



IMPACT OF COVID-19 ON DAILY LIFE OF REFUGEES IN TURKEY

A Remote Focus Group Discussion Report

Summer 2020

Key Findings



COVID-19 had a negative impact on both eligible and ineligible participants' daily lives, including their ability to meet basic needs and their employment situation.



COVID-19 increased participants' level of indebtedness.



COVID-19 had wider psychological and social implications beyond economic challenges.



Both eligible men and women stressed the crucial role of the unconditional cash assistance they received during the pandemic times.

Summary

With the aim of understanding the overall impact of COVID-19 on the ESSN applicants' lives (both eligible and ineligible), this report explores the changing trends in people's employment, income and livelihoods as well as their social relations and coping strategies as a result of the implications born by the pandemic. The analysis is based on 14 Focus Group Discussions (FGDs) conducted remotely in July 2020 with 82 participants (41 men and 41 women) from six provinces, namely Istanbul, Samsun, Ankara, Izmir, Gaziantep, and Hatay. Data collection was undertaken by the Turkish Red Crescent (TRC) in a way that minimized human contact where participants were distributed mobile devices such as phones or tablets delivered to their homes by the field teams to join the discussions.¹ Data analysis was done jointly by the TRC and IFRC and triangulated with the COVID-19 Rapid Assessment Survey conducted in April 2020.

The key findings presented below are hence complementary to the quantitative findings of this rapid assessment, a summary of which are also included in the main part of this report to provide a more holistic picture of the experiences of the vulnerable refugees in Turkey related to the pandemic.

1. For a detailed overview of methodology, refer to pages 7 and 8.

Table of Contents

| | |
|--|--|
| Summary 1 | Methodology <ul style="list-style-type: none">• Study Design and Data Collection Process• Study Area• Sample Size and Sampling Technique• Data Analysis Process 4 |
| List of Abbreviations and Acronyms 2 | Findings <ul style="list-style-type: none">• Demographics• Impact of COVID-19 on Employment• Impact on Meeting Basic Needs and Expenditure• Impact on Household Debt• Impact on Health Access and Psychological Wellbeing• Impact on Education Impact on Social Interactions• Coping Strategies Adopted to Deal with Emerging Challenges• Economic Top Ups to Mitigate The Impact of COVID-19 6 |
| Key Findings 3 | |
| Introduction <ul style="list-style-type: none">• Background• Purpose of the Study 4 | |
| Conclusion.....13 | |

List of Abbreviations and Acronyms

| | |
|----------|--|
| COVID-19 | : Corona Virus Disease 2019 |
| ESSN | : Emergency Social Safety Net |
| FGD | : Focus Group Discussions |
| IFRC | : International Federation of the Red Cross and Red Crescent Societies |
| PDM | : Post Distribution Monitoring |
| rFGD | : Remote Focus Group Discussions |
| SASF | : Social Assistance and Solidarity Foundations |
| TRC | : Turkish Red Crescent |



Key Findings

COVID-19 had a negative impact on both eligible and ineligible participants' daily lives, including their ability to meet basic needs and their employment. The COVID-19 rapid assessment survey established that among the ESSN recipients, 78 per cent faced increased expenditure on food and hygiene items while 69 per cent had a member losing their employment. COVID-19 reduced most participants' ability to meet their basic needs due to a reduction of their income as a result of losing jobs, not being able to work or working less. Working conditions for those who kept their jobs have deteriorated with reduced wages and longer working hours.

COVID-19 increased participants' level of indebtedness. The COVID-19 rapid assessment survey found that 82 per cent experienced increased household debt as a result of COVID-19. Some were not able to pay for their rent or utilities hence they borrowed money to cover their needs. Although the ESSN assistance, including economic top-ups provided in June and July 2020 to mitigate the impacts of COVID-19, helped recipients to cope with the economic challenges to a large extent, the amount was not enough to cover for all the basic needs during this tough period. Ineligible participants also found themselves in very vulnerable situations as a result of COVID-19, consequently, this is highlighting the importance of SASF Allowance as a tool to assist refugee communities that do not meet the ESSN criteria particularly in times of hardship.

COVID-19 had wider psychological and social implications beyond economic challenges.

Participants were mentally exhausted due to high levels of fear, worry and isolation after staying at home for extended periods, constantly worrying about not catching or spreading the virus, the well-being of their families and their financial situation. Participants avoided going to the hospitals and were reluctant to send their children to school. While both men and women were stressed about financial matters, men discussed employment issues more frequently and in-depth, likely because many of them are the main bread winners in their households. Both men and women were particularly worried about their children's education, their physical and mental health. Women in eligible groups were more vocal about the negative psychological impact of staying at home.

