Inter-Agency Coordination Türkiye

Cash-Based Interventions Technical Working Group

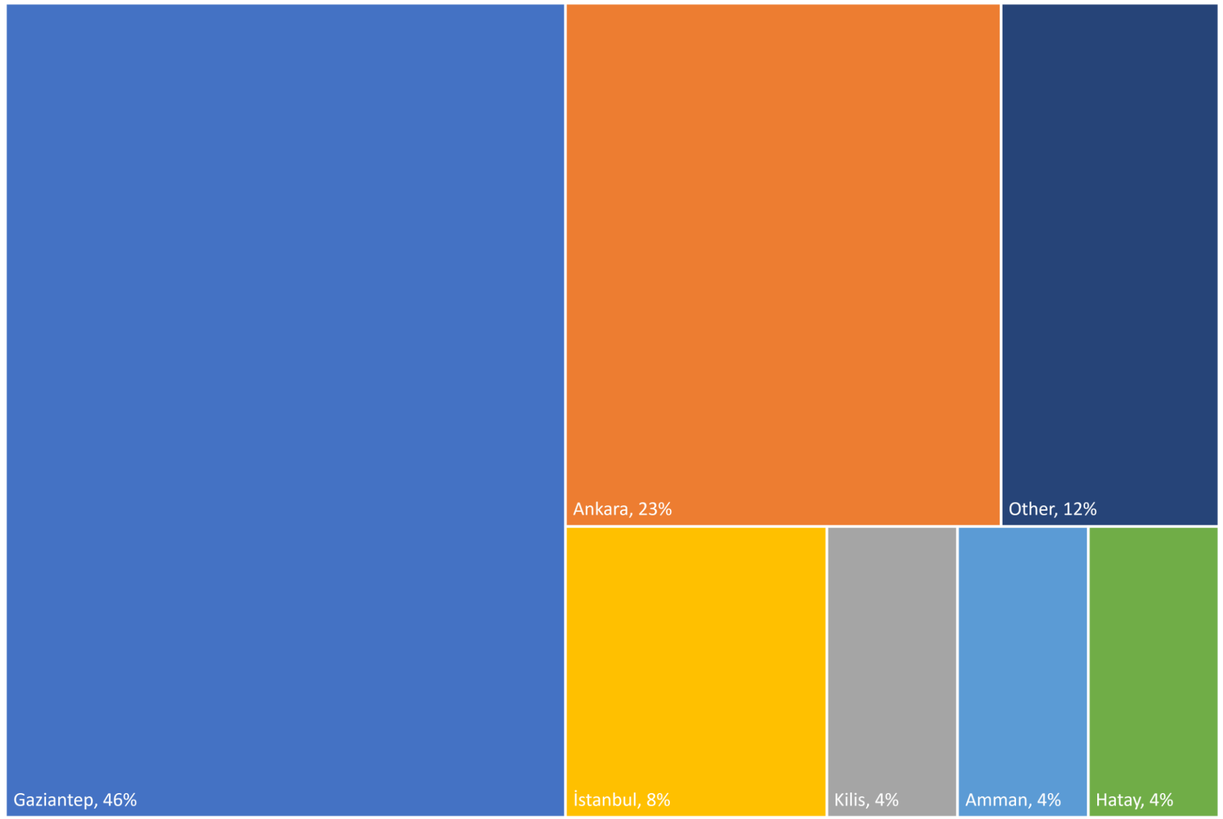
Gaziantep

May 17, 2023

Agenda

Agenda Items	Time	Responsible	Details
1. Welcome & Introductions	13.00 – 13.05	All partners	• Welcome & Introduction
2. Review: Action Points & Announcements	13.05 – 13.15	UNHCR/TRC	• Action Points • Announcements & Updates
3. Operational Planning	13.15 – 13.40	UNHCR/TRC	• Review of FSPs in Türkiye • FSP Discussions & Challenges
	13.40 – 13.50	UNHCR/TRC & WASH Sector	• Sectoral Cash: Cash for Hygiene
	13.50 – 14.00	UNHCR/TRC & FSL Sector	• Sectoral Cash: Cash for Food
	14.00 – 14.30	IFRC/TRC/WFP	• Results of the Collective Kindness Project • Q & A

Welcome & Introductions



ACTED
CashCap
CALP Network
CARE
DRC
FCDO
GeniusTags
HRDF
Ihsan RD
IDA
IFRC
IOM
IRC
JCCP-REALs
MAPs
UNHCR
UN Women
WFP
WHH
WVI

Review Action Points

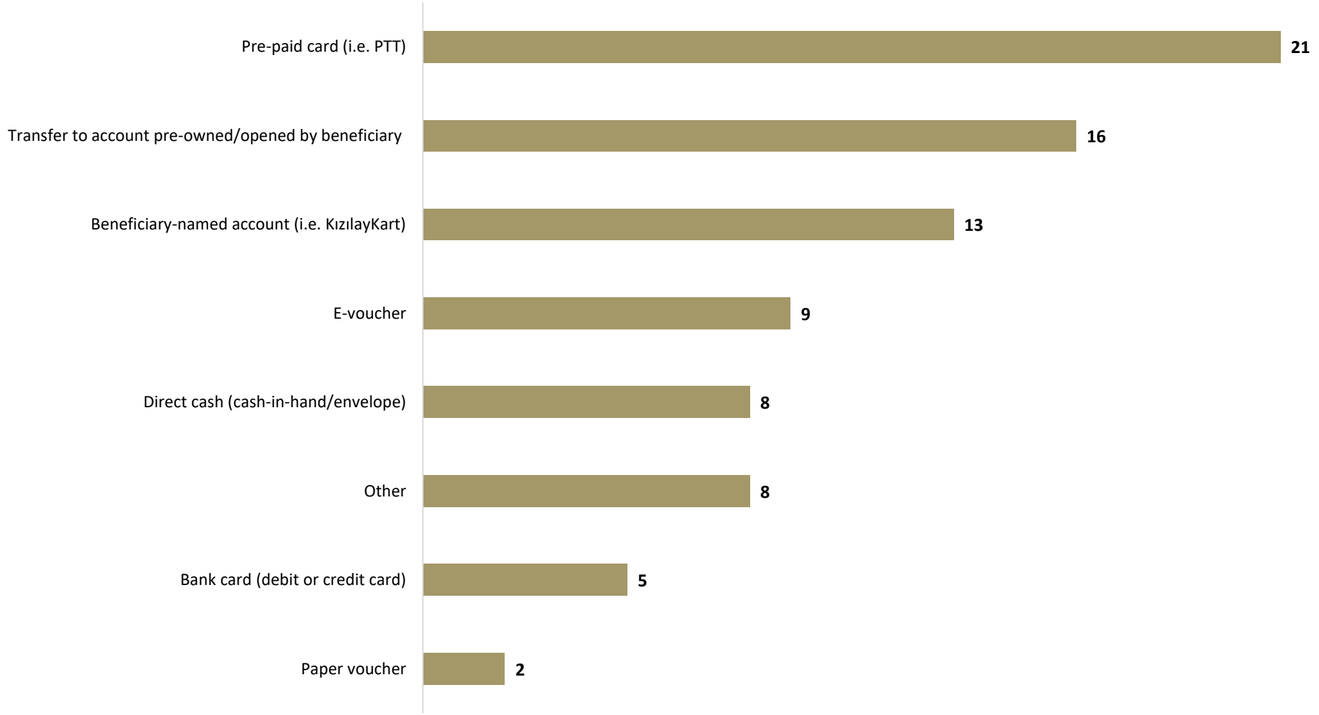
Action Points	Progress
Members interested in Joint Market Assessment to contact co-chairs	Done
Members to share feedback on PDM indicators	Done
Members interested in Technical Support Position to contact co-chairs	In Progress

Announcements

- **IM Focal Point: Özgür Savaşcıoğlu**
- **Joint Market Assessment Updates**
- **CALP Training Updates**

Review FSPs in Türkiye

- In Türkiye, most 3RP partners provide cash assistance through transfer mechanisms including prepaid cards such as PTT cards, bank transfers, direct cash at hand, bank cards, etc., requiring working with expert FSPs.
- CBI TWG is preparing a **summary note** compiling the examples of extensive **partner experiences** in terms of **challenges, good practices and lessons learnt** with regards to distributing cash assistance through FSPs.



