© Nina Tramullas/PIN

LABOUR MARKET ASSESSMENT IN EAST AND WEST MOSUL, IRAQ

People in Need Iraq
November 2018

FUNDED BY THE EUROPEAN UNION
EU REGIONAL TRUST FUND 'MADAD'
الصندوق الاستئماني الأوروبي 'مدد'

CZECH REPUBLIC
DEVELOPMENT COOPERATION

ACTED
pah
Polish Humanitarian Action
welt hunger hilfe


© Nina Tramullas/PIN

TABLE OF CONTENTS

LIST OF ABBREVIATIONS

A2E: Access to Employment

DPO: Disabled Persons' Organisation

ILO: International Labour Organisation

IOM: International Organisation for Migration

IRC: International Recue Committee

ISIL: Islamic State of Iraq and the Levant

LMA: Labour Market Assessment

MADAD: EU Regional Trust Fund in Response to the Syrian Crisis

MoLSA: Ministry of Labour and Social Affairs

NGO: Non-Governmental Organisation

PAH: Polish Humanitarian Action

PIN: People in Need

PLWDs: Persons Living with Disabilities

SMEs: Small and Medium Enterprises

UNFPA: United Nations Population Fund

VT: Vocational Training

WASH: Water, Sanitation and Hygiene

WHH: Welthungerhilfe

The pictures included in this publication were taken in the cities of Mosul and Erbil.


CONTENTS PAGE
© PIN

1. EXECUTIVE SUMMARY

Alliance2015 Partners, ACTED, People in Need (PIN) and Welthungerhilfe (WHH), along with Polish Humanitarian Action (PAH), are currently in the process of implementing the action Supporting resilience for host communities, returnees and internally displaced persons (IDPs) in Iraq in 'newly retaken[1]' areas in Iraq, targeting Ninewa governorate. The project is funded by MADAD (EU Regional Trust Fund in Response to the Syrian Crisis). Partners are taking an integrated approach to promoting the resilience of individuals in the livelihoods and water, sanitation and hygiene (WASH) sectors in order to support the stabilisation and recovery efforts of Iraqi communities.

A Labour Market Assessment (LMA) was conducted to inform the design of livelihoods interventions aimed at improving employment opportunities for host communities, returnees and internally displaced persons in Mosul. The objective was to collect quantitative and qualitative data on the state of the local economy, sectors that present opportunities for employment and self-employment, the supply of and demand for skills, and other constraints and opportunities. The assessment placed emphasis on women and people with disabilities. LMA used a combination of surveys, interviews, market observations and focus group discussions. It is hoped that the findings and recommendations of this report will be useful to the efforts of other development actors supporting livelihoods and employment programming in these areas, and will help ensure these efforts are aligned with the needs of the market.

KEY FINDINGS

MARKET ENVIRONMENT AND SECTORS WITH EMPLOYMENT POTENTIAL

Market dynamics have been vastly altered by the conflict, across both East and West Mosul, with the impacts largely negative.

Approximately three-quarters of business owners noted that weekly turnover has decreased after the conflict compared with before. Businesses are operating at a significantly lesser capacity than before the conflict and engaging less skilled labour. The negative impacts of the conflict on markets are most notable in areas which have experienced significant market and transport infrastructure destruction and insecurity, with West Mosul much worsely affected than East Mosul. These factors have pushed consumers to look elsewhere for goods and services, which has resulted in an expansion in economic activity in some market areas.

Unemployment rates remain high, with the majority of people now working as daily workers; finding a job is much more difficult than it was before the conflict.

In the majority of the neighbourhoods assessed, around 20 - 30 % of the people surveyed reported having jobs; the remainder are unemployed. It was reported that the large majority (80%) of people are working for others, often as daily labourers and paid on a daily basis, whilst about 20% work for themselves by running their own business. Community respondents reported that even those with qualifications (e.g. university degrees) are unable to find work and are resorting to daily labour. The most common forms of employment include masonry and construction, shop assistants, working as small retailers selling food and other goods, taxi drivers, or working for the government.

Wages are significantly reduced compared to before the conflict.

In general, post-conflict wages have dropped significantly in all neighbourhoods by at least 50%, and in some neighbourhoods, up to 75%. An average weekly salary reported prior to the conflict was around 100,000 IQD/week (83 USD). In comparison, post-conflict income fluctuates on average between 30,000 IQD (25 USD) to 50,000 IQD/week (41 USD). There is also a significant difference in weekly salary estimates between men and women, with women on average reporting a weekly salary to be around 50,000 IQD less than the figures stated

1 The consortium defines 'newly retaken' areas as areas previously under ISIL control.

by men (however, this discrepancy relates to both before and after the conflict).

Despite significant damage to market infrastructure, markets have rebounded and there are signs of increasing consumer purchasing power, opening up potential employment and self-employment opportunities in a few growth sectors.

There are some important signs of economic recovery, with some consumers reporting a greater availability of goods and services than prior to the conflict.
Whilst estimates on the number of businesses operational in Mosul vary considerably, the estimates from the market observations indicate that there were over 20,000 traders present across the 11 markets surveyed. A rapid labour market assessment conducted by PIN in 2018 indicated that local markets were mostly centred around immediate necessities such as food and construction items.
Positively, there seems to have been growth in other market segments beyond basic needs, indicating some improvements in consumer purchasing power.
The products and services in greatest demand are in the retail and service sub-sectors which are largely being provided by Small and Medium Enterprises (SMEs).
The sub-sectors with the greatest existing and future employment potential for target groups, that can inform skills development and SME support interventions, include:

→ **Potential growth sectors for men's employment:** Nearly all respondents in both East and West Mosul reported 'shop ownership' (having one's own business) as one of the most viable and profitable forms of male engagement in the labour market. Grocery and clothes/fabric shops were seen as the greatest opportunity for this, followed by electric appliances, mobile phone shops, and sewing shops. There is also high demand for masonry, plumbing, carpentry, blacksmiths, construction and electrician goods and services in the target areas. Demand for these skills and services will be longstanding, with reconstruction expected to continue for at least a decade and SMEs playing an important role in this sector.

© Nina Tramullas/PIN

→ **Potential growth sectors for women's employment:** Women's clothing, tailoring, cosmetic and accessories, as well as hairdressing businesses were identified as offering the greatest opportunities for women's employment. These were considered as offering the best opportunities as these professions are perceived as more socially acceptable for women, namely because they could operate in or close to women's homes and cater predominantly to female customers. Indeed, the assessment found that 78% of female-run businesses cater to other women. Women expressed their interest in these occupations and some mentioned existing experience or skills. Whilst only mentioned by several respondents, food processing also presents an opportunity for women's employment, due to opportunities for home-based production and growth opportunities for SMEs in this sector.[2] Support for food processing can also leverage employment benefits downstream for primary producers and service providers.

→ **Potential growth sectors for PLWD employment:** Occupations identified as offering the greatest opportunities for persons with disabilities included maintenance and repairs of computers, mobile phones and electrical appliances, and operating small shops selling basic goods (e.g. food, appliances). These were seen as the best opportunities as they could be done close to the home and could be done with relatively limited mobility. It must be noted that these occupations are highly depend on the type of disability.

DEMAND FOR AND ACCESS TO SKILLS AND TRAINING

Industry and company-specific technical skills are those in highest demand from employers.

When asked which skillsets were most important when hiring new staff, 92% of employers noted that technical skills related to the specific position were the most sought after. All of the businesses surveyed also reported that they have skilled labour needs, whilst only 15% also reported hiring unskilled labour. Lack of job-specific skills and experience were also reported as the greatest constraint to finding work by both female and male job-seekers. Less specific skills, such as customer service, were also mentioned as being most important by some businesses, but far less than technical skills.

Access to skills training and employment services are extremely limited, and there is a high demand for vocational training amongst job seekers.

In nearly all of the neighbourhoods assessed, respondents mentioned a lack of access to skills training. As a result, there is a high demand for jobs that do not require specialised skills, such as masonry or taxi driving; respondents report certain fields are popular or viable because they do not require literacy skills. Respondents therefore showed high interest in vocational training as a way to gain job-specific skills and experience. Further, they expressed a lack of knowledge around employment services; both men and women typically find out about opportunities directly on the job premises.

OPPORTUNITIES AND BARRIERS TO EMPLOYMENT AND SELF-EMPLOYMENT

Employers prefer to hire people they know and trust, but are open to taking on-the-job trainees on board.

Most businesses use personal connections, relationships and networks when hiring new employees. This was identified as a significant constraint by job seekers, and can be partly assessed as the lack of social trust resulting from years of conflict. Due to this practice, even qualified job seekers face difficulties finding employment. Despite this trend, 72% of business owners noted that they would consider hiring Vocational Trainees, and 51% would be willing to take on interns for work placement schemes.

Women are significantly underrepresented in the labour market; however, their participation has improved since the conflict.

2 World Bank (2018), Jobs in Iraq: a primer on job creation in the short-term

Whilst the study noted variation across neighbourhoods in Mosul, only 10-15 per cent of businesses were female-owned, and the same proportion of employees in market areas were women. In spite of this, since the conflict, there appears to be increasing space for female business ownership and general participation in the labour market. All female business owners and 73 per cent of male business owners interviewed responded that women's participation as workers in the market had improved since the conflict. The reasons cited for women's improved participation were overwhelmingly related to improved societal attitudes. Interestingly however, 73 per cent of male business owners noted that there were employment opportunities for women in local market areas, verses only 22 per cent of female business owners, illustrating a low level of awareness amongst men of the barriers that women face. When asked what the greatest challenge is for women to find viable employment opportunities, access to capital was seen as the greatest challenge (by 66 per cent of community groups consulted), followed by lack of experience (33 per cent) and restrictive cultural norms (29 per cent).

Lack of access to capital is one of the key constraints to business growth and new business establishment.

The assessment indicated that there were no banks or MFIs providing loans locally, and that a key source of capital for small businesses comes from NGOs supporting early recovery. Access to capital is paramount to the rehabilitation of damaged work spaces and/or the high rental costs associated with renting a new work space. Whilst the majority of businesses surveyed plan to expand their business in the coming years and believe that there is a market for this expansion, 81 per cent of business owners claimed the biggest constraint to this expansion is the lack of access to low-interest financial capital. Similarly, whilst many women and men expressed their desire to open small businesses, lack of access to capital was also reported as the biggest constraint to this, followed by complicated government regulations.

RECOMMENDATIONS:

Based on the quantitative and qualitative data collected during this labour market assessment, the following recommendations are made to inform livelihoods and access to employment programming in Mosul (more detailed explanations are provided in the Recommendations section on page 30):

- → Support for training and enterprise development should be focused on sectors with high existing and future market demand, with additional support required to improve opportunities for vulnerable groups.
- → Vocational skills are key to enabling low-skilled people access jobs and should be supported along with the professional development of trainers.
- → It is critical to engage the private sector in the curriculum development and training process.
- → Vocational training programs should involve work placements and on-the-job training, and should engage in-company mentors.
- → Support for work placements should involve a careful selection and monitoring process, and should adopt key lessons learned from previous initiatives.
- → Vocational training should include a focus on soft and life skills, particularly for women and people with disabilities.
- → In addition to market-driven skills development, there is an important need to increase demand for workers through job creation and private sector development.
- → An adequate support system should be set up for ongoing business coaching and mentoring, particularly for new businesses.
- → Ensure close integration between training and access to finance initiative.
- → Employment creation grants should use a thorough screening process and should require contributions from supported businesses.
- → Access to employment and training initiatives need to carefully consider gender issues and the needs of PLWDs; linkages should be established with local organisations that support these groups.
- → Strengthen the provision of employment services as well as the awareness of these services amongst both employers and job seekers.
- → Explore opportunities to work through and establish linkages with community resource centres for training and employment services.

PLWDs (Persons Living with Disabilities) make up a very low rate of business owners and employees (1-3%), and face particular constraints to labour market participation.

Conflict in Iraq has increased the number of people with disabilities with the Ministry of Health estimating that 15% of the population liveswith a disability (compared to a global average of 10%).[3] PLWDs are significantly underrepresented in the labour market. The lack of healthcare and financial support, appropriate work opportunities, and community acceptance are considered to be the greatest barriers to employment for PLWDs.

3 USAID Iraq, Iraq Access to Justice Program, Values of Access to Justice and Persons with Disabilities in Iraq, March 2014.


CONTENTS PAGE
© Nina Tramullas/PIN

2. BACKGROUND AND CONTEXT

Mosul District is one of six districts in Ninewa Governorate, Iraq's second most populous governorate, of which Mosul City is the administrative center. The population is predominantly Sunni Arab (estimated at 80%), with minorities of Kurds, Christians, Turkmans, Shabak, and Yazidis. Mosul District, including Mosul City and the surrounding rural villages, was highly affected by ISIL control, which included extreme forms of violence and destruction. Following the fall of Mosul City to ISIL in June of 2014, 1 million of the city's 1.4 million residents were forced into displacement.

Despite political instability in the years leading to ISIL control, due to its strategic geographical location Mosul District was a prominent commercial centre in Iraq, with primary exports being oil, agriculture, and industrial and mineral products. Prior to ISIL, the Iraqi economy was driven by the state, which derives more than 90 per cent of its revenues from oil exports. In addition, prior to the deterioration of the country's economy under effects of ISIL, more than 60% of the population received government salaries and the public sector was a primary source of contracts that supported multiple industries.

The combination of the invasion of ISIL in 2014 and the collapse of oil prices severely affected the Iraqi economy with soaring increases in expenses and plummeting revenues. The economy of Mosul District collapsed under ISIL control, with significant increases in unemployment levels and poverty rates. Whilst national official unemployment statistics before 2014 stood at 11%, this was thought to be an underestimation,particularly in rural areas and among women and youth, whose rates of unemployment were estimated to be close to 40%.

Public sector employees stopped receiving their salaries in July 2015 and thousands of employees and labourers lost their jobs due to the closing of many small and medium enterprises. Without steady jobs or income, some families had no choice but to consume their savings to meet their daily subsistence needs. Others sold household items and/or borrowed money from relatives.

The paralysed economy and the massive decrease in agricultural and industrial production in Iraq meant that the demand for food and goods could not be met, and therefore this gap was met by imports. Local industry was reduced to retail businesses that were unable to compete with imports. Lack of access to capital and basic services, such as electricity, have continued to make it difficult for industries to re-establish the production and sale of goods.