Both eligible men and women stressed the crucial role of the cash assistance they received during the pandemic and how it helped them to provide for themselves and their families.

With unconditional cash transfers made on time to approximately 1.8 million vulnerable refugees across Turkey, the ESSN program indeed proves its value particularly in unpredictable and fragile times. **This report highlights the crucial role of the ESSN program for the most vulnerable and the importance of referral mechanisms for those affected with livelihood opportunities and psychosocial support. Recommendations can be found in the conclusion section at the end of this report.**

Introduction

Background

On 11 March, Turkey confirmed its first case of COVID-19. As the number of cases and deaths due to the virus began to rise, the government immediately took nationwide actions to curb the spread by implementing a set of measures. These included curfews and physical distancing; shutting down restaurants, cafes, and small businesses; shutting down schools, universities, and learning centres; and banning public gatherings. During this period many refugees lost their jobs. This was reflected in a recent Rapid Assessment Survey where 69 per cent of the respondents reported that they were no longer employed.² An increase in the level of expenses (78 per cent) and debts (82 per cent) was also recorded. The pandemic impacted refugees' access to healthcare. The same way it affected Turkish citizens even though individuals were enabled access to healthcare at the majority of hospitals regardless of their social security status. Majority of hospitals served as pandemic hospitals.

Purpose of The Study

The purpose of the study was to gather perceptions on the impact of COVID-19 on the daily life of refugees living in Turkey. This report aims to shed light on the impact of COVID-19 on the ESSN applicants' livelihood and basic needs, psychological and social wellbeing, access to services, and coping strategies to overcome emerged challenges.

Methodology

Study Design and Data Collection Process

The study adopted a qualitative research design approach using Focus Group Discussions (FGDs). Qualitative survey research is a less structured research methodology used to gain in-depth information about people's underlying reasoning and motivations. The end goal is to develop a deep understanding of a topic, issue, or problem from an individual perspective. This method of data collection was preferred because a group of people of subjects is interviewed together and engaged in a guided discussion. The aim is not only to ask them questions but also to create an environment for discussion.

Due to the circumstances brought on by COVID-19, regular Focus Group Discussions (FGDs) have become challenging because of the potential associated health risks and the importance of adhering to the measures recommended to curb the spread of the disease, one of which includes physical distancing. To ensure the safety of affected populations and program staff, TRC and

On 01 June, the government began implementation of the normalization process after a steady and significant decrease in the number of COVID-19 cases was observed. Small businesses, cafes and restaurants, and some other public places have been reopened under strict measures of hygiene rules and physical distancing, and curfews have been lifted. However, it is assumed that finding jobs or a reliable source of income remains a challenge for many, especially for refugees who mostly engage in informal work. This could be confirmed from the findings of the PDM 10 study, conducted between June-September 2020, where the percentage of participants who said a member of their household had lost a job because of COVID-19 was at 80 per cent³ (this percentage is 81.2 percent among non-recipients and 78.4 percent among recipients⁴). While COVID-19 has affected all people living in Turkey, this report focuses on the experiences of the refugee communities living in Turkey.



IFRC adopted remote Focus Group Discussions (rFGDs) approach through the aid of the internet and mobile devices, such as phones and tablets. These were delivered to the homes of the participants by the field teams. The data collection used the remote focus group discussions approach, as a result, it was possible to safely collect data and to reach respondents spread in different provinces of Turkey in a fast and effective manner. To be able to effectively moderate remote FGDs, there were two moderators in each FGD session and discussions were done in Arabic. The number of participants was also lower in each session compared to the face-to-face modality. Two pilot studies were conducted with eligible participants to ensure that quality data can be collected using this modality. Lessons from the pilot were used to improve the data collection processes. During the sessions, any potential protection issues were also flagged and such cases were referred to the TRC Protection Unit following the rFGDs.

