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TÜRK KIZILAY

SOCIAL SAFETY NET PROGRAMMES

PRE-ASSISTANCE BASELINE SURVEY

TECHNICAL PAPER

AUG' 24

KIZILAYKART
Cash Based Assistance Programmes

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CONTENTS

04
LIST OF ACRONYMS

05
LIST OF FIGURES

06
INTRODUCTION

07
KEY MESSAGES

08
METHODOLOGY

Research Design 8
Sampling Frame 8
Area of Study 11
Limitations 11

12
OUTCOMES

Demographic Characteristics 12

Household Economy Analysis (HEA) 13
Income 13
Expenditure 15
Debt 17
Cost of Living 18

Food Security Analysis 19
Consumption Based Coping Strategies 19
Livelihood Coping Strategies 21
Food Consumption Score 23

24
CONCLUSION

25
RECOMMENDATIONS

LIST OF ACRONYMS

C-ESSN	Complementary Emergency Social Safety Net
DDS	Dietary Diversity Score
DG NEAR	Directorate-General for Neighborhood and Enlargement Negotiations
DGPC	Directorate General of Population and Citizenship Affairs
ESSN	Emergency Social Safety Net
HEA	Household Economy Analysis
HH	Household
LCSI	Livelihood Coping Strategy Index
ODK	Open Data Kit
PAB	Pre-Assistance Baseline
PMM	Presidency of Migration Management
PDMM	Provincial Directorate of Migration Management
rCSI	Reduced Coping Strategy Index
SSN	Social Safety Net
MoFSS	Ministry of Family and Social Services
MEB	Minimum Expenditure Basket

LIST OF FIGURES

Figure 1	SSN Program Regional Turkey Map
Figure 2	Gender Distribution by Recipient Status
Figure 3	Household Size Breakdown
Figure 4	Households Housing Situations by Recipient Status
Figure 5	Labour Income by Recipient Status
Figure 6	Median Total Income by Recipient Status and Strata
Figure 7	Main Sources of Income by Recipient Status
Figure 8	Total Expenditure by Recipient Status
Figure 9	Per Capita Expenditure by Recipient Status and Strata
Figure 10	Share of Expenditure by Recipient Status
Figure 11	Debt Status by Recipient Status
Figure 12	Reasons for Debt by Recipient Status
Figure 13	Total and per-capita MEB
Figure 14	Households MEB Status
Figure 15	rCSI Scores by Recipient Status
Figure 16	rCSI scores by Strata and Recipient Status
Figure 17	Reduced Coping Strategy Index Components
Figure 18	LCSI scores by Strata and Recipient Status
Figure 19	Livelihood Coping Strategy Components
Figure 20	FCG by Recipient Status
Figure 21	FCG by Recipient Status and Strata

INTRODUCTION

The breaking out of the conflicts in Syria, which began in 2011, caused millions of people to flee their country and become refugees, resulting in one of the largest humanitarian crises in last decade.

Due to its geographical proximity to Syria, Türkiye has been extremely affected by the massive influx of refugees almost reaching 3.7 million and currently hosts over 4 million registered refugee[1] asylum-seekers, and international protection[2] status holders. While some refugees stay in temporary accommodation centres which were located alongside the Syrian border, over 98 per cent of refugees live outside of the camps. In response, the Government of Türkiye has granted temporary or international protection status to refugees, depending on their nationality through the Provincial Directorate of Migration Management (PDMM) Offices, and has provided them with free access to education and health services once they have registered. To support the government's efforts, the Emergency Social Safety Net (ESSN) Project was launched under the KIZILAYKART[3] platform in November 2016 to support in covering the basic needs of the vulnerable refugees living outside camps under temporary or international protection status. Through this project, eligible households receive a debit card called "KIZILAYKART," which provides monthly cash assistance to meet their basic needs.

As of August 2023, the Emergency Social Safety Net (ESSN) and the Complementary Emergency Social Safety Net (C-ESSN) Projects have unified under the name Social Safety Net (SSN) Programme, continuing to provide support to the vulnerable target group. The C-ESSN is a cash assistance project designed to support "the most vulnerable individuals" with increased payments as this target group mostly consists of disabled or elderly people.

The SSN Programme, financed by the Directorate-General for Neighborhood and Enlargement Negotiations (DG NEAR), is implemented through Türk Kızılay KIZILAYKART Platform with the partnership of the Ministry of Family and Social Services (MoFSS) and supported by the Presidency of Migration Management (PMM) and Directorate General of Population and Citizenship Affairs (DGPC).

Through a better understanding of the relationships between cash assistance and socio-economic outcomes, this pre-assistance baseline (PAB) study aims to offer indications on how cash assistance alleviates the socio-economic burdens faced by beneficiary households. The study focuses on key areas such as household income, expenditure, debt patterns, food security, and coping strategies. By analyzing these factors, the report seeks to measure the effectiveness of cash assistance and provide recommendations for improving support to vulnerable households. In this baseline study, the methodology, limitations encountered during the data collection phase, analysis outcome, conclusion and recommendations derived from the study findings are mentioned.

1 According to the Law on Foreigners and International Protection, refugee refers to foreigners under international protection, temporary protection or humanitarian residence permit. Herein the term is used to refer to their legal status.

2 The actions by the international community based on international law, aimed at protecting the fundamental rights of a specific category of persons outside their countries of origin, who lack the national protection of their own countries. See also "Protection" below.

3 KIZILAYKART is a cash-based humanitarian assistance platform operating under the organization of Türk Kızılay (Turkish Red Crescent). Through KIZILAYKART Platform, humanitarian assistance programmes / projects with different themes can be implemented with the participation of different partners and donors. Periodic payments are made through the beneficiary payment lists of the programmes / projects defined in KIZILAYKART.

KEY MESSAGES

The following key messages summarize main findings from the study;

- **Economic Stress:** There is a persistent gap between household income and expenditure, leading many households to resort to borrowing to meet their basic needs, particularly for food. There are notable regional disparities in income, expenditure, and food security. Although cash assistance had a positive impact, helping to reduce vulnerability and improve household welfare, it requires increasing support for households to address the gap.
- **Debt Behavior:** 71 per cent of C-ESSN, 74 per cent of ESSN, and 65 per cent of non-recipient households have debt, primarily to local shops, acquaintances, to cover essential needs such as food, rent, and utilities. However, it is notable that nearly 30 per cent of households do not resort to borrowing. This raises the need for further research to understand why some households, despite the significant gap between their income and expenditure, choose not to incur debt.
- **Coping Mechanism:** Approximately 80 per cent of households resort to less preferred and cheaper food under the reduced coping strategy index. Additionally, a significant majority of households adopt stress based coping strategies, with around 70 per cent of them borrowing for food under the Livelihood Coping Strategies. Therefore, households receiving SSN still face significant challenges and do not necessarily have a better coping strategies index compared to those who did not receive support.
- **Food Security:** Despite significant efforts to spend on food, nearly 30 per cent of households still do not achieve acceptable food security levels. This indicates that even with heavy reliance on coping strategies and borrowing, many households are unable to meet their basic needs.

These key messages highlight increasing need for ongoing humanitarian interventions to support vulnerable households in terms of ensuring their socio-economic stability.

METHODOLOGY

Research Design

This PAB survey adopted a cross-sectional survey design which provides a snapshot of a certain situation that was explored within a particular timeframe. PAB data collection was conducted between October 2023 and January 2024. Household has been selected for the unit of the analysis. Therefore, the questionnaire designed targeting the household level to be responded or head of the HH. The survey asked questions on a range of topics pertaining to household characteristics, income, expenditure, debt pattern, unemployment status, food security and coping strategies.

