Inter-Agency Coordination Turkey

Cash-Based Interventions Technical Working Group

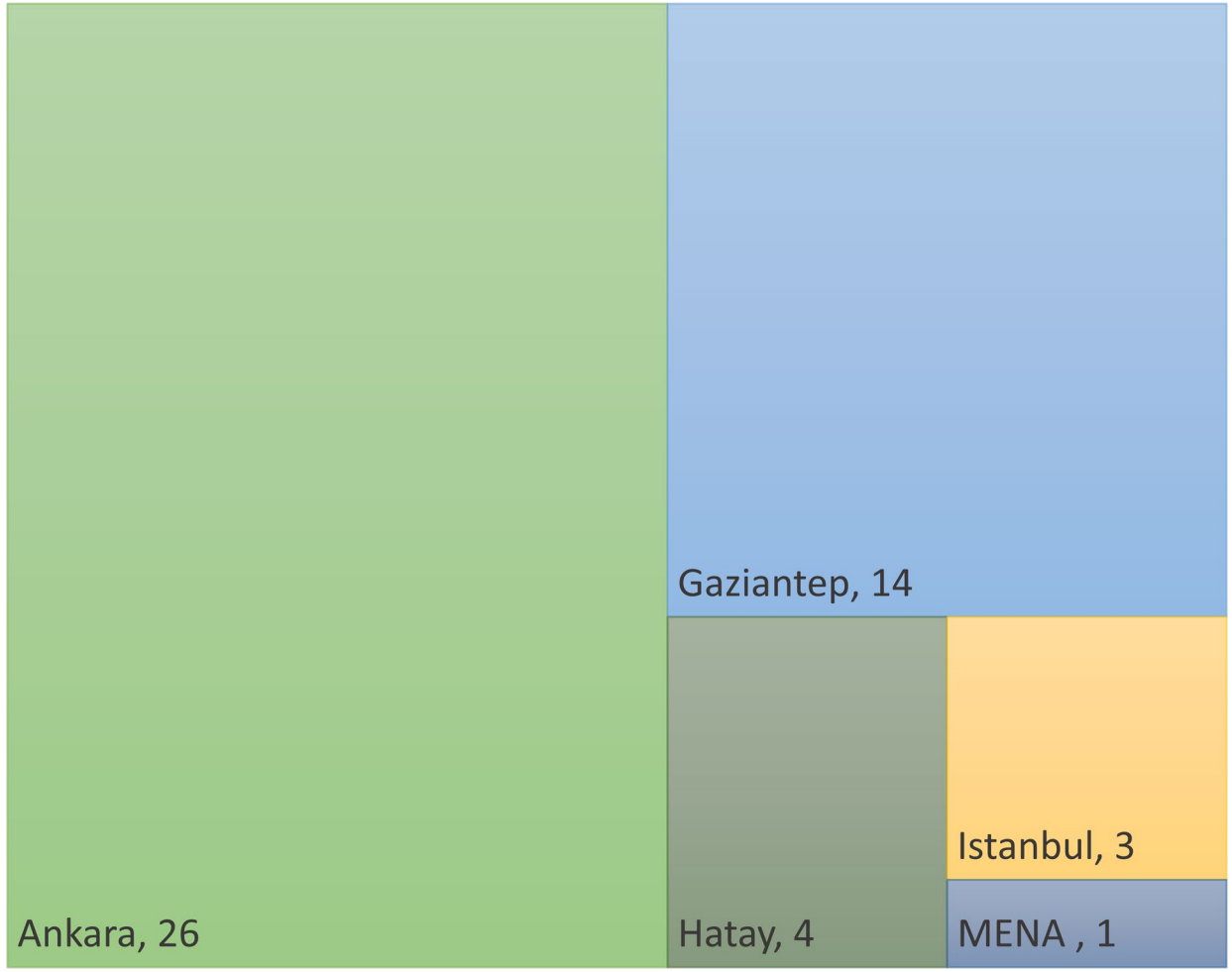
Ankara – Istanbul – Gaziantep

5 October, 2021

Agenda

1. Welcome & Introductions *(5 mins)*
2. Review of Action Points *(5 mins)*
3. Announcements & Updates *(15 mins)*
4. Update: CaLP platforms & planned next steps *(CaLP, 10 mins)*
5. Discuss: SOP for GBV and CBI *(CARE, 15 mins)*
6. Presenation: Partners experience with **F**inancial **S**ervice **P**roviders *(60 min)*
7. **A**ny **O**ther **B**usiness *(5 min)*

