

Joint Market Assessment

Round 2

Analysis Report



November, 2023

Cash-based Interventions Technical Working Group in Türkiye



Inter-Agency
Coordination
Türkiye

This assessment is conducted by the agencies below (*listed in random order*):



TÜRK
KIZILAY



orange



Executive Summary

This report assesses the feasibility of implementing Cash and Voucher Assistance (CVA), specifically Multipurpose Cash Assistance (MPCA), to support individuals impacted by the February 6 earthquakes. The evaluation focuses on the acceptance of various forms of cash modalities, availability of key items, changes in prices, recovery of the supply chain, and the overall situation of access to shops in the affected provinces.

This joint market assessment is the second round conducted in the affected provinces, updating the findings of the JMA Round 1 (which was conducted in May 2023) and expanding the coverage to reveal the market situation in areas where formal and informal temporary settlements are situated. Data collection was conducted in October 2023 by various organizations, and analysis was done by the CBI TWG coordination team. Findings were presented to all participating agencies and endorsed in November 2023.

The market assessment reveals rapid recovery across the sectors and the feasibility of cash assistance across provinces, with the caveat of challenges in the supply chain in some areas and unavailability of specific items under some sectors. Cash remains widely accepted, making it a suitable payment method for CVA. Plastic card modalities remain an area that requires close attention with relatively lower acceptance. Acceptance of various modalities is not homogeneous across different types of vendors and provinces; however, infrastructural challenges are factors that almost equally impact the acceptance of all other modalities than cash negatively.

The study observes an increase in commodity prices higher than the national average in all provinces, which will have implications for the expected outcomes of assistance schemes. The study also identifies the negative impact of restricted cash schemes developed with national chain markets, besides other challenges and needs of independent vendors.

Similar to the analysis of the JMA Round 1, this analysis suggests that the transition to cash assistance across the sectors is feasible, and providing the assistance in the form of multipurpose cash is the most feasible of all cash solutions. The overall findings, and the narrower geographical focus on several different settlements, both direct towards an optimistic outlook for the feasibility of CVA in the earthquake-affected areas. Since the impact of the earthquake and the speed of recovery from its negative impact are not equal in every province, and certain items are currently unavailable or difficult to access, partners are advised to complement these findings with their program-specific in-depth analysis. It is crucial not to oversimplify and generalize the conclusion of cash feasibility, as there may be specific variations and nuances in different areas.

Background

On February 6, 2023, two major earthquakes with the epicentre of Kahramanmaraş happened in Türkiye's South-East Anatolia and Eastern Mediterranean region and 11 provinces are declared as earthquake affected zone.¹ Infrastructure, shelters, market conditions, financial service providers and livelihoods opportunities have been disrupted as a result of the earthquake, called for immediate action from humanitarian actors in support of the Government of Türkiye to provide in-kind assistance and services. As situation evolved in these cities, partners observed that need for cash assistance has increased on the side residents and local economy, especially in the current context in which the need for cash assistance has increased compared to the in-kind distribution needs, which were higher during the immediate aftermath of the earthquakes. CBI TWG conducted a joint market assessment in the affected provinces to reveal market situation and provide evidence base to understanding the cash feasibility across sectors and provinces. The data collection process within the scope of JMA Round 1 was completed in late May and results were shared as a report on June. The report of JMA Round 1 can be accessed via [this link](#) and dashboard of the JMA Round 1 is accessible through [this link](#).

Introduction

The purpose of the Joint Market Assessment (JMA) is to gain a comprehensive understanding of the market conditions in districts severely damaged by the earthquake. It aims collaboratively to assess the extent to which markets are normalizing and becoming functional again. Given the increasing involvement of various partners in the implementation of MPCA, there is a growing need to conduct market assessments and gather additional market-related information.

JMA Round 2 is the result of collaborative efforts by the CBI TWG in Turkey, with crucial contributions from the mentioned partners who played a fundamental role in collecting field data. Those partners were **ELAF, FAO, GOAL, IBC, IHH, IOM, Medair, Mercy USA, ORANGE, SARD, Save the Children, SGDD-ASAM, Takaful Alsham, TRC, UNHCR** and **Yardım Konvoyu**. The survey questions, including the lists of commodities per sector for collection of market prices was finalized with the participation of all participating agencies, and various sectors such as Shelter and WASH.

Following the enumerator training sessions both in Turkish and English on 28-29 September, data collection process for the JMA Round 2 was conducted initially between October 2-14, and an extension was made to 22 October, to enable participation of new partners from other sectors. Data cleaning and retrofitting was conducted by the UNHCR IM/IA team and analysis is finalized by the CBI TWG coordination team in mid-November 2023.

Methodology

In JMA Round 1, the focus was placed on the coverage of severely damaged districts as identified in the MIRA report, and the selection of districts to be covered was determined by partners based on field enumerators' observations. Subsequently, a survey was conducted to ascertain the specifics of JMA Round

¹ The 11 most affected provinces include the 10 provinces where a state of emergency of three months has been declared (Adıyaman, Gaziantep, Kilis, Hatay, Malatya, Diyarbakır, Adana, Osmaniye, Kahramanmaraş and Şanlıurfa) and Elazığ. *Flash Appeal: Türkiye Earthquake* (February - April 2023), 21 March 2023, <https://data.unhcr.org/en/documents/details/98890> *Flash Appeal: Türkiye Earthquake* (February - April 2023), 21 March 2023, <https://data.unhcr.org/en/documents/details/98890>

2, and the decision was made to expand the scope of the JMA Round 2 to include TSS locations, in addition to the areas covered in the JMA Round 1.

Consequently, in JMA Round 2, seven earthquake-affected provinces -namely Hatay, Gaziantep, Adıyaman, Kahramanmaraş, Şanlıurfa, Malatya, and Kilis- were covered by participating partners. It is worth noting that settlements Nurhak (Kahramanmaraş), Akçadağ and Yeşilyurt (Malatya), and Viranşehir and Ceylanpınar (Şanlıurfa), which were previously included in the JMA Round 1, have not been revisited in Round 2. This exclusion resulted from the JMA Round 1 information being sufficient to understand the overall state of markets, and that partners did not need further in-depth information citing that settlements were not relevant for their future programming. Additionally, Adana province is not covered in the JMA Round 2 since the information collected in this province during the JMA Round 1 showed only a minor indirect impact of the earthquake on markets, and the market situation in the province is considered stable in terms of cash feasibility.

The size of the visited settlements varied with some of them being urban neighbourhoods of different scales, and some of them being in and around informal or formal temporary settlements in different types and sizes. In this context, in an attempt to standardize the data collection, enumerators were tasked to achieve over ten surveys in each visited location with preferably equal distribution of different sectors. Conditions in the field determined the pathway for enumerators, as in some areas total number of vendors across sectors were less than ten; whereas, this minimum number was easily achieved in urban areas. Similar to the JMA Round 1, enumerators collected data from the stores that were operational. Overall, after incomplete and incoherent surveys eliminated through data cleaning, 660 interviews provided a reliable basis for evaluation.

The questionnaire of the JMA Round 2 had the same structure with the JMA Round 1 to ensure meaningful comparison. Some of the questions which were deemed no longer relevant or ineffective from the JMA Round 1 questionnaire were excluded in the JMA Round 2. Multiple selection responses were re-categorised to ensure smooth data analysis and open-ended responses were limited to only some question where such response would be meaningful. In this context, the sectors of the shops to be visited for data and price collection purposes have been restricted in Round 2 and service providers such as hairdressers, restaurants and cafes, beauticians and barbers were excluded from the scope of the study. Lastly, to ensure comparative analysis a list of restricted items has been formulated for each sector to identify significant price changes.

Overall, 660 interviews were conducted in 7 provinces, 29 districts and 136 neighbourhoods. Number of interviews per province and district can be seen in the Annex A.

Limitations

Several limitations are associated with this research, including the subjectivity of vendor responses, enumerator bias, and the subjective nature of observations made by enumerators for certain questions.

The primary limitation lies in the subjective nature of vendor responses. Vendors answered questions about the impact of the earthquake and the current market situation based on their own perceptions, introducing a potential source of bias. To address this, the survey included cross-checking questions

related to sales, item availability, and supply situations. However, due to time constraints and the continuous influx of customers in the markets, some questions lacked comprehensive follow-ups.

Another limitation stems from variations in agency coverage across provinces. Some provinces were covered by only one agency, while others received more focused attention. This disparity in coverage raises concerns about potential enumerator bias, which may have influenced the results. Additionally, it is important to note that explorative studies, including this one, typically have a 5% error margin.

Lastly, a significant limitation is the exclusive collection of data from vendors, resulting in a lack of customer perspectives throughout the study. While the findings provide valuable insights for partners planning CVA programs in earthquake-affected provinces, the absence of the customer perspective should be considered when interpreting the results.

Foreword

In shaping their programs, cash actors are strongly encouraged to delve into the outcomes of this assessment. This comprehensive report meticulously analyses both quantitative and qualitative data meticulously gathered from the field. These valuable insights were thoughtfully presented and discussed during the inclusive inter-agency Joint Market Assessment (JMA) Round 2 presentation, receiving unanimous acceptance from our esteemed members.

