UNHCR
The UN Refugee Agency

VOICES OF REFUGEES IN BULGARIA

Socio-Economic and Financial Inclusion of Refugees in Bulgaria – AGD Participatory Assessment 2024

July 2025

Glossary

USRF – Ukraine Support and Renovation Foundation

CRW – Council for Refugee Women

FGD – Focus Group Discussion

TVET – Technical Vocational Education Training

MLSP – Ministry of Labor and Social Policy

COVER PHOTOGRAPH

Syrian Refugees in Bulgaria participate in a traditional rose harvest festival on the occasion of World Refugee Day 2025 alongside Bulgarian civil society, UNHCR staff and locals. The event marked the beginning of UNHCR Bulgaria's campaign "A rose is a rose". © UNHCR/Nikolay Stoykov

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Foreword

At UNHCR, we believe that protection begins with listening—and inclusion begins with recognition. This *Participatory Assessment on Socio-Economic and Financial Inclusion of Refugees in Bulgaria (2024)* reflects our commitment to placing refugees' lived experiences at the center of our programming and advocacy.

Rooted in UNHCR's global approach to evidence-based programming and the participation of forcibly displaced and stateless women and men, this assessment amplifies the voices of refugees from Syria, Ukraine, Afghanistan, and other countries. Their perspectives help us better understand not only their needs, but also their capacities and aspirations for meaningful inclusion in Bulgarian society.

The findings clearly show that while progress has been made, many refugees still face structural and administrative barriers in accessing housing, employment, financial services, and language training. This situation fosters impoverishment and labour exploitation and prevents their contributions to the Bulgarian economy. As one Syrian refugee noted in our conversations: *"Employers know that Syrian refugees need jobs and have no choice in the labor market, and they know that we are forced to accept what they offer because we need the income."*

This reflects a widespread challenge: employment that is both insecure and below refugees' skill levels—an issue echoed by Ukrainian participants who, despite professional qualifications, reported being confined to low-paying jobs. In effect, they cannot perform their professionals' skills in areas Bulgaria is facing labour shortage, and, in turn, many of them remain dependent on humanitarian assistance despite working for long hours.

Refugees also pointed to the importance of connecting with the Bulgarian community for successful socio-economic integration. A Ukrainian refugee noted: "I have no connections with Bulgarian professionals, and without acquaintances in my field, it's impossible to find a suitable job in my area of expertise."

Language remains another critical factor for inclusion. The report highlights that while 62% of Ukrainian participants spoke some Bulgarian, none of the Syrian participants in this assessment reported language proficiency, illustrating the need for differentiated, targeted support across refugee communities.

Housing insecurity was also frequently raised, particularly by Ukrainian refugees affected by the Humanitarian Support Program that was evolving at the time of the assessment. Many participants described the instability of temporary accommodation and the financial strain of transitioning to private housing. Some participants expressed a desire for support to find accommodation and to be allowed to stay at the accommodation facilities until they gained more stability. The requirement to leave humanitarian accommodation after finding employment hindered the integration prospect of refugees, given that the salaries were not sufficient to re-establish their lives and achieve self-reliance immediately.

However, there are also successful experiences made possible by the work of UNHCR's partners in the Bulgaria Network of Compass Protection and Inclusion Centres. A Ukrainian refugee entrepreneur noted that, for her, "the biggest hurdles were not knowing the law and my rights, coupled with issues in accountancy and tax. I actually started opening my company two years

ago, but honestly, without Caritas's consultation and support, it would've been incredibly difficult, and I'd have made many mistakes."

Through these voices and experiences, this report reinforces the importance of refugee participation in designing and refining policies that affect their lives. It calls for a whole-of-society approach—one that partners with refugee communities, civil society, local authorities, and the private sector to advance social and economic inclusion.

I extend my deepest gratitude to the refugees and asylum seekers who shared their experiences with us, and to our dedicated staff and partners including state authorities who made this assessment possible. Their insights continue to shape a more responsive, inclusive, and accountable refugee response in Bulgaria and beyond.

Seda Kuzucu
Representative
UNHCR Bulgaria

Background

Since the full-scale escalation of the conflict in Ukraine in February 2022, Bulgaria has played a crucial role as an external EU border, receiving significant numbers of displaced persons. Over 2.3 million refugees from Ukraine were admitted to Bulgaria. By the end of February 2025, the Bulgarian Government had granted temporary protection to more than 204,000 refugees fleeing Ukraine, the majority of whom are women and children. Despite many refugees moving onward, Bulgaria hosted approximately 75,250 Ukrainian refugees under temporary protection as of February 2025. This figure represents a slight rise from 67,000 in 2022 and 72,000 in February 2024, indicating continued population shifts and an increasing number of individuals opting to stay in the country in various forms of residence, with over 2,579 temporary protection holders from Ukraine acquiring Bulgarian nationality in 2024. Others, meanwhile, gradually transitioned to other forms of legal stay, moved to another EU country, or returned to safer areas of Ukraine.

Beyond the Ukrainian crisis, Bulgaria continues to be a key entry point for asylum seekers from other conflict-affected regions. In 2024, Bulgaria's State Agency for Refugees (SAR) registered 12,250 asylum seekers, primarily from Syria and Afghanistan. These numbers represent a notable decrease compared to the approximately 22,500 registrations in the previous year. Syria has been a significant country of origin for asylum seekers in Bulgaria since the onset of the Syrian civil war in 2011: 55,385 Syrians have sought protection in Bulgaria over the past decade, with 34,260 of them being granted international protection. While current figures for the total number of Syrian refugees who remain in Bulgaria are fluid, primarily due to a lack of integration prospects and persistent barriers to socio-economic inclusion and livelihood opportunities, the continued presence of Syrian and Afghan nationals highlights the country's ongoing role in broader refugee protection efforts within Europe.

UNHCR's Mandate and Priorities

Addressing the protection risks that forcibly displaced people face in Bulgaria is central to UNHCR's strategy and programming, in support of the national protection and reception framework. UNHCR supports government-led efforts to provide essential protection services — including legal assistance, information about available services, access to education, and psychosocial support — while also fostering the inclusion and long-term integration of refugees into Bulgarian society. UNHCR's priority protection interventions encompass ensuring safe access to territory and asylum procedures; facilitating the inclusion of refugees in state-led programs, in coordination with stakeholders within the Refugee Coordination Model and the regional Refugee Response Plan (RRP); and collaborating with its partners within the Bulgaria Network of Compass Protection and Inclusion Centres.

Introduction to Participatory Assessments

UNHCR Bulgaria regularly conducts Participatory Assessments with refugees and asylum seekers, using them as a primary evidence base for its strategic planning and advocacy. These assessments are vital for our understanding of refugees' current situation and challenges and for our ability to propose solutions.

2023 Voices of Refugee Assessment

The 2023 Voices of Refugees assessment exposes a two-tiered system of refugee integration in Bulgaria:

- Ukrainian refugees, benefiting from the Temporary Protection, experienced relatively smoother access to employment, housing, healthcare, and education.
- Refugees and asylum seekers from Syria, Afghanistan, and other countries faced structural exclusion, compounded by legal uncertainty, discrimination, and service inaccessibility.

Whether refugees ultimately choose to stay in Bulgaria is uncertain and influenced by a range of social and economic factors. The assessment found that refugees' decisions are largely shaped by their ability to access housing, employment, healthcare, and other essential services. However, these experiences are far from uniform, with stark contrasts between refugees from Ukraine and those from other countries, such as Syria, Afghanistan, and Iraq.

Among asylum seekers and refugees from Syria and other non-European countries, only a small fraction — just over 11% — expressed the intention to remain in Bulgaria in the long term regardless of the conditions, while 36% were undecided. Their hesitations were tied closely to significant barriers they faced in integrating into Bulgarian society. Many shared that their decisions would hinge on whether they could find work, secure stable accommodation, and access reliable healthcare, education, and social support for their families. In contrast, over half of the Ukrainian refugees interviewed said they intended to stay in Bulgaria. Only 15% had made the decision to leave, and around one-third were still uncertain. For these individuals, access to accommodation was the most influential factor, followed closely by the availability of employment or self-employment opportunities. Ukrainian refugees, though not without challenges, seemed to feel a stronger sense of possibility when it came to building a life in Bulgaria. Yet despite these differing levels of optimism, both groups cited similar reasons for considering leaving Bulgaria: hopes for better job prospects elsewhere in Europe, the desire to reunite with family members in other countries, and the perception of better healthcare in other EU states.

Healthcare access proved to be a critical concern across all refugee groups, but especially among non-Ukrainians. While many Ukrainian refugees reported that they could rely on their general practitioners, hospitals, or family networks when in need of medical care, refugees from other countries described a very different reality. Many found it difficult, sometimes impossible, to see a doctor — particularly specialists like dermatologists or dentists — while staying in reception centers. Only 32% of non-Ukrainian refugees reported having health insurance, compared to 77% of Ukrainians. The reasons for this gap ranged from not having a general practitioner, to lacking information about how to get insured, to feeling discriminated against or unable to navigate the system due to language barriers. In both cases, the absence of clear, consistent healthcare access undermined refugees' sense of stability. Many cited barriers such as doctors refusing to treat them, unhelpful staff, lack of available medication, and challenges in physically reaching healthcare facilities.

Access to financial services emerged as another major obstacle to socio-economic inclusion. Refugees, particularly those from outside Ukraine, reported being unable to open bank

accounts. In fact, all asylum seekers and refugees from countries outside Ukraine said that banks had refused them service. Even among Ukrainian refugees, 40% had experienced similar issues in 2023. The process of opening a bank account had become more bureaucratic and restrictive, with banks now demanding foreign identity numbers and work contracts — conditions that were not enforced during the initial influx in 2022. These practices have effectively treated refugees as economic migrants, rather than as individuals with protected rights, further alienating them from full participation in society.

When it came to employment, most refugees had been skilled professionals in their countries of origin. But in Bulgaria, experiences were varied. While a few were able to continue working in their trained professions — such as teaching or psychology — many found themselves doing informal or unskilled labor, often disconnected from their qualifications. Asylum seekers in particular were disadvantaged: some were still waiting on decisions regarding their international protection status, which delayed or restricted their right to work, while others simply did not know they had the right to seek employment at all. Language proved to be a central barrier to economic participation. Ukrainian refugees again held a relative advantage here, with 76% participating in Bulgarian language courses, compared to just 25% of non-Ukrainian refugees. Language education programs were not equally available to all, with some citing a lack of courses in their regions or technical issues preventing online access. Regardless of nationality, refugees recognized that learning Bulgarian was essential to managing their lives and gaining independence in the country.

Housing, too, played a major role in shaping refugees' plans for the future. While access to accommodation encouraged many Ukrainians to remain, for others, especially non-Ukrainians, housing insecurity combined with weak access to social assistance made staying in Bulgaria feel increasingly untenable.

Response to the Recommendations

In response to the recommendations emerging from the responses of the participants in the 2023 Participatory Assessment, UNHCR and its partners in Bulgaria took targeted action to improve refugee access to information and socio-economic opportunities. A key step in this direction was the strengthening of the Bulgaria Network of Community Protection and Inclusion Centres, which became an essential platform for addressing the pressing needs voiced by refugees and asylum-seekers. The assessment made it clear that many refugees lacked vital information about their rights and entitlements — particularly concerning employment, education, and healthcare. Participants expressed a strong desire to better understand what they were legally allowed to do in Bulgaria and what support was available to them. This included access to job opportunities, vocational training, recognition of diplomas and qualifications, entrepreneurship support, and employment-related social benefits such as health insurance.