Welcome & Introductions



Alresala Foundation	**MSYD**
ASAM	**TAS**
BPRM	**TRC**
CARE	**UNDP**
CaLP	**UNHCR**
DG ECHO	**UNICEF**
FAO	**URC**
IDA	**Violet**
IFRC	**Watan**
IOM	**WHH**
IGAM	**WFP**
IOM	**WSA**

Review Action Points

Action Points	Progress
Partners participate in the ad-hoc mapping of new programs in 2021.	Done
CBI and GBV guidance material/SOP work force invitation email to be shared by coordination team.	Today

Announcement – Program Page

CBI–TWG: Mapping of Cash Based Assistance Programmes in Turkey in 2020 – 2021

Provincial Breakdown for Cash-Based Interventions in Turkey

Program Name	Organization Name	Start date of the programme?	End date of the programme?	The average amount of transfer value in TRY (per person per month)	Type of CBI support
2019 - 2020 cash-based one-off winterization assistance programme	UNICEF	2019-12	2020-04	₺212,00	One-off cash assistance
Adult Language Trainings	UNDP	2018-02	2021-06	₺215,00	Regular/monthly cash assistance
ASSISTANCE TO SYRIAN REFUGEES IN TURKEY	IOM	2020-07	2021-06	₺16.232,00	One-off cash assistance
Better access to protection services for most vulnerable refugee groups in Turkey	UNFPA	2019-10	2020-11	₺750,00	One-off cash assistance
Cash-based Intervention for Refugees and Asylum-Seekers in Turkey	MSYD	2020-04	2020-12	₺2.677,00	One-off cash assistance
CCTE (Conditional Cash	UNICEF	2017-05	2022-05	₺75,00	Regular/monthly

Key Figures

64
Programmes

$674,09 M
Calculated Budget 2020

$620,27 M
Calculated budget 2021

3 M
Beneficiaries reached by end of 2020

3 M
Beneficiaries expected to reach in 2021

Year
Tümü

Sector
Tümü

Targeting
HH detoriated financial situation due to economic shock
HH elderly at risk
HH female headed
HH no members engaged in employment
HH residing in TACs
HH selling assets to meet needs
HH taking loan(s) to meet needs
HH with >4 children
HH with a dependency ratio >1.5
HH with child labor
HH with child protection risk
HH with children not attending / out of school
HH with reduced food consumption
IP applicants
LGBTI
LGBTI (transgender or intersex)

Activity
Business establishment/development
Cash Assistance (Stipend) for Language Training
Cash Assistance (Stipend) for Vocational Training
Cash assistance for Higher Education (Scholarships/ Tuition Fees etc.)
Cash assistance for one-off sessions (Awareness Raising/ Seminar etc.)
Cash Assistance for Rent
Cash assistance for transportation
Cash assistance to meet protection needs (other)
Cash for medical needs
Cash for protection (Child Protection/Child Labour)
Cash for protection (LGBTI)
Cash for protection (Registration/RSD/Resettlement)
Cash for protection (SGBV)
Cash for Shelter/WASH Support
Cash for Work
Conditional Cash Transfer for Education

Organizations Participated

ASAM | CARE | Concern | HRDF | IFRC-TRC | ILO | IOM | MSYD | SEVKAR | SPI | UNDP | UNFPA | UNHCR | UNICEF | WFP | WHH | YYD