On-site training and orientation were conducted for enumerators before the beginning of the survey process. Data collection was facilitated using the Open Data Kit (ODK) platform, ensuring efficient and accurate data capture. Following data collection, rigorous data cleaning and analysis were performed to ensure the reliability and validity of the findings.

Sampling Frame

A nationwide sample may result in sampling errors as the nationwide program with households dispersed across the various regions with varying socioeconomic situations. Stratified sampling is a method used to obtain a representative sample by dividing the population into distinct, non-overlapping subgroups, called strata. In this approach, each stratum is designed to be homogeneous regarding specific characteristics. Regional stratification was implemented because 80 per cent of the applicants are concentrated in 10 provinces. The regions categorized as Aegean, Anatolia, İstanbul, Mediterranean, and South-East were specifically selected due to their comparable program application rates and socioeconomic characteristics. İstanbul, Türkiye's largest commercial centre, was acknowledged as a stratum itself due to its unique socioeconomic standing. Three factors are needed to be specified to determine the appropriate sample size: the margin of error, the level of confidence or risk, and the degree of variability in the attributes being measured. This sample has been calculated at "95 per cent confidence level, +/- 5 per cent margin of error", hence results will be statistically representative for both each strata and recipient status.

As the second step of the sampling, similarly 95 per cent confidence level and 5 per cent margin of error was calculated for ESSN, C-ESSN and non-recipient households. PAB captured responses from 1.976 ESSN household, 1.960 C-ESSN household and 1.956 Non-recipient household. Those groups were efficiently reached out through outbound calls conducted by the 168 Kızılay Call Centre in Gaziantep.

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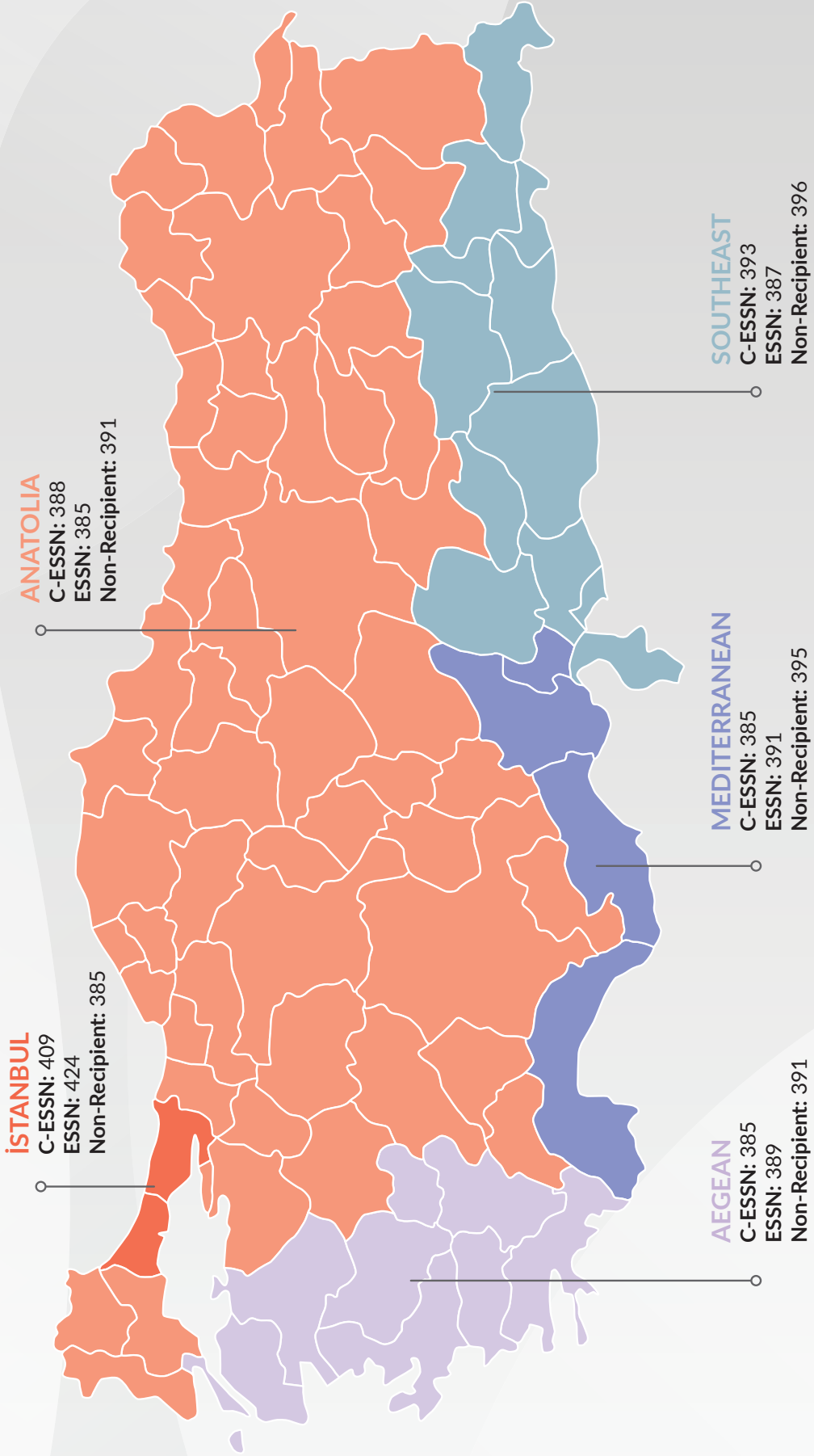

Figure 1: SSN Program Regional Turkey Map

Area of Study

Ensuring a statistically representative sample with a 95 per cent confidence level and a 5 per cent margin of error required designing the survey to include at least 385 households for each of the 5 strata and 3 recipient statuses (ESSN, C-ESSN recipients and non-eligible). To achieve this target, a total of 12,979 households were called and the survey was completed with 5,890 households with a 45 per cent response rate, while in non-recipient households, the non-reach rate reaches approximately 60 per cent. The majority of the unreached households did not respond to the call or could not be reached with a rate of 74 per cent. It is seen that the households were not available, did not want to participate and the number was wrong, respectively.

Limitations

Several limitations should be acknowledged;

- The data collected is based on self-reported information from households, which may be subject to recall bias or social desirability bias. Respondents might underreport or overreport certain behaviors or conditions.
- Reaching households was challenging due to incorrect phone numbers, households being unavailable, or the number belonging to another person.
- Variability in responses due to differing education levels among households, which may affect their understanding and interpretation of the survey questions.

Despite these limitations, the study offers important insights into the socio-economic conditions of refugee households in Türkiye and provides a foundation for future research and targeted humanitarian interventions.

OUTCOMES

Demographic Characteristics

In terms of the demographic information gathered from the PAB study, female presence is higher in beneficiary households compared to non-recipient ones. When taking into account the average household size of the sample is 5.52, while this is 5.96 for ESSN recipients, 5.47 for C-ESSN recipients and 5.11 for non-recipient households. The higher average household size in ESSN households is primarily due to the average number of children being 3.5, whereas it's 2.2 in non-recipient households. Moreover, C-ESSN households, with an average of 2.8 children, have a higher proportion of single parents and individuals over 60.

