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# MULTISECTORAL ASSESSMENT REPORT ON THE CHALLENGES AND NEEDS OF THE POPULATION FORCIBLY DISPLACED FROM NAGORNO-KARABAKH IN AUTUMN 2023

Prepared by: The People in Need 's Monitoring, Evaluation, Accountability and Learning team in Armenia



March, 2024

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## Abbreviation

ECHO HIP - European Civil Protection and Humanitarian Aid Operations - Humanitarian Implementation Plan

CVA - Cash and Voucher Assistance

DP - Displaced person

GoA - Government of Armenia

KII - Key informant interview

MA - Mission Armenia

MdM - Medecins du Monde

MEAL - Monitoring, Evaluation, Accountability and Learning

MoLSA - Ministry of Labor and Social Affairs

NGO - non-governmental organization

NK - Nagorno-Karabakh

NFI - Non-food items

PIN - People in Need

PSS - Psychosocial support

RA - Republic of Armenia

SSN - Social Safety Net

UN - United Nations

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This assessment report was developed as a part of the ECHO-funded project titled “Multisectoral emergency assistance to vulnerable conflict-affected population, Armenia” implemented jointly in a consortium led by PIN, and partners: Medecins du Monde (MdM) and Mission Armenia (MA).

Given the nature of this assessment, the findings presented in this report should be regarded as a representation of indicative needs and key recommendations. It provides an overall picture of the needs of the displaced people but is not a replacement for in-depth sector-specific assessments. Therefore, it will be essential to complement these findings with other assessments, methods and sources, such as household level assessment, etc., to ensure a more comprehensive understanding of a variety of needs.

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Cover photo: September 2023, Goris, Armenia, Registration Center (Author: Shushanik Nersesyan)

## Executive Summary

Between 24 September and 4 October 2023, 115,183 ethnic Armenians<sup>1</sup> (out of which 52% women and girls, and 31% children), fled to the Republic of Armenia following the approximately 1-year blockade (December 12, 2022-September 19, 2023<sup>2</sup>) and military operation in Nagorno-Karabakh (NK) their region of origin, urgently requiring protection and support. PIN team has been on the ground since the initial days when the first groups of refugees appeared. PIN has delivered immediate aid since the first day and closely monitors the situation. Our foremost objective is to ensure the efficient delivery of humanitarian aid to those in need. Collaborating with diverse humanitarian actors, namely national and international NGOs, UN agencies and others, PIN aligns its efforts with the government-led response.

**Purpose of the assessment:** The following report presents the findings of a comprehensive survey conducted among beneficiaries within the framework of the European Civil Protection and Humanitarian Aid Operations Humanitarian Implementation Plan (hereafter ECHO HIP) project. This initiative aims to assess the needs and challenges faced by people from Nagorno-Karabakh forcibly displaced in September 2023. By incorporating both quantitative and qualitative data through household surveys and key informant interviews, the Need assessment report aims to offer a comprehensive understanding of the challenges and needs faced by forcibly displaced populations, enabling informed recommendations for improved assistance and support programs. The NA delves into multiple aspects such as demographics, food security, livelihoods, access to financial services, access to social protection services, education, social integration, mental and emotional well-being, preferences for assistance modalities, mid and long-term needs, information management between different actors (State, international organization, local and international NGOs), support delivery mechanisms, ongoing and long-term state policies for support. The report proposes recommendations based on the data collected.

The assessment covers 10 regions (marzes) of the RA, which were strategically chosen based on project target. In total, 440 respondents were surveyed, including 376 refugees and 64 officials from various government agencies involved in the support to the displaced at national, regional and local levels. The assessment was conducted between January 23, and February 29, 2024.

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<sup>1</sup> <https://data.unhcr.org/en/country/arm?secret=unhcrrestricted>

<sup>2</sup> On 12 December 2022, under the guise of environmental protests, the Azerbaijani government launched a blockade of the Republic of Artsakh by sending citizens claiming to be eco-activists to block the Lachin corridor, a humanitarian corridor which connected Artsakh to Armenia and the outside world. The Azerbaijani government has consolidated its blockade by seizing territory around the Lachin corridor both within Artsakh and Armenia, blocking alternative bypass routes, and installing military checkpoints. Azerbaijan has also sabotaged critical civilian infrastructure of Artsakh, crippling access to gas, electricity, and internet access. The blockade has led to a humanitarian crisis for the population in Artsakh.

The need assessment report highlights the challenges encountered in accessing beneficiary data for conducting surveys, concerns related to data privacy and security present substantial barriers. One of the primary hurdles is the continued restriction by the state to collect data about the displaced people, which leads to the fragmentation and decentralization of data across various marzes, making it difficult to consolidate and ensure equal representation across marzes.

By analysing the multisectoral challenges faced by, and needs of the affected population, this report provides insights for key stakeholders on the current interventions and policies in place and possible areas of improvement. In particular, the multifaceted challenges faced by displaced populations underscore the importance of nuanced, integrated approaches both to meet immediate needs and to foster integration and long-term resilience.

1. Overall response approach:

- To GoA:
  1. Support the overall response by facilitating access, for humanitarian actors, to information allowing for the better identification of needs and response and better coordination between actors,
  2. Authorize the use of cash-based approaches to facilitate the response
- To humanitarian actors: Ensure flexibility, and tailor initiatives to meet diverse needs, including stable housing, agricultural support for self-sustainability, and entrepreneurship support.

2. Employment and Livelihood Support:

- To GoA: Identify, or support humanitarian actors in identifying opportunities to promote employment of refugee population, for instance by using opportunities to integrate them into existing employment programs, developing new adhoc employment programs or other possible options, ensuring that all groups, including the most vulnerable (e.g. persons with special needs, single-headed households, etc) have equitable opportunities;
- To humanitarian actors: Map out demands and gaps in service offer and develop and provide skills development and training for diverse occupations to enhance adaptability.

3. Shelter:

- To humanitarian actors: Ensure access to essential non-food household items like furniture, bedding items and kitchen supplies.

4. Enhancing Financial Services:

- GoA: Collaborate with financial institutions to create specialized lending programs for economic resilience.

5. Integration of Displaced and Host Communities:

- Humanitarian actors: Foster joint initiatives for psychological well-being, extending beyond physical coexistence, for example to organize support groups where individuals can come together to share their experiences, challenges related to mental health. These groups should be facilitated by trained mental health professionals or peer support specialists to ensure a safe and supportive environment, or to provide art therapy sessions where individuals can express themselves creatively through various art forms such as painting, sculpting, or writing, peer mentorship programs

- Collaborate on mental health professionals, community organizations, and educational institutions to organize workshops on various aspects of mental health and well-being. Topics may include stress management, resilience-building, self-care practices, mindfulness, and coping strategies for dealing with challenges. Organize awareness campaigns to reduce stigma surrounding mental health issues and promote understanding and acceptance within the community.

# Introduction

Following the recent crisis caused by the blockade and military operations in Nagorno-Karabakh, many Armenians left their homes and came to seek safety in Armenia.

Amidst this backdrop, the present need analysis was conducted to deepen our understanding of the challenges and needs confronting the displaced populations from NK, settled across ten strategically selected regions (marzes) of the Republic of Armenia (RA). This comprehensive exercise engaged 376 respondents through a synergetic approach combining both quantitative surveys and qualitative key informant interviews. This methodology ensured a broad-based understanding of the displaced populations' conditions, drawing participants not only from among the displaced but also from representatives of various government agencies at national, regional, and local levels involved in the ongoing support efforts.

The assessment's primary purpose is to dissect the complex fabric of mid-term, and long-term needs facing these communities, spanning aspects such as employment, livelihood support, quality of life, recovery priorities, and integration challenges with host community.

Challenges in accessing and consolidating beneficiary data, primarily due to state-imposed restrictions and concerns surrounding data privacy and security, underscored the logistical hurdles faced during the assessment phase. Despite these obstacles, the report endeavours to present a holistic view of the displaced populations' needs and preferences, illuminating the path towards more integrated and sustainable recovery and resilience-building measures.

In summary, this needs assessment report seeks to articulate the broad landscape of needs, challenges, and aspirations characterizing the lives of the displaced from NK, offering a foundation upon which stakeholders can base more informed, responsive, and effective intervention strategies, thus paving the way for their gradual integration and empowerment within the host communities.

## 1. Methodology

This assessment was carried out by PIN Armenia Monitoring, Evaluation, Accountability and Learning (MEAL) unit between January 23 and February 29, 2024, in the regions of Lori, Shirak, Tavush, Armavir, Kotayk, Aragatsotn, Gegharkunik, Syunik, Vayots Dzor, and Yerevan. The regions included in the assessment were selected among the regions covered by the "Multisectoral emergency assistance to vulnerable conflict affected population, Armenia" project funded by the European Civil Protection and Humanitarian Aid Operations - Humanitarian Implementation Plan and based on the presence of displaced populations. The assessment considered factors such as demographics and displacement patterns, immediate and mid-term needs as well as risks and challenges. The methodology for data collection was based on a combination of household surveys, and key informant interviews (KIIs).

### 1.1 Sampling

Household surveys: To ensure representative insights into the diverse experiences and needs of displaced individuals from NK, PIN worked with local community leaders, NGOs, and governmental bodies to identify respondents among the displaced population (the respondents were chosen from the initial lists

of our potential beneficiaries) ensuring that the selected respondents allowed capturing a broad spectrum of demographic characteristics, socio-economic backgrounds, and displacement patterns. The present survey targeted displaced individuals from NK across the regions (marzes) covered under the ECHO Consortium project. Meanwhile, PIN conducted a rapid needs assessment survey in Syunik and Vayots Dzor as part of a parallel project titled “*Support to immediate needs of crisis affected populations in Armenia*” funded by the EU Delegation to Armenia. By focusing on these areas, the survey aimed to capture the nuanced experiences and needs of displaced individuals from different geographical contexts.

The survey results have an accuracy level of 95% with a 5% margin of error. This level of accuracy ensures that the findings are statistically significant and reflective of the broader population of displaced individuals from NK within the targeted regions. The margin of error accounts for variations that may occur due to sampling and other factors inherent in survey research methodologies.

*Key Informant Interviews:* The KII were conducted among over 64 experts from the sectors related to the study topics, including different urban and village communities’ representatives, school representatives, Coordinator of Cash working group from the Ministry of Labor and Social affairs, UNICEF social protection section, Deputy Prime minister office. Key informant interviews were done through face-to-face and online methods, some participants being asked to complete responses to the interview questions. The following regions (marzes) of the RA were selected for the in-depth multisectoral analysis: Lori, Vayots Dzor, Syunik, Shirak, Ararat, Aragatsotn and Tavush. This selection process aimed to ensure that the KIIs captured a representative and comprehensive understanding of the challenges and needs faced by the displaced populations in areas significantly affected by the consequences of forced displacement.

These diverse modes of communication were utilized to ensure flexibility and accessibility for the respondents, considering their busy schedules and geographical dispersion. Some interviews were recorded and stored on a shared drive, while others filled in by hand the specially developed questionnaire. The KIIs were designed to be conducted in a semi-structured format, whereby the facilitator explains the research questions, the goal of the project, and a list of specific questions to initiate a discussion with the interviewee.

## **1.2 Survey Design**

*HH surveys* were designed in the form of semi-structured interviews, and questions were designed to explore the various areas of the respondents’ lives including concerns around food security, access to markets, sources of income (livelihoods), social integration, psychological well-being, and utilization of financial services. Prior to data collection, the tool was tested among PIN team to ensure the understanding of the questions and adjust as necessary. The tool was then entered into Kobo.

*KII survey tools* were designed as a semi- structured questionnaire used to guide the conversations with the key informants. The questionnaire aimed to explore issues such as access to essential services, livelihood opportunities, psychosocial support, community integration, and policy implications for addressing the complex needs of the displaced population. It also summarized the interviewees’ thoughts about the national coordination process, challenges faced in response to the situation in context.



Through the Key Informant Interviews, valuable first-hand information and perspectives were gathered from knowledgeable stakeholders directly involved in supporting displaced populations from NK to Armenia. Using content analysis, identification of patterns approach and grouping into wider themes (thematic analysis) was done by the team.

### 1.3 Data Collection

Data collection occurred between January 23 and February 29, 2024, during which **376** displaced respondents (183 men and 193 women) were interviewed via phone by 1 enumerator and 1 MEAL assistant, and 64 Key Informants interviewed in person or remotely via Teams.

The Enumerator (1 women) and MEAL unit assistants who interviewed HH members was recruited according to PIN HR policy to guarantee engagement with respondents in a manner that is both respectful and culturally sensitive. The survey process prioritized the privacy and confidentiality of participants, ensuring that their responses remained anonymized and protected throughout the data collection phase. Key Informants were interviewed by MEAL unit manager, officer and an assistant.

Table 1

Region	Displaced respondents (of which female)	Key informants (of which female)
<b>Yerevan</b>	22 (11)	5 (5)
<b>Armavir</b>	7 (5)	2 (0)
<b>Shirak</b>	131(49)	24(8)
<b>Lori</b>	167(89)	12 (8)
<b>Gegharkunik</b>	47(37)	3(1)
<b>Kotayk</b>	2 (1)	1(0)
<b>Tavush</b>	1 (1)	1 (1)
<b>Syunik</b>		3(2)
<b>Aragatsotn</b>		2 (0)
<b>Vayots Dzor</b>		12 (8)

The implementation of restrictions on data sharing for displaced individuals has led to significant challenges in providing equal representation of displaced population by regions selected for survey. Should be highlighted, that surveyed population is selected from the potential beneficiary list of Mission Armenia and PIN ECHO funded project. However, there are limitations on sharing information that has led to differences in understanding the needs and characteristics of displaced people in different areas (mainly Shirak and Lori). This means that humanitarian efforts, like giving out resources and assistance, might not be as effective because the data isn't complete or accurate. It's crucial to address these challenges and find a balance between privacy and the need for clear and trustworthy information. This

way, aid programs can better meet the needs of displaced communities in Armenia and ensure their well-being.

#### **1.4 Data Analysis**

Upon completion of data collection, data was exported from Kobo into MS Excel to enable the analysis of survey responses and derive meaningful insights and trends. Quantitative data were subjected to statistical techniques, while qualitative responses were thematically analysed to identify recurring patterns and emergent themes. The analysis process adhered to established standards of reliability and validity, enhancing the robustness and credibility of the findings presented in this report.

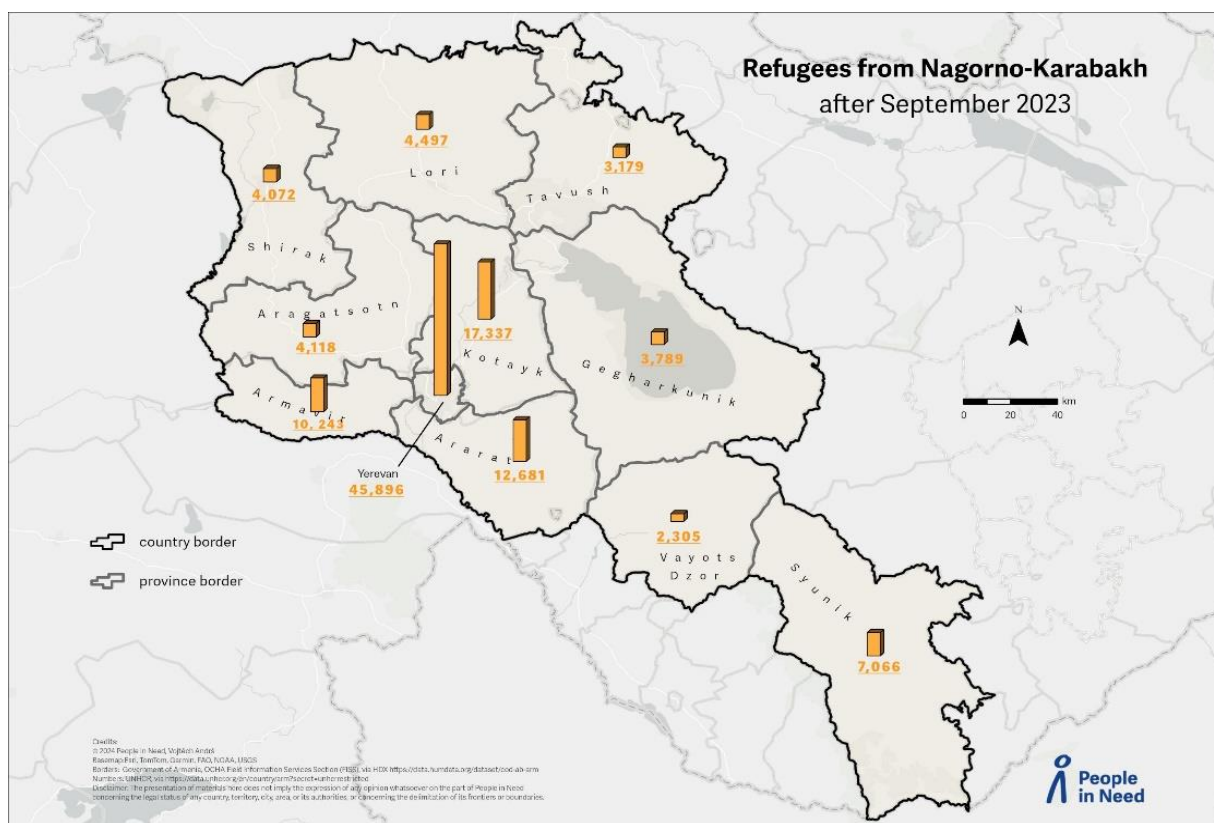
## 2. Demographic Dynamics

This section breaks down the data about individuals who have been forcibly displaced to Armenia. The data disaggregated by age and gender according to UNHCR reported data<sup>3</sup>.

