KINDNESS IN ACTION COLLECTIVE KINDNESS PROJECT PHASE I

Monitoring and Evaluation Final Report

September 2023

Multi-purpose Cash Intervention for Earthquake-affected Populations in Türkiye

Executive Summary

The programme leverages the extensive experience and capacity of Türk Kızılay, IFRC and UN WFP in providing cash support to millions of people in need both in Türkiye and across the world.

A large-scale humanitarian assistance effort was initiated after two earthquakes centred in Kahramanmaraş caused great destruction and loss of life in 11 provinces in February 2023. As an extension of this humanitarian effort, the Turkish Red Crescent (Türk Kızılay), the International Federation of Red Cross and Red Crescent Societies (IFRC), and the World Food Programme (UN WFP) jointly developed the Collective Kindness Project to provide multipurpose cash assistance to vulnerable families affected by the earthquake through an integrated cash assistance platform. The Collective Kindness Project aims to support adversely impacted economies and offer households affected by the earthquake the means with which they can meet their prioritized needs with the freedom of choice and dignity. The programme leverages the extensive experience and capacity of Türk Kızılay, IFRC and UN WFP in providing cash support to millions of people in need both in Türkiye and across the world.

In its first phase, the Collective Kindness Project targeted 135,759 households (543,036 individuals) by providing 3,000 TRY cash support over two months. The targeted households were identified considering i) vulnerability, ii) residential area, and iii) the amount of damage their buildings sustained. Targeted households were informed about their eligibility for the programme and their entitlement via Short Message Service (SMS) and were directed to cash out the assistance from Automated Teller Machines (ATMs) through a reference code provided via SMS. Türk Kızılay call centre continued to operate responding to inquiries about the programme, and a website was developed to ensure a two-way communication, enabling the targeted populations to receive information, report any issues including access to assistance, raise complaints and provide feedback. In parallel, Türk Kızılay, IFRC and UN WFP M&E teams set up a monitoring plan by defining the minimum monitoring and reporting requirements as well as the information needs which aim to help improve the programme and to consolidate lessons learned for future programming. This report presents the main findings of the planned monitoring activities and provides a set of recommendations to support evidence-based decision making both for the Collective Kindness Project and for future emergency multipurpose cash programme designed in similar contexts.

The Collective Kindness Project reached 84 percent redemption rate in its first phase, benefiting 114,992 households (459,968 individuals). Even though this figure represents a relatively high ratio considering the novelty of the SMS modality implemented, there were issues regarding access, such as with SMS codes that were not delivered, reference numbers that did not work, crowdedness at ATMs, long waiting queues, insufficient cash balance in the ATMs, and non-functioning ATMs. Despite these access problems, recipients were generally satisfied with the cash response and the SMS modality. Overall, the findings revealed that recipients heavily relied on the assistance to cover their needs, but were only partially able to cover those needs, which meant they resorted to coping strategies to meet their needs. Additionally, results demonstrated that the response could be improved by enhancing the target populations' engagement and by exploring approaches tailored specifically for vulnerable groups.

Key messages

Quality of the implementation, satisfaction, and utilization

- The majority of recipients (93 percent) preferred to receive cash instead of in-kind assistance or vouchers, indicating that this modality was highly valued.
- Even though the majority demonstrated satisfaction with the SMS modality (on average 93 percent), satisfaction with the transfer value was low (on average 53 percent).
- The recipients primarily utilized the assistance to cover non-food and food needs. However, almost all respondents reported that they were only able to partially cover their needs.
- Some recipients who collected their entitlement faced access challenges (16 percent) mainly due to issues with SMS codes such as non-delivery, non-operating reference numbers, crowdedness at ATMs/banks, long waiting queues, insufficient cash balance at the ATMs, and non-functioning ATMs.
- While the majority were aware of the transfer value (on average 85 percent), the vast majority were not aware of the eligibility criteria (on average 92 percent).
- Recipient awareness of the CFM channels increased from 15 percent to 21 percent in the second round, yet awareness remained low. Although information about the call centre and the link to the website were provided within the SMSs sent to inform the households about the programme and about their eligibility, awareness of the CFM channels remained low possibly because there was not a wide dissemination of information about the programme in the field.
- Recipients were mostly familiar with the TRC call centre amongst the CFM channels available and were fully satisfied with the treatment of TRC call centre staff.
- Some recipients, especially women, would have liked to receive more information about the eligibility criteria, continuation of the assistance, source of the assistance, and the application process.
- Recipients preferred SMSs and TRC call centre as a means of communication rather than the website or Halkbank branches.

A snapshot of the recipient households' vulnerability status

- Most of the recipients (74 percent) reported facing challenges in accessing employment. The challenges faced by women were mostly related to them being the primary caregiver of the children, elderly, and individuals with disabilities in their households. For men, the challenges were related to them having lost their assets in the destruction, and the scarcity of job opportunities.
- Recipients relied heavily on assistance to cover their basic needs. Assistance was cited as their main source of income and the second source of income for 50 percent and 68 percent of the recipient households respectively.

- Recipients spent more than their income, on average approximating a 1,500 TRY gap per household per month and resorted to coping mechanisms to fill this gap.
- More than half of the recipient households were in debt (65 percent). A higher majority (78 percent) borrowed money after the earthquake, mainly from friends and local shops.
- Overall, 79 percent of the recipient households had acceptable food consumption, 16 percent was borderline and 5 percent had poor food consumption.
- There was no significant difference in the food consumption preference and frequency between female-headed and male-headed households.
- Only 6 percent of the recipient households reported not having adopted any coping behaviour. The majority preferred cheaper and lower-quality foods (on average 85 percent).

The impact of the SMS modality on access, gender dynamics, communication, protection, and utilization

- Many participants shared initial worries on the authenticity of the assistance, but took steps to verify through trusted sources and expressed confidence in TRC as a trustworthy organization.
- Information provided in the SMS was useful and easy to understand, despite it being the first time participants were notified of assistance through SMS.
- Literacy posed challenges for understanding the SMS, especially for people with low literacy and for the elderly, who sought help from their family members or neighbours.
- Some participants appreciated that they received timely assistance without having to apply, but wondered why they were selected and indicated that they would have liked to know the selection criteria.
- Due to the lack of availability of ATMs especially in rural areas and some ATMs not functioning, many recipients had to travel a considerable distance to withdraw their cash assistance.
- Some participants faced long queues and delayed SMS codes at crowded ATMs, and had to make multiple trips before successfully withdrawing their entitlements.
- Many participants shared positive experiences in withdrawing the cash assistance using the SMS modality and appreciated the security and flexibility it provided.
- Participants sought help when faced with challenges in withdrawing the cash assistance from family or friends or through kind assistance at bank branches, and some were unable to reach the TRC 168 call centre due to long wait times.
- Concerns were raised by participants regarding vulnerable populations such as the elderly, people with low literacy or living with disabilities, who may not have extended family or community networks and require additional support to access the assistance.
- Most participants spent the cash assistance primarily on food and basic needs, especially prioritizing their children, but some found it insufficient to cover other expenses like rent.

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Introduction

The Collective Kindness Project aims to complement existing social protection schemes, including the widespread support to earthquake-affected communities currently being provided by the Government of Türkiye.

Two major earthquakes of magnitude 7.8 and 7.5 occurred nine hours apart on different fault lines in the southern region of Türkiye and northern Syria on 6 February 2023. In Türkiye, these earthquakes caused widespread damage across 11 provinces, where around 14.01 million (16.5 percent)[1] of Türkiye's population live, including Adana, Adıyaman, Diyarbakır, Elazığ, Gaziantep, Hatay, Kahramanmaraş, Kilis, Malatya, Osmaniye, and Şanlıurfa. The Government of Türkiye (GoT) issued a level 4 alarm calling for international assistance as the earthquakes have caused widespread destruction of houses and infrastructure in urban centres and rural areas across the country.

As the emergency response evolved, Türk Kızılay, IFRC and UN WFP joined forces to transition to the provision of multipurpose cash. A joint market assessment was conducted in the earthquake-affected areas, showing the feasibility of this cash programme and a Minimum Expenditure Basket (MEB) methodology was developed for the emergency response to determine the transfer value.

The Collective Kindness Project aims to complement existing social protection schemes, including the widespread support to earthquake-affected communities currently being provided by GoT. Accordingly, Türk Kızılay, IFRC and UN WFP targeted households with vulnerable members so that they could meet their basic food and non-food needs as identified in the MEB analysis. A total of 3,000 TRY (approximately 149 EUR) per household per month was distributed over two months, based on an average household size of four people and a transfer value of 750 TRY per person per month.

Geotargeting was used to identify recipients for the progamme by selecting households who had been living in the earthquake region before the earthquake under the condition that they had previously received one of the 15 social assistance programmes provided by the Social Assistance and Solidarity Foundations (SASF[2]) to ensure that the

1 TURKSTAT, 2022, https://data.tuik.gov.tr/Kategori/GetKategori?p=nufus-ve-demografi-109&dil=1

2 SASF offices are governed by the Ministry of Family and Social Services (MoFSS)

most vulnerable households were reached. The targeted households included: people with low income, people living with disabilities or chronic illnesses, pregnant and lactating women, widowed women, children who have lost one or both of their parents, and people whose houses were assessed as moderately or heavily damaged by the earthquake Disaster and Emergency Management Presidency (AFAD).

The targeted households were informed about the amount of money deposited through their Turkish ID number via SMS with a reference code that would enable them to withdraw the cash from the financial service provider, Halkbank and other ATMs which are members of TAM (ATM Center of Türkiye). Recipients were directed to cash out the assistance from ATMs and were instructed to withdraw the full amount on their first attempt.

To ensure accountability to affected populations, the following measures were set in place: i) community sensitization was done through sending SMS that included basic information about the programme, eligibility of the household, and a link to the programme website for additional information; reminder SMSs were sent before the end of the redemption period; and a web page providing recipients and communities with a detailed description of the programme (including detailed information related to selection criteria), FAQs, ATM manual and other relevant information/communication form to receive their feedback/questions/complaints, ii) community feedback mechanism (CFM) was put in place through the Türk Kızılay call centre to ensure an effective communication channel that facilitates a safe and dignified way for the target population to directly engage with the Collective Kindness Project.

To ensure effective monitoring, UN WFP, IFRC and Türk Kızılay M&E teams set up a monitoring plan which includes the minimum monitoring and reporting requirements, and the information needs which are necessary to help inform programmatic changes and which will be used in the consolidation of lessons learned for future programming. The M&E plan included four monitoring activities: pulse check, process monitoring, outcome monitoring, and in-depth interviews. These monitoring exercises aimed to triangulate the data gathered through quantitative and qualitative studies and were designed to capture essential information from different angles.

