

## Assessment of the Economic Effects of the Covid-19 Pandemic on Various Sectors and Individuals in Turkey, in Both Short- and Long-Term Perspectives

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### Abstract

Historically, pandemics have been observed to disrupt global economic stability adversely, and the Covid-19 pandemic is no exception. While the pandemic's economic impact has varied across sectors, income inequality has caused it to affect individuals differently. Analysis of sectoral economic conditions over recent years indicates that 2020 marked the peak of these adverse effects, followed by gradual recovery. Nevertheless, the expenditures, payments, and deferred debts that governments prioritized during the pandemic period have destabilized economic balances. Given that restoring these balances is a long-term process, the effects of economic downturns continue to be felt. The ongoing economic disruption, decline in individual incomes, and subsequent shifts in spending priorities underscore the continued economic challenges stemming from the pandemic's impact.

This study seeks to assess the economic impacts of the nearly three-year-long Covid-19 pandemic on various sectors and individuals, examining their implications up to the present day. The economic effects of the pandemic differ across sectors, with many experiencing improvement in 2022. Nonetheless, the persistent negative repercussions on the economy and rising poverty levels have resulted in alterations to consumer spending preferences. The detrimental effects on the nation's economy are expected to be felt over the long term.

**Keywords:** Pandemic, Economic Effect ,Poverty, Covid 19

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## **Introduction**

When Covid-19 cases emerged in 2019, the World Health Organization (WHO) declared a global pandemic in March 2020, later announcing its end in May 2023. As was the case globally, Turkey also implemented pre-pandemic preparations and enforced numerous protective measures throughout the pandemic period.

Infectious diseases are not limited to affecting a single country; they pose a global health concern. Focusing solely on treatment is insufficient in managing epidemics. Therefore, preventing disease spread is prioritized over treatment efforts in epidemic control. Effective outbreak prevention requires reaching the infection source, identifying contacts, and isolating infected individuals and their contacts during the disease's infectious period. The virus's transmission rate, impact, and recovery duration all play key roles in determining the necessary isolation period.

The World Health Organization (WHO) defines a pandemic as the emergence of a previously unencountered disease, its contagious nature, the serious risks it poses, and its ability to spread rapidly and continuously among people (Tekin, 2021, p. 331). During the Covid-19 pandemic, both Turkey and the global community faced an unprecedented challenge. The disease quickly spread to countries worldwide, developing into a deadly infectious illness. With no established treatment protocols, urgent measures were implemented to contain its transmission as efficiently as possible (Yücel, 2021).

The coronavirus was first identified in Wuhan, China, in December 2019. China, as a major global trade hub, plays a significant role on the world stage.

As a country with extensive international trade agreements and high volumes of global travel, the spread of the disease beyond China's borders happened swiftly. On January 13, 2020, Thai authorities confirmed that a Chinese traveler from Wuhan had contracted the virus. Similar cases soon followed: Japan reported its first case on January 15, South Korea on January 20, and the USA and Australia on January 21. Singapore detected cases on January 23, Nepal and Canada on January 25, Sri Lanka on January 27, and Germany on January 28, signaling the virus's entry into Europe. Turkey reported its first case on March 11, 2020. As the coronavirus rapidly spread across Europe, Africa, the Americas, and globally, death rates also surged. In March, as Europe became the epidemic's epicenter, WHO declared Covid-19 a "global pandemic," and the USA announced a "national emergency" on March 14 (Yücel, 2021).

## **2. Measures Taken During the Pandemic and Affected Sectors**

Historically, the initial responses to epidemics have involved quarantine and border closures to contain disease transmission. During the Covid-19 pandemic, as the virus spread swiftly worldwide and fatalities escalated, the United States announced on March 11, 2020, a minimum 30-day restriction on travel from Europe due to the coronavirus. Similarly, the European Union declared its borders closed to non-EU citizens (Yücel O. 2021).

On February 3, 2020, Turkey first suspended all flights from China, and on February 29, 2020, it extended the mutual suspension of flights to include Italy, South Korea, Iraq, and Iran. Concurrently, restrictions were introduced for public employees, who required special authorization for international travel, and the President's international visits were postponed. As of March 15, the Sarp Border Gate was closed to passenger transit on both sides (Sputnik Turkey, 2020). In subsequent days, countries such as Egypt, the UK, Ireland, Switzerland, Saudi Arabia, and the UAE were added to the flight suspension list. By March 21, flight bans were in place for 68 countries (General Directorate of Civil Aviation 2021), and by March 25, all international flights were suspended. Consequently, the international transportation and tourism industries were among the first sectors significantly impacted by the pandemic. Starting on March 27, 2020, intercity travel within Turkey required special authorization from the governorate, restricting movement across the country. This restriction on domestic travel, along with limits on international transportation, significantly impacted the operations and revenues of local travel and transportation companies amid the economic downturn (Republic of Turkey Ministry of Interior 2021).

