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# Gender-Sensitive Resilience Capacity Index Turkey Report, October 2020



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## Gender-Sensitive Resilience Capacity Index Turkey Report, October 2020

Thanks to the support of the European Union (EU), and the Government of Japan and other donors, the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) implemented the ‘Strengthening the Resilience of Syrian Women and Girls and Host Communities in Iraq, Jordan and Turkey’ programme. Building on the programme implementation experience, UN Women set up a no-cost collaboration with FAO to conceptualise a gender-sensitive resilience index based on FAO’s Resilience Measurement Analysis (RIMA) Model (FAO, 2016)<sup>1</sup>. The analysis builds upon data collected through the Madad programme monitoring and sought to provide evidence around key resilience issues, including (1) if resilience is the same for all women (host communities, refugees and internally displaced persons (IDPs)<sup>2</sup>), (2) whether the programme produced the desired impact, (3) the extent to which the programme benefited women who received services, and (4) an examination of the results produced by the different types of livelihood interventions. The in-depth analysis generated under this programme with FAO will allow UN Women to better design programmes, ensuring that they are mainly based on needs and vulnerabilities of the population of concern.

The first [Gender-Sensitive Resilience Capacity Index Report for Iraq](#) was published in June 2020.

### [What is Gender-Sensitive Resilience Index?](#)

The Gender-Sensitive Resilience Index is a quantitative approach to measuring the resilience of women based on FAO’s RIMA methodology. Through a constructed index, stakeholders are allowed to better understand how women deal or cope with shocks and stressors. The Gender Sensitive Resilience Index is based on statistical modelling tools that ensure the causal relationship between resilience and its critical determinants, depending on the context.

The Gender-Sensitive Resilience Capacity Index (RCI) is constructed using a multidimensional approach. Specifically, four critical pillars are used (women’s access to basic services, adaptive capacity, access to assets and social safety nets) against a specific outcome (in this case indicators proxying livelihood and women empowerment). The weighting of each pillar is response-dependent (in other words, it depends on how important women consider these determinants to be). In addition, each pillar is a composite index on its own and is developed based on a set of direct and proxy indicators. Each component contributes to the RCI and is identified by value; though there are no predetermined thresholds. An increase in the RCI value over time implies improved resilience. Since the calculation of the RCI is based on the pillars and the weightings allocated to each of the pillars, the RCI’s structure and results are dynamic in nature.

### [How is Gender-Sensitive RIMA measured?](#)

Changes in beneficiaries’ resilience, measured through the RCI, is generated through repeated surveys with the same group at different points in time. UN Women’s regional Madad programme planned to measure changes in the short and long term. Three surveys were developed; one baseline survey at the start of the programme, and two lighter surveys with one carried out 3-6 months after the start and another taking place 6-9 months after the beginning of the programme.

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<sup>1</sup> FAO developed RIMA in 2008 and continued technically improve it based on its implementation in 10 countries. <http://www.fao.org/resilience/background/tools/rima/en/>

<sup>2</sup> IDPs are assisted only for UN Women Jordan and Iraq

To date, UN Women in Turkey conducted three surveys: a total of 310 baseline, 311 midline and 256 endline surveys respectively with programme beneficiaries (refugees and host communities) in Gaziantep. Data collection modalities are based on individual interviews with programme beneficiaries. Programme monitoring in Turkey was flexible in nature to accommodate changes in the operational context. In December 2019, corona virus disease 2019 (COVID-19) was discovered in Wuhan City, China. The virus spread quickly and by early March 2020, the WHO declared it as pandemic. By May 2020, the total number of confirmed cases in Turkey had reached a little over 159,000 cases. In an attempt to control the spread of the disease, the Government of Turkey introduced measures that included movement restrictions, and closure of public and private spaces. As COVID-19 continued to spread, programme monitoring efforts had continued and data collection modalities and sample size were adapted. Interviews with the beneficiaries switched from face-to-face to phone-based and the survey sample size was reduced from 311 to 256 beneficiaries.

The results obtained reflect changes for those who have participated in all three interviews. These beneficiaries have been the recipients of capacity development opportunities, namely language courses and vocational courses.

### Gender-Sensitive Resilience Pillars

The conceptual framework for measuring the gender-sensitive RCI is built on the strategic approach adopted by FAO, which addresses the underlying causes that contribute to vulnerability, and seeks to understand and address long-term trends that affect people's exposure to risks and increase/decrease capacity to absorb or resist shocks. The core resilience components, namely pillars, are:

- Access to Basic Services (ABS)
- Assets (AST)
- Social Safety Nets (SSN)
- Adaptive Capacity (AC)

Access to Basic Services gives a measure of access to critical services, such as education, employment, health services, political participation and decision-making as well as documentation.

Assets are considered one of the most direct measures of standard of living. Income generation refers to earning from productive assets and activities as well as allowing women to obtain goods and services. It is also a determining factor for dealing with shocks and stressors. The ability of women to generate income enable them to become more independent; also the ability of women to spend on non-essential goods or to sell productive assets can be considered a proxy for wealth.

In terms of social safety nets, access to transfers in many contexts make up a large part of poor households' annual income, and remittances generate additional income for individuals and households. Similarly, sharing of resources with neighbours/groups can be a proxy indicator of social cohesion and support networks that enable community-based social safety net measures to be put in place.

