



EMERGENCY SOCIAL SAFETY NET (ESSN) PROGRAMME

A REFUGEE'S JOURNEY: INSIGHTS ON HOUSING AND LIVING CONDITIONS IN TÜRKİYE

FOCUS GROUP DISCUSSION ANALYSIS REPORT | JANUARY 2023



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MAIN FINDINGS

- 1** Most respondents live in old, damp places that create health hazards and require renovation. They stated interest in moving out if only they could afford to do so.
- 2** All respondents are tenants, and most have been residing in their respective homes for one to five years. Most respondents who recently moved had to do so because their property owners evicted them. The reasons for their eviction included property owners giving the home to their relatives/children, wanting to sell it, or rent it out to people who would pay more rent.
- 3** Most respondents ran into problems while looking for a place to live. The most common issues were the reluctance of property owners to rent homes to large families and foreigners¹, and the high commission fees demanded by real estate agents.
- 4** It was observed that the rent increases in respondents' neighbourhoods exceeded the legal limit in the last six months. In addition, rent hikes have caused them to struggle financially, as they tried to make ends meet through several coping strategies to prioritize rent, including reducing spending on their children or own basic needs.
- 5** When asked about sense of safety in their neighbourhoods, most of the respondents feel secure in their neighbourhood, while some do not. Regardless of the respondents' identity or nationality, the socioeconomic characteristics of the neighbourhoods such as low security measures, distance to city centre and criminal activities like burglary seem to impact the respondents' sense of security significantly.
- 6** Most respondents use public transportation to reach their workplaces, schools, health centres, and other places. Some prefer walking because of the higher transportation fees.
- 7** While people were satisfied with the transfer value increase, it was observed that this increase did not match the higher price increases in rent and basic needs. **The one-off top-up payment seems to have offered better economic relief for respondents than the transfer value.**



¹ In this study, foreigners are referring to persons who are under international protection or temporary protection according to the Law on Foreigners and International Protection. Herein the term is used to refer to their legal status.

STUDY BACKGROUND

High inflation is one of the major problems facing economies around the world. In the aftermath of crises, keeping the inflation rate high. Türkiye has also been affected by this high inflation problem and has been trying to stabilise its economy. However, the rise in annual inflation in Türkiye has increased the cost of living. As of September 2022, annual inflation stands at 84.67 per cent for homes, 93.05 per cent for food and non-alcoholic beverages, and 117.66 per cent for transportation costs.² The increase in living costs adversely affects both members of the host community and around four million foreigners under temporary and international protection. According to the preliminary findings of the Second Intersectoral Vulnerability Study (IVS-2), 80 per cent of the total expenditures of foreigner households consist of food, shelter, and other domestic expenses.³ Particularly with the rise in rent cost of housing, foreigners are having difficulties paying rent, hence their prioritization of rent over other expenditure items.



The most recent Post Distribution Monitoring study⁴ and the previous Focus Group Discussion (FGD)⁵ revealed that rent ranks second among household expenditure items. Households prioritize paying rent by borrowing money and using other coping strategies, such as cutting down food expenses. Considering the escalating cost of living, an increase has been made to ESSN transfer value given to eligible recipients. As of June 2022, the monthly payment per recipient has been increased to TRY 230 from TRY 155.⁶ Additionally, in June 2022, a one-off top-up payment of TRY 1,400 has been made to ESSN recipient households.

Despite the efforts made to help households meet their basic needs, the vast majority of foreigners live in unfavourable conditions and run into problems while renting housing.⁷ According to the results of an FGD conducted in 2018, property owners avoid renting out their properties to foreigners because they believe that foreigner households are quite large. Furthermore, almost all respondents stated that they live in homes with no furniture and inadequate premises.⁸

This information underscores the importance of investigating how the housing conditions of the target group are affected by current economic developments and increasing inflation. Additionally, researching the impact of the restriction for address registrations, which has been implemented recently in regions where the number of foreigners exceeds 25 per cent of the population, will provide helpful information on the living conditions of the target group. Accordingly, this FGD aims to:

- understand the living conditions of the target group
- observe whether these conditions have changed in the last six months and how so
- see the impact of the transfer value increase and the one-off top-up on their housing needs
- learn about the protection problems that they experience concerning housing
- offer recommendations in line with the findings.

