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# FIELD MANUAL FOR HUMANITARIAN E-VOUCHER PROGRAMS IN TURKEY

# IMPRINT

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## A

## INTRODUCTION

Welthungerhilfe has been active using e-vouchers in response to the Syrian refugee crisis since 2014, and has provided more than 100,000 individuals with unconditional cash transfers funded by the Federal German Foreign Office, ECHO, the European Commission's Humanitarian Aid Office, and UNICEF. Intervention areas covered urban and rural settings in southern Turkey and featured various framework conditions that determined the way the different projects were implemented.

*"What a weary time those years were – to have the desire and the need to live but not the ability."*

**Charles Bukowski,**  
Ham on Rye



1 Hatay Province, 2 Kilis City, 3 Rural Municipality Elbelyi, 4 Gaziantep City and Province, 5 Kahramanmaraş Province, 6 Kiziltepe City, 7 Mardin City, 8 Batman City, 9 Midyat City, Source: GoogleMaps

The Field Manual's aim is to compile the vast experience amassed in the previous two-and-a-half years by Welthungerhilfe in order to:

- Collect practices used in Turkey in e-voucher programming and implementation
- Facilitate a dialogue between the staff concerned as to improve the quality of delivery
- Document best practices in terms of approaches, tools, and know-how to be used by practitioners within and beyond Welthungerhilfe
- Provide guidelines on how Welthungerhilfe implements e-voucher programs in Turkey to ensure consistency in programming and implementation
- Identify weaknesses and potential to improve future projects
- Contribute to the ongoing discussion within the humanitarian community regarding cash Based Interventions

The manual details the steps of implementing e-voucher programs in Turkey, gathers all tools utilized, and cites the theoretical discussion as a reference point for decisions to be taken. The structure of the manual will, on the one hand, 'tell the story' of e-voucher programs in Turkey and, the same time, can be used as a manual or a reference source for ideas on possible ways of dealing with issues that may arise when implementing an e-voucher program.

# A

The experiences and methods described in this manual are intended as guides and inspiration for colleagues from other organizations that may implement similar projects. Deliberations on which approach to use under which circumstances have been included – ‘one size fits all’ is not a suitable approach for e-voucher programming – and even though this booklet aims at providing a step-by-step guide, implementing such a project always requires conscious decisions on how to move forward. Although this might be a bit tiring for the reader, it may help others have the right discussions at the right time in order to make most out of e-vouchers in order to better serve people in need.

The manual consists of five parts organized roughly along the chronological order of such a project:

The **Introduction** offers a quick overview of the manual’s purpose, briefly describes the context of Syrian refugees in Turkey, and places the approach used in Turkey within the available concepts of Cash-Based Assistance

The **Planning Phase** focuses on programming aspects used by Welthungerhilfe in Turkey and how to prepare the intervention. It also outlines issues that emerge while developing and writing the proposal.

The **Implementation Phase** is a run through the steps for making an e-voucher program work, starting with the things to be done once the project officially takes off and the ‘green table’ is left.

The **Field Phase** concentrates on issues arising when staff and (potential) beneficiaries are in direct interaction.

The **Closing Remarks** sum up the manual’s main points.

The **Annex** is a collection of matrices and forms used developed and used in the previous two years.

The Manual was prepared by Ilke Mucuk, Jesco Weickert, Lennart Lehmann, Dr. Marc Herzog, Şaban Gültekin, Sabine Greiner, Susanne Walter, Dr. Ulrike Dufner, Useme Yabancı, and Diane Shugart with significant contributions by several other members of staff, past and present: Julia Wisniewski as former Head of Project, Bindal Güner and Sinan Aldemir as former Project Officers, Ausama Almorai and Yehia Aljabri from Welthungerhilfe’s IT-Department, as well as Jürgen Mika at Head Office. The Field Officers concerned who contributed their valuable insights are Aya Joubi, Muhammad Diab, Muhammad Hajj Yusif, Muhannad Lakmes, Obada Kahil, Omar Basmaji, Omar Aljaloud, Rama Joubi, Rana Taalo, Sawsan Abdulaziz, and Siba Jissry from SYR 1022. Under SYR 1020 in Mardin, Ekrem Weli, Selava Saleh, Serbest Saleh, Hosnaf Xello, Mirhan Al Ahmed, Enes Osman, and Shanzera Zaher contributed as Field Officers for the Mardin perspective.

The authors want to thank everyone who contributed to the completion of this Field Manual and the successful implementation of e-voucher programs in Turkey, in particular Ismail Koca from Welthungerhilfe’s current service provider NAGIS, Emin Yücekaya from our long-term partner Golden Crescent in Kilis, and Aya Mhana who is providing counseling for the staff of Welthungerhilfe.

Also Welthungerhilfe expresses its gratitude to the Federal German Foreign Office, ECHO, and UNICEF for their generous funding that made this project possible.

## SITUATION ANALYSIS: TURKEY

Since the beginning of the Syrian crises, more than 2.7 million people fled to Turkey and have been granted Temporary Protection under the Geneva Convention (Directorate General of Migration Management, DGMM, as of December 2016, [http://www.goc.gov.tr/icerik/migration-statistics\\_915\\_1024](http://www.goc.gov.tr/icerik/migration-statistics_915_1024)). In May 2016, the European Commission estimated this number had increased by an additional 141.301 unregistered refugees, also partly from Syria (ECHO Factsheet Turkey: Refugee crises as of July 2016: [http://ec.europa.eu/echo/files/aid/countries/factsheets/turkey\\_syrian\\_crisis\\_en.pdf](http://ec.europa.eu/echo/files/aid/countries/factsheets/turkey_syrian_crisis_en.pdf)). Close to 270.000 (registered) Syrian refugees reside in camps provided for by the Turkish authorities (ibid.).

Syrian refugees can now be found in most cities and districts in Turkey.

Refugees registered at AFAD receive free medical care from public health institutions and are granted access to education, even though concerns have been raised regarding coverage (see European Commission, ibid). Still, refugees face serious problems accessing medical care (i. e. some medicine is not available through the public health system and has to be bought; some treatments cannot be provided by state hospitals; the cost of medical treatment in private hospitals or in other cities is an expense that refugees cannot cover). As the civil war in Syria enters its sixth year, Syrian refugees are caught in a protracted emergency situation, the mode of aid is largely humanitarian, and the Turkish authorities have been slow to adjust their scope on refugees remaining in Turkey for an extended period of time.

Since January 2016, the majority of Syrian refugees registered under the temporary protection scheme can obtain a work permit if an employer applies on their behalf. Although no data has been provided as to how many Syrians have been given work permits, it's assumed that work permit applications by employers are only filed for Syrians with high qualifications. Thus, the majority of refugees is expected to be excluded from this option. Employers will most probably prefer to hire them without contract and without paying social security contributions as day labor based on the needs of the company. For refugees, this means they are the most vulnerable workers, forced to accept very low wages and left without legal recourse to defend their rights. In order to integrate them into society and establish a stable structure, a minimum stable income would be necessary. As refugees living outside camps do not receive financial assistance, they have had to use any savings and sell any assets in order to make ends meet. Once these resources are depleted, refugees adopt negative coping strategies such as accumulating debts.

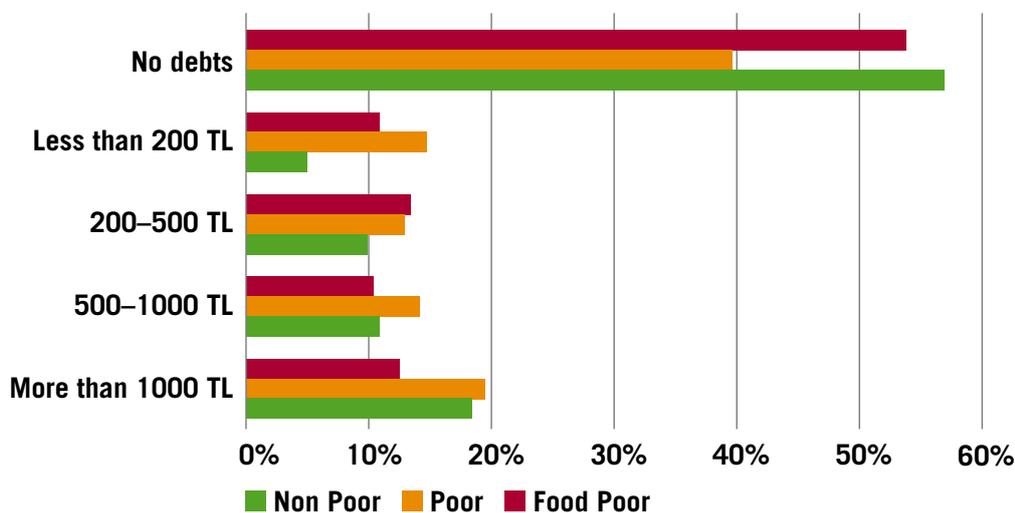
# B

## Syrians under Temporary Protection by Provinces in Turkey by 29.12.2016

No.	Province	Number of registered Syrians	Total Population	Percentage of registered Syrians in Province	No.	Province	Number of registered Syrians	Total Population	Percentage of registered Syrians in Province
	Total	2.823.987	78.741.053	3,59%		Total	2.823.987	78.741.053	3.59%
1	Adana	149.760	2.183.167	6,86%	42	Karamanmaraş	85.878	1.096.610	7,92%
2	Adiyaman	24.752	602.774	4,11%	43	Karabük	373	236.978	0,16%
3	Afyon	4.173	709.015	0,59%	44	Karakan	508	242.196	0,21%
4	Ağrı	856	547.210	0,16%	45	Kars	158	292.660	0,05%
5	Aksaray	1.171	386.514	0,30%	46	Kastamonu	738	372.633	0,20%
6	Amasya	217	322.167	0,07%	47	Kayseri	55.399	1.341.056	4,13%
7	Ankara	66.998	5.270.575	1,27%	48	Kirikkale	687	270.271	0,25%
8	Antalya	36	2.288.456	0,02%	49	Kirklareli	2.083	346.973	0,60%
9	Ardahan	76	99.265	0,08%	50	Kırşehir	690	225.562	0,31%
10	Artvin	40	168.370	0,02%	51	Kilis	122.236	130.655	93,56%
11	Aydın	7.392	1.053.506	0,70%	52	Kocaeli	27.422	1.780.055	1,54%
12	Baukesir	1.876	1.186.688	0,16%	53	Konya	70.185	2.130.544	3,29%
13	Bartın	31	190.708	0,02%	54	Kütahya	347	571.463	0,06%
14	Batman	19.377	566.633	3,42%	55	Malataya	20.751	772.904	2,68%
15	Bayburt	39	78.550	0,05%	56	Manisa	5.884	1.380.366	0,43%
16	Bilecik	511	212.361	0,24%	57	Mardin	93.527	796.591	11,74%
17	Bingöl	718	267.184	0,27%	58	Mersin	139.811	1.745.221	8,01%
18	Bitlis	653	340.449	0,19%	59	Muğla	8.517	908.877	0,94%
19	Bolu	1.035	291.095	0,36%	60	Muş	845	408.728	0,21%
20	Burdur	7.813	258.339	3,02%	61	Neşehir	5.658	286.767	1,97%
21	Bursa	102.915	2.842.547	3,62%	62	Niğde	3.217	346.114	0,93%
22	Çanakkale	3.438	513.341	0,67%	63	Ordu	616	728.949	0,08%
23	Çankiri	339	180.945	0,19%	66	Osmaniye	41.622	512.873	8,12%
24	Çorum	1.510	525.180	0,29%	65	Rize	628	328.979	0,19%
25	Denizli	7.326	993.442	0,74%	66	Sakarya	6.922	953.181	0,73%
26	Diyarbakir	29.169	1.654.196	1,76%	67	Samsun	4.012	1.279.884	0,31%
27	Düzce	574	360.388	0,16%	68	Siirt	3.173	320.351	0,99%
28	Edirne	6.492	402.537	1,61%	69	Sinop	71	204.133	0,03%
29	Elazığ	5.108	574.304	0,89%	70	Sivas	2.181	618.617	0,35%
30	Erzincan	173	222.918	0,08%	71	Şanlıurfa	405.150	1.892.320	21,41%
31	Erzurum	511	762.321	0,07%	72	Şirnak	14.335	490.184	2,92%
32	Eskişehir	2.083	826.716	0,25%	73	Tekirdağ	5.917	937.910	0,63%
33	Gaziantep	318.243	1.931.836	16,47%	74	Tokat	810	593.990	0,14%
34	Giresun	146	426.686	0,03%	75	Trabzon	2.053	768.417	0,27%
35	Gümüşhane	67	151.449	0,04%	76	Tunceli	89	86.075	0,10%
36	Hakkari	874	278.775	0,31%	77	Uşak	1.202	353.048	0,34%
37	Hatay	379.093	1.533.507	24,72 %	78	Van	1.645	1.096.397	0,15%
38	Iğdir	81	192.435	0,04%	79	Yalova	2.702	233.009	1,16%
39	Isparta	6.212	421.766	1,47%	80	Yozgat	3.019	419.440	0,72%
40	Istanbul	429.972	14.657.434	2,93%	81	Zonguldak	303	595.907	0,05%
41	Izmir	99.443	4.168.415	2,39%					

DGMM, ibid

### Debts of Syrian off-camp refugees

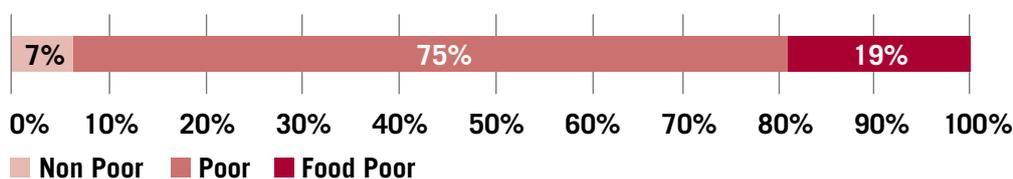


World Food Program: Off-camp Syrian Refugees in Turkey, A Food Security Report as of June 2016, p. 6: [http://documents.wfp.org/stellent/groups/public/documents/ena/wfp282921.pdf?\\_ga=1.164721464.685269604.1462866624](http://documents.wfp.org/stellent/groups/public/documents/ena/wfp282921.pdf?_ga=1.164721464.685269604.1462866624)

The present situation places humanitarian organizations in the position of providing means for integrating Syrians into the social and economic system of Turkey (e. g. language courses and community centres), while at the same time providing assistance for the refugees to meet their basic daily needs.

Even though ECHO announced the launch of an Emergency Social Security Net (ESSN) for the second half of 2016, at present Syrian refugees' situation remains volatile with regards to access to basic commodities and food in particular.

### Level of poverty of Syrian off-camp Refugees



ibid, p. 6

As access to food and functional markets prevail in Turkey (see below), a number of international and local NGOs as well as UN agencies supply e-vouchers to vulnerable Syrian families. These projects are coordinated by the Cash-Based Initiatives Technical Working Group ([www.cashlearning.org/coordination/turkey-cash-working-group](http://www.cashlearning.org/coordination/turkey-cash-working-group))

# B

## 1. Advances of Cash-Based Programs

Cash-Based Assistance offers a lot of advantages in comparison to in-kind donations and can be fully utilized in Turkey (Action contre le Faim: Implementing Cash-based Interventions, a guideline for aid workers p. 28 as of July 2016: [www.actionagainsthunger.org/sites/default/files/publications/Implementing\\_cash-based\\_interventions\\_A\\_guideline\\_for\\_aid\\_workers\\_10.2007.pdf](http://www.actionagainsthunger.org/sites/default/files/publications/Implementing_cash-based_interventions_A_guideline_for_aid_workers_10.2007.pdf))

<b>Choice</b>	Cash lets people choose their own priorities
<b>Self-respect</b>	Cash gives people more responsibility for their own lives
<b>Effectiveness</b>	Where human needs are created by loss of income, and not by the availability of goods, cash addressed the problem directly
<b>Cost-effectiveness</b>	Cash is usually the cheapest option
<b>Speed</b>	Cash is logistically simpler, and can be made available more quickly
<b>Trade</b>	Cash promotes the local market, rather than undermining it
<b>Economic recovery</b>	A cash injection stimulates all kinds of economic activity
<b>Flexibility</b>	Cash needs never go away, because not all individual needs can be met in-kind

These strengths can be brought to the fullest fruition in Turkey while at the same time risks can be mitigated (see *ibid.* p. 37).

**Use of unintended items:** This is known to occur by beneficiaries using the balance of their e-voucher for unintended purposes such as purchasing alcohol, perfume, tobacco, nail enamel, hair gel, etc. The social practices of the Syrian population in Turkey who largely reject such use, as well as the careful selection of vendors (see B. 4.: Typology of e-voucher Programs in Turkey) minimize such abuse. Monitoring of Welthungerhilfe's past and current e-voucher projects clearly show that this concern is groundless and the vast majority of beneficiaries use the funds in the intended way.

**Reluctance of donors and others to support:** This is not the case in Turkey. Many funders feel the need of longer term support for Syrians in Turkey due to the protracted nature of the civil war in Syria.

**Prone to diversion:** As in the case of unintended use, the selection of shops and hence goods to be purchased limits the possibility to use the balance of e-vouchers for illicit purposes.

**Security risks:** Despite some unrest in the past months, Turkey remains a relatively stable and safe country. So far, only a few cases of theft and no cases of threats to beneficiaries have been reported.

**Inflationary risks:** Even though the annual inflation rate of the Turkish Lira is at about eight per cent, the losses for the beneficiaries are offset by adjusting the amount loaded onto the cards (see 5. Welthungerhilfe e-voucher Programs in Turkey).

**Risk of gender bias:** Even though the provision of food and household goods are traditionally the responsibility of the male family member in Syria, female heads of households account for more than 80 per cent of all families within SYR 1022. Informal feedback from beneficiaries and complaints to the telephone hotline have not indicated any issues arising with regards to gender and it can be assumed that usually decisions on purchases are made jointly in the family.

## 2. Cash-Based Assistance within the Turkish Context

*Food security is now seen as being about how people – all people – get access to food and not about there being enough food ‘on average’ for everyone. Where the problem is that food and other necessities are there but people cannot ‘access’ them, it seems obvious that an efficient solution would be helping them to ‘access’ them – and money is often the most obvious way of doing this.*

Action contre le Faim: *ibid*, p. 17

The above quote explains the dilemma off-camp refugees in Turkey are facing: on the one hand, commodities and foodstuffs are widely available, on the other hand, most refugees lack the financial means to buy them. Post-Distribution Monitoring of the e-voucher program implemented in Kilis and Gaziantep showed that only 25 per cent of the beneficiaries reported a neutral or positive balance of their household income (these findings also match the findings of other agencies, see above). Even though no formal assessment has been made by Welthungerhilfe, with no legal work options or adequate pay, the lack of financial resources is surely the main concern of Syrian refugees in Turkey. (For a recent report on food insecurity among Syrian refugee groups in Turkey, see World Food Programme 2016)

Thus, circumstances in Turkey favor e-vouchers as markets and other necessary infrastructure are in place for running these types of projects. Mercy Corps offers a decision tree for using e-vouchers in its eTransfer Implementation Guide (P. 12 as of July 2016: <https://d2zyf8ayvg1369.cloudfront.net/sites/default/files/E-TransferGuide.pdf>):

### **Does a minimum infrastructure exist?**

- Yes, vendors are available and able to do quick re-stocking; credit cards are common and regularly used by most shops. About ten service providers offer e-voucher services with different modalities.

### **Can we procure or purchase the required system hardware?**

- Yes, background infrastructure (server, etc.) is provided by the respective service providers; POS devices or tablets in newer systems are either provided by the service provider, obtained by the respective shops, or procured by the implementing agency.

# B

## **Is the capacity of the service providers sufficient?**

- All ten service providers have experience in running card systems. Specific capacity is assessed during the tendering process or by a review in case a derogation is granted (see D. 1. Selection of the e-voucher provider).

## **Is the service provider affordable?**

- Yes, modalities of service providers vary considerably. Some providers offer to run the entire program, including beneficiary selection and handling, while other just cover the bare minimum (provision of POS devices, transactions, and basic customer service). The remuneration system of the service provider used by Welthungerhilfe is based on the purchases made (see D. 1. Selection of the e-voucher provider).

## **Will participants and vendors be able to use the modality?**

- Yes, credit cards that use the same devices as e-vouchers are common in Syria and Turkey. Thus far, reports of limited literacy which might have affected accessibility have not been observed.

## **Is the service provider a pre-qualified vendor or do they have positive references?**

- Yes, Welthungerhilfe has guidelines on pre-qualification for service providers so new tenders are issued regularly for new projects. Capable service providers are widely available.

Following this decision tree leads to the conclusion that e-vouchers can be used in the Turkish context. The benefits of using this modality are evident and the other actors mentioned all fulfill the stated requirements.

### **3. Legal conditions**

Turkish Legislation allows for support of Syrian off-camp refugees and provides some elements, that support the implementation of e-voucher programs – mainly a centralized registration for all refugees – while at the same time imposing some restrictions that need to be considered during planning and implementation:

- Even though Welthungerhilfe has received permission from Ministry of Interior to work throughout Turkey, concerned bodies at the regional level expect to be consulted and grant authorization (e. g. governorate, DGMM, AFAD).
- The DGMM database is not accessible for INGO to identify beneficiaries and surveys are not to be undertaken by them, hence beneficiaries need to be registered for every distribution or suitable partners need to be found to get an overview on the targeted population. In addition, no civil registry is in place regarding the refugees making it difficult to determine whether a family actually resides in the dwelling in which they claim to live.
- Registration of beneficiaries remains a grey area of activity and needs to be dealt with sensibly, e. g. by not taking copies of beneficiaries' IDs.
- At the time of writing, Turkey does not register newly-arrived refugees from Syria (despite stating otherwise). This poses a challenge for project implementation as new arrivals are often in a particularly vulnerable situation.