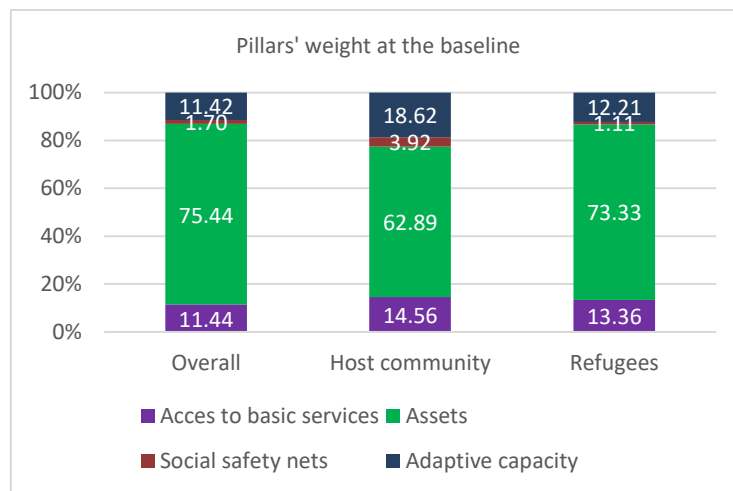
Adaptive capacity mainly considers the ability of women to adapt to changes in their environments. This pillar is primarily determined by complex inter-relationships and gendered dynamics related to decision making and the ability to influence decision making. There are other factors such as demographic structures affecting adaptive capacities such as the

dependency ratio (e.g. how many adults are in a given household, the individual that is the household head, etc) and the level of education of individuals within the household.

The structure of the RCI at the baseline:

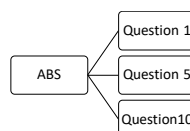
The resilience measurement conceptual framework has to capture all possible effects on well-being in the face of shocks. For this to occur, it is crucial to understand the weight of each pillar to the RI.

The weighting of each pillar is response-dependent (in other words, it depends on how important women consider these determinants to be). Each pillar is constructed through factor analysis<sup>3</sup>- an aggregation of a set of variables reflecting each pillar. This is done at sample level, without significant differences such as the community of origin. Through the Resilience Structure Matrix – a visualisation of the role that each pillar plays in the construction of the overall RI, an organisation is able to identify where to intervene and which support is required on the short run and the long run. When analysing the RCI structure, it was noted that the RCI differs between two different groups, namely refugees and host communities (as the table below highlights). This essentially signifies that resilience and the approach to strengthen resilience has a different meaning in each of the groups.



As indicated previously, strengthening resilience is a multidimensional approach. Considering the described resilience pillars, the dynamic analysis of the overall data set highlighted that the assets pillar is the major lead pillar in the RCI, followed closely by adaptive capacity pillar and access to basic services pillars respectively. Slightly different results were noted when the RCI structure was disaggregated by community of origin, access to basic services pillar, adaptive capacity and social safety net held a higher weight for host communities than refugees. In relative terms, the assets pillar held a higher weight within the RCI for refugees than for host communities. The differences noted in the pillars' weights reflects the different interventions required in the short and longer term to strengthen the resilience of both groups.

<sup>3</sup> Factor analysis is a statistical technique for identifying which underlying factor is measured by a larger number of observed variables. The "underlying factor" is often an indicator that is difficult to measure directly. For measuring it, multiple questions are used, that -at least partially- reflect such factor (See example below)



The asset pillar has the strongest correlation with the RCI among refugees and host community beneficiaries<sup>4</sup>. The assets component is determined by variables related to employment status and the ability of women to generate income and spend on non-essential good/services as well as ownership of assets (including productive assets).

The critical drivers of resilience capacity in Turkey for women is primarily determined by their ability to generate income. This was of common importance identified by both the host community and refugees. As for the rest of the drivers, which are also critical, differences in what was deemed necessary among host community and refugees were noted, and the weight of the remaining determinants differed when compared among groups.

For refugees, access to social safety nets, access to basic services and adaptive capacity held similar weights in proportion suggesting similar levels of importance to them. When the weights were compared among the two groups, it was noted that the weight of the social safety net was three times higher for host community than for refugees, stressing the importance of social cohesion elements for host community in strengthening their resilience. This suggestion is based on the structure of the social safety nets pillar, that is demonstrated by the connectedness and solidarity among different groups within society and the extent to which beneficiaries have/or are able to build and engage with their social networks. Similar results were also noted for access to basic services pillar, which demonstrated similar results when compared to the host community, indicating twice as high for refugees than host community. This finding suggests that Syrian refugee respondents are facing more struggles than host community members in accessing basic service.

As indicated in the above graph, the adaptive capacity for host community was higher than for refugees, suggesting more importance for host community than it is for refugees. Women empowerment in terms of decision-making and abilities to influence decisions, levels of education and higher number of individuals in the household (to rely on and share responsibilities) are deemed critical for both groups, but a little more for host communities.

Adaptive capacity pillar was followed by social safety nets and access to basic services. Although the remaining resilience components carry relatively less weights when compared with assets component, they remain essential determinants of women’s resilience.

Below is the breakdown of one of the resilience components – access to basic services:

<b>Reported challenges to access Basic Services</b>			
	Overall	Host Community	Refugees
<b>Education</b>	50.23%	46.88%	50.80%
<b>Employment</b>	40.72%	37.50%	41.18%
<b>Health Services</b>	30.77%	31.25%	30.48%
<b>Politics and decision-making</b>	17.19%	12.50%	18.18%
<b>Protection from violence</b>	61.09%	71.88%	59.36%
<b>Public services</b>	32.13%	46.88%	29.95%

Overall, access to protection services seems to be the most critical issues facing host community and refugee women. For host communities, the second reported challenge was access to public services<sup>5</sup> and education (equal results were reported), followed by access to

<sup>4</sup> In Annex B, the pillar structures and weights for the midline and endline can be found.

<sup>5</sup> Public services include public transportation, electricity, health care, education, environmental protection, social services, telecommunications, waste management and water supply networks.

employment services. For refugees, the second challenge is access to education, followed by access to employment opportunities.