**Locations:** The analysis of the share (%) of the total registered displaced population by location reveals a notable concentration in Yerevan, where 39.85% of the displaced population has sought refuge. Kotayk follows with a significant but lower percentage at 15.05%, indicating a notable presence of displaced individuals in this region. Ararat and Armavir also contributed significantly, accounting for 11.01% and 8.89%, respectively.

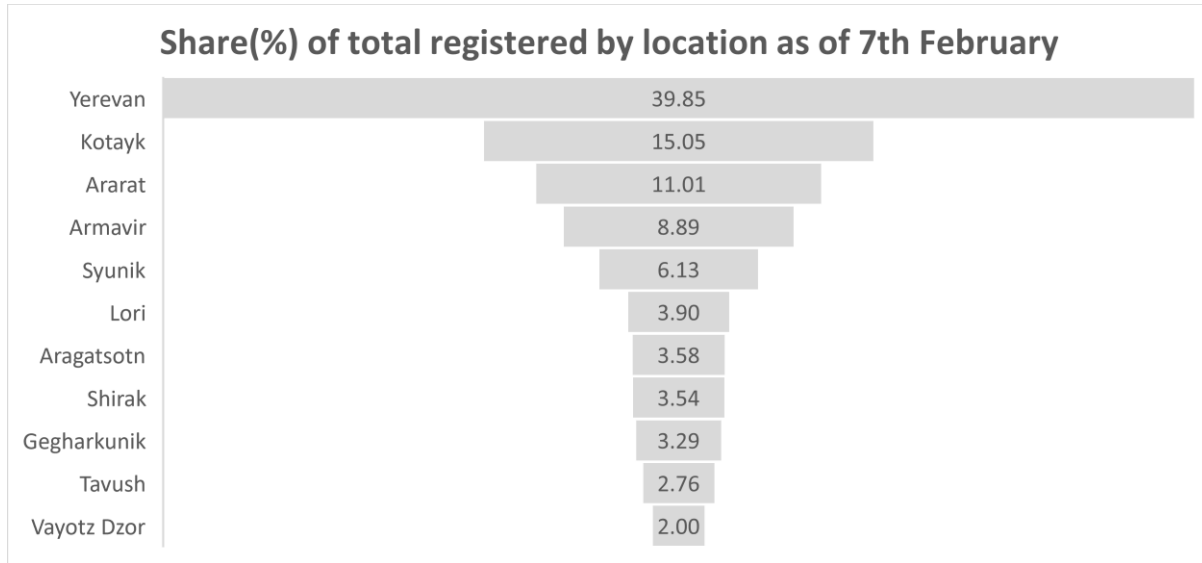
The distribution then gradually decreases across other regions, with Syunik, Lori, Aragatsotn, and Shirak each representing percentages ranging from 6.13% to 3.54%. The remaining regions, namely Gegharkunik, Tavush, and Vayots Dzor, account for smaller shares, ranging from 3.29% to 2.00%.

This distribution pattern highlights Yerevan as a primary destination for displaced individuals, due to its status as the capital and its associated resources-Yerevan proposes increased job opportunities and additional amenities, such as proximity to universities for families with students and access to healthcare facilities for the elderly or people with disabilities. Kotayk, Ararat, and Armavir also emerge as significant location. The consideration of security measures and the border situation with Azerbaijan are crucial when selecting a settlement for long term stay.



<sup>3</sup> <https://data.unhcr.org/en/country/arm?secret=unhcrrestricted>

**Chart 1**



**Gender Balance:** The displaced population shows a balanced gender distribution, with females slightly outnumbering males (52% female vs. 48% male).

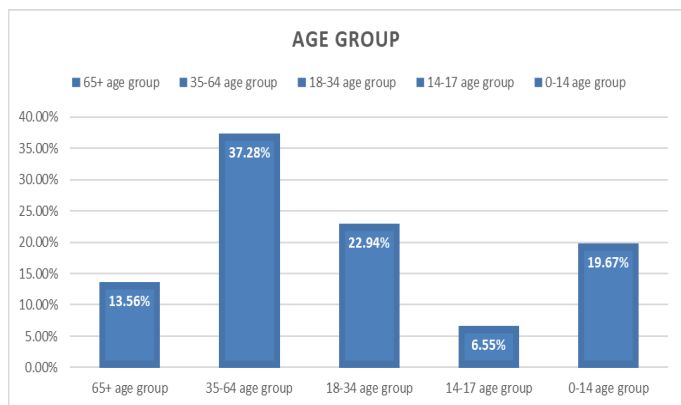
In examining the gender composition of the displaced population, a notable shift is observed compared to the patterns seen in 2020. Currently, there is a balanced distribution, with females slightly outnumbering males (52% female vs. 48% male). Unlike the situation in 2020, where it was predominantly women, children, and the elderly who left while men often stayed behind, the current scenario reflects a distinct change. This time, the impact of displacement has touched every demographic group in Nagorno-Karabakh, leading to a more equitable gender representation among those forced to leave their homes. The balanced gender distribution signals a shift from the traditional roles played during conflict-induced migrations. In the current displacement, everyone, regardless of age or gender, has been affected.

**Age group:** The age distribution within the displaced population reveals a diverse demographic composition. The 35-64 age group constitutes the largest share at approximately 37.28%, indicating a significant presence of individuals in their prime working years. Following closely is the 18-34 age group, representing about 22.94%. This pattern is in line with the demographic composition of NK population before 2023<sup>4</sup>.

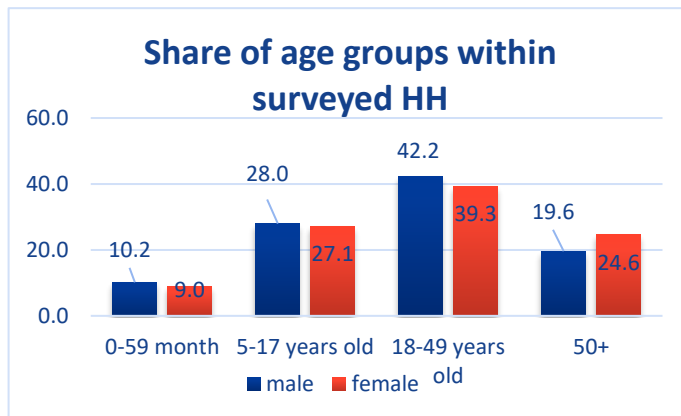
Children (0-14 age group) account for approximately 19.67% of the displaced population, underlining the necessity for targeted support in areas such as education, healthcare, and psychosocial well-being. The 65+ age group averages 13.56%. Adolescents in the 14-17 age group make up approximately 6.55% of the total displaced population.

<sup>4</sup> "LABOUR MARKET IN ARTSAKH" STATISTICAL HANDBOOK, 2022

**Chart 2**



**Chart 3**



### 1.1 Demographics of surveyed displaced population

Overall, PIN surveyed 376 individuals in the regions covered by the survey. The survey's geographical scope allowed for a comprehensive analysis of the diverse needs and challenges faced by displaced individuals across different regions. However, it prevents the presentation of regional overviews due to the limited response in certain areas.

Presenting the age group shares of household members within the 376 surveyed households representing 1,931 individuals provides insights into the demographic composition of the surveyed population:

- Children and Adolescents:** The survey's broader age ranges (which is in line with ECHO age breakdown) make it difficult to directly compare the exact percentages with the displaced population's distribution. However, 0-17 age group counts 37.1 % of surveyed population, while in overall displaced population they account 26.2%. This underscores importance of child-centred projects in Lori and Shirak regions.
- Young Adults and Adults in Prime Working Years:** The survey combines these two categories into a single 18-49 years group. Given that this group constitutes the largest share in both the survey and the displaced population's distribution, there is a clear alignment. This underscores the critical need for *employment, training, and livelihood support for this demographic*.
- Elderly:** While the survey's 50+ years category is broader than the 65+ years category of the displaced population, the recognition of older individuals, especially the noted higher percentage of elderly women, suggests alignment in identifying the need for targeted healthcare and social support.
- Gender:** The respondent gender distribution in our survey reflects a balanced representation, with 49% identifying as male and 51% as female, which corresponds to the gender and age composition of the general displaced population as seen above, which means that the sampling is representative of the whole population.

Despite differences in categorization, the survey findings generally align with the age distribution trends of the overall displaced population. Both datasets highlight the significant presence of adults in their prime working years and the importance of addressing the needs of children and the elderly. The slight differences in age categorization between the survey findings and the displaced population distribution

do not fundamentally alter the recognition of key demographic groups and their needs, indicating that the survey findings offer valuable insights that are consistent with the general population trends among the displaced. This alignment reinforces the importance of targeted interventions across different age groups, emphasizing employment and livelihood for adults, education and psychosocial support for children and adolescents, and healthcare and social support for the elderly.

## 2 Main Findings

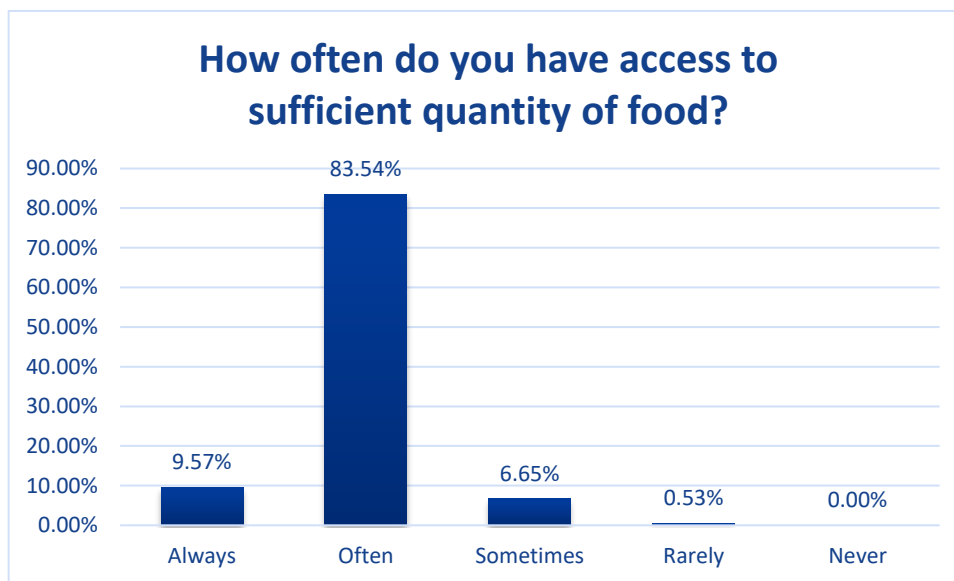
### 2.1 Food Security

The assessment of food security is a critical component in understanding the well-being of displaced individuals and ensuring that their nutritional needs are met. This report delves into the responses provided by the surveyed population regarding their access to sufficient food, the sources of their food, the perceived nutritional value of their meals, the presence of food stocks in their households, and their overall access to local markets.

#### *Access to Sufficient Quantity of Food:*

The majority (93%) of respondents indicated that they have access to enough food always (9,6%) or often (83,4%). Only a minority of respondents (6.65%) reported experiencing occasional challenges in accessing enough food, and only 0.53% stated that they rarely can get sufficient food. *Remarkably, no respondents reported never having access to enough food.* Respondents who stated sometimes, rarely, or never having access enough food were further asked to explain the specific difficulties they encountered, and main challenges indicated are the financial constraints (67%) followed by insufficient assistance (18,5%).

Chart 5



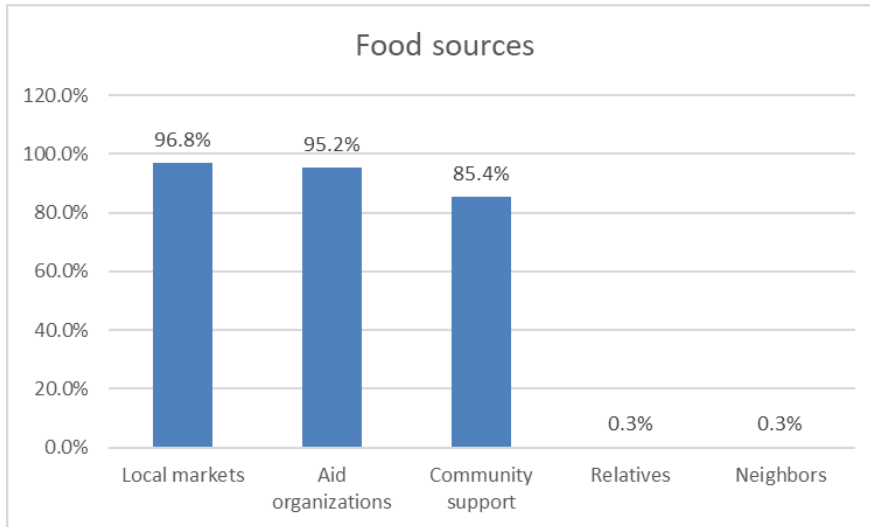
These findings highlight the dual nature of challenges faced by some individuals in obtaining enough food. Financial constraints and limited external humanitarian support emerge as critical factors influencing food security within this subset of the displaced population. As the question is open ended, people also mention, that

they cannot acquire enough quality of food, which implies either dependency on external aid, highlighting issues with aid sufficiency, timeliness, or appropriateness or limited access to resources.

#### *Sources of Obtaining Food:*

Understanding where individuals usually obtain their food is crucial for tailoring support programs effectively.

**Chart 6**



The survey results highlight the diverse sources from which displaced individuals acquire their food. The percentages represent the prevalence of each source within the surveyed population:

Multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

The data reveals that local markets are the primary source of food for 96.8% of respondents, indicating a heavy reliance on these markets either through their own means or via government or humanitarian cash/voucher support. Aid organizations are also pivotal, with 95.2% of respondents depending on them for food, highlighting the critical role of humanitarian assistance in ensuring food access. Community support, including local government aid, is relied upon by 85.4%, underscoring its significance.

When considering sole dependency on one source of food, it becomes evident that the majority of individuals are likely relying on multiple sources of support, given the low numbers depending solely on one source.

- **Humanitarian aid:** 3 respondents
- **Local market:** 8 respondents
- **Community (local government) support:** 1 respondent

This indicates a total of only 12 respondents out of 376 (3.2%) relying exclusively on one source for their food support.

The data suggests that most of the surveyed population is not solely dependent on a single source for food support. Only a small fraction of respondents relies exclusively on humanitarian aid, which could imply that either the aid distribution is not reaching everyone in need, people are accessing aid in conjunction with other sources, or that the aid provided is insufficient by itself to meet their needs. The slightly higher number of respondents relying on local markets, might suggest some level of financial



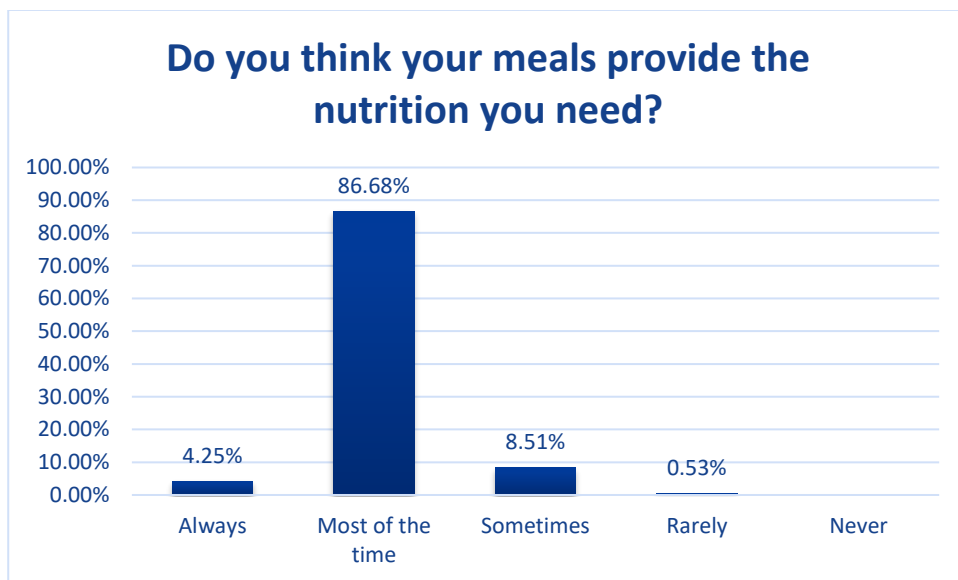
capacity to buy food, or it could reflect a gap in aid provision. The fact that only one respondent relies solely on community (local government) support could reflect a lack of widespread, organized community support systems, or it may indicate that such support is not sufficient or accessible to meet the needs of most displaced individuals.

This analysis indicates a complex landscape of support reliance among the respondents, with a significant implication for how aid and support strategies should be designed and implemented. Understanding the nuances behind why individuals diversify their sources of support or why they might not rely on available aid is crucial for developing more effective, responsive, and comprehensive assistance programs.

*Perceived Nutrition in Meals:*

Assessing whether meals provide adequate nutrition is integral to addressing long-term health and well-being.

Chart 7



Respondents were asked to share their opinions on whether their meals provide the necessary nutrition. The results are as follows:

A small percentage of respondents, 4.25%, express confidence that their meals always provide the required nutrition. Most respondents, comprising 86.68%, believe that their meals most of the time offer the nutrition they need. This overwhelmingly positive response suggests a general sense of satisfaction with the nutritional content of the meals provided. A smaller percentage, 8.51%, indicates that their meals sometimes fulfil their nutritional needs. A minimal percentage, 0.53%, reports rarely having meals that meet their nutritional requirements. This suggests a very limited concern among the surveyed population regarding the infrequent provision of nutritionally adequate meals.