2. International Federation of Red Cross and Red Crescent Societies and Turkish Red Crescent, (2020), "Impact of COVID-19 on refugee population benefitting from the Emergency Social Safety Net (ESSN) Programme" Retrieved from http://platform.kizilaykart.org/en/Doc/rapor/Covid19_Report.pdf

3. International Federation of Red Cross and Red Crescent Societies and Turkish Red Crescent, (2020), "Post Distribution Monitoring 10"

4. Different weights were used based on ESSN status (recipients and non-recipients).

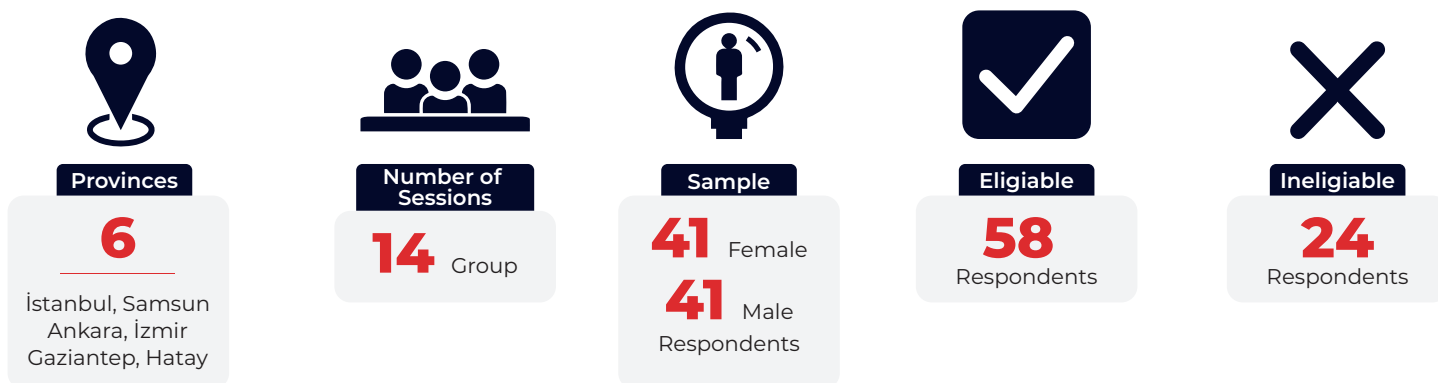
Study Area

The study respondents were sampled from six provinces of Turkey, including Istanbul, Samsun, Ankara, Izmir, Gaziantep, and Hatay. Provinces were selected based on their high distribution of refugees, to ensure insights across the different regions of Turkey.



Sample Size and Sampling Technique

The study sampled 41 male and 41 female respondents, among them were 58 ESSN recipients (eligible) and 24 non-recipients (ineligible). The respondents were organized into 14 focus groups disaggregated based on sex and ESSN status. Groups were composed of an average of six participants.



Data Analysis Process

For the analysis, FGD transcripts were tagged against the IFRC Analytical Framework using DEEP⁵. The responses were organized into themes and subthemes and analyzed with emphasis on differences across groups with respect to gender and eligibility status. The findings were triangulated with the COVID-19 Rapid Assessment Survey conducted in April 2020.

5. Data Entry and Exploration Platform (DEEP) is an Open Source and Inter-Agency platform to process secondary and qualitative data into a central system that refers to pre-agreed analytical framework.

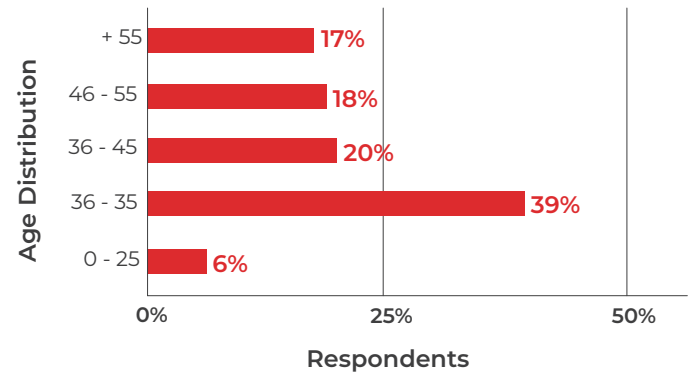
For more information, refer to <https://deephelptest.zendesk.com/hc/en-us>.

Findings

Demographics

The largest share of rFGD participants were between 26 to 35 years of age with 39 percent. Majority with 83 percent were between 18 and 55 years of age, reflecting that they were primarily of working age. Equal number of men and women were included in the discussions.

71% per cent of rFGD participants were ESSN recipients (eligible), while the rest were non-recipients (ineligible).



Impact of COVID-19 on Employment

According to the rapid assessment survey conducted in 2020 April,



69% per cent

of the ESSN recipients reported that a member of their household had **lost employment** as a result of COVID-19⁶.