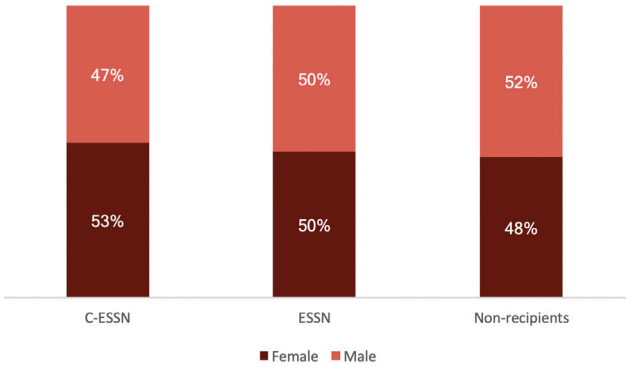

Figure 2: **Gender Distribution by Recipient Status**

In fact, 5 per cent of C-ESSN households consist of individuals over 60 years age, compared to approximately 2 per cent for ESSN and non-recipient households. Additionally, when examining the averages of working-age individuals (18-59), non-recipient households have the highest at 2.7, whereas ESSN and C-ESSN households are lower at 2.4 and 2.2, respectively. Moreover, while the proportion of adult males aged 18-59 is approximately 20 per cent in beneficiary households, it rises to 27 per cent in non-recipient households, indicating that the higher proportion of at least 1 adult male is significantly high.

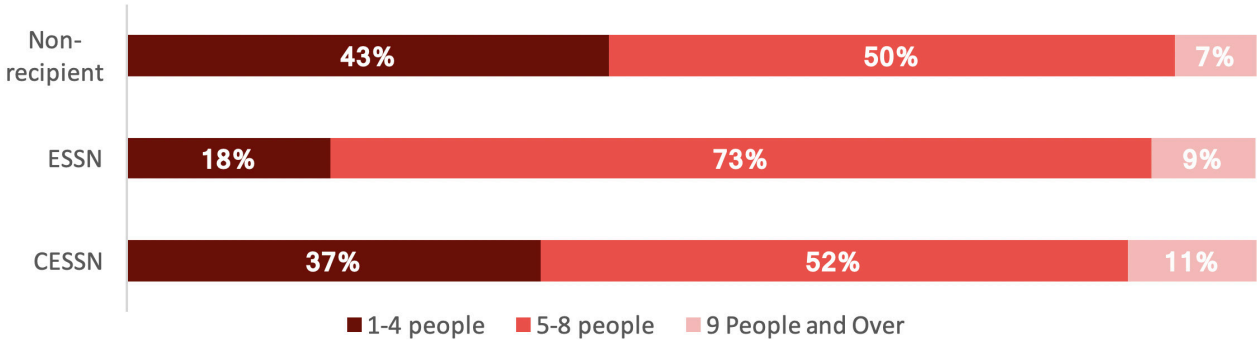

Figure 3: **Household Size Breakdown**

Among ESSN recipients, most are married, with a small portion widowed or living without their partner. In C-ESSN recipients, marriage remains the most common status, but there are more widowed, divorced, and separated individuals than other household groups. Education and school attendance of the children is another important aspect to be followed. For households with school aged children, school attendance ratio is 79 per cent. In terms of housing conditions, over half of the households reside in good quality dwellings, while approximately 40 per cent live in bad quality housing. A minimal proportion of households reported living in luxurious accommodations. Furthermore, over 95 per cent of all households reside in rented accommodations, indicating that rental expenses will be an unavoidable item in their budget. These are important findings to be obtained before assessing the economic output of households.

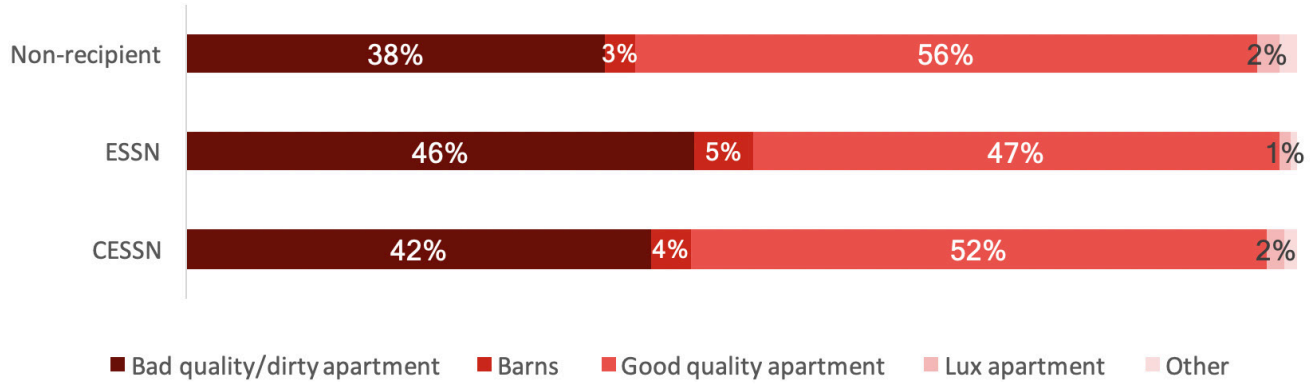

Figure 4: **Households Housing Situations by Recipient Status**

Household Economy Analysis (HEA)[4]

Income

Income level is a critical indicator when determining the socio-economic status of households. It is also possible to understand the welfare levels of households according to their income levels. As housing conditions improve, there is a significant increase in the income level of household. As seen in figure 6, C-ESSN households are in a much lower income group than ESSN and non-recipient households highlighting their vulnerability. Meanwhile, income convergence of ESSN households towards non-recipient households reveals a positive impact of the cash support and implies a reduction in vulnerability among ESSN beneficiaries.

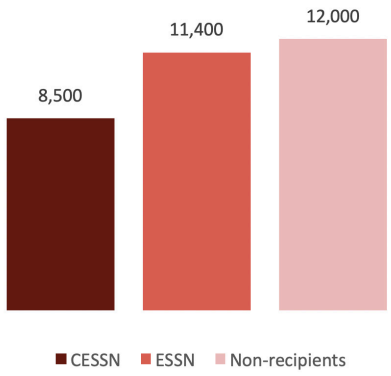

Figure 5: **Labour Income by Recipient Status**

4 HEA provides a quantified picture of people's income sources, expenditure patterns, and debt behaviors.

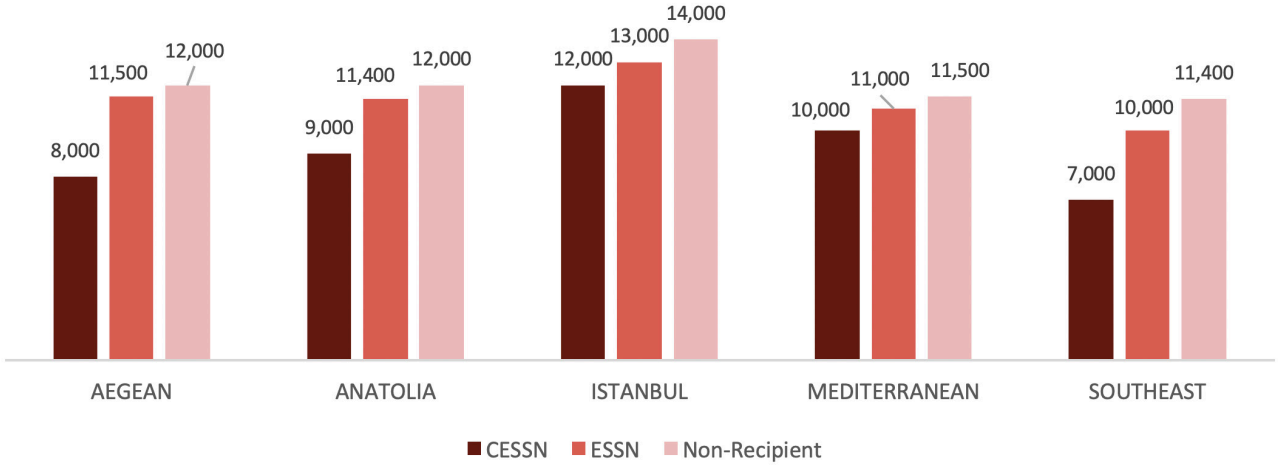

Figure 6: **Median Total Income by Recipient Status and Strata**

Figure 6 illustrates that compared to İstanbul, the region with the highest household income amount, Southeast region has a considerably lower income. The reason why is that the labor market in the Istanbul region is wider than others. Hence, households in the İstanbul region are more likely to consider skilled and unskilled labor as the main source of income compared to other regions, which directly affects the income status of households.

