



Türkiye

IFRC-TRC Earthquake Operation - Livelihoods Recovery Programme

Case Study



Photo: TRC and IFRC provide cash assistance to help businesses flourish again.

Background

On 6 February 2023, **Türkiye experienced a magnitude 7.7 earthquake in Kahramanmaraş**, accompanied by 83 aftershocks with a maximum intensity of 6.7. The same day, **a separate earthquake of 7.6 magnitude** occurred in the same city. The southeastern region of the country was severely impacted by the earthquakes, with the most affected provinces identified as Adana, Adıyaman, Diyarbakır, Elazığ, Gaziantep, Hatay, Kahramanmaraş, Kilis, Malatya, Osmaniye, and Şanlıurfa.

The devasting earthquakes resulted in the **loss of more than 50,000 lives,** including at least the loss of 6,800 - predominantly Syrian – refugees, according to the Disaster and Emergency Management Presidency (AFAD),





and 108,272 individuals that sustained injuries.¹ Approximately **three million people have been displaced**, including an estimated 528,146 evacuated by the government.² Furthermore, over a three million residential units have incurred damage.³ In response to the earthquakes, the IFRC launched an Emergency Appeal for Türkiye seeking CHF 400 million for the Turkish Red Crescent operation in support of the immediate and long-term needs of the affected population. Thanks to the donors contributing to the Appeal, recovery support is being provided so that the affected people can get back on their feet.

More than one year after, people are struggling to cover day-to-day necessities, including rent, food, and other essentials without reliable sources of income. **As a result, hundreds of thousands of people continue to need support.**

The affected region has experienced **substantial losses in livelihoods**, resulting in a notable reduction in the labour force on both the demand and supply sides. Over 25 per cent of the population affected by the earthquakes has lost their income-generating activities, making access to job and income opportunities a paramount concern for rebuilding lives and enhancing resilience. The dominant sectors in the earthquake-affected region include the **service sector**, **agriculture**, **and husbandry**. According to a recovery assessment conducted by Turkish Red Crescent and IFRC back in in August 2023, 57 per cent of earthquake survivors reported a negative impact on their income, with 13 per cent stating a complete loss of their income source.⁴ Many affected individuals noted **damage to their workplaces** in both urban and rural areas. A substantial proportion of those reporting work-place damage mentioned the termination of their employment contracts, resulting in **unemployment**.

In addition, findings from the recovery assessment revealed that employers in the affected region are grappling with **challenges in finding qualified workers** to sustain their businesses due to the migration of the labour force to other provinces. The **agriculture and livestock sectors have sustained considerable damage**. Essential assets like tractors, irrigation equipment, and tools suffered significant harm. Structures such as barns, milking machines, and beehives were also affected. Livestock losses were widespread, with thousands of cattle, sheep, and goats perishing, while beehives and poultry also suffered substantial losses. The impact of the earthquake extends beyond agriculture, affecting various trades and industries. **Small and medium enterprises, including furniture shops and restaurants, experienced destruction and disruption,** leading to many losing their primary source of income. The textile industry, a major employer in the region, was particularly hard-hit, with factories destroyed and a subsequent migration and shortage of skilled workers exacerbating the situation.

Urgent measures are needed to support livelihoods in the region. This includes offering grants to micro and small enterprises to revive economic activity within communities, creating a sustainable production

² According to the assessments by AFAD (<u>Government of Türkiye, 27/03/2023</u>).

¹ TRT Haber (government-led news agency), 22/04/2023.

³ According to the assessments by Republic of Türkiye Ministry of Environment, Urbanization and Climate Change, 19/02/2023.

⁴ IFRC and TRC. (2023). Turkish Red Crescent Recovery Assessment – Türkiye Earthquake 2023.

⁵ IFRC and TRC. (2023). Turkish Red Crescent Recovery Assessment – Türkiye Earthquake 2023.





environment by rehabilitating livestock and agricultural areas, and repairing damaged infrastructure and productive assets in earthquake-affected regions.