The conflict also left an increasing number of female-headed households (FHH) responsible for the financial security of their families. UNFPA estimates that one in 10 households in Iraq is an FHH and these women face significant barriers to accessing income opportunities. Whilst there are few statistics available on the current status of unemployment in Mosul, the reported primary source of income is currently unskilled manual daily wage labour (such as cash for work), while 85% of households report no secondary source of livelihoods.[4]

A World Bank study (2018) notes a 16% unemployment rate across Iraq, and estimated at 36% amongst youth (15-24), including 65% for female youth and 32% for male youth.[5] A 2017 IRC study in East Mosul estimated a 56% unemployment rate in Mosul. Existing literature suggests that unemployment rates in Ninewa have consistently lagged behind the national average, with an estimated unemployment rate of about 30% in 2010 – about double the national average – and income poverty over 30% among ages 15-29 in Ninewa. Limited opportunities for securing income forces families to utilise negative coping mechanisms to meet their needs, such as borrowing money, selling assets, or spending savings, which continues to have a negative impact on consumer spending and purchasing power.

4 REACH Multi-Cluster Needs Assessment, December 2017
5 World Bank (2018), Jobs in Iraq: a primer on job creation in the short-term

3. OBJECTIVES AND METHODOLOGY OF THE ASSESSMENT

The aim of the labour market assessment is to allow PIN to gain a deeper understanding of local labour markets and explore economic opportunities to support and inform recovery response. In particular, the objectives of this labour market assessment are to:

→ Understand how the conflict has impacted the functionality and dynamics of the labour market in different parts of East and West Mosul

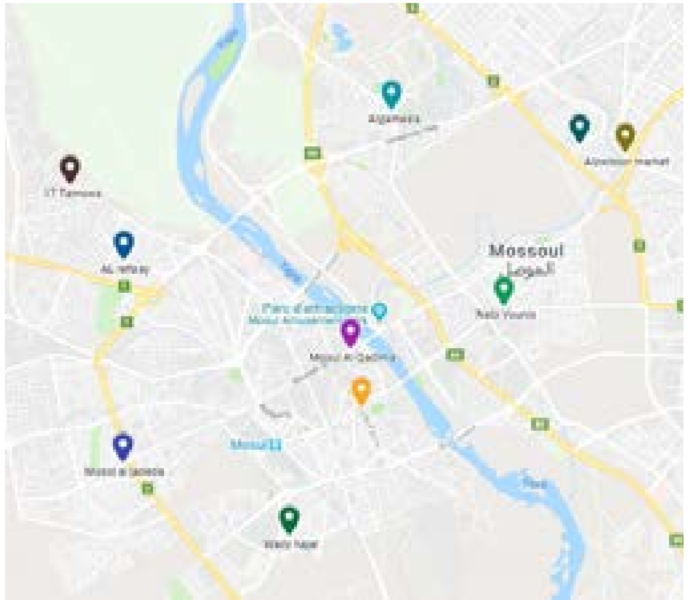
→ Identify economic sectors that show potential growth opportunities for job creation, employment and self-employment (entrepreneurship), with a particular focus on women and people with disabilities

→ Identify skills in demand in the local labour market, skills gaps, and the job interests and skills of vulnerable groups

→ Identify the constraints faced by vulnerable groups to participating in the labour market (e.g. social norms, risks, physical mobility issues)

Data collection for this assessment was conducted from 12th to 29th November 2018 by PIN's M&E and livelihoods programme staff. The assessment targeted important markets in both West and East Mosul. The areas assessed were based on criteria that ensure a mix of both East and West Mosul neighbourhoods. The functionality of markets and their importance prior to and since the conflict was also taken into account in this selection. Markets where priority goods and services that the project were most interested in (e.g. markets with a high proportion of home-based businesses run by women) were also prioritised.

Data collection tools were designed for the assessment team by the M&E and programme teams. Each pair of enumerators assessed one market per day. Market observations, business owner interviews and consumer interviews were conducted using electronic data collection via Kobo Collect software on tablets.



Focus group discussions were conducted with 8-12 participants each, separately with men and women, using a Topic Guide via paper-based data collection.

The sampling strategy was as follows: in each market, a market observation, focus group discussions with male and female consumers, and approximately 4 business owner interviews and 7 consumer interviews were conducted.

→ **In total, eleven markets were assessed** – seven in West Mosul (Al Dawasah, Sarj Khaneh, Bab Al Saray, Mosul Al Jadida, 17 Tamuz, Al Rifa'I and Wadi Hajar) and four in East Mosul (Nabi Younis, Al Zhoor, Al Shorta, and Al Muthanna).

→ **Key informant interviews were conducted** with MoLSA (Vocational Training officials and the Department of Business and Loans), the Ministry of Planning, the Ninewa Chambers of Industry, local authorities (Mosul District Government and Council, Ninewa Provincial Council) and INGOs (IOM, ZOA, EL Cluster, NRC) working on livelihoods interventions in Mosul. These were conducted to gain a broad understanding of the local context and employment opportunities, and to learn more about any access to employment initiatives being supported and any lessons learned from these.

→ **A Market Observation Study** was carried out in each of the eleven markets. The purpose of the observations was to assess the functionality of markets, the approximate number and size of various businesses operating there, gaps or opportunities in goods or services offered, the businesses and products or services in highest and least demand, and to observe consumer trends and gender dynamics.

→ A total of **39 business owners were interviewed** across the eleven markets, of which 9 were female and 30 were male. The purpose of these was to understand key obstacles and opportunities to increasing local businesses' production and employment opportunities and to assess the interest of these businesses in future collaboration with the project (e.g. under work placement schemes). A purposive sampling approach was used with businesses working in pre-selected sectors. Whilst a range of retail and service-sector businesses were assessed, there was a particular focus on businesses and sectors that presented greater opportunities for the project´s target groups.

→ A total of **74 consumers were interviewed** across the eleven markets, of which 32 were female and 42 were male. The purpose of these was to understand current supply and demand trends and how these have changed since the conflict, and to identify potential labour opportunities that could be expanded, as well as new opportunities for growth. Approximately 7 consumers were randomly selected per market with an intended mix of male and female consumers.

→ A total of **24 focus group discussions with community members** were carried out across section of vulnerable neighbourhoods across both East and West Mosul, including: Al Shuhada 1&2, Nablus, Rajm Hadid, Mosul Al Jadida, Al Mamoun, Al Amal 1&2, Tal Al Raman, Hay Al Resala, Nabi Younis, Al Intesar, Al Karama, and Al Qudus. In each neighbourhood, one focus group discussion was carried out with male community representatives, and one was carried out with female community representatives. FGDs were organised by mukhtars in each of the neighbourhoods, based on availability of knowledgeable people in the neighbourhood on set days – no particular criteria except male/female was used to select participants.

LIMITATIONS OF THE ASSESSMENT

→ It is possible that the responses of FGD and other assessment participants were influenced by their perception of NGOs and their interest in being selected as beneficiaries. To mitigate this potential bias, findings have been triangulated through collection of information from multiple sources and the use of different data collection methodologies.

→ In total, only **9 out of 39 business vendors** interviewed as part of the assessment were female, due to the limited number of female-run businesses in the market areas.

→ No focus groups discussions were facilitated with groups of PLWD. Having PLWD specific group discussions may have provided more in-depth insight into the challenges faced by PLWDs in accessing employment opportunities.

→ This assessment was primarily designed to address particular programme design questions for PIN's MADAD project. It is not intended to be a comprehensive labour market analysis of Mosul District or the Ninewa Governate.

© Nina Tramullas/PIN

CONTENTS PAGE

4. SUMMARY OF FINDINGS

This section summarises findings from the quantitative and qualitative data collected through business surveys, market observations, key informant interviews, and focus group discussions.

MARKET ENVIRONMENT AND SECTORS WITH GROWTH POTENTIAL

Market dynamics have been vastly altered by the conflict, across both East and West Mosul, with largely negative impacts. Despite significant damage to market infrastructure (particularly in West Mosul) and a slowdown in economic activity in some areas, markets for food, non-food items, and other goods and services have rebounded. Half of the markets assessed were highly functional, with many consumers reporting an increase in the availability of goods and services compared with before the conflict; this is primarily due to certain market areas absorbing business from those that have experienced more damage. Products and services that appear to be in greatest demand include food items (vegetables, fruit, dried goods), non-food items (toiletries, clothing and household items) and other products and services (telecommunications, barber services, electrical goods/services, tailoring, and hairdressing).

MARKET FUNCTIONALITY

→ Six markets were assessed to be **highly functional**, including all four markets assessed in East Mosul: Nabi Younis, Al Zhoor, Al Muthanna, and Al Shorta; as well as two markets in West Mosul, notably Mosul Al Jadida, and 15 Tamuz.

→ Three markets – all in West Mosul – were assessed to be **partly or mostly functional**: Al Rifa'i, Wadi Hajar and Al Dawasah.

→ Two markets – both situated in West Mosul – were assessed to be **non-functional**: Sarj Khaneh and Bab Al Saraji.

MARKET DYNAMICS

→ 74% of business owners noted that their **weekly turnover has decreased** following the conflict, whilst 8% reported no change. 18% reported increases in turnover, across just two markets: Al Zhoor and Mosul Al Jadida.

→ The **negative impacts of the conflict on markets** are most notable in areas which have experienced significant market and transport infrastructure destruction and insecurity, with Sarj Khaneh, Bab Al Saraji, and Dawasa being the worst affected. This **physical damage has had a compounding effect on market functionality, creating obstacles for consumers, goods, and security services to access markets**. These factors have pushed consumers to look elsewhere for goods and services, thus cutting off the income vendors require to rehabilitate and reconstruct damaged/destroyed businesses and revitalise markets.

→ As a result of the inaccessibility of key markets which had previously flourished, **market expansion** was evident across certain other locations. Markets in less damaged and more secure neighbourhoods have in fact **expanded considerably** as a direct result of market destruction in other areas, namely in West Mosul. These trends have predominantly affected markets in East Mosul, including: Al Muthanna, Al Zhoor, and Nabi Younis, as well as Mosul Al Jadida in West Mosul, where vendors all reported improved business after the conflict.

DEMAND FOR GOODS AND SERVICES

→ Consumers indicated good availability of food items across most markets surveyed, with 89% of respondents noting that they were able to buy all the main food commodities that they wished to purchase in the market.

→ Consumers interviewed showed high demand for food items, in particular for vegetables, fruit, dried goods and dairy products. Lower demand was noted for high protein foods including meat, chicken and fish.

→ The 10% of respondents who noted that they were not able to buy all the main food commodities were interviewed across three markets only: Al Dawasah, Bab Al Saraji, and Sarj Khaneh. These are all clustered in the old centre of West Mosul.

→ When asked whether the availability of food had changed before and after the conflict, approximately 56 % of people stated that the situation had changed and 44% that the situation had not changed.

→ When asked to explain their answers, amongst those who stated that the situation had changed:

» 75% said that the situation was better. Most respondents highlighted that this was as a result of better availability of goods, improved purchasing power, and an increased number of shops.

» 25% said that the situation was worse. Over 80% of these noted that this was a result of market infrastructure destruction, in addition to economic downturn and poor purchasing power, transport infrastructure destruction, and lack of capital amongst business owners to rebuild shops.

→ Consumers interviewed highlighted similar trends with regards to non-food items as food items. 91 per cent of consumers noted that they were able to purchase all items that they required in the market.

→ The highest demand was noted for toiletries, clothing and household items.

→ When asked respondents which other goods and services they frequently wanted to purchase, the most popular were: telecommunication; barber services; electrical goods/services, tailoring, and hairdressing.

→ When asked if they were able to purchase all of these goods in the markets, 81% of respondents highlighted that they were able to, 18% noted that they were not.

→ Over 10% of respondents stated that they were unable to purchase mechanics, plumbing, carpentry, electrician and construction materials and services

FIGURE 1: Which food items do you wish to procure at least weekly/monthly?

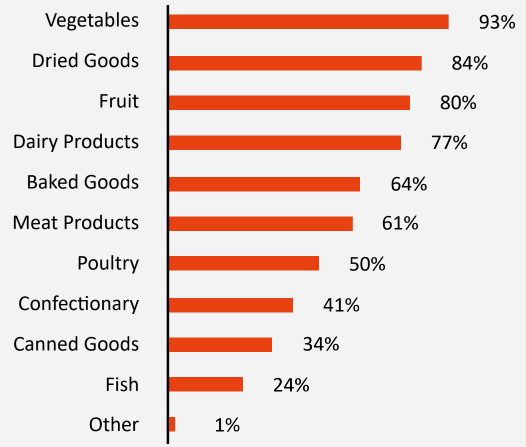


FIGURE 2: Are you able to buy all the main food commodities that you wish to purchase in this market?

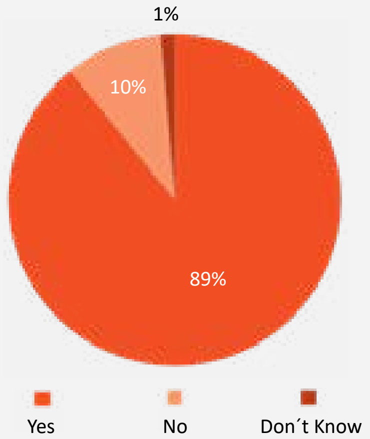


FIGURE 3: Reasons for improved situation after conflict compared with before: food commodities

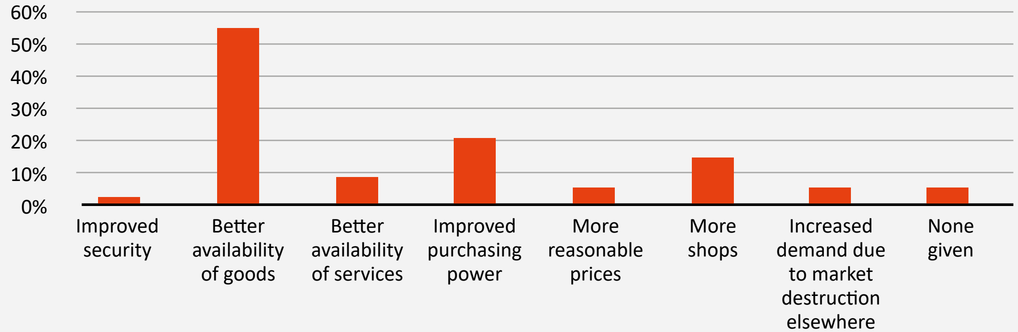
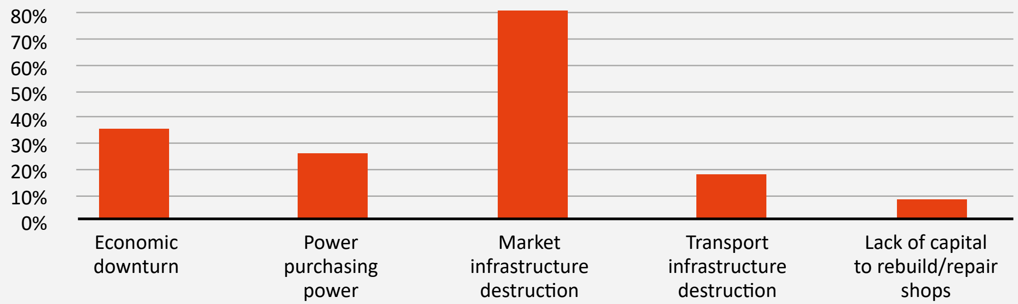


FIGURE 4: Reasons for worse situation after conflict compared with before: food commodities



in the market currently, which may be due to the significantly increased demand for these types of goods and services.