It is worth noting that the report, while concise and cohesive, selectively shares insights gleaned from the rich tapestry of information gathered in JMA Round 1. To maintain clarity and brevity, some details are held within the comprehensive JMA Round 2 dashboard, a public resource where interested parties can further explore data tailored to specific geographical focuses and areas of interest.

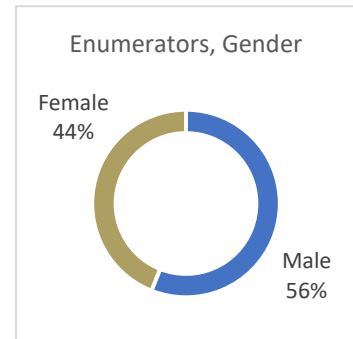
Online dashboard of JMA Round 2 is accessible through [this link](#).

Your commitment to exploring and applying the insights within this report contributes significantly to the collective understanding and effectiveness of cash-based interventions in our evolving landscape.

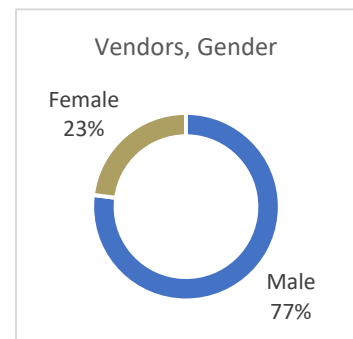
Findings of the Assessment

In this section, the findings of the evaluation will be summarized directly and interrelated under sub-categories. This report aims to bring forward the key findings of the joint market assessment, and uncover acceptance of various forms of cash modalities, availability of key items, changes in prices, recovery of the supply chain, and the overall situation of access to shops across provinces and sectors in the earthquake affected provinces.

Data collected in the JMA Round 2 included information on the **gender and age characteristics of both enumerators and vendors**, aiming to crosscheck for potential biases based on gender and age. The majority of the **enumerators** were men, which resulted in an acceptable gender balance, **with 56% being men and 44% women**. Age-wise, most enumerators fall within the 25-34 age bracket, accounting for 39% of enumerators. While 14% of enumerators are between 18-24, the 35-44 age range comprises 8% of enumerators, and the 55-64 age category includes 2%, meaning that enumerators are mostly aggregated between the ages of 18-34.



Vendors display a pronounced gender gap, **with 77% being men and 23% women**. The age breakdown for vendors is diverse, with the highest percentage (33%) falling in the 35-44 age range, followed by 26% in the 25-34 age group, 20% in the 45-54 range, 11% in the 55-64 category, 8% among 18-24 age group, and 2% being over 65 years old. Although having a sample of vendors with a better gender balance would be ideal, the study has little to no control over this matter, and enumerators were limited by the available and operating shops in the field.



The sectoral breakdown of the visited shops is depicted in the graphic below. Several shops sold items under more than one sector, explaining the variance between the total number of interviews per sector (961) and the actual number of vendors interviewed in the study (660). The analysis reveals that groceries and hygiene items are typically sold by the same vendors, with the number of such vendors totalling 151. Additionally, 32 vendors sell commodities in at least one other sector, in addition to groceries and hygiene. In total, these 183 vendors constitute nearly the entire number of vendors under the hygiene sector. The number of other vendors that combine other sectors is negligible.

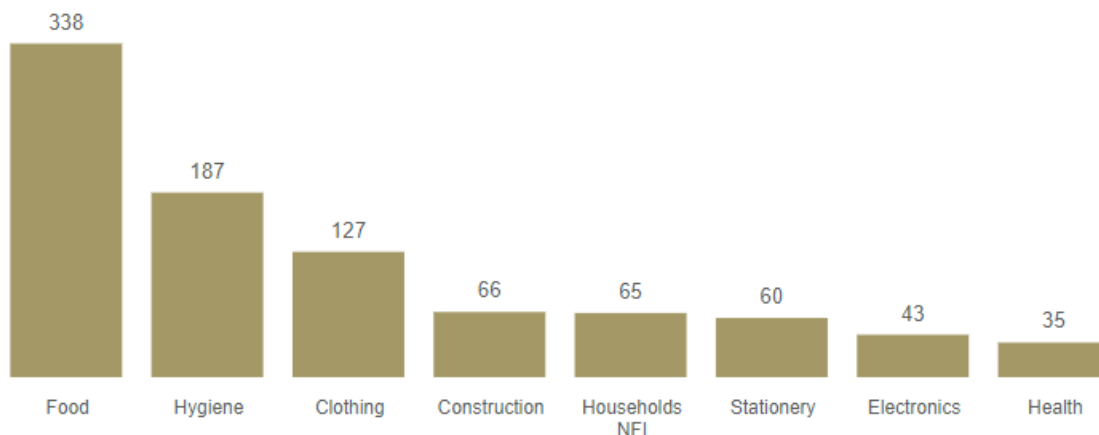


Figure 1. Number of interviews per sector

The segmentation of vendors in Round 2 reflects a continuity from JMA Round 1, with the most prominent sectors persisting. Notably, service providers such as hairdressers, beauticians, cafes, restaurants, tea and coffee houses have been intentionally excluded from the targeted shops for JMA Round 2. This exclusion is due to the impracticality of conducting price collection in these areas, given that their pricing is standardized by chambers, establishing a minimum. Any variations from these minimum prices would depend on several factors related to service provision, including service quality and exclusivity.

The interviews encompassed four distinct **types of vendors**, categorized based on the size of the shop and its status as an independent or chain establishment. Those were local independent shops (484 interviews), local chain shops (99), national chain shops (60) and bazaar stands (17). A slight increase in the quantity of bazaar stands has been noted for JMA Round 2, potentially attributed to the reestablishment of previously demolished shops in the form of bazaar stands, which do not necessitate a physical building structure. The definition of bazaar stand is rather flexible, and shops do not necessarily stand in a formal bazaar area.²

	Hatay	Gaziantep	Adiyaman	K.maraş	Şanlıurfa	Malatya	Kilis	Adana
Round 1	65	202	246	52	287	205	19	67
Round 2	265	107	94	77	54	50	13	0

Table 1. Comparison of Number of Surveys

² Establishments falling within this category are characterized as mobile, ad-hoc points of trade lacking fixed locations and permanent structures. Consequently, this classification encompasses vendors selling various items in temporary settings, such as on a street corner. However, it excludes kiosks, which possess fixed locations and permanent structures.

Overall, 660 interviews were conducted in 7 provinces, 29 districts, and 136 neighbourhoods. The number of interviews per province and district can be seen in **Annex A**. The total number of the surveys decreased in the JMA Round 2 around 57%. The total number of surveys being lower than the JMA Round 1 does not adversely affect the quality of the collected data or the reliability of the findings. A comparison of the two rounds shows a satisfactory increase in coverage in Hatay and Kahramanmaraş in terms of the number of surveys. Regarding the focus on areas of interest, the JMA Round 2 notably concentrated more on areas where temporary shelters were situated and where the refugee population densely resides.

Payment Modality: Vendors were asked about the payment modalities they accept out of eight methods (cash, debit card, credit card, bank transfer, sale on credit, mobile payment, voucher, and e-voucher.) Additionally, they were asked about the problems they are facing to reveal the most common and feasible transfer methods and modalities for prospective CVAs. Results indicate that **almost all the vendors accept cash (99.70%)** as a payment method across provinces and settings (urban area and temporary settlements).

In line with JMA Round 1, use of credit cards is very common across several sectors, almost 68% of the vendors accept credit cards and 70% debit cards in their shops. In the Round 1, **Adana (77%), Adıyaman (82%), Gaziantep (73%), Hatay (83%) and Kahramanmaraş (90%)** were evaluated as **credit/debit card friendly** provinces and their average acceptance of credit/debit cards is almost 80%. On the contrary, visited shops in **Malatya (63%), Şanlıurfa (59%) had relatively lower level of credit/debit card acceptance for payments**. Kilis (44%) stood out from the rest of the cities with significantly lower acceptance of credit/debit card acceptance.

In the JMA Round 2, **Kilis (92%), Gaziantep (82%), Adıyaman (80%) and Şanlıurfa (72%)** are among the credit/debit card friendly provinces while visited shops in **Kahramanmaraş (68%), Malatya (62%) and Hatay (57%) have lower levels of acceptance of credit/debit cards**. Visited shops in Kilis reported the lowest level of credit/debit cards acceptance in the Round 1 yet reported the highest level of acceptance in Round 2. Significant decrease in Hatay and Kahramanmaraş were noted whereas credit card acceptance in visited shops increased in Şanlıurfa and Gaziantep.

The **increase of debit/credit card acceptance in Gaziantep and Şanlıurfa** can result from two factors: firstly, the acceptance might have increased in time thanks to recovery from the impact of earthquake, secondly, visiting different shops in the JMA Round 2 resulted in different findings. **Significant decrease in Hatay** can be explained that a better understanding of the actual situation was established through increased number of visited shops in the JMA Round 2. The finding of high card acceptance in Hatay in the JMA Round 1 was already explained by enumerators visiting shops that were operational and accessible, thus relatively less impacted from the earthquake during that period. The JMA Round 2 finding for Hatay aligns with this explanation; and therefore, is deemed more reliable and representative. The notable rise in card acceptance in Kilis is attributed to the fact that different neighbourhoods were visited in the two rounds. Given the low number of surveys, the findings are considered inappropriate for direct comparison between the two rounds for Kilis.

