Inter-Agency Coordination Türkiye

CVA LEARNING EVENT: KNOWLEDGE and INSIGHT EXCHANGE – OUTPUT DOCUMENT

19 December 2023

Introduction

This document aims to outlay key challenges and discussions and highlight suggestions and solutions for 2024 and onwards.

CVA Learning Event: Knowledge and Insight Exchange was organized by CBI TWG in Türkiye. It was an in-person event and held in Gaziantep Divan Hotel on 19 December 2023. The objective of the learning event was to document lessons learned from CVA interventions conducted by CBI TWG members within the scope of the EQ response (Flash Appeal) and 3RP during 2023. This one-day event is gathered with the participation of approximately 60 members from 31 different member organizations. These organisations were national and international NGOs, UN Agencies, RC/RC community, municipalities, consultant agencies and FSPs. Participating organisations included Action Against Hunger, BINAA For Development, CARE, CONCERN WW, Elaf for Relief and Development, GeniusTags, GOAL, Hope Revival Organisation, IDA, IFRC, IOM, Malatya Yaşam Derneği, Medair, Orange, OXFAM-KEDV, RedRose CPS, Relief International, Save the Children, Sened NGO, SGDD-ASAM, Shafak, Syria Relief, Şahinbey Municipality, Takaful Alsham, TRC, Trust Consultancy, UN Women, UNHCR, UOSSM-DER, WHH and YSYD.

The event included introduction of 3RP, and CBI TWG, an interactive CVA simulation practice -which allowed participants to have a brief hands-on experience of a CVA response and observe the outcomes of their decisions. In total, in 8 breakouts, partners discussed a huge variety of CVA aspects including but not limited to capacity building, M&E, working with FSPs and targeting. Presentation of the workshop can be found below.

2023_1207-CBITWG_presentation.pdf

Inter-Agency Coordination Türkiye

KEY TAKEAWAYS

These key takeaways provide concise insights from the CVA Learning Event, serving as a foundation for future advancements in Cash and Voucher Assistance programmes.

1. **Dynamic Challenges:** CVA challenges are dynamic, including issues with volatile commodity prices, strategic budgeting, and effective donor communication.
2. **Optimal Coordination:** Optimal coordination efforts, common criteria, and collaborative leadership by the CBI TWG are crucial for efficient information sharing.
3. **Adaptability and Contingency Planning:** Adaptability in CVA programs is essential, emphasizing alternative plans, flexible transfer modalities, and contingency planning, particularly in remote areas.
4. **Inclusive Targeting:** Challenges in reaching vulnerable populations require inclusive targeting strategies, such as protection mainstreaming, door-to-door visits, and mapping social protection schemes.
5. **Effective Monitoring and Evaluation:** Diverse approaches, inclusive processes, and tailored monitoring frameworks are crucial for assessing CVA effectiveness. Challenges in PDM implementation and reaching beneficiaries need smarter sampling.
6. **Integration with Social Protection Systems:** Integration with social protection systems is complex, requiring advocacy for better coordination, shared platforms, and comprehensive programming with the Ministries and other public institutions.
7. **Capacity Building:** Building capacity at country and organizational levels is critical. Strategies include integration into workplans, on-the-job training, and financial incentives.

Inter-Agency Coordination Türkiye

ADVOCACY POINTS AND ACTION POINTS

ACTION POINTS

Volatility of Prices & Budgeting:

- Develop tools to monitor fluctuating commodity prices and inflation rates to address the information needs of programs. Support partners in developing strategies to cope.
- Inquire improved budgeting strategies, including the consideration of foreign currency calculations during times of inflation.

Optimizing Coordination Efforts in 2024: Ensure that common criteria and guidance for MPCA and sector specific cash is provided by the CBI TWG.

Collaboration and Information Sharing: Strengthen information sharing regarding CVA between sectors to prevent duplication and enhance efficiency.

Targeting: Lead a participatory process to establish a common and strategic targeting of beneficiaries, including identifying relevant data and coordinating with local partners.

