ARMENIA

Economic Resilience Assessment (ERA)
Report on economic/livelihood challenges of refugee-like population and host communities affected by the conflict in Nagorno Karabakh

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REACH

Cover photo: On the way to Lori marz © REACH Assessment Officer

About REACH
REACH facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT). For more information please visit our website: www.reach-initiative.org. You can contact us directly at: geneva@reach-initiative.org and follow us on Twitter @REACH_info.
Context

Almost a year has passed since the outbreak of the Nagorno Karabakh (NK) conflict in September 2020, which left over 90,000 people of NK displaced from their homes and relocated to Armenia. As of May 2021, the majority of these people have returned to NK, and those who remain (approximately 35,000 people) are expected to stay for the longer term, due to the movement of their areas of origin (AoO) under Azerbaijani control and other factors (such as security concerns and socio-economic challenges) that increase their vulnerability.

Given the continued presence of refugee-like population, this assessment was conducted to support the development of early recovery programming and contribute to exit strategies after the completion of immediate emergency assistance, especially as the Inter-Agency Response Plan (IARP) is being updated for the duration till the end of 2021. Understanding such longer term humanitarian and early recovery needs of the remaining population could inform when and how the transition from cash, in-kind and voucher-based humanitarian support should be implemented. To generate an in-depth understanding of the livelihood needs of this particularly vulnerable population within the context of a transitioning humanitarian response, this Economic Resilience Assessment (ERA) was implemented in the framework of the “Multisectoral Emergency Assistance to Vulnerable Conflict-Affected Population” project funded by ECHO, and the field activities were conducted in close collaboration with the Unified Social Service (USS) of the Republic of Armenia Ministry of Labour and Social Affairs.

Methodology

The assessment employed a mixed methods approach combining 1) a desk review of the existing information on the socio-economic environment in which the refugee-like population must integrate themselves in the case of long-term displacement, and 2) Focus Group Discussions (FGDs) to assess the demand side of the job market and ascertain perceived barriers to employment in Armenia. The primary data collection component of the assessment thus followed a qualitative methodology using a semi-structured data collection tool. Primary data collection was implemented through a total of 21 FGDs conducted across three population groups of interest: 1) refugee-like population remaining in Armenia, 2) host communities, and 3) social workers from municipalities and regional employment centres. To identify FGD participants, a mix of purposive and snowball sampling strategies were followed. The geographic areas covered by this assessment included 5 marzes overall, including the capital Yerevan. Given the qualitative nature of this assessment, the findings should be considered as indicative only, and not representative of the general refugee-like population or the host communities.

Key findings

- **Main sources of income:** While the refugee-like population were found to be mostly relying on the state-provided assistance, host community members reported to be primarily relying on the salaries of the working family members, pensions or other state allowances and benefits. Other sources of income reported by the refugee-like population were temporary or seasonal jobs (such as construction, harvest, etc.), daily paid jobs, and informal economic activities.

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3 A term adopted by the Humanitarian Coordination Structure in Armenia and defined by Inter-Agency Response Plan for Armenia 2020-2021 and UNHCR’s Global Trends in Forced Displacement – 2020. Furthermore, as defined by the UNHCR: “Since 2007 the refugee population category also includes people in a refugee-like situation, most of who were previously included in the Others of concern group. This sub-category is descriptive in nature and includes groups of persons who are outside their country or territory of origin and who face protection risks similar to those of refugees, but for whom refugee status has, for practical or other reasons, not been ascertained”.
5 Humanitarian activities are covered by the following sectors: Shelter/NFIs & WASH, Protection, Food Security & Nutrition, Health; while Early Recovery is a separate sector as defined by Inter-Agency Response Plan for Armenia 2020-2021.
7 Local communities in Armenia which hosted the refugee-like population, sharing accommodation, food and other available resources.
8 The FGDs involved a total of 118 participants among the refugee-like population, 42 participants among host communities, and 18 participants among Employment and Social service providers.
9 In the form of 68,000 AMD (approx. 140 USD) monthly allowance, which was terminated as of August 2021.
agricultural/farming activities, or labor migration\textsuperscript{10}. In the case of employees of state and community institutions (including schools) in NK, they also continued to receive salaries fully or partially (terminated as of the end of 2021). In some cases, host community members were also found to be relying on farming or other agricultural activities (reported by the participants in marzes, and primarily in rural communities).

- **Housing and living conditions**: Based on demographic information provided by FGD participants, refugee-like population were more likely to be staying in rented apartments, while host community members were more likely living in their own house/apartment. It can be assumed that refugee-like population bears the additional burden of house rental costs. Consistently, most of the FGD participants among the refugee-like population highlighted not having their own house/shelter as a major challenge with the following main issues related to that: high rental costs even for apartments lacking basic conditions, lack of clarity on the future, and lack of stability disallowing making long-term livelihood choices when having to move from one place to another.

- **Major livelihood challenges**: FGD participants from both population groups indicated having hard time covering basic livelihood needs and trying to find a balance between such needs as utility payments, food and clothes, healthcare, and education costs. For both population groups utilities were reportedly their primary expenses. While in rural areas participants could rely on alternative means, e.g. firewood or manure for heating, or their own agricultural products or crop production for nutrition, this was not possible for urban residents. In terms of food-related expenses, while there were no participants in the 21 FGDs who reported not being able to ensure food security for themselves and their HH members, nevertheless, difficulties ensuring proper dietary diversity (particularly for children) was mostly highlighted as a challenge, also given increased prices on food. In terms of expenditures, participants from both population groups reported to be cutting down clothes expenses. It is possible that host communities, in a sense, find themselves in a more vulnerable situation, as unlike the people in a refugee-like situation who have been receiving extensive clothes-related support (at least during the first months of their displacement), host community members do not receive much of clothes/clothing kits and have to rely on such assistance coming from relatives, neighbors, or in rare cases – NGOs or other organizations. In terms of healthcare, wherever facing challenges affording some expenses, participants in both population groups mostly reported saving on healthcare costs - skipping visiting doctors even if they had to, decreasing the regularity of visits in case of chronic illnesses, and taking other similar actions to cut down on the healthcare costs. In terms of education, FGD participants with school-aged children in the HH pointed out some challenges covering these costs – mainly expenses related to extracurricular tutoring, stationery and books, and tuition fees in the case of university or college students.

- **Job-finding attempts**: Given continued stay in Armenia and need for longer-term self-reliance, the refugee-like population was found to be more actively seeking jobs or income-generating activities than during the first months of displacement. While most of the participants among the refugee-like population, particularly men, reported having engaged in some short-term, non-formal, or seasonal jobs and daily-paid activities, a small proportion of participants in general (among both population groups) highlighted not having taken any action towards finding a job or an income-generating activity, not applying to any institution - either state or private. The main reasons reportedly were either lacking previous working experience and not expecting to succeed, or lacking knowledge on where who or how to apply or being unsure of their chances based on other people’s experience. Most of the participants among both population groups were aware of the Employment Service (now integrated into the RA MoLSA Unified Social Service), were registered as the beneficiaries of the service, and relied on their assistance in job-finding attempts. Nevertheless, there were some challenges that they faced with the Employment service, namely long waiting time (even up to a couple of months) before they got any offers or job opportunities, and narrow range of potential job opportunities, mostly requiring low-skilled labour force with low salaries.

\textsuperscript{10} As the International Organization for Migration (IOM) defines, labor migration is the “movement of persons from one State to another, or within their own country of residence, for the purpose of employment”.
Barriers to employment: Participants from both population groups identified many similar challenges relating to the situation in the labor market and the general job prospects. This was acknowledged also by the people in a refugee-like situation themselves as they substantively mentioned that the labour market was the same for everyone, and if there were no available jobs, it applied to everyone. There were a few barriers which were specific to the refugee-like population such as discrimination based on belonging to the refugee-like population, bureaucratic barriers, and lack of clarity on the future. Overall, major barriers identified by the FGD participants were: 1) lack of job opportunities, 2) low wages, 3) work environment and conditions, 4) lack of work experience, 5) lack of skills and education, 6) nepotism and unfair hiring, 7) discrimination based on belonging to the refugee-like population, 8) care responsibilities (mostly identified by female participants), 9) age (applied not only to the elderly participants but also middle-aged participants), 10) lack of clarity on the future as an obstacle for long-term planning, 11) barriers to launching agricultural activities, 12) bureaucratic barriers for the refugee-like population not being considered eligible for some employment and other support programmes, 13) health-related issues, 14) lack of working tools, 15) lack of awareness on support programmes and lack of knowledge on to who, where and how to apply. These barriers are presented in more detail in the relevant section.

Modalities of assistance: Participants from both population groups reported that with relevant support programs and modalities of assistance they would have better chances in their job-seeking attempts. Although there were FGD participants who were unsure how exactly the Government, international or local organizations, or community institutions could assist in their search for a job or the process of engaging in income-generating activities, most of the participants pointed out various aspects where they needed support. Some of the most highlighted areas for support were: 1) filling the gap in education and skills, 2) job placement, 3) financial support to cover education, training costs or as initial support to launch income-generating activities, 4) support in agricultural activities (acquisition of livestock, land for cultivation, setting up small farming activities, etc.), 5) housing and shelter support to build stability and lay a foundation for long-term planning, 6) provision of working tools to engage in income-generating activities.

Challenges faced by the Employment and Social service providers: The Employment Service was found to have initiated two specific programs to provide employment support to the refugee-like population, namely 1) three-month programme to gain work experience, 2) temporary employment by involvement in paid community works. One of the added values of this assessment was the incorporation of inputs from Employment and Social service providers contributing to building a more comprehensive understanding of the livelihood and economic challenges of the refugee-like population and host communities, and more solid findings for the relevant international humanitarian and development actors to rely on for early recovery planning. Being the primary state institution to which vulnerable groups of the population apply for support in tackling their livelihood challenges and solving their employability issues, these institutions were themselves facing challenges impacting efficiency and quality of their services, particularly: 1) lack of material resources, 2) lack of inter-agency collaboration, 3) lack of proper mechanisms for better efficiency and evidence-based decision-making, 4) a capacity gap in terms of skills and knowledge, and, finally, 5) lack of human resources.

Conclusion

Overall, findings from this ERA indicate that basic housing and livelihood challenges (connected to the ability to pay rental or utility costs, ensure food security, cover basic education and healthcare costs) faced by the refugee-like population also impact their capacity for longer-term planning and attempts of ensuring self-reliance through jobs or income-generating activities. These challenges were particularly expected to aggravate with the termination of the state-provided monthly allowances from August 2021. Given the need for self-reliance throughout their continued stay in Armenia, many people in the refugee-like situation reported on various job-finding attempts, mostly highlighting short-term, seasonal, or daily paid job opportunities available to them. Additionally,
there were several employment support programs designed specifically for the refugee-like population, however the latter expressed some concerns about their efficiency, as well as additional barriers to decent employment in Armenia. The findings further indicate lack of significant gaps in terms of employment barriers faced by the refugee-like population and host communities, and only a few of the reported barriers were specific to the refugee-like population such as discrimination based on belonging to the refugee-like population, bureaucratic barriers, and lack of clarity on the future.

**It can be concluded that there is a growing need for well-planned development and support programs targeting engagement of the refugee-like population in economic activities as a sustainable solution to strengthening their capacity for self-reliance.** While these findings could be useful to inform the humanitarian and development actors in Armenia on the key livelihood needs and employment barriers among the refugee-like population and host communities, they also highlight persisting limitations and knowledge gaps, which could be further explored in future assessments, such as concerning the capacity of the Employment and Social services to address the needs of these vulnerable population groups.
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<td>AMD</td>
<td>Armenian Dram</td>
</tr>
<tr>
<td>AoO</td>
<td>Area of Origin</td>
</tr>
<tr>
<td>CSG</td>
<td>Coordination Steering Group</td>
</tr>
<tr>
<td>ERA</td>
<td>Economic Resilience Assessment</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>HH</td>
<td>Household</td>
</tr>
<tr>
<td>IARP</td>
<td>Inter-Agency Response Plan</td>
</tr>
<tr>
<td>MoLSA</td>
<td>Ministry of Labour and Social Affairs</td>
</tr>
<tr>
<td>MSNA</td>
<td>Multi-Sector Needs Assessment</td>
</tr>
<tr>
<td>NK</td>
<td>Nagorno Karabakh</td>
</tr>
<tr>
<td>RA</td>
<td>Republic of Armenia</td>
</tr>
<tr>
<td>USD</td>
<td>United States Dollar</td>
</tr>
<tr>
<td>USS</td>
<td>Unified Social Services</td>
</tr>
</tbody>
</table>

Geographical Classifications

<table>
<thead>
<tr>
<th>Administrative division in Armenia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin level 1</td>
</tr>
<tr>
<td>Admin level 2</td>
</tr>
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<td>Admin level 3</td>
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<tr>
<td>Admin level 4</td>
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**INTRODUCTION**

The outbreak of conflict in Nagorno Karabakh (NK) in September-November 2020 displaced around 90,000 people\(^1\) from NK (population of 150,000) to Armenia. Past assessments conducted by REACH\(^2\) indicated that, while the majority of people who were displaced to Armenia because of the conflict have already returned to NK, those who remained were expected to stay for the longer term. As of 31\(^{st}\) of May 2021, 36,989 people in a refugee-like situation remained in the Republic of Armenia (RA).\(^3\) Moreover, according to the findings of the 2\(^{nd}\) round of the MSNA\(^4\), 93% of assessed households (HHs) were not intending to move or were unable to communicate their intentions because of the movement of their AoOs under Azerbaijani control, security concerns regarding returning to NK and other factors that increased their vulnerability.

While the existing assessments provided an overview of livelihood conditions of the refugee-like population in Armenia, including major livelihood needs and challenges faced (in terms of income-generating activities, debt loads, unemployment rates et al), there is a need for a more in-depth sector-specific understanding of the needs of this particularly vulnerable population within the context of a humanitarian response slowly transitioning into early recovery and resilience. Understanding residual humanitarian and early recovery needs of the remaining population will effectively inform the implementation of voucher-based programming and other emergency livelihood assistance activities of ACTED, PIN, other humanitarian actors, and UN agencies operating in Armenia within this context.

As the movement dynamics of the refugee-like population are slowing down, the assessment was aimed at improving understanding of the current livelihood situation of the remaining refugee-like population and by doing so, inform programming strategies to address the longer term humanitarian and early recovery needs of the targeted population groups. Using a qualitative research methodology, this assessment not only compliments information available from the existing multi-sector needs assessments, but also lays the foundations for long-term planning and interventions both by international actors and national/local authorities as relevant.

This report presents the main findings of the Economic Resilience Assessment. The first part of the report provides a detailed overview of the methodological approach designed and used by REACH for the ERA, including the challenges and limitations that the team encountered throughout the assessment. The second part of the report outlines overall findings on demographics of the FGD participants and is followed by the specific findings relating to the main sources of income, housing and living conditions and major livelihood challenges of the refugee-like population and host communities, job-finding attempts (including sources of information on job opportunities and reported impact of COVID-19 and the NK conflict), major barriers to employment and modalities of assistance identified by the refugee-like population and host communities. A separate section is dedicated to the overview of the challenges faced by the Employment and Social service providers in addressing the needs of the vulnerable population groups, and the last part of the report is the conclusion, which summarizes the main findings, provides recommendations for programming and lessons learned for future assessments in the Armenian context.

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\(^1\) UNHCR, "Urgent needs in Armenia and Azerbaijan related to the Nagorno-Karabakh conflict", February 2021

\(^2\) Second round of the Multi-Sector Needs Assessment (MSNA), conducted by REACH in close collaboration with the Information Management Working Group (IMWG) and the Coordination Steering Group (CSG) in Armenia in March-April 2021, and parallel REACH and AGORA assessments.

\(^3\) UNHCR Operational Data Portal, "Armenia: Population Data Estimates by Marz", May 2021

\(^4\) UNHCR Operational Data Portal, "Armenia: MSNA 2\(^{nd}\) round Full Report", June 2021
Specific objectives and research questions

The Economic Resilience Assessment (ERA) was conducted to inform ongoing and future cash and voucher assistance and in-kind transfers and livelihoods support to target populations (refugee-like population and host communities) by identifying the main obstacles for the defined population groups in terms of getting a job/finding an income-generating activity, their intentions related to livelihood development and self-reliance, and possible support (assistance, training, etc.) needed in this regard in five marzes in Armenia. The assessment will support the development of early recovery programming and contribute to exit strategies after the completion of immediate emergency assistance.

To approach this objective, the ERA sought to attain the following objectives by answering the following research questions:

**Objective 1.** To assess/understand humanitarian and early recovery needs of the remaining refugee-like populations.

- **Q1.** What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?

**Objective 2.** To assess the economic environment in which refugee-like populations must integrate themselves due to protracted displacement.

- **Q2.** What are the existing economic/livelihood opportunities for refugee-like populations?
  - **Q2.1** What are the prevalent labour market trends and intervention plans and policies specifically targeting the refugee-like population?
  - **Q2.2** What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones, which might benefit the integration of the refugee-like population?
  - **Q2.3** What is the current state of affairs on the labour market and what economic trends (e.g. inflation, unemployment rate, GDP, etc.) can be observed across regions?

**Objective 3.** To assess the demand side of the labour market and identify barriers to employment specifically impacting refugee-like populations.

- **Q3.** What are the existing economic challenges creating integration barriers to refugee-like populations and how do those vary from the economic challenges faced by the host communities?
  - **Q3.1** To what extent has the COVID-19 pandemic and the conflict in 2020 impacted the economic situation in the country?
  - **Q3.2** How do the main economic challenges that the refugee-like population has been facing during their integration vary from the economic challenges faced by the host communities?
  - **Q3.3** How do coping strategies employed to minimize the existing economic challenges vary between the people in a refugee-like population and host communities?
  - **Q3.4** What are the major professional sectors and skillset of the refugee-like population and how do these impact their integration process in Armenia?
  - **Q3.5** What types and modalities of assistance are needed by the refugee-like population and host communities to cope with the existing economic challenges and specifically needed by the people in a refugee-like situation to facilitate their integration?

Geographical scope

The geographic areas covered by this assessment included 5 marzes overall. For the purpose of this research, the areas with the highest number of the refugee-like population were targeted. This includes the capital, Yerevan, in addition to the following four marzes: Syunik, Kotayk, Ararat, and Lori, which were selected based on the proportions of remaining refugee-like populations and the geographical variance aiming to cover marzes which range from North to South (to ensure geographic diversity and inclusion) (see Map 1 below).
Sampling strategy

The assessment targeted three population groups: refugee-like populations remaining in Armenia following the 2020 conflict in Nagorno Karabakh, host communities, and social workers working in municipalities and/or regional employment centres. Four strata were defined: women from a refugee-like population, men from a refugee-like population, host communities, and social workers working in municipalities and/or regional employment centres.