*...“On the dates which the (cash) assistance is distributed, sales also increase”...
Vendor in Yayladağı, Hatay*

Vendors who **accept** debit/credit cards face challenges primarily related to **connectivity issues**, primarily attributed to either no or poor internet connection. This issue is notably prevalent across provinces except for Gaziantep, with approximately **half of the shops** that accept credit/debit card payments reporting this problem. A notable 74 % of shops accepting debit/credit cards in Adiyaman encounter connectivity issues, followed by over half of the vendors facing this problem in Şanlıurfa, Kahramanmaraş, and Hatay. Following connectivity issues, vendors encounter **technical errors** during payment, **hardware malfunctions** (such as damaged or outdated POS devices), and a **lack of technical know-how** on facilitating the POS device. However, these three issues are significantly less common when compared to the widespread occurrence of connectivity issues.

Vendors who **do not accept** debit and credit cards were asked the reasons behind their preference. Similar to the findings of JMA Round 1, the most frequent reasons for **not accepting debit/credit cards** were reported by vendors as, again, **connectivity issues (no/poor internet)**, and it is followed by vendor preferences, high transaction fees, hardware malfunctions, customer preferences, lack of technical know-how, technical errors/glitches in payment platforms and time taking process for return of payments. JMA Round 1 unintendedly provided more insight to **vendor and consumer preferences**. Enumerators, using the open-ended "other" option, noted that a prevalent reason for not using credit/debit cards was rooted in both religious and cultural considerations. As the open-ended responses limited in the Round 2, further data to support this finding was not collected. Notable decrease in vendors that reference **high transaction fees** comparing two rounds can be explained by increase of volume of transaction over time, and thus **fees being relatively more bearable** for shop owners. It's important to note that certain types of shops, like bazaar stands, may have limitations in their capacity to accept credit/debit cards, and a low acceptance rate for such payments is expected due to infrastructure constraints. Conversely, chain shops exhibit significantly higher acceptance of credit/debit card payments.

Vendors are accepting payments with various methods other than cash, debit and credit card, which includes **bank transfers (225), sale on account/credit (veresiye) (111), mobile payment/QR code (59), voucher (19) and e-voucher (11)**. Bank transfers seem to have a relatively greater share when compared to the latter options. This can be attributed to the fact that bank transfers entail minimal infrastructure requirements on the vendor's end, and the cost associated with receiving payments via this method is almost negligible for the vendor. Given that a significant majority of respondents are employed or own local independent shops, enhancing the acceptance of these establishments to accommodate voucher and e-voucher systems assumes importance for future CVA programs.

*...“My POS device is not compatible with that card (cash program card), therefore I cannot accept payments with this card”...
Vendor in Gaziantep, Islahiye*

In alignment with the findings of the JMA Round 1, an important **takeaway for cash actors** would be to consider that individuals benefit more effectively from unrestricted cash modalities such as MPCA. **CVA partners are recommended to consider how the payment method is linked to the outcomes of their interventions including increased access to basic needs and enhanced recovery of local markets.**

In tandem with feasible payment methods in earthquake-impacted provinces, CVA actors should consider the current pressing needs and cultural profiles. It's essential to recognize that earthquake-affected individuals require cash assistance not just for accessing goods in the markets but also for various other

essential payments, such as rent, communication fees, school payments, and administrative fees. **For future Cash and Voucher Assistance (CVA) programs, CBI TWG underscores the importance of employing delivery mechanisms that allow the withdrawal of assistance value as cash.**

While the distribution of vouchers and e-vouchers are considered effective in ensuring sector specific outcomes, it shall be noted that for the use of this type of delivery mechanism, humanitarian organisations conclude their bilateral agreements **predominantly with national chain shops**. In addition to limiting the individuals to certain shops and thus certain commodities across provinces; this has a negative impact on the capacity of local independent vendors to rebound from the adverse economic impacts of the earthquake.

From a recovery standpoint, it is paramount for development actors to provide focused assistance aimed at alleviating infrastructural challenges related to connectivity issues. Equally crucial is the support extended to small and medium-sized enterprises (SMEs) through dedicated infrastructure assistance, ensuring the sustained, re-established, or restored use of POS machines.

Effect of EQ on business: When vendors were asked “**Did the earthquake affect your business?**”, almost 70% reported that they observed negative effect of the earthquake, while 11% observed a positive effect. Additionally, 14% stated no effect at all and 5% preferred not to answer the question. There has been a decline in the percentage of vendors experiencing negative effect of the earthquake compared to JMA Round 1, decreasing from 78 % to 70 % in the JMA Round 2. There is a minor increase in the number of vendors reporting no impact or positive impact compared to the JMA Round 1. While this finding alone may not be sufficient to conclusively demonstrate a steady recovery in markets over the past months, when considered alongside other findings, it bolsters the assumption that markets are continuing to recover.

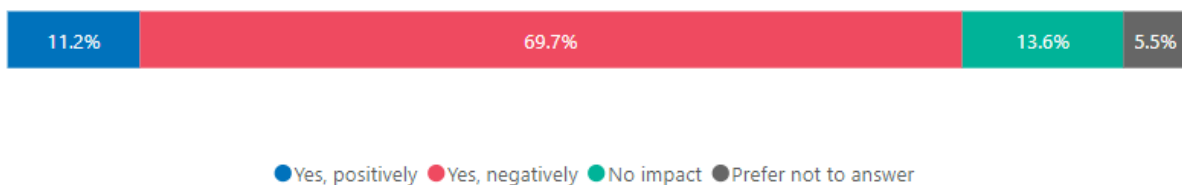


Figure 2. Earthquake’s Effect on Business

The effect of the EQ on markets is not homogenous for all the provinces. For **Malatya and Adiyaman**, the negative impact of the EQ was observed severely with **88% and 86%**, respectively as well as in **Şanlıurfa** with **81%**. Considering the severe impact of the earthquake in these cities, high percentage of vendors reporting negative impact can be simply justified. Moreover, in another heavily destroyed province Hatay, 71% of vendors indicated negative effect while this ratio was **60%** in the JMA Round 1 which was conducted in May 2023. This might be deriving from reopening of demolished, destroyed, or heavily/moderately damaged shops with relatively worse working conditions after the earthquake.

In the JMA Round 1, 76% of vendors in Gaziantep perceived a negative impact, while in the JMA Round 2, **44% of the vendors reported negative impact, marking a significant decrease.** In the JMA Round 1, 12% of vendors perceived a positive impact and similarly, in the JMA Round 2, **9% of the vendors indicated a**

positive impact. In the JMA Round 1, 12% of vendors observed no impact, while in the JMA Round 2, this percentage increased to 34%. This indicates a significant increase in the perception of no impact between the two rounds.

	Yes, negatively		Yes, positively		No impact	
	Round 1	Round 2	Round 1	Round 2	Round 1	Round 2
Malatya	87%	▲ 88%	10%	▼ 6%	3%	3%
Adiyaman	93%	▼ 86%	5%	▲ 9%	2%	▲ 5%
Şanlıurfa	75%	▲ 81%	6%	▼ 0%	19%	19%
Kahramanmaraş	75%	▼ 73%	13%	▲ 18%	12%	▼ 9%
Hatay	60%	▲ 71%	20%	▼ 15%	19%	▼ 9%
Gaziantep	76%	▼ 44%	12	▼ 9%	12%	▲ 34%
Kilis	47%	▼ 8%	11	▼ 0%	42%	▼ 38%

Table 2. Breakdown by Provinces – Earthquake’s Effect on Business (percentage)

Considering the diverse impact of the earthquake in each province and the varying perspectives of vendors within their local contexts, it is crucial to avoid oversimplification or generalization when analysing the effect of the earthquake across the impacted provinces.

When EQ’s effect is analysed on a sectoral basis, the analysis reveals that on retail shops in electronics (72%), education/stationery (68%), pharmaceuticals/health (66%), shelter/construction (65%), shelter/household NFI (65%) and food (60%) the negative impact of EQ is around the average which is 70%. With the exception of this general pattern, textile retailers have reported a higher negative effect with 82 % of the **clothing/textile sectors** and **hygiene sector** reported a lower negative effect with 50%.

*...“I cannot sell decorative products because people lost their houses and focused almost exclusively on meeting their basic needs”...
Vendor in Hatay*

In terms of shop types, similar to the JMA Round 1 findings, **local independent shops and bazaar stands** were the ones that reported the most severe affect, with **80% and 82%, respectively.** However, a small percentage (9%) of local independent shops experienced **positive effects,** likely due to being **the only remaining unaffected shops in their neighbourhoods, marking a 2% increase from the JMA Round 1.**

In contrast, national chain shops and local chain shops were comparatively less affected, **with 25% and 45% reporting negative impacts.** In the JMA Round 1, 62% of the national chain shops indicated negative effect, marking a remarkable decrease with 37% in the JMA Round 2. It shall be noted that national and local chain shops assess their level of recovery more favourably compared to the bazaar stands and local independent shops. The robust financial backing and the presence of several other branches less affected by the earthquake are likely the key factors contributing to the rapid recovery of chain shops. Anecdotal

information gathered through enumerator observations also suggests that chain markets, in contrast to independent shops, efficiently mobilized resources to open new stores near temporary settlements.

