



on February 6, 2023

Kahramanmaraş Earthquake / Türkiye

# Transaction Analyses of KIZILAYKART Beneficiaries in the Earthquake Zone

Report Date: 10.03.2023

## DISCLAIMER

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This report has been compiled using transactional data of KIZILAYKART beneficiaries in the earthquake-affected area. The analyses have been conducted by duly considering the bank reports related to the pre- and post-disaster periods. It should be noted that the scope and the findings of the analyses are subject to revision and modification as new data is acquired.

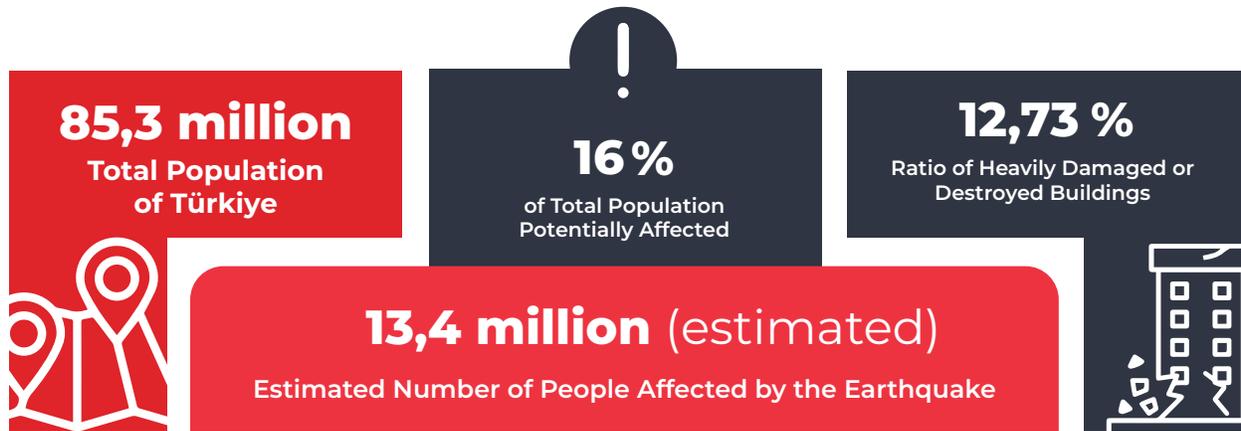


# INTRODUCTION

It is imperative to bolster management processes with the requisite analytical tools to enhance the effectiveness of cash assistance programmes aimed at supporting victims of the Kahramanmaraş earthquake that occurred on 06.02.2023. The Product and Information Management team is currently engaged in conducting analyses that will support end-to-end cash assistance scenarios, spanning from data entry to payment stages. The key objective of these analyses is to facilitate the efficient execution of cash assistance programmes by leveraging precise geographical and numerical data to identify the affected region and uncovering unique data on bank transfers.

For the preliminary insights into the region, the following overview analyzed by support of KIZILAYKART M&E Team, summarizes general information.

## PROFILE OF AFFECTED AREA



The main aim of the analysis was to gain insight into cash assistance strategies and identify trends in the data. Each category was systematically investigated to determine how and for what purpose the data were analyzed. This comprehensive analysis will serve as the foundation for the team's ongoing efforts to enhance the effectiveness of the cash assistance programmes and support the victims of the Kahramanmaraş earthquake in the best possible manner.

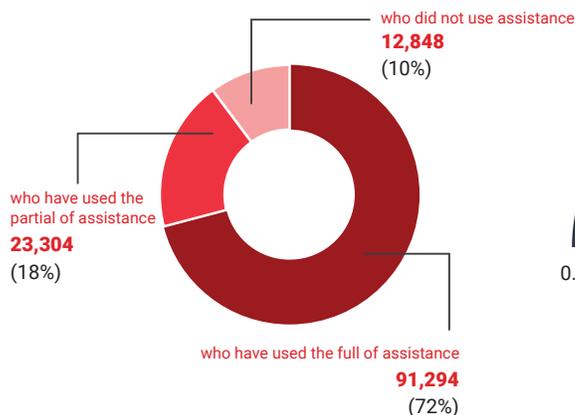


## Analyses of Bank Reports

Based on an examination of bank reports, the analysis scope has been broadened through the inclusion of expenditure information and account transactions. This enables more detailed inferences to be made, particularly in relation to the Pay Week Loading and Card Usage Analyses, and Card Transactions Analysis for the affected region.

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses for the Emergency Social Safety Net (ESSN) Programme and the Complementary Emergency Social Safety Net (C-ESSN) Project between February 28, 2023 and March 6, 2023 and for In-Camp Programme between March 1, 2023 and March 5, 2023.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount

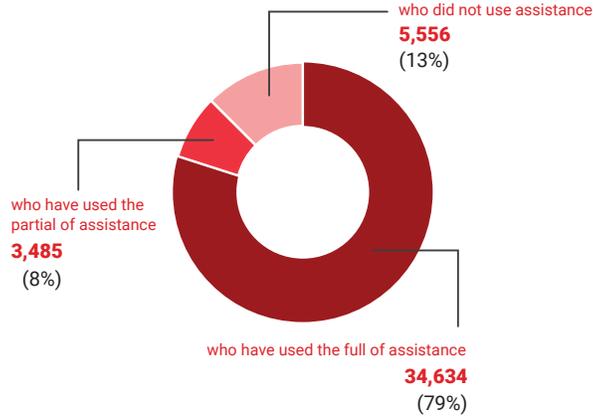


As of February 2023, the ESSN Programme accounts for 69% of the total monthly payment amount. The total amount loaded for the ESSN Programme in the disaster area is 263,856,200 Turkish Liras. Within this framework, 72% of the beneficiaries fully used the assistance, 18% partially used it, while 10% did not use it at all.

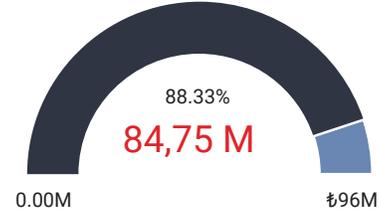
On the other hand, when looking at the statistics of the previous month (January 2023), beneficiaries used 92.51% of the assistance in the first week after receiving assistance. A similar calculation technique was applied for the first payment (February 2023) after the earthquake, and there was no major change for this month.



C-ESSN Assistance Usage Status of Households



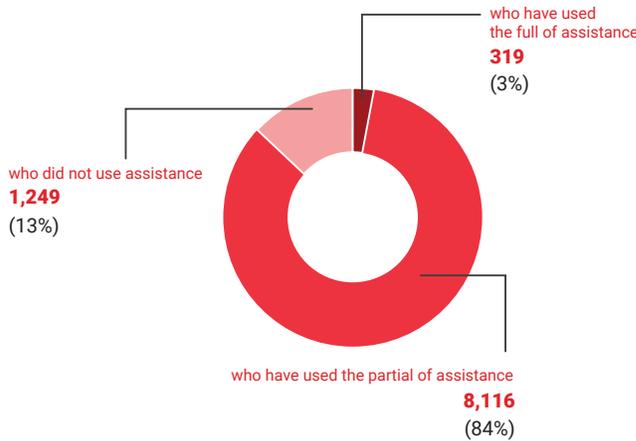
Use of C-ESSN Assistance Amount



In February 2023, the total amount loaded of the C-ESSN Project, which constitutes 25.1% of the monthly total payment amount, in the disaster area is 95,949,750 Turkish Liras and the number of households is 43,675. Within this context, 79% of the beneficiaries fully used the assistance, 8% partially used it, while 13% did not use it.

On the other hand, when looking at the statistics of the previous month (January 2023), beneficiaries used 91.87% of the assistance in the first week after receiving assistance. A similar calculation technique was applied for the first payment (February 2023) after the earthquake, and there was no major change for this month.

In-Camp Assistance Usage Status of Households



Use of In-Camp Assistance Amount



Finally, total amount loaded of the In-Camp Programme, which constitutes 6% of the monthly total payment amount, in the disaster area is 22,776,150 Turkish Liras and the number of households is 9,684. Also, 79% of the beneficiaries partially used the assistance, 3% fully used it, while 13% did not use it.

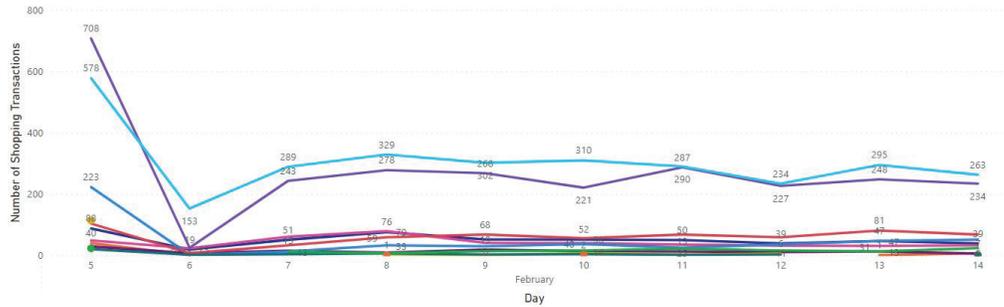


The chart below shows that there was a sharp decline in the number of purchases on February 6, 2023 as seen within the framework of the analyzes made for the period between February 6, 2023 and March 6, 2023. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

### Number of **Purchases** Per Day

Number of Shopping Transactions by Day

Province ● ADANA ● ADIYAMAN ● DIYARBAKIR ● ELAZIĞ ● GAZIANTEP ● HATAY ● KAHRAMANMARAŞ ● KİLİS ● MALATYA ● OSMANIYE ● ŞANLIURFA



Number of Shopping Made in Selected Date Range

**8,337**

Number of Shoppers in Selected Date Range

**4,356**

Number of Shopping Points in Selected Date Range

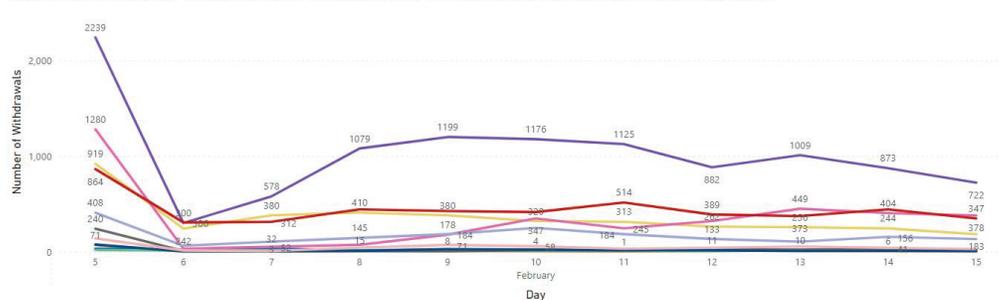
**2,650**

Within the scope of the withdrawal process, as of February 6, 2023, there was a sharp decrease in withdrawals compared to the previous month, but withdrawals increased with the beginning of the new month. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.

### Number of **Withdrawals** Per Day

Number of Withdraw Transactions by Day

Province ● ADANA ● ADIYAMAN ● DIYARBAKIR ● ELAZIĞ ● GAZIANTEP ● HATAY ● KAHRAMANMARAŞ ● KİLİS ● MALATYA ● OSMANIYE ● ŞANLIURFA



Number of Withdrawals in Selected Date Range

**27,109**

Number of Individual Withdrawing Cash in Selected Date Range

**16,696**

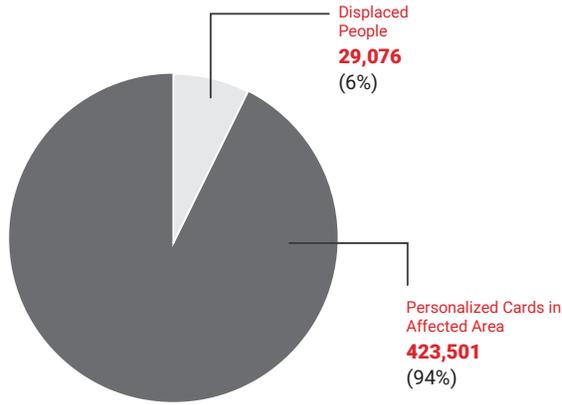
Number of ATM Used in Selected Date Range

**1,077**



As one of the result of analyses, it was found that fewer individuals received their cards during the same time period in newly opened accounts in the earthquake zone compared to the previous month.

