Inter-Agency Coordination Türkiye

Cash-Based Interventions Technical Working Group

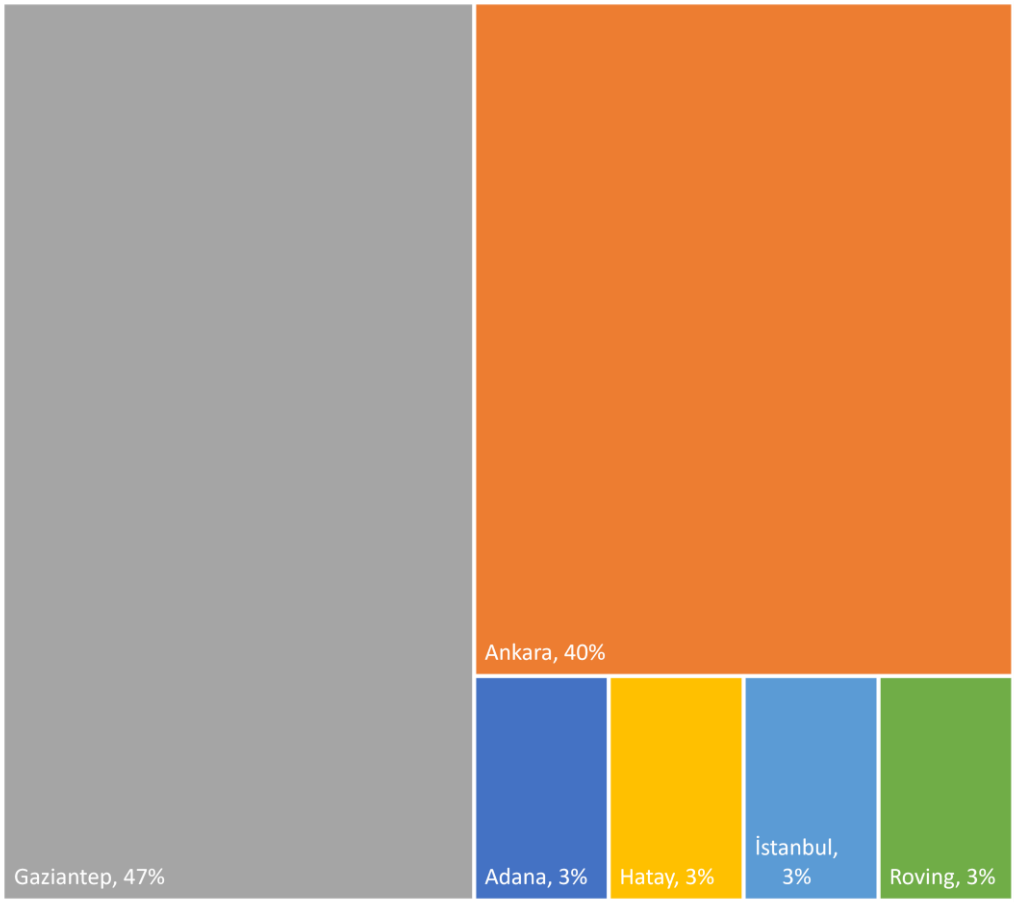
Gaziantep

July 26, 2023

Agenda

Agenda Items	Time	Responsible	Details
1. Welcome & Introductions	13.25 – 13.30	All partners	• Welcome & Introduction
2. Review: Action Points & Announcements	13.30 – 13.40	UNHCR/TRC	• Review of Action Points • Announcements & Updates
3. Operational Planning	13.40 – 13.55	UNHCR IM	• Review of JMA + TSS Data • Discussion on JMA Round 2
	13.55 – 14.10	All partners	• Economic Data (TUIK) • MEB (WFP/TRC/IFRC) • Discussion on Transfer Values
	14.10 – 14.50	TRC/IFRC/WFP	• Collective Kindness Project • Monitoring and Evaluation Findings • Q & A
4. AoB	14.50 – 14.55		• Any other business

Welcome & Introductions



CARE
DRC
FAO
GeniusTags
Give Directly
IDA
IFRC
IOM
MultiAid Programs
Positive Living Association
REALs
Sened Organization
SEVKAR
SGDD-ASAM
Support to Life
Takaful Alsham
TRC
UNHCR
UNICEF
WFP
WHH
World Vision

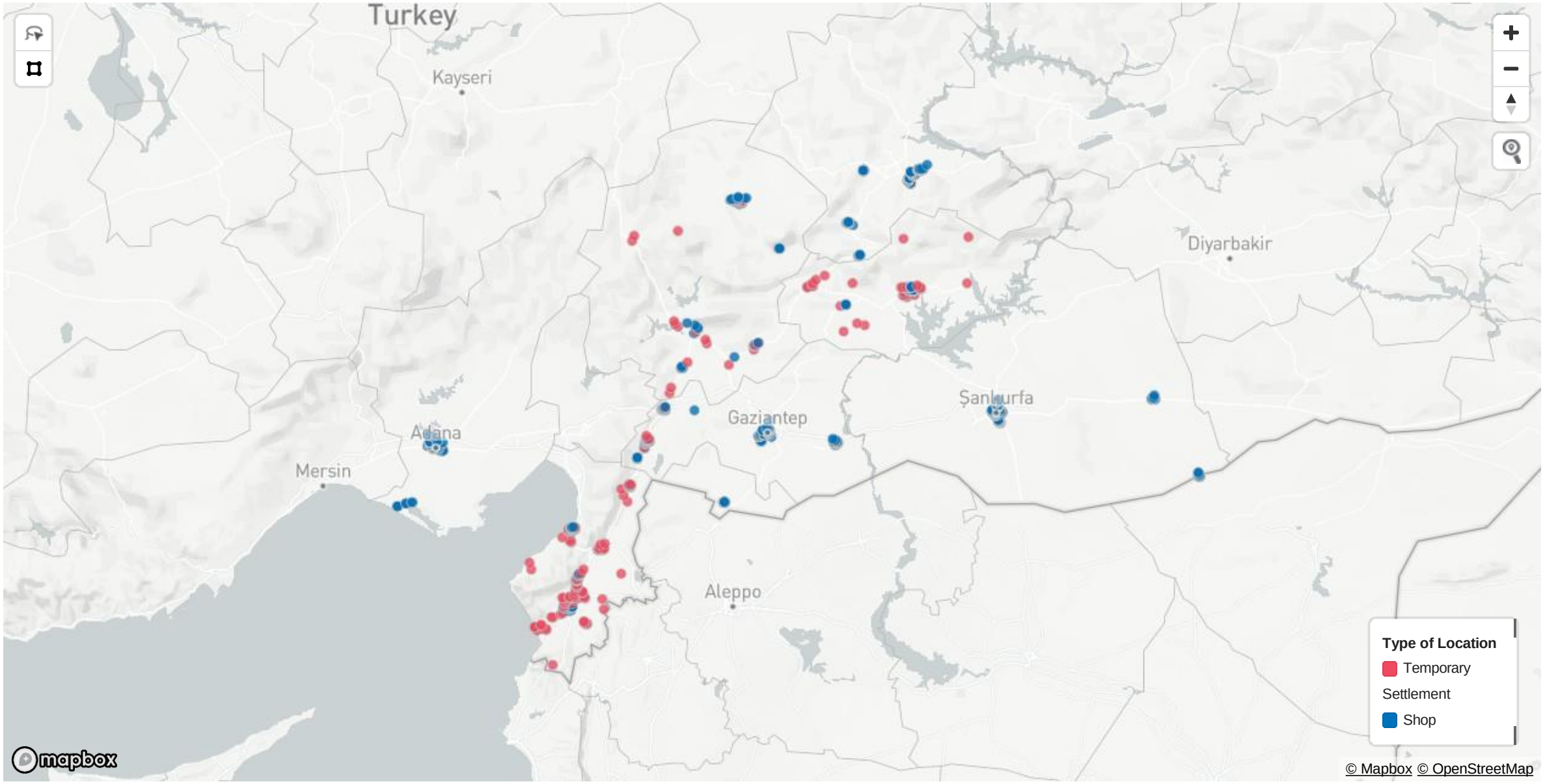
Review Action Points

Action Points	Progress
Members interested in providing venue for GBV Risk Mitigation in CVA Workshop to contact co-chairs	In Progress
Co-chairs to organize a session for adjusting transfer amount discussion	This Week
Finalizing advocacy note on MPCA funding	Partner Feedback
Fact Sheet: Situation of Cross-checking and Deduplication of CVAs in Türkiye	Done
Information about FSP – Public Banks / Transfer to ID Number	Done

Announcements

- **Transfer to ID Numbers by governmental banks**
- **UNFPA – GBV Risk Mitigation in CVA Workshop – in September**