***Source**: Interventions by Transfer Mechanisms, CBI TWG: Mapping of Cash-based Assistance Programmes in Türkiye in 2022-2023*

Review FSPs in Türkiye

Challenges & Risks

In general, cash assistance distribution may carry certain **risks** that may arise from various actors and with respect to FSPs:

- **Fraud** and divergence of funds preventing assistance,
- **Lack of capacity** including liquidity problems,
- **Culturally insensitive and inappropriate** behaviour related to **PSEA** on the part of FSP staff,
- **Data privacy** breaches**.**

In addition, there might arise other risks related to aspects listed below as gathered from our **partner experiences:**

- **Coordination**
- **Intermediary Costs**
- **Security of transfers**

Review FSPs in Türkiye

Good Practices & Lessons Learnt

The summary note compiles good practices of partners working with the most experienced FSPs including PTT, Ziraat Bank, A101, Halk Bank etc. shared by partners in areas of:

- **Coverage**
- **Data Protection & Quality**
- **Security improvement**
- **Cost-efficiency**
- **Expenditure trend monitoring**
- **Flexibility**
- **Accountability**

In light of the challenges and good practices, partners' more general lessons learnt concerning what CBI organisations to on their part are shared to provide guidance:

- Procuring FSP services on the basis of well-defined **ToRs** and providing guidance to them on issues such as accountability, PSEA, cultural sensitivity etc. as needed
- Planning ahead for **costs and support needs** that may arise during distribution phase such as **document verification** and **specific needs** of target groups like translation to **prevent delays**
- **Joint planning** and **continuous coordination** with FSPs to ensure they are well aware of programme plans and expectations

Sectoral Cash (WASH)

- **Cash for Hygiene**

Sectoral Cash (FSL)

- **Cash for Food**

Collective Kindness Project

- Results of the Collective Kindness Project
- Q & A

THROUGH THEIR EYES:

PROCESS MONITORING

ROUND I COLLECTIVE KINDNESS | BIRLIKTE İYILIK ZAMANI (BIZ)

MAY 2023

ACKNOWLEDGEMENT

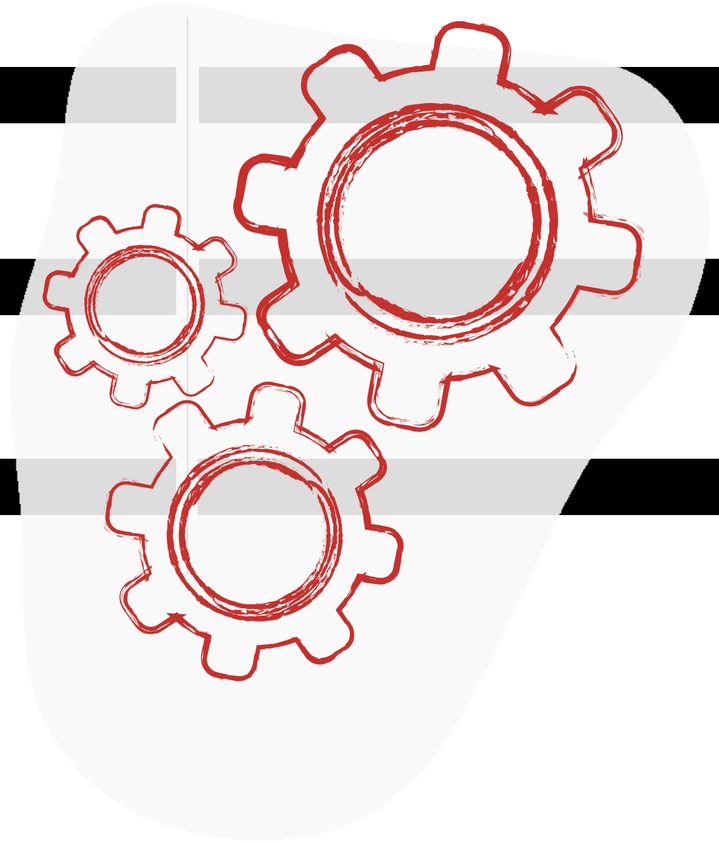
WE EXTEND OUR HEARTFELT GRATITUDE TO ALL PARTIES WHO HAVE PLAYED A CRUCIAL ROLE IN FACILITATING THIS EXERCISE. ADDITIONALLY, WE WOULD LIKE TO EXPRESS OUR SINCERE THANKS TO OUR PARTICIPANTS FOR THEIR INVALUABLE PATIENCE AND UNWAVERING COOPERATION IN RESPONDING TO THE QUESTIONNAIRES. THEIR CONTRIBUTIONS HAVE BEEN IMMENSELY HELPFUL IN ACHIEVING THE GOALS OF THIS EXERCISE.

THEMATIC AREAS

1 INTRODUCTION

2 PURPOSE & METHODOLOGY

3 ASSISTANCE UTILIZATION & SATISFACTION



ACCOUNTABILITY 4

MOVEMENT 5

RECOMMENDATIONS 6

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INTRODUCTION

ROUND I COLLECTIVE KINDNESS

On 14 April, TRC, WFP and IFRC officially launched a new intervention to provide cash assistance for vulnerable households.

FOR THE FIRST ROUND:

31,258 HOUSEHOLDS TARGETED

125,032* INDIVIDUALS

*Average household size is 4 based on TURKSTAT data.

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ROUND I COLLECTIVE KINDNESS

24,856 REDEEMED THEIR CASH

99,424 * INDIVIDUALS

*Average household size is 4 based on TURKSTAT data.

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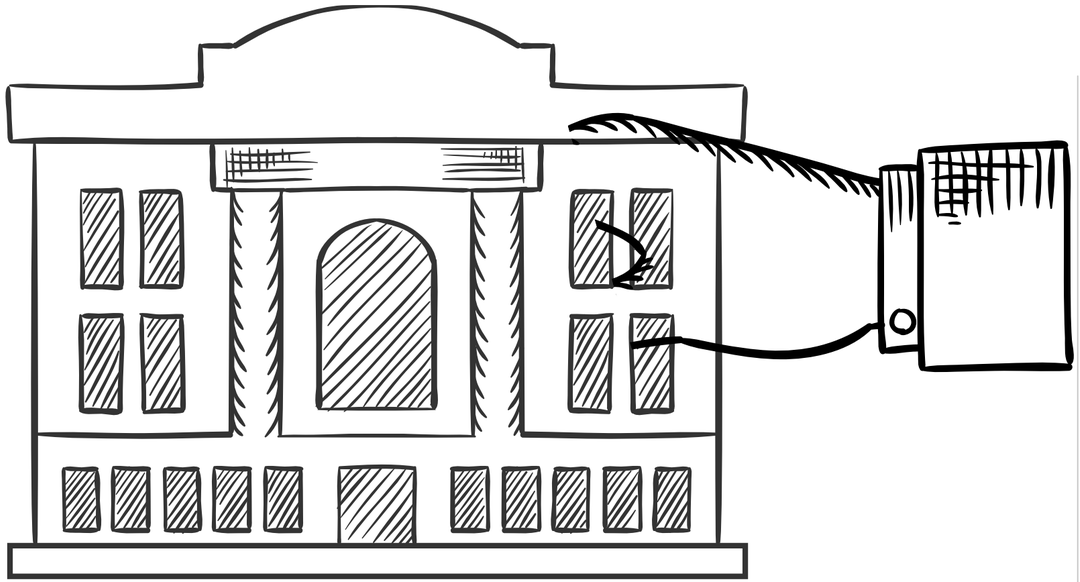
ROUND I COLLECTIVE KINDNESS



