

EMERGENCY SOCIAL SAFETY NET (ESSN) PROGRAMME

SPENDING AND TRENDS IN COPING STRATEGIES

FOCUS GROUP DISCUSSION ANALYSIS REPORT | JULY 2022











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# **ABBREVIATIONS AND ACRONYMS**

**MoFSS** ----Ministry of Family and Social Services

**ECHO** - - - - - European Civil Protection and Humanitarian Aid Operations

IFRC - - - - - - International Federation of Red Cross and Red Crescent Societies

**FGD** -----Focus Group Discussion

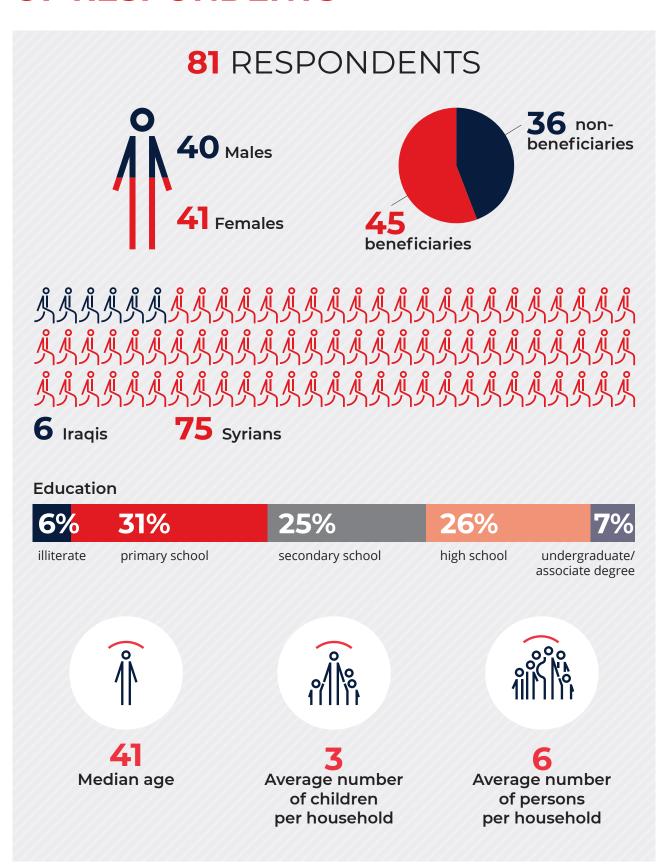
**ESSN** -----Emergency Social Safety Net

**IVS** -----Intersectoral Vulnerability Survey

**PDM** - - - - - Post Distribution Monitoring

**TURKSTAT** -Turkish Statistical Institute

# DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS



## **KEY FINDINGS**

With data collected through discussion sessions in August and September 2021, this qualitative research has focused on the themes of spending and coping strategies and complements the last *PDM 13 report*.

- **I INCOME IS LIMITED ON A HOUSEHOLD BASIS:** Most respondents stated that only one member of their household was employed. It was found that the employed household members were usually the male head of the household or the son of legal age. Although the fields of occupation varied, they were generally described as blue-collar, irregular and low-income jobs that required physical strength. The reasons given for the unemployment of the adult men in the household were health problems, fewer job opportunities or age discrimination from prospective employers. The fact that the jobs available required physical strength could be considered an obstacle for people with health problems or for those over the age of 50 as it prevents them from participating in the workforce. In addition, eight participants, who stated that they sent their school-aged children to work and did not have the financial means to send them to school, emphasized that child labor was a common coping strategy.
- **2** THE MOST MENTIONED EXPENDITURES APART FROM FOOD, RENT AND UTILITIES' WERE EDUCATION AND HEALTH. It is understood that once the schools opened, related expenses increased in proportion to the number of children, and families found themselves in a difficult situation. Medication expenses not covered by the state, examinations required to be paid outside state hospitals due to language barriers, and transportation required to reach health centres created a great problem for some households. Some participants were forced to give up health services due to the increase in transportation costs and fees. Changes in expenditures for children and/or infants were third in the ranking. It was frequently mentioned that diaper and milk expenses were a burden on the family economy, depending on the number of children and their age.
- **3 BORROWING IS THE MAIN COPING STRATEGY,** followed by cutting food and non-food expenses. These types of coping strategies were expressed more frequently in discussion sessions with female participants. The participants said that they reduced the amount of food they consumed, ate less often or did not eat at all, could not get the food they wanted, and chose cheaper foods to meet their basic needs. Many participants were forced to cut back on the needs of their children, such as clothing. They underlined that they postponed or canceled buying necessary materials for the education of their children, which negatively impacted their children's school life. Other cutbacks in spending include transportation, healthcare and clothing. During the discussions, 15 participants, predominantly women, shared the role that their faith played in helping them cope with the difficult situation they were facing. These included working under difficult conditions or sending the children to work. It has also been found that the above decisions are generally made jointly within the family.
- 4 THE EFFECT OF THE INCREASE IN THE AMOUNT OF ESSN SUPPORT WAS NOT FELT BY THE MAJORITY DUE TO HIGH INFLATION AND THE INCREASE IN THE COST OF LIVING.

