

**Inter-Agency  
Coordination  
Türkiye**

# Cash-Based Interventions Technical Working Group

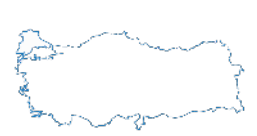
Online

February 25, 2025

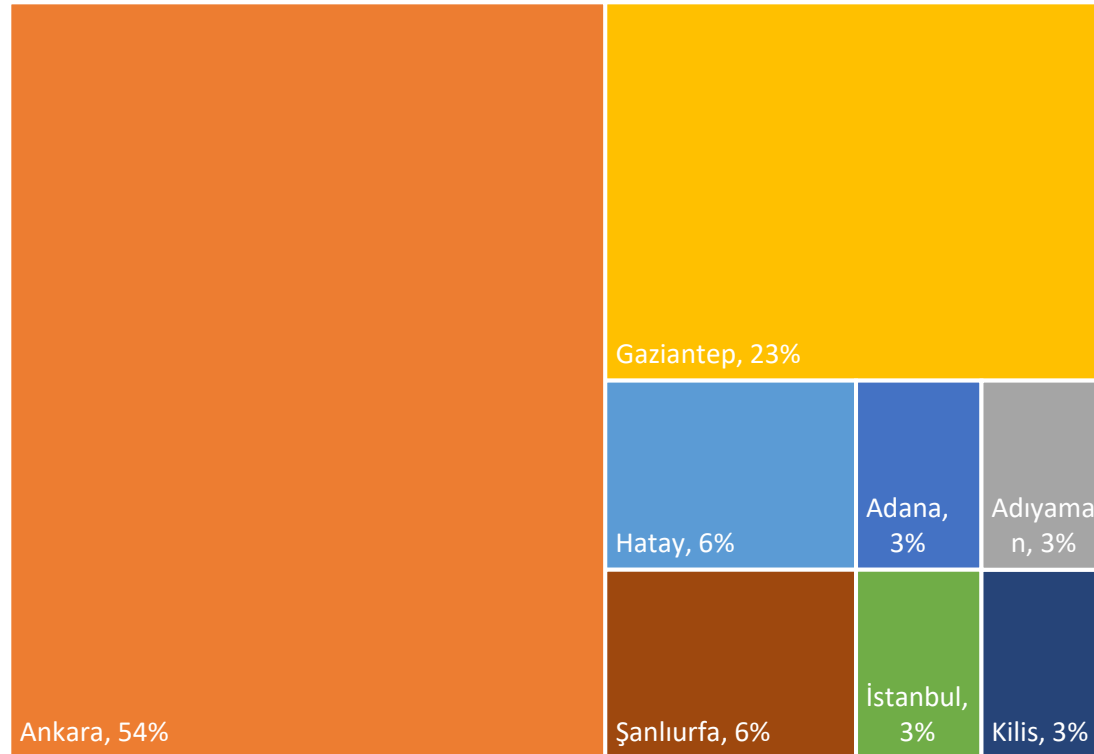
# Agenda

Agenda Items	Time	Responsible	Details
<b>1. Welcome &amp; Introductions</b>	14.00 – 14.05	All partners	Welcome & Introductions
<b>2. Review: Action Points &amp; Announcements</b>	14.05 – 14.10	UNHCR/TRC	<b>Review of Action Points Announcements</b>
<b>3. Operational Issues</b>	14.10 – 14.20	UNHCR/TRC All partners	<b>MPCA Guidance – January 2025 Update</b> • MPCA Guidance January 2025 Update
	14.20 – 14.35	UNHCR/TRC All partners	<b>Program Updates &amp; Discussions</b> • Program Updates from Partners
	14.35 – 15.10	UNHCR/TRC All partners	<b>CVA Mapping 2024</b> • CVA Mapping 2024 Preliminary Findings • Feedback and Q&A
	15.10 – 15.40	STL UNHCR	<b>PDM Presentations</b> • PDM Presentations by partners (including STL, UNHCR)
<b>4. AoB</b>	15.40 – 15.50	All partners	<b>Any other Business</b> • Suggestion for coming meeting • Other issues





# Welcome & Introductions



CARE  
DRC  
DKH  
ECHO  
GIZ  
HRDF  
IBC  
IOM  
SARD  
Save the Children  
SGDD-ASAM

SHAFAK  
Solidarites International  
Support to Life  
TRC  
UFUK Horizon  
UN Women  
UNFPA  
UNHCR  
Yedi Başak İnsani Yardım  
YSYD



# Review Action Points

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Action Points	Progress
Members to revise their 3RP appeals once supplementary appeal process commenced	Done
Members to fill in Skills Gap Analysis 2025 Survey	In Progress
Members to indicate expectations for 2025 Workplan	In Progress



# Announcements

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- 2025 CVA Skills Gap Analysis Survey
- Impact of US Funding on Humanitarian Cash Assistance in Türkiye





# MPCA Guidance – January 2025 Update

## Minimum Expenditure Basket

Table 1. SSN MEB Composition (TRC) December 2024		
Items	ESSN (4.3 household size)	C-ESSN (6.3 household size)
Food	₺7.525	₺11.025
Rent	₺11.855	₺11.855
Utilities (with water)	₺2.465	₺2.465
Non-food items	₺1.951	₺1.951
Health	₺802	₺802
Education	₺310	₺310
Transportation	₺935	₺935
Communication	₺335	₺335
<b>Total MEB</b>	<b>₺26.178</b>	<b>₺29.678</b>

## Market-based Rent Prices

- ✓ Rent is calculated as brackets:
  - Small HH: 1 to 3 members
  - Medium HH: 4 to 6 members
  - Large HH: 7 to 10 members
- ✓ Provinces with high refugee populations are selected for analysis.
- ✓ İstanbul, Gaziantep, Adana, Hatay, Konya, Kilis, Şanlıurfa, Mersin, İzmir, Bursa
- ✓ Source: Endexa <https://www.endeksa.com> (03.02.2025)

House Size	Min. Rent (rounded)
2+1	₺ 9.735
3+1	₺ 12.965
4+1	₺ 18.045

- **MEB** provided by SSN Programme remains as the reliable baseline in calculating the components of the MPCA transfer amount. **Market-based rent prices** are factored in the MPCA transfer values.
- Incorporating the latest adjustments to the minimum wage and January 2025 inflation figures, hypothetical predictions estimated an increase of 13 index points in expenditures relevant to the MPCA calculation from December 2024 to January 2025.