→ When asked if availability of the above goods and services had changed prior to and subsequent to the conflict, 58% of respondents said yes, 41% said no.

→ Overall, across all respondents who noted that the situation had changed, 55% noted that the situation was better, whilst 45% noted that it was worse.

→ Of those who noted that the situation had improved, the majority noted that this was due to better availability of goods, in addition to an increased number of shops.

→ Of those who noted that the situation had worsened, almost 70% noted that this was as a result of market infrastructure destruction.

"The most viable work options are food shops and groceries, because they are an essential need."

Female interviewee, Nabul, West Mosul

MARKET SHORTAGES AND SURPLUSES

→ When asked if there were shortages of any goods sold in the market, 8% answered yes, with only three vendors across all markets noting that there were shortages, namely of tailoring supplies and clothing stores.

→ When asked if there were surpluses of any goods, 33% answered positively, with clothing having the highest surpluses, followed by jewellery and watches.

CUSTOMER BUYING PATTERNS

Customer and business surveys revealed that clothing stores, beauty cosmetics and toiletry stores, as well as food stores, had the greatest number of customers and also appeared to be the most profitable types of businesses. High demand, reasonable pricing, quality goods, good customer service and location featured as key distinguishing factors that influenced a shop's customer base and profitability.

FIGURE 5: Which other goods/services do you frequently wish to purchase?

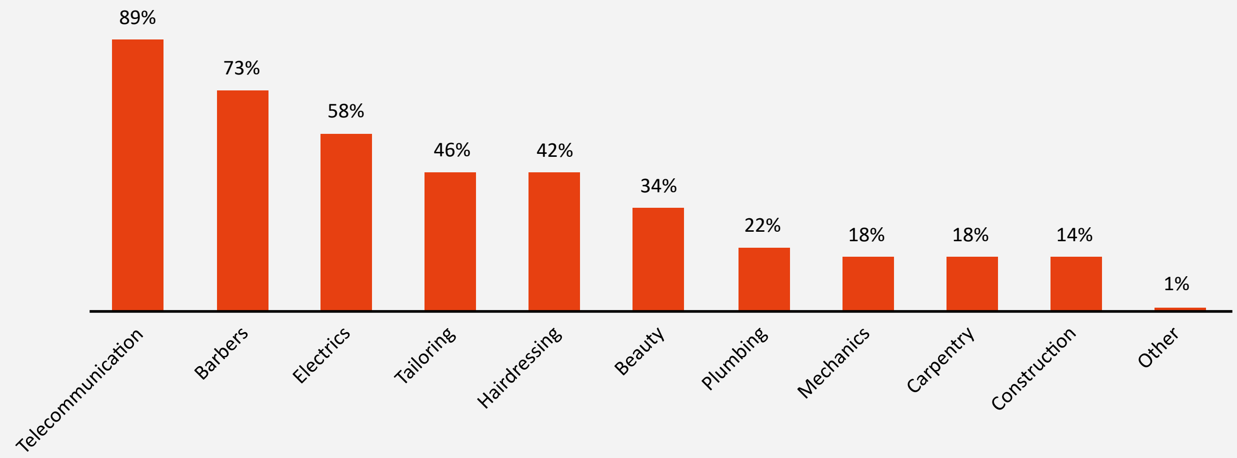
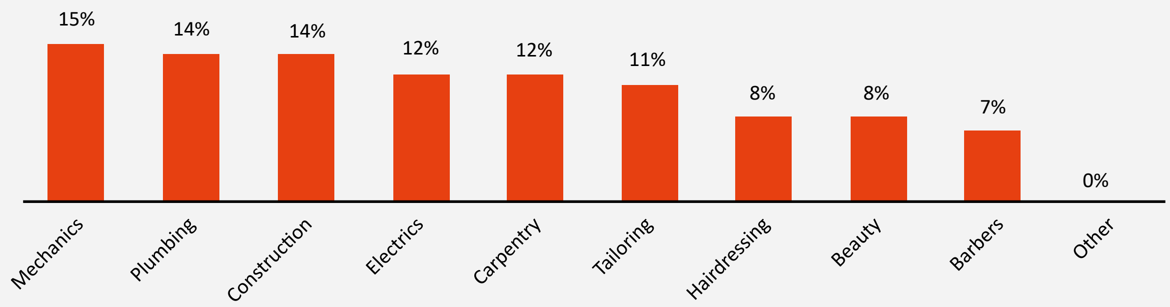


FIGURE 6: If not, which goods/services are you not able to purchase in this market?



→ 81% of customers responded that there were shops which seem to have more customers than others in the market. Amongst those responses, clothing, cosmetic, toiletry and food stores had the greatest numbers of customers.

→ 100% of respondents highlighted that these businesses were owned by male business owners.

→ The size scale of the shops varied significantly, from simple carts/stalls to larger stores and malls.

→ The vast majority (92%) of respondents noted that reasonable prices were a key factor why some shops had more customers than others, followed by high demand for the types of goods/services sold, and a high quality of goods. Respondents also highlighted that good customer service, good location, range of available items, and willingness to sell on credit were factors in business popularity.

→ Conversely, 65% of consumers responded that there were less customers in some stores.

→ Interestingly, clothes stores were the top response noted by consumers for having less customers, in spite of being the top response for most popular shops above. This may indicate the abundance of clothing stores and wide variations in the types of stores selling clothing products.

FIGURE 7:
If yes, what types of goods/services are they sellling?
Consumers

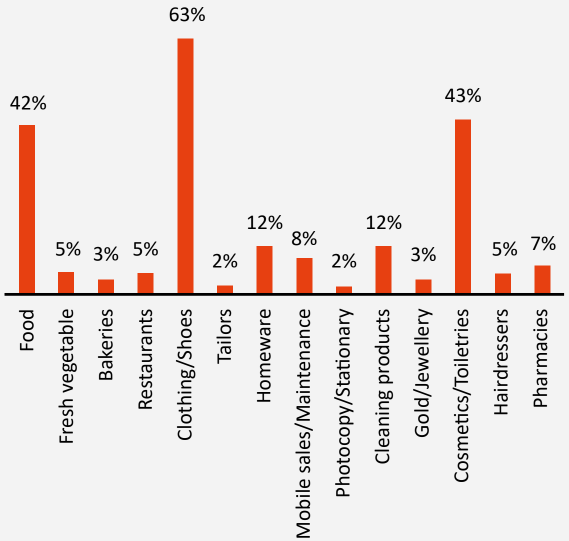


FIGURE 8:
If yes, what types of goods/services are they sellling?
Business Owners

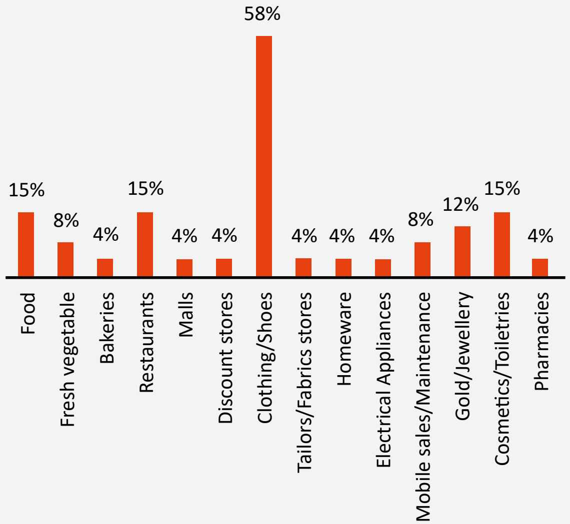


FIGURE 9:
Do you observe anything to explain why these stores are more popular than others?
Consumers

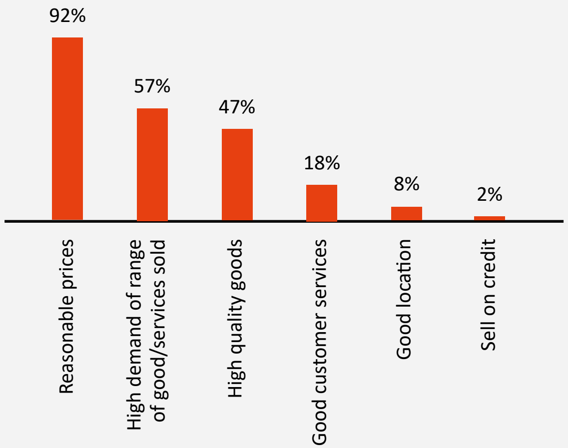
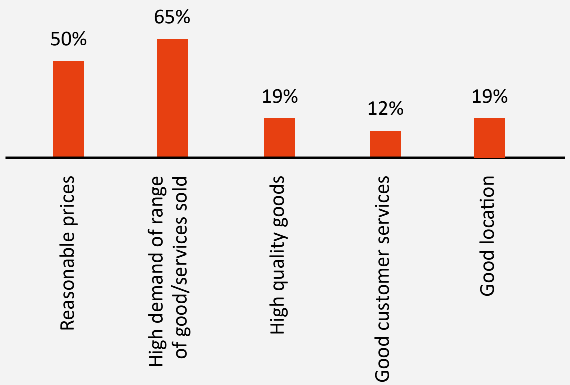


FIGURE 10:
Do you observe anything to explain why these stores are more popular than others?
Business Owners



→ 100% of respondents noted that these businesses were owned by men.

→ Just 12% of respondents noted that these shops were larger shops, with 88% noting that they were either smaller shops or kiosks/stalls.

→ High prices was the single largest factor stated by consumers to explain the low popularity of shops, followed by poor location and low quality goods.

→ Regarding the profitability of businesses, businesses that appear to be most profitable were clothing/shoes and accessories, food and vegetables, and gold/jewellery.

→ A large range of goods, high volume of sales and profit margins, good customer service and shop appearance were all highlighted as indicators of profitability, whilst the top reasons to explain the success of these businesses were reasonable prices, a high demand for goods sold, and good location.

LABOUR-INTENSIVE WORK OPPORTUNITIES

Tailoring, clothing and accessories were found to be the businesses which offer the most opportunities for value adding with local labour.

→ When asked: 'Are there any goods that are customised or have added value through additional local labour or local processing?', 46% and 31% of business owners said no or did not know, whilst just 23% said yes.

→ Of those who said yes to the above question, 89% highlighted that tailoring, clothing and accessories production offered opportunities, whilst 22% highlighted the production of beauty products or cosmetics, and 11% highlighted producing food products and/or homeware.

CONTENTS PAGE

© Nina Tramullas/PIN

4.1 CONSTRAINTS & OPPORTUNITIES FOR SMALL BUSINESS AND ENTREPRENEURSHIP DEVELOPMENT

The assessment involved key informant interviews with a total of 39 businesses across a variety of sectors. Businesses were asked provide an indication of the number of active businesses offering the same types of products as them in the specific markets surveyed. **This revealed that sewing and clothing businesses were the most abundant, followed by mobile maintenance businesses, barber shops, bakeries, building material vendors and electricians.**

BUSINESS PROFILES

39 business owners were interviewed in total, of which 9 female and 30 male, as illustrated in the table to the right. All female business owners were interviewed in just five out of eleven markets profiled, including 17 Tamuz, Al Muthanna, Al Rifa'I, Al Zhoor and Mosul Al Jadida.

- → Business owners across a variety of sectors (pre-identified during preliminary consultations) were targeted for interview. Figure 11 highlights the types of businesses included in the survey.
- → A mixture of large and small businesses were targeted across the markets, as outlined in the same chart. These were categorised as large or small based on observation of the physical size of the business/shop and their production levels: retail businesses were considered small and wholesalers large.

SUPPLY CHAINS

Approximately half of the businesses surveyed source their products internationally, with the remainder sourcing supplies nationally and/or locally. Businesses sourcing international supplies report the biggest challenges regarding access to goods, with customs restrictions being the most common challenge reported.

- → Businesses sourced their goods from a variety of sources, with 56% of vendors noting that they

FIGURE 11:
Size of Business by number of employees

TYPE OF BUSINESS	# RESPONDENTS
Bakery	5
Barber	2
Blacksmith	1
Building and Electrical materials	1
Building Materials	4
Computer programming	1
Electrician	3
Embroidery	1
Hairdressing salon	2
Mobile maintenance	4
Selling glass	1
Sewing	7
Women's Clothes Shop	2
Food and Kitchenware Store	1
Curtain Making	1
Sweet Production	1
Restaurant	2

sourced goods internationally, and 54% and 36% noting that they sourced goods nationally and/or locally.

→ When asked if they faced challenges in sourcing supplies, the majority of business owners stated that they did not. The greatest challenges reported related to international sourcing of supplies, with 32 per cent of suppliers sourcing goods internationally noting challenges, compared with 21% noted for national sourcing, and 10% for locally sourced goods.

→ Challenges in sourcing goods included customs procedures and fees (cited by 71% of internationally sourcing business owners), high cost of goods, challenges in finding/sourcing supplies, transportation issues and lack of capital.

BUSINESS TURNOVER – PRE AND POST CONFLICT

Over half of the business owners noted that the situation for business operations improved after the conflict (compared with 36% stating it was better before). The main reasons provided were increased demand (due to market destruction elsewhere), in addition to improved income-generating opportunities and higher consumer purchasing power. Rising community awareness was also stated as a business improvement factor, particularly by female-run businesses, reflecting women's greater mobility and capacity to participate in markets.

→ 62% of the respondents' businesses were opened after Iraqi forces had re-gained control of Mosul city in 2017.

→ However, nine businesses (23%) were opened prior to ISIL control. Of these, 89% noted that their turnover had decreased following the conflict compared with before, with average reported weekly turnover decreases of 32%. Predictably, the greatest decrease was noted across Sarj Khaneh and Dawasa, where on average respondents reported 90% and 80% decreases in weekly turnover post-conflict compared with before.

→ The reasons given by business owners for the decrease in turnover included market infrastructure destruction, market oversaturation, lack of investment/capital,

FIGURE 12:
Where do you source your supplies?

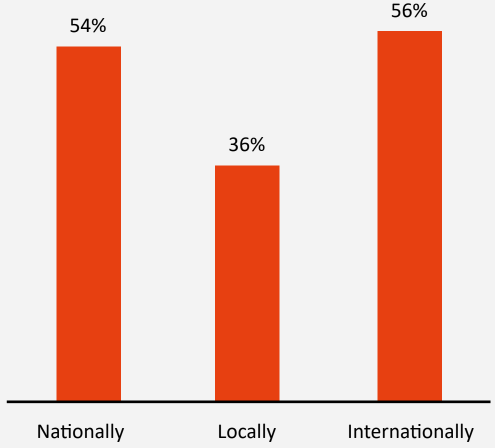


FIGURE 13:
Do you face challenges in sourcing your supplies?

