

CASH ASSISTANCE IN TIMES OF COVID-19

Impacts on refugees living in Turkey



Findings from the post-distribution monitoring survey
(round 10) on Emergency Social Safety Net (ESSN) applicants





The International Federation of Red Cross and Red Crescent Societies (IFRC)

is the world's largest humanitarian network, with 192 National Red Cross and Red Crescent Societies and around 14 million volunteers. Our volunteers are present in communities before, during and after a crisis or disaster. We work in the most hard to reach and complex settings in the world, saving lives and promoting human dignity. We support communities to become stronger and more resilient places where people can live safe and healthy lives, and have opportunities to thrive.



The Turkish Red Crescent (TRC/Türk Kızılay)

is the largest humanitarian organization in Turkey, to help vulnerable people in and out of disasters for years, both in the country and abroad. Since 2012, the Turkish Red Crescent has been providing first-line response to the refugee influx, supporting millions of people in camps and urban settings. Through the largest cash programme in the world, the TRC supports 1.8 million vulnerable refugees in Turkey to cover their basic needs.

This report covers humanitarian aid activities implemented with the financial assistance of the European Union. The views expressed herein should not be taken, in any way, to reflect the official opinion of the European Union, and the European Commission is not responsible for any use that may be made of the information it contains.



INTRODUCTION

This report provides a summary of research conducted by the Turkish Red Crescent Society (TRC) and the International Federation of Red Cross and Red Crescent Societies (IFRC) under the partnership of the Emergency Social Safety Net (ESSN), the largest cash programme in the world. Funded by the EU, the ESSN, in collaboration with the Government of Turkey, provides regular cash via a debit card, to 1.8 million vulnerable refugees living in Turkey.

Turkey hosts almost 4 million refugees¹ who were vulnerable already before the onset of COVID-19 and who were hit hard by the deteriorating socio-economic impacts of the pandemic². The COVID-19 pandemic is both a public health emergency and a humanitarian crisis affecting the lives, health and livelihoods of people and communities around the world. Many of those most vulnerable, including refugees, the pandemic has brought on new challenges, risks and threats.

In June and July 2020, TRC and IFRC provided additional cash to 1.7 million refugees to help address some of the impacts of the pandemic. In addition, regular top ups were provided for May and August 2020, which gave refugees four months of additional support during a very difficult time in the pandemic.

The research seeks to better understand the current socio-economic circumstances refugees are facing under COVID-19 in Turkey as well as the impact of the cash assistance provided through the ESSN.

METHODOLOGY

Data was collected between June and September 2020 as part of the tenth quarterly post distribution monitoring (PDM) survey. These are regular surveys that have been conducted two to three times a year under the ESSN since 2017. Most of the analysis compares results from April to October 2019 (PDM 8 surveys)³ and the COVID-19 rapid assessment conducted at the beginning of the pandemic (May 2020). Survey findings were also triangulated with focus group discussions (FGDs) during the same period as the PDM.

Data collection also coincided shortly after Eid al Fitr and during Eid al Adha, when consumption behaviour of the target households may have changed following Ramadan. More cash and other forms of assistance could have been provided for those most vulnerable due to heightened levels of social solidarity among the Muslim community. The sample size was calculated using a 95 per cent confidence interval and 5 per cent margin of error and included 2,582 ESSN recipients and 2,566 non-recipients.⁴ The target area was divided into five regional strata (Aegean, Istanbul, Anatolia/Thrace, Mediterranean and South East) and the sample was randomly selected from these stratified areas to achieve representativeness for both groups and for ESSN receiving populations under each eligibility criteria. Data was collected through phone-based interviews conducted by the TRC monitoring and evaluation (M&E) operators based in Gaziantep.



5,148
households surveyed



49.8% of respondents
are eligible (receive cash
assistance through ESSN)

50.2% of respondents
are ineligible (do not receive
cash assistance through ESSN)

¹ In Turkey, referred to as people under international and temporary protection

² TRC-IFRC COVID-19 rapid assessment, April 2020.

³ Previous PDMs were conducted under the previous phase of the programme led by WFP-TRC. For PDM 8, data was collected between April – September 2019.

⁴ Non-recipients include people that are ineligible to benefit from the program or a former beneficiary who have been removed from the program due to not complying with the eligibility criteria anymore.

