Inter-Agency Coordination Türkiye

Cash-Based Interventions Technical Working Group

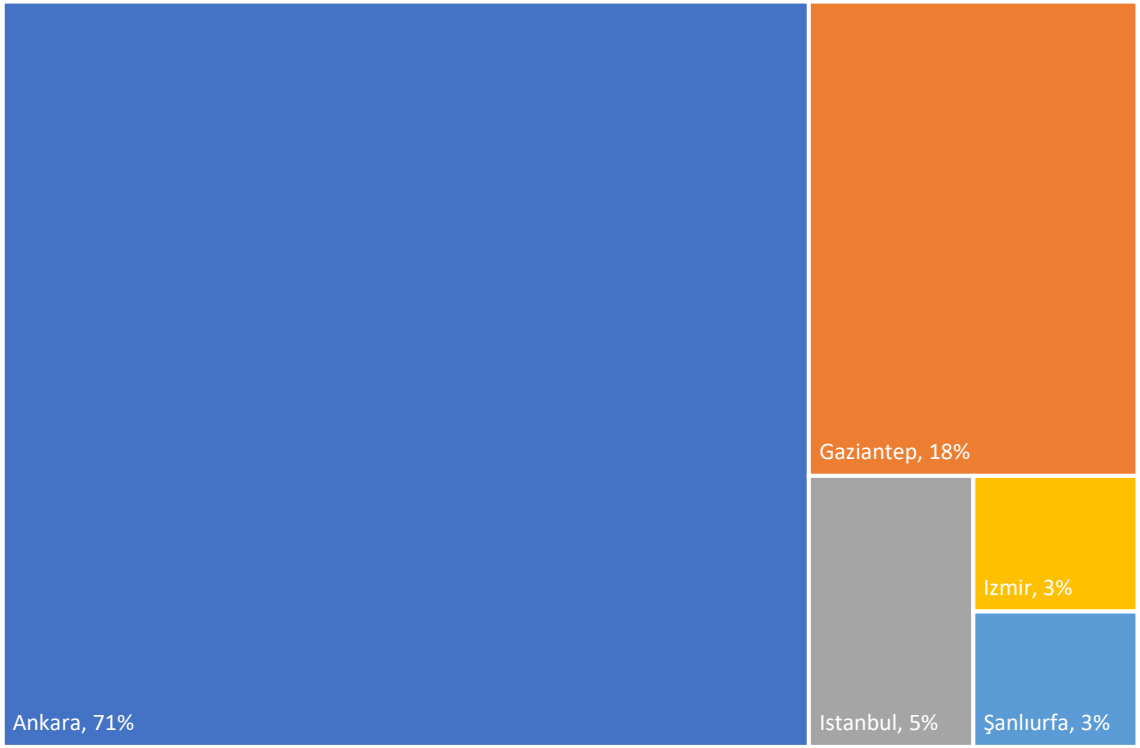
Online

July 29, 2025

Agenda

Agenda Items	Time	Responsible	Details
1. Welcome & Introductions	14.00 – 14.05	All partners	Welcome & Introductions
2. Review: Action Points & Announcements	14.05 – 14.20	UNHCR/TRC	**Review of Action Points** **Announcements & Updates**
3. Operational Issues	14.20 – 14.40	TRC	**Update: MEB July 2025 & Market Analysis** • Market Analysis • Minimum Expenditure Basket (SSN) July 2025 • Q&A
	14.40 – 15.00	UNHCR	**Guidance Updates** • MPCA Guidance Note July 2025 Update • Summary Note on FSPs in Türkiye 2025
	15.00 – 15.15	All partners	**Program Updates by Partners**
4. AoB	15.15 – 15.20		Any other business

Welcome & Introductions



Buca Belediyesi
CALP
CARE
DG ECHO
DKH
GIZ
Human Appeal
IFRC
IOM
Olive Branch
Save the Children
SGDD-ASAM
Support to Life
TRC
UFUK Horizon
UN Women
UNFPA
UNHCR
WFP
Yedi Başak İnsani Yardım

Review Action Points

Action Points	Progress
CBI TWG to publish Terms of Reference document	Done
CBI TWG to publish MPCA Guidance July Update	Done

Announcements

I. Notes from ECHO HIP 2026 Consultation Meeting (17 July)

II. Winterisation Task Force 2025-26 Updates

III. BNWG Meeting on 5 August, 10.00

IV. MATT training for MoFSS in August

MEB July 2025 & Market Analysis

- **Market Analysis**

  Economic situation, supply and demand, market dynamics and effects on foreign households.