Among the respondents who perceive their meals as sometimes providing sufficient nutrition, a subset also acknowledges not having enough quantity of food (This perception overlaps with the 7.18% who answered that they do not have enough quantity of food.). This overlap suggests a complex situation

where individuals might recognize the nutritional value of their meals but still experience challenges related to the overall quantity or adequacy of food available to them.

For respondents who indicated sometimes, rarely, or never having access to sufficient food the survey explored the strategies employed to cope with food insecurity. A significant majority of respondents, comprising 58.82%, reported reducing portion sizes as a coping strategy for dealing with food insecurity. A notable percentage, 38.24%, indicated that they cope with food insecurity by skipping meals. A smaller percentage, 2.94%, mentioned relying on cheaper food options as a coping strategy. Should be highlighted that 13 respondents (48 %) solely rely on “reducing portion sizes” coping strategy. This analysis provides insights that individuals are predominantly relying on a single approach.

### *Household Food Stocks*

Understanding the presence of food stocks in households’ sheds light on the level of preparedness and self-sufficiency within the displaced community. Identifying the sources of these stocks, including humanitarian assistance, own production, gifts from the community or friends, and markets, contributes to a comprehensive understanding of the factors influencing food availability.

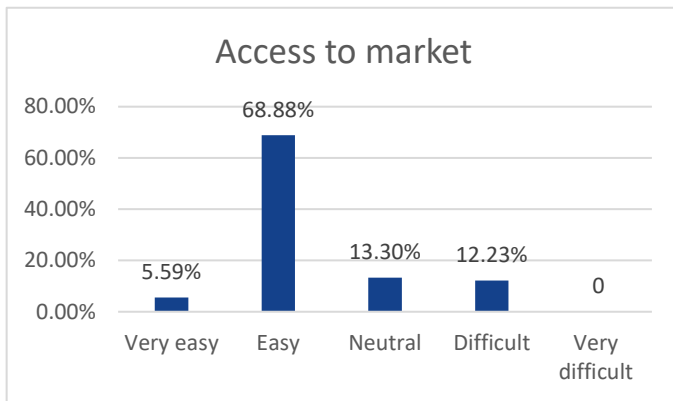
A significant majority of respondents, 97.61%, reported having food stocks in their households. A small percentage, 2.39%, indicated not having any food stocks in their households. However, the predominance of cereal and pasta in food stock suggests a reliance on staple foods that are often affordable and have a longer shelf life. Among those with food stocks, a notable percentage, 36.17%, identified humanitarian assistance as the source. This highlights the crucial role of external support in ensuring the availability of food stocks within households. Another substantial source of food stock is gifts from the community or friends, with 27.13% of respondents relying on such contributions. Most respondents, 88.83%, identified markets as a source of food stocks.

There is no direct linkage between food stock and unemployment or access to market, as food stock primarily comes from humanitarian aid and community support. However, addressing underlying economic challenges remains crucial for long-term resilience and sustainability within the community. By promoting economic opportunities and strengthening community support systems, it will become possible to enhance overall well-being and reduce dependency on external assistance in the future.

### *Access to Local Markets:*

Assessing the overall access to local markets provides insights into the ease or difficulty individuals face in obtaining food from nearby sources. The spectrum of responses, from "very easy" to "very difficult," aids in identifying potential barriers and facilitating targeted interventions to enhance market accessibility.

**Chart 8**



The majority, 68.88%, reported that their access to the local market is easy. A small percentage, 5.59%, described their overall access to the local market as very easy. 13.30%, characterized their access to the local market as neutral, indicating a moderate or balanced perspective on market accessibility. A notable percentage, 12.23%, reported that their access to the local market is difficult.

Respondents who characterized their access to the local market as difficult reported in their vast majority (nearly 98%), the main challenge as the distance to the market (responses are coming mainly from rural areas), while a further 39.13%, cited transportation availability as a challenge to accessing the local market.

Despite the overall positive findings, challenges in accessing local markets have been identified, particularly related to distance and transportation availability. The report provides a comprehensive understanding of the nuanced dynamics influencing food security among displaced populations. However, should be highlighted, that this positive trend is due to ongoing governmental and humanitarian support. The dependence on humanitarian and governmental support can have both positive and negative impacts. In the short term, such assistance can alleviate immediate crises, provide essential resources, and contribute to the overall well-being of communities facing challenges like food insecurity. However, overreliance on external aid raises concerns about the sustainability and resilience of local communities once this support is withdrawn. Communities may have become dependent on external aid and may not have invested in developing their own resources or skills to ensure long-term food security, which decreasing support within communities, compounded by concurrent deficits in both job availability and essential skills among displaced populations, poses a substantial threat to societal stability and progress.

**Main Highlights:**

- 1. Access to Sufficient Food:** A vast majority of respondent’s report having access to sufficient quantities of food, with financial constraints and insufficient aid identified as primary challenges for some individuals. While most respondents believe their meals provide adequate nutrition, challenges related to food quantity and adequacy persist, indicating a need for comprehensive support strategies. Food stocks are prevalent in households, largely sourced from humanitarian assistance and community contributions, underscoring the role of external support.
- 2. Aid Sufficiency and accessibility:** The limited reliance on any single source, particularly humanitarian aid, suggests the need to evaluate the sufficiency, targeting, and accessibility of aid distributed to ensure it meets the needs of the population effectively. Humanitarian assistance is a crucial source of food, indicating heavy reliance on external support. However, diversification in sourcing highlights the complex landscape of support reliance among the displaced population.

Challenges:

1. **Dependency on External Aid:** While humanitarian and governmental support alleviates immediate crises, overreliance raises concerns about long-term sustainability and resilience within the community.
2. **Economic Challenges:** Financial constraints impact individuals' ability to access sufficient and nutritious food consistently, highlighting the need for interventions to address underlying economic issues.
3. **Comprehensive Support Needs:** The data underscores the importance of a multi-faceted support strategy that encompasses not just food aid but also financial support, market access, and community-based solutions.
4. **Access Barriers:** Challenges related to finance, distance and transportation availability hinder some individuals' access to local markets, affecting their food security.

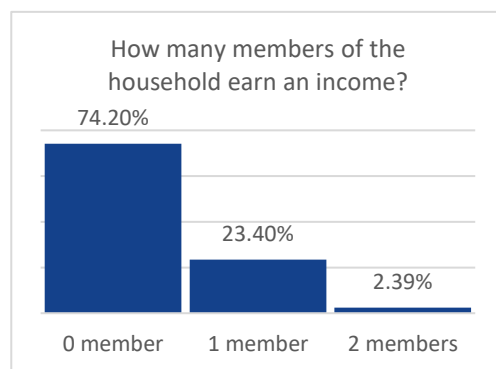
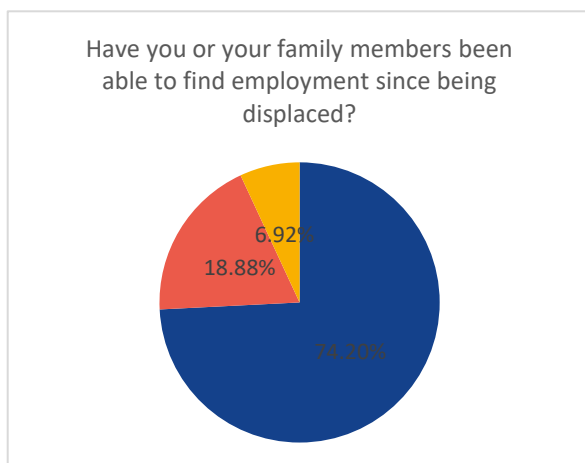
Addressing these challenges requires a multi-faceted approach that promotes self-sufficiency, enhances economic opportunities, and ensures equitable access to nutritious food.

## 2.2 Livelihood

The livelihood sources of the displaced population from Nagorno-Karabakh in Armenia were diverse, encompassing governmental/ community assistance, humanitarian assistance (80%) non-permanent private sector opportunities, and agriculture. Following displacement, the quality of life for these individuals experienced a notable decline. While many were provided with permanent individual houses, shelters, or hotel-type settlements with partial or no payment options available, some faced challenges in accessing accommodation.

Regarding employability, a significant majority of respondents, 74.20%, reported that neither they nor their family members have been able to find employment since being displaced. A notable percentage, 18.88%, indicated that they or their family members have found full-time employment since displacement. While this represents a smaller portion of the respondents, it highlights a subset with stable, full-time employment. A smaller percentage, 6.91%, reported finding part-time employment since displacement.

Charts 9,10



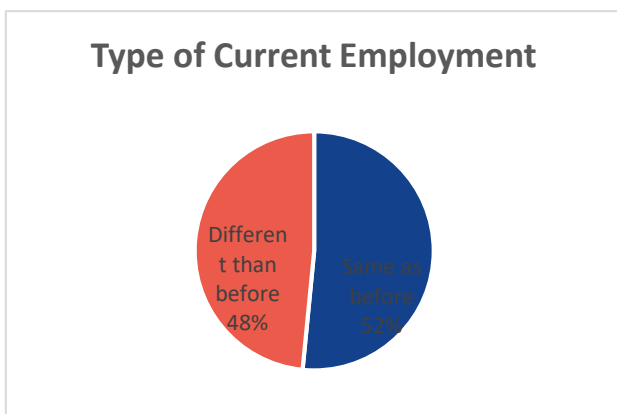
Among those reporting employment (full or part time), 23.4% report that one member found employment since displacement, but only 2.4% report that two members found a source of earning and none reported more than 2. This indicates a limited number of households with a more diversified income-generating structure, and thus also lower coping capacities (in case of further shock) if relying on only 1 working HH member.

For respondents with 1-2 working HH members, a relatively equal proportion reported having managed to find employment in the same line of work as before displacement (51.55%) compared to those reporting having found employment in a different line of work (48.45%). These findings indicate that a mere 12.5% of the surveyed population overall demonstrated flexibility by successfully transitioning to a new type of job. Furthermore, it is noteworthy that an equal proportion of individuals managed to secure employment in their respective fields, underscoring the relevance of the skills and expertise of individuals from NK in Armenia.

The survey data highlights that a significant majority of respondents' household members in NK were employed (including engagement in agriculture), with 95% reporting at least one family member having a job. The remaining 5% reported not being employed, with reasons including being elderly or having a disability. As for the sectors, substantial majority of respondents (60%) were employed in the public sector. This dominance suggests a significant reliance on government employment within the surveyed population.

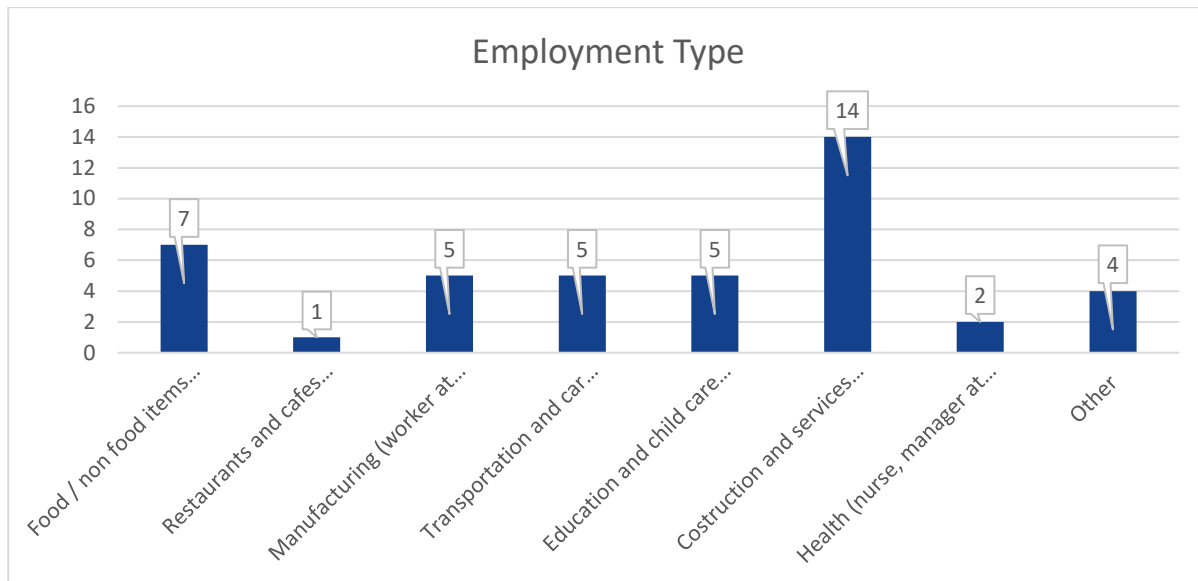
16% respondents worked in the private sector, reflecting a presence of individuals engaged in non-governmental or commercial activities. A smaller but still considerable 9% of respondents are involved in seasonal work. This category typically includes jobs that are dependent on specific times of the year, such as agriculture. 7% were engaged in entrepreneurial activities, operating their own businesses. The data suggests a predominant presence (68%) of individuals in public sector employment (including army), emphasizing the significant role of government jobs in providing livelihoods in NK.

Chart 11



For those individuals who reported engaging in a type of work different than what they were doing before displacement, the survey captured a detailed array of occupations. The responses illuminate a spectrum of roles within the displaced community, however specified types of current employment include a range of occupations, predominantly in blue-collar jobs and lower their positions.

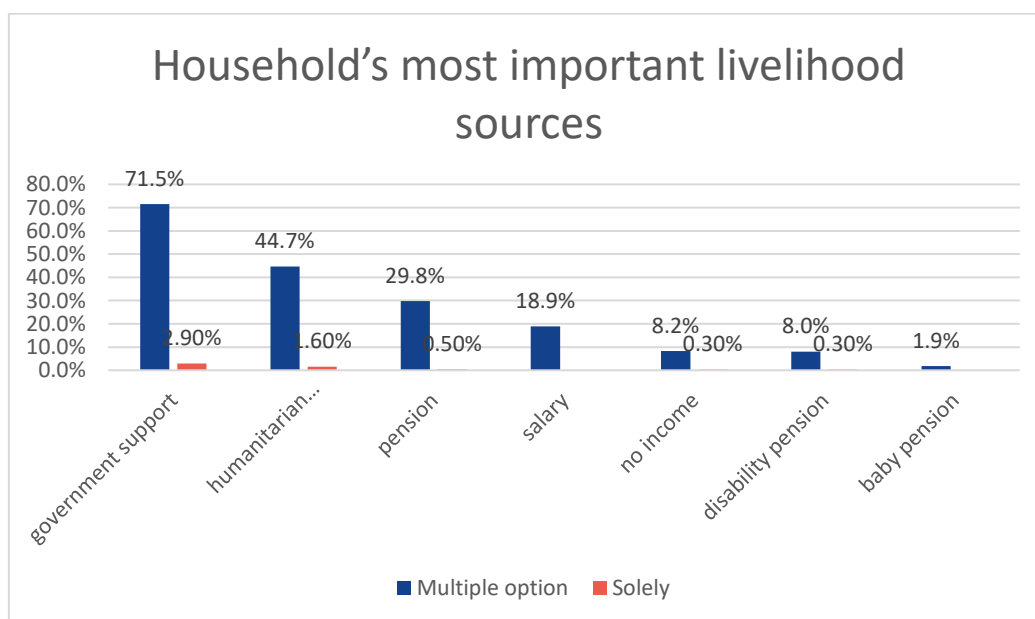
**Chart 12**



The diverse spectrum of current employment roles encompasses professions ranging from constructors, guards, taxi drivers, machinists, and teachers, bakers, nurses, call center operators, and workers in various factories. Additionally, positions such as receptionists, kindergarten staff, cashiers at bakeries, technical workers, volunteers, and shop assistants are also represented among the surveyed individuals.

The survey examined the primary sources of livelihood for households in the past 30 days, providing valuable insights on how displaced families sustain themselves. Here is an analysis of the responses:

**Chart 13**



The majority of households (71.5%) reported **government support** as one of their important livelihood sources, but only a small fraction (2.9%) relies on it exclusively. This suggests that while government support is widespread, it is typically supplemented by other forms of income. Nearly half of the

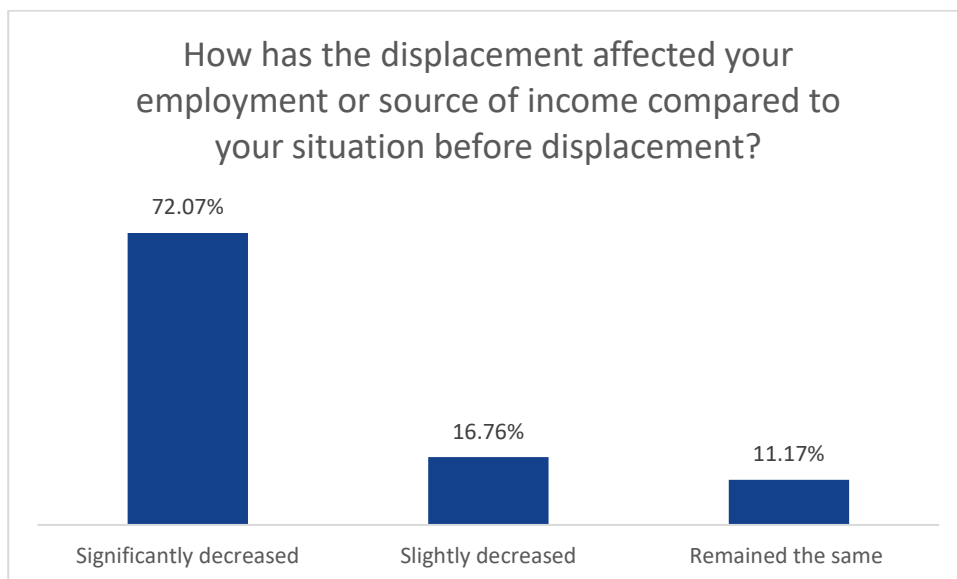
respondents consider **humanitarian assistance** as a critical source of livelihood, yet only 1.6% rely on it solely. This indicates that humanitarian assistance plays a significant role in supporting many households, though it is often not the only source of support. **Pensions** are a key source of income for about a third (29.8) of the respondents, but very few depend on it as their sole income source. This could reflect a population with a mix of retired individuals and those still in the workforce. **Salary** from employment is crucial for nearly 19% of households, yet none of the respondents rely on it exclusively. This low figure could point to issues like underemployment, or the prevalence of informal or part-time work that does not fully support a household.