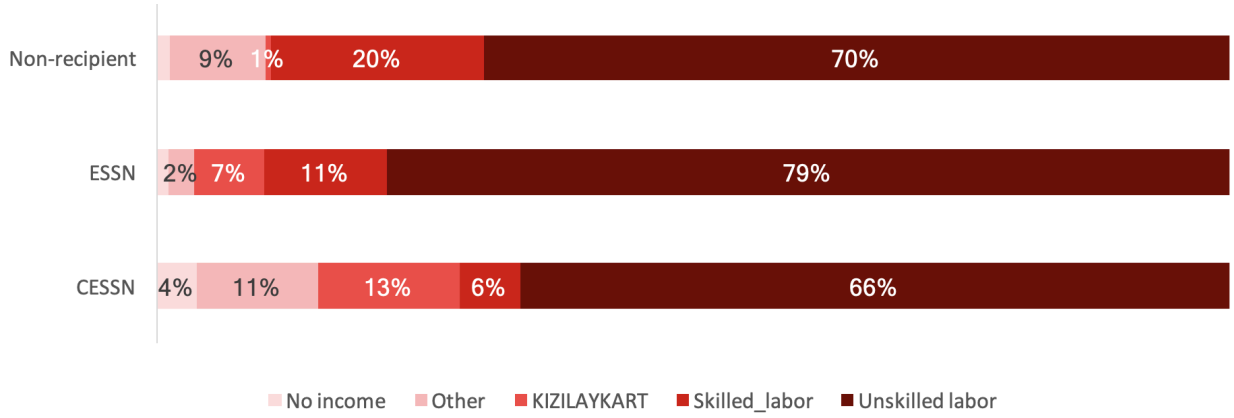

Figure 7: **Main Sources of Income by Recipient Status**

Furthermore, it can be seen that unskilled labour is still the main source of income for the majority of C-ESSN, ESSN and non-recipient households. According to PAB results, unskilled labour, KIZILAYKART and skilled labour were the second income sources for C-ESSN, ESSN and non-recipient households. Finally, C-ESSN households engage in less income-generating activities compared to non-beneficiary and ESSN beneficiary households. This shows that beneficiary households differ from each other and that C-ESSN households are relatively more dependent and KIZILAYKART is relatively more critical for C-ESSN households.

"I'm thinking of working, but there are no job opportunities. I can't find a solution. I started to sell my existing belongings. For example, this month I had to take my daughter's earring out of her ear and sell it."

Kilis, Female

Expenditure

Household expenditure data is obtained in detail by asking about 18 expenditure items separately, including expenditures on rent, food and utilities. Although ESSN households appear to be better off when total expenditures are compared, per capita expenditures would show the socio-economic status of households more clearly, due to differences in average household size. At this point, the highest level of per capita expenditure is in non-recipient households with 4,136 TRY, followed by ESSN households with 3,517 TRY and C-ESSN households with 3,391 TRY.

It is concluded from the household expenditures by region that İstanbul has been consistently higher than the other regions. Yet, the lowest expenditure levels seem to vary across regions and programmes. For a better understanding of the economic situation, it is more reliable to consider per capita expenditure rather than total household expenditure, as household sizes vary. Even on a per capita basis, İstanbul remains the region with the highest expenditure, while the Southeast and Anatolia regions have lower levels, especially for ESSN and C-ESSN households.

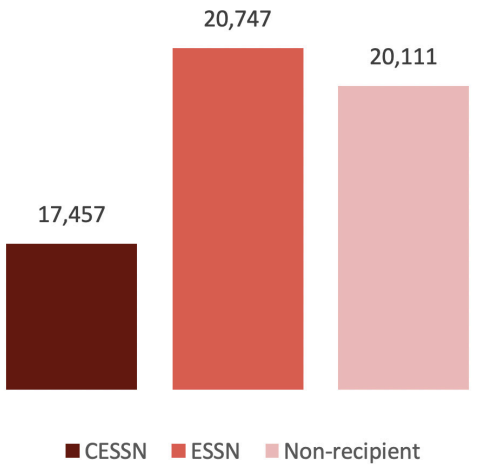

Figure 8: **Total Expenditure by Recipient Status**

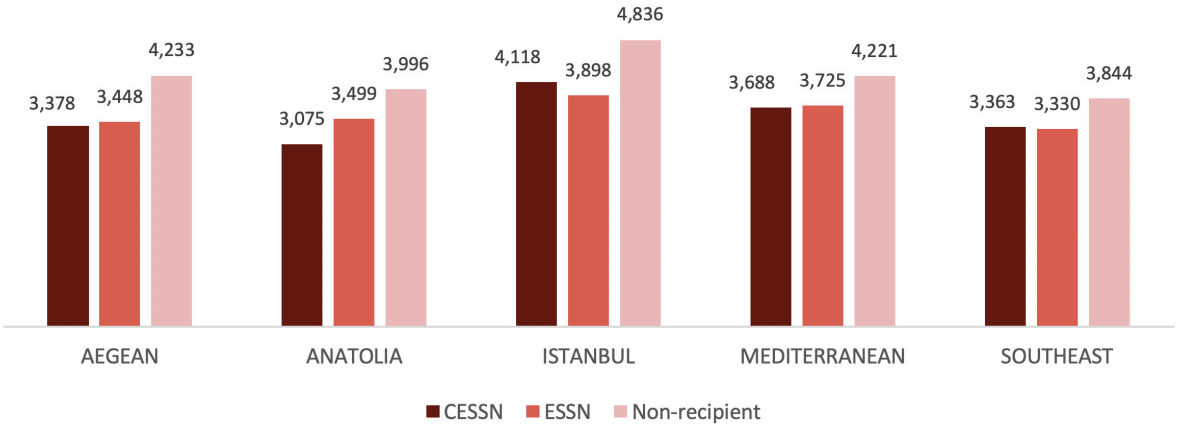

Figure 9: **Per Capita Expenditure by Recipient Status and Strata**

Though it might seem İstanbul has better figures in both income and expenditure but this might be misleading. The high cost of living in İstanbul, being reflected in higher rCSI (reduced Coping Strategy Index) scores, points to the difficulties that households there may still face despite higher incomes and expenditures. Economic pressures are greater in İstanbul, making it more difficult for households to maintain their standard of living compared to other regions.