Verification Process for Cash Assistance: Establish technical expertise and experience sharing of verification process.

Government and Public Institutions Priorities: Guide partners for/consider consulting to public institutions, local and sub-national coordination mechanisms regarding targeting and evolving needs.

Capacity Building:

- Develop and implement training programs based on the identified training topics, addressing skills for CVA for Protection, market assessment, and more.
- Integrate capacity-building plans into organizational workplans and implement strategies such as on-the-job training, staff development plans, and engagement with CWGs to enhance capacity.

Private Sector Involvement: In collaboration with relevant national/local coordination platforms, explore opportunities for involving the private sector in terms of resource mobilization and financial service provision.

Monitoring and Evaluation: Address challenges in PDM implementation and difficulties in reaching beneficiaries by refining monitoring frameworks and sampling

ADVOCACY POINTS

Donor Advocacy: Advocate with donors for further flexibility in continuous and future situation-specific/emergency funding; report the challenges faced in modifications of programs.

Engagement with Public Institutions and Localization: In collaboration with relevant sectors and coordination platforms:

- improve collaboration with governmental authorities to overcome challenges against permit processes.
- Advocate for implementing continuous communication strategies with public institutions, focusing on engagement with local authorities during programing.
- Advocate with local authorities to overcome challenges related to accessing temporary settlements

Adaptability and Plan B: Advocate with agencies for developing and implementing contingency CVA plans for the adaptability of transfer modalities, considering alternative approaches in remote areas.

Working with FSPs: Advocacy with FSPs for inclusivity and better communication with beneficiaries of CVA. proactive collaboration on error correction, creating collective approach to reach FSPs

Integration with Social Assistance Systems:

- In collaboration with relevant coordination platforms at national and local level, advocate for better integration with social protection systems, emphasizing coordination with relevant ministries and mapping activities.
- Strengthen advocacy efforts for shared platforms to avoid duplication of services and engage in ongoing dialogue with local authorities for effective coordination.

Breakout 1 & 2: Lessons Learned in CVA Implementation and Design

Challenges in CVA Design and Implementation:

1. **Volatility of Prices:** Challenges related to the implementation of CVA, especially concerning the rapid change of commodity prices and steep inflation rates were highlighted. Monthly changes and fluctuations make it difficult to plan projects, with the transfer amount per household varying. This poses challenges in meeting beneficiaries' needs effectively.

2. **Strategic Budgeting:** Participants emphasized the need for better budgeting strategies and suggested exploring the option of calculating budgets in foreign currencies in times of steep inflation. All highlighted need to consider future months through forecasting.

3. **Donor Communication:** Concerns were raised about communication with donors and the ability to convince them during program modifications. Similar challenges were mentioned by participants and the pressure to spend funds by the end of the year was stressed.

4. **Market Monitoring:** Need for continuous market monitoring was emphasized, with participants suggesting quarterly controls to identify areas or items experiencing increased costs. The importance of aligning inflation rates with local realities, rather than national rates, was highlighted.

5. **Verification Process for Cash Assistance:** Discussions revolved around the verification process for cash assistance, with considerations for the type of evidence required. Suggestions included using informal invoices to reduce costs and considerations for restricted cash items.

6. **Governmental Challenges:** Challenges in obtaining governmental permissions and coordination issues were identified. Lack of umbrella/representing focal points and platform leads who can facilitate discussions and ease permit processes were highlighted. The requirement for and challenges about continuous and close collaboration with temporary settlement coordinators were highlighted. Access-related bias and difficulties in obtaining consistent information from authorities were acknowledged.

7. **Request by public authorities for reprioritization:** Request from public institutions to change the prioritization of CVA (and other type of assistances) were discussed, pointing humanitarian actors to the direction of livelihoods responses rather than cash activities. Challenges in negotiating with public institutions regarding the program priorities and interruptions in collaborating with them were highlighted.

