE
DG ECHO
FAO
ICRC
IKGV/HR
DF
ILO
TRC
SEVKAR
UNHCR
VIOLET
WHH
WFP
WSA

Review Action Points

Action Points	Progress
Partners continue Financial Service Providers (FSPs) presentations	Today
CaLP's findings from their FSP mapping in Yemen will be presented/brief overview be shared in the next meeting.	-

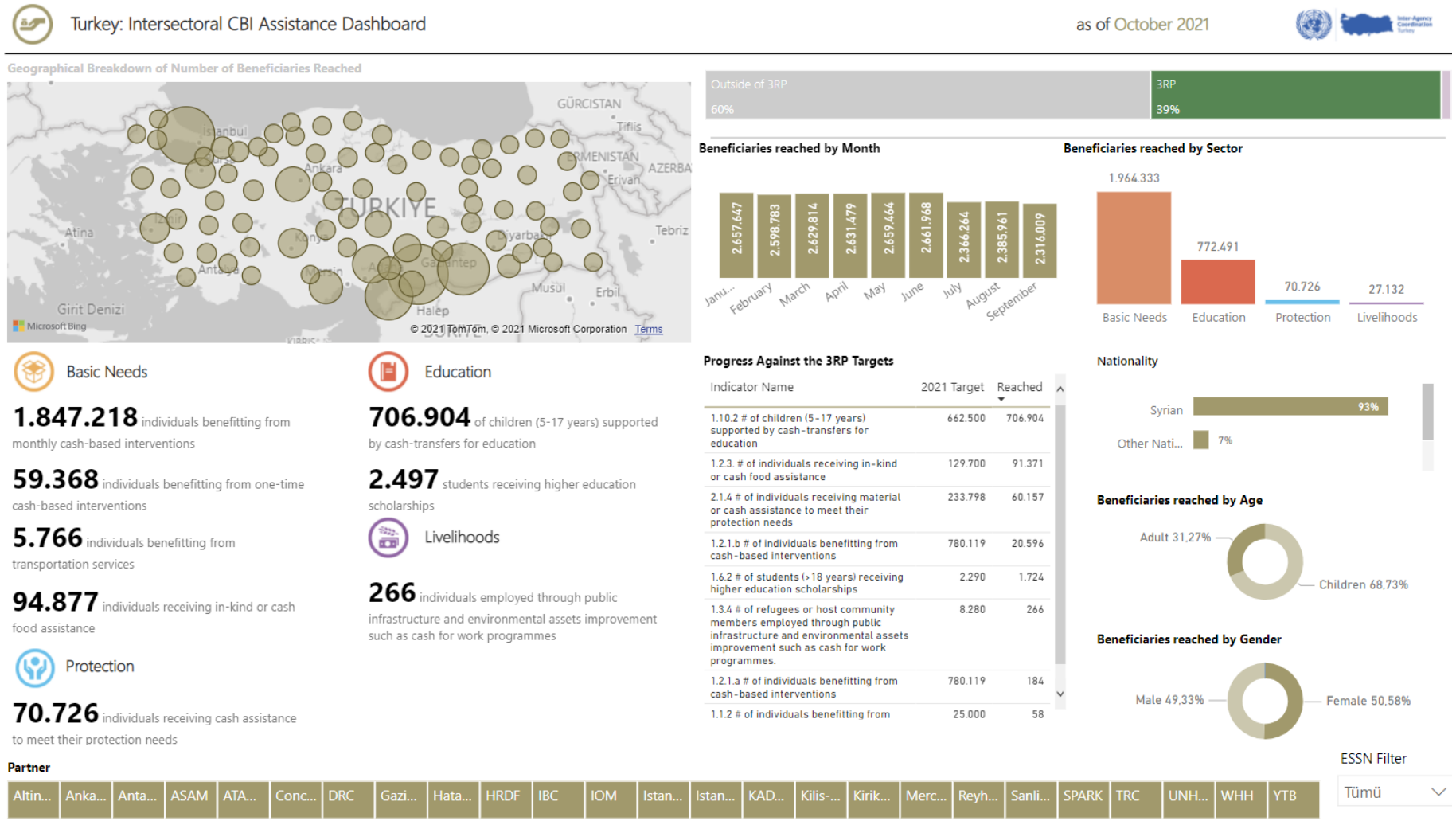
Expenditure Basket and Transfer Amount (Example)

- When people are fully dependent on food assistance, WFP provides 2,100 calories per person. https://www.wfp.org/wfp-food-basket
- IOM worked with WFP on a food kit which covered 84% from calories need per person for the family size of 6.
- There is no one-size-fits-all standard, but it recommended to cover at least 75% calories needed per person.
- Example monthly food basket for family of 6, prices based on gross markets in Turkey (23.11.2021)