# MPCA Guidance – January 2025 Update

- The ideal monthly MPCA should be provided for **3 months** to the vulnerable households.
- Partners are recommended to maximize the number of households they reach with MPCA.
- If providing MPCA in compliance to the household size categories is operationally infeasible, CVA partners are recommended to use the median value which is the transfer amount for household of 5 people.
  - ✓ CBI TWG strongly recommends complying with the categories of transfer amounts before resorting to a fixed single value per household.

Household Size	MPCA Transfer Amount
bt. 1-3	₺ <u>9.663</u>
4	₺ 12.876
<b>5</b>	₺ <b><u>14.475</u></b>
6	₺ 16.073
bt. 7-10	₺ <u>20.211</u>

Floor – ₺ 9.663  
Median – ₺ 14.475  
Cap – ₺ 20.211



# MPCA Guidance – January 2025 Update

Household Size	MEB (without rent) + Market-based Rent	Multiplier ( <i>i.e</i> $n$ )	One-off MPCA Amount
bt. 1-3	<u>₺ 19.325</u>	$n$	<u>₺ 19.325 * <math>n</math></u>
4	₺ 25.752	$n$	₺ 25.752 * $n$
5	<u>₺ 28.949</u>	$n$	<u>₺ 28.949 * <math>n</math></u>
6	₺ 32.146	$n$	₺ 32.146 * $n$
bt. 7-10	<u>₺ 40.423</u>	$n$	<u>₺ 40.423 * <math>n</math></u>

- CBI TWG recommends that partners provide monthly MPCA to the most vulnerable households. If any partner deems it necessary to provide one-off MPCA to meet immediate and acute needs of their targeted population in need, a calculation guidance is shared.





# MPCA Guidance – January 2025 Update

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## Notes for Coordination

- Partners should inform CBI TWG regarding their MPCA implementations to ensure harmonisation and complementarity between programs.
- Partners must use the UNHCR Deduplication Platform to prevent duplicative assistance given they implement CVA in the same geographical area with other organisations or target the same community.
- The MPCA Guidance January 2025 will be applicable for **new MPCA programs starting from January 2025** onwards. Organisations with agreed and approved budgets prior to publication date of this MPCA Guidance are recommended to consider revising transfer values; however, they cannot be obliged to comply.
- Next date of MPCA Guidance update is set for July 2025, unless sooner is deemed necessary. **If the annual inflation is above 15 percent** in any time before July 2025, CBI TWG will revise the guidance.



# Discussions & Updates

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- Program updates from partners
- New programs
- Concluding / suspended programs
- Common challenges





# Overview: CVA Mapping 2024

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- CVA Mapping Objective: To compile members' activities and achievements of the completed year. The mapping exercise focus on **cash and voucher activities achieved in 2024**. Additionally, this mapping captured **cash for winterisation** for the winter of 2024-25.
- CVA Mapping Data Collection commenced: December 16, 2024
- CVA Mapping Workshop: December 11-12, 2024



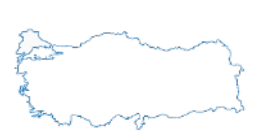
# Presentation of CVA Mapping 2024 Findings

## 2023 CVA Mapping

- 28 Organizations
- 77 Programmes
- 14 nation-wide, 34 directly targeted provinces
- **Partners provided data:** ASAM, Bahar, CARE, Concern, DRC, FAO, GOAL, HRDF, IBC, IOM, IRW, Mavi Kalem, MUDEM, ORANGE, Oxfam-KEDV, PIN, REALs, Save the Children, SENED, SEVKAR, SHAFAK, TRC, TRC-WFP-IFRC, UDER, UNFPA, UNFPA-Pozitif Yaşam-Kırmızı Şemsiye, UNHCR, WFP, WHH, YSYD

## 2024 CVA Mapping

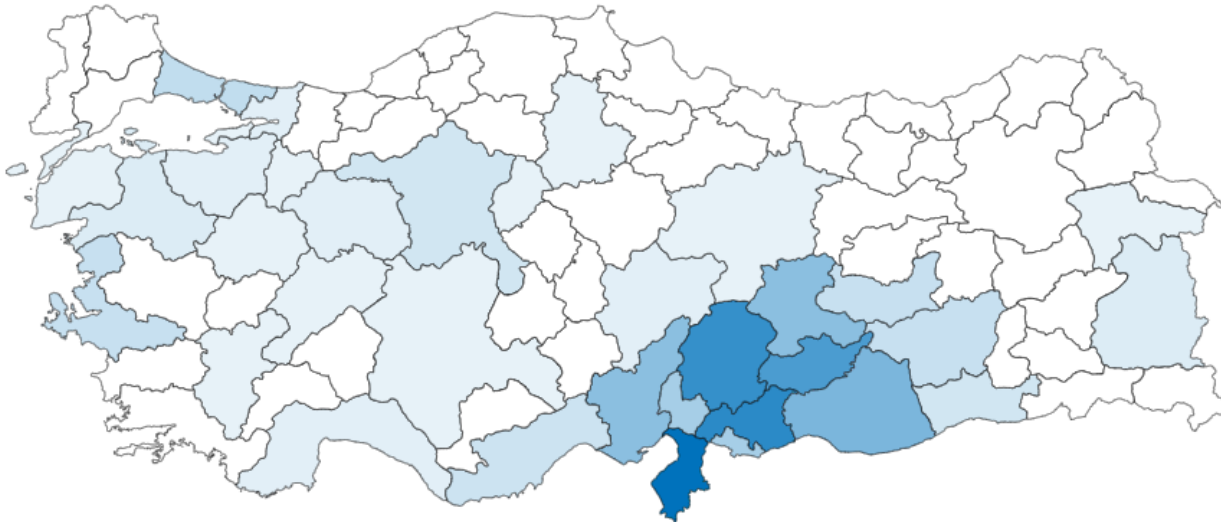
- 26 Organizations
- 85 Programmes
- 17 nation-wide, 31 directly targeted provinces
- **Partners provided data:** ACTED, ASAM, CARE, DRC, ELAF, GOAL, HRDF, IBC, Inogar, IOM, IRW, MUDEM, ORANGE, SARD, Save the Children, SENED, SEVKAR, STL, TRC, UNFPA, UNHCR, UNICEF, Violet, WALD, WFP, WVI