Overview of the Programme

Supporting livelihoods recovery and facilitating income generation for those affected by the earthquake remains a top priority to ensure the restoration of livelihoods and the self-sufficiency of the affected population. Providing cash grants support for livelihoods allows affected farmers and small enterprises to address their most urgent needs based on their priorities, while also stimulating the local economy. Consequently, as the transition to the recovery phase occurs, TRC, with support from the IFRC, has finalized a Livelihoods Recovery Plan, under the Emergency Appeal. This plan, developed following a rapid livelihood recovery assessment, focuses on assisting agricultural and livestock farmers and micro-, small-, and medium-sized businesses in the six most-affected provinces (Hatay, Kahramanmaraş, Adıyaman, Malatya, Osmaniye and Gaziantep). The livelihood recovery interventions are planned to be implemented in phases up to February 2025, when the Emergency Appeal ends, with the following objectives:

Objective-1: Support to Agriculture and Husbandry (Farmers, breeders, producers...etc.) and agricultural small and medium businesses to restore their livelihoods.

Objective-2: Support restoration and recovery of productive micro, small, and medium businesses and enterprises impacted by the earthquake.

The following activities have been carried out as of early 2024:

Supporting micro and small enterprises (MSMEs), including craftspeople and artists, through cash transfers (grants) to enable them to recover and pursue their businesses: During November and December 2023, a total of 607 SMEs were targeted and supported with Cash for Livelihoods in the form of two instalments. The value of the cash transfer ranged from TRY 20,000 (CHF 700) to TRY 50,000 (CHF 1,700), with an average of TRY 40,000 (CHF 1,300) per beneficiary. Out of the 607, a total of 601 MSMEs successfully withdrew and spent their first instalment, and the second instalment was transferred at the beginning of December 2023, with a total of 599 MSMEs withdrew the second payment. This represented a 98.7 per cent redemption rate. Lists of eligible businesses/individuals were meticulously compiled in collaboration with Chambers Tradesmen and Craftsmen across the six targeted provinces.

Agricultural and livestock support: Following the successful implementation of Cash Transfers (grants) to MSMEs with more flexibility and prompt access to program recipients' production assets, TRC and IFRC launched Cash Transfers to support farmers in the form of two instalments, targeting a total of 861 agriculture and livestock farmers. The value of the Cash Transfer (restricted) ranged from TRY 10,000 (CHF 300) to TRY 50,000 (CHF 1,700), with an average of TRY 30,000 (CHF 1,000) per beneficiary. In December 2023, the first instalment for the 861 farmers was transferred to beneficiaries, and 856 farmers successfully withdrew the payment. The second instalment was transferred in January 2024 and was withdrawn by 850 farmers. This meant a 98.7 per cent redemption rate. The list of earthquake-affected farmers in need was compiled through the dedicated efforts of TRC in collaboration with the Provincial Directorate of Agriculture and Forestry. The restricted cash assistance aims to enable agricultural and animal farmers to access their production needs, such as seeds, fodder, fertilizers, equipment, and tools.





In total about 47,500,000 TRY (1,610,000 CHF) were disbursed in this first phase of the programme.

Scope and Purpose

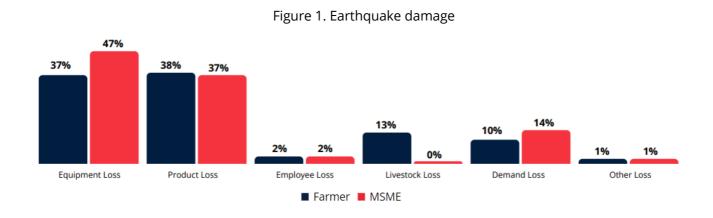
The objective of this study is to demonstrate the **contribution of the IFRC-TRC Livelihood Recovery Programme on restoring the livelihoods of individuals affected by the Kahramanmaraş earthquakes**. This study aims to document the immediate outcomes of the program, as well as to identify lessons learned and additional needs, drawing from the insights gathered mainly through Post-Distribution Monitoring (PDM) Surveys and Key Informant Interviews (KIIs).

Methodology

This study incorporated both primary quantitative and qualitative data collected for Farmer Support and MSME Support programmes. A sample of **400 individuals** among farmers and MSMEs who were assisted through these programmes from six different provinces in the earthquake-affected area (Adıyaman, Gaziantep, Hatay, Kahrmanmaraş, Malatya, Osmaniye) **were surveyed**. Furthermore, **KIIs were conducted** with representatives from Provincial Directorate of Agriculture and Forestry, as well as Union of Chambers of Tradesmen and Craftsmen.