Best Practices and Solutions:

1. **Optimal coordination efforts in 2023:** The optimal frequency of meetings was seen as a timely information sharing and learning opportunity, prompting a more efficient process especially in the emergency context. The use of common criteria and guidance widely disseminated by the CBI TWG was deemed helpful. Utilizing Information Management Tools, clear definitions of selection criteria, and collaborative leadership by the CBI TWG were emphasized. Coordination with the Ministry of Finance on data access, price monitoring, and transitioning to the recovery phase were highlighted.

2. **Collaboration and Information Sharing:** Collaboration under the CBI TWG, specifically for joint market assessments (JMA), and common products and tools were appreciated. Information sharing between sectors, especially regarding shelter and winterization, was considered crucial and effective.

3. **Localization and Constant Communication:** Constant communication with government partners, localization of programs, and engagement with local staff were highlighted as good practices in implementation of CVAs by partners. Sharing experiences, challenges, and successes between organizations through coordination platform and bilateral meetings was seen as beneficial. Understanding local partners' operations, prioritizing coordination with governmental institutions, and advocating for vulnerable groups lacking registration were underscored as crucial for 2024. Harmonizing social protection schemes and supporting coordination with ministries were recommended strategies.

4. **Adaptability and Plan B:** The adaptability of transfer modalities, establishment of framework agreements, and data collection province by province were discussed. Organizations shared their experiences in implementing sectoral cash programs (i.e. shelter programs), emphasizing adaptability to changing needs and situations, and having alternative plans for implementation as contingency plan B. Utilizing local staff for better coordination and considering alternatives like supermarket vouchers when beneficiaries lack IDs were recognized as effective strategies.

5. **Targeting of Beneficiaries:** Strategies included identifying relevant data, coordinating with local partners, preventing duplication of efforts through shared databases, and adapting needs assessments for more accurate data. Positive targeting examples focused on informal sites and marginalized groups, with an emphasis on community engagement for effective communication.

Concrete Examples to Best Practices and Solutions:

- **Save the Children**, having not previously implemented CVA, successfully navigated the challenges post-earthquake by benefiting from internal technical staff from other operations. To further address risks, they sought support from technical advisors familiar with the Türkiye context. StC emphasized benefits of effective communication and coordination with authorities during the design and implementation of CVA programs.
- Leveraging their experience from the 3RP, **UN Women** faced the challenge of integrating new international and local actors following the earthquake in Türkiye context. UN Women strategically approached organizations with the capacity to conduct comprehensive assessments in the early phase. UN Women also developed and distributed "My Safety Plan," a concise information dissemination paper, as part of their response.
- **Trust Foundation** recognized economic volatility, steep inflation, and changing prices as major challenges during the programming phase. However, they turned these challenges into opportunities by closely monitoring the market, and timely produced comprehensive market analysis reports that informed their operations team effectively.
- During the early phase of the earthquake response, **CARE** identified building relationships with local authorities and identifying focal points as their primary challenge. On the positive side, they saw the availability of infrastructure such as banks, e-voucher systems, and money transfer options as a significant opportunity for CVA programming and implementation.

- **IOM** highlighted the effectiveness of obtaining referrals from local authorities, emphasizing their door-to-door visits and accurate information gathering. IOM also noted the flexibility of funding which allowed rapid adjustments as per changing needs helped them work effectively in emergency response.
- **GOAL** integrated a shelter component into their protection mandate, expanding the scope of their response. Additionally, they effectively utilized Community Feedback Mechanisms to receive feedback from beneficiaries, contributing to the continuous improvement of their programs.
- **Turkish Red Crescent (TRC)** took a multi-faceted approach to reach beneficiaries, employing methods including calling KızılayKart beneficiaries, and sending informative SMSs. They leveraged machine learning algorithms, pulse check surveys, and available lists to identify eligible recipients. Furthermore, TRC maintained an active call centre for Community Engagement and Accountability (CEA) and AAP.

Breakout Conclusion: The breakout session underscored the multifaceted challenges of CVA implementation. Key points include the importance of information management tools, clear selection criteria, and collaborative leadership by the CBI TWG. Challenges such as price volatility, effective targeting, and preventing duplication through shared databases were noted. The need for adaptability in transfer modalities, planning alternative approaches in remote areas, and prioritizing coordination with governmental institutions was highlighted. Participants also stressed the value of constant learning, sharing best practices within the humanitarian community, advocating for unregistered vulnerable groups, and harmonizing social protection schemes.