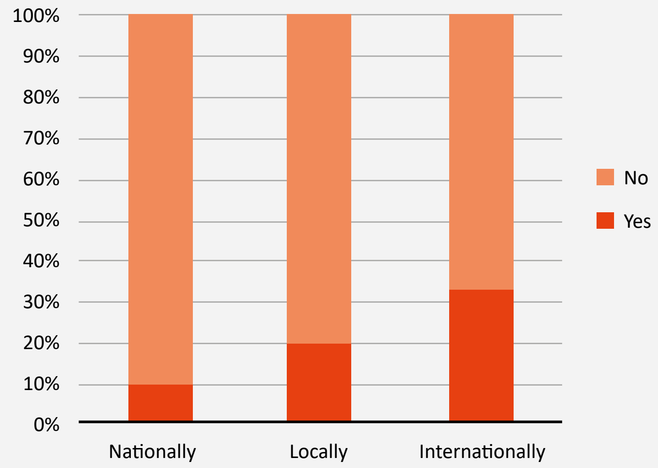
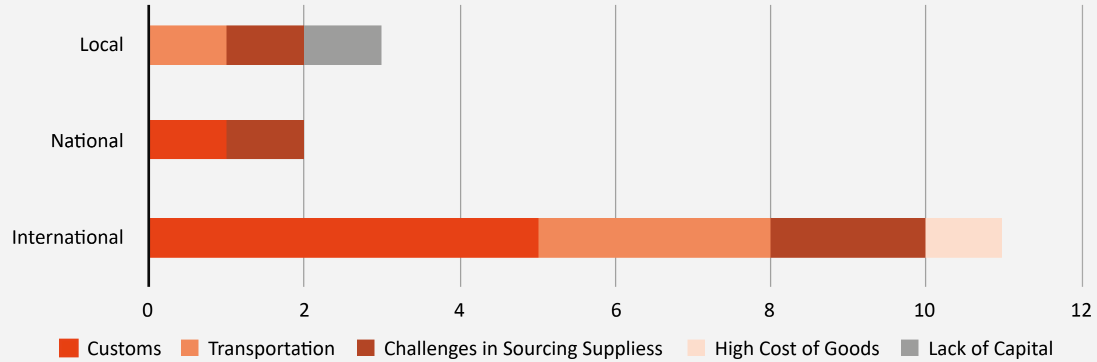


FIGURE 14: What challenges do you face in sourcing supplies?



higher wage rates for employees, lack of market access for women and resultantly fewer customers, in addition to customs and taxes.

→ 54% of respondents noted that the situation for business operations was better after the conflict, whilst 36% stated that it had been better before, and 10% did not know or noticed no difference. 100% of respondents across markets destroyed in the old city noted that the situation was better before the conflict. Conversely, high percentages of respondents in markets which have expanded since the conflict noted that the situation was better after the conflict, including Nabi Younis, Mosul Al Jadida, and Al Zhoor markets.

→ As highlighted in the table on the next page, diverse reasons were given by those who perceived the situation has worsened since the conflict.

- → The most frequently stated response was that there was higher purchasing power prior to the conflict. Respondents likewise stated that the market infrastructure destruction during the conflict had worsened the situation for business owners.
- → Those who stated that the situation was better after the conflict likewise gave diverse responses as to why. The most frequently stated reason was increased demand related to market destruction elsewhere, in addition to improved income-generating opportunities, higher purchasing power, and higher demand for goods. Interestingly, a notable proportion of respondents highlighted that the community mindset had improved and that awareness in the community was better than before. Three out of the four respondents who highlighted this issue were women, indicating that the awareness referred to likely relates to improved women's mobility and capacity to participate in markets.

BUSINESS TURNOVER – 2018

Business turnover in the last 3 to 6-month period varied significantly across market areas, with some markets showing more stability in turnover than others. Female-run businesses appear to be less stable than male-run businesses. The main reasons provided for decreased business turnover was unemployment, low purchasing power, and seasonal factors. The main reasons for increased turnover was higher market demand, security improvement, market reconstruction and relocation.

- → When asked if their turnover had changed in the previous 3-6 months, 46% of respondents noted that it had decreased, 36% saw no change, and 18% reported an increase.
- → The greatest consistency in turnover was noted across Sarj Khaneh, Wadi Hajar, Dawasa and Mosul al Jadida, all of which saw 50-100% of respondents noting no change in turnover.
- → Conversely, in Al Rifai, Al Zhoor, Al Shorta, Muthanna and Nabi Younis, between 50-100% of respondents noted that turnover had decreased in the last 3-6 months.

FIGURE 15:
Reasons for decreased weekly turnover pre/post conflict

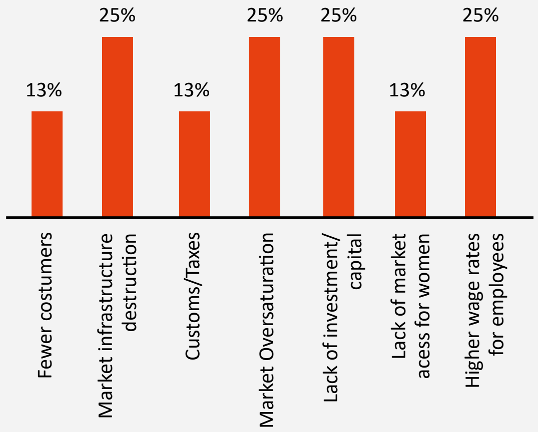


FIGURE 16:
What are the greatest differences operating a business in this market/sector before and after the conflict?

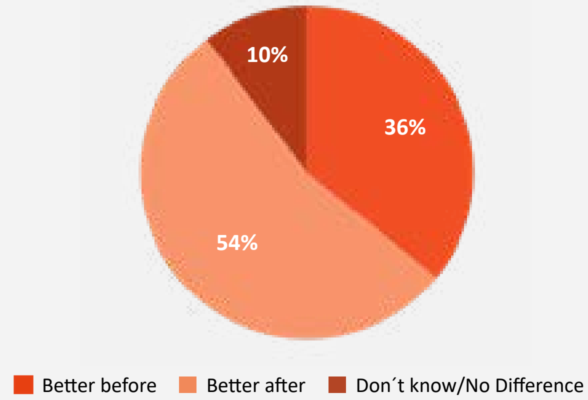


FIGURE 17:
Reasons: Better Before the Conflict

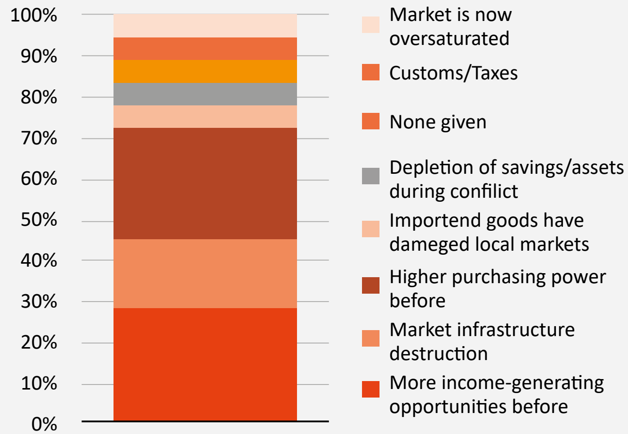
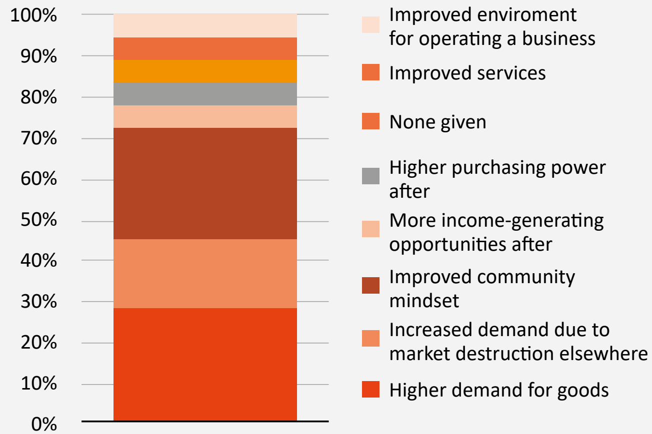


FIGURE 18:
Reasons - Better After the Conflict



- → The increased turnover was reported by business owners across just five markets, notably Al Dawasa, Al Shorta, Mosul Al Jadida, Al Muthanna and 17 Tamuz.
- → Female respondents appeared to have a less stable turnover situation than male respondents. 33% women and just 13% men reported an increase in turnover in the last 3-6 months; however more women also reported a decrease in income - 56% compared to 44% for men. Similarly, men were more likely to report no change than women: 43% of men compared to 11% of women.

- → Amongst those who reported decreased turnover in the last 3-6 months, the average percentage decrease was 27%. This differed significantly for male and female business owners, with male business owners reporting on average 13% weekly turnover decrease, and women reporting an average 61% decrease. Given the small number of respondents, it is difficult to extrapolate trends, however the tailoring, construction, and barber/hairdressing sectors all had multiple business owners reporting decreases.
- → The reasons most reported for decreased turnover included unemployment and low purchasing power, customs/taxes, in addition to seasonal considerations, lack of public services and insecurity.
- → Amongst those who reported increased turnover in the previous 3-6 months, the average reported increased turnover was 29%. Female business owners reported an average increase of 57%, whilst male business owners reported an average increase of just 9%. No particular trends could be attributed to different sectors, with the businesses reporting increased turnover covering a range of different types of businesses.
- → The reasons attributed to increased turnover related to high market demand, improvements in the security situation, market reconstruction and relocation.
- → Of the 36% of business owners who had seen no change in their weekly turnover in the previous 3-6 months, significant proportions included bakeries, electricians, and tailors. Too few businesses were included in the survey to provide a strong indication that this was a causal factor, however this may indicate a trend of consistent consumer demand for these goods. All markets had some respondents noting a stable turnover, with the exception of Al Rifai', Al Shorta and Al Zhoor.

PROFIT MARGINS

85% of businesses surveyed reported that they were making sufficient profits to live of their businesses. Women were more likely to face challenges than men in living from the proceeds of their businesses.

FIGURE 19:
Has your weekly turnover changed in the last 3-6 months?

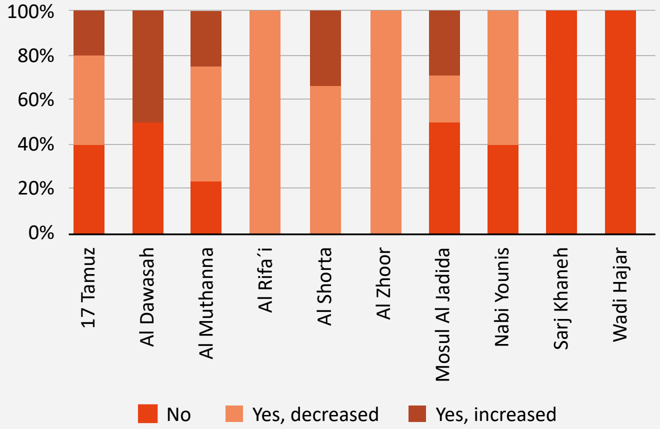


FIGURE 20:
Reasons for Turnover Decreasing

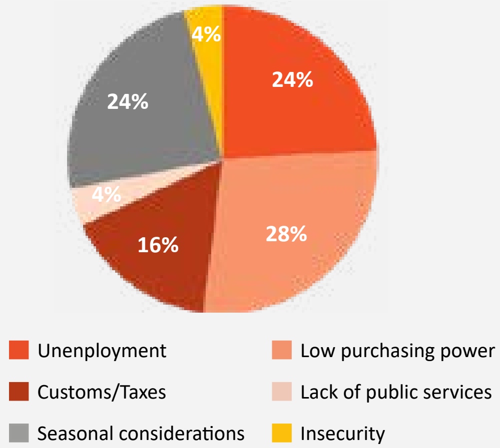


FIGURE 21:
Has your turnover changed in the last 3-6months: Female Business Owners

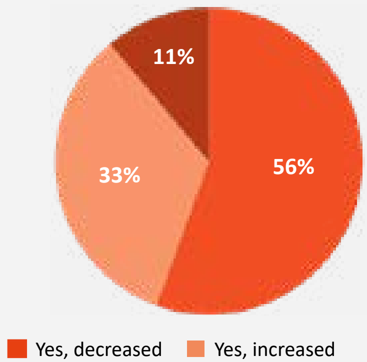
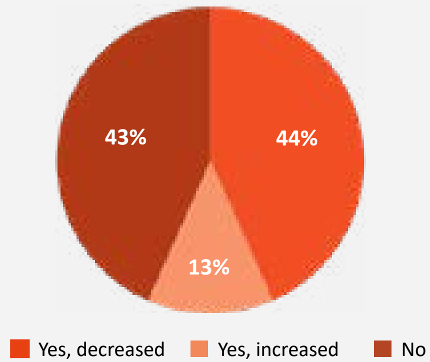


FIGURE 22:
Has your turnover changed in the last 3-6months: Male Business Owners



- → Women respondents were more likely than male respondents to report being unable to live on the proceeds of the business. 33% of them compared with just 10% amongst male business owners.
- → 85% of vendors said they were making enough profit to comfortably live off the proceeds of their business, whilst 15% noted that they were not.
- → The types of vendors noting poor profits were diverse, with no discernible pattern emerging regarding sectors.
- → When asked why they thought profits were low, respondents gave a diverse range of explanations, including for example low market traffic, high overheads and rental costs, and market infrastructure destruction.

FUTURE PLANS AND NEW BUSINESS ESTABLISHMENT

The majority of businesses (69%) surveyed plan to expand their business in the coming years and believe that there is a market for this expansion. The biggest constraint to this expansion, according to 81% of respondents, is access to financial capital, with a smaller number of businesses (12%) reporting that additional staff are needed for this expansion to take place. Similar findings were also identified in the focus group discussions in relation to starting a new business, where the greatest challenges listed were a lack of access to loans (in particular interest free loans as required under Islamic rules- reported by 96% of groups), complicated government regulations (83%), and a lack of skilled workers (17%).

→ When asked: "What is your plan for your business in the next few years?", 69% of business owners interviewed noted that they planned to expand their business, 28% planned to remain the same, and 3% noted that they were planning to relocate to another area. Women were more likely than men to have plans for expansion - 78% compared with 67%.

→ The markets with the highest proportion of businesses planning to expand were: Mosul Al Jadida, Dawasa, and Wadi Hajar (100% of business owners planning to expand), followed by Al Muthanna, Al Zhoor, 17 Tamuz and Nabi Younis. No traders in Al Shorta and Sarj Khaneh reported expansion plans.