### Summary of findings:

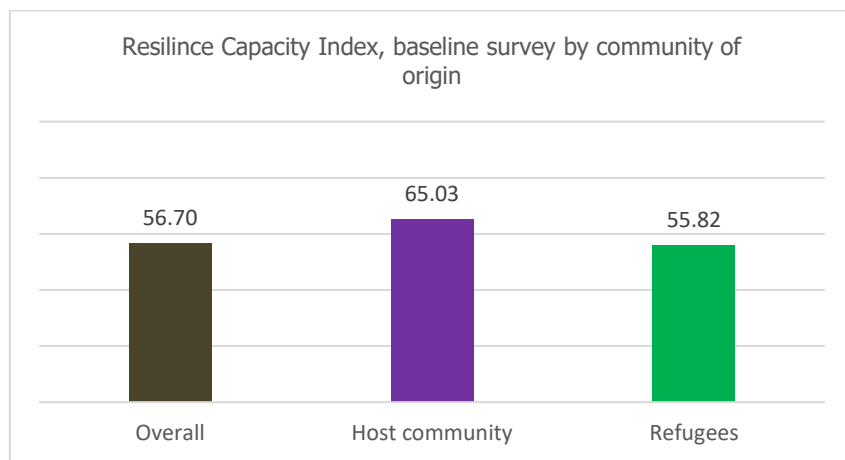
#### [Demographic profile of programme beneficiaries:](#)

A by-product of the surveys was the demographic profile of programme beneficiaries. The surveys enabled UN Women to generate a multidimensional view of the socioeconomic and cultural status of reached beneficiaries.

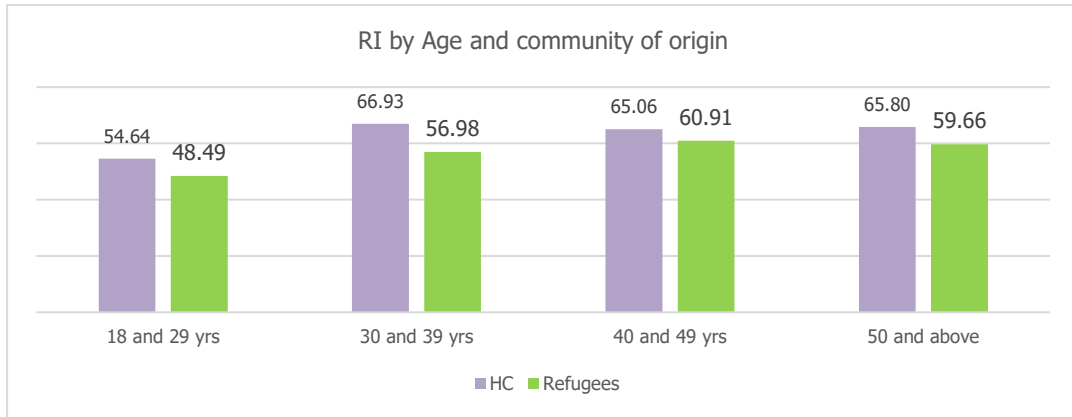
Data collected through the baseline survey revealed that the large majority of the programme beneficiaries were Syrians (79.20% of which were under temporary protection). The rest were Turks (17.8%) along with Lebanese and Afghan (3%). With an average reported age of 34 years, 61% of surveyed Syrian refugees had 3-6 children while 82% of the Turkish beneficiaries had 1-3 kids (“two children” was the most frequent response). 32% of all beneficiaries are heading the households (89% were Syrians refugees and 11% were host communities). In terms of marital status, 67% of the surveyed women are married, 18% are single and 9% are widowed. All the widowed women are Syrians.

#### [Resilience profile of programme beneficiaries at the baseline](#)

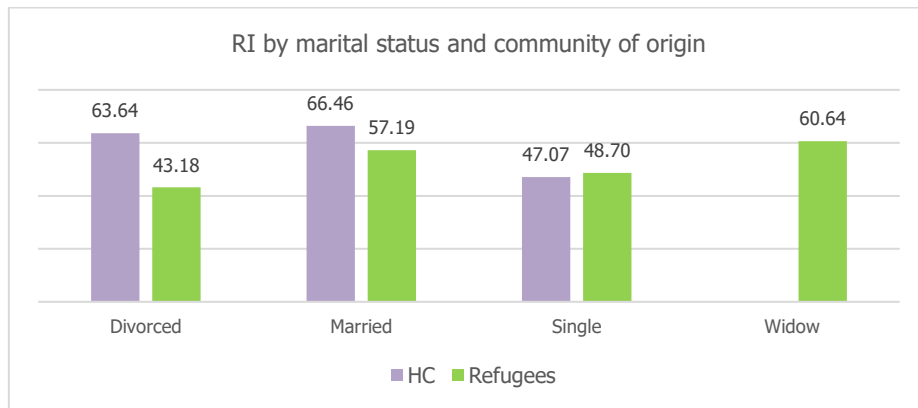
The RCI differences among the programme beneficiaries were noted and were all statistically significant. Refugee women were less resilient than host community women.