- For Syrians to obtain work permits in Turkey under the current Labor Law requires an extensive amount of paperwork as well as certain preconditions which need to be considered in the planning process if Syrian staff is intended to be integrated in the teams.
- As Welthungerhilfe is operating under the Turkish law of associations governing NGOs' work, certain requirements in documentation and its availability in the Turkish language apply. These also need to be considered when staffing new projects.
- The Turkish government has made clear that Syrian refugees must only receive support significantly below the level provided for Turkish citizens, thus limiting flexibility on the amounts loaded on the cards.
- Additionally, donor requirements and Welthungerhilfe's own internal regulations need to be adhered to.

#### 4. Typology of e-voucher Programs in Turkey

Within the 'family' of Cash-Based Interventions there are a range of distinctions which had to be weighted when implementation started in Turkey:

**Delivery Mode:** Cash-Based Assistance can be granted by various means such as cash, vouchers, and mobile money. Since no provider has been found yet to deliver cash to beneficiaries<sup>1</sup> and mobile money is not widely used in Turkey, e-vouchers were chosen. (Paper vouchers are less secure than e-vouchers and require far more effort so they were not really a viable option.)

**Scope:** One big advantage of e-vouchers is that the range of products they can be used to purchase can be restricted while leaving the choice of specific product to the beneficiary. The restrictions can extend from 'food only' to virtually no limitation when using a provider such as Mastercard or VISA.

In order to offer beneficiaries a wide choice, e-vouchers issued by Welthungerhilfe in Turkey can be used as multi-purpose cards. As the cards of the current service provider can only be used at the designated POS machines, beneficiaries can only shop at pre-selected shops. Therefore, misuse of the cards for unintended purchases can be reduced by selecting only shops that do not sell cigarettes or alcohol. (In instances where cigarettes are being sold in the shop, the vendor is not allowed to book these onto the cards)

Still, close monitoring is advisable in order to detect 'deals' between beneficiaries and shops, e. g. the exchange of e-voucher balances for cash or purchases of unintended goods at other shops while the booking is done at a contracted vendor. Likewise, booking for example two bags of rice for one pack of cigarettes on the cards is a known means of circumventing the restrictions of certain items. It needs to be noted, however, that such 'exchanges are exceptions.

<sup>1</sup> At the time of writing, NRC launched a pilot project in Ankara with PTT. Providing beneficiaries with cash goes one step further than the current e-vouchers. As rent, debt repayment, and medical costs are most urgent non-food needs of Syrian refugees in Turkey, providing beneficiaries with cash would be a major step towards also addressing these needs, giving families the means to prioritize their most urgent needs.

# B

Cards can be used for:

- Food and hygiene items (supermarkets, butchers, vegetable stores)
- NFI such as mattresses, blankets, and household items (convenience stores)
- Clothes and shoes including for children (baby shops, clothing, and shoe stores)
- Medical supplies (pharmacies)
- Heating material (gas and coal suppliers)

**Conditionality:** Transfers can be linked to conditions that beneficiaries have to fulfill e. g. cash-for-work or parents being required to send their children to school in order to be eligible. Unconditional transfers as in the case of Welthungerhilfe's e-voucher programs in Turkey only require registration and the fulfilment of certain vulnerability criteria in order to receive a card.

**Timeframe:** Cards can either be used one time ("one-offs") e. g. for winterization and new arrivals or can be regularly loaded for a fixed period of time (some organizations also provide support as long as funds can be made available). Welthungerhilfe follows both the prevailing modality of similar programs in Turkey by giving out cards that are loaded monthly for the project duration (i. e. six months in Kilis and Gaziantep or seven to eight months in 'the southeast'), as well as one-off cards (i. e. for winterization) that are loaded once with a lump sum to be spent in partner shops.

## 5. Welthungerhilfe e-voucher Programs in Turkey

Welthungerhilfe provides unconditional multi-purpose e-vouchers to vulnerable recognized Syrian refugees in Turkey. The basic mode of operations of all projects is similar throughout Turkey: beneficiaries are registered and all families are visited during or before the distribution process. The loading process is uniform (except for a recent upscaling detailed below) and spans six months plus an optional winterization loading. A representative sample of cardholders is visited once during the cycle. Most programs feature two or more loading cycles.<sup>2</sup>

At the time of writing, the following programs have been completed, are running, or just about to start. (Please note that in some cases the distribution of e-vouchers was only one component so proportion of transfers vs. overall budget can not be compared between projects):

<sup>2</sup> This is due to the fact that the number of refugees in need vastly outnumbers the number of possible beneficiaries. One might argue that it made more sense to select a certain number of recipients and stick with them throughout the term of the project. In some cases, Welthungerhilfe extended its support in certain areas for a second cycle due to hardships in a particular area (e. g. in Elbeyli, a rural area where no other aid organization works at present) but in general selecting 'a chosen few' for long-term support seems to be less appropriate than spreading the support to a wider circle. In any case, this moral dilemma cannot really be solved and needs to be reassessed given the present circumstances and available means.

Welthungerhilfe Project Number and Project Title	Location	Donor	Timeframe	Beneficiaries reached/ planned	Loading Schedule	Overall budget	Transfers to beneficiaries
SYR 1009, Humanitarian Assistance to war affected population and urban refugees in Turkey	Kiziltepe, Ceylanpinar 	ECHO	1.6.2014–31.6.2015	1.135 families, 5.675 beneficiaries	40 TL per person for 6 months	5.000.000 €	701.250 €
SYR 1012; Food-Aid and Winterization for vulnerable civil war victims in northern Syria and Turkey	Kilis 	Federal German Foreign Office	1.10.2014–30.6.2015	1.445 families, 9.900 beneficiaries	50 TL per person for 6 months	5.908.043 €	671.685 €
SYR 1020 I  SYR 1020 II	Mardin, Kiziltepe 	ECHO	1.6.2015–31.3.2016  1.5.2016–31.12.2016	1.800 families <sup>3</sup> , 10.800 beneficiaries  2.500 families, 15.000 beneficiaries	40 TL per person for 6 months  60 TL per person for 6 months + additional one-off loading for winterization	4.100.000 €	2.783.270 € (ongoing)
SYR 1022; Food-Aid and Winterization for vulnerable civil war victims in northern Syria and Turkey	Kilis, Gaziantep 	Federal German Foreign Office	1.7.2015–31.12.2016	10.621 families, 61.150 beneficiaries	50 TL per person for 6 month + additional loading for winterization	10.900.000 €	5.821.200 €
SYR 1030; Winter NFI cash assistance for vulnerable refugee households (HHs) in Mardin Province	Mardin, Kiziltepe, Midyat, Batman 	UNICEF	23.11.2015–15.4.2016	4.275 families, 25.600 beneficiaries	2 x 100 US\$ per household	887.851 €	782.069 €
SYR 1038, e-voucher for Syrian Refugees in Turkey	Hatay, Kilis 	Federal German Foreign Office	1.7.2016–31.12.2018	4.900 families, 29.400 beneficiaries	87 TL per person for 6 month	6.825.000 €	4.845.000 €
SYR 1040, Cash based (Winter) Support (Turkey) and Food Support (Syria) for Syrian victims of the civil war in Turkey and Syria	Kahramanmaraş 	Federal German Foreign Office	1.7.2016–28.2.2018	1.730 families, 10.380 beneficiaries	87 TL per person for 6 month	5.250.000 €	1.807.004 €

<sup>3</sup> Turkish nationals were included.

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The experiences of two projects have been incorporated into the manual and outlined briefly to help understand the details described later on:

SYR 1020 II	SYR 1022
<p>SYR 1020 is divided in two phases, SYR 1020-I and SYR 1020-II. SYR 1020-I is based on an assessment of the situation from a sample of 1.810 Syrian households (out of a total estimated population of 16.000 – DGMM June 2016) to obtain an understanding of their social, educational and professional background as well as their current situation in Turkey. Priority was given to Syrian households in Mardin as they did not benefit from any mid-term assistance besides charity assistance from local organisations. The data was analyzed according to vulnerability criteria reaching assistance to 1.372 families. The e-vouchers were distributed at two distinguished public school buildings in Mardin and Kiziltepe. Approximately two-thirds of households visited received assistance. PDM was conducted for approx. 80% of all beneficiaries.</p> <p>Based on the experiences of SYR 1020-I, the approach was changed in the following phase of the project (SYR 1020 II), with the intention to have a nearly complete overview and data of Syrian refugees in Mardin and Kiziltepe, to ease access to registration and to guarantee the fair distribution of cash cards to most vulnerable households.</p> <p>Pre-registration was conducted in all neighborhoods, approx. 4.500 families being registered with all their family members. Basic demographic and vulnerability data was taken from each household member.</p>	<p>In SYR 1022, after an initial trial with self-targeting, a geographical approach was used. All Syrian refugee families in a chosen <i>mahalle</i> were visited. During these visits all relevant information in terms of vulnerability, eligibility and demographic data for a baseline study was collected.</p> <p>The complete data that was collected was sorted according to the set eligibility criteria and the beneficiary list that resulted from this process covered approximately 80% of all families.</p> <p>In the next, subsequent phase, distribution of the cards was undertaken in several stages at the offices of the mukhtars in all the selected neighborhoods.</p> <p>Families which were missed during the initial assessment were visited and included in a follow-up assessment if they contacted Welthungerhilfe during a reasonable time period after distribution.</p> <p>PDM was conducted with a significant number of beneficiaries and Focus Group Discussions were held (with beneficiaries, vendors as well as mukhtars).</p>

- Based on the vulnerability scoring, household visits were conducted for the families above a certain level for more details on vulnerabilities and make a final inclusion decision.
- Family members not present at household visits were given the possibility of going to the community center in Mardin to be included in the household list.
- A telephone hotline for complaints and questions was set up.
- Community leaders were involved in the registration, household visits, and crosschecking of final beneficiary lists.
- Assessment teams outside Kiziltepe and Mardin were hired to safeguard neutrality.
- Particularly urgent cases could be referred to the project's case management component.
- PDM was conducted in a randomly selected sample of beneficiary households (approx. 50% of total). Focus Group Discussions are held with beneficiary groups, separated by demographics.

The main differences between these programs stem from the varying framework conditions, mainly the ratio of means (= funds available) versus the need (= number of potential beneficiaries) in the intervention area. E-voucher projects usually reach between 30 per cent and 80 per cent of the given refugee population.<sup>4</sup> Ideally, finances should be sufficient to reach all 'real vulnerable' refugees in the given location (e. g. funds available for 1,500 households for a total number of 2.000 Syrian families). In Welthungerhilfe's 'southeastern projects' about 50 per cent of the registered families receive an e-voucher which has led to procedures aimed at reaching out to all prospective beneficiaries by utilizing 'self targeting' (see D. 2.). In the 'western programs,' the number of refugees vastly exceeds the number of those that can be served, e. g. 100.000 in Kilis and up to 350.000 in Gaziantep. This situation leads to a much more restricted approach in targeting beneficiaries and also has ramifications for further steps of implementation (as detailed below).

It should also be noted that the percentage of refugees covered has implications in terms of Do No Harm principles: the lower the participation rate, the higher the risk of raising tensions within the Syrian community and/or complaints towards Welthungerhilfe, an

<sup>4</sup> Some organizations as DRC even set a certain percentage as a target to determine the score needed in order to be found eligible (Danish Refugee Council: Cash Transfer Programming for Syrian Refugees, Lessons Learned on Vulnerability, Targeting, and Protection from the Danish Refugee Council's e-voucher Intervention in Southern Turkey, p. 19 as of July 2016, <http://reliefweb.int/sites/reliefweb.int/files/resources/FIC-DRC-publication-karen-2-2016.pdf>)

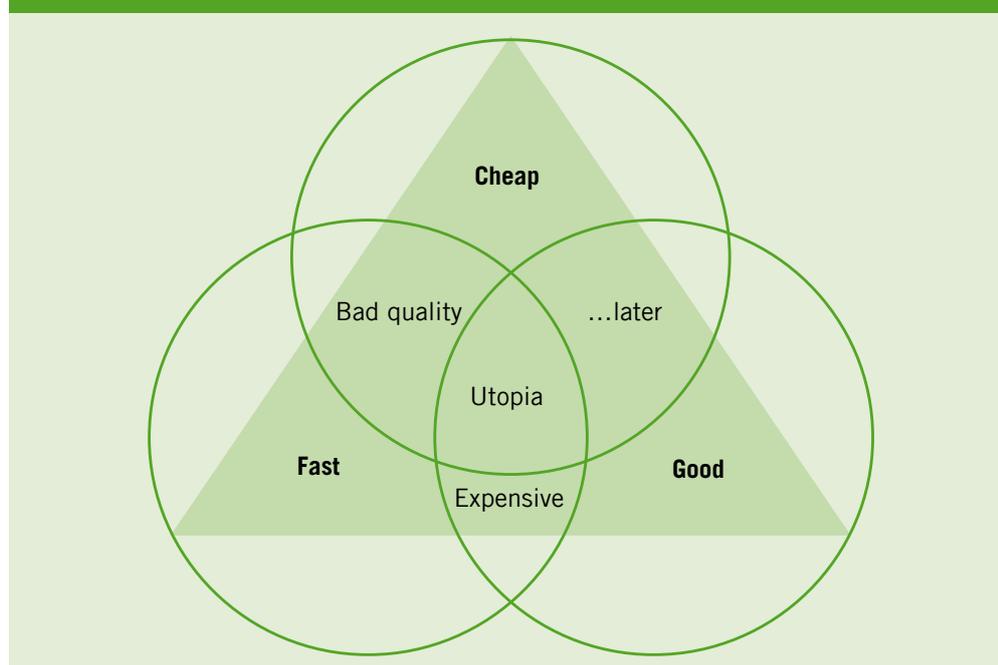
# B

experience that other organizations also share: “ [...] due to widespread, strong negative reaction among households who were assessed by DRC but not selected for monthly assistance – culminating in protests outside DRC offices and harassment of staff – it was not possible to speak to any members of these households to gather control data.” (Danish Refugee Council: Cash Transfer Programming for Syrian Refugees, p. 9, as of June 2016: <http://fic.tufts.edu/assets/FIC-DRC-publication-karen-2-2016.pdf>)

## PLANNING

E-voucher interventions usually involve significant funds being spent and require a fair amount of planning. Choices made at this stage set the frame for the scope of future decisions and make other ones impossible if the programs' coherence is to be maintained.

One basic tool for determining the priorities of any given project is the Quality Triangle:



Quality, speed, and low cost are mutually exclusive; a project cannot be implemented quickly, cheaply, and at a high level of quality simultaneously.<sup>5</sup> In emergency contexts, speed is usually crucial while quality is of equally high importance, thus leading to comparatively costly interventions. (Fortunately this does not seem to be a major issue for donors despite a general shortage of funds when it comes to meeting the needs of the victims of the Syria crisis in general.) It needs to be noted that quality is often neglected in some details, e. g. M&E or staff capacity-building are often not prioritized due to high spending and implementation pressures.

Staff managing projects needs to be aware of these different constraints and balance these conflicting priorities. This applies to both the strategic approach and long- and short-term planning as well as on-the-spot decisions taken during implementation. Consistency is key as priorities need to be communicated and agreed upon between internal stakeholders (such as program management at country level, finance, HR, and logistics) as well as be transparent generally to the respective funding body.

<sup>5</sup> This is despite any different expectations that donors may have.

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## **Experience: Communicating different priorities**

Within SYR 1022, targeting about 60.000 beneficiaries in two cycles, the priority at the start of the project was quick implementation. Also, due to high spending pressure, nearly 50 per cent of the budget had to be spent within the first six months of implementation. It was clear to all concerned that this would be achieved at the cost of lower quality regarding targeting, M&E, and capacity-building. In the project's second year, the pressure was far less, thus allowing for a significant improvement of all these issues. This was only possible due to the support of the management and staff of Welthungerhilfe Regional Office and the high level of contextual understanding of the donor, the Federal German Foreign Office.

Within SYR 1020-I, targeting 8.236 beneficiaries in one cycle in an area where no INGO had worked before and therefore no proper assessment had been made, proper assessment had to be completed in a short time and could only be managed with a high number of additional short-term staff conducting the assessment. This resulted in higher costs than originally planned and left no room for further participatory methods at the planning stage. Only existing local institutions and organisations could be involved, while local focus groups could not be established.

In all the planning processes as well as in the later implementation, the **Security Advisor should be consulted at all stages** to minimize security risks as early as possible.

### **1. Success Indicators<sup>6</sup>**

In terms of food security, FAO defines four dimensions which need to be considered (Introduction to the Basic Concepts of Food Security, p. 1 as of August 4, [www.fao.org/docrep/013/a1936e/a1936e00.pdf](http://www.fao.org/docrep/013/a1936e/a1936e00.pdf)):

**Availability.** Is enough food produced and stockpiled to feed the population? This dimension is measured through market monitoring in Welthungerhilfe's ongoing projects.

**Access.** This refers to the populace's ability to buy food, mainly in terms of income in relation to costs. Within Welthungerhilfe e-voucher programs in Turkey, this is monitored by PDM and Focus Group Discussions.

**Utilization.** This focuses on how individuals apportion the food supply available in terms of diversity and nutritional value of food consumption. A monitoring system for this dimension still needs to be established.

**Stability.** The other three dimensions may fluctuate over time, e. g. in different seasons. Effects of this type are visible by comparing the above-described data over time.

<sup>6</sup> The overall decision for the use of e-vouchers and its modality are described in B. 4. Typology of e-voucher Programs and are not repeated here.

Multi-purpose e-vouchers contain an inherent ambiguity in this regard, which is also reflected in ongoing discussions within the humanitarian community in Turkey. On the one hand, the original purpose of cash-based interventions is food security, while on the other, the balance of e-vouchers can also be spent on other basic commodities such as hygiene products and fuel for heaters.

Differences of food-only and multi-purpose e-vouchers:

Food Only	Multi-Purpose
Food baskets allow for appropriate financial allocation.	No overall 'basic-needs basket', usually food basket is used which may lead to distorted allocation level.
Monitoring of Food Consumption Index and coping strategies in terms of food intake	Monitoring of general coping strategies including social behavior, e. g. begging and child labor
Success indicator: improved food security	Success indicator: decreased general negative coping strategies
Cultural Preferences of beneficiaries outside of food cannot be addressed	Cultural preferences of beneficiaries can at least partly be met (see footnote 8)
Restricted purchases	Unrestricted <sup>7</sup> purchases

It is advisable to have a clear understanding of which of the two approaches will be utilized in a particular project as a mismatch between stated aims and indicators used may occur.

In SYR 1022 for example, insufficient attention was paid to this ambiguity, which was also reflected in the Logframe:

Indicator	Comment
1. By the end of the project, 4.500 refugee families in Turkey (ca. 27.000 persons) within two cycles (i. e. 9.000 families) each over six months have received pre-paid credit cards to purchase essential daily goods.	This indicator is pretty useful and gives a realistic guideline on how many beneficiaries will be reached. Also hardly any donor will accept a proposal without any target figure.

<sup>7</sup> In terms of availability in shops, see above.

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Indicator	Comment
<p><b>2.</b> 85% of the refugee families confirm that the credit payments have made an important contribution to their survival security and that the service has been carried out to their satisfaction.</p>	<p>This indicator reflects the subjective side of the beneficiaries' satisfaction. As beneficiaries hardly ever complain about support received, it acts more like a fail-safe than a true success indicator. Still it should be utilized to make sure that the loading is not too low, for instance.</p>
<p><b>3.</b> Consumption data from participating shops show that at least 80% of the spending was on basic foodstuffs.</p>	<p>This indicator highlights the ambiguity of the project's aims: food shall be the most important item but the beneficiaries have 'some other needs' they can address too. Even though it helps to know the expenditure ratio, the question is what the conclusion of failure to meet should be.<sup>8</sup></p>
<p><b>4.</b> Results from surveys in Turkey show that, due to the pre-paid credit cards, the occurrence of negative coping strategies has been markedly reduced (by at least 50%).</p>	<p>This indicator highlights the difference in the scope of the project mentioned above: within SYR 1022 it was understood in broader terms and not as referring to nutrition. A proxy indicator was used to assess the overall financial situation of the beneficiaries.</p>

An additional challenge of the focus on negative coping strategies is that they are often not socially accepted and prone to bias. People may be reluctant to admit that their children need to work or the family has resorted to begging; conversely, some families may portray their situation as being more negative than it actually is in order to seem more in need and thus increase their chances of receiving assistance.

<sup>8</sup> In the first months of the first cycle of SYR 1022, in both Kilis and Gaziantep only 60 per cent of the funds was spent on food while 25 was spent on hygiene items. Later the expenditure on food soared again to reach over 80 per cent. An in-depth analysis revealed that most of the hygiene expenditures were for household cleaners and laundry detergent. Most probably the beneficiaries used their first purchases to buy materials they could not previously afford and stocked up. It needs to be noted that a clean house and being properly attired when leaving the house is culturally of high importance to most Syrian people. This might be seen as valid point if it comes to subjective needs and has to be transparent when developing a program (see above). It is important in any case to be aware of such effects and possibly include them in the logframe.

Likewise, these cultural aspects are important to keep in mind during beneficiary selection and monitoring, as a dwelling in good condition may hide other areas (i. e. food consumption) being neglected for the sake of appearance.

Negative coping strategies are not cited within the framework of the new ‘western projects,’ instead the indicator focuses on the beneficiaries’ reports of being provided with sufficient food (SYR 1038 & SYR 1040).

## 2. Selection of Intervention Area

In order to address urgent needs and ensure smooth implementation, the following criteria should be met in selecting an intervention area:

- It is in line with country strategy.
- There is a significant refugee population in the area (see DGMM statistics and additionally studies by third parties wherever available).
- The government and local authorities support or at least consent to the intervention.
- The security situation is acceptable.
- There is no or limited activity by other organizations in the distribution of e-vouchers or the possibility of reaching an agreement on a regional division of interventions (for the reasons why, see D. 4. Coordination)
- There are civic partners available and, ideally, suitable for a joint working experience.