→ Amongst business owners who expressed a desire to expand their business, the most stated form of expansion was physical expansion of the space (59%), 37% stated that they wished to purchase new equipment, 19% stated that they wished to sell new products, and 7% stated that they wished to hire more staff.

→ Amongst business owners who did not express a desire to expand their business, the most often stated reason for this was that they were comfortable with their current size/turnover. Just over a quarter stated that they were unable to expand due to lack of investment capital, whilst 18% stated that they could not expand due to low demand for their goods and services.

→ When asked if they believed that there was a market to expand their business, 56% of business owners responded 'yes', whilst 44% of them said 'no'.

→ The vast majority of business owners (81%) noted that the main need for expanding their business was additional financial resources, whilst 12% of them stated that additional staff were needed. 7 per cent of business owners noted other requirements, including new equipment and additional workspaces.

→ When those vendors who had stated that they believed that there was a market for expanding their business were asked how much investment would be required to expand their business, the average the average cited investment requirement was $4,652.

CUSTOMER PROFILES

Customer profiles varied significantly between male and female business owners. The majority of female businesses (78%) cater mainly to female customers.

→ Overall business owners: 51% catered to both men and women, 26% catered to mainly men, and 23% catered to mainly women.

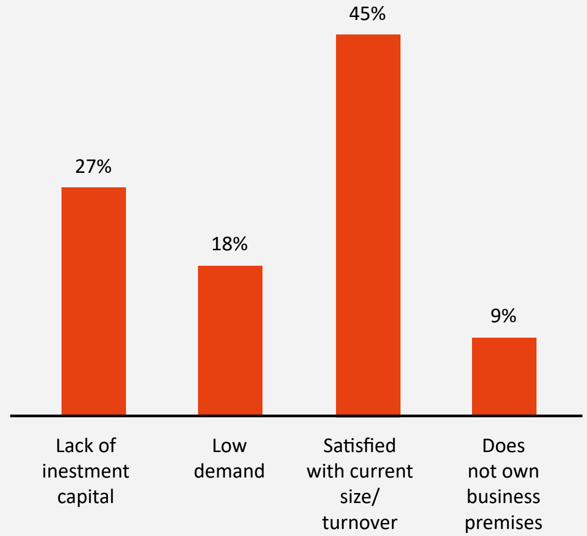
→ Male Business Owners: 60% catered to both men and women, 33% catered mainly to men, 7% catered mainly to women.

→ Female Business owners: 22% catered to both, 78% catered mainly to women, 0% catered mainly to men.

→ At least 50% of respondents noted that their main customers were those from the same neighbourhood of Mosul. Mosul Al Jadida and Nabi. Younis appeared to have the broadest appeal of all markets surveyed, both in terms of the type of clientele and their areas of origin.

FIGURE 23:
Expansion Plans/Desires

FIGURE 24:
Reasons for Not Expanding



MARKET PARTICIPATION – WOMEN

Three quarters of businesses and consumers report that women's participation as consumers has increased since the conflict, with the main reasons provided being increasing market demand (due to destruction elsewhere), women's improved freedom and mobility in the community, and an increase in purchasing power. For those that reported a decrease in women's participation, economic downturn and insecurity were provided as the main reasons.

WOMEN'S MARKET ACCESS

→ A high proportion of female consumers were observed across virtually all markets assessed. Markets with the highest reported levels of women consumers were Nabi Younis and Mosul Al Jadida.

→ The markets with lowest reported levels of women consumers were those most damaged in West Mosul, notably Dawasa, Sarj Khaneh, and Bab Al Saraji.

→ Overall, 42% of consumers and 41% of vendors noted that the proportion of female consumers compared to overall consumers had changed before/after the conflict.

"The main challenge women face [to improve their livelihoods] is the lack of money to start a business. All groups face this challenge."

Male interviewee, West Mosul

→ Of those, 74% of consumers and 75% of vendors noted that trends had changed for the better. Conversely, 26% of consumers and 25% of vendors stated that women's participation had worsened after the conflict.

→ Reasons given for improved market access for women:

» **Increased demand in certain markets due to market destruction elsewhere.** This was particularly marked across Mosul al Jadida and 17 Tamuz where

FIGURE 25: Main Customers by Trade

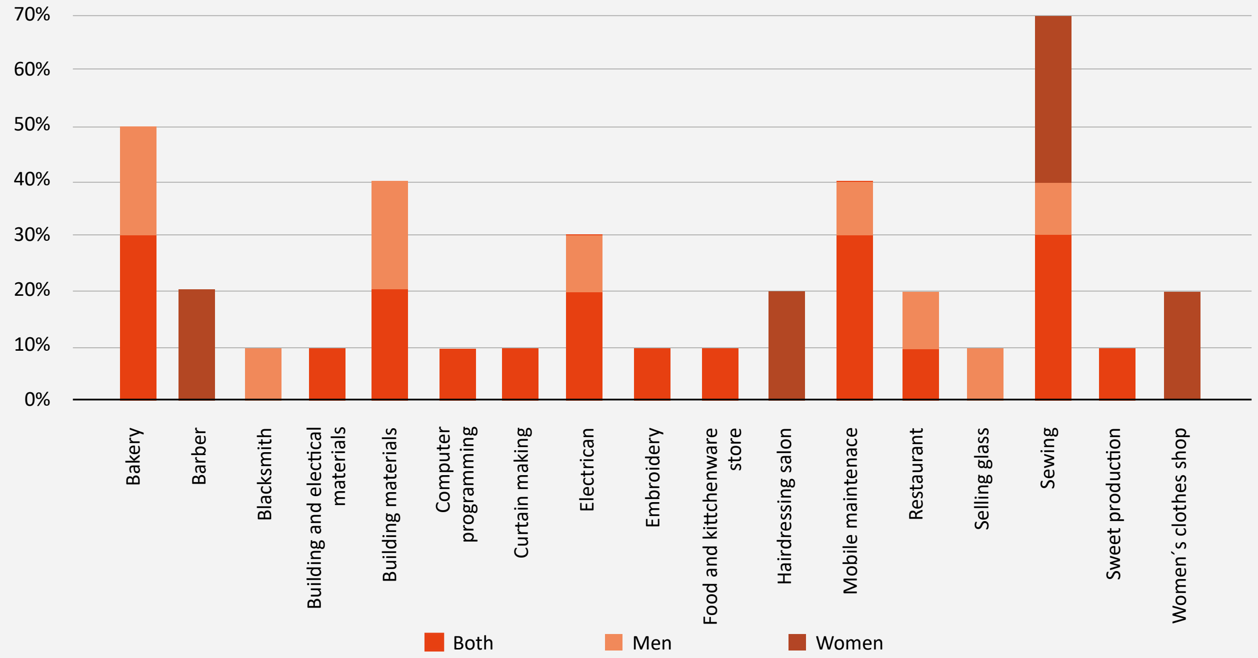


FIGURE 26: Main Customers by Market

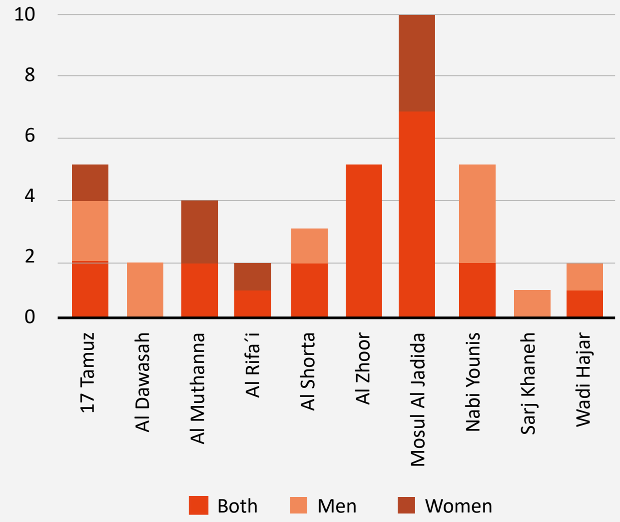


FIGURE 27: Why do you think your customers choose your business over others?

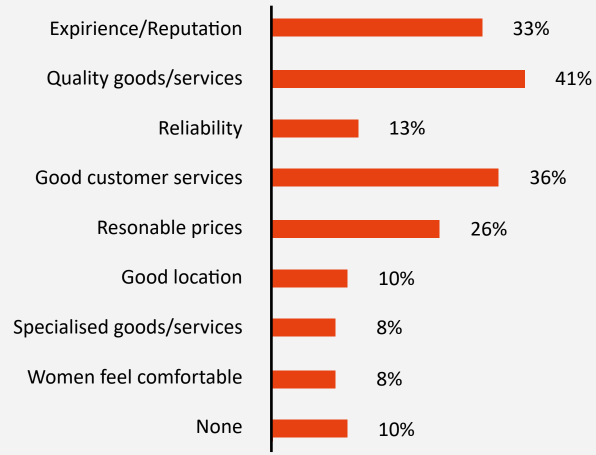


FIGURE 28:
Reasons for Increased Proportion of Female Consumers

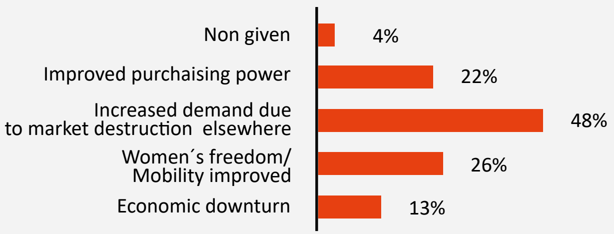


FIGURE 29:
Reasons for Increased Proportion of Female Business Owners

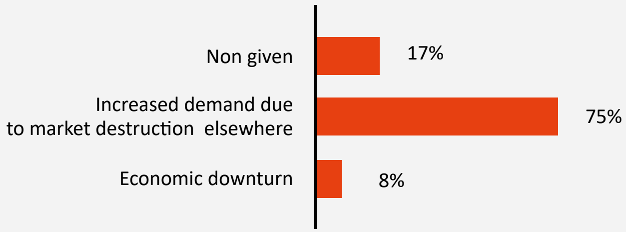


Figure 30:
Reasons for Decreased Proportion of Female Consumers

FIGURE 31:
Reasons for Decreased Proportion of Female Business Owners

FIGURE 32:
Risks/Obstacles to Women Consumers: Business Owners

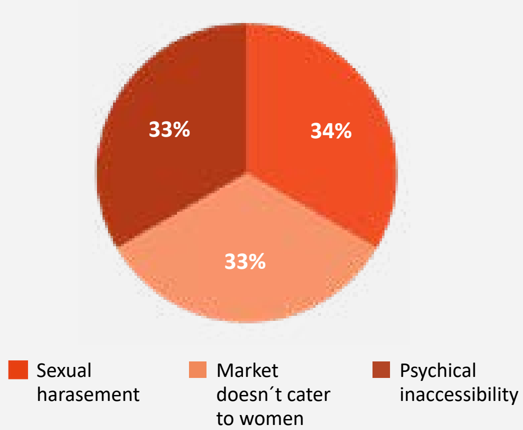
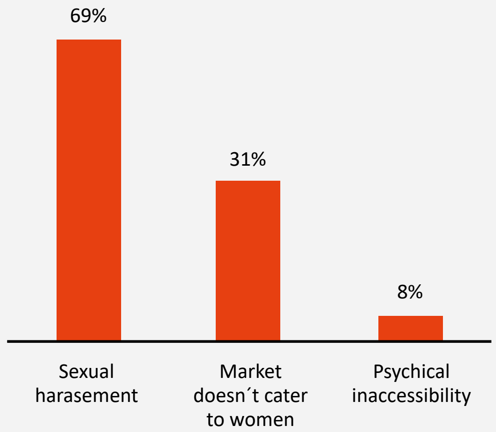


FIGURE 33:
Risks/Obstacles to Women Consumers: Consumers



a high proportion of both business owners and consumers noted that women were now shopping in these markets more due to destruction of markets in the old town (notably Sarj Khaneh);

- » **Women's improved freedom and mobility in the community** – this was particularly noted by consumers across Al Rifai and 17 Tamuz;
- » Improved **purchasing power** and **security**.

→ Reasons given for decreased market access for women:

- » **Economic downturn -** this was particularly emphasised by business owners;
- » **Market infrastructure destruction –** particularly in Sarj Khaneh, part of the old market which previously catered specifically to women;
- » **Insecurity** in certain marketplaces.

→ A notable trend was observed with regards **to increasing popularity of markets close to residential areas** for female consumers, due to both market and transport infrastructure destruction in and around the larger, main markets used before the conflict.

RISKS

Whilst the majority of businesses and consumers reported that women do not face specific risks whilst travelling to or shopping at markets, some market areas were assessed to be safer than others, with their safety determined by their physical accessibility and infrastructure. The risks most often cited were sexual harassment, followed by markets not catering to women, reflecting the lack of social acceptance for women to be present in male-dominated spaces.

→ 92% of business owners and 81 per cent of consumers noted women did not face specific risks whilst travelling to/shopping in/returning from markets.

→ Al Shorta, A; Muthanna and Nabi Younis were all noted as particularly safe, with no respondents highlighting risks in these markets.

→ Overall, 18% of consumers and 8% of vendors highlighted risks to women. This trend was particularly notable across Wadi Hajar, Dawasa, and Sarj Khaneh.

→ When asked to explain, respondents highlighted the following specific risks (in order of frequency cited by respondents):

  » Sexual harassment. This was highlighted by 69% of consumers and 33% of business owners who noted that there were risks/obstacles to women en route to/shopping in/returning from markets.

  » Market does not cater to women. This was highlighted by 31% of consumers and 33% of vendors, and links to the above point, illustrating the lack of social acceptance for women to be present in male-dominated spaces – see more on this in the section below.

  » Physical accessibility challenges due to a lack of transport infrastructure/services. This was highlighted by 8% of consumers and 33% of vendors, and illustrates the key barriers created by not only market infrastructure destruction, but also transport infrastructure destruction. This consideration is again inherently linked to sexual harassment, with participants highlighting that the risk of this was higher if women were forced to travel long distances on foot to reach markets.

© Nina Tramullas/PIN

CONTENTS PAGE

© Nina Tramullas/PIN

4.2 SKILLS AND VOCATIONAL TRAINING

EMPLOYEE NUMBERS, HIRING PREFERENCES AND SKILLS IN DEMAND

The majority of businesses reported that they had fewer or the same number of employees than before the conflict, with only a small proportion of smaller businesses reporting an increase in staff. All businesses surveyed reported that they hired skilled labour, with only 15% of business reporting that they also hire unskilled labour. The vast majority of businesses reported that they did not experience any challenges finding employees. Technical skills were the most important types of skills businesses required when hiring new staff by nearly all businesses surveyed. 72% of business owners noted that they would consider hiring vocational trainees, and 51% would be willing to take on interns for work placement schemes.