Breakout 3: Strategies for Inclusive Targeting Program Design and Reaching Vulnerable Populations

Vulnerable Groups: Partners identified challenges encountered while providing CVA to most vulnerable persons.

1. **LGBT:** Challenges in identifying and addressing the needs of the LGBT population is highlighted as a crosscutting issue for all sectors and locations.
2. **Vulnerable women and children:** Lack of visibility for women's needs, challenges regarding outreaching women in need of assistance, difficulties in identifying and prioritizing children's needs and were discussed.
3. **Seasonal Migrants:** Uncertainties in dynamics of the group, difficulties of setting up schemes to respond their specific needs are noted as areas requiring attention.
4. **Unregistered Refugees:** Difficulty in providing regular cash assistance to this group, rendering assistance without revealing the personal information of the persons with pending or no registration, limited options for delivery were highlighted.

Exclusion/Inclusion based on Protection Requirements:

1. **Protection Mainstreaming:** Partners emphasized need for comprehensive protection approach during all types of cash interventions, not only limited to cash for protection.
2. **Door-to-Door Visits:** Can be preferred for information gathering and additionally capitalizing on opportunities to refer cases when protection needs and risks are observed or disclosed by the individual (identification should not be done by the cash actors or any other humanitarian staff without protection identification role and skillset!)

3. **Mapping Social Protection Schemes:** government perspectives to identify assistance gaps.

Criteria Selection and Programme Implementation: Partners mentioned the experience of using alternative mechanisms for vulnerable profiles who cannot be covered by a planned CVA intervention. Partners highlighted below mechanisms to provide more comprehensive CVA and reach the most vulnerable.

1. **Alternative Mechanisms:** Partners tend to utilize options like Market Vouchers for beneficiaries without registration/ID as they cannot open bank accounts for receiving cash assistance.
2. **Area-Based Interventions:** Partners tailor interventions to local contexts based on item availability, such as providing cash when items are abundant in the field and vice versa.
3. **Gender Considerations:** Partners highlighted the importance of conducting needs assessments focusing on the active role of women in households especially for GBV cases.

Breakout Conclusion: Breakout 3 focused on "Strategies for Inclusive Targeting Program Design and Reaching Vulnerable Populations" during the CVA Learning Event. Notable points included diverse approaches such as alternative mechanisms for vulnerable profiles, area-based interventions, and considerations for gender dynamics. The discussion emphasized challenges in reaching groups such as the LGBT population, women, seasonal migrants, and unregistered persons. Protection priorities and a comprehensive approach were underscored, urging ongoing collaboration with government authorities for effective program design and addressing diverse needs. The discussion highlighted the importance of ongoing collaboration with government authorities for effective program design and addressing the diverse needs of vulnerable populations.

Breakout 4: Adapting Cash and Voucher Programs to Different Contexts

Maintaining Effectiveness, Challenges and Lessons Learned: Members discussed the challenges faced and coping mechanisms they adopted to minimize/solve arising issues in the field while conducting CVA in different contexts such as rural and emergency.

1. **Beneficiary Mobility:** Challenges in providing assistance to people without stable living conditions arise particularly in rural areas. The difficulty lies in locating the same individuals in subsequent distributions due to constant movement.

2. **Adaptation Strategies:** Adapting different beneficiary selection criteria during different stages of the program was highlighted. For example, a broader approach was taken for quick distribution, such as adopting umbrella criteria or blanket coverage, followed by stricter criteria to target the most vulnerable while ensuring program continuity.

3. **Expansion and Case Identification:** Some organizations expanded their refugee-targeted programs to cover those affected by the earthquake who left the EQ zone. Challenges of identification were overcome through community engagement, communication with leaders, and utilizing various channels for case referrals.