Temporary Settlement and Shop Locations

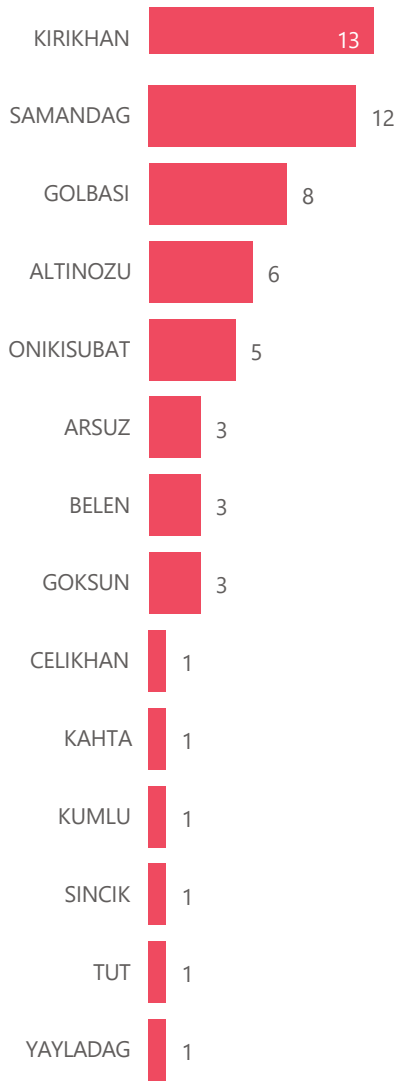


Türkiye: Market Assessment 2023 - TSS Comparison

Inter-Agency Coordination Türkiye

Temporary Settlement and Shop Locations

of temporary settlements by district



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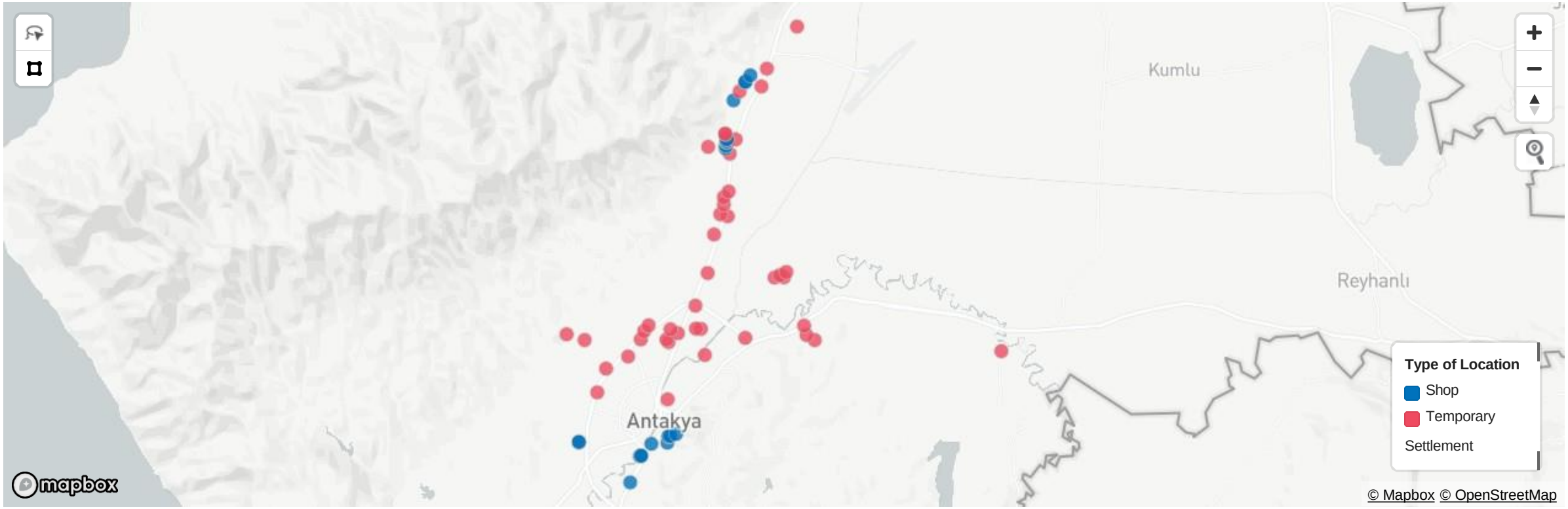
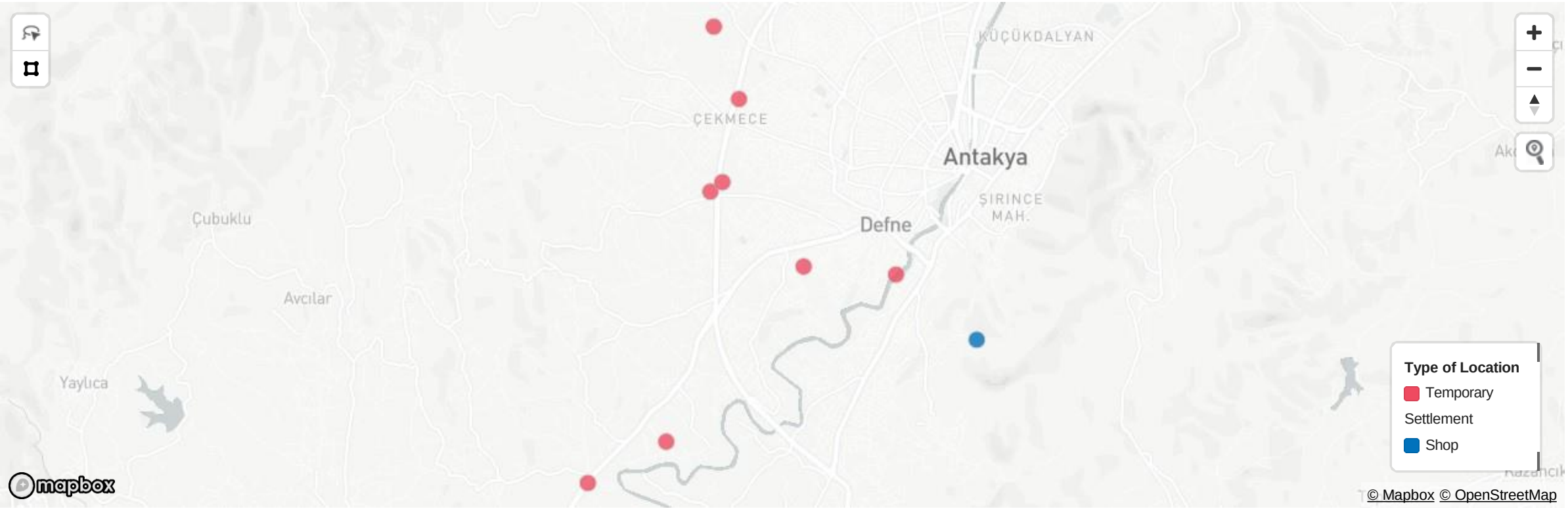


# of temporary settlements and interviewed shops by district

Türkiye: Market Assessment 2023 - TSS Comparison

Inter-Agency Coordination Türkiye

Temporary Settlement and Shop Locations



of temporary settlements and interviewed shops by district

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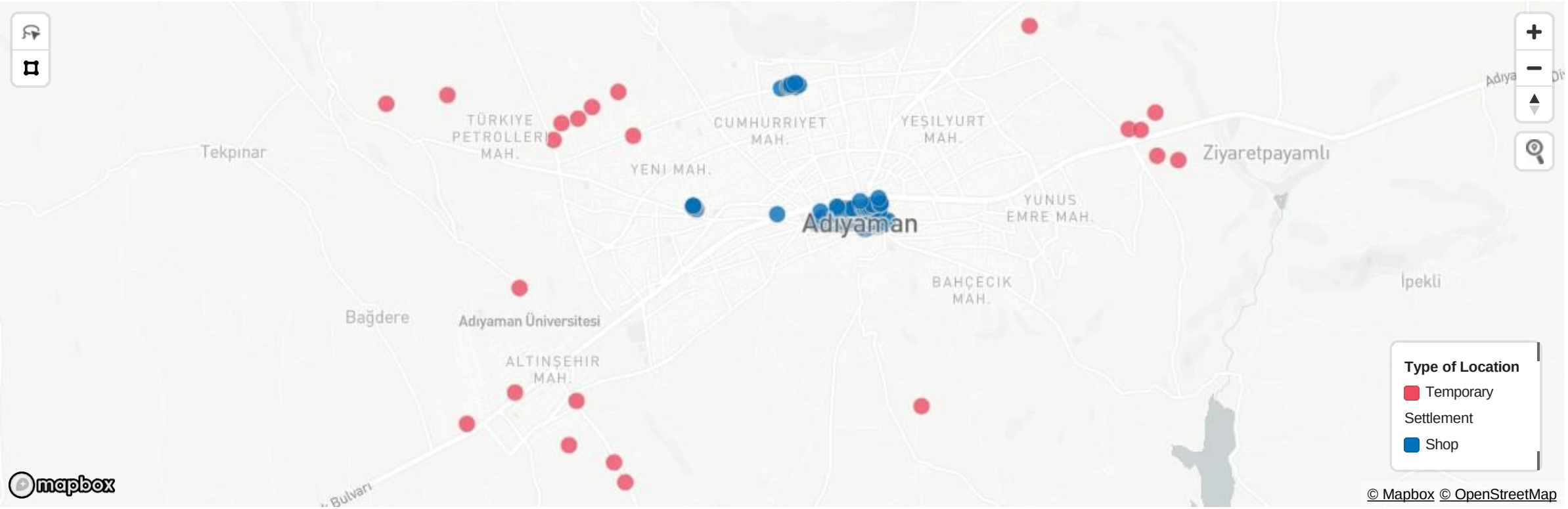


# of temporary settlements and interviewed shops by district

Discussion on Joint Market Assessment

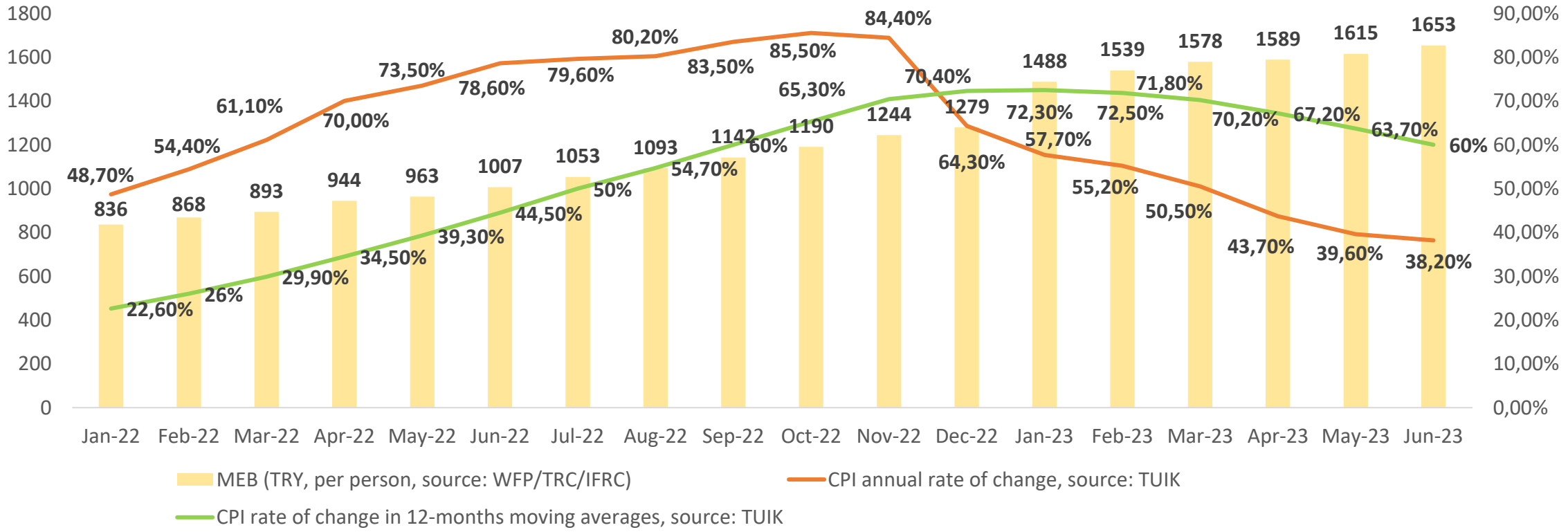
- **Round 2**
  - **Partners?**
  - **Focus?**
  - **Schedule?**