Although the answers varied, there were many participants who stated that a positive effect was not felt due to inflation and seasonally increased expenditures (i.e. the commencement of school and the winter season). However, it was also stated that the additional payments helped them to meet their basic needs, which became more difficult to cover and helped them reduce the amount they borrowed and to pay off debts. They stated that the additional assistance was timely.

The above findings highlight that families applying for ESSN continue to face significant economic difficulties and must use many coping strategies, including borrowing, cutting back on food and other expenses, and sending children to work. It was found that the increase in the monthly cash assistance amount of 35 Turkish lira per beneficiary was welcomed by the majority, but it was not felt and had no positive effect due to inflation, the higher cost of living and constantly increasing prices. However, some participants, albeit fewer in number, were able to use this additional income for expenses, such as education or to reduce their debt amount.

<sup>1 •</sup> Within the context of this study, participants to the FGDs were asked only about their expenditures that are other than food, rent and utilities.

# **BACKGROUND**

The fifth round of Focus Group Discussions (FGDs) were held between August and September 2021 on the themes of spending (except for food, rent and utilities) and coping strategies. Findings of this study complement and enrich Post-Distribution Monitoring (PDM) 13 survey findings, with a mixed methods approach.

#### **SPENDING**

According to the PDM 13th survey findings (September-November 2021), ESSN recipient households participating in the study spent the most on food (43 percent) followed by rent (18 percent), which combined represented 61 percent of their monthly expenditures. Other expenses, excluding education (8 percent) and utility bills (7 percent), corresponded to 24 percent of all expenses. The average monthly total expenditure for ESSN recipient households was 3,889 Turkish lira, and 3,500 Turkish lira for non-recipient households.

It is important to reflect on the above figures with a comparative lens, considering the experiences of the host communities and the overall economic trends. The Türkiye Household Consumption Expenditure 2019<sup>2</sup>



findings show that Turkish households allocated 21 percent of their spending to food and 24 percent to housing/rent expenditures. Whereas the percentage allocated to housing was similar for both cohorts, ESSN applicant households allocated more than double percentage than Turkish households to cover their food expenses. In addition, according to Turkish Statistical Institute (TURKSTAT) findings, in November 2021 the consumer price index increased by 27 percent for food and non-alcoholic beverages, compared to November 2020, and by 24 percent for housing.<sup>3</sup>

According to the Intersectoral Vulnerability Survey (IVS) report (April 2021), similar trends to those found in PDM 13 were observed in the expenditures of ESSN applicant households. Most of the monthly expenditure (74 per cent) went towards regular needs such as food, rent, and energy, with costs related to education, communication and health generally not prioritized. For example, 38 percent of applicant households have stated that at least one school-aged child does not attend online education, 50 percent have dental problems, 20 percent cannot afford medical expenses, more than 50 percent cannot afford communication costs and 66 percent cannot afford basic household needs.

<sup>2 •</sup> TURKSTAT. (2020). "Household Consumption Expenditures, 2019". https://data.tuik.gov.tr/Bulten/Index?p=Household-Consumption-Expenditures-2019-33593

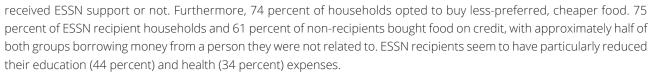
<sup>3 •</sup> TURKSTAT. (2021). "Consumer Price Index, November 2021". https://data.tuik.gov.tr/Bulten/Index?p=Consumer-Price-Index-November-2021-37389&dil=2

#### COPING STRATEGIES

According to the IVS report (April 2021), the livelihoods of ESSN applicant households suffered negative economic impacts from the COVID-19 outbreak. Monthly income and expenses decreased, while debt levels increased by approximately two thirds compared to 2020. These changes have severely impacted these households' ability to meet their basic needs, with an increasing number opting to cut from food spending, borrow money or spend their savings.

The IVS results showed that an increasing number of ESSN applicant households are adopting coping strategies based around limiting their food spending, which constitutes their highest monthly expense. More than 79 percent of households considered consuming cheaper and less-preferred foods to be a viable cost-cutting option. The percentage of households that have reduced the number of meals they consume (44 percent) and reduced their meal portions (39 percent) since 2020 has also increased. In 2019, 20 percent of households had reduced adult consumption so that children could eat; this rate increased to 44 percent by the end of 2020. However, it is worth noting this rate was on a declining trend as the consumption of cheap and less-preferred foods increased.