- **Minimum Expenditure Basket (SSN) July 2025**
- **Q&A**

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KIZILAYKART

SSN Programme

3rd Market Assesment

#CardLoadedwithKindness

July 2025

platform.kizilaykart.org

Contents

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Key Informant Interviews with Vendors

Price Monitoring Survey

Food Consumption Habits

Objective of the Market Assesment Study

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Examines local and Syrian markets to assess how vendors are adapting to economic pressures, shifting consumer behaviors, and voluntary return trends. It explores supply capacity, sales patterns, vendor vulnerabilities, and evolving purchasing dynamics across different market types.

Market Analysis

Household Food Consumption Analysis

Investigates the food consumption habits of ESSN, C-ESSN, and ineligible households, offering a detailed overview of staple food purchases, shopping locations, and nutritional diversity, with a focus on affordability and accessibility.

Data Collection and Method

Data Collection	Method	Location	Number of Surveys
Vendors •Syrian Shops •Local Shops •Bazaars	KIIs Observation forms	Ankara, Gaziantep, İstanbul, Şanlıurfa, İzmir, and Adana	**133 KIIs** **110 Observation forms**
Consumers	Phone Surveys	Türkiye	**1155 phone interviews (385 ESSN 385 C-ESSN 385 Ineligible)**
Prices	Web-scraping Field Observations	Ankara, Gaziantep, İstanbul, Şanlıurfa, İzmir, and Adana	**110 price checklists**

Key Informant Interviews with Vendors

Sales Decline Amid Inflation and Voluntary Return in Syrian Markets

- Decrease in customers following the start of voluntary returns in Syrian Markets in since December 2024.
- Product shortages caused by some suppliers returning to Syria.
- Inflation as a key driver of declining customer numbers both Syrian and local markets.
- Increased preference for chain markets among both local and Syrian customers due to rising prices

Supply Constraints and Shifting Consumer Demand Under Inflation

- Vendors prefer large-scale procurement to cope with rapid inflation, but those with limited capacity must purchase smaller and more frequent stocks, increasing their vulnerability.
- Customers are buying cheaper and smaller quantities, focusing mainly on essential needs due to financial constraints. Overall demand remains stable across product categories, with seasonal increases in items like ice cream and cold soft drinks.

Key Informant Interviews with Vendors

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Spending patterns differ between markets:

In Syrian markets, Turkish customers typically buy a few specific items (e.g., bread, soft drinks), while Syrian customers purchase a wider range of products, including best-sellers like canned salami and tuna.

In local markets, Turkish and Syrian customers buy similar product types, but Syrian families purchase larger quantities due to bigger household sizes.

Bargaining is more common in Syrian markets than in local markets.

Product variety is more limited in Syrian markets, reflecting vendors' constrained supply capacity.

Local markets offer (credit cards option besides, credit (veresiye) or cash) but restrict credit to known customers.

Syrian markets primarily use credit and cash, with credit (veresiye) widely available and essential for sales.

Situation in Bazaar

Seasonal impact on prices and sales

Customer behaviors

Vendor strategies and practices

Supply capacity

Food Consumption Habits

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Staples and Vegetables

- Mainly focused on Carbonhydrate-based food is quite common (bread and rice)
- Top item consumed; C-ESSN 88%; ESSN 86%; ineligible 89%
- Vegetables such as tomatoes and cucumbers are consumed at a high rate.