Overall, 21 FGDs were conducted across population groups of interest. A mix of purposive and snowball sampling methods were followed to identify participants for the FGDs. Each FGD was conducted with 7-10 participants, who were selected in coordination with the regional (marz-level) and/or local (community-level) authorities.

Table 2. Distribution of FGDs across marzes and the four strata

<table>
<thead>
<tr>
<th>Marz</th>
<th>Number of FGDs with refugee-like population</th>
<th>Number of FGDs with host communities</th>
<th>Number of FGDs with employment center officers / social workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gender separation</td>
<td>Mixed groups</td>
<td>Mixed groups</td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Mixed groups</td>
</tr>
<tr>
<td>Yerevan</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Syunik</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Kotayk</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Ararat</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Lori</td>
<td>1</td>
<td>1</td>
<td>1</td>
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</table>

FGDs with the refugee-like population were conducted with people in a refugee-like situation who had been gainfully employed in the NK but were not working at the time of the assessment. FGDs with the host communities were conducted with host community members who had been unemployed from the beginning of 2020 until the present moment. Stratifying the FGDs by population groups allowed for more disaggregated analysis between pervasive barriers to employment and those specifically impacting refugee-like populations.

Additionally, FGDs with the refugee-like population were split based on gender to identify gender-specific dynamics of the economic challenges, whereas the FGDs with host communities were conducted in a mixed format (male and female participants together). As the primary focus of the ERA was to identify livelihood and economic challenges of the refugee-like population, fewer FGDs with host communities also enabled distinguishing between general employment barriers and those specifically impacting the refugee-like population. Therefore, one FGD with host communities was held in each marz and Yerevan, and a mixed format was selected to have proportionate inclusion of men and women from all the areas targeted by the assessment.

FGDs ensured proportionate participation from urban and rural communities. In terms of the background of the participants, for each FGD there was also an attempt to ensure proportional division based on age, level of education, and previous professional sector. This ensured diversity and capturing of a wider range of possible challenges, practices, and coping strategies. FGD participants who were social workers working in municipalities and regional employment centres were only selected based on profession.

**Data collection methods**

The assessment followed a qualitative methodology using a semi-structured data collection tool. Primary data collection was implemented through FGDs with the above-mentioned population groups.

A semi-structured assessment guide/questionnaire was developed and later customized for each population group (see Annex 1). The guide was built in line with the research objectives and research questions and allowed for maximum possible exploration of the topics.

A total of 21 FGD were conducted from the 15th of July till the 3rd of August. Overall, 178 participants from all the strata were involved in the FGDs.

**Analysis**

Data analysis was conducted based on the data saturation analysis grid\(^{16}\) and the facilitator observations and debriefs, as well as following the IMPACT Minimum Standards Checklist for Semi-Structured (Qualitative) Data Processing and Analysis. Aggregations were done, where appropriate, based on the age, gender, marz and community, education, and previous work experience of the participants.

**Ethical considerations**

Before data collection, facilitators and recruiters were informed about the objective of the assessment and participated in a briefing on the ethics of Focus Group Discussion moderation, where the “Do No Harm” approach was explained. Before each FGD, facilitators got informed consent from the participants to audio-record the discussion, ensuring the anonymity of the participants in transcripts and other notes. No under-aged persons were involved in the discussions.

FGDs were conducted in person and followed the global IMPACT COVID-19 standard operating procedures, including close adherence to COVID-19 mitigation measures on hygiene and mask-wearing.

**Challenges and Limitations**

The following limitations were identified during the data collection stage and should be considered when reading the findings in this report:

- **Representativeness of data**: Given the qualitative nature of this assessment and, respectively, non-probability sampling, the findings should be considered as indicative only, and not representative of the general refugee-like population or the host communities.
- **Participants’ recruitment**: The FGD recruitment process was conducted in close collaboration with the USS and most of the participants were contacted through the Employment centres (integrated into the USS). As most of the participants contacted by the USS were already their beneficiaries, we can expect a small bias on the awareness of the selected participants about the Employment service.
- **Recruitment of male participants** was a challenge for the Employment service, which facilitated the selection, as most of the beneficiaries were more mobile in the labour market and had some

\(^{16}\) UNHCR Operational Data Portal, “Armenia REACH Economic Resilience Assessment – Qualitative Data”, September 2021
employment at the time of participant recruitment and FGD discussions; therefore, for the sake of consistency with the sampling methodology, they were not included as participants. The challenge was alleviated in close collaboration with the Employment service, and in some cases, local NGOs.

- **Biased responses:** Certain indicators may be under- or over-reported by the participants because of various causes, such as:
  - Subjectivity and perceptions of respondents: for instance, respondents might tend to provide what they perceive to be the “right” answers to certain questions (i.e. social desirability bias), mainly connected to livelihood challenges or job-finding attempts.
  - As the shock of conflict and displacement was still fresh in the minds of some of the participants, in particular the refugee-like population, approached the questions under consideration from the emotional perspective, which led to elusive answers and potential under-reporting of some issues.
  - Culture of shame: with the prevailing principles of the society in mind, participants, particularly the refugee-like population, and among them – men in particular – had difficulties openly discussing financial or material challenges they were facing (e.g. ability to ensure food security for the HH, pay the utilities, etc.), which might lead to under-reporting of these issues.

- **Limited representation of Northern marzes:** Due to limited budget and time, it was not possible to organize the participation of the Employment and social service providers from Lori marz in the FGDs, leading to the assessment lacking perspective from Northern marzes (which also have one of the highest rates of poverty and unemployment in Armenia17).

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17 Statistical Committee of the Republic of Armenia (ArmStat), Socio-Economic indicators
FINDINGS

1) Demographic Information of FGD participants

This section outlines the general demographics of the FGD participants (n=178), particularly the refugee-like population (n=118) and host communities (n=42). While the service providers’ inputs are analysed based on their expertise per each FGD they participated in, it makes sense to aggregate the demographic profile only for the regular FGD participants. The participants’ identification was done in a rather controlled way, but some of the factors such as their education level and (former) sector of work varied.

While the assessment intended to ensure proportionate representation of urban/rural communities, the level of such representation differs across marzes. It was challenging to ensure the equal representation of participants from urban and rural locations in marzes such as Kotayk and Syunik since the majority of the population is concentrated in the urban locations in these marzes\(^\text{18}\). Overall, 73% of the participants were from urban locations (including Yerevan).

FGD participants also come from a range of different age groups. While for the refugee-like population the most represented group was 36-47 years (33%), for the representatives of the host communities it is 48+ (31%).

While generally a good balance was achieved between the male and female participants (54% female and 46% male), in some marzes it was more challenging to achieve this balance. In Kotayk generally (63% female) and for the host communities in Lori (63% female as well), women were more responsive to participate in the discussions. This can be partly explained through the fact that the men were in a constant search of employment opportunities and managed to find some at the time of the FGD.

\(^{18}\) UNHCR Operational Data Portal, "Armenia: REACH Economic Resilience Assessment (ERA)", Secondary Data Review, August 2021
In terms of education, the majority of the FGD participants (36%) reportedly had a higher educational degree (i.e. having completed a Bachelor’s, Master’s or postgraduate education). In Lori, there appeared to be some participants who had finished only primary education. Vocational training seems to be the second-largest reported education level as 26% of all the respondents had some vocational training.

In terms of the professional sectors before the conflict, most of the participants from refugee-like situation were reportedly employed in agriculture\(^\text{19}\), either as their only activity or parallel to a formal employment in another sector. Other commonly reported professional sectors of previous employment were education and service sector, along with a substantive proportion of participants employed in public work (regional or community administrations, security services, etc.).

**The majority of the refugee-like population previously relocated to NK from Armenia, returned to their initial settlements of residence in Armenia where they still had family members (parents, siblings) or relatives.** The latter not only provided financial-material assistance but also helped them with shelter by hosting them during the initial stages of their displacement, later helping find a rented apartment or providing their spare house for free-of-charge stay. A few of the FGD participants among

\(^{19}\) This is consistent with the findings from the 2\(^{nd}\) round of the MSNA. Additional details on the professional sectors are available in the ERA Factsheet based on secondary data review.
the refugee-like population returned to their own houses still kept in their initial settlements of residence in Armenia, and some acquired a house in these settlements if they had available financial resources.

“Currently we have 62 HHs in our community, most of them are previous residents of the villages, who relocated to [...] Artsakh [(NK)] over 20 years ago. Now, because of the war, they returned to their settlements in our community...”.  
- Male FGD participant (Community social worker), Syunik

Those people among the refugee-like population who did not have host family members or relatives in RA marzes, who would support them in settling, preferred to move to Yerevan or other settlements in its proximity, also because of better opportunities to find a job or other income-generating activities.
2) Housing and Living Conditions

2.1 Main sources of income

Most of the FGD participants in a refugee-like situation reported relying on state support, namely in the form of 68,000 AMD (approx. 140 USD) provided monthly to the refugee-like population (excluding men who were not eligible for this support).

“Men [...] do not even receive the 68,000 [AMD], but as I live alone, I manage to support myself, if I had a family, it would have been very hard”.
- Male FGD participant (refugee-like population), Kotayk

With the state support of 68,000 AMDS terminated in August, FGD participants among the people in a refugee-like situation commonly reported expecting to face difficulties covering livelihood expenses.

The other substantial source of income for the people in a refugee-like situation, namely the ones who had been employed in the state or community institutions (including schools) back in NK, was reportedly their salaries which they continued receiving fully or partially (anticipated to last till the end of 2021).

“I was actually employed in Karabakh. ...Till the end of this year our jobs will be kept, but what will happen after...”.
- Male FGD participant (refugee-like population), Yerevan

Additionally, a substantive number of FGD participants mentioned either themselves or their family members being engaged in some sort of income-generating activity - e.g. temporary or seasonal jobs (such as construction, harvest, etc.), daily paid jobs, agricultural/farming activities, labor migration.

For the host community members, primary sources of income, as identified by most of the FGD participants in this stratum, were salaries of the working family members, pension or other state allowances and benefits, and, in some cases – farming or other agricultural activities (reported by the participants in marzes, and primarily in rural communities).

“Money is sufficient for the two of us... We engage in agricultural activities, cultivate a garden, keep livestock, we cannot manage without it”.
- Female FGD participant (host communities), Syunik

Among the participants reporting engagement in some sort of income-generating activity, most were male participants, while the female participants (both among the people in a refugee-like situation and the host communities) highlighted relying on the salaries of their husbands, sons, or other members of the HH. Consistently, it was prevalent among the female participants to highlight their care responsibilities as a challenge to finding a job accommodating their special needs in terms of working hours or other conditions.

This implies more challenges for single mothers or elderly people with unemployed status who not only have limited income sources (mainly allowances for children, or pensions) but also face challenges finding a job or other income-generating activity as described above.

2.2 Housing Conditions

Based on demographic information provided by FGD participants, refugee-like population were more likely to be staying in rented apartments, while host community members were more likely living in their own house/apartment. Table 3 below presents most commonly reported types of housing conditions among FGD participants.
Table 3: Top three most commonly reported types of housing conditions among FGD participants by population group

<table>
<thead>
<tr>
<th></th>
<th>Refugee-like population</th>
<th>Host community</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most commonly reported</td>
<td>Rented apartment/house</td>
<td>Own apartment/house</td>
</tr>
<tr>
<td>2nd most commonly reported</td>
<td>Hosted by a local family</td>
<td>Not rented apartment/house/shelter provided by the state, community or an individual (provided free of charge)</td>
</tr>
<tr>
<td>3rd most commonly reported</td>
<td>Not rented apartment/house/shelter provided by the state, community or an individual (provided free of charge)</td>
<td>Rented apartment/house</td>
</tr>
</tbody>
</table>

Most of the FGD participants from host communities assessed their housing conditions to be either normal (satisfactory) or good, not reporting on any serious issue or challenge, or, in case some problems were reported, those related to the house repair conditions).

It can be concluded that the housing-related needs among host community members with employment issues are not among the urgent needs. In the case of most of the participants in this stratum, if not the participants themselves, then one of their HH members were reported to have a job or other income-generating activity making it easier to cover the urgent HH needs, especially with no house rental costs as an additional burden on the HH.

As to the refugee-like population, even if they (or their HH members) find some income-generating activity or a job (non-regular, daily paid jobs), the house rental costs form a major part of the expenses.

**Consistently, most of the FGD participants among the refugee-like population highlighted not having their own house/shelter as a major challenge, with the following main issues related to that:**

- high rental costs, mostly relating to the increased rental costs after conflict, even for apartments lacking basic conditions, and with a certain extent of dependency on government support programmes, the termination of the latter is expected to further aggravate the issue.
- lack of clarity about the future in terms of the possibility that host HHs or landlords would ask them to move out one day, causing another round of resettlement and related livelihood challenges,
- lack of stability, and difficulties in making long-term livelihood choices when having to move from one place to another. For the participants residing in Syunik, especially in the borderline settlements, lack of stability and long-term livelihood choices are also connected with the border stability and security.

That is why a great number of FGD participants (among the people in a refugee-like situation) highlighted the need for an own apartment as a priority to ensure socio-economic sustainability.

“The top priority is the housing, if we get an apartment, ... I will do [some] work, there will be no problem”.
- Male FGD participant (refugee-like population), Ararat

**Likewise, Employment and social service providers also reported house-related issues being the top priority for the refugee-like population, as well as, to some extent, for their beneficiaries from local / host communities.** Nevertheless, these service providers also noted that most of the primary needs of the refugee-like population were solved (including shelter, whether rented or provided free-of-charge).

“We received a call ... [to present] the primary issues... We indicated housing issue as a top [priority], 2nd was the employment, and in the 3rd place the house property. Yes, in my opinion, the top [priority] for all of them is the housing issue…”.
- Male FGD participant (USS department head), Syunik
In the case of host communities, housing needs do not necessarily affect job-related challenges and the socio-economic stability of the HH. **Meanwhile, job insecurity appears to be a larger risk for the refugee-like population affecting their ability to assure sustainable socio-economic life and resolve housing issues (including the acquisition of an own apartment).**

An additional challenge highlighted both by a considerable proportion of participants among people in a refugee-like situation (especially those being hosted by another HH) and a small number of local community members hosting people in a refugee-like situation was the lack of space.

**Reported difficulties related to housing are also psychologically affecting the refugee-like population, especially in contrast with the better housing conditions they reportedly had in their AoOs.** When comparing their previous and current living conditions they highlighted the following aspects:

- **Living space was reportedly not an issue in NK:** participants, when presenting their housing and living conditions in NK, specifically highlighted the large space or big houses they had been living in.

- **FGD participants indicated they had created everything for a decent living,** and especially in the past couple of years had completed full or partial renovations in their houses/apartments, along with full furnishing.

  "In 2019-2020 there was some [economic] activity, people were earning money, starting to improve their living conditions. People have started construction works, gardening".  
  - Male FGD participant (refugee-like population), Lori

  "...It was slowly time to enjoy, and this happened ...Everything was very good there, we were in the “flow” [...] Not just for our family, but the conditions of the whole nation were so that we already had constructions, people were just starting to launch businesses".  
  - Male FGD participant (refugee-like population), Ararat

- **People in a refugee-like situation reported to have created their living in Nagorno Karabakh for years,** and not have managed to bring any or many of the household items or technical appliances to Armenia during their displacement (this particularly applies to the participants from areas which fell under Azerbaijani control through the course of military actions, and not based on the ceasefire announcement of November 10, which allowed a definite timeline for people to move some of their belongings). While in Armenia these FGD participants reported being obliged to start everything from scratch, and therefore some of them indicated the need for household items and appliances (e.g. refrigerator, washing machine, etc.) as an important need. Employment and social service providers, on their side, also noted the lack of such items and appliances as a challenge for the refugee-like population. During the discussions, these officers principally mentioned that while the refugee-like population, relying on the existing sources of income (state assistance, pensions, temporary informal jobs, full or partial salaries received from NK, etc.) manages to somehow cover basic needs such as utility payments, food, clothes, it is much more difficult to acquire these high-priced items.

  "What are the needs that they [(refugee-like population)] cannot primarily afford?  
  - Washing machine, TV, refrigerator. Essential [property]".  
  - Male FGD participant (Community social worker), Syunik

- **When describing their living and housing conditions in NK and Armenia, most of the participants use “very good” for NK, while “normal” for conditions in Armenia.** When asked to compare, most of them immediately labelled the difference in conditions as “incomparable”.

  "It cannot be compared. I lost a house of 150 sq. m, I bought it 1 month before the war, renovated, furnished, only keys are left with me... how can one compare, our homeland, our soil and water, we have nothing now, isn’t it clear there is nothing to compare here".  
  - Male FGD participant (refugee-like population), Yerevan
2.3 Living Conditions / Social Needs

With the monthly support package of 68,000 AMD (approx. 140 USD) being terminated, people in a refugee-like situation expect the housing and livelihood challenges to further aggravate.

Overall, Employment and Social office providers considered the socio-economic situation of the refugee-like population not much worse than that of the host communities. Such an approach may have two explanations:

- The level of poverty in host communities is so high\(^{20}\) that the financial-material needs of the refugee-like population and host communities become almost identical.
- Knowledge on social needs\(^{21}\) among the Employment and Social service providers is narrow in a sense that they interchangeably use the different concepts of “social needs” and “financial-material” needs. For example, referring to the needs as “social” they exclusively relate to the financial-economic situation of the population. Therefore, the comparison they make may sometimes not properly differentiate between the social needs of the host communities finding themselves in financial-economic hardships and the refugee-like population settled to these host communities.

“In terms of social [situation], I would not say that they [(refugee-like population)] are worse-off... There are no such primary issues. We do not have anyone with shelter issues...”

- Male FGD participant (Community social worker), Syunik

2.3.1 Utilities

FGD participants reported house rent and utilities being one of their primary expenses which they had a hard time covering relying on the state support or other types of household income, but they still did in order not to face any termination of services. Participants also mentioned utilities and food being primary expenses, but on which they still had to balance – if one was paid, the other was to be covered by borrowing money, doing non-cash purchases (on credit) from local stores, or relying on the support of friends or relatives.