> *The landlord increased the rent from 900 TRY to 4000 TRY, we may go without food but the landlord does not wait. Last year I had to take 2 of my 5 children out of school because I could not meet their needs. I want to educate them but I cannot meet their needs.*
>
> ***İzmir, Female***

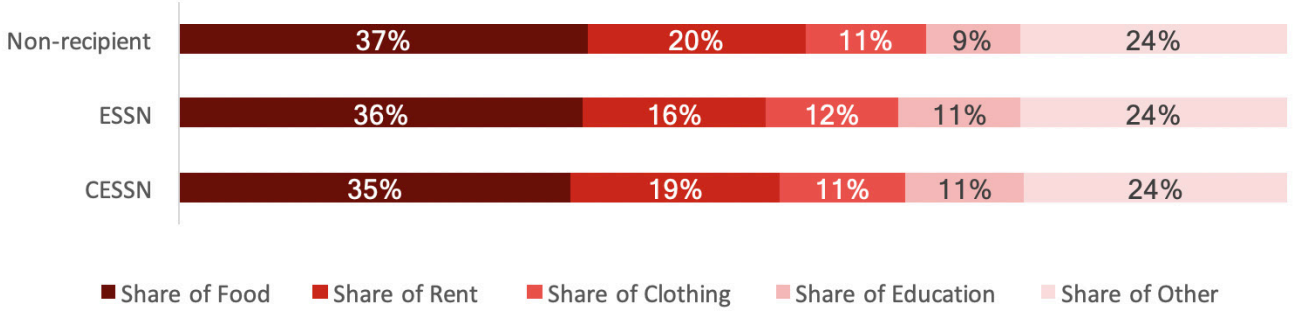

Figure 10: **Share of Expenditure by Recipient Status**

In terms of the share of expenditure items in total household expenditure, food expenditure has the highest share in C-ESSN, ESSN and non-recipient households. For all three groups, food is followed by rent, clothing and education, and more than half of household expenditures are spent on food and rent only. This shows that households are still trying to meet their essential needs in the hierarchy of needs[5] and to live sustainably.

5 Maslow, A. H. (1954). Motivation and personality.

Debt

It is noticed that about three quarters of C-ESSN and ESSN households and 6-7 out of 10 non-recipient households have debt. Comparing the debt status of households, it is clear that ESSN and C-ESSN households have to borrow at higher rates, despite the fact that C-ESSN households have lower income and expenditure levels. Regionally, as in the income and expenditure indicators for ESSN and C-ESSN households, İstanbul has the highest debt level, while the Mediterranean region has the highest debt level for non-recipient households with 10,000 TRY.

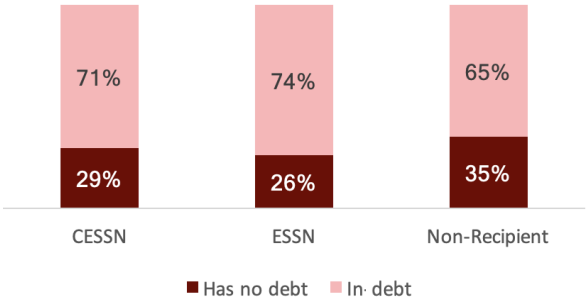

Figure 11: **Debt Status by Recipient Status**

The analysis results illustrate that borrowing from local shops was the main source of debt whilst food, rent, non-food items, utilities, and healthcare were the top five reasons for acquiring debt. The previous income and expenditure sections showed that for most households there was insufficient income and yet they had to rely heavily on new debt to cover their expenditures, underlining that households were struggling to meet their needs. Also, as it is seen in coping strategies, households' borrowing is also insufficient to meet their basic needs and they resort to coping strategies such as skipping meals and eating less.

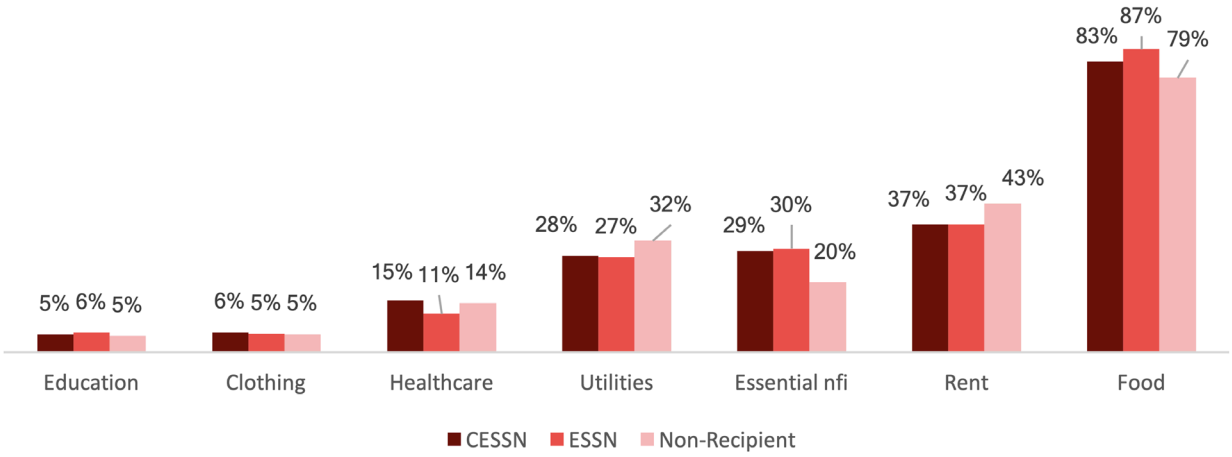

Figure 12: **Reasons for Debt by Recipient Status**

Rent, medicine money, hospital expenses are very difficult for us. My grandson is 7 years old and disabled. Even the money we earn through labour is not enough at the end of the month and we have to borrow money.

Şanlıurfa, Female

Cost of Living

The Minimum Expenditure Basket (MEB)[6] represents the estimated monthly cost of meeting the basic needs of a household. It is identified by calculating the essential set of goods and services required for survival and is adjusted to ensure that the food component meets basic nutritional standards, in accordance with Sphere standards[7]. To evaluate the household relative poverty, per capita amount of MEB is typically compared with the household per capita expenditure. If the household per capita expenditure is below the per capita MEB, then the household are assumed to fall below the poverty line. Since the demographic composition of ESSN, C-ESSN and non-recipient households are different, MEB also varies leading to re-calculation for each household group. The main difference in MEB amounts is not due to common expenditures like rent, utilities etc., but to individual-based expenses, such as food. The minimum per capita expenditure is found to be 3,745 TRY for C-ESSN households, 2,963 TRY for ESSN households and 3,319 TRY for non-recipient households on average.

Fifty-eight per cent of the C-ESSN recipients and about thirty per cent of the ESSN and Non-recipient households had a per capita median expenditure below MEB, indicating a difference between the groups. As with other socio-economic indicators, C-ESSN households are more vulnerable compared to ESSN and non-recipient households. The fact that the majority of C-ESSN households are below the minimum living standard indicates the severity of the situation. Moreover, using the World Bank's poverty line[8] for lower-middle income countries, i.e. $3.65, as a threshold, it can be concluded that the situation of refusal households is much better than that of beneficiary households. While 7 out of 10 non-recipient households are above the poverty line, one out of every two recipient households are below the poverty line. As can be noted from the results, C-ESSN households are significantly more vulnerable than other households.