The PDM 13 data shows that households frequently resort to negative coping strategies, regardless of whether they



Very serious coping strategies were also found among ESSN recipients and non-recipients, such as relocation (12 percent and 17 percent, respectively) and removing children from school (16 percent and 12 percent, respectively). This detailed qualitative research aims to gain a better understanding of household expenditures and coping strategies by sharing and analyzing the direct experiences of the participants.



# RESEARCH OBJECTIVES

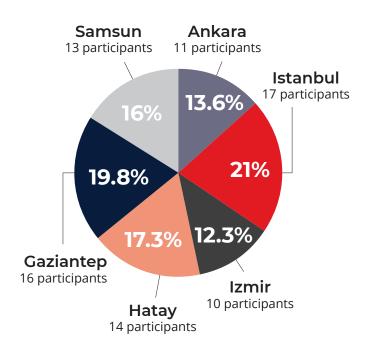
As in previous FDG rounds, the respondents for the study consisted of individuals under humanitarian, temporary or international protection, residing in Türkiye and that had applied to the ESSN programme. This study aims to provide an in-depth understanding of trends in spending and coping strategies among ESSN applicants by:

- 1 identifying how participants make a living and how their incomes have changed in the last three months;
- **2** exploring how participants' expenditure on items other than food, rent and utilities have changed and how these changes have affected their daily lives, including understanding their decision-making processes on spending by considering gender-based considerations;
- **3** analyzing the primary coping strategies used when the household income falls short, taking into account gender-based considerations and understanding the effects of this situation on individuals, family, and social relations; and finally,
- 4 understanding the impact of the increased ESSN assistance on household spending and coping strategies.

## RESEARCH METHOD

#### **SAMPLE**

For the FGDs held between August and September 2021, respondents were selected among ESSN applicants residing in Ankara, Izmir, Istanbul, Hatay, Samsun, and Gaziantep, cities densely populated by the focus group. The respondents consisted of 41 women and 40 men, aged 24–72. Of 81 respondents, 45 were ESSN recipients; the remaining 36 had applied to the programme but were either not accepted or no longer received assistance as they did not meet the criteria. Respondents were selected and assigned randomly to 14 focus groups based on their ESSN recipient status and gender, regardless of their city of residence, education status or age group. This study is not representative of the general refugee population in Türkiye.



#### DATA COLLECTION AND ANALYSIS

From June 2020 onwards, focus group discussions for the ESSN programme have been conducted via video conference with tablets or phones, due to the COVID-19 pandemic. This innovative model enables respondents residing in different regions to attend the same FGD session. The discussions are held online with expert moderators and rapporteurs once permission has been obtained from the respondents via the Turkish Red Crescent's 168 Call Center. Once permissions have been obtained, the field teams visit the houses of the respondents who have accepted the discussion request and deliver the necessary devices for the discussion, ensuring social distancing rules and all other hygiene requirements were followed.

The reports prepared by the rapporteurs, with notes taken during the discussions, were compared with the video recordings and transcribed by the TRC monitoring and evaluation experts. These transcriptions were analyzed and reported jointly by the TRC and IFRC experts using NVivo software.

# DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Of the 81 participants, 41 were women and 40 were men. As for nationalities, 75 of the participants were Syrian and six were Iraqi. Of the respondents, 55.5 percent received assistance from the ESSN programme; the remaining 44.5 percent applied to the programme but were not accepted or no longer received assistance after failing to meet the criteria. The average age of the participants was 41: 3 percent were aged 18–24, 91 percent were aged 25–59 and 6 percent were aged 60 and over. It is important to note that 94 percent of the participants were of working age: (18–59). In terms of education levels, 6 percent of the participants were illiterate, 31 percent received primary school education, 25 percent received secondary school education, 26 received high school education and 9 percent received university education (undergraduate and associate degree). The average household had six members, though some had as many as 14. The average number of children in the household was three; however, nine of the participants had six or more children.



# **FINDINGS**

#### TRENDS IN INCOME



Majority of the participants stated that only one member of their household was employed. This person is usually the male head of the household or the son of legal age.

Most respondents – over 50 – stated that only one member of their household was employed. Eleven participants, predominantly men, stated that more than one member of their household was employed, while seven participants (four men and three women) stated that none of their household members were employed.

Twenty-five of the 40 male participants, 32 of the 41 female participants, and 33 of the 45 ESSN recipients stated that only one member of their household was employed.

It was found that the employed household members were usually the male head of the household or the son of legal age. Expressions such as "my children are young so only I work," "only my husband works" or "only my son works" are frequently used. The most common reasons for why the adult men in the household were unemployed included health problems (such as surgeries, heart, stomach, kidney, blood pressure diseases), fewer job opportunities due to the pandemic or age discrimination from prospective employers. Five participants stated that they sent their school-aged children to work and did not have the financial means to send them to school.