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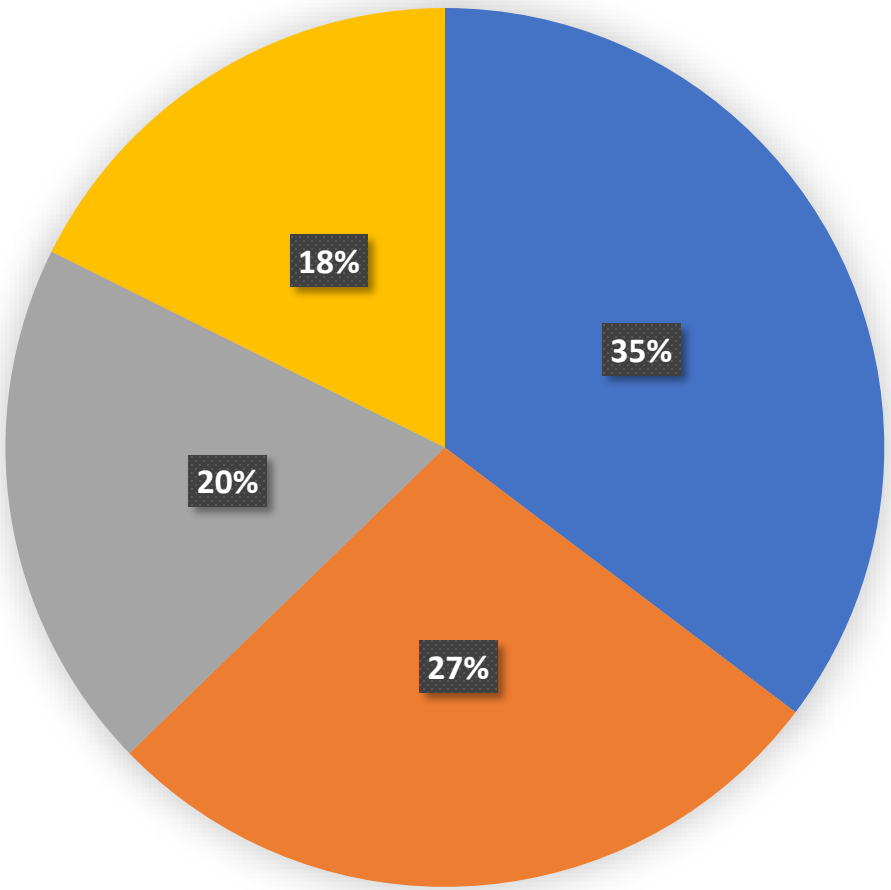
Announcement – CBI Training



Prefered time?...