² TURKSTAT. (2022). [Consumer Price Index, September 2022](#).

³ TRC and IFRC (2022). IVS-2.

⁴ Türk Kızılay and IFRC. (2022). [Amid Economic Hardship](#).

⁵ Türk Kızılay and IFRC. (2022). [Spending and Trends in Coping Strategies](#).

⁶ Türk Kızılay and IFRC. (2022). [ESSN Monthly Report June 2022](#).

⁷ WFP. (2020). [Comprehensive Vulnerability Monitoring Exercise Round 5](#).

⁸ WFP. (2018). [ESSN – FGDs January 2018: Housing](#).

METHODOLOGY

Sample

For the FGDs held between 26 August and 16 September 2022, respondents were selected among those under temporary protection residing in the provinces of Gaziantep, Ankara, Hatay, İstanbul, İzmir, and Şanlıurfa, which are densely populated by the target group. Of the 103 respondents who participated in the FGDs, 60 were ESSN recipients. Respondents were randomly assigned to 14 groups based on their ESSN eligibility status and gender, regardless of their education status or age group. Therefore, these findings do not represent the general foreigner population in Türkiye.

Province	Number of Participants
Gaziantep	22
İstanbul	22
İzmir	16
Ankara	15
Hatay	14
Şanlıurfa	14
Total	103