Dairy Products

- **70%** of households consume **yogurt**
- **Boxed milk** is the **most preferred** dairy product.
- Milk is primarily consumed **by children.**
- 4-5 out of 10 consume cheese among ESSN households
- Chain supermarkets are the main source for dairy products.

Food Consumption Habits of ESSN, C-ESSN and Ineligible Households

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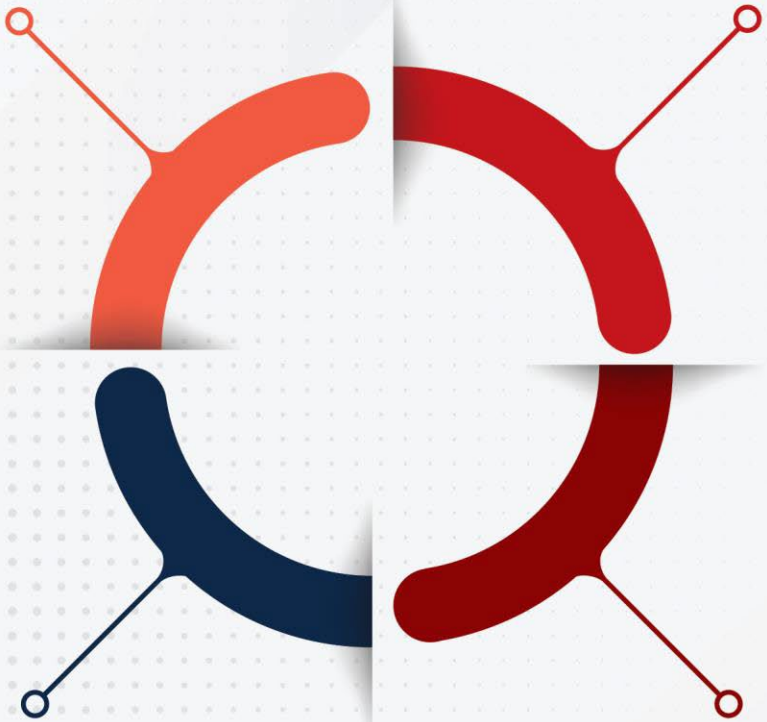
Protein Consumption and Dietary Diversity

- Diets are heavily dependent on affordable protein sources, with low intake of nutrient-rich options.



Primary protein sources

- Eggs: Consumed by 80 % of households (ESSN: 85%, Ineligible: 85%, C-ESSN: 76%).
- Chicken: Consumed by 70 % accounting for half of all meat consumed, as it is more affordable compared to fish and red meat.

Price-driven consumption

- Rising meat prices directly reduce purchase frequency
- Households show a **price-performance approach**, prioritizing affordable protein sources over nutritional diversity

Low red meat consumption

- Red meat consumption remains low (C-ESSN: 11%, ESSN: 23%)
- ESSN households show a slight increase from 14% to 23% since last market assessment.

Food Consumption Habits

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Fruits and Pulses

- Fruits are mainly purchased from bazaars, while pulses are bought from chain supermarkets.
- Most households indicated apple is the most consumed product.
- About pulses, red lentils are the most consumed (C-ESSN: 54%, ESSN: 61%, Ineligible: 61%).
- Beans and chickpeas moderately consumed (45–51%).
- Nuts, peanuts, and kidney beans are rarely consumed (0–3%) due to cost and cultural preferences.

Oils, Sugar, and Condiment Sunflower

- Sunflower oil is the most consumed, despite olive oil being culturally preferred.
- Spices are mostly sourced from Syrian markets due to culturally specific items, while oil and sugar are primarily bought from chain supermarkets.