## 3. Staffing

In the current projects, the staff needed to administer an e-voucher program serving up to 2.000 families/12.000 beneficiaries are:

- 1 Head of Project (general management, reporting, recruitment, financial oversight)
- 1 Project Officer (operational planning)
- 4 Field Monitors (registration, distribution, post-distribution monitoring) and a pool of at least the same number of monitors on a consultancy basis<sup>9</sup>
- 3 Drivers (doubling as security, one car per team of Field Monitors and one for the project’s management)
- 1 Telephone Hotline Operator<sup>10</sup>
- 1 M&E Expert
- 1 IT-Assistant (data management)
- 1 Admin Assistant (filing, admin, logistical support)
- 1 Financial Manager
- 1 Cashier

There also needs to be planning for additional support roles for Logistics, Human Resources, and Security.

<sup>9</sup> At peak times such as distribution or winterization, additional or short term additional staffing is needed to ensure smooth implementation. This also helps develop staff capacity in the longer run.

<sup>10</sup> Due to the large number of calls made to the hotline in SYR 1020 II, a second person was needed to follow up on the recordings of the actual hotline operator.

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## 4. Budgeting

The above positions need to be budgeted according to the current Welthungerhilfe pay scale, including equipment and infrastructure such as computers, desks, and so on as well as operating costs like as car leasing and rent.

The number of beneficiaries to be reached can be calculated with this simple formula:

Funds available : Month of Loading : (Loading Value : Exchange rate) = Beneficiaries<sup>11</sup>  
to be reached

E. g. 1.200.000 € : 6 : (60 : 3,3) = 11.000 Beneficiaries can be reached for six months, with a loading of 60 TL.<sup>12</sup>

As budgets are often drawn up on an annual basis and card loading is per two fiscal years, it is advisable to calculate the monthly expenditures in order to be able to arrive at an annual budget using the same example:

November	December	January	February	March	April	Total
200.000 €	200.000 €	200.000 €	200.000 €	200.000 €	200.000 €	<b>1.200.000 €</b>
Budget Year 1: 400.000 €		Budget Year 2: 800.000 €				

In the event that the service provider adds a service charge, this should also be included in the budget. In previous projects, the provider took a service charge of five per cent, including taxes, on all transfers – like commercial cards such as VISA or MasterCard are financed – from vendors, thus making it unnecessary to include service charges in the budget.

<sup>11</sup> The number of households/families usually needs to be listed. It is calculated based on an average family size of six members, thus an estimated 1.833 families can be reached in the example below.

<sup>12</sup> Note that the exchange rate has a strong effect on how many beneficiaries can be reached and needs to be monitored when conducting fiscal surveillance as detailed below.

## 5. Timing

For a project as described above (2,000 families to be reached for a six-month loading cycle), ten months should be planned for one cycle if project team and field office already exist:

Timeframe	To Do
<b>Month 1-3</b>	<ul style="list-style-type: none"> <li>■ Hiring of Staff</li> <li>■ Teambuilding Measures</li> <li>■ Preparation</li> <li>■ Selection of the Targeting Modality and area if applicable</li> <li>■ Outreach to stakeholders</li> <li>■ Obtaining permissions</li> <li>■ Selection of partners if applicable</li> <li>■ Development of Questionnaire, FGD, PDM</li> </ul>
<b>Months 4 &amp; 5</b>	<ul style="list-style-type: none"> <li>■ Registration of potential beneficiaries</li> <li>■ Selection of Markets</li> </ul>
<b>End of Month 5</b>	<ul style="list-style-type: none"> <li>■ Selection of beneficiaries</li> <li>■ Distribution</li> </ul>
<b>Months 5-10</b>	<ul style="list-style-type: none"> <li>■ Regular loading of the cards</li> <li>■ Post-Distribution Monitoring (PDM)</li> <li>■ FGD</li> <li>■ Market monitoring</li> <li>■ Financial monitoring</li> </ul>
<b>Month 9</b>	<ul style="list-style-type: none"> <li>■ Regular loading of the cards</li> <li>■ Market monitoring</li> <li>■ Follow up on unused funds of beneficiaries</li> <li>■ Reminder of spending deadline for beneficiaries</li> </ul>
<b>Month 11</b>	<ul style="list-style-type: none"> <li>■ Financial Closing</li> <li>■ Preparation of Reports</li> </ul>

It is evident that e-voucher programs are 'top-heavy', that is, the main workload is prior to and during distribution and tapers off afterwards. During planning, dates like Ramadan and Bayram should also be considered as they greatly impact what and how measures in the field can be implemented.

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## 6. Eligibility Criteria

*In the Syrian refugee context in Turkey, humanitarian agencies often use a “category” approach both to identify vulnerability (as defined by that organization) and to target assistance. Certain groups (e. g. female-headed households, unaccompanied children, persons with disabilities) are assumed to be “more vulnerable” and are therefore targeted to receive assistance. Although such category-based targeting is pragmatic from an operational perspective, the most commonly used categories often miss households that are highly vulnerable to food insecurity or lack access to health resources.*

(Danish Refugee Council, *ibid*, p. 11)

Eligibility criteria are crucial when it comes to reaching those people most in need and refer to vulnerability, which is understood by Welthungerhilfe as:

Vulnerability is a set of characteristics and circumstances of a community, system, or asset that make it susceptible to the damaging effects of a hazard.

Welthungerhilfe: Disaster Risk Management, Practical Guide p. 6 as of July 2016:  
[www.welthungerhilfe.de/en/about-us/media-centre/artikel/mediathek/disaster-risk-management.html?type=6663&tx\\_rsmmediathek\\_fe1%5Baction%5D=singleDownload](http://www.welthungerhilfe.de/en/about-us/media-centre/artikel/mediathek/disaster-risk-management.html?type=6663&tx_rsmmediathek_fe1%5Baction%5D=singleDownload)

In the context of Syrian refugees in Turkey, the reference frame of vulnerability is the family, whose circumstances are described in the introduction.

In past years, Welthungerhilfe has used three methods for assessing families' vulnerability:

Type of Assessment	Pros	Cons
<p><b>Observation of Households:</b>            In SYR 1013, the state of the family's dwelling of was used to determine their vulnerability; if the overall situation was 'good', e. g. if the flat featured air conditioning, the family was not eligible; if the situation was 'bad', e. g. the family lived in a garage without running water, the card was issued.</p>	<ul style="list-style-type: none"> <li>■ Rapid assessment possible, registration can happen with the bare minimum of information</li> <li>■ Eligibility evident; Field Monitors know exactly why beneficiaries got the card or not</li> </ul>	<ul style="list-style-type: none"> <li>■ Low transparency, definition of the details of the boundary between good and bad housing conditions not clear and a subjective judgment by the field monitor.</li> <li>■ Bias due to cultural norms, families may be ashamed to show their 'real' situation, good dwelling might conceal or even cause insufficient expenditure to meet needs in other areas.</li> <li>■ Rating criteria needs to be standardized</li> </ul>

Type of Assessment	Pros	Cons
<p><b>Vulnerability Groups:</b> In SYR 1022, eligibility was tied to:</p> <p><b>a)</b> Special needs in the family (e. g. lactating mothers, chronic illness)</p> <p><b>b)</b> No breadearner in the family (e. g. child-headed households)</p> <p><b>c)</b> Number of children (more than six family members and only one breadearner)</p> <p>Later another category was added as the criteria were insufficient:</p> <p><b>d)</b> No steady employment and more than four family members</p>	<ul style="list-style-type: none"> <li>■ Easy to determine by using sociodemographic data</li> <li>■ Circumstantial</li> </ul>	<ul style="list-style-type: none"> <li>■ Does not necessarily reflect real need</li> <li>■ Eligibility hard to communicate</li> <li>■ Reliability is limited, specially employment status can barely be verified</li> </ul>
<p><b>Scoring system:</b> In SYR 1020 II, SYR 1038, and SYR 1040, a scoring system is used to determine the family's relative vulnerability, with points given for each child, pregnant woman etc. Additionally, the number of working members vs. number of HH members is factored in, as is the total number of family members.</p> <p>The scoring matrix of 1020 II can be found in Annex 5</p>	<ul style="list-style-type: none"> <li>■ Multiple relevant aspects of the family's situation are reflected in the scoring</li> <li>■ Relevance of aspects can be considered in the scoring- i. e. the 'gravity' of a particular vulnerability can be weighted with more points.</li> <li>■ Assets are also included</li> <li>■ Relative targeting possible (e. g. 60% of all refugees in a given area)</li> </ul>	<ul style="list-style-type: none"> <li>■ Questionnaire comparatively long</li> <li>■ Difficulty to communicate eligibility to beneficiaries (they will hardly understand 'your score was 23 but the threshold was 28')</li> </ul>

All three concepts have valid elements, e. g. observing households can be used alongside increased validity if it is underpinned by criteria shared by the Field Monitors. At the same time, no scoring system can display vulnerability as defined above in its totality, e. g.

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networks of support or their absence are not covered by any of these methods. Nonetheless, when working with large numbers of potential beneficiaries, it needs to be acknowledged that some not-so-vulnerable families will be covered and some vulnerable families may be left out even though any observer would agree that they are very much in need indeed.

Based on previous experience, Welthungerhilfe will be using the scoring system because it incorporates varied aspects of vulnerability.

Three other aspects need to be considered in terms of eligibility:

Only **registered refugees under temporary protection status** can be considered at registration. In order to become eligible, potential beneficiaries have to register with DGMM which has become increasingly difficult over the past few months. Although ECHO favors including all vulnerable households regardless of registration with DGMM, this approach has risks and, at the very least, requires further monitoring at the local level (such as mukhtars).

Particularly when operating under financial constraints, a **maximum number of the total family members** needs to be considered. For example, within SYR 1013, the maximum number of family members receiving assistance was six (= maximum loading of 300 TL per month), while the top level for the second cycle of SYR 1022 was twelve (= maximum loading of 600 TL per month). The dilemma here is that while a lower top level allows for more families to be covered, families with a greater number of dependents are more vulnerable. For SYR 1020, a top-level approach was not applied as family size was found to be related to vulnerability.

This situation gives rise to the almost philosophical question of **what constitutes a family?** In the Syrian context, the core family may comprise three or four generations and possibly several wives per husband as well as possible widows and orphans from the extended family. To set standards that guarantee a transparent procedure under these conditions is futile. During registration, a pragmatic approach is usually taken to treat ‘persons closely related in one flat or dwelling’ as a family while trying to ensure that the most vulnerable receive support.

Another approach to determining ‘who belongs to one family?’ can be to count the number of persons usually served by one meal.<sup>13</sup> In SYR 1020, the concept of family was partly replaced by the concept of “household,” meaning members sharing one house; however, in some cases, several families share one house as a means of lowering costs or because of a shortage of housing available for refugees.

<sup>13</sup> For example, three families may share one apartment, but are not one household. All three may shop and cook separately in the same kitchen and thus need to be regarded as three different households.

## IMPLEMENTATION

### 1. Selection of the e-voucher Provider

In Turkey at present there is no shortage of providers for e-vouchers as a recent search by CARE yielded the following suppliers:

<b>Edenred</b>	<a href="https://www.edenred.com.tr">https://www.edenred.com.tr</a>
<b>Multinet</b>	<a href="http://www.multinet.com.tr/en">www.multinet.com.tr/en</a>
<b>Nagis</b>	<a href="http://www.nagisbilisim.com">www.nagisbilisim.com</a>
<b>Redrose</b>	<a href="https://www.redrosecps.com">https://www.redrosecps.com</a>
<b>Setcard</b>	<a href="http://www.setcard.com.tr">www.setcard.com.tr</a>
<b>Sodexo</b>	<a href="http://tr.sodexo.com">http://tr.sodexo.com</a>
<b>Ticket</b>	<a href="https://online.ticket.com.tr/TicketOnlineSupportTR.aspx">https://online.ticket.com.tr/TicketOnlineSupportTR.aspx</a>
<b>Winwin</b>	<a href="http://www.winwin.ie">www.winwin.ie</a>

Suppliers offer different levels of services from the basic provision of cards and POS devices to full implementation including the handling of beneficiaries. Welthungerhilfe uses an intermediate level of support by handling the beneficiaries ourselves while markets are handled by the service provider.

For the initial open tendering process, the following criteria was used for SYR 1038 and SYR 1040. The proposal for the supply of e-voucher transfer services should be in accordance with the specifications detailed below:

- Should be able to provide regular consumption data of beneficiaries and price information
- Indicate clearly the cost of the services
- Be able to provide interface through internet (both online and offline)
- Instant loading of cards (max. 3 days) after Welthungerhilfe has transferred funds into the suppliers bank account
- Be able to provide good quality cards in time and be able to offer replacements within least 24 hours when needed

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- Be able to address issues raised by beneficiaries as well as Welthungerhilfe in a timely manner
- Conduct a comprehensive market assessment
- Provide the information/reports to be enable monitoring of vendors and their prices on a monthly basis
- Enable the vendor to control individual e-vouchers
- Be able to follow up promptly on issues that may arise between the market/vendors and beneficiaries
- Be able to provide support services as per project requirements.

In SYR 1022, the supplier was re-assessed between the first and second loading cycle using the matrix below:

Dimension	Points
Consumption Data of Beneficiaries	
Costs	
Follow-up on issues with markets and beneficiaries	
Functionality of internet interface	
Loading of cards	
Price Monitoring	
Quality of cards	
Quality of customer service	
Quality of Market assessments	
Replacement of cards	
Responsiveness to project requirements	

In line with the standard procurement process followed by Welthungerhilfe,<sup>14</sup> a service contract is signed for the services to be rendered. It should feature:

- Reference Number
- Name and Address of the parties concerned including bank details
- Scope and duration of contract, services provided, including ceiling for cards to be provided

<sup>14</sup> Please note that in case of the provider being reimbursed through a share of the transfers (as described above), the value of the transfers and not only the provider's share is the reference for the value of the contract, which in turn requires a more extensive tendering process and the involvement of Welthungerhilfe Headquarters in signing the contract.

- Payment modalities including reimbursement for vendors and service charges
- Details of joint measures, such as market selection and customer service
- Reporting (expenditures, prices)
- Warranty
- Applicable law
- Name and date of signees
- CaLP Data Protection Guidelines (Annex)
- Humanitarian standards, code of conduct (Annex)

## 2. Targeting Mode

During the planning process, the intervention area is usually only roughly defined thus making it necessary to select the exact location during implementation. Here the criteria described in C. 6. Eligibility Criteria come into play again and should be followed.

In previous e-voucher programs several scenarios have been used:

Area and Project	Frame-work conditions	Targeting Mode used	Positive Experiences	Negative Experiences
Kilis (1 <sup>st</sup> cycle SYR 1022)	Urban, demand exceeds means <sup>15</sup>	<b>Random and self targeting:</b> potential beneficiaries were registered <sup>16</sup> together with partner organization all across town. Additionally refugees could apply for registration during distribution	<ul style="list-style-type: none"> <li>■ Quick registration possible</li> <li>■ High turnout of beneficiaries in need</li> <li>■ Flexible reaction on 'hot-spots' of need</li> <li>■ Target number of beneficiaries can be easily determined</li> </ul>	<ul style="list-style-type: none"> <li>■ Limited transparency of who is registered including risk of corruption</li> <li>■ Possibility of self-targeting lead to hundreds of refugees showing up for registration during distribution (for details see box below)</li> </ul>
Elbeyli (SYR 1022)	Rural, demand can be met	<b>Complete targeting:</b> all Syrian refugees in the area were registered, identification verified in collaboration with governorate, municipality and mukhtars <sup>17</sup>	<ul style="list-style-type: none"> <li>■ Quick registration possible</li> <li>■ High turnout of beneficiaries in need</li> <li>■ Smooth process</li> </ul>	<ul style="list-style-type: none"> <li>■ Some families 'moved' to Elbeyli in order to acquire a card</li> <li>■ Second round of registration necessary for families who were missed during original registration</li> </ul>

<sup>15</sup> Far more beneficiaries than can be served.

<sup>16</sup> Registration in this project meant the family being visited at home, having their details taken and their eligibility checked by one of Welthungerhilfe's field teams, details below.

<sup>17</sup> The mukhtar is the elected village head in villages or neighborhoods of Turkey.

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Area and Project	Frame-work conditions	Targeting Mode used	Positive Experiences	Negative Experiences
Kilis (2 <sup>nd</sup> Cycle), Gaziantep (SYR 1022)	Urban, demand exceeds means	<b>Targeting per quarter:</b> all Syrian refugees in one <i>mahalle</i> <sup>18</sup> were registered, identification verified in collaboration with the respective mukhtar	<ul style="list-style-type: none"> <li>■ Clear scope of who can register and who cannot</li> <li>■ High turnout of beneficiaries in need</li> <li>■ Quick registration possible if mukhtar is aware of refugees' whereabouts</li> <li>■ Smooth process</li> </ul>	<ul style="list-style-type: none"> <li>■ Reluctance of staff to work in certain areas due to criminality</li> <li>■ Slow registration (house to house) if mukhtar is not aware of refugees' location</li> <li>■ Increasing risk of corruption as families claim residence in served areas</li> <li>■ Coordination with other provider of e-vouchers (see below)</li> <li>■ Beneficiary numbers may be far higher/lower than planned</li> </ul>
Mardin, Kiziltepe (SYR 1020 II)	Urban and rural, demand exceeds means	<b>Complete targeting:</b> registrations conducted in all neighborhoods (mahalles) Selection of families for follow-up HH visits was based on scoring Selection of final beneficiaries was again based on scoring of the HH visits	<ul style="list-style-type: none"> <li>■ Registration in all neighborhoods ensures high percentage is covered by registration</li> <li>■ High turnout of beneficiaries in need</li> <li>■ Extremely vulnerable can be discovered and referred straight to Case Management</li> <li>■ Relatively easily accessible to all</li> </ul>	<ul style="list-style-type: none"> <li>■ Registration and follow up HH visits raises very high expectations in the community that obviously cannot be met</li> <li>■ Difficult to explain the selection process with the different steps involved, as well as the scoring system</li> </ul>
Mardin, Kiziltepe (SYR 1030)	Urban, demand can be met	<b>Upscaling of running e-voucher project:</b> beneficiaries of SYR 1020 using the same card	<ul style="list-style-type: none"> <li>■ Using same card for 2 different uploads (food and NFI) very time-saving</li> </ul>	<ul style="list-style-type: none"> <li>■ Beneficiaries having changed their phone number are not aware of "unusual" upload</li> </ul>

<sup>18</sup> Mahalle is a neighborhood/quarter of a city.

Area and Project	Frame-work conditions	Targeting Mode used	Positive Experiences	Negative Experiences
Midyat, Batman (SYR 1030)	Urban, demand can be met	<b>List from AFAD:</b> assessment of 20% of list according to 1020 criteria to be reasonably sure AFAD list contains vulnerable households  Additional beneficiaries through hotline, monitor and beneficiary feedback	<ul style="list-style-type: none"> <li>Some extremely vulnerable discovered by this method.</li> </ul>	<ul style="list-style-type: none"> <li>Quality of AFAD lists mediocre</li> </ul>
Kiziltepe, Ceylanpınar (SYR 1009)	Urban, demand can be met	<b>Targeting according to list provided by Implementing partner</b>	<ul style="list-style-type: none"> <li>Beneficiaries could be reached through the help of second implementing partner</li> </ul>	<ul style="list-style-type: none"> <li>Low quality of list leads to delay in implementation and cancellation of contract</li> </ul>

For the targeting mode, the situation should be carefully assessed to find the proper way of moving forward and to avoid harm.

All approaches struggle with the high mobility of Syrian refugees in Turkey both locally and regionally. SYR 1020 II only targeted families registered in the respective governorate so families which first registered in other areas could not be served. In SYR 1022 proving the actual residence in the targeted neighbourhood was done by checking the respective electricity bills which, however, proved to be of limited value in several cases.

Experience in SYR 1030 showed that some extremely vulnerable households could not be reached as the members were unable to come to registration points (elderly and sick, mostly, but also child-headed households). In this case House-to-House Distribution (see E. 5. Distribution of e-vouchers) should be considered.

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**Experience: Emergency in Self-Targeting**

During distribution for the first loading cycle of SYR 1022 in Kilis, Syrian refugees were given the option of applying for registration (self-targeting). On the first day of distribution, all available Arabic-speaking staff members were required to handle applications in order to serve all.

On the second day, hundreds of people showed up to apply, making distribution impossible and creating a serious issue of crowd control. Fortunately, the team had prepared 500 papers for the applicants to fill out themselves. These included the basic information for all families (name, address, contact number, number of children) and were originally designed to be handed out at one point and gathered at another in order to make the caseload manageable.

As a handout at a single place would have created a serious risk of people being injured, all male staff members were given a stack of applications and scattered throughout the crowd to distribute the papers simultaneously at several places. Even though this was a rather unpleasant situation for the team members, this method dispersed the crowd filling out forms. Collection the papers was again possible at one place as it was clear everyone was able to hand in their forms. Beneficiaries also copied the form and handed in applications throughout the distribution.

After this experience SYR 1022 severely restricted self-targeting in further distributions.

In Mardin/Kiziltepe, two different approaches were used in the first and second phase of SYR 1020: in the first phase, the identification of beneficiaries was based on an in-depth assessment among a total of 1.810 households in Mardin and Kiziltepe. As was agreed in the project contract with the donor, a higher percentage of potential cash card holders should be identified in Mardin, due to the fact that no assistance had been previously provided to refugees there. Based on this extended assessment, approximately two-thirds of the households assessed were selected. After the selection of the beneficiaries based on the vulnerability criteria, beneficiaries were invited to two different distribution places. The locations should be easily reachable, well-known among the beneficiaries, and guarantee security during distribution (for example, the site should include several rooms and a yard or other area for beneficiaries waiting for distribution). During cash card distribution, Arabic-speaking staff explained the process of the cash card system and contracted markets in detail, and also handed out a brochure with information about the purpose of the project, user instructions for the cash card, and general information about where to seek assistance in case of legal, medical, or other issues. Printed on the cash cards, are the card number and a hotline number for beneficiaries to call in the event of of problems with markets, cash cards, or other related issues. Although only selected beneficiaries were invited to the distribution places, thousands of refugees appeared demanding cash cards. As an ad hoc solution, further registration was conducted. A high percentage of these newly-registered

refugees could benefit from winterization projects and a top-up for two months at the end of the first phase of SYR 1020-I. As a result, the method was changed in an attempt to reach as many beneficiaries as possible during registration and include them in the assessment. Thus during distribution of cash cards in SYR 1020-II, there was no problem with crowd management as there had been at the first distribution. Pre-registration in the neighborhoods also proved to be a good solution in order to prevent crowds and to manage a safe and smooth registration process.