This report documents the findings and evidence generated through the monitoring activities mentioned above. Section 1 explains the objectives and methodologies of each type of monitoring activity; Section 2 reveals more detailed findings; Section 3 concludes and summarizes the key findings; and Section 4 offers recommendations based on the evidence generated.

Section 1.
Objectives and Methodology

The monitoring and evaluation plan outlines the minimum monitoring and reporting requirements and identifies key information needs for programme improvement and consolidation of lessons learned for future programming.

Monitoring and evaluation activities are essential for good governance. These activities allow stakeholders to identify successes and areas for improvement, enabling them to adjust the strategies and ensure that resources are used most effectively, and that the assistance reaches those in need. In the scope of the Collective Kindness Project, UN WFP, IFRC and Türk Kızılay M&E teams set up a robust monitoring and evaluation plan. The plan outlines the minimum monitoring and reporting requirements and identifies key information needs for programme improvement and consolidation of lessons learned for future programming. The M&E framework consists of four monitoring activities using both quantitative and qualitative methods, offering valuable insights to assess programme implementation and facilitate learning. This section presents the purpose and methodology of the monitoring activities conducted for the Collective Kindness Project.

Pulse check (redemption verification calls): This exercise was designed to identify the reasons why households did not redeem their entitlement, and to identify major access issues. In order to ensure a quick intervention, a random sample of recipients who did not cash out was reached through phone calls by the Türk Kızılay call center between 17 and 18 April (following the first payment of the first target group). Findings were used to eliminate systematic and avoidable access issues.

Process monitoring: This exercise focused on process and cross-cutting indicators to collect evidence on the quality of implementation as well as recipient satisfaction to inform programme adjustments. Process monitoring surveys were conducted through the Türk Kızılay call centre over two rounds: between 24 and 28 April for Round I (following the first payment of the first target group) and between 2 and 12 May for Round II (following the first payment of the second target group). The sample size was identified relying on 95 percent confidence level and 5 percent margin of error. Findings were used to provide recommendations for programme improvement and to gather lessons learned for future emergency cash response programming.

Outcome monitoring: This exercise intended to track the immediate results and outcomes of the assistance by focusing on key household-level food security and economic indicators. Outcome monitoring surveys were conducted through the Türk Kızılay call centre over two rounds: between 22 May and 6 June for Round I (following the second payment of the first target group) and between 7 and 16 June for Round II (following the second payment of the second target group). The sample size was identified relying on 95 percent confidence level and 5 percent margin of error. Findings provided a better understanding of the vulnerability status of the target population and have been stored for comparison purposes in case there is an extension of the programme.

In-depth interviews: This exercise explored the experience of the recipients through qualitative semi-structured, in-depth interviews to understand their perspectives from being informed, to accessing and utilizing the cash assistance. The in-depth interviews assess the SMS modality from different dimensions including communication, access convenience, gender dynamics, protection and utilization, complementing the quantitative findings from the pulse check, process and outcome monitoring. A total of 36 face-to-face in-depth interviews were conducted in three provinces (Hatay, Gaziantep, and Şanlıurfa) from 22 to 24 May 2023 by Türk Kızılay, IFRC and UN WFP field teams. Findings were used to provide recommendations for programme adjustment and to gather lessons learned for future emergency cash response programming.

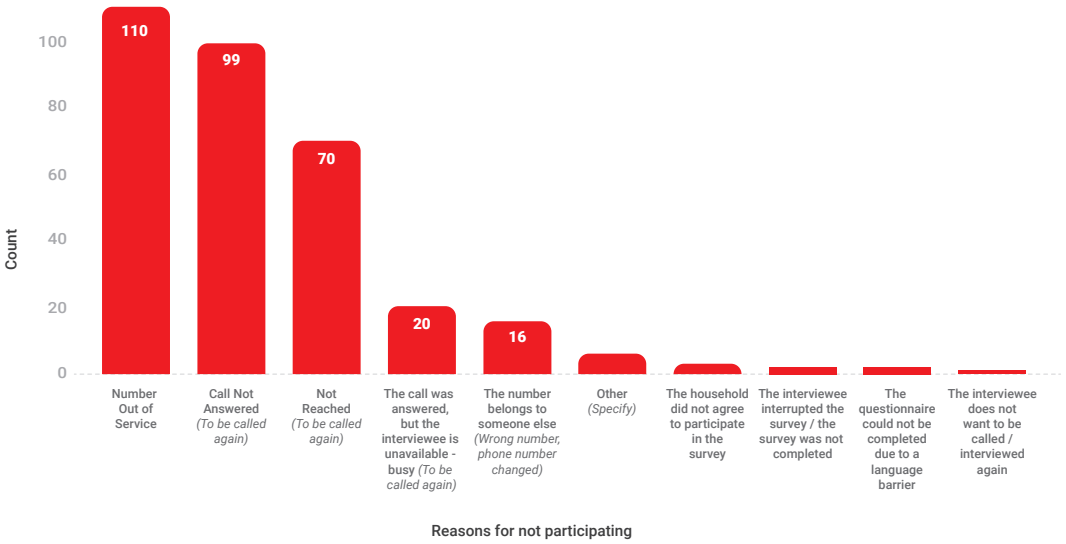
Section 2.
Findings

2.1 PULSE CHECK

The pulse check process was carried out to better understand the reasons for non-utilization of cash assistance and to ensure that relevant actions were promptly taken. Additionally, it tracked the activities and responses of households following the earthquake and provided analyses of the collected data at provincial level to obtain valuable insights for enhancing cash assistance distribution processes. The data collection was done through phone interviews conducted by Türk Kızılay call centre between April 17 and 18 after the payment of the first target group. Additionally, the sample design was based on a random sample of households that had not yet withdrawn their cash assistance. A total of 657 calls were made, of which 327 were completed successfully.

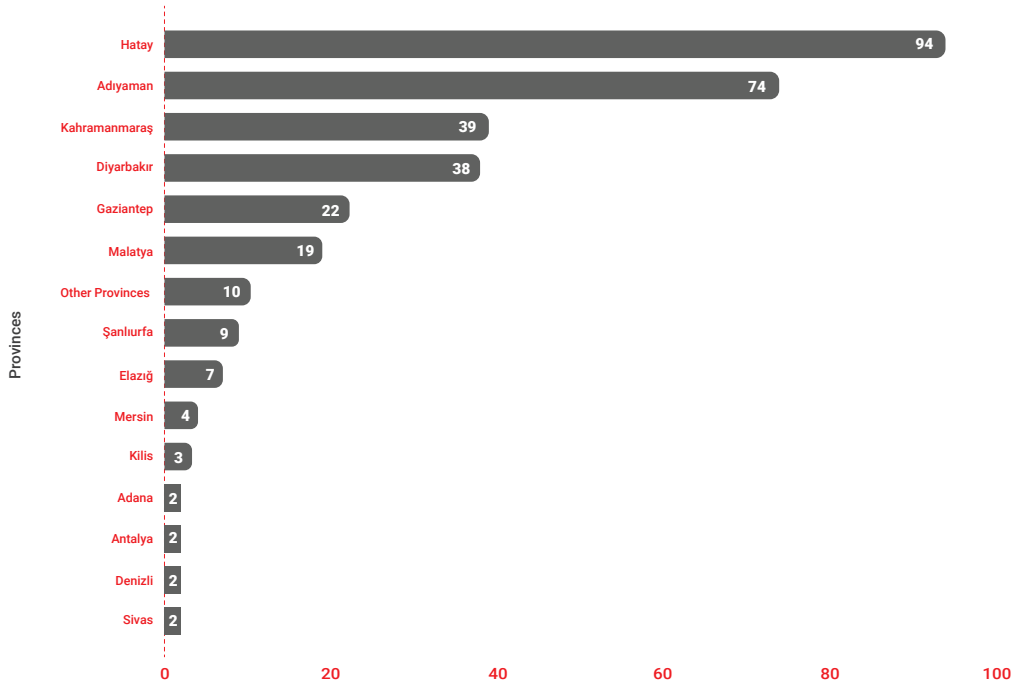
This figure constitutes about 50 percent of the households initially planned to be reached by phone. Some targeted households were not reachable due to their phone numbers being out of service or because they did not respond to the phone calls and remained unreachable. The challenge of out-of-service phone numbers was a significant barrier to reaching households and may be one of the main determinants of why some households did not receive the cash assistance.

Graph 1 illustrates the number of people who were called but were not reached, and the reasons why they were not reached. It appears that the majority of people who were not reached (110 people) had numbers that were out of service, and 99 people did not respond to the phone call.



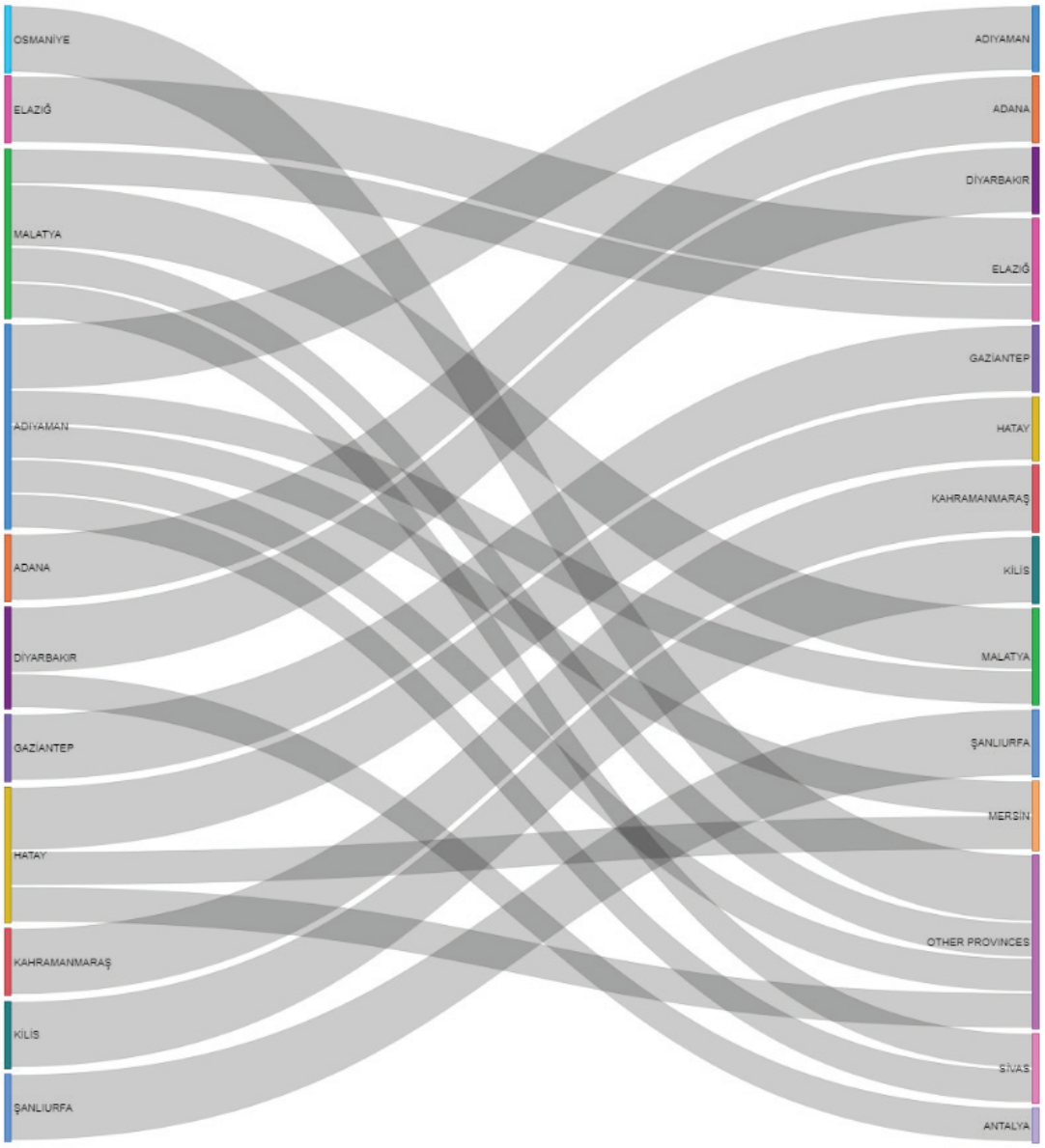
Graph 1. *Main Reasons for Not Reaching Households*