TRANSFER VALUE

TRY 3,000

USD 154
per household

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ELIGIBILITY CRITERIA

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

Türkiye Family Support Programme

Conditional Education Assistance

Elderly Assistance

Other EQ Assistance

Food Assistance

Assistance Program for Women Whose Husbands Have Died

Conditional Health Assistance

One-off Payment for Disaster

Disability Assistance

Conditional Pregnancy Assistance

Orphan Assistance

Disabled Relatives Assistance

Other Disaster Assistance

Chronic Illness Assistance

Silicosis Assistance

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PURPOSE AND METHODOLOGY

The process monitoring exercise is one of five M&E activities comprising the M&E framework of Collective Kindness

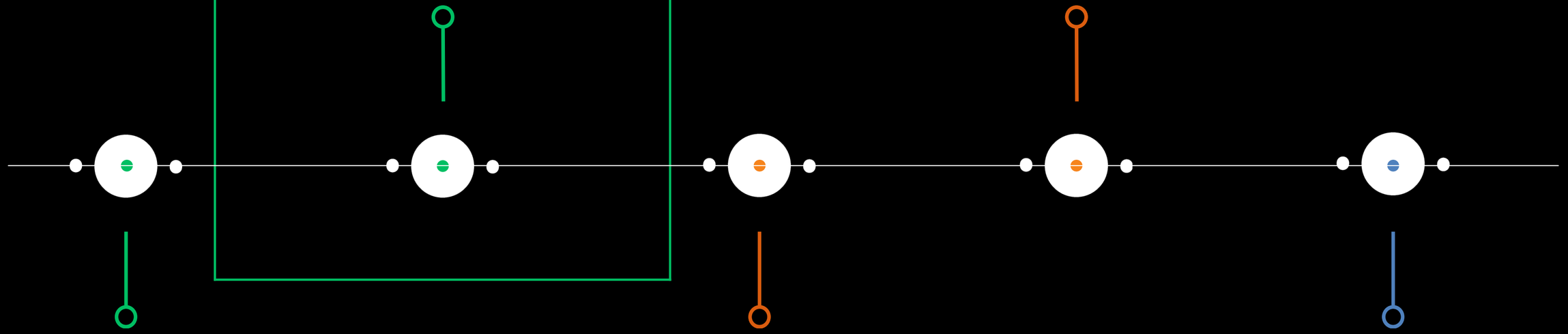
ROUND I

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

PROCESS MONITORING

To track the immediate results and outcomes of the assistance

OUTCOME MONITORING



PULSE CHECK

Focuses on why people did not redeem their cash

IN-DEPTH INTERVIEWS

To understand the needs and preferences of the programme target group

ON-SITE MONITORING

To identify any potential risks or vulnerabilities (if needed)

TBC ONGOING COMPLETE

THE PROCESS MONITORING USES A CONFIDENCE LEVEL OF 90% WITH A 5% MARGIN OF ERROR

90%

CONFIDENCE LEVEL

5%

MARGIN OF ERROR

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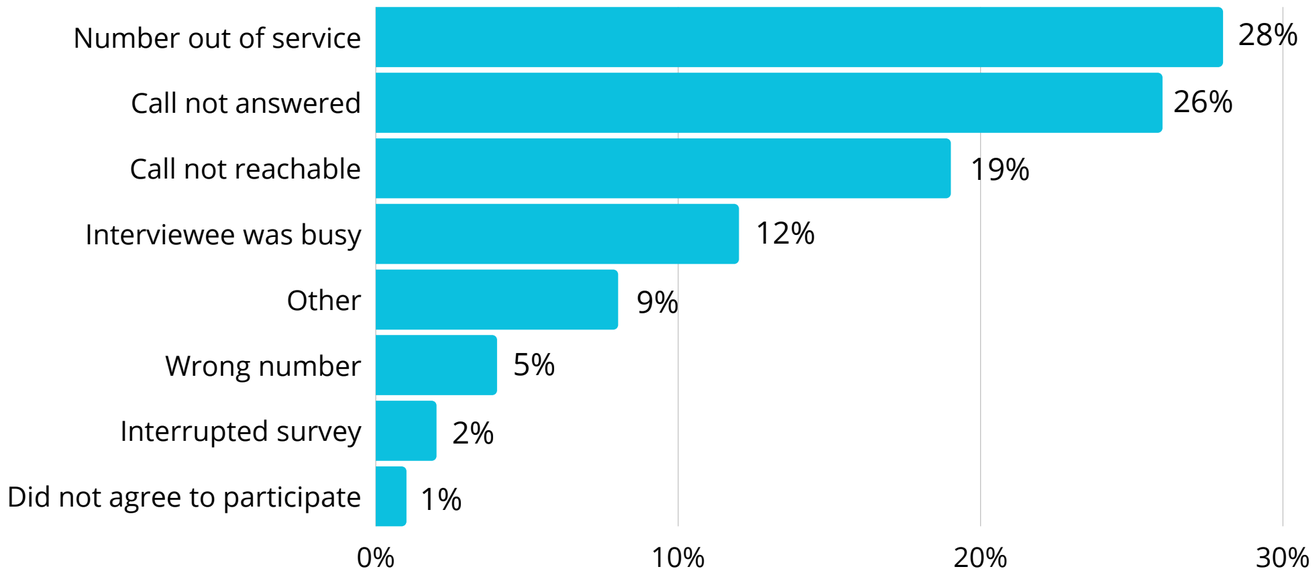
SURVEY NON-RESPONSE



Of those who were first selected for the survey, 61% did not participate. The main reasons are that their phone number was out of service, the call was not answered or not reachable.

Restricted

353 Households interviewed

REPRESENTING

2,118* Individuals

*Average household size is 6 based on data collected.

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Respondents to the survey were geographically dispersed across Turkiye, with a considerable number residing in the southeast, which was the epicentre of the earthquake.

GEOGRAPHICAL COVERAGE

34

PROVINCES

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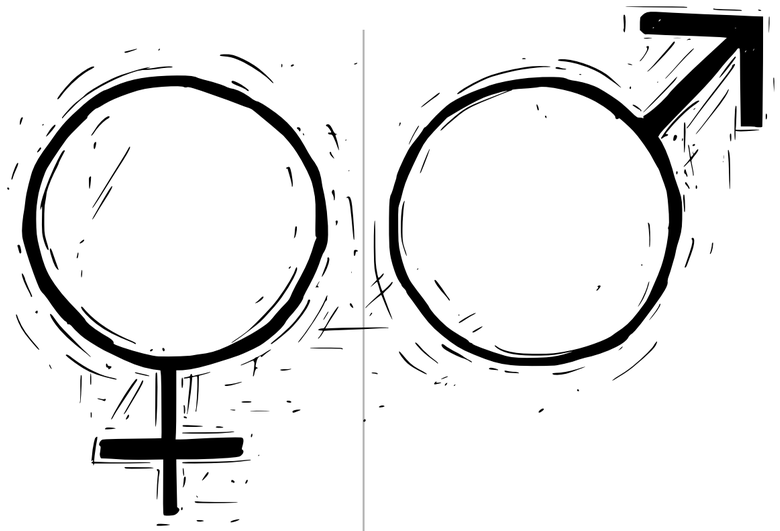

