



COLLECTIVE KINDNESS PROJECT FINAL REPORT

TÜRK KIZILAY 2024



KIZILAYKART
Cash Based Assistance
Programmes

● TABLE OF CONTENT

EXECUTIVE SUMMARY	4
BACKGROUND	6
ABOUT THE PROJECT	10
Project Objective	10
Project Design	11
Targeting	15
Payment Methodology and Cash Transfer Information	17
Encashment	18
Payment Details	20
Complaint & Feedback Mechanism (CFM)	21
Monitoring Activities	24
Overall Findings	25
CONCLUSION	26
Challenges, Successes and Lessons Learned	26

LIST OF ABBREVIATIONS

AFAD	Ministry of Interior Disaster and Emergency Management Presidency
ATM	Automated Teller Machine
CBI TWG	Cash-based Interventions Technical Working Group
CFM	Complaint and Feedback Mechanism
C-ESSN	Complementary Emergency Social Safety Net
DGSA	Directorate General of Social Assistance
ESSN	Emergency Social Safety Net
FSP	Financial Service Provider
GoT	Government of Türkiye
HHs	Households
IFRC	International Federation of the Red Cross and Red Crescent Societies
ISAIS	Integrated Social Assistance Information System
IASC	Inter-Agency Standing Committee
IVS	Intersectoral Vulnerability Study
M&E	Monitoring & Evaluation
MEB	Minimum Expenditure Basket
MERNIS	Central Registration Administration System
MoFSS	Ministry of Family and Social Services
MPCA	Multipurpose Cash Assistance
NGO	Non-governmental Organisation
PM	Process Monitoring
PDM	Post Distribution Monitoring
TV	Transfer Value
Türk Kızılay	Turkish Red Crescent
TRY	Turkish Lira
UNHCR	United Nations High Commissioner for Refugees
UN WFP	United Nations World Food Programme
FLA	Field Level Agreement

Disclaimer

This document serves as the final report for the Collective Kindness Project conducted within the scope of the earthquake response and does not encompass Türk Kızılay's entire intervention, but only the information related to the project.



● EXECUTIVE SUMMARY

An exemplary collaboration regarding humanitarian assistance was carried out following two earthquakes centred in Kahramanmaraş in February 2023 which caused massive destruction and loss of many lives in the effected 11 provinces. As a result of the humanitarian initiative, Türk Kızılay (Turkish Red Crescent), International Federation of Red Cross and Red Crescent Societies (IFRC), and United Nations World Food Programme (UN WFP) in partnership developed Collective Kindness Project to provide multipurpose cash assistance to the most vulnerable families affected by the earthquake through an integrated cash assistance platform. The project aims to support households affected by the earthquake the means with which they can meet their prioritized needs with the freedom of choice and dignity. Consequently, it is also expected to support local economies of the affected area. The Project leverages the extensive experience and capacity of Türk Kızılay, IFRC and UN WFP in providing cash support to people in need in Türkiye.



THE PROJECT CONSISTS OF 3 PHASES WHICH TOOK PLACE DURING APRIL AND NOVEMBER OF 2023. THE FIRST PHASE OF COLLECTIVE KINDNESS PROJECT WAS CARRIED OUT WITH TWO ROUNDS OF CASH SUPPORT FOR TWO MONTHS.

The targeted 135,759 households received 6,000 TRY cash support in total during April and May. The targeted households were identified considering i) vulnerability, ii) residential area, and iii) the amount of damage their buildings sustained. In the second phase of the project, that is in August, 111.054 vulnerable households received 2,600 TRY for those who had received the previous two payments, 5,600 TRY for those who had received either one of the previous payments, and 8,600 TRY for households that had not received any payment but had reached out to the toll-free 168 Kızılay Call Centre. In the last phase of the project, the households who withdrew their money in the second phase (98.620) received 1,300 TRY in November. In total, 1 billion 102 million TRY cash assistance was provided to earthquake victims in Türkiye.

Türk Kızılay's collaboration with governmental institutions (Ministry of Family and Social Services (MoFSS), Ministry of Interior Disaster and Emergency Management Presidency (AFAD), international organizations (UN WFP, IFRC) and Halkbank (Financial Service Provider (FSP)) accelerated the operational process and enhanced the efficiency of the process. As a result, in the first phase of the project reached 84 percent redemption rate, benefiting 115,043 households. Also, in the second phase of the project redemption rate was 95% and 106,803 households were supported. Lastly, the project targeted 98,620 households who already withdrew full amount of their assistance in the previous round reaching 96% redemption rate with 95.050 recipients.

Türk Kızılay, IFRC and UN WFP Monitoring and Evaluation (M&E) teams conducted a monitoring plan to help improve the programme and consolidate lessons learned for future programming. According to the findings of monitoring reports, overall results reveal a positive effect of the multi-purpose cash payments on the recipient households' conditions. According to the feedback from recipients it is clear that they were generally satisfied with the cash response and the cardless payment. The assistance provided within the scope of the project also had a positive social and psychological impact by contributing to the welfare of all recipients.

Türk Kızılay's locally-led CVA approach mitigated the impact of shock by highly adaptive and prepared response, and ensured a swift and tailored response, integrating former CVA experience. Effective and efficient emergency cash assistance to recipients was made possible through firm data and information management, targeting systems, flexible delivery, and CEA mechanisms. Last but not least, the specific role of Türk Kızılay with state actors and the ability to provide data exchange enabled reaching the most affected people. The project was completed successfully with high cash-out rates and positively impacted the earthquake-affected population in Türkiye with efficient collaboration with international partners.

The Collective Kindness project successfully achieved its goals, boasting commendable cash disbursement rates, thus significantly benefiting the earthquake-affected population in Türkiye. This notable success was further accentuated by the demonstrated capacity of existing systems to swiftly adapt to sudden and urgent situations, as evidenced by their effectiveness during earthquake disaster scenarios. The facilitating role played by donors' flexibility was also crucial in this accomplishment, ensuring a rapid and adaptive response. This collaborative and flexible approach not only strengthened the project's outcomes but also emphasized the importance of a coordinated effort in humanitarian initiatives.