UNHCR, recognizing this critical gap, worked closely with local organizations through the Protection and Inclusion Centres to deliver targeted outreach and counseling. The focus was on expanding access to tailored vocational training, providing free language courses, and offering

clear guidance on the recognition of foreign qualifications — all of which are vital for meaningful integration.

Through this expanded network of support, UNHCR and its partners began addressing the foundational barriers to inclusion and empowerment, aiming to ensure that refugees — regardless of origin — are equipped with the tools, knowledge, and opportunities to rebuild their lives in dignity while in Bulgaria.

The needs of young asylum-seekers participating in the 2023 PA were particularly acute. Many were spending extended periods in reception centers with little to no structured activities. They voiced feelings of restlessness and anxiety, largely due to the lack of educational or vocational engagement during this time. In response, efforts were made to enhance youth-focused programming, including technical training, mentorship, and job-preparedness activities, helping to transform idle time into opportunities for personal and professional development, which are yet not implemented due to the global financial situation.

2024 Participatory Assessments

Building on insights from previous assessments, particularly the needs highlighted in 2023, UNHCR completed a new round of participatory assessment between July and August 2024, which forms an important part of the 2024 participatory assessment cycle. This round had a thematic focus on socio-economic and financial inclusion, specifically designed to deepen the understanding of the evolving needs, persistent challenges, and emerging opportunities shaping the inclusion and integration of refugees and asylum seekers in Bulgaria. Moreover, due to the dynamic nature of displacement and inclusion, these yearly surveys provide a continuous feedback loop. This ensures that UNHCR's responses to refugee situations remain relevant, effective, and adaptive to the changing realities on the ground, ultimately supporting more tailored and impactful assistance.

Summary of Findings

This report presents key findings from structured focus group discussions (FGDs) conducted with asylum-seekers and refugees in Bulgaria, which focused on the latter's social and economic inclusion. The FGDs explored multiple critical areas, including access to social services, employment, health, education, financial inclusion, and overall integration into Bulgarian society.

These discussions took place in Sofia and Plovdiv in July and August of 2024. They were organized by the UN Refugee Agency in Bulgaria, with valuable support from our partners Caritas, the Ukraine Support and Renovation Foundation, and the Council of Refugee Women in Bulgaria. A total of 24 FGDs were conducted, involving 98 refugees and asylum seekers. Participants were primarily from Syria (56%) and Ukraine (40%), with additional representation from Afghanistan and other countries, including Palestinian refugees. The Methodology section provides further details on the composition and demographics of these focus groups.

Regarding participants' protection status, 62% held international protection status.[1] Ukrainian refugees under temporary protection[2] constituted 21% of participants. The remaining 17% were asylum seekers primarily from the Middle East and North Africa.

The majority of the participants had lived in Bulgaria for a significant period: 47% had arrived between one and two years prior to the assessment, while only 17% had been in the country for less than six months. More than half of the participants (59%) were living in Bulgaria with their families.

The main topics consistently discussed across the FGDs were:

- Language barrier
- Employment and livelihoods
- Access to financial services
- Accommodation
- Disabilities
- Link with the refugee and host communities

Language barriers pose significant challenges to the integration of all refugees and asylum seekers in Bulgaria, though the nature and intensity of these challenges vary across different groups.

For refugees and asylum seekers from countries other than Ukraine, the linguistic hurdle is particularly pronounced. The vast majority of participants from these groups in the FGDs reported not speaking any Bulgarian. Many of those who had attended language classes indicated that the brevity and inconsistency of available courses prevented them from achieving functional fluency. This persistent lack of adequate and consistent language support exacerbates their isolation and marginalization, making it exceptionally difficult to navigate daily life and services in the host country without a means of basic communication.

Furthermore, some participants disclosed that language barriers restricted their access to the broader Bulgarian labor market, confining their employment options to a small number of employers and business owners from minority groups who communicated in their languages.

In contrast, Ukrainian refugees demonstrate a notable, albeit varied, level of Bulgarian language proficiency. The data reveal that 62% of the Ukrainian participants self-reported some ability to speak Bulgarian – a linguistic capacity far exceeding that of their Syrian counterparts. This ability often stems from the linguistic similarities between Ukrainian and Bulgarian, as well as some Ukrainians' prior exposure. Ukrainians also reported a greater interest in learning Bulgarian.

Meanwhile, some Syrian refugees expressed a lack of interest in learning the local language, citing their aspiration to move to Western European countries—such as Germany—where they could find established communities and opportunities for self-reliance."

[1] See: UNHCR Bulgaria, *Protection Brief: International Protection Procedures*, January 2025.
[2] See: UNHCR Bulgaria, *Protection Brief: Implementation of TP Directive (July-December 2024)*, February 2025.

Meanwhile, some Syrian refugees mentioned that they were not necessarily interested in learning the language citing their aspiration to move to Western European countries—such as Germany—where they could find established communities and opportunities for self-reliance.

Despite these differences in starting points, both Ukrainian and non-Ukrainian refugees face common structural barriers to effective language learning and sustained engagement. For instance, refugees who have started working, or who are caregivers to children, consistently find it very difficult to attend existing language classes, which frequently take place during conventional working hours. Coupled with other demands, this rigid scheduling acts as a major deterrent to consistent attendance and progress for all groups, regardless of their initial linguistic advantage or disadvantage. Participants' testimonies underscore the need for more flexible, accessible, and context-sensitive language learning programs that accommodate the realities of refugees' lives.

The ability to access meaningful employment is essential to refugees' successful integration in their host society and to ensuring their sustainable livelihood. The FGDs provided valuable insights into participants' progress and allowed for another comparison between Syrian and Ukrainian refugees, this time in terms of employment integration outcomes.

A greater proportion of Ukrainian refugees have been able to secure employment in formal labor markets in Bulgaria compared to Syrian refugees. This difference can partly be attributed to some Ukrainians' ability to continue working remotely for their original Ukrainian employers, which offers a degree of stability typically not available to other refugee groups.

Despite their divergent initial access to the labor market, all participant groups shared a common challenge: the prevalence of menial and low-paying jobs insufficient to support their livelihoods. The majority of those who had found employment (66% of all FGD participants who answered the question) reported holding such positions. This was often the case even for individuals, particularly Ukrainians, who possessed valuable technical skills and a prior employment history in their countries of origin or in other asylum countries. It should be noted that this divergence between refugees' skills and the type of employment available to them may result from a lack of standardization of educational credentials, which may suggest that a streamlining of such procedures may be appropriate. Furthermore, many participants stated that they tended to be offered unfavorable working conditions, including salaries that frequently did not cover their basic living expenses.

The FGDs consistently reveal that refugees' livelihoods are often precarious, with a single salary proving insufficient to support a household, particularly one with multiple children. This underscores the critical need for comprehensive support, including enabling women to study and work through the creation of facilities that relieve them of their care duties, which is essential for ensuring the proper integration and well-being of refugee families. There also is a clear lack of support and opportunities for refugees who wish to start their own businesses or find employment that genuinely matches their existing skills and work experience.

Accessing financial services remains a significant barrier for refugees and asylum seekers in Bulgaria, particularly those lacking recognized identity documents. This challenge is

compounded by the fact that a bank account is a prerequisite for securing an official labor contract in the country, which effectively hinders formal employment and economic integration.

FGDs consistently highlighted these difficulties. Ukrainian refugees, for instance, frequently reported being rejected when attempting to open bank accounts. To be successful, their efforts often required multiple attempts or direct support from organizations like Caritas and other UNHCR partners at Compass Protection and Inclusion Centres. The process was even more arduous for those who were already working without formal contracts, which further entrenched them in the informal economy.

More dedicated support is crucial to ensuring that all refugees, including those from occupied Ukrainian territories, can access essential financial services. This is vital not only to improving their daily lives but also to facilitating their integration into the Bulgarian workforce and broader society.

Accessing suitable **private accommodation** is a widespread and significant challenge which affects all groups of refugees, which was repeatedly highlighted by participants in the focus group discussions. The housing market presents a complex array of obstacles, including higher rental costs, substantial agent fees, and large security deposits, which come together to create a significant financial burden for refugees. This immediate financial pressure, often with higher costs for refugees than members of the host community seeking housing, compels refugees without families to share rooms with multiple people, underscoring the severity of the economic strain.

Beyond the financial aspect, the process of securing housing is fraught with stress and exposure to scams. Landowners often express reluctance to rent to foreigners due to perceived uncertainties about their status and income stability. These systemic barriers not only exacerbate refugees' precarity but also directly impede their inclusion within the host community.

Comprehensive support is essential to facilitating safe and proper housing. This includes assistance in navigating the complex housing market and financial support to offset initial costs like deposits or a few months' rent, which was a commonly cited need reflecting a desire for independence. A temporary shelter option could offer immediate relief, whereas financial assistance for initial rental costs, or risk sharing arrangements, could enable refugees to secure stable, long-term housing, alleviating the immense stress and fostering greater integration.

Refugees with disabilities face significant barriers to integration in Bulgaria. Their disability is likely to prevent them from being recruited for menial jobs, which, according to FGD participants, currently are the most readily available type of work for refugees. This creates a severe disadvantage, as these physically demanding jobs often are inaccessible to people with disabilities.

Beyond employment, the FGDs revealed a critical lack of awareness: refugees and asylum seekers are generally unfamiliar with the available services and opportunities specifically designed for persons with disabilities in Bulgaria. Participants largely rely on their immediate communities to obtain information about services, including those related to housing and

employment, which may not adequately cover specialized support for disabilities. This highlights a critical information gap and the urgent need for targeted outreach to ensure persons with disabilities can access the specific assistance they require.

Meaningful social connections, both within their own communities and with the host community, are vital to refugees' mental health, well-being, and overall inclusion in Bulgaria. Testimonies from participants consistently highlighted the positive impact that social interactions have on their well-being, demonstrating their crucial role in the integration process and social inclusion of refugees.

The FGDs revealed strong ties within refugees' respective home communities. Participants across both the Syrian and the Ukrainian groups consistently indicated that they stay connected and maintain contacts with fellow refugees from their home countries. Notably, Ukrainian refugees frequently emphasized receiving various forms of support and information from their community networks in Bulgaria. Participants also generally shared positive observations about the overall receptivity of the host community, noting an absence of harassment or ill treatment, and Syrian women specifically expressed feeling safe within their neighborhoods.

However, attempts for deeper integration into the host society paint a more nuanced picture. While their initial interactions were largely positive, some participants reported limited ongoing engagement with Bulgarian co-workers and neighbors. This was largely attributed to persistent language barriers, which hinder more profound communication. Additionally, some refugees expressed a fear of not being accepted, which acted as a deterrent to proactively reaching out and forging closer bonds with Bulgarians.

Providing refugees with accessible physical spaces where they can engage in communal activities is crucial to fostering stronger connections and mitigating isolation. Not only would such spaces facilitate interactions within their own communities, but they would also create structured opportunities for meaningful exchanges with the host community, thereby addressing the reported barriers to deeper social cohesion.