FEMALE	MALE
53%	47%

GENDER

OF RESPONDENTS

DEMOGRAPHICS

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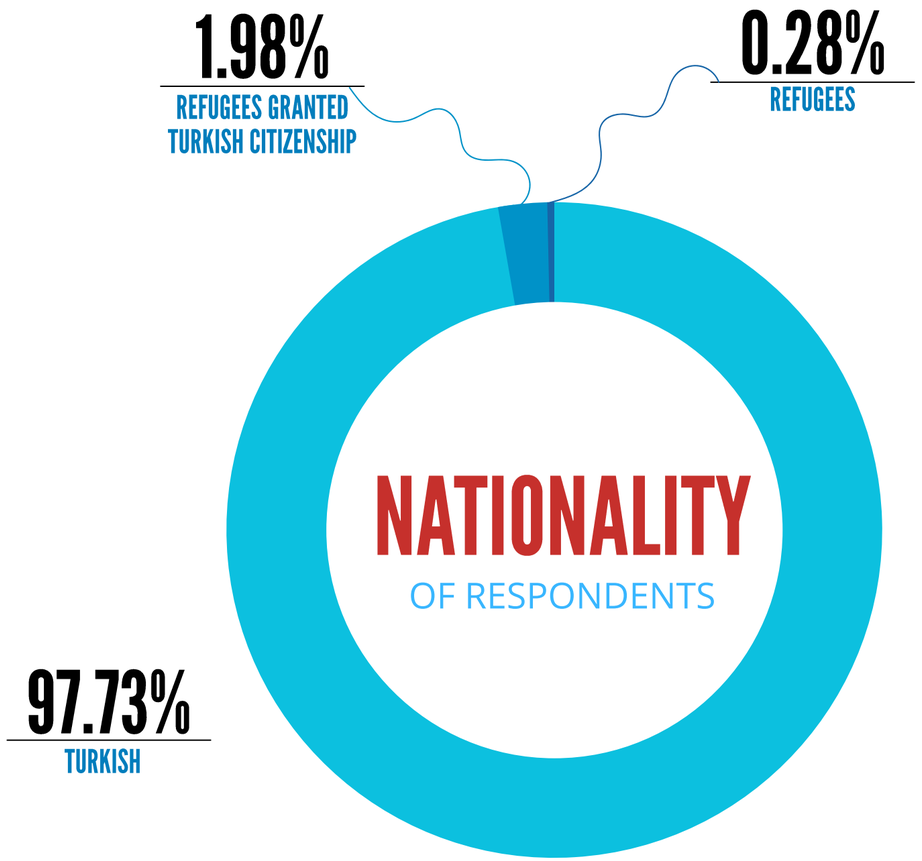

DEMOGRAPHICS

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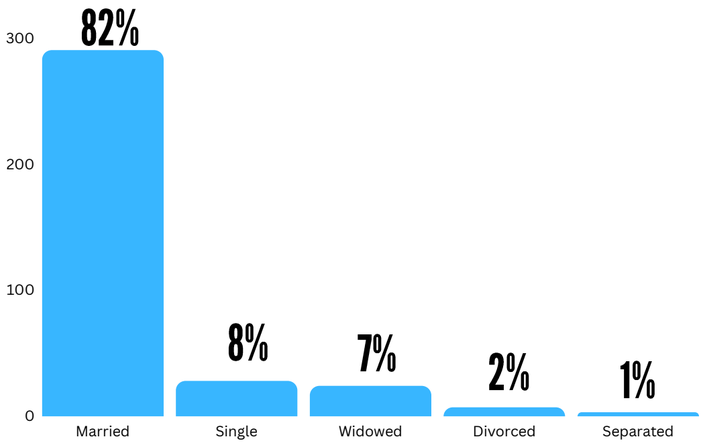
6*

THE AVERAGE HOUSEHOLD SIZE

41

THE AVERAGE AGE OF RESPONDENTS



THE MARITAL STATUS OF RESPONDENTS

DEMOGRAPHICS

*Average household size is 6 based on data collected.

Restricted

29%

households reported having at least one member with regular work after the earthquake

DEMOGRAPHICS

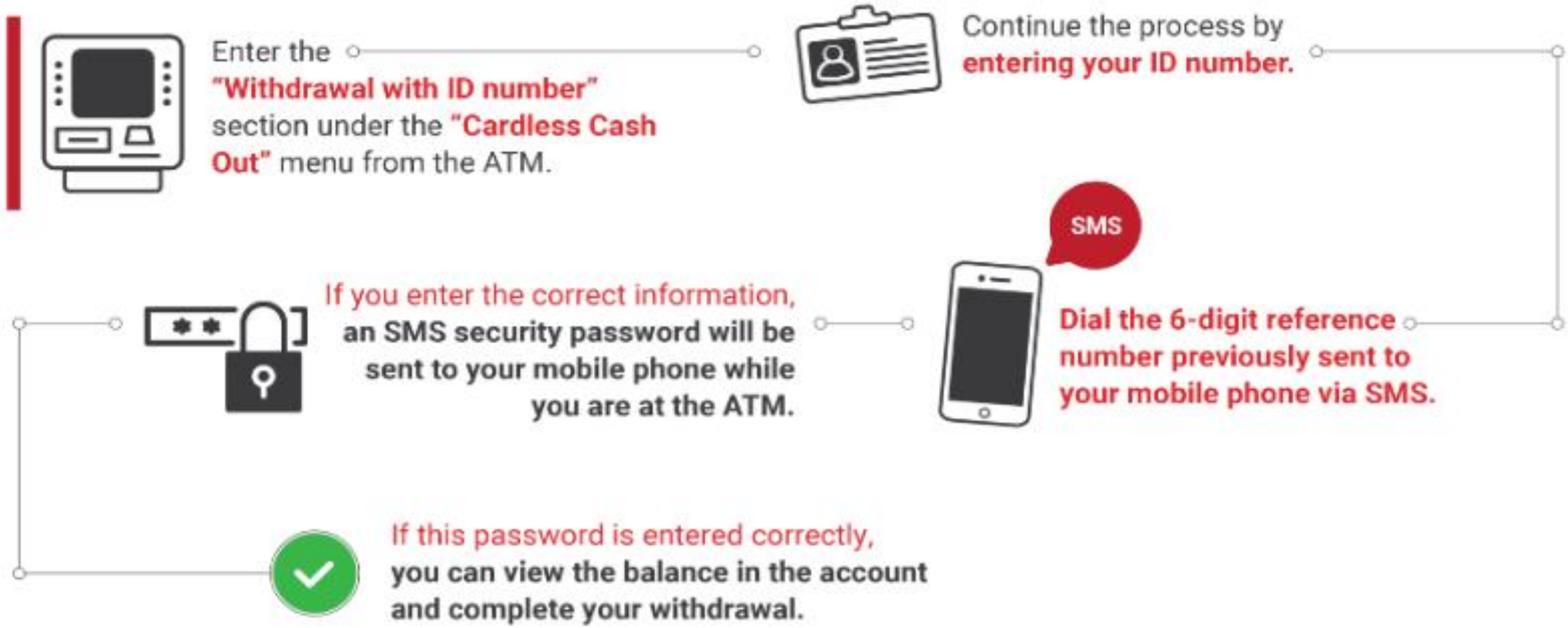
Restricted

UTILIZATION OF THE ENTITLEMENT AND SATISFACTION

Households receive an SMS informing them of the cash entitlement to be withdrawn from the ATMs using a reference number sent by Halkbank.

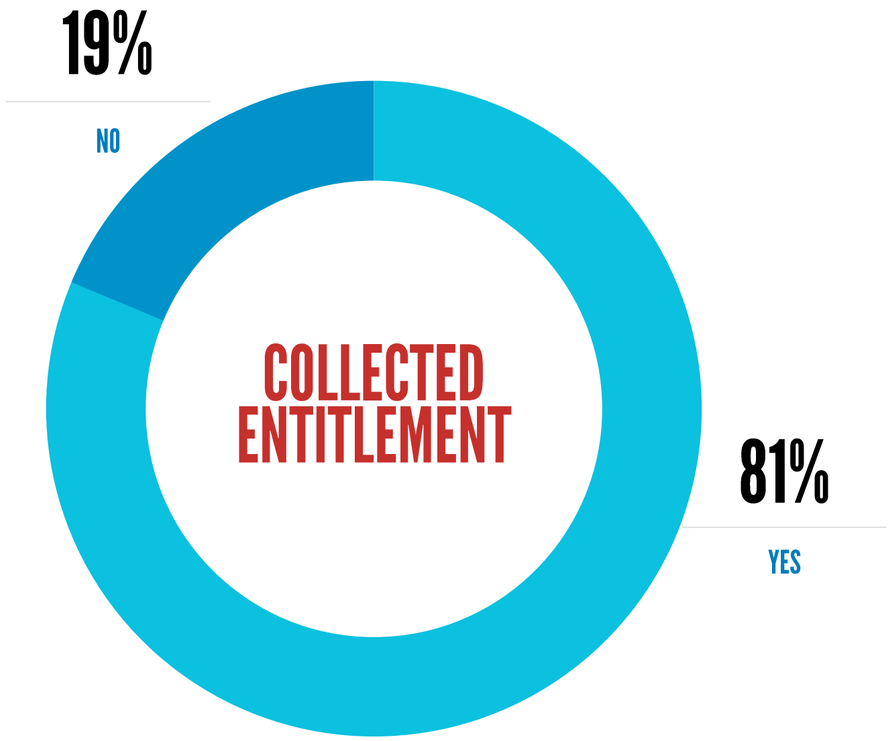
At the ATMs...