4. **Coordination and Collaboration Takeaways from Different Contexts:** The initiation of CVA coordination with other organizations, informal meetings, and collaboration with stakeholders were highlighted. Positive outcomes of collaboration and coordination were identified as key lessons learned from the EQ response.

5. **Additional Challenges:** Challenges identified during the EQ response included sudden closures of Temporary Accommodation Centres (TACs), issues related to data, disabilities, information, and other challenges regarding government stakeholders' requirements. Adapting projects to cover those who left the earthquake zone was challenging, requiring community engagement for case identification.

6. **Program Modality Challenges:** Concerns were raised about the challenges faced in selecting appropriate program modalities, especially in areas such as distribution, modality selection, dealing with FSP problems, and targeting accuracy.

7. **Procurement and Vendor Issues:** Organizations faced challenges in contracting service providers or e-vouchers. A separate SOP and assessment process were developed to ensure fair vendor selection, considering their abilities, prices, and nationwide availability by some organizations.

8. **Working with Authorities:** Challenges were discussed regarding technical integration with money transfer services and governmental restrictions on cash transfers. Coordination changes and government control were identified as factors affecting the scale and coverage of CVA.

Preparing for Future Responses:

1. **Private Sector Involvement:** Participants recognized the importance of involving the private sector and building strong communication with them. Challenges in opening bank accounts and managing the supply chain were highlighted.

2. **Global Preparedness:** The need for preparedness in all sectors, considering the lessons learned from various crises were highlighted. This includes the establishment of emergency SOPs, allocation of budgets for contingency plans, and collaboration with partners and local authorities before crises occur.

3. **Lessons from Syria Response Similarities:** Learning from the Syria context, participants highlighted the importance of measurement, emergency SOPs, frameworks with different providers, and increased collaboration with partners and local authorities before a crisis.

Breakout Conclusion: The breakout session underscored the importance of adaptability in CVA programs, with organizations sharing strategies for beneficiary selection, case identification, and overcoming challenges. Lessons learned included the need for collaboration, effective procurement processes, and preparedness for future responses, considering the involvement of the private sector and establishing strong communication channels.

Breakout 5: Monitoring and Evaluation for Cash and Voucher Assistance
Assessing the Effectiveness of CVA – Good Practices:

1. **IOM's Approach:** IOM focuses on assessing various aspects of CVA effectiveness. They emphasize the importance of an inclusive registration process. Key indicators include the accessibility of transfer amounts to the targeted groups. Verification interviews are conducted to detect any issues, and cases are referred to the project for resolution.

2. **Action Against Hunger's Impact Assessment:** Action Against Hunger assesses impact by examining the number of beneficiaries and the extent to which their needs are covered.

Consideration is given to the number of families, women, and children affected. The assessment aims to understand how CVA contributes to reducing hunger.

3. **TRC's Outcome Monitoring:** TRC monitors outcomes by assessing food consumption and the reduction of hunger. Indicators include the minimum expenditure basket and the cost of living per household. The main outcome is evaluated based on the percentage of households satisfied with the assistance, using accessibility as an indicator.

4. **ASAM's Monitoring Approach:** ASAM employs standard indicators and a log frame for monitoring. They use PDM questionnaires and Focus Group Discussions (FDG) to assess the effect of cash assistance. Additional documents and consent forms are utilized as supporting data. Measuring the continuity of the effect in both short and long term is deemed important.

5. **Other Criteria for Assistance:** Different organizations use various criteria for providing assistance. To give some concrete examples, SENED considers income below the poverty line, disability, or other vulnerability indicators. Trust Foundation uses children not attending school due to poverty as a criterion, while considering issues like GBV and child, early, and forced marriage (CEFM).

Challenges in Monitoring and Evaluation:

1. **PDM Challenges:** Some organisation faced challenges in implementing PDM and as discussed it was realized that instead of sampling some organisations aimed to access all their beneficiaries. Other organizations prefer using sample groups and adjusting the sample size based on calculations.

2. **Difficulty in Reaching Beneficiaries:** Several organizations faced challenges in delivering timely assistance to earthquake-affected beneficiaries, mainly due to changes in the address system. Consequently, a portion of the intended recipients received aid 1-2 months later than initially planned.