Discussion on Transfer Values

- **Economic Facts**
- **MEB**
- **Partner feedback & discussions**

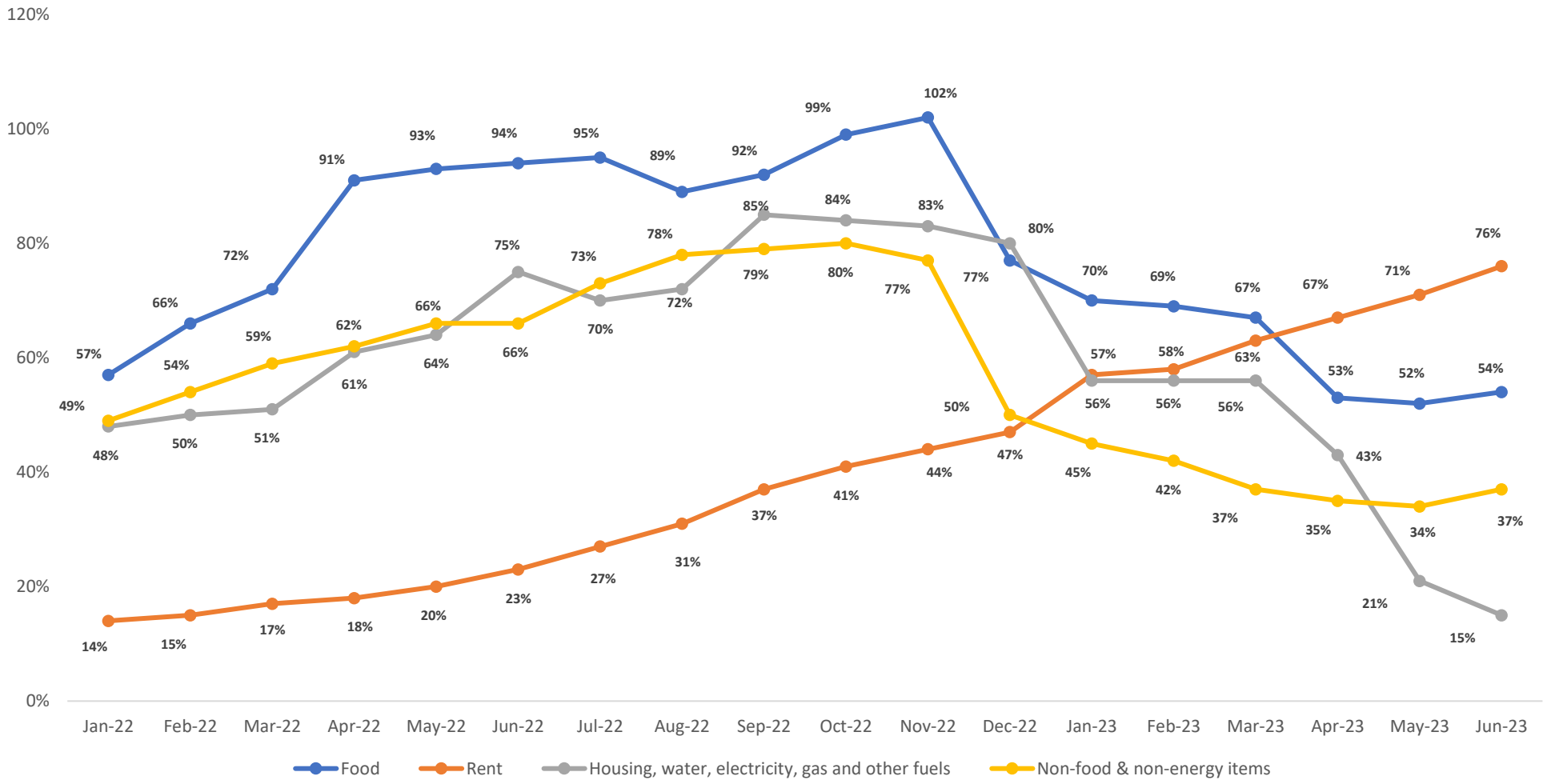
Inflation & MEB

- In the aftermath of the February 6 earthquakes, **WFP, TRC and IFRC** jointly designed a Minimum Expenditure Basket (MEB) for the EQ response and calculated its monthly cost as 7,696 TRY for a household of 5 and 1,539 TRY per person (for Feb-23). → presented in the regular CBI TWG EQ meeting on 9 March.



Inflation & MEB

- Annual rates of change in CPI related to *food*, *rent*, *housing, water, electricity, gas and other fuels* and *non-food and non-energy items*. Source: TUIK



MONTHLY FOOD BASKET COMPOSITION

- 2,100 kcal per person
- 12.4% from protein
- 24.1% from fat

Item	Quantity	Unit
Bread	7.5	kg
Rice	3	kg
Bulgur	1.5	kg
Yogurt	1.5	kg
White cheese	1.5	kg
Eggs	30	piece
Sunflower oil	0.75	kg
Tomato	0.9	kg
Cucumber	0.9	kg
Beans	1.5	kg
Sugar	1.5	kg
Salt	0.15	kg
Tea	0.15	kg

Public

MONTHLY NON-FOOD EXPENDITURE BASKET COMPONENTS

Sector	Component
Non-food items	○ Laundry detergent ○ Dishwashing detergent ○ Disinfectants / cleaning fluids ○ Toilet paper ○ Bath soap ○ Dental hygiene items ○ Hair care products ○ Diapers ○ Shaving articles ○ Hygiene pad
Accommodation	○ Rent ○ Water ○ Electricity ○ Tube gas canister
Education	○ Notebook ○ Pencil ○ Other stationary
Health	○ Specialist visits ○ Medicine
Transportation	○ Public transportation rides
Communication	○ Monthly cell phone service

Public

TURKSTAT INDEXED CALCULATION - JUNE 2023

	5 persons household (TRY)	Per person share (TRY)
Food	3,271	654
Non-food	642	128
Rent	2,613	523
Utilities (with water)	938	188
Health	302	60
Education	122	24
Transportation	257	51
Communication	119	24
TOTAL MEB	8,265	1,653

Public

TARGET POPULATION PROFILE

	Population before the earthquake
Average HH size	4.1
Children below age 4	9.5%
Children (Age 5-17)	25.5%
Age 18-64	57.9%
Age 65+	7.1%

5 persons household

1 baby

1 school age child

3 adults

Source: Turkish Statistical Institute, Address Based Population Registration System, 2022 & Field observations – February 2023

Public

THROUGH THEIR EYES:

UNVEILING THE EXPERIENCE OF EARTHQUAKE SURVIVORS RECEIVING MULTIPURPOSE CASH ASSISTANCE VIA SMS

CBI TWG MEETING | COLLECTIVE KINDNESS | BIRLIKTE İYILIK ZAMANI (BIZ)

26 JULY 2023

CONTENT

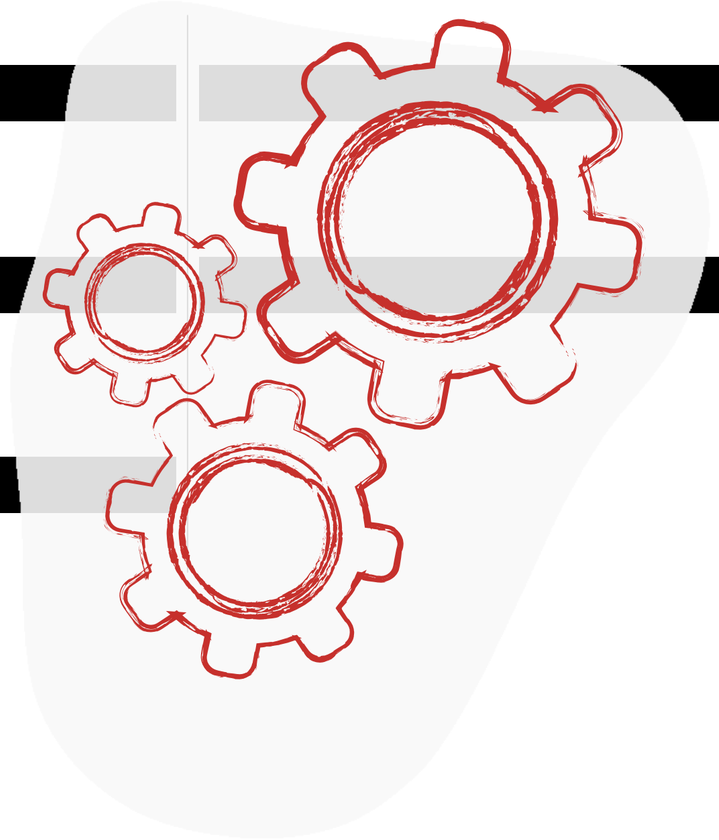
1 INTRODUCTION

2 IN-DEPTH INTERVIEWS

3 PROCESS MONITORING

4 OUTCOME MONITORING

5 RECOMMENDATIONS



Public

1

INTRODUCTION

ELIGIBILITY CRITERIA

- Houses were moderately or heavily damaged (AFAD data)
- Residing in the affected region before the earthquake and receiving 15 types of social assistance listed below from SASF (MoFSS)

GROUP I

- Conditional Health Assistance
- Disability Assistance
- Assistance Program for Women Whose Husbands Have Died
- Conditional Pregnancy Assistance
- Orphan Assistance

GROUP II

- Türkiye Family Support Programme
- Conditional Education Assistance
- Elderly Assistance
- One-off Payment for Disaster
- Other EQ Assistance
- Food Assistance
- Disabled Relatives Assistance
- Other Disaster Assistance
- Chronic Illness Assistance
- Silicosis Assistance

Public

A TOTAL OF 114,992 HOUSEHOLDS REDEEMED THEIR ENTITLEMENTS

FIRST CASELOAD

Payment	Targeted	Redeemed
First	31,258 HH	24,856 HH
Second	30,704 HH	25,219 HH

SECOND CASELOAD

Payment	Targeted	Redeemed
First	104,501 HH	87,905 HH
Second	104,414 HH	89,773 HH

Two payments of **TRY 3,000** per household

Public

M&E framework of Collective Kindness

MARKET ASSESSMENTS

MEB

To track how the cash is being delivered and to gauge satisfaction

PROCESS MONITORING

To track the immediate results and outcomes of the assistance

OUTCOME MONITORING

PULSE CHECK

Focuses on why people did not redeem their cash

IN-DEPTH INTERVIEWS

To understand how the SMS modality has impacted access, communication, and protection

COMPLETED

DEMOGRAPHICS

Study participants	Round 1	Round 2
Process Monitoring	353	481
Outcome Monitoring	280	268

5

Average household size

43

Average age of respondents

Gender	Round 1	Round 2
Process Monitoring	47% Male, 53% Female	53% Male, 47% Female
Outcome Monitoring	46% Male, 54% Female	44% Male, 56% Female

Public

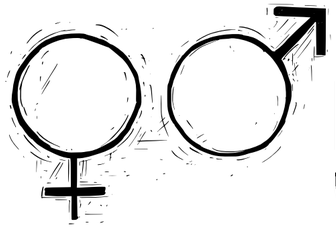
2

IN-DEPTH INTERVIEWS

36 individuals interviewed

FEMALE

50%



MALE

50%

12 HATAY
12 GAZIANTEP
12 ŞANLIURFA

22-24 May 2023

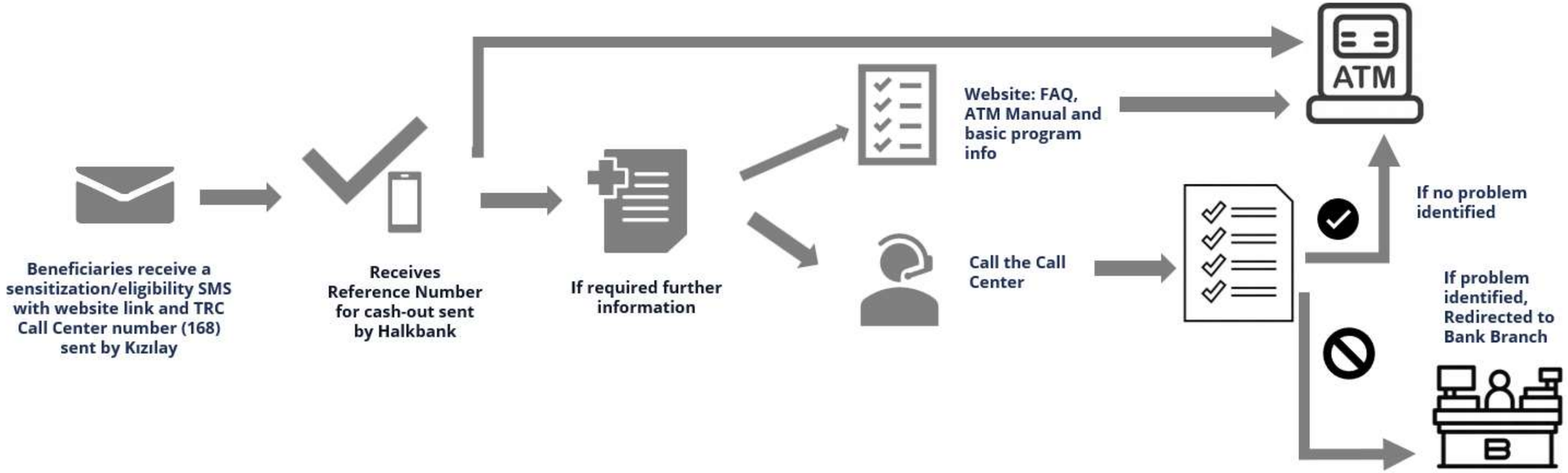
Fatma

Ela

Murat

Public

PROGRAMME DESIGN: USER JOURNEY TO CASH OUT



Public

FATMA'S STORY

My name is Fatma. I am 35 years old. I have 3 children (aged 10, 4, 2) and I am 8 months pregnant. I received the SMS and showed my husband.