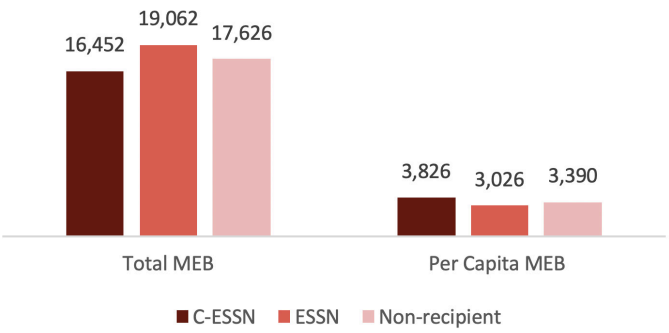

Figure 13: **Total and per-capita MEB**

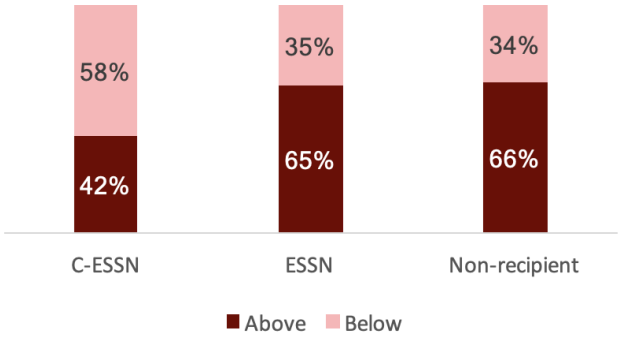

Figure 14: **Households MEB Status**

Life is hard. Everything is very expensive. My husband is the only bread-winner of our family. My daughter has two daughters, we cannot enrol them in school due to financial difficulties.

İstanbul, Female

6 This term refers to "Estimated Minimum Expenditure Basket Value"

7 Sphere standards intend to ensure quality humanitarian response and accountability. MEB is estimated as the cost of acquiring enough food to meet energy requirements, usually 2,100 calories per person per day, as per the Sphere Standard. For more information, please visit https://spherestandards.org/humanitarian-standards/ core-humanitarian-standard/

8 For more information, please visit; https://documents1.worldbank.org/curated/en/353811645450974574/pdf/Assessing-the-Impact-of-the-2017-PPPs-on-the-International-Poverty-Line-and-Global-Poverty.pdf

Food Security Analysis

Consumption Based Coping Strategies

The Reduced Coping Strategy Index (rCSI)[9] assesses how frequently and severely households resort to specific behaviors over a 7-day period when faced with immediate food shortages or financial constraints affecting food access. It is obvious the reliance on coping strategies specific to food, which is the main expenditure item for households. Besides, it is observed the average rCSI scores are highest for ESSN households, followed by C-ESSN and non-recipients, and that in all regions, C-ESSN and ESSN households have higher rCSI scores than non-recipients.

On the other hand, Anatolia has the lowest rCSI score for non-recipient and ESSN households, while the Southeast and Mediterranean regions have the lowest scores for C-ESSN households. Although households have lower incomes and expenditures, they apply fewer coping strategies on average. In this case, it is possible to say that the cost of living is lower in regions such as Anatolia, the Mediterranean, and Southeast.

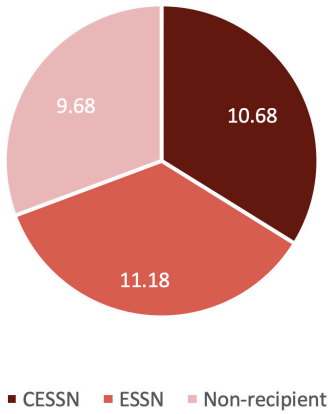

Figure 15: **rCSI Scores by Recipient Status**

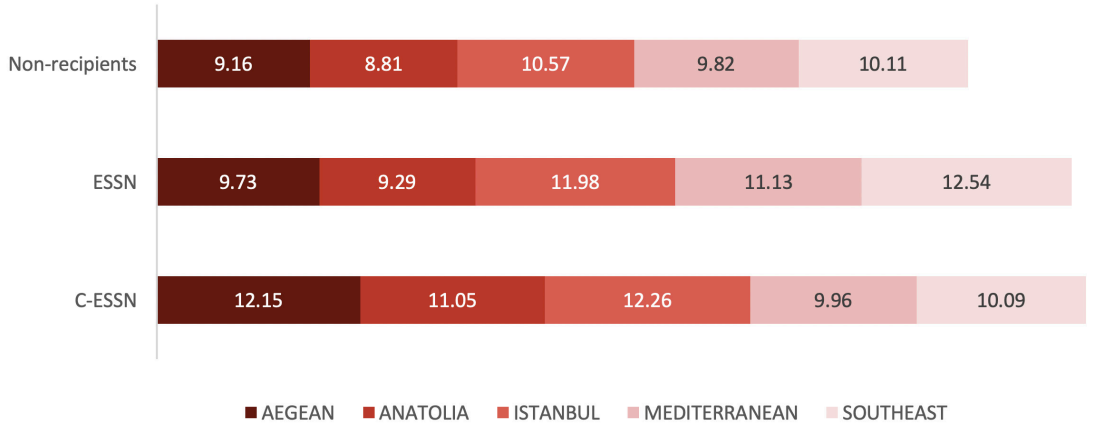

Figure 16: **rCSI scores by Strata and Recipient Status**

"We've started cutting back on the children's expenses. We've completely cut down on food like meat and chicken".

Gaziantep, Female

9 Reduced Coping Strategies Index is a proxy indicator used to measure household level food insecurity. It includes five specific consumption coping strategies, each given a standard severity weight, and aggregated into an index. The strategies include relying on less preferred or cheaper food, borrowing food or relying on help from friends or relatives, reducing the number of meals eaten per day, reducing the portion size of meals and reducing the quantities consumed by adults so children can eat. For more information please visit; USAID, "The Coping Strategies Index: Field Methods Manual (2nd Edition)", https://www.spring-nutrition.org/publications/tool-summaries/coping-strategiesindex-field-methods-manual-2nd-edition (accessed December 24, 2020).

As illustrated in Figure 18, the most frequently adopted reduced coping strategy was reliance on less cheap and less preferred food , emphasizing a prioritization of affordability over preference during difficult times. Additionally, reducing the number of meals eaten per day and reducing quantities consumed by adults so children can eat indicate additional adjustments made to alleviate the impact of economic challenges.

It is also noteworthy that C-ESSN and ESSN households resort to borrowing food from their neighbors more intensively than non-recipient households. All of these factors suggest that, despite the KIZILAYKART assistance, an increasing number of households experienced worsening food security conditions. This might be due to households relying on readily available strategies to cut their expenditures. Such findings are alarming, as they could have long-term implications for the physical development and health of children in these families.