“As soon as I receive my pension, I pay for the utilities, and then, whatever is left, I distribute [among other expenses].”

- Female FGD participant (host communities), Yerevan

“How to say... if we pay the utilities, then the food is [purchased] by a borrowed money, if we buy the food, then the utility costs are partly covered.

- That means you should choose between utilities and the food?
We try to balance, make well-thought expenses, it is hard especially in winter”.

- Female FGD participant (host communities), Kotayk

Some of the participants among the refugee-like population reported not covering the utility payments (either fully or partially), as they were paid by the government or other organizations, such as “People in Need” (particularly mentioned during FGDs in Syunik). In these cases, accordingly, utilities were not highlighted as a major issue.

In certain cases, where participants among refugee-like population reported being hosted and the rental/utility costs covered via the state support programmes for host families, they also highlighted some delays or issues for the hosts receiving this assistance due to bureaucratic issues (such as some missing cadastre or house ownership documents, or improperly filed applications for the support programme, etc.).

When comparing these conditions to what they had in NK, most of the people in a refugee-like situation participating in FGDs indicated they had public support in covering utilities – some of the services (such as the electricity) being partially subsidized, some free of charge, while in

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\(^{20}\) According to the "Food Security and Poverty, January-March 2021", bulletin published by ArmStat, in Armenia 26.4% of the population lived below the national poverty line, as of the data in 2019. Across the marzes from where the FGD participants were selected in the frames of the ERA, Kotayk, Lori and Ararat have higher poverty rates than the national average – 31.9%, 30.1%, and 29.4% respectively. The proportion of population living below the national poverty line was relatively lower in Yerevan and Syunik – 14.1% and 12.1%, respectively.

\(^{21}\) According to the RA law on “Social Assistance” (Chapter 1, Article 2, Point 9), the term “social need” refers to the “lack of necessary skills and capacities of the person (family, other social group) in life circumstances to solve their socio-economic, social-psychological, social-pedagogical, social-medical, social-labour, social-legal problems or existing grounds to predict the likelihood of its appearance in the future.”
Armenia utility costs became a substantial burden on the general HH income for the people in a refugee-like situation.

“In Mataghis, as a borderline settlement, I was using electricity every day, [we were] 5 members in the family and each member received up to 72 kilowatts as a free service…There was no gas supply in Mataghis, but we were using water and electricity supply services almost for free”.
- Male FGD participant (refugee-like population), Yerevan

Similarly, most of the host community members reported utility payments were the first thing they covered with the limited monthly HH income, and the rest of the income was distributed among other basic expenses, such as food, clothes, etc. Among them, a small proportion of participants (mainly in Yerevan) reported issues relating to the utilities, particularly, utility services terminating because of the HH failure to pay the bills or unavailability of services (such as gas supply) in the house to begin with.

Even though utility payments composed major part of the expenses, in marzes, and particularly rural settlements people could use alternative means of heating (such as fuel, manure, firewood if they had forests nearby, etc.). Also, people in such settlements could compensate for the food-related or clothes expenses with alternative means (such as having their own crop production for the HH needs, gathering of berries, greens, mushrooms, or barter exchanges, etc.). Non-availability of such alternative means is mostly typical for urban settlements, and Yerevan in particular, where people do not engage in livestock breeding or other agricultural activities.

Furthermore, in marzes, particularly in rural settlements, the social capital, i.e. social support is more developed, which means vulnerable people can rely on such support to temporarily overcome financial difficulties. That is why it is primarily in urban settlements that utility payments or accumulated debts to cover basic expenses were specifically highlighted by the participants (mostly during FGDs in Yerevan).

In rural areas, especially in settlements where residents did not have centralized heating or gas supply in their homes, firewood or manure were reported to be used to alleviate much of the utility service challenges. In such cases, the challenge was reportedly the high cost of the firewood or other types of fuel. As the people in a refugee-like situation stated, although there was no gas supply in many areas in NK, most of them had been using firewood for heating purposes, which they had been able to acquire either with an incomparably cheap price or free-of-charge. That is why, with the high costs of fuel and firewood in Armenia, people in a refugee-like situation relying on these means, voiced challenges they anticipated to face in winter. This issue was particularly highlighted by participants of FGDs in Lori and Syunik, partly related to cold and long winters.

“It is somehow manageable in summer, but during winter we used a lot of gas, for example, I could not [cover these expenses]”
- Female FGD participant (refugee-like population), Syunik

Among participants there were also host families, for who the issue had aggravated as among the hosted HHs there were also minors, and they reportedly could not just keep the heating volume low to decrease the costs (while this would be the option in case there were only adults in the HH).

2.3.2 Food and clothes

Both participants in a refugee-like situation and the host community members reported food as a primary expense, which they tried to balance with the other expenses, such as utilities, rent, education, and healthcare costs. While there were no participants in the 21 FGDs who reported not being able to ensure food security for themselves and their HH members, they did report difficulties ensuring proper dietary diversity (particularly for children), also given increased prices on food.

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22 According to the World Bank, social capital refers to the institutions, relationships and norms that shape the quality and quantity of a society’s social interactions. Social capital consists of the stock of active connections among people: the trust, mutual understanding and shared values and behaviours that bind the members of human networks and communities and make cooperative action possible. The OECD defines Social Capital as “networks together with shared norms, values and understandings that facilitate cooperation within or among groups”.

23 According to the ArmStat “Consumer Price Index in the Republic of Armenia, January-August 2021” statistical bulletin, consumer price index in August 2021 increased by 8.8% compared to the same period last year, and the price index of food having increased by 15.6%.
Consistently, Employment and Social service providers also indicated that the refugee-like population did not have food security issues.

Participants among the refugee-like population commonly compared their current situation to that in NK, indicating that back in NK, whenever the kids wanted something, they could afford to buy it, while after their displacement to Armenia they reported not being able to even afford basic dietary diversity.

**In parallel with the decrease or termination of food-based support** reported by the refugee-like population, the challenges regarding food satisfaction could become increasingly prevalent.

Some participants in Syunik particularly noted that they had not received food-related support during the past two months, and so it became even harder for them to cover these expenses, along with other primary expenses.

> “It is already 2 months that we do not receive food, we buy everything, and it is very expensive, it is very hard, we hardly manage. We cannot buy fruits for the child every time, the money is not sufficient... Previously, we received food, such as pasta, oil from the municipality, we did not have to buy, but now... the oil is so expensive...”
> - Female FGD participant (refugee-like population), Syunik

While in marzes, and rural settlements, in particular, residents can rely on alternative means for ensuring dietary diversity (own crop production, the gathering of greens, berries, mushrooms, cattle breeding, poultry, etc.) food-related expenses are still reportedly a major burden on the HHs, and participants indicated borrowing money or accumulating debts for this purpose, which they attempt to repay upon the receipt of financial support packages.

> “Most important need is the food, e.g. I receive 30,000 [AMD (approx. 60 USD] as a [monthly] allowance, and as I pay the utilities, I borrow [food] from the store, saying that I will repay once I receive the allowance. If the child wants something, I cannot [afford] it...”
> - Female FGD participant (host communities), Yerevan

In certain cases, food-related challenges closely relate to the healthcare needs of the people in concern, when a specific diet is prescribed as part of the treatment. **As the food packages distributed to people in a refugee-like situation were reportedly not ensuring food diversity (with one or two types of food items being in excessive quantity), these dietary needs left these people in a more vulnerable condition.**

> “For example, assistance is provided, pasta, cereals, groceries are provided in large quantities, but it is not the only thing that the child should get. The quantity of these items is too big, instead, it is possible to allocate some money for us to be able to buy fruits, vegetables, dairy products, or eggs, not even speaking about meat”.
> - Female FGD participant (refugee-like population), Yerevan

It also appeared that participants were more sensitive to ensuring proper food safety and dietary diversity when it concerned children, while in the case of adults would opt for non-observing of the required diet because of the lack of sufficient financial resources.

> “The main thing is to provide children normal food because my son had an iron deficiency problem, we struggled for a long time to bring it to a normal level, and now I think he has the issue again ...He should eat fresh beef, we were making him eat it every morning, but here we cannot afford it”.  
> - Female FGD participant (refugee-like population), Ararat

> “Let me tell it like this, I am not better than anyone, but there [in NK] we ate meat probably every day, but here, I do not even remember when was the last time [we ate it]... Just thinking that I do not know what will come later, I say it is better to eat pasta instead of meat, but afford it a month longer...”
> - Male FGD participant (refugee-like population), Ararat

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24 Community institutions or local/international organizations gradually decrease food-based support packages. Support from local/host communities also declines over time.
Unlike the utilities and food-related expenses, participants mostly mentioned being saving on clothes. This is relevant not just for the people in a refugee-like situation, but also for the host community members. It is possible that host communities, in a sense, find themselves in a more vulnerable situation. Unlike the refugee-like population who have been receiving extensive clothes-related support (primarily during the first months of their displacement), host community members do not receive much of clothes/clothing kits and have to rely on such assistance coming from relatives, neighbours, or in rare cases – NGOs or other organizations.

The majority of people in a refugee-like situation mentioned they did not spend any money on buying new clothes and had to stick to whatever they had managed to bring with them from their AoOs, or the clothes donated to them (by state authorities, community institutions, organizations, or local/host community members). With a limited financial inflow to the HH (including the financial support or other sources of income) and more primary expenses to cover, clothes did not form a major part of these expenses.

“By the way, the clothes I am wearing now are given by my friends, I could not afford to buy. They wear [these clothes], then give them to me to wear”.

- Male FGD participant (host communities), Yerevan

Nevertheless, most of the clothes donation by local and international organizations, community institutions, host communities or other people was conducted during the winter season, and the participants (also Employment and social service providers) mentioned a lack of clothes relevant for the summer season.

“Clothes were distributed regularly in wintertime, I mean there were many organizations providing assistance, now – in the summer season, they are not there already”.

- Male FGD participant (refugee-like population), Yerevan

Another challenge identified by the participants in terms of the usability of this assistance was that clothes were provided in random sizes without considering the HH composition. Participants who had children in the HH reported that the clothes assistance was more or less relevant for minors, but not for youngsters or adults. In the case of adults, they faced additional social pressure and social integration challenges because of the lack of proper clothes or inappropriate sizes, especially as they went into public (workplace, or educational institution).

One important factor that was highlighted by the Employment and social service providers was that people in a refugee-like situation, and among them young men in particular, sometimes preferred not reporting food issues or issues with clothing because they reportedly felt ashamed to speak of these issues. While the current assessment did not aim to observe the non-verbal communication by the participants as part of the methodology, it was still observed during the FGDs that most of the participants, and men in particular, either tried to avoid answering questions on food and clothes sufficiency or provided generic answers such as “well, we try to cover these expenses”, “more or less sufficient”.

“...They are a bit ashamed to come and say that they have difficulty [paying for] food. The youngsters, [...] They have difficulties [paying for] food, but most of the times they feel ashamed to tell”.

- Male FGD participant (USS Senior expert of social service), Yerevan

2.3.3 Healthcare

Challenges related to healthcare needs were prevalent among both population groups. While the refugee-like population reported receiving additional support making healthcare services more accessible and affordable to them, host community members in vulnerable conditions did not report on receiving much similar support.

“...for example, my daughter has eyesight problems, it has been a year and a half that I want to take her to examination, I still cannot afford it...”.

- Female FGD participant (host communities), Syunik
Healthcare costs, particularly medical consultations in primary care institutions and surgeries in most of the hospitals were free of charge for the people in a refugee-like situation\(^25\).

“No, the state covered the healthcare [costs], it is subsidized for the people in our conditions”.
- Male FGD participant (refugee-like population), Lori

But the findings from FGDs indicated that some of the participants were not aware of these free services. Additionally, for both the people in a refugee-like situation and host community members, in case having family members who got injured in the conflict in September - November 2020, participants indicated most of the surgery or other related medical costs to be covered by the state. Most reported challenges by the FGD participants in these cases related to examinations (that require special equipment) or acquiring some types of necessary medications.

“Mainly the child, who I take to Yerevan [for treatment]. Yes, I receive medication, but it is not sufficient many times, we buy, each pack [costs] 8,000 – 9,000 [AMD (approx. 16-18 USD)]”.
- Female FGD participant (host communities), Syunik

When faced with challenges affording some expenses, participants mostly reported saving on healthcare costs - skipping visiting doctors even if they had to, decreasing the regularity of visits in case of chronic illnesses, and taking other similar actions to cut down on the healthcare costs.

Furthermore, participants from distant marzes highlighted the issue related to necessary travels to and back from Yerevan (especially with Yerevan having the largest number of high-qualified medical centres across all marzes) - for regular doctor visits, medication distribution, or other examinations.

“I also undergo regular treatments. Cannot complain, the state provides everything free of charge, but the daily transportation cost is a big amount and I have a hard time [covering it]”.
- Male FGD participant (refugee-like population), Kotayk

In a few cases where participants had free access to check-ups and examinations back in NK, they mentioned issues getting the same free-of-charge services in Armenia because of paperwork.

2.3.4 Education

Even though school education is free in Armenia, participants with school-aged children in their household reported challenges providing proper education to them, particularly in terms of the related expenses such as tutoring, extracurricular learning courses, excursions, as well as buying stationery, books, clothes for school, etc. Related to distance learning as a measure against COVID-19, a few of the participants also mentioned challenges acquiring a computer or other devices for learning. However, as stated by the Employment and social service providers, the Government implemented distribution programmes of tablets or other devices.

“The programme is developed in a way that the parent has to pay for tutoring, and there is no money, each subject course costs 10,000 AMD [(approx. 20 USD)], meaning that when you start to allocate money for each subject, it is already a big amount, and you cannot afford it”.
- Female FGD participant (host communities), Yerevan

Another challenge reported by some of the FGD participants was covering transportation costs related to taking children to and from kindergarten/school, particularly in cases where these educational institutions were reportedly either located outside of the settlement or farther in the same settlement where participants were residing.

“I have four minors, three of who are school-children, my daughter will attend the first grade, and my issue is the same – the transportation, they will have to go and come back by taxis, that is a huge amount”.
- Female FGD participant (refugee-like population), Kotayk

\(^25\) Operative Headquarters of the Republic of Artsakh Government in the Republic of Armenia, *Update on the implemented and ongoing support programs*, 16 May, 2021
A bigger issue was reportedly that of university tuition fee payment. Because of the HHs’ inability to pay the tuition fees, participants reported dropping out of their courses or selecting a specialty with a lower tuition rate. Related to these challenges, some of the participants also reported terminating enrolment in universities or other educational/training institutions because of the need to work and take care of the HH.

“My daughter, the elder one, was studying in the Fine Arts Academy, 2nd year, she is staying out of the [course] because of the tuition fee... My other daughter was just admitted to the Faculty of Law at the French University, but she will probably not attend, the tuition fee is high. Maybe they should apply to such an institution, where the fee is low so that they can study”.

- Female FGD participant (host communities), Yerevan

“I am a student, studied for 3 months here in Vanadzor, in the Medical College, then had to quit because of the HH finances. ...Now I just think about finding a job to be able to sustain my family”.

- Male FGD participant (refugee-like population), Lori

While for the people who took part in the military activities as combatants in September-November conflict in 2020 there was a state support programme subsidizing the tuition costs either for them, their children or their spouse26, there was reportedly no clarity on how long this support would last and how they would be able to cover these costs for the following academic years.

“Now the state said they would cover [tuition fees], but for the second year, I do not know. They transferred [the fee] for the 1st semester, [regarding] the second [semester], we are not sure whether they will transfer or not. I cannot cover the tuition fee”.

- Male FGD participant (refugee-like population), Ararat

A related challenge identified by some of the participants was the one arising in case the student enrolled in an educational institution in another settlement (mainly in Yerevan or marz centres), which added the financial burden of a separate apartment rental for the student’s stay.

Employment and social service providers did not highlight education-related challenges as an immediate and primary challenge for the refugee-like population. However, they specifically indicated support programmes provided by the government – subsidizing university tuition fees, free enrolment in schools and kindergartens, provision of stationery or clothes for children in collaboration with other entities.

“I know it very well, all the people from Karabakh under the care of the Marz administration received tablets”.

- Male FGD participant (USS Head of department), Syunik

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26 The Government of the Republic of Armenia, Support programmes for Artsakh, accessed on 06 September, 2021
3) Attempts Finding a Job or Engaging in Income-Generating Activities

To understand the general economic situation in Armenia and specifically in the marzes covered by this assessment, a secondary data review was conducted, and the following pieces of information were studied: existing state support programmes for the population affected by the conflict and COVID-19, as well as indicators related to the industry, agriculture, labour market, and social services. The detailed findings are available in the ERA Factsheet.27

With the continued stay in Armenia, people in a refugee-like situation reportedly started to look for opportunities to be able to earn their living. Most of the FGD participants among from this group, particularly men, reported having engaged in short-term, non-formal, or seasonal jobs, daily paid activities, or other income-generating activities.

“I also undertake agricultural activities, beekeeping, I cultivate lands, we are satisfied, it is enough, I have no complaints”.  
- Male FGD participant (host communities), Lori

Few participants (both among those in a refugee-like situation and host communities) highlighted not having taken any action towards finding a job or an income-generating activity, not applying to any institution – either state or private. The main reasons reportedly were either due to lack of previous working experience and not expecting to succeed, or lack of knowledge on where who or how to apply or being unsure of their chances based on other people’s experience.

“Did you undertake steps for job-search here, or not?  
- No, honestly, I wanted to, but did not know who to apply, where to go”.  
- Male FGD participant (refugee-like population), Lori

“Honestly, I heard it from others, I did not apply personally. I heard that there were applicants [who] did not succeed, got rejected. that is why I did not apply”.  
- Female FGD participant (refugee-like population), Yerevan

Most of the participants were aware of the Employment Service (now integrated into the Unified Social Service) and were registered as the beneficiaries of this service. Especially with the employment support programmes initiated by the Government, namely the 3-month paid practical training in a private business and potential job placement upon completion28, people in a refugee-like situation reported being more inclined to use this opportunity, learn a new skill or specialty and then get more chances of finding a job in Armenia.

Some of the participants mentioned to have applied only to the Employment centre or other state institutions (mainly Community administration or Regional/marz administration), just relied on the latter in finding a job, the other group of participants, while waiting for the response from these institutions, also applied to other private institutions, reportedly undertook temporary jobs, or initiated small production or other agricultural activities on their own.