I did not go to school and don't know how to read or use the ATM. My husband had to go to the ATM 3 times to withdraw the money as there were long queues.

I spent the 3,000 TL BIZ assistance on food and school supplies for my children.

Our rented house was heavily damaged by the earthquake so we live in a tent now with my mother-in-law.

It would be great if the assistance would continue, and my husband would be with us. He is away because he must work for us.

Public

COMMUNICATION THROUGH SMS

Verifying authenticity of the assistance

"We were a little worried because it might be a fraudulent message. We showed it to our neighbour, but he said to us, you don't have to be afraid because the message came from Kizilay."

Female, Gaziantep

- Family members
- Neighbours
- TRC Call Centre
- Internet

Clear information provided in the SMS

"All the information was clear and easy to understand. The direction and steps in the message to redeem the assistance are sufficient. All information was included in the SMS."

Male, Hatay

"I received the SMS, and informed my husband about the SMS and assistance. We have equal information about the assistance."

Female, Gaziantep

Public

COMMUNICATION THROUGH SMS

Literacy affected understanding of the SMS

"It was not easy to understand for me because I am old... I showed the SMS to my son. He read the SMS and understood every detail. It would be better if they made a confirmation call after I received the SMS because it is hard for me to understand."

Male, Şanliurfa

Absence of application process raised questions on selection criteria

"I just wondered why I was selected for this assistance. Is it because I I am affected by the earthquake?"

Female, Şanliurfa

Public

ELA'S STORY

My name is Ela. I am 65 years old and disabled. My husband did not survive the earthquake.

I moved to live with my son and daughter after the earthquake. My son works as a daily labourer without social insurance.

My son received the SMS as I used his number for assistance. We lived in a village and there are no ATMs around. He travelled 50km to the city centre to withdraw the assistance.

We used the assistance to repay some debts and transportation to bring my grandson to see a doctor in Gaziantep.

Public

WITHDRAWAL OF CASH ASSISTANCE FROM THE ATMS

Availabilty of ATMs & bank options

"It was fine, are used to using ATMs so we didn't face any difficulties, but I think if they used the other banks it would be better for people."

Male, Gaziantep

More bank options

"There are many ATMs around us not working. I went to ATM with my friend's car and didn't pay anything."

Female, Şanliurfa

Lack of ATM availability in rural areas

Good experience with no access challenge

SMS modality is better because we can redeem the cash assistance at any time and no need to wait in lines or crowd.

Male, Şanliurfa

"I didn't feel uncomfortable. It was a normal thing for us, we weren't worried at all, the exact opposite, we were happy to receive the assistance."

Female, Gaziantep

Public

WITHDRAWAL OF CASH ASSISTANCE FROM THE ATMS

Crowded ATMs with long queues, delayed SMS

"The ATM point was crowded, I only managed to redeem the assistance on third time that I went at night. The confirmation code was late about 10 minutes."

Male, Şanliurfa

"I registered all the information on the ATM then it appears that the bank will send me another code. I waited for this code, but it did not come I called the TRC Call Centre, but the line was busy."

Male, Hatay

Getting help from others for withdrawal

"My grandchild had deleted the SMS and the reference code that we received, but when we went to the bank, the bank employee helped us and we didn't face any problems."

Female, Gaziantep

"It will be very difficult for vulnerable population, if the TRC goes to their homes and hands them assistance or even helps them with transportation to an ATM, that will be fine."

Female, Gaziantep

"I went to the bank ATM with my son, but I wouldn't be able to go if I was alone."

Female, Gaziantep

Support needed for vulnerable population

Public

UTILIZATION OF THE CASH ASSISTANCE

- Most of the participants utilized the cash assistance primarily on food and basic needs, prioritizing meeting the needs of their children.
- Some recipients expressed gratitude for amount of the assistance, which is higher than other regular assistance they received.
- However, some of them felt that the assistance was insufficient to cover other needs such as rental expenses.

"I bought food stuff mainly. The assistance is not enough because of the high prices. If the amount was higher, I would pay my rent."

Female, Şanliurfa

"I had a debt to the supermarket, I was able to close that debt. The debt was mainly for food."

Male, Gaziantep

"I used the first and second BIZ cash assistance for rent and food, but it was not enough at all."

Male, Şanliurfa

Public

MURAT'S STORY

My name is Murat. I am from Hatay. I have 4 sons aged 15, 12, 10 and 4 years.

My house was destroyed by the earthquake. We live in a tent inside our farm.

I was surprised when I received the SMS notification and thought it was a scam. I used the BIZ assistance on food and clothes for my family.

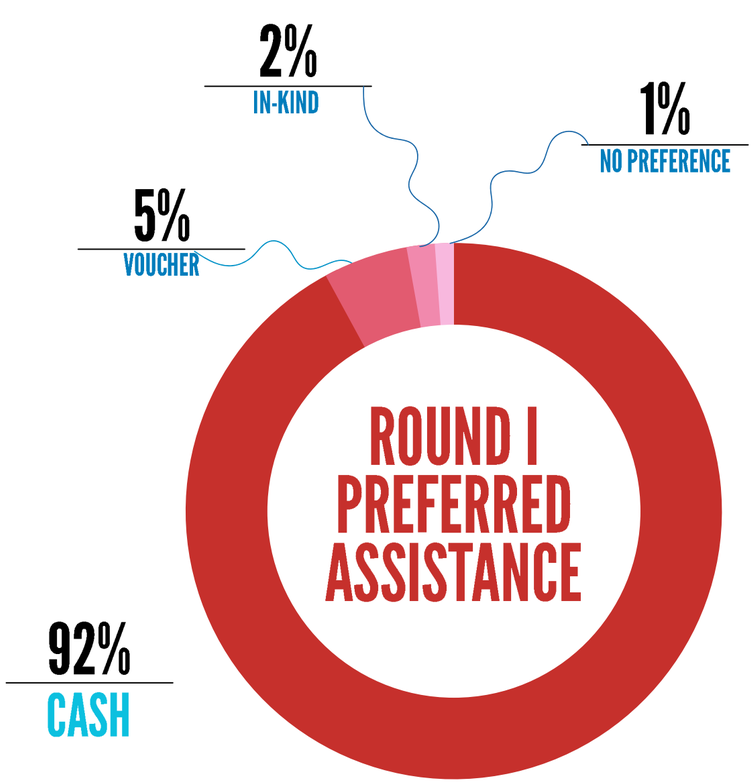
All I can think about now is to rebuild my house to have a proper place for my family to live in.

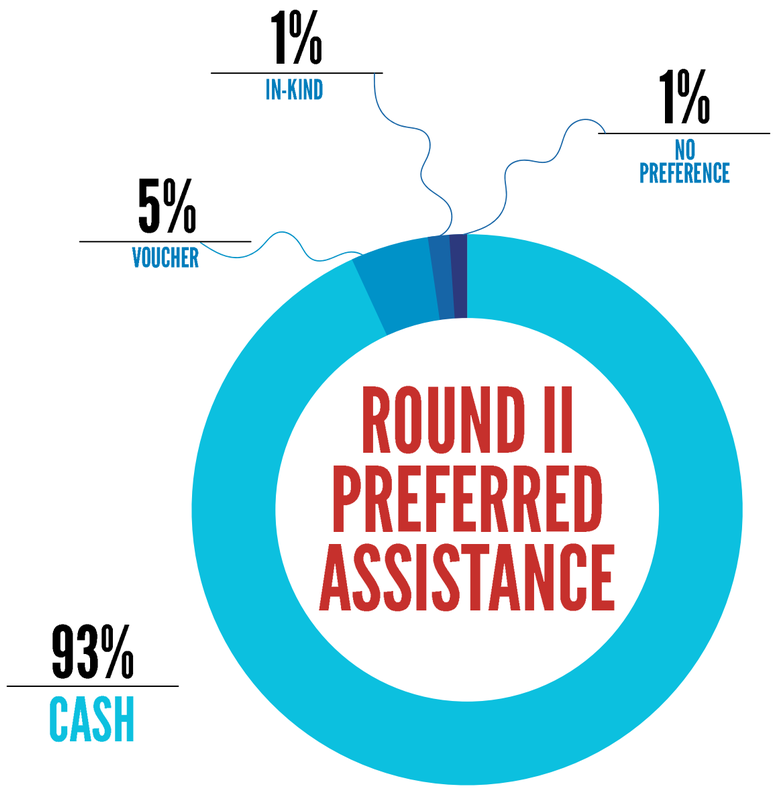
Public

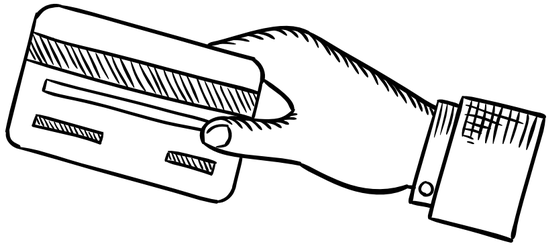
3

PROCESS MONITORING

A clear majority of people (93%) preferred to receive cash assistance, indicating that this modality is highly valued.