Price Monitoring:
Food Items in MEB & General Comparison

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Food
Rice
Bulgur
Bread
Yoghurt
White Cheese
Egg
Sun-Flower Oil
Tomato
Cucumber
Dry Bean
Granulated Sugar
Salt
Tea

Figure 1: *Food Items*

	April-24	May-25	Diff.
Food	₺ 1,077	₺ 1,421	32%
Total	₺ 8,497	₺ 10,265	21%
Total Per Capita	₺ 1,349	₺ 1,629	21%

Figure 2: *Comparison between 2024 and 2025*

	Adana	Ankara	Gaziantep	İstanbul	İzmir	Şanlıurfa
Food	₺ 1,375	₺ 1,400	₺ 1,192	₺ 1,653	₺ 1,400	₺ 1,281
Total	₺ 9,740	₺ 10,505	₺ 8,811	₺ 11,856	₺ 10,146	₺ 9,262
Total Per Capita	₺ 1,546	₺ 1,667	₺ 1,399	₺ 1,882	₺ 1,610	₺ 1,470

Figure 3: *Comparison between cities*

Item Based Comparison via Market TURKSTAT

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Food Items	Apr-24	May-25	Diff.
Rice	₺ 75	₺ 96	28%
Bulgur	₺ 30	₺ 39	27%
Bread	₺ 46	₺ 69	51%
Yoghurt	₺ 52	₺ 65	25%
White Cheese	₺ 201	₺ 250	24%
Egg	₺ 4	₺ 7	69%
Sun-Flower Oil	₺ 88	₺ 114	30%
Tomato	₺ 46	₺ 54	17%
Cucumber	₺ 33	₺ 39	17%
Dry Bean	₺ 70	₺ 82	17%
Granulated Sugar	₺ 28	₺ 36	32%
Salt	₺ 22	₺ 29	30%
Tea	₺ 194	₺ 281	45%

Figure 4: *Comparison between Syrian and Local Markets for food items*

NFI Items	Apr-24	May-25	Diff.
Detergents For Laundry	₺ 56	₺ 69	23%
Dishwasher Detergents	₺ 221	₺ 272	23%
Disinfectants and Insecticidies	₺ 67	₺ 82	23%
Shaving Articles	₺ 39	₺ 51	29%
Articles For Dental Hygiene	₺ 91	₺ 117	29%
Bath Soap	₺ 114	₺ 147	29%
Hair Care Products	₺ 159	₺ 205	29%
Toilet Paper	₺ 8	₺ 10	29%
Baby Napkin	₺ 5	₺ 6	29%
Hygiene Pad For Women	₺ 4	₺ 5	29%

Figure 5: *Comparison between Syrian and Local Markets for NFI*

Price Monitoring:
Local & Syrian Markets Comparison

Food Items	Local	Syrian	Diff. (Local/Syrian-1)
Rice	₺ 65	₺ 40	-38%
Bulgur	₺ 30	₺ 27	-10%
Bread	₺ 12	₺ 15	25%
Yoghurt	₺ 50	₺ 34	-32%
White Cheese	₺ 200	₺ 150	-25%
Egg	₺ 55	₺ 50	-9%
Sun-Flower Oil	₺ 82	₺ 75	-9%
Tomato	₺ 34	₺ 30	-10%
Cucumber	₺ 23	₺ 35	56%
Dry Bean	₺ 70	₺ 60	-14%
Granulated Sugar	₺ 45	₺ 40	-11%
Salt	₺ 17	₺ 10	-42%
Tea	₺ 247	₺ 456	85%

Figure 6: *Comparison between Syrian and Local Markets for food items*

NFI Items	Local	Syrian	Diff. (Local/Syrian-1)
Detergents For Laundry	₺ 40	₺ 43	8%
Dishwasher Detergents	₺ 65	₺ 41	-36%
Disinfectants And Insecticidies	₺ 40	₺ 40	0%
Shaving Articles	₺ 95	₺ 80	-16%
Articles For Dental Hygiene	₺ 135	₺ 105	-22%
Bath Soap	₺ 75	₺ 91	21%
Hair Care Products	₺ 122	₺ 100	-18%
Toilet Paper	₺ 6	₺ 10	56%
Baby Napkin	₺ 4	₺ 3	-18%
Hygiene Pad For Women	₺ 5	₺ 3	-33%