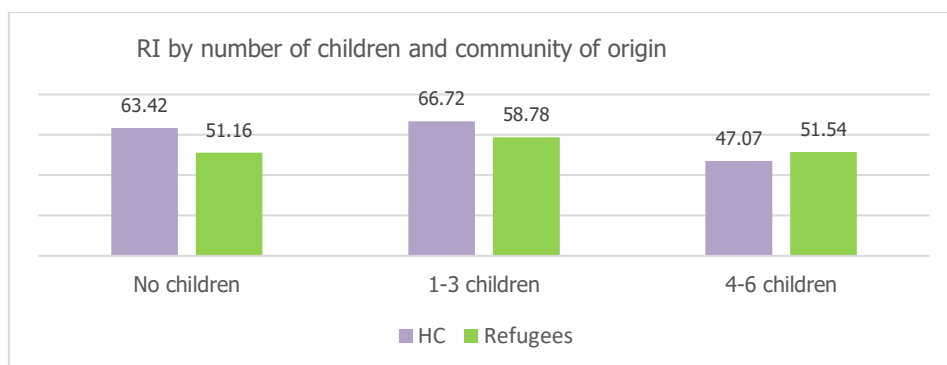
At the baseline, the least resilient age group was found to be between 18 and 29 years old, followed by the age group between 30 and 39 years old, and the age group between 50 and above years old respectively. Syrian refugees were found to be least resilient across the four age groups.



When comparing RCI with the marital status, the overall analysis indicated that the least resilient women were divorced Syrian refugee women followed by single Turkish women. Data showed that regardless of the marital status, Syrian refugees were less resilient than Turkish women except for single women.



The RCI analysis showed a weaker RCI for women without children as opposed to women with children. When comparing the number of children for host community beneficiaries, women who had 4 to 6 children were less resilient than those who had 1 to 3 children or did not have any children. This case is different for Syrian refugees as the most resilient women were those with 1 to 3 children. Having no children or having 4 to 6 children produced similar results suggesting that number of children did not have a major impact on their RI.



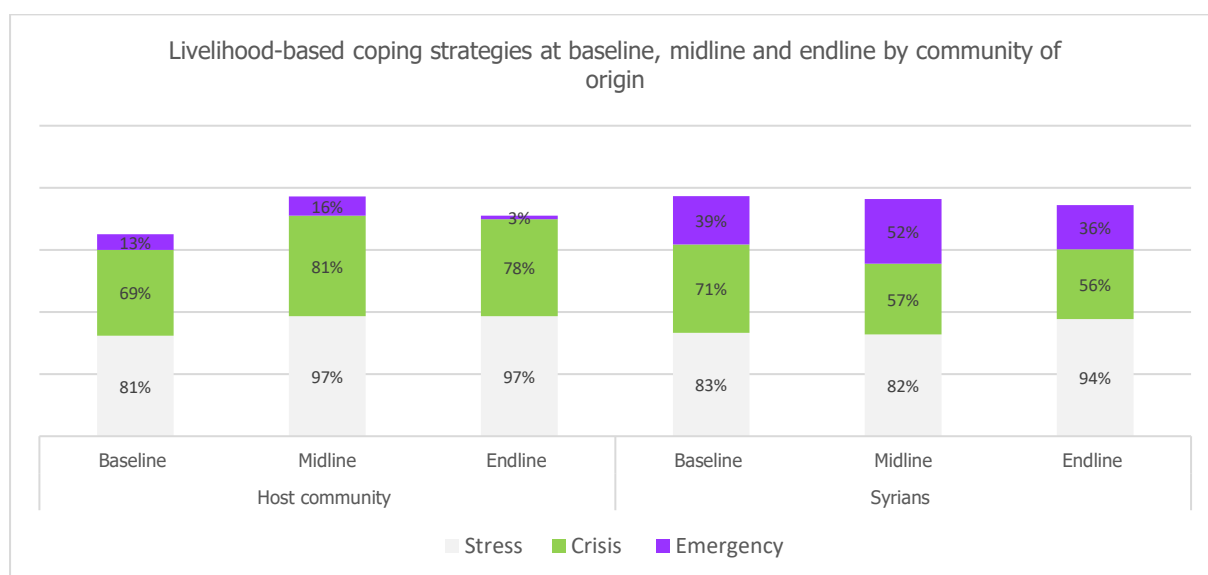
[Livelihood coping strategies](#)



Monitoring livelihood-based coping strategies<sup>6</sup> helps in understanding the longer-term impact on coping capacities. Livelihoods are largely determined by income and assets (both material and social), which are key components of the RCI. Monitoring the deployment of strategies throughout programme implementation allows for a deeper understanding of the current situation of the beneficiaries and how they may meet challenges in the future.

The livelihood-based coping strategies are categorised according to severity. There are three categories: stress, crisis and emergency. The deployment of these strategies indicates people’s ability to deal with shocks. Stress coping strategies reflect a reduced ability to deal with future shocks and include spending savings, buying food on credit, etc. Crisis coping strategies reduce future productivity and includes selling productive assets and being unable to attend to health needs. Emergency strategies are more difficult to reverse and are more dramatic in nature such as sending household members to engage in illegal, exploitative or degrading jobs. In the Turkey context, the categorisation of these strategies was based on the WFP’s vulnerability monitoring exercise in Turkey and it is slightly different from the global one: removing children from school or sending them to work was categorised as crisis type strategies rather than emergency-type coping strategies.

Although livelihoods and income are not synonymous, they are directly linked. The ability to generate income will determine the frequency and types of strategies individuals and households deploy in the face of shocks in the short term and long term. Annex A contains a summary of the socio-economic status of the various groups that will help interpret the livelihood based coping strategies and gender-sensitive resilience index results collected at baseline, midline and endline. Data analysis suggests the deployment of various types of livelihood-based coping strategies by all groups at the three different points varies, thus confirming heterogeneity in the composition of the groups and in their economic status at the start of the programme.