HALKBANK TAM



Restricted

While 99% of respondents received the SMS reference number, 19% reported that they haven't collected the entitlements due to various reasons.



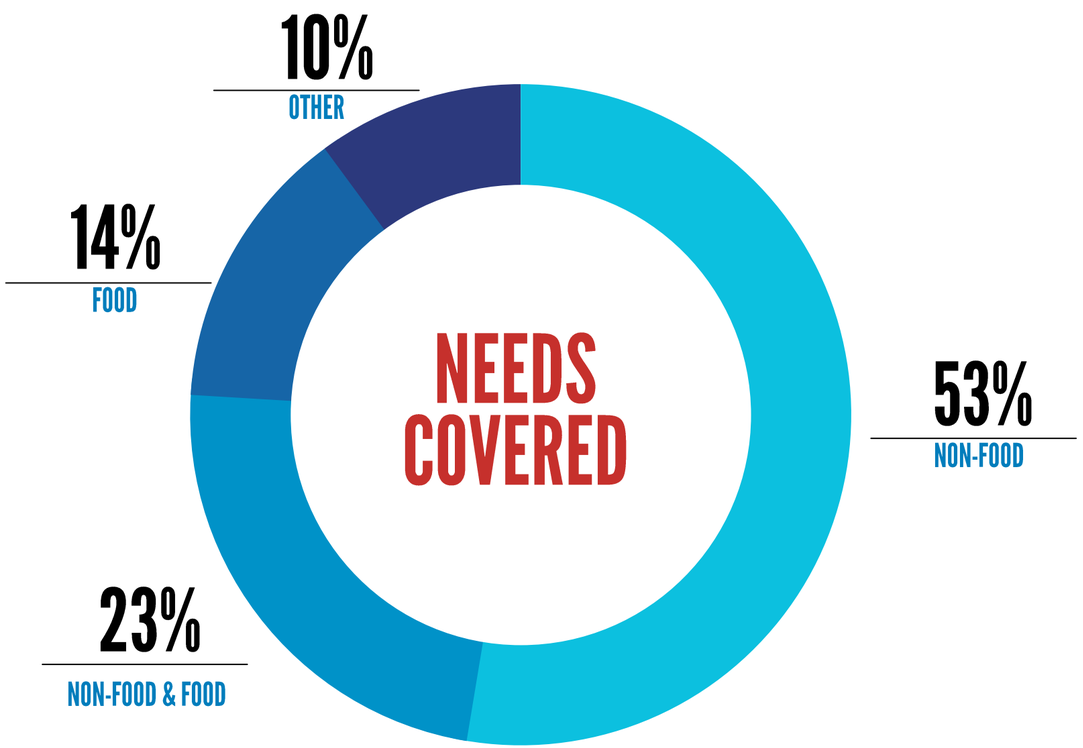
Reasons of not collecting entitlements

	Households*
Could not access the ATMs or banks	20
Did not understand how to redeem the cash	19
Was not aware of the entitlement	11
Didn't get the opportunity or didn't have time	4
Did not find it safe or comfortable	3
Reference number was deleted	2
Money could not be withdrawn from the ATM	2
Did not receive the reference number	1
Mismatch phone number and identity	1
Did not need the cash entitlement	1

* All figures in the table represent the number of households out of the 19% who did not collect their entitlements with the reason

Restricted

The assistance provided primarily covers non-food and food items. However, only 11% of the recipients reported being able to fully cover either non-food or food needs.

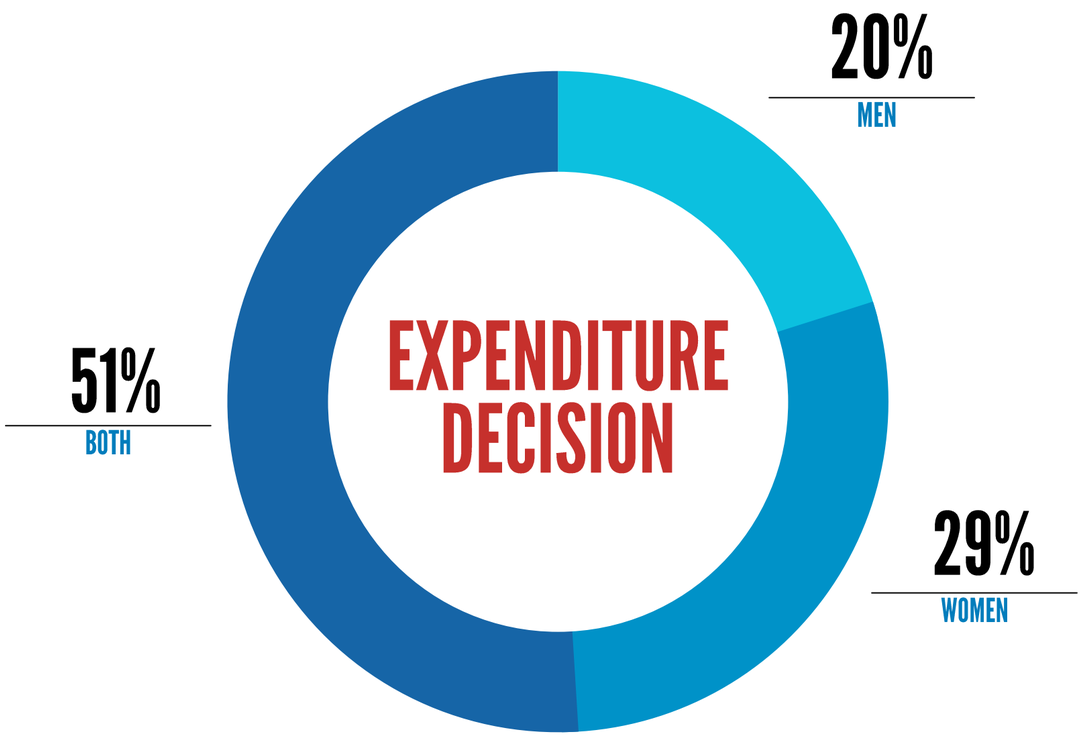


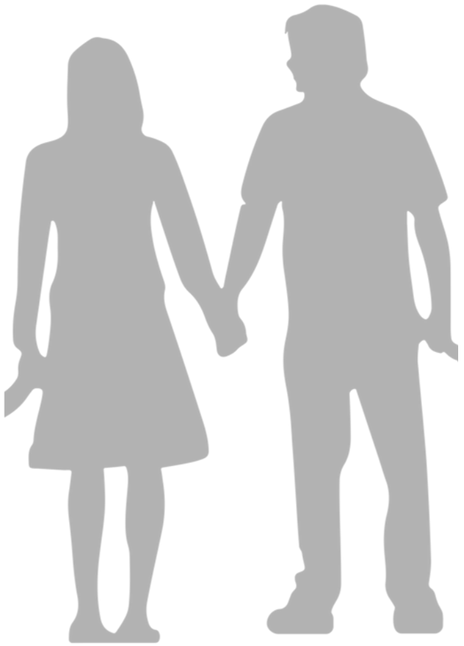
Recipients also utilize the cash assistance to address other prioritized needs of the households based on their preferences including:

- Debt payment
- Healthcare expenditure
- School supplies
- Animal feed
- Home renovation
- Rent
- Transportation
- WASH facilities