In pandemic management, one of the primary measures to prevent disease spread is to halt border crossings, followed closely by restrictions on gatherings. To this end, on March 16, 2020, at 10:00 PM, the temporary closure of venues such as pavilions, discotheques, bars, nightclubs, wedding halls, cafes, coffee houses, massage parlours, and gyms was announced (Republic of Turkey Ministry of Interior 2020). A presidential decree on March 20 mandated that sports competitions be held without spectators, and that horse racing, as well as football, volleyball, basketball, and handball leagues, along with scientific, cultural, and artistic events,

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would be postponed until the end of April (Sputnik Turkey 2020). As a result, numerous artistic and cultural activities, including cinema, theatre, concerts, and opera, were halted, and April 23 and May 19 national celebrations were not held. Consequently, the pandemic also negatively impacted the arts, sports, event management, advertising, and entertainment industries.

During the implementation of these measures, various approaches were introduced to adapt educational settings, where people typically gather. Starting March 16, primary, secondary, and high school classes were suspended for one week, and universities paused in-person instruction for three weeks. In partnership with the Ministry of National Education, the Turkish Radio and Television Corporation launched TRT EBA TV, providing remote learning broadcasts for primary, middle, and high school students (NTV.com.tr 2020). The shift to remote formats for education, scientific meetings, congresses, and symposiums had a negative impact on the education sector, as well as on the print media and publishing industries.

In March and April 2020, as cases and fatalities surged both globally and in Turkey, additional measures were implemented to control the pandemic, including the initiation of curfews. Initially introduced as partial restrictions, these curfews later expanded into full lockdowns. The Ministry of Interior's Circular on March 21 restricted individuals aged 65 and older, as well as those with chronic illnesses, from leaving their homes or accessing outdoor spaces like parks and gardens, while also mandating the closure of barbershops and hair salons (Republic of Turkey Ministry of Interior 2020). On April 4, 2020, a curfew was implemented for individuals under the age of 20, and, beginning April 11, a 48-hour curfew was mandated across 30 metropolitan cities and Zonguldak (Republic of Turkey Ministry of Interior 2020). Additional curfews were enforced between May 23-26 in observance of the Ramadan Feast. These curfew restrictions led to increased demand as people sought to stockpile food supplies. On March 24, the Ministry of Interior issued a directive specifying that grocery stores would operate from 09:00 to 21:00, with further limitations imposed on store hours thereafter. In public institutions and organizations, rotational, flexible, and remote work arrangements were authorized through a Presidential Circular (Presidential Official Gazette 2020).

Due to the suspension of border crossings and the imposition of curfews as measures to combat the pandemic, numerous production and service sectors came to a halt, with certain sectors ceasing operations entirely. Impacted sectors included Automotive, Construction-Real Estate, Manufacturing, Textile-Garment, Financial Services, Energy, Agriculture, Financial Consultancy, and Audit.

The automotive and construction sectors were among the first to feel the crisis's effects following the pandemic's onset, as citizens deferred their demand for vehicles and real estate, leading to a near-complete halt in real estate transactions. Given that this situation also impacted all ancillary industries related to construction and automotive, a significant portion of the economy was affected.



In the manufacturing sector, despite efforts to maintain production continuity, the pandemic's impact on employees—resulting in mandatory quarantines—severely hindered production. Additionally, reduced demand and a marked slowdown in exports led to substantial contraction in production levels.

As the pandemic began to take hold, the textile and apparel sector experienced a slowdown following a sharp decline in demand. With people confined to their homes and the shift of work activities to digital settings, individuals' priorities shifted, reducing the demand for textile and apparel products and leading to a contraction within the sector. Meanwhile, the banking sector faced this crisis while already contending with existing financial challenges. During the pandemic, bank debts were deferred, impacting banks' ability to collect receivables. As many individuals lost employment or income, loan repayments ceased, weakening companies' debt repayment capacities and significantly impacting banks. Financial crises not only affected the sector during the pandemic but persisted beyond its end, with substantial effects on both the national and global economies.

The energy sector was among the first to feel the effects of the crisis, with substantial contractions in transportation and logistics services leading to a marked reduction in oil demand. Electric power generation companies also faced adverse impacts from the crisis.

The agricultural sector was affected in two distinct ways based on fluctuations in domestic and international demand. While domestic demand increases positively influenced the sector, the decline in foreign demand had a negative impact. During the pandemic, the agricultural sector's strategic importance became highly evident, yet it faced substantial short-term costs. Additionally, the dependency of sectors producing agricultural pesticides, synthetic fertilizers, seeds, and feed on imports—stemming from reduced domestic production—adversely impacted the livestock industry (TÜRMOB Publications 503 2020).