## Programme Results – Short-term and Longer-Term Achievements

The RCI’s structure showcases a direct high correlation between economic productivity of programme beneficiaries and an increase in resilience. A strong and positive correlation has been noted between women who were able to work following the skills development trainings

<sup>6</sup> [https://documents.wfp.org/stellent/groups/public/documents/manual\\_guide\\_proced/wfp271449.pdf](https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp271449.pdf)

and the RCI value. Changes in the index are largely determined by the ability of women to generate income and the ability to use it as a livelihood coping strategy to overcome shocks. The analysis of data collected throughout the programme duration indicated a marked difference between resilience in the short term and the long term. In the short term, the decrease in widowed women's RCI significantly reduced the RCI value at the midline (further details below). This result is mainly driven by the poor socioeconomic profile of respondents. At the start of the programme, a large part of respondents were unemployed and had no money in the past seven days to purchase food, had debts and had to borrow money to provide for their families. At the time of the midline survey, 75% of the respondents remained unemployed and were driven toward accumulating further debt to meet the needs of their households and further vulnerabilities. As a result of their inability to generate income and access assets, the women had to deploy more severe livelihood based-coping strategies which contributed to a significant decline in the overall RCI.

During the period between the end of the midline and right before the COVID-19 outbreak, a positive trend was noted in terms of employment. More women were able to find jobs, with 35% reporting having a source of income prior to the pandemic. Their engagement in economic activities has allowed them to generate income, which provided temporary financial relief and resulted in a significant reduction in the most severe type of livelihood based coping strategies, emergency and crisis at the time of the endline survey.

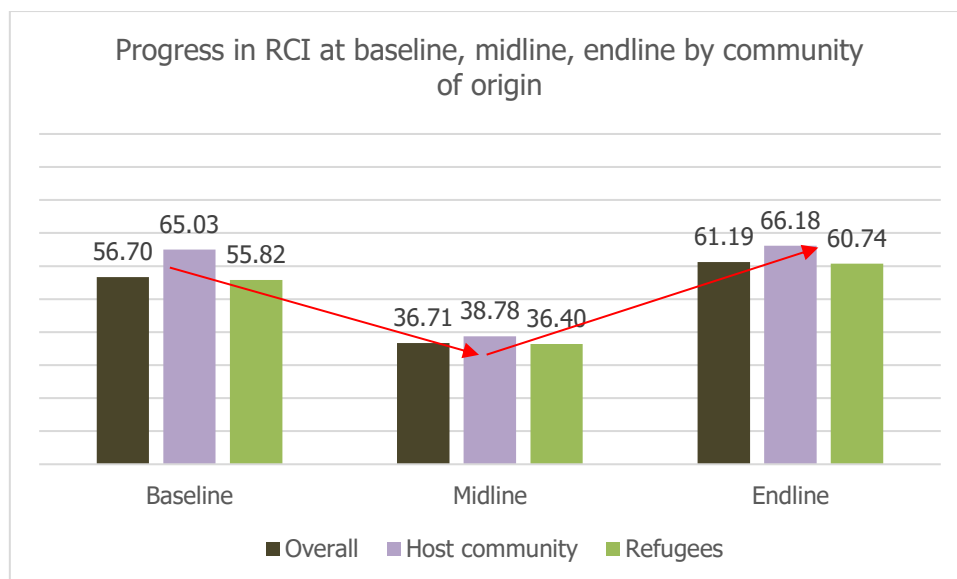
However due to the COVID19 outbreak, only 18% of the programme beneficiaries were able to retain their jobs during the pandemic. This explains why only a 5-point increase in RCI has been noted at the time of the endline survey. This finding suggests that if the pandemic had not occurred, the programme would have noted better overall results, which unfortunately could not be sustained towards the end of the programme.

Overall, the RCI for programme beneficiaries increased by 5 points. Although Syrian refugees were found to be the least resilient at baseline, midline and endline, the difference in their RCI has been the greatest. The difference in the RCI's change is almost 5 times higher for Syrians than Turkish citizens. Turkish citizens demonstrated a slight increase in the RCI in the long term.

It is worth noting that the data collected at both midline and endline reveal similarities related to the amount of income generated on a weekly basis. 86% of beneficiaries who were able to generate income in the midline survey and 70% of those who were able to generate income in the endline survey reported an average income of less than Turkish Lira (TRY) 300 on a weekly basis. If this amount is multiplied by 4 weeks, it equals to 50% of the monthly minimum wage in Turkey<sup>7</sup>. Furthermore, almost half of women at the baseline and 84% of women at the midline and 87% of women at the endline had no formal contracts. The average income generated by programme beneficiaries is insufficient to pull the women and their families/households out of poverty, demonstrated by the continuing to deploy livelihood strategies and the small difference noted in the RCI values.

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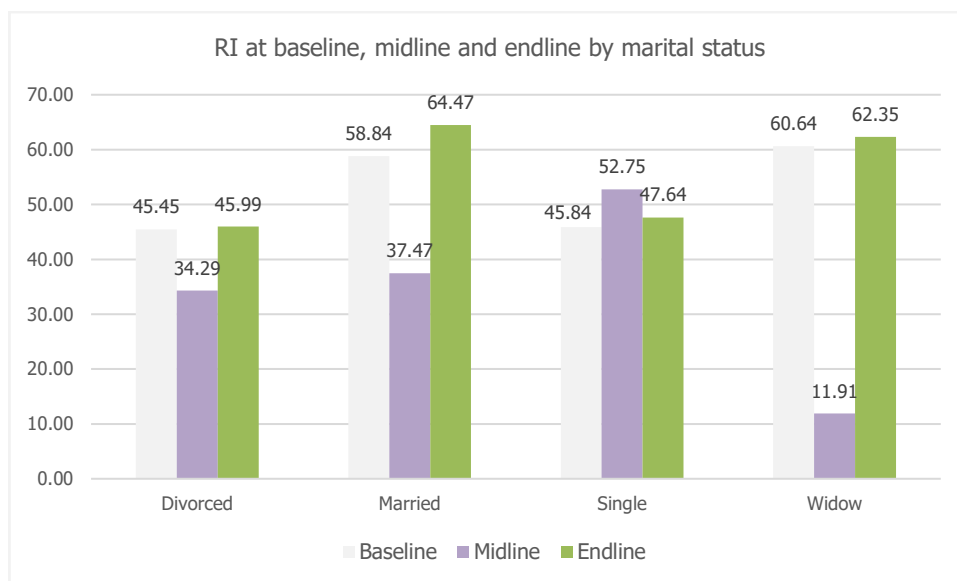
<sup>7</sup> Net Monthly Wage in Turkey is TRY 2,324 in 2020 announced by the Ministry of Family, Labor and Social Services