I was the only one working at home until two years ago. That's when I started having kidney problems. So, I quit my job. Life became very difficult. One of my children is working, since there is no school now. I'll pull him out of school when it starts.

– Male, ESSN recipient, Hatay

An evaluation on the fields of occupation shows that the household members were predominantly in the blue-collar or unskilled workforce for the textile, manufacturing, construction, food and beverage and recycling industries, and primarily worked in jobs that require physical strength. Table 1 lists the occupational groups that the participants are included in. Participants earned income from jobs ranging from scrap collecting to tailoring, carpentry, construction or courier work.

I have an old car
I collect cardboard
with. I have seven children,
my mother and my wife at
home. I'm the only one working.
– Male, ESSN non-recipient, Samsun

Only one participant was a shop owner who ran his own business. Two participants were in skilled jobs, such as piloting or teaching, in Syria; however, they are now employed in unskilled jobs because they could not access equivalent skilled positions in Türkiye.

When my husband was in Syria, he worked as a ranking pilot. Then we came to Türkiye. Here, my husband worked for a short time at a private school, then left his job. He also worked as a blue-collar worker with a daily wage, but it was very hard on him psychologically. He started working as a security guard at a private Arab school two years ago. He became unemployed again when the school was closed due to the pandemic. Once again, he had to work as a per-diem employee. When there is work, they call him in and he works. But when they don't, he sits at home unemployed. Still, Kızılaykart supports us a lot, thank God. If it wasn't for Kızılaykart, we would be on the streets. Kızılaykart covers our rent and bills.

- Female, ESSN recipient, Ankara

**Table 1: Participants' income sources** 

Recycling	Cardboard collecting, Scrap collecting, Plastic nylon grading
Transportation	Freighting, Couriering, Portage
Food/Agriculture	Agricultural work, Gardening, Homemade food catering, Restaurant worker
Professions Requiring Education/Skills	Tailor, Barber, Carpenter, Electrician, Teacher, Plumber, Translator, Housepainter, Caster, Blacksmith, Auto mechanic
Small Business	Shop owner (cooking oil), Syrian market worker, Greengrocer
Industry	Furniture upholstery or craftsmanship, Apprenticeship in the clothing or shoemaking industry, Garment-textile workshop worker, Aluminum, Automotive sector worker, Machine worker
Other	Packaging, Packaging workmanship, Security guard, Car washing, Sheathing

When asked about the income they earned from the business groups detailed above, the participants said that their daily earnings were between 40 and 70 Turkish lira if they worked in agriculture, and between 70 and 100 Turkish lira for construction or similar work. Those who received a weekly wage were found to earn between 300 Turkish lira and 650 Turkish lira, and those who received a monthly wage were found to earn between 1,700 Turkish lira and 3,000 Turkish lira. Considering earnings as a monthly income, it can be deduced that the earned income is between 1,000 and 3,000

Turkish liras, which meant that most households had income lower than the minimum wage (2,826 Turkish lira in 2021).

Although most did not provide clear answers, only one participant stated that there is a formally employed individual (with social security) in their household, who worked as a courier. Approximately 10 participants reported to have a regular income, with the rest reporting to have income in line with the days they worked (i.e., irregular or seasonal jobs). Three female participants also stated that they were trying to provide additional income to the household by undertaking homemade food catering, packaging and embroidery work.

There are 11 of us at home. One of us brings home 500–600 Turkish lira, which is only enough for the water or electricity bill. Should we live on bread? The amount we spend on bread alone is 100–150 lira weekly. I carve peppers to bring home bread. We live on his money. I get 17 Turkish lira for carving 1,000 of them.

– Female, ESSN non-recipient, Gaziantep

In general, it was found that the participants did not have any income other than Kızılaykart and the jobs they worked at. However, six participants stated that their siblings, neighbours or the municipality (in the form of food parcels) helped them because there was no one in the household who worked. Responses regarding the change of income in the last three months varied. Thirty-nine of the participants said that there was no change in their income, 31 of them said that their income fell and 16 of them stated that their income rose.

There has been no change in our income.
We were working for 100 Turkish lira and continue to do so. The only thing that is suffocating us is the high prices.

- Male, ESSN recipient, Samsun

While expressing their views on income, 78 of the participants mentioned inflation and rising prices, stating that they were adversely affected by the increase in the cost of living even if their incomes increased. It has been stated that most prices, from electricity to water, from food to children's clothes have risen. Considering the increases in monthly and annual inflation rates since the conduct of these FGDs, it seems reasonable to deduce that the participants' economic situation has worsened even more since.