### People Leaving the Affected Region



Approximately 6% of the people in the affected area appear to be displaced. İstanbul, Mersin, Bursa, Ankara, Konya are the leading provinces that were relocated. Below is the detailed analysis of affected provinces.





# ADANA

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Adana for ESN and C-ESN between February 28, 2023 and March 6, 2023.

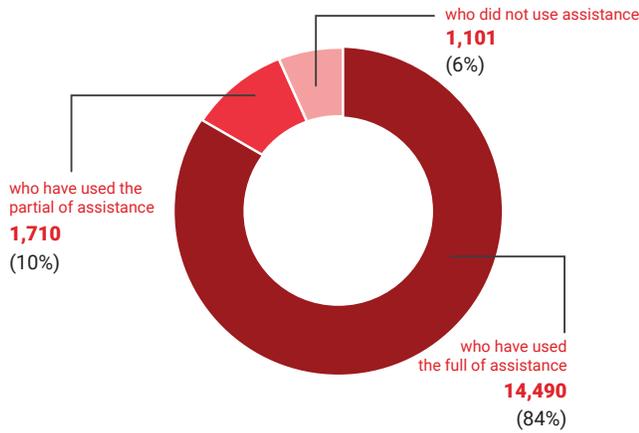


## ESN Breakdown

The ESN Programme accounts for 67,5% of the total monthly payment amount in ADANA. The total amount loaded for the ESN Programme in ADANA is 36,612,900 Turkish Liras, and the number of eligible households is 17,301.

Within this framework, 84% of the beneficiaries fully used the assistance, 10% partially used it, while 6% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 93.57% of the Uploaded amount was used in the ESN Programme in Adana. (When the 2 periods before the earthquake in Adana are examined, the percentage of using the assistance amount loaded is 91% on average.)

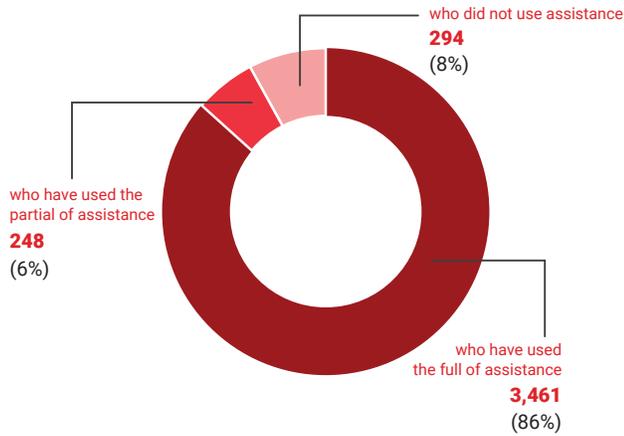


## C-ESSN Breakdown

As for the C-ESSN Project, which represents 25.1% of the total monthly payment amount, the total amount loaded is 9,891,300 Turkish Liras, and the number of households is 4,003.

Within this context, 86% of the beneficiaries fully used the assistance, 6% partially used it, while 8% did not use it. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

C-ESSN Assistance Usage Status of Households



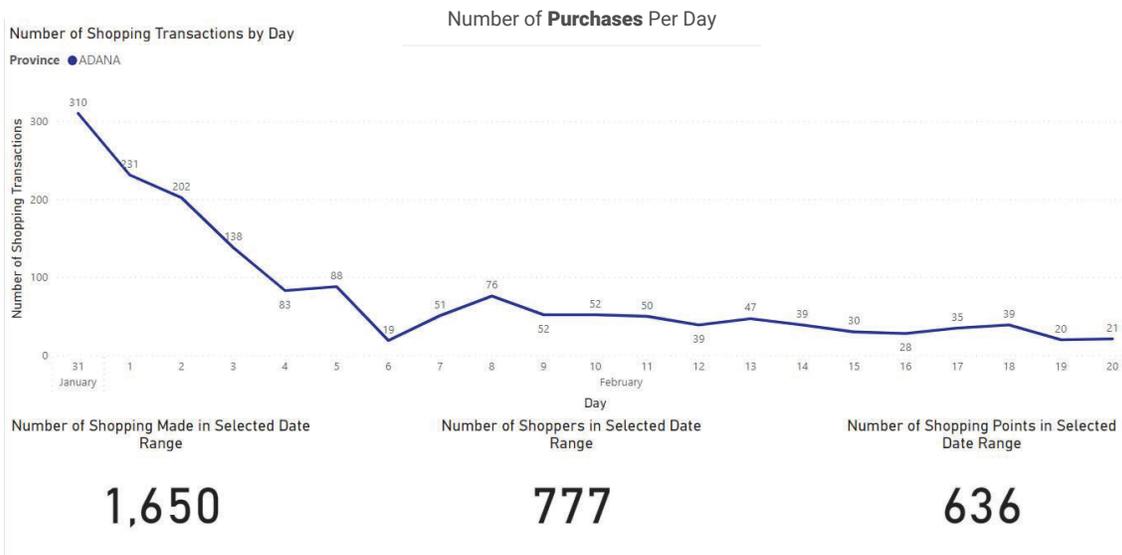
Use of C-ESSN Assistance Amount



Within this framework, 93.75% of the Uploaded amount was used in the C-ESSN Project in Adana. (When the 2 periods before the earthquake in Adana are examined, the percentage of using the assistance amount loaded is 90% on average.)

## Shopping Transaction Information for Adana Province

The graph of shopping expenditures made in Adana province between 31.01.2023 and 20.02.2023 is given below.



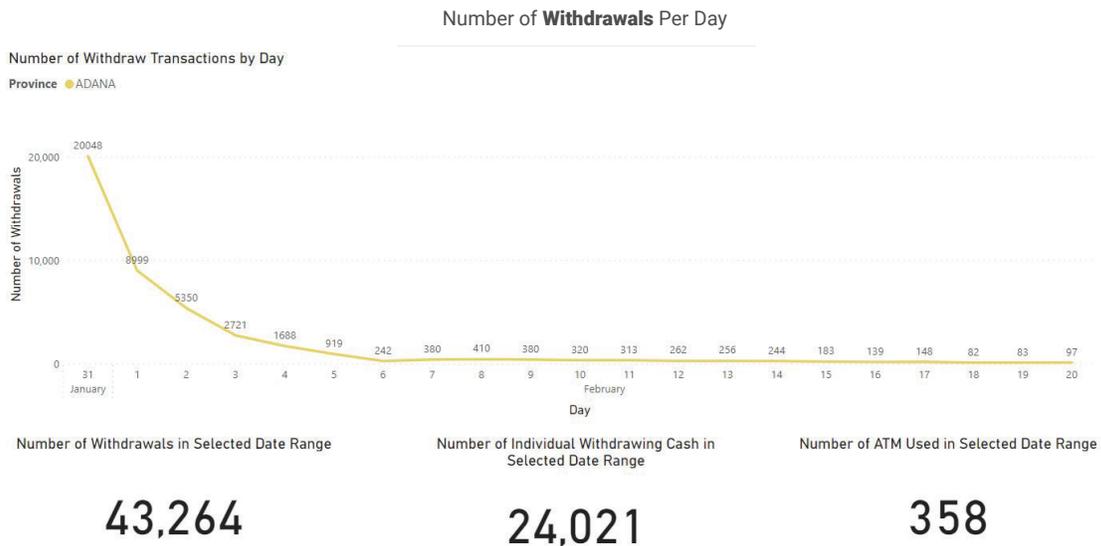


The table shows the sector specific expenditures made in Adana. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Clothing and Shoe stores, Pharmacies and Gas Stations. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

<b>ADANA</b>	
<b>Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)</b>	<b>1,135</b>
<b>Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)</b>	<b>93</b>
<b>Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)</b>	<b>27</b>
<b>Pharmacies</b>	<b>7</b>
<b>Gas Stations (Petroleum and Petroleum Products)</b>	<b>6</b>

### **Withdrawal Transaction Information for Adana Province**

The graph of the withdrawals made in Adana province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



Also, it is estimated that 855 people have left Adana and the destination cities are Antalya, Konya, Gaziantep, Ankara, Hatay, Şanlıurfa, Bursa, İstanbul, Mersin, Osmaniye, respectively.



# ADİYAMAN



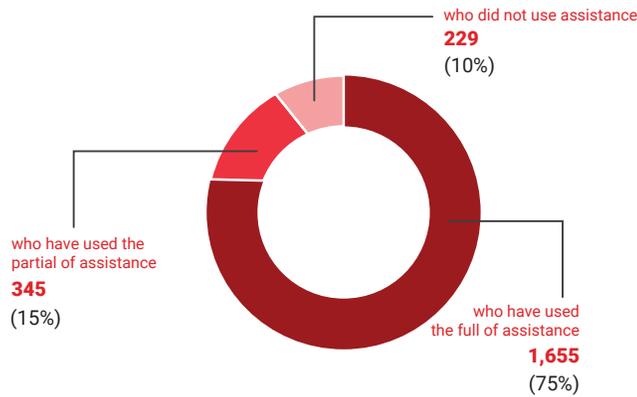
Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Adiyaman for ESSN and C-ESSN between February 28, 2023 and March 6, 2023.

## ESSN Breakdown

The ESSN Programme accounts for 73,6% of the total monthly payment amount in ADIYAMAN. The total amount loaded for the ESSN Programme in Adiyaman is 4,733,900 Turkish Liras, and the number of eligible households is 2,229.

Within this framework, 75% of the beneficiaries fully used the assistance, 15% partially used it, while 10% did not use it at all.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount



Within this framework, 88.89% of the Uploaded amount was used in the ESSN Programme in Adiyaman. (When the 2 periods before the earthquake in Adiyaman are examined, the percentage of using the assistance amount loaded is 94% on average.)

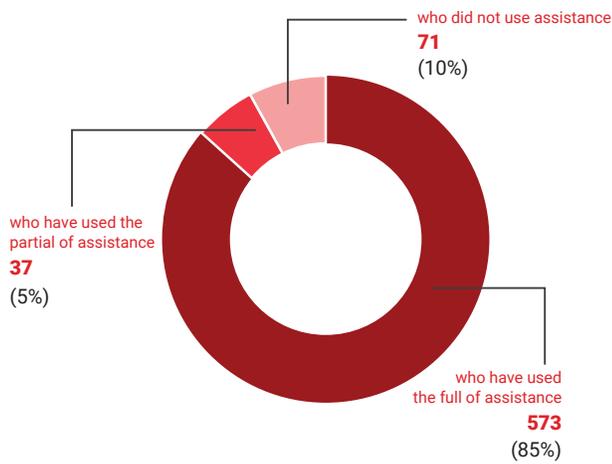


## C-ESSN Breakdown

The C-ESSN Project accounts for 26,3% of the total monthly payment amount in Adiyaman. The total amount loaded for the C-ESSN Project in Adiyaman is 1,691,550 Turkish Liras, and the number of eligible households is 681.