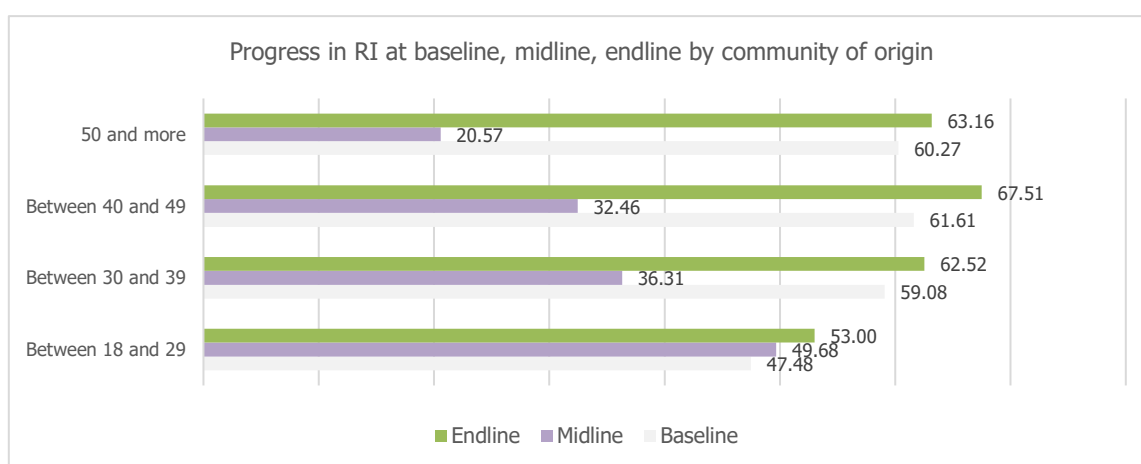
### [Disaggregation by marital status](#)

When the RCI results were disaggregated by marital status, it was found that the least resilient women at the start of the programme were divorced and single women. These results are consistent with income generation results when disaggregated by marital status. 80% of divorced women and 95% of single women did not have any source of income at the baseline survey. In the short term, an overall decrease in the RCI was noted for married, divorced and widowed women. Although single women were the only group that showed a 6-point increase, widowed women showed a 49-point reduction in the RCI, bringing the overall RCI value down significantly. Following further investigation, it was noted that 90% of widowed women did not have any source of income at the baseline and 74% of them continued to not have any source of income at the time of the midline survey. Of those generating income, widowed women were making less than TRY 100 per week (equivalent to USD 15 per week) and none had formal contracts. Also in terms of family composition, 66% of widowed women had more than 3 children and 90% were heading households. Therefore, the combination of (1) the poor socioeconomic status of widowed women, (2) their inability to engage in any economic activity at the time of the midline, (3) the low income for those who were able to engage in economic activity, and (4) high dependency ratio as well as being household heads could provide a justification for the sharp decline in their RCI at the time of the midline and the increase in the deployment of more severe livelihood-based coping strategies.

In the long term, the programme had the most significant impact on married women, followed by widowed women, single and divorced women, respectively.



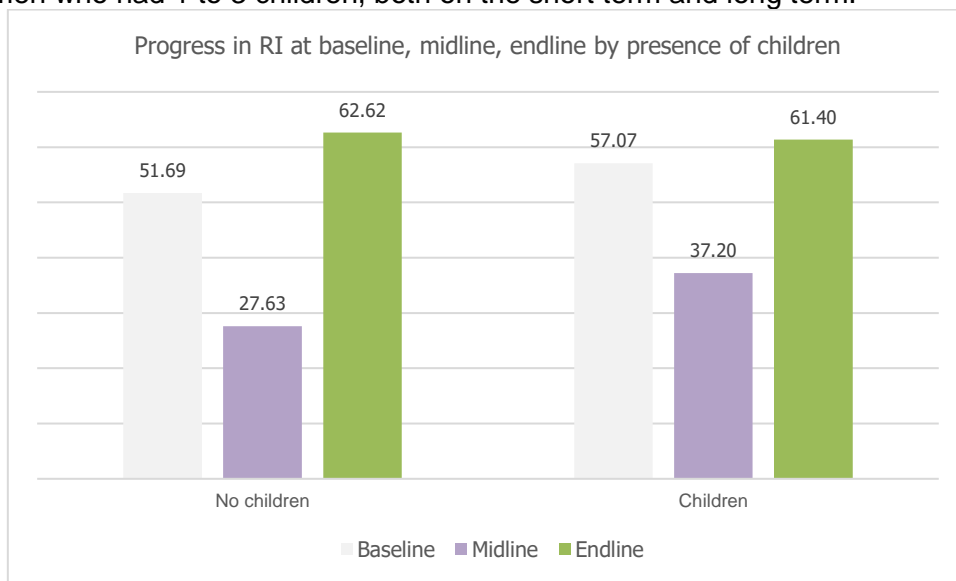
At the baseline, women aged between 40 and 49, and those age 50 and above years old, were found to be the most resilient. Towards the endline survey, women aged between 40 and 49 years old had the highest increase in resilience over time. It was noted that women aged 40 years and above held a higher weight on the asset pillar than the other age groups both at baseline and endline. The results demonstrated that they had a higher ability to sell assets and to spend money earned by themselves or their partners. At the time of the endline survey, these two age groups were also able to maintain their jobs more than other age group even after COVID-19 outbreak. When compared with the other age groups, the results showed higher adaptive capacity, which also contributed to the results (found below). They reported either having more adults in the households or reported being the heads of households. Although women aged between 18 and 29 were found to be the least resilient at the start of the programme, this age group demonstrated a steady improvement over time (5.5 points increase from the baseline).