3. **Implementation of Feedback:** Some organisations experienced challenges in incorporating feedback received during implementation. While some feedback related to distribution and service conditions could be swiftly incorporated, other issues required discussion and took time to implement.

Risks and Mitigation Strategies:

1. **Cash Feasibility Studies:** Feasibility of cash in the market was already assessed by the group through JMA. Another layer of assessment regarding identifying feasible locations where ATMs are operational were needed at micro level to ensure programs run smoothly.

2. **Feedback Mechanisms:** Ensuring the provision of feedback to donors and beneficiaries, explaining why some components of the program were or were not achieved. This helps in mitigating risks and promoting transparency.

Breakout Conclusion: Participants highlighted diverse approaches to assess Cash and Voucher Assistance effectiveness, emphasizing inclusive processes and outcome monitoring. Challenges included PDM implementation issues and difficulties in reaching beneficiaries. Risks, like micro level challenges to access cash, were acknowledged. Programmatic importance and positive outcomes of facilitating feedback

transparency was emphasized. The session underscored the need for tailored monitoring frameworks and adaptability to enhance program effectiveness. It was noted that some organisations would benefit from capacity sharing with regards to developing monitoring frameworks and smarter PDM sampling.

Breakout 6: Cash and Social Protection Linkages

Integration with Social Assistance Systems:

- Coordination with the Ministry of Family and Social Services (MoFSS) and their protection database was ensured for the first 6 months of the earthquake (EQ) response.
- Challenges arose in discussing needs with the Ministry while implementing programs simultaneously, especially in creating linkages with child protection programming.
- Mapping activities and conducting a study are crucial for systematizing responses and contributing to the Ministry.

Challenges and Advocacy:

- Partners expressed disagreement on the integration of Cash and Voucher Assistance (CVA) programs with existing social protection systems in Türkiye.
- Coordination with various social protection and protection partners was more successful than aligning programs with the Ministry's services, given the complexity of the existing assistance landscape.
- Coordination with the Ministry often depends on personal relations and the approach of the officer. Advocacy efforts were discussed, emphasizing the need for a shared platform to avoid duplication of services, especially in the earthquake-affected zone.
- Despite centralized administration, governors can make ad hoc decisions, presenting advocacy opportunities. Prioritization is crucial, and comprehensive programming with the Ministry and NGOs to address Gender-Based Violence (GBV) was suggested.
- Experiences with local authorities varied, highlighting the importance of creating an environment for them to understand emergency contexts. Coordination platforms were deemed essential for advocacy, establishing relations with the government, and helping new NGOs link with authorities.
- As funding diminishes, NGOs may find it challenging to deliver requested services. An NGO partner emphasized that they are currently conducting a project with MoFSS and the level of accountability is lower than expected by MoFSS, with a need for applying standardized procedures to achieve accountability on the ground.

Breakout Conclusion: The breakout session emphasized the complexities of integrating CVA with social protection systems, advocating for shared platforms, and addressing challenges in coordination and accountability to enhance the effectiveness of assistance programs.

Breakout 7: Building Capacity for Providing CVA

Identified Training Topics: Participants identified skills that require training, including CVA for Protection, data collection and verification, market assessment and analysis tools, FSP contracting, distribution, crowd management/encashment processes, understanding the local context, budgeting, and CVA feasibility, project management cycle, GBV for field staff/implementers, technical IT skills, financial skills/gender-sensitive approach, project planning and CVA advocacy.

Challenges in Capacity Building:

1. **Country-Level Challenges:** Challenges included limited capacity-building opportunities, budget constraints, lack of prioritization for management and support units, government officials lacking terminology understanding, country dynamics, geographic targeting, language barriers in training, and limited engagement with local authorities.
2. **Organizational Challenges:** Internal challenges at the organizational level included resource limitations, internal communication issues, staff turnover, external coordination and capacities, lack of field-level skill development, internal coordination and systems, competing priorities, awareness of lacking skills, and a lack of staff development plans.