● BACKGROUND

AN EARTHQUAKE WITH A MAGNITUDE OF 7.7 OCCURRED ON FEBRUARY 6, 2023 AT 04:17 (01:17 GMT) IN THE PAZARCIK DISTRICT OF KAHRAMANMARAŞ, IN WHICH IT OCCURRED 7 KM BELOW THE GROUND, AND ANOTHER EARTHQUAKE WITH A MAGNITUDE OF 7.6 HIT ON THE SAME DAY AT 13:24 (10:24 GMT) IN THE ELBISTAN DISTRICT OF KAHRAMANMARAŞ PROVINCE IN TÜRKİYE.

Two major earthquakes caused great destruction in 11 provinces in Türkiye. State of emergency was declared in 10 provinces for 3 months. The earthquake was also felt in neighbouring cities of Adıyaman, Kilis, Şanlıurfa, Diyarbakır, Adana, Osmaniye, Gaziantep, Malatya, Batman, Bingöl, Elazığ, Mardin, Siirt, Şırnak, Van, Bitlis, Hakkari and Hatay provinces; and neighboring countries of Syria, Cyprus, Greece, Jordan, Lebanon, Iraq, Georgia and Armenia.



Disaster and Emergency Management Presidency (AFAD), the institution coordinating disaster management at national level in Türkiye, declared the level of earthquake as Level 4 within the scope of Türkiye Disaster Response Plan. In addition, AFAD announced that international assistance was called for in the field of urban search and rescue through the ERCC (Emergency Response Coordination Centre) during meetings with the Ministry of Foreign Affairs regarding the 7.7 magnitude earthquake.

After the earthquake, a crisis desk was set up in Türk Kızılay Disaster Operations Centre (AFOM), and personnel from all relevant units of the Türk Kızılay came together. Logistics, disaster management, nutrition and shelter operations are coordinated by AFOM in which earthquake-related operations are conducted.

In response to the earthquake, Türk Kızılay mobilized all its resources to provide comprehensive assistance to those affected. AFOM played a pivotal role by establishing a crisis desk where personnel from various units within Türk Kızılay came together. This collaboration enabled the coordination of logistics, disaster management and operations as well as coordinating the nutrition sector under the national level structure. Notably, Türk Kızılay was also explored to extend cash assistance directly to the affected individuals, complementing the organization's efforts in ensuring holistic support during this challenging time.

The Cash-Based Interventions Technical Working Group (CBI TWG) played a crucial role in supporting the sectoral utilization of cash throughout the response. Co-chaired by UNHCR and Türk Kızılay, the CBI TWG operated in alignment with the new cash coordination model endorsed by Inter-Agency Standing Committee (IASC). The group's primary focus was to ensure operational coordination of the Multi-Purpose Cash Assistance (MPCA). During the period,



comprehensive presentations were delivered, and experiences were shared, shedding light on the technical studies conducted on Minimum Expenditure Basket (MEB) assessments, Transfer Value (TV), and Targeting studies. Additionally, insights were provided into the activities, including Process Monitoring (PM), Post Distribution Monitoring (PDM), and Pulse check, all of which were collaboratively presented with CBI group partners. This collaborative effort aimed to enhance the efficiency and effectiveness of cash-based interventions during the earthquake response. Moreover, the specific aims of the CBI are as follows;

- Mapping government-led CBIs specific to EQ, their technical aspects, target groups, transfer amounts and implementation modalities,
- Review CBIs planned and led by UN agencies, I/NGOs specific to EQ, their technical aspects, target groups, transfer amounts and implementation modalities,
- Promote understanding of government policies related to CVA amongst cash actors as well as presenting the studies focusing on the earthquake and setting a reference for the international cash actors.

In order to align itself with the requirements of accountability, Türk Kızılay has conducted various assessments during the initial stage of the earthquake. The assessments mainly focused on understanding the existing market conditions, identifying the most critical needs and assess the potential impact of the crises on supply and demand. Through the assessments, Türk Kızılay aimed to provide a guideline to rapidly initiate humanitarian intervention in the face of the earthquake. One of the paramount assessments made during this period was Rapid Market Assessment. The report of this assessment has yielded effective insights for an effective intervention. As expected in the aftermath of such a shock, the critical needs were identified as hot meals, food parcels (due to longer shelf life), shelter and WASH. In addition, one of the most comprehensive reports published was Shaken to The Core: Assessing the Impact of the Earthquake on ESSN and C-ESSN Recipients, this report produced by Türk Kızılay and IFRC, outlined the impact of the earthquake on the refugees financial situation, health, education, shelter and WASH. In the assessment, it was found that the households living in the affected area were already economically vulnerable prior to the earthquake. Additionally, to support the cash assistance scenario planning various analyses have been conducted, spanning from data entry to the efficient execution of cash assistance various analysis has been conducted. As an example of that work, the report titled Transaction Analysis of KIZILAYKART Beneficiaries in the Earthquake Zone, explains the profile of the affected area as 16% of the population potentially affected and 279,000 heavily damaged or destroyed buildings and 14 million estimated number of the affected population. The findings of the mentioned reports and assessments has shown the unfiltered reality of the earthquake in the field and the need for an additional cash assistance to support the affected people during the post-earthquake period.

In response, Collective Kindness Project was launched as a multipurpose cash assistance initiative for disaster victims determined to be

in need due to the Kahramanmaraş-centred earthquakes. The project is funded by the United Nations World Food Program (UN WFP) and the International Federation of Red Cross and Red Crescent Societies (IFRC) and implemented by the Türk Kızılay, UN WFP and IFRC. Within the scope of the project, vulnerable earthquake-affected population in need benefited from 3 phases of payments in different amounts between April and November 2023. In the first phase of the project in April 2023, the cash assistance was made to 135,759 households using data received from the Ministry of Family and Social Services and AFAD. The transfer value was determined as TRY 3,000 per month per household and provided 6,000 TRY in total. Data on the most vulnerable people who benefited from social assistance provided by the Ministry of Family and Social Services before the earthquake and who reside in the earthquake zone were obtained. The households, whose building damage status was determined as medium and above according to the criteria of AFAD, were re-examined within the scope of targeting studies and in the light of the Ministry of Family and Social Services data set. Those in need who are in the most vulnerable group, such as women, children, and disabled people, within the households were also analyzed according to 15 types of government's social assistance, and prioritization was made in the payment plan.