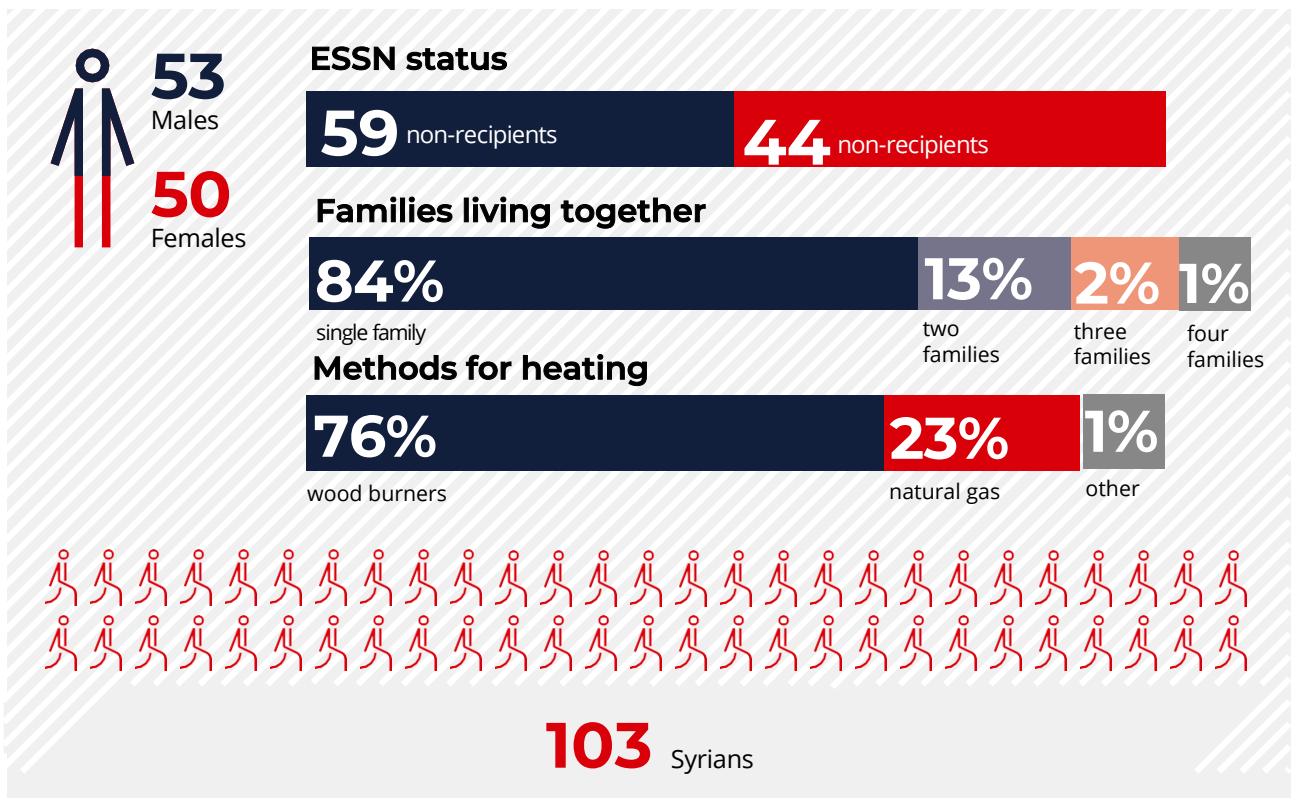
Data Collection and Analysis

Since June 2020, FGDs for ESSN Programme have been conducted via video conference with tablets or phones due to safety measures taken against the COVID-19 pandemic. Since most of the country-wide COVID-19 restrictions have been lifted, and the necessary hygiene and physical distancing measures were taken during the meeting, the current FGD was held face-to-face as before June 2020. The discussions were carried out with expert moderators and note-takers at the Türk Kızılay Community Centres and Türk Kızılay Service Centres in the relevant provinces. The Türk Kızılay monitoring and evaluation experts transcribed the reports prepared by the note-takers using the notes taken during the discussions. These transcriptions were then analysed and reported jointly by the Türk Kızılay and IFRC monitoring and evaluation experts using NVivo software.

Demographic Characteristics of Participants

Of the 103 respondents, 50 were women, and 53 were men. The discussions were carried out in Arabic. Of the respondents, 58 per cent receive ESSN assistance while 42 per cent do not.

The average age of the respondents was 35. While 98 per cent of them were of working ages (13 per cent were between 18–24, 85 per cent were between 25–59), 2 per cent were 60 and over. Of the respondents, 98 per cent were between the working ages of 18 to 59. While 92 per cent of the respondents stated that there was at least one person on a fixed wage in their household, 8 per cent said no adult was working in their household. The average rent paid by the respondents was TRY 1,115. Forty-seven per cent of them stated that they paid between TRY 500–1,000, while the remaining paid between TRY 1,001–4,000. An examination of the number of families living together in the same household showed that 84 per cent of the respondents lived as single families. In comparison, 13 per cent lived as two families, 2 per cent lived as three families, and 1 per cent lived as four families. Of the respondents, 76 per cent used wood burners, 23 per cent used natural gas, and the remaining 1 per cent used electricity or other methods for heating



FINDINGS

PHYSICAL CONDITIONS OF HOUSING

Respondents stated that their housing conditions were inadequate, regardless of the province they live.

Respondents living in Gaziantep showed the highest levels of satisfaction, whereas those living in İzmir showed relatively the least satisfaction with the house they live in. On the other hand, respondents stated that their housing conditions were inadequate, regardless of the province they live. However, the criteria for inadequacy varied according to the provinces. While those living in Ankara mostly complained about heating, people in Gaziantep, İstanbul, Hatay, and İzmir complained about dampness. In Şanlıurfa, people complaining about dampness and insufficient internal space were found to main problems.

“

We live in a house with three bedrooms and one living room. Winters are very cold and damp. We all sleep and live in the same room with the wood burner.

– Female, ESN recipient, Ankara

“

Normally, there are five rooms in our house. I separated one of the rooms into two as we share the house with 16 people including my sons who are married and staying with us.

– Male, non-recipient, Şanlıurfa

“

I'm currently staying at a detached house. It has two bedrooms and one living room. It is damp and old. Even the ceilings of the rooms are falling apart. There are five of us in the house and we all sleep in one room due to the dampness. The children get sick frequently because of the dampness. We use a wood burner to keep warm in winter.