- Larger business owners reported on average employing three full-time employees and one part-time employee, whilst smaller business owners employed an average of 1.5 full-time employees and 0.5 part-time employees.
- When asked if the number of employees had changed before and after the conflict, 43% and 45% of small and larger businesses owners respectively noted that the number of employees had decreased. Smaller businesses were the only category reporting an increase of employees after the conflict, with 18% stating that numbers of employees had increased.
- When asked if businesses employed skilled, unskilled labourers or both, 100% of businesses noted that they hired skilled labourers, whilst 15% noted that they also hired unskilled labour.
- When asked which skillsets were most important when hiring new staff 92% of respondents noted that technical skills were most important, whilst 8% noted that customer service skills were a priority (restaurant, confectionary and food and kitchenware stores).
- Daily wages paid to employees varied between small and larger businesses, with small businesses reporting on average $6.5 USD/day and larger businesses reporting $8.2 USD/day.
- When asked if they experienced challenges in finding employees, 87% of businesses stated that they did not. The businesses that did notably involve skilled labour, including barbers, women's hairdressers, and tailors. The most reported obstacles to finding employees were lack of skilled/trained labour, and inability to pay labour wage rates.

JOB-SPECIFIC SKILLS AND INTEREST IN VOCATIONAL TRAINING

Focus group discussions with male and female job-seekers revealed that they were most interested in learning job-specific skills in sectors that are functioning well (e.g. sewing, plumbing, blacksmith, hairdressing, nursing, mobile phone and computer maintenance) as they saw these skills as the most helpful to secure a job or start a business. In most of the neighbourhoods assessed, people highlighted the unavailability of capacity/skills development training opportunities as a major issue.

- The majority of respondents did not report having existing skills and experience that could be marketable to employers. However, some men also reported having skills and experience in some sectors (e.g. blacksmith, carpenter, hairdressers, electricians) but were unable to keep working in these trades due to their workshop or businesses being damaged during the conflict. Some women expressed that they had existing skills in sewing and hairdressing. Certain PLWDs had experience running small shops.
- There was a high level of interest amongst respondents to participate in vocational trainings to develop the skills and experience they need to find employment. The main obstacles to participating in vocational training was the lack of training centres, and the need for transportation support to access existing centres. When asked what times would be

most suitable for trainings, most respondents said either morning or afternoon would be suitable for men and women. There was some interest in having trainings supported in Spring and Summer due to smoother transportation possibilities at those times of the year.

VOCATIONAL TRAINING AND WORK PLACEMENTS

→ Overall, 72% of business owners noted that they would consider hiring vocational trainees. Those that stated they would not cited not needing additional workers, lack of space, and low financial turnover as the primary reasons that they would not.

→ When asked if they would be willing to take on interns for work placement schemes, 51per cent of respondents stated yes, whilst 49% stated no. Tailors, bakeries, hairdressers and mobile maintenance businesses were those proportionally most willing to take on interns.

→ When asked to explain their willingness to train others, 44% of businesses simply noted that they were willing to train others, however 56% included some kind of conditionality, such as training fees, part time hours, and requirements for more space and improved business turnover.

FIGURE 34: Employee Numbers: Small Shop/Workshop

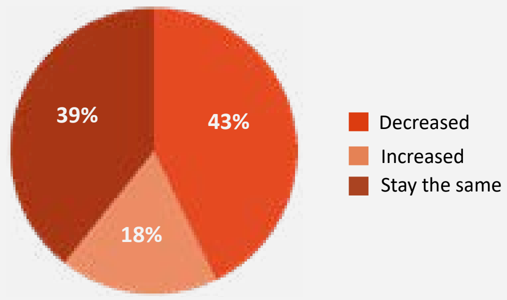


FIGURE 35: Employee Numbers: Large Shop/Workshop

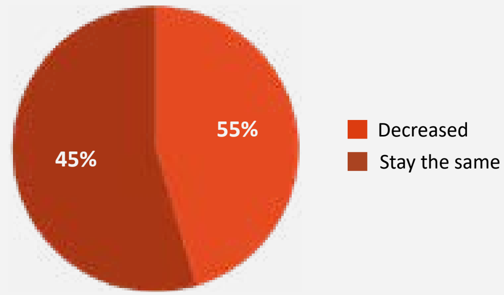


FIGURE 36: Would you consider hiring vocational trainees?

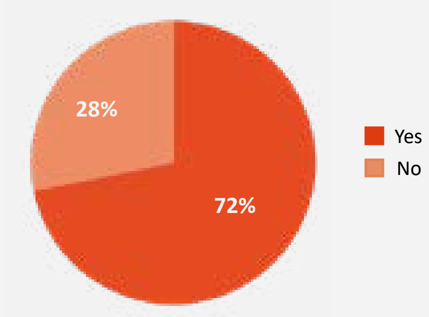


FIGURE 37: If not, why not?

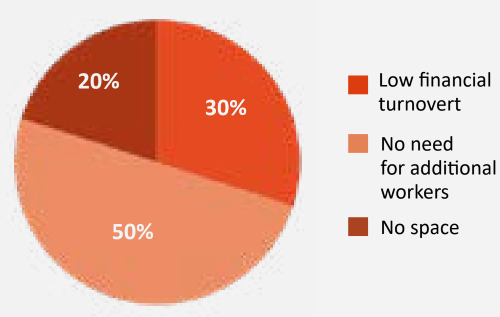
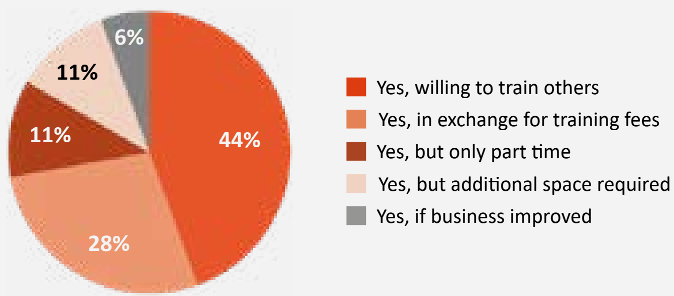


FIGURE 38: Explain your willingness to train interns




© Nina Tramullas/PIN

CONTENTS PAGE

4.3 CONSTRAINTS AND OPPORTUNITIES TO LABOUR MARKET PARTICIPATION

The key constraints to labour market participation include a lack of access to capital to open new businesses or rebuild existing ones, lack of job opportunities, lack of experience and skills, and nepotism in the recruitment process. Throughout the focus group discussions, respondents also highlighted the unavailability of any capacity/skills development training as a key issue. Women and PLWDs are significantly underrepresented in the labour market and face many additional barriers to participation, however there are some signs of improvement in women's participation in the labour market. Financial assistance in the form of loans or grants to open/rebuild businesses, trainings and workshops to develop particular marketable skills, the generation of new job opportunities (with tailored support for women and PLWDs), as well as the re-establishment of previous jobs were considered as the greatest opportunities to increase labour market participation.

"It is hard to find a job these days, because if someone wants to hire someone, he/she will hire their relative or friend."

Male interviewee, West Mosul

BARRIERS TO MEN'S EMPLOYMENT

The focus group discussions highlighted the following key barriers to men's employment:

» Lack of capital /financial support to open / rebuild business (mentioned by 79% of the groups)

» Lack of job opportunities (63% of the groups)

» Lack of experience / skills (21% of the groups)

» High rent (13% of the groups)

» Nepotism (4% of the groups)

» Low Wages (4% of the groups)

OPPORTUNITIES AND BARRIERS TO WOMEN'S EMPLOYMENT

Whilst it varied across market areas, only approximately 5-10 per cent of employees in market areas were women, and a similar proportion of businesses were female-owned. Less than half of the businesses surveyed reported that women's employment in the market had improved since the conflict. This indicates that women's participation as employees had not improved as much as their participation as consumers, with barriers to employment greater than barriers to women simply using local markets.

→ Women were found to be working in 7 out 11 of the markets assessed in the Market Observation and Vendor Surveys. The markets with the highest female business owner representation were Al Muthanna and Al Zhoor in East Mosul, and Al Rifai and Mosul Al Jadida in West Mosul.

→ All other markets were estimated to feature less than 10% of female-owned businesses by both business owners and enumerators.

→ Similar levels of participation were found at employee level, since a majority of women only work for female employers.

→ Overall, 56% of business owners noted that women's market employment had not changed before and after the conflict.

  » This was particularly noted in Dawasah, Nabi Younis, and Wadi Hajar, where no changes were noted by any respondents.

→ In contrast, 44% of business owners noted that women's market employment had changed before and after the conflict.

  » 100% of respondents from Al Shorta, Al Rifai and Sarj Khaneh noted changes, in addition to 60% of respondents in Mosul Al Jadida, 40% of respondents in 17 Tamuz, and Al Zhoor, and 25% of respondents in Al Muthanna.

→ The geographical trends match those noted by consumers and business owners relating to the proportion of female consumers in the markets before and after the conflict, highlighting that women's market access and engagement as employees are inherently interlinked.

→ There were stark differences remarked in male and female business owners' responses, with 100 per cent of women noting that their position had changed, and 73% of men noting that they had not changed.

→ 88% of business owners who suggested that women's participation as employees had changed prior and subsequent to the conflict noted that it had improved since the conflict (100% of female business owners and 73% of male interviewed).

→ The reasons cited for improved women's participation were overwhelmingly related to improved societal attitudes towards women's market participation.

→ Just 12% of business owners who suggested that women's participation had changed prior and subsequent to the conflict noted that women's market participation had worsened following the conflict compared to before (all of these were in 17 Tamuz, Mosul Al Jadida and Sarj Khaneh).

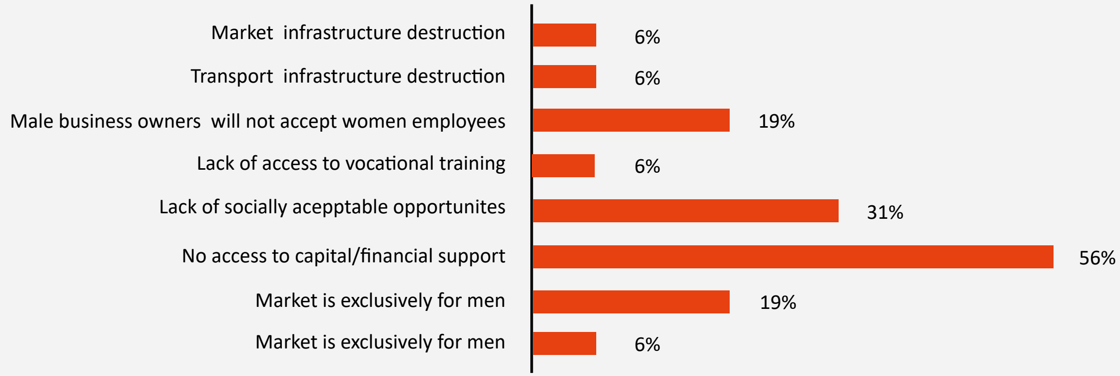
→ The reasons cited for worsened women's participation were largely related to market destruction – notably the near total destruction of Sarj Khaneh market in West Mosul, which was predominantly comprised of female business owners catering solely to female consumers prior to the conflict.

BARRIERS TO WOMEN'S EMPLOYMENT

Significant barriers to women's market employment were identified, with a higher number of female business owners (67%) highlighting barriers than men business owners (33%). The most significant constraint reported was access to capital, followed by the lack of socially acceptable employment opportunities for women, male business owners not engaging female employees, and the lack of experience.

FIGURE 39: Reasons for Improved Women's Market Engagement

FIGURE 40: Barriers to Women's Market Participation



→ Overall, 41% of business owners noted that there were barriers to women's participation in markets.

→ There were marked distinctions between male and female respondents.

» 67% of female business owners highlighted barriers

» 33% of male business owners highlighted barriers

→ Numerous barriers were listed, including:

» Lack of access to credit or financial support (56%); Lack of socially acceptable employment opportunities for women (31%); male business owners not engaging female employees (19%); Lack of experience (19%); Market and transport infrastructure destruction (6%); lack of access to vocational training (6%);)

The findings from the focus group discussion with community members were also very similar.
The main constraints were listed as: Lack of capital/financial support to open or re-build business (67%), lack of experience (33%); social/cultural norms challenging women's ability to work (29%); lack of job opportunities (25%); low wages (4%); lack of education/qualifications (4%).

→ The lack of **socially acceptable opportunities for women** was highlighted as a particularly important consideration.

- Many respondents noted that women were only able to work in businesses run by women, or in businesses with separate spaces for female employees.
- Markets which predominantly catered to men were also identified as not appropriate work environments for female employees, notably Dawasa.
- When asked if they would employ both men and women as interns, only 47% of male business owners, and only 11% of female business owners said yes, further highlighting the gender divide in the workplace.

OPPORTUNITIES FOR WOMEN'S EMPLOYMENT

Whilst employment opportunities for women were identified, these were perceived as much higher by male-owned businesses compared to female-owned businesses, indicating that men were much less likely to see and understand the barriers to women's employment compared to women. Women's clothing, tailoring, cosmetics, accessories, and hairdressing businesses were identified as offering the greatest opportunities, due to the fact that it is considered more socially acceptable for women to work in these sectors, and that they can be done closer to or in women's homes. Respondents stressed that where opportunities do exist, vocational training, job creation, and financial/material support are all required to strengthen access to these opportunities.