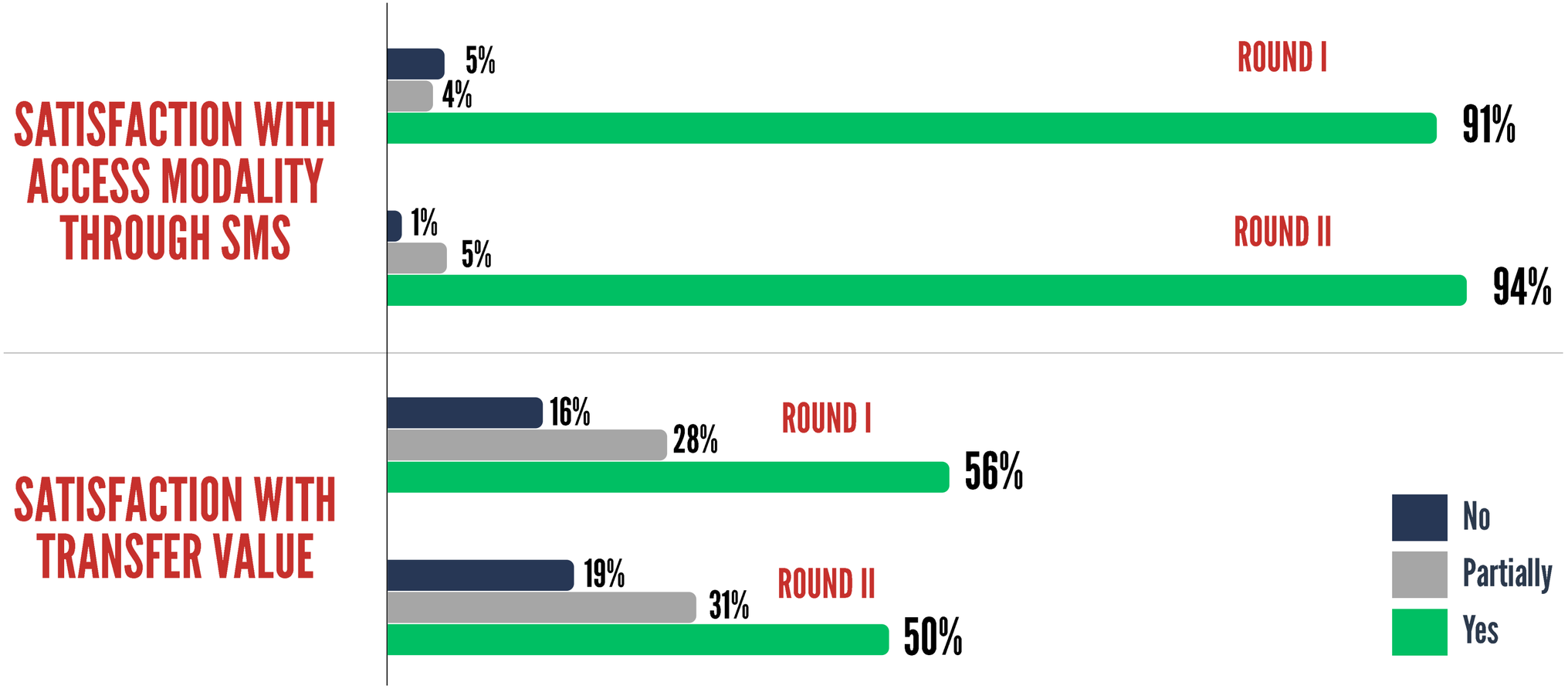






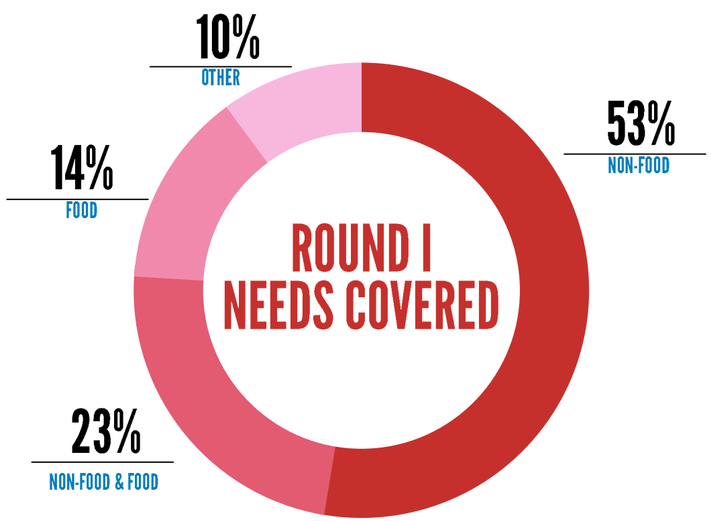
Public

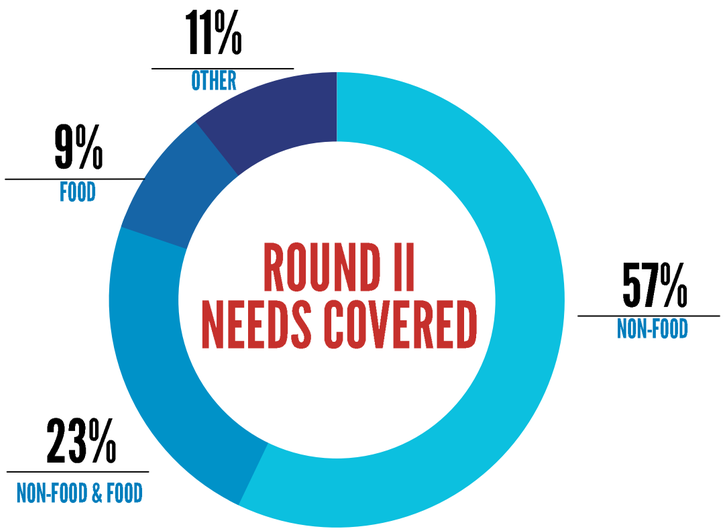
Even though the majority demonstrated satisfaction with SMS modality, the satisfaction with the transfer value is low.



Public

The recipients primarily utilize the assistance to cover non-food and food needs. However, almost all respondents reported only able to cover their needs partially.





Recipients also used the cash assistance to address other needs including:

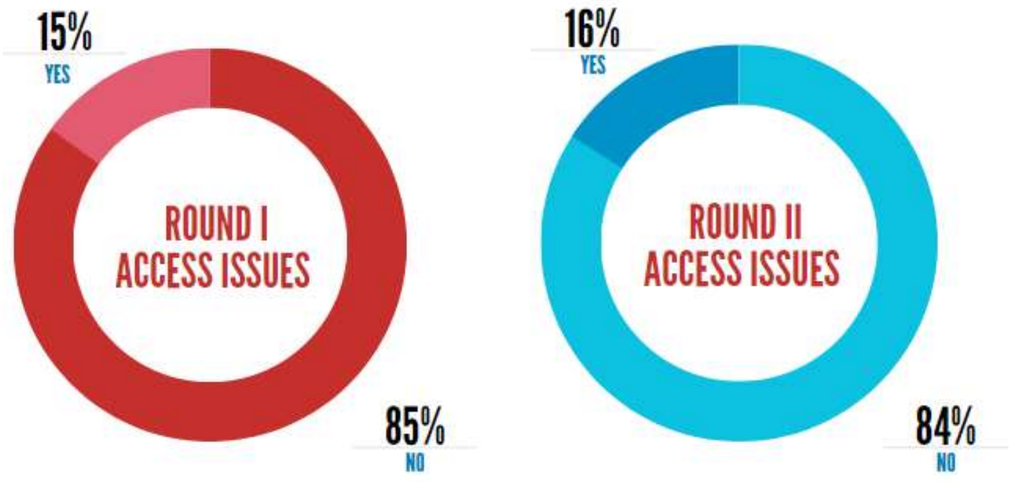
- Education expenses
- Rent
- Debt repayment
- Healthcare expenditure
- Home repair
- WASH facilities

Public

Some recipients who collected the entitlements faced access challenges mainly due to issues with SMS code and ATMs/banks.

While access issues are primarily caused by problems with ATMs/banks, some of them could have been avoided

- Crowdedness or long waiting queues
- No functioning ATMs or banks in the current address
- Did not receive the SMS reference number
- Not enough cash balance to withdraw from ATMs
- The SMS reference number did not work
- Time limit to withdraw the cash was not long enough
- Physical obstacles to reach ATMs or banks such as damage to infrastructure
- I believe SMS was a spam
- Inaccessible site for people with disabilities

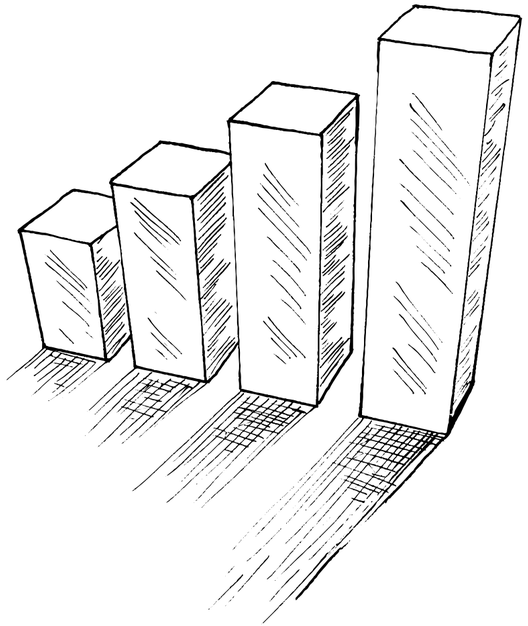


Around 16% of the surveyed recipients reported facing issues accessing the entitlement.

Mainly they live in Adiyaman (Merkez), Hatay (Antakya, Samandag, Defne, Kirikhan) and Malatya (Yesilyurt).

Public

Recipient awareness of the community feedback mechanism (CFM) channels increased in the second round from 15% to 21%, yet this remains low. Recipients are fully satisfied with the treatment of TRC call centre staff.



CFM AWARENESS

96%

ROUND I :93%

I KNOW the TRC call centre

- Men are slightly more aware of the CFM channels than women, yet women have contacted the TRC call centre more than men

Know the CFM channels (21%)

Don't know the CFM channels (79%)

Have contacted before* (4%)

Haven't yet contacted a CFM channel (96%)