The challenges reported in the 2023 Participatory Assessment also consistently emerged in the 2024 assessment, indicating the persistent nature of the hurdles that refugees and asylum seekers face in Bulgaria. These include:

- Lack of access to adequate Bulgarian language classes: This remains a fundamental barrier to integration.
- Difficulty in accessing private accommodation: High costs, discrimination, and lack of information continue to impede stable housing.
- Lack of comprehensive information about available support and services: Refugees often struggle to navigate the system and identify the assistance they are entitled to.
- Lack of information and guidance on employment opportunities, coupled with a scarcity of suitable vacancies and employers willing to hire refugees under decent working conditions. This also includes a notable lack of access to tailored vocational training that matches skills with local market needs.
- Challenges in accessing essential financial services: This includes difficulties in opening bank accounts, which is often a prerequisite for formal employment.

Finally, wherever possible, this report also highlights some of the differences in opportunities, outcomes, and attitudes between Ukrainian and Syrian refugees, who constitute the majority of the FGD participants. The divergence is especially salient when it comes to language acquisition, human capital, and access to training and employment opportunities. While the text delves deeper into these issues, the overall takeaway is that despite some variations in their starting points and specific challenges, **both Ukrainian and Syrian refugees in Bulgaria** face significant, often systemic, barriers to achieving full social and economic inclusion, underscoring the urgent need for comprehensive, tailored, and sustained support across all key integration domains.

1. Methodology

This participatory assessment was conducted through structured Focus Group Discussions (FGDs). Structured Focus Group Discussions follow a questionnaire but crucially allow interactions among members. Notably, the facilitator steers the discussion, but meaning is derived from the exchanges between the participants. The latter allow the enumerators to assess the extent to which opinions are prevalent or contentious within any given group, gain a more nuanced understanding of different aspects of participants' lived reality, determine the attitudes or motivations that structure behavior, and/or obtain a variety of recommendations by the very people facing systematic challenges.

A total of 24 FGDs were held during the assessment period, with 18 taking place in Plovdiv and 6 in Sofia. These discussions engaged asylum-seekers and refugees primarily from Syria, Ukraine, Afghanistan, and Palestine, alongside a few participants from other countries. The statistics reported throughout the text are based on the number of people who chose to answer each question aggregated across all focus groups.

The majority of the focus groups involved Syrians (71% of all FGDs) and Ukrainians (21% of all FGDs). While Ukrainians represented a smaller proportion of the total focus groups, their FGDs tended to be larger, resulting in Ukrainians making up 40% of all participants across all discussions. The average size of the FGDs was around 9 people.

Regarding participant demographics:

- Only 6 of the 24 FGDs recorded participants' ages, with the majority in these groups being middle-aged.
- The discussions included more women than men (66% women to 34% men; **Figure 1**), reflecting the distribution across all participants.
- Most participants were able-bodied. Only three focus groups identified individuals with physical disabilities, and these individuals were all men.
- Most of the focus groups were conducted in Arabic (18 FGDs), Russian (3 FGDs), and Ukrainian (2 FGDs), which ensured that participants could express themselves comfortably in their native languages.

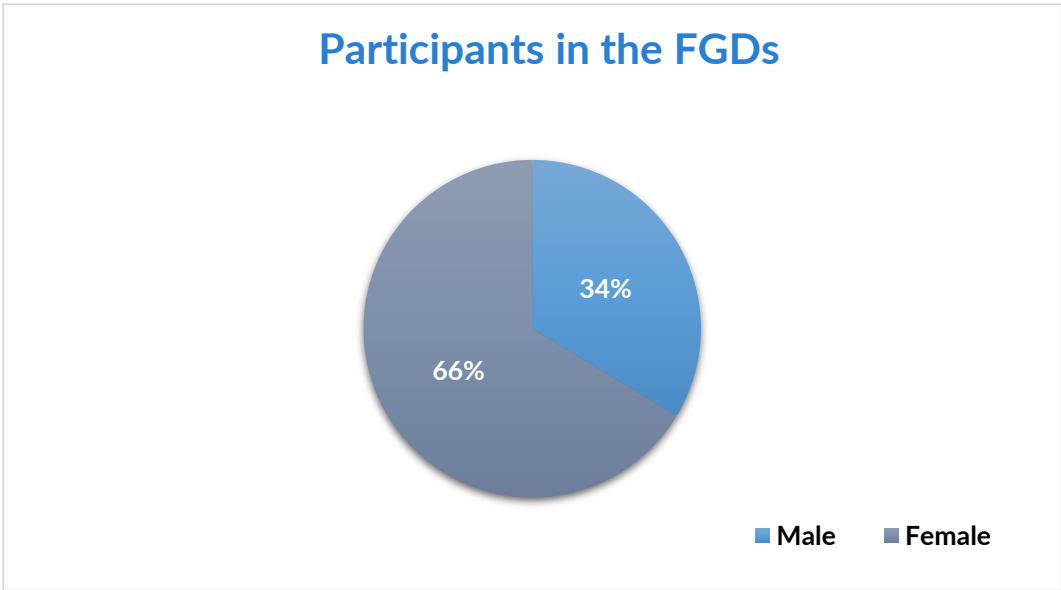

Figure 1. *Gender composition of the focus group discussions*

2. Main Findings

Bulgarian Language Proficiency and Learning

Overall, the data reveal significant language barriers: 76% of the FGD participants who answered this question reported not speaking Bulgarian (**Figure 2**), and only 10.2% were currently taking Bulgarian language classes.

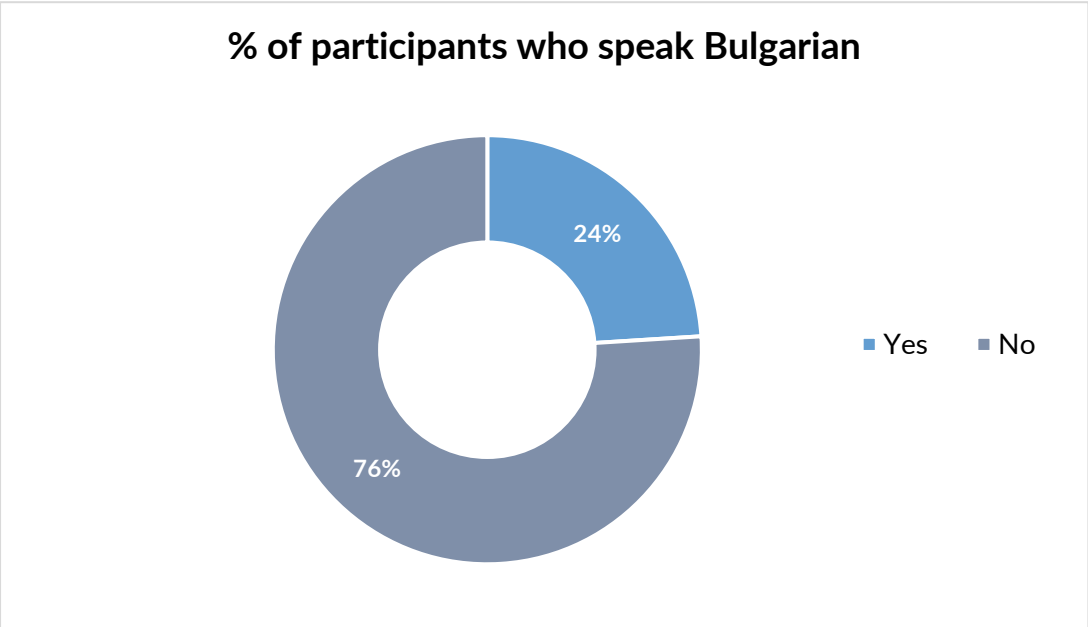

Figure 2. Participants who speak Bulgarian

However, these aggregate statistics conceal significant differences between the Ukrainian and Syrian communities. Sixty-two percent of Ukrainian refugees reported speaking Bulgarian, a striking contrast to their Syrian counterparts, none of whom indicated any Bulgarian language skills. Among those who did possess some Bulgarian language skills (predominantly Ukrainians), the majority self-assessed their proficiency at a beginner (A1) level.

Ukrainian refugees demonstrated a considerably higher rate of engagement in Bulgarian language classes. Specifically, 20.5% of Ukrainian participants indicated attending these courses, in contrast to 0% of Syrian participants. Among other factors, the availability of free language courses was important. In 2024, UNHCR partners in the Network of Compass Protection and Inclusion Centres also actively sought resources to expand these courses for all groups.

Challenges to Language Learning and Proposed Solutions

Among participants in the FGDs, 26% of Ukrainians reported attending Bulgarian language classes, while this figure was 17% for Syrians and other nationals. Participants consistently reported that past Bulgarian language classes were insufficient for them to communicate independently. They explained that inconsistent and irregular learning schedules prevented them from achieving functional fluency.

Several Syrian participants highlighted specific barriers to attendance, primarily childcare responsibilities or class schedules conflicting with their working hours. To address these hurdles, they suggested implementing a system with financial incentives for attendance. Notably, some participants cited the example of a phone application in Türkiye that offered tangible rewards upon clearing language learning levels. This points to the potential of online tools to provide flexibility in location and learning time that refugees urgently need.

"It is difficult to attend the language courses and work simultaneously because the schedules often overlap."

Refugee man from Ukraine

Language Barrier and Employment

The language barrier stands out as one of the most significant obstacles to finding employment. Indeed, 86% of all unemployed participants (who constituted 30% of all respondents) explicitly identified it as the primary reason for their lack of employment (**Figure 3**).

This challenge, however, varied significantly across groups:

- Among Syrian participants, 45% were unemployed, and every single one (100%) identified the language barrier as their main obstacle to finding work.
- In contrast, only 10% of Ukrainian participants were unemployed, with none (0%) citing the language barrier as their primary reason for unemployment. It should be noted that

some Ukrainian refugees continue working remotely for Ukrainian employers, which contributes to this divergence.

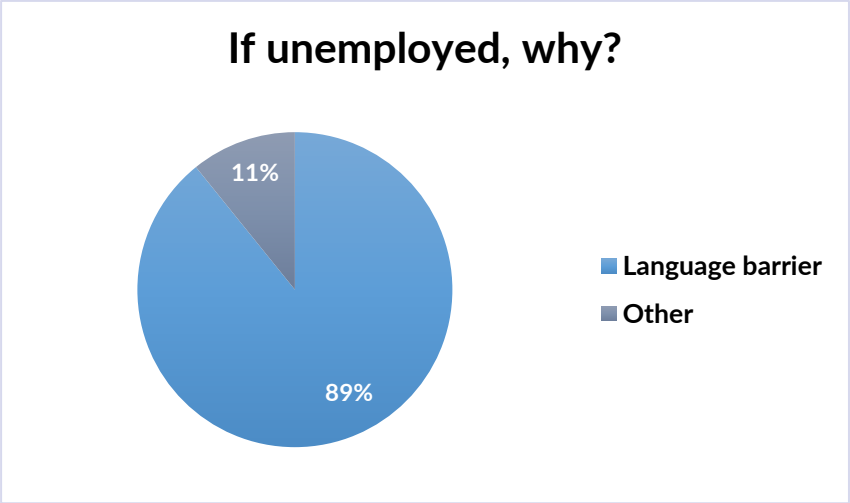

Figure 3. Main reason for unemployment

Beyond traditional employment, language also emerged as a major impediment to entrepreneurship. Nearly half of all discussion participants who answered this question (46%) identified language as the main barrier to starting their own business, with virtually all Syrian respondents citing this reason, while no Ukrainian respondents did.