FIGURE 41: **Women's Employment Opportunities**

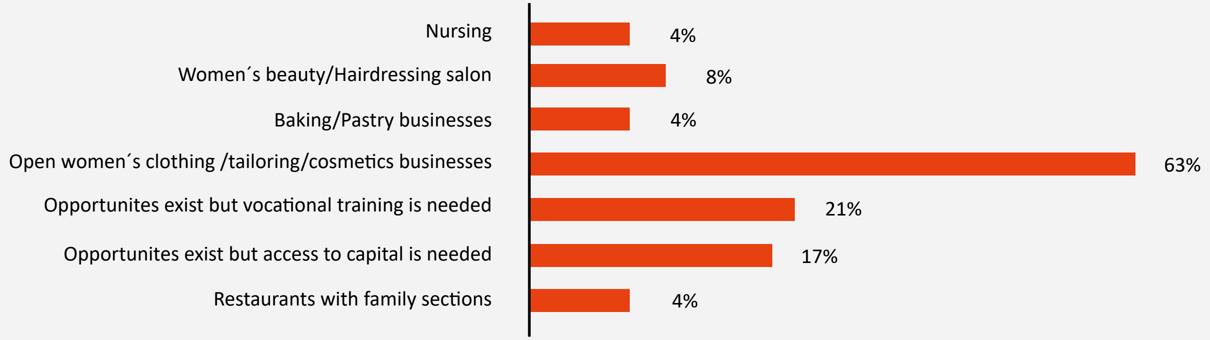
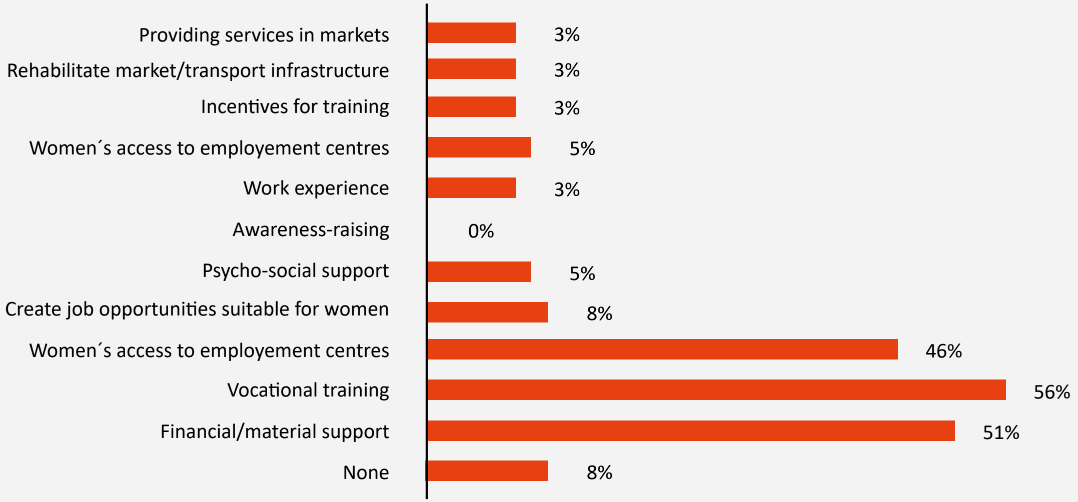


FIGURE 42: **Enhancing Opportunities for Women**



"The biggest challenges women face finding employment are men who refuse to hire women, the distance between work and home, and the lack of jobs. All community groups face these challenges."

Female interviewee, West Mosul

→ 62% of business owners noted that there were employment opportunities for women in the market.

→ Women were far less likely to highlight opportunities for women than men:

- 22% of female business owners noted that there were employment opportunities for women.
- 73% of male business owners noted that there were employment opportunities for women. This mirrors the barriers assessment data above, in which men were less likely to see barriers to participation than women.

→ Given the social barriers to women's employment highlighted by respondents above, some participants also mentioned that **community awareness raising** on the benefits of women working, and **psycho-social support** to women are also required to enhance employment opportunities.

Respondents highlighted a number of ways in which **women's market participation could be enhanced.** The three most stated forms of support were as follows:

→ Vocational training (56% of respondents)

→ Financial or material support to women to establish businesses (51% of respondents)

→ Creating job opportunities for women through opening female-owned businesses or market spaces (46% of respondents).

OPPORTUNITIES AND BARRIERS TO EMPLOYMENT FOR PEOPLE WITH DISABILITIES

The majority of business owners reported barriers to PLWDs gaining employment opportunities in the market, with the greatest barriers identified as the lack of required health and financial support, appropriate work opportunities, and community acceptance. The main opportunities identified were in the cellphone/computer maintenance workshops. The support identified as most helpful to enhancing employment opportunities for PLWDs was healthcare, financial and material assistance, and supporting new businesses to open that are adapted to the needs of PLWDs.

LABOUR MARKET PARTICIPATION OF PLWDS

The assessment found that there a very low rate of PLWD business owners and employees in the market areas (approximately 1-3%), and that this had not changed since the conflict.

→ When asked if People Living with Disabilities (PLWDs) were working in the market, 82% of business owners said that they were not.

→ Business owners identified PLWDs working in the market in Al Shorta, Al Zhoor, Mosul Al Jadida, and Nabi Younis. No other markets identified PLWDs working as owners or employees.

→ Estimates from business owners across the above-mentioned markets suggested that an average of 1.4% of business owners and 2.7% of employees were PLWDs.

→ A very limited proportion of business owners (8%) also noted PLWDs fulfilling other roles within the market, including business administration.

FIGURE 43:
Are PLWDs Working in this Market?

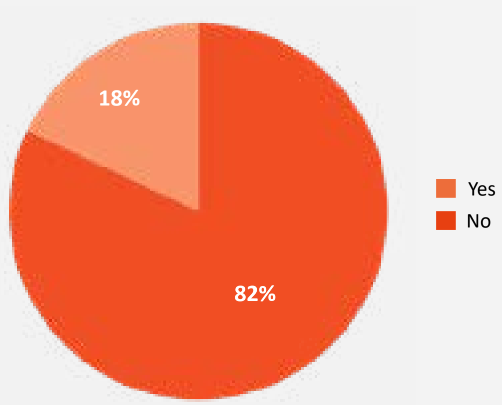


FIGURE 44:
Are PLWDs Working in this Market?

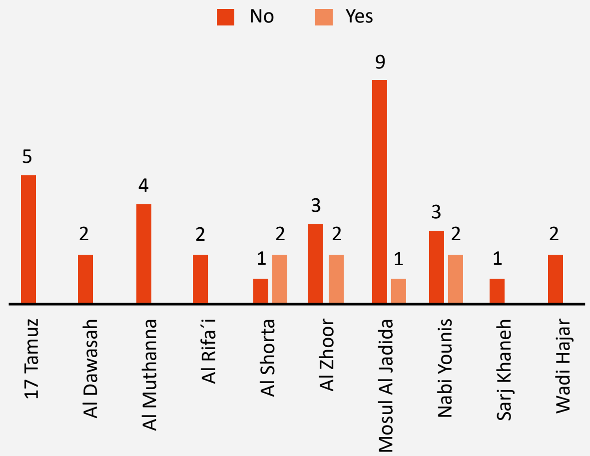
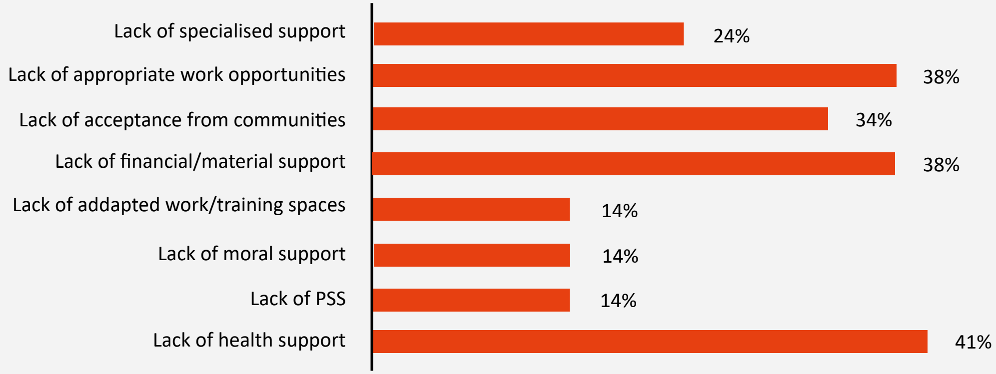


FIGURE 45:
Barriers to Employment: PLWDs



→ When asked if these trends had changed before and after the conflict, 95% of business owners noted that they had not. The 5% of owners who responded that they had changed noted that the situation for PLWDs had worsened due to a lack of employment opportunities and support, including financial support.

BARRIERS TO EMPLOYMENT FOR PLWDS

→ 74% of business owners noted that PLWDs faced barriers accessing income generating/employment opportunities, 26% noted that there were not.

→ The most significant barriers identified were: a lack of health support, appropriate work opportunities, financial/material support, acceptance from communities, and support specialised to their daily needs.

→ The focus group discussions also had similar findings, with the following constraints reported: lack of capital/financial support (63% of groups); lack of specialist health care (58%); lack of appropriate/accessible job opportunities (33%); lack of experience/skills (21%); discrimination (17%); lack of 'moral / psychological support' (17%).

"Persons living with disabilities face a lack of job opportunities, health services and trainings that they need to find a viable job."

Male interviewee, West Mosul

OPPORTUNITIES FOR EMPLOYMENT FOR PLWDS

→ When asked if there were income generating/employment opportunities for people living with disabilities in the market currently, 64% of vendors noted that there were not, whilst 36% noted that opportunities did exist.

→ When asked to explain their responses, those who said 'yes' highlighted support was required in order to facilitate these opportunities, including the adaption of work conditions and investing in training to build up skills. A high proportion of respondents noted that there were opportunities to work in cellphone/computer maintenance workshops, in addition to working in business administration and forex bureaus, and working in shops specialising in printing, clothing and watches.

→ When asked 'What steps do you think could be taken to enhance employment opportunities for people living with disabilities in this market?', the following answers were given by respondents:

  » Approximately half of the respondents highlighted that healthcare should be provided, followed by physical support (8% of respondents);

FIGURE 46:
Do you think that there are employment opportunities for PLWDs in this market currently?

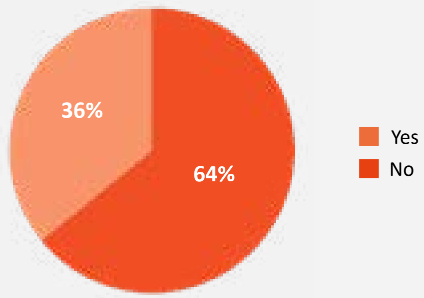


FIGURE 47:
Opportunities for PLWDs

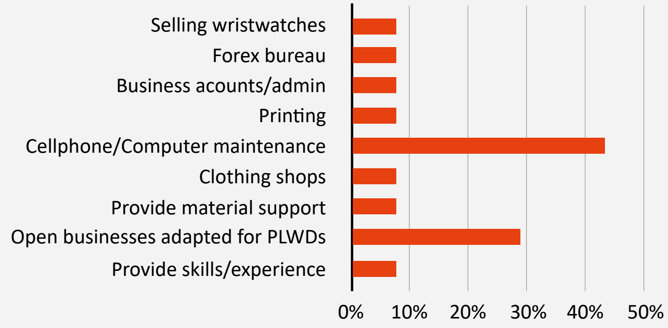
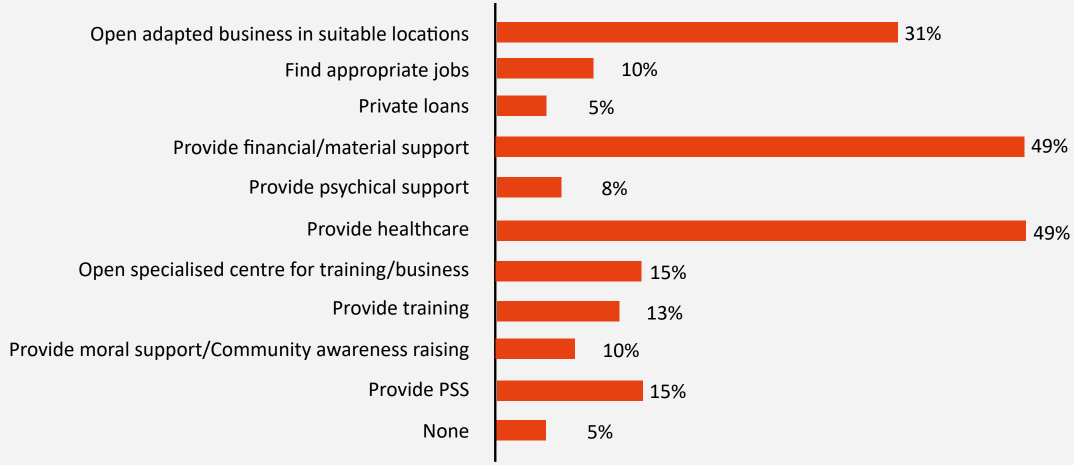


FIGURE 48:
What steps do you think could be taken to enhance PLWDs' employment opportunities in this market?



» 13% stated that vocational training should be provided;

» 15% stated that a specialised training/business centre should be opened for PLWDs.

» Almost half noted that financial and material support is essential, either through a monthly salary or grants and/or material support to open businesses;

» A third of respondents noted that new businesses should consider the need of PLWDs, namely regarding location (close to their homes);

» 15% and 10% noted that psycho-social support and 'moral support' / community awareness raising should be provided, respectively;

» 8% stated that PLWDs should be linked up with employers to find appropriate jobs;

CONTENTS PAGE

© PIN

5. RECOMMENDATIONS

Based on the quantitative and qualitative data collected during this labour market assessment, the following recommendations are made to inform livelihoods and access to employment programming in Mosul:

MARKET ENVIRONMENT AND SECTORS WITH EMPLOYMENT POTENTIAL

Support for training and enterprise development should be focused on sectors with high existing and projected future market demand, with additional support required to improve opportunities for vulnerable groups.

Skills training can only help trainees access jobs if there is demand for the skills they learn. Similarly, support for enterprise development will be most effective where there is market demand for the goods or services being produced. There are signs of improvements to the local economy and purchasing power which has revealed employment opportunities in a few potential growth sectors, primarily for SMEs, which include:

For men: Small business ownership (with grocery, clothes/ fabric, electric appliances, mobile phone shops, sewing shops seen as the greatest opportunities), and construction related jobs (masonry, plumbing, carpentry, blacksmiths, construction and electrician services).

For women: Clothing shops, tailoring, cosmetic and accessories, hairdressing, food processing businesses (cooking, baking and sweets production).

For PLWDs: Computer maintenance and repair, mobile phone and electrical appliance shops, and small shops selling basic goods (e.g. food, appliances), though opportunities will be highly dependent on the disability.

The courses that MOLSA is planning to support reflect current market opportunities, however MOLSA should be supported to - and has expressed an interest in - expanding the number of training topics provided. As the existing courses on offer are primarily focused on opportunities for men's employment, new courses should be supported with a particular emphasis on women and PLWDs. **Potential new training topics to be considered include tailoring, computing and ICT, food processing, and life skills modules**. Business and entrepreneurship skills training modules should also be made available for trainees that are interested in applying for grants and starting their own businesses. Food processing also presents opportunities for women and PLWDs and should be studied further, due to opportunities for home-based production and growth opportunities for SMEs in this sector.[6] Training modules could be developed on cooking, baking and sweets production. The selection of topics should also be strongly **informed by those sectors where opportunities exist to include graduates in work placement schemes.**

ACCESS TO AND DEMAND FOR SKILLS AND TRAINING

Vocational skills are key to enabling persons with lower skills training to access to jobs and should be supported along with trainers' professional development.