### 3. Stakeholder

The Paragraph 6 of the Principles of Conduct for The International Red Cross and Red Crescent Movement and NGOs in Disaster Response Programs states:

#### **We shall attempt to build disaster response on local capacities**

*All people and communities – even in disaster – possess capacities as well as vulnerabilities. Where possible, we will strengthen these capacities by employing local staff, purchasing local materials, and trading with local companies. Where possible, we will work through local NGHAs as partners in planning and implementation, and co-operate with local government structures where appropriate.*

P. 4, as of July 2016: [www.ifrc.org/Global/Publications/disasters/code-of-conduct/code-english.pdf](http://www.ifrc.org/Global/Publications/disasters/code-of-conduct/code-english.pdf)

This phrasing leaves considerable room for interpretation and has been utilized in various ways throughout the implementation of e-voucher programs in Turkey:

Proce- dural Step	Involved Stakeholder	Role and experience
Initiation of e-voucher project	Governorate, municipalities, mukhtars	<b>Information</b> on the scope and area of the intervention, intended beneficiary numbers, and financial volume is mandatory.
Beneficiary registration	Mukhtars	<p><b>Finding beneficiaries' whereabouts and contact to the resident community:</b> Within SYR 1022 this proved to be a large asset for project implementation, particularly if the mukhtar had good ties with the Syrian community. It also proved valuable in terms of security and easing tensions with the local population when the mukhtar or one of his representatives accompanied the field teams.</p> <p>For other areas it was advised not to involve mukhtars at all by municipality, governorate, and even local CSOs. Local authorities warned the SYR 1020 not to work with mukhtars as they were considered corrupt, working to benefit their own pockets, and not a trustworthy source of information. Similar experiences were reported from Altindag/Ankara, where some of the families had to pay to be registered at the office of the mukhtar, a precondition for eligibility of assistance. Instead, involvement of the local governorate was the most reliable partner of cooperation.</p>

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Proce- dural Step	Involved Stakeholder	Role and experience
Beneficiary registration	Local partners	<b>Tracing possible beneficiaries, Do-No-Harm, security.</b> The partner Golden Crescent conducted a survey on resident refugees in Kilis in early 2016 which proved very valuable for registration later. However, it needs to be ensured that the field team remains in charge of actual selection in order to avoid allegations of clientelism. Still, local partners can provide valuable input to particularly vulnerable areas.
	Syrian groups/ focus groups	<b>Shadowing of process.</b> As there is no other donor active in Mardin province assisting Syrian refugees and as the need of the respective families is higher than the assistance that could be provided, a group of Syrian refugees organized themselves to put pressure on Welthungerhilfe as well as the donor to increase the amount of assistance delivered. The pressure group demanded to be included in the registration and selection of beneficiaries as well as the distribution of e-vouchers. As a result, the SYR 1020 team of Welthungerhilfe decided to closely cooperate with this pressure group. For SYR 1020, a pre-registration in the neighborhoods was conducted. Thus, chances increased for potentially disabled, elderly o.a. beneficiaries to be registered. The pressure group participated in the announcement of the registration process and was present during registration thus supporting security of the registration process.
Household visits	Syrian groups/ focus groups	<b>Shadowing of process.</b> After registration, the SYR 1020 conducted household visits to obtain further insight into the situation of potential beneficiaries. A scoring system was applied after registration to identify those households that should be visited. Approximately two-thirds of the registered families were then visited. In each of the teams, one member of the Syrian pressure group was present.
Beneficiary selection	-	<b>Should remain in the sole responsibility the respective Welthungerhilfe team according to eligibility criteria chosen.</b> However, local partners can provide valuable input regarding particularly vulnerable areas. The selection of beneficiaries for SYR 1020 was based on a scoring system. The result of the selection process was shared with the Syrian pressure group in Kiziltepe. They crosschecked the results based on their knowledge of the community. This led to a high degree of acceptance of the registration and selection process – although a huge gap of most vulnerable households that could not be assisted caused discussion, especially among the refugees who did not receive assistance at all.
Distribution	Governorate/ municipality	<b>Involvement in organizing</b> was practiced in the first round of cash card distribution in Kiziltepe and Mardin (SYR 1020). Special attention was given to the local political environment. To secure neutrality of Welthungerhilfe, it was important to maintain the balance between the locally competing authorities: while the distribution in Mardin was implemented in the construction of a primary school (a building under the control of the government), distribution in Kiziltepe was conducted in a school building under the control of the municipality. Both places were widely familiar, access was easy, and their reputation was high.
	Mukhtars	<b>Use of their office</b> has proved beneficial in distribution. In Gaziantep (SYR 1022) they provided space for distribution in their office which was well known to the Syrian refugees and also gave some official cover to the undertaking, which in turn helped ease tensions with the local population and the beneficiaries.
	Local Partners	<b>Links to the local community, emergency support.</b> This has proved helpful for supporting roles during the distribution process in Kilis (SYR 1022), particularly when their staff had been involved in the project before and worked alongside Welthungerhilfe staff. During the protracted rocket attacks on Kilis in spring 2016, the local partner Golden Crescent even took over distribution since Welthungerhilfe's field teams were not allowed to venture into Kilis because of security concerns. Involvement of local partners and civil society organisations in Mardin province were valuable as far as distribution of e-vouchers as well as for exchange of information about vulnerable families that received assistance from these or other organisations.
	Syrian groups/ focus groups	<b>Shadowing of process.</b> This is similar to registration and household visits; for SYR 1020 the team included members of the Syrian pressure group in the distribution process. The members of the pressure group assisted mainly with crowd management and explaining selection criteria.



Community Engagement	Mukhtars	<b>Links to the local community.</b> As there was continuing discontent within the Syrian community in Kiziltepe after most cash cards were distributed, the Mardin Welthungerhilfe team decided to organize community meetings to clarify the project, selection criteria, and provide the opportunity for questions and feedback from the community. This was begun in villages closely with the mukhtars, who were contacted to gather the community and be present during the meetings. This proved to be a very fruitful meeting, where the majority of community members were able to be persuaded of the selection criteria and the project's limitations. At the time of writing, similar meetings are planned in Kiziltepe itself, again with the involvement of the mukhtars.
PDM	Governorate, municipalities, mukhtars, local partners, Syrian groups/ focus groups, vendors, beneficiaries	<b>Focus Group Discussions</b>

#### **Experience: Emergency distribution in Kilis**

Just before distribution was scheduled to start in Kilis in spring of 2016, rockets started striking the town on a daily basis. After consultation with the security advisors, Welthungerhilfe decided not to access the area any more. Due to the attacks, tensions also rose between the resident and refugee population.

Under these circumstances regular distribution was out of question so the local partner, Golden Crescent, was tasked with the distribution in the house-to-house method.<sup>19</sup> Their staff received one day of training in the program, regulations, and procedures before they commenced distributing the cards, thus allowing the project to go ahead with only a small delay.

Re-registration and adjustment of the number of family members was done by Welthungerhilfe in June after the situation had eased.

#### **Experience: Dealing with local tensions**

During the year 2015/2016, the security situation in the province of Mardin deteriorated. As a consequence, measures to improve the safety of both the team and beneficiaries during registration, household visits as well as distribution had to be fine-tuned. Therefore, all local authorities were informed in advance. Official approval of each step, including approval of the teams working at each step, was of high importance. Secondly, due to increased number of controls by security forces, direct contact with the governorate – even at weekends – was necessary. Finally, daily observance of the security situation, such as checks with the security responsible colleagues in the country office, were necessary and in some cases led to an interruption of field activities.

<sup>19</sup> See Arranging the Distribution at E. 5.

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## 4. Coordination

Coordination happens on two levels:

**UN-Cluster System:** For e-vouchers, the main reference points are the Food Security Working Group and the Cash-Based Initiatives Technical Working Group. Here general issues such as the per capita loading and eligibility criteria are discussed. The working groups also provide an overview of who works where.

**Local Level:** Most governorates hold monthly meetings for updates on developments concerning the humanitarian efforts in the area and provide a good opportunity to get in touch with other agencies.

Especially in areas with large numbers of Syrian refugees, it is somewhat common to also find other actors distributing e-vouchers. In order to avoid duplication three approaches are possible:

**Geographical Approach:** The involved agencies agree on ‘who works where’ in order to avoid duplication. In Welthungerhilfe’s experience this rarely works as often several families are served by another agency making some kind of coordination necessary.

**Disclosure of beneficiaries:** For most beneficiaries it works quite well just to ask them if they have already received another card, however beneficiary disclosure does pose challenges:

Even if the question focuses clearly on ‘active cards permanently loaded by another humanitarian organization’ some will still confuse it with the one-off card they received the previous year or think their diner card renders them ineligible. Also, as soon as it becomes known in the community that cardholders of another agency are excluded, some people will not admit having another card or claim their card was not received or is not working any more.

**Comparison of family numbers:** The family number issued upon registration with the Turkish authorities should provide a clear identifier per family. In reality, however, it is of limited use for coordination. Due to data protection (see D. 8. Data Management), full lists cannot be shared; usually only the family number, the name of the head of household, and in some cases the address can be forwarded. This leads to uncertainty in cases where there is a match on the family number but not the rest of the data. Even if the full details available match, if the data does not include the family’s current status with the other organization, this could lead to rejected beneficiaries claiming to have only been registered without having received a card or, in some cases, having been rejected by the other party on claims that the family already had been provided for by Welthungerhilfe. Moreover, many refugees move within the city or beyond, creating discrepancies in their resident address. This situation is exasperated by the Syrians refugees’ inability to obtain a statement certifying they did not receive a card from another agency. If another agency’s list shows a family as beneficiaries and they claim otherwise, it is simply impossible to independently verify the situation.

In Mardin/Kiziltepe, comparing AFAD ID numbers, names, and phone numbers with other agencies seemed to produce quite good results in terms of avoiding assistance duplication. One pre-condition for this result is the registration of each of the family members and not “just” heads of households. The fact that many Syrians currently have two AFAD Numbers (98... and 99... cards) creates a burden that hopefully will be resolved as soon as AFAD Numbers with 98 prefixes are no longer valid. Nevertheless, beneficiaries’ data security has to be discussed and is not yet clearly regulated.

**Experience: Coordination in Gaziantep**

During the first cycle of distribution in Gaziantep within SYR 1022, all three approaches were used to coordinate with a large scale provider of e-vouchers in the area. The areal coordination proved to be largely futile as the other party covered the whole city area but with a very low participation rate of 3–5%.

The other agency accepted coordination based on flagging family numbers from Welthungerhilfe's list. The coordinated list showed full and partial matches without giving any details. Cross checking with the list of families claiming to possess a card lead to a limited match including unexpected cases of families claiming to have received a card from the other party but not to be flagged on the list.

This situation was worsened by the process of coordination not keeping up with the distribution of the cards which in turn led to excluded families first receiving the card by Welthungerhilfe without having it loaded. Subsequently, this led to many complaints at both agencies up to head office level which only ceased when the cases were solved on almost an individual level.

For further cycles, coordination beside disclosure of the beneficiaries and defining intervention areas with a low number recipients of other parties' cards did not take place even though requested by Welthungerhilfe.

Lessons learnt are to stick to areas not covered or only marginally targeted by other parties and devising a consistent strategy of exclusion utilizing either self-disclosure or the data of other parties as a mix leads to the negative effects as described above.

It needs to be noted that coordination can also work also after the end of a loading cycle, reliable data on refugee families are hard to come by and time consuming to generate, hence registration data can be provided to other parties for future projects, given that the beneficiaries' consent. In Kilis the list of beneficiaries of SYR 1022's first cycle was forwarded to the Danish Refugee Council which considered the most vulnerable families for their next e-voucher project.

**5. Vendor Selection**

Markets for shopping with e-vouchers issued by Welthungerhilfe consist of supermarkets, butchers, vegetable shops, stores for shoes and clothes, pharmacies, shops for household goods and electric appliances and vendors for cooking gas.

Shops should be close to the beneficiaries' living quarters to ensure accessibility and avoid extra costs for transportation. They are selected jointly between the service provider and Welthungerhilfe with the former getting in touch with the respective shop owner and leads negotiations. In Mardin/Kiziltepe, Welthungerhilfe and the service provider invited all potential shop owners to a meeting, at which information was provided about the project, the conditions for markets to participate at the program and ways how to apply

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for participation. As a result of this, a higher number of markets participating in the program could be reached, hereby increasing the competition among markets as well as the possibility for Welthungerhilfe and the service provider to react to complaints by the beneficiaries or negative reports during monitoring visits.

In case shop locations are in no close proximity to where most refugees live (such as in Mardin where most refugees live in the Old Town, but the markets that can be contracted are in the New City), an agreement with the markets can be made to provide transportation from/to certain pick up points.

The feedback of beneficiaries and local partners has been previously fed into the selection process informally but will become more formalized in the future. Preferences and recommendations of the beneficiaries will be gathered during registration and household visits.

The shop is required to:

- Utilize an electronic till and a bar code system<sup>20</sup>
- Display prices
- Feature sufficient staff to cater the beneficiaries' needs as well as ideally some Arabic speaking staff
- Ensure polite treatment of beneficiaries
- Leave a good impression by being clean and tidy
- Can consistently provide good quality products and a good selection of items
- Keep sufficient stocks and be able to restock quickly if needed

In Mardin also the average charges of the markets are monitored and shops are excluded if their prices are above average.

Additionally the prices of a selection of goods are recorded to ensure fair pricing. A detailed list can be found at Annex 1. Shops selling alcohol and cigarettes are either excluded or forbidden from selling such items.

After the vendors have passed the assessment, a tripartite contract is signed between the service provider, the market owner and Welthungerhilfe which states the rights and responsibilities of the parties concerned. The shops are issued a POS machine and receive a training on the usage of the cards.

Vendors can be added to the program at a later stage if they are interested or the need arises.

The template for the vendor contract can be found at Annex 2.

<sup>20</sup> Can be vouched in certain cases, e. g. no other vendor in the area.

A newly introduced system provided by the service provider enables direct monitoring of prices, money left on the cash card as well as usage of the money by beneficiaries. Thus, beneficiaries as well as Welthungerhilfe have quick access to information and can react on time.

## 6. Vendor preparation

Vendors receive a POS device, or in the 1020 II project tablets on which barcodes are being scanned, a poster which lists the conditions of the use of the e-vouchers as well as the participating shops and a sticker indicating the possibility of using Welthungerhilfe e-vouchers in this particular shop.

The service provider supports the vendors by individual preparation for the project:

- The project conditions such as the necessity for a standard pricing policy, equal treatment for beneficiaries and the prohibition to exchange e-card balance for cash money is explained to the shop's employees
- The vendor's staff is trained in the usage of the POS device or the tablet system
- The documentation needs (slips, receipts) are made clear to the market owner
- Vendors' need to be informed that they may not use donors' logos to produce their own advertising materials

Before the first loading of the cards, the POS device/tablets is delivered to the shop and replaced if needs be.



Source: Marc Herzog

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## 7. Training of Field Monitors

In order to have the team-members understand the purpose of the program and ensure professional implementation, several training sessions are necessary:

- Introduction to Welthungerhilfe and the particular project
- Conduct during household visits (contents of which see: E. 3. Conduct during household visits and Annex 3: Induction of Field Monitors)
- Use of Tablets/IT
- Clarification on the purpose and the questions of the registration, the household visits, and the PDM survey
- Security training (see Annex 4)
- Coping with stress (see E. 12.: Psychosocial Support)

Additional trainings should be included in case need be, e. g. during the registration of new families in Gaziantep some claimed that beneficiary households were infected with tuberculosis. This was addressed (amongst other things) by conducting a training on health issues during household visits.

For Kiziltepe/Mardin, security issues related to household visits could not be solved sufficiently. Field monitors are accompanied by cars and drivers, but the local population confronts drivers with mistrust when waiting “too” long at one place. On the other hand, field monitors demand that cars and drivers are always close to them to increase their security. Therefore, security concerns of drives and security concerns of monitors are at stake.

## 8. Data Management

As transactions of the e-vouchers are internet-based, data management is entirely<sup>21</sup> IT-based.

**Beneficiary Master Data:** All data is kept in a single file, either as an Access Data Base or as an Excel Table. While the former one has the advantage of automatic functions (e. g. scoring for eligibility), the latter is easier to handle and modify at the cost of having to do scoring, etc. manually. In any case, the master data should fuse the registration data and the results of post distribution monitoring as otherwise certain statistics are not available (such as eligibility rate).

**Handling of cards via web based interface:** The beneficiary data and all other issues concerning the use of the card (bookings, etc.) are accessible and can be modified through a web based application provided by the service provider. All transactions concerning the account of each card are documented for future reference.

**Registration, Post Distribution Monitoring and Markets Monitoring:** All data is entered through the application Akvo Flow on tablets which can be directly uploaded to the Masterdata.

<sup>21</sup> Except if it comes to parts of the distribution, see E. 5.

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During registration, SYR 1020 registered households with ACCESS Interface in order to reduce mistake during registration and to enable comparison and evaluation for diverse needs and projects. This enables easy updating and management of beneficiary data, documentation of assistance by diverse programs such as SPN, legal or psychosocial counselling and integration into community center activities. It enables the specific targeting of activities implemented in Mardin and Kiziltepe – such as language trainings or planned vocational trainings.

**Documentation of HotlineCalls:** All calls and responses should be recorded for the sake of M&E and quality insurance, they are collected on a separate spreadsheet (see D. 14.: Feedback Mechanism). One lesson learnt from SYR 1020 I in Mardin was that the hotline complaints mechanism needs two person responsible, one to take the calls, and the second one to follow up on complaints and issues. Both record the content of the call on the same Hotline List (see Call Record Mardin, Annex 9).

**Loading List for e-voucher:** Before each loading, a complete list of Beneficiaries and the respective loading value need to be generated from the Master Data and submitted to the Service Provider.

Data Protection in accordance with the CaLP Principles and operational standards for the secure use of personal data in cash and e-transfer programs ([www.cashlearning.org/downloads/calp-beneficiary-privacy-web.pdf](http://www.cashlearning.org/downloads/calp-beneficiary-privacy-web.pdf) as of July 2016) is ensured throughout the project:

- Only IT-staff and Project Officers/Head of Project have access to the Master Data
- Access to the user data via the web based interface of the Service Provider is limited to essential staff (such as hotline operator)
- Viewing the recording material of telephone calls is restricted to the hotline operator and Project Officers/Head of Project
- Beneficiary data is not passed on without their consent

# D

## 9. Registration and PDM Forms

Before starting registration, the necessary data to be collected needs to be determined.

The basic information collected on each household varies between projects:

SYR 1020	SYR 1022
<ul style="list-style-type: none"> <li>■ <b>General information:</b> <ul style="list-style-type: none"> <li>■ address</li> <li>■ phone number</li> <li>■ address</li> <li>■ monthly rent</li> </ul> </li> <li>■ <b>Information of each individual</b> <ul style="list-style-type: none"> <li>■ name, surname</li> <li>■ AFAD Number</li> <li>■ family number</li> <li>■ Birthdate</li> <li>■ Gender</li> <li>■ Income per person</li> <li>■ Necessary Data for Eligibility/Scoring (such as pregnant, lactating, disabled, sickness)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Family Name</li> <li>■ Family Number</li> <li>■ Phone Number</li> <li>■ Address, preferably including GPS data</li> <li>■ Name of Head of Household</li> <li>■ Necessary Data for Eligibility/Scoring</li> </ul>

In Mardin SYR 1020 included the 9-digit individual AFAD registration number for each recipient in the registration process. This gives prove against double registration but requires additional time for data entry and produces quite a lot of data.

If additional data should be included, this needs to be decided bearing in mind the success indicators and available time. In general, it is advisable to just collect data that is needed to avoid 'data graveyards' and save resources.

Welthungerhilfe used three approaches in registration.

**Basic Registration:** Due to time constraints during the first cycle of distribution in Kilis and Gaziantep within SYR 1022, only the bare minimum of information was asked from the targeted households. While the advantage of this approach is that is very quick, the disadvantage is that no baseline data is generated which limits the informative value of PDM as before/after effects cannot be stated.

**Baseline data:** During the second cycle of SYR 1022 in the same towns, the economic situation of the family was surveyed. Even though it made registration slower, it made tracing of results more tangible.

**Comprehensive Assessment:** The form used by SYR 1020 in Mardin aimed at a comprehensive assessment of the needs of the resident Syrian population. Even though it made data collection a bit cumbersome, it allowed an in-depth analysis of the situation of the refugees and the development of further programs tailored to the situation of the refugees. High standard of targeting of beneficiaries according to vulnerability criteria was hereby secured.

**Experience: Assessment raises Expectations**

However, it needs to be noted that the more detailed an assessment, the more expectations within the community are raised. This was the case with beneficiary selection in Mardin in the second phase of the SYR 1020 project (SYR 1020 II). After a large-scale registration where everybody was registered ‘from scratch’, household visits were conducted based on scoring of the initial registration data. Another round of scoring followed these thorough household visits to determine the final list of beneficiaries.

It was extremely difficult to explain to the community that neither the registration nor the household visit meant someone would receive a cash card. Bear in mind that if beneficiaries are being selected through such an extensive procedure, there needs to be adequate time and resources in place to conduct several community meetings to explain, again and again, why people or families were selected or were not selected even though they registered or were visited.

**Experience: Funds available vs. expenditure and needs met**

In order to gain insight into the beneficiaries’ economic situation, during the second cycle of SYR 1022, income, expenditure, and the perceived level of different needs met were surveyed.

This allowed documentation and monitoring of:

- household and per capita income
- total household and per capita expenditure
- the balance of funds available vs expenditures
- the average expenditure per need and per capita
- the level to which the beneficiaries’ stated needs had been met (fully, partly, not at all)
- the level and difference in per capita spending in order to meet needs

# D

## 10. Selecting the Intervention Area<sup>22</sup>

When opting for a geographical mode, carefully select exactly where to work. Based on the experience from SYR 1022, the following criteria should be considered.