Restricted

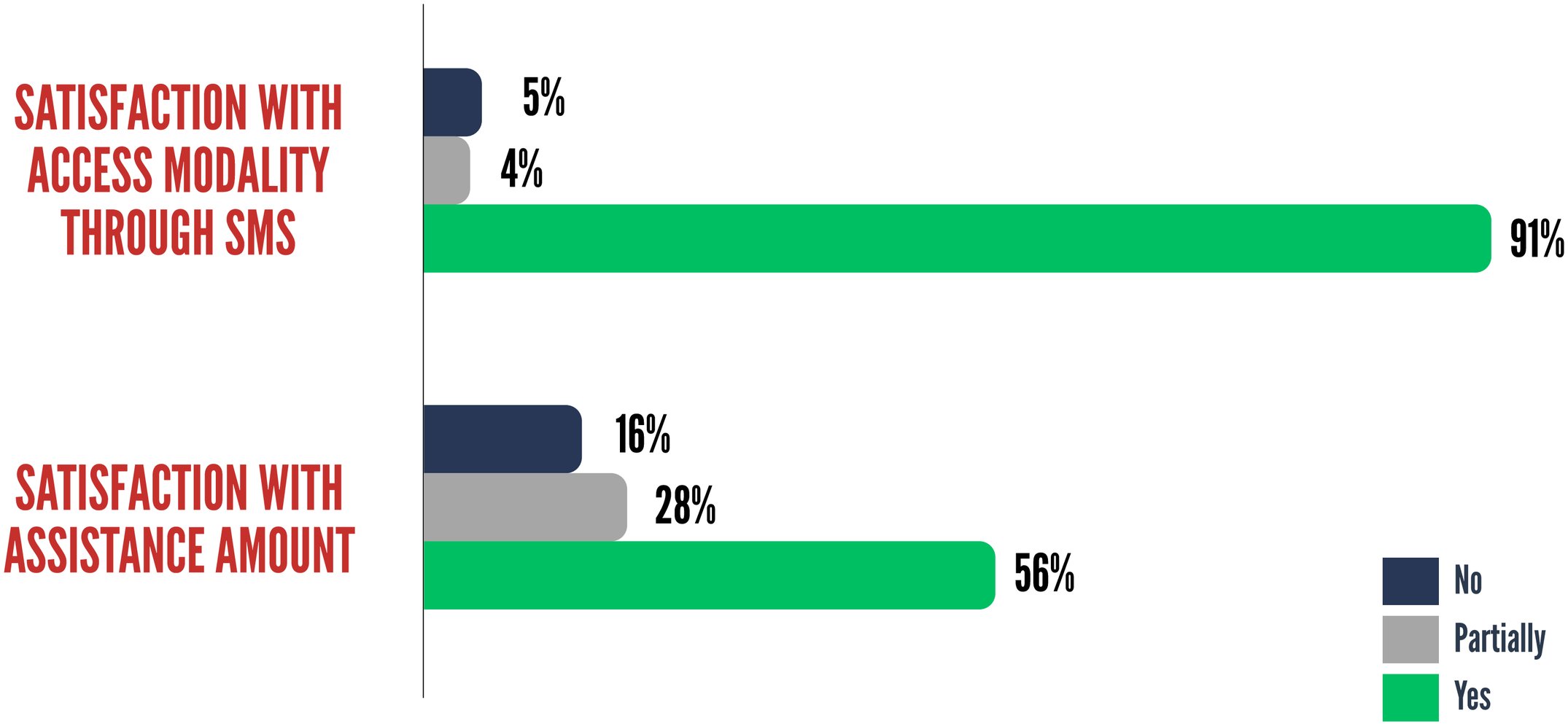
In general, men and women in the household decide together when, where, and what to buy.





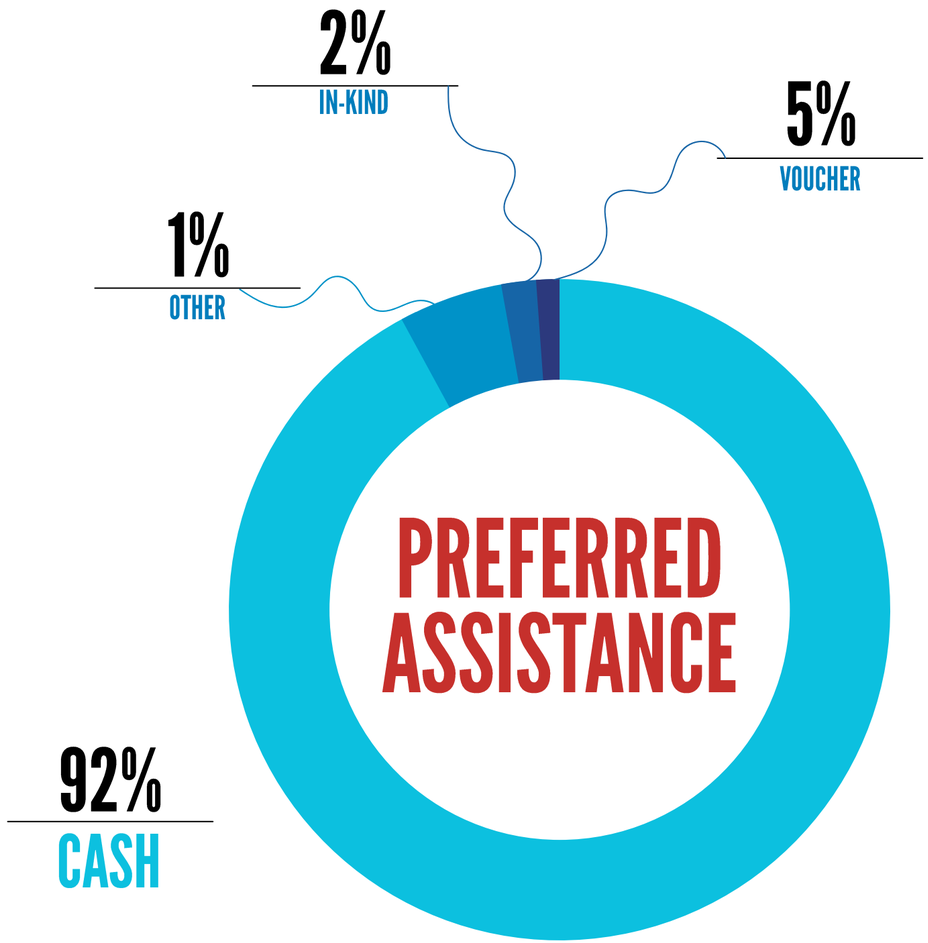
Restricted

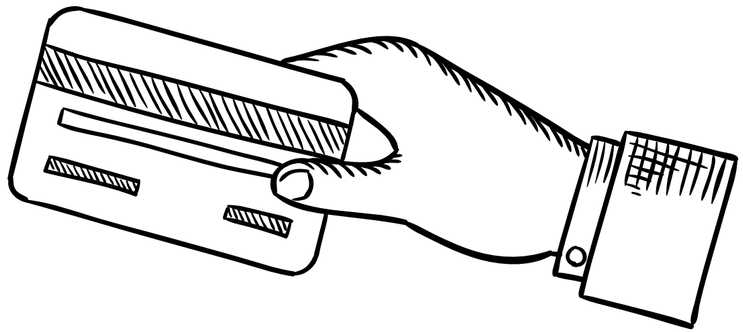
Even though the majority demonstrated satisfaction with assessing the entitlement through SMS, the satisfaction level was lower regarding the transfer amount.



Restricted

A clear majority of 325 people (92%) preferred to receive cash assistance, indicating that this modality is highly valued.