These findings were supported by the discussions during the focus groups. It was stated that either participants themselves, a household member or people from their social circle could not work or worked less as a result of the COVID-19 pandemic however things were gradually improving after the first round of measures was eased. The majority experienced total loss of income or reduced income, especially those who relied on daily work. Many shared that there were no jobs available during the peak months of COVID-19. Some sectors were affected by COVID-19 restrictions, others were affected by the lack of demand. A house painter for instance shared that he was not able to work because there was simply no demand. Lack of demand was reflected by several other participants. Another participant stated that along with textile workshops and shoe manufacturers, he also closed his shop. Lockdowns were among the reasons mentioned for not being able to work, particularly for the ones under 20. At the time of the FGDs (summer 2020), many participants stated that either themselves or working people in their immediate families were able to work again, though sometimes less frequently.



Before corona, work was fine, I was working. During corona, three-four months, during lockdowns, there were no jobs available. I mean, I could barely work 10 days on and off, for rent. After corona almost everything went back to normal. Work went back to normal 90%, we are working.

Male, Ineligible, İstanbul

Most of the refugees work informally, with no insurance or job security. While discussing the impact of COVID-19 on working conditions, some, mostly male participants, reported changes in the working conditions such as reduced payments, working less frequently, and longer working hours without extra payment. Some have also expressed concerns about transportation to the office, which puts them at higher risk.



They (working conditions) have changed. We go to work at eight (in the morning) and work until nine and ten (in the evening). We used to receive 800 TRY per week, but they began to pay 600 TRY. We pay at least 200 TRY for eating, drinking, using minibus (dolmuş) to commute, out of our pocket.

Male, Ineligible, İstanbul



I am currently working in the furniture business. I am currently working with someone from Syria. For example, he was giving us 600-700 TRY, now it has been reduced to 500 TRY. (...) I said to the employer, is it right to decrease our weekly earnings when you should increase them? Employer said I can only give this.

Male, Ineligible, Ankara

Few participants shared that they take necessary precautions in case of exposure to COVID-19 after going out for work.


6. International Federation of Red Cross and Red Crescent Societies and Turkish Red Crescent, (2020), "Impact of COVID19- on refugee population benefitting from the Emergency Social Safety Net (ESSN) Programme" Retrieved from http://platform.kizilaykart.org/en/Doc/rapor/Covid19_Report.pdf

A small number of participants did not observe many changes in the working conditions, except for wearing masks, gloves and keeping social distancing.

COVID-19 had a negative impact on employment. As a result of the pandemic, there was reduced the employment opportunities available in the job market. The restrictive conditions also led to reduced working hours and challenges in movement of goods and services leading to loss business returns affecting not just the employees but also the employers.

Impact on Meeting Basic Needs and Expenditure

Another area that the COVID-19 pandemic affected the households was through an increase in the household expenditure.

According to the rapid assessment survey,  78% of the ESSN recipients faced increased expenditure on food and hygiene items as a result of COVID-19⁷.

Loss / decrease of income impacted the refugee household's ability to pay their rent and utilities, as well as meeting their other basic needs.

“My work is irregular and it has gotten worse with corona. Now, all work has stopped. I mean sometimes, there are days when we cannot buy bread.”

Male, Eligible, Gaziantep

Others have observed an increase in market prices as well as in many other areas, including transportation and utilities.

“(...) Prices have increased a lot, BİM, A101 prices have all increased. The price of a product increases every two to three days.”

Male, Eligible, Samsun

“I work as a mechanic. The factory has stopped. There is a curfew 3-4 days a week. There is no income. Rent, water and electricity bills keep coming, and there is no income to pay. We were under both financial and psychological stress.”

Male, ineligible, Gaziantep

“I said everything is getting more expensive. For example, we used to give 2.75 to the dolmus, it became 3.5 When rent was 300 TRY, now it is 400 TRY. For example, there was no increase in bills, now it is raised. While giving 20 TRY to gas, now we pay 60 TRY, water bill was 20 TRY now it is 45 TRY, electricity bill was 30 TRY now I pay 60-70 TRY.”

Male, Eligible, Ankara

“It [COVID-19] affected [our lives] a lot. Firstly, in terms of work, there is no work left, we have been unemployed for four months. It affected us about providing our basic needs and affected our children. I mean, it is harder going to the bazaar, and in general life is harder (...).”

Male, Eligible, Izmir

“(...) Food and beverage prices will increase even more. So, now we will not be able to get the products we used to buy because we will have to pay more money. If the process continues like this, I think we will be affected like this.”