Within this framework, 85% of the beneficiaries fully used the assistance, 5% partially used it, while 10% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

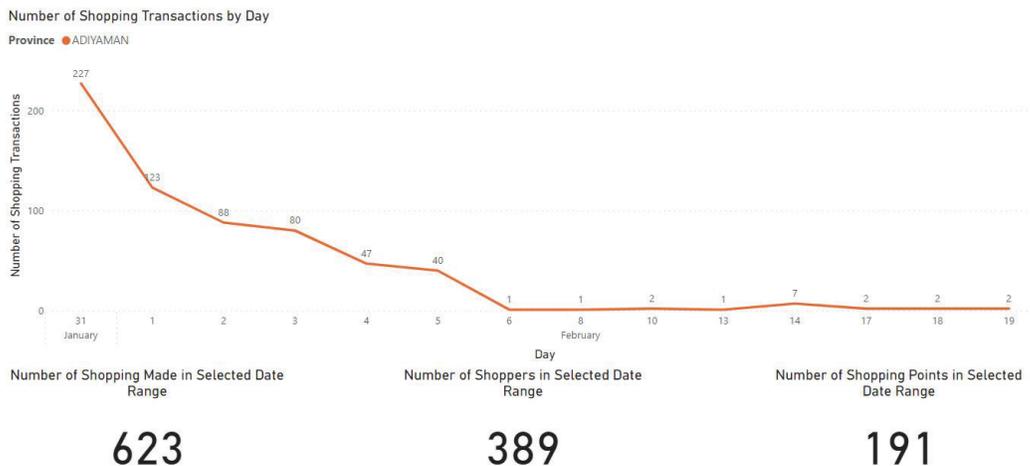


Within this framework, 89.86% of the Uploaded amount was used in the C-ESSN Project in Adiyaman. (When the 2 periods before the earthquake in Adiyaman are examined, the percentage of using the assistance amount loaded is 95% on average.)

## Shopping Transaction Information for Adiyaman Province

The graph of shopping expenditures made in Adiyaman province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



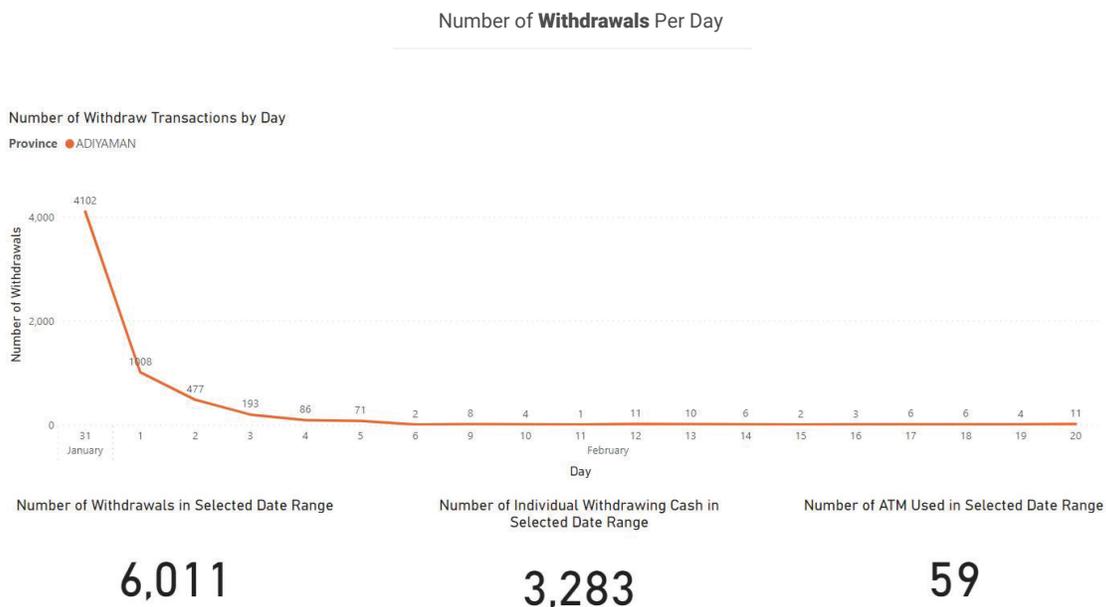


The table shows the sector specific expenditures made in Adiyaman. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries and Pharmacies. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

ADIYAMAN	
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	56
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	17
Pharmacies	1

### Withdrawal Transaction Information for Adiyaman Province

The graph of the withdrawals made in Adiyaman province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.

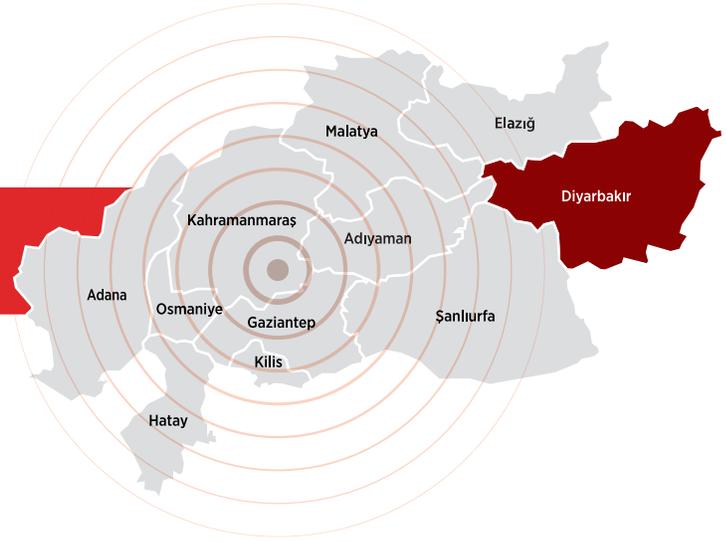


It is estimated that 1,319 people have left Adiyaman and the destination cities are Antalya, Kayseri, Konya, İzmir, Mersin, Adana, Bursa, Ankara, Gaziantep, Şanlıurfa, İstanbul, respectively.



# DIYARBAKIR

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Diyarbakır for ESSN and C-ESSN between February 28, 2023 and March 6, 2023.

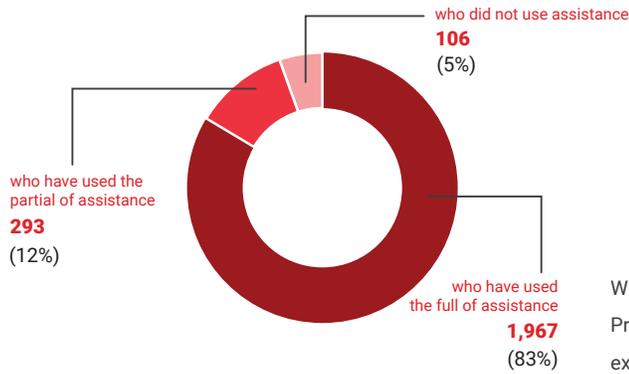


## ESSN Breakdown

The ESSN Programme accounts for 81,6% of the total monthly payment amount in DIYARBAKIR. The total amount loaded for the ESSN Programme in Diyarbakır is 4,868,000 Turkish Liras, and the number of eligible households is 2,336.

Within this framework, 83% of the beneficiaries fully used the assistance, 12% partially used it, while 5% did not use it at all.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount



Within this framework, 95,76% of the Uploaded amount was used in the ESSN Programme in Diyarbakır. (When the 2 periods before the earthquake in Diyarbakır are examined, the percentage of using the assistance amount loaded is 93% on average.)

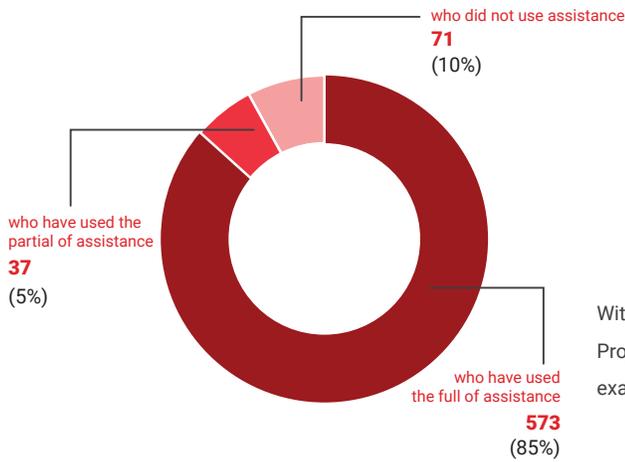


## C-ESSN Breakdown

The C-ESSN Project accounts for 18,4% of the total monthly payment amount in DİYARBAKIR. The total amount loaded for the C-ESSN Project in Diyarbakır is 1,097,550 Turkish Liras, and the number of eligible households is 468.

Within this framework, 85% of the beneficiaries fully used the assistance, 5% partially used it, while 10% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount



Within this framework, 96.00% of the Uploaded amount was used in the C-ESSN Project in Diyarbakır. (When the 2 periods before the earthquake in Diyarbakır are examined, the percentage of using the assistance amount loaded is 92% on average.)

## Shopping Transaction Informations for Diyarbakır Province

The graph of shopping expenditures made in Diyarbakır province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.



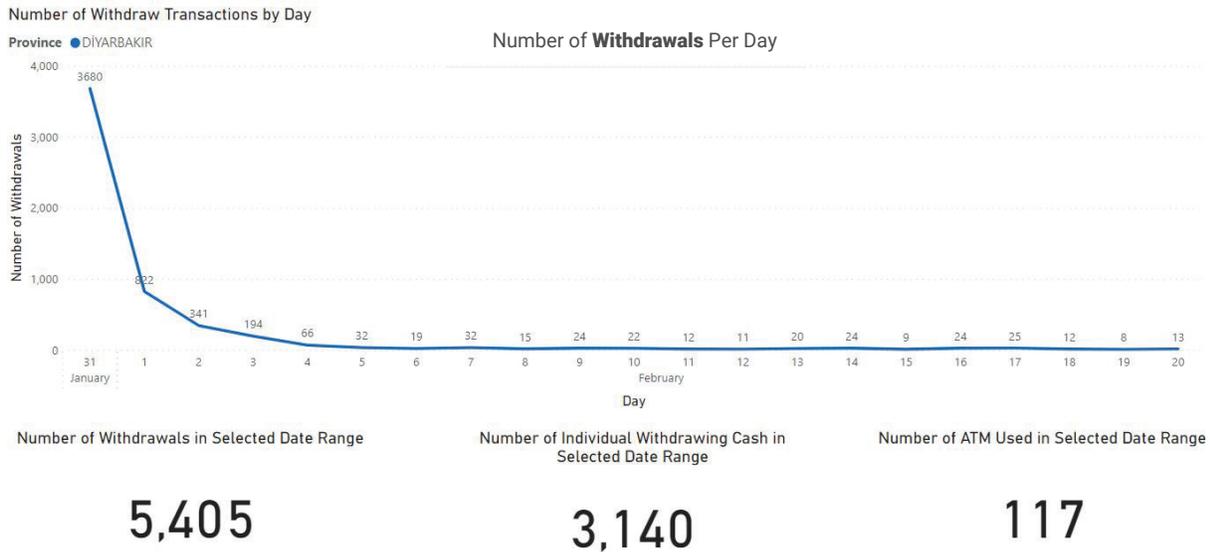


The table shows the sector specific expenditures made in Diyarbakır. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Clothing and Shoe stores, and Gas Stations. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

<b>DIYARBAKIR</b>	
<b>Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)</b>	<b>238</b>
<b>Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)</b>	<b>38</b>
<b>Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)</b>	<b>3</b>
<b>Gas Stations (Petroleum and Petroleum Products)</b>	<b>3</b>
<b>Communications (Telecommunications Equipment)</b>	<b>2</b>

### **Withdrawal Transaction Information for Diyarbakır Province**

The graph of the withdrawals made in Diyarbakır province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



It is estimated that 163 people have left Diyarbakır and the destination cities are Mardin, Şanlıurfa, Ankara, İstanbul, Batman, Gaziantep, Bitlis, Bursa, İzmir, Adana, Hatay, respectively.



# ELAZIĞ

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Elazığ for ESN and C-ESN between February 28, 2023 and March 6, 2023.