Criteria	Comments
Sufficient number of eligible families in the area	
Supportive local NGO or government	Lack of local knowledge and networks can have a negative effect in terms of Do-No-Harm and security
Accessible knowledge of refugees' whereabouts; this can either be an address-list or a well-informed partner	It also works, without but then house-to-house slow implementation and strain staff motivation due to cultural sensibilities
Limited number of cards provided by other parties	To avoid double funding of beneficiaries, see D. 4.: Coordination
Acceptable security situation	This refers not only to 'objective risks' but also to the subjective side of how concerned staff feel about working there (see 'Principles in the Field below)

<sup>22</sup> Only geographical targeting mode



## FIELD PHASE

### 1. Field Planning Matrix

This Planning Matrix lists all issues to be considered during the activities conducted in the field while implementing an e-voucher program and was developed within SYR 1022. Details can be found below. Within SYR 1020 the time-frame was too elaborate to fit into this frame as many more steps are involved. The checklist is designed to make sure that nothing falls through the cracks.

Time-frame	Security	Materials	Office	Area	Data	Staff
<b>3 days before a new registration</b>	<ul style="list-style-type: none"> <li>Agree upon safe &amp; secure places to meet – Decide on a safe haven in case of emergency</li> <li>Check the area with drivers to have exit plans, factor in a half-day to visit the mahalle for the drivers</li> <li>Security clearance must be provided by Security Officer</li> </ul>	<ul style="list-style-type: none"> <li>Get a detailed map of the area</li> <li>Make a table of the schedule and communicate it</li> <li>Check IT equipment</li> </ul>	<ul style="list-style-type: none"> <li>Prepare a detailed timeframe and schedule for assessment</li> <li>Track consultancy contracts, SPRs</li> <li>Share detailed program with office manager to have enough cars and for proper scheduling</li> </ul>	<ul style="list-style-type: none"> <li>Explore the area</li> <li>Get lists of Syrian residents or any kind of guiding information from mukhtars or local leaders</li> <li>Make sure all permissions have been obtained from authorities</li> </ul>	<ul style="list-style-type: none"> <li>Check the questionnaire with all staff</li> </ul>	<ul style="list-style-type: none"> <li>Data entry training</li> <li>General briefing</li> <li>IT equipment usage training</li> <li>Staff needs to be informed about their leave to have a proper schedule</li> <li>Make sure Field Monitors hired on a consultancy basis are introduced</li> </ul>
<b>During a new registration</b>	<ul style="list-style-type: none"> <li>Carefully design the composition of the field assessment groups; gender balance</li> <li>Maintain contact between field teams and project managers (check-in and check-out when entering/leaving the respective mahalle)</li> <li>Report any issues observed to security officer</li> </ul>	<ul style="list-style-type: none"> <li>Have the device chargers in the cars</li> <li>Charge devices every night</li> <li>Properly hand over ITs, back up data every day</li> <li>Properly maintain jackets, boots, and gloves</li> </ul>	<ul style="list-style-type: none"> <li>Have briefing and debriefing meetings every day</li> <li>Especially in the first days: re-check database, questionnaire in case final changes need to be made</li> <li>Use the map for detailed scheduling</li> <li>Have weekly weather forecast</li> <li>Track consultancy contracts, SPRs</li> <li>Share the detailed program with Office manager to have enough cars and for proper scheduling</li> </ul>	<ul style="list-style-type: none"> <li>Carefully choose consultants</li> <li>In case of issues arising inform Team Manager</li> </ul>	<ul style="list-style-type: none"> <li>Weekly data checking and back up</li> </ul>	<ul style="list-style-type: none"> <li>Communicate between teams</li> <li>Be aware of conduct and security rules</li> <li>Briefing/debriefing, in case of new additions to teams or additional teams – due to security o.a. reasons</li> <li>Every team member has copy of necessary permits' in the car/with him/her, name tag with logo and stamp</li> </ul>

## E

Time-frame	Security	Materials	Office	Area	Data	Staff
<b>After new registration</b>					<ul style="list-style-type: none"> <li>Establish hot-line system for complaints</li> </ul>	<ul style="list-style-type: none"> <li>General meeting/debriefing</li> </ul>
<b>1 week before distribution</b>	<ul style="list-style-type: none"> <li>Start searching for a suitable place</li> <li>Security clearance must be provided by security officer</li> </ul>	<ul style="list-style-type: none"> <li>Check the availability of necessary elements during distribution: highlighter, tea, coffee, visibility, pen...</li> <li>Prepare interface or other IT-systems for registration</li> <li>Prepare and print information brochure, posters for beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>Start to prepare envelopes/covers</li> </ul>	<ul style="list-style-type: none"> <li>Get official approval for distribution from authorities</li> </ul>	<ul style="list-style-type: none"> <li>General assessment of the data according to the eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>Inform authorities about distribution</li> </ul>
<b>3 days before distribution</b>	<ul style="list-style-type: none"> <li>Have the telephone numbers of everybody; get in contact with police, governorate</li> <li>Decide upon on a safe haven in case of emergency</li> <li>Discuss emergency situations and first aid situations with teams; clarification of communication lines and responsibilities in the field</li> <li>Develop a Plan B, if more beneficiaries and non-eligible ones show up than expected</li> </ul>	<ul style="list-style-type: none"> <li>Recheck materials; visibility materials, IT equipment, office materials, information brochures</li> </ul>	<ul style="list-style-type: none"> <li>How many cars and drivers needed?</li> <li>Check the cars</li> </ul>	<ul style="list-style-type: none"> <li>Layout of distribution points</li> </ul>	<ul style="list-style-type: none"> <li>Careful assessment of data and determination of eligible beneficiaries</li> <li>Determination of the detailed distribution guideline; all IDs should be brought?</li> <li>Prepare the message to communicate with refugees about the distribution, make the translations</li> <li>Have chairs for elderly and people with special needs</li> </ul>	<ul style="list-style-type: none"> <li>Decide if there will be any new registration; if not, decide how to deal with this</li> <li>Staff needs to inform about their leaves, to have a proper schedule</li> <li>Avoid having the same staff at the front-desk as at the registration</li> </ul>

## E

Time-frame	Security	Materials	Office	Area	Data	Staff
<b>1 day before distribution</b>	<ul style="list-style-type: none"> <li>■ Determination of exit strategies</li> <li>■ Have a Plan B, if more beneficiaries and non-eligible ones show up than expected</li> <li>■ Tailor your general approach according to context</li> </ul>	<ul style="list-style-type: none"> <li>■ Check the cards: are they properly piled into boxes, are the boxes correctly numbered?</li> <li>■ Check IT equipment and familiarize yourself with it beforehand</li> </ul>		<ul style="list-style-type: none"> <li>■ Preparation of the distribution place</li> <li>■ Prepare the area by taking into account the beneficiaries with special needs</li> <li>■ According to the weather and location, take necessary precautions</li> </ul>	<ul style="list-style-type: none"> <li>■ Communicate with beneficiaries through a suitable chain: SMS or phone calls</li> <li>■ Be sure that the distribution area's communicated address is clear and understandable for beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>■ General staff meeting with detailed staff organization, responsibilities must be communicated</li> <li>■ Check again with local authorities and partners</li> </ul>
<b>Distribution day</b>	<ul style="list-style-type: none"> <li>■ Proper alignment of beneficiaries during waiting</li> <li>■ Issue numbers to beneficiaries to avoid long queues</li> <li>■ Report any issues observed to Security Officer/Team Leader</li> </ul>	<ul style="list-style-type: none"> <li>■ Make visible and clear separation between line, rooms, and waiting area!</li> <li>■ No smoking, no food or drinks in front of beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>■ Hotline should also be manned during distribution</li> </ul>	<ul style="list-style-type: none"> <li>■ During distribution pay attention to the beneficiaries with special needs as well as needs due to weather conditions (water, chairs, shadow...)</li> <li>■ Leave the distribution area clean</li> </ul>	<ul style="list-style-type: none"> <li>■ Check ID cards of beneficiaries and enter cash card number</li> </ul>	<ul style="list-style-type: none"> <li>■ Properly divide the work load</li> <li>■ Make sure that staff takes breaks, understands own stress, and reacts accordingly</li> <li>■ Ensure space for staff relaxation (separate room with tea...)</li> <li>■ Briefing/debriefing</li> </ul>
<b>After distribution</b>			<ul style="list-style-type: none"> <li>■ Make the corrections obtained during distribution, IT</li> </ul>		<ul style="list-style-type: none"> <li>■ Prepare the loading list</li> <li>■ Notify beneficiaries about loading schedule</li> </ul>	<ul style="list-style-type: none"> <li>■ General meeting/debriefing</li> <li>■ If more than 5% of the beneficiaries are not reached, have a second row of distribution; if fewer than 5%, then house-to-house distribution</li> </ul>

## E

Time-frame	Security	Materials	Office	Area	Data	Staff
<b>3 days before PDM</b>	<ul style="list-style-type: none"> <li>Decide upon on a safe haven in case of emergency</li> <li>Security clearance must be provided by Security Officer</li> <li>Security issues to also be discussed with drivers</li> </ul>	<ul style="list-style-type: none"> <li>Tablets and PDM forms are ready</li> </ul>	<ul style="list-style-type: none"> <li>Have a detailed schedule and table of work division and teams</li> <li>Carefully group the random sampling, be sure that it stays random but manageable</li> </ul>	<ul style="list-style-type: none"> <li>Check the areas</li> </ul>	<ul style="list-style-type: none"> <li>Get through the PDM list with details</li> <li>Get through the PDM form and questions, check it again; involve Hotline team; check possibility to compare with baseline and coherence of data</li> <li>Involve local NGOs or focal groups to discuss PDM</li> </ul>	<ul style="list-style-type: none"> <li>Have a staff meeting to discuss the form and the management of the PDM, why is it random? How to deal with it?</li> <li>Inform partners</li> <li>Staff needs to inform about their leaves, to have a proper schedule</li> </ul>
<b>During PDM</b>	<ul style="list-style-type: none"> <li>Have teams according to gender balance</li> <li>Have drivers for each team</li> <li>Have exit strategies</li> <li>Report any issues observed to Security Officer</li> <li>Ensure feed back between hotline team and PDM</li> </ul>	<ul style="list-style-type: none"> <li>Make sure tablets are charged</li> </ul>	<ul style="list-style-type: none"> <li>Have briefing and debriefing meetings</li> <li>Share detailed plan with office management, when, where how long, how many cars are needed?</li> </ul>		<ul style="list-style-type: none"> <li>Weekly data checking, at least weekly back up</li> <li>Adjustment of beneficiary data or termination of card in case of misuse</li> </ul>	
<b>After PDM</b>			<ul style="list-style-type: none"> <li>Reporting</li> </ul>		<ul style="list-style-type: none"> <li>Data cross checking</li> </ul>	<ul style="list-style-type: none"> <li>Conduct general assessment meeting of the process</li> </ul>

## 2. Security

All activities need to be coordinated with the security advisor. At the very least, the security advisor should be aware which team is where in the field.

### **Experience: Strained Security Situation**

Within SYR 1022 the security situation needed to be considered several times.

Elbeyli is situated next to the border and an area of Syria controlled by the so-called Islamic State and regularly targeted by airstrikes. There were also reports of IS operatives being in the area. As a response, the police was contacted by Welthungerhilfe's security advisor and a field visit was conducted. The following measures were taken:

- The security situation was closely monitored in consultation with the respective authorities.
- Briefings were held before each trip to Elbeyli.
- The field teams needed to check in via WhatsApp and provide their location.
- The time in the field was limited (10:00–15:00) to minimize exposure.
- Access to the area was restricted in case of attacks on Kilis (see D. 3.: Stakeholders: Emergency Distribution).

In **Vatan mahalle** in Gaziantep, field staff had strong reservations working in the area due to its bad reputation in terms of drug trafficking and crime. Joint visits by the field teams to the mukhtar and the neighborhood removed these reservations and it was possible to continue with the registration. Nevertheless, the security measures described above were applied.

In **Kiziltepe**, the security situation was marked by threats and verbal assaults from security forces. In this situation, close contact with the directorate for associations as well as with the responsible persons in the governorate was necessary to secure proper behavior by security forces. The Syrian colleagues especially felt quite uncomfortable. In such cases, the head of project has to be present.

The general strain on the mental wellbeing of the project teams led to the introduction of a psychosocial support program for field monitors (see below).

# E

### 3. Conduct During Household Visits

Field Teams in SYR 1022 feature a car and consist of four people: 1 Driver, 1 female Field Monitor, 1 male Field Monitor, and 1 mukhtar or representative of a local partner.

For SYR 1020, field teams consisted of 2 field monitors (female, male), and driver. In this case, several teams were working in the same district/neighborhood.

When approaching potential beneficiaries in their homes, certain procedures should be followed. Here are some dos and don'ts:<sup>23</sup>

- During household-visits, the driver should always wait in front of the house (may be adjusted to the local situation, e. g. in Mardin province, the local population became uncomfortable and started threatening drivers, so it was better not to 'linger around')
- When the team approaches a house/flat, it should knock at the door and wait to be answered.
- The team first introduces itself (name and organization) and explains the reason for the visit, including the estimated duration.
- The team asks permission to enter the house (In some cases, some women may not want an unknown man entering their home); do not enter unless invited in.
- The field monitors should wait to be seated before starting the interview and also allow the family time to settle in and feel comfortable with the situation.
- The team briefly describes Welthungerhilfe, the donor (if required), and its activities in Turkey.
- The team seeks permission before starting to fill in forms, explain the reason for data collection and what the data will be used for. The field monitors mention that the information will not be shared with third parties.
- If the interviewee does not want to give information, this will be accepted
- The team tries to create a relaxed atmosphere

<sup>23</sup> The code of conduct is part of each working contract and applies in every case.

The following rules apply for Welthungerhilfe staff in the field:

Do	Don't
<ul style="list-style-type: none"> <li>✓ Choose appropriate clothing</li> <li>✓ Clip a name tag and wear Welthungerhilfe vests or caps</li> <li>✓ Cooperate with team members</li> <li>✓ Be positive and smile</li> <li>✓ Be polite</li> <li>✓ Speak clearly and simply so the beneficiaries understand</li> <li>✓ Give accurate information</li> <li>✓ Listen carefully and fully to understand families</li> <li>✓ Ask questions to understand the issue. Why, how, when and where etc...</li> <li>✓ Write readable and correct information on files (or tablet)</li> <li>✓ Be respectful to family members</li> <li>✓ Behave in accordance to conditions and customs</li> <li>✓ Observe safety regulations</li> <li>✓ Keep information confidential</li> </ul>	<ul style="list-style-type: none"> <li>✗ Enter the house without permission from the family</li> <li>✗ Enter the house if there is no adult present</li> <li>✗ Be rude/aggressive</li> <li>✗ Be impatient</li> <li>✗ Talk away</li> <li>✗ Use inappropriate words</li> <li>✗ Argue with team members</li> <li>✗ Argue with families</li> <li>✗ Express your opinion about politics and religion</li> <li>✗ Fill in the form without permission from the family</li> <li>✗ Put pressure on the families to do the interview or give information</li> <li>✗ Ask personal questions of the family</li> <li>✗ Eat/drink something in the house (unless offered)</li> <li>✗ Chew gum or smoke</li> <li>✗ Play/talk with mobile phone during the interview</li> <li>✗ Expand duration of the interview more than necessary</li> <li>✗ Endanger yourself or your team members</li> <li>✗ Support or offer support to family as an individual</li> <li>✗ Accept gifts</li> </ul>

#### 4. Registration

In the **self targeting mode** registration in the neighborhoods is assured; places of registration are organized beforehand, the public is informed through posters in the neighborhoods. Local registration prevents crowds and ensures a smooth atmosphere during registration and answering questions from refugees. Posters informing about beneficiary selection etc. improve communication with the community. Registration data is updated every evening; backup on server is done to prevent loss of data.

# E

In the 'geographical modes' the area is known beforehand and the visits can be planned in great detail. After obtaining a map, the streets of the mahalle are entered into the tablets to avoid typing errors. Before heading out, each Field Team receives a list of streets to be visited and sets out on the visits accompanied by the local mukhtar or one of his representatives.

Every day after registration, the new data is uploaded to the master data.

This process continues until the whole mahalle is covered. Please note that re-registration is usually necessary in cases where the number of family members changes and for families who were not present at the time of registration.

## 5. Distribution of e-vouchers

Beneficiaries receive a text message on the impending distribution three days prior to distribution. This message includes information on what to bring and where the distribution will take place.

The beneficiaries receive an envelope/plastic cover with the card, their standard PIN,<sup>24</sup> and an information leaflet outlining how the card works, the hotline number, and the addresses of the vendors where beneficiaries can use the card in (see Annexes 6–8 for examples). In some cases Arabic information was insufficient, but as information is less likely to be read as it gets longer, such cases are dealt with individually (non expenditure is detected, see E. 6 Loading Schedule). Likewise, including too much information in the brochure has proven unnecessary: either people don't bother reading the brochure or are illiterate. As a lesson learnt, the Mardin office now prints the hotline number in bold, colored letters on the front page so that at least this information gets picked up.

In order for beneficiaries to be able to find them quickly, the last four digits are printed on the envelopes and are sorted in numerical order and cross referenced in a beneficiary list.

Several beneficiary lists need to be prepared in digital and print according to different objectives: digital lists are slower to find beneficiaries but allow changes to be fed directly into the master data, while printed lists allow quick lookup of beneficiaries but are not very effective for data adjustment.

It is advisable to sort the list according to the name of the head of family.

Printed lists are needed for ① (see graph page 56) Initial Check (on the list or not) and ② Card Distribution. Electronic lists are utilized at ③ Check if Data is correct and ④ Data Correction.

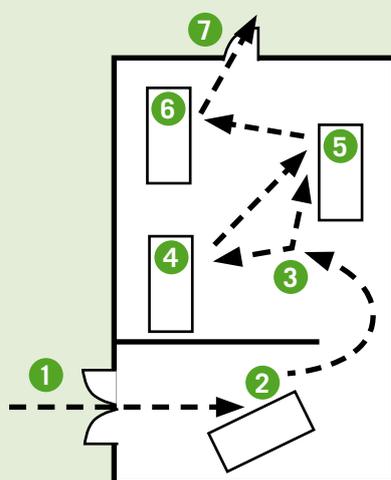
<sup>24</sup> All cards start with the same standard number which later needs to be changed by the beneficiaries at one of the shops.

**Arranging the Distribution:** Distribution can be organized in several ways:

Mode	Pro	Con
<p>Centralized Distribution. All beneficiaries are invited to a place known to all of them, distribution lasts several days. Invitation via SMS should be staggered to avoid everyone showing up on the first day. 1.000+ families can be served.</p> <p>Waiting numbers are distributed so beneficiaries can time the 'pick-up' of their card.</p>	<ul style="list-style-type: none"> <li>■ Large numbers can be handled (see below)</li> <li>■ Beneficiaries have several days to pick up their cards</li> </ul>	<ul style="list-style-type: none"> <li>■ Crowd control might be an issue</li> <li>■ Difficult to find suitable space</li> <li>■ In rural areas accessibility can be an issue</li> </ul>
<p>Localized Distribution. Beneficiaries in one mahalle are invited to the mukhtar's office. Distribution lasts one day usually, up to 400 families can be served.</p>	<ul style="list-style-type: none"> <li>■ High accessibility as families are familiar with the office</li> </ul>	<ul style="list-style-type: none"> <li>■ Redistribution for families who did not pick up their cards is necessary</li> </ul>
<p>Mobile Distribution. The car is used as a base for distribution. Suitable for rural areas and redistribution. A maximum 50 families can be served</p>	<ul style="list-style-type: none"> <li>■ No local restriction</li> <li>■ High accessibility</li> <li>■ Can be combined with house-to-house distribution</li> </ul>	<ul style="list-style-type: none"> <li>■ Limited security</li> </ul>
<p>House-to-House Distribution. Each family gets the card delivered to their home address. Suitable in unsafe environments and for redistribution. A maximum 30 families can be served per day.</p>	<ul style="list-style-type: none"> <li>■ Changes in family composition can be checked on the spot</li> <li>■ Highest comfort for beneficiaries, no need to cue/gather</li> <li>■ Households unable to go out (old, sick...) can be reached</li> </ul>	<ul style="list-style-type: none"> <li>■ Only a low number of beneficiaries can be reached</li> </ul>

Based on experience, it is advisable to have different staff members on the front desk than those conducting registration as this reduces the moral strain of having to possibly reject claims for eligibility.

### Experience: Large scale distribution in Kilis



1 Initial Check (on the list or not), 2 Check if data is correct, 3 Guide directing to Data Correction or Card Distribution, 4 Data Correction<sup>25</sup>, 5 Card Distribution, 6 Information on Card Usage, 7 Exit, making sure no one enters from the backdoor. Source: Jesco Weickert

This mode of distribution proved highly effective in breaking down the distribution into several steps and allowing for the beneficiaries to be served as quickly as possible.

#### Staffing was:

- 3 drivers acting as security and admitting beneficiaries as well as guarding the backdoor
- 4 Field Monitors for data checking
- 2 Field Monitors for data correction
- 2 Field Monitors for distribution
- 1 Field Monitor for information on using cards
- 1 Field Monitor to send the beneficiaries either to the distribution or the data correction as well as being on 'stand-by'

#### Staffing for SYR 1020 was:

- 2 drivers supporting team at entry door
- 2 Field monitors at each distribution table (1 Arabic-speaking, 1 with good typing skills); the Arabic-speaking monitor e-voucher use, distributes brochure; second person enters data into database
- 2 persons at entrance for security
- 1–2 Field Monitors to direct beneficiaries to the registration desks
- 2 persons outside registration building to organize beneficiaries, distribute numbers, manage crowd (respectful persons with a view to age etc.)

<sup>25</sup> Please note that presenting the IDs of the family members to be added was enough to adjust numbers; in later distributions, the families were visited at home to verify.