Respondents consistently highlighted that insufficient language skills significantly hindered their access to essential services and employment opportunities, including vocational training and participation in state-supported employment programs available to the host community. This barrier makes accessing and obtaining vital information, as well as utilizing services, extremely difficult.

"I am a hairdresser. How can I start working when I can't understand the clients! We have no communication in Bulgarian with anyone, and no Bulgarian language lessons are provided."

Refugee woman from Syria

"I, for example, have considered opening a pastry shop. Even if I find the necessary funds to open my own business, how will I get along with the customers who come?"

Refugee man from Syria

A notable discrepancy, however, emerged between the acknowledged impact of language barriers and participants' expressed interest in language classes. Despite language being widely cited as a main obstacle, only a small percentage of all participants (10.2%) were currently taking Bulgarian classes, and just 10% expressed an interest in doing so under their current circumstances.

For male breadwinners, concerns about lost income often precluded class attendance. Similarly, women frequently faced insurmountable time constraints imposed by childcare and housework responsibilities. Furthermore, several participants, particularly within the Syrian groups, expressed a desire to move to countries where they had communities or relatives. They cited a perceived lack of adequate integration support and future prospects in Bulgaria, which significantly diminished their motivation to invest time and effort in Bulgarian language acquisition.

Employment and Livelihood

Sixty-six percent of participants reported being currently employed in Bulgaria. Despite this level of employment, a significant number of individuals continued to face severe financial instability: 27% of the FGD participants who engaged with this question reported being unable to cover basic food costs, while a much larger proportion, 83%, indicated that they could cover only limited household needs. These data highlight a critical disjunction between employment and the ability to meet essential living expenses.

Most of the participants work in the construction industry or for fast-food restaurants, a notable contrast to the more diverse occupations they held in their home countries. Before leaving their countries of origin, some participants, the majority of whom are from Ukraine, had been employed as teachers, psychologists, engineers, painters, and medical professionals, though the majority of those who shared their previous occupations had held manual jobs. Approximately one-fifth had performed technical work, and very few had been unemployed or self-employed (**Figure 4**).

"It's very difficult for me to find a job in my specialty, as there's a language barrier or additional training is needed."

"I have no professional connections, and without acquaintances in my field, it's impossible to find a suitable job."

It's very easy to find a job with manual labor in Plovdiv, but highly skilled work is very difficult. Job search sites don't work very well."

There's also no financial assistance for the first time, which I could spend on additional training and a more thorough job search."

Refugee men from Ukraine

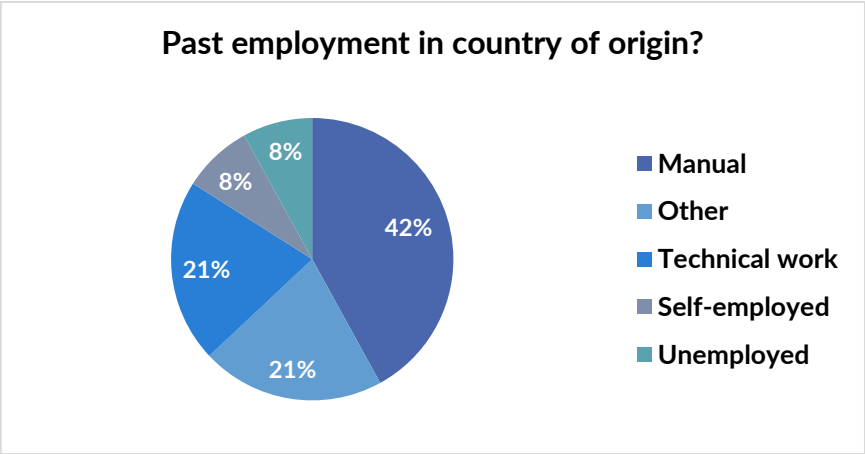

Figure 4. *Participants' past employment in their countries of origin*

Participants also explained that the language barrier in Bulgaria significantly prevented them from securing occupations that matched their skills and previous work experience. For regulated professions, such as medical staff positions, job seekers must have their educational and professional certifications translated, legalized, and recognized in Bulgaria. Furthermore, medical experts and nurses are also required to pass Bulgarian language exams, as well as professional exams, a process that can take over 1.5 years.

When asked about the sectors they would be interested in joining, 45% of participants voiced an interest in manual labor and 25% in more technical work (**Figure 5a**). Once again, the differences between the Syrian and Ukrainian communities are significant: Syrian participants were predominantly interested in manual labor (62%, **Figure 5b**), while Ukrainian participants were most interested in technical work (44%) and least interested in manual labor (18%, **Figure 5c**).

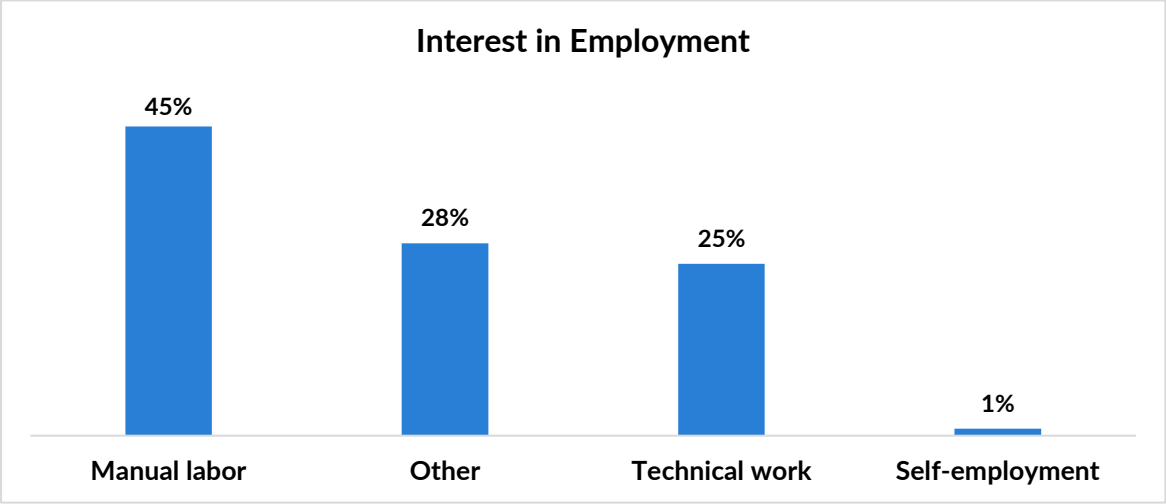

Figure 5a. Interest in different types of employment, all participants

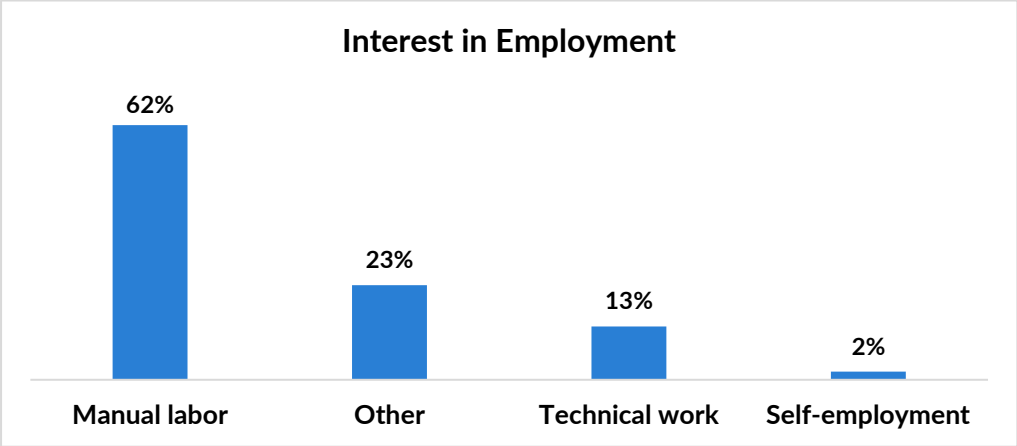

Figure 5b. Interest in different types of employment, Syrian participants

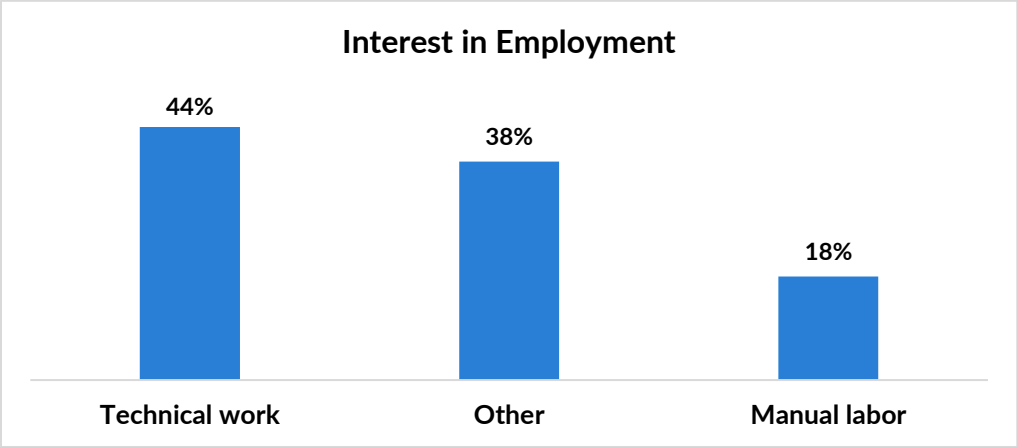

Figure 5c. Interest in different types of employment, Ukrainian participants

Aspirations for Entrepreneurship: Barriers and Support

While a small percentage of participants (1%) aspire to start their own businesses, primarily in cosmetology, food preparation, and tailoring, they face significant hurdles.

For Syrian and other non-Ukrainian participants, insufficient language skills emerged as the leading challenge to these entrepreneurial ambitions, with 90% of the non-Ukrainian respondents who answered the question citing language as the primary obstacle to independently navigating the local context.

A different picture emerged among Ukrainian FGD participants, where more than half (54%) identified administrative and legal barriers as the key challenge. These administrative and legal obstacles included a lack of clear information about registration and licensing procedures, overly complex processes, and high associated costs.

Beyond language and administrative complexities, financial services, particularly microfinancing opportunities, also significantly constrained individuals interested in starting their own enterprises.

Asked about the conditions that would incentivize participants to start their own business, most of the respondents mentioned their language abilities, with the aforementioned administrative and legal barriers and market-related challenges coming in at second and third place (**Figure 6**).

Despite these challenges, some participants have benefited from valuable support. Access to entrepreneurship trainings and one-on-one consultations provided by Caritas under UNHCR partnership were found to be very useful for their socio-economic inclusion.

"For me, the biggest hurdles are not knowing the law and my rights, coupled with issues in accountancy and tax. I actually started opening my company two years ago, but honestly, without Caritas's consultation and support, it would've been incredibly difficult, and I'd have made many mistakes."

Female refugee entrepreneur from Ukraine

"I have some experience as a pastry chef in Syria and I dream of one day opening my own pastry shop."