100%

I WAS TREATED RESPECTFULLY

74%

ROUND I :81%

MY PROBLEM WAS RESOLVED

84%

ROUND I :75%

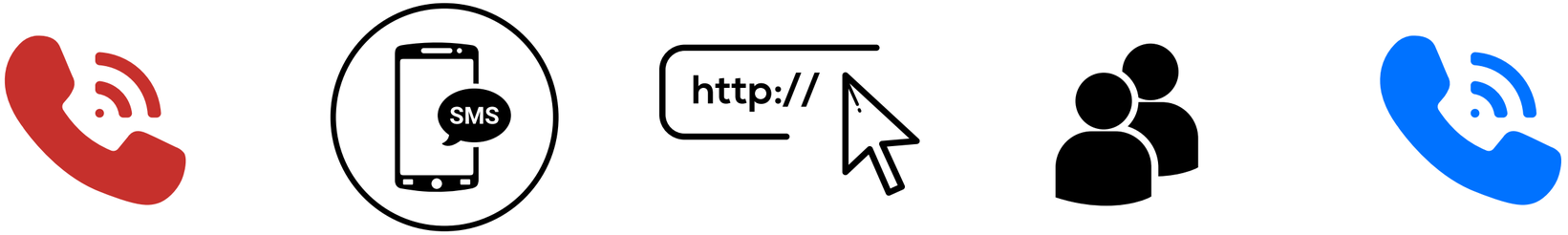
I CALLED THE TRC CALL CENTRE

Public

TAILORING COMMUNICATION: HOW TO REACH PROGRAMME PARTICIPANTS

Multiple Communication Channels Utilized for Effective Outreach

EXISTING CHANNELS



TRC CALL CENTRE | SMS | WEBSITE | STAFF | BANK CALL CENTRE

PREFERRED CHANNELS

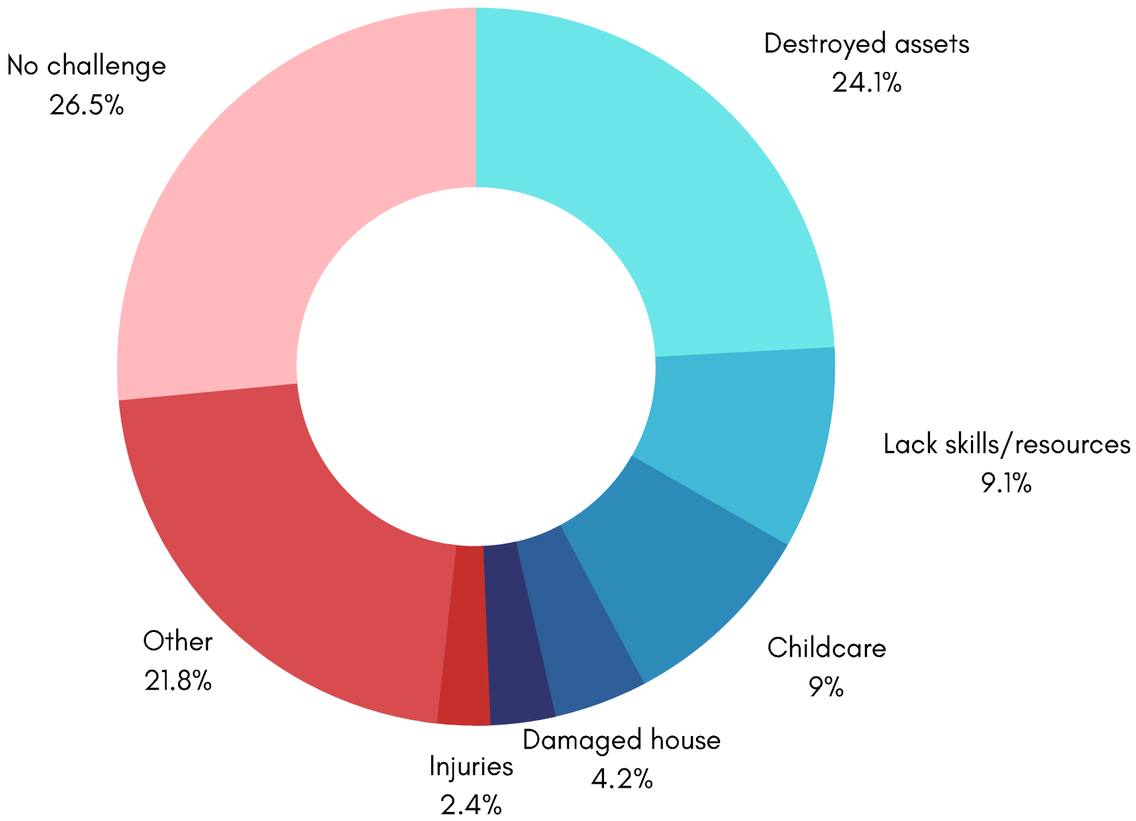
	SMS	TRC CALL CENTRE	WEBSITE	HALKBANK BRANCH
ROUND I	55%	41%	1%	1%
ROUND II	59%	42%	1%	0.2%

Public

4

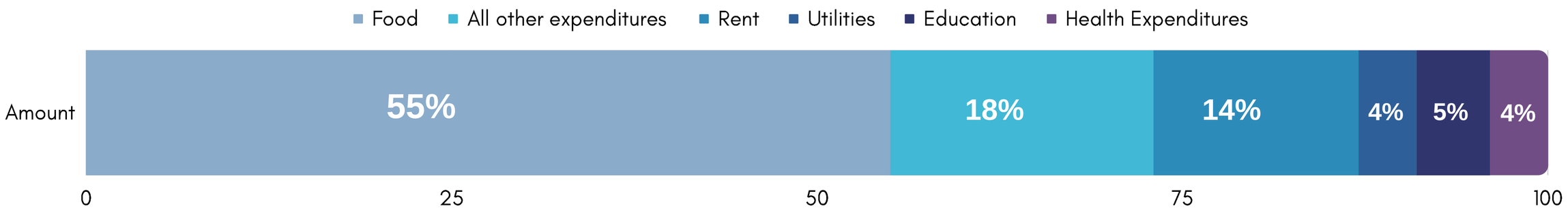
OUTCOME MONITORING

Majority of the respondents reported having challenges accessing employment. The challenges faced by women are mostly related to childcare, elderly care, or disabled care. For men, challenges are more about destroyed assets and decreased job opportunities.

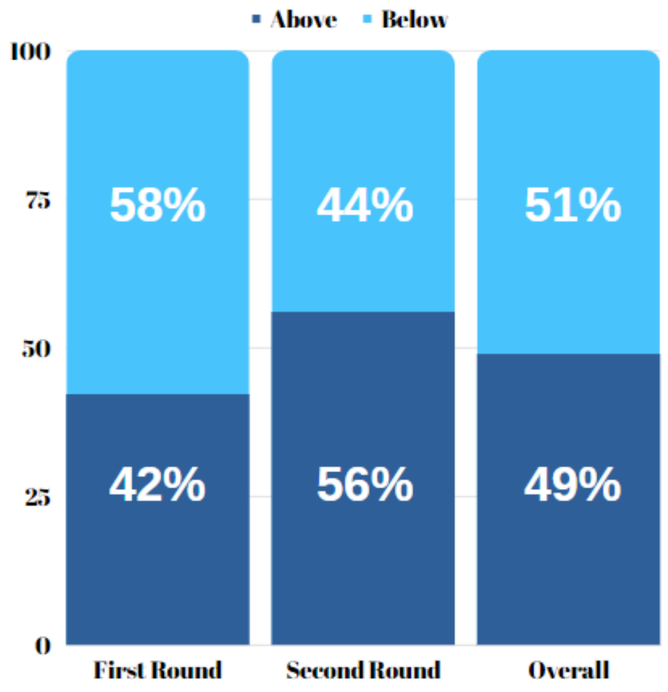


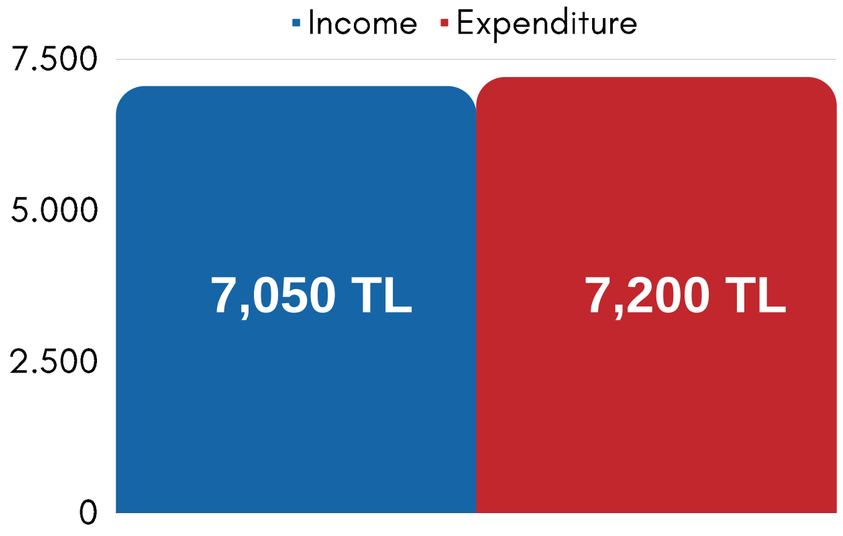
Public

Recipients spend 55 per cent of their income on food expenditures.



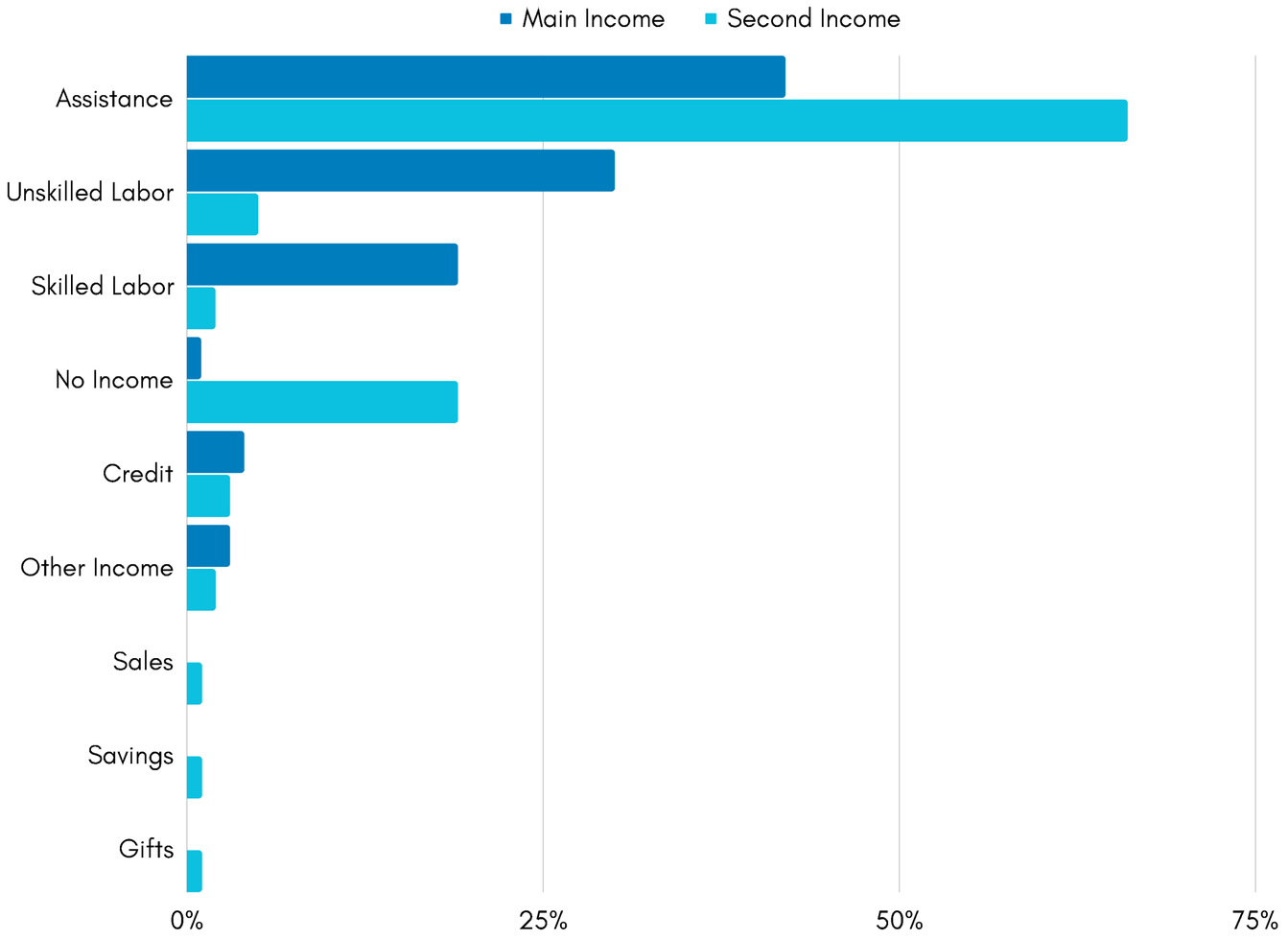
49 per cent of the recipients can meet their basic needs.





Public

Recipients rely heavily on assistance to cover their basic needs.