Findings

Findings obtained from PDMs and KII assessments shed light on the current status and livelihood needs of farmers and MSMEs. The majority of farmers and MSMEs (81 per cent and 87 per cent, respectively) reported that their **workplaces were severely damaged** by the earthquakes. Additionally, 75 per cent of farmers and 84 per cent of MSMEs experienced **significant equipment and product loss**.



Effective Programme Modality

The significant levels of satisfaction reported by individuals who received assistance underscore **the success of the programmes in meeting their needs and expectations**. Among both groups, 27 per cent expressed being satisfied, while an overwhelming 72 per cent of farmers and 68 per cent of MSME recipients reported being very satisfied with the program overall. Out of 400 respondents, 399 indicated that **they did not**





encounter any challenges throughout the entire implementation of the programme. Specifically, they were **content with the assistance delivery and withdrawal processes**. 31 per cent of farmers and 21 per cent of MSME beneficiaries expressed being satisfied, while 69 per cent of farmers and 79 per cent of SME beneficiaries were very satisfied with the delivery and withdrawal processes of the program. **Cash assistance was highly preferred over in-kind assistance**, with 90 per cent of farmers and 96 per cent of MSME program beneficiaries (93 per cent average of both groups) expressing their preference for cash.

Likewise, key informants indicated that payment delivery and withdrawal process was highly effective, and they did not receive negative feedback about it. In addition, although sometimes it is difficult to track cash support, they mentioned that cash assistance is highly preferred over in-kind assistance.

"Although it seems to be difficult to track cash support, it has been very fast and useful at this stage." - KII, Hatay

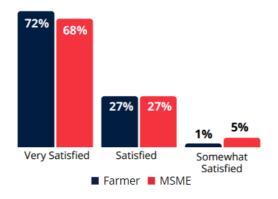


Figure 2. Overall satisfaction with the programme



Ökkeş specializes in handcrafted wood carving, producing furniture, and accessories. He was supported by a cash grant provided by the Turkish Red Crescent, in cooperation with IFRC. He mentions that the cash assistance was transferred to his bank account, and he used it to purchase the necessary machinery to organize his business.

"With the cash support from the Turkish Red Crescent, we bought small hand tools, and thanks to that, we were able to continue our business. Of course, we experienced a loss in our business. Time is needed for it to recover," he says.





Livelihoods Recovery

Individuals stated that **they used the assistance for their livelihood-related requirements**, with almost all mentioning that they utilized it to re-establish their livelihoods through purchases of equipment, raw materials, or machinery. In this regard, **the assistance aided them in revitalizing their businesses** and resulted in an overall enhancement of their operations. The results show that while a significant number of recipients (96 per cent of farmers and 90 per cent of MSMEs) experienced a moderate improvement in their business recovery with the provided assistance, a smaller but notable group (4 per cent of farmers and 10 per cent of MSMEs) experienced high improvements in their business recovery.

"The assistance definitely had an effect and helped a lot. It encouraged especially small producers who were on the eve of quitting farming." – **KII, Adıyaman**

Ali received a livelihood cash grant for planting olive and grape trees and purchased fertilizer and agricultural pesticides. "Initially, my wife used to receive food aid from the Turkish Red Crescent. We received quite a bit of help. Then we received cash assistance," Ali said adding that the Turkish Red Crescent helped him twice with cash assistance. "With cash assistance from the Red Crescent and IFRC, I bought my fertilizer. I bought my agricultural chemicals. May God bless them. Thank you," he says. Ali notes that there are seven varieties of grapes at his vineyard, and he wants to expand his business and cultivate his family's area nearby too. "If I can receive cash support again, I will buy the agricultural pesticide that I am lacking. Buying diesel is what puts us in trouble. I will lay pipes underground for water. So, we continue trying, we didn't give up," Ali added."



Improved Resilience

The Farmer Support and MSME Support assistance programmes played a crucial role in enhancing the resilience of communities affected by the earthquake. These programmes successfully catered to the immediate business requirements of the individuals who received assistance, thereby **promoting the sustainability of their livelihoods**. The analysis of the Post-Distribution Monitoring (PDM) highlights notable improvements in the business status of both farmer and MSME recipient groups involved in the assistance programmes. Remarkably, 79 per cent of farmers and an even higher 90 per cent of MSMEs reported positive changes in their businesses, with improvements observed in their operations.