KEY FINDINGS

COVID-19 has had a negative impact on refugees surveyed (both on ESSN recipients and non-recipients), with sharp increases in debt levels and challenges with unemployment. However, the regular cash assistance provided to 1.8 million

refugees as well as the additional cash given provides effective support in mitigating the economic impact of COVID-19. People receiving assistance report fewer coping strategies and better food consumption levels compared to non-recipients.

1. COVID-19 has led to increased economic stresses⁵



80 %+

of households surveyed have had at least one household member had become unemployed due to COVID-19.

This is 12.5 per cent more than during the onsets of the pandemic (April 2020).

2. Many have faced a sharp increase in debt levels



x2

Debt levels have doubled in one year.

The amount of household debt doubled in a matter of one year from approximately 1000 TRY in 2019, to 1500 TRY in April 2020 to more than 2000 TRY in September 2020.⁶ People are borrowing money to buy food and pay for utilities and rent.

3. People receiving assistance have a lower level of food insecurity



13 %

higher food consumption score among refugees receiving ESSN than those that do not.

Though food consumption has deteriorated slightly due to the pandemic, those that received cash assistance had a 13 per cent higher food consumption score than those that were not receiving assistance.

4. The cash assistance has helped prevent refugees from resorting to negative coping strategies



Lower

coping strategies index among refugees receiving cash assistance compared to those who did not receive support.

Coping strategies remained stable or improved for refugees receiving support from the ESSN, while it worsened for the non-recipients. Households receiving cash assistance also had a lower debt average compared to those not receiving assistance. ESSN recipients (from 4.1 in 2019 to 3.6 in 2020 for Livelihood Coping Strategy Index) while it worsened for the non-recipients (from 4.16 in 2019 to 4.5 in 2020.⁷

⁵ Both ESSN recipients and non-recipients.

⁶ 2000 TRY for ESSN recipients and 2200 TRY for non-recipients.

⁷ A higher score means a worsening of the situation, indicating that the household is experiencing food and economic insecurity.



FINDING 1: COVID-19 HAS LED TO INCREASED ECONOMIC STRESSES FOR REFUGEES

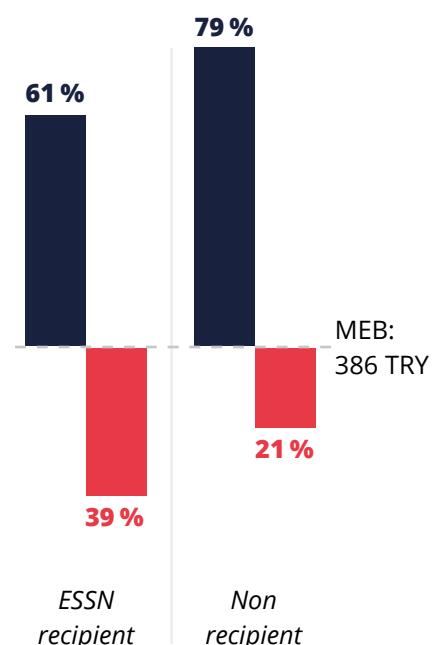
Unemployment on the rise

More than 80 per cent of refugees surveyed (78.4 per cent of recipients and 81.2 per cent of non-recipients) had reported at least one person from their household becoming unemployed due to COVID-19. This is an increase in loss of employment since the onset of COVID-19 where 69 per cent reported⁸ loss of employment. This has meant families have less sources of income to pay for the things they need, like food and rent, since the pandemic. The number of households relying on credit or borrowing money as a source of income also increased significantly from 43 per cent in 2019 to 74 per cent in 2020, becoming the most common source of income besides ESSN cash assistance.

Expenditure is lower among refugees receiving ESSN support

The Minimum Expenditure Basket (MEB) is defined by what a household requires in order to meet its basic needs. Households with a higher expenditure than the MEB indicate a better ability to meet basic needs. An analysis on the comparison of household total expenditure and the MEB reveals that more households that do not receive ESSN support have an expenditure above the MEB (79.4 per cent), which suggests they can cover their basic needs over those receiving ESSN assistance (61.1 per cent).⁸

Households with expenditure above or below the minimum expenditure basket (MEB)