Female, Eligible, İstanbul

A few reported that they had to move another house because they could not afford the rent anymore. While many expressed their property owner asked for the rent regardless of their ability to pay, many others shared that their property owner's patience and understanding helped them to cope during COVID-19. Others needed to prioritize their expenses to cope with the economic impact.

“

(...) we had issues in terms of work. Work has stopped and we had problems meeting our needs. I mean, we could not buy milk for children, this situation affected us a lot. We could pay our expenses, electricity, and water bills thanks to Kızılaykart. I mean, I can say that we are in an economic crisis as a household.

Male, Eligible, Gaziantep

In summary, rFGD participants report challenges in meeting their basic needs due to a decrease in income, and several have faced an increase in their expenditure. The increase in expenditure will be further monitored and analysed in the upcoming PDMs surveys, as well as ongoing monitoring of the Minimum Expenditure Basket developments.

Impact on Household Debt

To cope with the increased household expenditures and loss of income, most respondents reported that they had to borrow to keep paying for the accumulating expense.

According to the rapid assessment survey,



of the ESSN recipients had **increased household debt** as a result of COVID-19.⁸

The participants reported having to borrow from relatives, friends, their employers, or local grocery store owners to get groceries, pay rent, and other utilities. There was a high level of concern among participants for the repayment of debts. Both men and women, regardless of their eligibility status of ESSN had increased debts and feared that they may not be able to pay back.

The participants reported that having higher expenses, loss / decrease of income, and challenges to cover basic needs resulted in increased amounts of debt. Hence borrowing was an increasingly utilized coping strategy by the refugee communities in response to economic challenges brought about by the COVID-19 pandemic, which at the same time, adds on debts. These findings are supported by the PDM 10 study, which also adds that the main reason for borrowing was to buy food, pay rent, and other utilities.

“

The quality of life, what happened to us within the last two months is really very bad. (...) we live on Kızılaykart. We have not paid the rent for three months. We go and borrow from someone and pay the other. The utilities are the same, expensive, as my other friend said, is the same. (...) I had to borrow, I owe 6,000 TRY now.

Male, Eligible, İstanbul

“

My concerns about work are these: working conditions become hard, we cannot find a chance to work as we used to. I had been working well 4-5 months ago, I could afford all needs of my family. For example, now, when my son asked a chicken dish from me, I feel very sad until I fulfill his wish. It is very hard for a father to not be able to fulfill his child's wish. In addition to this, rent, impatience of my neighbours with me about paying debts makes me afraid. I am afraid that they force me out of the house because I cannot pay the rent.

Male, Ineligible, İstanbul

“

I used to work, earn 3,500 TRY as salary. I could pay the rent, bills, and education expenses and was self-sustainable. After corona, my situation became very hard, all dreams are ruined, we have no hope left. I have not paid the rent for three months. The property owner said, "It is ok, you can pay later, we are all in the same situation." There is eating and drinking... I borrowed from here and there to pay electricity and water bills because water is life. Philanthropists rang our bell and gave us two breads, we were in the Ramadan month, just eating two meals a day and we continue this way. Hopefully, we would have jobs after Eid, we will see.

Male, Ineligible, Gaziantep

“

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, Eligible, Ankara

In summary, the raise in debt is an indication of the difficulty of the situation. While debt itself can be seen as a resource that people can draw on, the current debt levels are difficult to recover from and hence can negatively affect not only the financial ability to recover from the shock, but also may have a significant impact on people's mental health. To gain further understanding of the sharp increase, a series of FGDs dedicated to this topic are being conducted as a follow up.

8. Ibid

Impact on Health Access and Psychological Wellbeing

Access to healthcare and psychological well-being affected both the host and refugee communities as the Ministry of Health prioritized COVID-19 cases and instructed individuals to not overburden the health system. Consequently, this changed the access to routine health services.

According to the rapid assessment survey,



61% per cent

of refugees with special needs could not access healthcare because of COVID-19.

Some participants avoided going to the hospitals and neglected the medical care they needed due to a fear of getting infected.

“

(...) Thank God, I am talking with you now, but I have chest tightness. I cannot go to the hospital because of the crowd. For example, we wait from 5 in the morning till 5 in the evening for our turn to come.

Female, Eligible, Ankara

Others acknowledged that things have gotten better, and expressed general appreciation for the Turkish health care system.