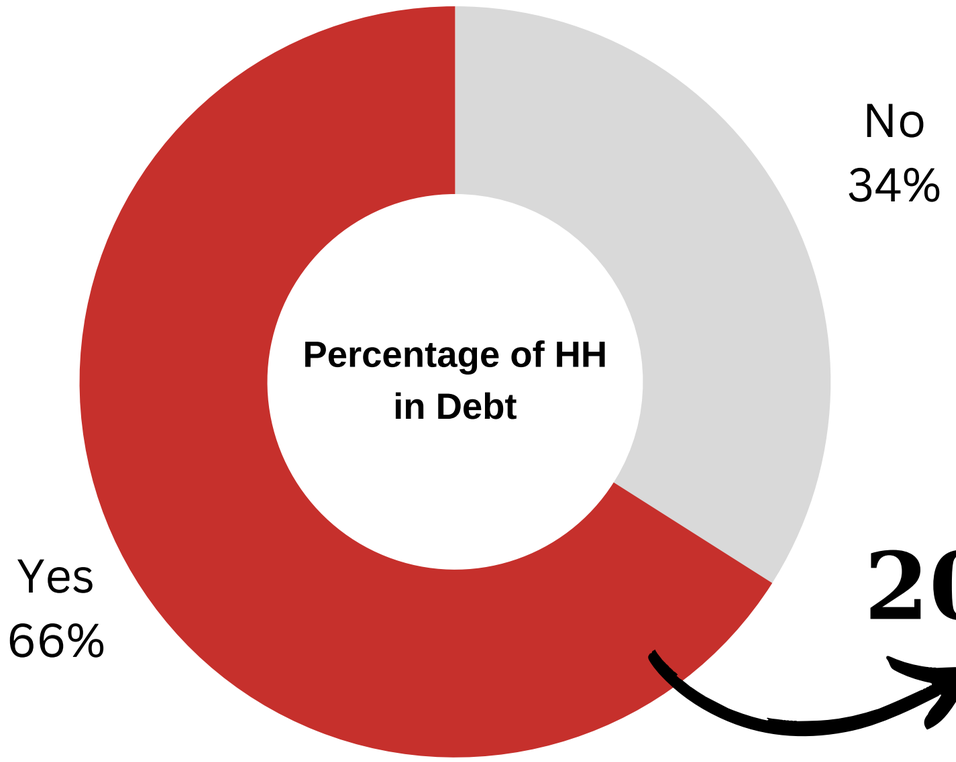


42% of the HHs consider assistances as their main source of income and 66% as secondary source of income.

10% of the HHs only has assistance as an income source.

Public

Two out of three households are in debt. Half of the households took on new debts after the earthquake.

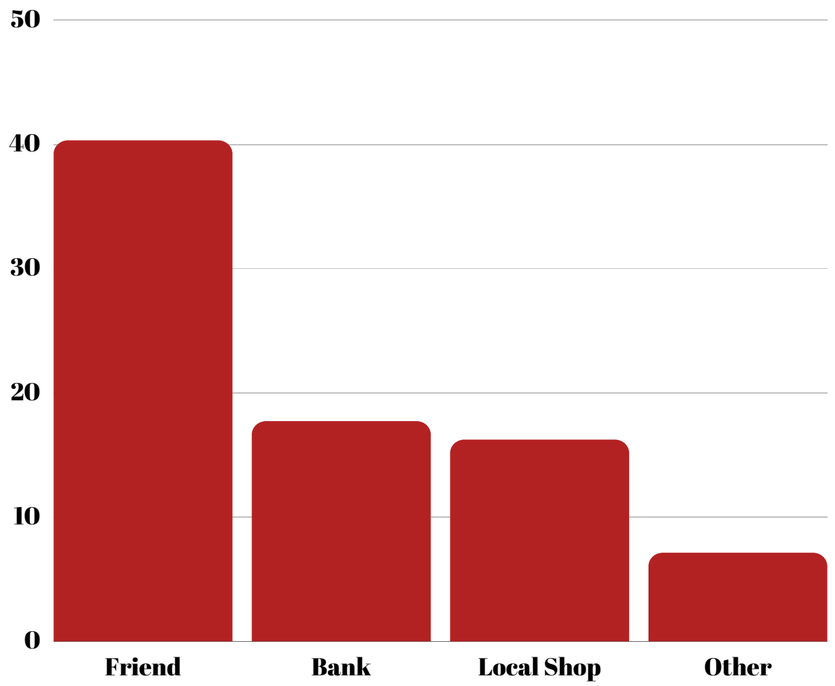


20,000 TL

50%

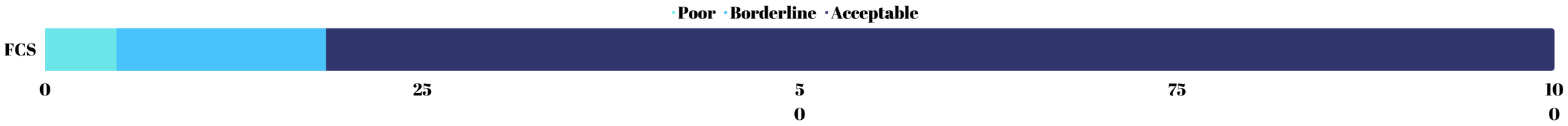
of the HHs took new debts in the last 3 months

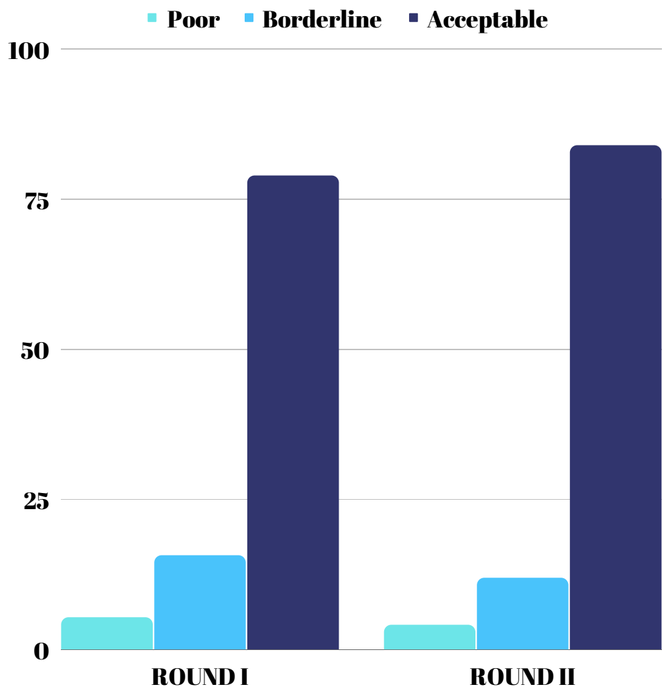
Households generally prefer to borrow money from their friends



DEBT FROM WHOM?

OVERALL, 81% HH'S FOOD CONSUMPTION SCORE IS ACCEPTABLE, 14% BORDERLINE AND 5% POOR





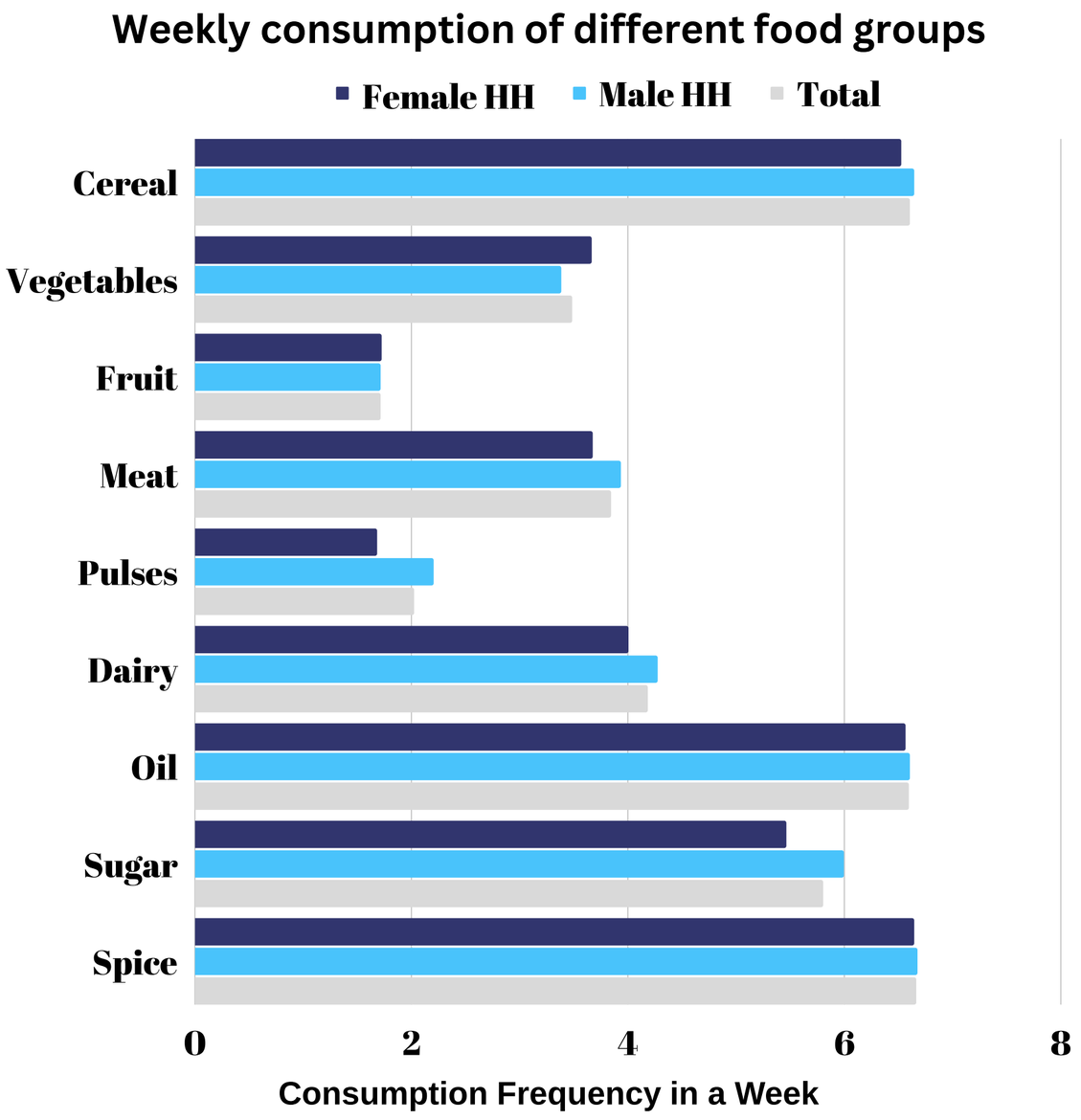
The food consumption score of male-headed households is slightly higher than that of female-headed households.

Households with at least one member who has a special need have slightly lower acceptable food consumption levels (80%) compared to households with no special needs (84%).

Recipients who moved from the earthquake-affected provinces to other provinces have higher acceptable food consumption levels (85%) compared to those who stayed (79%)

Public

There is no significant difference in the food consumption preference and frequency between female-headed and male-headed households.



- Consumption of fruit and pulses is lower compared to other food groups.
- The most consumed food groups are Cereal, Oil, and Spice.