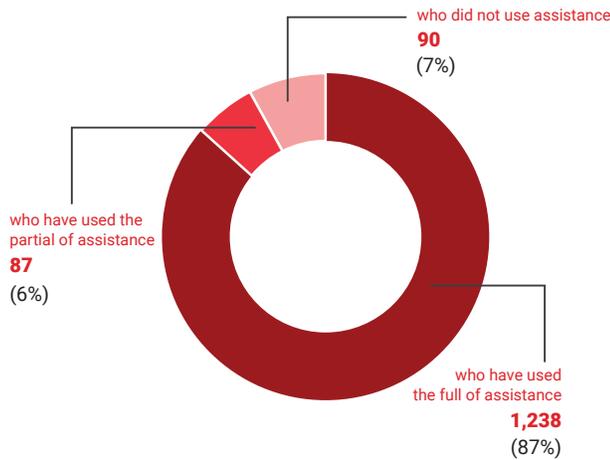


## ESN Breakdown

The ESN Programme accounts for 66,3% of the total monthly payment amount in Elazığ. The total amount loaded for the ESN Programme in Elazığ is 2,927,200 Turkish Liras, and the number of eligible households is 1,415.

Within this framework, 87% of the beneficiaries fully used the assistance, 6% partially used it, while 7% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 89.57% of the Uploaded amount was used in the ESN Programme in Elazığ. (When the 2 periods before the earthquake in Elazığ are examined, the percentage of using the assistance amount loaded is 91% on average.)

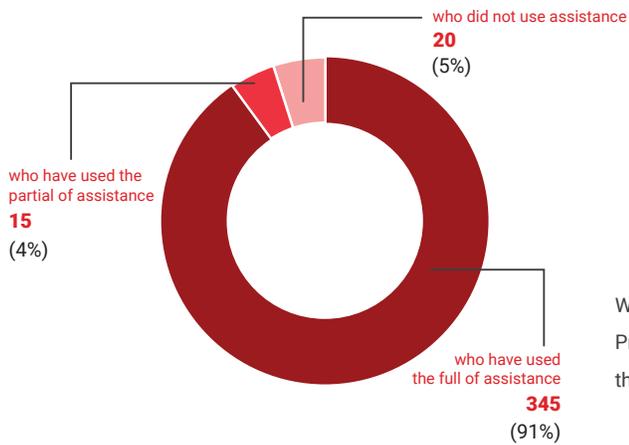


## C-ESSN Breakdown

The C-ESSN Project accounts for 20,6% of the total monthly payment amount in Elazığ. The total amount loaded for the C-ESSN Project in Elazığ is 909,000 Turkish Liras, and the number of eligible households is 380.

Within this framework, 91% of the beneficiaries fully used the assistance, 4% partially used it, while 5% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount



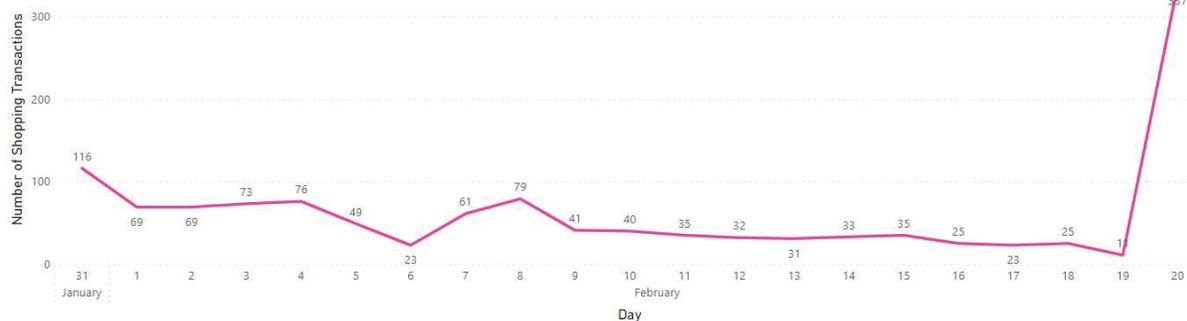
Within this framework, 96.00% of the Uploaded amount was used in the C-ESSN Project in Elazığ. (When the 2 periods before the earthquake in Elazığ are examined, the percentage of using the assistance amount loaded is 93% on average.)

## Shopping Transaction Information for Elazığ Province

The graph of shopping expenditures made in Elazığ province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Shopping Transactions by Day

Province ● ELAZIĞ



Number of Purchases Per Day

Number of Shopping Made in Selected Date Range

1,283

Number of Shoppers in Selected Date Range

349

Number of Shopping Points in Selected Date Range

135

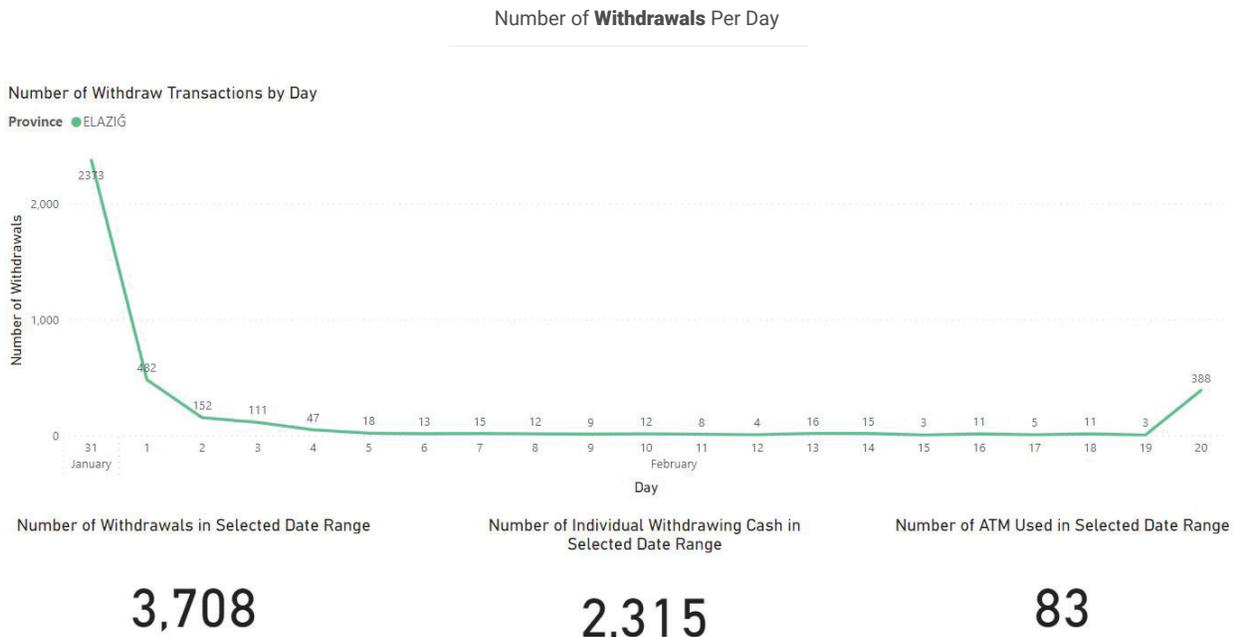


The table shows the sector specific expenditures made in Elazığ. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Communications, Clothing and Shoe stores, and Pharmacies. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

ELAZIĞ	
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	184
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	2,084
Communications (Telecommunications Equipment)	22
Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)	12
Pharmacies	4

### Withdrawal Transaction Information for Elazığ Province

The graph of the withdrawals made in Elazığ province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.





# GAZİANTEP

Outlined below are some fundamental aspects of the Pay Week Loading and Card Use Analyses in Gaziantep for ESN and C-ESN between February 28, 2023 and March 6, 2023.

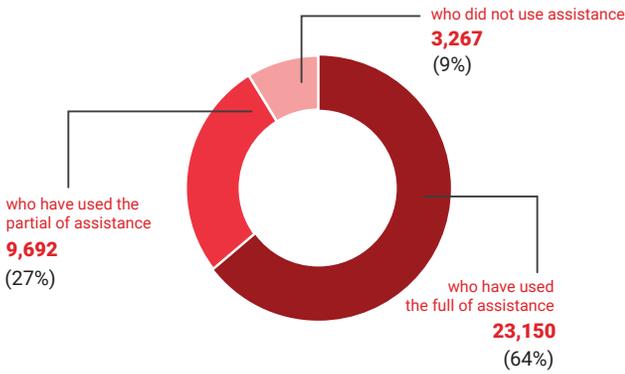


## ESN Breakdown

The ESN Programme accounts for 81,6% of the total monthly payment amount in GAZİANTEP. The total amount loaded for the ESN Programme in Gaziantep is 75,017,500 Turkish Liras, and the number of eligible households is 36,109.

Within this framework, 64% of the beneficiaries fully used the assistance, 27% partially used it, while 9% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 90.67% of the Uploaded amount was used in the ESN Programme in Gaziantep. (When the 2 periods before the earthquake in Gaziantep are examined, the percentage of using the assistance amount loaded is 89% on average.)

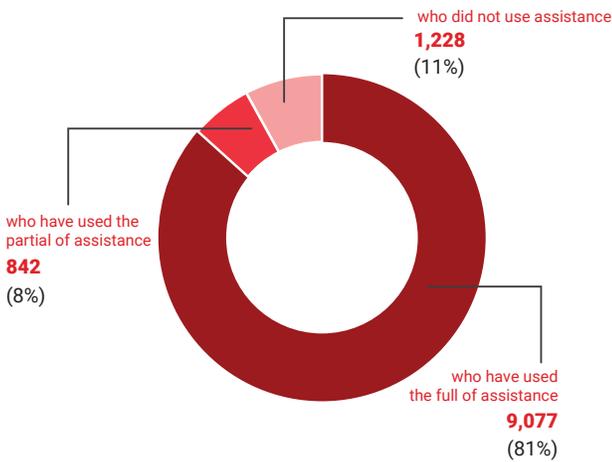


## C-ESSN Breakdown

The C-ESSN Project accounts for 24,3% of the total monthly payment amount in GAZİANTEP. The total amount loaded for the C-ESSN Project in Gaziantep is 24,144,750 Turkish Liras, and the number of eligible households is 11,147.

Within this framework, 81% of the beneficiaries fully used the assistance, 8% partially used it, while 11% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount



Within this framework, 82.16% of the Uploaded amount was used in the C-ESSN Project in Gaziantep. (When the 2 periods before the earthquake in Gaziantep are examined, the percentage of using the assistance amount loaded is 90% on average.)

## Shopping Transaction Informations for Gaziantep Province

The graph of shopping expenditures made in Gaziantep province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.





The table shows the sector specific expenditures made in Gaziantep. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Clothing and Shoe stores, Communications, Pharmacies and Gas Stations. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

GAZİANTEP	
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	5,385
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	837
Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)	117
GCommunications (Telecommunications Equipment)	44
Pharmacies	15
Gas Stations (Petroleum and Petroleum Products)	11

### Withdrawal Transaction Information for Gaziantep Province

The graph of the withdrawals made in Gaziantep province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



It is estimated that 7,057 people have left Gaziantep and the destination cities are İstanbul, Kilis, Kahramanmaraş, Malatya, Bursa, İzmir, Ankara, Mersin, Şanlıurfa, Konya, Adana, respectively.



# HATAY

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Hatay for ESN and C-ESN between February 28, 2023 and March 6, 2023.