“

(...) I would only like to thank you very much, to the Red Crescent, the Turkish State and the beautiful doctors and pharmacists. I cannot speak Turkish very much, but I thank everyone, the Turkish State, very, very, very much. And especially to the doctors at the hospitals who helped us.

Male, Ineligible, Ankara

“

There were many problems, of course. But now things have gotten better. Now we are less afraid when we go out, when we go to the hospitals. So, at the beginning we were afraid, yes, we followed the rules, but now we are more comfortable.

Male, Eligible, İstanbul

Participants were affected psychologically with increased levels of stress due to financial constraints and staying at home in isolation for extended periods.

“

First, there has been financial challenges. We were on the verge of bankruptcy. Because he was carrying the responsibility of the family on his shoulders, he was affected psychologically. He has children, for example, my spouse's old parents stay with us. My father-in-law, my husband's father, is diabetic, he has wounds in his feet, he cannot go to the hospital alone. He needs to go to the hospital with a taxi and this costs 50-60 TRY. We are impacted both financially and in terms of health.

Female, Eligible, Gaziantep

The fear of getting infected, infecting others or losing somebody in the extended family due to the virus caused a lot of distress in participants' psychological wellbeing.

“

(...)Frankly, this incident impacted us a lot, we were afraid a lot. We could not go out. I am very afraid even to go to the market, I think what if I got contaminated from the air, frankly, I am mentally depressed. This reflected from me to my children.

Female, Ineligible, İstanbul

Participants from most groups expressed worries about their children and concerns for their physical and psychological wellbeing, education and overall development. Especially female participants said that they stayed at home because they are worried for their children's health. Many also added that staying at home challenged children psychologically, and that it was hard to convince them to stay at home.

“

I am afraid for my children the most. If something happens to me, it is not important, but my children are important. My biggest fear is for my children. They are even more important than my life(...).

Male, Ineligible, İstanbul

“

I sent my daughter to pre-school, she could not attend, my husband stayed at home. They were mentally depressed because of staying at home. Us, adults, and children were also mentally depressed likewise. Children used to go to the playgrounds but now they cannot.

Female, Eligible, İstanbul

These findings on physical and mental wellbeing underline the importance of having effective referral mechanisms in place, particularly in regard to psychosocial support. Increased collaboration with the TRC Community Centres will be key in addressing these challenges.

Impact on Education

COVID-19 had affected children's access to education. Many participants acknowledged the importance of education, appreciating the quality of regular schooling but being worried about the potential long-term consequences of the adapted modality.

“

Of course, we have fears about the future. For example, our children could not go to school this year, they continued their education remotely through television. This is not like the one-to-one lessons they take from teachers. When they went to school, they got a higher quality education and this was a change for them. They say that in the future there will be a worse disease than the current situation.

Male, Eligible, İzmir

All face-to-face learning had stopped and was moved to and only online learning modalities, out of which 31% of children enrolled were not able to access the online curriculum.⁹



Access to the online curriculum was a challenge for some of the rFGD participants due to lack of technological equipment or the lack of knowledge of using the particular technology. Concerns were shared about the quality of education children were receiving via remote / online education. A few female participants also mentioned about the heavy burden of caring for children full time and the psychological effect it had on everyone in the house.

“

The children could not go to school during this period. Everything has changed. (...) The biggest change was that children cannot go to the school. They were affected psychologically. Because children are at home all the time, we also get tired.

Female, Eligible, Ankara

The findings underline that COVID-19's impact on education has multiple implications. In addition to issues with access to online education, it shows the necessity of family members to dedicate more time to children and shoulder even more responsibility. These findings also emphasize the importance of continued collaboration with the Conditional Cash Transfer for Education (CCTE) programme to ensure continuous access to education and additional support required during COVID-19.

Impact on Social Interactions

Inevitably, the COVID-19 pandemic influenced everyone's social interaction, including the refugees. rFGD participants state that they mostly kept their social distances from others and self-isolated when necessary. They stopped visiting their neighbours, friends, and relatives, were more cautious if themselves or family members were in the risk group and / or they had small children.

“

Before the coronavirus, everything was normal. We did not hesitate when we had a visitor, my siblings live closeby and their children used to visit. After the coronavirus, we started feeling afraid of having guests. Afraid of the sibling, son... In our house, both my mother and my wife are ill. The situation has changed drastically before and after corona. I have sisters living close by, I do not even visit them. I am afraid of carrying the illness from them and contaminating my mother and sister. We only go out for our urgent needs, get them, and come back. I mean, everything has changed, we used to have guests. We used to go as guests, now everything has changed, decreased.