During the pandemic, individuals remained indoors, curtailed non-essential spending, and prioritized activities necessary for maintaining health. Consequently, the healthcare, pharmaceutical, and food sectors experienced short-term positive impacts from the pandemic. In addition to these, sectors that were positively affected to varying degrees include:

1. Healthcare services and pharmaceuticals
2. Food production and processing
3. Retail sales
4. Personal care and hygiene products
5. Information and communication technology

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## 6.E-commerce

During the pandemic in Turkey, the healthcare and pharmaceutical sectors actively rendered services, often stretching beyond available personnel, consumables, and medical supply capacities. The surge in cases, evolving treatment protocols, and the initiation of immunization services increased the operational demands on these sectors. Consequently, the heightened use of laboratory materials, medications for treatment, vaccines for immunization, and the designation of numerous public and private hospitals as pandemic facilities to ensure free and continuous healthcare necessitated the allocation of additional public resources to the health sector.

The food, food processing, and retail sectors were among the primary sectors to experience short-term positive effects. Nutrition emerged as a critical need, second only to health-related expenditures. Under the pandemic conditions, these sectors saw increases in sales and, consequently, in profitability. Individuals confined to their homes stocked up on food and beverages, resulting in market queues ahead of each curfew announcement. Market shelves, especially those for non-perishable foods and consumer goods, were often emptied. Additionally, takeaway services in the catering sector gained significant popularity.

The e-commerce sector emerged as one of the profitable areas during this period. Ongoing curfews and the quarantine of patients and their contacts led to an increased reliance on online platforms to meet various needs, such as food, beverages, and personal care items. Following the crisis, citizens embraced the numerous benefits of online shopping, enabling continued market growth within this sector.

In response to measures implemented during the pandemic, digital platforms—and consequently, information and communication technologies—were widely utilized to facilitate remote work, conduct virtual meetings and events, enable online education, manage health records within the healthcare sector, and assist citizens through various applications (e.g., the Hayat Eve Sığar Application). The COVID-19 Turkey Web Portal, developed by TUBITAK and the Ministry of Industry and Technology, was launched to further support these efforts.

In addition, small businesses capitalized on short-term opportunities presented by the pandemic by focusing on producing protective equipment, such as masks, and hygiene products, such as disinfectants, in an attempt to generate profit.

### **3. Impacts of Covid-19 Pandemic on Health Expenditures**

The impact of the pandemic on the healthcare and pharmaceutical sectors warrants analysis under a separate heading. Over the past 20 years, Turkey's healthcare sector has advanced significantly, raising standards in both service quality and efficiency, which contributed positively during the pandemic. Efforts were made to deliver high-quality services



across preventive, curative, and emergency healthcare. The designation of health institutions as pandemic hospitals, irrespective of public or private status, and the provision of healthcare services at no cost to patients, led to a substantial increase in health expenditures.

Consequently, as the workload in the healthcare sector has risen, the financial strain on health economics has also grown. The Social Security Institution (SSI) funded all healthcare services provided to its insured patients, without distinguishing between public and private sectors, and reimbursed healthcare providers for the services rendered. In this regard, the SSI covered the costs of intensive care, ward hospitalization, various procedures, interventions, examinations, tomography, PCR, and antigen-antibody tests for patients with suspected or confirmed COVID-19 diagnoses (Ünüvar and Aktaş, 2022, pp. 124-140).

Between March 2020 and May 2023, during the pandemic, Turkey, like other nations, not only combated the virus but also dealt with the associated economic challenges. As a result of the measures implemented, numerous sectors were impacted to varying extents based on their scale.

This study aims to compare the economic impacts of the approximately three-year COVID-19 pandemic on various sectors and individuals and to assess the current state following crisis management efforts.

#### **4. Methodology**

This study analyzes the adverse impacts of the COVID-19 pandemic on various sectors of Turkey's economy and compares economic data from before and after the pandemic. Additionally, it examines the long-term negative effects on individuals, focusing on poverty rates and shifts in spending priorities. The study also evaluates the short- and long-term burdens the pandemic has imposed and is expected to impose on the healthcare economy.

The data utilized in this study were sourced from the official websites of TUIK (Turkish Statistical Institute) and the Interbank Card Center (BKM).

The Household Budget Survey (HBS) encompasses household assets and socio-economic details such as age, gender, education, as well as employment, income, and expenditure data. Monthly survey data covers various expenditure categories, including health expenditures. The health expenditures section comprises 14 distinct categories, which include costs for medicines and pharmaceutical products, medical treatment equipment, dental services, laboratory and x-ray services, nursing care, and hospital services. Table 6 provides detailed information on household health expenditures, which are calculated in aggregate at the household level. In 2019, households had an average monthly total expenditure of 4,972.2 TL, of which 108.5 TL was allocated to health expenditures, with an average payment capacity of 4,187.9 TL.

## 5. Results

During the Covid-19 pandemic, public spending categories and rates underwent significant changes. In 2019, the largest expenditure category was grocery shopping, and it remained the highest expenditure area in 2020. In contrast, the lowest expenditure areas in 2019 were drinking establishments and casinos, which continued to have the lowest spending levels in 2020. Spending in the travel and airline sectors declined in 2020 compared to 2019, while expenditures on health, cosmetics, various food items, and electronic goods increased during the same period (Eşsiz & Durucan, 2021, pp. 193-210). (See Table 1).