–Male, ESN recipient, İzmir

In light of the above-mentioned findings, the lack of internal space is linked with the respondents' budgetary limitations and the number of their children. The respondents also seem to prefer to keep warm with a stove since it is what they can afford. As a result, the whole family spends their time in the room with the stove. The most identified complaint was dampness. Since the houses rented on a budget are on the lower floors, ground floor, or top floor, dampness seems to be a real problem.

REASONS OF MOVING

The most cited reason for moving was eviction. Causes for eviction included the property owner giving the home to their relatives/children, selling the home, agreeing with someone who will pay more rent, and the property owner living in the home themselves.

The respondents were asked how long they had been living in their current house and why they moved if they had recently moved. It was observed that most respondents have lived in their current homes for one to five years. In addition, some have stayed in their house for more than five years, and some have stayed less than one year (i.e., those who had just moved to their current house). The reasons why many of the respondents have been staying at their current house for years included barriers to address registration, moving costs, the difficulty of finding a new home, and reluctance to be temporarily removed off the ESSN if they change their address.

The most cited reason for moving was eviction. Causes for eviction included the property owner giving the home to their relatives/children, selling the home, agreeing with someone who will pay more rent, and the property owner living in the home themselves. The respondents, in general, appear to move because of various external factors, not because of their own volition.

Another prominent reason for moving was the search for a new house due to the inadequate facilities of their current one including heating problems, insufficient size, dampness, transportation, the need for renovation, and the age of the housing.

Consequently, while the participants to FGD sessions referred to limited opportunities for desirable housing conditions, this limitation is tied up with the financial toll of moving out and the potential loss of income that may occur due to changing their address registration (ESSN assistance being cut off until the new address is updated in government systems). When they do move out, as they state, it is mostly due to property owners imposing eviction or the housing conditions being below desirable standards.

“

When we moved, we didn't receive the [ESSN] assistance for two months.

We had to cut down on a lot of things and depended on support from my sibling. It was a very difficult time.

– Female, ESSN recipient, Ankara

“

We've been here for two two years. The rent is cheaper. I've been living in the same neighbourhood for six years.

The rent for our old house was TRY 1,000, and it's TRY 800 for our current house. The property owner told us to move out, saying that their son was getting married. We rented this place because it's cheaper.

– Female, non-recipient, Izmir

“

We've been in this house for a year. I had to leave my old house because of my Syrian neighbour. They offered to pay more rent, so the property owner kicked me out.

– Male, non-ESSN recipient, Hatay

“

We moved to this house a year ago. Our old house was small and had a wood burner, and my kids didn't have a room; so, we chose this house to give our kids a room, and because it was spacious and had good heating. I found this house through a realtor.

– Male, non-ESSN recipient, Hatay

EXPERIENCES AND DIFFICULTIES IN FINDING A HOME

Difficulties experienced while looking for a home included the reluctance of landlords to rent out to families with many children, landlords asking for multiple months of rent upfront, and the inability to register the address.

When asked how they found their current home, most said they found it through their relatives/acquaintances. This is followed by through a realtor or directly from the owner. The less common responses were that they found the house through aid organizations.

In looking for a place to live, the respondents' most common complaint was expensive high rents and moving costs expenses. These were followed by the high commission fees of realtors and the reluctance of owners to rent homes to foreigners.

Other difficulties experienced while looking for a home included the reluctance of landlords to rent out to families with many children, landlords asking for multiple months of rent upfront, and the inability to register the address. There were also those stating that they had no trouble finding a place.

The increase in rent prices has clearly affected the target group. Discussions showed that the respondents could find a place to live primarily through their personal connections. In addition to the similar difficulties experienced by the locals, the target group also had problems such as the inability to register their addresses, having larger families than the local community, and having multiple families living together due to economic difficulties. As a result, they could not find a place in every neighbourhood they wanted, or they were able to be depending on the property owners' attitude toward foreigners/families with many children.