# Overview: CVA Mapping 2024

## CVA Mapping 2023

Provincial Breakdown for Cash-Based Interventions in Türkiye

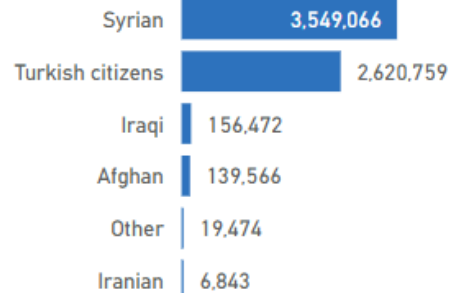


**2,044,799,772**

2023 Budget

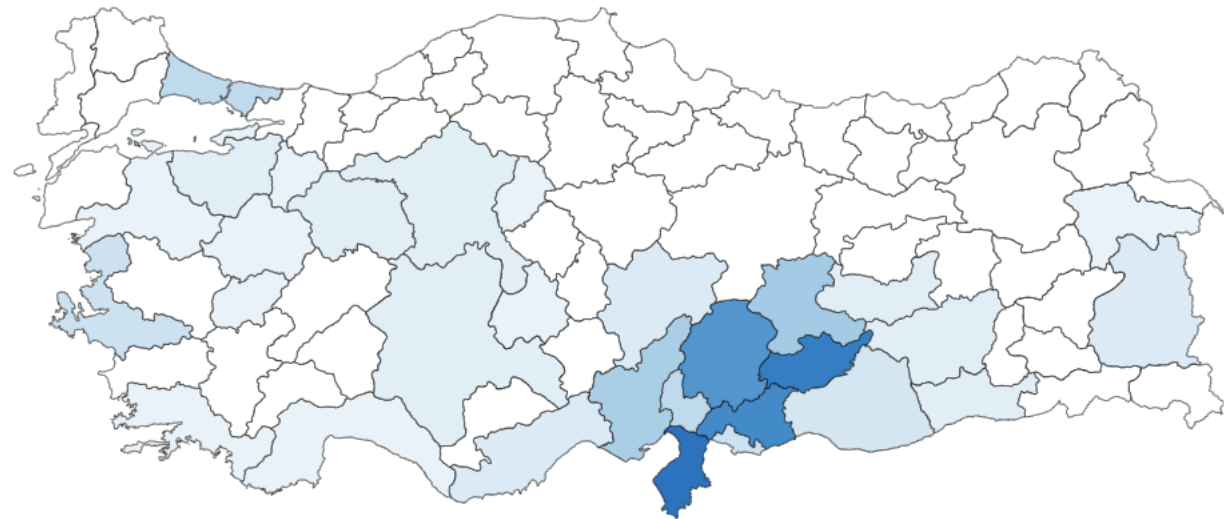
**6,960,254**

Beneficiaries (total) 2023



## CVA Mapping 2024

Provincial Breakdown for Cash-Based Interventions in Türkiye

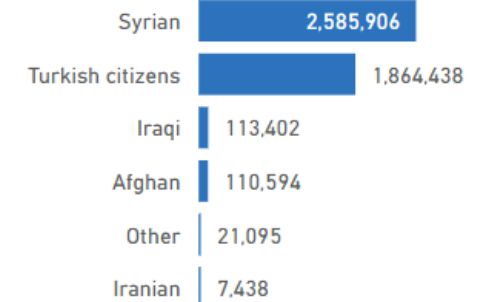


**486,254,017**

2024 Budget

**4,727,957**

Beneficiaries (total) 2024





# Overview: CVA Mapping 2024

## CVA Mapping 2023

Is this an Earthquake Response intervention?



Multi-purpose cash assistance programme

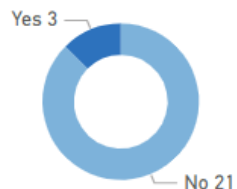
Emergency cash assistance programme



One-off MPCA Regular MPCA

5,995.59 3,228.71

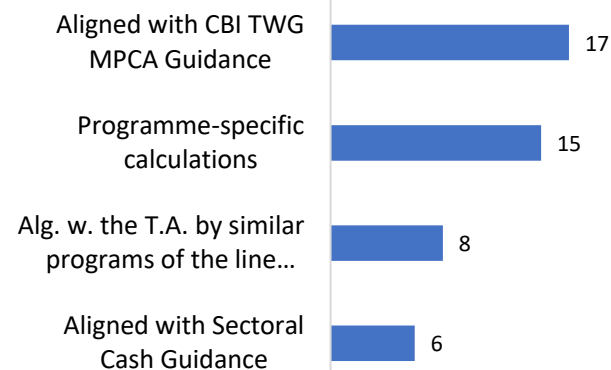
Top-up payments



MPCA Top-up Value

2,533.33

Transfer Amount Calculation



## CVA Mapping 2024

Is this an Earthquake Response intervention?



Multi-purpose cash assistance programme

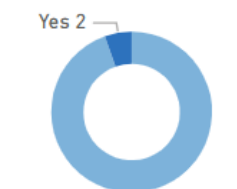
Emergency cash assistance programme



One-off MPCA Regular MPCA

11,206.23 6,517.29

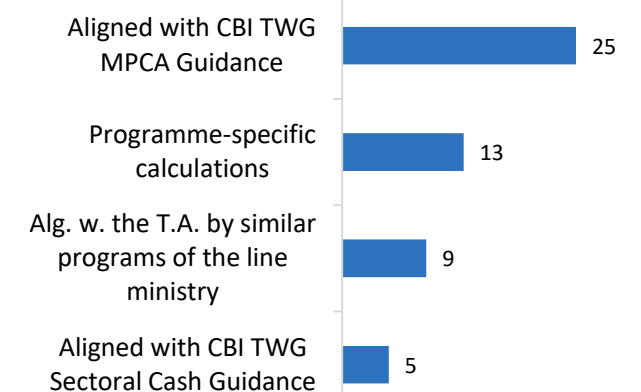
Top-up payments



MPCA Top-up Value

600.00

Transfer Amount Calculation





# CVA Mapping 2024

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## Next Steps

- Detailed report to be published
- **Key highlights shared with donors**



[CVA MAPPING 2024 – Dashboard PowerBI](#)



# PDM Presentations by Partners

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- UNHCR
- STL





# Cash for Protection Post-Distribution Monitoring 2024

Ankara, Türkiye

# Cash for Protection Programmes



## Adolescents Discharged from Institutional Care (CPA)

- Refugee youth transitioning from state institutional care at 18.
- Conditional cash for participation in technical or vocational training.



## Transgender and Intersex Refugees (CPL)

- Refugees facing protection risks due to their diverse sexual orientation and gender identities.
- Ensuring the prevention of risky coping strategies, access to health services, and safe accommodation.