The data reflects a scenario where households typically rely on multiple sources of income, suggesting a diversified approach to securing livelihoods. A significant dependency on government support and humanitarian assistance highlights potential economic vulnerabilities or challenges within the population. **Limited sole reliance on traditional employment:** The low percentage of households solely relying on salaries or traditional employment points to possible challenges in the labor market, such as insufficient wages, high unemployment rates, or the prevalence of informal labor. The presence of households with no income or those dependent on specific types of pensions underscores the importance of social safety nets and targeted support programs to address vulnerabilities within the population.

### 2.2.1 Impact of Displacement on Employment on Debt Status:

The survey sought insights into how the displacement has influenced the employment or source of income for respondents compared to their situation before displacement. Here is an analysis of the responses:

Chart 14



A substantial majority, comprising 72.07% of respondents, reported that the displacement significantly decreased their employment or source of income. This indicates a profound impact on the economic stability of a significant portion of the surveyed population. A notable percentage, 16.76%, indicated a slight decrease in employment or income due to displacement. A minority, constituting 11.17% of respondents, reported that their employment or source of income remained the same despite the displacement.

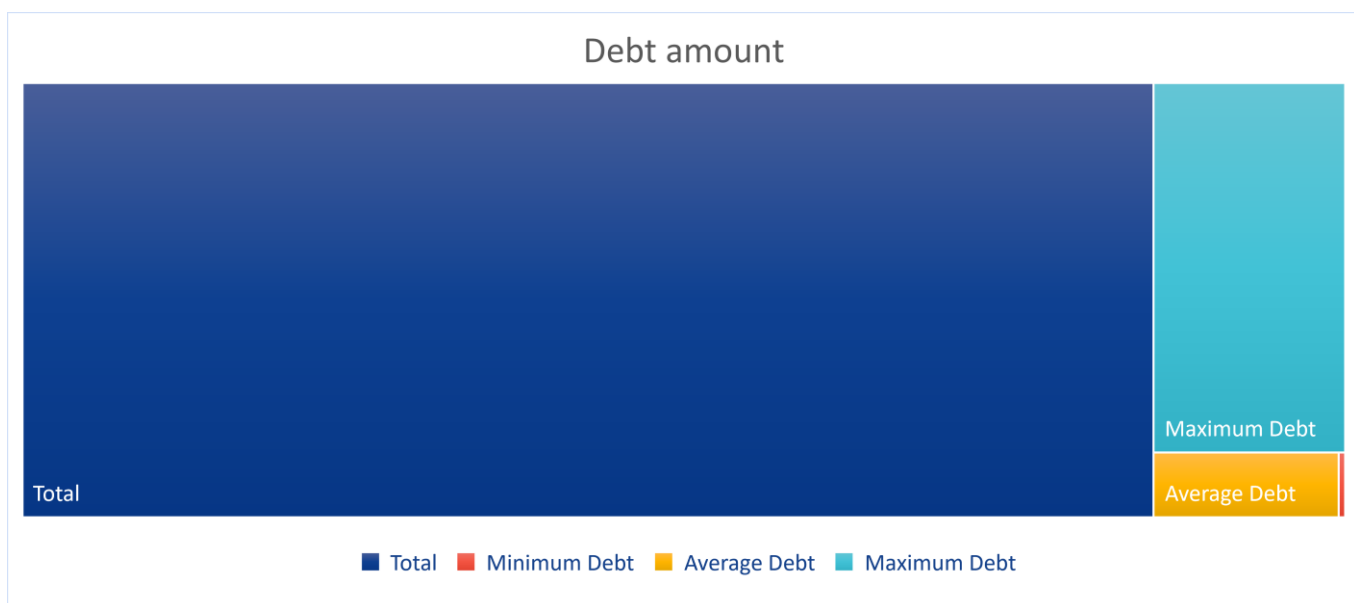
Regarding debt status, a significant portion, accounting for 70% of respondents, reported having debt or loans to repay now. Moreover, **11% out of people reported having some form of debt**, could find a job here: This figure could be reflective of various factors such as limited availability of social safety nets or the support mechanisms in place is inadequate for addressing the needs. This also aligns with the earlier observation of a considerable decrease in employment or income, indicating a potential correlation between economic challenges and indebtedness.

The high percentage of respondents experiencing a significant decrease in employment or income, coupled with a substantial proportion having debt, underscores the economic hardships faced by the displaced population. The analysis highlights the need for targeted financial assistance and employment support initiatives to address the specific challenges brought about by displacement.

**Debt Statistics:**

- **Total HH participated in the survey Debt Reported: 17,365,000 AMD/ 39,646 EUR**
- **Average Debt per HH: 424,000 AMD/970 EUR**
- **Minimum Debt per HH: 15,000 AMD/35 EUR**
- **Maximum Debt per HH: 2,500,000 AMD/5,721 EUR**

Chart 15

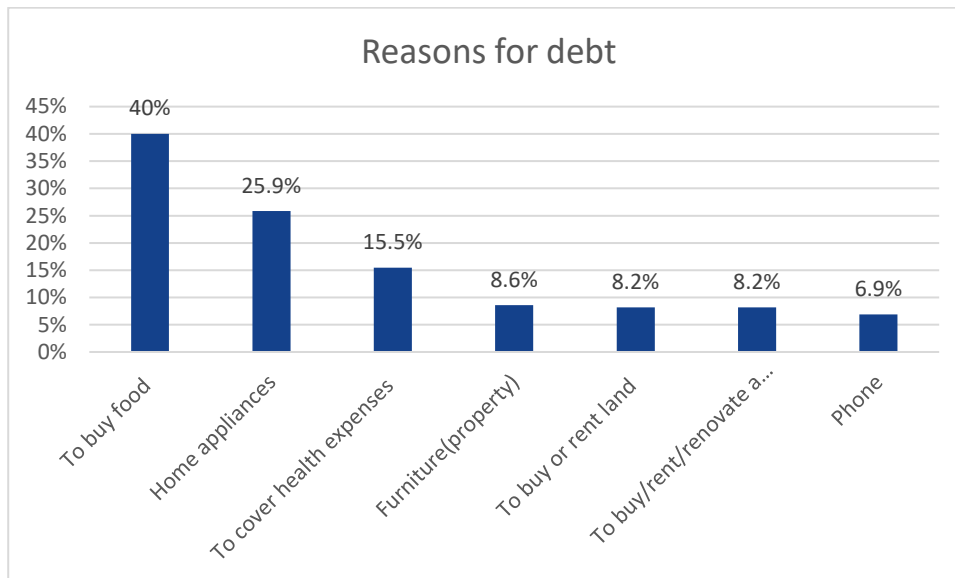




The debt statistics provide a quantitative overview of the financial obligations reported by the surveyed individuals, indicating the range and average amount of debts within the displaced community.

The survey delved into the primary motivations behind incurring new debts or loans among the respondents. Here is an analysis of the reported reasons<sup>5</sup>:

**Chart 16**



A significant portion, constituting 40 % of respondents, indicated that the main reason for acquiring new debts or loans was **to purchase food, meaning that not the humanitarian aid and not the community level support covers need for food needs. Health-related expenses** emerged as a substantial factor, with 15.5% of respondents citing this as the primary reason for incurring new debts or loans. Approximately 8.2% of respondents mentioned that acquiring new debts or loans was primarily driven by the need to buy or rent land. This suggests a subset of the surveyed population may be engaged in agricultural activities or seeking housing solutions through land transactions. Like land-related reasons, 2 % reported using new debts or loans for housing-related purposes, including buying, renting, or renovating a flat or house. A significant percentage, 25.9%, reported acquiring new debts or loans for purchasing home appliances. Out of these 5.2% reported using new debts or loans to purchase a TV. TV serves as the primary source of information. a crucial channel through which they stay informed about government decisions. Furthermore, for the elderly population, TV stands as a vital source of entertainment. Approximately 12% mentioned that new debts or loans were used to buy clothing. Some respondents, constituting 8.6%, specified using new debts or loans for acquiring furniture or property (8.6%): A smaller yet noteworthy percentage, 4.5%, highlighted the intention to invest in other business ventures as the main reason for incurring new debts or loans. This suggests entrepreneurial aspirations within the displaced community, emphasizing the need for economic empowerment opportunities. The analysis

<sup>5</sup> Multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

reveals a complex interplay of financial challenges, with food security, home appliances and healthcare costs being prominent concerns.

The main source of credit for debts and loans for displaced people, based on the responses provided, is the category of "Bank/Credit institution" which accounts for 60% of the respondents. This indicates that even for displaced individuals, formal financial institutions play a significant role in providing financial means and suggests that displaced people are integrating into established banking systems for their financial needs. Traders/shopkeepers contribute to a substantial portion at 26.36%, as in rural areas, there is a practice where individuals acquire goods, specifically food items, from the local market without immediate payment. Instead, an agreement is made to settle the payment at a later date. Relatives and neighbours'/acquaintances play smaller roles in providing credit for displaced people (8% and 6% respectively).

The findings on income generation among displaced individuals from Nagorno-Karabakh underscore the profound challenges faced by the majority in securing employment opportunities since displacement. While some subset has found full-time or part-time employment, the majority struggle with unemployment.

Government support emerges as a significant source of livelihood for the surveyed households, underlining the pivotal role of financial assistance and social programs. Humanitarian assistance, pensions, and salaries also contribute to the diverse landscape of livelihood sources. However, a considerable percentage of households rely on government support and humanitarian assistance, indicating ongoing economic vulnerabilities.

The impact of displacement on employment and debt status is substantial, with a majority experiencing a significant decrease in employment or income. A considerable proportion of respondents currently have debt or loans, reflecting the economic hardships faced. The debt statistics provide a quantitative overview, emphasizing the need for targeted financial assistance and employment support initiatives.

Securing employment opportunities for the displaced remains a significant challenge according to all Key informants. Moreover, cash and essential needs assistance, facilitating sustainable livelihoods remains a priority. According to KII, ongoing support initiatives, including utility payment assistance, support with furniture and home appliances, and vocational training courses, are essential for enhancing the economic prospects of the displaced population, and those should be continued and expand.

Given the challenges of displacement, Key Informant Interviews (KII) emphasized the need for additional support. Anticipating government assistance, the KII highlighted the necessity to secure funding for the construction of affordable accommodation tailored to the specific needs of the displaced population. As integration into host communities is an ongoing process, special efforts from local authorities are crucial to fostering social cohesion and inclusivity.

### **2.2.2 Impact on livelihoods of displaced persons**

According to statements from KIIs, the willingness and flexibility of displaced persons to consider new ways of living in a crisis vary greatly. Some individuals have already successfully integrated, while others are facing challenges and struggling to adapt and integrate into their new circumstances.

Psychological issues have been identified by the KIIs, such as

### 1. Loss of Own World:

- *Familiar Environment:* Displaced individuals leave behind their homes, communities, and everything familiar, resulting in a deep sense of loss.

### 2. Loss of Life Goals:

- *Interrupted Aspirations:* Displacement interrupted personal and professional goals, such as education, careers, or family plans.

### 3. Redefining Life:

- *Adapting to Change:* Displaced people need to redefine life's purpose, adapt to a new reality, and redefine what life looks like in a different context.

The subjective assessment provided by the displaced individuals offers a vivid and nuanced understanding of their experiences. In response to the question, "In general, how would you rate your overall quality of life since being displaced?" participants were presented with a range of options to express their sentiments.

**Much (10.1%) or somewhat Worse (75,5):** 85.6% of respondents indicated that their overall quality of life has significantly worsened since being displaced (the responses are mostly coming from Lori and Shirak marzes). These respondents provided diverse and poignant insights into the challenges they face. Here is a narrative capturing the specific responses and circumstances outlined by survey participants:

- Challenges associated with sources of living (lose of source of income, financial struggle) – over 40% of respondents indicate that the largest challenges are related to them finding employment (27%), losing their previous source of livelihoods ("having nothing"), or generally struggling financially to make ends meet and cover even the most basic of needs such as rent.
- Housing and material challenges – almost 30% indicated that material concerns – and particularly housing insecurity - are making their life harder. Almost 14% reported that not owning their new homes reinforced the instability of their situation, while around 16 % indicated living in inappropriate living conditions.
- Mental health challenges and challenges related to uncertain future – the challenge of being uprooted has caused widespread trauma among the displaced, with nearly 19% of respondents reporting facing challenges with coming to terms with the loss of their previous lives, an uncertain future and generally their displacement as a whole.
- Medical needs and wellbeing – for others, main challenges relate to adjusting to a new region with different climate (4.5%), or for a limited portion, challenges in covering their medical needs due to insufficient financial resources.

The survey reveals a complex web of challenges faced by individual's post-displacement, emphasizing not just economic hardships like unemployment and financial strain, but also deep social issues including housing insecurity, loss of livelihoods, and a profound sense of material and existential deprivation. These findings underscore the critical need for comprehensive support mechanisms that address both the immediate and long-term needs of displaced populations, including employment opportunities, housing

solutions, mental and physical healthcare, and social integration programs, to mitigate the adverse effects of displacement and help individuals rebuild stable, secure lives.

**About the Same (13.3%):** Approximately 13.3% of respondents conveyed that their overall quality of life has remained consistent since being displaced.

The analysis of responses to the question "Please specify /about the same" reveals a significant trend where respondents, despite selecting "about the same," often specify conditions that indicate a situation worse than before.

- **No Answer (70 %):** Most respondents (7 %) did not offer a specific response, making it challenging to gauge the nuances of their situation.
- **Loss (We lost everything - 4%):** A small but notable 4% mentioned losing everything, contradicting the notion that their current situation is about the same as before.
- **Comparative Deterioration (Life in NK was better - 4.00%):** Another 4% directly compared their current life negatively to their previous one in NK, citing higher salaries for the same type of job.
- **Acceptance of Deterioration (We have come to terms with the situation - 4%):** Despite stating that the situation is about the same, 4% expressed a sense of acceptance, suggesting a potential acknowledgment of a less favorable reality.
- 16% of respondents, who selected "about the same," often provided specifications that revealed underlying challenges, including loss of possessions, unfavorable comparisons to their previous life, acceptance of a difficult situation, health setbacks, the need to start afresh, and financial struggles. This suggests a discrepancy between the general perception of stability and the nuanced reality of experiencing adversity and difficulties since displacement.

**Much Better (1.06%-4 people):** A modest 1.06% (4 people) of participants expressed that their overall quality of life has significantly improved since being displaced.

In response to the option "Please specify /much better," notable factors contributing to the perception of a much better situation is surviving in Nagorno-Karabakh during the last few months (during blockade). This suggests that the current circumstances are viewed positively, thanks to increased stability, safety, or improved living conditions compared to the period of blockade.

**Regarding skills development opportunities,** according to KII the Unified Social Service and different NGOs play a pivotal role in offering additional training opportunities to displaced individuals, focusing on enhancing professional skills required for employment, such as hairdressing, electrical work, and mechanics. Vocational training courses are instrumental in equipping displaced individuals with the necessary skills to pursue employment effectively. Various specialties are in demand in the regions, including cooks, tour guides, accountants, jewelers, and service professionals, as reported by regional centers of Unified Social Service.

The impact of displacement on the social structure of communities has been significant, leading to an increase in socially vulnerable people and a corresponding surge in the demand for support across various sectors, especially in healthcare and social protection. The influx of displaced individuals has posed a serious burden on community resources. Displaced families and individuals grappling with family and global issues directly influence the social structure of the community.

The analysis of livelihood sources and the impact of displacement on the population from Nagorno-Karabakh in Armenia reveals a complex web of challenges and adaptations. Despite diverse livelihood sources encompassing governmental/community assistance, humanitarian aid, non-permanent private sector opportunities, and agriculture, the overall quality of life has experienced a notable decline post-displacement. Challenges include limited employment opportunities, housing insecurity, economic hardships, and profound social issues such as trauma and uncertainty. While some individuals have managed to find employment, the majority struggle with unemployment, indicating ongoing economic vulnerabilities within the displaced population.

#### Main Highlights:

1. **Diverse Livelihood Sources:** Livelihood sources among the displaced population include governmental/community assistance, humanitarian aid, non-permanent private sector opportunities, and agriculture, but the overall quality of life has declined post-displacement.
2. **Employment Challenges:** A significant majority of respondents report difficulties in finding employment since displacement, with only a small subset securing stable full-time or part-time jobs. Limited diversification in household income-generating structures poses challenges for coping with economic shocks.
3. **Reliance on Government Support:** Government support emerges as a significant source of livelihood for many households, highlighting the role of financial assistance and social programs in sustaining displaced populations. However, ongoing economic vulnerabilities persist.
4. **Impact on Quality of Life:** The majority of respondents report a significant deterioration in overall quality of life post-displacement, citing economic hardships, housing insecurity, mental health challenges, and loss of livelihoods among the key concerns.