Following the first phase of project, UN WFP and Türk Kızılay continued with the second phase of the payment in August 2023. During the payment process, the aim was to ensure that all recipients were able to access assistance. Therefore, by looking at the statistics of the first payment cycle, payments were made targeting 3 groups;

- 110,219 households, which have fully withdrawn their assistance, received: 2600 TRY
- 7,366 households, which have received only one round of payment, received: 5600 TRY
- 262 households facing accessibility barriers for both payments provided in April and May received: 8600 TRY

The payment amount for each target group amounts to TRY 8600 in total.

Following the second phase carried out with UN WFP, negotiations were held with IFRC for an additional payment in the scope of third phase. To maintain accurate targeting and ensure smoother operational processes, it was decided to target households that withdrew all their money in the previous payment period. The main reason behind the desire to reach the most accurate group in terms of targeting was the criteria used in determining the recipients of the Collective Kindness Project. As a result, 98,620 households were eligible for a cash assistance of 1300 TRY in November 2023. It should be noted that, verification process was initiated to prevent duplication. Owing to the comprehensive duplication mechanism, analyses about recipients was carried out among all cash aid projects operating not only within the scope of KIZILAYKART projects, but also among all cash assistance projects operating under the umbrella of Türk Kızılay (ESEN Card, ESSN, C-ESSN, Children First and etc.) Initially, the recipient list that was taken from MoFSS and the list comprising of KIZILAYKART recipients were compared and recipients who benefits from the same assistance were excluded from the list. Secondly, the MERNIS control was made via the KIZILAYKART Cash system. Lastly, the phone numbers of the recipients were checked whether the number is valid, in the list or not. The tracking of cash assistance was carried out day by day by technical teams.

● ABOUT THE PROJECT

PROJECT OBJECTIVE

Supporting the most vulnerable part of the population affected by the earthquake to meet their urgent basic needs.

—

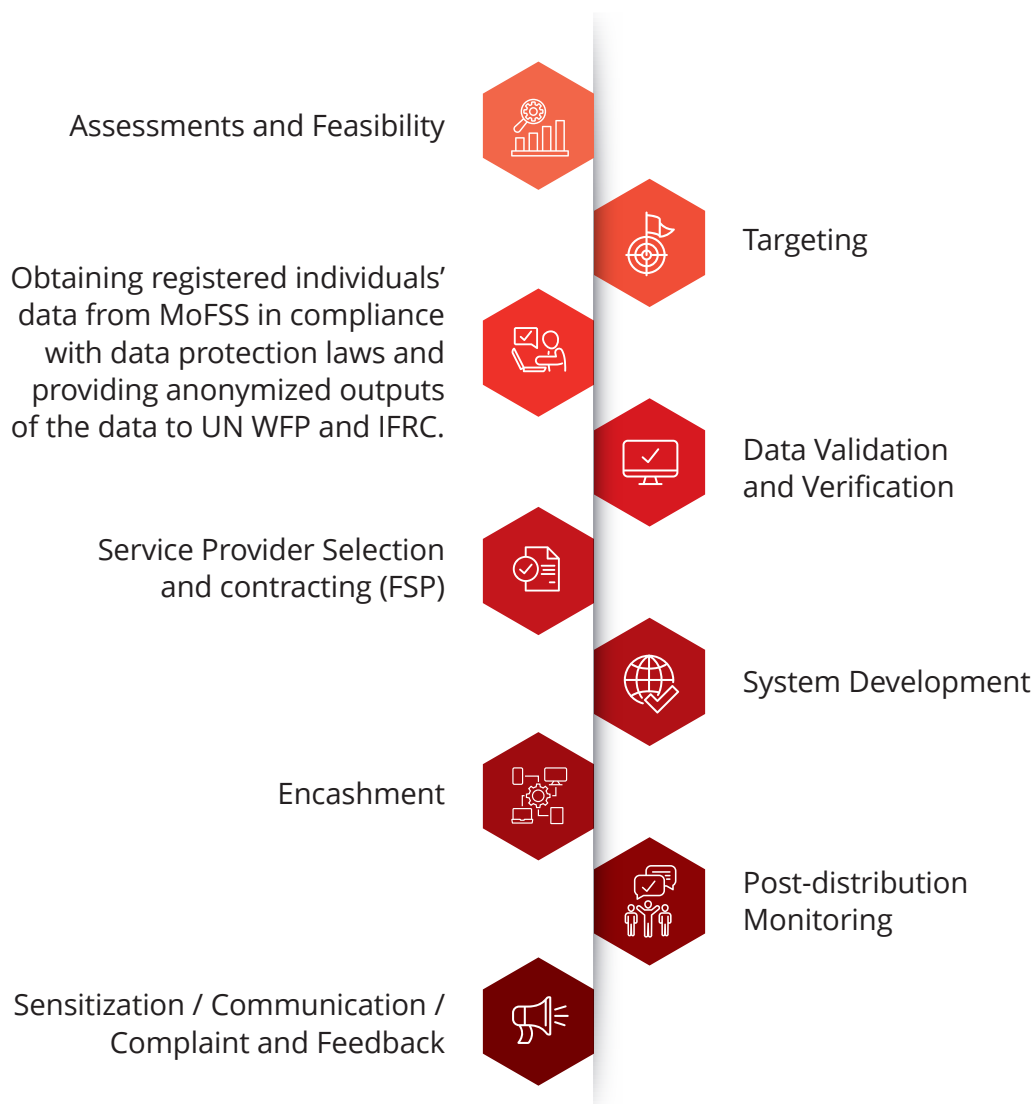
The project aims to deliver multipurpose cash assistance promptly to households facing acute vulnerabilities due to earthquakes. By prioritizing and protecting vulnerable households based on predefined criteria, the project aligns with humanitarian principles to emphasize the well-being of those most in need, utilizing comprehensive datasets from the Ministry of Family and Social Services for inclusive targeting. Rigorous identification and verification processes, integrating existing GoT systems, ensure accurate targeting and timely delivery of multipurpose cash assistance. The development and implementation of a comprehensive framework, coupled with efforts to contribute to community resilience, extend beyond immediate relief. The project fosters collaboration among key humanitarian entities, maximizing the impact of the response. Targeting vulnerable households is a priority along with transparent and efficient cash transfer mechanisms, aim to ensure timely access to assistance and foster community well-being.