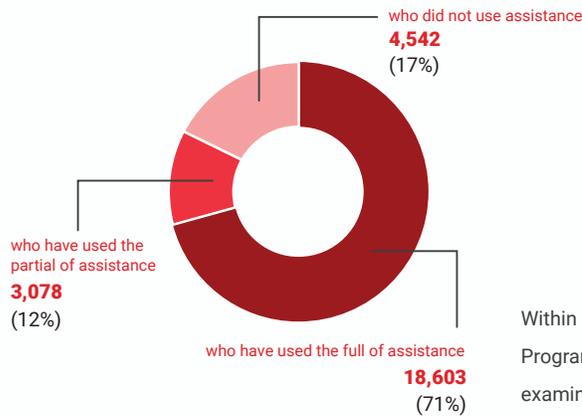


## ESN Breakdown

The ESN Programme accounts for 70,2% of the total monthly payment amount in Hatay. The total amount loaded for the ESN Programme in Hatay is 50,974,700 Turkish Liras, and the number of eligible households is 26,223.

Within this framework, 71% of the beneficiaries fully used the assistance, 12% partially used it, while 17% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 82.16% of the Uploaded amount was used in the ESN Programme in Hatay. (When the 2 periods before the earthquake in Hatay are examined, the percentage of using the assistance amount loaded is 89% on average.)

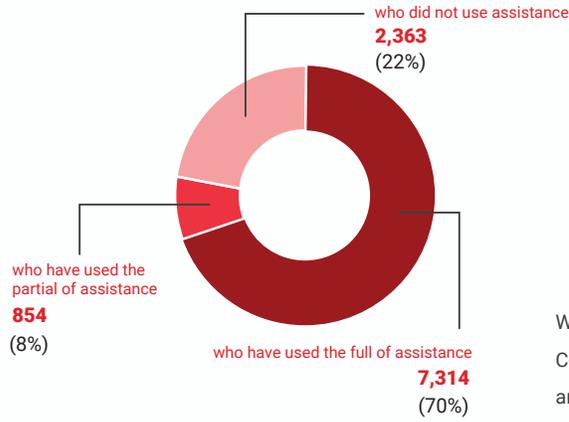


## C-ESSN Breakdown

The C-ESSN Project accounts for 27,4% of the total monthly payment amount in Hatay. The total amount loaded for the C-ESSN Project in Hatay is 19,921,950 Turkish Liras, and the number of eligible households is 10,531.

Within this framework, 70% of the beneficiaries fully used the assistance, 8% partially used it, while 22% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount



Within this framework, 78.73% of the Uploaded amount was used in the C-ESSN project in Hatay. (When the 2 periods before the earthquake in Hatay are examined, the percentage of using the assistance amount loaded is 88% on average.)

## Shopping Transaction Information for Hatay Province

The graph of shopping expenditures made in Hatay province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



3,782

1,691

989

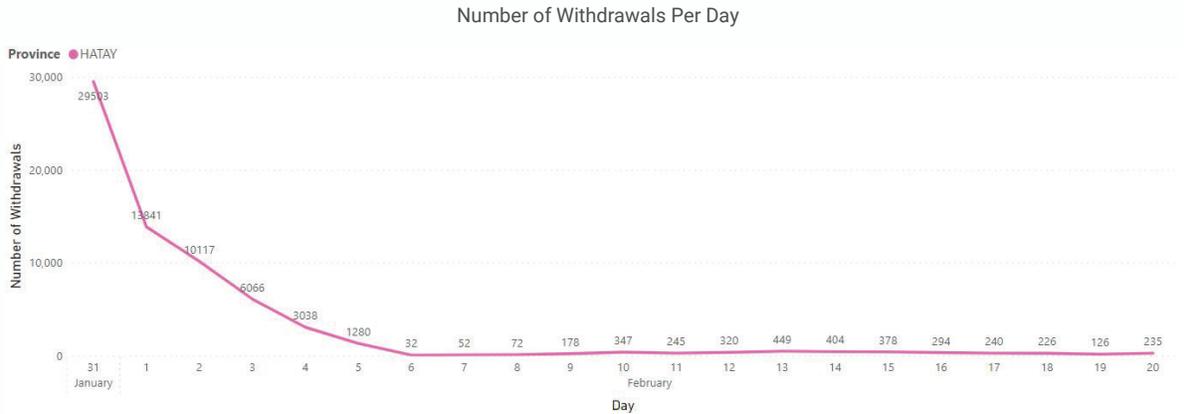


The table shows the sector specific expenditures made in Hatay. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Communications, Clothing and Shoe stores, Pharmacies and Gas Stations. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	<b>HATAY</b>
<b>Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)</b>	<b>1,154</b>
<b>Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)</b>	<b>171</b>
<b>Communications (Telecommunications Equipment)</b>	<b>17</b>
<b>Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)</b>	<b>16</b>
<b>Pharmacies</b>	<b>4</b>
<b>Gas Stations (Petroleum and Petroleum Products)</b>	<b>4</b>

### **Withdrawal Transaction Information for Hatay Province**

The graph of the withdrawals made in Hatay province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



Number of Withdrawals in Selected Date Range

**67,443**

Number of Individual Withdrawing Cash in Selected Date Range

**36,917**

Number of ATM Used in Selected Date Range

**326**

It is estimated that 9,597 people have left Hatay and the destination cities are İstanbul, Mersin, Adana, Bursa, Konya, Ankara, Kayseri, Antalya, Adiyaman, Gaziantep, İzmir, Kocaeli, respectively.



# KAHRAMANMARAŞ

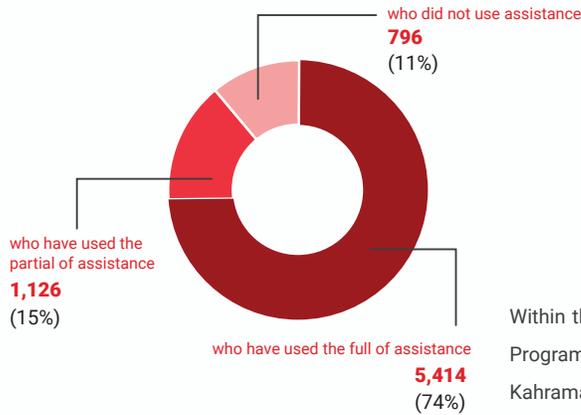
Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Kahramanmaraş for ESSN and C-ESSN between February 28, 2023 and March 6, 2023.



The ESSN Programme accounts for 57,6% of the total monthly payment amount in KAHRAMANMARAŞ. The total amount loaded for the ESSN Programme in Kahramanmaraş is 15,506,100 Turkish Liras, and the number of eligible households is 7,336.

Within this framework, 74% of the beneficiaries fully used the assistance, 15% partially used it, while 11% did not use it at all.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount



Within this framework, 88.95% of the Uploaded amount was used in the ESSN Programme in Kahramanmaraş. (When the 2 periods before the earthquake in Kahramanmaraş are examined, the percentage of using the assistance amount loaded is 93% on average.)

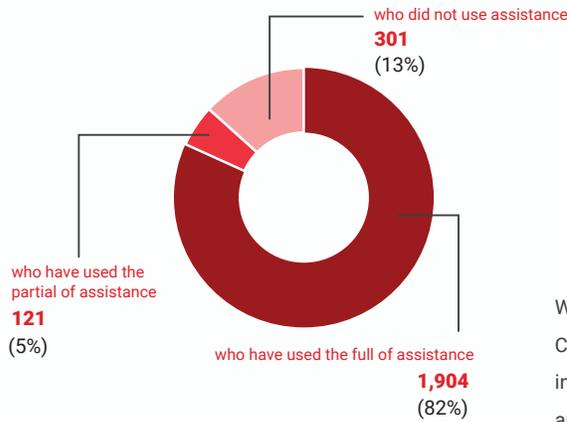


## C-ESSN Breakdown

The C-ESSN Project accounts for 21,7% of the total monthly payment amount in KAHRAMANMARAŞ. The total amount loaded for the C-ESSN Project in Kahramanmaraş is 5,844,450 Turkish Liras, and the number of eligible households is 2,326.

Within this framework, 82% of the beneficiaries fully used the assistance, 5% partially used it, while 13% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

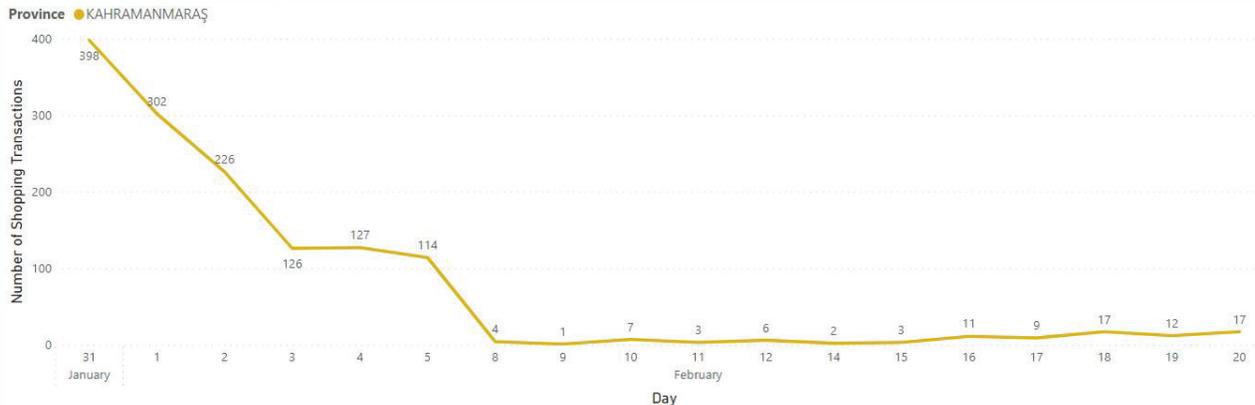


Within this framework, 87.22% of the Uploaded amount was used in the C-ESSN project in Kahramanmaraş. (When the 2 periods before the earthquake in Kahramanmaraş are examined, the percentage of using the assistance amount loaded is 94% on average.)

## Shopping Transaction Information for Kahramanmaraş Province

The graph of shopping expenditures made in Kahramanmaraş province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



Number of Shopping Made in Selected Date Range

1,385

Number of Shoppers in Selected Date Range

810

Number of Shopping Points in Selected Date Range

394

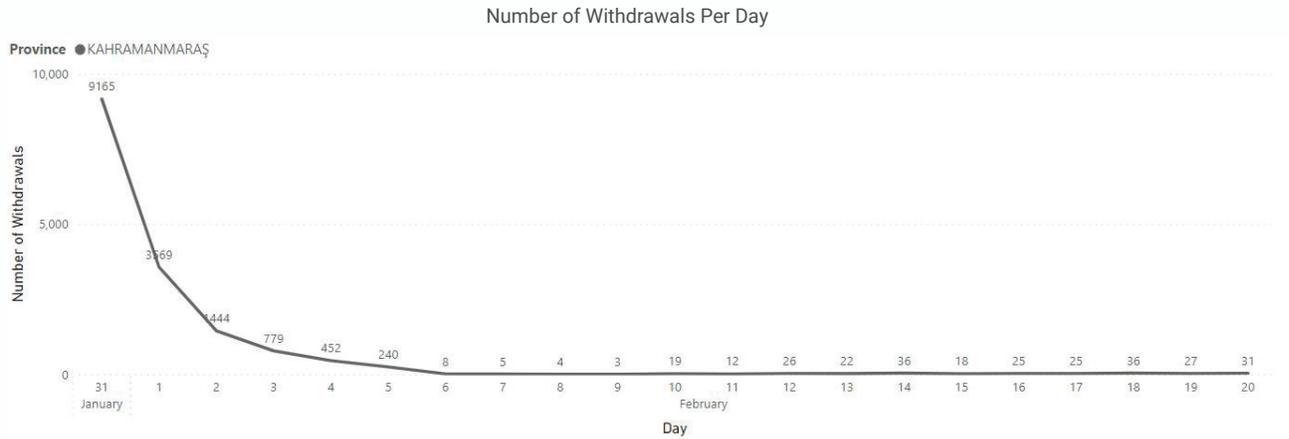


The table shows the sector specific expenditures made in Kahramanmaraş. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Gas Station, Pharmacies and Communications. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	KAHRAMANMARAŞ
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	232
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	19
Gas Stations (Petroleum and Petroleum Products)	3
Pharmacies	2
Communications (Telecommunications Equipment)	1

### Withdrawal Transaction Information for Kahramanmaraş Province

The graph of the withdrawals made in Kahramanmaraş province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



Number of Withdrawals in Selected Date Range

15,946

Number of Individual Withdrawing Cash in Selected Date Range

8,757

Number of ATM Used in Selected Date Range

155

It is estimated that 2,718 people have left Kahramanmaraş and the destination cities are Ankara, İstanbul, Bursa, Gaziantep, Mersin, Adana, Kayseri, İzmir, Konya, Şanlıurfa, Antalya, Kilis, respectively.