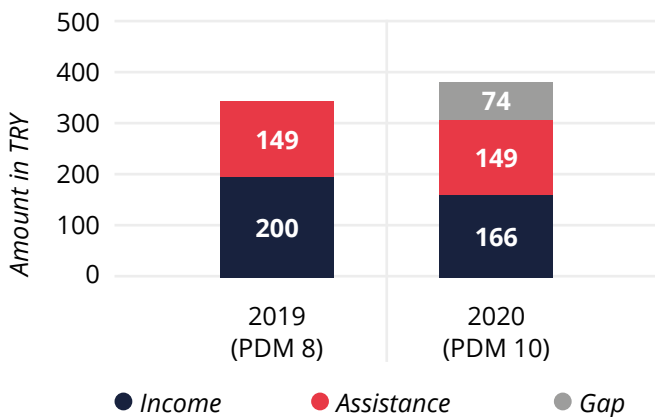


“My work is irregular and has gotten worse with the coronavirus. Now, all work has stopped. Sometimes, there are days when we cannot buy bread.” – Male, ESSN recipient, Gaziantep

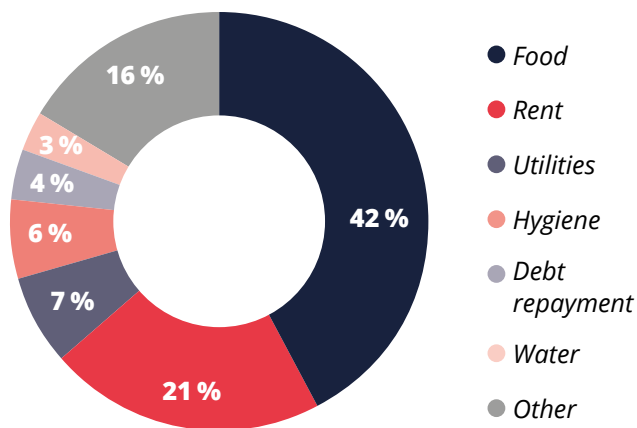
⁸ TRC-IFRC COVID-19 rapid assessment, April 2020

For an average refugee household size of six individuals, the per capita income is approximately 166 TRY⁹. Yet, the MEB value is at 389 TRY (as of July 2020) per person for a six-individual household. This means that with the current ESSN assistance amount of 120 TRY per person in addition to quarterly top-ups (totalling a weighted average of 149 TRY), there is still a significant gap that needs to be closed for people to be able to meet their basic needs.¹⁰

Adequacy of the transfer value



Expenditure items



Families are spending the most money on food, followed by rent and utilities, as well as hygiene items, debt repayment and water. Other expenses include transport, clothing and comms (3 per cent each), health (2 per cent), remittances and education (1 per cent), and other expenses (4 per cent).

Expenditure on food and utilities has increased compared to the previous PDM, while rent expenditure was stable. Based on regular MEB price tracking, this is in line with the price increase observed: food prices increased from TRY 1200 per household in April to around 1400 TRY in December. Households spend almost half of their money on food, which makes them particularly vulnerable for food related price increases.

“Rent, water and electricity bills keep coming, and there is no income to pay. We were under both financial and psychological stress.” – Male, non-recipient, Gaziantep



⁹ 2019, PDM 10

¹⁰ Income for ESSN recipient households based on PDM 8 (excluding Istanbul): 1200 per household / 200 TRY per capita based on a six-person household
Income for ESSN recipient households based on PDM 10 (excluding Istanbul): 1000 TRY per household / 167 TRY per capita based on a six-person household.

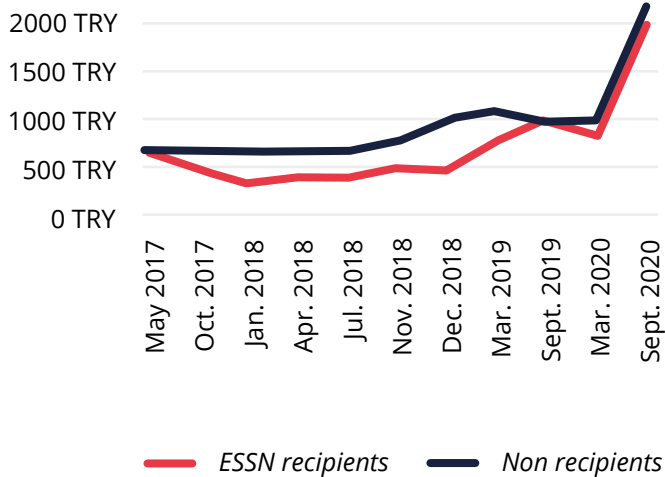
FINDING 2: SHARP INCREASE IN DEBT LEVELS

Debt levels have doubled in the past year from approximately 1000 TRY in September 2019, to 1500 TRY in April 2020 to more than 2000 TRY in September 2020.¹¹ The amount is significantly higher than at any other time in the past three years. During the onset of the pandemic (April 2020), 77 per cent of recipient households stated that they have debts¹², which has since then increased to approximately 83 per cent in September 2020.