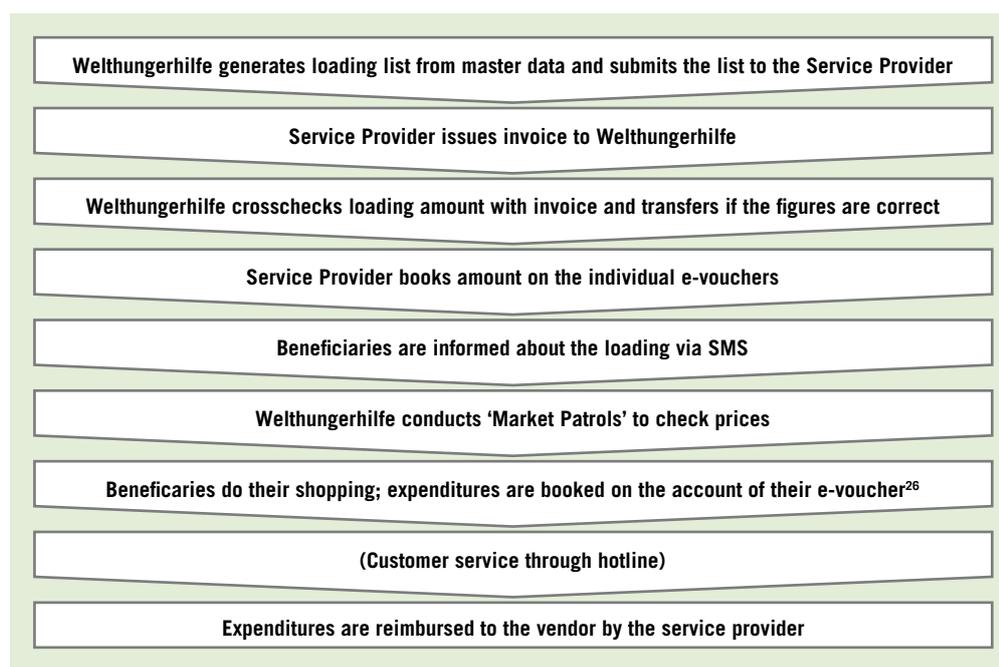
After the distribution, experiences are compiled during debriefing in order to improve future distributions. Cards that were not picked up also need to be delivered and changes in family numbers need to be verified.

Additionally, a reassessment has to be made as some families are usually 'missed' during the household visits. This poses some challenges as once beneficiaries hear about the possibility of registering, more and more families will claim residence in the mahalle.

## 6. Loading Schedule

Cards are loaded either once or multiple times depending on the project, while a six-month loading cycle is most common. In case of multiple uploads, the schedule is announced at distribution and also written in the info package that the beneficiaries receive with their e-voucher. The uploads are also be announced by mass SMS to the beneficiaries.

The loading procedure is as follows:



Source: Jesco Weickert

A close monitoring of real against planned expenditures is advisable as fluctuations in the exchange rate have a significant impact on the budget (See E. 13 Closing the Project).

<sup>26</sup> The beneficiaries can accumulate balance if cards are not used for a longer period of time. If significant amounts remain unspent, the beneficiaries are called to enquire about reasons.

# E

Experience shows that a small fraction of beneficiaries do not use their balance and they need to be called after the third loading in order to check whether they are saving money deliberately or if there are other reasons for this. The same applies for 'suspicious' purchases, such as using the whole balance on a single purchase. Thus far, feedback has only uncovered communication issues (the telephone number of beneficiaries was incorrect) or special circumstances (e. g. using the complete loading amount on meat for a wedding).

Already during the project, spending the money loaded on cash cards is advisable as well as goods bought. If families do not spend money regularly or if families buy a large amount of one special item, it might indicate that either this family is not in need of a cash card or has moved; in such cases, the cash card can be cancelled and distributed to another family identified as vulnerable. If families buy a large amount of one special item, it might indicate a need for money instead of an e-voucher; it might also indicate assistance from a Special Needs Fund in addition to the e-voucher might be appropriate. In any case, these households should be visited and contacted in order to assess the problems behind their use of the e-voucher.

## 7. Price Monitoring

The prices of participating vendors are monitored on a monthly basis by the provider of the e-vouchers. CBI TWG also collects data based on the same food basket so developments can be compared, for example, between different regions.

Beneficiaries have been complaining about raises in prices after the loading, so shops are visited by 'Market Patrols' in this period. The patrols have the same composition as normal field teams and check the prices in the participating vendors' shops. They also spend time talking to the beneficiaries and recording any complaints.

The experience so far has not shown any changes in prices at the shops. Nonetheless, the visits have yielded valuable feedback and led to exclusion of vendors for various reasons, such as charging commission or rude treatment of beneficiaries.

## 8. Winterization

E-vouchers can also be used for winterization, either as an additional loading or as 'one-off cards'. If asked, refugees prefer e-vouchers to in-kind donations (Research on Food Assistance for Nutritional Impact, REFANI: Literature Review March 2015, p. 26 as of August 2016: [www.cmamforum.org/Pool/Resources/REFANI-Lit-Review.pdf](http://www.cmamforum.org/Pool/Resources/REFANI-Lit-Review.pdf)).

**One-off cards** offer the possibility of supporting families' most immediate needs as they can purchase the most vital items in participating shops. The main disadvantage of this approach is that 'value for money' is higher if relief items are purchased in bulk by an aid



organization than individually by beneficiaries. However, finding single items that meet the needs of a large number of beneficiaries is extremely difficult.

**Additional loading** allows the the same cards to be used for different projects, thus leading to synergies. Short-term projects especially can profit from existing card systems and upload directly instead of having to do time intensive assessments.

Challenges in this regard can be:

- Depending on the type of card, monitoring can be challenging. In the case of SYR 1030, money for winterization was loaded partly on existing cards from SYR 1020, and partly onto new cards only for winterization. Within SYR 1022, the beneficiaries received a top-up which did not allow such a separation.
- Mixing funds from different sources is not permitted by some donors so their consent needs to be obtained before any such steps are taken.
- Winterization is within the responsibility of the NFI cluster, hence an extra loading needs to be coordinated with its members as beneficiaries usually cannot be recipients of two winterization projects (double support should be avoided).<sup>27</sup>

**Experience: Top up of ECHO cards with UNICEF Funds**

In Mardin/Kiziltepe, ECHO allowed the cards funded under their project to be used for extra winterization. Beneficiaries could spend the money on the e-vouchers within a certain period on NFI. It was handled like a second account on the cash card and allowed for separate monitoring. This approach allowed for quick additional support in winter and was well-received by beneficiaries.

<sup>27</sup> This refers to the stance of concerned bodies since beneficiaries might need support from more than one source.

# E

## 9. Feedback Mechanism

The Telephone Hotline is the main means of communication with the beneficiaries. Beneficiaries can also send WhatsApp text and voice messages. Each call is recorded on an spreadsheet for monitoring purposes.

To date, the calls of SYR 1022 concerned the following issues:

Description of Complaint	KILIS	GAZIANTEP	Total
Reassessment request	17	0	17
Cancelled	6	4	10
Card is not working	163	90	253
Complaint about the market	3	5	8
Information correction	22	9	31
Increase of family members	26	22	48
Card lost	17	2	19
Wrong amount loaded	27	2	29
New registration	39	128	167
Card Stolen	20	17	37
<b>Total</b>	<b>340</b>	<b>279</b>	<b>619</b>

Within SYR 1022, internal feedback mechanisms have also been used extensively; SWOT Analysis and brainstorming were used to yield as much of the beneficiaries stances as possible through the voices of the field monitors. Their feedback is used to improve the programming on an ongoing basis. As e-voucher projects are often implemented under tight deadlines, it is highly advisable to engage in feedback sessions on a regular basis to ensure that issues are communicated to project management.

In Mardin/Kiziltepe, weekly hotline reports are provided by the hotline team. The hotline team consists of two colleagues. While one is answering the hotline, the other has to follow up the complaints and inform PDM as well as the project team. In case of complaints regarding markets, “undercover” controls are conducted. If monitors identify similar problems, the e-voucher provider is contacted and measures to be taken discussed and decided jointly.



## 10. Dealing with Non-Beneficiaries

No matter how the targeting is done, non-recipients of assistance will often approach aid providers in order to obtain access to support. Welthungerhilfe uses two fundamentally different approaches depending on the overall situation (see D. 2.: Targeting Mode).

In Mardin (SYR 1020), where the number of refugees is manageable, the e-voucher project is combined with a **case management** component consisting of psychological and legal consultation, and a Special Needs Fund. The Syrian families' situation is assessed in a more holistic way in order to provide the support needed to match their needs (for example, also providing school transport when needed). Refugees who are not receiving an e-voucher might still be eligible for other kinds of support and are dealt with accordingly.

The advantage of this approach is that needs can be met and particularly vulnerable families can be reached by a number of interventions. The downside lies in the comparatively high amount of resources needed in order to deal with the individual claimants. Due to the fact that a high number of identified most-vulnerable households are not able to receive an e-voucher due to budget constraints, families try to benefit from the Special Needs Fund, which then functions more as a substitute for e-vouchers even though case management meetings are conducted.

In Kilis and Gaziantep (SYR 1022), the number of potential beneficiaries vastly outnumbers the number of possible recipients, thus leading to a **restricted approach**. Inquiries are strictly dealt with over the telephone hotline.<sup>28</sup> Only families residing in the targeted areas are eligible for reassessment, while referrals only occur on an occasional basis.<sup>29</sup>

The advantage of this approach is that it minimizes the staff needed to deal with individual claims and keeps the office operational. The disadvantage lies in the large number of people in need who have to be turned away which, in turn, causes a significant strain on staff's mental wellbeing.

### **Experience: Case Management**

A lesson learnt from the previous project cycle of SYR 1020 (SYR 1020 I) is that the possibility of providing additional support to extremely vulnerable households is an important component. Both extremely vulnerable beneficiaries that need additional ad hoc support in addition to the cash card as well as non-beneficiaries can still be supported by this means. The possibility of referring such cases to the Case Management Team in SYR 1020–II has proven very helpful and is highly valued by the community. Other needs such as medical costs and transportation that are not covered by the cash cards can be met this way.

<sup>28</sup> Refugees approaching the office are asked to leave and call without exception.

<sup>29</sup> In Kilis, Welthungerhilfe supports its partner Altin Hilal to operate a telephone hotline that deals with individual enquiries.





Important for any PDM is the timing and possible feedback to the project team, which results in adjustments to the beneficiary households, scoring, or even the questionnaire itself. As with the hotline, regular meetings with the hotline, PDM, and project team are necessary in order to ensure the whole project's quality.

Examples of the PDM from SYR 1022 can be found in Annex 10.

In order to gather additional information from beneficiaries and stakeholders, **focus group discussions** will be initiated within SYR 1022 and SYR 1020-II. In all intervention areas meetings with beneficiaries will be held to discuss:

- How is your experience regarding access to the shop?
- What were the issues regarding safety while shopping?
- How were you treated by the vendors' staff?
- What were the issues concerning the use of the e-voucher?
- What items were missing from the shops?
- How was your experience dealing with Welthungerhilfe's staff?
- How was the 'customer service' through the hotline?
- What do you think about the selection criteria?
- How did the Turkish neighbors and Syrians without a card react to the project?
- To what extent is the card/monthly loading able to support you in your basic food needs (SYR 1020 II only, in SYR 1022 this is covered by PDM)
- Is there something else you'd like to tell Welthungerhilfe?

Additionally, meetings will be held with the concerned mukhtars, vendors, and the partner Golden Crescent in order to compare experiences for the future. As there might be some gender issues, additional 'all-female'-sessions will be held. The detailed methodology can be found in Annex 11.

## 12. Psychosocial Support

It takes a lot of maturity, integrity, and mental resilience to respond to situations of grave distress even for professional reasons.

In their daily work, Welthungerhilfe's Syrian field workers in Turkey face vulnerable people of all ages, arriving from Syria in a terrible state, distressed, and often completely without hope due to their economic, social, and health problems.

Furthermore, field workers do not totally control their own situation in Turkey, which generates additional stress: they sometimes face common problems with the people they meet while doing their field visits and when collecting information about potential beneficiaries.

# E

Over time, field workers are occasionally victims of verbal abuse from people, either directly when on the field or on the phone, which is an important and growing risk of tension and causes significant stress as well as fear of eventual assaults. Furthermore, field monitors need to reject justified requests for support on a daily basis thus adding to their mental distress.

Likewise, being a member of the same community inevitably raises expectations from neighbors, family and friends to 'pass on some cards'. This can further exacerbate tensions and fears of retaliation. Wherever possible, this needs to be kept in mind when working with Syrian field monitors who may live in the same neighborhoods as the beneficiaries.

These issues can mentally and emotionally affect field workers, leading them to suffer from anxiety, acute stress, and burnout.

The psychological support dimension of the field workers helps them express their fears and emotions stemming from work. It thus constitutes a prevention measure taken by the institution to help employees when feeling depressed, overstressed, or overwhelmed by difficult cases.

Communication and dialogue techniques used during the monthly psychological support sessions help reduce the risk of burnout as field workers learn to better understand which mechanisms are involved in their relationship with potential beneficiaries and why it is affecting them personally. These sessions also help field workers pinpoint the reasons why it is important to keep sufficient distance between potential beneficiaries and themselves and to acquire "coping" techniques to maintain emotional control in situations of verbal aggression.

Finally, it is fundamental during these sessions to establish a sense of belonging to a team and to an institution, providing field workers with necessary support within a safe space where they can openly express work-related concerns without feeling under observation by their superiors.

### 13. Closing the Project

**Unspent balances:** Four weeks before the beneficiaries' spending period ends, families with a significant balance left over on their account need to be reminded to spend it to make sure that as much of the funds as possible are used up the recipient families.<sup>30</sup>

In short-term projects, spending has to be monitored from the time of the upload, and the beneficiaries have to be called depending on the project duration.

<sup>30</sup> And of course to prevent underspending.

# E

**Gains through Exchange Rate.** Two months before the project's end, the money spent on cash cards should be re-evaluated according to the average exchange rate. In the event of exchange rate gains, additional money might be distributed to the beneficiaries. In this case, there should be fair distribution of the surplus. For SYR 1020, those beneficiaries included in the project at a later stage were preferred to ensure that each beneficiary received the same assistance (amount per person, x months of assistance). If there is still surplus money after this, an equal top-up for all beneficiaries can be loaded with the last loading. Before the last loading, households that still have a substantial balance on their e-voucher should be visited. Cross checking may be needed to determine if these families may have moved, lost their cards, or lost the hotline number. Accordingly, this amount could be redistributed to the beneficiaries or the family can be given a new cash card.

**Leftover amounts.** Once the use period has expired, the leftover balance on the e-vouchers needs to be deducted from the service provider's last invoice. A lot of beneficiaries usually have a few Turkish kuruş left in their accounts that need to be transferred back to the project account. Delaying the last invoice and deducting it is the simplest way of dealing with this.

**Passing beneficiary lists.** As lists of refugees require a lot of effort to be compiled, they can be helpful to third parties as described in the example of DRC at D. 4. Coordination. In Islahiye, the beneficiaries of a joint e-voucher project by Welthungerhilfe and the Turkish Red Crescent were served by funding of WFP after the project ended.

**Evaluation.** In order to have the project's results independently verified to avoid being short-sighted on processes and results, an external evaluation is highly advisable. For example, SYR 1022 will be evaluated in the context of other Welthungerhilfe cash-based interventions in fall 2016 and the results will be integrated into subsequent editions of this manual.

**Reporting.** This depends largely on the donor's requirements and should refer to the success indicators as described in B. 1. as well as issues arising during project implementation. It is also advisable to compile lessons learnt with the stakeholders in order to improve future programming.

# F

## CLOSING REMARKS

As indicated in this manual, e-voucher programs can have a significant positive impact on the overall situation of Syrian refugees in Turkey. These programs enable beneficiaries to make their own choices and provide a way of supporting them that enables them to maintain their dignity. This manual provides a blueprint outlining how a quality project may come about.

However, as e-voucher programs are large scale, they require significant resources in terms of staff, time, and money (see introduction of C. Planning). In the short term, gaps in these areas can be bridged, but in the long run neglecting any one of these will lead to difficulties in implementation. When engaging in e-voucher programs, despite the time pressure endemic to humanitarian activities, a thorough planning and scanning process is the key to success as neglecting crucial elements will often backfire, as seen in the attempted self-targeting of SYR 1022 in Kilis (D. 2.: Targeting Mode) and result in the need for an even greater effort to get the project back on track.

At the same time, experience has shown that e-voucher projects are quite resilient and can easily recover from mistakes. Once launched, an e-voucher project is pretty much like a ride on a slide: the way ahead is clearly visible but it is very hard to get off without breaking a limb. In general, Syrian refugees – as well as the Turkish populace and authorities – respond positively to support provided by e-vouchers and show a high level of understanding. In the event of mishaps during implementation, no further calamities are usually to be expected if immediate action is taken to deal with the issue (see the example of the unsuccessful coordination in Gaziantep (D. 4.: Coordination)). Problems in implementation naturally arise and can usually be resolved by a committed team and a dedicated leadership.

Even though this manual provides a blueprint, as a last word the authors want to highlight that there is no single perfect way to design or implement any e-voucher project – as is the case with any other humanitarian intervention. Experiences can highlight points that need to be considered and will enhance the likelihood of success, but they cannot replace the process of deliberation. E-vouchers cannot be applied to all contexts successfully and each individual program needs to be tailored to beneficiaries' needs and the specific circumstances as well as to organizational abilities and requirements. Each of these needs to be taken into consideration and weighted in relevance to one another. The authors hope that this manual provides some valuable guidance on what needs to be considered and when, as well as providing tips for actual implementation.

If you are interested in providing feedback please contact: [info@welthungerhilfe.de](mailto:info@welthungerhilfe.de)

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# H

## ABBREVIATIONS

<b>AFAD</b>	Prime Ministry Disaster & Emergency Management Authority
<b>CaLP</b>	Cash Learning Partnership
<b>CPI TWG</b>	Cash Based Initiatives Technical Working Group
<b>DGMM</b>	Directorate of Migration Management of the Ministry of Interior of the Republic of Turkey
<b>ECHO</b>	Directorate-General for European Civil Protection and Humanitarian Aid Operations of the European Commission
<b>ESSN</b>	Emergency Social Safety Net
<b>FAO</b>	Food and Agricultural Organization of the United Nations
<b>ICRC</b>	International Committee of the Red Cross
<b>NFI</b>	Non-Food Items
<b>NGO</b>	Non Government Organization
<b>PIN</b>	Personal Identification Number, code needed to use e-voucher on POS devices and do purchases
<b>PTT</b>	General Directorate of Post and Telegraph Organization
<b>POS Device</b>	Point of Sale device, allows bookings on the card holder account and management of basic functions, e. g. checking balance, re-booking, change of PIN
<b>TL</b>	Turkish Lira
<b>UN</b>	United Nations
<b>WFP</b>	World Food Program of the United Nations

# ANNEX

## 1. Price Monitoring Supermarkets

Items	Packaging Unit	Unit weight
Fresh Tomato	KG	1
Fresh Cucumber	KG	1
Fresh Eggs	ITEM	30
Syrian Bread	ITEM	8
Turkish Bread	ITEM	1
Milk	LT	1
Processed Cheese	KG	1
Fresh Yoghurt	KG	1
Butter	ITEM	1
Vegetable/Sunflower Oil	LT	1
Olive Oil	LT	1
Medium Grain Rice	KG	1
Bulgur	KG	1
Wheat Flour	KG	1
Spaghettis OR Pasta	ITEM	1
Orange lentils	KG	1
Chickpeas	KG	1
White Beans	KG	1
Meat	KG	1
Canned Tuna	GR	80
Fresh Chicken	KG	1
Tomato Paste	KG	1
Sugar	KG	1
Salt	GR	750
Toilet Paper	ITEM	32
Toothpaste	ITEM	1
Toothbrush	ITEM	1
Laundry Soap/detergent (for washing machines)	KG	5
Liquid Dish Detergent	LT	1
Sanitary Napkins (10 pads)	PACKET	1
Bar Soap (4'LÜ)	PACKET	1
Soap	ITEM	1
Disinfectant Fluid	LT	1
Shampoo	ML	600
Diapers (Economy Pack)	PACKET	1



## 2. Template Vendor Contract

### COMPANY INFORMATION:

COMPANY NAME:

TAX OFFICE:

TAX NUMBER:

OFFICIAL ADDRESS:

### AUTHORIZED PERSON

FULL NAME:

POSITION:

EMAIL:

MOBILE PHONE:

### BANK INFORMATION

BANK NAME:

BRANCH NAME:

ACCOUNT HOLDER:

IBAN NUMBER:

### FIELD OF BUSINESS ACTIVITY

- MARKET                       ADULT CLOTHING                       CHILD CLOTHING                       SHOES
- WARM BLANKET,  
PILLOW, BLANKET                       WINTERIZATION                       DELICATESSEN                       .....

### SUPPLIER

DATE:  
 AUTHORIZED NAME  
 AND SIGNATURE:  
 STAMP:

### NAGIS

DATE:  
 AUTHORIZED NAME  
 AND SIGNATURE:  
 STAMP:

### NAGIS CUSTOMER

DATE:  
 AUTHORIZED NAME  
 AND SIGNATURE:  
 STAMP:



BRANCHES	BRANCH 1	BRANCH 2	BRANCH 3	BRANCH 4
BRANCH NAME				
BRANCH PHONE				
AUTHORIZED PERSON				
MOBILE PHONE				
POS ID NUMBER				
ADDRESS				



### 3. Example Contract with e-voucher Supplier

Herein contract made according to below terms and conditions between, for the one party Nagis Bilişim Danışmanlık Hayvancılık Gıda Tekstil İç ve Dış Ticaret Ltd. Şti. based in Durali Alıç mahallesi 963. Sok. 1/B Blok Kat: 10 D: 37 Mamak/ANKARA (Here in after referred to as NAGIS) with

..... based in .....  
(here in after referred as to Nagis Customer) and on the other side the vendor (here in after referred as to SUPPLIER) which information on the first page of this contract.