# KILIS

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Adiyaman for ESSN and C-ESSN between February 28, 2023 and March 6, 2023.

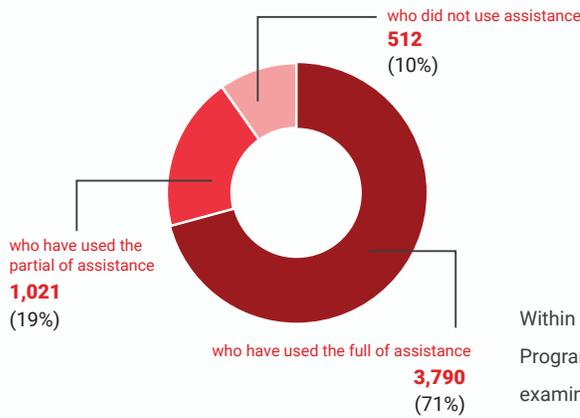


## ESSN Breakdown

The ESSN Programme accounts for 53.1% of the total monthly payment amount in Kilis. The total amount loaded for the ESSN Programme in Kilis is 10.742.000 Turkish Liras, and the number of eligible households is 5.323.

Within this framework, 71% of the beneficiaries fully used the assistance, 19% partially used it, while 10% did not use it at all.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount



Within this framework, 89.88% of the Uploaded amount was used in the ESSN Programme in Kilis. (When the 2 periods before the earthquake in Kilis are examined, the percentage of using the assistance amount loaded is 87% on average.)

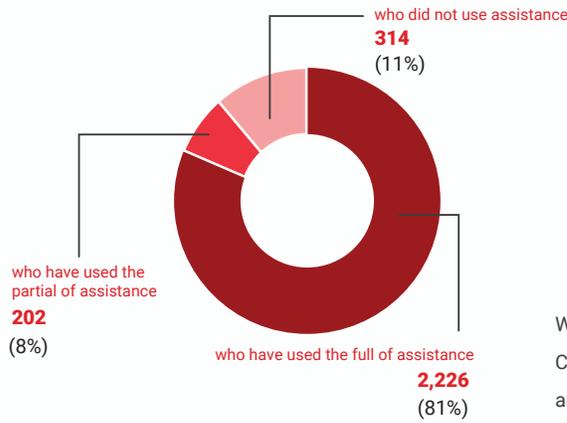


## C-ESSN Breakdown

The C-ESSN Project accounts for 26,7% of the total monthly payment amount in Kilis. The total amount loaded for the C-ESSN Project in Kilis is 5.401.500 Turkish Liras, and the number of eligible households is 2742.

Within this framework, 81% of the beneficiaries fully used the assistance, 8% partially used it, while 11% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

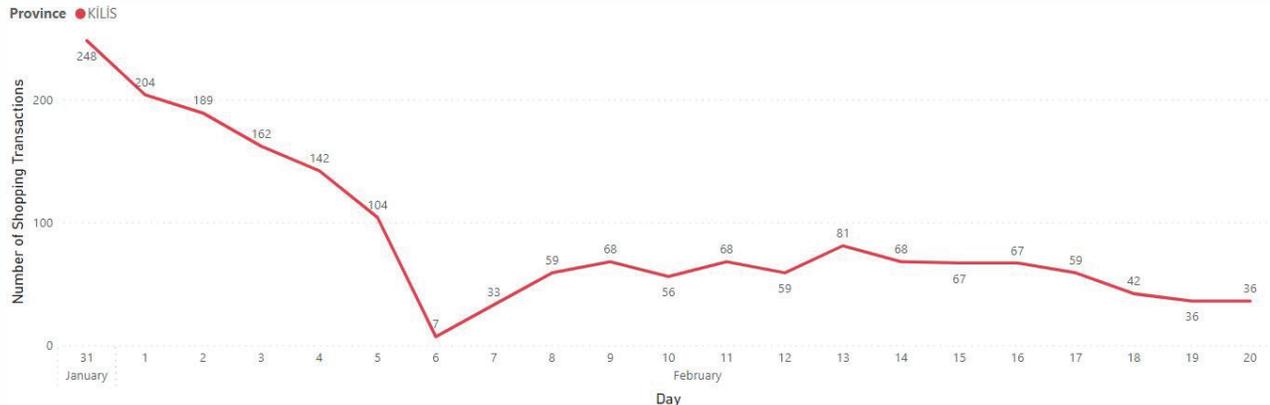


Within this framework, 89.75% of the Uploaded amount was used in the C-ESSN programme in Kilis. (When the 2 periods before the earthquake in Kilis are examined, the percentage of using the assistance amount loaded is 87% on average.)

## Shopping Transaction Information for Kilis Province

The graph of shopping expenditures made in Kilis province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



Number of Shopping Made in Selected Date Range

1,855

Number of Shoppers in Selected Date Range

890

Number of Shopping Points in Selected Date Range

224

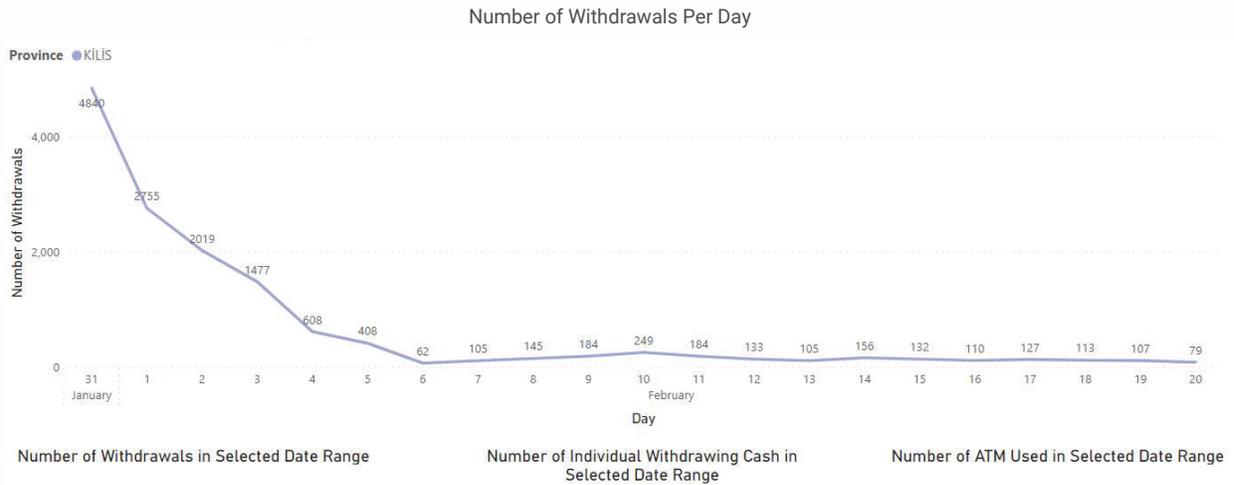


The table shows the sector specific expenditures made in Kilis. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Gas Stations, Clothing and Shoe stores, and Communications. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	KİLİS
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	1,385
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	87
Gas Stations (Petroleum and Petroleum Products)	21
Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)	11
Communications (Telecommunications Equipment)	7

### Withdrawal Transaction Information for Kilis Province

The graph of the withdrawals made in Kilis province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



It is estimated that 1,319 people have left Kilis and the destination cities are Antalya, Kayseri, Konya, İzmir, Mersin, Adana, Bursa, Ankara, Gaziantep, Şanlıurfa, İstanbul, respectively.



# MALATYA

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Malatya for ESN and C-ESN between February 28, 2023 and March 6, 2023.

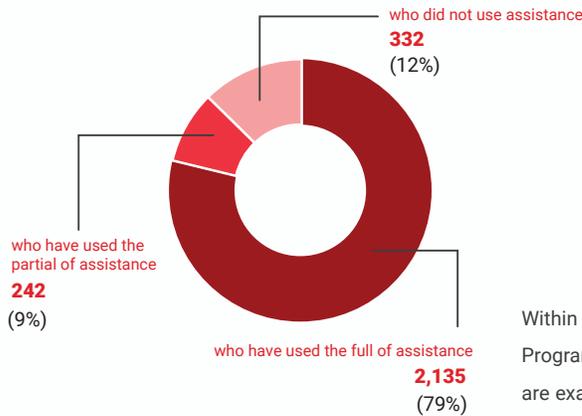


## ESN Breakdown

The ESN Programme accounts for 71,9% of the total monthly payment amount in Malatya. The total amount loaded for the ESN Programme in Malatya is 5,716,200 Turkish Liras, and the number of eligible households is 2,709.

Within this framework, 79% of the beneficiaries fully used the assistance, 9% partially used it, while 12% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 86.76% of the Uploaded amount was used in the ESN Programme in Malatya. (When the 2 periods before the earthquake in Malatya are examined, the percentage of using the assistance amount loaded is 92% on average.)

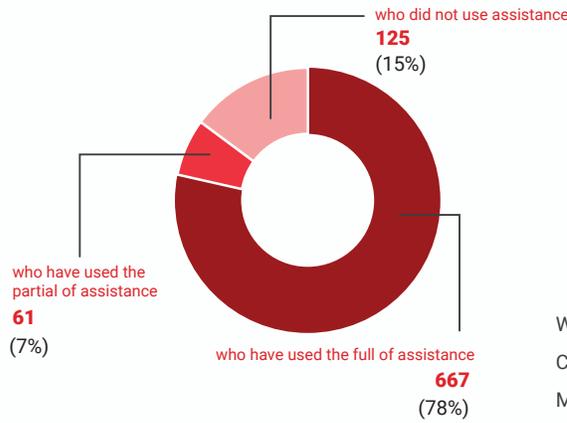


## C-ESSN Breakdown

The C-ESSN Project accounts for 28,1% of the total monthly payment amount in Malatya. The total amount loaded for the C-ESSN Project in Malatya is 2,228,550 Turkish Liras, and the number of eligible households is 853.

Within this framework, 78% of the beneficiaries fully used the assistance, 7% partially used it, while 15% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

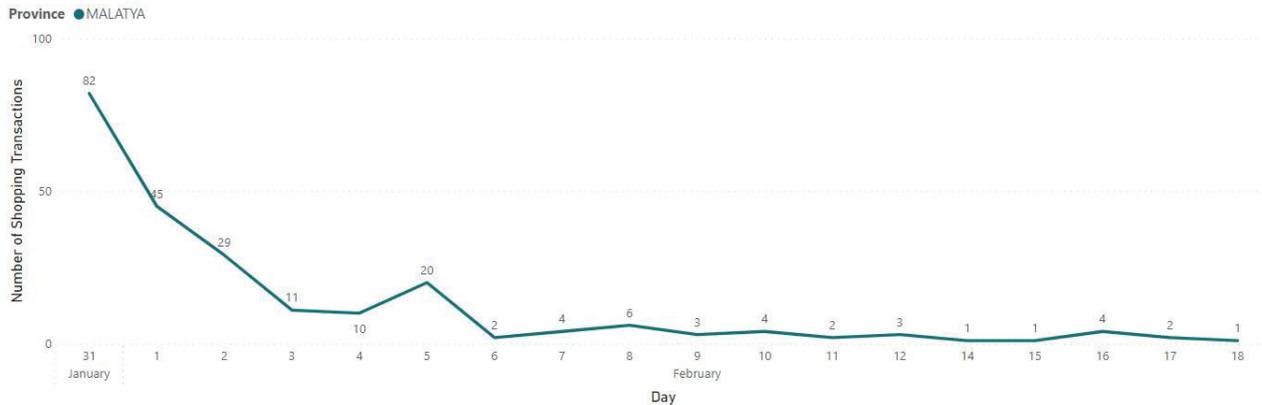


Within this framework, 84.89% of the Uploaded amount was used in the C-ESSN project in Malatya. (When the 2 periods before the earthquake in Malatya are examined, the percentage of using the assistance amount loaded is 90% on average.)