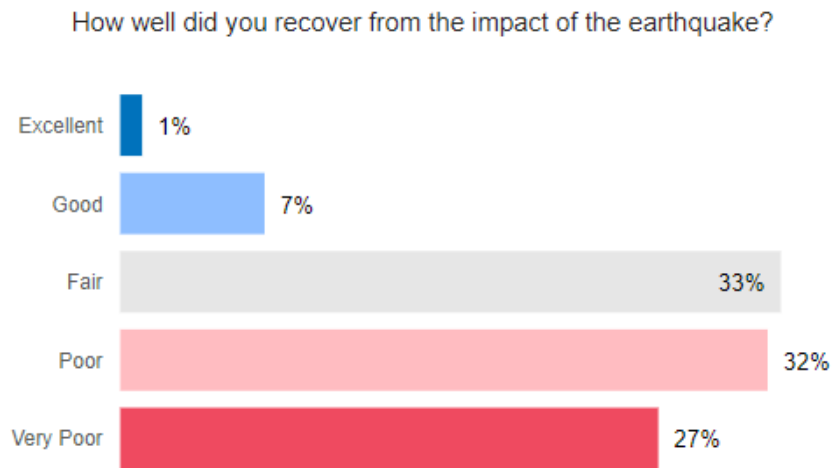


Figure 3. Recovery from the impact of the earthquake

Vendors are asked about the extent of their recovery from the impact of the earthquake. Only 70% of the interviewed vendors preferred to respond to this question. The aim of this question was to uncover the recovery situation of the market and crosscheck the impact of possible assistance schemes in the state of recovery. While only 1% of vendors evaluated their recovery from the impact of the earthquake as **excellent** (corresponds to 5 from a scale of 1 to 5), 7% evaluated their recovery as good, 33% as fair, 32% as poor and 27% as very poor.

Overall, only 9% received some sort of assistance after earthquake with the purpose of recovering their business from the negative impact of the earthquake, while 85% reported not to receive any support of this kind (and 6% refrained from answering the question.) **40% of the vendors who evaluate their recovery as excellent received support in their process of recovery.** Vendors who assessed their recovery as either "good," "fair," "poor," or "very poor" exhibit a notably modest reception of assistance, with an approximate 10% participation rate in the assistance schemes directly targeting businesses. Most received assistance is **reconstruction or rehabilitation support (16),**

... "People have left the area, only those with compelling reasons stay in containers. Employment opportunities must be increased for a better recovery. Transportation and internet are problematic because there is no infrastructure. When it rains in winter, the containers leak. There is an immense need for winterization"...
Vendor in Gölbaşı, Adıyaman

followed by small business grants (12), zero interest loans (12), tax exemptions/breaks (4) and productive assets (3). Observations and feedback from enumerators revealed that availability of interest-free loans has effectively addressed certain vendors' financial requirements. The vendors found the question challenging to fully comprehend, and they also perceived the provided response options as restrictive in capturing their responses accurately. While the question aimed to uncover specifically the financial and physical rehabilitation assistances businesses received, vendors expressed a significant interest in sharing their need for psychosocial support and highlighted the lack of support in this area.

When checking the **correlation between receiving assistance for recovery and the state of recovery**, it appears that there may be a positive correlation between the evaluations of recovery and the percentage of vendors who received assistance. Vendors who rated their recovery higher (Excellent and Good) seem to have a higher percentage of receiving assistance compared to those who rated their recovery lower (Fair, Poor, and Very Poor). However, correlation does not imply causation. Therefore, development partners should analyse other factors that may contribute to understanding if assistance to vendors has an observable positive impact.

Vendors were queried about the taken **measures to mitigate the impact of the earthquake** and most of them were either reluctant to answer this question or did not resort to any of the mitigation measures that were listed (376 which corresponded to 57 % of all interviews), while **taking loans (118), dismissing staff (80), increasing working hours (70), diversifying business activities (51) and liquidating business assets (48)** are reported as the mitigation measures taken by the vendors. Some vendors reported only one mitigation measure whereas 17 % of them resorted more than one of these measures.

Supply Situation: In the Round 1 of the assessment, even though the data collection was conducted in May, roughly 3 months after the earthquake, findings did not point at a severe supply chain disruption at the overall. Additionally, some of the findings regarding source of supply resulted in concerns over the supply situation for the coming months, considering the heavy impact on suppliers and negative impact on logistics. In the Round 2, findings show a positive outlook on supply chain situation, and also uncovers that difficulties continue in some districts and some sectors.

When vendors were questioned about experiencing disruptions in the supply chain for items in general, 54%acknowledged some level of disruption following the earthquake, while 44%reported no impact. The remaining 2%chose not to respond. Although more than half reported encountering supply chain problems, only 3%faced severe issues, and 11%significant ones, with the rest citing moderate (21%) and minor (19%) disruptions.

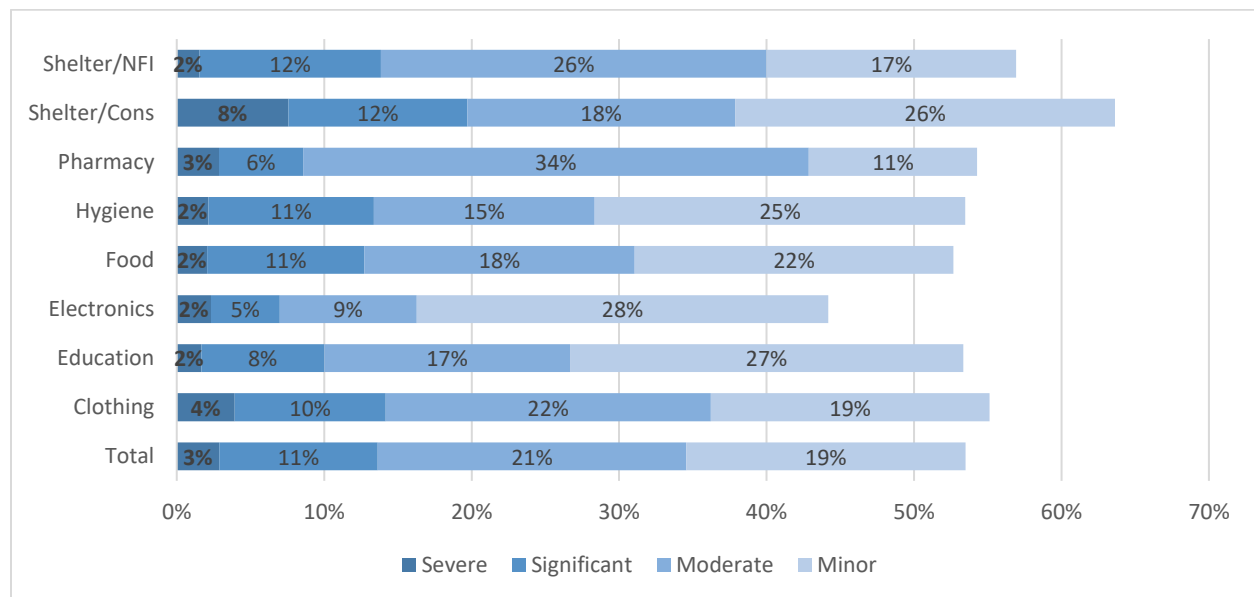


Figure 4. Supply chain disruptions per sectors

Sectoral variations in supply chain disruptions are generally consistent with the overall average, except for the Shelter/Construction Material sector, where 64% of vendors reported minor to moderate disruptions. Another exception is the electronics sector, which reported a rate ten points below the average at 44%.

The disruptions in the supply chain exhibit variations across provinces. Vendors in Hatay reported the highest level of disruptions, with 5% experiencing severe disruptions and 14% significant disruptions. A similar pattern is observed in Adiyaman, where 3% reported severe disruptions and 12% significant disruptions. Malatya follows a comparable pattern with 2% severe and 10% significant disruptions in the supply chain. In Kahramanmaraş, 10% reported significant disruptions. On the other hand, vendors in Şanlıurfa reported the highest percentage of no impact of the earthquake on the supply chain, followed by 58% in Gaziantep.

Vendors who reported experiencing minor to severe disruptions were asked if these supply chain problems still exist. In total, 58% of vendors facing disruptions indicated that these issues persist. Particularly in Hatay (Antakya, Samandağ, Kırıkhan, İskenderun, Yayladağ), Gaziantep (Islahiye), Adiyaman (Besni, Center), and Malatya (Center), vendors experiencing significant and severe disruptions show a concerning high of 87% still encountering supply chain problems.

Specifically, the sectors of Shelter/NFI, Clothing, and Shelter/Construction Materials mark the top sectors where vendors reported that supply chain disruptions still continue, with percentages of 68, 64, and 62, respectively.