PROJECT DESIGN

The project's Multipurpose Cash Assistance activities were strategically crafted to ensure a seamless and efficient implementation. Commencing with targeting, households experiencing earthquake-induced vulnerabilities were meticulously selected, emphasizing inclusivity for both affected Turkish citizens and refugees. Prioritizing sensitization, a comprehensive CEA strategy was employed, utilizing clear channels to relay vital information and instructions and enhance awareness and understanding. In line with this strategy, efforts with the purpose of minimizing the access issues faced by recipients were accelerated by the field teams.

Implementation for Multipurpose Cash Assistance:



Within the framework of feasibility studies, as specified in the plan of operations, pivotal roles were played in assessing the quality of implementation. Regular activities ensured prompt issue resolution, gathered valuable feedback, and contributed to continuous improvement.

In parallel, the undertaking of monitoring and evaluation studies, as delineated in the operational plan, plays a pivotal role in assessing the quality of implementation. An integral aspect of the initiative is the adherence to the Minimum Expenditure Basket (MEB) and Transfer Value (TV).

Minimum Expenditure Basket (MEB)

The earthquake MEB was developed collaboratively by WFP and Türk Kızılay based on the MEB for refugees, consists of 7 basic needs for food security as well as protection perspectives: food, non-food (hygiene), shelter (housing and utilities), education, health, transportation, and communication. The food items remained the same as those in the MEB for refugees, as they also reflect the staple foods consumed by the Turkish population, which are also commonly found in the food baskets delivered during Ramadan. The food basket is designed to meet the daily energy requirement (2,100 k/cal per person), with nutritional values also reflecting Sphere standards (10 percent from protein and 17 percent from fat). The Sphere standards also guided the design, selection and

quantity of non-food items, such as household and personal hygiene items, housing components that include water supply, rent, and energy needs of the household (electricity and gas canisters) along with their access to health care (health services and medicine costs). Transportation and communication costs are considered from the protection perspective to deliver an affective humanitarian intervention.



Regular monthly reporting has been provided for the Minimum Expenditure Basket calculated in the context of the earthquake by IFRC, UN WFP and Türk Kızılay. Accordingly, all reports are published on the KIZILAYKART Platform and Relief Web.



Transfer Value (TV)

Collective Kindness Project, in its effort to provide financial assistance, targeted three distinct groups. Transfer amount studies were also conducted in relation to the MEB. In these studies, amounts were calculated to cover food and non-food items, taking into account the needs in the earthquake zone and in order to reach as many people as possible. In the selection of these MEB components, care was taken not to overlap with other assistance provided in the field. In the first phase, 135,759 households were targeted and 3000 TRY was provided per household per month for 2 months (750 TRY per person with an average household size of 4 in the region). In the second phase, 7,366 households received a one-time payment of 5,600 TRY (3,000 TRY + 2,600 TRY) each, constituting those who had received only one of the two payments uploaded. Secondly, 262 households facing access issues and officially reporting their issues to the 168 Kızılay Call Centre were granted a one-time payment of 8,600 TRY (6,000 TRY + 2,600 TRY) per household. Thirdly,

110,219 households who had successfully cashed out the previous two payments per the original Field Level Agreement, received a one-time payment of 2,600 TRY each. Rigorous data validation, verification, and duplication controls were implemented. Türk Kızılay conducted cross-checks on payment lists to prevent duplication with other Earthquake programs. Consequently, 117,847 households were identified as the target population for the Collective Kindness second phase. Following discussions with the IFRC, the remaining budget from the ESSN Project was utilized for additional payments, targeting 98,620 households that had withdrawn assistance in the second phase., with each household receiving 1,300 TRY. Analyses were extended beyond KIZILAYKART projects to encompass all cash assistance initiatives under the Türk Kızılay, ensuring redundancy checks and prioritizing the most vulnerable segments overlooked by existing projects within the organization's framework.

Data Validation and Verification Process

The implementation of a stringent verification process was instrumental in guaranteeing fairness and accuracy in the selection. The project prioritized effective data management by obtaining registered individuals' data from MoFSS, followed by anonymization before collaboration with UN WFP and IFRC. The contracting of Service Providers (FSP) was carefully executed to facilitate the seamless distribution of cash assistance. The existence of the Türk Kızılay KIZILAYKART Cash System was integral to the project, providing a robust infrastructure for the effective implementation of cash assistance.





Direct Cash Modality

Direct cash modality was selected as the most appropriate distribution model for the project under earthquake conditions in order to respond to the emergency quickly; after considering the response options post-analysis, SMS was determined as the most suitable method instead of using debit cards.

During the earthquake, recipients' potential challenges in accessing funds via debit cards led to the adoption of the cardless payment. This decision, prompted by the difficulty in accessing bank branches and the desire to avoid the complexities of opening bank accounts and debit card production and distribution, ensured a swift and reliable disbursement of assistance. Notably, this strategic choice under Collective Kindness Project efficiently addressed the issue without requiring additional personnel for card-related processes in the field.

The development of this new payment modality also represented an innovative method. Thanks to this system, recipients who were trying to sustain their lives in post-earthquake conditions were able to withdraw their assistance using only their ID numbers and reference code sent via SMS without undergoing the procedural challenges associated with opening a bank account. As a result, a much more practical and functional system was implemented, considering the earthquake related conditions. Moreover, the utilization of cardless payment is not only less costly but also cuts down on the time required for implementation, making it more efficient compared to using debit cards.

This comprehensive project design guaranteed a systematic and coordinated approach to delivering multipurpose cash assistance, prioritizing accuracy, transparency, and responsiveness to the needs of earthquake-affected communities.