Similarly, key informants indicated that the eligibility criteria for the programme were effective in reaching out to MSMEs and farmers who were in need of help. Overall, it was instrumental in livelihoods recovery; the assistance helped MSMEs and farmers in re-establishing their livelihoods and improved their resilience.





"The assistance definitely had a positive impact. It supported our production chain and particularly prevented our farmers from getting into debt. The assistance helped them to survive one more year." – **KII, Osmaniye**



Döndü was able to get a container store from the municipality but didn't have the capital to purchase the products and run the shop. "We were about to start working, but we didn't have capital. I was feeling down. My husband said, 'Let's start even if we don't have money. That shop will open,' he told me," Döndü says. Feeling desperate, she got shingles due to extreme stress, she adds. Then, she heard that there would be an opportunity to start working with the support of the Turkish Red Crescent. "We were dreaming. I told my husband, 'We'll get shelves here. We'll buy products and work even in the market style if necessary."

She says that the Turkish Red Crescent had called her and had asked if she had withdrawn the money that was deposited at the bank. Receiving the cash grant for livelihood support, Döndü says she went to purchase the products but felt strange because she had been away from her work for such a long time. "That 30,000 Lira was very precious to us. It was the reason for my first step. It happened with the support of the Turkish Red Crescent. Although it was a small amount, it was a big start. Then another 15,000 was deposited. We went shopping again. We got our invoice. Now I'm going to work comfortably. It was a good start for us," she says.

Satisfaction with the Communication Channels

Individuals who received assistance expressed **satisfaction with communication channels and feedback mechanisms.** The data shows that all respondents, including both farmers and MSMEs, reported being either satisfied or very satisfied with the information processes of the programme. This suggests that the programmes have been responsive to community feedback and have effectively communicated program information and updates.

75% 82% 25%

Satisfied

Figure 3. Satisfaction with the communication channels and feedback mechanisms

■ Farmer ■ MSME

Very Satisfied





Key informants also mentioned a general satisfaction with the communication channels. They thought that informative brochures helped them to inform potential recipients about the programme. In addition, they also highlighted the preference of assisted individuals to seek in person information by visiting key informants.

Lessons Learned

As a result of Phase-I of the livelihood support, and considering the findings of the above analysis, the following lessons learned are informing similar future interventions:

- Engaging the Chambers and the Agricultural Directorates as key representatives of target groups in
 the planning and implementation of the interventions is essential particularly in promoting ownership,
 relevance as well as outreach to most affected among the larger number of affected populations.
- The Cash Transfer as a modality to support livelihood is proven to be effective in such contexts where
 markets are functioning. Once beneficiaries are selected, the support through transfer is quicker
 compared to other modalities. Furthermore, the findings demonstrated the proper use of cash where
 mostly spent on livelihood related needs.
- Clear communication with targeted communities on eligibility criteria as well as on the amount of
 grants and use of cash are key to ensure effectiveness of the support. Diversification of communication
 channels would further contribute to improved implementation practices.
- Under the cash transfer modality, monitoring visits after each instalment are integrated into the process which can be resource and time intensive, and hence require proper consideration in the planning process.

Next Steps

While individuals acknowledged that the assistance helped them during the challenging period after the earthquake, findings indicated that 67 per cent of the farmers and 70 per cent of the MSMEs were not satisfied with the **amount of assistance received**. The responses showed that the assistance amount was not adequate to meet the scale of their needs, especially considering significant losses and the high cost of equipment and raw materials. The second area for potential improvement is the **frequency of assistance** as indicated by almost 30 per cent for both groups. These findings indicate that sustaining businesses and creating additional opportunities for livelihoods recovery are key areas that require continued attention and support. In this regard, TRC with the support of IFRC, considered the following adaptations for the Phase – II recovery support:

- Realising the high need, with many MSMEs and farmers affected by the earthquake, Phase-II plan includes scaling up the intervention to additionally target about 4,000 MSMEs and 2,000 farmers in the same six provinces.
- Utilization a variety of communication and feedback channels to reach out maximum number of potential beneficiaries.
- Regarding the planned support amounts, highly vulnerable women SMEs and young SMEs aged 18-30 will receive 80.000 TL (CHF 2.219), those in the manufacturing/production sector will receive 70,000 TL (CHF 1.941), and those in the retail/service sectors will receive 50,000 TL (CHF 1.386).





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