Job losses, inability to pay for food, utilities and rent, have all contributed to refugees resorting to borrowing money in order to meet their basic needs. Many are indebted to local shops or their friends with the main reason to cover food, rent, utilities or essential non-food items, such as hygiene products. Similar reasons were reported in April 2020.¹³



Debt rises among refugees



“I buy my two children’s diapers on credit from the local grocery store. I owe almost 400 TRY to the local grocery store and nowadays the owner might change their mind about selling on credit.” – Female, ESSN recipient, Ankara

REASONS FOR BORROWING



83 %
are spending it on food



42 %
are spending it on rent



35 %
are spending it on utilities



22 %
are spending it on non-food items



11 %
are spending it on healthcare

¹¹ 2000 TRY for ESSN recipients and 2200 TRY for non-recipients.
¹² TRC-IFRC rapid assessment survey, April 2020
¹³ TRC-IFRC rapid assessment survey, April 2020



FINDING 3: PEOPLE RECEIVING ASSISTANCE HAVE A LOWER LEVEL OF FOOD INSECURITY

Food consumption scores more stable among those receiving ESSN cash assistance

The Food consumption score (FCS) aggregates household-level data on the diversity and frequency of food groups consumed over the previous seven days, which is then weighted according to the relative nutritional value of the consumed food groups.

Based on this score, a household's food consumption can be further classified into one of three categories: poor, borderline, or acceptable. The percentage of ESSN recipient households with acceptable FCS was 77 per cent, and 64 per cent for non-recipients.



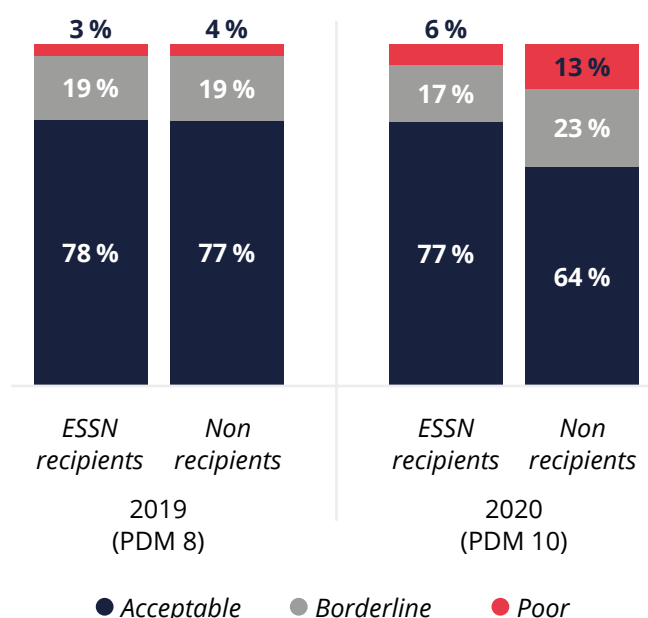
77 %

of refugees receiving ESSN support have an acceptable food consumption score.

Worsening situation in food consumption overtime

Despite the stable food consumption overall among refugees receiving ESSN assistance, there was a drop in the proportion of acceptable FCS among households not receiving ESSN support. The poor and borderline groups increased from 2019 to 2020 for those not receiving ESSN support, which could imply a worsening situation in the quantity of food uptake.

Food consumption score among those receiving ESSN and those that are not from 2019-2020



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“When my son asks for a chicken dish from me, I feel very sad. It is very hard for a father to not be able to fulfil his child's wish. In addition to this, I am afraid that my neighbours will force me out of the house because I cannot pay the rent.”