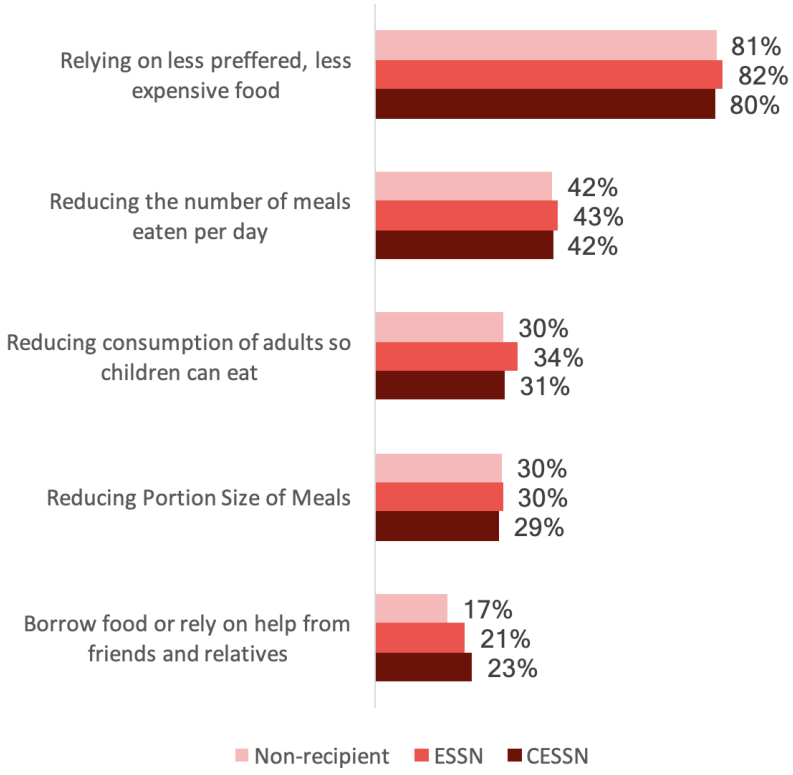

Figure 17: **Reduced Coping Strategy Index Components**

Livelihood Coping Strategies

Livelihood Coping Strategy Index (LCSI)[10] focuses on households' ability to manage economic difficulties that impact their income and long-term livelihood sustainability.

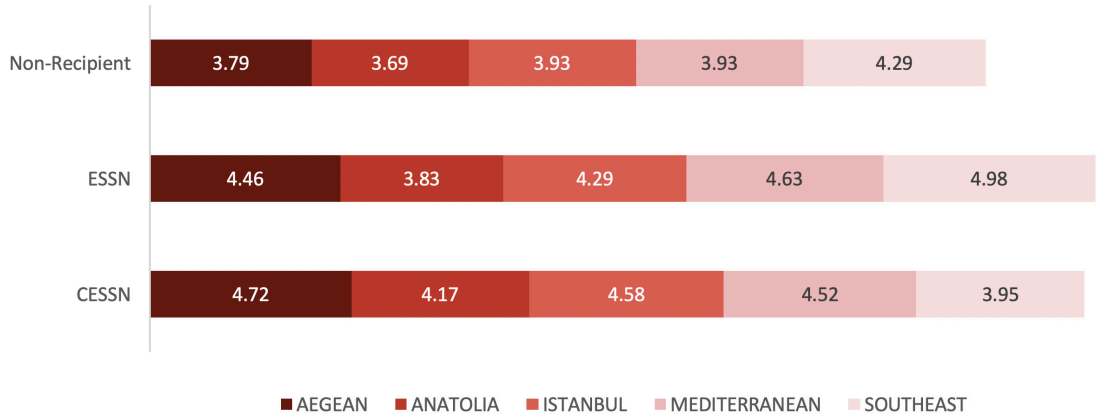

Figure 18: **LCSI scores by Strata and Recipient Status**

Households are increasingly relying on coping strategies to address the lack of resources for meeting their basic needs. As seen in Figure 19, ESSN households have the highest average LCSI scores, followed by C-ESSN and non-recipient households. Regionally, unlike other regions, C-ESSN households engage in more coping strategies in the Aegean and İstanbul, while households in the Southeast, despite having income-generating employment activities in other regions, practice less coping. Notably, ESSN households are attempting to survive by employing more coping strategies in the Southeast. This highlights the high cost of living and employment disparities between regions. Overall, while non-recipient households are expected to be less vulnerable due to higher income-generating capacity and more skilled labor, they are still more resilient compared to other households.

"I took my 2 children out of school because I couldn't meet their expenses. We can meet less than half of their needs. 2 years ago everything was better, now we cannot even buy clothes for our children. KIZILAYKART assistance used to meet more of our needs before, but now it does not meet them at all.

İzmir, Female

10 The livelihood coping strategy index (LCSI) is a proxy indicator to measure the reliance on different coping strategies, assessing household's livelihood and economic security in terms of income, expenditure and assets. Participants are asked to report on whether they relied on a set of 13 coping strategies in the past 30 days. The severity of the coping strategies is classified into stress, crisis and emergency coping strategies with different severity weights. For more information please visit;

USAID, "The Coping Strategies Index: Field Methods Manual (2nd Edition)", https://www.spring-nutrition.org/publications/tool-summaries/coping-strategiesindex-field-methods-manual-2nd-edition (accessed December 24, 2020).

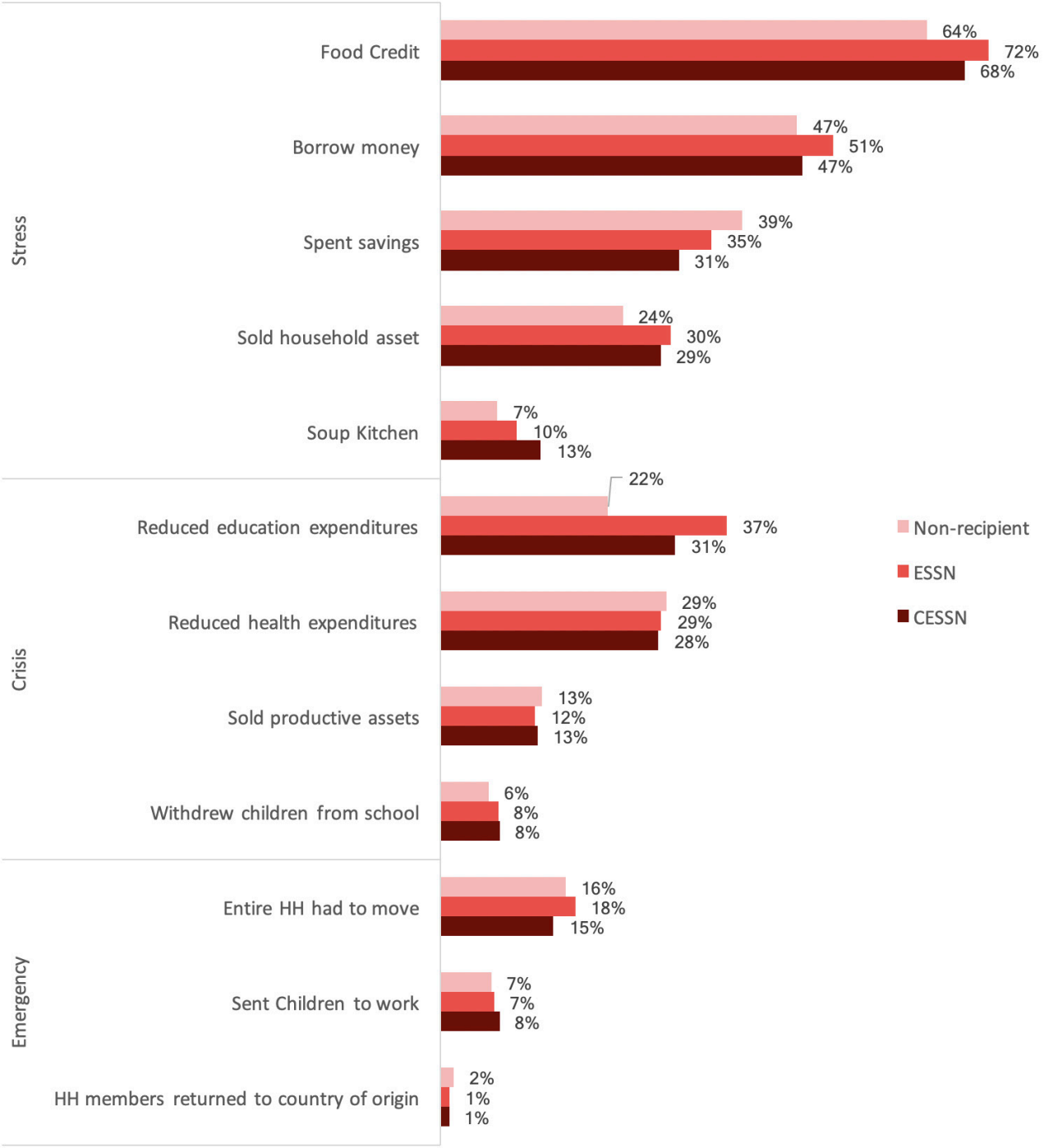

Figure 19: **Livelihood Coping Strategy Components**

The most utilized stress coping strategies for all households include buying food on credit, borrowing money from relatives to face basic needs (higher in ESSN and C-ESSN households) and spending savings (more prevalent in non-recipient households, largely due to their higher saving capacity and utilization. Reduced education and health expenditures emerged as the most frequently adopted crisis coping strategy, given the high proportion of children in recipient households.