Participants who reportedly would agree to any job and not just something in their field of specialty, largely applied to private companies and institutions as well. Most commonly reported institutions to which participants applied for a job were mining or other industrial or production companies if available in their settlements or nearby (prevalent for the participants residing in Syunik marz). Other commonly reported institutions were shops, supermarkets, construction sites, cognac factory, sewing factories, other private businesses. Those looking for opportunities in their fields of specialty faced more challenges as that narrowed down the range of institutions or vacancies of their interest.

“I approached almost every factory or shop in Ararat marz, even for positions of a deliverer, assistant... ...I have submitted applications to the cement factory, gold factory, waiting for a call”.  
- Male FGD participant (host communities), Ararat

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28 RA Ministry of Labour and Social Affairs. Jobs and Employment, Programmes, accessed on 06 September 2021
While participants were mostly beneficiaries of the Employment service, not all of them had successful and efficient collaboration experience resulting in their job placement. Some of the problems participants reported in this regard were, among others:

- **long waiting duration** – up to a couple of months before they received any response or offer from the Employment Service,
- **lack of sectors in which the Employment Service offered job opportunities** – mainly offering such positions as a cook, cook assistant, construction work, waiter, labourer, etc. This was specifically reported as a challenge by the participants with prior uninterrupted work experience or higher education (even holding two academic degrees), who were now hesitant to agree to do such physically demanding jobs, outside of their specialization or experience.

“The disadvantage of the Goris community Employment Centre is that they only offer the job of a barbecue maker, waiter, there is nothing else in the Goris Employment Centre, and there has not been anything since already about two years. ...Come on, I studied in 5 universities”.
- Male FGD participant (host communities), Syunik

### 3.1 Sources of information about vacancies, job opportunities

It appears from the findings that the refugee-like population or those from host communities who lost their jobs due to an external event (such as the pandemic or the conflict), were more proactive in terms of looking for a job, finding income-generating opportunities, knowing where to apply, having information on various support programmes. Meanwhile, host community participants, and particularly the ones with long-term unemployment, reportedly did not take many actions to find a job or an income-generating activity or majorly relied on Employment centres aiding them.

Most of the participants highlighted getting informed about existing job opportunities or related support programmes via Employment and social service centres being registered beneficiaries there. The second most reported option was **directly approaching private businesses and checking for their vacancies on spot**, including via private employment agencies, as well as asking around and getting information with the help of their friends, relatives, or general acquaintances. The latter practice is particularly common in rural areas or small urban areas where most of the people know each other and the information about a given job opportunity is passed along from one to another.

“From social networks. Sometimes I went to [private job-placement] organizations where I paid 5,000 AMD [(approx. 10 USD)], they said they will call back”.
- Male FGD participant (host communities), Ararat

“I see a shop, I ask [if they have a vacancy]. I see a bus, I approach the driver”.
- Male FGD participant (refugee-like population), Lori

Those participants who indicated online platforms, social networks, or job portals as their main source of information, particularly mentioned Facebook, List.am, Staff.am as popular platforms, or official websites or social media pages of Employment centres or other relevant state agencies. Facebook was reportedly the most used social media platform with people in a refugee-like situation having formed private groups based on their AoOs, where they shared information on support programmes or job opportunities.

It is important to note that specialized job portals were reportedly more used by the younger generation, and the elder members of the family relied on their help accessing the information on job opportunities or vacancies.

“My daughter finds [the announcements] on Facebook, she also looks [for a job]. We, the people from Kashatagh, also opened [a Facebook group], if I know something, I post [it there], we inform each other”.
- Female FGD participant (refugee-like population), Syunik
3.2 Impact of NK conflict and COVID-19

As the current assessment was conducted in the aftermath of the NK conflict and the ongoing COVID-19 pandemic which have been critical in terms of their impact on the economic situation and labour market situation in the country, it was one of the assessment objectives to identify how the NK conflict and the pandemic affected job-finding opportunities of the targeted groups of the population.

Some of the FGD participants from host communities highlighted that the NK conflict, apart from psychological impact, also affected the labour market situation and created additional economic and livelihood challenges, namely in the following ways.

- With the start of the conflict the economic activities or jobs which had some connection with NK, terminated, leaving people working there unemployed.
- Participants themselves, or their HH members, being the only or the primary breadwinner of the HH, left to participate in military actions, causing financial hardships to the HH.
- With all the things going on and no understanding of how long the military actions would last, how it would end, there was a lack of incentive to apply to a job, or, on the other hand, from the perspective of employers, to make new hires.

“It has been two years or more since my demobilization [from the army]. When I came back, there was COVID, and I was not hired because of it. ... Then it was the fighting, you were applying and [the response was] they were waiting to see how the fighting [would end]”.

- Male FGD participant (host communities), Ararat

- The conflict also further aggravated the difficulties relating to external communication and transportation, export opportunities, as stated by a few participants.
- With the people in a refugee-like situation arriving in Armenia and getting a prioritized approach in the labour market as well, some of the host community residents thus faced lower chances of getting a job than they had before.

“We already were not looking [for jobs] at that time, as everything stopped. [...] roughly speaking, no one thought of anything else. We had to help there [in NK], ... even me when I applied and I was told that the priority was given to people from Artsakh [(NK)], I just made a step back”.

- Female FGD participant (host communities), Lori

The other major factor impacting the socio-economic situation and labour market was the unfolding COVID-19 pandemic, so participants also were asked to present their perceptions on what specific challenges they were exposed to because of it. Some of the major issues reportedly faced by the FGD participants because of COVID-19 were the following:

- direct impact on tourism and air tickets sector which was the primary field of employment for some FGD participants,
- closure of shops or other small businesses especially during the strict quarantine days at the beginning of 2020,

“My mother and I operate a shop, but now the sale is very little. We sell groceries, but the income is so small. The sale has declined a lot because of the coronavirus and the war situation, it is hardly manageable”.

- Female FGD participant (host communities), Ararat

- difficulties getting to workplaces because of the restrictions on freedom of movement and close-down of public transports particularly imposed during strict quarantine days,

“For example, I was a storekeeper at a pharmacy which was on Kievyan [street], there was no transport, I was going there on foot from 3rd Mas [district]”.

- Male FGD participant (host communities), Yerevan

- job cuts by the employers,
“COVID-19 had a negative impact, for example, my son had a job, he had been working for ten and more years in the same institution, which closed down because of the COVID-19, and he was left unemployed and had to leave the country”.
- Female FGD participant (host communities), Kotayk

- transportation difficulties in terms of product exports to other countries,
- difficulties returning to work abroad,
- additional operational expenses for small businesses, relating to anti-COVID-19 measures.

Additionally, some of the participants reported they had elderly people in the household, and because of the fear of getting them infected, they had to be more conscious of what job offers to accept.
4) Barriers to Employment

During FG discussions participants were asked to present the challenges they were facing towards finding a job or other income-generating activities to understand the pervasive barriers to employment. Most of the challenges identified by the participants were similar for both the refugee-like population and host communities, and this was acknowledged also by the people in a refugee-like situation themselves as they substantively mentioned that the labour market was the same for everyone, and if there were no available jobs, it applied to everyone.

“Of course, it is not as if in Armenia everyone is job-secure, there is no labour market. …If there are no workplaces, then there are none for the newcomers [meaning refugee-like population displaced to Armenia].”
- Male FGD participant (refugee-like population), Yerevan

While participants from refugee-like population most commonly reported on barriers connected to belonging to the refugee-like situation, such as bureaucratic barriers or lack of clarity on the future, for the host communities most commonly reported barriers were more connected to the general offerings in the labor market.

Table 4. Most commonly reported barriers to employment, by population group

<table>
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<tr>
<th>Most commonly reported barrier to employment</th>
<th>FGDs with the refugee-like population</th>
<th>FGDs with host communities</th>
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<td>Low wages</td>
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<td>Lack of job opportunities</td>
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<td>Work environment and conditions</td>
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<td>Lack of clarity on the future</td>
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The main challenges highlighted by the participants are presented below.

4.1 Lack of job opportunities

One of the most important structural barriers to employment was reportedly lack of job opportunities, prevalent particularly in marzes. In marz communities, participants pointed out that even though they closely followed job announcements online, most of the vacancies announced were in Yerevan, and only very few were in marzes; thus, people in rural settlements find themselves in a more disadvantaged situation in this regard. Participants residing in rural areas mentioned some availability of job opportunities in the nearby urban settlements but having in mind the transportation needs and related costs, these opportunities were also considered as inaccessible to them and not fitting their salary expectations.

“When you follow the announcements on the internet or in the newspapers, 90% are in Yerevan”.
- Male FGD participant (refugee-like population), Lori

Lack of jobs could be related to the economic situation in the country and the negative impact of the COVID-19 pandemic and the conflict in NK in the fall of 2020. However, it is possible that lack of jobs may also be reported as a challenge based on unsuccessful job-search experiences, i.e. being rejected because of non-availability of vacancies, or not finding relevant vacancy postings.

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29 The ERA secondary data review findings indicated that during the peak of the lockdown in April 2020, economic activity slowed down by 16.4% compared to the previous year. Construction (down by 51%) and trade (down by 33%) were hit especially hard. The economic activity started to resume during the summer months, but in August overall economic activity remained 9.8% lower than in the previous year.
People in a refugee-like situation with certain specialties (such as lawyers, teachers, doctors, etc.) indicated a lack of relevant institutions (whether public or private) to apply to and lack of available positions – all relevant positions were already filled by local community members, and they could not expect these employees to be replaced with them.

“Then, before the war started [...] everyone already has their jobs. Maybe you have an acquaintance [to arrange a job for you], but none of us would want another person to get fired”.
- Male FGD participant (refugee-like population), Syunik

4.2 Low wages

Low wages were not a standalone issue mentioned by the FGD participants but rather connected with the work environment and conditions, including working hours.

“My son and I work in the same network now, when asked what he is doing, he says he is working as a slave, because he works from 8 [AM] till midnight, and the money he gets is insignificant, both of our salaries together are 150,000 AMD [(31approx... 310 USD)][20]. With that money [you need] to repay the debts, take care of the house, form a family, help the brother in the army, cover expenses for the younger brother, it is very hard”.
- Female FGD participant (host communities), Kotayk

Participants among both the refugee-like population and the host communities raised the issue of long working hours and low compensation as a barrier to finding a decent job. Given the fact that people in a refugee-like situation were receiving financial assistance from the Government (in the form of 68,000 AMDs per person per month), they were less inclined to take on a job with a salary of a similar or lower amount, at least as long as the assistance was provided. Nevertheless, participants themselves acknowledged the need to reduce the reliance on state assistance, and especially with the latter terminated in August 2021.

Salary rates were an important factor being taken into consideration by both population groups, but more so by the people in a refugee-like situation as they had housing and living expenses to cover – apartment rental costs (which only a small group of FGD participants among host communities had to cover due to living in their own houses), utility payments, food, and clothes. FGD participants among the refugee-like population highlighted this issue in the context of having lost everything and not having managed to bring any or much of their property when displaced, meaning most of them had to start from scratch in Armenia and therefore could not afford all these expenses to be covered with salaries offered in the labour market. Participants particularly indicated that the salaries offered hardly covered transportation costs (to and from the workplace), lunch break, and only a small amount remained for the rest of the basic livelihood expenses.

“You go and work from morning till evening, you get a maximum of 3,000 AMD [(approx. 6 USD)]. I found a job from 11 [AM] till 11 PM, which could last even later. Our home was far, and there was no transportation at that hour, the taxi cost a couple of thousand AMD, and I understood that I just spent my salary on my lunch break and the taxi, so I quit the job”.
- Female FGD participant (refugee-like population), Lori

Some of the people in a refugee-like situation also pointed out that they had received higher salaries for the same or similar jobs back in NK, and the salaries offered in Armenia for the same job were incomparable.

“...I went to several places, it is very insulting, the job that I did in Berdzor and received 340,000-350,000 AMD [(approx. 700 – 720 USD)], but here I was paid 70,000 AMD [(approx. 145 USD)] per month.”
- Male FGD participant (refugee-like population), Syunik

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[20] According to the ArmStat (July 2021), the average monthly salary is around 206,000 AMD (approx. 425 USD). Based on the findings of the ERA desk review, the average salary in Kotayk marz was 137,388 AMD (approx. 275 USD), with 125,680 AMD in the state/public sector, and 143,220 AMD in non-public sectors.
Among the participants, those who had a profession of a teacher, also indicated a distinct matter – as teacher salary was formed based on the number of class hours taught, people in a refugee-like situation who had teaching experience in NK or were educators by profession could not reportedly expect to get a full-time teaching position or sufficient class hours in schools or other educational institutions in Armenia, even if they received any offer, as most of the class hours, according to them, were already distributed among the current teachers.

“Did teachers receive higher salaries there [in NK], than here [in Armenia]?
- No, the rate is the same, but the class hours are less here. Besides, […] I was working full time, but here when I applied, I was replacing [an employee], and [was teaching] only half of the 4th-grade classes”.
- Female FGD participant (refugee-like population), Yerevan

4.3 Work environment and conditions

Bad working conditions, including long working hours and inappropriate compensation, were one of the main challenges to accessing decent employment as identified by the FGD participants in both population groups.

Participants, especially from rural settlements, highlighted long working hours as a challenge because of the non-availability of public transportation at late hours, meaning they would be obliged to take a taxi to get home adding up the burden on the already limited salary and making such opportunities a no-option for these participants. With a still dynamic movement situation of the refugee-like population, some of the participants mentioned that they had to quit their jobs or reject some of the offers because of moving to another place in Armenia and facing transportation-related challenges.

“But the salary is so small, you cannot cover your transportation costs, there is nothing remaining for yourself, for you to [decide to] go and work for 60,000 AMD [(approx. 120 USD)], you will just cover transportation costs, will go and come back and that’s it, nothing else. It is better to not leave home, for example, cultivate potatoes […], than go to work. I would prefer if the [salary] was 80,000 AMD [(approx. 165 USD)] or even 60,000 AMD but stable every month than to work this hard on the land plot”.
- Female FGD participant (host communities), Lori

Lack of flexible or suitable working hours was particularly raised as a challenge by female participants in both population groups because of the care responsibilities i.e. providing care for the children, sick and elderly members of the HH.

Additionally, with the socio-cultural context in the country, particularly prevalent in distant or rural areas, late-hour jobs were not considered by female participants because this was not considered appropriate by their family or the wider society.

On a related note, long working hours and other working conditions offered by employers raised concerns of exploitation among the participants (both male and female).

Among the refugee-like population some of the participants also noted that due to existing bureaucratic limitations, they shifted to non-formal and not-registered jobs, further exposing them to potential exploitation or under-payment.

4.4 Lack of work experience

Lack of previous work experience was identified as one of the biggest barriers to employment by many of the participants. Some of the participants particularly highlighted that this held them back from seeking employment in the first place.

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31 Such as having loan problems (consequently, any money received on their bank accounts as a salary being frozen by the State Compulsory Enforcement Service) or keeping their employed status at a state or community institution in NK (continuing to receive a salary) and not eligible to be involved in employment support programmes,
“... what is one of the main reasons for not finding a job. That the requirements are high – knowledge of the language(s), higher education, minimum one-year work experience, they do not give an opportunity to people, who maybe do not have experience, but can [do the job] well”.

- Female FGD participant (host communities), Yerevan

This barrier was pointed out by the participants in different contexts:

- Holding the same specialization but lacking prior formal experience, mostly indicated by female participants, suggesting this gap was either as a result of not engaging in formal labour activities because of their care responsibilities or being involved in agricultural activities,
- Having owned a private business or entrepreneurial activity, and as a result, not having formal experience as required by employers,
- Being a fresh graduate with a lack of formal practical experience.

“Everywhere you go, they require 3-year experience. Before the war, I had my own business. Now I have to work by my profession – accounting, audit, or programming, which I just studied. As my experience is only in my [private business] activity, not as an [employee], that is not considered as an experience by the employer”.

- Male FGD participant (refugee-like population), Yerevan

A few of the participants also mentioned that previous experience was a requirement when applying to public positions as well, as prescribed by law, making it impossible to bypass these regulations.

“I am a lawyer by profession, and I applied to all institutions in Armenia, and in almost all the places I was told that I did not have work experience. ...They require two-year work experience, but being a fresh university graduate, how can I have experience? ...I applied to the public defender [institute], military police, investigative [committee], prosecutor’s [office], in all the places the problem is the lack of experience”.

- Male FGD participant (host communities), Syunik

In a few cases, participants faced a contrary challenge – because of their professional skills, education, and experience they had been considered overqualified for jobs in lower-level positions.

4.5 Lack of skills and education

Lack of in-demand skills or education was another major barrier to employment identified by the FGD participants – both people in a refugee-like situation and the host communities.

This issue was particularly highlighted referring mostly to vocational specializations or some white-collar jobs, including nails art, hair stylist, make-up artist, cook, pastry chef, nurse, educator, etc. Even though some of the participants reportedly had previous vocational training in the field, they still indicated a lack of skills as a challenge as with the time passing some of the skills they possessed or methods they applied had become outdated or obsolete, raising the need for retraining and additional practice.

“...I studied my specialization years ago, I studied hairdressing, nails art, now I cannot work because I lag behind. I have not worked in this field for 13 years after my studies, and there is a need to learn that specialization again, from zero, and find a job”.

- Female FGD participant (host communities), Yerevan

For most of the participants, limited financial resources was a key barrier to be able to access retraining and additional learning and practice sessions.

In some instances, the challenge was not the lack of skills or experience per se, but the non-availability of an official document/license proving that the person had undergone relevant formal education or training. Therefore, participants with informal education or self-education, even if they had the actual practical experience, encountered difficulties in finding a job.
“I mainly applied to kindergartens, schools, there is no vacancy, I am told that there are so many applicants with their diplomas, and they cannot hire them, let alone hire someone without a diploma, with non-complete university [education]. [I have] no document...I now have a three-year pedagogical experience, but I am sure that wherever I go, I will be asked for a diploma”.
- Female FGD participant (refugee-like population), Syunik

One other less commonly highlighted issue was the insufficient importance ascribed to career guidance and lack of job-searching skills as important prerequisites for more efficient job placement.

4.6 Nepotism and unfair hiring

Unfair hiring and nepotism - i.e. biased decision-making in favour of friends, family, or relatives rather than other job applicants - was reported as a major concern for the participants in most of the FGDs.