#	Commodities	Kg	Packaging	No of calories per day	Quantity per day	Pack	Price	Indv. Cost (100%)	HH Cost (100%)	HH Cost (75%)
1	Rice	4,00	4 x 1 kg pp bag	460	133g	4	₺ 6.25	₺ 25.00		
2	Bulgur	1,50	3x 0.5 Kg PP bag	172	50g	3	₺ 4.00	₺ 12.00		
3	Brown Lentils	4,00	4 x 1 Kg PP Bag	155	133g	4	₺ 13.50	₺ 54.00		
4	Red Lentils	4,00	4 x 1 Kg PP Bag	155	133g	4	₺ 12.75	₺ 51.00		
5	Dried Chickpeas	4,00	4x1 kg pp bag	484	133g	4	₺ 10.75	₺ 43.00		
6	sun flower oil	1,00	1x 1 Liter bottle	221	25g	1	₺ 18.45	₺ 18.45		
7	tomato paste	1,60	2 x 0.83 kg metal can	46	55g	2	₺ 6.75	₺ 13.50		
8	sugar	1,50	3x 0.5kg packets	193	50g	3	₺ 3.75	₺ 11.25		
9	salt	0.5	1x 0.5 Kg PP bag	0	5g	1	₺ 6.50	₺ 6.50		
10	tea	0.15	1x 200 g pkt	6	6g	1	₺ 9.00	₺ 9.00		
11	Pasta	3,00	6 x 0.50 kg PP bag	131	100g	6	₺ 2.95	₺ 17.70		
12	beans	1,50	3x0.5kg pp bag	77	50g	3	₺ 6,90	₺ 20.70		
		26,10		2100				₺ 282.10	₺ 1,692.60	**₺ 1,269.45**

- Cost of food for a household increased from 1,476.00 (25 May 2021) to 1692.60, marking a 15 % increase.

CBI Program Updates



https://app.powerbi.com/view?r=eyJrIjoiYWJhNTM3YTgtMzQ2Yy00OThkLTg3ODYtNGIzZDFjYWU2M2Q2IiwidCI6ImU1YzM3OTgxLTY2NjQtNDEzNC04YTBjLTY1NDNkMmFmODBiZSIsImMiOjh9

Announcements

CBI in GBV Meeting -> This Friday at 10.00

CBI Mapping Workshop -> early December 2021

Presenation: Partners experience with Financial Service Providers

- **PTT Card (UNHCR) -> Previous meeting**
- **A101 (IOM) -> Previous meeting**

- **TURK PARA (IOM)**
- **LCW (CARE)**
- **ZIRAATBANK (CARE)**

Financial Service Provider – TURK PARA

Project Information:

COVID-19 Cash Assistance project(pilot project): **May-June 2020**

- ***Target group***

  IOM targeted Syrian refugees only

- ***Targeted/Reached number of people***

  Under COVID-19 cash project IOM reached **50 HH** (**227 individuals)**

- ***Provinces/Districts***

  Gaziantep (Sehinbey , Sehitkamil , Nizip)

One-off unconditional unrestricted cash assistance through debit cards provided by Turkpara.

Transferred amount was 1000 TRY per household.

Financial Service Provider - TURK PARA

Overview

- TURK Elektronik Para Inc., established in 2014, ensures that electronic money is issued to businesses and individual users in accordance with all regulations in a secure manner and with the payment solutions it offers, makes it possible for the prepaid smart identity cards to be utilized with a financial infrastructure.
- The debit card modality (Turk Para)was picked up after it was decided that cash assistance through bank transfer would not be efficient for COVID-19 Emergency Cash Project.
- No charges, IOM only transfer top-up amount to Turkpara account.
- No need to share beneficiary list with the service provider, Turkpara shipped the cards to IOM, IOM distribute the cards. There was no direct contact between selected beneficiaries and the service provider.
- Once Turkpara receive an activation notification from IOM cards can be used within 2 working days
- No Limitations of number of beneficiaries per payment
- The card delivered to beneficiaries by IOM .
- Beneficiaries can withdraw the money from ATM, or they can use the cards in any store with POS .

Financial Service Provider - TURK PARA

Advantages:

- Provided BNFs a flexibility of spending options(Withdraw the money from ATMs/shopping from any store with POS device).
- Cards are encrypted and beneficiaries can set their own password for the cards.
- In case of any technical issues related to the cards, Service Provider was able to solve the issue within the same day.

Disadvantages:

- To activate the cards properly and to set cards' password , beneficiaries need to send activation SMS to Turk para customer service, which was a bit challenging to selected beneficiaries because:
  - Not all the beneficiaries were able/ knew how to send activation SMS even after they received activation manual from IOM side.
  - Not all the beneficiaries have working phone number to send activation SMS through it.

Challenges:

- Turk Para has only one branch in the capital Ankara. Thus, CBI team in Gaziantep were responsible of personally distributing each debit card to their relevant beneficiary.
- Turk Para is not associated with any bank, meaning beneficiaries decide to withdraw from any ATMs will apply own bank's commission policy. Commission percentage depends on different factors; ATM type, amount withdrawn, whether it is a private or public bank -private banks apply a higher percentage

IOM • OIM

Thank You

LCWIKIKI- CARE

CARE Turkey has contracted LC Waikiki to provide people identified with protection risks with value defined prepaid electronic cards, to meet their basic needs related to clothes. (under a specific outcome to decrees vulnerability/under case management principles)

LCWIKIKI- CARE

Project Information:

- Contract started on January, 2019 – ongoing
- **Target group**: Vulnerable refugee households under TP or IP.
- Around 6000 beneficiaries has been reached.
- **Locations:** Gaziantep, Kilis, Şanlıurfa and Expanding to Adana for 2022
- **Transfer amount**: 200 TL per person,
  - 1-4 household members 400 TL.
  - 5-8 household members 1200 TL.
  - 9+ household members 1600 TL.
- Frequency: on off. Non conditional (with regards to vulnerability criteria in relation to Case management assessment process).
- **Restrictions**: Prepaid card validity 12 months.