## Shopping Transaction Information for Malatya Province

The graph of shopping expenditures made in Malatya province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



Number of Shopping Made in Selected Date Range

230

Number of Shoppers in Selected Date Range

124

Number of Shopping Points in Selected Date Range

140

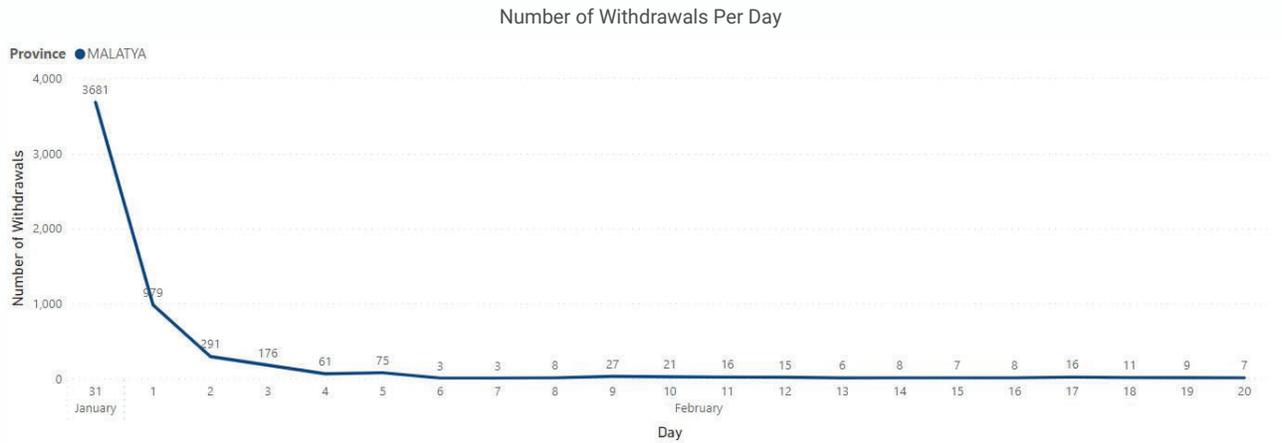


The table shows the sector specific expenditures made in Malatya. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Clothing and Shoe stores, Gas Stations and Communications. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	MALATYA
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	73
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	12
Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)	2
Gas Stations (Petroleum and Petroleum Products)	1
Communications (Telecommunications Equipment)	1

### Withdrawal Transaction Information for Kilis Province

The graph of the withdrawals made in Malatya province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



Number of Withdrawals in Selected Date Range

5,428

Number of Individual Withdrawing Cash in Selected Date Range

3,005

Number of ATM Used in Selected Date Range

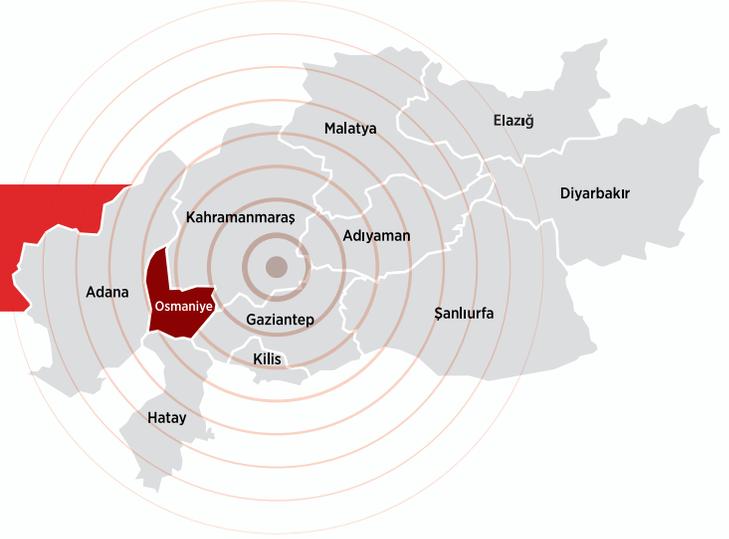
95

It is estimated that 443 people have left Malatya and the destination cities are İstanbul, Şanlıurfa, Gaziantep, Mersin, Bursa, Ankara, Adana, İzmir respectively.



# OSMANİYE

Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Osmaniye for ESN and C-ESN between February 28, 2023 and March 6, 2023.

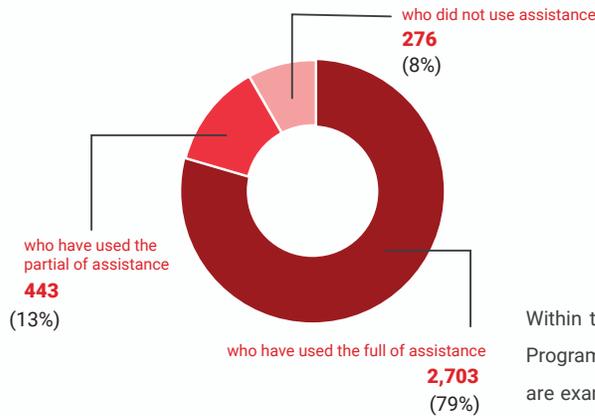


## ESN Breakdown

The ESN Programme accounts for 58,8% of the total monthly payment amount in Osmaniye. The total amount loaded for the ESN Programme in OSMANİYE is 6,980,000 Turkish Liras, and the number of eligible households is 3,422.

Within this framework, 79% of the beneficiaries fully used the assistance, 8% partially used it, while 13% did not use it at all.

ESN Assistance Usage Status of Households



Use of ESN Assistance Amount



Within this framework, 82.16% of the Uploaded amount was used in the ESN Programme in Osmaniye. (When the 2 periods before the earthquake in Osmaniye are examined, the percentage of using the assistance amount loaded is 93% on average.)

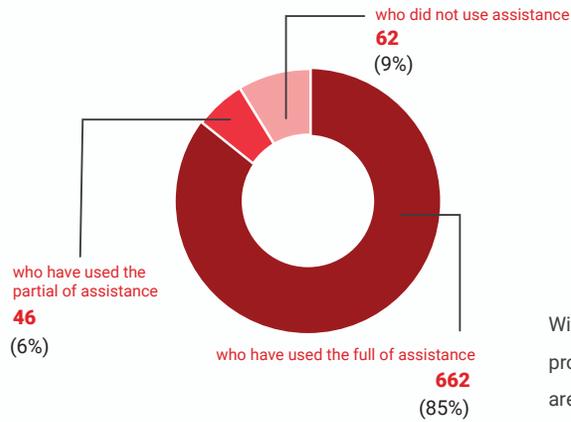


## C-ESSN Breakdown

The C-ESSN Project accounts for 25,6% of the total monthly payment amount in OSMANİYE. The total amount loaded for the C-ESSN Project in Osmaniye is 1,851,750 Turkish Liras, and the number of eligible households is 3,422.

Within this framework, 85% of the beneficiaries fully used the assistance, 6% partially used it, while 9% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

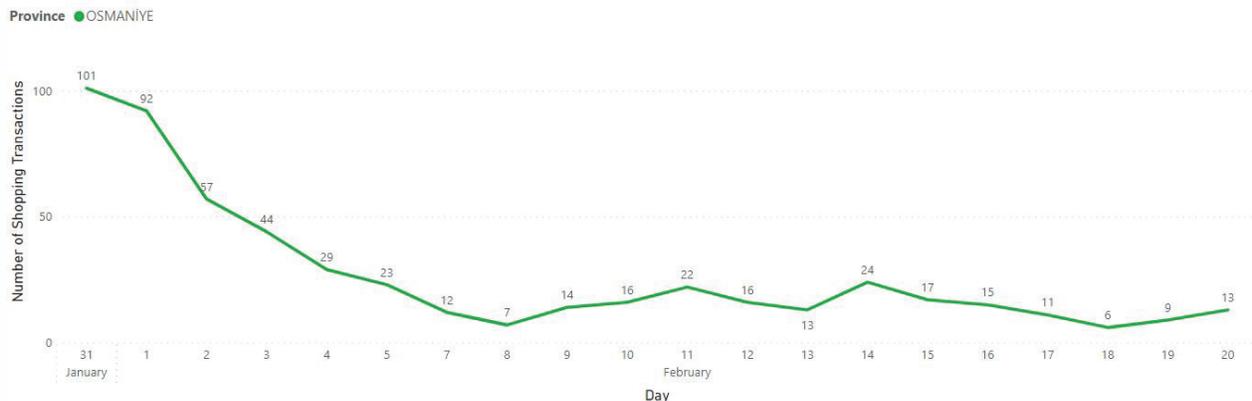


Within this framework, 91.84% of the Uploaded amount was used in the C-ESSN project in Osmaniye. (When the 2 periods before the earthquake in Osmaniye are examined, the percentage of using the assistance amount loaded is 93% on average.)

## Shopping Transaction Information for Osmaniye Province

The graph of shopping expenditures made in Osmaniye province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



Number of Shopping Made in Selected Date Range

541

Number of Shoppers in Selected Date Range

257

Number of Shopping Points in Selected Date Range

202

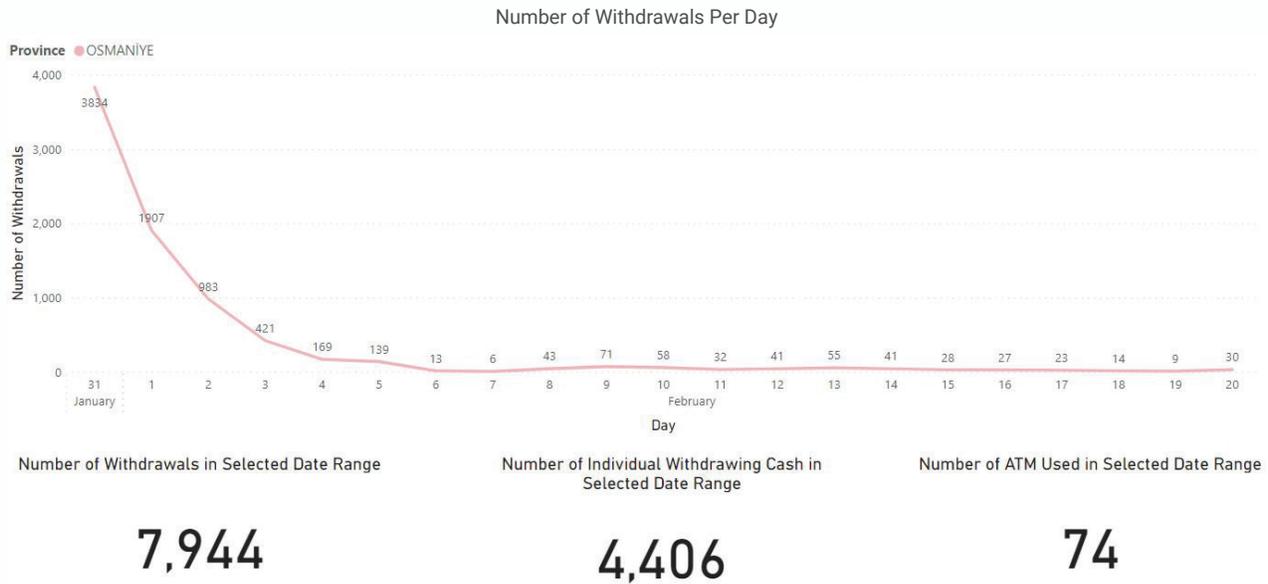


The table shows the sector specific expenditures made in Osmaniye. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Communications, Pharmacies and Gas Stations. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	<b>OSMANİYE</b>
<b>Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)</b>	<b>351</b>
<b>Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)</b>	<b>41</b>
<b>Communications (Telecommunications Equipment)</b>	<b>4</b>
<b>Pharmacies</b>	<b>2</b>
<b>Gas Stations (Petroleum and Petroleum Products)</b>	<b>1</b>

### **Withdrawal Transaction Information for Osmaniye Province**

The graph of the withdrawals made in Osmaniye province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.