Strategies for Fostering Meaningful Capacity Development:

1. **Integration into Workplans:** Capacity building should be integrated into workplans, and no workplan should be approved without a capacity-building plan.
2. **On-the-Job Training:** On-the-job training was emphasized as an effective method for skill development.
3. **Staff Development Plans:** Organizations should develop staff development plans to systematically address skill gaps and promote continuous learning.
4. **Engaging Cash Working Groups:** Collaboration with cash working groups from other regions and responses can provide valuable insights and enhance the effectiveness of capacity-building initiatives.
5. **Financial Incentives:** Providing financial incentives can motivate staff to actively engage in capacity-building activities.
6. **Personal Learning Plans:** Employees should be encouraged to develop personal learning plans to focus on individual growth and skill enhancement.
7. **Opportunities for Local Actors:** Capacity-building plans and opportunities should extend to local actors, fostering inclusivity and building expertise within the local context.

Breakout Conclusion: The breakout session highlighted the critical need for building the capacity of staff and partners in various CVA-related skills. The challenges faced at both country and organizational levels were acknowledged, and strategies for meaningful capacity development, including integration into workplans and on-the-job training, were discussed. Emphasizing financial incentives, personal learning plans, and inclusivity for local actors were identified as key elements for successful capacity-building initiatives.

Breakout 8: Lessons Learned from Working with Financial Service Providers

Challenges and experiences with FSPs:

- IOM shared their positive experience while working with PTT.
    - PTT was effective while withdrawing money from ATMs and online shopping. However, there were also challenges experienced by IOM and beneficiaries.
    - The biggest challenge with PTT is the language barrier, as beneficiaries are not always able to speak Turkish.
    - Another limitation is that this PTT card requires registration.
    - It was also mentioned that confirmation of information has been challenging when facing beneficiaries who are illiterate.
- Experiences with another provider, A101, have been generally positive. Regarding reporting mechanisms, there is access to the branches where beneficiaries purchased the items, but there are no more details on the items purchased for reporting purposes.
- With regards to Ziraat Bankasi (ZB), the bank charges 1% of each transaction. Also, there is an additional fee for the cards provided.
    - CONCERN shared their positive experience in ZB, as it has multiple branches, although beneficiaries can't use ATM, the SMS system is available in both Arabic and Turkish. This has been useful to let beneficiaries know how to claim their SNF Support.
    - MoU with ZB positively impacted operations, CONCERN offered to share their experiences and template if considered useful for other partners' programs.
    - It was mentioned as per policy ZB may require that beneficiary is literate in Turkish, able to read and write. This policy was enforced occasionally in some locations and challenged payment.

Advocacy for Inclusivity within FSP: Reaching FSP collectively as the CBI TWG would be positive for all other program providers. As per the experience with PTT, nominating someone from Ziraat Bankasi to support the technical issues would be more efficient for establishing communication between the focal point and implementing organizations.

Collaboration with FSPs: Adding inquiries about the user experience with Financial Service Providers (FSPs) to Post-Distribution Monitoring (PDM) surveys is recommended. This addition will not only help in identifying any misconduct by FSPs but also ensure the smooth execution of Cash and Voucher Assistance (CVA) programs.

Breakout Conclusion: Breakout 8 highlighted valuable lessons from experiences with Financial Service Providers (FSPs). Positive collaboration was noted with PTT, A101, and Ziraat Bankasi, despite challenges such as language barriers and transaction fees. Advocacy for inclusivity and better communication, along with proactive collaboration on error correction, emerged as essential strategies for successful engagement with FSPs. The need for a collective approach to reach FSPs and the importance of setting up misconduct reporting mechanisms were emphasized for improved collaboration.

Annex A. CVA Learning Event Satisfaction Survey Results

Summary of Results

Out of 57 participants, 23 participants responded to CVA Learning Event Satisfaction Survey. The Survey was divided into three main parts: general feedback on venue, satisfaction with the sessions of the event and recommendations and comments.