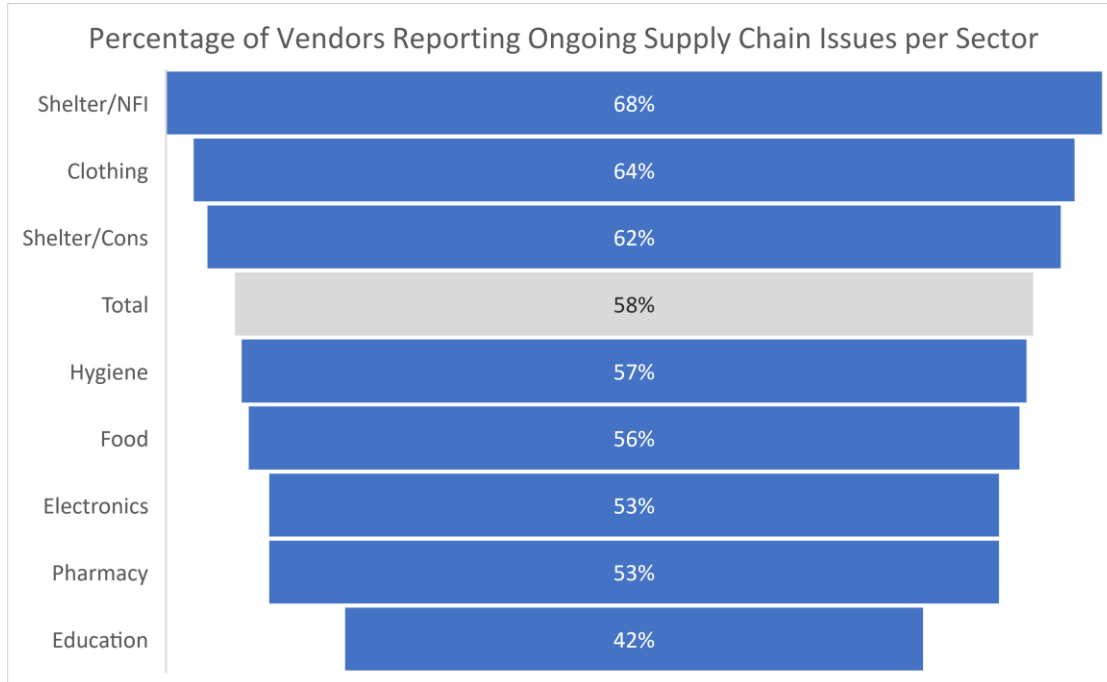


Figure 5. Percentage of Vendors Reporting Ongoing Supply Chain Issues by Sector

When vendors were asked **how easily they could replenish their stocks**, more than half of the vendors (57%) can regularly replenish their stocks without experiencing any problems, 27% can replenish their stocks with minor irregularities and 14% is unable to replenish their stocks regularly. Although number of vendors that report not being able to replenish stocks at all should be carefully analysed combined with other inputs in any given targeted area; overall outlook is positive for the replenishing of stocks.

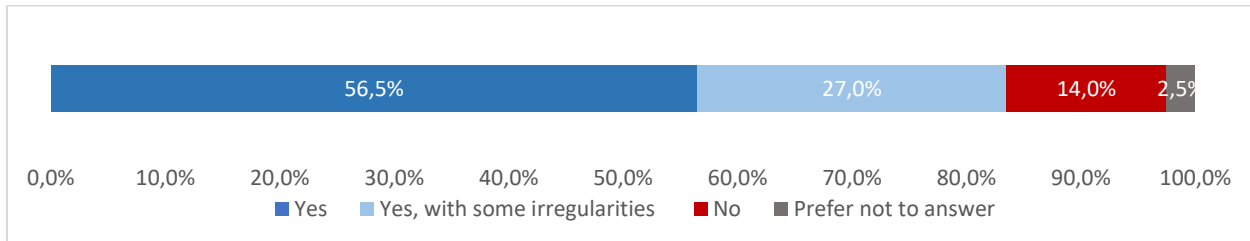


Figure 6. Vendor Capacity to Regularly Replenish Stocks of Key Items

Based on the sectoral breakdown of the responses regarding this question, vendors of Shelter/Construction Materials reported challenges in regularly replenishing stocks higher than the average, with 18% stating they are not able to do so regularly and 38% reporting some irregularities. The combination of these two responses places this sector as the one most challenged in terms of regularly replenishing stocks. This sector is followed by Pharmacies and Shelter/NFI sectors, which exhibit similar patterns but fall below the Shelter/Construction Materials. Across cities, Adiyaman stands out with a percentage of vendors reporting not being able to replenish stocks at all at 20%, with the remainder not significantly higher than the average.

Top barriers preventing vendors from responding to demand for the items they sell include but not limited to suppliers being unable to provide enough stock (89), their stock was damaged due to the EQ (85), lack of resources to buy enough stock (69) and difficulty in transportation of goods due to damaged roads and blocked by rubble (62).

Demand Situation: Answering to questions regarding changes in the demand pattern 43% of vendors observed negative impact on demand with reasons stated such as less customers flow and less residents (225), diminished purchasing power (174) linked to loss of incomes and increasing commodity prices. These major reasons are followed by some accessibility issues as well more competitive conditions such as new markets emerging or opening new branches.

22% of vendors stated increase in demand due to reasons such as increased number of customers/residents (61), easy access to markets (60), lack of competition due to small number of opened shops in markets (54), with very small number of vendors (7) from Islahiye and Sanliurfa stating increase in purchasing power of consumers increased demand. 5% of vendors preferred not to share the reasons to increase demands whereas 30% of vendors observed no change in demand.

When breaking down the responses of vendors by sectors, the Clothing sector reports the most significant decrease in demand, marking a high of 54 %. This decline can be attributed to the large influx of textile items sent to the earthquake-impacted region, and the flexibility of clothing as an item that households with reduced income may minimize to essentials. A similar explanation holds for the Shelter/Household NFI sector, which also reports a high of 48 % of vendors noting a negative impact of the earthquake on

demand for their key items. Conversely, the Shelter/Construction Materials sector experiences a positive change in demand, with 45 % of vendors reporting an increase. This is the highest percentage for an increase in demand across the sectors and can be attributed to affected households leaning towards purchasing these materials to either repair their lightly and moderately damaged houses or set up informal shelters.

When considering the findings related to supply chain interruptions, challenges in replenishing stocks, and the increase in demand for the Shelter/Construction Materials sector, cash actors planning to provide Cash and Voucher Assistance (CVA) for Shelter must carefully assess potential risks related to the availability of items, unmet demand, and potential price speculations in the market.

Barriers and Accessibility: This practice aimed to investigate the barriers that different groups may face in accessing markets in the earthquake-affected provinces. The methodology primarily focuses on understanding the barriers and market access situation from the vendors' perspectives. It should be noted that vendors only provided comments on the groups they are aware of or considered important to highlight, which might exclude other groups they may not be aware of or choose not to emphasize. To ensure the identification and resolution of market access issues for specific groups, cash actors are advised to conduct further in-depth data collection and analysis with their target groups. This will help explore their unique perspectives and uncover the challenges they encounter in accessing markets. By incorporating the perspectives of these groups, cash actors can develop more inclusive and effective interventions to address their specific needs.

Vendors were asked about the specific groups that might be experiencing problems while reaching their shops and the possible barriers. Mirroring the findings of the JMA Round 1, **80% of the respondents reported no such barriers and accessibility issues observed by them.** The vendors that shared their observations regarding access issues to their shops identified **lack of transportation and the distance from homes or settlements** as the primary barriers affecting the accessibility of the shops, echoing the results from the JMA Round 1, and people having low income and thus not having the purchasing power to shop followed as the third barrier. The analysis also revealed a slight difference in how vendors responded to the question concerning the gender of the enumerator. Female enumerators recorded more responses than males when shop owners confirmed that they observe access issues.

Vendors which observed access issues stated that **people with disabilities (80), elderly (76)** are the top vulnerability groups that are less likely to visit the market. This finding underscores the significance of the physical conditions of the current markets, and challenges of individuals with lower or lack of mobility in accessing markets. It shall be noted that many shops are not designed in a disability or elderly-friendly way even before the EQ; combined with the physical challenges brought by earthquake situation renders some shops inaccessible to these two groups across the sectors. **Cash actors targeting these groups are recommended to ensure feasibility of cash assistance considering the physical conditions of the settlements and markets.** This group of vulnerability is followed by refugees (37) and majority of these responses were collected in Hatay. The last vulnerability group with observed access issues is families/individuals with young children, which should be linked to the distance of the shop from settlements as well as the physical conditions of the shops.

When asked about the age and gender groups vendors which observed access issues believe that **women (78) are less likely to visit their shop** as a gender group. Women is identified as the group that comes first regardless of the gender of enumerator and the interviewed vendor.

The overall findings regarding barriers and accessibility are **in favour of use of cash and voucher assistance** for several beneficiary groups in the earthquake-affected provinces, based on few percentages of vendors reporting access barriers.

While providing cash to groups of people who are experiencing hardships and barriers while reaching to shops, CBI TWG advises organizations to consider complementary programs and account for top-ups for additional expenses in their transfer amounts such as transportation.