The largest proportion of the collected data was obtained from Hatay, followed by Adıyaman, Kahramanmaraş, Diyarbakır, Gaziantep, and Malatya. Elsewhere, provinces where only one interview took place were grouped under "other provinces". It was also observed that some households indicated that they were in provinces and districts that were not directly affected by the earthquake, such as Konya. Graph 2 illustrates a breakdown of the provinces where the participants of the survey resided.



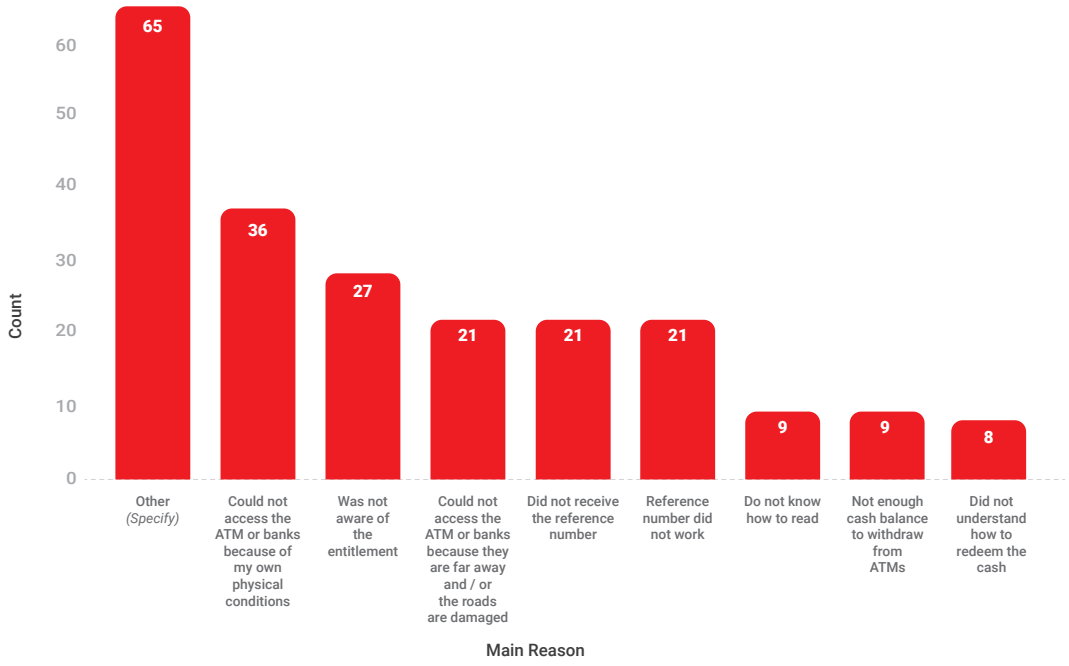
Graph 2. *Province Distribution by Reached Households*

During the interviews, recipients were asked about their residential location (province and district). Although their responses to this specific question may provide some insight into their movement, a full picture of their displacement patterns cannot be obtained by solely relying on these responses. On further analysis of the responses, it was found that there was minimal relocation to different provinces with 94 percent of households interviewed stating that they stayed in their province of origin. The remaining households indicated that they relocated to another province. Graph 3 shows the movement flow between provinces.



Graph 3. *Movement by Provinces*

When asked about why they did not withdraw their entitlements, most respondents said they faced access issues because of problems with their reference numbers, their inability to access ATMs, or because they did not know about the programme. Specifically, 10 percent of households reported issues with their reference number, 10 percent did not receive a reference number, and 27 percent were unable to access ATMs or banks due to external factors such as damaged roads or distant locations. Graph 4 offers a visual representation of the reasons why households did not withdraw the cash assistance.



Graph 4. *Main reasons households did not withdraw their entitlements*

Various other reasons were summarized and analysed using text-mining techniques. The word cloud graph presented below illustrates the frequently cited statements made by the households.

Graph 5. *Word cloud for other reasons households did not withdraw their entitlements*

Based on the responses, a considerable number of households expressed that they were unable to withdraw cash assistance due to factors such as time constraints that prevented them from withdrawing the money in a timely manner, or the lack of suitable ATMs or banks nearby. Besides, some households pointed out that they would prefer to withdraw their cash assistance during the daytime.

2.2. PROCESS MONITORING

As part of the Joint M&E Framework of the Collective Kindness Project, process monitoring activities were conducted to generate evidence on the quality of implementation, utilization as well as recipient satisfaction. This includes two rounds of data collection from randomly sampled 353 and 481 households from the first and second target groups respectively.

Demographics

Survey participants were geographically dispersed across Türkiye. While a considerable number of recipient households were residing in the affected region at the time of data collection, the first round entailed households from 34 provinces and the second round included households living in 42 provinces. Of the surveyed recipients, 76 percent and 88 percent in the respective two rounds reported living in the same province after the earthquake while 6 percent had relocated to other districts within the same province. Those who moved to other provinces used to live in Hatay, Kahramanmaraş, Adıyaman and Malatya.

The maps below show where the survey participants were residing at the time the survey was conducted. The red circles on the map indicate the geolocation of the participants with the size of the circle indicating the density of the recipient populations surveyed in the province - the larger the circle, the higher the number of participants.

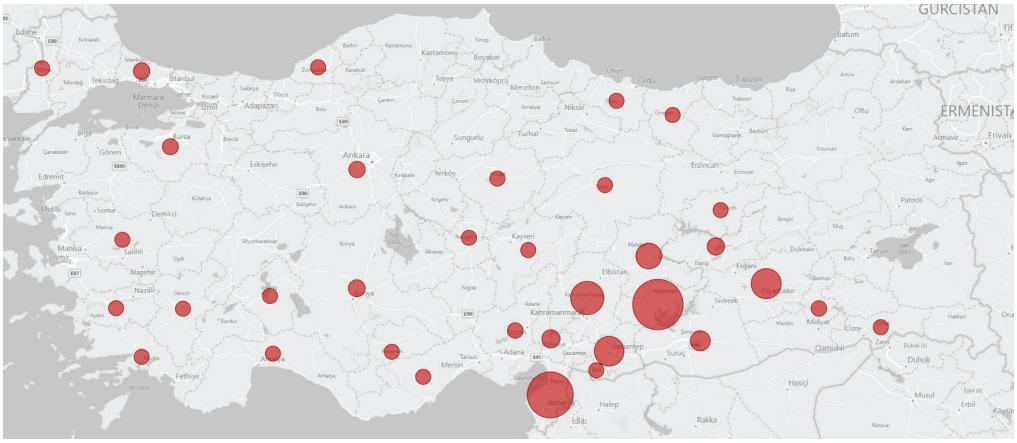


Figure 1. *Residential Area of the Surveyed Recipients in Round I*

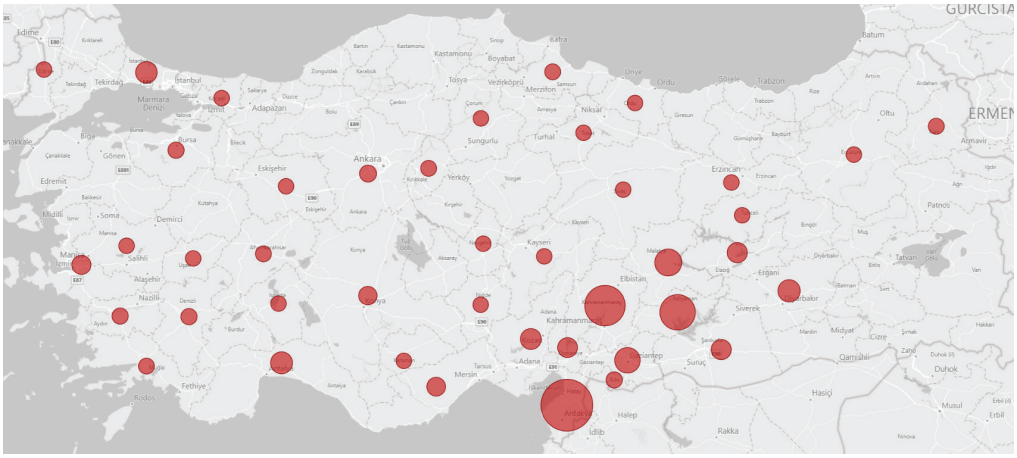


Figure 2. *Residential Area of the Surveyed Recipients in Round II*

Survey participants were overall gender-balanced: female respondents composed 53 percent and 47 percent of the total sample in the two respective rounds.

Round 1	47%	53%
Round 2	53%	47%

Table 1. *Gender Distribution of the Surveyed Recipients*

In line with the target population's profiles, the majority (98 percent) of respondents were Turkish nationals[3].

On average, the respondents were in their early 40s and married (around 80 percent). The average household size of the surveyed recipients (between 5 and 6) was higher than the average household size of the affected region (4).

Data on housing arrangements highlights the vulnerability of the recipient households as it was found that the majority of recipients used tents for shelter.