**Table 1. Card Transaction Amounts in Some Sectors (Million TL.)**

Sectors	2019			2020		
	Debit Card	Credit Card	Total	Debit Card	Credit Card	Total
Travel Agencies	322	4224	0.546	813	4544	8.357
Bars and Casinos	14	342	.856	71	16	87
Grocery Shopping	3052	47579	80.631	7432	96963	57.395
Health Cosmetics	537	1855	0.392	0968	6210	7.178
Various Foods	1477	0292	1.769	6463	9778	6.241
Electronics	316	8056	3.372	0579	7722	8.301
Airlines	673	1335	29.008	570	11969	17.539
Total			<b>407.574</b>			<b>515.898</b>

Reference: Eşsiz and Durucan, 2021 pp. 193-210

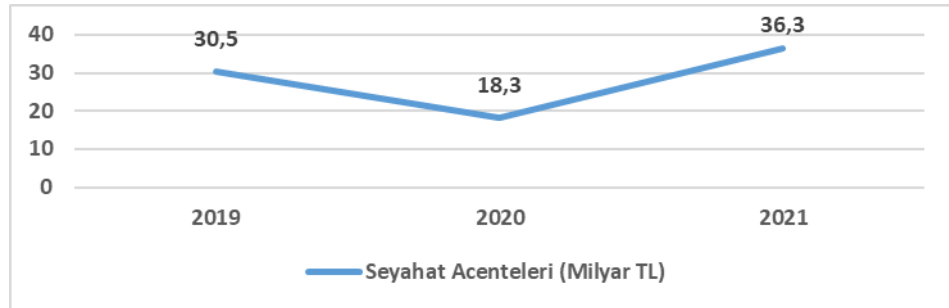
Sectors impacted by the economic consequences of the pandemic to varying degrees began showing signs of recovery after 2020. Travel agencies and airlines, in particular, rebounded from the contraction experienced in 2020 during 2021 and subsequent years. Travel





agencies, for instance, saw a 15.9% increase in transaction volume in 2021 compared to 2019, with figures nearly doubling in comparison to 2020 (see Chart 1).

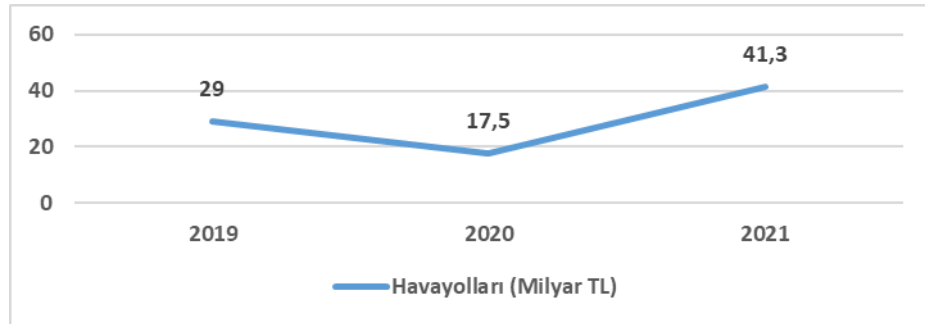
**Chart 1. Transaction Amounts of Travel Agencies by Years (Billion TL)**



Reference: BKM 2020, 2021 Press Release

In 2020, the suspension of international border crossings globally and in Turkey, along with decreased mobility, placed airline companies in a challenging position. By 2021, the rise in international travel and the gradual lifting of restrictions facilitated a swift recovery. In 2021, transaction volumes increased by 29.7% compared to 2019 and by 57.3% compared to 2020 (see Chart 2).

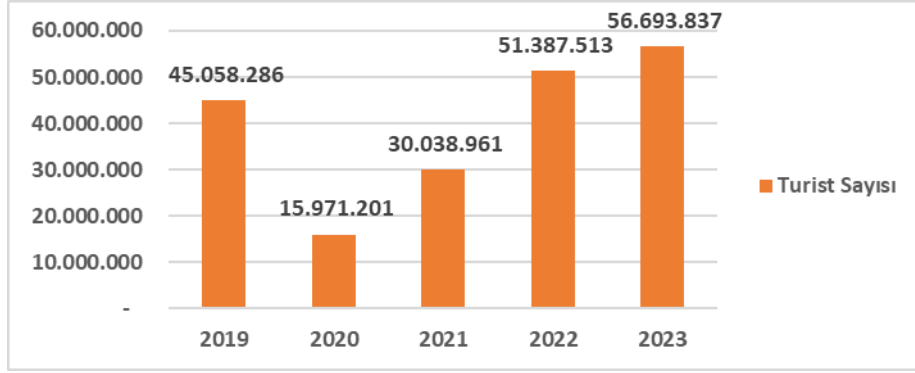
**Chart 2. Airline Transaction Amounts by Years (Billion TL)**



Reference: BKM 2020, 2021 Press Release

The increase in the number of tourists visiting Turkey is a primary factor behind the rapid recovery of travel agencies and airline companies from the pandemic's adverse economic impacts. Tourist numbers rose by 20% in 2023 compared to 2019 and by 71.8% compared to 2020 (see Chart 3).