“ I found my current house through my relatives who live who live nearby. I didn't run into any trouble while looking for it.
– Female, non-ESSN recipient, Gaziantep

“ We found our home through a realtor. The rent is too expensive, almost double now. But the main reason why we can hardly find a place is because we are Syrians. They never rent out to families with five or more children.
– Female, non-ESSN recipient, Ankara



ADDRESS REGISTRATION AND ESSN ACTIVATION

The respondents had no trouble registering their addresses. Additionally, the fact that the respondents know the necessity of registering their address and how to do so shows that the information provided on the subject has been helpful.

When asked about the address registration process required to continue receiving the ESSN assistance after moving, most respondents stated that they did not have any problems. Half of the respondents, who said that they had no problem with the address registration, did not move after receiving ESSN assistance. Most of the respondents who moved while receiving the ESSN expressed that they completed their address registration shortly after they moved, which was why they did not have any problems with registration or the removal of the ESSN.

Two of the most common methods followed by the respondents who registered their address were transferring the utility bills and applying to the population offices (Directorate General of Population and Citizenship Affairs; DGPC or Provincial Directorate of Migration Management; PDMM) by making an appointment for the address registration. A few respondents said that they were not ESSN recipients before moving but completed their address registration and started receiving the ESSN after moving. When asked, most respondents said ESSN assistance was not cut off after moving. A small number of respondents, who stated that the assistance was cut off, indicated that they waited for two months for the ESSN assistance to be reactivated and experienced financial difficulties in the process.

“

I moved a year ago. I made an appointment to register my address before moving, so that the assistance wouldn't be cut off. I registered my address and updated it at Türk Kızılay Service Centre on the same day. – Male, ESSN recipient, Gaziantep

“

I was able to register my address without any problems. Since my new address was in the same district, my KIZILAYKART payment was not stopped.

– Male, ESSN recipient, İzmir

“

We've been living in our current house for five months. Our assistance was discontinued for two months because of the address change, but it was reactivated after we updated our address. Now, we go to the registry office [DGPC or PDMM] and the district governor's office to update the address when we move, so that the assistance isn't cut off.

– Female, ESSN recipient, Ankara

It was observed that the respondents had no trouble registering their addresses. Additionally, the fact that the respondents know the necessity of registering their address and how to do so shows that the information provided on the subject has been helpful.

TRANSPORTATION

The most preferred mode of transportation was public transportation. Additionally, respondents also get around on foot or by taxi. Even though half of the respondents stated that they had no problems with transportation, costs for transportation posed a significant problem for the target group.

When asked how they reached service areas such as schools, workplaces, hospitals, PDMM, and Social Assistance and Solidarity Foundations (SASFs), most respondents said they used public transportation. Other most common responses were walking on foot and by taxi, and one person stated that they used their motorcycle.

Responses revealed that the most preferred public transportation methods were buses and minibuses. Most respondents using public transport stated that their places were within walking distance of the nearest bus stop. The respondents pointed out that those who got around on foot were mainly the children. While it was observed that this situation was primarily because the schools were within walking distance of their housing, a small number of respondents expressed that the children had to walk because they could not afford the school bus or public transportation expenses, even though the schools were far away. Similarly, some stated that they also avoid public transportation due to high fees. According to the respondents who got around by taxi, they usually used the taxi as a last resort or in emergencies. A few respondents said that when they must use a taxi, they preferred the taxis of Syrian drivers since they are more affordable.

When asked about the problems they experience in transportation, half of the respondents stated that they did not have any issues, while the remaining half said they did. The most common problem seemed to be the cost of transportation. As mentioned above, the respondents said that they and their families had difficulties meeting their transportation expenses. One person answered that they covered transportation fees by cutting down on food. A few respondents expressed that the places they can reach by bus are limited, and they must get on multiple vehicles to reach their destination.



Children walk to and from school, and the school is five kilometres away. I can't afford to pay for transportation.

– Male, non- recipient, Hatay



The school and health centre are close to home, but I have, but I have trouble coming up with the bus fare. Since I can't afford transportation I go everywhere on foot. Because I need to pay TRY 15 for a round trip. That is worth three loaves of bread. I check the location on the map and walk instead. Even though my feet hurt, kilometers a day because I can't afford the transportation.

