Cash-based Interventions Technical Working Group EQ Türkiye

CBI TWG Meeting Minutes

05 April 2023 Gaziantep

Chaired by: UNHCR & TRC

Venue: UNHCR Gaziantep Office Anatolia Meeting Room (Hybrid)

Minutes: Busra Seray Duzyol (UNHCR), Ahmet Unver (UNHCR)

Participants: ACTED, Bonyan, CARE, DRC, FAO, FCDO, IFRC, International Rescue Committee, IOM, Medair, MUDEM, MWL, OCHA, People in Need, SARD, Save the Children, SENED, SEVKAR, SGDD-ASAM, Space of Peace, TRC, UNFPA, UNICEF, Violet Organization WHH, WVI, GeniusTags, RedRose, Nagis

AGENDA:

1) Welcome & Introductions *(5 mins)*
2) Review: Action Points and Announcements *(UNHCR & TRC, 10 mins)*
3) IM Review *(UNHCR & TRC, 10 mins)*
    a. Presentation: 3W Mapping
    b. Progress Reporting
4) Sectoral Use of CVA *(UNHCR, RedRose, GeniusTags, Nagis, 50 mins)*
    a. Introduction to FSPs in Türkiye
    b. RedRose: Presentation of Solutions – Q&A
    c. Nagis: Presentation of Solutions – Q&A
    d. GeniusTags: Presentation of Solutions – Q&A
5) CVA Updates

New Action Points from the Meeting:

1. UNHCR to disseminate policy note
2. Members provide feedback on updated 3W questionnaire and dashboard
3. Members to complete their data entries for 3W and Progress Reporting

Documents

1. Meeting Presentation
2. RedRose FAQs for CBI TWG – A101
3. Harmonisation Guidance Note for Stipends
4. TRC Duplication Matrix Documents

I. Review Action Points & Announcements

- Cash for Work Workshop organized by FSL on March 30th provided an opportunity for partners to discuss important questions for implementation of CfW programs in Türkiye and partners stressed the need for creating a SoP or guidance document with a collaborative approach.
- UNHCR has completed the Donor Advocacy Note for the harmonization of transfer amounts in the EQ zone. The note will be disseminated in the form of a **policy document** with additional guidance, recommendations and relevant updates like transfer amounts determined for cash programs such as WFP-TRC-IFRC scheme.
- The Harmonisation Guidance Note for Stipends created by a dedicated 3RP task team aiming at harmonizing

vocational and on the job trainings' stipends will be disseminated for the reference of FA partners. Members can reach out to reach out to Miki Takahashi (miki.takahashi@undp.org) for their questions about the guidance document.
- In the upcoming CBI TWG meeting, Protection partners will provide a presentation on the areas they can provide sensitization trainings to ensure protection mainstreaming.
- On April 27th a protection mainstreaming workshop which will have an operational output will be organized to ensure that CBIs do not create further risks for beneficiaries.
- CBI TWG meetings will start at 1.00 p.m. as of April 12th in order to prevent overlapping with FSL meetings.

II. IM Review

- A dashboard created based on the information provided by partners on 3W is presented. Data indicates that 87.000 individuals are targeted with cash for work, cash for rent and MPCA by 13 partners.
- The 3W questionnaire is updated in a way to cover target amounts and other relevant information. Therefore, members are urged to check out the new 3W structure and provide feedback on the existing data fields and what can be added.
- Regarding reporting of MPCA achievements, only 6 organizations provided data regarding their ongoing activities in the EQ zone. The data entries are expected to rise with the beginning of new projects and programs. Members are urged to provide data on the activity reporting.
- For detailed information please see *Slides 6-7*. Members can contact CBI TWG IM Officer Thomas Rommel (thomas.rommel@un.org) for their questions and access requests.

III. Sectoral Use of CVA

Introduction to FSPs in Türkiye

- In Türkiye, most of the 3RP partners use prepaid cards such as PTT cards, bank transfers, direct cash at hand, bank card, etc. For more information, please see *Slide 8.*
- CBI TWG provided a platform for private FSPs that are providing solutions predominantly for vouchers and platforms for CVAs to present their products and solutions. CBI TWG does not endorse nor facilitate partnership with these entities -also noting that FSPs were selected with reference to their on-going and previous collaboration with humanitarian actors.

Redrose: Presentation of Solutions – Q&A

- RedRose has global framework agreements with major organizations such as IFRC, WHH and Concern Worldwide and they operate in over 50 countries.
- Redrose developed specific solutions for the Türkiye earthquake response. The partnership with MoneyGram for remittance payments in Türkiye is an all-in-one program meaning all of the features of beneficiary management, monitoring transactions and monitoring the payment status. Beneficiaries can be notified with SMS or WhatsApp messages while integration with existing communications service provider is also possible. Cash pickup can be done via visiting MoneyGram agencies and via the registered IBAN number.
- Another service coming online soon is the provision of digital codes for supermarket in collaboration with A101. Beneficiaries can pay with the 16-digit code and 4-digit PIN provided to them in any A101 market branch. The remaining balance can be checked with the cashier upon completion of shopping.
- Regarding data protection, the contract will be signed with Irish company and servers are located in Ireland. RedRose also offers on-premises hosting for servers. For complaint mechanisms, both A101 and MoneyGram have their own call centers and RedRose supports any escalation paths.
- For detailed information please see *Slides 9-19*. Members can also contact with Berna Uzun (berna@redrose.io), Mary Cox (mary@redrose.io) and brian@redrosecps.com.