#### 1. DEFINITIONS

- Supplier: Nagis Informatics Consultancy Ltd. Co.
- Nagis Customer: Welthungerhilfe who allows their beneficiaries to benefit from Nagis Card System.
- The Vendor: Natural and Legal person's companies who is accepting payment with Nagis card, those are letting to the Card Users who selected by Nagis Customer to purchase goods from their shop, that has company information on the first page of this contract
- Nagis E-Card System: The software system which allows the e-card users those selected from Nagis Customer to purchase goods from Supplier through vendors.
- Card User: Person who allowed by Nagis Customer to purchase goods from the suppliers.
- POS (Point of Sale): The terminal that allows doing payment by e-card in designated sales points.
- Passive Card: That express invalid cards which made invalid because of some reasons such as stolen, lost, damaged etc.
- Passive POS: The terminal which breakdown and sent to technical services or which made invalid by Nagis or Nagis Customer because of the unacceptable conduct.

## 2. SCOPE OF CONTRACT

The subject of this contract is the rules those related with goods procurement and payment terms of the procured goods by Nagis Customer's beneficiaries within the framework of Nagis E-Card System.

## 3. VENDOR'S RESPONSIBILITIES

- 3.1 The vendor will draw the worth of presented goods from the loaded credit to e-cards through POS machine this gave to the vendor from Nagis as an evidence of the shopping cost. After that the Pos slip that printed by Pos machine and the itemized report will stabled to each other and they will send to Nagis on payment term to claim payment. After that the Vendor has to print second slip from Pos machine and present to the Card User as a reminder.
- 3.2 The Vendor has to prepare an itemized document which show purchased items, quantities of purchased items and prices of purchased items for each transaction and attached this document to the POS Slip this related with transaction and contain the E-Card User's signature. The supplier delivers those purchase documents for each transaction to the Nagis on the end of the every month date. If the supplier has not enough infrastructures to get itemized report (barcode system) than the supplier will be responsible to write all those detailed purchasing information behind of the POS slip that related with transaction or to the one standard purchase order document by filling it without defect.
- 3.3 The Vendor has to send all itemized receipts with Pos Slips. The Supplier has right to do not make payment for the total amount of lost itemized report or Pos slip.
- 3.4 The Vendor who has barcode system has to make necessary arrangements on their barcode system for Nagis Customer. This arrangement will allow the barcode system to generate excel report for Nagis e-card users spending, the report will contain Transaction date and time, receipt number, item name, unit, quantity, unit price and total price informations and the vendor will send this report to Nagis through e-mail on the end of the every month.
- 3.5 The vendors cannot change the balance of the e-card with cash money. The E-Card that provided by Nagis Customer is just valid for selling of items by the vendors. If there is any detected case regarding this clause the NAGIS will not do any payment to the relevant supplier until the inspection that will made by NAGIS is complete.
- 3.6 The vendors cannot claim do any transaction, cannot demand and cannot charge any additional cost such as commission, delay interest etc. to the e-card users.
- 3.7 The vendors cannot sell any items which include tobacco, cigarettes and alcohol. If there is any case regarding to this clause both NAGIS or Nagis Customer will not do any payment for those items and the vendors cannot request any payment for the worth of the those items.
- 3.8 The vendors and their staff will treat the E-Cards users with respect and kindness as they treat other customers who are buying items with cash money. In all other respect will be accepted as a breach of the contract.



- 3.9** The Nagis and Nagis customer reserve the right to conduct unannounced monitoring activity this related with this contract such as price monitoring, monitoring of staff behaviour to the E-Card users, monitoring satisfaction of e-card users etc. in vendors' establishment and the vendor has to allow Nagis and Nagis Customer representative to do monitoring activity.
- 3.10** The vendors will sell the items from the same price as charged to the vendors' other customers (include who is buying with cash money). There will be no different price policy. In all other respect will be accepted as a breach of the contract.
- 3.11** The vendors will draw invoice according to the Slips which the vendors get from POS Machines by sticking to the payment terms those designated by Nagis. The information on Slip will constituent summary of the invoice which will draw by vendors to the NAGIS. The vendor is responsible from giving correct and absolute information to the NAGIS. The vendor will keep one copy of the slip, and has to attach one copy of the slip to the invoice. Otherwise NAGIS will not be responsible from late payment or do not do payment for the sale transaction which has not Pos slip or itemized report. In this case the decision will made by Nagis Customer or their senior management that they are depend.
- 3.12** The vendor will let to the Nagis Customer and e-card users to check balance of the E-Cards. The vendors can't engage such behaviours like hide the POS Machine or don't let to use system to the Nagis Customer and the E-Card users without giving one month notice to the NAGIS.
- 3.13** The Vendor is responsible from the delivery time of the invoice on time to the NAGIS according to designated way by Nagis. Otherwise the Nagis ca not blameworthiness from late payment, if the invoice did not deliver until the end of the payment term, the worth of the nvoice will be paid in next payment term, the vendor will be accept this rule by signing the contract.
- 3.14** The vendor can't share with other person or institution those are not part of the contract, can't send or can't use any information those gained from this project.
- 3.15** The vendor immediately will report to the Nagis and Nagis Customer if any intimidation or abuse come from any person who involved the project (include Nagis, Nagis Customer or E-Card users).
- 3.16** The vendor has to inform the Nagis in case if the vendor decides to close its shop or decide to hand over his shop, for any reason. If the vendor makes any transaction on the closing or hand over date the vendor will not request the cost of this transaction from Nagis. The vendor can't hand over to the third party his transaction those made before close or hand over.
- 3.17** The vendor has to send to the NAGIS the bank account which is opened to the vendor's official title. In case if there is a partnership, just the acceptable way to do payment to only one partner account is a letter from other partner/s with notary stamp.
- 3.18** The contract can not be effectual and can not create any right to vendor if the vendor did not provide tax bank and other documents properly those requests by Nagis. All responsibilities of the result of the lack of the document that include make the contact invalid are belong to the vendor.

- 3.19** The POS Machines those given by NAGIS to the Vendors are unusable for any other aim. The POS Machines are unusable in other place than the place that NAGIS provide the POS Machine, and unusable for the third person. Nagis reserve right to don't do payment in case if any issue identify by Nagis that relevant with this clause.
- 3.20** The vendors are responsible from drawing the invoice to the Nagis according to time-frame that stated in clause 6.5...., after deducting the discount rate that again stated in clause 6.5.... from the Total Transaction Amount (total sales-total cancelation) which amount already includes VAT.
- 3.21** The vendor acknowledge and undertake, any damage to the POS machine that out of the guarantee coverage will cost to the vendor 218 USD + VAT as a value of the POS machine.
- 3.22** The technical service invoice will be reflect to the vendor for any kind of interfere (to broke charge machine, open machine or battery, putting solder to the charge place) to the Pos machine by vendor.
- 3.23** The Vendor is fully responsible from all demands in terms of any kind of tax penalty, any kind of punishment or demands those come from any governmental institution, related to the Vendor where the Nagis has to do payment for, that related to the worth of invoice and the signed contract between Nagis and the Vendor. In case, the Vendor is accepting that Nagis will do netting by making payment to the related institution who has demand from the Vendor's credit that in Nagis account or if the Vendor has not credit Vendor has to do payment to Nagis for those amount. The Vendor undertakes that will not request anything about this issue. As a result of netting, if there is any residual debt in Vendor's account at Nagis, the Vendor will pay the amount with cash and in single payment to the Nagis after first request of the Nagis without any court decision. The prescribed obligation within the framework of the conditions and judgements that performed in this article, before the parties did not decide otherwise in writing, will survive in the expiration or termination of this contract.
- 3.24** All courier expenses that will occur under this contract (sending invoice, data etc) are belong to the Vendor.

#### **4. RESPONSIBILITIES OF SUPPLIER (NAGIS)**

- 4.1** The Nagis is responsible from transferring the amount of invoice to the vendor's bank account within 10 days after receiving the invoice which prepared according to the payment terms; the total amount of invoice will be acquired by deduction of discount rate from total transaction amount. But Nagis reserve right to change discount rate and payment term under the force majeure and unexpected circumstances.
- 4.2** The payment responsibility of the Nagis to the vendor is starting from the payment time of the Nagis Customer to the Nagis, when Nagis Customer complete the full amount of loading then Nagis' payment responsibility to Vendor will start.
- 4.3** The payment will made to the bank account which is in this contract or it will make to the approved bank account which sent to NAGIS through Vendor's e-mail address.
- 4.4** The Nagis reserve right to do internal transfer by following other contracts those made between Nagis and Vendor for another projects.
- 4.5** The Nagis is responsible to provide software training to the Nagis Customer staff and POS Machine training to the Vendors.



## **5. RESPONSIBILITIES OF THE NAGIS CUSTOMER**

- 5.1** The Nagis Customer is responsible from the transferring the total amount of the invoice to Nagis bank account for the total loaded amount to Card User's account according to the contract that signed between Nagis Customer and Nagis.
- 5.2** In case, if the Nagis Customer did not do the payment of the invoice which draws by Nagis to the Nagis Customer, Nagis Customer will be joint and several responsible against the vendor's debt.
- 5.3** All expenses under this contract will be in Turkish Lira.
- 5.4** The Nagis Customer will be responsible from distributing all e-cards. All works and cost those related with distribution of e-cards are belong to the Nagis Customer.
- 5.5** The Nagis Customer is responsible from providing information about usage of the E-Cards to the E-Card users.
- 5.6** E-Card users will not have contact with Nagis; any e-card user complaints will be handled directly by the Nagis Customer.

## **6. PAYMENT CONDITIONS**

- 6.1** The vendor will present all sales document (Pos Slips and Itemized receipt docs) those decelerated on article 3.2 with the invoice.
- 6.2** The vendor will take consideration the Nagis's records for the payments.
- 6.3** If there is any need to do inspection that related with the NAGIS record, the Nagis will not do any payment till the inspection has been finish.
- 6.4** Every year all sales should be invoiced at least on the 31st December of the year. The vendor will draw an invoice according to the slips which the vendor got from POS Machines and deliver to the Nagis on the first working day of the New Year. Otherwise, retrospective invoices will not accept in the New Year. Nagis will not be responsible from the payments and/or transactions and reasons those are not under the Nagis possess.
- 6.5** After the starting date of transaction for the vendor which is taxpayer; 5% discount will be applicable for invoice which draw end of the every month.

Sample Calculation and Invoicing: All calculation and invoicing will be done as in below and include VAT.

For Article 6.5.

Total Sales = 110 TL (Including VAT)

Total Cancelation of Sales = 10 TL (Including VAT)

Total Amount of the Transactions =  $110 - 10 = 100$  TL (Including VAT)

The Amount of Invoice Including VAT =  $100 - 100 * 5 / 100 = 95$  TL (This is the amount of the invoice and including VAT. The vendors are responsible from the invoicing this amount to the Nagis)

## **7. RESOLUTION OF CONFLICT**

- 7.1** The Ankara courts and execution offices are responsible from any kind of conflict those occur in implementing of the contract and its annexes.



## 8. CONTRACT PERIOD

- 8.1** The contract period shall start from the signature date.
- 8.2** This contract is applicable permanently from the signature date until the contrary decision has been made.

## 9. OTHER JUDGEMENTS

- 9.1** The Nagis will not be responsible from the conflict between the vendors and the Nagis Customer and/or E-Card user about the type of the items, qualification, content, quality, quantity, defectiveness, cancelation, returning, eligibility of food safety etc. of the items those come from the procurement of the items.
- 9.2** The Nagis reserve the right to terminate the contract with registered mail, without showing any reason, any time during the contract term.
- 9.3** In the case if the vendor would like to terminate the contract, has to give two weeks writing notice to the Nagis. Two weeks' notice is the time to identify new vendor for Nagis. Nagis has right of retention to its credit for the direct and indirect harms those occur because of the termination of the contract.
- 9.4** The addresses in this contract will be accepted as an official notification address and in case of the any change in address, trade name and statute of the parties should inform other side with registered mail otherwise the notification which will made to the address that in this contract will be accepted delivered. Any amendment will be applicable after the arriving date.

## 10. ETHICAL CONDUCT

- 10.1** All parts, NAGIS, NAGIS Costumer and SUPPLIER commit to nondisclosure of any information/data contained in the online system or shared via email, official correspondence, etc.

## 11. ANNEXES

- 11.1** If the Company is Single Proprietorship:

- a)** Copy of the Tax Registration Document,
- b)** Copy of the Bank Account Book,
- c)** Copy of Authorized Signatory,
- d)** Copy of ID Card.

- 11.2** If the Company is Commercial Corporation:

- a)** Copy of the Tax Registration Document,
- b)** Copy of the Bank Account Book,
- c)** Copy of Authorized Signatory,
- d)** Trade Registry Gazette.

VENDOR

DATE:

AUTHORIZED NAME  
AND SIGNATURE:

STAMP:

NAGIS

DATE:

AUTHORIZED NAME  
AND SIGNATURE:

STAMP:

NAGIS CUSTOMER

DATE:

AUTHORIZED NAME  
AND SIGNATURE:

STAMP:



#### **4. Induction Field Monitors**

- 9:00– 9:30 Introduction, getting to know each other
- 9:30–10:15 Presentation of Welthungerhilfe and its program in Turkey, Syria, & KRI  
Overview of the project
- 10:15–10:30 Coffee Break
- 10:30–12:00 Outline of the stages of an e-voucher program (registration, distribution, PDM)
- 12:00–13:00 Lunch
- 13:00–14:00 Field etiquette: dos and don'ts
- 14:00–16:00 Role play: simulated household visit, dealing with angry non-beneficiaries, etc.

## 5. Security Training

### Security Training and Review – Gaziantep

**Date:** Friday 11th December

Day	Time	Subject	Suggested Participants	Comment
Day One	8:30 (2hrs)	Risk, Threat Analysis	All Staff	Identifying the risks to our field staff when in the field conducting assessments, distributing etc. This information will then help inform security policies/procedures/SOPs to keep staff and assets safe in the field. This session includes group work and presentations.
	<i>Coffee/Tea Break – 10:30</i>			
	11:00 (1hr 30m)	Distribution SOP	Distribution Team and relevant Logistics staff	Establishing the draft distribution SOP for both household and group (static) distributions. Includes group work and presentations.
	<i>Lunch Break – 12:30</i>			
	13:30 (2hrs)	Image and Acceptance	Distribution Team	How our image and acceptance in the communities we work in can directly affect our security and to look at common messaging around mandate etc. Includes group work/role play
	<i>Coffee/Tea Break – 15:30</i>			
	15:30	Personal Security	Distribution Team	A generic presentation/group work on the topic
16:30	<b>Wrap up and closure of workshop</b>			



## 6. Scoring Matrix SYR 1020 II



### Welthungerhilfe Vulnerability Score Card (for selecting household visits)

Scoring: 1–5 (1 is the lowest, 5 is the highest score.)

Criteria	Value	Type
Disability or serious illness	4	Dynamic
Pregnant	3	Dynamic
Lactating	3	Dynamic
For every child aged 0–3 years	3	Dynamic
For every child aged 4–10 years	2	Dynamic
For every child aged 11–15 years	1	Dynamic
For every person 60 years or older	3	Dynamic
Only women in household	5	Static
Only children under 18 in household	5	Static
More than 10 persons in household	3	Static
Nobody working in the family	3	Static
New-born baby	2	Dynamic
Very urgent case	5	Static
Family with less than 50% working	1	Static
Only 1 person works and family size is more than 4	2	Static
One or more children aged 11–15 years who are working	2	Dynamic



### Welthungerhilfe Vulnerability Score Card (for cash card distribution)

Scoring: 1-5 (1 is the lowest, 5 is the highest score.)

Criteria	Value	Type
Chronic or severely ill family members	3	Dynamic
Handicapped mother or father	4	Static
One or more handicapped children	3	Static
Other handicapped household members	3	Static
Psychosocial disorder/trauma	3	Static
Pregnant	2	Static
Lactating woman	2	Static
For every child aged 0–3 years	2	Dynamic
For every child aged 4–10 years	2	Dynamic
For every child aged 11–15 years	1	Dynamic
For every person 60 years or older	3	Dynamic
Only women in household (means: female headed HH)	5	Static
More than 10 persons in household	3	Static
Nobody working in the family	3	Static
Only 1 person works and family size is 6 or more persons	2	Static
All household members 60 and older	5	Static
Very urgent	4	Static

## 7. Info Leaflet from Kilis

تتشرف المنظمة الألمانية منظمة مكافحة الجوع (**Welthungerhilfe**) بتقديم مساعدة مالية لعائلاتكم الكريمة عن طريق البطاقة الإلكترونية، حيث تم اختياركم بشكل مسبق كمستفيدين من هذا المشروع.

الهدف من هذه البطاقة الإلكترونية هو منحكم القدرة على شراء احتياجاتكم ضمن مدة المشروع خلال 2016 (6 أشهر).

باستعمال هذه البطاقة يمكنكم شراء المواد الغذائية وأدوات النظافة والألبسة من المراكز التجارية الموجودة في كلس والمحددة في القائمة المرفقة.

الرجاء قراءة المعلومات الواردة في هذه الورقة بشكل دقيق حول كيفية استعمال البطاقة الإلكترونية.



### قيمة البطاقة:

- تبلغ القيمة المشحونة في البطاقة الإلكترونية 600 ليرة تركية كحد أقصى (بمعدل 50 ليرة تركية للفرد الواحد في الأسرة، وبما لا يزيد عن 12 أفراد).
- إن عدد أفراد العائلة وكمية النقود التي سيتم تحويلها سيتم تثبيتها في نفس يوم توزيع البطاقة الإلكترونية، وسيبقى بدون تغيير خلال المدة الزمنية للمشروع.



### كيفية استعمال البطاقة الإلكترونية:

- سوف تحصل على البطاقة أثناء عملية التوزيع و سنعلمك برسالة تصلك على جوالك بموعد تفعيلها حيث يمكنك استخدام البطاقة لتتمكن من شراء المواد الغذائية وأدوات النظافة والألبسة.
- الرجاء الملاحظة بأنه لا يمكن شراء المواد التالية باستخدام البطاقة الإلكترونية: المشروبات الكحولية والتبغ.
- يمكن صرف الرصيد المالي في هذه البطاقة خلال شهر تحويل الرصيد، ويمكن الاحتفاظ به إلى الشهر التالي على أن يتم صرف المبلغ الإجمالي قبل انتهاء مدة المشروع (6 أشهر).
- يجب إدخال البطاقة الإلكترونية في آلة البطاقة الإلكترونية عند كل عملية شراء، وسيتم إنقاص النقود التي تم إنفاقها.
- يجب المحافظة على الرقم السري (PIN) الخاص بك والذي هو 1234 ويمكنك تغير الرقم السري في المول في حال أردتم ذلك ويجب استخدامها مع كل عملية شراء وذلك بغرض حماية بطاقتك.
- يجب الإبلاغ عن البطاقات المفقودة، المسروقة، أو المتضررة أو في حال نسيان الرقم السري على رقم الخط الساخن، وسيتم استبدال البطاقات في غضون 3 أيام خلال ساعات الدوام الرسمي.



### تحويل الرصيد إلى البطاقة الإلكترونية:

ستحصل كل أسرة على ستة (6) عمليات تحويل رصيد ضمن مدة المشروع 2016 (6 أشهر) وسيكون جدول الدفعات كالتالي:

- تحويل الرصيد الأول سيكون بعد التوزيع (خلال شهر نيسان)
- تحويل الرصيد الثاني سيكون في: الثالث من شهر أيار 2016 – 2016/5/3
- تحويل الرصيد الثالث سيكون في: السابع من شهر حزيران 2016 – 2016/6/7
- تحويل الرصيد الرابع سيكون في: الخامس من شهر تموز 2016 – 2016/7/5
- تحويل الرصيد الخامس سيكون في: الثاني من شهر آب 2016 – 2016/8/2
- تحويل الرصيد السادس سيكون في: السادس من شهر أيلول 2016 – 2016/9/6



### معلومات هامة عن التواصل معنا:

- عند الحاجة الرجاء التواصل معنا للحصول على معلومات أكثر، الإبلاغ عن البطاقات الضائعة، المسروقة، أو المتضررة، فقدان الرقم السري أو الصعوبات التي قد تواجهونها أثناء إجراء عملية الشراء من المراكز التجارية، أو لأية أسباب أخرى، الرجاء الاتصال برقم الخط الساخن التالي بين الساعة التاسعة صباحاً والخامسة مساءً.

رقم الخط الساخن الجوال – 05356600041

- وأيضاً يمكنكم إرسال رسالة على البريد الإلكتروني (الايمل) التالي: 1022ctp@gmail.com

### Information how to use the e-card

The organization of **Welthungerhilfe** is pleased to announce you have been chosen in advance as beneficiaries of this program and will give financial assistance to your family by e-voucher. The purpose of this e-card is giving you the ability to buy goods you need, during the six months period of the program in 2016.

By using this e-card you can purchase food, hygiene items, and clothing available only at the selected markets in Killis (Please see attached list).

**Please carefully read the information below to better understand what is provided and how to use the e-voucher.**



#### **Card Value:**

- The value of **charging the e-card is maximum 600 TL** (at a rate of 50 TL per person in the family, including no more than 12 persons).
- We will confirm the number of family members and the amount of money you will get on the same day of e-card distribution, and will remain unchanged during the duration of this program.



#### **How to use the electronic card:**

- You will receive the card during the distribution and you will receive a text message that informs you when the card will be activated then you can use it to buy the items..
- **Please note that it is forbidden to buy alcohol and tobacco with the e-voucher.**
- The balance on this e-card can be spent during the month of transfer and carried over to the following month, but it should be spent before the end of the program period (6 months).
- In each purchase you should enter your e-voucher into the card machine, and the amount you spend will be deducted.
- In order to protect your e-voucher to be used by others, you should create a **PIN number** which you will not forget. You may change this PIN number anytime at the selected markets. You will be requested to use it while paying after each shopping.
- All lost, stolen or damaged cards should be reported via the hotline number or in case you forget the PIN number. Cards will be replaced within three working days.