Male, Eligible, İstanbul

For the infected or the sick, this caused mental stress as nobody came to check on them or help them.

“

Really, all the visits have stopped. Even if I am ill, neighbours cannot visit me to wish me good health or ask if I need anything. They cannot come and check if I need to be hospitalized or am in a difficult situation. They tell me “you come to us”. I cannot go. I sit in the home. I am mentally depressed about this. Anyways, thank God!

Female, Eligible, Ankara

Participants mentioned that they changed the way to greet people by avoiding physical contact. To compensate the lack of in-person socialization, participants communicate with their loved ones via phones, messaging, voice calls, or video calls.

“

We mostly communicate by phone. Visits have stopped. Even your sibling would be shy of visiting because of this process. All of our communications are done via phone.

Male, Eligible, İstanbul

9. IFRC and TRC (2020), Impact of COVID-19 on Refugee Populations Benefiting from Emergency Social Safety Nets (ESSN) Programme, 8 April 2020, accessed from <https://media.ifrc.org/>

““

We communicate less frequently; we can communicate via phone at best. I am the only one who visits my sister from our family. I wear my mask all the time, I have my cologne, my disinfectant in my pocket all the time, I use it while getting on and off the bus. Things like this become normal. Before and after the corona are very different.

Male, Ineligible, İstanbul

““

Because of the corona, our lives have changed a lot. We do not leave the house. We wear masks and gloves, and then we go out. We take all the precautions. Our lives have changed a lot. We do not meet anyone, we do not visit anyone, no one visits us (...).

Female, Eligible, İstanbul

The findings underline the importance of access to devices as well as data for participants' social interaction. With COVID-19 most communication moved to online modalities, putting more emphasis on the availability on technological devices.

Coping Strategies Adopted to Deal with Emerging Challenges

As presented in the previous subsections, refugees were largely affected by the COVID-19 and many had lost their income and had to live on reduced wages. This made it difficult to meet households' expenses such as food, rent, and utilities. Some of the coping strategies that were adopted by the respondents included acquiring debt, relying on the ESN cash assistance including the COVID-19 top-ups, and other forms of assistance, moving houses, changing food preferences and selling home appliances.

Borrowing / Debt

Borrowing was a widely adopted coping mechanism for refugees as discussed above. Generally, the discussions showed that borrowing was a widely used strategy among refugee households to cope with the decrease/loss of employment and income. This was particularly challenging for them as some were already indebted, unemployed due to the pandemic or worked irregularly. While the access to debts or loans can be a resource on a short-term, recovering from debt with reduced income might result very challenging on a long-term and lead to the use of other negative coping strategies.

Relying on the ESN Assistance

The Kızılaykart was found instrumental to buy food and to some extent pay for the rent and utilities. However, it was not enough to pay for all the basic needs.

““

(...) The money from Kızılay [Kızılaykart] is only a basic support. In this term, with this money, we could not pay the rent. It was enough only for food and drinks. We used to bring extra meat, fruits to the house but we only bought staple food.

Female, Eligible, Gaziantep

““

(...) Work had stopped and we had problems meeting our needs. I mean, we could not buy milk for our children, this situation affected us a lot. We could pay our expenses, electricity, and water bills thanks to Kızılaykart. I mean, I can say that we are in an economic crisis as a household.

Male, Eligible, Gaziantep

For some who lost their employment, Kızılaykart assistance was their only source of income until they found work again.

““

Thank God, there was Kızılaykart assistance and we tried to live on somehow until work is available. Now, my spouse is working.

Female, Eligible, Gaziantep

The Kızılaykart assistance was a reliable assurance for both recipient and shop owners who credited could rely on for the repayment of the debt.

““

Many people have lost their jobs, many neighbours of mine have lost their jobs live on debt, and buy things on credit from me. The notebook is full, now, at the beginning of the month, Kızılaykart beneficiaries will payback, there are people who owe 200-300 TRY. Many families come to me and ask me to wait until the beginning of the month, they say they will pay me back.

Grocery Shop Owner, Male, Ineligible, Gaziantep

Other Assistance

In addition, some participants stated that they received assistance other than ESN during COVID-19 pandemic, either monetary or in-kind. Some of them stated that they had already been receiving such assistance and this continued during this period while others received assistance during COVID-19. While many shared that they have not received any assistance even though some of them applied for more formal assistance, there were others who received assistance informally, i.e. through support from neighbours, friends, property owners, philanthropists, municipality).