Figure 7: *Comparison between Syrian and Local Markets for NFI*

Conclusion

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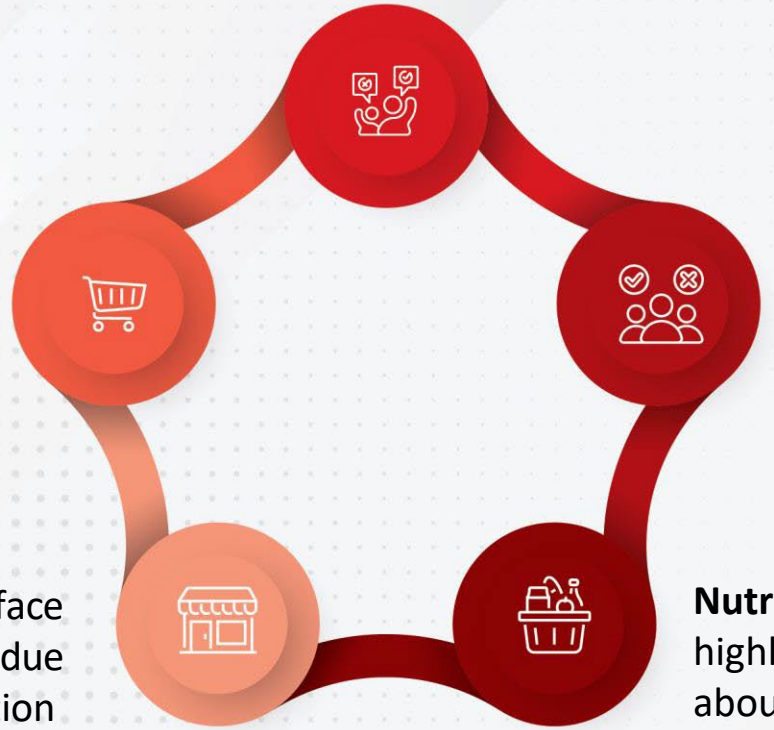
Market challenges: Inflation, supply constraints, and voluntary returns have reduced both the diversity and quantity of goods sold, especially in Syrian markets with limited procurement capacity and shrinking customer bases.

Shopping preferences: Chain supermarkets are increasingly preferred for their cost-effectiveness and wider product availability.



Consumer impact: ESSN, C-ESSN, and ineligible households show limited purchasing power and reduced dietary diversity, particularly in key categories such as meat, fruits, vegetables, and dairy.

Vendor vulnerability: Small vendors face growing risks to their economic viability due to shrinking customer bases and competition with chain supermarkets.

Nutritional concerns: Narrowing dietary diversity highlights economic precarity and raises concerns about long-term nutritional adequacy and food accessibility.

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Prepared by:
M&E Manager: Nur Duygu Keten Sav
Data Analyst: Aykut Kutlu
M&E Officer: Besna Deniz Ağar

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Cash Based Assistance
Programmes

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MINIMUM EXPENDITURE BASKET (MEB)

Minimum Expenditure Basket (MEB) is a tool used in humanitarian sphere to assess the cost of basic needs that households can meet through market transactions. It provides deep insight into household preferences and consumption patterns.

The Minimum Expenditure Basket has been designed in accordance with Sphere Standards.

spherestandards.org

Sphere

MEB: Minimum Expenditure Basket in Household Level

KIZILAYKART Cash Based Assistance Programme

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C-ESSN | ESSN

Year, Month

- 2021
- 2022
- 2023
- 2024
- 2025

FOOD
₺12,031

UTILITIES
₺3,124

EDUCATION
₺347

NON-FOOD ITEMS
₺2,200

HEALTH
₺876

TRANSPORTATION
₺1 B

*Food component is calculated on an individual basis, while all other components are calculated on a household basis.