Shelter	Round I	Round II
Living in a tent	42%	30%
Living with relatives or acquaintances	17%	22%
Rented an apartment or house	15%	18%
Living in a container	10%	12%
Living in own residence	15%	8%
Living in a communal accommodation	1%	5%
Living in apartment rented by others	4%	4%
Other (severely damaged house, makeshift shelter, workplace, etc.)	4%	1%

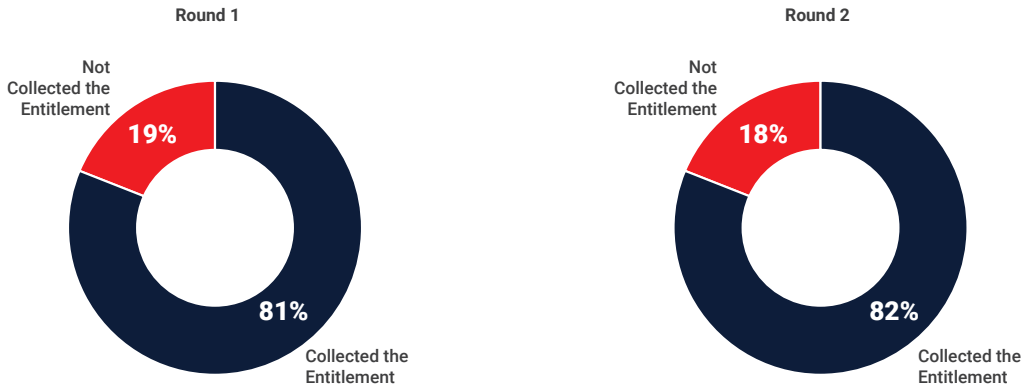
Table 2. *Settlement Status*

Additionally, the earthquakes negatively impacted people's livelihoods in the affected area as buildings were heavily damaged, which either collapsed or were later demolished, and caused businesses to close down. Around 70 percent of the surveyed recipients reported that they did not have any employed member in the household after the earthquakes.

3 For the refugee population, two-month top-ups were provided to the EQ affected C-ESSN and ESSN recipients with the same cardless modality of Collective Kindness.

Utilization of the entitlement and satisfaction

Aligned with the redemption rate (84 percent), 18 percent of the surveyed recipient households reported not having redeemed their entitlement. Reasons for non-redemption varied depending on household-specific circumstances; however, the primary reason frequently mentioned was issues pertaining to accessing ATMs and banks. As presented in Figure 4, the most frequent reason was not being able to access ATMs/banks, followed by the lack of understanding of how to redeem the assistance, lack of awareness of the entitlement, and lack of time to cash out.

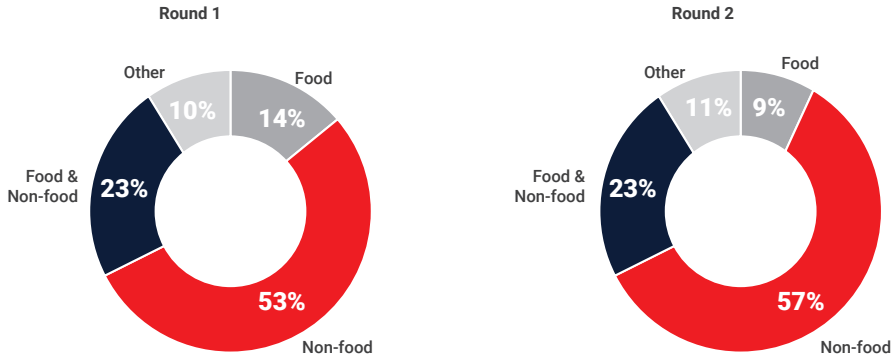


Graph 6. *Redemption Rate of the Surveyed Recipients*

	Round I # of HHs	Round II # of HHs
Could not access the ATMs or banks	20	46
Did not understand how to redeem the cash	19	7
Was not aware of the entitlement	11	5
Did not have the opportunity or time	4	9
Did not find it safe or comfortable	3	1
Reference number deleted or not functional	2	6
Money could not be withdrawn from the ATM	2	3
Did not receive the reference number	1	2
Mismatched phone number and identity	1	0
Did not need the cash entitlement	1	1
Long queue at the ATM	0	2

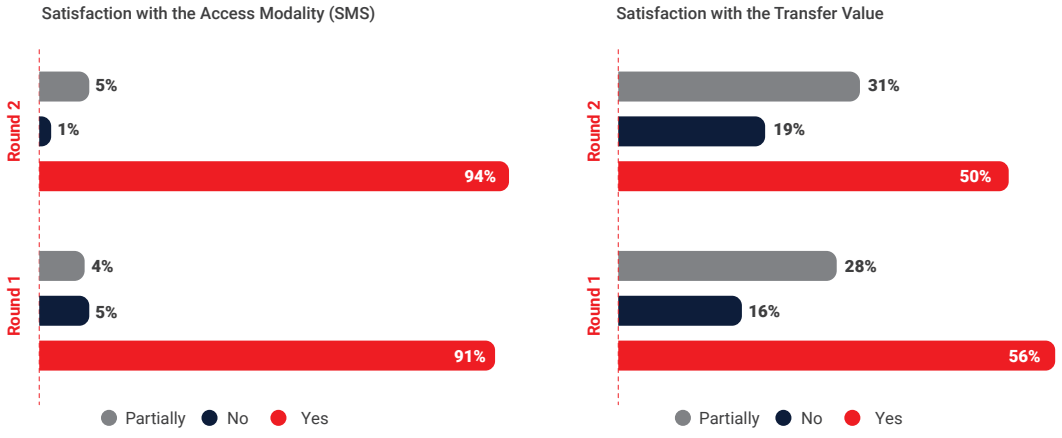
Table 3. *Reasons for non-redemption*

Those who collected their assistance reported that they primarily utilized the entitlement to cover non-food needs. However, almost all respondents reported that they were only able to partially cover their needs. About 10 percent indicated having spent the assistance on education, rent, health, home repair as well as to pay back their debts. In general, participants stated that both men and women made a joint decision on how to use the assistance. It was found that women took part in the decision-making process in about 80 percent of the cases.



Graph 7. *Needs covered by the assistance*

The main reason behind the relatively low satisfaction with the transfer value was the participants not being able to use the assistance to cover all their basic needs. Half of the participants stated that they were satisfied with the transfer value. Additionally, the majority of the surveyed households were satisfied with the SMS modality.



Graph 8. *Satisfaction with the entitlement*

Findings also demonstrated that cash was the recipients' most preferred assistance modality. More than 90 percent reported that they preferred to receive assistance in cash while 5 percent preferred vouchers and 1 percent in-kind assistance.

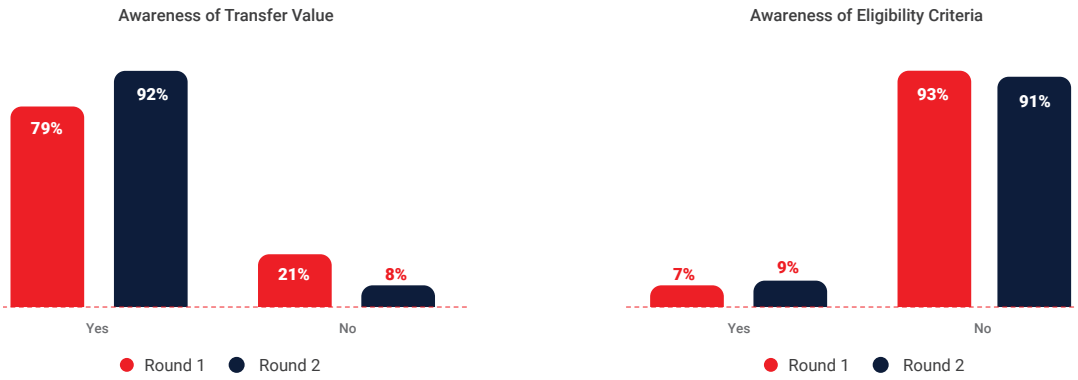
Accountability to affected populations

Of the surveyed participants, 16 percent of recipients reported access issues despite having redeemed their entitlement. Participants stated they primarily faced challenges with SMS codes and ATMs/banks. Those who reported these access issues generally lived in provinces and districts heavily affected by the disaster, such as Adıyaman-Merkez, Hatay-Antakya, Samandağ, Kırıkhan, and Malatya-Yeşilyurt. Participants most frequently reported the following issues: SMS reference numbers not received, crowdedness or long waiting queues at ATMs, non-functioning ATMs/banks, and insufficient balance at ATMs (Table 3).

	Round I # of HHs	Round II # of HHs
Did not receive the SMS reference number	2	21
Crowdedness or long waiting queues	10	19
No functioning ATMs or banks in the current address	12	16
The SMS reference number did not work	1	7
Not enough cash balance to withdraw from ATMs	10	6
Time limit to withdraw the cash was not long enough	4	2
Physical obstacles to reach ATMs/banks (damage to infrastructure)	1	1
I believe SMS was a spam	1	1
Inaccessible site for people with disabilities	0	1

Table 4. *Access Issues Raised by the Surveyed Recipients*

Findings indicate that most of the recipients were aware of the transfer value, which was communicated to the target population in SMSs that were sent; however, it was found that awareness of the eligibility criteria was low. Additionally, the survey revealed that the survey participants did not feel that they were thoroughly informed about the programme despite the detailed FAQ and other information available on the programme's website whose link was shared in the SMSs along with the call centre's number. Awareness of the transfer value significantly increased in the second round, but awareness of the eligibility criteria remained below 10 percent. Data also indicates that there were differences in awareness of the transfer value between men and women where more men than women were aware of the transfer value.



Graph 9. *Awareness about the assistance*

For complaints, feedback and queries, Collective Kindness Project heavily relied on the existing Türk Kızılay call centre and the website which was launched to inform the target population about the programme and to offer a space for them to ask their questions or provide their feedback through the contact form. These CFM channels were essential for recipient engagement ensuring that the platforms enabled a two-way communication. Even though, the eligibility SMS and website contents directly referred people to the available CFM channels (168 call centre and contact form), findings indicate that recipient awareness of the CFM channels was low. There was a slight increase from 15 percent in the first round to 21 percent in the second, but 80 percent of the surveyed recipients remained unaware of the CFM channels available. Among those who were familiar with at least one type of CFM channel, the high majority mentioned the Türk Kızılay call centre. Even so, only 4 percent reported having contacted programme partners through the CFM channels.