#### Challenges:

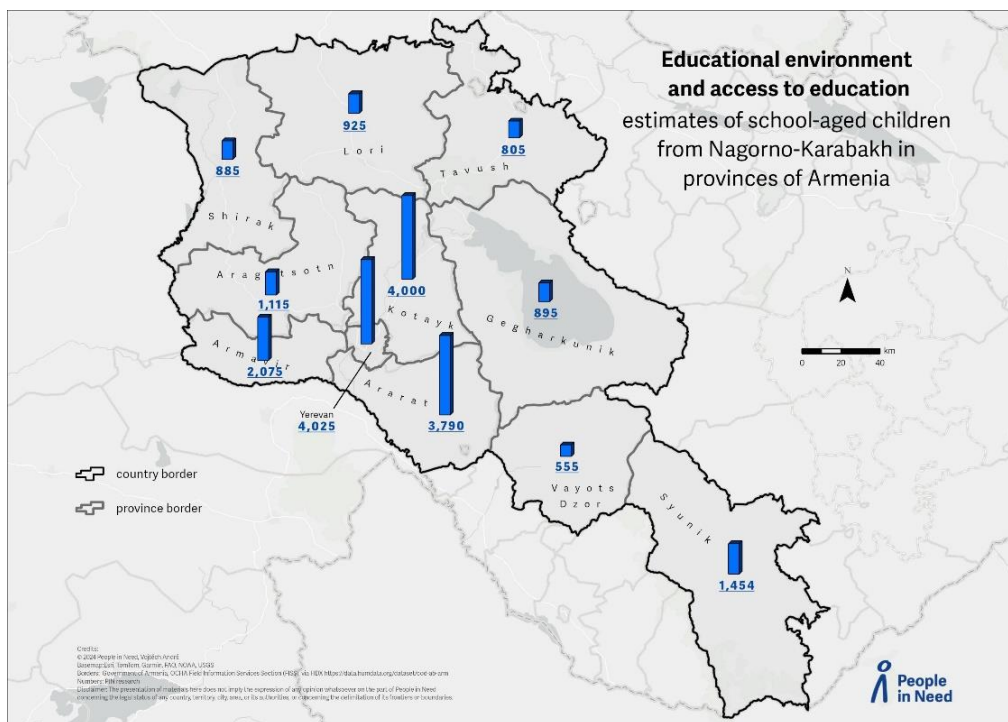
1. **Unemployment and Economic Hardships:** The majority of respondents struggle with unemployment and financial strain, highlighting the need for targeted employment support initiatives and financial assistance programs.
2. **Housing Insecurity:** Many respondents face challenges related to housing insecurity, including inadequate living conditions and difficulties in accessing affordable accommodation, underscoring the need for housing solutions tailored to the displaced population's specific needs.
3. **Social and Psychological Impact:** Displacement has profound social and psychological effects, including trauma, loss of community, and uncertainty about the future, necessitating comprehensive support mechanisms for mental health and social integration.

4. **Debt and Financial Strain:** A significant proportion of respondents report having debt or loans, reflecting the economic hardships faced post-displacement. Addressing debt and financial strain requires targeted financial assistance programs and debt management strategies.
5. **Integration and Social Cohesion:** Integration into host communities remains an ongoing process, requiring special efforts from local authorities to foster social cohesion and inclusivity.

Overall, the analysis underscores the need for continued support and assistance for displaced individuals, recognizing their resilience and capacity for adaptation amidst significant challenges.

## 2.3 Education

The armed conflict in Nagorno-Karabakh has triggered a significant displacement of the population, particularly impacting around 21,000 school-age children who relocated to various regions in Armenia. The distribution of school age children by regions according to estimates is as follows: Syunik: 1454, Vayots Dzor: 555, Gegharkunik: 895, Ararat: 3790, Kotayk: 4000, Aragatsotn: 1115, Armavir: 2075, Shirak: 885, Lori: 925, Tavush: 805 and Yerevan: 4025.



As a response to this complex situation, a comprehensive assessment was conducted through Key Informant Interviews (KIIs) to delve into the multifaceted challenges faced by displaced individuals in accessing education within Armenia. This examination revolves around five critical themes:

1. Educational Environment and Access to Education,
2. Main Barriers to Accessing Education Services,
3. Initiatives to Address Educational Challenges,
4. Problems Related to the Educational Environment of Displaced Learners, and
5. Teaching and Learning gaps.

Each theme addresses specific facets of the educational landscape, ranging from the challenges encountered in integrating displaced children into the educational system to the initiatives implemented by the Government and various stakeholders to overcome these challenges.

Through these key themes, the assessment aims to offer a holistic understanding of the educational scenario for displaced populations.

### **2.3.1 Educational Environment and Access to Education:**

According to KII, a considerable number of school age children settled in village communities, facing obstacles such as a shortage of qualified teachers and teaching materials, moreover children have issues like nutrition, mental health, and socialization. Efforts were made to address these challenges through aid from non-governmental organizations, providing school packs, additional lessons, and support in various forms. Despite difficulties, overall accessibility to education for displaced children was ensured through concerted efforts, including provisions for mental health and psychosocial support, health and nutrition assistance, and extended school days to cover the educational gap.

Access to formal education is generally provided for displaced school-age children, who adapt well to the language of instruction. However, displacement and blockade led to disruptions in their education, requiring efforts to ensure a smooth transition and continuity of learning. The physical conditions of learning spaces provided to displaced learners were generally reported as satisfactory. Educational institutions are adequately equipped, promoting a conducive environment for teaching and learning. Desks, chairs, and essential furniture items are provided, and facilities are maintained for cleanliness and safety, supporting engagement, focus, and productivity among displaced children. Key informants highlighted challenges related to *Water, Sanitation, and Hygiene (WASH)*, as well as *renovation and further furnishing issues affecting both displaced learners and local students*. A total of 293 schools need renovation and furnishing, reflecting broader challenges in the educational environment<sup>6</sup>.

As a main barrier to accessing education services ongoing internal migration of displaced families within Armenia was identified, which poses additional complexities for monitoring and controlling children's involvement in education. The fluid nature of migration patterns creates challenges in tracking consistent enrolment and participation in schools. Another barrier is shortage of qualified teachers in the regional schools. In response, the Government of Armenia has deployed 210 additional teachers from the displaced population to facilitate education and integration. This strategic decision, supported by collaborative efforts, reflects the government's commitment to ensuring access to quality education for all children affected by conflict-induced displacement.

Efforts are usually made to provide education for displaced children, both at the preschool and school levels. However, there is a shortage of preschools, especially in rural areas, 153 settlements do not have early childhood development centres, the others are overburdened. Temporary learning centres and partnerships with local schools or NGOs were established to facilitate education.

### **Initiatives to Address Educational Challenges:**

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6 “Education development plan until 2030” N 351-L, 16.03.2023

The most pressing educational needs highlighted by KIIs include early childhood development programs, educational materials, necessary computer techniques, and psychosocial assistance to address post-traumatic stress problems. Overall, the community's educational needs vary, emphasizing the importance of tailored interventions and support.

In recognition of the unique needs and challenges faced by displaced children from NK in Armenia, the establishment of Children Safe Spaces/ child friendly spaces in different formats has been initiated and actively implemented with support of various partner and donor organizations (Armenian Red Cross, PIN, UNICEF) in different communities of Syunik, Vayots DZor, Tavush, Gegharkunik and Lori. These safe spaces serve as dedicated environments designed to support and assist displaced children. The Children Safe Spaces play a crucial role in providing a nurturing and supportive environment where displaced children can access additional lessons and preparation sessions. These sessions are tailored to address the specific educational needs of displaced children, offering supplemental learning opportunities to enhance their academic proficiency and facilitate their integration into the educational system of Armenia. The active engagement of Children Safe Spaces underscores the commitment to ensuring the holistic well-being and academic development of displaced children.

### **2.3.2 Teaching and Learning:**

The relevance of the current curriculum to the needs and experiences of displaced persons varies. Additional classes and lessons, along with an extended school day, have been introduced to bridge knowledge gaps between displaced and local children.

KII highlighted that working with forcibly displaced children requires a unique set of skills and understanding on the part of teachers. According to them teachers need additional trainings for

1. **Trauma-Informed Practices:** Many displaced children experience trauma. Being prepared to handle crises or emotional situations is crucial for providing a secure learning environment. Teachers should be trained to recognize and address the emotional and psychological needs of these students.
2. **Flexible Teaching Approaches:** Displaced children have irregular educational backgrounds and varying levels of academic preparedness. Teachers should employ flexible teaching approaches to accommodate diverse learning needs.
3. **Collaboration with Support Services:** Teachers should collaborate with support services, including counsellors and social workers, to address the non-academic challenges that displaced children face. This collaboration can help provide holistic support for the overall well-being of the students.
4. **Community Engagement:** Involving the community and families of displaced children in the educational process is essential. Teachers should establish effective communication channels with parents or guardians to understand the specific needs and circumstances of each child.

### **2.4 Socio-Psychological Assistance:**

Socio-psychological support services are integrated into the educational environment. Professional psychologists embedded within the school system offer assistance to all children, addressing emotional



well-being. Specialized events and activities aim to mitigate stress impact, creating supportive environments for therapeutic interventions and resilience-building.

Meanwhile KIIs highlighted issues, as

1. **Limited Resources:** The availability of resources, both human and financial, hinders the effective implementation of socio-psychological support services.
2. **Stigma and Awareness:** There are gaps in awareness and a potential stigma associated with seeking psychological support. Efforts needed to enhance awareness and eliminate stigma surrounding mental health services within the educational community.

The assessment of education for displaced populations from Nagorno-Karabakh in Armenia reveals both challenges and initiatives aimed at ensuring access to quality education.

Main Highlights:

1. **Educational Environment and Access to Education:** Displaced children face challenges in accessing education due to shortages of qualified teachers and teaching materials, as well as issues related to nutrition, mental health, and socialization. Efforts to address these challenges include aid from NGOs, extended school days, and provisions for mental health and psychosocial support.
2. **Barriers to Accessing Education Services:** Ongoing internal migration poses challenges in monitoring and controlling children's involvement in education, while shortages of qualified teachers hinder educational quality. However, the deployment of additional teachers from the displaced population reflects the government's commitment to ensuring access to quality education.
3. **Initiatives to Address Educational Challenges:** Initiatives focus on early childhood development programs, educational materials, computer techniques, and psychosocial assistance. The establishment of Children Safe Spaces serves as dedicated environments to support and assist displaced children, offering supplemental learning opportunities tailored to their specific needs.
4. **Teaching and Learning:** Additional classes, lessons, and an extended school day aim to bridge knowledge gaps between displaced and local children. Teachers require training in trauma-informed practices, flexible teaching approaches, collaboration with support services, and community engagement to effectively work with displaced children.
5. **Socio-Psychological Assistance:** Socio-psychological support services integrated into the educational environment address emotional well-being and resilience-building among displaced children. However, challenges include limited resources and gaps in awareness surrounding mental health services.

Challenges:

1. **Shortages of Qualified Teachers and Educational Materials:** The shortage of qualified teachers and educational materials hinders educational quality.
2. **Internal Migration and Monitoring:** Ongoing internal migration complicates efforts to monitor and control children's involvement in education, posing challenges for consistent enrollment and participation in schools.

3. **Resource Constraints:** Limited resources, both human and financial, hinder the effective implementation of socio-psychological support services, highlighting the need for increased investment in education and mental health services.
4. **Stigma and Awareness:** Gaps in awareness and potential stigma surrounding mental health services create barriers to accessing socio-psychological support, underscoring the importance of raising awareness and eliminating stigma within the educational community.

Addressing these challenges requires continued collaboration between government agencies, NGOs, and local communities to ensure access to quality education and comprehensive support services for displaced children. By prioritizing initiatives that address educational gaps, provide socio-psychological assistance, and enhance teacher training, policymakers and stakeholders can create inclusive educational environments that foster the academic success and well-being of displaced populations.

## 2.5 Access to Social protection services

Access to essential services for displaced persons is available, as confirmed by KIIs, specifically

1. **Health Sector:** it is confirmed that displaced persons typically have access to basic health services, including basic medical care, vaccinations, and maternal health support. Local health facilities are trying to ensure the provision of healthcare. In all sectors, the influx of displaced people has created a serious burden. However, health issues faced by DPs are more serious and requires serious medical intervention, which is not covered by the state.
2. **Mental Health Aid:** Displacement often leads to mental health challenges due to trauma and stress. Regarding the availability of mental health support, KIIs admitted, that humanitarian organizations often offer mental health support, including counseling services and psychosocial support, to help individuals cope with the emotional impact of displacement. However, those are temporary and not covering all communities.

### 2.5.1 Social Integration and Support

The experience of displacement often ripples through the intricate fabric of social connections, influencing relationships with family, friends, and community networks. Through our assessment, we sought to understand the diverse ways in which individuals have been affected by displacement.

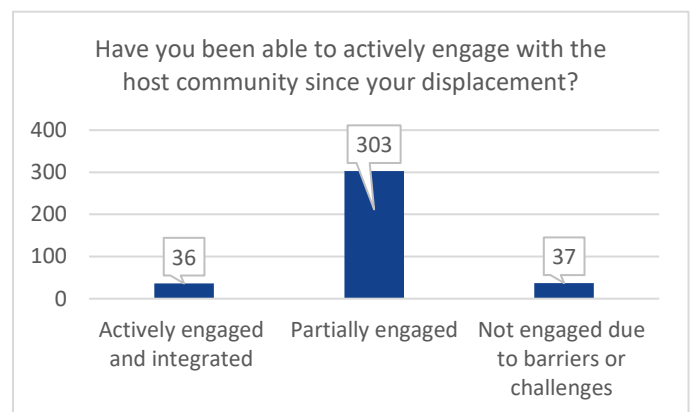
1. **Status Quo Prevails (96%):**
  - The overwhelming majority, constituting 96% of respondents, reported that their connections with family, friends, or community networks remained unchanged.
2. **Losses and Distant Connections (1.9% and 1.3%):**

- However, a small percentage, 1.9%, highlighted significant losses in connections, additionally, 1.3% expressed that connections are still intact but are now geographically distant. (See chart 26)

**Engaging with the Host Community (Survey Findings see chart):** When probing engagement with the host community, the survey revealed diverse patterns: Minority (9.6%) actively engaged and integrated into the host community, showcasing the potential for successful integration strategies. The majority (80.6%) reported partial engagement, underscoring the prevalence of challenges and the need for targeted support. A small percentage (9.8%) faced barriers preventing engagement.

### Chart 17

For those experiencing challenges in engaging with the host community, understanding the specific barriers and obstacles is crucial for tailoring support interventions. The survey sought to illuminate the diverse array of challenges faced by respondents in their efforts to integrate into their unfamiliar environment.



### Barriers to Engagement:

- Living Condition Challenges (26.67%) (unemployment, high rental prices, isolation from their previous community members, school/kindergarten distance, depression)
- Lack of familiarity (20.00%): A sizable portion of respondents identified a lack of acquaintances as a barrier. This points to the importance of targeted initiatives that facilitate acclimation and foster a sense of belonging.
- Language and Cultural differences (4.44%): Some individuals faced challenges due to cultural differences. Acknowledging and addressing these differences can contribute to a more inclusive and understanding community.
- Difficulty in accessing information about available support services (4.44%).
- Discrimination (2.22%): Instances of discrimination were reported, emphasizing the need for community-wide initiatives promoting inclusivity and tolerance.

Addressing the complex web of living condition challenges requires a multifaceted approach, including targeted support for employment, housing, accessibility, and community infrastructure.

### **Navigating Local Resources and Support (Survey Findings):**

Respondents' experiences in navigating local resources and services were diverse: Most respondents (90.5%) indicated receiving some level of guidance, showcasing a widespread but varied landscape of support. A notable percentage (5.9%) reported receiving no guidance. A small percentage (3.7%) of respondents reported receiving substantial guidance in navigating local resources.

For those who received guidance, the survey explored the sources of support<sup>7</sup>. Acquaintances played a significant role, with 68.62% mentioning their contribution to navigating local resources. Community workers emerged as prominent figures, with 81.38% acknowledging their assistance, underscoring the vital role community-level support plays in the lives of displaced individuals. Humanitarian workers and USS social workers also contributed, though to a lesser extent at 1.86% and 0.53%, respectively.

### **Community-Based Support Groups (Survey Findings):**

Survey findings reveal that a modest yet significant 11.44% actively engage in community-based support groups, highlighting the existence of beneficial support systems. These groups, which encompass organizations such as Mission Armenia, Red Cross, USS, PIN, as well as individual or specialized groups, offer diverse avenues for assistance and solidarity. Nonetheless, a substantial majority (88.6%) remains unconnected, indicating a possible necessity for heightened promotion and easier access to these valuable community resources.

The assessment of access to social protection services for displaced persons reveals a complex landscape of challenges and support mechanisms.

### **Main Highlights:**

1. **Healthcare Access:** Displaced persons generally have access to basic healthcare services, but serious medical interventions may not be covered by the state. The number of forcibly displaced populations has strained local healthcare facilities.
2. **Mental Health Support:** Displacement often leads to mental health challenges, and while some temporary counseling and psychosocial support are available, services may not reach all communities in need.
3. **Social Integration:** Most displaced individuals maintain connections with family, friends, and community networks, but barriers to engagement with the host community pose challenges.
4. **Navigating Support Services:** Many displaced persons receive guidance in navigating local resources, with acquaintances and community workers playing significant roles. However, gaps in access to support services remain for some individuals.