An important takeaway for development and recovery partners can be that several SMEs suffer from lack of effective transportation which may be alleviated by collaborating with and supporting municipalities for recovery and enhancement of transportation networks. Another important takeaway is a rather complex issue of perception and actual state of structural safety, which can be addressed by providing considering Market Based Approaches through [MBP](#) as well support for retrofitting and renovation of structures which are certified as safe to continue inhabiting.

Price Change: CBI TWG in Türkiye leverages the valuable MEB calculations from two pivotal partners in the field. TRC meticulously calculates the MEB as an integral component of its ESSN program, while WFP performs these calculations as part of its mandated responsibilities. Both agencies account for various needs of the households and base their calculations on TURKSTAT official values.

This assessment operated under the assumption that the severe impacts experienced in the earthquake-affected region, such as damaged infrastructure, challenged logistics, diminished manpower, and limited stockkeeping options, could potentially lead to changes in commodity prices beyond national and official values. Therefore, the objective of this assessment was to investigate the additional impact of these factors on top of national inflation. It is crucial to comprehend the pricing situation and potential scarcities and fluctuations in CVA implementation. Combining the valuable MEB information with the analysis of the observed increase in prices beyond inflation and understanding the variance in prices of key items in impacted provinces will offer valuable insights for cash actors seeking to understand the pricing dynamics.

When vendors were asked if they observed an increase of prices above the official annual inflation, **around 36%** of the vendors stated that increase was somewhat **aligned with the national and official annual inflation rate** of August 2023³, which is 59%. Remainder, which corresponds to **60% of all interviewed vendors**, stated that they have observed price increase beyond the national and official annual inflation and the average of their estimate increase was around **121%**. These two different views combined, vendors across provinces stated that the annual increase of prices was approximately 96%. This finding indicates that CVA assistance may have less than targeted impact if cash actors solely base their assumptions on national values. **Cash actors are recommended to consider the pressing situation that**

³ Turkish Statistical Institute (TURKSTAT), *Consumer Price Index, August 2023*, 4 September 2023, [https://data.tuik.gov.tr/Bulten/Index?p=T%C3%BCKeticiler-Fiyat-Endeksi-A%C4%9Fustos-2023-49650&dil=1#:~:text=T%C3%9C%C4%B0K%20Kurumsal&text=T%C3%9CFE'deki%20\(2003%3D100,%56%2C28%20olarak%20ger%C3%A7ekle%C5%9Fti](https://data.tuik.gov.tr/Bulten/Index?p=T%C3%BCKeticiler-Fiyat-Endeksi-A%C4%9Fustos-2023-49650&dil=1#:~:text=T%C3%9C%C4%B0K%20Kurumsal&text=T%C3%9CFE'deki%20(2003%3D100,%56%2C28%20olarak%20ger%C3%A7ekle%C5%9Fti).

has impact on prices in earthquake impacted provinces. Additionally, 4% of the vendors preferred not to respond to this question.

The data collected from vendors in various sectors provides valuable insights into the factors influencing changes in prices beyond the impact of inflation. The survey asked vendors about the factors impacting the prices other than inflation, and the results reveal a consistent pattern across different sectors, with some slight distinctions in the textile industry.

28% of vendors identified “increased transportation costs” as a key factor affecting the changes in prices. This suggests that the rise in transportation expenses is a widespread concern that transcends industry boundaries. Following closely, **25% of respondents pointed to “increased production costs”** as a substantial driver of price changes. This implies that factors related to the manufacturing process, such as raw materials or operational expenses, have a considerable impact on pricing strategies as the supply problems encountered by vendors in the earthquake zone might be affecting local producers as well.

Moreover, **13% of vendors highlighted the role of increased administrative costs**, such as wages and taxes, in influencing prices. Additionally, 9% of vendors attributed changes in prices to **price speculation or opportunistic behaviour by sellers.**

The impact of inflation perceived diversely based on the province. The provinces where vendors reported the highest effect of inflation are listed as following, respectively: Malatya (140%), Hatay (137%), Adiyaman (114%), Şanlıurfa (109%), Kahramanmaraş (97%), Gaziantep (90%), and Kilis (59%). It's essential to conduct a detailed analysis specific to each province to understand the unique combination of these factors contributing to the reported variations in the impact of inflation. Additionally, local economic experts and policymakers may provide further insights into the specific dynamics at play in each region. It should be noted that factor impacting prices other than inflation do not mark a significant change when disaggregated by provinces.

Vendors which observed price increases different than the national inflation value marks significant differences across the sectors. Around 70% of the vendors of Shelter/Construction Materials and Shelter/Household NFIs reported that prices increased above the inflation, followed by Clothing with 65%. This group is followed by Food, Stationery and Health sectors which marked around 50% of vendors observed difference from the national value in the increase of prices. This group is followed by Hygiene sector with 44%. Additionally, around 5 percent of the vendors of Food, Clothing and Hygiene sectors refrained from responding to the question, and this stands out from other sectors.

The average increase in commodity prices across sectors reveals significant variations for vendors who observed price increases differing from the national inflation value within each sector. Vendors of the Shelter/Construction Materials sector noted a high percentage of observed increase in prices with 157%, and this sector is followed by Clothing with 133% and Shelter/Household NFI with 124%. These sectors are followed by Stationary, Electronics and Food sectors with an observed increase of prices around 110%. Remainder sectors were noted to have increase around 100%.

Prices of Key Items by Sectors: Minimum and maximum prices collected per item in this analysis. Cash actors are recommended to consider the median value of the items in their programming, as the median

value is calculated to exclude extreme prices that seems incoherent with the overall price collection. **Full list of items can be seen in Annex B.**

Impact of Humanitarian Assistance: People impacted by the earthquake received in-kind and cash assistance from the government and supporting agencies. When vendors are asked **if they observe any impact of the assistances on their businesses, 53% stated that they do not observe any impact, while 26% observes positive and 13% observes negative impact** and 8% prefers not to answer the question. When asked about if they have been a part of any of the humanitarian assistance schemes, only 10% of the vendors confirmed while remainder, which corresponds to 86%, were not part of any assistance scheme.

Vendors who have noted a positive impact on their businesses thanks to the humanitarian assistance extended the region in general also provided detailed insights into this effect. They report that customers are increasingly using a variety of assistance cards, **including ESEN Card, Sevgi Kartı, and AFAD cards** to make their purchases. Additionally, the injection of cash assistance has led to an increase in liquidity within the local market. As per vendors, these combined factors have resulted in a noticeable increase in purchasing power among customers, with a significant portion of the received assistance being directed towards fulfilling basic needs of the beneficiaries.

Vendors who have reported a negative impact on their businesses have provided insights into this effect. They emphasize that in-kind assistance has an adverse effect, particularly when individuals stock up on items like formula, diapers, and staple food items. Furthermore, unused or unnecessary in-kind aid is sometimes attempted to be resold by beneficiaries in the local marketplace. Specific cards tied to national chain stores, such as A101 and BİM cards, confine beneficiaries to shop exclusively at designated locations, limiting the flexibility of their spending. There is a noticeable trend among people to prioritize meeting their basic needs in the face of adversity. It is worth noting that some vendors lack point-of-sale (POS) machines, which, in turn, restricts the utilization of shopping cards.

Vendors are also asked about their recommendations to humanitarian partners for their future assistance programs and they highlighted below points:

- Vendors need assistance to settle debts and rebuild shops, with a focus on winterizing container markets.
- Humanitarian efforts should address infrastructure issues, such as broken roads and strengthen internet connectivity.
- Earthquake-affected individuals require multi-dimensional support, including PSS, rent, and grant assistance.
- Organizations should source in-kind assistance from local independent markets to support small businesses.
- Collaboration and coordination among humanitarian organizations are crucial to prevent duplicative assistance and ensure support reaches the most vulnerable families.
- Vendors advocate for cash assistance over in-kind contributions to maintain market dynamics and vibrancy.

Observations of the Enumerator: Enumerators were asked about their observations regarding the safety and security risks and overall situation of vendors. **15% of the enumerators observed security risks including unsafe, dilapidated, unlit and unorganized environment** and commented on infrastructure problems including electricity cuts, internet problems and broken roads making working conditions hard for vendors. Moreover, enumerators observed that vendors are gravely concerned with **approaching winter and in danger of not being able to continue their businesses** as newly opened container/tent shops lack much needed protection from winter conditions.

10% of the enumerators observed safety risks such as physical obstacles and structural damages while **7% observed health risks including open sewer, dust and exposure to toxic materials**. Vendors indicated that even in cases when the building is heavily damaged, vendors have to open their shops and make sales for a living. They also shared challenges of lacking key electronic devices such as air conditioners, POS machines as they were either damaged or stolen from the buildings that lack safety and security. In addition, heavy dust caused by demolitions affect their fresh food including fruits and vegetables, causing them to decay faster and making it harder to maintain hygiene of their shops. Other notable observations shared by enumerators are listed as following:

- Some interviews were held with difficulty due to power outages and vendors' unwillingness to answer the questions that might be deriving from resentment to humanitarian actors for lack of assistance.
- Vendors feel overwhelmed with increasing costs, declining purchasing power, storage problems and problems they face daily after the earthquake.
- Many vendors do not have functioning toilets, water, electricity and internet connection. Vendors attempt to fix the infrastructure problems by themselves with unsafe methods such as building their own electricity line.
- Vendors are in need and expectancy of many types of assistance and subsidies for their recovery and functioning.
- Some Syrian vendors under temporary protection cannot have POS from the banks.
- Broken/damaged roads still affect customers' transportation.
- Due to the ongoing planned demolition of heavily damaged buildings, vendors face continuity issues. Occasionally, they receive orders to keep their shops closed for a few days during demolitions, and there is also a possibility of their buildings being demolished.
- Observations revealed that TSS locations are within the reach and there are several markets established around them. Adiyaman seems to be exception as there are some TSS locations far away from city centre.