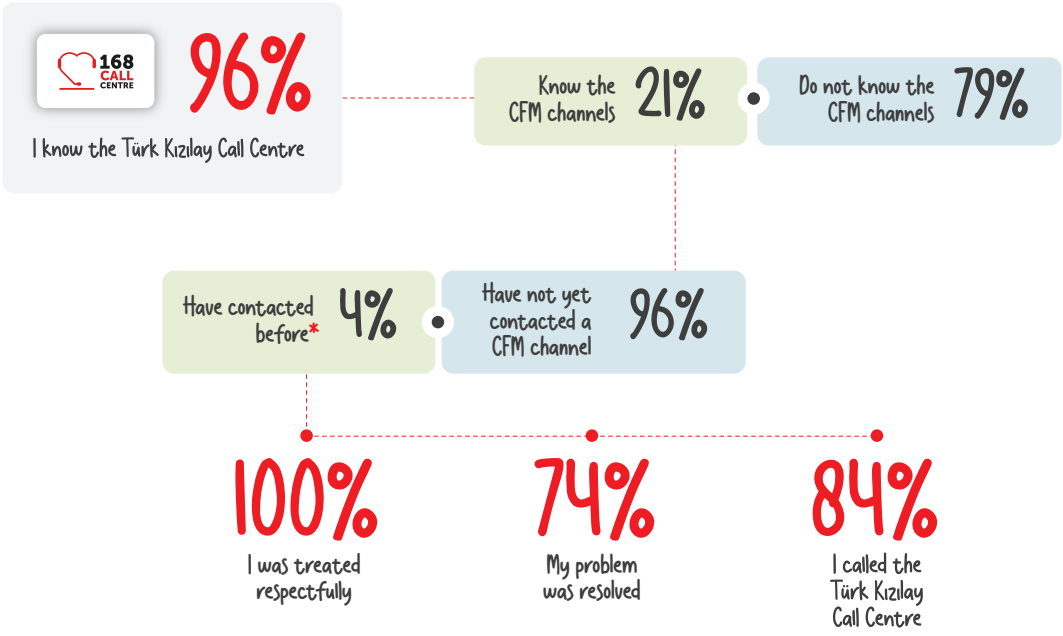
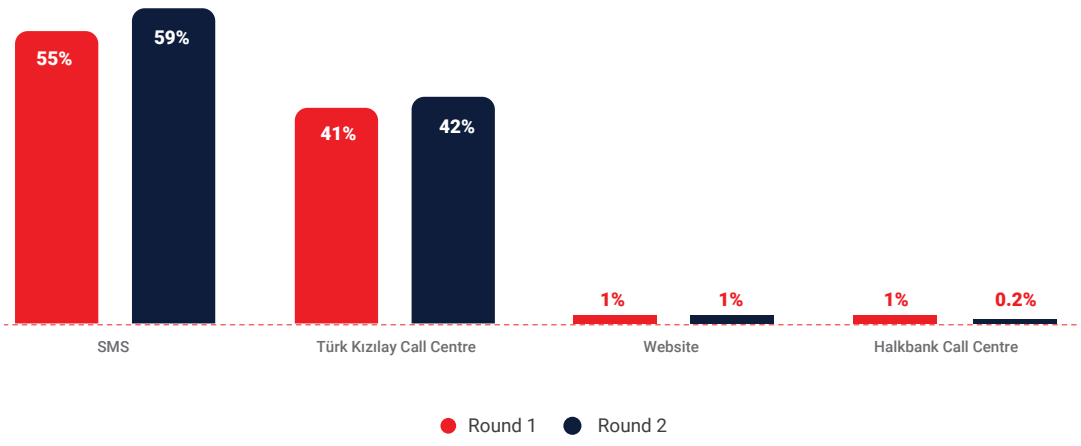


Figure 3. *CFM awareness and utilization (Round II)*

Gender analysis showed that men were slightly more aware of the CFM channels than women. However, more women than men contacted the Türk Kızılay call centre. Those who called the call centre reported that they were treated respectfully and that their problems were generally resolved (around 75 percent of callers).

The analysis also revealed that recipients, especially women, were interested in learning more about the Collective Kindness Project. The most frequent questions the participants asked were about the eligibility criteria, continuation of the assistance, application for the assistance and source of the assistance. Participants also stated that their preferred channels for receiving information were SMS and Türk Kızılay call centre.

Figure 4. *Existing communication channels*



Graph 10. *Preferred communication channels*

2.3. OUTCOME MONITORING

The outcome monitoring study was designed with two different rounds, aiming to assess the socioeconomic impact of the cash assistance by examining relevant indicators on coping mechanism and food consumption patterns.

Sample sizes for both rounds were calculated at 90 percent confidence level and 5 percent margin of error. The survey participants were interviewed through phone calls. In the first round, 581 households were reached, and data was collected from 280 households. In the second round, 711 households were reached, and data was collected from 268 households.

Demographics

The demographic composition of participants showed notable differences across the two rounds. In the initial round, the distribution revealed a breakdown of 54 percent female and 46 percent male, whereas the second round exhibited a distribution of 56 percent female and 44 percent male participants. These findings indicate a relatively gender balanced representation among the survey respondents. Furthermore, the average household size displayed variation between the two rounds, with the first round indicating an average of 5 members per household, while the second round recorded an average of 4 members per household.

Geographic Coverage

The study encompassed a total of 30 regions in the first round and 32 regions in the second round, covering a diverse geographical range of households. Moreover, 46 percent of households had relocated following the earthquake in the first round, and 51 percent had relocated in the second.

The circles on the maps below indicate the geolocation of the survey participants at the time the survey was conducted. The size of the circle indicates the density of the recipient populations surveyed in the province - the larger the circle, the higher the number of participants.

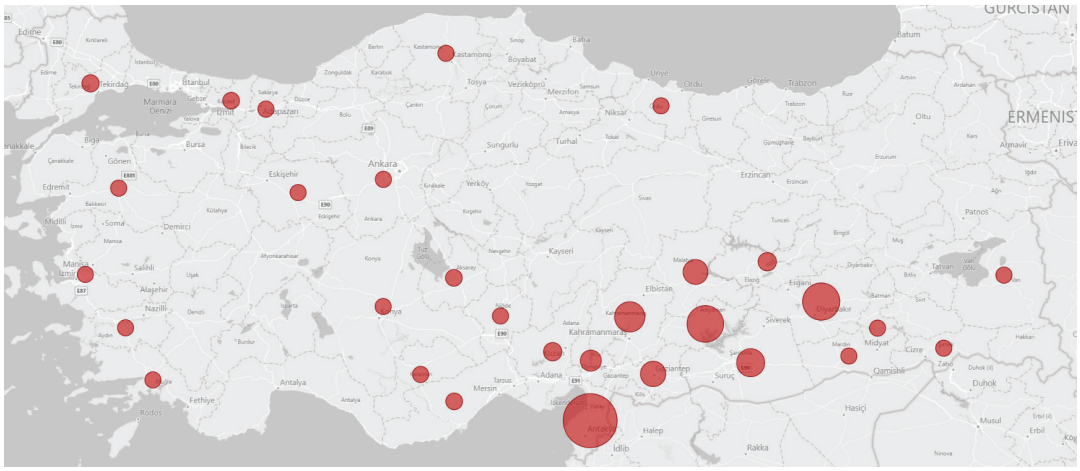


Figure 5. *Residential area of the surveyed households in Round I*

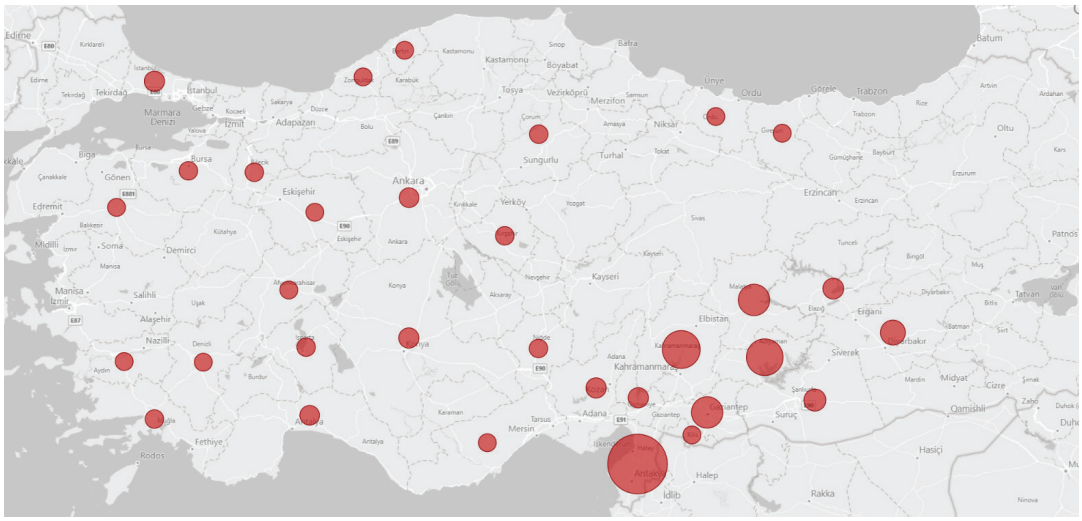
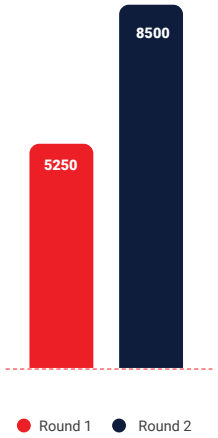


Figure 6. *Residential Area of the Surveyed Households in Round II*

2.3.1 Socio-Economic Indicators

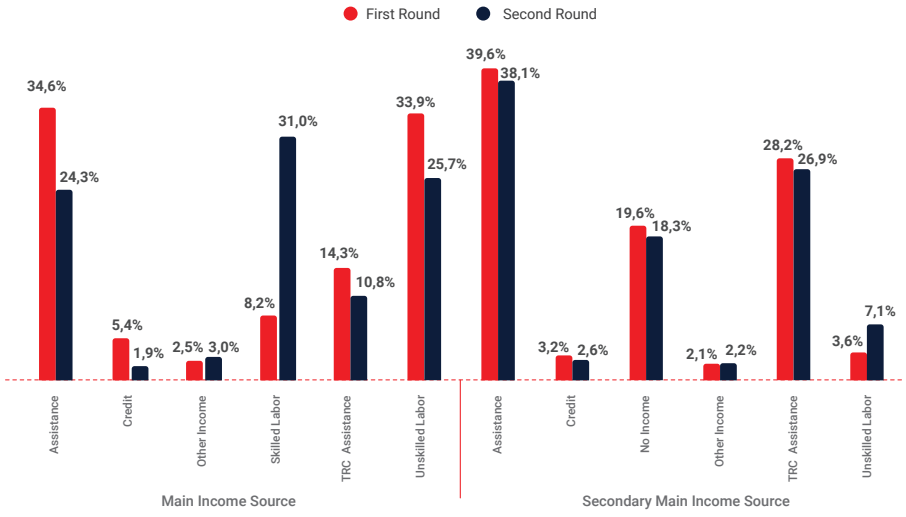
Income

Findings revealed that the median household income during the first round amounted to 5,250 TRY, while in the second round, there was a substantial increase to 8,500 TRY, indicating a considerable income disparity between the two rounds (see figure 13). This difference aligns with the targeting methodology, underscoring the higher vulnerability of households in the first group compared to the second group. Upon considering both rounds together, the overall median income amounted to 7,150 TRY[4].