Nagis: Presentation of Solutions – Q&A

- In 2014, Nagis started to provide e-voucher service to humanitarian sectors. The first project was implemented in Africa with biometric authentication methods and they operate in 8 countries.
- Nagis supports both cash-based and good-based interventions with direct cash support, prepaid cards and e-vouchers. Voucher distribution is done by 3 different ways: physical cards, digital voucher and generated by Nagis beneficiary app.
- All the information required during the distribution process, including the product prices, is embedded in the digital codes. Every vendor is integrated into the system and scanning the barcode of the product enables all the information about the price, credit used by beneficiary and the sold item to be instantly recorded in the system. Any vendor can be integrated into this network for any product category and the barcode system helps with monitoring of prices considering the economic fluctuations in Türkiye.
- Direct cash transfers are conducted through ZiraatBank infrastructure and having a bank account is a precondition. However, Nagis enables beneficiaries without existing bank accounts to claim the transfers through prepaid Param cards in accordance with localization principle.

- Nagis team is reachable through various channels such as e-mail, phone call or live chat. Additionally, Nagis provides emergency support services to ensure that critical issues can be addressed promptly and have an active feedback and complaint mechanism.
- For detailed information please see *Slides 20-33*. Members can also contact with Nagis (info@nagis.com.tr) and İsmail Koca (ismail@nagis.com.tr).

GeniusTags: Presentation of Solutions – Q&A

- GeniusTags is a technology service provider aiming to increase effectiveness and efficiency of humanitarian programs with innovative technology solutions. GeniusTags have framework agreements with international NGOs including GOAL, IRC and Mercy Corps. The services provided include software development and digital transformation consultancy in addition to four ready-to-use platforms.
- The e-voucher system operates on three main components; smart card and terminal device and portal to manage and automate the distribution processes. Via the platform, organizations can create projects, import project information, beneficiary list, vendor list, etc. and can monitor and manage the project using this web portal. The terminal device working on touch screen and allow the beneficiary to receive the item and make the transaction using the device and after each transaction and eventually a paper receipt including all the transaction details is provided. The s plastic smart card provided with NFC technology allows to store data on the smart card and the transmit this data with the device.
- The system creates a cumulative history for the listed beneficiary enabling the organizations to determine the previous or current assistances that they are benefiting. This cross-checking is only possible if the active programs/organizations in the field agree to use the platform.
- Beneficiaries can submit cases trough GeniusFeedback, facilitating organization's communication between all the project stakeholders, including beneficiaries, vendors, field stuff, management stuff, etc. Data is stored on cloud based with servers one in Netherlands, and backup in Ireland -both countries ensure data protection.
- For detailed information please see *Slides 34-44*. Members can also contact with Kamal Alsabeq (kalsabeq@geniustags.com).

IV. CVA Updates

WFP, TRC & IFRC Joint Cash Project

- 12 provinces affected by the earthquake (including Sivas) are covered within the scope of this assistance.
- By crosschecking the MoFSS datalist of social protection program beneficiaries with AFAD database, individuals in the affected 12 provinces who benefitted from one of the 15 social protection schemes and had moderate and above damage status for their houses were identified.
- Average number of HH is taken as four persons in calculation of transfer value.
- The transfer amount is calculated based on the MEB specifically created for EQ response by WFP, TRC and IFRC. Accordingly, the transfer value is calculated as TRY 750 per person and TRY 3000 per HH to cover food and NFI needs of the beneficiaries due to budgetary limitations.
- 151.000 households constitute the target group within the scope of the joint cash project -which stated to include Turkish nationals and registered refugees. First batch of payment will be rendered to the pilot group of 31.000 HHs, and the second group is consisted of remaining 120.000 HHs.
- Overall, 600.000 individuals will be supported by this joint cash assistance within two months. Payment method is the digital transfer through Halkbank to the IDs of individuals and an SMS code will be sent to the recipients' phone. Beneficiaries can cash the money from the ATM's or if needed from the Halkbank branches.
- First payments to the first group of HHs will be made at the beginning of April and they will receive second instalment one month later. The second group will receive the first payment at the end of April and second payment will be made at the end of May. For detailed information please see *Slides 46-53*.

UNHCR & IOM Complementary Cash Program

- The program is based on special and specific needs of the refugee population. It will be implemented until December and 15.000 HHs will be targeted by UNHCR while 5.000 HHs will be targeted by IOM. In total, approximately 100.000 individuals will be targeted.
- A cross-checking mechanism will be established between UNHCR and IOM to prevent duplication and also ESSN and C-ESSN will be cross-checked.
- The transfer amount is one full MEB amount which is TRY 7696.

Next Meeting: Wednesday, April 12, 13.00