Conclusion

This comprehensive analysis supports the viability of transitioning to cash assistance across various sectors in earthquake-impacted provinces. Careful review of the market situation around temporary settlements reveals that feasibility of cash is not only limited to urban neighbourhoods, as the market quickly adapted to changes.

While cash assistance proves versatile and widely accepted, certain sectors may benefit from in-kind support for specific items. Notably, construction materials, as indicated by this assessment, could be considered for in-kind provision based on local needs.

The study highlights a significant increase in commodity prices beyond the national average across all provinces, necessitating a careful consideration of the potential impact on assistance outcomes. Despite these challenges, the overall findings, particularly the focused examination of diverse settlements, paint an optimistic picture for the feasibility of Cash and Voucher Assistance (CVA) programs.

Cash emerges as the most widely accepted modality, while card modalities exhibit satisfactory acceptance. In contrast, voucher and e-voucher modalities currently have limited recognition. The study also uncovers the adverse effects of restricted cash schemes developed with national chain markets, impacting independent local markets negatively. Multipurpose cash emerges as the most feasible solution, enhancing households' access to essential items.

Negative repercussions of in-kind assistance are identified, leading to lower demand for distributed items and beneficiaries reselling unused kits, particularly for food and hygiene items. Humanitarian assistance actors must consider the local procurement as much as possible, as well as transitioning to cash for extending support to individuals impacted by the earthquake. The distribution of vouchers from national chain markets adversely affects the capacity and revenue of independent vendors. Cash actors should be mindful of the fact that owners of independent markets are, at the same time, earthquake survivors, and their access to income should not be challenged by assistance interventions.

Recognizing the acute need for Winterisation Support (waterproofing, heating) to help vendors sustain their operations during harsh winter conditions, the analysis emphasizes the importance of market-based programming for rapid recovery.

It's crucial to note that ongoing demolitions in certain settlements contribute to changing market dynamics, requiring adaptive approaches to address evolving challenges and support the resilience of affected communities.

Highlights of Findings by Provinces

Adıyaman

- Adıyaman (JMA Round 1:82% and Round 2: 80%) is among the credit/debit card friendly provinces.
- A notable 74% of shops accepting debit/credit cards in Adıyaman encounter connectivity issues.
- The negative impact of the EQ was observed severely with 86%, still marking a decrease since the JMA Round 1 when the negative impact is observed with 93%.
- 3% of the vendors reported severe disruptions and 12% significant disruptions to the supply chain.
- Adıyaman stands out with a percentage of vendors reporting not being able to replenish stocks at all at 20%, with the remainder not significantly higher than the average.
- Vendors reported the third highest effect of inflation with 114%.
- Temporary settlements at the east part of the city are noted as one of the most notably distant settlements from markets compared to other cities. Market places are still in an accessible distance but transport is limited and challenging for people with low mobility.

Gaziantep

- Gaziantep (JMA Round 1- 73%% and Round 2- 82%) is among the credit/debit card friendly provinces.
- Approximately half of the shops that accept credit/debit card payments reports connectivity issues as a continuous problem.
- In the first Round, 76% of vendors in Gaziantep perceived a negative impact, while in the JMA Round 2, **44% of the vendors reported negative impact, marking a significant decrease.**
- 58 % of vendors reported no impact of the earthquake on the supply chain.
- Vendors reported the sixth highest effect of inflation with 90%.

Hatay

- When compared to the JMA Round 1 finding (83%), **Hatay (57%) has lower levels of acceptance of credit/debit cards. Significant decrease in Hatay** can be explained that a better understanding of the actual situation was established through increased number of visited shops in the JMA Round 2.
- Over half of the vendors accepting credit/debit cards experience connectivity issues.
- 71% of vendors indicated negative effect of the EQ on their business while this ratio was **60%** in the JMA Round 1. This might be deriving from reopening of demolished, destroyed, or heavily/moderately damaged shops with relatively worse working conditions after the earthquake.
- Vendors in Hatay reported the highest level of disruptions to the supply chain, with 5% experiencing severe disruptions and 14% significant disruptions.
- Vendors reported the second highest effect of inflation with 137%.

Kahramanmaraş

- When compared to the JMA Round 1 finding (90%), **Kahramanmaraş (68%) has lower levels of credit/debit card acceptance.**
- Over half of the vendors accepting credit/debit cards experience connectivity issues.
- 10% of the vendors reported significant disruptions to the supply chain.
- Vendors reported the fifth highest effect of inflation with 97%.

Malatya

- Malatya has similar levels of credit/debit card acceptance between the rounds with 63% and 62%.
- The negative impact of the EQ was observed severely with **88%**.
- Vendors reported 2% severe and 10% significant disruptions in the supply chain.
- Vendors reported **the highest effect of inflation** with 140%.

Şanlıurfa

- When compared to the JMA Round 1 finding (59%) **credit/debit card acceptance increased in Şanlıurfa (72%).**
- Over half of the vendors accepting credit/debit cards experience connectivity issues.
- The negative impact of the EQ was observed severely in **Şanlıurfa** with **81%, making it the third most affected province.**
- Vendors in Şanlıurfa reported the highest percentage of no impact of the earthquake on the supply chain.
- Vendors reported the fourth highest effect of inflation with 109%.



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Annex A. Breakdown of Interviews by Provinces

Province	Districts	Number of Interviews	Total
Adıyaman			94
	Centrum (Merkez)	53	
	Besni	21	
	Gölbaşı	20	
Gaziantep			107
	Islahiye	29	
	Nizip	26	
	Nurdağı	24	
	Şahinbey	15	
	Şehitkamil	13	
Hatay			265
	Antakya	75	
	Kırıkhan	44	
	Samandağ	36	
	Belen	26	
	Iskenderun	20	
	Defne	19	
	Yayladağı	15	
	Hassa	13	
	Arsuz	9	
	Altınözü	8	
Kahramanmaraş			77
	Elbistan	22	
	Pazarcık	22	
	Göksun	10	
	Dulkadiroğlu	9	
	Türkoğlu	8	
	Onikişubat	6	
Kilis			13
	Centrum (Merkez)	13	
Malatya			50
	Battalgazi	28	
	Doğanşehir	22	
Şanlıurfa			54
	Haliliye	37	
	Karaköprü	17	
			GRAND TOTAL = 660

Annex B. Prices of the Commodities per Sector

Item	Details	Measure	Median of Price	Minimum Price	Maximum Price
Groceries/Food Items					
Black Tea (leaves)		1 Kg Pack	₺127.50	₺76.90	₺200.00
Bulgur		0,5 Kg Pack	₺10.00	₺7.30	₺20.50
Cucumber		1 Kg	₺15.00	₺12.00	₺20.00
Dried Chickpeas		0,5 Kg Pack	₺20.00	₺10.00	₺40.00
Dry Beans		0,5 Kg Pack	₺23.00	₺15.00	₺48.00
Eggs	Regular / economic	1 egg	₺3.16	₺2.00	₺6.00
Olive Oil		1 lt	₺180.00	₺135.00	₺230.00
Pasta	Regular / spaghetti	0,5 Kg Pack	₺12.50	₺9.50	₺15.00
Red Lentils		0,5 Kg Pack	₺15.00	₺10.00	₺37.00
Rice	Regular	1 Kg Pack	₺40.00	₺27.00	₺51.25
Salt	Iodized table salt	0.75 Kg Pack	₺6.00	₺4.00	₺13.00
Sugar		0,5 Kg Pack	₺17.00	₺13.00	₺35.00
Sunflower oil		1 lt	₺41.50	₺35.00	₺55.00
Tomatoes		1 Kg	₺18.00	₺13.00	₺26.00
Water (19 lt)		19 lt	₺50.00	₺30.00	₺75.00
Water (5 lt)		5 lt	₺15.00	₺7.00	₺25.50
White Cheese		0,5 Kg Pack	₺62.50	₺30.00	₺105.00
Hygiene					
Comb		1 piece	₺25.00	₺5.00	₺60.00
Depilatory/ Razor	Razor for depilation	1 piece	₺8.00	₺3.00	₺30.00
Garbage bag	Medium size / regular / economic	1 Pack of 15	₺15.00	₺9.00	₺20.27
Hand Sanitizer		1 lt	₺62.19	₺35.00	₺90.00
Laundry detergent	Powder / regular	1,5 Kg pack	₺60.00	₺38.00	₺90.00
Liquid detergent (Dishes)	Regular / economic	750 ml	₺35.00	₺20.95	₺55.00
Nail clipper		1 piece	₺18.00	₺10.00	₺27.00
Sanitary pads	normal / ekonomik	1 pack (pack size?)	₺40.00	₺19.25	₺65.00
Shampoo	general purpose / economic	350-400 ml	₺60.00	₺43.00	₺76.65
Soap	Standard / general use	1 Bar	₺20.00	₺10.00	₺33.00
Soap Box		1 piece	₺25.00	₺15.00	₺45.00
Sponge (Dishes)	Regular / economic	1 pack of 5	₺16.00	₺10.00	₺24.00
Toilet paper	regular / economic	1 pack of 8	₺50.00	₺32.50	₺90.00
Toothbrush	Regular / manual / economic	1 piece	₺20.00	₺12.00	₺27.95
Toothpaste	Regular / economic	1 tube	₺30.00	₺20.00	₺45.00
Shelter/Construction Items					
Alafranga Toilet Set	Set with flush - TSE standards 1. Quality	1 set	₺1900.00	₺1200.00	₺2350.00
Ceramic glue	25 kg	1 pack	₺100.00	₺80.00	₺170.00