Graph 11.
Incomes on Round I and Round II

In the initial round, the primary sources of income were predominantly cash assistance (34.6 percent) and unskilled labor (33.9 percent), followed by Collective Kindness assistance (14.3 percent), and skilled labor (8.2 percent). However, in the second round, the dynamics shifted, with skilled labor emerging as the primary income source (31 percent), followed by unskilled labor (25.7 percent), assistance (24.3 percent), and lastly Collective Kindness assistance (18.8 percent). Regarding secondary sources of income, assistance was cited by over 38 percent of households in both rounds, while Collective Kindness assistance was reported by more than 27 percent of households in both rounds. Notably, approximately 20 percent of respondents in each round indicated that they lacked a secondary source of income. These findings underscore the significant influence of assistance programmes on households' overall incomes and provide insight into their level of vulnerability. Figure 14 illustrates the main and secondary sources of income for each round.



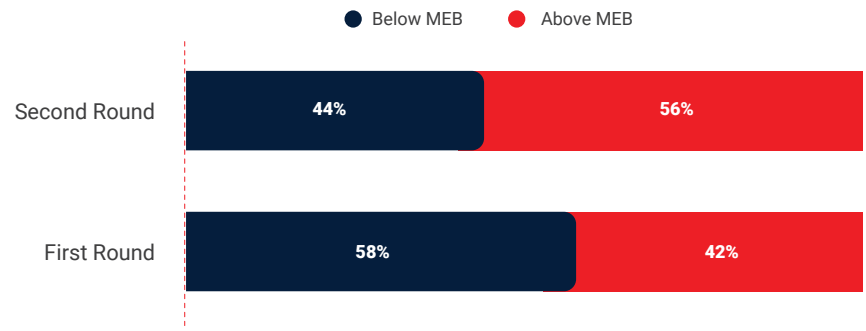
Graph 12. *Main and secondary income sources by rounds*

4 As of August 2023, the minimum wage in Türkiye was at 13,414 TRY gross, equal to 11,402 TRY net.

Expenditure

Regarding household expenditures, the median expenditure was reported as 6,750 TRY in the first round and increased to 8,097 TRY in the second round. The overall assessment of both rounds concluded with a median expenditure of 7,200 TRY[5]. Among the various expenditure items, the largest share of household expenditures was made on food in the preceding 30 days.

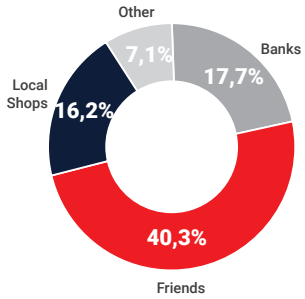
The impact of the earthquake on households has been significant in terms of destruction and loss of income. Despite these challenges, households were able to meet or exceed the minimum expenditure basket (MEB) ratios for both rounds, as shown in the graph below. Assistance was a key component of the households' main and secondary sources of income, contributing significantly to their ability to exceed the MEB threshold. Moreover, the differences in rates between the two rounds can be explained by the fact that assistance was carefully targeted to households with higher vulnerability in the first round. This segregation in the determination of vulnerability represents an effective approach to providing support to those most in need.



Graph 13. *MEB Ratios by Rounds*

Debt

When asked about debt, 64 percent of the households in the first round and 66 percent in the second round responded that they had debt. The figures were somewhat close, indicating that people continued to incur debt, most probably because their sources of income were not enough to cover their most basic needs.



Graph 14.
Ratios by Debt Sources

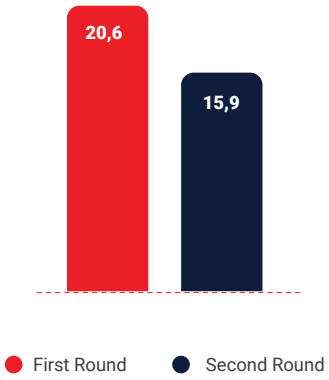
The median debt amount stated by participants was 20,000 TRY in the first round and 30,000 TRY in the second round. However, the overall median debt remained at 20,000 TRY when findings from both rounds were combined. The majority of participants owed their debts to friends (40.3 percent), followed by 17 percent owing banks, and 16 percent owing local markets. This suggests that households may be more comfortable or find it easier to borrow from people they know, rather than institutional lenders. This could be due to the fact they have more flexible repayment terms from friends.

5 The poverty line for a family of four is currently at 37,974 TRY, see https://www.turkis.org.tr/turk-is-temmuz-2023-aclik-ve-yoksulluk-siniri/

2.3.2 Coping Strategies

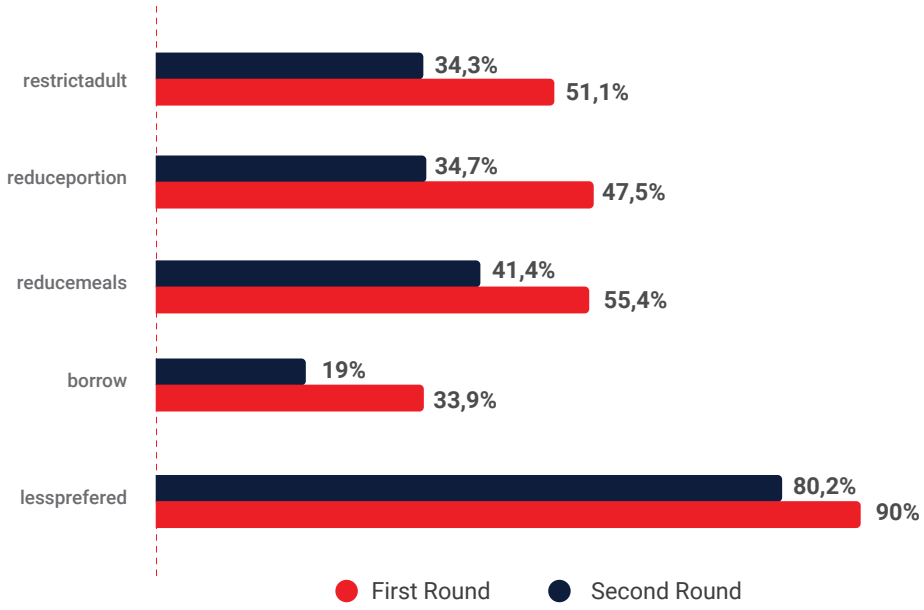
Reduced Coping Strategy Index (rCSI)

Reduced Coping Strategy Index (rCSI) is often used as a proxy indicator of household food insecurity. Coping strategies include relying on less preferred or cheaper food, borrowing food or relying on help from friends or relatives, reducing the number of meals eaten per day, reducing the portion size of meals and reducing the quantities consumed by adults so children can eat. A higher score of rCSI is an indication of worsening food security standards for the household.



Graph 15.
rCSI Score by Rounds

Results of the analysis showed that rCSI scores were 20.6 for the first round and 15.9 for the second. Among the coping strategies adopted by targeted households, the most common strategies in both rounds were to rely on less preferred or cheaper food and to reduce the number of meals eaten per day. Relying on less preferred or cheaper food was reported by 90 percent of participants in the first round and 80 percent in the second round. Reduced the number of meals eaten per day was reported by 55 percent of participants in the first round and 41 percent in the second round.

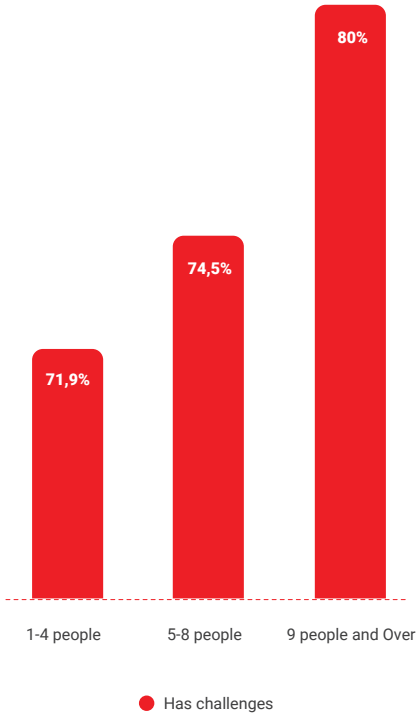


Graph 16. *Disaggregated misspelt rCSI Strategies by Rounds*

It is alarming to observe that a substantial number of households have resorted to consuming less desirable or more economically affordable food options, leading them to reduce the frequency of their meals. This data reveals an urgent concern where households are facing difficulties in accessing adequate and nutritious food. Moreover, when more than 90 percent of participants in the first round and 80 percent in the second round report relying on less preferred or nutritionally deficient food choices, it highlights a significant issue regarding household food security that necessitates immediate attention.

Livelihood Coping Strategy Index (LCSI)

The challenges participants faced to participate in the labour market after the earthquakes were more apparent in households with more members, especially for households with 5 members and above as can be seen in the chart below.



Graph 17. *Challenge Ratios by HH Size Groups*

Graph 18. *Faced Challenges After EQ*

The most prevalent challenges faced by households to participate in the labour market was regarding the destruction of assets, accounting for 24 percent of the total challenges. This was closely followed by other challenges, which account for 22 percent. These other challenges included decreased job opportunities and pre-existing vulnerabilities such as disabilities and illnesses. Households also stated that they faced challenges pertaining to lack of skills or resources. Childcare also emerged as a significant issue, reported by 9 percent of the respondents.

2.3.3 Food Consumption Score

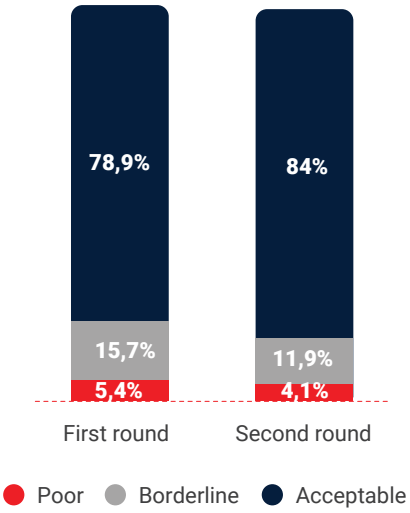
Food security is a fundamental concept, denoting the state where all individuals possess both the physical and economic means to access sufficient food for a healthy and productive life[6]. FCS was measured in this study to estimate participant households' food security levels.