## GBV Survivors and Refugees at Risk of GBV (CPS)

- Refugee GBV survivors and refugees at-risk of GBV.
- Empowerment, fostering self-reliance, preventing and mitigating protection risks.

# General Overview of C4P Programmes

Protection Unit decides  
eligibility and continuation

CBI pipeline (removal or inclusion)

Monthly cash assistance

**Service Provider:** PTT

**Transfer Modality:** Prepaid cards

**Restriction:** Unrestricted

**Duration:** 15 days period for card collection

**Utilization of Assistance:** PTT ATMs, Public Bank ATMs (no commission fee), POS devices

**Transfer Amount:** TRY 3,572.00 until September 2024, TRY 6,360.00 as of September 2024.

**Accountability to Affected Population:** Counselling Line of UNHCR, PTT Hotline (for technical queries, Arabic language is available), UNHCR partners.

# PDM Report – Data Sources



## **PDM Survey**

- Remote interviews
- Quantitative data
- Mandatory global practice



## **Counseling Line Tickets**

- Categorization of tickets
- In-house data
- Most common queries



## **Focus Group Discussions**

- Programme level information
- Qualitative data



Triangulation

# Post-Distribution Monitoring Survey

## Methodology

**Data collection:** phone interviews, 3 enumerators (Arabic & Farsi speaker)

**Number of beneficiaries:** 2349 individuals (planning phase)

**Simple Random Sampling:** 380 individuals called.

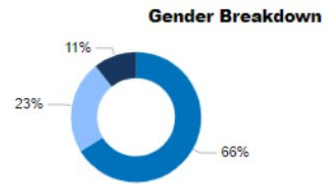
**Interviewees:** 225 individuals (247 answered, 22 refused to participate)

**Confidence level:** 95% with a  $\pm 6\%$  margin of error.

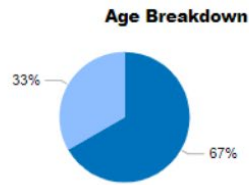
Programme	Programme Caseload (%)	PDM Sampling (%)
<b>CPA</b>	7%	9%
<b>CPL</b>	33%	32%
<b>CPS</b>	62%	61%



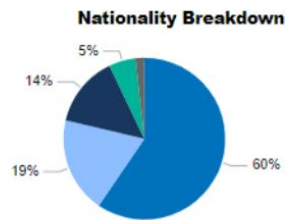
# PDM Survey: Respondent Profile



- Female
- Other/prefer not to disclose
- Male



- 18-35 years
- 36-59 years



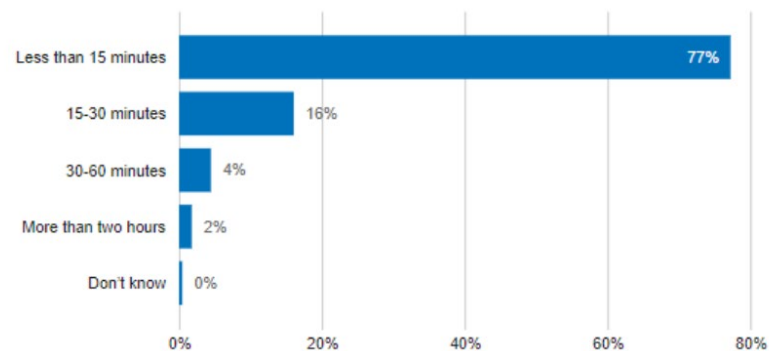
- Syrian
- Afghan
- Iranian
- Iraqi
- Other



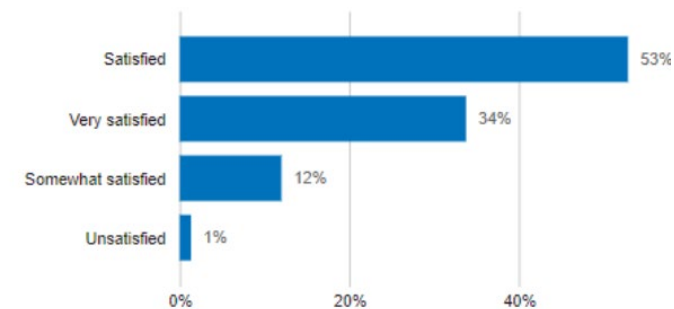
# PDM Survey: Receiving Process

- Over 92% accessed assistance within the timeframe indicated by UNHCR.
- High majority (93%) accessed their assistance in less than 30 minutes.
- Majority (87%) did not require support.
- Reasons for needing support: unfamiliarity with payment mechanism, limited mobility, challenges in understanding instructions, inaccessibility of cash withdrawal locations.
- Most of the respondents (87%) either satisfied or very satisfied with the process.