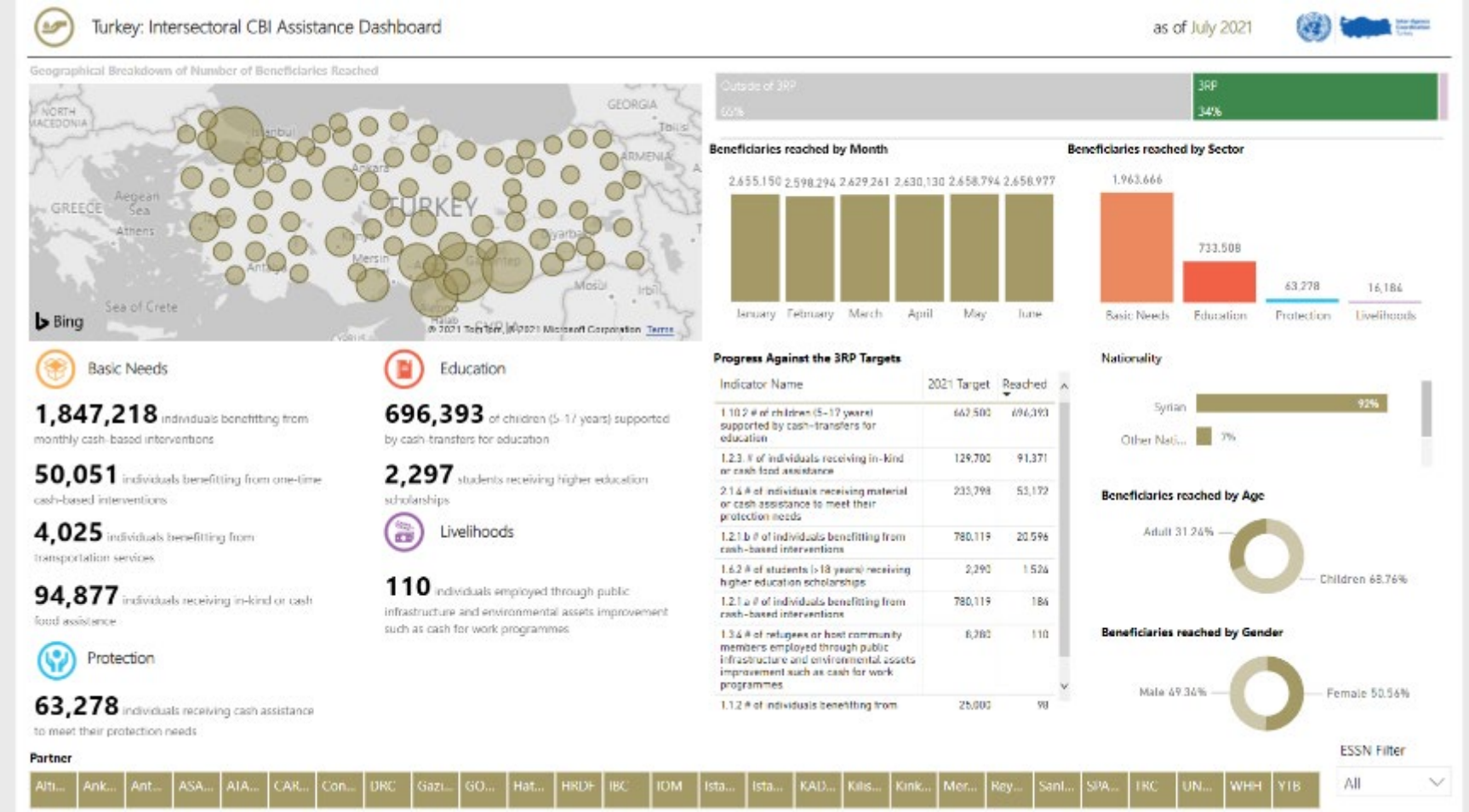
Remaining Meetings for 2021

September meeting (today)

November meeting -> Tuesday 23 November 2021

CBI Mapping Workshop -> early December 2021

CBI Program Updates



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CBI Mapping Updates

- Ad-hoc update of the CBI Mapping 2021: No responses.
- LWG, mapping for stipends brought out over 20 new programs which utilise cash...
- Mapping survey update work begins following the meeting, discussions to take place in November 2021.

Update: CaLP Platforms & Planned Next Steps

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Cash Based intervention(CBI) and Gender Based Violence (GBV) SoP

July, 2021

Introduction

During previous meetings and surveys, CBI-TWG partner organizations has identified that targeting and supporting vulnerable groups and people at risk of protection/GBV risk wit Cash and voucher assistance is a top priority topic to cover.

CBI TWG did a review of available resources; Syria GBV Sub-cluster and the NW Syria Cash Working Group developed an SoP for CVA and GBV, which can be a good resource.

We would like to discuss with partners if an inter-agency guidance/SOP document would be usefull to partners in the field, and if our members would be interested in developing an SOP for use of CBI in GBV in the Turkey context.

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SOP’s objectives:

1. Establish a common understanding of the touchpoints between GBV and CVA partners.
2. Ensure protection mainstreaming, and GBV risk mitigation principles are mainstreamed throughout implementation.
3. Enhance the overall quality of life-saving CVA programming for at-risk groups.
4. Contribute to an efficient, holistic support for survivors and those at risk of GBV through complementary CVA.

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Who will use this SoP?

1- Humanitarian Organizations

Senior Management
GBV and CVA programme teams

2- Working/sub-working Groups

3- Donors

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Who will use this SoP?

1- Humanitarian Organizations : Senior Management

- Use these SOPs as a foundation to integrate GBV and CVA programming as a corporate policy.
- Mobilize resources needed to operationalize SOPs, including capacity building, and investment in female field staff recruitment and retention.
- Allocate a percentage (minimum 10 percent per SOPs) of emergency CVA caseload to supporting referred cases for GBV prevention and lifesaving response. This will allow your organization to accept referrals on a rolling basis and assist a greater number of GBV cases.
- Secure funding to pilot GBV-CVA programming integration based on operationalizing this SOPs.