The analysis of Food Consumption Scores was conducted for both rounds, revealing an acceptable level of 79 percent for the first round and 84 percent for the second. These figures indicate that households exhibited low levels of food insecurity, and the statistical analysis found no significant difference in food consumption scores between the two rounds.

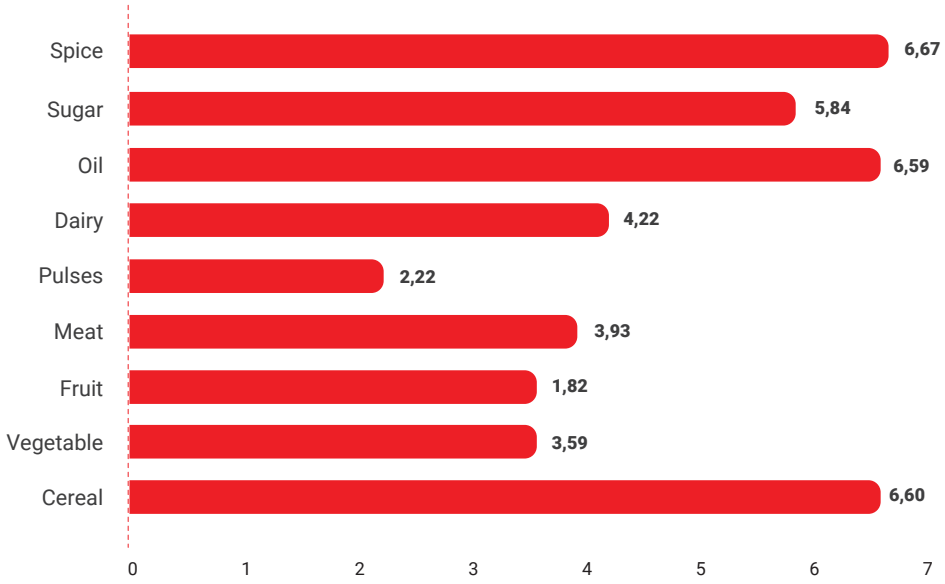
6 For more detailed information, please visit: https://www.worldbank.org/en/topic/agriculture/brief/food-security-update/what-is-food-security

Moreover, an examination of food consumption frequency within households on a weekly basis revealed that the consumption of oil, spices, sugar, and cereal aligned closely with expected cultural and regional eating habits, occurring nearly on a daily basis. This could be attributed to both regional culinary traditions and a generally high level of acceptable food consumption. While the consumption of vegetables, legumes, and daily protein intake remained steady, the consumption of fruits appeared to be notably low. This observation can be contextualized by considering the season during the data collection process.

The graph below shows the breakdown of FCS and consumption frequency of certain food groups.



Graph 19. *FCS Ratios by Rounds*



Graph 20. *Consumption Frequencies in a Week*

When comparing the findings of the FCS and the rCSI, there seems to be a bit of a discrepancy. On one hand, the FCS pointed to a fairly acceptable level of food security, with 79 percent in the first round and 84 percent in the second round of households having enough access to food to meet their dietary needs.

In contrast, the rCSI demonstrated a more concerning scenario with households resorting to less preferred or cheaper food, and reducing the number of meals eaten per day. This is suggestive of a food insecurity issue, although, interestingly, rCSI indicated an improvement over time with respect to the methods used by households to mitigate their food insecurity, since the score decreased from the first to the second round.

The variations between these two results may stem from the different aspects of food security each measure assesses. While the FCS captures data regarding dietary diversity and consumption frequency, the rCSI focuses on behaviour changes as a response to food access difficulties. It is also possible that while access to sufficient food might be adequate (as FCS suggests), the quality and nutritional value of that food could be compromised (as rCSI suggests). Thus, both tools together provide a more comprehensive understanding of the complexity of food security in the surveyed households.

2.4. IN-DEPTH INTERVIEWS

A total of 36 in-depth interviews were conducted in three provinces (Hatay, Gaziantep, and Şanlıurfa) from 22 to 24 May 2023. The provinces were selected using purposive sampling considering the disaster impact, caseload in each location, and intensity of access issues identified through the process monitoring exercise. Based on the severity index categorization, Hatay Province was selected from the list of heavily affected provinces, Gaziantep from the moderately affected list, and Şanlıurfa from the mildly affected list to cover a spectrum of views from varied experiences of the participants. In Hatay Province, Antakya, Samandağ and Defne districts were prioritized as access issues were reported the most from these districts based on the process monitoring findings.

Three fictional personas were developed from the interview transcripts to provide contextual insights into the participants' interactions with the cash assistance and SMS modality. Each persona and their journey were a combination of several interviews. It does not necessarily reflect the average experience of all participants in this study. These personas were curated to explore how the assistance modality affects recipients with different characteristics and life circumstances. The unique experiences of different personas from being affected by the earthquakes to utilizing the cash assistance helped to inform recommendations for future programming.

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. I went to the ATM with my husband. We had to go to the ATM three 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 earthquakes, 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.

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.

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.

COMMUNICATION THROUGH SMS

> **I didn't hear about the SMS or the assistance until I received it.**
>
> *Male participant from Gaziantep*

The SMS notification was most participants' first encounter with the cash assistance, and they relied on the information provided. Compared to other assistance they received before, the SMS notification was useful and preferred as they did not need to check the system for their eligibility.

> **Receiving an SMS is the better and easiest way. No need to check from time-to-time the e-Devlet system if I have any assistance.**
>
> *Male participant from Hatay*

> **I like the modality of receiving an SMS notification. Also, this SMS notification explains to us all procedures step by step, and after an SMS notification, I received another SMS from the bank including the reference number.**
>
> *Female participant from Hatay*

1) VERIFYING AUTHENTICITY OF THE ASSISTANCE

> **I felt happy because the assistance came in time when we needed the assistance. I felt a bit concerned because I was not sure whether it is true or scam.**
>
> *Male participant from Şanlıurfa*

Many participants shared some initial worries on whether the assistance was real or fraudulent. They took steps of verifying authenticity of the assistance through sources of information they deemed credible including their family members, neighbours, Türk Kızılay call centre and searching on the internet. Some participants expressed confidence in authenticity of the assistance as it was coming from Türk Kızılay, which is regarded as a trustworthy organization.

> **We were a little worried because it might be a fraudulent message. After that, we showed it to our neighbour, but he said to us, you don't have to be afraid because the message came from Kızılay.**
>
> *Female participant from Gaziantep*

> **At the beginning, I could not understand much. After receiving the reference number, I went to ask one of my neighbours and he explained to me as he also received the same SMS.**
>
> *Male participant from Şanlıurfa*

> **There was no concern because the SMS was received from Kızılay, which is a trusted source for the family. However, we called 168 Call Centre to get more information regarding the assistance.**
>
> *Male participant from Gaziantep*

2) CLEAR INFORMATION PROVIDED IN THE NOTIFICATION 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. I do not think that you should add any other information.**
>
> *Male participant from Hatay*

Information provided in the SMS was clear and sufficient. Although it was the first time the participants were notified of assistance through this modality, many of them found the information useful and easy to understand.

> **I received the SMS, and I informed my husband about the SMS and the assistance. We have equal information about the assistance.**
>
> *Female participant from Gaziantep*

Both men and women in the households expressed that they were equally informed of the assistance as they shared information with one another and their household members.

> **I received the message and shared the content of the message with my wife. I share everything with my wife as she is supporting me in running the family.**
>
> *Male participant from Şanlıurfa*

3) LITERACY AFFECTED UNDERSTANDING OF THE SMS

> **I can't read or write in Turkish, so I asked my neighbour to help me understand what the SMS is about.**
>
> *Male participant from Gaziantep*

The SMS modality posed challenges especially for people with low literacy and the elderly. The participants interviewed who had difficulties understanding the SMS sought help from their family members or neighbors. Some of them would prefer being informed through a phone call in addition to the SMS. This could also mitigate the possible issue of overlooking the SMS as some participants mentioned only noticing it after a few days.

> **It was not easy to understand for me because I am old, and I am using an old phone, so 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 participant from Şanlıurfa*

> **Phone calls and household visits would be better because people sometimes miss the SMS.**
>
> *Female participant from Şanlıurfa*

4) NO APPLICATION PROCESS RAISED QUESTIONS ON THE SELECTION CRITERIA

> **As I have family support assistance, to get the assistance I needed to apply and wait for the assessment. I was selected for this assistance without application. I think the government knows which people are indeed in need, that is why I was selected for this assistance.**
>
> *Male participant from Şanlıurfa*

Most participants appreciated that they received timely assistance without having to apply for it, but some wondered why they were selected and said that they would have liked to be informed about the selection criteria.

> **I was very relieved that no one asked me any personal information during this process.**
>
> *Male participant from Gaziantep*

> **I just wondered why I was selected for this assistance. Is it because I am affected by the earthquake?**
>
> *Female participant from Şanlıurfa*

> **I am proud of the fact that such programme has been made with a local NGO at this time and at this speed. When it comes to my suggestion, I think that in the future, you can consider sharing the criteria of the selected family with people.**
>
> *Male participant from Gaziantep*

WITHDRAWAL OF CASH ASSISTANCE FROM THE ATMS

The journey of participants traveling to the ATMs and withdrawing the cash assistance was filled with unique positive and negative experiences. While almost all the participants interviewed were able to cash out, some of them faced barriers such as long travel to the city centre, crowded ATMs, and delayed SMS codes. Possible misunderstandings on ATMs and bank options for withdrawal were also uncovered, and some participants relied on help from others for withdrawal. Some participants also expressed concerns for vulnerable populations without support and suggested providing alternative modalities for assistance.

1) AVAILABILITY OF ATMS AND DIFFERENT BANK OPTIONS

> **It was fine, we are used to using ATMs so we didn't face any difficulties, but I think if they used other banks it would be better for people.**
>
> *Male participant from Gaziantep*

Prior knowledge and experience of participants in using the ATMs was an important factor in successful withdrawal. Some recipients wanted more ATM options for withdrawal from other banks more convenient for them. Even though a full list of the ATMs was provided on the FAQ section of the website and through the call centre, findings suggested they might have been unaware that they were not limited to Halkbank ATMs and could have used different banks which are members of TAM (ATM Centre of Türkiye) for withdrawal of the cash assistance. Due to the lack of availability of ATMs especially in rural areas and some ATMs in their areas not functioning, many recipients had to travel considerable distance to withdraw their cash assistance.