General feedback on the venue and services indicates over 90% satisfaction, including venue satisfaction (100%), coffee breaks (96%), food and beverages provided during lunch (92%) and interpretation services (75%).

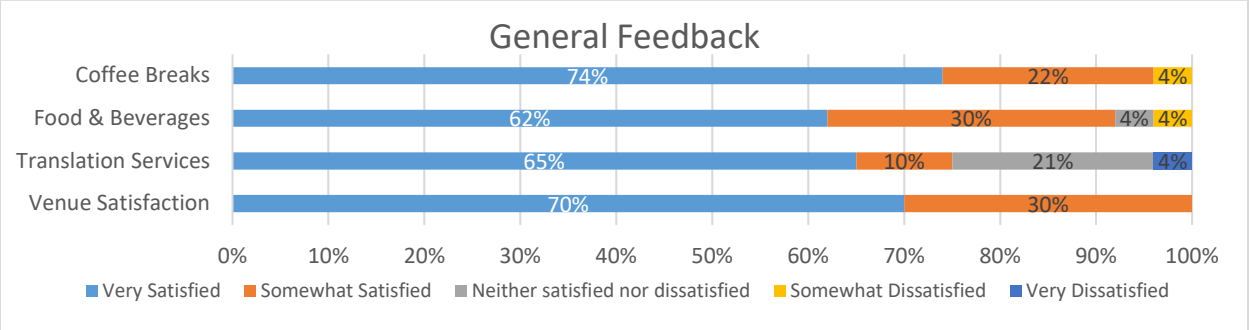
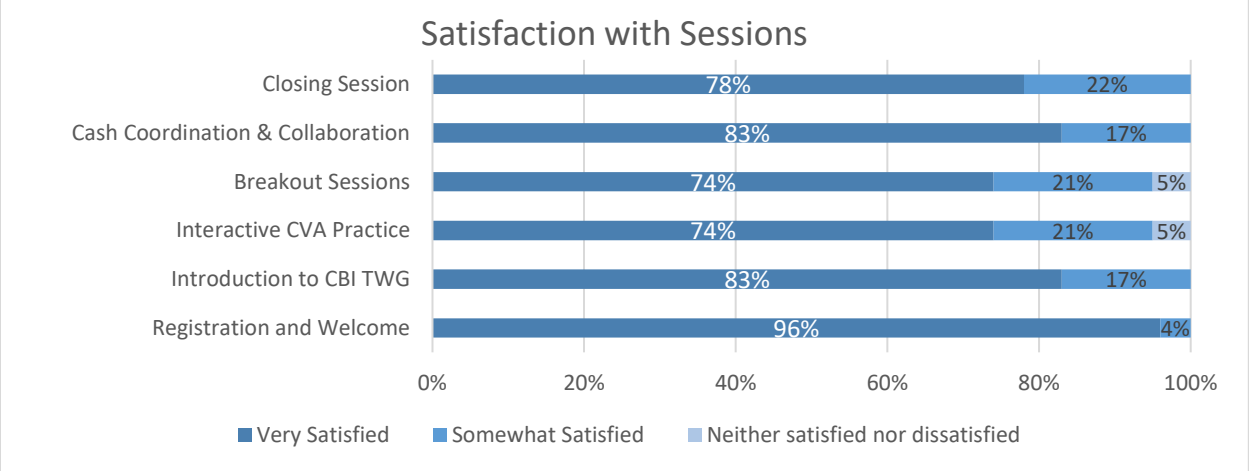
Recommendations & Comments by Participants

"Members of the TWG were always very participative, informed and collaborative. Being part of your event was a great learning experience."

"Such workshops should be repeated regularly. Participants should be invited by the government and coordination should be strengthened."

"All in all, it was really a very well-organized event; it was engaging. Well done!"

"A comprehensive training will be great."

"It was a great work for the coordination and future planning of cash implementations in the country."

Feedback on the sessions indicates over 95% satisfaction, including registration and welcome (100%), closing session (100%), cash coordination and collaboration (100%), breakout sessions (95%) and interactive CVA practice (95%).