#### **Cash transfer to electronic card:**

Each household will receive six (6) transfers within the duration of the program duration in 2016 (6 months), The installment schedule is as follows:

- **1<sup>st</sup> transfer:** after the distribution in April
- **2<sup>nd</sup> transfer:** 3<sup>rd</sup> May 2016 – 03/05/2016
- **3<sup>rd</sup> transfer:** 7<sup>th</sup> June 2016 – 07/06/2016
- **4<sup>th</sup> transfer:** 5<sup>th</sup> July 2016 – 05/07/2016
- **5<sup>th</sup> transfer:** 2<sup>nd</sup> August 2016 – 02/08/2016
- **6<sup>th</sup> transfer:** 6<sup>th</sup> September 2016 – 06/09/2016



#### **Important Contact information:**

- In case you need to contact us for further information, lost, stolen, damaged cards or loss of the PIN, challenges experienced while making purchases at the market or other, please call us to the following hotline number between 9:00 am – 5:00 pm.

Mobile hotline number – 05356600041

- Emails can also be sent to: [1022ctp@gmail.com](mailto:1022ctp@gmail.com)



## 8. Info Leaflet from Mardin



For a world without hunger



Humanitarian Aid  
and Civil Protection

Addressing the issue of food insecurity through cash card assistance in Turkey.

معالجة موضوع انعدام الأمن الغذائي عن طريق مساعدة البطاقة المالية في تركيا

Türkiye'de nakit kart yardımı ile gıda güvensizliği konusunun ele alınması.



## DEAR SYRIAN FAMILIES,



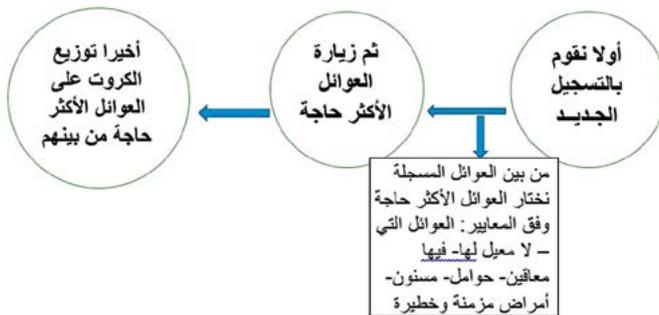
For a world without hunger



Humanitarian Aid  
and Civil Protection

Please read this brochure carefully. It contains important information how to use your cash card, and where you can use it.

We ask for your understanding: we cannot provide cash card to all Syrian families in Mardin and Kiziltepe. Therefore we had to make a selection.



Source: Office Mardin

We chose most vulnerable families based on the **following criteria**:

- Families with several small children
- Families with very sick or chronically sick family members
- Families with handicapped family members
- Large families with nobody working
- Families with very old family members
- Families with pregnant and/or lactating women
- Families with no adult (orphans), or families with only women in the house



## HOTLINE



For a world without hunger



Humanitarian Aid  
and Civil Protection

You should call our hotline if ...

- You have questions about your cash card
- You don't know in which markets you can use your card
- You forgot the PIN number for your cash card
- You want to tell us about a family that should also get a cash card
- You want to complain about something

We speak **Arabic, Turkish, Kurdish and English**. The hotline is open for the following times:

Monday–Thursday 8:30–12:00

Thursday also 13:00–16:00

On Fridays, the hotline is closed!

يمكنكم الاتصال بنا على الرقم التالي

**Phone: 0 53 51 04 52 49**

## WHERE DOES THE MONEY COME FROM? WHAT IS WELTHUNGERHILFE DOING?



For a world without hunger



Humanitarian Aid  
and Civil Protection

The project is financed by the **European Commission – Humanitarian Aid and Civil Protection (ECHO)**, one of the world's biggest donors of humanitarian aid. Its aid is based on the humanitarian principles of impartiality, neutrality and independence. Aid is distributed on a needs basis to the most vulnerable. You can find further information on ECHO and its support to Syrians in the Internet here:

([http://ec.europa.eu/echo/where/middle-east-north-africa/syria\\_en](http://ec.europa.eu/echo/where/middle-east-north-africa/syria_en)).

The project is implemented by the German organization **Deutsche Welthungerhilfe e. V.** (WHH).

Welthungerhilfe has offices in Gaziantep, Mardin and Dohuk (North Iraq) and Hatay.

The Welthungerhilfe office in Mardin also supports the Syrian schools in Mardin, Kiziltepe, Nusaybin and Midyat. More information here: [www.welthungerhilfe.org.tr](http://www.welthungerhilfe.org.tr).



## WHAT ABOUT THE CASH CARD?



For a world without hunger



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From July to December 2016, your cash card will be topped up every month. For every person in your family, you will receive 60 TL every month on your cash card. We will inform you with a SMS when your monthly payment has been uploaded. The last payment will be done in December 2016.

The cash cards are similar to a bank card. It has a PIN code which you can change yourself. You can use it to go shopping at certain markets in Mardin and Kiziltepe. But you can only buy food, hygiene articles, and drinking water. You will not be able to use it to buy clothes, alcohol, tobacco/cigarettes.

### **The following markets accept your cash cards:**

**For Mardin:** Gülmar, Hesaplı Baran AVM, Emirgan AVM, Alabey Market, Avantaj AVM, Peker AVM

**For Kiziltepe:** Akres AVM, Kızılmar AVM, Darga AVM, Tunç AVM, Sur Mar Market

**For İstasyon:** Gülmar Market

The markets in Mardin have a service to pick you up at Meydanbaşı and drop you after your shopping.

### **The times are as follows:**

The day of loading and two following days at 10 a.m., 12 a.m., 14 p.m., 16 p.m.

## LOCATIONS OF THE MARKETS



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and Civil Protection

Akres AVM	Kızıltepe	Cumhuriyet Mah. Eski Hastane Cad. Beşer Apt. Altı No: 49/A	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Kızılmaz AVM	Kızıltepe	Mardin Cad. Cumhuriyet Mah. No: 1/2	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Darga AVM	Kızıltepe	Cumhuriyet Mah. 906 Sok. No: 1 Alay karşı	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Tunç AVM	Kızıltepe	İpek Mah. Şehitlik Cad. No: 75	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Sur Mar Market	Kızıltepe	Cumhuriyet Mah. Hastane Cad. No: 79/A	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Peker AVM	Mardin	Hükümet Konağı Cad. 13 Mart Mah. 289 Sok. No: 3 Zemin kat Artuklu	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Avantaj AVM	Mardin	13 Mart Mah. Hürriyet Cad. Melek Apt. No: 1 Artuklu	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Alabey Market	Mardin	13 Mart Mah. Işık Cad. Pamucu apt altı No: 33 Artuklu	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Emirgan AVM	Mardin	Yenikent Cad. Ege kent altı No: 34 Merkez	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Hesaplı Baran AVM	Mardin	Nur Mah. Vali Ozan Cd. Dimar Sitesi No: 32 Artuklu	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Gülmar	İstasyon	Demiryolu Durağı Göllü köyü yol kavşağı No: 8 İstasyon	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات
Gülmar	Mardin	13 Mart Mah. Mehtap Cad. No: 17 Artuklu	Food – Hygiene – Vegetables مواد غذائية، نظافة، خضروات



## HOW TO CHANGE THE PIN NUMBER



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To change your PIN number, move to number 4 by using  or  and then push the “Giriş” key which is of green colour.



The next screen will come. Now you need to enter your current 4 digit PIN number then push the “Giriş” key which is green colour.



The next screen will come. Now you can enter your new PIN number which should be 4 digit and should not start with zero. Then push the “Giriş” key which is green colour.



If it is written “işlem başarılı” on the next screen, then you changed your PIN number. You can start to use your new PIN number.

The next screen will come. Now you need to enter your new PIN number again and then push the “Giriş” key which is green colour. This number should match with previous one. Otherwise the e-card user can not change the password.

If you see the warning “işlem başarısız” on the next screen then you could not change your PIN. Please try again.

# YOUR CASH CARD – TECHNICAL INFORMATION



For a world without hunger



Humanitarian Aid  
and Civil Protection

- You will receive an empty card without money on it.
- Around middle of July, your cards will be loaded for the first time. You can then use it to purchase food, hygiene items and gas.
- The cash on your card can be spent during the month of transfer and carried over to the following month, but you have to spend it before 31.12.2016.
- For each purchase you should enter your card in the card machine, and the amount you spend will be deducted.
- In order to protect your card, do not forget your PIN number! You have to enter the PIN number every time you use it in the market.
- In case you loose or damage your card, or you forgot the PIN number, please call the hotline: Tel. 0535-104 52 49.



## COMMUNITY CENTER



For a world without hunger



Humanitarian Aid  
and Civil Protection

We have opened a **Community Center** in **Yenisehir, Mardin** with services for you!  
Address: 13 mart Mahallesi Mehtap Cad. Bozkuş Apt. Kat: 1/8 Artuklu/Mardin.  
There are **language classes** (Turkish, English, Computer and others) and computer classes that you can participate in. What else?

Every class is for free!  
Transportation is provided

We also have child care services while you are in class, so you can bring your children with you.



Source: Office Mardin

## CASE MANAGER



For a world without hunger



Humanitarian Aid  
and Civil Protection

In the Community Center, there is also a **Case Manager** available for your problems. We also have a lawyer and our psychologist that can help you if you need legal advice, or psychological counseling for you or your family members. **These services are also free!**

### For example, you can contact our Case Manager if:

- You have a problem with your landlord, or your employer.
- Need advice about how to get an AFAD card, or how to change an AFAD card.
- Need advice about how to buy medicine in Turkey, or to go to the hospital.
- Need help if somebody in your family is very sick.
- Want to talk to somebody because you or somebody in your family is stressed, worried, depressed, or very sad.
- Need information about sending your children to school, or how to study at an university in Turkey.
- Need advice about marrying in Turkey.
- Need advice about renting an apartment in Turkey.
- Or any other problem/question you have!



Source: Office Mardin



## THE WELTHUNGERHILFE-TEAM OF MARDIN



For a world without hunger



Humanitarian Aid  
and Civil Protection

We want to thank you for your support!

## 9. Info Leaflet Winterization



إذا كان لديكم بطاقة نقدية تحمل هذا الشعار، يمكنكم الحصول على الألبسة والمفروشات الشتوية من المتاجر والمحلات الموجودة في الأدنى

Ümit Giyim	Batman – 0532 696 99 35 – Aydınlık Evler Mah. Fahrettin Yıldız Cad. Mehtap Sinaması yanı No. 107
Soraçan AVM	Batman – 0507 467 45 45 – Turgut Özal Bulvarı No. 348
Eteker Ticaret	Batman – Şirinevler Mah. Toptancılar Cd No. 3



Canada

 **Irish Aid**  
Government of Ireland  
Rialtas na hÉireann



## 10. Call Record Mardin

### LIST FOR HOTLINE OF CASH CARD PROJECT SYR-1020

Date/Tarih: 00-00.00.2016



Humanitarian Aid  
and Civil Protection



For a world without hunger

(Date/ Tarih/ التاريخ					
Name/ Adı-Soyad/ الاسم					
Male-Female/ Cinsiyet/ الجنس					
Telephone No/ Telefon no/ رقم الهاتف					
Family number/ Aile Numara/ رقم العائلة					
Cash card number/ Kart Numara/ رقم الكرت					
District/ Mahalle/ المنطقة					
City/ Şehir/ المدينة					
What is the Problem?/ Sorun nedir?/ ماهي المشكلة					
Comment/ yorum/ تعليق					
Who/ Kim/ من؟					
Steps taken/ Alınan Adımlar/ الخطوات المتخذة					



Date of steps taken/ Alınan Adımlarının tarihi/ تاریخ الخطوات المتخذة					
Result/ Sonuç/ النتيجة					
Person responsible/ Sorumlu Kişi/ الشخص المسؤول					



## 11. PDM SYR 1022

SYR 1022 – Assessment/PDM Form (v. 16.0) <sup>31</sup> Questionnaire	
1. Location Code:	
<b>A) General Information:</b>	
2. Name of Monitor:	
3. Date of Visit:	
4. Do you have a cash card from Welthungerhilfe?	
<b>Only answer if you responded Yes to Q4</b>	
5. If yes, please tell us the Card Number:	
6. Family AFAD Number:	
7. Personal AFAD Number:	
8. Telephone Number:	
<b>Only answer if you responded Kilis-02 to Q1</b>	
9. District/Mahelle:	
<b>Only answer if you responded Gaziantep-01 to Q1</b>	
10. District/Mahelle:	
<b>Only answer if you responded Kilis-02 to Q1</b>	
11. Main road/Cade:	
<b>Only answer if you responded Kilis-02 to Q1</b>	
12. Street/Sokak:	
<b>Only answer if you responded Esentepe to Q10</b>	
13. Main Road/Cade or Street/Sokak:	
<b>Only answer if you responded Vatan to Q10</b>	
14. Main Road/Cade or Street/Sokak:	
<b>Only answer if you responded Dumlupinar to Q10</b>	
15. Main Road/Cade or Street/Sokak:	
16. Rest of Address/APT:	
<b>B) Information of the household members:</b>	
17. Name of head of household:	
18. Gender:	
19. Age:	

<sup>31</sup> If no specific answer is displayed, the answer is either a numerical value or yes/no.



<b>C) Family Composition:</b>	
20. How many males in the age under 18 years?	
21. How many females in the age under 18 years?	
22. How many males in the age 18–59 years?	
23. How many females in the age 18–59 years?	
24. How many males in the age more than 60 years?	
25. How many females in the age more than 60 years?	
<b>D) Vulnerability:</b>	
26. How many out of all family members are Pregnant?	
27. How many out of all family members are Lactating?	
28. How many out of all family members are Physically disabled?	
29. How many out of all family members are Chronically/seriously ill (diabetes, chancer etc.)?	
30. How many out of all family members have Mental problems?	
<b>E) Household Working Status:</b>	
31. Is anyone in your household currently working?	
<b>Only answer if you responded Yes to Q31</b>	
32. If yes, What is the type of employment? A) Fixed Labor, B) Daily employment	
<b>Only answer if you responded Daily labor to Q32</b>	
33. How many members work as daily labor?	
<b>Only answer if you responded Daily labor to Q32</b>	
34. How old are they? A) Under 18 year, B) 18-59 year, C) > 60 year	
<b>Only answer if you responded Fixed employment to Q32</b>	
35. How many members work as a fixed employment?	
<b>Only answer if you responded Fixed employment to Q32</b>	
36. How old are they? A) Under 18 year, B) 18-59 year, C) > 60 year	
<b>F) Income and expenditure:</b>	
37. Please tell us how much income your household had this month (without money taken from savings, money borrowed or money made from selling assets):	
38. How much have you spent this month for Food?	
39. Was it sufficient to feed all family members properly? A) Yes, B) Partly, C) No	
40. How much have you spent this month for Clothing?	
41. Was it enough to fit all family members for the respective season? A) Yes, B) Partly, C) No	



42. How much have you spent this month for Rent?	
43. Were you able to afford the rent? A) Yes, B) delayed payment, C) No	
44. How much have you spent this month for Running costs (water, electricity, heating)?	
45. Was it enough to provide all essential services to your family? A) Yes, B) Partly, C) No	
46. How much have you spent this month for Education?	
47. Was it adequate so all family members could met their educational needs? A) Yes, B) Partly, C) No	
48. How much have you spent this month for Hygiene?	
49. Was it enough so every family member's sanitary needs were met? A) Yes, B) Partly, C) No	
50. How much have you spent this month for Medical needs?	
51. Was is sufficient so all family members could get all treatment they needed? A) Yes, B) Partly, C) No	
52. How much have you spent this month for Transportation?	
53. Was it sufficient to cover all your chores? A) Yes, B) Partly, C) No	
54. Have you spent this month for others?	
<b>Only answer if you responded Yes to Q54</b>	
55. If yes, how much?	
<b>Only answer if you responded Yes to Q54</b>	
56. If yes, please specify?	
57. Does anyone in the HH receive social assistance from the government or other NGO/INGOs curently?	
<b>Only answer if you responded Yes to Q57</b>	
58. If yes, please specify: A) TRC, B) DRC, C) Other	
<b>Only answer if you responded Other to Q58</b>	
59. If other, please specify:	
<b>G) Cash Usage:</b>	
<b>Only answer if you responded Yes to Q4</b>	
60. To what extent has the cash card reduced the financial burden on your household? A) Significantly, B) Moderately, C) Slightly, D) Not at all	
<b>Only answer if you responded Yes to Q4</b>	
61. What did you spend the amount you saved by receiving the cash card for? A) Food, B) Rent, C) Clothing, D) Medicals, E) Education, F) Hygiene, G) Running costs, H) Improving the dwelling, I) Support family/friends in need, J) Build financial reserves, K) Repay debt, L) I have no money I could have saved, M) Other	



<b>Only answer if you responded Other to Q61</b>	
62. If other, please specify:	
<b>Only answer if you responded Yes to Q4</b>	
63. Are you satisfied with the mechanism of transfer of the cash?	
<b>Only answer if you responded No to Q63</b>	
64. If No, Please specify why?	
<b>Only answer if you responded Yes to Q4</b>	
65. Have you noticed a change in prices in the selected stores before/after you have received the cash card?	
<b>Only answer if you responded Yes to Q65</b>	
66. If yes, which item?	
<b>Only answer if you responded Yes to Q65</b>	
67. At which store?	
<b>Only answer if you responded Yes to Q4</b>	
68. Are you satisfied with the quality of the products that you can buy with the cash card?	
<b>Only answer if you responded No to Q68</b>	
69. If no, please explain:	
<b>Only answer if you responded Yes to Q4</b>	
70. Do you feel that the store staff treat you respectfully and fair?	
<b>Only answer if you responded No to Q70</b>	
71. If no, please explain:	
<b>Only answer if you responded Yes to Q4</b>	
72. Do you think that the distribution was well organized?	
<b>Only answer if you responded Yes to Q4</b>	
73. Did you face any negative consequences in the context of receiving the cash card (e. g. raise of rent, behavior of people without cards, etc.)?	
<b>Only answer if you responded Yes to Q73</b>	
74. If yes, please specify	
<b>H) Interviewer feedback:</b>	
75. Observation and comments of the interviewer (e. g. family moved away, change of HH members, provision of aid provided to the HH, assets):	
<b>Only answer if you responded Other to Q75</b>	
76. If other, please specify:	



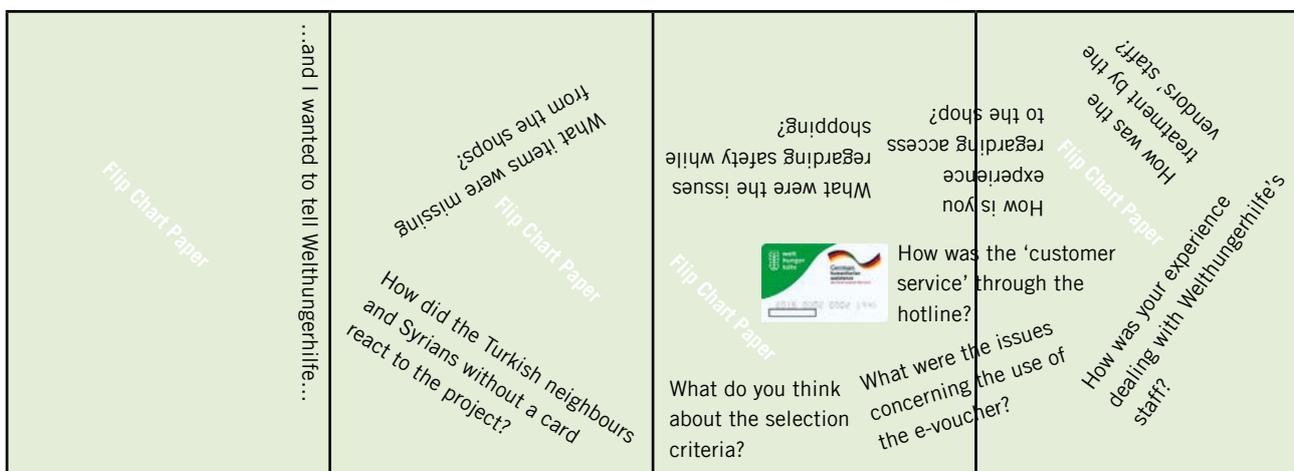
## 12. Methodology Focus Group Discussions

### Preparation:

Material:

Flip Chart Paper, 10 soft-tip pens (green and black), printed out e-voucher, printed out questions (in Arabic).

Arrange the Papers like this:



Source: Jesco Weickert

A team of two shall conduct the session: one person facilitates the session; they remain impartial and in charge of the process while the other staff member outlines Welthungerhilfe's perspective.

The facilitator shall not engage in a discussion with the beneficiaries directly but stick to questions to involve all those present in the discussion.

### Program:

#### 1. Welcome/Introduction

- The facilitator welcomes all participants and thanks them for their presence.
- The purpose of the FGD is to get a deeper insight into the beneficiaries' perception of several issues related to the program.
- Information will not be traceable to any individual beneficiary.
- All perspectives are valid in this exercise and all beneficiaries have the right to make their voice heard.

#### 2. Brainstorming

- Beneficiaries use the black pen to answer the guiding questions; they may comment on other statements but not modify them or cross them out. Also, no discussion should take place at this stage.
- Beneficiaries can use the green pen for suggestions/ideas.



### **3. Discussion**

- The facilitator summarizes the main issues mentioned so far.
- He or she uses questions to find out if the issues mentioned are generally agreed on or rather single experiences and to get the statements as specific as possible.
- Statements and ideas can be added throughout the discussion.

### **4. Gathering ideas**

- The facilitator mentions the ideas collected so far and asks the beneficiaries to add more if they have any.
- Ideas should not be discussed in too much detail as they primarily should be collected; the decision on which ones to implement will happen at a later stage.

### **5. Wrapping up**

- The facilitator thanks everyone for their contributions.
- Issues will be collected and fed into the project report. Also the ideas will be considered for future project implementation.

**Welthungerhilfe, IBAN DE15 3705 0198 0000 0011 15, BIC COLSDE33**

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