“In Goris, they are relatives/friends to each other, they hire their acquaintances, whoever you ask, they say – my friend, my relative”.
- Female FGD participant (refugee-like population), Syunik

“Whoever starts a [business] now, the private entrepreneur hires his/her relatives, friends”.
- Female FGD participant (host communities), Kotayk

To the question of whether this was specifically conveyed to them as a reason for rejection, most of the participants answered no i.e. it was their own observation or assumption, also stemming from the fact that employers mostly failed to provide any concrete clarification on why they did not call back the applicants or rejected them. In some cases, this also held the participants back from applying for certain positions in the first place.

Though participants were pointing out this issue irrespective of the sector (public or private), some participants mentioned it was more prevalent in privately-owned businesses with the founders or management not feeling confined by the ethical standards within the public sector.

For the people in a refugee-like situation this was more of a concern as being displaced to Armenia they suffered not just human, material, or financial losses, but also lost the social capital built in NK over years. They thus reportedly found themselves in less favourable conditions and out-of-competition in the favouritism-run labour market.

“I applied to the kindergarten, for the position of a nurse, the nurse was going on maternity leave, I was to work in her place for two years. [The director] said how he could let his niece stay home and let me work. How could I, coming from Karabakh, find a job here and work?”.
- Female FGD participant (refugee-like population), Lori

According to some FGD participants, favouritism was not so widespread in NK and the chances of competing and getting hired on a fair basis were higher in NK. Meanwhile in Armenia, because of these practices, they considered most of the jobs unattainable for them. This assumption should be considered with caution, as the current assessment leaves out participants who had been unemployed and who potentially could have faced nepotism practices in NK, therefore the current assessment does not intend to and does not have sufficient data to compare levels of favouritism in NK and Armenia.

4.7 Discrimination based on belonging to the refugee-like population

To get a comprehensive understanding of the underlying factors hindering job-finding attempts of the people in a refugee-like situation, they were specifically asked if they faced any discrimination based on belonging to the refugee-like population.

In almost all focus groups, there was a perceived issue of a prejudiced attitude towards people in a refugee-like situation, suggesting there are underlying socio-cultural contextual barriers to job-finding processes. Nevertheless, it is important to note that participants were sharing their assumptions only and there is no other valid data to confirm or reject these claims.
“I applied to some places, as soon as they learn you are from Karabakh, that is a minus”.
- Male FGD participant (refugee-like population), Syunik

Given some underlying socio-cultural context and dissenting sentiments between NK and Armenia residents appearing in the public discourse for years, the participants were assuming that the rejections they were receiving from various employers were conditioned by them being from NK. On the other side, Employment and Social service providers indicated that those people among the refugee-like population who had previously relocated to NK from Armenia and now returned to their initial settlements in Armenia did not face any integration challenges in their communities. Nevertheless, some of the participants among the refugee-like population reportedly faced integration challenges even if they were displaced to settlements where they had previously lived.

“There is no integration issue, because, as I said, the majority are previous residents of the village, there may be families who came from there…”
- Male FGD participant (Community social worker), Syunik

In some other cases, though, participants shared clearer instances of discriminatory attitude against them based on belonging to the refugee-like population, e.g. employers clearly stating they were not inclined to hire someone from NK assuming they might soon quit the job to go back to NK or move to another location.

“The director [...] told me I was from Karabakh, and they did not know whether I would stay or leave, so they could not hire me”.
- Female FGD participant (refugee-like population), Lori

“If you are from Karabakh, they have something to say. In [...] wine factory, for example, if they learn you are from Artsakh [(Nagorno Karabakh)], they will not hire you, they just think maybe you will leave [soon]”.
- Male FGD participant (refugee-like population), Ararat

A few of the participants also mentioned they got offered less decent working conditions or even lower salaries because of belonging to the refugee-like population, suggesting that employers made use of the livelihood challenges people in a refugee-like situation were facing and assumed they would agree to any condition, thereby exposing the refugee-like population to more exploitation risks.

In some of the focus groups, the discussion on a discriminatory attitude based on belonging to the refugee-like population reportedly could also work in their favour; indeed, some participants highlighted cases of rather advantageous conditions or a prioritized approach they received during job applications.

“The [specialty] I chose for training, was not available, and I was rejected, but when they learned that I was from Karabakh, from Shushi, they offered me a different option, so that the money I paid did not go in vain”.
- Female FGD participant (refugee-like population), Yerevan

Employment and Social service providers also touched upon discrimination or integration issues faced by the people in a refugee-like situation, but with a slightly different perspective: host community residents, being in a vulnerable condition themselves, reportedly felt discriminated against because of the prioritized approach that the people in a refugee-like situation receive in terms of employment support and job-placement programmes.

“There is some resistance among residents towards people from Artsakh [(Nagorno Karabakh)], mainly because we cannot involve our residents [in support programmes]”.
- Female FGD participant (Community social worker), Syunik

4.8 Care responsibilities

According to prevailing socio-cultural norms and perception of women’s role in society, women in Armenia have been bearing the primary burden of housework, care for children, the elderly, and sick,
and other family duties, making it harder to engage in the labour market\textsuperscript{32} and find a job with appropriate working hours or other working conditions.

Such care responsibilities and perceived incompatibility with pursuing economic activities were highlighted as a barrier to employment particularly by FGD female participants – both among the people in a refugee-like situation and host communities.

**Being the only or the main caregiver in the family, female participants reported not having applied for any job mindful of the working hours and the fact that there was no one to look after children or other dependents while they would be at work.** They thus could not accept existing job offers or opportunities because of the same reasons.

> “I have no one at home to look after the children, just because of the kids I cannot find an appropriate job. ...I have children at home, so I [prefer] having my own business to work from home. That is why I study hairdressing”.
> - Female FGD participant (refugee-like population), Syunik

**With this in mind, female participants expressed a preference to work from home or with flexible working hours,** mostly indicating interest in jobs such as hairdressing, cooking, baking, nails art, or other relevant jobs. The availability of a kindergarten, childcare, or elderly-care centres in the vicinity of the workplace could ameliorate the situation for these female participants and expand the scope of possible job openings aligning with their expectations in terms of flexibility and convenience.

Participants with more than one child also pointed out an additional challenge relating to difficulties aligning working hours with different schedules of the children at kindergartens or day-care centres.

> “Honestly, such a job which would not be an obstacle to childcare. Taking [children] to and back from school, and the younger [child] to kindergarten”.
> - Female FGD participant (host communities), Ararat

Some of the participants reported this issue being a temporary challenge, especially during the first months of displacement when the level of stress and anxiety was high and the minors could not be left alone. In some other cases, this was a concern because of a temporary medical treatment of a family member which required constant care at home. With these matters already mitigated or solved, participants expressed readiness to start looking for a job more actively and eager to already engage in an income-generating activity.

> “...At that time my mother was very sick, we had problems at home, there was no one to look after her. [...] That is why I did not [accept a job offer], but now it is better, I understand I have to go, [engage in an activity]”.
> - Female FGD participant (refugee-like population), Yerevan

### 4.9 Age

**Almost all the elderly participants** (48+, for the purposes of this assessment) **in both population groups,** and especially women, **perceived their old age as a barrier to employment in terms of decreased chances of being hired.** Not only the elderly but also middle-aged participants (36-47 years old, for the purposes of this assessment) reported facing a similar issue, which made them think of themselves as “early retired”.

> “If you are over 30, you do not qualify, no matter what experience you have”.
> - Female FGD participant (host communities), Syunik

Participants stated that the issue was not about their skills or capacity (though also expressing readiness to learn new skills if needed), but rather in their age, and even if they were sure they could do the job much better than younger age groups, they still got rejected. **This barrier was particularly mentioned concerning service-sector jobs.**

\textsuperscript{32} For 2019, World Bank reports 20.3% of female unemployment (% of female labor force), versus 17.7% of male unemployment in Armenia. Both indicators are modelled ILO estimates.
“I applied to a supermarket, I was told I could not [get the job], they needed a young person. But I have a degree, for my entire life I have not done anything else than that job, I worked in a shop”.
- Female FGD participant (refugee-like population), Yerevan

“Wherever you go, they say you are old. Everyone wants a young [employee], I am 56 years old. But I work better than the youngsters”.
- Male FGD participant (refugee-like population), Lori

Nevertheless, in most cases, age was not explicitly mentioned as a reason for applicant rejection but was rather the assumption of the participants. Such perception of age diminishing chances of getting hired led to some of the participants not even trying to find a job starting from a certain age, believing they would get a rejection anyways.

“I am not registered [at the Employment centre], I have not applied anywhere for a job, with my age, I know I will be rejected”.
- Male FGD participant (refugee-like population), Kotayk

4.10 Lack of clarity on the future

Lack of clarity on the future was identified as a challenge by the people in a refugee-like situation, namely in terms of how long the support programmes would last, where they would relocate, or how and where they would manage to acquire a new home with the state compensation programme. These matters not only highlight the importance for the refugee-like population to reduce dependency on various financial support programmes and engage in income-generating activities to earn their living instead, but at the same, this lack of clarity also makes it harder for them to plan these activities in the longer term.

“We are waiting to see how the issue with loans is solved, how the housing issue is solved. […] If we go and get a job in some institution, how long will I stay in this house, one day its owner will come and say they are selling the house, or them or their relatives are moving in. Now the Government informed us to find a house within 10 mln AMD [(approx. 20,620 USD)], to arrange it as a mortgage. […] Now we cannot decide whether we will stay in Kapan, or Yerevan, or villages of Kapan, or [somewhere else]”.
- Male FGD participant (refugee-like population), Syunik

“I have not applied anywhere, we are waiting to see where we are going to live, to search for a job there”.
- Female FGD participant (refugee-like population), Kotayk

With preliminary information on the volume of the compensation sum to be allocated to them and its conditions, FGD participants mentioned it narrowed their choices on where to relocate because of the rising prices in the real estate market.

“Also, because we do not know, the government says they will provide an apartment, but with the [envisaged] amount where can I buy an apartment or when will that be? There are also questions on what the conditions will be, and that is why we cannot make up our minds. If I know I will be living in Masis, I will already try to establish my life here. But maybe tomorrow the government offers me to leave, I do not know, to another place whether I want it or not. That is why I cannot make up my mind”.
- Male FGD participant (refugee-like population), Ararat

Additionally, lack of clarity was referred to by the participants either hosted by another HH or renting an apartment, in the context of not knowing if and when they would be asked to move out by the host HHs or landlords.

4.11 Barriers to launching agricultural activities

This challenge was similarly highlighted by both population groups. While the members of host community reported challenges more about the competition with larger factories, lack of
opportunities for product distribution, or issues with paying the agricultural loans, the issue for the people in a refugee-like situation reportedly was the competition with local producers in rural areas. Specifically, for the refugee-like population, they reportedly lacked an established network of customers that host community members had access to (e.g. neighbours, relatives or friends), something that was existent for these participants back in NK.

“Because they say the villager made it like this, and the one [from a factory] is well-packaged. It is the same butter, ours is 100% tastier than that of the factory, but because of the beautiful packaging it looks better; it is natural that they [customers] buy the factory products”.
- Female FGD participant (host communities), Syunik

“We made homemade vodka, [...] if someone wants it, we sell the vodka. In Kashatagh, when we were making [vodka], we had our clients, here everyone already has their clients”.
- Female FGD participant (refugee-like population), Syunik

Another barrier reported by participants in a refugee-like situation was the lack of space for keeping animals or lack of land plots available for rent for farming, livestock pasturage, or other agricultural purposes; reportedly, land plots in the vicinity were always claimed by residents as privately owned.

“That’s right, they provided support of 300,000 AMD [(approx. 620 USD)], we bought 5 sheep, and 5 was provided by the state, but we could not keep them, because wherever my husband took them for pasture, he was told those were private lands, we could not take sheep anywhere. That is why we sold them and bought a cow”.
- Female FGD participant (refugee-like population), Lori

Costs of land, grass, and fodder were reportedly also higher in Armenia than they were in NK, and the price increase, particularly in Syunik, was partly because of border security issues linked to the NK conflict, as well as the passing of areas which previously formed their pasture lands to Azerbaijani control. Also, with more abundance of pasture lands in NK, there was no extensive need to buy grass or fodder there.

“It is not that I do not do anything, I do, yes, it is very difficult here, because there – in Artsakh [(Nagorno Karabakh)] - there were other conditions. There we took the livestock to the fields for pasturage all the time, there was a smaller need [to buy] grass/fodder, but here it costs a lot of money, you cannot get the animals out in winter... I try, but do not yet succeed”.
- Female FGD participant (refugee-like population), Lori

4.12 Bureaucratic barriers

Some of the barriers to employment indicated by the FGD participants were specifically pertinent to the people in a refugee-like situation, specifically bureaucratic regulations and procedures to access relevant support programmes. Some of the highlighted bureaucratic challenges were the following:

- **Being a formal employee in NK and receiving full or part of their salaries** (for example, for employees of state and community institutions, including schools), and thus being ineligible to get another formal job in Armenia. Taking another formal job in Armenia would mean terminating employment in NK and therefore stop receiving the downtime salary which at the time of the assessment formed a major part of these participants’ HH income. This eligibility issue was also expressed by the Employment centre officers.

  “I also applied to the Social service to learn something new [(be involved in a training program)], but I was rejected because I was receiving 50% [of my salary] from the school”.
  - Female FGD participant (refugee-like population), Kotayk

- **Being registered in an NK address and facing registration issues** for a formal job in Armenia. Renouncing their registration in NK would reportedly mean issues relating to eligibility for the lost house or property compensation programmes.
• **Having a business or entrepreneurship registered in their name in NK** - in territories now under Azerbaijani control, and as a result, considered non-eligible for the employment support programmes. This issue was pinpointed by the Employment and social service providers as well.

“I took my daughter to Employment centre to get her into that [Employment support] program, everything met [the requirements], but in the end, a response came that she had a PE [(Private Entrepreneurship)], because of that they could not involve her in the Employment centre [programmes] because she was considered employed. Everything is illogical”.  
- Male FGD participant (refugee-like population), Yerevan

“Private entrepreneurs from Artsakh [(NK)] have come to us, and not sure why their private entrepreneurship there impacts their status here, why? That person has a shop in [city name] [which is now under Azerbaijani control], he came here and could not bring anything from the shop, and I cannot involve him in any program, because he has a shop”.  
- Male FGD participant (USS expert), Yerevan

• **Being formally registered in an NK region remaining under the control of NK authorities**, and as a result, considered non-eligible for employment support programmes.

• **Having debts accumulated on loans**, meaning any formal salary or other income transferred to their bank accounts would be frozen by the State Compulsory Enforcement Agency. FGD participants reported facing the same issue even with the financial support of 68,000 AMDs, in which case they had to apply to the government for this sum to be unfrozen and made available for use, taking around a month or even more to process the case and make a decision.

“I am afraid if I go and work, the CEA [(Compulsory Enforcement Service)] will take [the salary]. Even when the state support is transferred, the CEA quickly takes it. The 68,000 AMD that is transferred to the card, is immediately gone. It takes one and a half months to apply to the Ministry of [Labour and] Social Affairs, and by the time of the 3rd instalment we just receive the first one. I am afraid to enter an institution and work formally.”  
- Male FGD participant (refugee-like population), Syunik

The Employment and social service providers indicated similar issues affecting the eligibility for the employment support programmes undertaken by the Government. These issues were particularly connected to the people in concern having a registered private entrepreneurship in NK, or keeping their employment status in the state or community institutions, or having been relocated to NK from Armenia years ago, and still keeping the Armenian registration.

“We have people who moved there [(to NK)] thirty years ago, but because they are still registered here, they did not receive any assistance, whether they have a private entity or not, they are not eligible for assistance”.
- Male FGD participant (Community social worker), Kotayk

4.13 **Health-related issues**

Some of the participants reported their **health condition being a barrier to accessing employment, and, specifically limiting the range of job opportunities accessible to or acceptable for them**. Participants with health issues highlighted they either did not look for employment or excluded job opportunities and rejected job offers which would eventually aggravate their health and incur additional healthcare burden on their limited HH income.

“That first job offer was for labourer work, I did not like it, the working hours were long, the job was hard, I refused. The second job offer was in meat production, but it was cold there, and if I catch cold, it is not good, I have health-related problems”.  
- Male FGD participant (host communities), Kotayk

“I went to […] factory, it was close to our place, I went to speak with the director, but the noise was too much, […]as soon as I entered, I said I would not manage. Even now I spend my days in
pharmacies, buy medication for 40,000-50,000 AMD [(approx. 80 – 100 USD)] monthly. That would have become three or four times more for me”.
- Female FGD participant (refugee-like population), Yerevan

This challenge was reported both for the people who had general health conditions, such as disability and / or chronic illness, and those who got injured during the NK conflict in September-November 2020.

“Wherever I go, they do not hire me as a labourer. I cannot do heavy physical work, I have problems with feet”.
- Male FGD participant (refugee-like population), Lori

4.14 Lack of working tools

Among other things left behind in NK, participants also mentioned not being able to bring any or most of their working tools, especially the ones used in farming, handicraft, or vocational jobs.

“People know a craft, they are craftsmen, there is work to do, but they do not have the tools to do it. There are many people from our [community] who did not bring any tools, [...] Not all the employers would give the tools and say – here, do the job”.
- Male FGD participant (refugee-like population), Syunik

Lack of necessary equipment or working tools was thus a key barrier for these participants to getting a job or starting their own income-generating activities (such as hairdressing, nails art, sewing, cooking, including conducting these activities at home), even if they met the requirement of relevant training or education.

“My wife studied nails art, we paid for it from our 68,000 AMDs, it was for one month, and a fee of 100,000 AMD [(approx. 206 USD)], she received the certificate and learned hairdressing with 80,000 AMD [(approx. 165 USD)] here in Avan. But we do not have the tools, they are very expensive, just for nails art they cost 170,000 AMD [(approx. 350 USD)].”.
- Male FGD participant (refugee-like population), Yerevan

Furthermore, participants who were willing to start their small business activities - be it hairdressing, nails art, sewing, shop, or another business idea reported on challenges and need for support in acquiring a small area and equipment.

“I receive many offers to teach children, tutor them, but I face a problem here, that the family that wants the child to take these classes, prefers to send [the children] to the tutor’s place. But I cannot even provide a small area, a small room...”.
- Female FGD participant (host communities), Lori

4.15 Lack of awareness on support programmes

Some of the participants reportedly did not know how exactly the government, local or international organizations could help them cope with the challenges they were facing or had a very superficial idea on what that support should look like. The lack of awareness of support or development programmes that were open for applications thus becomes a significant barrier for them to engage in or establish income-generating activities.