– Male, non-recipient, Gaziantep

Even though most of the respondents said that they have no issues with access to transportation, the study revealed that transportation expenses were a significant challenge for some part of the target FGD respondents. This was especially problematic for children in rural areas who had to walk long distances to get to school due to economic constraints, which posed a major safety risk.



CURRENT CHANGES IN RENT PRICES AND IMPACTS ON HOUSEHOLDS

The respondents stated that their rent has increased above the legal limit, and they had trouble affording it, regardless of their region or ESSN eligibility status.

When asked if they were tenants in the households they resided in, all respondents stated that they were tenants, and it was observed that most of them did not have a written contract in place, instead, they verbally agreed with the property owners. The most cited method for paying the rent was to work/pay with the respondents' salary. Other common methods were Kizilaykart and borrowing money. In addition to borrowing, respondents expressed other coping mechanisms such as cutting down on basic needs to pay the rent and bills.

“ We used to cover rent with the KIZILAYKART payment, but now we have to work for three weeks on top of the KIZILAYKART payment to make rent.

– Female, ESSN recipient, İstanbul

“ Rent increases have affected our financial situation quite significantly. We need to consider children's school expenses, as well. We keep on borrowing money to get by. My husband makes very little money.

– Female, non-recipient, İzmir

The runaway inflation and price increases experienced throughout the country also impacted rent prices.- Examining the rent increase in the last six months, the FGDs showed that almost all respondents saw rises in the rent prices in their region. Nine out of 10 people who experienced rising rent prices said that the increase was more than the legal limit of 25 per cent, while only one person stated that the increase was at the legal limit of 25 per cent or less.

“ I have been living in my current house for a year and a half. The first time I moved in here, rent was TRY 650. After all these hikes in the prices the rent increased to TRY 900, and then it increased to TRY 1,200 just a month ago. Right now, the house could go for TRY 1,500. That's the average rent in our neighbourhood. It's becoming harder and harder to afford rent.

– Male, ESSN recipient, İzmir

“ Our rent is currently TRY 850, but it will be increased to TRY 1,000 in a few days. Rent prices in the region have increased by 100 per cent. Our current housing is small and ugly. Nobody wants to rent out houses to Syrians since we have many children.

– Female, ESSN recipient, İstanbul

Regarding how the rent increases have affected households, the respondents said that their incomes/salaries did not match the increases in rent and other prices. They had trouble getting by, as the overall price level in the economy rose, and their raises were much lower than the rise in rents or other prices. In particular for rent, the participants expressed their troubles affording it, regardless of their region or ESSN eligibility status.

Another point that the respondents agreed on in the FGDs was that they experience economic hardships due to the rising cost of living and prices. The respondents had to borrow money, cut down on basic needs, especially on food, work multiple jobs, and follow other methods, including having women work to support the family⁹, to cope with the increasing prices and payments. While both ESSN recipients and non-ESSN recipients follow these coping strategies, it was observed that non-ESSN recipients use these strategies more.

“

Rent increase is challenging us quite a bit. We used to be able to pay our rent and bills easily with KIZILAYKART, but now we're having a really hard time. My husband is the only one who works in our house. I try to support him with any work I can find. Jobs are scarce, especially in winter. So, we struggle to pay our rent and bills.

– Female, non-recipient, Gaziantep

Another striking coping strategy adopted by respondents due to increased costs and expenses was removing children from school due to rising school expenses and having them work instead.

All in all, findings suggest that the respondents have changed or felt forced to change their living standards because of these price jumps in the last six months. To cope with the rises in rent and other prices, the respondents mostly resorted to negative coping strategies such as borrowing money and cutting back on their basic needs. At the same time, some also removed their children from school and had them work to support the family.

“

They cut off our electricity today because I couldn't pay the bill. We have to reduce our spending on food to pay the bills. We previously used Kızılaykart for rent and bills, but now we are having a really hard time paying for all that.