My daily wage used to be 100 Turkish lira. Now it is 130 Turkish lira, but I wish it were still 100 Turkish lira but life wasn't so expensive. – Male, an ESSN recipient, Izmir

We go to the market but we can't buy anything. We come home empty-handed because we can't afford anything. My son looks after 11 people. If I buy 5 kilograms of tomatoes, it costs 15 Turkish lira... Everything is expensive. Everything has changed. – Female, ESSN non-recipient, Gaziantep

People with fixed wages were found to work for the same wage until the end of the year. Those who receive daily or weekly wages experienced decreases in income in proportion to the number of days they worked, which was affected by holidays, health problems, the seasonality of the work, insufficient number of jobs in their sector or inability to work due to lockdowns.

Well, it's almost winter.
There is less work in the construction industry in winter. So, some days we'll work and some days we won't.

- Male, ESSN recipient, Samsun

I earn less. It changes from month to month.

Nothing is fixed. Since it's time for the holidays.

Tailoring is a seasonal job.

There won't be work for one whole month. It's especially hard now. Many shops have been shut down temporarily or even permanently.

Female, ESSN recipient, Gaziantep

#### TRENDS IN SPENDING



The most mentioned expenditures apart from food, rent, and utilities were education and health. Once the schools open, related expenses will increase in proportion to the number of children, which can put families in a difficult situation.

These focus group discussions aimed to uncover how spending trends were affected in the three months prior to the interview date (May to August 2021). The most mentioned expenditures apart from food, rent and utilities were education and health. It is understood that once the schools open, related expenses such as clothing (uniform, shoes, backpacks), transportation, books, stationery, food and beverages will increase in

proportion to the number of children, which can put families in a difficult situation.

Families who could not afford the shuttle service fee took their children to school on foot, even if it wasn't within walking distance. Some of them could not buy the necessary books, stationery or clothes for school and could not meet the school's meal fees. It was also mentioned that the costs of school items had risen. For example, the cost of a notebook or pen had tripled and the cost of a school shirt had doubled.

Although the children's schools are far away, they commute on foot as I cannot afford the transportation. Even if I need two essential things, I can only afford one. Most of the time, I can't even afford that.

– Female, ESSN non-recipient, Hatay

My son has been going to school. One day when he came back he said to me, 'Mom, I'm poor.' – Female, ESSN recipient, Istanbul Yesterday, the teacher told my son to wear a school uniform to school. He said, 'Mom, dress me in a school uniform.' I told my son we would get him one as soon as his dad starts working. I can't afford to buy a uniform for him. We can't buy milk, fruit or juice for the children. When they see that the other kids have it, they want it. But unfortunately, we can't afford to buy them. I feed him bread, tomato paste and thyme.

– Female, ESSN recipient, Gaziantep

This month, the school expenses crippled me.
I have 6 children; not 1 or 2.

- Female, ESSN recipient, Izmir

I have seven children.
If I decide to buy a pair of
pants for each, I will probably
have to work for a month.

– Male, ESSN recipient, Istanbul

The change in health expenditures ranked second among spending trends. Medication expenses not covered by the state, examinations that are required to be paid outside state hospitals due to language barriers and transportation expenses incurred to reach health centres created problems for some households. Some participants were forced to give up health services or began to experience financial difficulties due to the increase in transportation costs and fees.

Changes in expenditures for children and/or infants' items were third in the ranking. Some participants mentioned that diaper and milk expenses were a burden on the family's economy, depending on the number of children and their age, and added that they requested help from their neighbours if they could not afford them. A participating father stated that he could not afford the milk necessary for the development of his children but was able to obtain some from pharmacies free of charge after a compassionate doctor gave his child a health report.

I made an appointment with the ophthalmologist, but I cannot go because of the transportation fees. I have to go and get tested. I have to be back for the test results. For this, I need 20 Turkish lira for bus fare.

– Female, ESSN non-recipient, Samsun

I had a very hard time buying diapers. I asked my neighbours for help.
We had a lot of difficulties, but now we get by just fine.
We used to spend a lot on milk.
– Female, ESSN non-recipient, Hatay

Items mentioned under other expenses included the repair of broken appliances, wood burners and heating. The participants mentioned that they prioritize spending on meals and drinks over transportation, and that distant family visits were not made due to transportation costs, even in the event of funerals. It was also stated that they have cut spending on daily clothes to prioritize children's needs.

The economic changes that have transpired since September 2021 are an important factor to consider when evaluating the above testimonies. According to the TURKSTAT data, the inflation rate increased by 14 percent in December 2021 compared to the previous month and by 4 percent in November 2021 compared to the previous month 4.5. Inflation rates, which reflect the acceleration in the cost of living, indicate that the difficulties experienced by the participants in keeping up expenditures are actually worse in the current economic situation than those stated within this report.