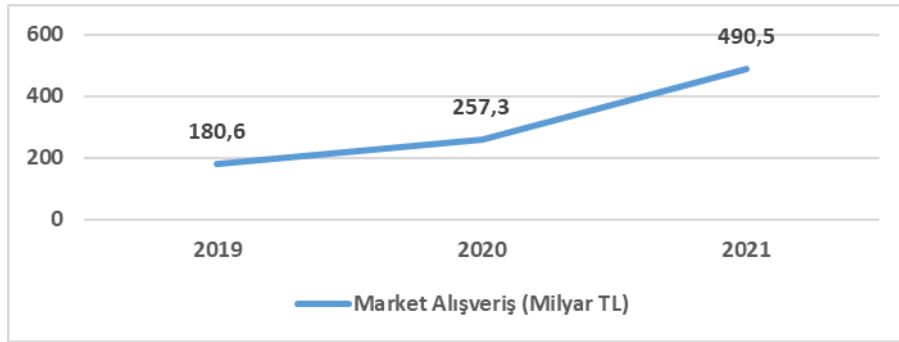
**Chart 3. Distribution of the Number of Tourists Arriving in Turkey by Years**



Reference: Alanya Touristic Operators Association 2020-2024

While transaction volumes for grocery shopping slowed in 2020, they continued to rise in the following years. During the pandemic, expenditures on food, groceries, cleaning, and cosmetic products declined but did not cease entirely (Chart 4).

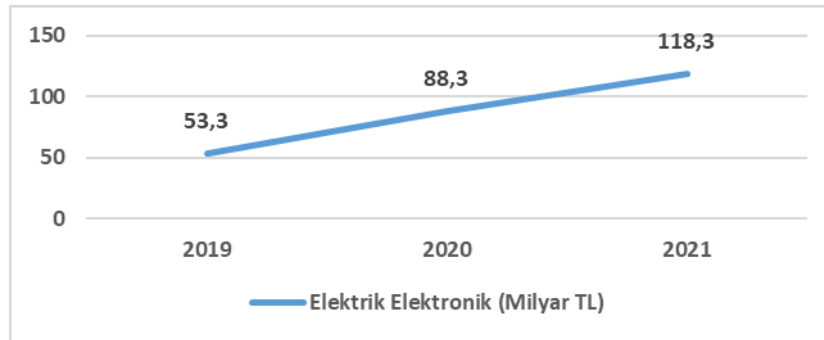
**Chart 4. Distribution of Grocery Shopping Amounts by Years**



Reference: BKM 2020, 2021 Press Release

Expenditures on electrical and electronic products continued steadily throughout the pandemic. In 2021, these expenditures more than doubled compared to 2019. Notably, spending on electrical and electronic goods persisted without interruption in 2020, at the height of the pandemic (Chart 5).

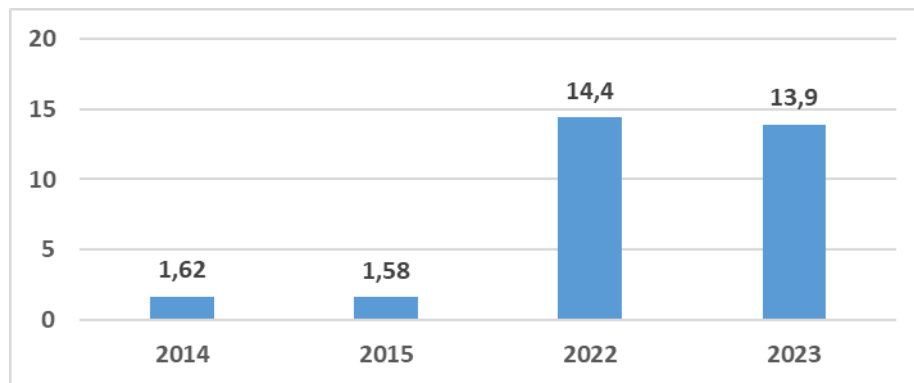
**Chart 5. Distribution of Electricity and Electronic Expenditures by Years**



Reference: BKM 2020, 2021 Press Release

It is evident that individuals have experienced an increase in poverty over recent years. Although TUIK does not provide poverty data for 2018 and 2019, it is observed that the poverty rate has risen tenfold over the past seven years (see Chart 6).