### **Challenges:**

1. **Strain on Local Resources:** The influx of displaced populations places a burden on local healthcare facilities and social support systems, exacerbating existing challenges and resource constraints.
2. **Uneven Support:** While some displaced people receive guidance and assistance in navigating support services, others may not have access to adequate support networks and access to mental health services, leaving them isolated and vulnerable.

In conclusion, addressing the challenges faced by displaced populations in accessing social protection services requires a comprehensive approach that addresses gaps in mental health support, promotes social integration, and strengthens support systems.

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<sup>7</sup> Multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

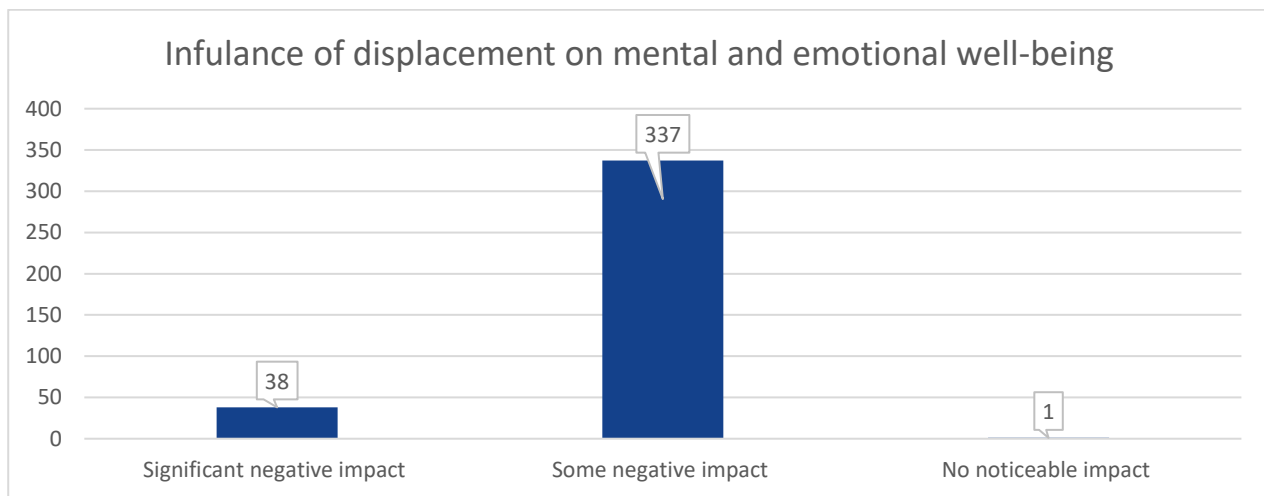
## 2.6 Impact of Displacement on Mental and Emotional Well-being

Displacement, a complex and challenging experience, transcends physical relocation, extending its impact to the psychological well-being of individuals and their families. Recognizing the emotional toll is crucial for devising strategies that foster not only physical but also mental and emotional resilience.

The survey sought to capture the lived experiences of individuals grappling with displacement, emphasizing the subjective nature of their psychological well-being.

### Impact of Displacement on Mental and Emotional Well-being:

Chart 18



The majority (89.6%) of respondents indicated that they are facing some negative impact on mental and emotional well-being. 10.1% of respondents reported experiencing a significant negative impact on their own or their family members' well-being due to displacement.

### Receiving Support or Services for Emotional/Psychological Impact:

- **Yes (39.9%):** A subset of respondents disclosed receiving initial level Psychosocial Support (PSS) services to address the emotional or psychological toll of displacement. However, they indicated being advised to seek more intensive support, which they declined. This highlights a significant aspect of the challenges faced by displaced populations in accessing and accepting the depth of mental health assistance needed, possibly due to various reasons such as stigma, cultural barriers, or lack of awareness. However, the majority (60.1) indicated not receiving any support or services.

The data also reveals landscape of psychological support, with psychological consultations standing out as the predominant form of assistance, representing 54.55% of the support received, including notable mentions of the Red Cross and Mission Armenia. Rehabilitation Centres were identified as a critical source of assistance, mentioned by 9.09% of respondents. This suggests a structured approach to psychological and possibly physical rehabilitation, indicating an integrated support system beyond mere consultation. Additionally, the role of educational institutions emerges as a pivotal support mechanism, with 4.55% of mentions highlighting psychological support at schools. This suggests that schools play a significant role in

early intervention and support for children's mental health. Speech therapy services, also mentioned by 4.55% of respondents, add another layer to the complex fabric of support.

Displacement, with its intricate interplay of challenges, significantly influences the psychological well-being of individuals and families. The survey findings provide a snapshot of this emotional landscape, highlighting the prevalence of negative impacts and the need for enhanced mental health support. These insights serve as a foundation for crafting responsive interventions that address the diverse and nuanced psychological needs of the displaced community, fostering a path towards healing and resilience.

The impact of displacement on mental and emotional well-being is profound, with the majority of respondents reporting negative effects on themselves or their families.

### Highlights:

1. **Challenges in Accepting Support:** A subset of respondents who received initial psychosocial support services were advised to seek more intensive support but declined. This highlights the challenges faced by displaced populations in accepting the depth of mental health assistance needed.
2. **Sources of Support:** Psychological consultations, rehabilitation centers, and educational institutions emerge as critical sources of support for displaced populations. These entities play a significant role in providing structured support and early intervention for mental health needs.

### Challenges:

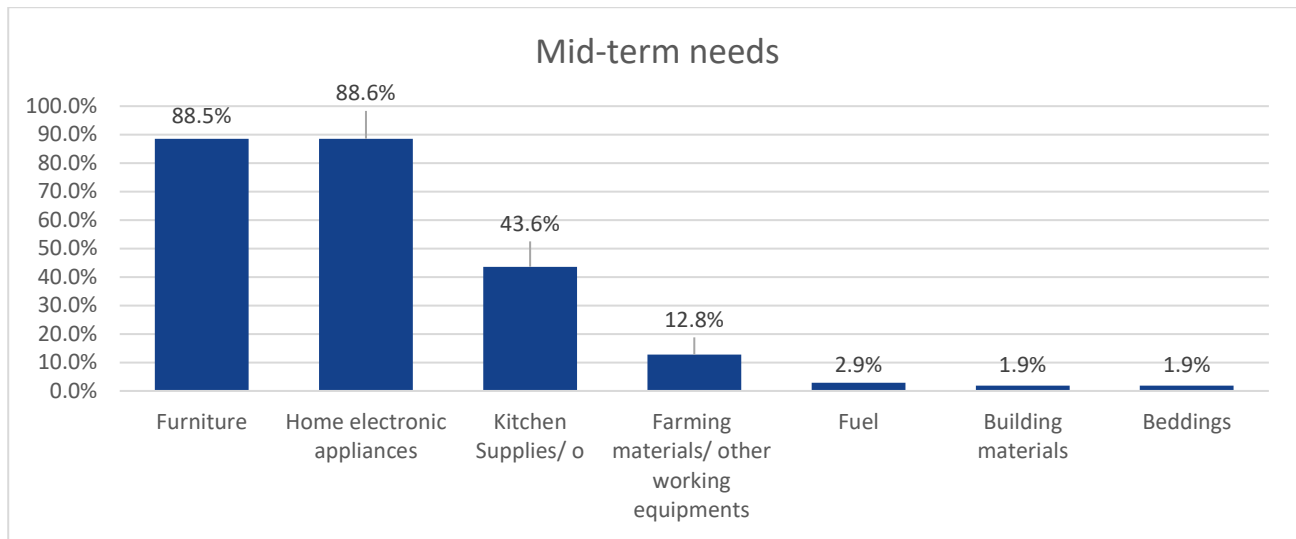
1. **Stigma and Cultural Barriers:** The reluctance of some displaced individuals to seek more intensive support may be influenced by stigma, cultural barriers, or lack of awareness about mental health services, highlighting the need for targeted interventions to address these issues.
2. **Resource Constraints:** The availability of mental health services limited due to resource constraints, further exacerbating the challenges faced by displaced populations in accessing appropriate support.

## 2.7 Mid and long-term needs

In preparing this need assessment report, we delve into the multifaceted dimensions of mid-term and future requirements for recovery. Beyond the initial urgency of first needs, our analysis aims to provide a comprehensive understanding of the evolving landscape of recovery demands.

### Midterm needs

**Chart 21**

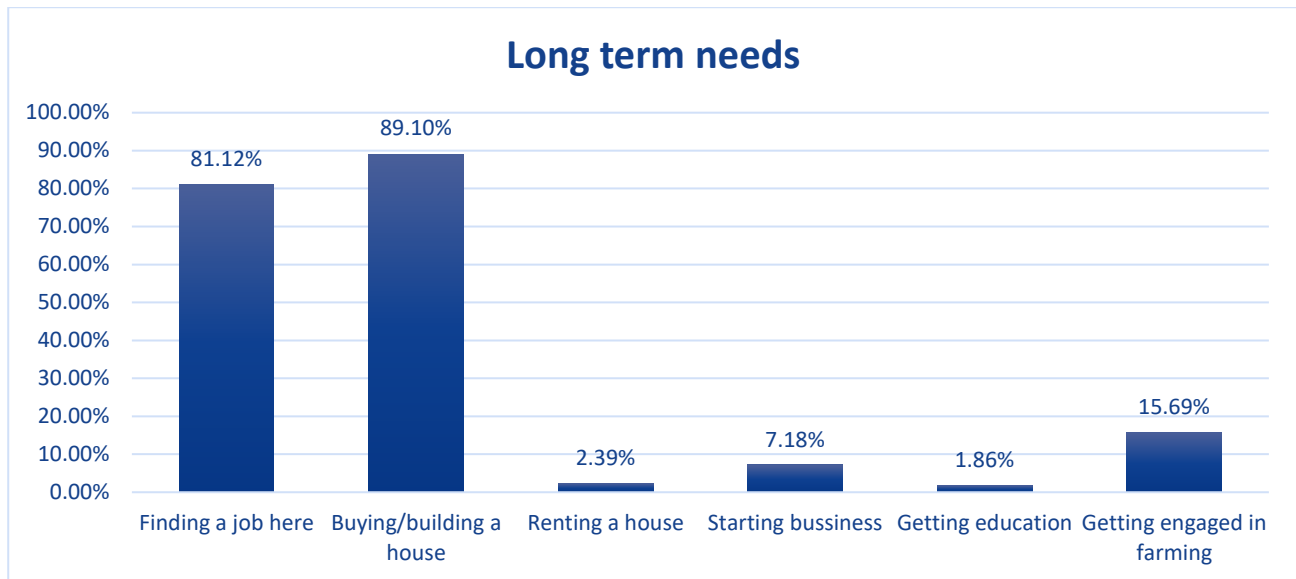


Multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

Furniture (88.5%) and home appliances (88.6 %) emerges as a prevalent concern, . Kitchen supplies are identified as a crucial mid-term need by 43.62% of respondents, underlining the importance of ensuring access to basic provisions for daily sustenance. The emphasis on farming materials (12.8%) and other working equipment suggests a community interest in self-sufficiency and agriculture and different professions part of the recovery. Additionally, considerations for shelter improvement are noticed, with responses highlighting the need for building materials (1.86%).

Specific requests for fuel, bedding, clothing, and hygiene items further illuminate the diverse range of mid-term recovery needs. The responses reflect a comprehensive understanding of the factors contributing to a stable and comfortable recovery, emphasizing both practical necessities and socio-economic dimensions.

**Chart 22**



The survey outcomes indicate significant future recovery needs:

Again, multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

- ✓ **Finding a Job Here (81.12%):** The majority of respondents express an ardent desire for employment opportunities, emphasizing the importance of securing local jobs as a crucial aspect of future recovery.
- ✓ **Buying/Building/ renting a House (91.49%):** Most people strongly agree that they want stable housing., either through purchasing or constructing a home, out of them 2.39% agree with renting, considering current financial situation.
- ✓ **Getting Engaged in Farming (15.69%):** A considerable portion of respondent’s express interest in engaging in farming, underscoring a community inclination towards agricultural activities and self-sustainability as a means of future livelihoods.
- ✓ **Starting a Business (7.18%):** A notable proportion expresses interest in entrepreneurship, indicating a desire for economic self-sufficiency and the potential for local business initiatives as part of the recovery process.
- ✓ **Getting Education (1.86%):** A smaller response recognizes the importance of education as a future recovery need.

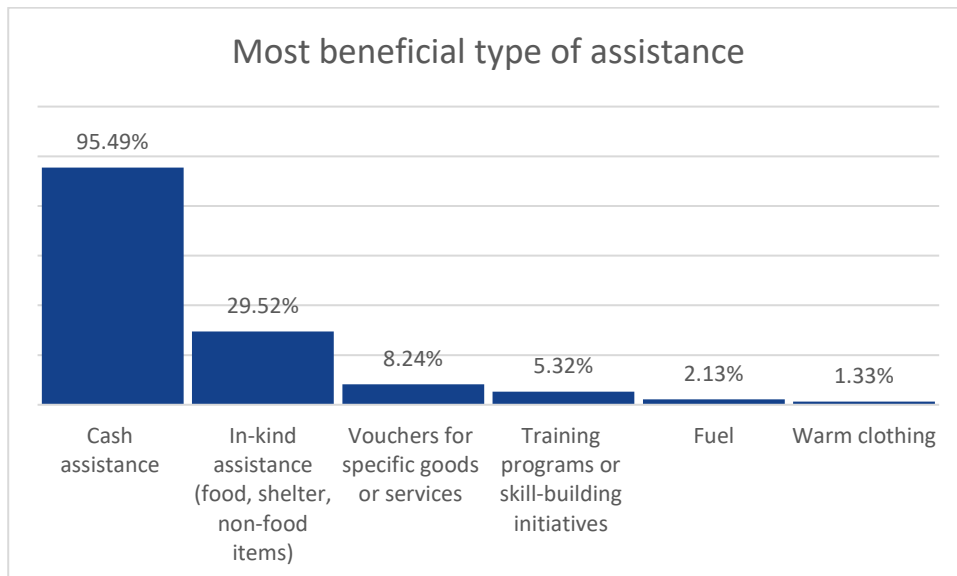
These findings provide valuable insights into the community's forward-looking priorities, guiding future recovery efforts towards supporting employment opportunities, housing stability, entrepreneurship, education, and agricultural pursuits.



## 2.7.1 Assistance Modalities Preferences

The survey explored the types of assistance or aid deemed most beneficial for the current situation, providing valuable insights into the diverse needs and priorities within the displaced community.

Chart 19

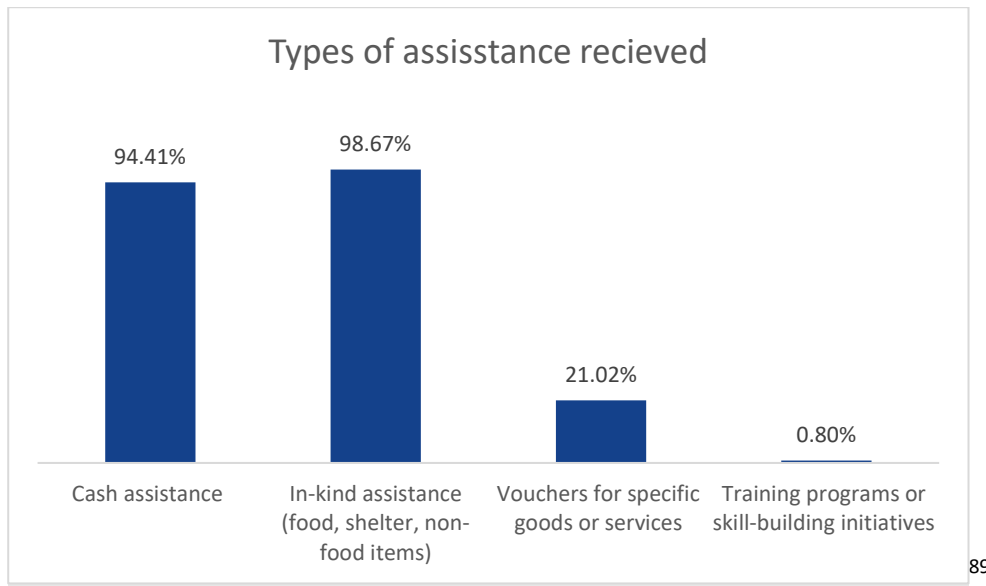


Multiple response options were provided to capture the diverse perspectives. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

1. **Cash assistance (95.49%):** Overwhelmingly, respondents expressed a preference for cash assistance, indicating its versatility and adaptability to diverse needs. This aligns with the overarching need for financial flexibility in navigating the challenges of displacement.
2. **In-kind assistance (food, shelter, non-food items) (29.52%):** While not as universally preferred as cash assistance, a sizable portion of respondents highlighted the importance of in-kind assistance, emphasizing the tangible necessities such as food, shelter, and non-food items.
3. **Vouchers for specific goods or services (8.24%):** A notable but smaller percentage expressed a preference for vouchers, indicating a desire for targeted assistance that allows them to procure specific goods or services based on their immediate needs.
4. **Training programs or skill-building initiatives (5.32%):** A minority of respondents recognized the long-term value of training programs or skill-building initiatives, reflecting an aspiration for self-sufficiency and resilience in the face of displacement.

The diverse range of responses, including specific requests such as fuel, furniture, hygiene items, warm clothing, and more, underscores the multifaceted nature of needs within the displaced community. Some respondents articulated specific financial needs, while others highlighted requirements essential for daily living or business endeavours.

**Chart 20**



The survey's findings also reveal the diverse forms of aid provided to the displaced community, shedding light on the multifaceted nature of their needs and the support mechanisms in place<sup>10</sup>.