Restricted

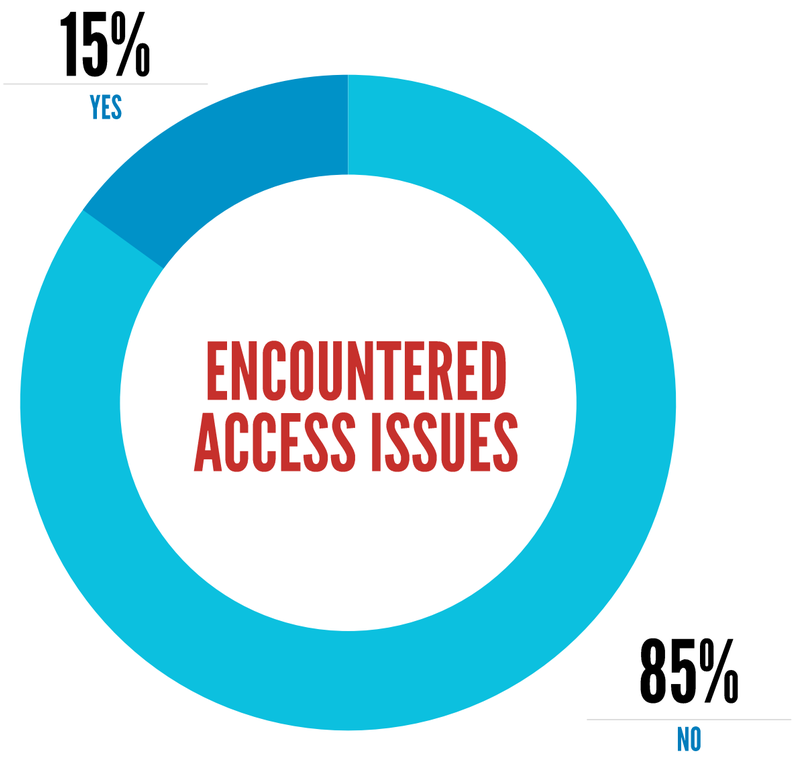
ACCOUNTABILITY TO AFFECTED POPULATIONS (AAP) & PROTECTION

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

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

	Households*
No functioning ATMs or Banks in the current address	12
Not enough cash balance to withdraw from ATMs	10
Crowdedness or long waiting queues	7
Time limit to withdraw the cash was not long enough	4
Did not receive the SMS Reference Number	3
Physical obstacles to reaching TMS or Banks, such as damage to infrastructure	1
Information on how to redeem the cash was not clear	1
The SMS Reference Number did not work	1
I believed SMS was a spam	1

*All figures in the table represent the number of households for all respondents

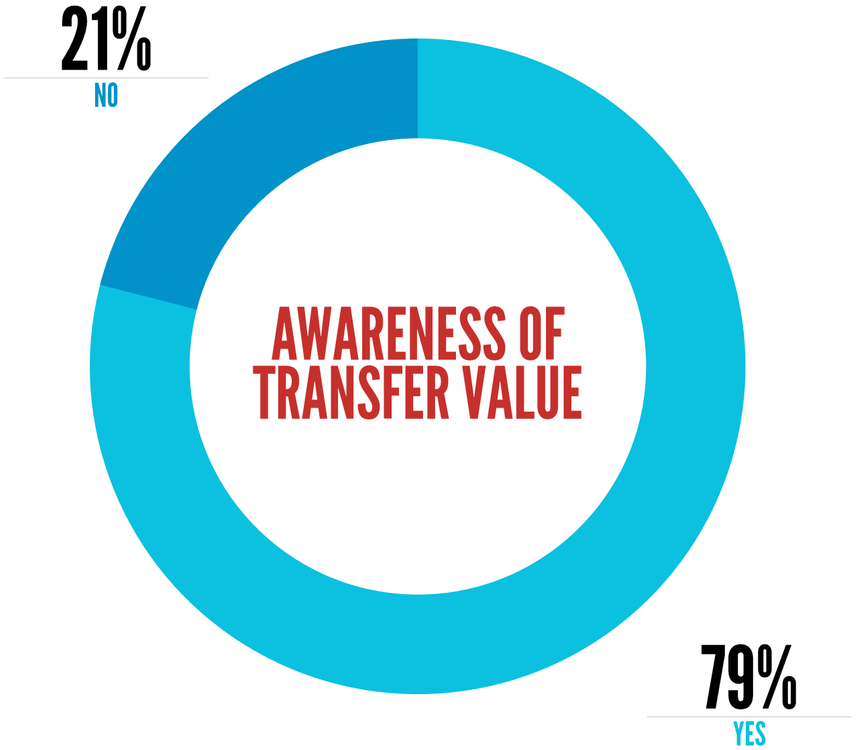


15% of the surveyed recipients reported facing issues accessing the entitlement

Mainly they live in Adiyaman (Merkez) and Hatay (Antakya, Samandag, Defne)

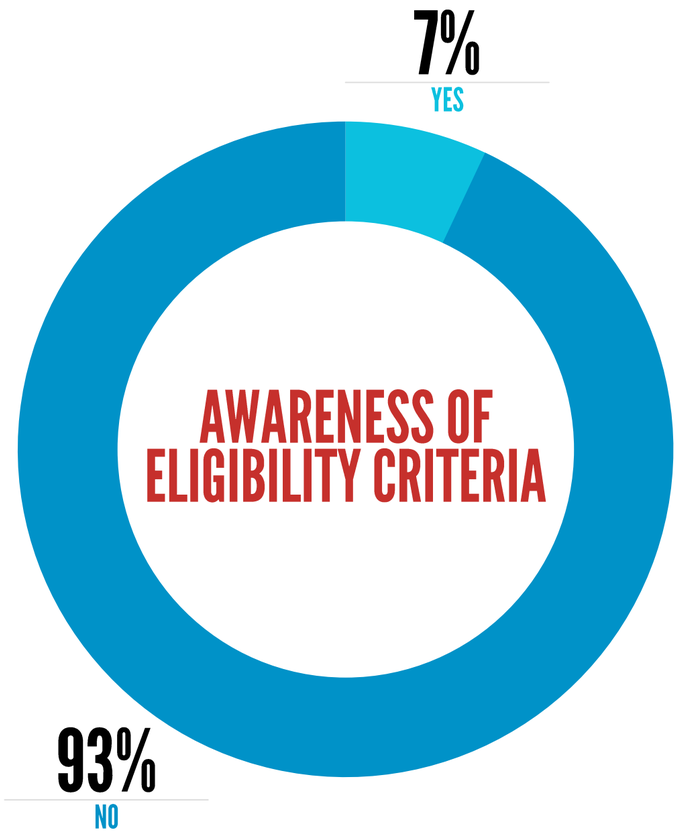
Restricted

While the majority are aware of the transfer value amount, the vast majority are not aware of the eligibility criteria.



Around one fifth of the recipients do not know the transfer amount

Lack of awareness is slightly higher among women respondents than men

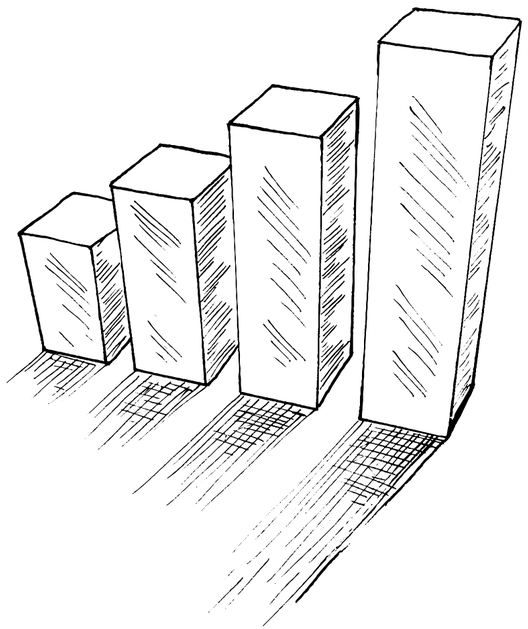


Only 7% know why they have been selected to receive cash assistance

Men are more aware of the eligibility criteria than women

Restricted

Most of the recipients are not aware of the community feedback mechanism (CFM) channels. However, those who have contacted the TRC call centre are satisfied with the treatment.



CFM AWARENESS

93%
I KNOW the TRC call centre

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

Know the CFM channels (15%)

Don't know the CFM channels (85%)

Have contacted before* (5%)

Haven't yet contacted a CFM channel (95%)

100%
I WAS TREATED RESPECTFULLY

81%
MY PROBLEM WAS RESOLVED

75%
I CALLED THE TRC CALL CENTRE

* Besides the TRC call centre, one person checked the TRC website, one person called Halkbank, two people directly communicated with TRC staff

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Some recipients would like to know more about the Collective Kindness Programme.

WHO wants to learn more?

- ***Women are more willing to know than men***
- ***15% of surveyed women want to know more about the programme***
- ***9% of surveyed men want to know more about the programme***

WHAT do they want to learn?