TARGETING

VULNERABLE TURKISH CITIZENS AND FOREIGNERS UNDER INTERNATIONAL PROTECTION, TEMPORARY PROTECTION AND HUMANITARIAN RESIDENTS WHO WERE AFFECTED BY THE 6 FEBRUARY 2023 EARTHQUAKES AND AFTERSHOCKS THAT TOOK PLACE IN SOUTHEAST TÜRKİYE WERE AIMED FOR THE COLLECTIVE KINDNESS PROJECT.

These Turkish citizens and foreigners were added to the caseload based on a set of vulnerability-based criteria and household damage status. IFRC, UN WFP, and Türk Kızılay worked in coordination to identify the most affected and vulnerable individuals in the earthquake-affected areas and carried out targeting efforts explained below. Collaboration with government authorities was also continued as part of the processes.

In order to accurately determine the target audience of the program, meetings and discussions were held with Ministry of Family and Social Services (MoFSS) and AFAD (Disaster and Emergency Management Presidency). A dataset was obtained from the MoFSS, consisting of vulnerable individuals residing in the 11 earthquake-stricken provinces (and one bordering district of Sivas) who received social assistance prior to the earthquake. The data also included non-Turkish citizens, who made up only 2 percent of the dataset. The data encompasses 5.2 million cases, and after removing the duplicating assistance, 1.5 million unique households have been identified. The household data have been rechecked by matching with the web service query screen opened by AFAD, in order to confirm that the household members are alive after the earthquake and with heads of households above the age of 18. As a result of these efforts, the target population is defined as 1.4 million households.

Socio-economic vulnerability before the earthquake and the building damage status of the households were identified as the targeting criteria of the project. Therefore, being a recipient of one of the 15 government social assistance programs was included as an indicator of socioeconomic vulnerability. Following the query of AFAD database based on the four main data fields (residence being in the earthquake-stricken area, building damage status, individual deaths, deaths within households), **135,759 households** were identified as eligible for the assistance, as the pre-earthquake recipients of the 15 types of government social assistance programs and whose places of residence/buildings were certified as moderate and above damaged in the earthquake.

From that number, **31,000 households** were identified as the priority payment group as it included the most vulnerable groups among the 15 social assistance types (women, children, and disabled).

The 15 types of assistance which were considered eligible for the Collective Kindness assistance were:

- Türkiye Family Support Programme
- Conditional Education Assistance
- Elderly Assistance
- Conditional Health Assistance
- One-off Payment for Disaster
- Disability Assistance
- Other EQ Assistance
- Food Assistance
- Assistance Program for Women Whose Husbands Have Died
- Conditional Pregnancy Assistance
- Orphan Assistance
- Disabled Relatives Assistance
- Other Disaster Assistance
- Chronic Illness Assistance
- Silicosis Assistance

In the first phase of the project, two months of cash assistance (3,000 TRY) was provided to targeted 135,759 households, out of which 31,258 households were determined as the first payment group (meaning that their payment was processed first). In the first phase, an 84% redemption rate was achieved with 115,043 households withdrawing the assistance.

In the second phase of the project the caseload subject included:

i) the households targeted by the project that had received only one of the two payments uploaded so far. This group consisted of **7,366 households**, which received a one-time payment of 5,600 TRY (3,000 TRY + 2,600 TRY) per household,

ii) the households that could not redeem their payments due to some barriers and had officially reported their access issues to Türk Kızılay Call Centre. This group consisted of 262 households, which received a one-time payment of 8,600 TRY (6,000 TRY + 2,600 TRY) per household, and

iii) the households that had successfully cashed out the previous two payments as stated in the original Field Level Agreement (FLA). This group consisted of **110,219 households**, which received a one-time payment of 2,600 TRY per household.

These differentiated payments ensured that all households had received the same amount at the end of the second phase (TRY 8,600).

Data validation, verification, and duplication controls were carried out as stated in the original FLA, except for AFAD queries, as the household damage status of the target population had been verified prior to the uploads of the previous payments. Furthermore, Türk Kızılay made cross-checks on the relevant payment lists to avoid any duplication with Türk Kızılay's other programmes before the payments.

Consequently, Collective Kindness targeted a total population of **117,847 households** for phase 2 with an overall 95% redemption rate equivalent to 106,803 households.

In the third phase of the project, following discussions with the IFRC, an agreement was reached regarding the utilization of the remaining budget from the ESSN Programme for additional payments. A total of **98,620 households**, who had withdrawn assistance from the bank in the third payment, were targeted, and payments were made in November. Additionally, analyses were conducted not only among KIZILAYKART projects but also among all cash assistance projects operating under the umbrella of the Türk Kızılay. This ensured redundancy checks, allowing for the targeting of the most vulnerable segments that did not benefit from any project within the Türk Kızılay framework. The cash assistance amount provided per household was **1,300 TRY** and 95,050 recipients cashed out the assistance.



PAYMENT METHODOLOGY AND CASH TRANSFER INFORMATION

One of the most unique aspects of the project was the payment modality applied.

Thanks to cardless payment, both time and cost burden were reduced. Direct cash modality was selected as the most appropriate distribution model for the project. Recipients first received an informative SMS from the Türk Kızılay informing them that they were selected eligible for the project. After that, personalized SMS codes, called reference codes, were used for the cash out. Türk Kızılay holds a contract with Halkbank as the FSP. Türk Kızılay transferred the planned amount to the project account at Halkbank which then sent SMS to the recipients based on the payment instructions shared by Türk Kızılay, in coordination with UN WFP and IFRC. The recipients were defined in the Türk Kızılay's systems according to the business rules defined with UN WFP and IFRC. The recipients withdrew the money from FSP ATMs by verifying the SMS code that s/he received along with her/his national ID number, or through the FSP branches by providing an ID card. During cash-out, an additional verification step was implemented whereby the recipients enter their national ID number, and the code received from the FSP, and they received a one-time password via SMS to be able to withdraw the assistance. For all services provided by FSP, the funds in the relevant month were transferred to the FSP account 5 working days before payment. The redemption rate of the assistance by the recipients was constantly monitored with the FSP, and the results were examined. In this direction, studies were carried out on systemic and operational processes to increase usage.