**Waiting Duration for ATMs**

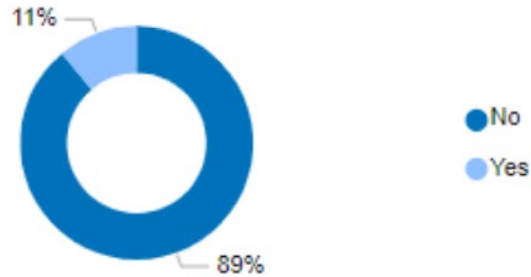


**Satisfaction level**

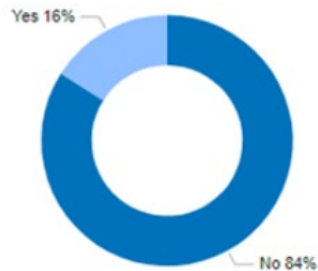


# PDM Survey: Risks and Technical Issues

## Did you feel unsafe or at risk of harm receiving, keeping or spending the cash assistance?

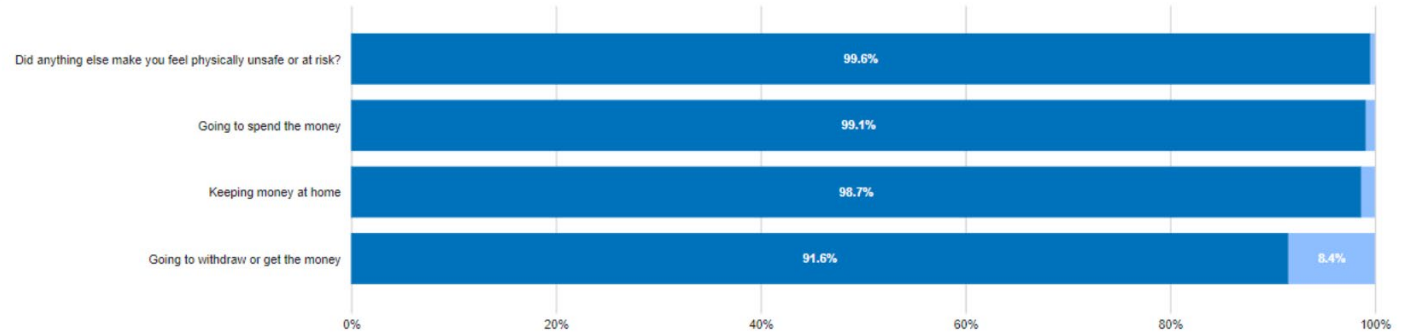


## Technical Issue



## Feeling unsafe or at risk while receiving, keeping or spending the cash assistance

● No ● Yes



## Technical Issues

- Eighty-four per cent reported no difficulties.
- Problems with access code (8.9%).
- Inavailability of recipient (4%).
- Poor service during the withdrawal process (3.7%).



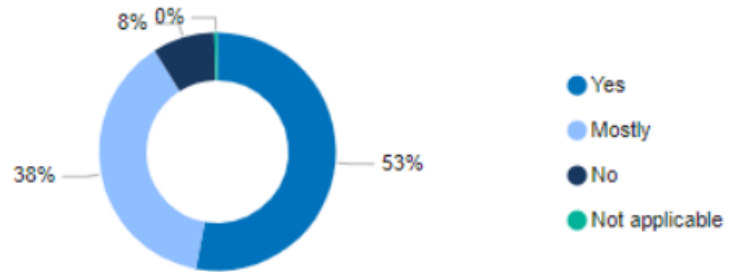
# PDM Survey: Market Availability

## Market access duration

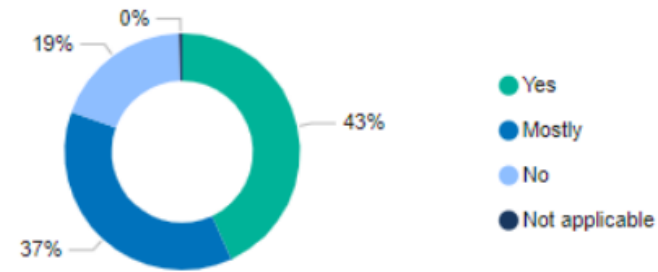
- Being able to spend assistance within an hour (89%, 67% in 15 minutes)
- Unsure how much it takes (15%)
- Need more than two hours (2%)

## Availability and Quality

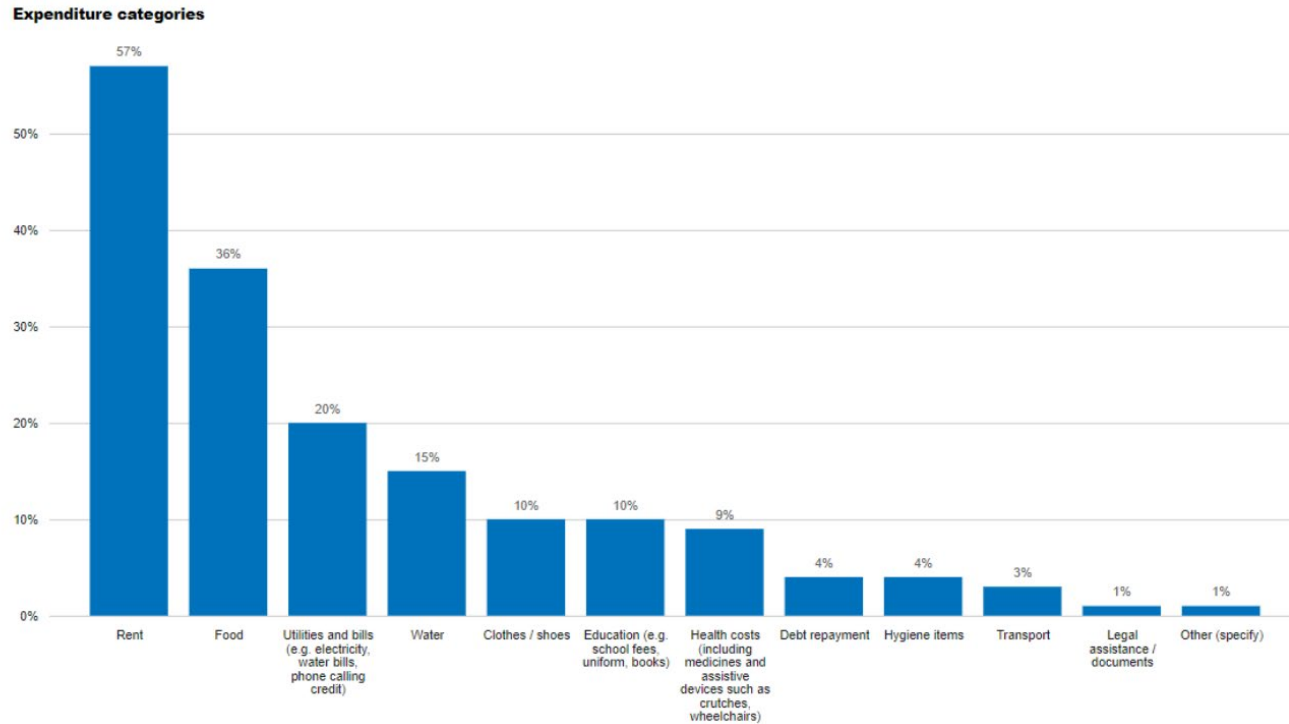
Were you able to find items and services you needed?



Were you able to find right quality of items and services?