- ***Why I/other people have been selected for this assistance?***
- ***Is this assistance going to continue or is it one-time?***
- ***Who has provided this assistance?***

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TAILORING COMMUNICATION: HOW TO REACH PROGRAMME PARTICIPANTS

Multiple Communication Channels Utilized for Effective Outreach

EXISTING CHANNELS

TRC CALL CENTRE

SMS

WEBSITE

STAFF

BANK CALL CENTRE

Recipients prefer to receive communication about the programme through SMS (55%) and TRC call centre (41%).

PREFERRED CHANNELS

55%

SMS

41%

TRC CALL CENTRE

1%

HALKBANK BRANCH

1%

WEBSITE

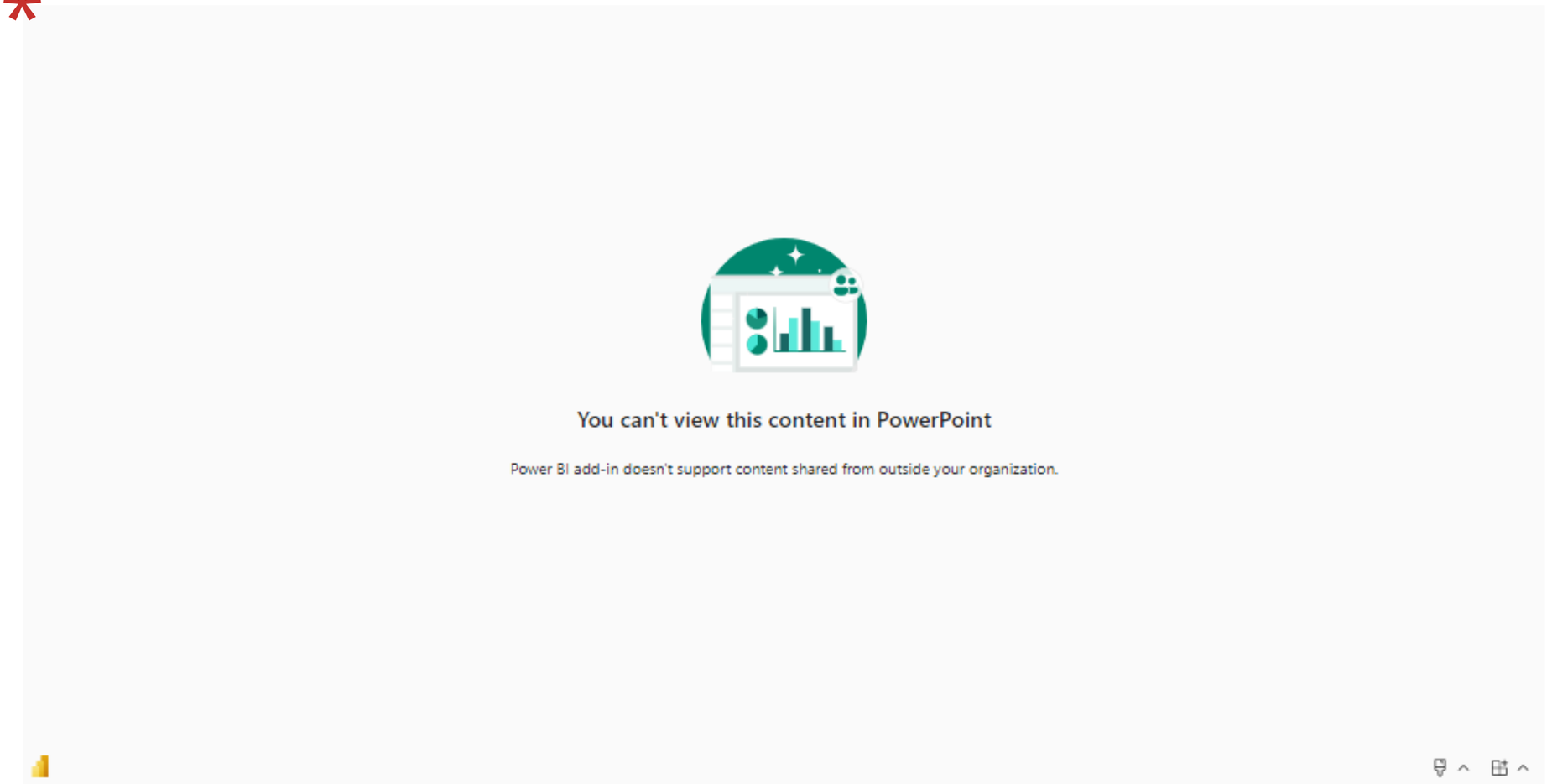
Restricted

MOVEMENT

88% of the respondents remained in their original province of residence, while the remaining 12% moved to a different province. Among those who moved, the majority came from Hatay.

An additional 6% moved to other districts in the same province.

*



***Note:** It is an interactive figure that allows you to navigate through the shades of grey by hovering over them.

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Housing arrangement

Living in a tent	**42%**
Living with relatives or acquaintances	**17%**
Living in own residence	**15%**
Living in a container	**10%**
Rented an apartment	**7%**
Living in apartment rented by others	**4%**
Other (damaged houses, makeshift hut/shed, courtyard, bus, etc.)	**4%**
Living in a communal accommodation	**1%**

- Most recipients are living in tents (42%) or staying with relatives/acquaintances (17%).
- Those who remained in affected areas are mostly in temporary housing arrangements (tents or containers), while those who moved are mostly staying with relatives/acquaintances or renting.
- Some people continued to stay at their damaged houses despite the high risk.

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RECOMMENDATIONS

RECOMMENDATIONS

IDENTIFY TARGETED SOLUTIONS TO OVERCOME ACCESS ISSUES

Some access issues were identified and can be overcome through targeted solutions by reaching out to households that have not redeemed their entitlements but have valid phone numbers. Revision of contact information in coordination with the ministry is also recommended to ensure that all eligible targeted groups receive the assistance they need.

COMMUNICATE WITH BENEFICIARIES THROUGH THEIR PREFERRED COMMUNICATION CHANNELS

As preferred by the respondents, it is recommended to prioritize the use of SMS and TRC call centre as communication channels for the programme.

CALCULATE THE TRANSFER AMOUNT BASED ON ACTUAL HOUSEHOLDS SIZE: BOOST SATISFACTION AND IMPACT

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

INCREASE BENEFICIARY AWARENESS OF THE ENTITLEMENT WITH A PARTICULAR FOCUS ON ELIGIBILITY CRITERIA

Recipients' awareness of the eligibility criteria is key to ensuring community engagement and accountability.

IMPROVE BENEFICIARY AWARENESS OF THE COMMUNITY FEEDBACK MECHANISM AND ENCOURAGE THE USE OF THESE CHANNELS

As many of the recipients are not informed about the available complaints and feedback channels, it is critical to raise awareness on the feedback channels through various ways such as media, leaflets, local partners, etc.

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 are not able to cover their other basic needs.

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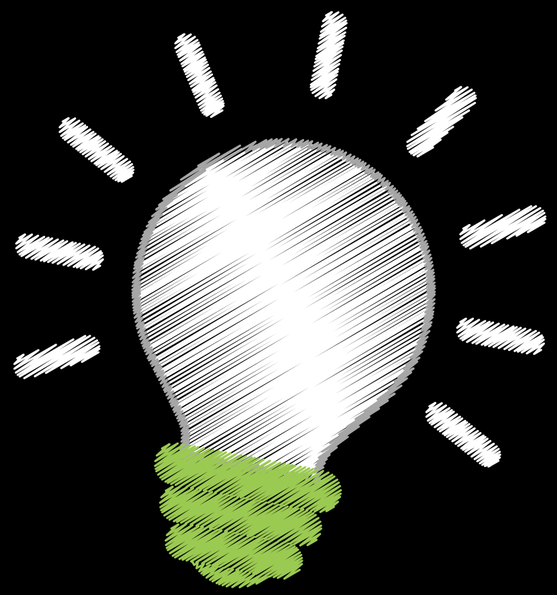

QUESTIONS?

THANK YOU

THANK YOU