- 4 TURKSTAT. (2021). "Consumer Price Index, November 2021". https://data.tuik.gov.tr/Bulten/Index?p=Consumer-Price-Index-November-2021-37389&dil=2
- 5 TURKSTAT. (2021). "Consumer Price Index, December 2021" https://data.tuik.gov.tr/Bulten/Index?p=Consumer-Price-Index-December-2021-45789&dil=2

#### TRENDS IN COPING STRATEGIES

#### **Borrowing**



When the respondents were asked which strategies they used to cover their needs when they did not have enough income, the most common response was to borrow mainly to cover rent, utility bills and food expenses.

The shops were the most cited source of debt, as they are accessible, owners are approachable and provide flexible terms to pay the debt back. These were followed by friends, relatives, neighbours and employers.

Participants stated that they were able to close their debts at the grocery shops when they had income or when they received the ESSN payment. However, a few participants also added that grocers were no longer willing to give them goods on credit.

First of all, I try to
manage with what I have –
lentils and bulghur, whatever.
We then buy on credit from
the grocers around us. The more
we buy on credit, the more our debt
increases. When you send your child to
the grocery store, they say 'Your father
should come in and pay his debt.' So, we
change to another grocery store and start
buying from them on credit. When money
comes, we go and pay, and then we borrow
again. – Female, ESSN recipient, Gaziantep

When costs increase,
we have to borrow
money, like they say.
We either borrow from the
grocery store or from friends.
Borrowing from the grocery shop
is like a daily thing for us; we have
no other choice. We have to borrow
money from our friends, a Turkish
person or an acquaintance for electricity,
water bills or rent until we recover.

- Female, ESSN recipient, Gaziantep

As I just said, I have been unemployed for about a year. I have three siblings in Türkiye.

Each gives me 300–350

Turkish lira per month. If that's not enough, I'll try to manage until the end of the month.

- Male, ESSN non-recipient, Hatay

Some participants stated that their primary strategy was to cut down on other expenses, including food and beverages, and to only borrow money when this strategy was insufficient. There were also participants who expressed that they were having difficulties making repayments and stated that they were afraid to borrow and further add to their debts.



#### **Cutting from Food and Non-Food Expenses**

Following borrowing, the most used coping strategy was cutting on food and non-food expenses. These types of coping strategies were expressed more frequently in interviews with female participants. In each meeting, they mentioned food restrictions. The participants said that they reduced the amount of food they consumed, ate less often or did not eat at all, could not get the food they wanted and opted for cheaper foods to meet their primary dietary needs.

Sometimes the food is not enough. We reduce the amount of food we cook at the beginning of the week, and we try to complete that week by eating less. For example, we used to go to the farmer's market 3–4 times a week. Now it's once a week, if at all.

Female, ESSN non-recipient, Hatay

We manage by,
for example, buying
a single bag of bread
instead of two. Instead of
borrowing, we will act more
economically. We will eat rice or
bulghur instead of bread, and we will
cook meals that do not require bread
on the side. But it's impossible for us to
buy meat. Our situation is very tragic.

– Male, ESSN recipient, Hatay

I have five children and education expenses have increased. I can't buy my children's stationery needs right now. During the pandemic, I took out a loan from my family because I couldn't get by; I have to pay them back.

- Female, ESSN recipient, Samsun

Postponing or canceling non-food expenses is another strategy that participants used to balance their budgets. Participants said that they were only able to meet their most essential needs and so they prioritized spending on these items. For example, one person stated that they did not pay their rent so that they could afford medicine. Other participant said that they cut on heating costs. Many participants stated that they saved money by cutting back on the needs of children, such as clothing. They underlined that they also postponed or canceled buying necessary materials for the education of their children, which negatively impacted their children's school life. Cutting back on other expenses to cover educational expenses, pulling their children out of school or not enrolling because they cannot afford the school expenses were among other cited coping strategies, as mentioned in the expenses section of the report.

During the discussion sessions, some participants expressed the sadness and stress they felt because their young children could not get what they wanted or needed. Some participants said that both they and their children were affected by this situation. In general, the distress of increased costs and the inability to afford what they need was evident, even if it was not explicitly mentioned during the interviews. Some participants stated that the stress and sadness they felt also worsened their physical health. Only one person stated they were able to receive psychological support.

I get very upset,
particularly when I can't
get my children what they
want. They get upset too.
Sometimes they want me to take
them for a ride, but I can't. When I
saw the first bill in the winter, I did not
turn on the gas heating for the following
month. I couldn't afford the gas bill, so
we started using an electric stove. These
are expenses that we cannot afford.
It affects us all, especially the children.