LCWIKIKI- CARE

Overview

LC Waikiki was identified and selected based on a list of criteria which includes and not limited to:

- *ease of accessibility (large number of retail shops over all implementation area).*
- *Age and Gender inclusive clothes (cover the needs of the entire family) and appropriate to culture.*
- *Technical support to CARE (started at a later stage), to receive reports about spent/unspent amounts.*
- *Report to show how value was spent by beneficiaries.*
- *Provided flexibility to beneficiaries to return/exchange items (cards can be topped up with the value of returned item(s).*

LCWIKIKI- CARE

Procurement of Service

- *CARE Case Management team has requested to procure the service based on a ToR that is inline with the CM and IPA SoP, later a request for bids were issued by the procurement department and a service provider was selected based on the ToR and procurement selection criteria.*
- *CARE procurement team handle communication with LC Waikiki HQ.*
- *Based on the agreement between CARE and LCW, CARE would pay LCW the value of the cards, in advance to the cards distribution, LCW did not request any additional fees.*
- *CARE needs to share -number of cards (two weeks prior to distribution) and locations of implementation (sub-district level)*

LCWIKIKI- CARE

Implementation

- *CARE do not share the BNFs lists with LCW.*
- *LCW requires two weeks to prepare and ship the prepaid cards and ship it to CARE office.*
- *Limitations of number of beneficiaries per payment is According to contract (i.e. 10,000 cards per year) cards are requested in bathes once every three months.*
- *CARE CM team distribute the cards to BNFs at CARE field offices, where each case worker contract and agree with their cases on date/time and provide training and IEC materials.*
- *Beneficiaries use the cards at stores POS.*

LCWIKIKI- CARE

Performance of the FSP and user experience

- *Fast deployment of voucher assistance.*
- *Flexibility/accessibility to exchange value for good.*
- *Inclusion of all family members/ages.*
- *Availability of report of expenditure.*
- *Diversity of available goods.*
- *Shops are close to locations with high density of Refugees.*

Changed from paper vouchers to electronic cards with S/N and barcodes to easily track withrowal/complaints.

- *LCW HQ stores personnel were not required to change their normal processes, thus, their capacity is adequate to support.*
- *the infrustructure capacity of FSP met the needs of an humanitarian asistanca program, except one location (Birecik), there was no available shop in Birecik.*
- *service provided by LCW is very refugee-friendly!*

Q&A

Questions

Comments

Additional resources

Action points

Assessment Of Financial Service Providers – CVA In Yemen

September 2021

Overview

- **CaLP , REACH and the Yemen Cash and Market Working Group (CMWG) conducted an assessment** that brought together the perspectives of the main stakeholders to increase understanding between CVA actors and generate an updated mapping of the CVA landscape
- Properly understood **what are the existing CVA delivery mechanisms and FSPs** available in Yemen **& opportunities to consider**
- Better understand of **different communities' experiences, preference, and challenges disaggregated by gender**
- **Identified opportunities** – strategic, operational, capacity building, and more

Link - https://www.calpnetwork.org/publication/assessment-of-fsps-cva-in-yemen/

How did we do it? Key Takeaways

1. **Collaboration & Engagement**
   - We worked with the CWG
   - We consulted before acting
   - We worked with partners in the areas being mapped

2. **Deep listening**
   - We collected a range of perspectives
   - We spoke to communities
   - We spoke to practitioners

3. **Two-way conversations with FSPs**
   - We asked deeper questions
   - We acknowledged their expertise
   - We asked for their advice

4. **Mapping beyond borders**
   - We searched for examples of good practice

Mapping Financial Service Providers for CVA: Read this before you start!

Sharing the secrets to a successful FSP mapping exercise in Yemen.

29 September 2021 — By Nissa Berntsen (REACH), Crys Chamaa

LINK to the REPORT
https://www.calpnetwork.org/blog/mapping-financial-service-providers-for-cva/

www.calpnetwork.org

CaLP

ANY QUESTIONS?

REVIEW CBI MAPPING SURVEY

- Data migration from previous mapping,
- Program description,
- Non-binary,
- ..31 December,
- CBI Activity,
- Donors,
- Target per province,
- Transfer amount (household / individual),
- Transfer amounts identified by..
- Targeting criteria,
- PDM,
- PSEA mechanism.

REVIEW CBI MAPPING SURVEY

Share feedback: 26 November 2021 CoB.

CBI Mapping Workshop: 1 December 2021

- Turkish session: 10.00-11.00
- English session: 14.00-15.00

CBI Mapping Data Collection commences: 8 December 2021

AOB

THANK YOU