– Male, non-recipient, Istanbul

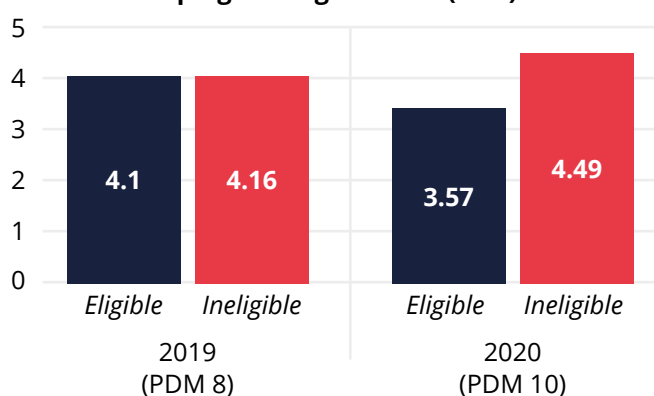
FINDING 4: THE CASH ASSISTANCE HAS HELPED PREVENT REFUGEES FROM RESORTING TO NEGATIVE COPING STRATEGIES

Livelihood coping strategy index shows people receiving cash assistance have better overall coping strategies than those that do not

Although COVID-19 has put severe stresses on most refugee families surveyed, the cash assistance provided by ESSN is preventing people from resorting to negative coping strategies, like buying food on credit, consuming unusual foods or reducing health and education expenditures.

The livelihood coping strategy index (LCSI) is used to measure the reliance on different coping strategies, assessing household's livelihood and economic security in terms of income, expenditure and assets.¹⁴ Respondents are asked to report on whether they relied on a set of 13 coping strategies in the past 30 days. LCSI is calculated by computing the weighted sum of the thirteen coping strategies. A higher value of LCSI is an indication that the household is experiencing food and economic insecurity.

Decreased score of livelihood coping strategies index (LCSI)



The impact of COVID-19 is visible on non-recipients, who are deploying more coping strategies after the onset of the pandemic. Recipient households are comparatively better off – those that receive support from ESSN are 3.58 and those who do not receive assistance have a higher score of 4.49.



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“We have not been able to pay the bills for 3 months, we cut down expenses on food and try to pay them. Before we manage to pay one, another arrives.”

– Female, ineligible, Gaziantep

¹⁴ USAID, “The Coping Strategies Index: Field Methods Manual (2nd Edition)”, <https://www.spring-nutrition.org/publications/tool-summaries/coping-strategies-index-field-methods-manual-2nd-edition> (accessed December 24, 2020).

Refugees receiving ESSN support are deploying less negative coping strategies.

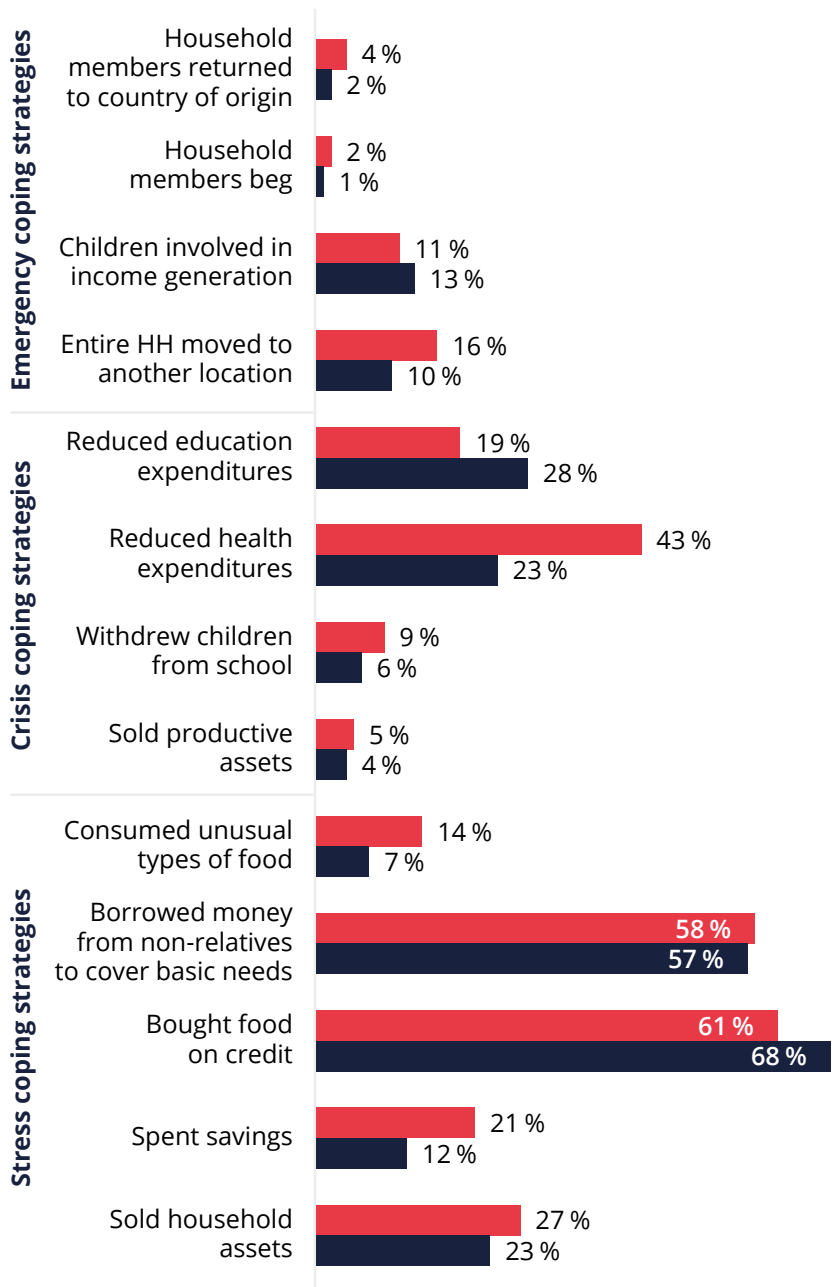
The impact of COVID-19 is visible on non-recipients who are deploying more coping strategies after the onset of the pandemic. This is an indication that the ESSN assistance, including the four consecutive top-ups, helped to mitigate the impact of COVID-19.