Other reported cutbacks in spending included transportation, healthcare and clothing. A participant stated the following about his strategies to reduce the

- Female, ESSN recipient, Samsun

cost of the goods they purchase:

There's this bazaar called Eskipazar. I buy second-hand household goods. And I go grocery shopping in the evening. If a vegetable's price is 2 Turkish lira, it'll be on sale for 1.5 Turkish lira in the evening. This way, we save money. But it is not possible for all our purchases to be of new products. We don't go and buy directly from the market, but we ask where the cheap goods are. Three to four people (young people) go to the market together and do our shopping there. For example, someone will buy 5 kilograms of rice and I will buy something else. That way, the owner helps us with the price. - Male, ESSN recipient, Izmir



#### **Other Coping Strategies**

During the focus group discussions, additional coping strategies were mentioned by a smaller number of participants. Some stated that they had no other option but to work harder. One participant stated that after working long hours during the day, he collected paper on the street in the evenings.

In addition, as mentioned above, pulling children out of school and sending them to work were among the coping strategies that some participants professed to resorting to or actively considered when faced with financial adversity.

Getting support from neighbours, applying to charity organizations, prioritizing bill payments, getting support from friends for transportation and food, and collecting firewood for heating were also among the coping strategies mentioned in the discussions.

I think it would be better if I send my older girls to work rather than to school.

I have to. My life is very difficult.
I see with my own eyes that
Syrian children in my neighbourhood collect plastic and cardboard from garbage containers. It kills me to think that my daughters will be in this situation.

Male, ESSN recipient, Istanbul

#### **Decision-Making Processes**

Another topic raised during the focus group discussions was the decision-making process concerning which coping strategy to adopt when the income did not cover all expenses. Most of the participants who expressed their opinions on this issue stated that they made their decisions jointly, with both spouses having a say. In some households, the men, usually the father and son, stated that they made decisions together. Some also stated that

Of course, you will get the opinion of the household. We need to cut back on spending so we can afford something else.
We always spend it on the children, anyway. – Male, ESSN recipient, Hatay

men made such decisions as they were the head of the household. Two female participants (who live separately from their families) stated that they made the decisions regarding their coping strategies themselves. In households where decisions were not taken jointly, it is possible to conclude that these decisions were made by the person or persons who took on the economic responsibility of the family.



# THE EFFECT OF THE ESSN TRANSFER VALUE INCREASE ON SPENDING AND COPING STRATEGIES

The ESSN programme's monthly amount of cash given to beneficiaries was increased from 120 Turkish lira to 155 Turkish lira as of April 2021. When 45 participants, who are ESSN recipients, were asked whether the increased amount of ESSN had any effect on their spending and coping strategies, 24 participants stated that it had a positive effect, while 31 participants stated that it had no effect. Among them, 10 participants stated that they welcomed the increase as it helped prevent their situation from getting worse (they borrowed less or they could pay back their existing debts), but it did not make a difference in their spending or ability to meet their needs. Therefore, their views were evaluated within both groups.

It was also found that neither the gender of the household head nor the household size (and therefore the additional assistance included in the household economy) were a major factor in the differences in opinion on the effects of the increased ESSN amount. For example, 12 out of 24 participants who said it had a positive effect were from small households with four or five members, which can be described as nuclear families. On the other hand, most of the participants that said it had no effect belonged to larger households with more than six individuals.

Considering the provinces, the number of recipients from Istanbul who said that the increase in aid did not have an effect was three times higher than those who said it did. The reason for this can be related to the fact that the increase in prices was higher in the big cities than in other provinces.

Of participants who stated that the aid had no effect due to inflation and higher costs, 13 said that the basic needs (food, bills and rent) were expensive, and 10 said that they did not see the effect of the aid because life was expensive in general.

The raise was nice, thank
you. But all prices went up as
well. Food, transport... All prices
have increased, so we did not feel
the increase much. But thank you again.
It helped. – Male, ESSN recipient, Istanbul

Of course, it had
a great impact, but
it didn't help with the
expenses because there
was also an increase in prices.
However, without this increase
our situation would have been
worse. – Male, ESSN recipient, Hatay

We were happy
when we heard that
there was an increase
in Kızılaykart payments.
However, after we received the
payment, we saw the increase did
not cover the increased expenses.

- Male, ESSN recipient, Samsun

44 I received a 35-Turkish lira increase because I live alone. The price of food increased, so we did not feel a difference. We [referring to herself, friends and neighbours in the same situation as her] did not feel that there was an increase; on the contrary, our distress increased as bills increased. The rent goes up automatically every year. We see that water and electricity prices have increased by 100 percent whether we have a salary or not... The increase (in the amount of aid) has been beneficial. I used to borrow 150 Turkish lira to cover the rent. Now I'm borrowing 100 Turkish lira. So I have less debt. But I wish the amount for one person was at least enough to pay the rent... One cannot live without a home, on the street.

- Female, ESSN recipient, Gaziantep

Other reasons cited for not feeling a positive effect from the 35-Turkish lira increase per recipient were additional expenses due to the opening of schools and the winter season, and the depreciation of the Turkish lira against foreign currency.