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Who will use this SoP?

2- Humanitarian Organizations: GBV and CVA programme teams

- Leverage the opportunity of engagement using this SOPs to learn and exchange ideas around multi-and cross-sector programming that helps GBV survivors to transition from relief to recovery.
- Adhere to the principles highlighted in the SOPs, particularly the guiding principles on: (i) GBV/gender, age, diversity, and (ii) documentation and information-sharing.
- Consult the GBV-SWG and the CBI-TWG for technical advice on pilot/project proposals.

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Who will use this SoP?

For Sector/Sub-sector and Working Groups

- Proactively integrate support to GBV prevention and lifesaving response in your strategic response plans.
- Encourage members with CVA programming to utilize these SOPs and to allocate a percentage (minimum10 percent per SOPs) of emergency CVA caseload to supporting GBV cases and other women at risk as referred by GBV SC partners.
- Provide support to members with CVA programming on how to conduct GBV and protection risk analysis and mitigation for their CVA programming. Reach out to the GBV Sub Cluster for technical support as needed.

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Who will use this SoP?

For Donors

- Actively encourage partners to strengthen their organizational capacity to support GBV prevention and lifesaving response, using the SOPs as a starting point.
- Consider funding pilots/projects that are informed by the engagement framework of the SOPs.

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Reflections from partners who implement CBI in GBV case management:

- Does your organisation have SOP for CBI in GBV?
- Would 3RP partners benefit from and inter-agency SOP/guidance material?
- Suggestions, comments..

Suggested way forward?

- Task team to review resources and draft the material.
- Self-nomination/follow-up after internal consultation.
- Share the draft with all members, finalise and endorse.

Advice from coordinators and partners for way forward?

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Thank You

Break or Not

5 Minutes Break or continue?

Presenation: Partners experience with Financial Service Providers

- **PTT Card (UNHCR)**
- **A101 (IOM)**
- **TURK PARA (IOM) -> next month**
- **LCW (CARE) -> next month**

Financial Service Provider

UNHCR Cash Based Interventions

Brief introduction to UNHCR CBI Projects:

Scope: *UNHCR Turkey implements sectoral Cash Based Interventions (CBI) projects, in support to persons of concern. The projects are not limited geographically hence a need for a Financial Service Provider (FSP) with true national coverage.*

Cash Transfer Modality: *UNHCR utilize Anonymous Prepaid Cards for all CBI Projects. Designated beneficiaries collect the cards from the Financial Service Provider (FSP), which conducts "Know Your Costumer" check prior to card issuance.*

Transfer Amount: *Varies depending on the project.*

Conditions/Restrictions: *Unconditional Cash /UNHCR does not restrict how the benf spends the cash.*

UNHCR Cash Based Interventions

Brief introduction to UNHCR CBI Projects:

Regular monetary transfers*:*

- *Regular cash transfers (Multi-purpose Cash Grants-MPCG) for specific needs and Protection (Adolescents, SGBV, Trans-gender/Intersex),*
- *Higher education,*
- *Language incentives,*
- *Livelihoods activities,*

One-time cash assistance:

- *Persons of concern to be resettled,*
- *Winter support,*
- *Alternative to Camps programme,*
- *COVID-19 Emergency Cash Assistance.*