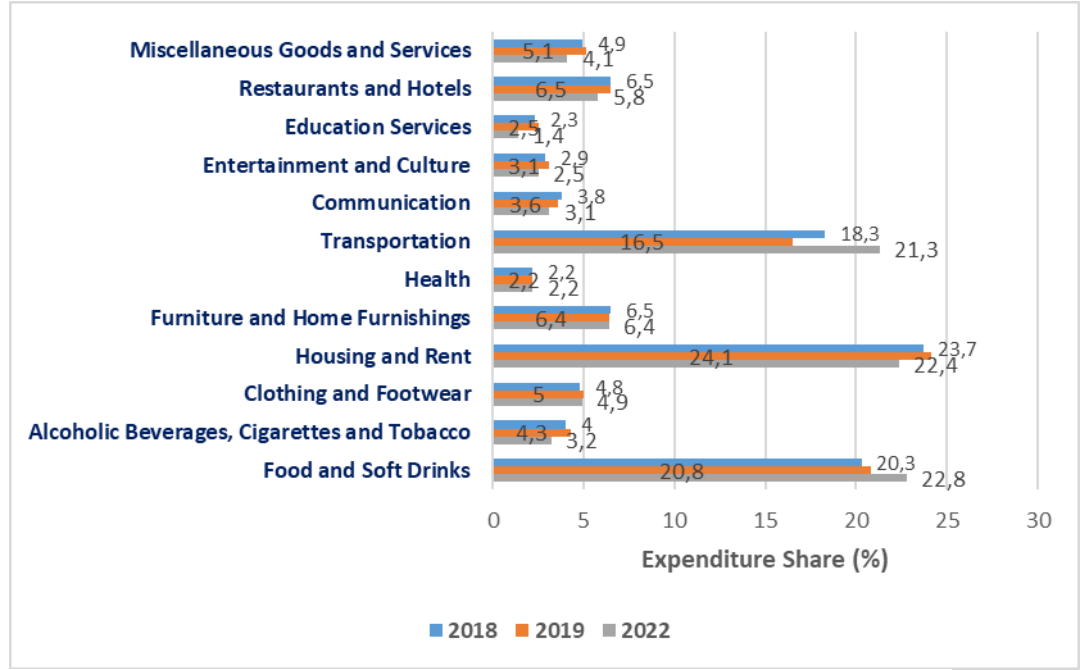
**Chart 6. Poverty Rate in Turkey (%)**



Reference: Turkish Statistics Institute 2024

The priorities of individuals regarding consumption expenditures shifted both before and after the Covid-19 pandemic, which may be linked to the rising poverty levels within the population. Housing and rent consistently represented the highest expenditure categories in 2018, 2019, and 2022, indicating no change in this trend before and after the pandemic. While health expenditures were the lowest prior to the pandemic, education expenditures saw a decline afterward. Following the pandemic, spending on restaurants, hotels, entertainment, culture, communication, as well as alcohol, cigarettes, and tobacco decreased, whereas expenditures on transportation and food increased (see Chart 7).

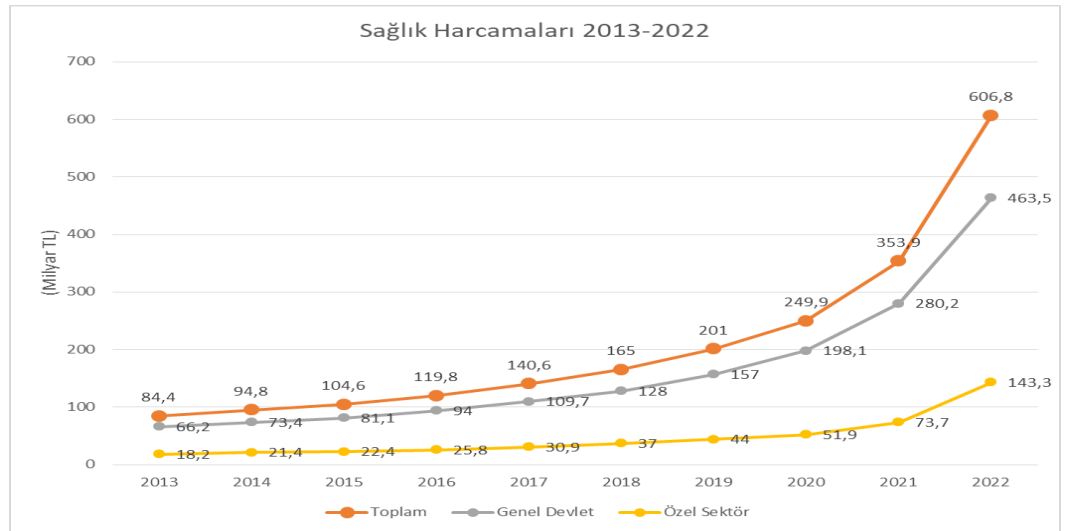
**Chart 7. Distribution of Household Consumption Expenditures by Years**



Reference: Turkish Statistics Institute 2018, 2019, 2022

In Turkey, health expenditures remained relatively stable until 2019, which marked the onset of the pandemic. However, these expenditures saw a gradual increase in 2020 and 2021, and by 2022, they had risen approximately 2.5 times overall (see Chart 8).