1. **Cash Assistance (94.41%):** The majority of respondents reported receiving cash assistance from the state.
2. **In-kind Assistance (98.67%):** Nearly all respondents acknowledged receiving in-kind assistance, encompassing essential provisions such as food, shelter NFI, and other non-food items. This underscores the foundational role of tangible support from local communities and humanitarian actors in meeting immediate needs and ensuring the well-being of displaced individuals and families.
3. **Vouchers for Specific Goods or Services (21.02%):** A notable percentage of respondents accessed vouchers for specific goods or services.
4. **Training Programs or Skill-building Initiatives (0.80%):** However, only a small fraction of respondents engaged in training programs or skill-building initiatives.

In examining the mid and long-term needs of displaced populations, it becomes evident that recovery extends far beyond the initial stages of displacement.

1. **Needs:** Furniture, home appliances, kitchen supplies, and farming materials emerge as prevalent concerns among respondents, emphasizing the importance of ensuring access to basic provisions for daily sustenance. The overwhelming desire for stable housing, employment opportunities,

<sup>10</sup> Multiple response options were provided to capture the diverse needs. As the respondents had multiple choices when indicating their top priorities, the sum of the percentages exceeds 100%.

engagement in farming, and entrepreneurship underscores the community's forward-looking priorities.

1. **Assistance Modalities Preferences:** Respondents overwhelmingly express a preference for cash assistance due to its versatility and adaptability to diverse needs.

#### **Challenges:**

1. **Financial Flexibility:** Many respondents face financial constraints, hindering their ability to address immediate needs and pursue long-term recovery goals.
2. **Livelihood Diversification:** While there is interest in engaging in farming and entrepreneurship, accessing resources and support for these pursuits remains a challenge for displaced populations seeking to rebuild their lives.
3. **Sustainability of Aid:** While cash and in-kind assistance are widely provided, the sustainability of these aid modalities and their capacity to address long-term needs beyond immediate relief remain subjects of concern.

Addressing these challenges requires a holistic approach that prioritizes economic empowerment, housing stability, and access to educational and vocational opportunities.

## **2.8 Effect of assistance on food security and overall wellbeing**

According to KII findings, financial support and food security initiatives have been crucial for displaced persons, with the state implementing universal cash support for all individuals displaced after September 19, 2023. Challenges include registration discrepancies, delays due to diverse organizations' involvement, and discrepancies in funding contingent on financial contributions from these organizations.

While voucher assistance programs have played a crucial role in supporting displaced populations, their overall effectiveness may vary. Factors such as the different amount of assistance, accessibility, and the coordination between organizations administering the programs contribute to some challenges and unfairness. The factors mentioned contributed to the overall perception of unfairness among displaced populations. Individuals perceive that others are receiving more or better assistance. Also, some of KII responded that cash assistance programs are more effective in responding to the needs of displaced persons because the assistance is tailored to the need and the family buys the food items they need.

Cash assistance significantly impacts food security and basic needs by providing autonomy in purchasing short-life foods, enhancing variety, and meeting essential needs effectively. Challenges include disparities in voucher assistance, leading to unequal access and potential unfairness. Collaboration issues, such as overlapping efforts and difficulties in tracking impact, pose additional challenges.

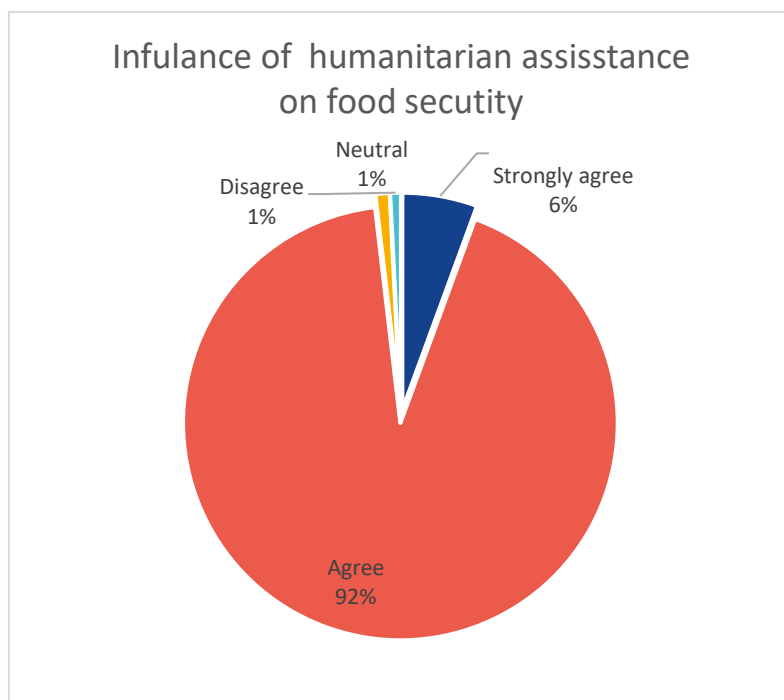
Negative and positive aspects of voucher distribution involve flexibility and autonomy for recipients but may constrain timely access to food due to limited time periods of voucher usage. Providing at least 1 month for voucher redemption can considerably enhance the effectiveness. Shopping in other communities may incur additional expenses, prompting recommendations to facilitate voucher use locally.

Coordination of support activities for displaced individuals varies in effectiveness. Collaborative efforts with regional administrations and municipal authorities, including pre-agreed support types, prevent redundancy and ensure effective resource utilization. Innovative approaches, including comprehensive databases, mobile applications, and online platforms, can enhance transparency, accountability, and

overall program effectiveness. Creating a centralized platform for available supports promotes efficiency, transparency, and better coordination among stakeholders, ensuring timely and targeted assistance delivery.

This section also delves into the perceptions and sentiments expressed by individuals who have received assistance, aiming to provide a comprehensive understanding of the effectiveness and nuances associated with such support. From those who strongly agree to those expressing reservations or concerns, the diverse range of responses illuminates the intricate relationship between humanitarian aid, food security, and the broader well-being of the community.

Chart 23



The overwhelming majority of respondents, with 92.55%, express agreement that receiving cash or food assistance has positively impacted on their food security and overall well-being. This indicates a strong correlation between the assistance provided and an improvement in the recipients' ability to access food and enhance their general welfare. The positive sentiment reflected in the responses underscores the effectiveness of such support mechanisms in contributing to the community's immediate needs and well-being.

Additionally, the collective sentiment among respondents strongly indicates that receiving cash assistance or vouchers has had a significant positive impact on autonomy and dignity when compared to traditional in-kind assistance. A substantial 88.83% of participants agree that the provision of cash or vouchers allows for greater independence and preserves individual dignity. A smaller percentage of respondents (10.11%) go a step further, strongly affirming that cash assistance or vouchers distinctly enhance autonomy and dignity. However, those who do not agree or are neutral mentioned the issues with shops and variety limitations.

This agreement suggests that the flexibility offered by cash assistance, or vouchers empowers recipients to make choices aligned with their unique needs and preferences.

The responses regarding the ease of accessing and utilizing the provided assistance highlight a predominantly positive sentiment among the respondents: A small percentage (2.1%) of participants find it quite easy to access and use assistance. The vast majority (89.1%) indicate a moderate level of ease in accessing and utilizing assistance. This suggests that, for most respondents, some aspects of accessibility and usability are satisfactory, but there may be room for improvement or streamlining. A smaller proportion (8.8%) expresses that accessing and using the assistance is somewhat difficult. This signifies challenges or barriers that some individuals face in fully utilizing the provided support.

The overall distribution of responses suggests that, while a significant portion finds the process moderately easy, there are still individuals facing difficulties in accessing and utilizing the assistance. Identifying the specific challenges faced by this subset and implementing targeted improvements can enhance the overall effectiveness and inclusivity of assistance programs.

The responses regarding problems in accessing and utilizing assistance shed light on various challenges faced by the community:

1. **No Support Projects (45.4%):** A significant portion of respondents express a concern that there are no support projects available to them. This suggests a gap or lack of awareness about the assistance initiatives or lack of initiative in their community.
2. **Awareness Discrepancy (36.4%):** Another substantial portion indicates that they have heard about support projects but do not receive any assistance.
3. **Eligibility Criteria (12.1%):** Some respondents express concerns about not being eligible for support. Reasons cited include having an apartment, being a smaller family, serving in the army, or perceiving support as being limited to families with multiple children or those who have experienced loss.
4. **Queues (6.06%):** A small percentage mentions queues as a challenge, highlighting potential logistical difficulties or delays in accessing assistance due to the demand for support.

#### **Main Highlights:**

1. **Effectiveness of Cash Assistance:** Cash assistance significantly impacts food security and basic needs by providing autonomy in purchasing short-life foods, enhancing variety, and meeting essential needs effectively. Respondents express a strong correlation between receiving cash or food assistance and an improvement in their ability to access food and enhance their general welfare.

#### **Challenges:**

1. **Disparities in Assistance Distribution:** Factors such as different amounts of assistance, accessibility, and coordination issues contribute to disparities in assistance distribution, leading to unequal access and potential unfairness among recipients.
2. **Coordination Issues:** Collaboration issues, including overlapping efforts and difficulties in tracking impact, pose challenges in effectively coordinating support activities for displaced individuals, resulting in inefficiencies and resource wastage.
3. **Access Barriers:** Some individuals face difficulties in accessing and utilizing assistance due to factors such as a eligibility criteria discrepancies.

## **2.9 Access to financial services**

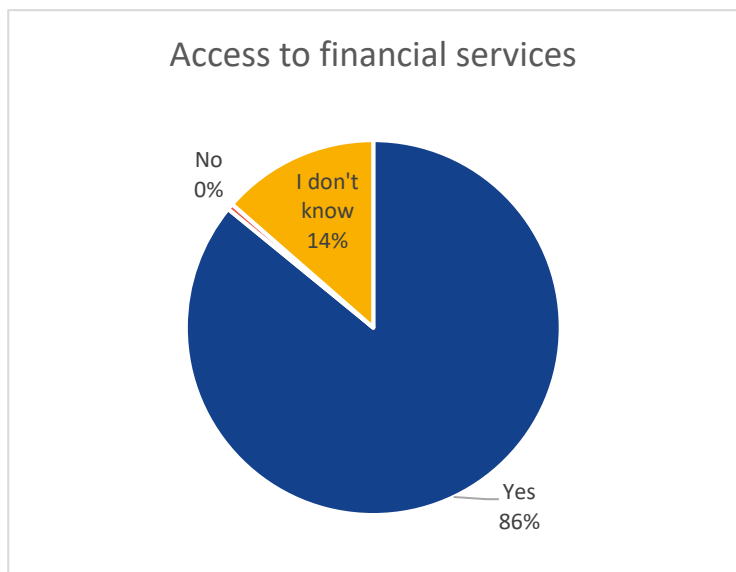
In the context of forced displacement, individuals and families often face unique challenges in accessing essential financial tools and resources.

Should be highlighted, that the economic and financial systems of Nagorno-Karabakh and Armenia were integrated. Particularly financial institutions in NK and Armenia are interconnected, sharing

infrastructure, policies, and regulations. NK and Armenia shared the same currency and monetary policies as well.

Understanding the barriers and opportunities regarding DPs access to financial services is essential for developing targeted interventions and policies. By exploring the intricacies of financial access for displaced populations, we aim to shed light on the transformative potential that inclusive financial services can have in supporting individuals on their journey to rebuild their lives amidst displacement. This examination seeks to inform initiatives that not only address immediate needs but also contribute to the long-term economic stability and self-reliance of displaced communities.

Chart 24



Most respondents, with 85.85%, indicate that they currently have access to financial services. This suggests a relatively high level of financial inclusion within the population surveyed. The main types of financial services are receipt of support amount via bank card, so the main interaction is with ATMs. The sources of financial assistance or support via the financial system are predominantly from the government. assistance.

### Chart 25

It appears that the primary challenge faced by displaced individuals is the requirement for documentation, and there are instances where they specify additional charges. *However, it is important to note that these additional charges have not been confirmed by the key informant (KII), and displaced individuals claim to be charged the same amount as Armenian citizens.*

A small percentage (0.53%) states that they do not have access to financial services. The main reason is

documentation issue or limitation to access loans for agriculture, as those are only for the ones who have agricultural land (only Armenian residents can own agricultural lands).

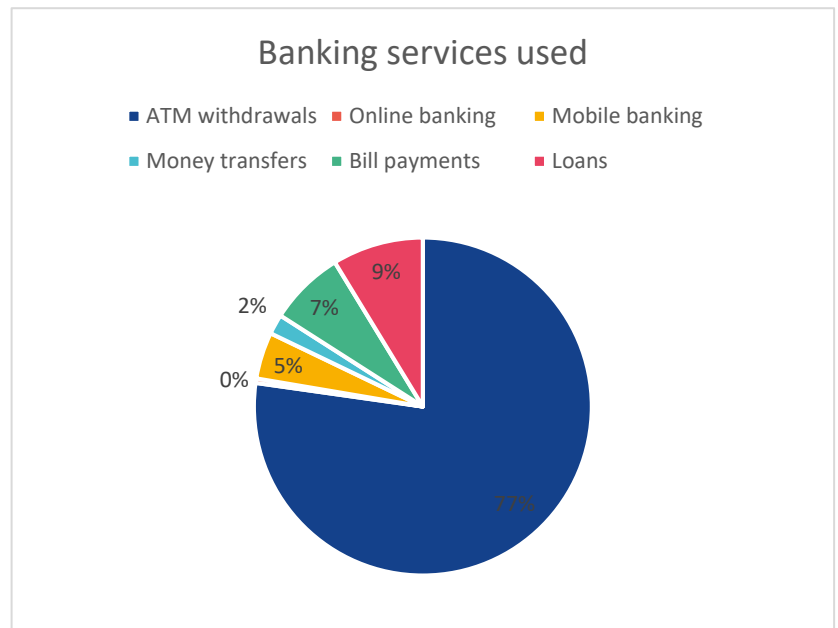
Another subset of respondents (13.6%) express uncertainty, stating that they do not know if they have access to financial services. This may indicate a lack of awareness or clarity about the available financial resources or services, highlighting the importance of communication and education regarding financial options.

The responses regarding the accessibility of banking services for displaced individuals in the area provide nuanced insights: A relatively smaller percentage (10.2%) of respondents find banking services very accessible for displaced individuals in their area. The majority of participants (67.2%) indicate that banking services are somewhat accessible. This suggests that while there is a level of accessibility, there may be areas for improvement or specific challenges that some individuals face in accessing these services. A notable portion (17.6) expresses a neutral stance and or qualified inaccessible (5%) of banking services. The determinant affecting the identification of obstacles to accessibility is the absence of bank branches and ATMs in the area.

The question on desired improvements in financial services for displaced individuals opens the door to a spectrum of insights and aspirations within the community. Responding to this question displaced individuals express clear preferences for improving financial services with a focus on tailored loans for Nagorno-Karabakh displaced people, the availability of interest-free or low-interest loans, and a desire to eliminate deductions from ATM withdrawals.

The Key Informant Interview (KII) sheds light on the significant challenges faced by displaced populations (DPs) in accessing financial services. Some of the main challenges include:

- **Lack of Documentation:** Displaced individuals do not have essential documents. The lack of identification and financial documentation becomes a major impediment to opening bank accounts or accessing financial services. Without proper identification, financial institutions are hesitant to engage with these individuals.
- **Limited Employment Opportunities:** Displaced populations do not have stable employment. The absence of a consistent income source directly affects their ability to generate income, save, and



engage with financial services, especially lending. Limited employment opportunities contribute to the economic vulnerability of displaced individuals.

- **Business Operation Requirements:** The requirement for a six-month operational history by Armenian law poses a barrier for displaced individuals who have registered businesses in Armenia but may not meet this specific operational duration in the newly settled areas. This condition restricts their eligibility for business lending, hindering their economic recovery and development.
- **Overdue Loans and Credit Obligations:** Displaced individuals face challenges in meeting credit obligations, leading to overdue loans. Overdue loans have severe consequences on creditworthiness and the ability to access future financial services. In some cases, private banks paid off the loans of 3,500 displaced individuals at the expense of the organization's income.
- **Pledging of Assets:** The information provided by KII suggests that gold items and deposits belonging to displaced populations are being pledged. Pledging assets can result in loss if individuals are unable to meet their financial obligations.
- **Accessibility of Financial Services:** While basic financial services like opening cards and bank accounts are available, the challenges primarily revolve around more advanced financial services such as mortgage lending and business lending. The interview highlights difficulties in accessing loans for housing (mortgage lending) and for business development.

**Training Initiatives:** The KII emphasizes the importance of providing practical training courses to displaced populations. This includes training in business strategic planning, funding for startup projects, and management of financial flows. These training initiatives will equip displaced individuals with the skills necessary to navigate the complexities of entrepreneurship and financial management.

In conclusion, providing adequate financial services for displaced populations in regions like Nagorno-Karabakh and Armenia is crucial for economic stability and overall well-being. Despite some level of financial inclusion, significant barriers remain, including documentation requirements and limited access to advanced financial services. Targeted interventions are needed to address these challenges and unlock the transformative potential of inclusive financial services in supporting displaced individuals towards long-term economic stability and self-reliance.

### **Main Highlights:**

1. **Financial Inclusion:** The majority of respondents currently have access to financial services, mainly through bank card transactions, indicating a relatively high level of financial inclusion within the surveyed population.
2. **Desired Improvements:** Respondents express clear preferences for improving financial services, including tailored loans for displaced people, availability of interest-free or low-interest loans, and elimination of deductions from ATM withdrawals.

### **Challenges:**

1. **Documentation and Identification:** The lack of essential documents poses a significant barrier to accessing financial services, as financial institutions require proper identification to engage with individuals. This challenge hampers financial inclusion efforts and limits economic opportunities for displaced populations.