– Female, Non ESSN recipient, Ankara

“

Rent has gone up, and KIZILAYKART has stopped. we started collecting cardboards and plastic, and we're getting into debt. I'm honestly thinking of removing my children from school.

– Male, non-recipient, İstanbul

“

KIZILAYKART used to help, but now we're having a really hard time affording things. Our property owner wants us to pay TRY 500 for electricity without even showing us the bill. I had to get my son a job to have him help out for rent. I don't know if I'm going to pay what he earns to cover school expenses or rent. School expenses add up to TRY 750.

– Female, ESSN recipient, Gaziantep



⁹ this is considered a coping strategy for Syrian as Syrian women usually do not work outside of the house.

NEIGHBOURHOOD SAFETY

The findings show that most respondents feel safe in their neighbourhood. Only a limited number of respondents expressed feelings of insecurity that is predominantly caused by the socioeconomic characteristics of the neighbourhood.

The discussions revealed that respondents feeling safe in their neighbourhoods is impacted by the events that took place in the past and social and economic characteristics of that community. The findings show that most respondents feel safe in their neighbourhood. A few respondents stated that they observed minor arguments and a few fights among their neighbours. Another few said that they had experienced some problems between their children and neighbours but noted that these were not situations that would cause concern for their safety. A small number of respondents expressed that they stay out of any fights or similar situations and stay home. Some respondents said they had to move elsewhere because of safety concerns.

As in any other city around the world, it was observed that the sense of security was lower in the neighbourhoods far from city centres, with more low-income households/individuals and more limited security measures. This seems to be the case primarily for respondents from big cities such as İzmir and Ankara. The respondents cited multiple reasons for not feeling safe, the most common being theft. While some respondents expressed their concerns and observations on the subject, some were direct victims of theft and talked about how thieves broke into their homes multiple times.

Respondents also talked about the discrimination they have faced because of their nationality, sometimes leading to verbal and physical violence. It was noted that this made it much harder to feel safe. Some respondents from Ankara said they were more concerned about their safety after the events in Altındağ. While not as common, peer bullying was also observed. Additionally, a small number of respondents noted the widespread use of drugs in their neighborhood and said they felt unsafe.

“

I've been in Türkiye for seven years and I haven't had any concerns regarding safety. I am staying in Türkiye because I feel safe here. That is especially the case for Gaziantep. I feel like I was born and raised here.

– Male, ESSN recipient, Gaziantep

“

We're yet to experience any safety issues, but we can't let the kids go out on the street. People carry pocketknives out there.

– Female, non-recipient, Ankara

“

I get worried whenever there is a fight between the locals and the foreigners. I'm scared to let my children go out. I'm worried that they'll do something to them. There's always trouble in our neighbourhood. This is not only the case for foreigners. Locals fight among themselves, as well.

– Male, ESSN recipient, Gaziantep

“

Our neighbourhood is safe for the most part. Everyone's from Mardin, but they don't like Syrians. They complain all the time. I don't go out much. My door is always locked.

– Female, non-recipient, İzmir

“

My neighborhood is not safe at all. The region I live in is very dangerous. My phone got stolen not too long ago. Someone fired a gun last night. We were so scared that we would get caught in the crossfire. We didn't leave the house. They burned down someone's house recently. People smoke pot all the time. We're scared to go out at night.

– Female, non-recipient, İzmir

Fights and other acts of violence were among the other safety concerns expressed by the respondents. Some female respondents were worried about gender-based violence while some were directly affected by it.

Discussions of safety indicated that the feeling of security varied according to the neighbourhood's social and economic composition. While the majority of the respondents did not experience any problem regarding their security, some stated that they did not feel safe.

“

There's always trouble in our neighbourhood. Someone has been stabbed recently. There's always fighting. We want to move, but the rent prices are too high.

Female, non-recipient, İzmir



OPINIONS ON TRANSFER VALUE INCREASE AND ONE-OFF TOP-UP

The top-up payment of TRY 1,400 per household in June 2022 seems to have promoted the households' economic well-being better than the increase in the transfer value.