The aid we receive increased, but school opened. We used to borrow 200–300 Turkish lira before.

Now the amount is 150 Turkish lira. Bless you for the aid, but our expenses have increased as well.

Cooking oil was 7 Turkish lira. Now it's 15 Turkish lira. Electricity bills have increased. They have even increased the rent. – Female, ESSN recipient, Hatay

Two years ago, the
Kızılay aid was 120
Turkish lira. Dollar to Turkish
lira rate wasn't this high two
or three years ago. In other
words, this increase didn't affect our
income in any way. Now 1 dollar equals
8.5 Turkish lira. In other words, the value
of 120 Turkish lira two or three years ago
is more than 155 Turkish lira today.

- Male, ESSN recipient, Istanbul

It (the increase) didn't
affect me. It didn't make
a difference. I spent it all on
school supplies. I don't pay the
bills every month; they pile up.
When I get an additional payment,
I pay off the debt of the grocer.

- Female, ESSN recipient, Gaziantep



Of the 24 participants who stated that the increased ESSN amount had a positive impact on the household and was timely (they received it at a time when there were additional seasonal expenditures), 10 were male and 14 were female. Many of them used this additional income to meet their basic needs. This was followed by less borrowing, not borrowing or paying off debts.

Although fewer in number, some participants (2) stated that they could allocate money for hard times or expenses such as school needs. Mentioning the benefit of additional payments as well as the increase in amount, the participants stated that they were able to cover their bills or pay off debts thanks to these payments.

Thank God. The increase has helped us a lot. The aid we received from Kızılaykart before was not enough to pay our rent. With the increase, we can pay our rent in full, and we also pay our bills with the additional quarterly aid. We used to save more or borrow more because we had less income, but now we can borrow less. Additional payments help us a lot, too.

- Female, ESSN recipient, Ankara

The increase in aid came during the period when bills and electricity prices went up. So, we can say that it came at a right time, as we were able to pay for the electricity.

- Female, ESSN recipient, Istanbul

It was very helpful, sir.
I don't like to borrow
money, but I had to borrow
money – 100 or 150 Turkish lira
from the grocery store. I paid them
all off at the end of each month. Now
I don't have to borrow any money, thank
goodness. – Male, ESSN recipient, Istanbul

It helped us a bit. Like they said, the increase came at the right time.

We could cover expenses due to the opening of the school.

It helped us the most with our children's clothes, food and schooling costs. – Female, ESSN recipient, Samsun

# **CONCLUSION**

Focusing on spending and coping strategies, this FGD study's main finding is that both ESSN recipient and non-recipient participant households continue to face significant economic difficulties and must use many coping strategies, including

borrowing, cutting back on food and other expenses, and sending children to work. The increase of the monthly cash assistance amount to 155 TRY per household member was welcomed by the majority, but it was not felt and had no positive effect due to the higher cost of living and constantly increasing prices. However, some participants, albeit fewer in number, were able to use this additional income for expenses such as education or debt repayment. Similar to PDM13, the study underlines the importance of the cash assistance for vulnerable households in the short term while highlights the significance of socio-economic empowerment in the long term.



#### TÜRK KIZILAY (TURKISH RED CRESCENT) The

#### largest humanitarian organization in Türkiye

The Türk Kızılay (Turkish Red Crescent) is the largest humanitarian organization in Türkiye, to help vulnerable people in and out of disasters for years, both in the country and abroad. Millions of people currently receive support through our programmes in cooperation with the Government of Türkiye. We are supporting vulnerable people impacted by disasters and other groups in need of humanitarian assistance.



#### THE "KIZILAYKART"

The Turkish Red Crescent is a humanitarian cash leader in Türkiye and has the well-established "Kizilaykart", which allows them to provide millions of people cash assistance through a debit card. The Kizilaykart initially provided cash assistance to Turkish citizens and has now transformed into a large-scale cash-based assistance platform that



has integrated refugees into the existing national social assistance network, providing different programmes such as education, basic needs, vocational training and language courses in order to meet the needs of vulnerable people. The Kizilaykart implements the largest cash programme in the world and the largest in the European Untion's history, the Emergency Social Safety Net (ESSN).

# THE INTERNATIONAL FEDERATION OF THE RED CROSS AND RED CRESCENT SOCIETIES (IFRC)

#### The world's largest humanitarian network

The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest humanitarian organization, reaching 150 million people in 192 National Societies, including Turkish Red Crescent (Türk Kızılay), through the work of 13.7 million volunteers. Together, we act before, during and after disasters and health emergencies to meet the needs and improve the lives of vulnerable people. The IFRC has been leading large scale each programmes for decades in respected



large-scale cash programmes for decades in response to a broad spectrum of disasters around the globe, including its largest programme ever – the ESSN in Türkiye with Turkish Red Crescent.

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