“I have a question – how can I know that an international organization has some offers, by what means? ...Develop a website, show some ads in Armenia for us to know. People just sit in their homes and do not know that there is such a thing. The state, on its side, should try to collaborate, bring that organization to Armenia, present [the situation] for that organization to deal with the people”.
- Male FGD participant (host communities), Syunik

Some underlying distrust towards the Government also led participants to turn towards international organizations or other local institutions, even though they did not have a clear idea on how those could support them, or whether they already had development support programmes.
Some of the participants also specifically highlighted lack of information on existing job opportunities, some did not even know about the Employment centres\(^{33}\) and indicated the need for a better outreach conducted by these institutions.

“But someone should have somehow informed [me], right? I learned about [that program] late, I was in the field, pasturing the sheep. Before they told me and I went there, it was already late. But they need to work with these people, don’t they? The same is regarding jobs, to inform, to knock on the door someday and tell you, after all, we are new here...”

- Female FGD participant (refugee-like population), Lori

Lack of awareness on existing programmes or opportunities also resulted in some participants not applying to any job opportunity, because reportedly they did not know where, how or who to apply.

\(^{33}\) Among the participants, this was particularly observed among those who were recruited for the FGDs not through the Employment centres but local partnering agencies.
5) Modalities of Assistance

To help the refugee-like population displaced to Armenia tackle livelihood and income-generating issues, the Employment service centres (not integrated into the Unified Social Service) have developed several programmes specifically targeting people in a refugee-like situation or involved the latter as target beneficiaries for the already existing support programmes for host communities.

Two primary programmes targeting the refugee-like population were the following:

- **Three-month programme supporting refugee-like population displaced to Armenia to gain work experience**, become more competitive in the labour market and get temporary employment. In the frame of this programme the beneficiaries received 100,000 AMD (approx. 206 USD) as a salary, and the employer got reimbursed the income tax, stamp duty payment, and, in cases defined by law, the social payment calculated from the beneficiary’s salary.

- **Temporary employment** for the unemployed refugee-like population by **involving them in paid community works**. The daily payment was 8,000 AMD (approx. 16 USD), including the income tax and compulsory payments. The maximum duration of the programme was set to three months.

Nevertheless, these programmes offered limited opportunities and covered limited scope of population needs. As findings from the FGDs indicate, limited efforts were made for proper outreach and awareness-raising among the targeted population groups.

Although there were FGD participants who were unsure how exactly the Government, international or local organizations, or community institutions could assist in their job-search or the process of engaging in income-generating activities, most of them pointed out various aspects where they needed support. Some of the most highlighted support directions are discussed below.

Table 5. Most commonly reported modalities of assistance, by population group

<table>
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<th>Most commonly reported modality of assistance</th>
<th>FGDs with the refugee-like population</th>
<th>FGDs with host communities</th>
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<td><strong>Most commonly reported modality</strong></td>
<td>Filling the gap in education and skills</td>
<td>Filling the gap in education and skills</td>
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<tr>
<td><strong>2nd commonly reported modality</strong></td>
<td>Job placement and creation of new job opportunities</td>
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<td><strong>3rd commonly reported modality</strong></td>
<td>Housing and shelter support</td>
<td>Job placement and creation of new job opportunities</td>
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5.1 Filling the gap in education and skills

As presented in the above section, the lack of relevant skills and education was identified by the FGD participants as a major barrier to employment. Moreover, most of the participants pointing out this challenge also expressed **desire and readiness to learn a new specialty or retrain in their field of specialization to be better equipped to enter the labour market.**

“I need a specific course so that I fully strengthen my knowledge, get some job and sustain my family, I do not want anything [else] from anyone”.

- Female FGD participant (host communities), Yerevan

There were two modalities in which such assistance could be beneficial, as reported by FGD participants:

- **financing** / subsidizing education or training costs,
- **arranging trainings in specific, “in demand” professional areas**

In terms of areas of specialization, the following are the ones the FGD participants most commonly reported to be willing to receive training: hairdressing; nails art; cooking; baking, pastry; sewing;

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34 Ministry of Labour and Social Affairs, *Jobs and Employment Programmes*, accessed on 06 September, 2021
programming; pedagogy; nursing; accounting; languages; small business management; service sector; technical jobs, etc.

“For example, we came to study accounting, the fee for two or three months is three hundred dollars, I do not know, maybe offer a donor who would pay it. ...This is just my opinion, that whatever you want to learn, you [are given the opportunity] to get training or master the profession”.
- Male FGD participant (refugee-like population), Ararat

FGD participants also expressed the need for practical training and internships preferably to be held at an employer’s company/organization with prospects of getting hired afterward.

“I would like to get an internship in the cadastre [office]. We took the course, but I do not have work experience […]. For example, we studied Theodor’s measuring methods, but those are old, and we are not acquainted with new technologies. I would like to take such an internship, learn it, for me to get hired afterward”.
- Male FGD participant (refugee-like population), Ararat

Some of the participants were also voicing the following mechanism to be put in place - employer engaging applicants in practical training free of charge, then, upon successful completion, hiring them for the position and deducting the sum of the training out of the salary (for the first couple of months).

“In the place I applied to yesterday, they wanted to help people from Karabakh. I went there, they told me to pay for the practice/internship, there would be no problem. I asked them whether they would hire afterward, they said yes, I told them to deduct the money then [from the salary], even with added interest. They said no”.
- Male FGD participant (refugee-like population), Yerevan

The idea is to complement the formal education with some practical training, thereby allowing these people to be more efficient in job-search or engagement in other income-generating activities, to be more competitive in the labour market and better positioned to meet the requirements of the employers.

5.2 Job placement and creation of new job opportunities

Highlighting the importance of long-term and stable employment in meeting livelihood and economic needs, FGD participants accordingly noted the need for job placement support. This need was particularly indicated by FGD participants with the lack of formal working experience or job-searching skills, participants who had an unsuccessful experience of job search, and, in particular, by middle-aged and elderly FGD participants who were facing age-related employment barriers.

“I am already over 60, not a pensioner, but if there was a job, to receive salary to cover our expenses… Everyone knows, I am a woman from Karabakh, I can do everything, starting from physical work, cooking, I can do everything, if just there is a workplace – slightly convenient, closer to my place, the transportation issue, everything is connected to financial resources. If I get an offer, I will be happy to go and work”.
- Female FGD participant (refugee-like population), Yerevan

In relation to job placement, some of the participants also highlighted the need for creating new job opportunities, mainly in the production sector, where they could be placed. This, according to them, would mean decent job and salary offerings to them.

“I mean launching businesses, our people are working people, they can quickly get into any job, learn and start working, in any sphere. There is no sphere where our people cannot work”.
- Male FGD participant (refugee-like population), Yerevan

“Let it be a state-owned institution – fruit dryer, factory... Just open anything for the women from Artsakh ([NK])”.
- Female FGD participant (refugee-like population), Syunik
While most of the FGD participants referred to this need in terms of direct job placement, there was a small proportion of participants who pointed it out in the context of career guidance. They highlighted the need to make sure employment support programmes or similar opportunities were well-targeted, relying on a person-based approach to understanding the strengths of the targeted beneficiaries; this could be the most efficient way to help them improve their skills and to better engage them in income-generating or entrepreneurship activities.

5.3 Financial support

As a significant proportion of FGD participants indicated what income-generating activities they intended to undertake, they also highlighted the lack of financial resources required for initiating these activities, and notably the need for assistance in the following aspects:

- **Subsidizing the costs for education** or training,
- **Initial financial support** (including in the form of interest-free or low-interest loans) to establish a small business activity, such as export of agricultural products, turning the house into a guesthouse, setting up a sewing business, a shop, a small cafe, a bakery, refrigeration system, etc.,

  “In terms of a business, it will be more preferential to have a private business – refrigeration system. That is, I have the space, the room, if there is financial [support], the respective specialist will furnish the [room], establish a PE [[Private Entrepreneurship]] and use it for refrigeration system”.
  - Male FGD participant (refugee-like population), Lori

  “First thing is to provide privileged loan offers for starting a business, interest-free or with interests based on international standards [[low-interest]]”.
  - Male FGD participant (refugee-like population), Yerevan

- **Support in repaying the loan-related debts** which they took in NK mostly for a property or business now lost in the areas under Azerbaijani control.

5.4 Support in agricultural activities

Most of the participants among the refugee-like population reported to have been engaged in agricultural activities back in NK, either as a primary occupation or simultaneously with a formal job. To help overcome challenges in this regard in their current settlements, they expressed the need for support to establish or engage in similar activities in Armenia, namely:

- Acquiring cattle or other animals,
- Getting an area to keep the livestock, or land for cultivation,

  “If there was a land plot, I could keep animals or cultivate the land”.
  - Female FGD participant (refugee-like population), Ararat

- Establishing an agricultural or farming activity,

  “… we have all lived in villages, today everyone can keep bees and do it very well. I kept them there and here as well, it is different, but the question is I was receiving thirty times more harvest there. There should just be a programme for if the person wants to engage in beekeeping or cattle breeding, they provide initial support”.
  - Male FGD participant (refugee-like population), Kotayk

- Establishing additional agricultural markets in marzes to facilitate the sale of agricultural produce,

  “Or set up a market for people, for villagers, like in Abovyan, there is an agricultural market where people gather and sell something, let them establish one in Sisian as well, for [villagers] to sell it there, not go into the streets, let it be organized, let them collaborate”.
  - Male FGD participant (host communities), Syunik
• Supporting with the distribution of the local agricultural products,
• Establishing a greenhouse.

Some of these participants indicated they knew of similar programmes which aided in establishing or growing a small business initiative, but they also noted the insufficient number of such programmes and in some cases non-transparent selection process as a key challenge to accessing them.

5.5 Housing and shelter support

Housing and shelter were still the primary issues for the people in a refugee-like situation, and during the FGDs they mostly highlighted this as a challenge in terms of their ability to plan the future, including engagement in income-generating activities.

“Maybe if one lives in their own house, even if it is small or [in no good conditions], they do not feel bad, but when you think that you will not be able to pay the rent tomorrow and will have to move out with your children, with your family, that is a serious issue”.
- Female FGD participant (refugee-like population), Syunik

In terms of the housing support, participants particularly referred to the government either providing more clarity on the lost property compensation, better regulating the real estate market and the prices, or providing additional financial incentives or interest-free/low-interest loans for house acquisition.

Having this issue resolved would reportedly provide additional incentive to the people in a refugee-like situation to plan their job search or engagement in income-generating activities with more clarity on where they would be residing in the near future.

“But if the state solves my housing issue, provides compensation, if I have a home which I know is my own, I will already concentrate on a job, I will know that eventually I am not going to move out from here”.
- Male FGD participant (refugee-like population), Syunik

The same issue and need were also marked as important by some of the participants who were continuing to host people in a refugee-like situation.

5.6 Provision of working tools

Participants who were either just learning or had already learned new skills such as hairdressing, nails art, sewing, cooking, or programming, highlighted the need for working tools or a small area for their activities which, because of their high price, were not considered affordable. They perceived such support would be a nice starting point for launching their own income-generating activities or engaging in existing ones.

“Whatever I am offered, whatever job there is, I can immediately do it. If I had a sewing machine, I would be sewing, I would have a job”.
- Female FGD participant (host communities), Syunik

“I would like to, I now have the opportunity, if there was equipment, an oven in the kitchen. That’s right, it is not that we came to an empty house, but such things are missing, living room and kitchen are connected, but that is not an obstacle. I will first work from home, then we will see”.
- Female FGD participant (refugee-like population), Yerevan
6) Challenges in Employment and Social Service Provision

The added value of this assessment was the incorporation of inputs from Employment and social service providers. Although separate group discussions with these officers were not anticipated at the initial stage of research planning, they were added as the forth stratum during the final research design phase. Their inputs greatly contributed to getting a more comprehensive understanding of the livelihood and economic challenges of the refugee-like population and host communities, also from a service provider perspective.

Before proceeding to the challenges identified by the Employment and Social service providers, below is some general information on the characteristics of the beneficiaries among both population groups (as observed based on demographic profiles of the FGD participants and as reported by participants of FGDs with Employment and Social service providers):

- **Host community beneficiaries**: Among host communities, not only vulnerable groups apply to the Employment services, but also people from relatively well-off HHs who solely need support in solving their employability issues. Among such people, there are mainly youth (18-25 years old, for the purposes of this assessment) who are just entering the labour market, women who do not have previous work experience and now need to get a job, or elderly people who have limited chances in the labour market. On the other hand, unlike the Employment services, beneficiaries for social workers among host communities are primarily vulnerable people or HHs that have found themselves in difficult life circumstances and are unable to sustain themselves.

  "Local beneficiaries are primarily the vulnerable layers [of population] who do not have a permanent job and receive [unemployment] benefits. Also, we have pensioners, people with disabilities who also need assistance".
  - Male FGD participant (Community social worker), Kotayk

- **Refugee-like population beneficiaries**: Regarding the refugee-like population displaced from NK, for most of them, the primary vulnerability is their displacement. FGD participants among the refugee-like population are the ones who have been gainfully employed, economically active in NK or come from HHs with socio-economic stability. Nevertheless, displacement-driven vulnerabilities, uncertainty as to their place of residence or their status increases risks to recovering their socio-economic stability. **Against the background of this uncertainty, if the state support programmes and financial assistance packages are not replaced with evidence-based development programs, the refugee-like population will be at risk of entering a poverty cycle.**

It can be implied that the lack of targeted development programmes is one of the primary reasons that people in the host communities who find themselves in difficult life circumstances fail to overcome persistent poverty or other vulnerabilities, and mainly stick to state support (limited but stable income-source). As some of the Employment centre officers and Social workers highlighted, they already observed a similar tendency among the refugee-like population to preferring state assistance over job opportunities.

As the Employment and social support services (now integrated into the USS) are the primary institutions to which vulnerable population groups apply to receive assistance in tackling their livelihood challenges, as well as guidance and support to solve their employability issues, it was also important to understand the capacity and resource gaps among service providers. Though important, this gap analysis was not one of the primary objectives of the current assessment, therefore the report only briefly covers the main challenges identified by the Employment and social service providers.

6.1 Lack of material resources

A major issue impacting the quality and efficiency of the service provision indicated by the Employment and social service providers was the lack of material resources available for utilization by the Employment service officers or social workers, including, but not limited to:

- **Vehicles for conducting home visits** (at the time of the assessment these officers were reportedly receiving a minimal amount to cover transportation costs – e.g. 200 AMD per visit),
• **Mobile phones for contacting the beneficiaries or for hotline services** during crisis situations (at the time of the assessment these officers had to use their personal phones and phone numbers for this purpose).

  “For [home] visits we need a dedicated vehicle because you cannot walk everywhere, it is not also convenient by taxi because we do not get that much money to pay for the taxi. Social workers should have a car, not speaking about a private car, just a service car, and also [should] have one other phone not to get calls to your private phone number from wherever…”
  - Female FGD participant (Senior expert of social service), Ararat

6.2 Lack of inter-agency collaboration

During FGDs conducted both in Syunik and Yerevan, Employment and social service providers also indicated the **lack of collaboration between various public service agencies as an obstacle to service efficiency**. According to them, this was particularly observed during the conflict and its aftermath.

  “There was no state institution which organized the entry of the people from Karabakh. ...neither the [Social Assistance service], nor the [Territorial centre of Social Assistance], none of them was involved. No work was conducted in that direction, [the burden] fell entirely on the community administrations”.
  - Female FGD participant (Community social worker), Syunik

Furthermore, in line with what the refugee-like population and host communities reported, Employment service providers also indicated a narrow range of potential job opportunities offered by them. This, according to the service providers, was because of the **inefficient collaboration mechanisms established with the labour market and potential employers**, with the Employment services not providing sufficient incentives for the employers to join the Employment support programs.

6.3 Lack of mechanisms for better efficiency

The other major challenge identified by the Employment and social service providers was the **lack of incentive on behalf of the executive decision-makers to listen to or proceed based on the suggestions of the Employment service officers which would make the service provision more efficient and the outcomes more sustainable**. Many suggestions, potentially innovative ideas reportedly get blocked in the system hierarchy.

Additionally, FGDs with Employment and Social service providers indicated that in most cases the needs of the refugee-like population or other people in difficult life circumstances are addressed by local authorities and community institutions “spontaneously” and not in a planned manner. The service providers directly working with the vulnerable groups of population did not express understanding of the need for recovery programmes that would help these people stabilize their lives. As crisis situations (such as the NK conflict or the COVID-19 pandemic) present more immediate challenges for service providers, the need for proper mechanisms for a more efficient decision-making and division of operational duties particularly gains prevalence, as indicated by the Employment and social service providers during FGDs.

  “It was also unexpected when COVID [hit], because there was no such precedent or something else, to do something at that time…”
  - Male FGD participant (Community social worker), Kotayk

Lack of relevant mechanisms was also highlighted concerning the relations with employers who partnered with the Employment service centres, with the latter **not having any functional mechanisms to monitor the working conditions after their job placement, or legal mechanisms to intervene in cases of exploitation**.

Finally, participants also highlighted the need for a comprehensive needs assessment to plan and develop more efficient interventions and help address existing issues and challenges.
6.4 Capacity gap

Some of the employment and social service officers indicated they did not have a relevant background in the field, both in terms of education/previous experience, and relevant training. Even though these service officers are motivated to fulfil their mission, the lack of relevant knowledge and expertise reportedly prevent them from understanding and effectively addressing the needs of intended beneficiaries, and in some cases, Employment and social service officers tend to perceive vulnerable population in a biased way.

Lack of needs assessment and mapping capacity among the Employment service officers and social workers, as well as relevant mechanisms in the institution itself, was another challenge that led to an incomplete understanding of the type and magnitude of the needs and how to plan an appropriate prioritization based on this.

Even though both the Employment service providers and the population groups registered as their beneficiaries indicated that professional background and education information is collected at the initial stages of registration, there was not much career guidance conducted or proper matching with the desired or existent field of expertise or specialization.

Additionally, some of the participants mentioned they particularly needed psychological training during and in the aftermath of the conflict, when dealing with the people in a refugee-like situation, families of killed soldiers or missing people, etc., as well as needed psychological support themselves.

6.5 Lack of human resources

Finally, lack of human resources and correspondingly huge workload of the Employment and Social service officers (e.g. only one social worker assigned to a big consolidated community) was identified as another major challenge impacting the efficiency of service provision and capacity of the service officers to properly assess and meet the needs of the beneficiaries. Some of them particularly highlighted that Employment and social service centres also did not have a permanent position of a psychologist, which is an important requirement when dealing with vulnerable population groups, especially in crisis situations.