It is estimated that 443 people have left Osmaniye and the destination cities are Adana, İstanbul, Konya, Kocaeli, Antalya, Mersin, Bursa, Hatay, Ankara respectively.



# ŞANLIURFA



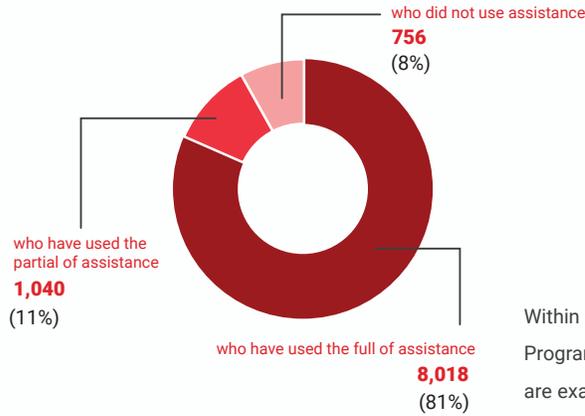
Outlined below are some fundamental aspects of the Pay Week Loading and Card Usage Analyses in Adıyaman for ESSN and C-ESSN between February 28, 2023 and March 6, 2023.

## ESSN Breakdown

The ESSN Programme accounts for 68.4% of the total monthly payment amount in Şanlıurfa. The total amount loaded for the ESSN Programme in Şanlıurfa is 49,777,700 Turkish Liras, and the number of eligible households is 23,013.

Within this framework, 81% of the beneficiaries fully used the assistance, 11% partially used it, while 8% did not use it at all.

ESSN Assistance Usage Status of Households



Use of ESSN Assistance Amount



Within this framework, 91% of the Uploaded amount was used in the ESSN Programme in Şanlıurfa. (When the 2 periods before the earthquake in Osmaniye are examined, the percentage of using the assistance amount loaded is 91% on average.)

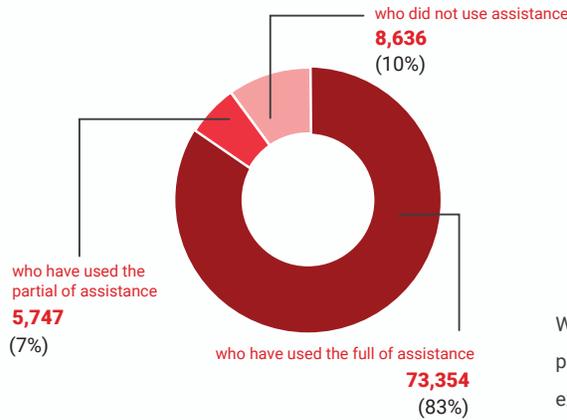


## C-ESSN Breakdown

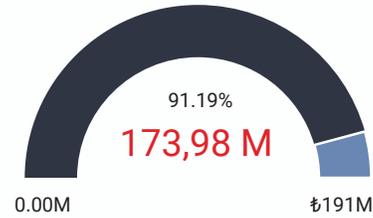
The C-ESSN Project accounts for 24.5% of the total monthly payment amount in ADIYAMAN. The total amount loaded for the C-ESSN Project in Şanlıurfa is 190,795,200 Turkish Liras, and the number of eligible households is 87,737.

Within this framework, 83% of the beneficiaries fully used the assistance, 7% partially used it, while 10% did not use it at all.

C-ESSN Assistance Usage Status of Households



Use of C-ESSN Assistance Amount

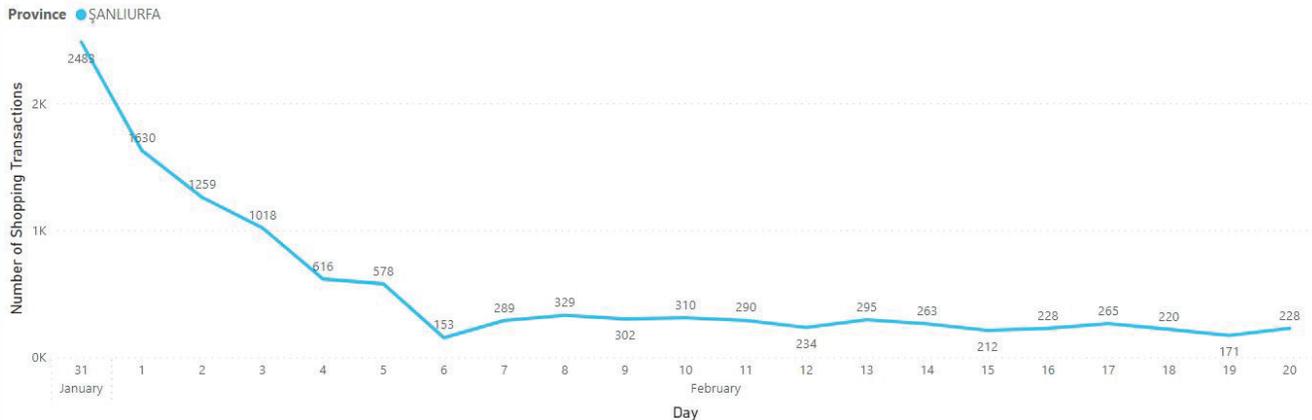


Within this framework, 91.19 % of the Uploaded amount was used in the ESSN project in Şanlıurfa. (When the 2 periods before the earthquake in Osmaniye are examined, the percentage of using the assistance amount loaded is 92% on average.)

## Shopping Transaction Information for Şanlıurfa Province

The graph of shopping expenditures made in Şanlıurfa province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still shopping areas in these dates in the region.

Number of Purchases Per Day



Number of Shopping Made in Selected Date Range

11,373

Number of Shoppers in Selected Date Range

5,459

Number of Shopping Points in Selected Date Range

1,570



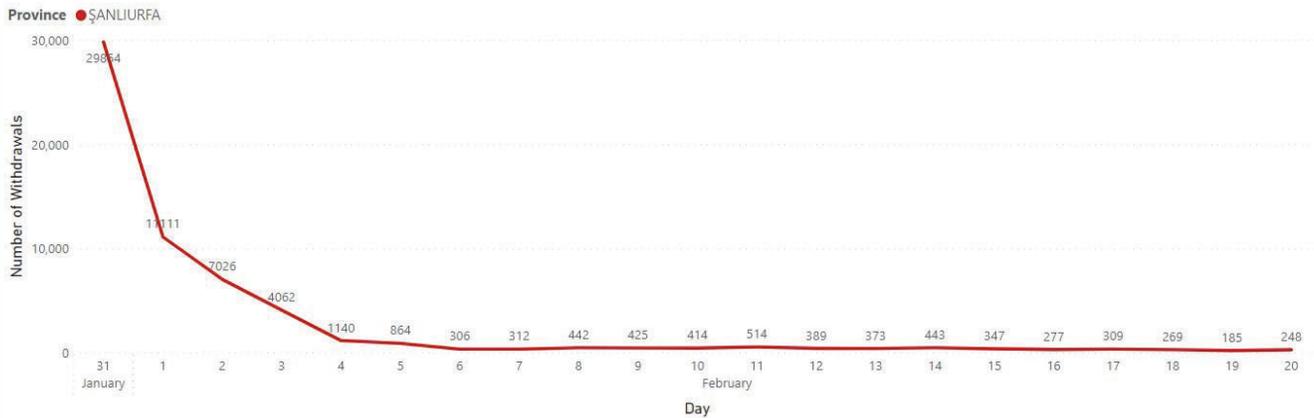
The table shows the sector specific expenditures made in Şanlıurfa. These expenditure contents are divided into categories on the basis of similar sectors. Within the scope of these categories, the sectors that spend heavily on a province basis are Markets and Staple Foods, Restaurants or Bakeries, Gas Stations, Clothing and Shoe stores, Communications, and Pharmacies. Sub-categories and transaction density in the province are listed in the table below for the post disaster period.

	ŞANLIURFA
Markets and Staple Foods (Grocery Stores and Supermarkets, Meat Markets and Retailers, Buffets, Dairy Shops)	5,463
Restaurants or Bakeries (Various Food Shops, Desserts, Cookies and Candy, Food Places and Restaurants, Bakery, Fast Food Restaurants)	866
Gas Stations (Petroleum and Petroleum Products)	164
Clothing and Shoe Stores (Family Clothing Stores, Men's and Women's Clothing Stores, Shoe Stores, Kids and Baby Clothing Stores)	119
Communications (Telecommunications Equipment)	69
Pharmacies	21

### Withdrawal Transaction Information for Şanlıurfa Province

The graph of the withdrawals made in Şanlıurfa province between 31.01.2023 and 20.02.2023 is given below. From this analysis, it can be understood that there are still active bank branches or ATMs in the region.

Number of Withdrawals Per Day



Number of Withdrawals in Selected Date Range

59,310

Number of Individual Withdrawing Cash in Selected Date Range

31,337

Number of ATM Used in Selected Date Range

258

It is estimated that 1205 people have left Şanlıurfa and the destination cities are İzmir, Kocaeli, Adana, Antalya, Ankara, Gaziantep, Bursa, Mersin, Mardin, İstanbul respectively.



# CONCLUSION

Following the devastating Kahramanmaraş earthquake on February 6, 2023, extensive analyses were conducted throughout the bank and card transactions to support the post-disaster efforts of operation and planning, with a focus on KIZILAYKART beneficiaries. The analyses provided crucial insights that shed light on several key issues that arose in the aftermath of the disaster.

For instance, even it is seen that transactions have decreased compared to the past three months in the affected area, it was discovered that a significant portion of the population have been conducting transactions in the affected area, highlighting the fact that 48% of KIZILAYKART beneficiaries in February, 2023 were located in the disaster zone. While this may seem concerning, it is also an indication that the local economy is still functioning to some extent, as evidenced by sales in groceries, clothing, gas stations, and pharmacies, as well as ATMs.

Another important finding was that there was no major change in the usage of ESSN, CESSN, and In-Camp assistances when compared with previous months, and nearly all of the assistance was utilized.

Finally, it was observed that some beneficiaries registered in the affected provinces in pre-disaster period, have transactions in the cities such as Izmir, Kocaeli, Adana, Antalya, Ankara, Gaziantep, Bursa, Mersin, Mardin, and Istanbul. Although this analysis does not mean that these people are still in these cities, it allows us to infer that they have somehow left the affected area.

In sum, the analyses conducted in the aftermath of the Kahramanmaraş earthquake have provided crucial insights into the post-disaster landscape. By continuing to monitor the situation and adjusting strategies as needed, it can be ensured that those who have been affected by this disaster receive the support they need.



This report has been prepared by Türk Kızılay KIZILAYKART  
Product and Information Management Team.



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Kahramanmaraş Earthquake / Türkiye

## Transaction Analyses of KIZILAYKART Beneficiaries in the Earthquake Zone



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