Other Coping Mechanisms

Some of the other mentioned coping strategies included selling home appliances, changing household food consumption, eating less or moving houses:

“ I sold a part of my home appliances. This is how we managed.
 Male, Ineligible, Gaziantep

“ No, no one worked. I have 3 sons, they are married and have young children. They could not go out during the lockdowns, they went to work when the lockdowns ended. 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

“ (...) I catch a cold and wearing mask. I was psychologically overwhelmed, I moved to a house, there was no balcony nor a window. (...) At the early times of corona, I moved because of financial troubles.
 Female, Ineligible, İstanbul

Findings from this section illustrate the importance of relying on assistance as a coping mechanism. Selling is another coping strategy that is being exhausted at one point; while debt can cover needs on a short-term but leave people in a desperate situation on a longer-term.

Economic top ups to mitigate the impact of COVID-19

Aftermath of the IFRC and TRC COVID-19 Rapid Assessment, conducted in April 2020, one-off COVID-19 economic top-ups were transferred to ESN recipients in June and July 2020 to shield them against the financial challenges of the pandemic. Remote focus group discussions provide information about the impact of COVID-19 economic top-ups.

Findings from the rFGDs indicate that the economic top ups provided helped to mitigate the impact of COVID-19. Several participants mentioned the top-ups as a source of relief during this period. Participants stated that the top-ups have supported them to cope with the economic challenges they faced such as paying rent and bills.

“ I have 3 months of rent debt. I borrowed from my friends and paid the rent. We paid the bills that we could not pay before thanks to an extra 500 TRY. This happened to us. Thank God, may God send this illness away from this nation.
 Male, Eligible, İstanbul

“ I received assistance. They used to bring me meals and loaves of bread during Ramadan month. Before the Eid, they gave me a box assistance [in-kind assistance], last month Kızılaykart paid 500 TRY additional payment, (...) we received some assistance, otherwise, how could we live on? They helped me a bit because I am a widow.
 Female, Eligible, Gaziantep

“ Within this month, there was the additional money deposited into Kızılaykart. I paid my rent, which is 300 TRY, I paid that with this money.
 Male, Eligible, Ankara

“ We used to receive assistance from the municipality, but we have not received this year. We received 500 TRY additional assistance from Kızılaykart assistance made us very happy, even children become happy, cheered up.
 Male, Eligible, Ankara

“ We were affected a lot. Thank God, we use this 500 TRY for the needs of the house and some of it for the rent.
 Male, Eligible, Ankara

Conclusion

This report draws conclusions on five distinctive areas as follows:

1. The need for validating and adjusting ESN transfer value. ESN assistance provided support for eligible refugees to tackle the negative impacts of the COVID-19. Findings give initial insight on the appropriateness and relevance of the economic top ups. The ESN served as a basic income during times of unstable income opportunities and was positively mentioned by most eligible participants. However, even the ones receiving ESN assistance expressed difficulties in meeting their basic needs, giving indication for the need to potentially adjust the transfer value.

2. The importance of SASF allowance. ESN non-recipients were also affected very negatively by the pandemic and some may have been pushed towards poverty. With the so-called second wave of transmissions since October, re-introduced weekend curfews and fast virus spread as of December 2020, there may be more people residing in negative coping strategies. This highlights more the importance of utilizing the SASF Allowance to reach out to those vulnerable who do not meet the ESN eligibility criteria.

3. The essentiality of livelihood and psychosocial support referrals. The potential increase in the number of vulnerable refugees due to reduced income and loss of jobs and job opportunities stresses the importance of livelihood support and jobs referral mechanisms for those who are looking for work. Furthermore, for those who feel the emotional strain, referrals to available psychosocial support are essential. In this regard, it is important for TRC and IFRC to take an active role in raising awareness on available livelihood and psychosocial support provided by the government agencies and other development partners and make referrals when possible.

4. The need for further investigation into topics such as debt. While this round of rFGDs aimed to shed light on the general perceptions on the daily life affected by COVID-19, several topics could benefit from further research. Particularly the use of debt has been striking among all respondents and therefore will be further explored in a separate study.

5. The need for online education assistance in the form of access to curriculum and use of technology. Formal schooling has been mostly carried out on virtual platforms. This necessitated households with school aged children to access digital devices for online education. There is continued need to provide assistance for refugee households having difficulties in accessing and following the online curriculum and using technology for educational purposes.



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