When asked which skillsets were most important when hiring new staff, 92% of employers surveyed noted that technical skills were most important. Job seekers also identified technical skills (e.g. sewing, hairdressing), as the most important. **The majority of business owners noted that they would consider hiring vocational trainees, and half of businesses surveyed were willing to take on trainees for work placements.** As training at MoLSA's vocational training centre has not taken place since 2014, capacity building and refresher training of VT trainers should be supported. This should be informed by a training needs assessment to verify both the existing technical and non-technical skills and competencies of trainers. International experience suggests that it will not be easy to motivate marginalised groups to enroll for vocational training, partly because they cannot generate income from participating. Programmes should coordinate closely with MOLSA in identifying ways to reduce barriers

6 World Bank (2018), Jobs in Iraq: a primer on job creation in the short-term

and incentivise their participation, such as the provision of transport stipends for trainees who live a long distance from the training centre.

It is critical to engage the private sector in the curriculum development and training process.

Programmes should support partnership development between VT providers and employers. Whilst partnerships can take a variety of forms, international experience has shown that the most fruitful types of employer participation in training programmes is their **involvement in curriculum development, and the provision of on the-job training to complement classroom learning**.[7] Practical ways that partnerships can be supported include: identifying suitable employers that meet pre-defined criteria for partnership (e.g. larger businesses in a high growth sector, businesses which have shown interest in taking on work placements); supporting VT providers to develop partnership agreements with employers clearly describing the planned cooperation; engaging private sector partners or business/sectoral associations to delegate senior staff to participate on the advisory boards of VT colleges.

To ensure that training reflects the specific skills needs of employers, the Developing a Curriculum (DACUM) methodology can be used, which involves workshops that engage expert workers who analyse the major occupational tasks competent workers must perform. It will also be important to closely monitor job placements to identify how well trainings are meeting the needs of employers, and for VT curricula to be updated and revised periodically based on developments taking place in the industry.

Vocational training programs should involve work placements and on-the-job training, and should engage in-company mentors.

Given that employers heavily rely on personal connections to find employees, and the lack of work experience is listed as a key constraint to employment (particularly for women), **job placements can play an important role in assisting trainees develop the skills and experience needed to find long-term employment.** Work placements would also allow trainees to develop a network of professional contacts and build relationships with employers. Half of all businesses surveyed reported that they would be willing to take on interns for work placement schemes, with half willing to do so without conditional support. To strengthen collaboration between companies and VT institutions and help improve job retention rates, it will be important **to identify and train in-company work based learning supervisors**. Mentors or coaches play an important role as mentors of the trainees. They are usually expert employees, and should receive training on various topics including duties and responsibilities, how to conduct student feedback and evaluation sessions, and gender and inclusion.

Support for work placements should involve a careful selection and monitoring process, and should adopt key lessons learned from previous initiatives.

Previous work placement initiatives in Mosul have experienced challenges with job retention of the supported trainees. The experience from these initiatives has shown that **medium or larger businesses should be prioritised for work placements to improve retention rates**. Businesses that are willing to cost-share workers should also be prioritised, as this shows a stronger indication of the business' commitment. **Previous experience has also shown that placements should be for longer periods (e.g. 3-6 months) to improve retention rates. Regular monitoring is important to ensure attendance and track employment outcomes.**

VT career guidance staff should be supported on how to conduct graduate and tracer surveys, to gather information about job outcomes, the usefulness and relevance of the training program, the use of competencies and required competencies, and to identify suggested improvements to the VET course and job placement program. The selection of employers and monitoring process should also take into account Decent Work

7 9 Glick, Peter J.; Huang, Crystal; Mejia Gonzalez, Nelly Josefina. 2015. The private sector and youth skills and employment programs in low and middleincome countries, World Bank Group


© Nina Tramullas/PIN

principles, including workplace security and safety, and the equal treatment of men and women (additional indicators for consideration are listed in this ILO guide). Where women are being supported, steps should be taken to ensure protection. A robust complaints response mechanism should be in place (with involvement of female staff who will have access). To better ensure sustainability, the complaints response systems of MOLSA and other relevant government departments should be supported and strengthened.

Vocational training should include a focus on soft and life skills, particularly for women and people with disabilities.

After years under ISIL rule, there is an important need for life skills and confidence building, particularly to support women and PLWDs' access to and participation in the labour market. International evidence also indicates that integrated courses that combine life skills lessons with practical experience have higher rates of success regarding employment and earning outcomes.[8] **Training programs should incorporate life skills which could include communication skills, literacy, professionalism, and time management. Trainings for women should incorporate confidence building techniques and skills in negotiation to improve women's ability to advocate for their needs.** Supporting these skills will also have positive impacts on customer service, which was listed as one of the important factors influencing the success and profitability of businesses. Pedagogical support and capacity building support may be required to assist MoLSA trainers with these topics.

There needs to be an adequate system of support in place for ongoing business coaching and mentoring, particularly for new businesses.

Vocational training providers should include modules on general business skills in order to ensure participants are prepared to start their own business. **In addition to training, business coaching will be critical for people who just started their business in order to ensure they receive sufficient guidance to make their business successful.** Ongoing coaching and mentoring support can play a role


© Nina Tramullas/PIN

in helping to address the significant social barriers that women and PWLDs face as business owners (and as employees in the labour market), which can negatively impact their confidence. MOLSA officials should be supported to provide this support, to better ensure its sustainability. Some initial external support may be required for this (e.g. Training of Trainers courses on business coaching, technical assistance with business monitoring tools etc). The project should also explore the role that business or sectoral associations can play in providing technical support and coaching to business owners.

Ensure close integration between training and access to finance initiatives.

Vocational training graduates should be prioritised under any access to finance initiatives supported for small enterprises, including the provision of business grants. Similarly, **recipients of any business grants (for newly established businesses) should be required to complete business training courses.** International experience has shown that jointly supporting access to finance and entrepreneurship training is particularly effective for improving the performance of small enterprises.[9] While addressing systemic constraints to SMEs' financial access is outside the mandate of the MADAD project, further studies should be supported to better understand opportunities and constraints in the market system for financial services. **The provision of any employment creation grants, to assist high-potential existing SMEs to diversify and grow, should also consider conditionality clauses that require businesses to take on vocational**

8 Angel-Urdinola, Diego F., Kuddo, Arvo and Amina Semlali, eds. (2013). Building Effective Employment Programs for Unemployed Youth in the Middle-East and North Africa. Directions in Development, p. 17.
9 The International Labour Organisation (2015) Small and medium-sized enterprises and decent and productive employment creation

graduates for work experience, to encourage uptake and enhance linkages between VT providers and employers. Programmes should consider putting quotas on selected businesses to ensure that they employ women or PLWDs as a condition for receiving assistance.

CONSTRAINTS AND OPPORTUNITIES TO LABOUR MARKET PARTICIPATION

In addition to market-driven skills development, there is an important need to increase demand for workers through job creation and private sector development.

One of the primary constraints that job seekers face is the lack of appropriate and available jobs. Respondents stated that even people with a formal certificates or qualifications are unable to find work. This implies that skills building initiatives alone will not be sufficient, **and interventions need to include support for job creation to increase demand for skilled workers**. Supporting SMEs to develop and grow is likely to have the most positive impact on employment. Sixty percent of jobs in Iraq are in the private sector, the majority of these are in SMEs and are in the informal sector, and SMEs are expected to play a key role in economic recovery and private sector jobs growth.[10] Programs should cooperate with relevant government departments to strengthen the support to new businesses on how to understand and navigate government regulations, which was identified as a key constraint by people to starting new businesses. Programs should also support government to develop and implement longer-term strategies for inclusive private sector development.

Employment creation and business grants should use a thorough screening process and should require contributions from supported businesses.

Whilst support for self-employment can play a key role in job creation, starting a new business comes with certain risks. Conditions must be in place to support successful, sustained self-employment and entrepreneurship. This includes ensuring individuals demonstrate a viable business concept and understanding, can access needed services such as finance, and involves ensuring that the enabling and regulatory environment will not constrain them from operating. **The selection process should be driven by self-selection - selecting businesses willing to invest their own time and resources before receiving assistance – to indicate their commitment.** Interested businesses should see the opportunity as something for which they are competing, rather than something being offered by the project.

A competitive application processes can help with this. A matching approach (e.g. 100:50) to any business grants provided was also found to be effective by the IOM. Sectoral and geographical coverage should also be carefully coordinated with other development actors to avoid duplication and market saturation. Support for business grants should start with a piloting phase to learn and observe before scaling up, particularly for newer businesses and those in emerging sectors (e.g. food processing). Previous programs to support small business grants have had a very low rate of applications from women. **Specific measures should be taken to enhance applications from women and PLWDs.** This should include targeted outreach with face-to-face meetings to promote opportunities in a setting where women and PLWDs feel comfortable to speak and ask questions. Tailored assistance should also be provided with applications for business grants.

Access to employment and training initiatives need to carefully consider gender issues and the needs of PLWDs, and linkages should be established with local organisations that support these groups.

Important factors to consider in supporting women's employment opportunities include the geographical location of the market (including security considerations), the presence of other female-owned businesses in the market, the sectoral focus of the business and the gender of the owner and other employees. Any support for home-based businesses should also consider market access and location. It was reported that specialised healthcare, financial, and coaching (pscyho-social) support was needed

10 World Bank (2018), Jobs in Iraq: a primer on job creation in the short-term

© Nina Tramullas/PIN

to enable PLWDs to successfully engage in employment opportunities. Further consultations should be facilitated with PLWDs to better understand their perspectives, constraints and interests to participating in training and entrepreneurship programmes. Due to the discrimination that PLWDs often face, these consultations need to happen in a space that they feel comfortable in, such as in a group with other PLWDs. **Programmes should work to establish linkages and work through Disabled Peoples Organisations (DPOs)** or other local organisations that help provide services and have an understanding of the specific needs of PLWDs (e.g. parents groups who support disabled youth).

If these organisations do not exist, steps should be taken to assist PLWDs to organize and establish platforms that can provide space for them to advocate for their needs. Disability awareness training support may need to be organised for MOLSA and NGO Staff. Where possible, **initiatives to advance social awareness and acceptance of women and PLWDs in business should be supported,** such as through supporting local champions to work as role models in the community. **The capacity of VT providers to teach trainees with disabilities alongside non-disabled trainees should also be strengthened** (rather than having separate courses for PLWDs), as is promoted by ILO methodologies. Projects should make sure to adequately budget for this support, due to potentially higher costs associated with transport and accommodation support, infrastructure to enable physical access, community outreach, and communication needs (e.g. sign language or an interpreter).

Strengthen the provision of employment services and awareness of these services amongst both employers and job seekers.

The assessment found that there was very limited awareness and usage of employment and career services, with men and women finding out about jobs directly at the location of the employers. Employment services can help increase the chances that graduates and job seekers can find and retain a suitable job. The provision of these services within VT colleges should be strengthened.


© Nina Tramullas/PIN

Community outreach events and workshops (CV writing, networking, use of job search tools) could also be useful for the projects target groups, and could include mentoring by previously successful jobseekers from the same community. **Creating linkages with universities, other training centres as well as with organisations running community resources centres** will be important in expanding information on the employment services provided by MoLSA's Access to Employment (A2E) centre as well as the services provided under the MADAD project.

Explore opportunities to work through and establish linkages with community resource centres for training and employment services.

The lack of training programs on offer and the accessibility to training centres was identified as a key constraint by respondents. **Providing training in community resource centres could be one way to help overcome some of the constraints vulnerable groups face in travelling to and accessing training centres.** This model has been supported by other non-governmental organisations and appears to be working well – in particular where it can act as a safe and socially acceptable space for women to access services. These centres could be used to provide training on life skills and other topics, and could be used as spaces for employment services. Coordination should be ensured with MOLSA, who can provide trainers, and a long-term vision for sustainability and funding should be developed from the outset. **Training should be provided through local actors (e.g. MoLSA), rather than directly by Non-Governmental Organisation staff, to better ensure sustainability.**

© Nina Tramullas/PIN

CONTENTS PAGE

6. ANNEXES

ANNEX A – FOCUS GROUP DISCUSSION PROFILES

Date of interview	District and Sub-District Name	West/East Mosul	Neighbourhood Name	Total number of FGD members with their background (IDP, Returnee, Stayee)	Gender of participants
12-Nov	Mosul	West	Al Shuhada 1&2	10 (9R +1S)	Male
19-Nov	Mosul	West	Al Shuhada 1&2	10 (10R)	Female
12-Nov	Mosul	West	Nablus	10 (5R + 5S)	Male
18-Nov	Mosul	West	Nablus	10 (9R + 1S)	Female
13-Nov	Mosul	West	Rajm Hadid	7 (7R)	male
18-Nov	Mosul	West	Rajim Hadid	10 (10R)	Female
13-Nov	Mosul	West	Mosul Al-jadida	10 (10R)	male
15-Nov	Mosul	West	Mosul Al-jadida	10 (9R+1S)	Female
19-Nov	Mosul	West	Al Mamoun	10 (9R + 1S)	male
12-Nov	Mosul	West	Al Mamoun	10 (10R)	Female
13-Nov	Mosul	West	Al Amal 1&2	8(1IDP +7R)	male
19-Nov	Mosul	West	Al Amal 1&2	9 (9R)	Female
13-Nov	Mosul	West	Tal Al Raman	9 (3R + 6S)	male
18-Nov	Mosul	West	Tal Al Raman	10 (1IDP + 8R +1S)	Female
12-Nov	Mosul	West	Hay- Al-Resala	8 (6R + 2S)	male
15-Nov	Mosul	West	Hay- Al-Resala	8 (8R)	Female
11-Nov	Mosul	East	Nabi Younis	10 (10S)	male
28-Nov	Mosul	East	Nabi Younis	10	Female
14-Nov	Mosul	East	Al-Intesar	9 (1IDP +8R)	male
14-Nov	Mosul	East	Al-Intesar	10 (7R+3S)	Female
17-Nov	Mosul	East	Al-karama	8 (8R)	male
15-Nov	Mosul	East	Al-karama	10 (2IDP+3R+5S)	Female
19-Nov	Mosul	East	Al Qudus	10 (1IDP +3R +6S)	male
17-Nov	Mosul	East	Al Qudus	10 (1IDP + 8R+1S)	Female

Annex B – Consumer Survey, Annex C – Market Observation Tool, Annex D – Key Informant Interviews with Mukhtars , Annex E – Vendor Survey and Annex F – Focus Group Discussion Questions are available here.

FUNDED BY THE EUROPEAN UNION
EU REGIONAL TRUST FUND 'MADAD'
الصندوق الاستئماني الأوروبي 'مدد'

CZECH REPUBLIC
DEVELOPMENT COOPERATION

ACTED
pah
Polish Humanitarian Action
PEOPLE IN NEED CZECH REPUBLIC
welt hunger hilfe

www.clovekvtisni.cz/en/

www.facebook.com/PINIraq/

© People in Need, design: Martin Kovalčík, Nina Damová

This publication was produced with the financial support of the European Union. Its contents are the sole responsibility of PIN and do not necessarily reflect the views of the European Union.