> **The only problem is that this assistance should be withdrawn from bank ATM. Besides, there are many ATMs around us not working. I went to ATM with my friend's car and didn't pay anything."**
>
> *Female participant from Şanlıurfa*

> **It was good because I went there with a friend in his car because the ATM was 25 kilometres away from our village. If it hadn't been for that friend, I would have had to take the bus, which has the disadvantage of leaving at 7am and returning at 4pm.**
>
> *Male participant from Gaziantep*

2) SOME ATMS WERE CROWDED WITH LONG QUEUES, COMPOUNDED BY DELAYED SMS CODE

> I already know where the ATMs in my town are. However, the ATMs are always crowded, I waited in the queue for around two and a half hours. When my turn came, I registered all the information on the ATM then it appeared that it would send me another code. I waited for this code, but it did not come. I called the Türk Kızılay call centre, but no one picked up the phone. I decided to go back home without withdrawing the money. At night I received the bank code. The following day, again, I went to the ATM, but this time I received the code after 5 minutes of registering my information.
>
> *Male participant from Hatay*

After arriving at the ATMs, some participants took a long time or made multiple trips to withdraw their cash assistance as ATMs were crowded with long queues. Some participants were also forced to wait in front of the ATMs for 10-15 minutes due to delayed SMS reference code.

> **The ATM point was crowded, I only managed to redeem the assistance on the third time that I went at night. The confirmation code was about 10 minutes late.**
>
> *Male participant from Şanlıurfa*

3) GOOD EXPERIENCE WITH NO ACCESS CHALLENGE

> **It was fine, I didn't face any difficulties (withdrawing the money using the SMS code). I believe this assistance is easily accessible to everyone.**
>
> *Female participant from Gaziantep*

Many participants shared positive experiences in withdrawing the cash assistance from the ATMs and did not face any access issues using the SMS modality. Furthermore, some participants preferred the SMS modality as it gave them the security and freedom to decide when to redeem the cash assistance based on their availability.

> **It was not difficult to redeem the assistance. I did not hear about the challenges of other recipients because I do not know who else received this assistance as well.**
>
> *Female participant from Hatay*

> **SMS modality is safer because I am the only one who can use the information provided by the SMS.**
>
> *Male participant from Şanlıurfa*

> **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 participant from Gaziantep*

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

4) GETTING HELP FROM OTHERS FOR WITHDRAWAL

> **I withdrew the money 4-6 days after receiving the SMS because I was waiting for my friend to be able to go with him to the district centre.**
>
> *Male participant from Şanlıurfa*

Participants sought help when faced with challenges in withdrawing the cash assistance. Some had family members or friends who were able to assist them, and others encountered kind assistance at the bank branch. Some participants were not able to reach the Türk Kızılay 168 call centre due to long wait times.

> **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 participant from Gaziantep*

> **In the first payment, we were able to withdraw the money very easily, but in the second payment, we were unable to, and we still haven't withdrawn our money. I have been trying to call 168 for a few days, but I've been unable to speak to anyone due to the lengthy wait time.**
>
> *Female participant from Gaziantep*

> **I went to the bank ATM with my son to withdraw the money, but I wouldn't have been able to go if I was alone.**
>
> *Female participant from Gaziantep*

Many of the participants expressed concerns for vulnerable populations such as the elderly, people who cannot read and those with disabilities, who might not be able to access the assistance without support from others. An alternative modality or additional support for vulnerable populations were suggested by the participants especially for those who do not have the support network of extended family members and community around them.

> **It is very difficult for the elderly and disabled to access the assistance. An illiterate person cannot withdraw money without help from someone who knows.**
>
> *Female participant from Hatay*

> **Yes, it will be very difficult for vulnerable population, and if Türk Kızılay goes to their homes and hands them assistance or even helps them with transportation to an ATM, that will be fine too.**
>
> *Female participant from Gaziantep*

> **My father-in-law and my wife did because I was in the hospital, so they went and withdrew the money.**
>
> *Male participant from Gaziantep*

Household decisions on who withdraws the assistance were mainly due to practical considerations instead of significant gendered difference. While some female participants interviewed needed support to withdraw the cash assistance due to illiteracy, male participants also faced similar challenges due to illiteracy.

> **My husband withdrew the cash because I don't know how to use ATM. Therefore, I went with my husband to withdraw the money.**
>
> *Female participant from Şanlıurfa*

> **I withdrew the money because I received the SMS. I do not think that SMS modality changes between women and men engage in the redemption process.**
>
> *Female participant from Hatay*

UTILIZATION OF THE CASH ASSISTANCE

Most of the participants utilized the cash assistance primarily on food and basic needs, especially prioritizing meeting the needs of their children. Many recipients expressed gratitude for the 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 participant from Şanlıurfa*

> **I had a debt to the supermarket; I was able to close that debt. The debt was mainly for food.**
>
> *Male participant from Gaziantep*

> **I used the first and second BIZ cash assistance for rent and food, but it was not enough at all.**
>
> *Male participant from W*

> **All I can think about now is to rebuild my house to have a proper place for my family to live in.**
>
> *Male participant from Gaziantep*

Finally, it is important to reflect on a comment made by a participant regarding their future plans in recovering from the earthquake.

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Section 3.
Conclusion

The findings of the M&E activities conducted under the Collective Kindness contributed to programme improvement and the lessons learned can be used to inform future programming of similar multipurpose cash assistance in emergency context using the SMS modality.

- The earthquake negatively affected the livelihoods of the target population of whom 70 percent reported not having any working member in their households.
- The participants stated that they heavily relied on assistance, yet some recipient households could not redeem their cash assistance mainly due to challenges in accessing ATMs/banks, limited knowledge of how to redeem cash, lack of awareness of the entitlement, and lack of time to cash out. Around 16 percent of those who redeemed their cash, particularly the ones living in the most affected provinces, reported access issues regarding SMS codes and ATMs/banks.
- Recipients reported using the assistance to primarily cover non-food needs; however, they also reported that they were only able to partially cover those needs.
- Half of the recipient households reported satisfaction with the transfer value.The majority of recipient households were satisfied with the SMS modality.
- There was low awareness of the eligibility criteria (9 percent) and available CFM channels (21 percent) among recipient households. Türk Kızılay call center was the CFM channel widely known by the recipients. Findings also showed that 4 percent of the surveyed households contacted programme partners through the CFM channels. They stated that they were treated respectfully by the call centre staff and that their problems were generally solved (around 75 percent of callers).
- The assistance emerged as an important source of income for households and there were notable shifts in the prominence of skilled and unskilled labour between the two rounds. However, households' expenses still exceeded their income, with food being the primary expenditure component. Over 65 percent of households were in debt, with friends being the most common source of debt.

- Coping mechanisms mostly centred on preferring cheaper and lower quality food (85 percent). Overall levels of food security were reasonably high among surveyed households. The findings shed light on improvements that can be made to enhance the experience of households receiving cash assistance using the SMS modality. These recommendations could also be considered for future programming of multipurpose cash assistance in similar contexts.
- A clear majority of targeted households (93 percent) preferred to receive cash assistance rather than in-kind assistance or vouchers.
- Challenges faced by households included loss of household assets, limited access to skilled labours, and struggling with childcare responsibilities.
- Targeted households overcame initial doubts on authenticity of assistance through SMS notification by verifying the information through trusted sources including family members, neighbors, Türk Kızılay Call Centre and searching on the internet.
- Participants found the information provided through the SMS communication useful and sufficient, but literacy level posed challenges and especially for the elderly, who sought help from others to understand the SMS.
- Most participants shared positive experiences of withdrawing cash assistance using the SMS modality, but some participants had to make multiple trips and faced access challenges due to distance to functioning ATM especially in rural areas, long queues at the ATM as well as delayed SMS codes.
- The findings highlighted the need for additional support for vulnerable groups such as the elderly, people with low literacy and people with disabilities who might not have the support of family members or extended community to access the assistance.

Section 4.
Recommendations

1) Identify targeted solutions to overcome access issues

Some access issues faced by recipients were 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. This includes but is not limited to the revision of contact information in coordination with the Ministry of Family and Social Services to ensure that eligible households who have faced access problems but who have a valid phone number collect their entitlement.

2) Communicate with recipients through their preferred communication channels

The findings indicate that surveyed households did not feel that they were fully informed about all aspects of the programme. In order to ensure transparency and accountability, it is recommended to increase the use of SMS and Türk Kızılay 168 call centre as the primary communication channels for the programme as this is what respondents preferred.

3) Calculate the transfer amount based on actual household size: Boost satisfaction and impact

Programme partners considered the average household size as 4 based on the TURKSTAT data and identified the transfer value accordingly given the individual household size information was not available at the onset. However, the monitoring survey findings demonstrate that the average household size is around 6. Having considered the discrepancy, it is suggested to provide assistance based on each household's size in order to ensure that the needs are covered fairly which would also increase the satisfaction of the recipient households of different sizes.

4) Increase recipient awareness of the eligibility criteria

Recipients' awareness of the eligibility criteria is key to ensuring community engagement and accountability. Findings revealed a low degree of recipient knowledge of selection criteria and a very high number of calls made to the call centre by non-recipients. 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.

5) Improve recipient awareness of the Community Feedback Mechanism (CFM) and encourage the use of these channels

Even though people were referred to the community feedback channels through SMS and the programme website, findings revealed that many of the assistance recipients were not informed about the available complaint and feedback channels. It is critical to raise awareness on the feedback channels more frequently through various ways such as media, leaflets, local partners, etc. This would ensure that recipients are at the centre of the programme design and programmatic decisions are taken with recipient inputs which would result in improved accountability to the affected populations.

6) Looking into possibilities to cover other basic needs through coordination with other actors

The Collective Kindness Project aims to cover the food and non-food needs of the recipients. However, as identified through the surveys, recipients were 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.

7) Consider direct calls or automated voice messages for those with low literacy

As the SMS modality could potentially create participation barriers for those with low literacy, direct calls or automated voice messages will be helpful to inform recipients who do not have an extended support system. These options could be explored as reminders for individuals who did not cash out after a specific timeframe.

8) Clarify and diversify options of ATMs for withdrawal

Access to ATMs for withdrawal of cash assistance was identified as a significant challenge for the participants. Increasing the frequency of sharing information to recipients and clarifying 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 to ease the burdens on participants in terms of the cost of time and distance travelled to withdraw the assistance.

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

The findings revealed that many recipients were able to tap into their existing support networks for help in accessing cash assistance. However, additional support, alternative modality and referral should be made available to those who are vulnerable such as the elderly and people with disabilities who do not have existing support networks available to them.

10) Strengthen existing support system and delivery capacity

Existing support system and feedback mechanisms especially the Türk Kızılay 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 also be ensured through further engagement and investigation on the delay of the SMS reference code experienced by the participants.

COLLECTIVE KINDNESS PROJECT PHASE I

Monitoring and Evaluation Final Report

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