Collaboration with Halkbank within the scope of KIZILAYKART Programmes was expanded for the Collective Kindness Project, and the independent payment method was worked on to deliver

assistance to recipients quickly. A new protocol was signed with FSP for the independent payment method. Since the FSP had experience in the independent payment method due to its other operations, technical development/processes were conducted effectively. Within the scope of the determined modality, developments and tests were carried out in bank and ATM systems.

As it was determined that some of the FSP branches and ATMs in the region were damaged after the earthquake, Türk Kızılay was in coordination with the FSP about for the progress, conditions and recovery of damaged FSP branches and ATMs to deliver cash assistance to people affected by the earthquake in the region. In addition, the FSP opened container branches in the region as well.

The payment cycle was monthly. For the initial payments made through the UN WFP and IFRC partnership, the target group was divided into two groups, and two payments over two months for each group were conducted. The third round of payments were entirely conducted with funding from UN WFP. The fourth round of payments were made exclusively with the IFRC using the remaining funds from a pre-agreed amount to be repurposed from the ESSN Project to support Turkish citizens affected by the earthquake.

A 21-day validity period was determined for the cash-out of each payment, and the reference number sent via SMS was not valid after the validity period ended.

For all services to be provided by the FSP, the funds in the relevant month were transferred to the account 5 working days before payment.

Encashment

Target of
31,000 households
April 5 - April 27

- 31 March 2023 - 1 April 2023 Duplication control for ESSN - CESSN - In-Camp - BiM KART Projects and MERNIS check steps
- April 5, 2023 Payment
- April 27 Assistance Validity Period

Target of
120,000 households
April 20 - May 11

- 14 April - 17 April Duplication control for ESSN - CESSN - In-Camp - BiM KART Projects and MERNIS check steps
- 20 April Payment
- 11 May Assistance Validity Period

Target of
31,000 households
May 5 - May 26

- 28 April - 2 May Duplication control for ESSN - CESSN - In-Camp - BiM KART Projects and MERNIS check steps
- 5 May Payment
- 26 May Assistance Validity Period

Target of
120,000 households
May 18 - June 8

- *12 May - 15 May Duplication control for ESSN - CESSN - In-Camp - BiM KART Projects and MERNIS check steps
- 18 May Payment
- 8 June Assistance Validity Period

Target of
117,847 households
August 17 - Sep 06

- 10 August 2023 - 14 August 2023 Duplication control for ESSN - CESSN - In-Camp Projects and MERNIS check steps
- August 17, 2023 Payment
- September 06 Assistance Validity Period

Target of
106,803 households
Nov 10 - Nov 30

- 1 November - 4 November Duplication control for ESSN - CESSN - In-Camp Projects and MERNIS check steps
- 10 November Payment
- 30 November Assistance Validity Period



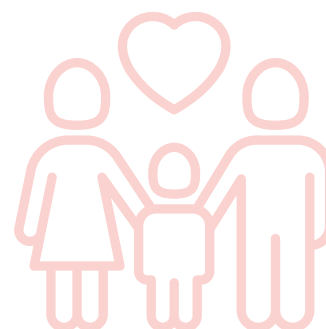
Payment Details

Phase	Payment Periods	Transfer Amount (per HH) (TRY)	Targeted# of HH	Cash - out# of HH	% of Usage	Utilized Amount (TRY)	
1 st	1 st Payment	1 st Group	3,000,00	31,258	24,856	%79,52	74,568,000.00
		2 nd Group	3,000,00	104,501	87,905	%84,12	263,715,000.00
	2 nd Payment	1 st Group	3,000,00	30,704	25,270	%82,30	75,810,000.00
		2 nd Group	3,000,00	104,414	89,773	%85,98	269,319,000.00
2 nd	3 rd Payment	2,600,00 5,600,00 8,600,00	117,847	106,803	%95,01	295,711,800.00	
3 rd	4 th Payment	1,300,00	98,620	95,050	%96,38	123,565,000.00	

In the context of the 1st and 2nd groups, the 1st payment involved a 50% contribution each from IFRC and UN WFP, with a per-HH transfer amount of 3,000 TRY. The percentage of usage ranged from 79.52% to 84.12%, resulting in amounts used totaling 74,568,000,00 TRY and 263,715,000.00 TRY, respectively. The 2nd payment for these groups followed a similar pattern. Notably, the 3rd payment was entirely facilitated by WFP, with a per-HH transfer amount ranging from 2,600 - 8,600 TRY:

- A payment of 2,600 TRY was made to each of the 110,219 households that received both payments.
- Approximately 7,366 households that received assistance in at least one of the two payment periods were granted 5,600 TRY.
- 262 households facing accessibility barriers received 8,600 TRY.

The payment amount for each target group corresponds to a total of 8,600 TRY, achieving a 95.01% usage rate and a total utilized amount of 295,711,800.00 TRY. The 4th payment, exclusively from IFRC, featured a 1,300.00 TRY transfer per HH, resulting in a 96.38% usage rate and a total utilized amount of 123,565,000.00 TRY.



COMPLAINT & FEEDBACK MECHANISM (CFM)

Four main communication/feedback channels were used to inform the recipients and to receive their feedback, complaints, and suggestions.

- SMS notification
- 168 Kızılay Call Centre
- Project website (biz.kizilaykart.org.tr)
- Social Media (Twitter, LinkedIn, Instagram)

The SMS infrastructure was prepared for the SMS sending process, and the “Sensitization” SMS was sent by Türk Kızılay one to three days prior to sending the code(s) for redemption, which was sent by the FSP. In addition, a “Warning” SMS was sent by Türk Kızılay 5 days prior to the end of the validity date of the reference code to recipients not having yet redeemed their assistance.

Recipients cashed out the money out at a Financial Service Provider ATMs and Türkiye’s ATM Centres or branches through ID numbers and SMS codes received from the FSP. SMS codes were used for ATM withdrawals only, while presenting ID cards sufficed for the cash-outs from FSP branches. SMS was used to send the codes for cash redemption, however also for checking the validity of mobile number / sensitization / redemption code / inform validity of the codes / remind validity of the codes:



**1. Sensitization SMS:**

Was sent one to three days prior to sending the code(s) for redemption. More than 580,000 sensitization SMS messages were sent as part of the project.