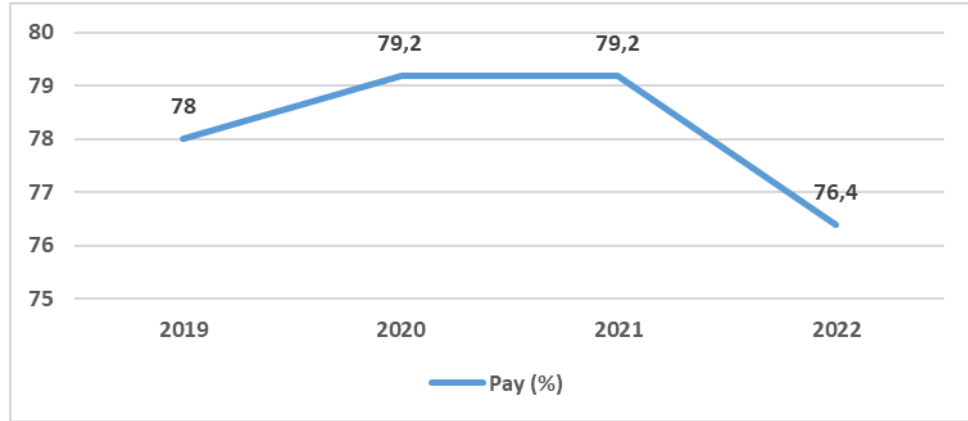
**Chart 8. Breakdown of Health Expenditures by Years (Billion TL)**



Reference: Turkish Statistics Institute 2022

The state covers approximately 80% of health expenditures, which have risen over the years (see Graph 9).

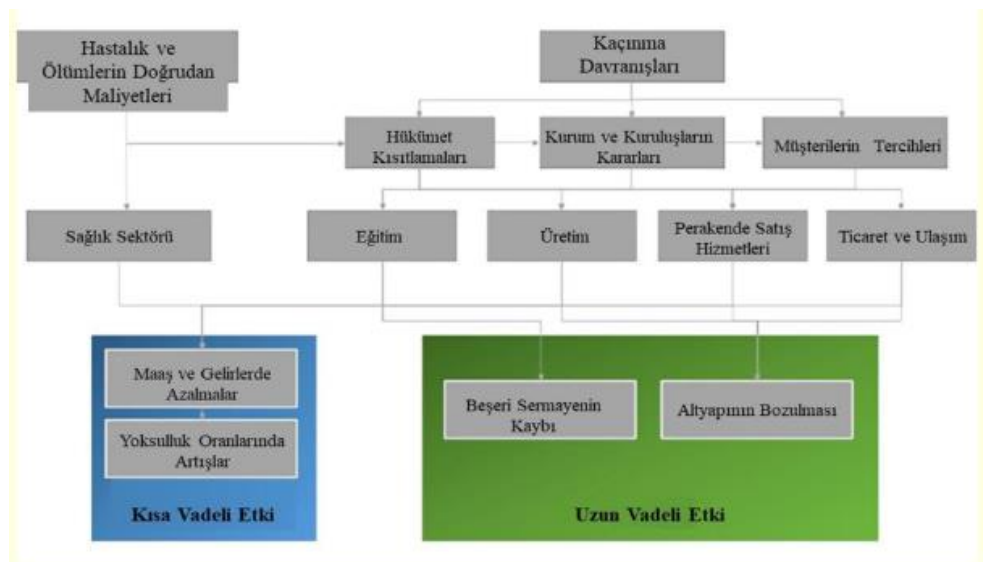
**Chart 9. Ratio of General Government Health Expenditures to Total Health Expenditures**



Reference: Turkish Statistics Institute 2021, 2022

The economic repercussions of the Covid-19 pandemic were initially observed in the short term, prompting efforts to develop social and individual solutions to address these effects. Table 2 illustrates the potential economic impacts in both the short and long term.

**Table. 2 Short and Long Term Effects of the Pandemic on the Economy**



Reference: Evans and Over, 2020

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## 6. Conclusion and Assessment

The adverse economic impact of the Covid-19 pandemic is unavoidable. The pandemic has exerted microeconomic effects across a range of sectors, including households, companies, educational institutions, healthcare facilities, food services, small businesses, and other commercial entities. Concurrently, it has produced macroeconomic repercussions—such as rising unemployment and inflation—that are anticipated to be addressed only over an extended period (Balçıkı, 2023, pp. 40-50). In both contexts, individual economic hardship has been and remains significantly more pronounced. As indicated in the findings of Evens and associates, the short-term decline in wages and income levels has driven an increase in poverty rates, while in the longer term, government policies and inflationary pressures have resulted in higher unemployment rates, thereby exacerbating poverty levels (Evans & Over, 2020).

A 2022 study on the Economic Impacts of the Covid-19 Pandemic on both global and Turkish contexts examined the pandemic's influence on unemployment rates within Turkey, noting that significant increases in unemployment were already evident due to the 2019 economic crisis. With the onset of the Covid-19 pandemic in 2020 compounding the 2019 crisis, the severity of the situation escalated further, with enduring impacts still observable (Ünüvar & Aktaş, 2022, pp. 124-140).