“It is primarily [lack of] human resources, for example, we are four people, it is not sufficient, we do not manage...”.
- Female FGD participant (USS Senior expert), Ararat

“We, the social workers, we have to be psychologists ourselves [meaning to have psychological skills]. [...] let’s say you call a person with disabilities who has registered for [job placement]. You have to think about how to offer [the job] without hurting [this person’s feelings]. [...] You do not know how to talk for [this person] not to feel bad”.
- Female FGD participant (Community social worker), Syunik

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35 It was observed during the FGDs that Employment and social service providers tend to perceive vulnerable population in a biased way, based on stereotypic categorization of “good” and “bad”. For example, the beneficiary is “good”, if agrees to accept the job offer of the Employment Centre, even if subjected to labour violations and receiving low salary. While the beneficiary preferring the state benefit over a salary is labelled as “bad”, as someone who is not hardworking and prefers to earn money without any efforts.
Findings from the FGDs indicated strong reliance of the refugee-like population on the state assistance programmes (particularly the 68,000 AMD (approx. 140 USD) monthly allowances) and the downtime salaries received from NK state and community institutions (including schools), which formed the major source of income for the HHS and through which most of the basic expenses (such as rent, utilities, food) were covered. With the state assistance programme of 68,000 AMDs terminated as of August 2021 and the downtime salaries – as of the end of 2021, the refugee-like population are at risk of financial hardships and insufficient ability to sustain themselves. This thus make it even more critical for the refugee-like population to access and engage in income-generating activities.

Findings from the FGDs also show that the primary challenge for the refugee-like population continues to be the housing issue (consistent with the MSNA findings of June 2021): not having their own house and renting an apartment, which implies not only additional expenses in terms of high rental costs but also some uncertainty regarding the duration of their stay and possibility of being asked to move out anytime. Combined with an additional degree of uncertainty connected with the compensation support to be provided by the state for house acquisition, a considerable proportion of the participants among the refugee-like population highlighted this as a challenge affecting their ability to plan for the long-term, including in terms of job-search or engaging in income-generating activities in their current place of residence.

For the FGD participants in both population groups, utilities formed one of their primary expenses, and they reported difficulties in terms of balancing it with basic expenses such as food and clothes, healthcare, and education costs. With winter approaching, participants already anticipated facing additional challenges covering these costs, especially heating. Among both population groups, participants mentioned food security as a concern, especially difficulties faced in ensuring proper dietary diversity. In terms of clothes, healthcare, and education, these are the expenses on which participants mostly save to be able to cover rental costs, utilities, and food.

Even though a considerable proportion of participants, particularly men, had successfully found short-term opportunities or were engaging in irregular, non-formal, or daily paid jobs, since most of these activities had a seasonal nature and were expected to terminate in winter, they were looking for long-term job security and sustainable sources of income. Only a small proportion of participants (among both population groups) highlighted not having taken any action towards finding a job or an income-generating activity. Reasons were reportedly either lacking previous working experience and not expecting to succeed, or lacking knowledge on where, who or how to apply or being unsure of their chances based on other people’s experience.

Most of the challenges identified by the participants were similar for both the refugee-like population and host communities. The primary challenges were lack of job opportunities, particularly in marzes and more so in rural settlements, and mismatch between the conditions (mainly salary, working hours, and location) of the existing opportunities with the preferences and expectations of the jobseekers, in some cases posing risks of exploitation. A mismatch between the supply and demand side of the job market, namely in terms of experience and competencies, was another barrier to employment for both population groups. Most of the participants facing this issue expressed the need for and eagerness to undergo training and learn new skills to better meet the job market requirements. Consistently, there is a need for well-thought programmes to better tackle this challenge and fill the skills gap.

Additionally, female participants in both population groups faced a specific challenge related to the care responsibilities primarily pertinent to them, which further limited the scope of job opportunities available to them, in terms of the need for more flexible work hours, or work-from-home options. This creates a need for care centres or other relevant mechanisms to promote and facilitate the integration of women in the labour market. Such mechanisms are also needed to better integrate the elderly in the job market, including, but not limited to training them in line with current labour market trends and requirements, creating and promoting more opportunities for them, or helping them start their own income-generating activities.
The majority of the FGD participants among the refugee-like population had been previously engaged in agricultural activities in their AoOs in NK and faced several challenges setting similar activities, farming, crop production here in Armenia as well, mostly connected to the lack of available lands for cultivation or pasturage, or space to keep the livestock, or other cost-incurring factors. Consistently, there is a need for sector-specific programmes supporting the integration of people with relevant agricultural skills and expertise in such activities in Armenia, be it through financial support, provision of livestock, or support in acquiring lands, fodder, etc. In almost all focus groups there was a perception of prejudiced attitude towards people in a refugee-like situation brought up by the participants, suggesting there was an underlying socio-cultural context of discrimination in job-finding processes. Nevertheless, a relatively small proportion of participants brought up clear examples of discrimination against them based on belonging to the refugee-like population, and in some cases, this was connected to the employers’ perception that people in a refugee-like situation might take the job for a short-term and soon move to another location (either in Armenia or back in NK).

While the Employment and Social services had special programmes in place to facilitate the integration of the refugee-like population in Armenia, including practical training and job placement support, findings from the FGDs indicated some dissatisfaction with these services among the refugee-like population. There were some bureaucratic barriers which were identified by the participants\(^\text{36}\) which made them non-eligible for these support programmes. Additional concerns in this regard were about long waiting time (up to several months) before getting any offer, the limited scope of job opportunities, particularly for people willing to engage in their field of specialization (such as doctors, educators, lawyers), mostly short-term and low-salary opportunities offered, and finally, in some cases, inefficient awareness-raising and outreach conducted by the Service providers. Consistent with these challenges highlighted by the beneficiaries of these services, as well as the issue brought up by the Employment and Social service providers themselves, findings indicate there is a need for capacity-building for the Employment and Social service officers and strengthening of the institutions. Such capacity-building will help these institutions to establish more beneficial and long-term partnerships with a wider range of partners in the labour market, to offer more efficient support programmes to the beneficiaries, and provide more targeted employment support and career guidance.

Being the primary state institution to which vulnerable groups of the population apply for support in tackling their livelihood challenges and solving their employability issues, these institutions were themselves facing challenges impacting efficiency and quality of their services. Reported challenges include lack of material resources, lack of inter-agency collaboration, lack of proper mechanisms for better efficiency and evidence-based decision-making, a capacity gap in terms of skills and knowledge, and, finally, lack of human resources.

While these findings could be useful to inform the humanitarian and development actors in Armenia on the key livelihood needs and challenges of finding job/income-generating activities among the refugee-like population and host communities, they also highlight persisting limitations and knowledge gaps, which could be further explored in future assessments. For instance, information gaps exist concerning the capacity (human resources, professional expertise, financial and material resources, technical capacities) of the Employment and Social services to address the needs of these vulnerable population groups, particularly in crisis situations, both in terms of improving efficiency of individual operations of these services as well as other inter-agency collaboration mechanisms, in order to ensure livelihood challenges faced by those most vulnerable are being addressed.

\(^{36}\) Mainly sustained employment with NK state or community institutions, registered business or entrepreneurship activities in NK, even in their AoO now under Azerbaijani control, registration in Armenia, or NK territories remaining under NK control, etc.
## Annex 1: Data Analysis Plan / Assessment Questionnaire

### DAP for FGDs with the refugee-like population

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>SUBQ #</th>
<th>Data collection method</th>
<th>Sub-research question group</th>
<th>Sub-research Question</th>
<th>Questionnaire QUESTION</th>
<th>Probes</th>
<th>Key disaggregations</th>
<th>Strata</th>
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<td>General Questions</td>
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<td>Facilitator code</td>
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<td>Key characteristics</td>
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<td>Refugee-like population</td>
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<td>FGD</td>
<td>Key characteristics</td>
<td>Age group</td>
<td>What is the age of the participants?</td>
<td>Refugee-like population</td>
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<td>0.6</td>
<td>Key characteristics</td>
<td>Age group</td>
<td>What is the age of the participants?</td>
<td>18-25 &lt;br&gt; 26-35 &lt;br&gt; 36-47 &lt;br&gt; 48+</td>
<td>Refugee-like population</td>
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<td>0.7</td>
<td>Key characteristics</td>
<td>Gender</td>
<td>What is the gender of the participants?</td>
<td>Male &lt;br&gt; Female</td>
<td>Refugee-like population</td>
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<td>0.8</td>
<td>Key characteristics</td>
<td>Level of education</td>
<td>What is the highest level of education attained by the participants?</td>
<td>Primary education (4th class) &lt;br&gt; Basic secondary education (8th/9th class) &lt;br&gt; Complete secondary/high school education (10th - 12th class) &lt;br&gt; Vocational training &lt;br&gt; Technical secondary education &lt;br&gt; Higher education (including postgraduate education)</td>
<td>Refugee-like population</td>
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<td>0.9</td>
<td>Key characteristics</td>
<td>Previous occupation</td>
<td>What is the previous occupation/professional sector of the participants?</td>
<td>If displaced - occupation before displacement?</td>
<td>Refugee-like population</td>
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</table>
1. What are the key humanitarian needs related to the livelihoods or economic means of the remaining refugee-like populations?

1.1. FGD

Economic/Livelihood needs

What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?

Would you please describe your current housing and livelihood conditions?

- Who do you currently reside with? Number of people living together. (Take into account the number of the children. In case of residing with a host family, clarify the number of host HH members)
- Living conditions: conditions of the building (apartment/house), bathroom conditions, sufficient number of rooms, accessibility of gas, electricity, and water supplies
- Food security
- Sufficiency of clothing
- Affordability of utility payments
- Affordability of education

Age
Gender (Male, Female)
Type of settlement (Urban, Rural)
Level of education
Professional sector / previous employment

Refugee-like population
<table>
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<tr>
<th>1.2.</th>
<th>FGD</th>
<th>Economic/Livelihood needs</th>
<th>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</th>
<th>Would you please describe your housing and livelihood conditions before the displacement?</th>
<th>• Living conditions: conditions of the building (apartment/house), bathroom conditions, sufficient number of rooms, accessibility of gas, electricity, and water supplies • Food security • Sufficiency of clothing • Affordability of utility payments • Affordability of education</th>
<th>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</th>
<th>Refugee-like population</th>
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<tr>
<td>1.3.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>How would you describe your level of satisfaction with your existing housing and livelihood conditions?</td>
<td>If not satisfied, why? Please explain.</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td>Refugee-like population</td>
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<td>1.4.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>What are your priority needs in terms of housing and livelihood conditions?</td>
<td>Improving livelihood conditions? Access to food? Covering your basic needs (clothing, sanitation, education, and healthcare)? Paying your debts? Other?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td>Refugee-like population</td>
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<td>1.5.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>What sources of income does your HH have?</td>
<td>Formal and informal income, savings; Agricultural production and various types of support should also be taken into account</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td>Refugee-like population</td>
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<td>1.6.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>What kind of needs are you able to cover with your current income?</td>
<td>Food? Basic needs (clothing, sanitation, education, and healthcare)? Paying debts? Utility payments? Other? What are your main existing needs that you are not able to</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td>Refugee-like population</td>
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</tbody>
</table>
2. What are the existing economic/livelihood opportunities for refugee-like populations?

<table>
<thead>
<tr>
<th>FGD</th>
<th>Economic/Livelihood opportunities</th>
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</table>

2.1. Economic/Livelihood opportunities

What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the refugee-like population?

Could you tell us a bit more about the last job/income-generating activity you had (or were involved in)?

When was it? No matter whether the participant had formal or non-formal work, the previous occupation should be clarified. In which sector? How long have you been involved in that job? Formal or informal? Permanent, temporary, daily casual? Occupation before displacement?

Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment

Refugee-like population

2.2. Economic/Livelihood opportunities

What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the refugee-like population?

After post-conflict relocation to Armenia, have you taken any steps to find a job?

If steps taken: • What steps have you taken to find a job?

Have you directly applied for a job to an employer (a private or public entity, business, organization)? If yes: • Where did you apply to? • What kind of work did you apply for?

Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment

Refugee-like population
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tr>
<td>Why did you apply for the mentioned job?</td>
<td></td>
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<tr>
<td>How did you apply to mentioned business/es or organization/s?</td>
<td></td>
</tr>
<tr>
<td>Why did you apply to the mentioned employer/s?</td>
<td></td>
</tr>
<tr>
<td>What made you apply to the mentioned business/es or organization/s?</td>
<td></td>
</tr>
<tr>
<td>Where did you learn about the mentioned employers from?</td>
<td></td>
</tr>
<tr>
<td>Why didn’t you get the job you applied for?</td>
<td></td>
</tr>
<tr>
<td>If not applied:</td>
<td></td>
</tr>
<tr>
<td>Why haven’t you directly applied for a job to an employer (a private entity, business, organization)?</td>
<td></td>
</tr>
<tr>
<td>If no steps taken:</td>
<td></td>
</tr>
<tr>
<td>Why haven’t you taken any steps to find a job?</td>
<td></td>
</tr>
</tbody>
</table>
| 2.3. | FGD | Economic/Livelihood opportunities | Have you applied to the state institutions for support in finding a job after post-conflict relocation to Armenia? | If yes:  
• Which state institution/s did you apply to?  
• What kind of work did you apply for?  
• Why did you apply for the mentioned job?  
• How did you apply to the mentioned state institution/s?  
• Why did you apply to the mentioned state institution/s?  
• What made you apply to the mentioned institution/s? Where did you learn about the mentioned institution/s?  
If not:  
• Why haven’t you applied to the state institutions in finding a job after relocating to Armenia? |
| Age | Gender (Male, Female) | Type of settlement (Urban, Rural) | Level of education | Professional sector / previous employment | Refugee-like population |
### 2.4. FGD Economic/Livelihood opportunities

**What are the prevalent labor market trends and intervention plans and policies specifically targeting refugee-like population?**

**Are you aware of any programs (whether undertaken by state, private entities, or international organizations) specifically designed to provide job-related support to people in a refugee-like population in Armenia?**

**If yes:**
- What kind of support do these programs provide? (Skills training, career guidance, employment, etc.)
- Did you apply to or participate in any of these programs? If yes, how would you describe its usefulness?
- If not, would you like to receive/do you think you could benefit from information about such programs?

### 3. Existing economic challenges and expectations

**How do the main economic challenges refugee-like population has been facing during their integration vary from the economic challenges faced by the host communities?**

**In your experience, what are the main challenges in finding a job/income-generating activity in Armenia (since 2020, especially in the context of COVID-19 and NK war)?**

**Skills? Labour market opportunities? Regional disparities? Salary? Awareness, career guidance?**

**Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment**

**Refugee-like population**
<table>
<thead>
<tr>
<th>3.2.</th>
<th>FGD</th>
<th><strong>Existing economic challenges and expectations</strong></th>
<th>How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country? Could you tell us a bit more to what extent (if at all) COVID-19 affected your opportunities to find a job/income-generating activity in Armenia?</th>
<th>Shut-down of businesses/ceasing of operations? Downcutting of the staff? Declined market opportunities? Closure of the borders, issues with import/export? Income decrease?</th>
<th>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.3.</td>
<td>FGD</td>
<td><strong>Existing economic challenges and expectations</strong></td>
<td>How do the main economic challenges refugee-like population has been facing during their integration vary from the economic challenges faced by the host communities? Could you tell us a bit more to what extent (if at all) the environment in your place of residence (neighbours, community, interpersonal relations, relations with the employers) affect your opportunities of finding a job/income-generating activity? If relevant, in the case of the refugee-like population - have you faced any specific challenges based on your status?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td></td>
</tr>
<tr>
<td>3.4.</td>
<td>FGD</td>
<td><strong>Existing economic challenges and expectations</strong></td>
<td>How do coping strategies employed to minimize the existing economic challenges vary between the people in a refugee-like population and host communities? Could you tell us a bit more about the steps you are undertaking (if at all) to overcome the challenges you are facing to improve your job opportunities? If steps taken: • What steps are you taking to overcome the mentioned challenges? If no steps taken: • Why aren’t you taking any steps to overcome the</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td></td>
</tr>
</tbody>
</table>

**Refugee-like population**
| 3.5. | FGD | Existing economic challenges and expectations | What types and modalities of assistance are needed by both population groups to cope with the existing economic challenges, and specifically needed by the people in a refugee-like situation to facilitate their integration? | What kind of support do you need to find a job/income-generating activity? | Capacity-building (extra knowledge and skills)? Information on the existing opportunities? Financial assistance? Relocation assistance? Livestock? Direct employment? Other? | Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment |
| General Questions | FGD | Other questions | Additional comments | What would you like to add? Are there any questions you would like to address? | N/A | N/A | Refugee-like population |
### DAP for FGDs with the host communities

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>SUBQ #</th>
<th>Data collection method</th>
<th>Sub-research question group</th>
<th>Sub-research Question</th>
<th>Questionnaire QUESTION</th>
<th>Probes</th>
<th>Key disaggregations</th>
<th>Strata</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Facilitator code</td>
<td>Facilitator code</td>
<td>N/A</td>
<td></td>
<td></td>
<td>Host communities</td>
</tr>
<tr>
<td>0.2.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Marz name</td>
<td>Which marz are participants residing in currently?</td>
<td>N/A</td>
<td></td>
<td>Host communities</td>
<td></td>
</tr>
<tr>
<td>0.3.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Community name</td>
<td>Which community are participants residing in?</td>
<td>N/A</td>
<td>Type of settlement (Urban, Rural)</td>
<td>Host communities</td>
<td></td>
</tr>
<tr>
<td>0.4.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Strata</td>
<td>Which strata do the participants belong to?</td>
<td>N/A</td>
<td></td>
<td>Host communities</td>
<td></td>
</tr>
<tr>
<td>0.5.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Type of accommodation</td>
<td>What is the type of accommodation in which the participants reside in?</td>
<td>• Own apartment/house • Rented apartment/ house • Not rented apartment/house/shelter provided by the state, community, or an individual</td>
<td>Type of settlement (Urban, Rural)</td>
<td>Host communities</td>
<td></td>
</tr>
<tr>
<td>0.6.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Age group</td>
<td>What is the age of the participants?</td>
<td>• 18-25 • 26-35 • 36-47 • 48+</td>
<td></td>
<td>Host communities</td>
<td></td>
</tr>
<tr>
<td>0.7.</td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Gender</td>
<td>What is the gender of the participants?</td>
<td>• Male • Female</td>
<td></td>
<td>Host communities</td>
<td></td>
</tr>
</tbody>
</table>
### 0.8. FGD