**2. Reference Code SMS:**

FSP sent SMS with the reference number, with validity of the reference code (last date to redeem).

**3. Redemption Code SMS:**

FSP sent SMS with redemption code(s) during the ATM redemption

**4. Warning SMS:**

Was sent 5 days prior to the end of the validity date of the reference code to recipients not having yet redeemed their assistance. Approximately 100,000 warning SMS messages were sent within this context.

The eligibility SMSes were sent out to recipients before the reference code SMSes sent by the FSP included the official website address of the program, where frequently asked questions, comprehensive details about the program, and a contact form to receive questions or feedback were available.

The SMS and the website did not mention that the recipients could redeem their payment at a Bank Branch, but both eligibility and payment SMSes and the website included the information that recipients could redeem at the ATMs. The methodology of the payment modality is to reach assistance through ATMs. Therefore, the SMSes and FAQs in the website included referrals to ATMs as agreed with the FSP. However, in case an access barrier occurred through ATMs, the referrals to the bank branches were made through 168 Kızılay Call Centre to call holders as well as through outbound calls to those who face challenges in accessing the assistance.

Türk Kızılay's existing CFM was used, including both HQ 168 Kızılay Call Centre and KIZILAYKART 168 Call Centre, to integrate activities of the program. Türk Kızılay had a functioning mechanism to receive, refer, and respond to feedback from recipients and community members. Within the scope of the project, the calls that were received from Turkish citizens were responded to through HQ 168 Kızılay Call Centre. While calls received from other eligible households and affected communities were channeled through the KIZILAYKART 168 Kızılay Call Centre, providing mechanisms notably through Arabic-speaking operators. The Centre received close to 60,000 calls, addressing inquiries related to the processes of the project.

168 Kızılay Call Centre provided free services for all questions, complaints, and feedback regarding the project. More specifically, it was available for providing information in Turkish language for 7 days a week, the hours between 8.00-24.00. For other languages, including English, Arabic, Persian, and Pashto, it was reachable from Monday to Friday, between 8.00 AM-6.00 PM, and on Saturdays recipients were able to benefit from the service between 9.00 AM-11.00 PM.

A dedicated project website was established, featuring a comprehensive FAQ document and a contact form. It also included a list of ATM locations across the country and an ATM manual to facilitate

the ATM usage process for recipients. This website served a two-way communication platform, providing information and enabling individuals to ask questions. More than 8,000 questions were answered through the website.

Some of the recipients stated that they encountered certain access issues while trying to withdraw their assistance from the bank and its branches, the most prevalent problems as stated by those reached out to 168 Kızılay Call Centre were, losing the code of redemption or technical challenges encountered in the branches. These issues faced by individuals prompted immediate responses and individuals were consistently supported during the project. The bank branches which were identified as not providing adequate services were contacted as part of Türk Kızılay's advocacy activities. Thus, the required provision of information and referrals were given to the recipients.



MONITORING ACTIVITIES

Pulse Check (redemption verification calls):

This exercise was designed to identify the reasons why households did not redeem their entitlement and to identify key access issues. In order to ensure a quick intervention, a random sample of recipients who had not redeemed their entitlement were contacted by phone by the 168 Kızılay Call Centre between 17 and 18 of April (after the first payment of the first target group). The results were used to eliminate systematic and avoidable access problems.

Outcome monitoring:

This exercise aimed to track the immediate results and outcomes of the assistance, focusing on key food security and economic indicators at the household level. The outcome monitoring surveys were conducted through the 168 Kızılay Call Centre in two rounds: between 22 May and 6 June for Round I (after the second payment of the first target group) and between 7 and 16 June for Round II (after the second payment of the second target group). The sample size was determined using a 90 percent confidence level and a $-/+5$ percent margin of error. The results provided a better understanding of the vulnerability status of the target population and were kept for comparison purposes in case of the programme extension.

Process monitoring:

This exercise focused on process and cross-cutting indicators to gather evidence on the quality of implementation and recipient satisfaction to inform program adjustments. Process monitoring surveys were conducted through 168 Kızılay Call Centre in two rounds: between 24 and 28 of April for Round I (after the first payment of the first target group) and between 2 and 12 of May for Round II (after the first payment of the second target group). The sample size was determined based on a 95 percent confidence level and a 5 percent margin of error. The results were used to make recommendations for program improvement and to capture lessons learned for future emergency cash response programming.

In-depth interviews:

This exercise explored recipients' experiences through qualitative, semi-structured, in-depth interviews to understand their perspectives from being informed to accessing and using the cash assistance. The in-depth interviews assessed the cardless payment from different dimensions, including communication, convenience of access, gender dynamics, protection and utilization, and complement 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 May 22-24, 2023 by Türk Kızılay, IFRC, and UN WFP field teams. The findings were used to make recommendations for program adjustments and to collect lessons learned for future emergency cash response programming.

OVERALL FINDINGS

The Collective Kindness Project has been a milestone in terms of cash assistance within the scope of KIZILAYKART initiatives.

During the earthquake period, with the project new flexible and adaptable payment methods were introduced in order to give an agile response. When designing the project, the government's social assistances database was used to help determine the target population affected by the earthquake. Following the 1st payment of the Collective Kindness Project the following findings obtained:

- 49% of the recipient HHs consider cash assistances as their main source of income and 68% as secondary source of income. In addition, 11% of the HH's only source of income is the assistance.
- The gap between income (5.250 TRY) and expenditure (6.750 TRY) per month is found to be 1.500 TRY. It is understood that, recipients spend more than their income and try to fill the gap by using other coping mechanisms.
- More than half of the recipient households (65%) are in debt. A majority has borrowed after the EQ mainly from friends, local shops and banks respectively.
- Overall, 79% HH's food consumption score is acceptable, 16% borderline and 5% poor.
- The majority of the respondents' report having challenges accessing job opportunities. The challenges faced by women are mostly related to responsibilities around childcare, elderly care or disabled care. For men challenges are more about destroyed assets and decreased job opportunities as well as providing their families with basic needs.