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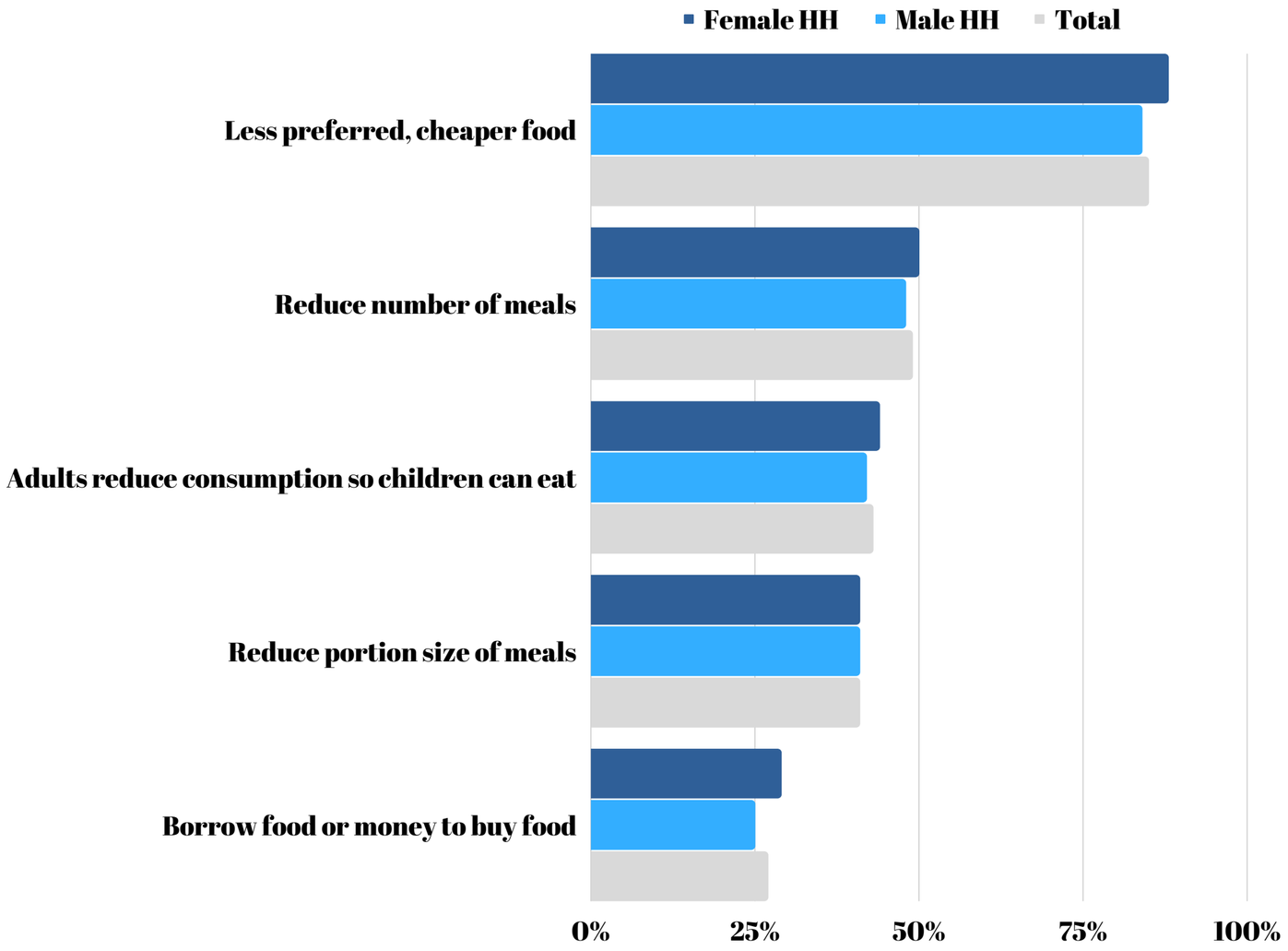
The majority prefer cheaper and lower quality foods. Vulnerable groups have more tendency for resorting to coping strategies.



HHS WITH HIGHER USE OF REDUCED COPING STRATEGY

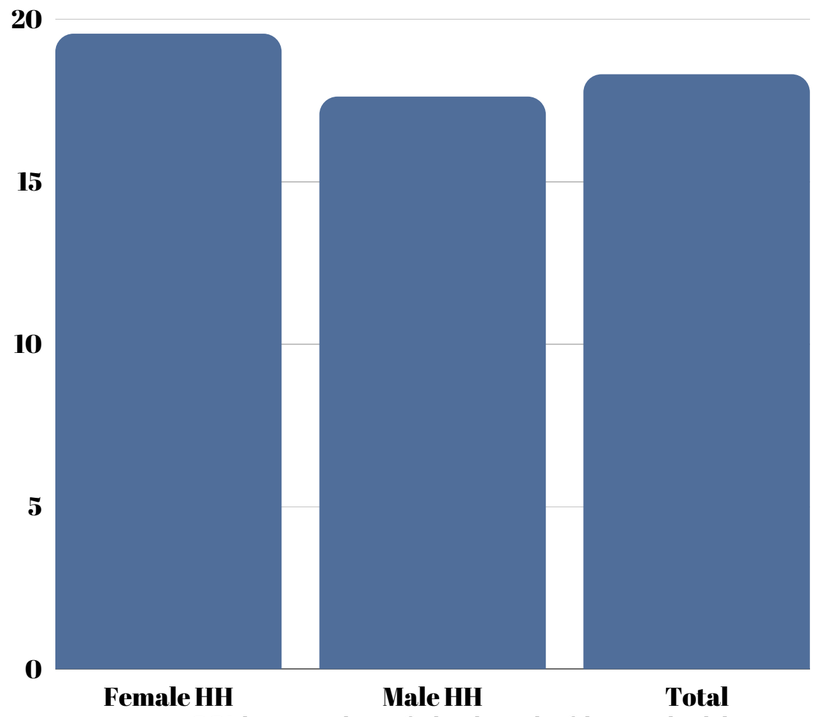
HHS WITH MORE THAN 4 MEMBERS

HHS STAYED IN EQ AFFECTED PROVINCES

HH WITH CHILDREN

Public

Recipients who stay in tents and damaged residences are more likely to use coping strategies compared to those who live in rented apartments, containers, and communal accommodations.



rCSI by gender of the head of household

11% of the respondents do not use any coping strategy

Public

5

RECOMMENDATIONS

1. Identify targeted solutions to overcome access issues

Some access issues faced by recipients are identified through monitoring exercises. These issues can be overcome through targeted solutions by considering tailored approaches based on specific target groups and access barriers associated with their circumstances.

2. Communicate with recipients through their preferred communication channels

Findings demonstrate that the surveyed households don't feel fully informed about some programme aspects despite the efforts of information dissemination through an initial sensitization SMS and dedicated website. In order to ensure transparency and accountability, it is recommended to increase the use of SMS and Kızılay 168 call centre as communication channels for the programme as preferred by the respondents.

3. Calculate the transfer amount based on actual household size: boost satisfaction and impact

The programme partners considered the average household size as 4 based on the TurkStat data and identified the transfer value accordingly. However, the findings demonstrate that the average household size is around 5. Having considered the discrepancy, it is suggested to provide assistance based on each household's size to ensure that the needs are covered fairly which would also increase the satisfaction of the beneficiary households of different sizes.

4. Improve recipient awareness of the community feedback mechanism and encourage the use of these channels

Even though, the eligibility SMS and website contents directly refer people to the available CFM channels (168 Call Centre and contact form), as many of the assistance recipients are not informed about the available complaint and feedback channels, it is critical to raise awareness on the feedback channels through different ways as much as possible within the limits of the programme design or to consider increasing the frequency of information related to the available channels (call centre and website) provided through the direct channel of SMS. This would ensure that recipients are at the centre of the programme design and programmatic decisions are taken with beneficiary inputs which would result in improved accountability to the affected populations. In addition to this, advocacy activities for disseminating information in the field through local partners can be conducted.

5. Looking into possibilities to cover other basic needs through coordination with other actors

The Collective Kindness programme aims to cover food and non-food needs of the recipients. However, as identified through the surveys, recipients are not able to cover their other basic needs. Active coordination and collaboration with other humanitarian actors on the ground would ensure that resources are used efficiently by eliminating duplicated efforts through purposive, coordinated and needs-based interventions.

Public

6. Increase beneficiary awareness of the eligibility criteria

Recipients' awareness of the eligibility criteria is key to ensuring community engagement and accountability. Findings reveal a low degree of beneficiary knowledge of selection criteria and a very high number of confirmation calls made to the call centre by non-recipients despite the informative content on the website. Communicating eligibility criteria more frequently and through different channels would eliminate confusion and increase accountability. In addition, advocacy activities through local partners to encourage them to disseminate information regarding the programme should be ensured.

7. Consider automated announcement through call centre for those who are illiterate

Despite the fact that SMS is one of the most widely used and direct modalities, it could potentially create participation barriers for those who are illiterate. Automated announcement while the person is waiting on the line during the call center conversation could be explored to provide necessary programme related information.

8. Clarify and diversify options of ATMs for withdrawal

Increasing the frequency of sharing information to recipients and clarify that they could withdraw from other ATMs which are members of TAM (ATM Center of Türkiye) besides Halkbank could ease the burdens on participants in terms of the cost of time and distance travelled to withdraw the assistance. This is in addition to current efforts of providing the full list through FAQ section on the website and Call Centre. Adding new bank options for withdrawal could also be explored.

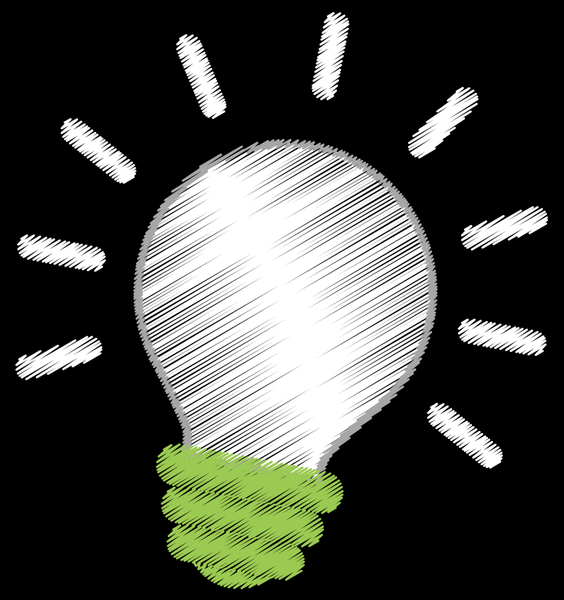
9. Provide in-person support or alternative modality for vulnerable population

Additional support, alternative modality and referral should be made available to those who are vulnerable and do not have existing support network available to them.

10. Strengthen existing support system and delivery capacity

Existing support system and feedback mechanisms especially the TRC Call Centre needs to be well capacitated to meet the increased demand from the programme. Automated announcement through the Call Centre while people are waiting on the line could be explored to provide key programme information. The delivery capacity of the financial service provider should be ensured through further engagement and investigation on the delayed SMS code experienced by participants.

Public



QUESTIONS?

For further information on the presentation, please contact

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THANK YOU

AoB

- Any other business

Next Meeting: 9 August 13.30

THANK YOU