The findings show that the target group was aware of the transfer value increase. All ESSN recipients knew that the ESSN transfer value has increased from TRY 155 to 230. Most respondents stated that they found out about the increase by text messages sent by the programme while others found it on social media, particularly Facebook. Some respondents found out both by text and on Facebook.

The contribution of the transfer value increase to the households' well-being was limited due to inflation and the increased cost of living. While the respondents welcomed the increase, they stated that it was not enough to cover price jumps, especially rent. Property owners who raised the rent after learning about the increase were also discussed. Noting that the increase had been helpful, the respondents also said they used the extra cash to pay expenses such as rent, bills, children's needs, and food.



We only received one top-up payment, but the prices have been pushed up several times. Everything was much cheaper and affordable when we were receiving TRY 155. I do appreciate the increase, but it's not enough to cover the price rises.

– Male, ESSN recipient, İzmir

The top-up payment of TRY 1,400 per household in June 2022 seems to have promoted the households' economic well-being better than the increase in the transfer value. Fewer people stated that the transfer value increase supports the households economically compared to those who expressed positive opinions about the increase. The top-up payment was mainly used to pay rent and debt to individuals or institutions (bills, etc.). At the same time, some respondents said that they spent it to meet their children's clothing, education, and healthcare needs.



We paid off our debts and covered our basic needs. It's been quite helpful.

– Female, ESSN recipient, Ankara



We were all happy to receive the top-up payment. I used it to get clothes for my children.

– Male, ESSN recipient, Hatay

A few respondents who said that the top-up payment did not affect the household highlighted that the payment did not cover the needs of the high number of people in their households, nor did it keep pace with inflation. Therefore, the contribution of the transfer value increase seems to have been insufficient in the face of the rising cost of living. Meanwhile, despite high prices, it appears that the top-up payment, to some extent, has provided economic relief for ESSN recipients.

CONCLUSION AND SUGGESTIONS

Recommendations based on the findings of the FGDs are as follows:

- 1** FGD findings suggest that the respondents were not satisfied with their housing conditions and could not improve their living standards due to economic hardships. They were also badly hit by rising rent prices and other expenses. Thus, giving another one-off top-up payment may help increase the resilience of the target group and provide them with financial relief.
- 2** FGD findings show that top-ups have a greater impact on the recipient's life and their immediate needs than monthly payments. Conducting more and comprehensive studies to support this finding would provide a valid basis for the sustainability of the top-ups during design phase of the projects.
- 3** It is worrying in terms of the respondents' physical and mental health to see that they have to cut back on basic needs, such as food and their children's education, and send children to work to pay the rent. More studies can be carried out to understand the problem's severity better.
- 4** According to the FGD findings, while most respondents had no problems with address registration and ESSN reactivation, a small number of respondents waited an average of two months for ESSN reactivation. Address registration and ESSN reactivation procedures should be handled much quicker, as cutbacks in the ESSN will make the already vulnerable households even more vulnerable. In this regard, various studies can be conducted with the Republic of Türkiye's Ministry of Family and Social Services to facilitate and accelerate ESSN reactivation, especially for recipients who have moved to different districts and provinces. Additionally, it may be helpful to send regular notifications on the subject via social media so that the target group can access the most up-to-date information regarding address registrations.
- 5** Findings of the current FGD suggest that public information sources are critical for the target population's awareness of their rights. In this context, Legal Seminars of Türk Kızılay Community Centres could be encouraged to specifically focus on housing and tenant rights. Additionally, supportive actions could be implemented to increase public recognition of PDMM's brochures on the guide to living in Türkiye.

TÜRK KIZILAY (TURKISH RED CRESCENT)

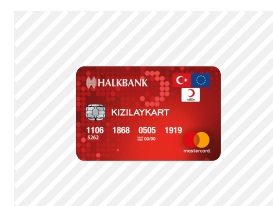
The largest humanitarian organization in Türkiye

Türk Kızılay 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 and projects 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”

Türk Kızılay 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 and projects 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 Union’s history, the Emergency Social Safety Net (ESSN).



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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 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 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 Türk Kızılay.