# PDM Survey: Expenditure

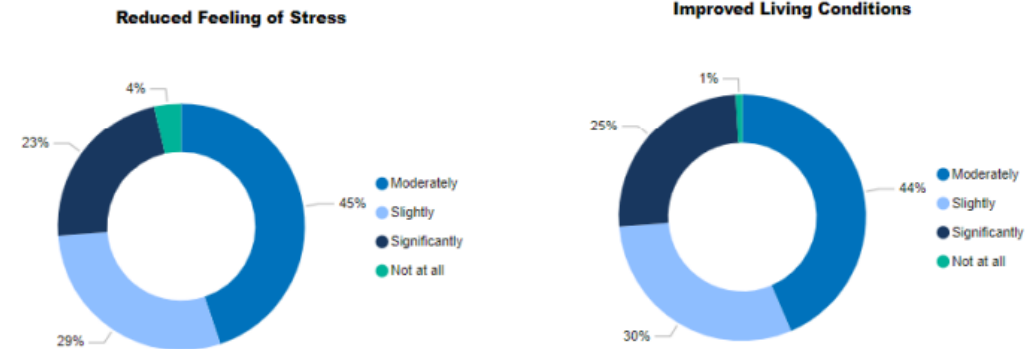


Immediate basic needs:

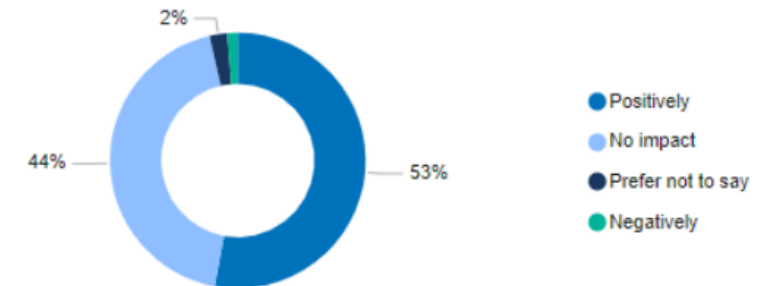
- Rent (57%), Food (36%), Utilities/bills (20%)
- Sole expenditure category rent 37%:  
More than double compare to 2023 PDM
- Eskisehir, Istanbul and Mersin

# PDM Survey: Outcomes

- Cash assistance reduced feelings of stress, ranging from slight to significant, for 96% of respondents.
- Only 25% of respondents reported significant improvements in their living conditions.
- Seventy-nine percent (79%) indicated that the assistance covered less than half of their basic needs, while 17% stated it enabled them to cover about half.
- The majority (73%) experienced either moderate or slight improvements.
- Reduced 11% need to resort to negative coping mechanisms.
- Fifty-three percent indicated a positive impact on household relationships.