<table>
<thead>
<tr>
<th>Key characteristics</th>
<th>Level of education</th>
<th>What is the highest level of education attained by the participants?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary education</strong> (4th class)</td>
<td><strong>Basic secondary education</strong> (8th/9th class)</td>
<td><strong>Complete secondary/high school education</strong> (10th - 12th class)</td>
</tr>
<tr>
<td><strong>Vocational training</strong></td>
<td><strong>Technical secondary education</strong></td>
<td><strong>Higher education</strong> (including postgraduate education)</td>
</tr>
</tbody>
</table>

### 0.9. FGD

<table>
<thead>
<tr>
<th>Key characteristics</th>
<th>Previous occupation</th>
<th>What is the previous occupation/professional sector of the participants?</th>
</tr>
</thead>
</table>

### 1. What are the key humanitarian needs related to the livelihoods or economic means of the remaining refugee-like populations? 1.1. FGD

<table>
<thead>
<tr>
<th>Economic/Livelihood needs</th>
<th>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</th>
<th>Would you please describe your current housing and livelihood conditions?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who do you currently reside with? Number of people living together. (Take into account the number of the children).</strong></td>
<td><strong>Living conditions: conditions of the building</strong></td>
<td><strong>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education</strong></td>
</tr>
</tbody>
</table>

### Host communities

- Age Gender (Male, Female)
- Type of settlement (Urban, Rural)
- Level of education

- Host communities
### 1.2. FGD Economic/Livelihood needs

| What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations? |
| How would you describe your level of satisfaction with your current housing and livelihood conditions? |
| If not satisfied, why? Please explain. |
| What are your priority needs in terms of housing and livelihood conditions? |
| • Improving livelihood conditions? |
| • Access to food? |
| • Covering your basic needs (clothing, sanitation, education, and healthcare)? |

| Age |
| Gender (Male, Female) |
| Type of settlement (Urban, Rural) |
| Level of education |
| Professional sector / previous employment |

**Host communities**
<table>
<thead>
<tr>
<th>1.3.</th>
<th>FGD</th>
<th>Economic/Livelihood needs</th>
<th>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</th>
<th>What sources of income does your HH have?</th>
<th>Age Gender (Male, Female)</th>
<th>Type of settlement (Urban, Rural)</th>
<th>Level of education</th>
<th>Professional sector / previous employment</th>
<th>Host communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.4.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>What kind of needs are you able to cover with your current income?</td>
<td>Food? Basic needs (clothing, sanitation, education, and healthcare)? Paying debts? Utility payments? Other?</td>
<td>Age Gender (Male, Female)</td>
<td>Type of settlement (Urban, Rural)</td>
<td>Level of education</td>
<td>Professional sector / previous employment</td>
</tr>
<tr>
<td>2.1.</td>
<td>FGD</td>
<td>Economic/Livelihood opportunities</td>
<td>What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the</td>
<td>Could you tell us a bit more about the last job/income-generating activity you had (or were involved in)?</td>
<td>When was it? No matter whether the participant had formal or non-formal work, the previous occupation should be clarified in which sector? How long have you been involved in</td>
<td>Age Gender (Male, Female)</td>
<td>Type of settlement (Urban, Rural)</td>
<td>Level of education</td>
<td>Professional sector / previous employment</td>
</tr>
</tbody>
</table>
## 2.2. FGD

**Economic/Livelihood opportunities**

What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the refugee-like population?

Since the beginning of 2020, have you taken any steps to find a job?

If steps taken:

- What steps have you taken to find a job?
- Have you directly applied for a job to an employer (a private or public entity, business, organization)?
  - If yes:
    - Where did you apply to?
    - What kind of work did you apply for?
    - Why did you apply for the mentioned job?
    - How did you apply to mentioned business/es or organization/s?
    - Why did you apply to the mentioned employer/s?
    - What made you apply to the mentioned business/es or organization/s?
  - Where did you...
2.3. FGD Economic/Livelihood opportunities

What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the refugee-like population?

Have you applied to the state institutions for support in finding a job since the beginning of 2020?

If yes:
• Which state institution/s did you apply to?
• What kind of work did you apply for?
• Why did you apply for the mentioned job?
• How did you apply to the mentioned state institution/s?
• Why did you apply to the mentioned state institution/s?
• What made you apply to the

If no steps taken:
• Why haven’t you taken any steps to find a job?

If not:
• Why didn’t you get the job you applied for?

If no:
• Why haven’t you directly applied for a job to an employer (a private entity, business, organization)?

If no steps taken:
• Why haven’t you taken any steps to find a job?
<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3. What are the existing economic challenges creating integration barriers to refugee-like populations and how do those vary from the economic challenges faced by the host communities?</strong></td>
<td><strong>3.1. FGD</strong></td>
<td><strong>Existing economic challenges and expectations</strong></td>
<td>How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country?</td>
<td>In your experience, what are the main challenges in finding a job/income-generating activity in Armenia (since 2020, especially in the context of COVID-19 and NK war)?</td>
</tr>
<tr>
<td></td>
<td>Industry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3.2. FGD</strong></td>
<td><strong>Existing economic challenges and expectations</strong></td>
<td>How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country?</td>
<td>Could you tell us a bit more to what extent (if at all) COVID-19 affected your opportunities to find a job/income-generating activity in Armenia?</td>
<td>Shut-down of businesses/ceasing of operations? Downcutting of the staff? Declined market opportunities? Closure of the borders, issues with import/export? Income decrease?</td>
</tr>
<tr>
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</tbody>
</table>

mentioned institution/s? Where did you learn about the mentioned institution/s?

If not: • Why haven’t you applied to the state institutions in finding a job (since the beginning of 2020)?

**Host communities**

**Age**

**Gender** (Male, Female)

**Type of settlement** (Urban, Rural)

**Level of education**

**Professional sector / previous employment**
### 3.3. FGD - Economic Resilience Assessment

**Existing economic challenges and expectations**

- **How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country?**
- **Could you tell us a bit more to what extent (if at all) the 2020 war in Nagorno-Karabakh affected your opportunities to find a job/income-generating activity?**
- **Breadwinner killed in the war/missing? Decreased overall HH income because of a HH member partaking in the war? Lack of new job opportunities? Downcutting of the staff? Lack of investments due to the grown risk of conflict/war?**

**Age**
- Gender (Male, Female)

**Type of settlement**
- (Urban, Rural)

**Level of education**
- Professional sector / previous employment

<table>
<thead>
<tr>
<th>Host communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
<tr>
<td>Gender (Male, Female)</td>
</tr>
<tr>
<td>Type of settlement</td>
</tr>
<tr>
<td>(Urban, Rural)</td>
</tr>
<tr>
<td>Level of education</td>
</tr>
<tr>
<td>Professional sector / previous employment</td>
</tr>
</tbody>
</table>

### 3.4. FGD - Economic Resilience Assessment

**Existing economic challenges and expectations**

- **How do the main economic challenges refugee-like population has been facing during their integration vary from the economic challenges faced by the host communities?**
- **Could you tell us a bit more to what extent (if at all) the environment in your place of residence (neighbors, community, inter-personal relations, relations with the employers) affect your opportunities of finding a job/income-generating activity?**

| N/A |

<table>
<thead>
<tr>
<th>Host communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
<tr>
<td>Gender (Male, Female)</td>
</tr>
<tr>
<td>Type of settlement</td>
</tr>
<tr>
<td>(Urban, Rural)</td>
</tr>
<tr>
<td>Level of education</td>
</tr>
<tr>
<td>Professional sector / previous employment</td>
</tr>
</tbody>
</table>

### 3.5. FGD - Economic Resilience Assessment

**Existing economic challenges and expectations**

- **How do coping strategies employed to minimize the existing economic challenges vary between the people in a refugee-like population and host communities?**
- **Could you tell us a bit more about the steps you are undertaking (if at all) to overcome the challenges you are facing to improve your job opportunities?**

<table>
<thead>
<tr>
<th>If steps taken:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• What steps are you taking to overcome the mentioned challenges?</td>
</tr>
<tr>
<td>• Why aren’t you taking any steps to</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Host communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
<tr>
<td>Gender (Male, Female)</td>
</tr>
<tr>
<td>Type of settlement</td>
</tr>
<tr>
<td>(Urban, Rural)</td>
</tr>
<tr>
<td>Level of education</td>
</tr>
<tr>
<td>Professional sector / previous employment</td>
</tr>
<tr>
<td>3.6.</td>
</tr>
<tr>
<td>---</td>
</tr>
<tr>
<td>General Questions</td>
</tr>
</tbody>
</table>
# DAP for FGDs with Employment centre officers / social workers

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>SUBQ #</th>
<th>Data collection method</th>
<th>Sub-research question group</th>
<th>Sub-research Question</th>
<th>Questionnaire QUESTION</th>
<th>Probes</th>
<th>Key disaggregations</th>
<th>Strata</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1. General Questions</td>
<td></td>
<td>FGD</td>
<td>Key characteristics</td>
<td>Facilitator code</td>
<td>Facilitator code</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.2. FGD</td>
<td></td>
<td>Key characteristics</td>
<td>Marz name</td>
<td>Which marz are participants residing in currently?</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.3. FGD</td>
<td></td>
<td>Key characteristics</td>
<td>Community name</td>
<td>Which community are participants residing in?</td>
<td>N/A</td>
<td></td>
<td>Type of settlement (Urban, Rural)</td>
<td></td>
</tr>
<tr>
<td>0.4. FGD</td>
<td></td>
<td>Key characteristics</td>
<td>Strata</td>
<td>Which strata do the participants belong to?</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. What are the key humanitarian needs related to the livelihoods or economic means of the remaining refugee-like populations?</td>
<td>1.1.</td>
<td>FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>Would you please describe the current housing and livelihood conditions of your beneficiaries displaced from NK? Would you please describe the current housing and livelihood conditions of your local living conditions: conditions of the building (apartment/house), bathroom conditions, sufficient number of rooms, accessibility of gas, electricity, and water supplies • Food security</td>
<td>• Living conditions: conditions of the building (apartment/house), bathroom conditions, sufficient number of rooms, accessibility of gas, electricity, and water supplies • Food security</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** The table outlines the research questions, data collection methods, and sub-research questions for focusing the FGDs with Employment centre officers / social workers. The table includes key characteristics such as Marz name, Community name, Strata, and key questions related to the livelihoods and economic means of the remaining refugee-like populations. The probed questions aim to gather detailed information on the current housing and livelihood conditions of the beneficiaries displaced from NK.
<table>
<thead>
<tr>
<th>1.2. FGD</th>
<th>Economic/Livelihood needs</th>
<th>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</th>
<th>What are the main needs of refugee-like HHs in terms of housing and livelihood conditions? What are the main needs of hosting HHs in terms of housing and livelihood conditions?</th>
<th>Improving livelihood conditions? Access to food? Covering your basic needs (clothing, sanitation, education, and healthcare)? Paying your debts? Other?</th>
<th>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.3. FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>Can you tell us what sources of income/livelihood do your beneficiary HHs from NK have? What sources of income/livelihood do your beneficiary HHs from host communities have?</td>
<td>Formal and informal income, savings; Agricultural production and various types of support should also be taken into account</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
</tr>
<tr>
<td>1.4. FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>Can you tell us what kind of needs are refugee-like HHs able to cover with their current income? What about hosting HHs?</td>
<td>Food? Basic needs (clothing, sanitation, education, and healthcare)? Paying debts? Utility payments? Other? What are the main existing needs your beneficiaries (both in refugee-like situation and hosting HHs) are not able to cover with their income?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
</tr>
<tr>
<td>1.5. FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>Do you see any difference between the needs of refugee-like and host communities?</td>
<td>If yes: Please, describe the differences</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
</tr>
<tr>
<td>1.6. FGD</td>
<td>Economic/Livelihood needs</td>
<td>What are the key humanitarian needs related to livelihoods or economic means of the remaining refugee-like populations?</td>
<td>Are there HHs in your beneficiaries from NK where all the members of the family are unemployed? Are there any in local HHs?</td>
<td>How do these HHs manage to cover their basic livelihood needs?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education</td>
</tr>
</tbody>
</table>
### 2. What are the existing economic/livelihood opportunities for refugee-like populations?

<table>
<thead>
<tr>
<th>2.1.</th>
<th>FGD</th>
<th>Economic/Livelihood opportunities</th>
<th>What are the major professional sectors and skillset of the refugee-like population and how do these impact their integration process in Armenia?</th>
<th>Can you tell us what educational and/or professional skills do refugee-like populations have who have lost their jobs after the NK conflict and are currently looking for work?</th>
<th>Professional sector / previous employment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Difference men/women? • Technical skills? • Language skills?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
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<td>2.2.</td>
<td>FGD</td>
<td>Economic/Livelihood opportunities</td>
<td>What are the major professional sectors and skillset of the refugee-like population and how do these impact their integration process in Armenia?</td>
<td>What educational and/or professional skills do host community members possess who have been unemployed and looking for a job since the beginning of 2020?</td>
<td>Professional sector / previous employment</td>
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<td>2.3.</td>
<td>FGD</td>
<td>Economic/Livelihood opportunities</td>
<td>What are the existing opportunities in terms of livelihoods/income-generating activities and specifically the ones which might benefit the integration of the refugee-like population?</td>
<td>Since the beginning of 2020, what type of jobs have beneficiaries in a refugee-like situation been looking for? And what type of jobs have the hosting community members been looking for?</td>
<td>Professional sector / previous employment</td>
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<td></td>
<td>• In which sector? • In which locations (urban, rural)? • What positions? • Full-time/part-time, etc?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
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<td>2.4.</td>
<td>FGD</td>
<td>Economic/Livehood opportunities</td>
<td>What are the prevalent labor market trends and intervention plans and policies specifically targeting refugee-like population?</td>
<td>How have refugee-like populations who are looking for a job since relocating to Armenia during/after the 2020 war become your beneficiaries?</td>
<td>Did you first reach out to the refugee-like population or did they apply to you first? How did you outreach? What channels did you use to promote your work? Where and how do the refugee-like population learn about your activities, become aware of where to apply for employment-related support?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
</tr>
<tr>
<td>2.5.</td>
<td>FGD</td>
<td>Economic/Livehood opportunities</td>
<td>What are the prevalent labor market trends and intervention plans and policies specifically targeting refugee-like population?</td>
<td>Since 2020, as social workers, what role have you had/to what extent have you been involved in solving employment challenges of the unemployed refugee-like population? To what extent have you been involved in overcoming the employment challenges of the host communities affected by war?</td>
<td>• Type of interventions • In-person/remote? • Number of beneficiaries/participants • Targeting which challenges specifically (if relevant)? • Targeting specific population groups/age groups/gender?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
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</table>
2.6. **FGD**  
**Economic/Livelihood opportunities**  
**What are the prevalent labor market trends and intervention plans and policies specifically targeting refugee-like population?**  

Since the end of the 2020 war, what projects have Employment Centers and State Social Services implemented among refugee-like populations and host communities to overcome the employment challenges caused by war? *(Question to the Employment center officers)*

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| Employm ent center officers / social workers |
3. What are the existing economic challenges creating integration barriers to refugee-like populations and how do those vary from the economic challenges faced by the host communities?

| Question                                                                                                                                  | Source          | FGD | Existing economic challenges and expectations | How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country? | How do you think COVID-19 and hostilities in NK affected job opportunities in Armenia? | Who is particularly affected by the war and COVID-19 most of all? | In terms of social-cultural characteristics, educational background, and employment status of the people in concern | Age Gender (Male, Female) | Type of settlement (Urban, Rural) | Level of education Professional sector / previous employment |
|----------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----|-----------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.1.                                                                                                                                 | FGD             |     |                                               | How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country? | In your experience, what are the main challenges in finding a job/income-generating activity in Armenia (since 2020, especially in the context of COVID-19 and NK war)? | Skills? Labour market opportunities? Regional disparities? Salary? Awareness, career guidance? | Age Gender (Male, Female) | Type of settlement (Urban, Rural) | Level of education Professional sector / previous employment |
| 3.2.                                                                                                                                 | FGD             |     |                                               | How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country? | How do you think COVID-19 and hostilities in NK affected job opportunities in Armenia? | Shut-down of businesses/ceasing of operations? Downcutting of the staff? Declined market opportunities? Closure of the borders, issues with import/export? Income decrease? | Age Gender (Male, Female) | Type of settlement (Urban, Rural) | Level of education Professional sector / previous employment |
| 3.3.                                                                                                                                 | FGD             |     |                                               | How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country? | Who is particularly affected by the war and COVID-19 most of all? | In terms of social-cultural characteristics, educational background, and employment status of the people in concern | Age Gender (Male, Female) | Type of settlement (Urban, Rural) | Level of education Professional sector / previous employment |

3. What are the existing economic challenges creating integration barriers to refugee-like populations and how do those vary from the economic challenges faced by the host communities?
### Economic Resilience Assessment, September 2021

<table>
<thead>
<tr>
<th>3.4.</th>
<th>FGD</th>
<th>Existing economic challenges and expectations</th>
<th>How has the COVID-19 pandemic and the war in 2020 impacted the economic situation in the country?</th>
<th>As service providers, what challenges have you faced in solving employment challenges of beneficiaries affected by COVID-19 and NK war in 2020?</th>
<th>Types of challenges (technical, capacity) Related to a specific group of beneficiaries (gender/age)?</th>
<th>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</th>
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<td>3.5.</td>
<td>FGD</td>
<td>Existing economic challenges and expectations</td>
<td>What types and modalities of assistance are needed by both population groups to cope with the existing economic challenges, and specifically needed by the people in a refugee-like situation to facilitate their integration?</td>
<td>Since 2020, which resources have you been lacking to solve employment challenges of refugee-like populations and host communities?</td>
<td>Lack of human, professional, financial, technical resources? Lack of mechanisms?</td>
<td>Age Gender (Male, Female) Type of settlement (Urban, Rural) Level of education Professional sector / previous employment</td>
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<td>0.10.</td>
<td>FGD</td>
<td>Other questions</td>
<td>Additional comments</td>
<td>What would you like to add? Are there any questions you would like to address?</td>
<td>N/A</td>
<td>N/A</td>
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</tbody>
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**General Questions**

Employment center officers / social workers

(REACH Informing more effective humanitarian action)