The severity of the coping strategies are classified into stress, crisis and emergency coping strategies.

88 % have adopted a **stress coping strategy**, mainly buying food on credit and borrowing money from relatives to cover basic needs. This strategy was adopted by 86.7 % of recipients and 88.4 % of non-recipients.

50 % have adopted a **crisis coping strategy** including the reduction in health and education expenditures. This strategy was adopted by 44.15 % of recipients and 56.12 % of non-recipients.

26 % have adopted an **emergency coping strategy**. This strategy was adopted by 23.28 % of recipients and 29.15 % of non-recipients.



Improved reduced coping strategy index among ESSN recipients

Average reduced coping strategy index (rCSI)



rCSI is a proxy indicator used to assess household food insecurity. The rCSI is calculated using five standard strategies for seven-day recall period.

The five standard coping strategies are:

- Relying on less preferred, less expensive foods
- Borrowing food from relatives
- Limiting portion size at meals
- Restricting food consumption
- Reducing the number of meals eaten in one day

A higher rCSI score indicates a higher utilization of coping strategies and higher vulnerability for a household. Households that receive cash assistance from the ESSN were comparatively better off, both before COVID-19 and since the ongoing pandemic. While the impact was not visible on ESSN recipients, non-recipients had the highest score since the beginning of the ESSN programme. This is an indication of the impact of the assistance in supporting households improve their food security and protected them against the economic impacts of COVID-19.



“

“The assistance has been crucial for us to pay the rent and bills, as my husband is not able to find jobs all the time. Without the assistance, our life would be very difficult.”

– Woman, ESN recipient, Ankara

CONCLUSION

The cash assistance provided through the ESN, has helped alleviate the negative economic impacts of COVID-19 on refugees living in Turkey substantially. It was able to quickly adapt to the emerging needs and assist some of the most vulnerable refugees in an unprecedented time of economic shock.

Refugees who received cash assistance had considerably better coping strategies and food consumption scores than others. While trends in coping strategies worsened for non-recipients, they remained stable or improved for ESN recipients. Part of this is contributed to the additional cash assistance allocated to address the needs during the pandemic in June and July 2020 as well as the quarter top ups in May and August 2020,

which ensured refugees had four consecutive months of support. This is an indication that the ESN allows them to be more resilient to economic shocks. The increase in debt might have helped to stabilize coping scores.

This report also highlights that while cash assistance has been a powerful tool during this pandemic to help address the socio-economic impacts, many refugees remain vulnerable. Debt levels have doubled in size over the past year as many lose work and other sources of income. Households resorting to negative coping strategies, including exhausting their savings, selling their productive assets and reducing health expenditures have doubled between 2019 and 2020.

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