Refugee man from Syria

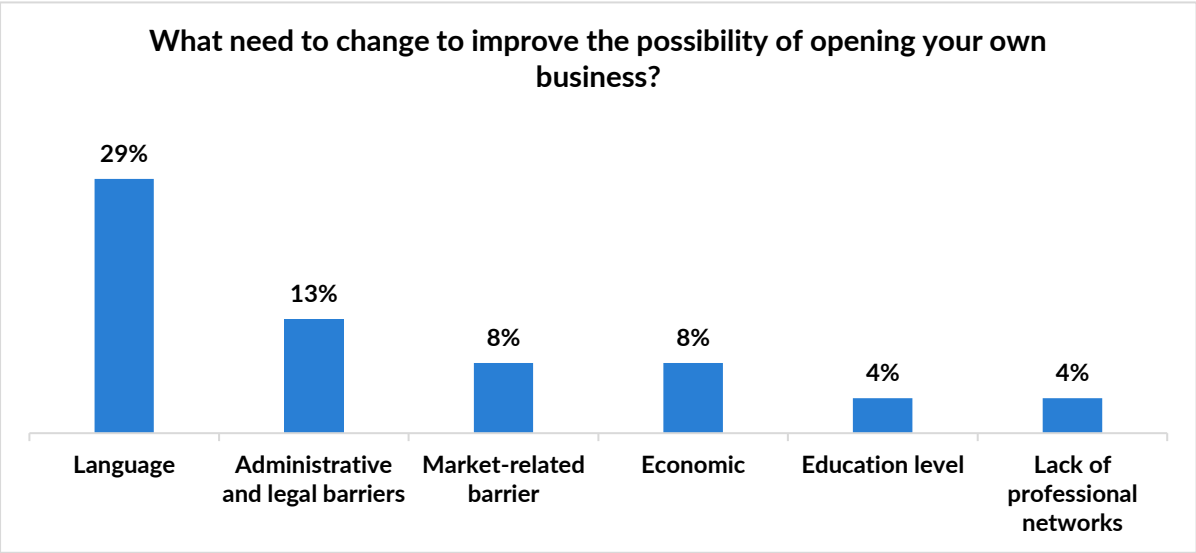

Figure 6. Conditions that would incentivize refugees to open their own business[3]

[3] Language (e.g., insufficient proficiency in Bulgarian); Administrative and legal (e.g., lack of information on registration and licensing procedures, complex registration and licensing procedures, high costs associated with registration and licensing, etc.); Market-related barriers (e.g., limited understanding of the local market and consumer preferences, competition with established local businesses, difficulty in marketing and reaching potential customers, lack of

Challenges in Accessing the Labor Market

When asked about the main difficulties in finding a job, most FGD groups (96%) consistently highlighted the language barrier (Figure 7). As a result, Arabic-speaking participants explained that they mostly found work with employers of Arab or Turkish origin, as such opportunities provided a common language for communication. Unfortunately, rather than aiding integration, this trend may contribute to further marginalization of the refugee community and lead to its isolation from the local community.

Some participants, including those from both Syrian and Ukrainian groups, also reported experiencing discrimination and frequent employer reluctance to hire them. Furthermore, offers of employment often took the form of non-formal agreements, which entailed unfavorable working conditions and did not allow for a labor contract, thus denying workers the protection of existing labor laws.

One fifth of the FGD groups (21%) mentioned administrative and legal barriers, such as difficulties with obtaining work permits, lengthy bureaucratic processes and a lack of recognition of foreign qualifications and certifications.

Another significant predicament for securing formal employment is the lack of access to financial services, especially opening bank accounts. Refugees often face refusals when attempting to open bank accounts, which are essential for receiving salaries and paying taxes in their host country.

" Employers know that Syrian refugees need jobs and have no choice in the labor market, and they know that we are forced to accept what they offer because we need the income."

Refugee man from Syria

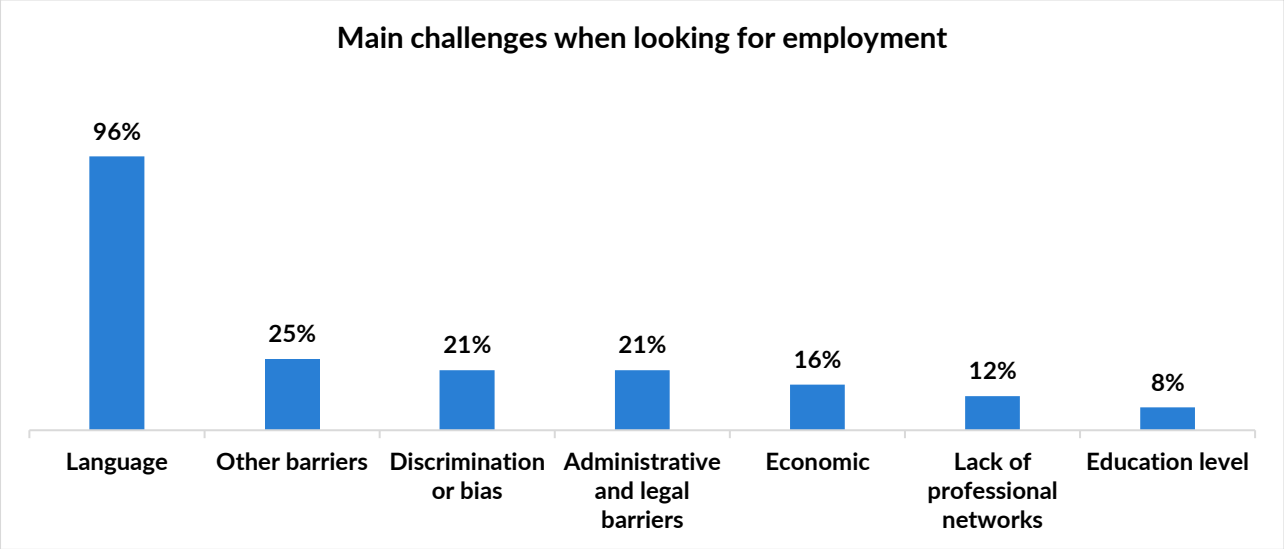

Figure 7. Main challenges to looking for employment

sufficient/qualified manpower, etc.); Economic (e.g., difficulty accessing startup capital and financing, limited access to business development services and resources, etc.)

Key Recommendations for Employment Support

Participants expressed a clear need for more comprehensive support to secure stable employment and foster integration. Key areas identified for intervention include:

- **Bulgarian Language Courses:** A demand for more accessible and effective Bulgarian language courses was voiced, particularly by Ukrainian refugees.
- **Temporary Accommodation:** Support for temporary housing solutions was highlighted as crucial.
- **Financial Assistance:** Short-term financial support to cover basic expenses until employment is secured was frequently requested.
- **Simplified Recognition of Qualifications:** A streamlined process for legalizing diplomas and qualifications is essential, a point particularly relevant to Ukrainian refugees.
- **Improved Access to Professional Networks:** Better support to connect with professional networks within Bulgaria.

The testimonies from the FGDs reveal participants' clear willingness to work, with some also expressing a strong desire and motivation to start their own businesses. Supporting refugees in finding employment offers multifaceted benefits: Not only does it aid their integration into Bulgarian society and help them find a sense of purpose in their new communities, but it also significantly improves their precarious livelihoods and decreases their dependence on international aid.

In parallel, it is essential to engage with the private sector. Such an engagement would entail drawing employers' attention to the valuable skills and contributions refugees can offer, while also ensuring that official contracts and existing labor protections safeguard their rights under existing national laws.

Some participants also offered concrete suggestions. These included creating a dedicated platform where employers could share job postings and refugees could upload their profiles. Additionally, advocating for employers willing to hire refugees to explicitly state this in their job advertisements (e.g., on websites like jobs.bg) was proposed.

Perceived Roles of Actors in Labor Market Access

When asked to identify the most relevant actor to facilitate their access to the labor market, participants primarily pointed to the Government of Bulgaria (42%), followed by UNHCR (12%), local authorities (12%), the host country's civil society (8%), and the private sector (8%) (**Figure 8**). Participants specifically urged the government to encourage the private sector to hire refugees and to increase controls to ensure the respect of their labor rights.

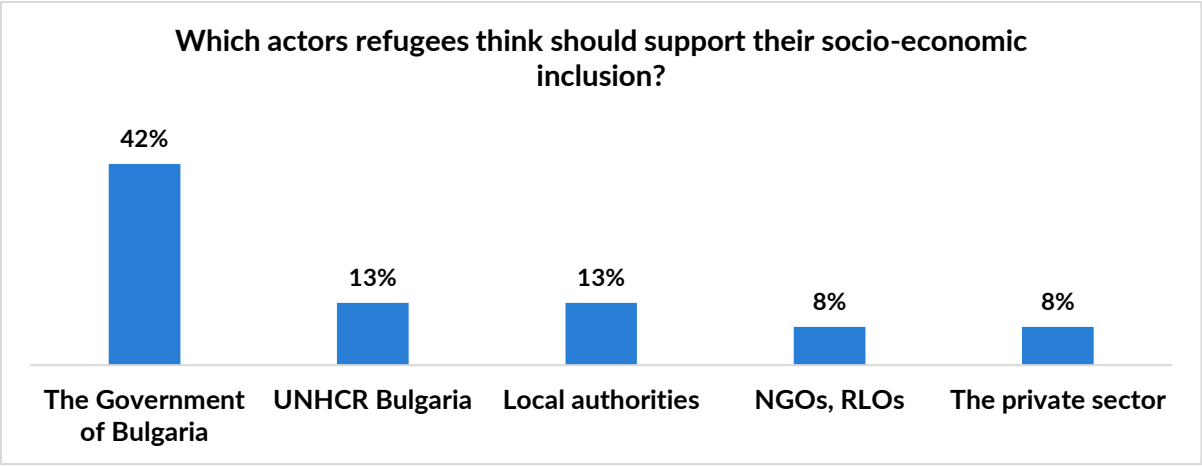

Figure 8. Actors crucial to refugees' socio-economic inclusion

Awareness and Access to Training Opportunities

Most participants were unfamiliar with the National Employment Agency, indicating they did not know they could contact it to inquire about language courses or technical and vocational education and training (TVET) opportunities. While only 22% of all participants had accessed training opportunities so far (mostly in accounting and manicure) (Figure 9), a significant 74% declared an interest in participating in TVET training. Many believe their situation could be improved by making information about such opportunities more readily available.

It is important to highlight the significant differences between the Syrian and Ukrainian refugee communities in their responses to these questions:

- Syrian participants: Very few (13%) had accessed training opportunities, despite an overwhelming majority (93%) expressing interest in such programs.
- Ukrainian participants: In contrast, 38% had gained access to training opportunities, and only 46% declared an interest in further training.

These diverging figures suggest different levels of awareness, access, or perceived need for further training between the two communities.