RENT
₺15,506

COMMUNICATION
₺365

MEB Monthly Report by Programme

KIZILAYKART Cash Based Assistance Programme

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Programme: C-ESSN | ESSN

Year: 2021 | 2022 | 2023 | 2024 | 2025

MEB Coverage Ratio

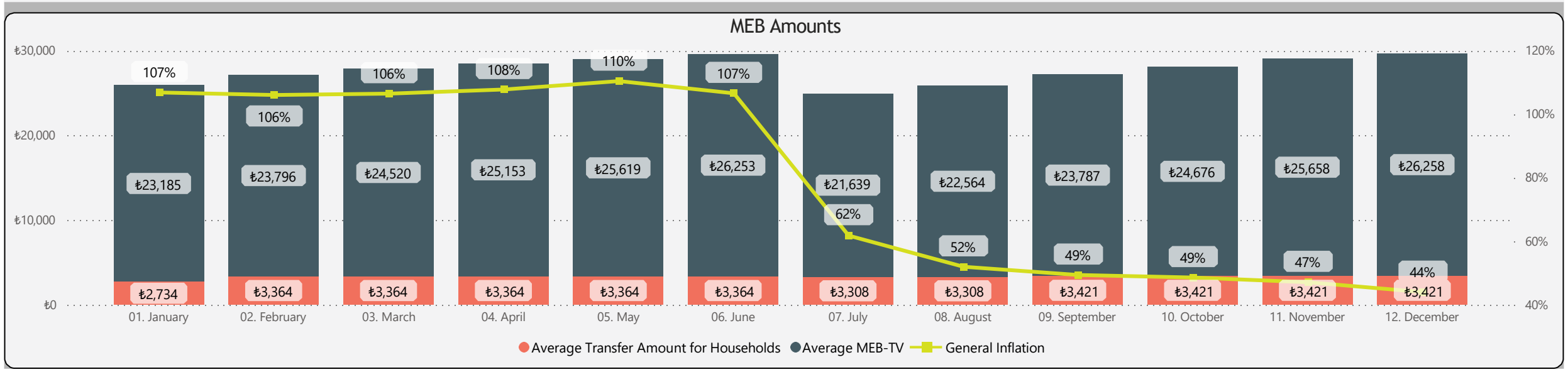
12.15%

MEB coverage ratio is an indicator of the percentage of the minimum expenditure basket covered by the assistance provided to households.

MEB Per Household

₺27,836

MEB per household indicates the value of the minimum cost of the household calculated by the average household composition of eligible groups.



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Programmes

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MEB: Minimum Expenditure Basket in Household Level

KIZILAYKART Cash Based Assistance Programme

TÜRK KIZILAY

C-ESSN | ESSN

Year, Month

- 2021
- 2022
- 2023
- 2024
- 2025

FOOD
₺8,212

UTILITIES
₺3,124

EDUCATION
₺347

NON-FOOD ITEMS
₺2,200

HEALTH
₺876

TRANSPORTATION
₺1 B

*Food component is calculated on an individual basis, while all other components are calculated on a household basis.