Turkey's rising poverty rate aligns with the trend of increased unemployment in Korea. In a study conducted by Gökçe Manavgat and associates, a World Bank report from 2020 was referenced, discussing the potential repercussions of Covid-19 on household poverty in Turkey. According to this report, the pandemic could result in reductions in household income in Turkey throughout 2020, potentially placing an additional 1.4 million individuals below the poverty line as a consequence of these income declines (Manavgat & Daştan, 2023, pp. 27-44).

This study corroborates the projection, with Turkey's poverty rate reported at 14.4% in 2022, equating to an estimated 1.6 million individuals.

Assessing the short- and long-term sectoral effects of economic downturns is prudent. Examining sector-specific revenues over recent years reveals that, while numerous industries experienced significant stagnation in 2020, a recovery trend emerged across 2021, 2022, and 2023. Notably, sectors such as travel agencies, airlines, and accommodations rapidly returned to pre-pandemic operational capacity, a recovery attributed largely to the rising influx of foreign tourists to Turkey. According to a 2020 study on the Impact of the COVID-19 Pandemic on Turkish Tourism, Turkey hosted a total of 45 million foreign visitors in 2019, marking a 14.11% increase from the previous year and generating \$34.5 billion in revenue (Büyük, 2020, pp. 312-331).

The same study indicated that despite the resumption of tourism activities within the 2020 season—along with adjustments made to facilities for new conditions, restructuring of reservations, and rectification of infrastructure and security shortcomings—no definitive forecast could be established regarding international tourism demand.

However, upon review of Chart 3, it is evident that the number of foreign tourists visiting Turkey in 2023 surpassed that of 2019. While this increase is favorable for tourism



revenue, particularly given Turkey's appeal to foreign tourists due to cost advantages, the underlying factor of currency devaluation driving this preference is a critical consideration within the context of broader economic developments.

It has been observed that food and grocery shopping persisted both prior to and following the pandemic. Nevertheless, the notable rise in credit card usage for such purchases over the years raises the question of whether individuals are attempting to fulfill their nutritional needs through credit-based spending. Data from BKM indicate that credit card transactions for grocery purchases in 2022 increased by 2.7 times in comparison to 2019 (see Chart 4).

The economic downturns experienced during the Covid-19 pandemic, along with rising unemployment and poverty rates, have also reshaped household consumption priorities. A review of household expenditures indicates that while housing and rent were the highest expenditure categories before the pandemic, food expenditures took precedence, followed by housing and rent, in the post-pandemic period.

The economic hardships and impoverishment following the pandemic have compelled individuals to reduce their living standards, with migration patterns shifting from metropolitan areas to smaller towns and even villages. While home sales have largely stagnated, the sharp rise in rental prices has forced many to cohabit with family members.

Turkey, already grappling with an economic crisis in 2019, encountered additional fiscal burdens in 2020 due to the pandemic. Increased healthcare expenditures in 2020, a substantial portion of which were publicly funded, placed significant strain on the national economy (see Chart 9).

Since 2013, healthcare expenditures have risen at an annual rate of 10%, and in 2022, they reached double the amount recorded in the previous year (Chart 8).

In conclusion, an analysis of the Covid-19 pandemic's adverse economic effects reveals distinct impacts across sectors and individuals. Although the pandemic's economic impact has been substantial, it is not the sole contributing factor. The increase in healthcare expenditures—largely covered by the state—holds considerable significance within the healthcare economy. Additionally, a range of measures implemented under pandemic management, including deferred employer tax liabilities, delayed SSI contributions, adoption of flexible working arrangements in public and private sectors, and the introduction of short-time working allowances to mitigate layoffs, have collectively imposed additional economic strain.

Disparities in individual income distribution have led to certain groups being disproportionately impacted by the economic downturn. Small business closures, increased layoffs, and reduced employment opportunities have more significantly affected low- and middle-income individuals.

In the study titled "The Effects of the Covid-19 Pandemic on the Turkish Economy: Risks and Possible Scenarios," it is projected that economic activities in Turkey may weaken, potentially prompting credit rating downgrades and decelerating economic growth (Sertkaya & Baş, 2021, pp. 147-167). Under such circumstances, efforts to manage already high

unemployment levels, combined with reliance on tax revenues to finance expenditures, may substantially increase the budget deficit and interest obligations, further elevating public debt.

Elevated public debt levels could, over time, place upward pressure on exchange rates. It is well-established that high inflation—a persistent threat to the Turkish economy—is unsustainable and has significant adverse effects. Such economic developments will directly affect the spending patterns and expenditure rates of low- and middle-income groups, inevitably leading to an increase in the poverty rate.

The economic repercussions of the pandemic remain evident. While measures implemented to stabilize the economy may yield long-term improvements, they fall short of preventing the impoverishment of individuals in the short term.

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