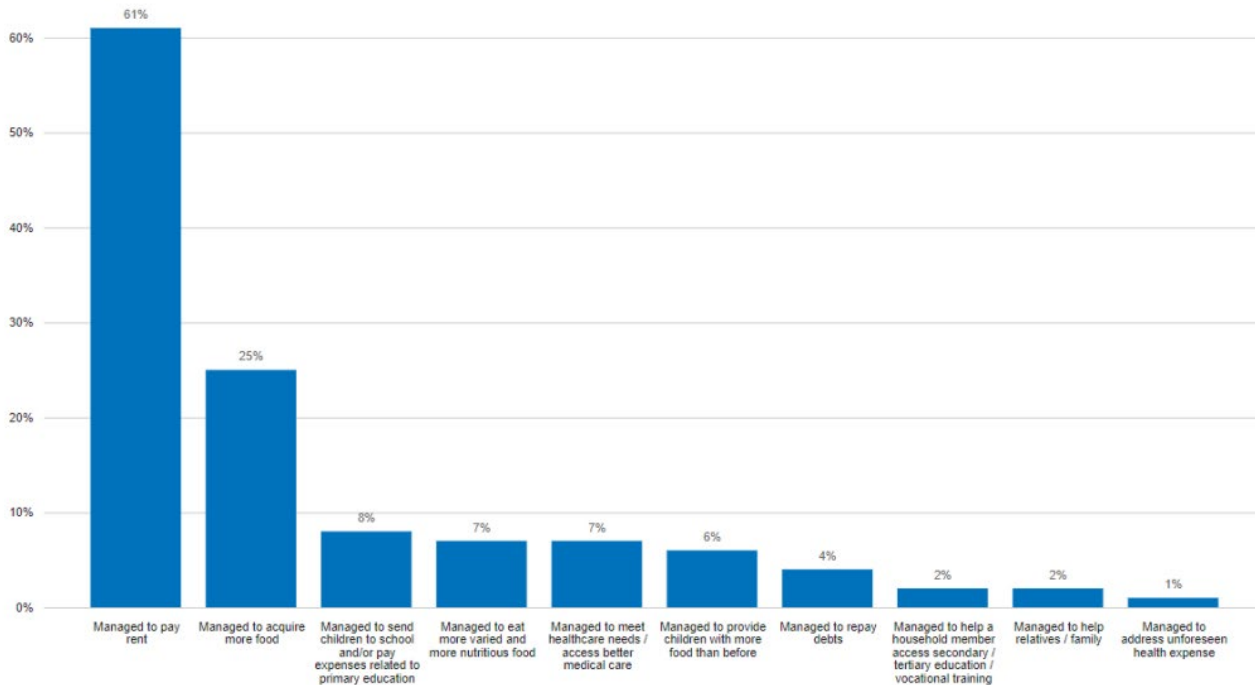


**How the cash assistance impacted relations within your household?**



# PDM Survey: Outcomes

Managed to acquire with cash assistance

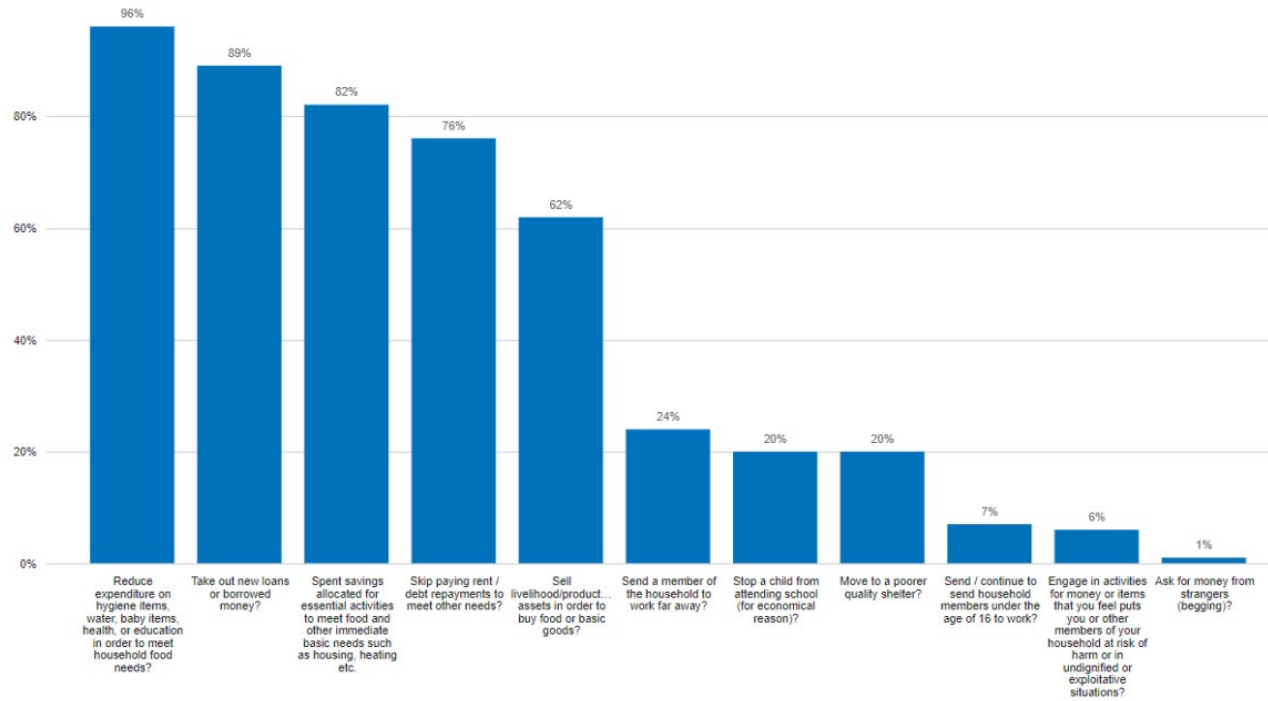


Addressed needs thanks to the assistance (unmet otherwise):

- Rent 61%
- More food 25%
- Education 8% (sending children school and/or primary education related expenses)
- Varied and nutritious food consumption 7%
- Healthcare %7
- Provide children more food 6%
- Managed to repay debts 2%
- Managed to help relative/family 2%
- Managed to address unforeseen health exp 2%

# PDM Survey: Negative Coping Mechanisms

Negative coping mechanisms used within last 4-weeks

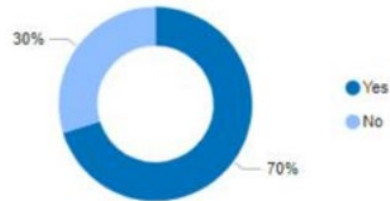


Over 96% relied on at least one negative coping strategy:

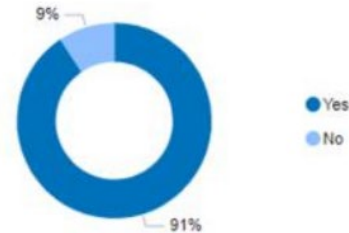
- Significant majority 96% cutting essential item expenditure
- 89% borrowed money or take out new loans
- 82% used savings to cover food and other immediate BN
- 76% delay debt repayments to address urgent needs
- 62% resorted selling livelihood or productive assets for BN
- 7% send hh member under age of 16 to work
- 6% engage in activities put them in risk of harm or in undignified or exploitative situations.
- 1% ask for money from strangers (begging)

# PDM Survey: Accountability to Affected Population

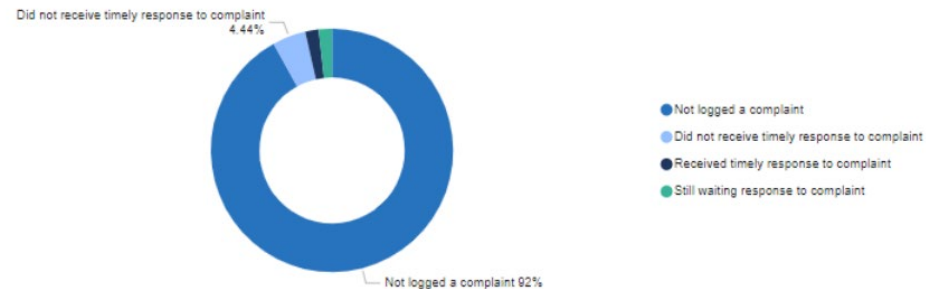
Informed About CFMs



Feel Safe Reporting



Experience with Complaint and Feedback Mechanism



- 70% respondents indicated they are informed about CFMs.
- 91% respondents feel safe reporting.
- Only 8% logged a complaint.
- More than half indicated not receiving timely feedback.
- All respondents expressed a preference for cash as the modality. While 94% preferred cash alone, the remaining 6% favored a combination of cash and in-kind assistance.

# Conclusion of Qualitative and Quantitative Data Collected

- 99% satisfaction with process, 99% indicated improvement in living conditions, 96% stress reduction.
- All respondents being in favor of cash, only 6% prefers cash and in-kind together.
- Assistance covers less than half of basic needs 79%
- Negative coping mechanism usage 96%
- 16% experienced technical issues (3.7% poor service or mistreatment from PTT)
- Need of fixed payment date.
- Lack of work permit (all IP beneficiaries), lack of healthcare (especially IP CPL beneficiaries), childcare responsibilities (CPS beneficiaries), lack of education opportunities.