RENT
₺15,506

COMMUNICATION
₺365

MEB Monthly Report by Programme

KIZILAYKART Cash Based Assistance Programme

TÜRK KIZILAY

Programme: C-ESSN | ESSN

Year: 2021 | 2022 | 2023 | 2024 | 2025

MEB Coverage Ratio

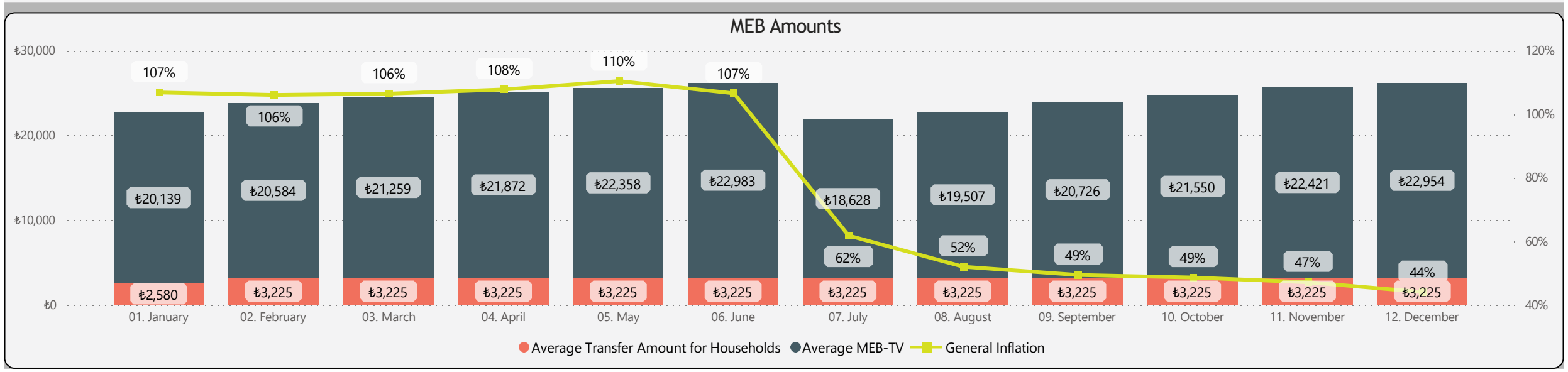
13.26%

MEB coverage ratio is an indicator of the percentage of the minimum expenditure basket covered by the assistance provided to households.

MEB Per Household

₺24,497

MEB per household indicates the value of the minimum cost of the household calculated by the average household composition of eligible groups.



Guidance Updates

- MPCA Guidance Note July 2025 Update
- Summary Note on FSPs in Türkiye 2025

MPCA Guidance – July 2025 Update

Minimum Expenditure Basket

Table 1. SSN MEB Composition (TRC), July 2025

Items	ESSN (6.3 household size)	C-ESSN (4.3 household size)
Food	₺12,031	₺8,212
Rent	₺15,506	₺15,506
Utilities (with water)	₺3,124	₺3,124
Non-food items	₺2,200	₺2,200
Health	₺876	₺876
Education	₺347	₺347
Transportation	₺1,135	₺1,135
Communication	₺365	₺365
Total MEB	**₺35,585**	**₺31,765**

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 (27.06.2025)

House Size	Min. Rent (rounded)
2+1	₺ 10,690
3+1	₺ 13,680
4+1	₺ 20,600

- ➢ **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.
- ➢ The recommended transfer value increased 7-10% when compared to the first half of the year.

MPCA Guidance – July 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	₺ 10,583
4	₺ 13,823
5	**₺ 15,569**
6	₺ 17,315
bt. 7-10	₺ 22,521

Floor – ₺ 10,583
Median – ₺ 15,569
Cap – ₺ 22,521

MPCA Guidance – July 2025 Update

Household Size	MEB (without rent) + Market-based Rent	Multiplier (*i.e* n)	One-off MPCA Amount
bt. 1-3	₺ 21,165	*n*	₺ 21,165 * *n*
4	₺ 27,647	*n*	₺ 27,647 * *n*
5	₺ 31,139	*n*	₺ 31,139 * *n*
6	₺ 34,630	*n*	₺ 34,630 * *n*
bt. 7-10	₺ 45,042	*n*	₺ 45,042 * *n*

- 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 – July 2025 Update

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 July 2025 will be applicable for **new MPCA programs starting from July 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 January 2026, unless sooner is deemed necessary. **If the annual inflation is above 15 percent** in any time before January 2026, CBI TWG will revise the guidance.

Summary Note on FSPs in Türkiye 2025

- Aim of the Note: Provide insights into the key considerations when selecting an appropriate transfer mechanism and working with the FSPs during the CVA programming period in Türkiye.
- CBI TWG Meeting, 24 June Experience Sharing
  - STL & SENED: Halkbank, SGDD-ASAM: Migros, ORANGE: A101, SEVKAR: NAGIS, TRC: KızılayKart/Halkbank
- Overview of what is available and used by which orgnisation.
- Challenges and risks, coordination, secure and targeted transfers, good practices, data protection and quality, monitoring and accountability, implementation bottlenecks, lessons learned

Program Updates

- Program updates by partners

- **THANK YOU !**