### [Disaggregation by number of children](#)

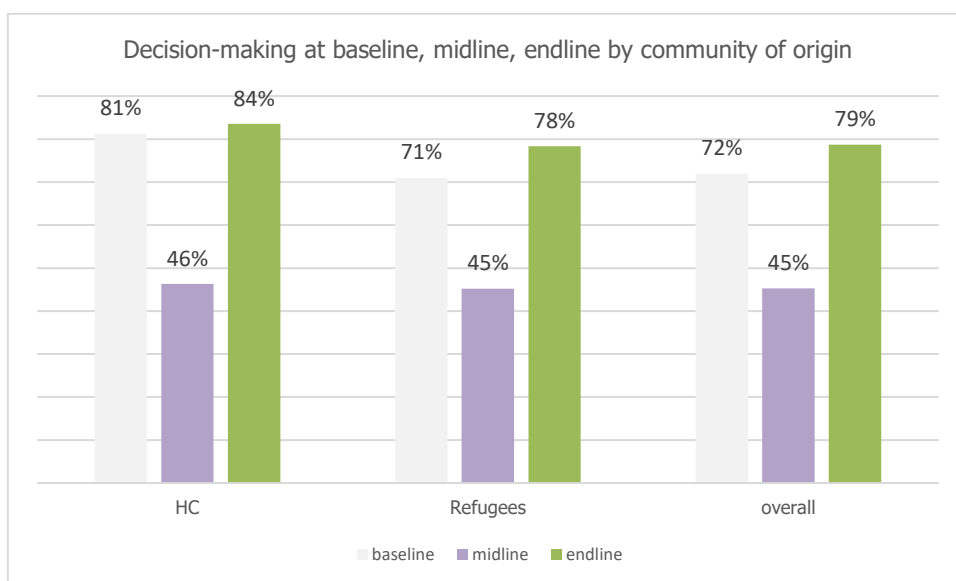
Women with children had a higher RCI to those without children at the time of the baseline survey. In the short term, a decrease in resilience was noted for both women with and without children. Women without children were found to be less resilient than women with children. In the long term, women without children showed 2.5 times higher improvement in resilience than women with children. When results for women having children were compared with the

number of children, it was clearly noted that women with 4 to 6 children were less resilient than women who had 1 to 3 children, both on the short term and long term.



### [RCI and Decision Making](#)

The increase in decision-making is consistent with an increase in the RCI, demonstrating a strong correlation. The decision-making abilities of Syrian refugees and Turkish women were found to be very similar, although Turkish beneficiaries showed slightly higher abilities at the three different points in time, which is in line with the changes in the socioeconomic status of refugees.



For the Turkish component of the Madad programme, there are no RCI results by type of assistance as cash-for-work (CFW), job placement and entrepreneurship support were not provided.

### [The impact of the COVID-19 pandemic on the endline survey results](#)

When surveyed beneficiaries were asked about their employment status prior to the COVID-19 pandemic, 74 out of 89 beneficiaries who were engaged in income generation opportunities reported being negatively impacted by the pandemic. Of these, 84% were impacted to a great

extent and 16% to some extent. As for their household's economic situation during the past six months, 89% of all beneficiaries also reported a decrease in their income. Almost all beneficiaries who reported a decrease in income were those who reported being impacted by COVID-19 to a great extent.

With regards to the deployment of livelihood based coping strategies, 8 out of 10 beneficiaries reported being negatively impacted by the pandemic, forcing them to deploy strategies more than they normally would. Of those, 64% were impacted to a great extent and 34% to some extent.

As for decision-making abilities within the households, only one-third of beneficiaries reported being negatively impacted by the pandemic. Only 18.6% reported being impacted to a large extent, confirming the positive impact produced by the skills development trainings on decision-making.

### **Conclusions and Recommendations:**

The overall data analysis enabled UN Women to generate evidence on key fundamental questions related to resilience programming. The multidimensional approach developed to monitoring resilience confirmed that variables in the measurement are all relevant and critical determinants for strengthening resilience. Although there was one critical component identified by all women in the programme as critical (namely, their engagement in economic activity), the weights held by other variables in different groups revealed the need for different interventions. This means that the other interventions required for strengthening resilience by different groups were slightly different.

The analysis also reveals that the programme has produced more positive results in the long term for Syrian refugees than host communities. However, these results also need to consider other elements (included below) in the programme's design in order to amplify results. The overall RCI values at the start and at the end of the programme, reveal that Syrian refugees were found to be more vulnerable than host community, although they showed more progress. Furthermore, external factors such as the COVID19 pandemic directly impacted the progress achieved by the programme.

**Conclusion (1):** The assets pillar is a key determinant identified by women to strengthen resilience. The RCI is primarily determined by employment and the ability of women to generate income.