# Third Party Monitoring Report Findings

Adiyaman:  
MPCA + Winterization Top-up

**Support To Life**



# Implementation & Evaluation Overview

## Assistance Details

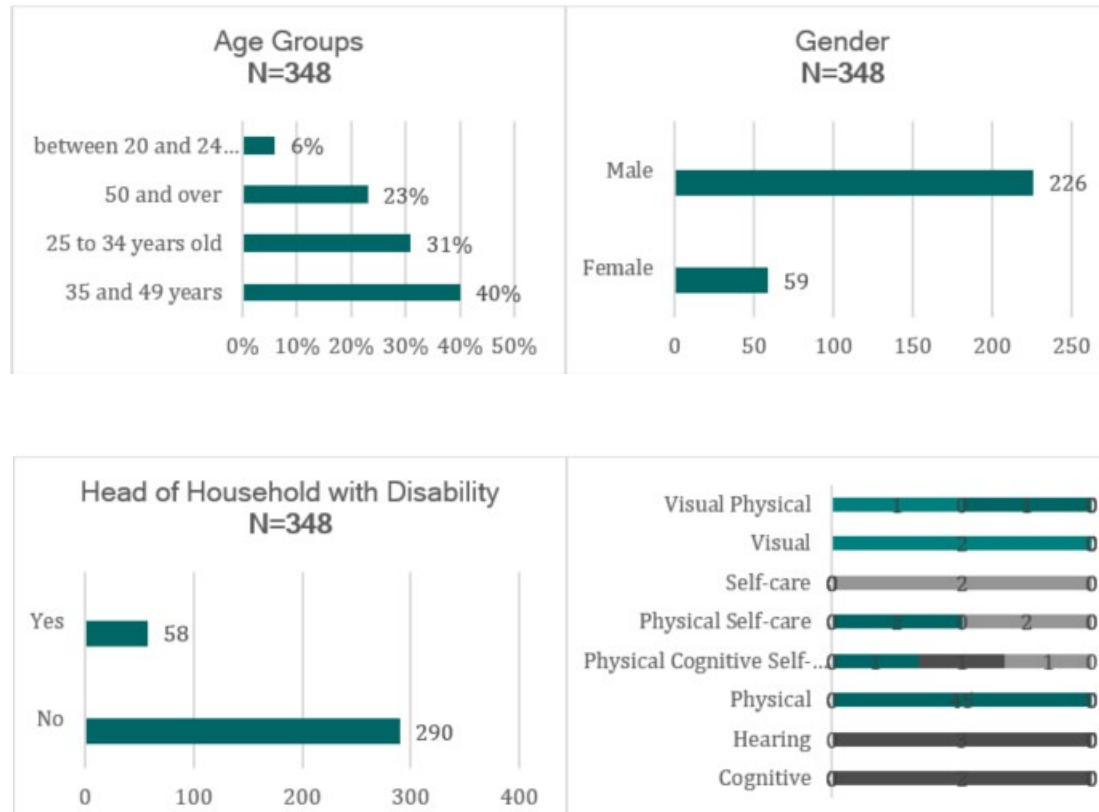
- Supported 1,459 households in Adiyaman (Oct–Dec 2024) via funds from DKH, DG-ECHO, and UN Women
- A family of 5 received TRY 21,040 (as per July 2024 MPCA Guidance),
  - including a winterization top-up of TRY 5,900 per household
- Employed UNHCR De-duplication (IOM) and bilateral checks with IBC

## Survey & Data Collection

- **Quantitative:** 348 household surveys (target 350; 95% confidence, 5% margin) across 38 neighborhoods
- **Qualitative:** 4 FGDs (30 participants with balanced gender, age, and socio-economic diversity) and 5 KIIs (STL staff, IOM rep, and volunteers)

# Implementation & Evaluation Overview

## Survey & Data Collection (cont.)



# Implementation & Evaluation Overview

## Project Context

- Response to devastating earthquakes in Adiyaman
- Focus on immediate financial relief, supporting basic and seasonal needs

## TPM Objectives

- Evaluate beneficiary experience (registration, communication, distribution)
- Assess basic needs fulfillment (food, rent, utilities)
- Examine economic resilience, coping strategies, and stakeholder feedback

# TPM Findings

## Satisfaction

- 87% overall satisfaction with cash assistance
- 99% reported ease in registration/distribution

## Informed About Criteria and CFCM

- 80.5% of respondents reported being informed about eligibility criteria; of those
  - 45.7% described the criteria as «very clear»
  - 37.9% rated them as «somewhat clear»
- 81.9% of respondents were aware of feedback-sharing mechanism

## Inclusivity

- A small minority (3.5%) noted concerns regarding inclusivity, specifically for single women, the elderly, and people with disabilities

# TPM Findings

## Meeting Basic Needs & Economic Impact:

### Usage

- 97% used cash to meet essential needs (rent, food, utilities)
- Priorities: Rent (26%), Food (24%), Utilities (18%)

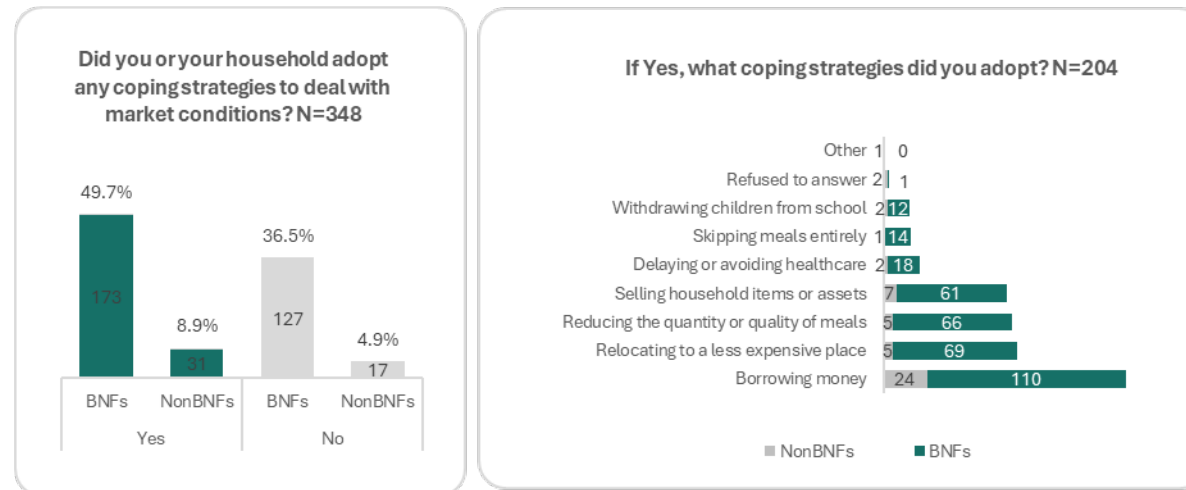
### Limitations

- 58% reported unmet needs (debt, medical expenses, school fees)
- Inflation and rising prices significantly reduced purchasing power (63%)

# TPM Findings

## Coping Strategies

- 49.7% beneficiaries and 8.9% non-beneficiaries adopted additional measures due to market conditions. Among the beneficiaries the most adopted measures are
  - Borrowing Money
  - Relocating to a less expensive place
- Reducing meal quantity/quality
- Selling assets



> Non-beneficiary households demonstrated slightly better baseline resilience, while beneficiaries remain more economically vulnerable

# TPM Findings

## Success Factors

- The MPCA program effectively provided immediate relief
- The registration process was highly accessible. Received assistance matched what was promised
- UNHCR de-duplication platform usage and bilateral checks with IBC prevented duplications

## Improvement Areas and Recommendations

- Improve Communication
  - Enhance outreach on eligibility criteria
- Address Inflation & Enhance Support
- Strengthen Economic Resilience
  - Introduce complementary interventions (financial literacy, income-generation support)

**THANK YOU**



# AoB

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- Suggestions for coming meeting
- Other issues



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- **THANK YOU !**