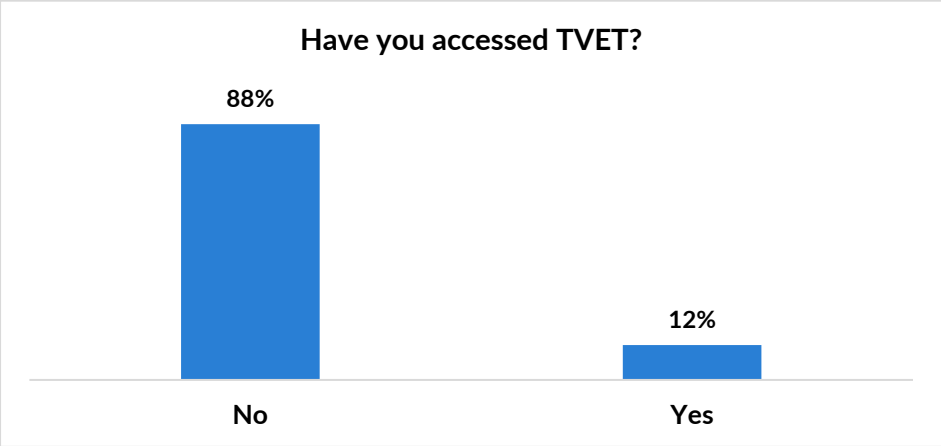

Figure 9. Number of participants who had accessed technical and vocational education training.

Income and Financial Sufficiency

Regarding income, most participants reported that their salaries barely covered their basic needs. Their earnings were insufficient to allow for leisure activities, further education, or sometimes even essential clothing and healthcare. Alarmingly, 29% of the participants who answered the question shared that they were unable to cover their food needs with their current income. Almost one third of participants reported not being able to cover other expenses such as clothes, and personal hygiene products. Overall, only 4% of all participants reported their salary as sufficient (**Figure 10**).

"I had to walk to job interviews because I did not have money for public transport."

Refugee man from Ukraine

"We never allow ourselves to buy diapers for the child, they are necessary but not as important as food."

"Imagine when we are walking in the park that is next to the centre in Plovdiv and the children ask for ice cream or chips, I cannot afford to buy them. This has never happened to me before."

"None of us could continue our education. The income we get is not enough to support ourselves and continue our education while we work."

"Children go with winter clothes in summer. We can't buy them summer ones."

Refugee women from Syria

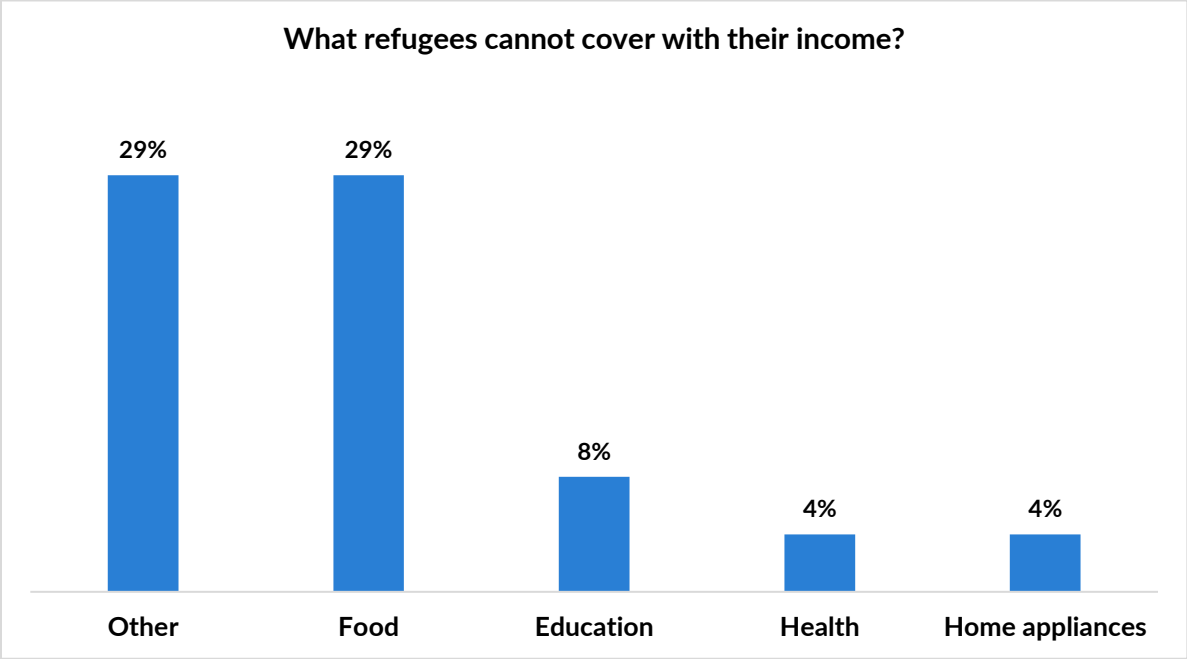

Figure 10. *Number of participants who declared that they could not cover the following needs with their salaries.*

Household Income and Women's Economic Participation

Most of the participants indicated that a single income could not adequately support an entire family (Figure 11). In most families with children, the man typically was the sole earner, while the woman primarily cared for their children.

Several female interviewees, however, expressed a strong desire to continue their studies and enter the workforce. Taken together, these insights underscore the critical importance of supporting women in accessing employment. This would notably require establishing accessible childcare solutions that would enable women to attend language courses or professional training, and subsequently, to engage in economic activity. Prioritizing women's economic participation is essential for improving overall family well-being and fostering greater self-reliance within the refugee community.

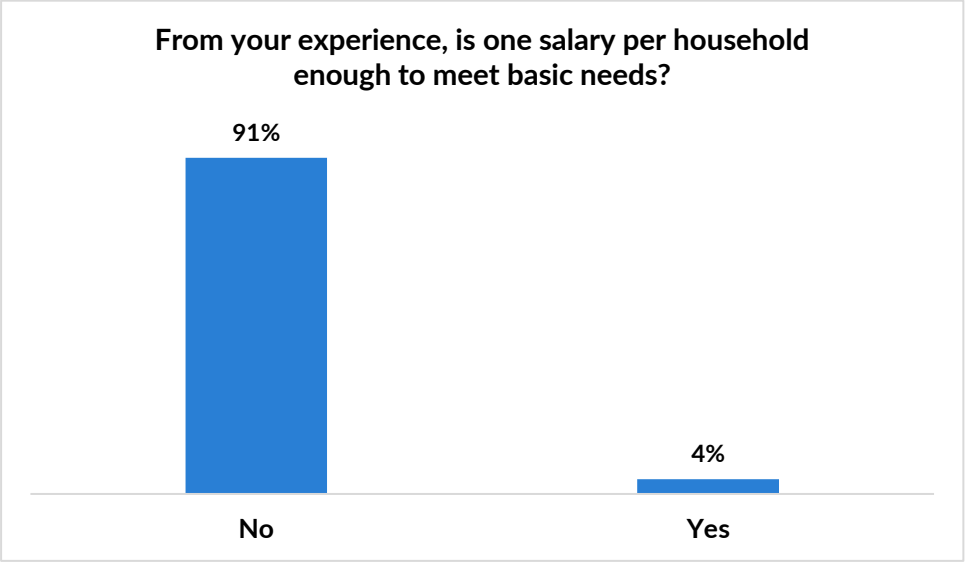

Figure 11. *Number of participants who answered the questions "Is one salary per household enough to meet basic needs?"*

"For those of us who have families, it is difficult as we have to provide housing and food for the whole family."

"When we pay our rent and other overhead expenses, we only have money left for some basic supplies and groceries. We often have to borrow money from relatives abroad."

Refugee men from Syria

In sum, a clearly identified need is to support women in resuming their studies and finding employment, which would enable households to have multiple income streams. More vocational and technical training opportunities for women are also crucial to help them upskill and reskill for local employment.

Access to Financial Services

Not all participants had a bank account, and nearly all reported significant difficulties in opening one. This is a critical issue, as employers often require a bank account for labor contracts. The main challenge stemmed from banks' reluctance to open accounts unless the individual held a Bulgarian identity card or recognized equivalent documents. The lack of accompanying documents emerged as another major hurdle; consequently, refugees who work online, are employed without an official contract, or struggle to find formal employment often lack access to essential financial services.

A small percentage of participants (fewer than 10%) shared experiences of banks refusing to open accounts for refugees, especially those from the occupied territories in Ukraine. While the exact reasons for this practice were not fully clarified in the discussions, this reluctance presents an additional barrier for this group.

Furthermore, participants cited other significant hurdles including a lack of clear information about account opening requirements (30% of mentions), language barriers (14%), and insufficient support within the banks themselves (5%) (**Figure 12**).

Given these widespread challenges, more support is urgently needed to help refugees access financial services. However, participants did not have clear recommendations on the specific form this support could take, highlighting a gap in understanding actionable solutions.

"No one in particular helps us access financial services, we borrow money from our relatives who settled abroad earlier or from friends."

Refugee woman from Syria

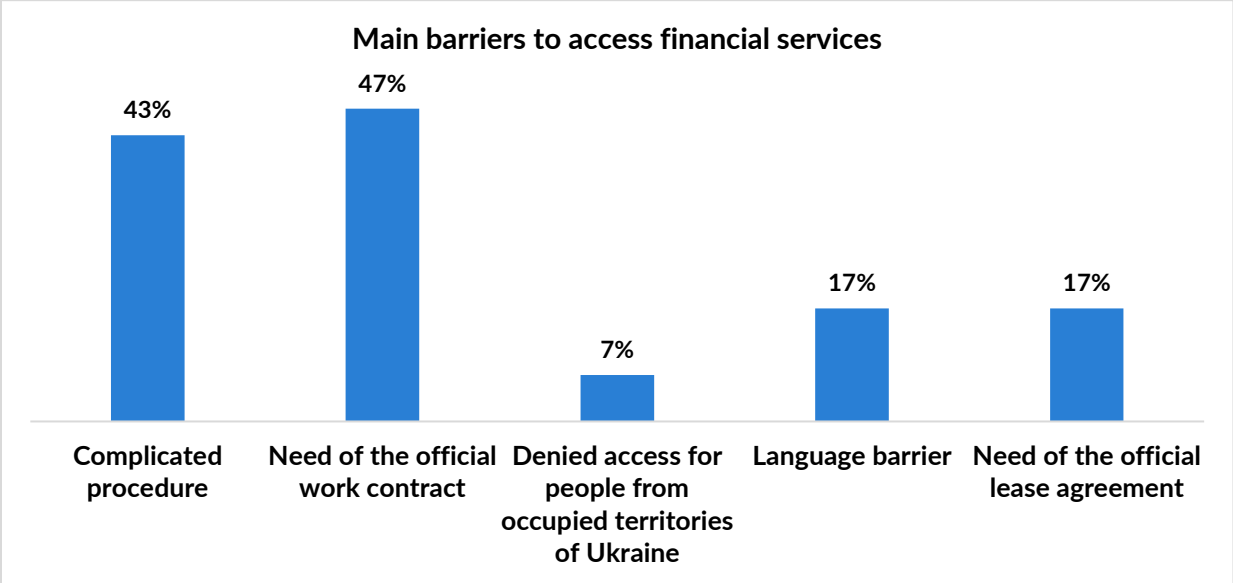

Figure 12. *Proportion of respondents who identified each of the above as a major barrier to accessing financial services.*

Accommodation

Most participants in the FGDs (78%) lived in a rented house or apartment, yet many reported significant struggles to find private housing (Figure 13). Some shared experiences of being scammed, including signing fake contracts, being asked to vacate premises shortly after moving in, and losing security deposits. Testimonies from male focus groups also highlighted locals' unwillingness to rent to refugees. The financial burden of securing proper accommodation is substantial, as it often involves paying intermediaries, translators, deposits, and real estate agent fees.