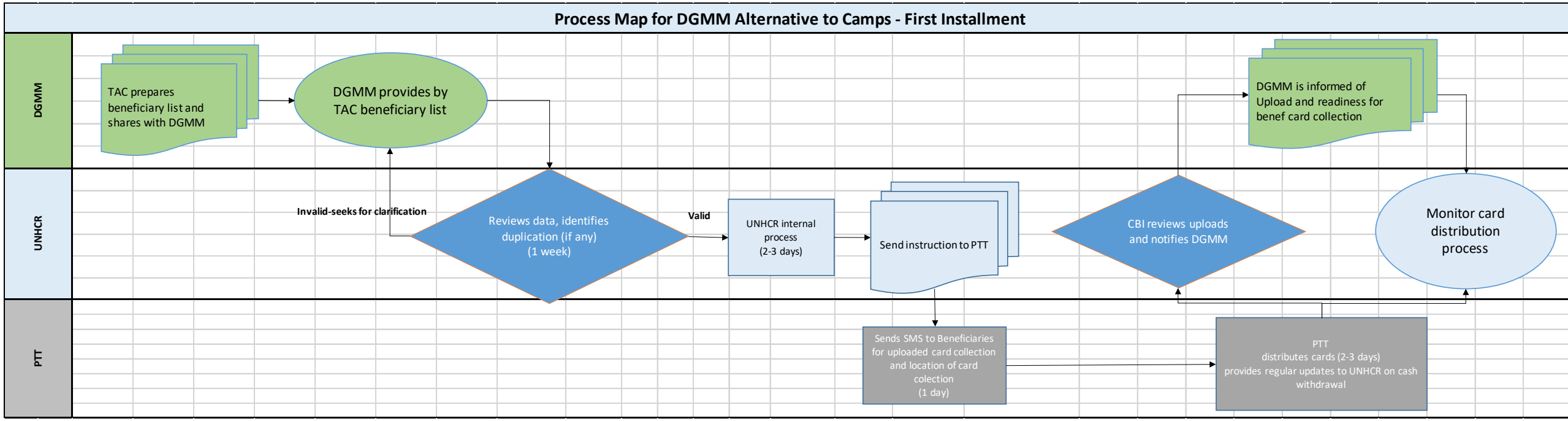
UNHCR Cash Based Interventions

- **Starting Date:** November 2016
- ***Target group:*** *refugees, asylum seekers, persons of concern and a small number of Turkish citizens*
- ***Reached number of people****: 769,193 HHs (approx. 3,845,965 ind.)*
- ***Geographical coverage:*** *Nation wide*

Year	Funds Transferred to Beneficiaries (TRY)	Indicative USD Equivalent
2016	TRY 73,302,871.57	$22,793,314.47
2017	TRY 110,746,185.14	$28,786,218.36
2018	TRY 92,048,458.96	$16,835,605.42
2019	TRY 131,902,143.85	$23,218,286.94
2020	TRY 145,958,860.72	$19,414,798.86
TOTAL	**TRY 553,958,520.24**	**USD 111,048,224.05**

UNHCR Cash Based Interventions

SAMPLE PROCESS MAP – ALTERNATIVE TO CAMPS PROJECT



Financial Service Provider - PTT

Identification of Financial Service Provider

- *UNHCR conducts open tendering process. To be able to launch the tender, the Banking Service Requirement is defined, and technical review / specifications are sought from the Division of Finance and Procurement Services at Headquarters.*
- *Armed with the clear service specification, inputs are sought from the participating UN Agencies to arrive at final consolidated project scope.*
- *The 2016 RFP tender achieved 3x offers from Ziraat, Halkbank and PTT*
- *At the time, PTT submitted the most responsive combined technical+fin proposal*
- *Tendering process for renewal of FSP contract for the next five (5) years is currently ongoing*

Service Charges

- *1.0% of upload amount or minimum 1.5 TRY*
- *2nd Replacement Card Fee: 5.00 TRY/card*
    - *It should be noted that first card and first replacement card is free of charge*

Financial Service Provider - PTT

Implementation Details

- ***Data sharing:*** *Secure data connection through SFTP connection*
- ***Process Time:*** *One (1) business day*
- ***Limitations:*** *No limitations on the number of beneficiaries. PTT distributed* ***2.5 million cards*** *in 2020 for 150 different institutions.*
- ***Card Delivery Process to Beneficiaries:***
  - *Beneficiary visits nearest PTT branch*
  - *ID validation*
  - *Inactive/anonymous cards readily available at branch*
  - *Beneficary matched with a card*
  - *Card is activated, entitlement uploaded*
  - *One-time PIN changed at ATM at first use*