Another frequently observed emergency coping strategy is moving of the entire household, with rent being the second largest item in the expenditure share, it is expected that households would seek solutions, potentially by relocating. It's noteworthy that a significant proportion of households resort extensively to coping mechanisms in times of stress and crisis.

Food Consumption Score

Food security was defined as "when all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life". Food Consumption Score (FCS)[11] was used in this study to measure participants households' food security levels. The analysis results present both ESSN and C-ESSN recipients, as well as non-recipient households, face low levels of food insecurity with higher acceptable levels of food consumption. It is crucial to highlight that consumption of relatively expensive items such as eggs, meat, and fish are notably low or absent among refugees. Consequently, most of both recipient and non-recipient households either do not consume these items or consume them only once a week. As socio-economic conditions change and households encounter increasing economic strain, they adopt coping strategies that emphasize cheaper, carbohydrate-based foods (such as bread, pasta etc.) over higher-quality and more diverse nutritional options.

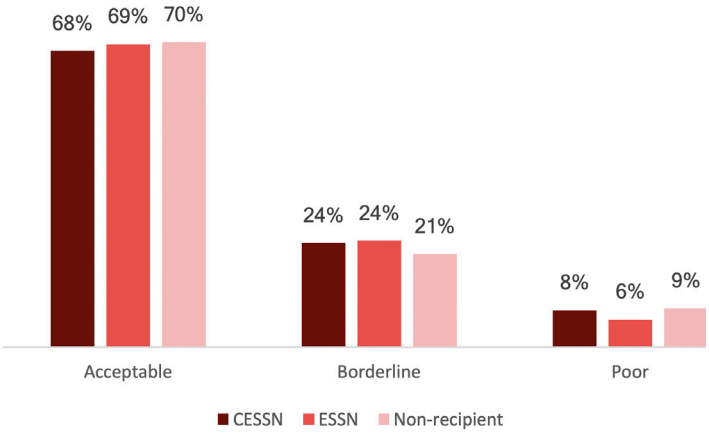

Figure 20: **FCG by Recipient Status**

The Food Consumption Group distribution of households is analyzed, revealing no major differences overall, but noticeable differences exist in some region. Acceptance levels of all households are higher in the Aegean, Anatolia, and İstanbul regions compared to the other two regions. Notably, ESSN households in the Aegean region have the highest acceptance rate at 84 per cent.

> *"We have to cut back on everything, even our bread. We have no other choice."*
>
> ***Gaziantep, Female***

11 Food Consumption Score (FCS) measures households' food consumption habits, the diversity and frequency of the food they consume in the last seven days, and then groups these figures under three categories, poor, borderline, and acceptable. It assesses the consumption frequency of 9 main food groups over a week, determining how many days at least half of the household members consume each group. The score is calculated by weighting each food group according to its nutrient richness. For more information please visit; https://docs.wfp.org/api/documents/WFP-0000158062/download/

CONCLUSION

In Türkiye, households have suffered socio-economic deterioration as a result of successive earthquakes in the last year and prolonged economic volatility. Thus, high inflation has made the situation even more difficult for households in Türkiye, leaving household incomes insufficient for basic needs.

Better or worse; the persistent gap between household income and expenditure is a critical concern. Households are increasingly resorting to borrowing to fill this gap, with food being the primary reason for borrowing. This reliance on borrowing for essential needs underscores the inadequacy of current income to sustain household welfare.

Basic needs; at the level of meeting basic needs of C-ESSN, ESSN and non-recipient households, more than half of C-ESSN households are unable to meet their basic needs. The main reasons for borrowing and the highest expenditure items (food, rent) align, indicating that households struggle to meet basic needs across all categories.

Borrowing for food; C-ESSN households and ESSN households use more coping strategies for food for survival than non-recipient households. The majority of households' main reason for borrowing is food and in line with this, the most commonly used food-based coping strategy is that consume less preferred, cheaper foods. This shows that no matter how much households turn to cheaper food; their income is not enough to cover it.

One third of households in crisis; nearly one-third of ESSN and C-ESSN households use one of the livelihood coping strategies that indicate a crisis situation. In particular, reducing education costs is the strategy most frequently used by households in a crisis situation. In addition, almost three-quarters of households use stress coping strategies.

One in four households falls below the acceptable food consumption score, and one in ten households has a poor food consumption score.

In conclusion, while cash assistance programs have made significant strides in supporting vulnerable households, there is a clear need for enhanced and targeted interventions. By addressing the income-expenditure gap, improving food security, and conducting detailed vulnerability analyses, humanitarian efforts can be more effectively directed to alleviate the socio-economic burdens faced by beneficiary households.

RECOMMENDATIONS

Based on the findings of this study, the following recommendations are proposed to enhance the effectiveness of cash assistance programs and improve the socio-economic conditions of vulnerable households:

- PAB results show that cash assistance to households is insufficient and the gap between household expenditure and income is widening. To mitigate this, the amount of the cash transfer can be adjusted to ensure that households' income levels converge to their basic needs.
- Additional questions can be incorporated or focus group discussions can be planned to better understand the preferences of households that choose not to borrow. Despite the significant gap between income and expenditure, approximately 30 per cent of households do not borrow. This may suggest that these households either cannot borrow or prefer not to borrow for specific reasons. Further studies focusing specially on debt would be beneficial.
- The fact that ESSN and non-recipient households have similar outcomes shows both the success of the project and the reduced vulnerability of ESSN households. At this point, a vulnerability analysis should be conducted to ensure an in-depth examination of the situation of ESSN households. This entails undertaking new targeting studies specifically for ESSN households to identify the least vulnerable groups within these households.
- Additionally, it is crucial to direct households towards more employment opportunities, especially in situations where only one parent in the household works or neither parent works or is able to work. Facilitating access to job opportunities can help households achieve greater independence, enhance their participation in society, and reduce their vulnerability. Encouraging and supporting employment, particularly for women, can significantly contribute to the socio-economic stability and resilience of these households.
- It is common to all indicators that C-ESSN households are more vulnerable than ESSN and non-recipient households. Increasing the amount of assistance to C-ESSN households will both increase the impact of the assistance and bring C-ESSN households up to the level of ESSN and non-recipient households.

Implementing these recommendations can significantly improve the impact of cash assistance programs, addressing both immediate needs and long-term resilience of vulnerable households. Regular monitoring and evaluation will be crucial to ensure the effectiveness of these interventions and to make necessary adjustments as circumstances evolve.

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