Duct tape		1 roll	₺25.00	₺15.00	₺75.00
Handwashing sink	Approx. 35 * 50, footless TSE standards 1. Quality	1 piece	₺800.00	₺600.00	₺1250.00
House Interior Door	Panel Door - Piece (90x210)	1 Piece	₺2625.00	₺2250.00	₺3000.00
Interior Paint	Water-based - 20 kg	1 pack	₺1000.00	₺700.00	₺1400.00
Laminate	8 mm m2	1 Piece	₺190.00	₺160.00	₺250.00
Plaster	General use - 5 KG	1 pack	₺27.50	₺10.00	₺70.00
Tarpaulin (6X4 size)		1 Piece	₺360.00	₺200.00	₺400.00
XPS		1 Piece	₺100.00	₺80.00	₺455.00
Shelter/Household NFI Items					
Bed Base (Double)	(Double)	1 Piece	₺7500.00	₺3700.00	₺10000.00
Bedding Set (Bedsheet, pillowcase, duvet cover)	(Bedsheet, pillowcase, duvet cover)	1 Piece	₺550.00	₺300.00	₺900.00
Carpet (200 * 300 or 160 * 230)	(200 * 300 or 160 * 230)	1 Piece	₺1800.00	₺500.00	₺3000.00
Charcoal		1 Piece	₺66.00	₺38.00	₺200.00
Dining Room Set (Table + 6 Chairs)	(Table + 6 Chairs)	1 Piece	₺10000.00	₺8000.00	₺13000.00
Double Bed		1 Piece	₺5000.00	₺3500.00	₺6000.00
Double Duvet		1 Piece	₺550.00	₺300.00	₺800.00
Electric Heater (Oil - 2000 W)	(Oil - 2000 W)	1 Piece	₺750.00	₺370.00	₺1000.00
Electric Kettle		1 Piece	₺250.00	₺35.00	₺500.00
Electric Stove (Double)	(Double)	1 Piece	₺550.00	₺400.00	₺750.00
Firewood		1 Piece	₺77.25	₺4.50	₺150.00
Gas (Kitchen Size)	(Kitchen Size)	1 Piece	₺512.50	₺500.00	₺550.00
Pillow (Fiber)	(Fiber)	1 Piece	₺125.00	₺75.00	₺200.00
Single Bed		1 Piece	₺2775.00	₺1400.00	₺3800.00
Single Duvet		1 Piece	₺450.00	₺250.00	₺550.00
Sleeping bag		1 Piece	₺2100.00	₺2100.00	₺2100.00
Sofa Set (1 Three-Seater + 1 Single-Seater)	(1 Three-Seater + 1 Single-Seater)	1 Piece	₺16000.00	₺10000.00	₺25000.00
Solar Lamps		1 Piece	₺250.00	₺240.00	₺300.00
Thermal Blankets		1 Piece	₺400.00	₺400.00	₺400.00
Towel (Bath Towel)	(Bath Towel)	1 Set	₺150.00	₺90.00	₺250.00
Towel (Hand Towel)	(Hand Towel)	1 Piece	₺50.00	₺35.00	₺110.00
Stationary Items					
Backpack	School bags (good quality and durable, 2 compartments, for ages 7 and above, in black or dark blue or similar unisex colors)	1 Piece	₺250.00	₺175.00	₺350.00
Black Pencils	HB Pencils for paper	1 Piece	₺5.00	₺2.00	₺10.00
Black/Blue Pen	Pen	1 Piece	₺5.00	₺2.00	₺12.00
Colored Pencils	Colored Pencils, 12 colored pencils in a set	1 Set	₺40.00	₺27.50	₺57.00



Eraser	White, soft, B-30	1 Piece	₺6.50	₺4.90	₺12.00
Notebook (Lined)	Paper cover, A5, Squared gridlines (for math classes), standard, 60 sheets	1 Piece	₺15.90	₺7.75	₺35.00
Notebook (Squared)	Paper cover, A5, Lined, standard, 60 sheets	1 Piece	₺15.00	₺7.75	₺35.00
Pencil Sharpener	Sharpeners for pencils, metal	1 Piece	₺7.48	₺3.50	₺13.00
Red Pencils	Red Pencils for paper	1 Piece	₺5.00	₺2.75	₺12.00
Water Bottle	Water Bottle	1 Piece	₺50.00	₺25.00	₺100.00
Textile					
Baby's pajamas	Regular / economic	1 Pair	₺115.00	₺50.00	₺200.00
Children's shirt	Regular / economic	1 Piece	₺100.00	₺75.00	₺175.00
Children's socks	Regular / economic	1 Pair	₺14.00	₺5.00	₺30.00
Children's trousers	Regular / economic	1 Pair	₺200.00	₺120.00	₺250.00
Men's footwear	Regular / economic	1 Pair	₺400.00	₺200.00	₺800.00
Men's shirt	Regular / economic	1 Piece	₺170.00	₺100.00	₺320.00
Men's socks	Regular / economic	1 Pair	₺20.00	₺6.50	₺40.00
Men's trousers	Regular / economic	1 Pair	₺350.00	₺170.00	₺600.00
Men's winter coat	Regular / economic	1 Piece	₺700.00	₺450.00	₺1300.00
Scarf	Regular / economic	1 Piece	₺100.00	₺80.00	₺135.00
Women's dress	Regular / economic	1 Piece	₺150.00	₺100.00	₺250.00
Women's footwear	Regular / economic	1 Pair	₺350.00	₺229.00	₺600.00
Women's socks	Regular / economic	1 Pair	₺19.00	₺10.00	₺30.00
Women's trousers	Regular / economic	1 Pair	₺300.00	₺180.00	₺400.00
Women's winter coat	Regular / economic	1 Piece	₺800.00	₺450.00	₺1500.00



Annex C. Survey Questionnaire

Question List
Enumerator Code
Province
District
Neighborhood
Is this a shop in/near to a Temporary Settlement?
Record your current location
Enter a date
Type of The Survey
Vendor's sex
Vendor's age
Name of the shop
Sectors of the shop belongs
Type of shop
Which payment methods do you accept?
Do you encounter these problems while using point of sales machines?
Why do you not accept payments by credit cards?
Did the earthquake affect your business?
On a scale of 5, how well did you recover from the impact of the earthquake?
Did you receive any support in your process of recovery?
If yes, what kind of assistance you have received?
Have you undertaken any measures to mitigate the impact of the earthquake?
Since the earthquake, have you observed a change in demand for the items you sell in general?
If YES, negatively
If YES, positively
Have you encountered any disruptions in supply chain of the items in general?
Does the supply chain problem still exist?
What are the top barriers preventing you from responding to demand for the items you sell?
Can you regularly replenish your stocks of key items to meet customer demand?
Have you personally observed or have any customers reported any access barriers or issues that could discourage people from visiting your store?
Which gender and age groups do you think might be less likely to visit the market due to access issues or other reasons?
Which vulnerability groups do you think might be less likely to visit the market due to access issues or other reasons?
Why do some groups of people, who don't shop here, choose not to visit your store?
Compared to the same month of last year, official inflation rate in Türkiye is 59%. Considering the impact of inflation, and possible factors, which one is correct for your sector
What is the percentage you estimate for the increase of commodities in your sector?
What factors other than inflation impacted the change in prices?
Do you sell Groceries/Food Items in your store?
Groceries/Food Items List
Do you sell Hygiene Items in your store?
Hygiene Items List
Do you sell Textile Items in your store?
Textile Items List
Do you sell Stationary Items in your store?
Stationary Items List
Do you sell Shelter/Construction Items in your store?
Shelter/Construction Items List
Do you sell Shelter/Household NFI Items in your store?
Shelter/Household NFI Items List



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People impacted by earthquake received in-kind and cash support from government and supporting agencies. Do you observe any impact of it on your business?

Can you please elaborate?

Have you been a part of any of these assistance schemes?

Do you have any suggestions to the humanitarian assistance actors for their future assistance programs?

Did enumerator evidently observe any of these below?

Any other comments / notes of the enumerator

To see the full version of the survey, please use the link below:

<https://data.unhcr.org/en/documents/details/104979>