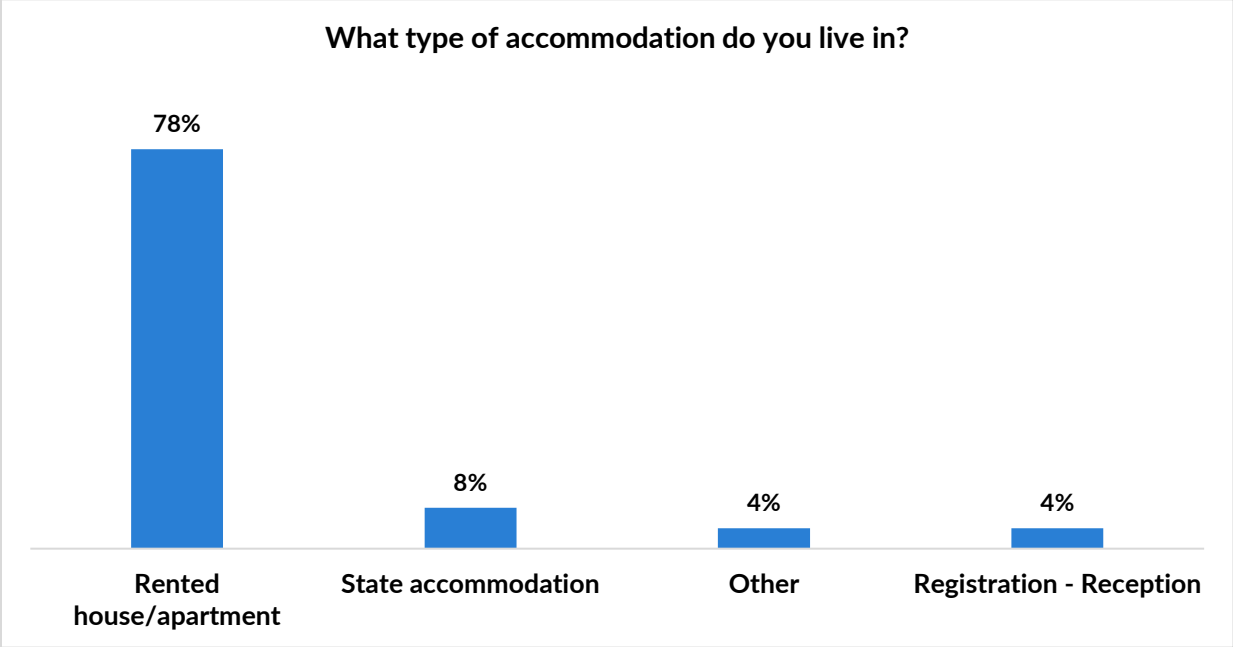

Figure 13. Type of accommodation respondents live in

The situation is further complicated by participants' dissatisfaction with their living conditions once housing is secured. Around 70% declared a desire to change their residence, for reasons wholly (30%) or at least partly related to cost (40%) (Figure 14). Syrian refugees tended to express more dissatisfaction specifically with the cost of their housing,[4] while Ukrainians primarily sought to improve the condition of their residences. Location, the physical state of their accommodation, and lack of space emerged as other major concerns for both communities.

[4] While it was not explored in this FGD, there is anecdotal information that Syrians had to pay higher rents.

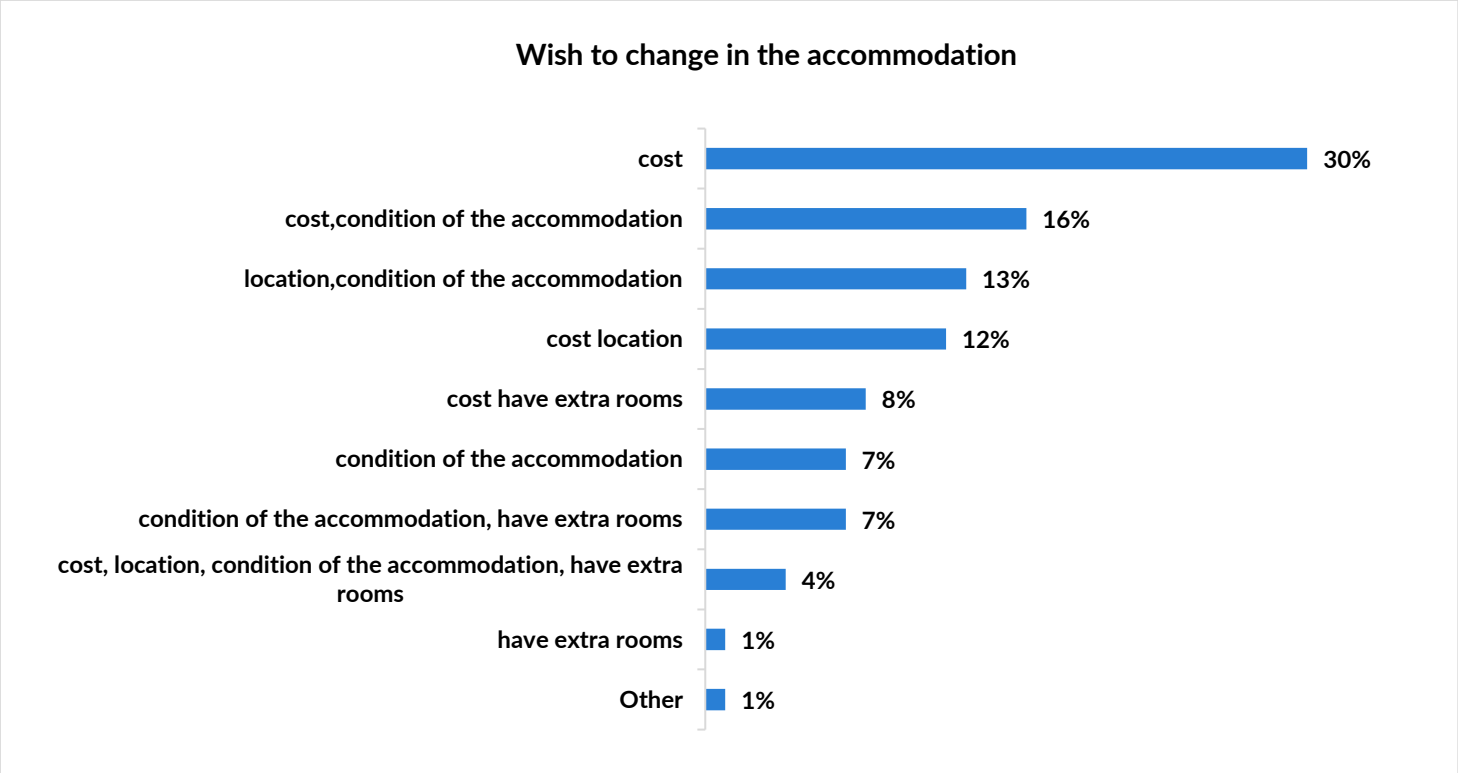

Figure 14. Housing conditions that participants want to change.

Some participants expressed a desire for more time to find accommodation and to be allowed to stay at the state's accommodation facilities until they gained more stability to find and shoulder the financial cost of housing. The current context allows asylum-seekers a limited timeframe of two weeks to vacate state registration and reception centers after being recognized as refugees. While many participants in the Ukrainian focus groups indicated that they lived in state-funded hostels, these arrangements are also short-lived due to changes introduced in the new Program for Humanitarian Support and Integration of Displaced Persons from Ukraine Granted Temporary Protection in the Republic of Bulgaria (which came into force on May 1, 2025).

Challenges in Accessing Housing

The search for accommodation, particularly for families with children, is a deeply stressful experience that places refugees at greater risk of exploitation. The significant stress, financial burden, and potential for fraud inherent in this process severely impede their path to integration in Bulgaria.

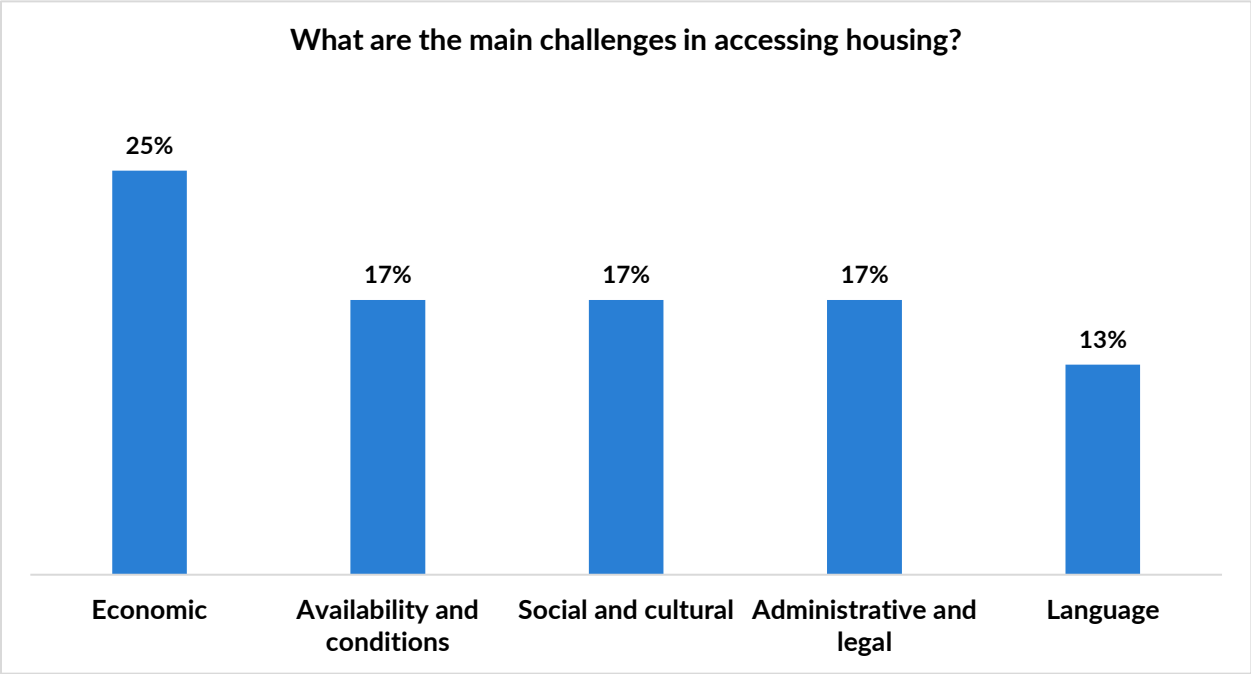

Figure 15. Percentage of respondents who identify each of the following as a challenge to access to housing[5]

It is crucial to support refugees during this critical phase, providing them with the necessary time and resources to find secure and proper accommodation. This stability is a fundamental pre-condition for their successful integration and for finding employment, both administratively and in terms of establishing suitable living conditions.

Based on the data, members of only 7 out of 24 FGD groups provided a response to this question. **Figure 16** plots the results.

"For me, finding rental apartments is a real struggle. There's clear discrimination based on nationality—landlords often refuse to rent to Ukrainian refugees like me, or they demand much higher prices. Plus, it's an added problem that apartments are typically rented out completely unfurnished."

Refugee woman from Ukraine

Disabilities

In the interviewed groups, 5.1% of all participants reported having a physical disability. All employed participants shared that their workplaces did not accommodate their specific needs.