Furthermore, the main reasons for not being able to withdraw money is stated as below:

- Recipient did not have opportunity or the ATM was too crowded.
- Recipient was not aware of the entitlement.
- Recipient could not access ATM or bank because of distance or damaged roads.
- Recipient did not receive reference number.
- Recipient reference number did not work.
- Illiteracy among the recipient
- Not enough cash balance at ATM
- Recipient did not understand how to redeem the cash.
- According to the situation in the field after the earthquake, 70% of the affected population reported having no working members in their households. In the face of economic hardships, coping mechanisms included choosing cheaper food. Despite the challenges, 93% of people interviewed preferred cash transfers to other forms of assistance. SMS verification from trusted sources helped overcome the initial doubts about the authenticity of the assistance. In this respect, positive experiences were shared, but challenges such as distance to ATMs and literacy issues remained, highlighting the need for additional support for vulnerable groups.

CONCLUSION

The implementation process of Collective Kindness Project embraced both successes and challenges.

CHALLENGES

Social and political atmosphere, time constraints, procedures and legislations & Operational disruption

The urgency of needs during the earthquake response, coupled with the necessity to deliver cash assistance swiftly, created significant challenges. The pressure to respond quickly was intensified by the social and political atmosphere, stringent time constraints, and the complexity of navigating procedures and legislation. These factors made the implementation of CVA particularly demanding, as any delays could directly impact the timely delivery of essential support to those in need. Despite these substantial challenges, the assistance was provided seamlessly without any operational delays.

Data acquisition challenges & Procedures and legislation about data protection

The data acquisition process from the MoFSS and AFAD were challenges that successfully overcome with enhanced coordination between the institutions. Given the urgency of the situation during the earthquake and the critical importance of data protection, both the data-sharing and data-receiving institutions encountered significant challenges. In this process, national data protection law was ensured, personal data was not shared with project partners, and transparency was maintained by following rigorous regulations to safeguard individuals' privacy while facilitating the provision of essential support. Indeed, as a National Society within the social assistance network and under the broader social protection umbrella, Türk Kızılay transformed these challenges into opportunities by effectively leveraging our integrated systems and established infrastructure.

Checking and following up cash feasibility with the FSP

Delivering cash assistance during the earthquake was challenging, as it needed to be done securely and efficiently, particularly in terms of cash feasibility. To address this, a cardless payment system was utilized, where beneficiaries received SMS notifications on their phones through a Financial Service Provider (FSP), after thorough evaluations and assessments determined it to be the most suitable method for the prevailing conditions. This approach not only ensured the secure and appropriate distribution of assistance but also facilitated access for recipients who did not have bank accounts or bank cards, thereby streamlining the process for those in need.

SUCCESSSES

Crosschecking pre and post EQ data

The target group of the project was determined according to the pre-earthquake social assistance data provided by the MoFSS. At the same time, the data was cross-checked with the post-earthquake status of the intended target population through the data query screen provided by AFAD. Thus, the socio-economically vulnerable people before the earthquake were combined with the post-earthquake data to reveal the group most in need. The crosschecking of data before and after the earthquake was executed with precision, ensuring the accuracy and reliability of information. This process enabled a comprehensive assessment of changes, leading to effective

targeting and delivery of the assistance. The validation of data confirmed that the assistance was appropriately directed towards those most in need, thereby optimizing resource allocation and improving overall response effectiveness. As a result of the process, the most accurate data was obtained. Although this data validation and targeting process took time, when the results were examined, the rate of reaching the most vulnerable group was very high and the feedback from the recipients was also very positive.

Rapid Scaling up During Emergency

Being a prepared and cash-ready National Agency for emergency cash assistance, existing agreements with the FSP, existing relationship with donors and partners, and being adequately prepared both in terms of infrastructure and operations, enabled a swift and effective response during the emergency. Moreover, the functioning of KIZILAYKART's shock response mechanisms and its role as a bridge during the earthquake were of vital importance proving the cash preparedness of the system. Acting agile, obtaining data by collaborating with state authorities (MoFSS and AFAD), and the state's and donors full support to the Türk Kızılay were the most significant factors in the successful completion of the process.

Bringing together of the representatives of the BLUE and RED family

Türk Kızılay's localization activities further fortified this success, emphasizing the substantial role played by the Türk Kızılay as a national actor. Also, working in cooperation with both national and international actors such as UN WFP & IFRC representing the blue and red family and taking a position as a binding actor in this process was one of the greatest strengths of Türk Kızılay.

Time and cost-efficient cardless payment via SMS for direct cash

Collective Kindness Project design was highly adaptive, allowing us to modify targeting criteria and create the project design to the specific needs and changing circumstances of the target audience. The biggest indicator of this situation is the transition to the cardless

payment system during the earthquake, which has never been experienced before. This flexibility and adaptiveness of the KIZILAYKART Cash Systems has enabled us to respond promptly to urgent requirements and evolving conditions, ensuring that institutional initiatives remain effective and relevant.



LESSONS LEARNED

The planning and project design were both a success and a lesson learned for future reference. Having pre-existing agreements with Financial Service Providers (FSPs) and established relationships with donors and partners proved crucial. These arrangements facilitated a swift and effective response during emergencies, highlighting the value of advance planning and coordination in ensuring a successful and efficient emergency response. In a nutshell, KIZILAYKART has successfully scaled up the project, achieving noteworthy milestones during the EQ period. This success was made possible by its readiness for cash assistance, which leveraged these pre-existing agreements and relationships, ensuring an efficient and impactful response. During the earthquake response, each actor made the necessary efforts, carried out advocacy activities and acted flexible regardless of the situation. In light of all these procedures, being one of the leading actors in the execution of the operation as a National Society was an unprecedented experience for all those involved.



COLLECTIVE KINDNESS PROJECT FINAL REPORT

TÜRK KIZILAY 2024



KIZILAYKART
Cash Based Assistance
Programmes

scan me



*Official
Digital Media Channels*

<https://linktr.ee/kizilaykart>