2. **Limited Employment Opportunities:** Displaced individuals often face unstable employment situations, affecting their ability to generate income, and access financial services such as lending.
3. **Access to Advanced Financial Services:** While basic financial services are available, accessing advanced services such as mortgage and business lending remains challenging for displaced populations.
4. **Training Initiatives:** Practical training courses in business planning, startup funding, and financial management are essential for equipping displaced individuals with the skills needed to navigate entrepreneurship and financial challenges. These initiatives can empower individuals to overcome barriers and achieve economic stability and self-reliance.

### 3 State support

The Government of the Republic of Armenia has implemented various social protection programs for forcibly displaced persons from Nagorno-Karabakh. These programs include financial support, employment opportunities, free medical care, and tuition reimbursement.

#### 1. Financial support for displaced persons

- A two-month (November-December,2023) support program in the amount of AMD 50,000 for displaced persons from Nagorno-Karabakh (N 1957-L, November 9, 2023)
- AMD 40,000+10,000 support for apartment rent and utility payments. This assistance is also provided monthly from October 2023 to December 2024 (Decision N 1763-L, October 12, 2023, updated in March,2024)
- One-time support of 100,000 drams to displaced people from Nagorno-Karabakh after displacement

#### 2. Providing employment to displaced persons

- A program to ensure the employment of people displaced from Nagorno-Karabakh (N 57-L, January 11, 2024). The program offers short-term training courses and work experience opportunities. Eligibility criteria ensure all those affected by the conflict and unemployed. Employers apply through regional USS centers, which then select eligible candidates for training or work placements. Tripartite contracts formalize arrangements, providing financial support for beneficiaries and compensating employers. Upon completion, beneficiaries are offered employment contracts, monitored by regional USS centres to ensure compliance. This initiative aims to empower displaced individuals by providing them with skills and opportunities for economic stability and self-reliance.
- Ensuring the employment of teachers displaced from Nagorno-Karabakh. By the decision of the government, a secondment procedure was approved, which enabled teachers from Artsakh to be seconded to marzes and work in the educational institutions there. They are provided with a supplement of 30 percent of the teacher's salary. In educational institutions of Syunik, Vayots Dzor marzes, schools of Chambarak and Vardenis communities of Gegharkunik marz, educational

institutions of Noyemberyan, Ijevan, Berd communities of Tavush marz, in addition to the 30 percent salary supplement, an additional fixed 50,000 AMD supplement is planned.

- Issuance of certificates of medical workers displaced from Nagorno-Karabakh. According to KII up to 100 medical workers forcibly displaced from Nagorno-Karabakh received certificates, 700 medical workers were sent to educational institutions for training free of charge. By the end of the year, 1,200 medical workers will be given the opportunity to be trained in educational institutions with state funds.

### 3. Other support programs for displaced persons

- Free primary health care is entitled for people displaced from Nagorno-Karabakh equally as citizens of Armenia,
- Pension: In Armenia, individuals, who entitled for pension in NK starting from December 11, 2023 applies for pensions, such as labor or military pensions, as well as benefits for disability, or loss of a breadwinner. Importantly, applying for these pensions do not affect their pension rights, and their length of work or military service will remain unchanged.
- Full or partial tuition reimbursement for students displaced from Nagorno-Karabakh

Despite these comprehensive measures, there is currently no finalized long-term refugee response plan in collaboration with humanitarian organizations. Ongoing discussions focus on comprehensive shelter solutions and livelihood integration, recognizing the importance of support from humanitarian and development actors in these efforts.

## 3.1 Support gaps

According to Key Informant Interviews (KII), the state support programs for providing social protection to displaced persons are perceived to have no significant gaps or limitations until March, as the state has implemented a comprehensive support package. However, KIIs reveal certain identified gaps, particularly:

- Challenges in application processes: Displaced persons find access to social protection programs difficult. Challenges revolve around application processes, documentation requirements, and the extended time required for approval to receive support.
- Disparities in service quality: Communities with stronger local authorities provide higher-quality services, such as healthcare, education, compared to those with weaker governance structures. Also, there are variations in funding, staffing, infrastructure, and governance practices can result in disparities in the availability and quality of essential services across communities. Inconsistencies in coordination and collaboration between local authorities and other stakeholders can impede service outreach and quality.
- Insufficient Integration: There is a noticeable lack of coordination and integration between state support programs and other humanitarian actors, including non-governmental organizations and international agencies. This lack of cohesion results in duplicated efforts and gaps in service delivery, especially in the absence of unified food/hygiene kits and voucher values.

- Despite the overall support, KIIs emphasize a need for additional programs to assist in the establishment of start-up businesses or farming ventures, highlighting potential gaps in addressing the specific economic aspects of displaced persons' lives.
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#### **Main Highlights:**

1. **Comprehensive Support Programs:** The government has initiated various support programs, including financial aid, employment opportunities, and healthcare services, demonstrating a commitment to addressing the diverse needs of displaced populations.

#### **Challenges:**

1. **Bureaucratic Barriers:** Complex application processes and documentation requirements pose hurdles for displaced individuals, delaying access to social protection programs and financial assistance.
2. **Insufficient Integration:** Lack of coordination among stakeholders results in duplicated efforts and gaps in service delivery, hindering the effectiveness of support programs.
3. **Economic Support Gaps:** While existing programs address immediate needs, there is a need for additional support for economic empowerment, to facilitate long-term stability and self-sufficiency.

## **4 Delivery Mechanisms and information management between stakeholders**

Delivery mechanisms for cash transfers are implemented through various collaborative approaches between humanitarian organizations and the state. Cash distribution often involves a partnership with the state apparatus, particularly the Ministry of Labor and Social Affairs (MOLSA). This collaboration ensures that cash transfers are seamlessly integrated into the government's existing social protection framework, leveraging established structures and systems.

Also, another mechanism involves voucher systems in close cooperation with local communities. Humanitarian organizations engage communities to identify specific needs at the community level, tailoring voucher programs accordingly. This collaborative approach not only empowers communities but also fosters a sense of ownership, ensuring that the distribution of vouchers aligns with the priorities and dynamics of the local context. However, challenges arise from discrepancies in distribution processes, eligibility criteria, and variations in voucher values.

Efforts are underway to enhance coordination between the humanitarian and development community and the government of Armenia in harmonizing delivery mechanisms. Collaborative initiatives, facilitated by the signing of Memoranda of Understanding (MoUs), serve as formal frameworks for cooperation, outlining roles, responsibilities, and commitments.

Concerning coordination mechanisms and modalities, activities are in progress to link Cash and Voucher Assistance (CVA) to the Social Safety Net (SSN) system. Stakeholder meetings, co-led by UN agencies and relevant ministries, occur regularly to discuss, and plan future initiatives, share data for improved targeting, reduce duplication, and enhance overall assistance effectiveness.

The donor community plays a pivotal role in harmonizing Cash and Voucher Assistance (CVA) and social protection (SP).

- **Financial Support:** International organizations joined to state for state cash support project. This financial support is crucial for implementing and sustaining integrated approaches.
- **Technical Assistance:** Donors often contribute technical expertise to help design and implement effective strategies. This includes sharing best practices, supporting with need assessments, conducting capacity-building activities, and offering guidance on program design.
- **Advocacy for Coordination:** according to KIIs UN advocate for coordination and collaboration among different stakeholders, including humanitarian and development actors, government agencies, and NGOs. For example, shelter and NFI (Non-Food Items) group co-led by UNHCR and cash working group by UNICEF.
- Moreover, Donors align their funding priorities with national social protection strategies and development plans. This alignment ensures that donor-supported initiatives contribute to the broader goals of the country's social protection framework.

Steps are indeed being taken towards harmonizing government and humanitarian databases, as this issue is recognized by the Ministry of Labour and Social Affairs (MoLSA). The bottlenecks identified by MoLSA shed light on the challenges hindering this harmonization. Firstly, existing government and humanitarian databases often operate independently, utilizing different structures and standards. This divergence makes it challenging to seamlessly integrate and harmonize the information and support provided across these databases. Secondly, concerns related to data privacy and security constitute another bottleneck. The apprehension revolves around sharing sensitive information, which could compromise security measures. These bottlenecks highlight the complexities involved in the harmonization process, emphasizing the need for strategic solutions to address these challenges effectively. Steps are being actively taken towards harmonizing government and humanitarian databases. The ongoing process includes the signing of memoranda between the Ministry of Labour and Social Affairs and relevant organizations, showcasing a collaborative effort to facilitate not only data sharing but also a commitment to enhancing the overall data management systems and capacity of the government. This concerted initiative demonstrates a proactive approach to address the challenges associated with independent databases.

Moreover, in collaboration with the Asian Development Bank, the government is engaged in installing an administrative register specifically designed for the displaced population. This partnership signifies the involvement of humanitarian and development actors in providing technical assistance to the government, contributing to the improvement of their data management systems and the broader enhancement of their capacity. This cooperative endeavour aims to establish more efficient and integrated data management practices to better address the needs of the displaced population.

### **Main Highlights:**

1. **Collaborative Delivery Mechanisms:** Cash transfer programs involve partnerships between humanitarian organizations and the Ministry of Labor and Social Affairs (MOLSA), ensuring seamless integration into the government's social protection framework. Voucher systems are tailored in collaboration with local communities, empowering them and aligning assistance with community priorities.

2. **Enhanced Coordination:** Efforts are underway to improve coordination between humanitarian and government entities through Memoranda of Understanding (MoUs) and stakeholder meetings. Linking Cash and Voucher Assistance (CVA) to the Social Safety Net (SSN) system aims to enhance targeting, reduce duplication, and improve overall assistance effectiveness.
3. **Role of the Donor Community:** International donors provide financial support, technical assistance, and advocacy for coordination efforts. Donors align their funding priorities with national social protection strategies, contributing to broader development goals.
4. **Harmonization of Databases:** Steps are being taken to harmonize government and humanitarian databases, addressing bottlenecks such as independent operations and data privacy concerns. Memoranda between the Ministry of Labour and Social Affairs and relevant organizations signify a collaborative effort to improve data management systems.

### Challenges:

1. **Discrepancies in Distribution Processes:** Challenges arise from variations in distribution processes, eligibility criteria, and voucher values, impacting the consistency and fairness of assistance delivery.
2. **Independent Databases:** Existing government and humanitarian databases operate independently. Divergent structures and standards hinder seamless data sharing and coordination.
3. **Capacity Building Needs:** Addressing bottlenecks in database harmonization requires strategic solutions and capacity-building efforts to enhance the government's data management systems and coordination mechanisms.

## 5 Conclusion

The comprehensive need assessment conducted on the impact of displacement, needs and challenges and the effectiveness of assistance programs for displaced populations from NK reveals both significant progress and persistent challenges. Through collaborative efforts between humanitarian organizations, government agencies, and international donors, various initiatives have been implemented to address the immediate needs and long-term recovery of displaced individuals and families.

Key highlights from the assessment include the successful delivery of financial support, employment opportunities, and social protection programs to forcibly displaced persons (DPs). The partnership between humanitarian organizations and government entities, particularly the Ministry of Labor and Social Affairs, has facilitated the seamless integration of cash transfer programs into the existing social protection framework. Moreover, efforts to enhance coordination through stakeholder meetings, Memoranda of Understanding (MoUs), and the alignment of donor funding priorities with national strategies have contributed to more effective assistance delivery. However, despite these advancements, several challenges persist. Discrepancies in distribution processes, eligibility criteria, and voucher values have resulted in inequalities in assistance provision. Bureaucratic barriers, including documentation requirements and lengthy approval processes, continue to hinder DPs' access to social protection programs.

In conclusion, while progress has been made in supporting displaced populations in Nagorno-Karabakh and Armenia, there is still work to be done to overcome existing challenges and ensure the holistic well-

being and recovery of displaced individuals and families. Through continued collaboration and concerted efforts, we can strive towards more inclusive, sustainable, and resilient solutions for those affected by forced displacement.

## 5.1 Recommendations

Based on the extensive survey findings for displaced individuals from NK to the Republic of Armenia, the following recommendations are suggested:

### 5.1.1 For Government and Local Authorities:

1. Evaluate the sufficiency, targeting, and accessibility of humanitarian aid to ensure it meets the diverse needs of displaced populations effectively considering complete geographical coverage and equitable distribution across regions based on the number of displaced individuals.
2. Establish vocational training programs tailored to displaced individuals and considering regional labor market demand, enhancing their employability and entrepreneurial skills. Develop and implement employment programs to reduce dependency on external aid and enhance the resilience of displaced communities.
3. Provide financial support for affordable housing initiatives tailored to the needs of displaced populations, ensuring access to safe and secure housing options. Drawing from international experience, there are several approaches to developing affordable housing solutions (for example transitional housing, social housing, incremental housing, adaptive reuse and retrofitting, community land trusts) tailored to the specific needs of displaced populations:
4. Allocate resources to recruit and train additional teachers to address the shortage of qualified educators, especially in far and bordering areas of Tavush, Gegharkunik and Shirak.
5. Allocate funds to recruit additional human resources to address the strain on local healthcare facilities caused by the influx of displaced populations.
6. Expand healthcare coverage to include serious medical interventions required by displaced persons, ensuring comprehensive healthcare access for all.
7. Work with relevant authorities to simplify application processes for pension and other entitlements and reduce approval times to eliminate bureaucratic barriers.
8. Establish mechanisms for careful coordination among agencies to avoid duplication in voucher programs and address disparities in assistance levels. Continue organizing regular stakeholder meetings to enhance communication, share initiatives, and improve coordination.
9. Establish standardized registration processes and requirements across platforms to address challenges in state social assistance programs.
10. Collaborate with financial institutions and donor organizations to create specialized lending programs, including tailored loans for housing and interest-free options for establishing businesses, to promote economic resilience.
11. Implement financial literacy initiatives to enhance awareness and understanding of available resources among displaced populations.
12. Collaborate with financial institutions to improve access to credit for displaced individuals, facilitating their ability to invest in income-generating activities and meet essential needs.

### 5.1.2 For Donor Organizations

1. Offer technical expertise and capacity-building support to strengthen the government's data management systems and coordination mechanisms.
2. Offer support to enhance the capacity of local government, particularly following community consolidation, considering that from community to community the quality of services provided differs based on the capacities and experiences of local authorities (the ones who have already de).
3. Provide training and guidance on best practices in social protection programming, including cash transfer modalities and voucher systems, to improve effectiveness and efficiency.
4. Advocate for increased coordination and collaboration among stakeholders involved in supporting displaced populations, emphasizing the importance of harmonizing delivery mechanisms and integrating assistance efforts.
5. Allocate resources towards initiatives that promote economic opportunities and livelihood restoration for displaced individuals, aiming to reduce dependency on external assistance in the long term.
6. Ensure that humanitarian aid is distributed equitably and reaches all individuals in need, considering factors such as sufficiency, timeliness, and appropriateness.
7. Provide financial support for affordable housing initiatives tailored to the needs of displaced populations, ensuring access to safe and secure housing options.
8. Collaborate with state authorities and organizations to create affordable housing solutions for displaced persons.
9. Advocate/invest in increased capacity and early childhood development programs to address the lack of such facilities.
10. Mobilize resources for providing sufficient and quality educational facilities to support displaced children's learning, considering the need for school renovation and insufficient early childhood development services.
11. Provide financial assistance to strengthen local healthcare infrastructure and address the increased demand for medical services resulting from displacement.
12. Allocate funding for specialized medical interventions and treatments not covered by the state, ensuring comprehensive healthcare coverage for displaced populations.
13. Prioritize funding for mental health programs that offer counseling, psychosocial support, and rehabilitation services to displaced individuals.
14. Support initiatives that focus on sustainable income sources and livelihood restoration for displaced individuals.

### 5.1.3 For International, Local NGOs and Humanitarian Organizations

1. Foster community engagement and participation in decision-making processes related to aid distribution and support programs, ensuring that the voices of displaced individuals are heard, and their preferences are considered.
2. Strengthen psychosocial assistance programs to tackle post-traumatic stress issues among displaced people.

3. Encourage collaboration between state and humanitarian actors to ensure seamless integration and delivery of services.
4. Advocate for standardized registration processes and requirements across platforms to address challenges in state cash assistance programs.
5. Facilitate access to vocational training opportunities aligned with the evolving needs of the job market, enhancing the skill set of displaced individuals for better employment prospects.
6. Offer specialized educational programs, including supplemental learning opportunities, tutoring, and mentoring, tailored to the specific needs of displaced children.
7. Implement psychosocial support initiatives to address trauma-related issues and promote emotional well-being among displaced students.
8. Create safe and supportive environments, such as Children Safe Spaces, where displaced children can access educational resources, receive tutoring, and participate in recreational activities.
9. Collaborate with local partners and government agencies to ensure the sustainability and effectiveness of safe space initiatives.
10. Expand outreach efforts to ensure that all displaced individuals have access to mental health support services, including counseling, therapy, and rehabilitation programs.
11. Develop community-based mental health initiatives (such as youth support groups, elderly outreach programs, trauma recovery workshops, etc.) that target specific populations and address their unique needs and challenges.
12. Establish community-based support groups and resource centers that provide guidance and assistance to displaced individuals navigating local resources and support services.
13. Offer financial counseling services to help individuals manage debts effectively, explore debt restructuring options, and make informed financial decisions.
14. Foster initiatives that support the establishment and growth of small businesses within the displaced community, promoting entrepreneurship and self-sustainability.
15. Strengthen collaboration between the government and humanitarian organizations to ensure a coordinated approach in providing financial assistance and support to displaced families.

These recommendations aim to address the identified challenges and support the holistic well-being and integration of displaced populations.