**Recommendation:** As evidenced by the results noted in UN Women Turkey and UN Women Iraq, it is critical to develop programmes aimed at strengthening the resilience of women. The programmes must promote opportunities for their economic empowerment.

**Conclusion (2):** Skills development trainings are not sufficient to strengthen resilience, but rather they are tools for promoting women's entry into decent work.

**Recommendation:** The acquisition of new skills or access to trainings needs to be linked with decent work opportunities in order to strengthen resilience. The bridging between skills development and employment is critical in bringing efficient and long-lasting empowerment/resilience.

**Conclusion (3):** There are factors, such as childcare responsibilities and domestic work, inhibiting women from engaging in employment.

**Recommendation:** There is a need to combine paid employment and care work to support women. Future interventions aimed at strengthening resilience, need to take into account the provision of employment opportunities and factors challenging them from engaging in employment. These challenges need to be addressed in order to encourage women to engage in and continue employment.

**Conclusion (4):** The majority of women, who were able to engage in income generation opportunities as a result of their participation in the programme, had low pay jobs and no formal contracts. These jobs had limited or no social protection and poor working conditions, potentially making women susceptible to exploitation and abuse. Furthermore, the amount generated through their economic activities is not meaningful/sufficient enough to make an impact on the lives of the beneficiaries.

**Recommendation:** There is a need to promote and monitor decent work opportunities for women. Programme monitoring and management need to be rigorous in nature to ensure that beneficiaries are not exposed to these risks. Specific attention needs to be paid to support women who are least resilient at the start of the programme. Future programmes must tailor assistance to address the unique needs of beneficiaries.

**Conclusion (5):** COVID-19 pandemic had a direct impact on women's resilience and their ability to engage/continue engaging in economic activities. There is a real risk that the pandemic will roll back the limited gains attained under the Madad programme.

**Recommendation:** In order to mitigate the impact of COVID-19 on Syrian refugee and host community women's resilience, sustained funding and support to UN Women's resilience programming in Turkey is of critical importance.

#### About the EU Regional Trust Fund in response to the Syrian crisis, the EU Madad Fund:

Since its establishment in December 2014, a significant share of the EU's non-humanitarian aid for Syria's neighbouring countries is provided through the EU Regional Trust Fund in Response to the Syrian Crisis, the EU 'Madad' Fund. The Trust Fund brings a more coherent and integrated EU aid response to the crisis and primarily addresses economic, educational, protection, social, and health needs of refugees from Syria in neighbouring countries such as Jordan, Lebanon, Turkey and Iraq, and supports overstretched local communities and their administrations.

For more information about the EU Trust Fund, please visit [https://ec.europa.eu/trustfund-syria-region/content/home\\_en](https://ec.europa.eu/trustfund-syria-region/content/home_en)

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## Annex A – Socioeconomic Profiles of Beneficiaries

Socio-economic profiles of beneficiaries at the baseline				
Indicator	Overall	Syrian	Turkey	Other
Total number of surveyed beneficiaries at baseline	308	246	55	9
No. & % of beneficiaries who didn't have enough money to buy food in the past 7 days	173 (56.2%)	138 (79.7%) (56% of Syrians)	32 (18.5%) (58% of Turks)	2 (1.1%) (29% of other)
No. & % of beneficiaries who didn't have enough money to buy food in the past 7 days and <b>borrowed food</b>	84 (49%)	73 (86.9%) (53% of Syrians)	11 (13%) (20% of Turks)	0
No. & % of beneficiaries who didn't have enough money to buy food in the past 7 days who <b>borrowed money</b>	109 (63%)	88 (80.7%) (64% of Syrians)	20 (18.3%) (36% of Turks)	1 (< 1%) (14% of other)
No. & % Beneficiaries reporting having <b>debts</b> at the time of the baseline survey	224	181 (74% of Syrians)	40 (73% of Turks)	3 (43% of other)
No. & % of beneficiaries that have any source of income at the time of <b>baseline</b> survey	15	13 (5% of Syrians)	2 (13% of Turks)	0
No. & % of beneficiaries that have any source of income at the time of <b>midline</b> survey	80 (26%)	45 (22% of Syrians)	15 (42% of Turks)	20 <sup>8</sup> (29% of other)
No. & % of beneficiaries that have any source of income at the time of <b>endline</b> survey	46 (18%)	34 (20% of Syrians)	5 (18% of Turks)	7 (13%)
Did you have any employment prior to COVID19 pandemic	89 (35%)	56 (33% of Syrians)	12 (43% of Turks)	21 <sup>9</sup> (38% of other)
Percentage of beneficiaries deploying stress-type livelihood based coping strategies				
	Overall	Syrian	Turkey	Other
At Baseline	83%	83%	81%	50%
At Midline	84% ↑	82% ↑	97% ↑	50%
At Endline	93% ↑	94% ↑	97% ↑	0% ↓
Percentage of beneficiaries deploying crisis-type livelihood based coping strategies				
At Baseline	70.5%	71%	69%	50%
At Midline	60% ↓	57% ↓	81% ↑	50% =
At Endline	59% ↓	56% ↓	78% ↑	50% =
Percentage of beneficiaries deploying emergency-type livelihood based coping strategies				
At Baseline	35%	39%	13%	0%
At Midline	49% ↑	52% ↑	16% ↑	0% =
At Endline	31% ↓	36% ↓	3% ↓	50% ↑

<sup>8</sup> At the time of the midline survey, beneficiaries' IDs could not be linked with the demographic profiles (could be due to entry or typos or missing digit(s))

<sup>9</sup> At the time of the endline survey, beneficiaries' IDs could not be linked with the demographic profiles (could be due to entry or typos or missing digit(s))



## Annex B – The Structure of the RCI at Midline and Endline