Financial Service Provider - PTT

Strengths of PTT and Prepaid Card Modality:

i. Widest Geographical Coverage in Turkey

BANK NAME	TYPE	# OF BRANCHES	ATMs Outlets	# OF STAFF
PTT Bank	Public	4,500	10,000*	100,000
Ziraat Bank	Public	1,758	7,290	24,480
Is Bank	Private	1,257	6,542	23,802
Halk Bank	Public	1,009	4,023	18,830
Vakiflar Bank	Public	939	4,266	16,710
Garanti Bank	Private	909	5,219	N/A

ii. Compliance with UNHCR Refund Policy

iii. PTT Network and extended leverages

iv. Reliability of vendor services

v. Knowhow, developed skillset

Financial Service Provider - PTT

<u>Strengths of PTT and Prepaid Card Modality (cont.):</u>

vi. High Implementation Rates

vii. Client Satisfaction

viii. Service Continuity during COVID-19 Pandemic

ix. Solution orientation – Mobile Branches, Home Delivery

Financial Service Provider – A101

Project Information:

- *Basic needs project in **Gaziantep**: **May-June 2021**.*
- *Basic needs project in **Sanliurfa**: **August-September 2021**.*
- *Basic needs project in **Hatay** (Preparation phase): **October-December2021***

Target group

Syrian refugees

Host community

Targeted/Reached number of people

Gaziantep / IOM reached**: **1575 HH (8,081 individuals)

Syrian Refugees : ***831 HH (5205 individuals)*** *, Host Community :* ***744 HH (2876 individuals)***

***Sanliurfa / IOM reached**: **1590 HH (9,827 individuals)** (all Syrian Refugees)*

Provinces/Districts

Gaziantep (Şahinbey) , Sanliurfa (Eyyubiye , Haliliye, Karaköprü) , Hatay – Antakya

One-off unconditional restricted cash assistance through prepaid cards provided by A101.

Amount was 300 TRY Per household.

Financial Service Provider – A 101

Overview

- A101, the most common chain of the retail sector, operates in all districts of 81 provinces of Turkey.
- A101 well-recognized and has the most branches in Turkey (Over 10,000 stores in 81 provinces) makes it a viable option in case the project is implemented in other provinces.
- service hours are as follows: Weekdays and Weekends: 08.30 - 21.00

Procurement of Service

- Plastic Prepaid Cards with a magnetic strip issued by Service Provider for use in all stores of its chain.
- IOM has able to monitor the amounts spent on each card.
- Cards do not have an expiration date.
- Each card loaded with TRY 300 by the Service Provider.
- In case of any technical issues related to the cards, Service Provider provided replacements on the same day to IOM at no extra cost.

Financial Service Provider – A 101

Procurement of Service

- IOM only transfer top-up amount to A101 bank account. (no transfer fees charges)
- If a card is reported as lost and which has remaining credit, IOM may block the card and request for issuance of a new card with the remaining amount at no extra cost

Implementation

- No need to share beneficiary list with A101, A101 deliver the cards to IOM in Gaziantep
- Once A101 receive top-up amount, they need about 3 working days to deposit the money in beneficiaries' cards
- No Limitations of number of beneficiaries per payment mentioned in the agreement.
- A101 Cards delivered to beneficiaries by IOM with local authority (Municipalities) support.
- Beneficiaries redeem only in chain A101 Stores

Financial Service Provider – A101

Advantages:

- The infrustructure capacity of A101 met the needs of an humanitarian assisstance program . Using 10,150 branches of A101, the project enables the beneficiaries' access to their assistance easily.
- Consider the service provided by A101 refugee-friendly
- In case of any technical issues related to the cards, Service Provider was able to provide replacements on the same day to IOM with no extra cost.
- Decreases concerns related to personal information of the beneficiaries since such information is not shared with the service provider.
- Moreover, it is not possible to buy tobacco products with these cards.

Disadvantages:

- Could not set password for A101 cards.

Challenges:

- Cards distribution process was led by IOM with local authorities support, which caused delay in project implementation schedule.

IOM • OIM

Financial Service Provider
A101

Q&A

Questions

Comments

Additional resources

Action points

AOB

Next Meeting: Tuesday, 23 November 2021

THANK YOU