[5] Economic (e.g., high rental prices and lack of affordable housing options, etc.); Availability and condition (e.g., shortage of and competition over available housing, poor quality or unsafe housing conditions, etc.); Social and Cultural (e.g., discrimination or bias against refugees by landlords or neighbors, etc.); Administrative and legal (e.g., difficulty obtaining necessary documentation, including residence permits, rental agreements, lack of information on legal rights and tenant protections, etc.); Language (e.g., difficult communication with landlords and neighbors due to insufficient proficiency in Bulgarian)

Most held physically demanding jobs that required them to stand all day, and some noted the absence of accessible entrances or toilets. This aligned with the broader group's perception, as 79% did not find their places of employment inclusive. More broadly, the majority (67%) also acknowledged a lack of awareness regarding available support from the Ministry of Labor and Social Policy (MLSP) (Figure 16).

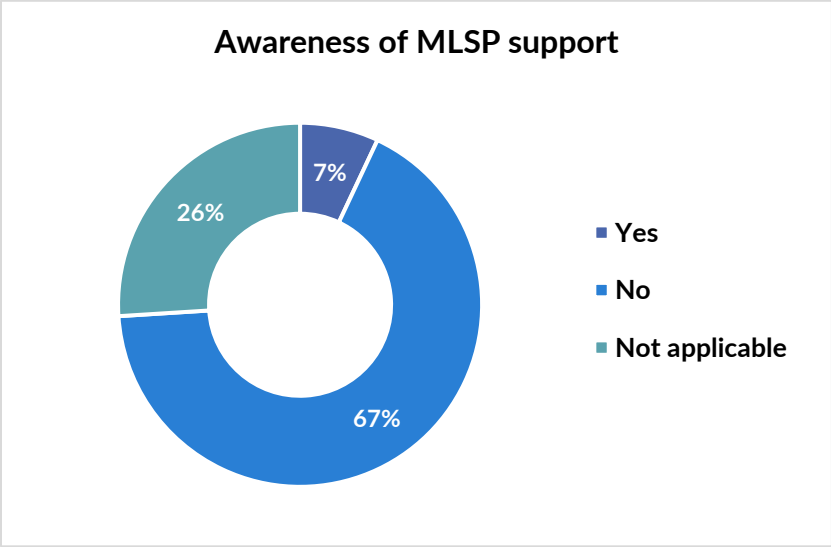

Figure 16. Percentage of respondents declaring awareness of MLSP support

When asked what factors would most significantly improve the employment prospects of persons with disabilities, the majority (58%) indicated the need for better information. Participants identified the Government of Bulgaria as the most relevant actor to facilitate access to the job market for individuals with disabilities (Figure 17). They emphasized that the government should create policies to motivate the private sector to hire people with specific needs. NGOs, Refugee-Led Organizations (RLOs), and local authorities were also cited as important contributors to this effort.

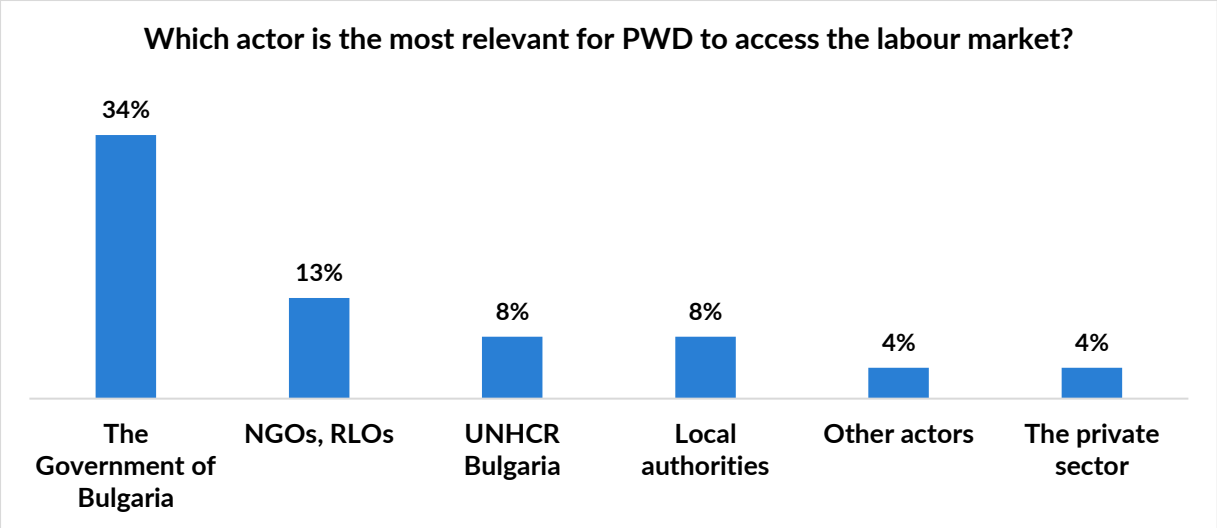

Figure 17. Percentage of respondents identifying each actor as responsible for helping PWD access the labor market

Support for Refugees with Disabilities

Participants noted that households relying on a single earner often found their income insufficient to support the essential needs of individuals with disabilities.

Refugees with disabilities face a serious lack of tailored support and information. They are less likely to integrate easily into their host country because their disability often prevents them from performing the manual labor that other refugees typically engage in. It is therefore essential to provide them with tailored support and opportunities. An important task is to familiarize refugees with the support available from the Agency for Persons with Disabilities. In parallel, it is also crucial to raise the awareness of the private sector regarding the employment of persons with disabilities and to create incentives for their inclusion in the workforce.

Links with Refugee and Host Communities

The participatory assessment confirms the critical importance of refugee communities as a key factor for forcibly displaced persons in accessing services and achieving socio-economic inclusion. All respondents (100%) were aware of other refugees living in their area, and many explicitly stated how vital it is for their well-being to be able to rely on their community.

Thanks to their respective refugee communities, individuals benefit from assistance in finding accommodation and employment, with information primarily shared through WhatsApp groups. Maintaining contact with other refugees is also essential for their mental health. Participants noted that the refugee community is close-knit and supportive, and that communication in their native language significantly reduces stress levels while creating a familiar and comforting social environment.

"I was extremely relieved that I had a Syrian friend living nearby whom I could rely on to leave my children for a short time when I have an emergency."

Refugee woman from Syria

Internal Community Dynamics and Host Relations

Some Syrian participants noted a clear division within the refugee community, particularly between those who had arrived in Bulgaria since the outbreak of the war in Syria and immigrants who had settled in Bulgaria prior to the conflict. Respondents shared that when they sought support from the pre-war immigrant community, many individuals demanded significant fees for assistance and information.

Regarding interactions with the host community, participants generally found Bulgarians to be kind and enjoyed these interactions, often finding ways to communicate despite language barriers. However, many participants also expressed a lack of confidence when interacting with Bulgarians due to the language barrier. This creates a nuanced picture where initial positive sentiment meets the practical challenge of deeper communication and engagement.

"Sometimes when I cook our national dish, I think of taking it to the neighbors. It is our tradition, but here I don't dare, I have no idea what their reaction will be."

Refugee woman from Syria

"Interaction within the refugee community is ongoing, and there is enormous support from the community, both informational, humanitarian, and psychological."

Refugee man from Ukraine

Fostering Community Interaction and Connection

Participants expressed a strong desire for more opportunities to spend time and interact with both their fellow refugees and the host community. They regretted that communal events were typically rare, often targeted only children, and tended to take place during standard working hours, limiting adult participation.

Currently, most interactions occur at work (29%) or at people's own homes or their neighbors' homes (25%), highlighting a need for more diverse and accessible community engagement platforms (Figure 18).

"It would be nice if there was a place where we could get together on different occasions or just for fun with friends and the kids could play. We like to get together, each one of us prepare a meal and share it at the place we have gathered."

Refugee woman from Syria

"There is lack of premise for the people to gather; let's have a place where we can all meet and do activities."

Refugee woman from Ukraine

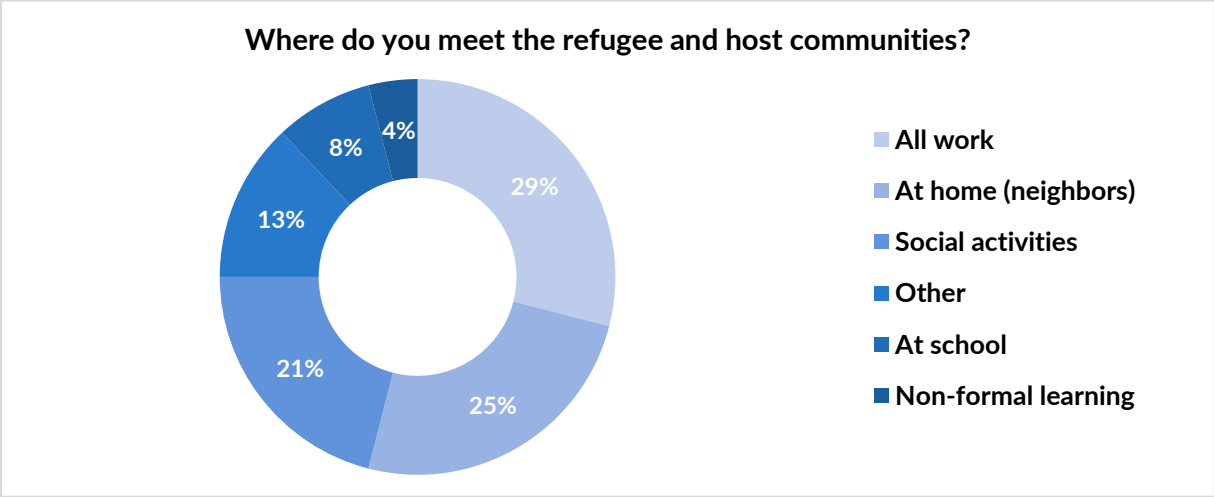

Figure 18. *Percentage of respondents who selected each of the following fora for meeting other members of their communities.*

The positive impact of social interactions on the well-being of refugees is undeniable. Cultivating strong links within the refugee community is not only vital for their psychosocial well-being but also essential for navigating their new society, providing crucial information and contacts for finding accommodation or employment.

Therefore, it is imperative to actively foster these internal community connections and provide refugees with dedicated physical spaces where they can interact and engage in communal activities. Such contacts are fundamental for stimulating a sense of belonging, strengthening community building, and promoting mutual support.

Concurrently, meaningful integration is unattainable without positive interactions with the host communities. Efforts must be made to create diverse events and accessible spaces where refugees and Bulgarians can genuinely meet and exchange. This was a clear and expressed wish of the participants in the focus group discussions, highlighting the demand for opportunities to bridge cultural divides and build shared understanding.

3. Conclusion

Enhancing Refugee Inclusion and Integration in Bulgaria: Key Priorities

The focus group discussions clearly indicate that **Bulgarian authorities** and the Refugee Response Plan (RRP) stakeholders supporting Bulgaria have significant work ahead to improve the integration of refugees in the country. This vital support must prioritize several key areas:

First, enable refugees to acquire functional Bulgarian language skills. Efforts must ensure refugees can learn Bulgarian to a level that allows them to feel confident using it in their daily lives. Concurrently, it is necessary to formally integrate trained cultural mediators across all key service provision sectors (government agencies, municipalities, healthcare, education, employment services). This integration is crucial for providing not only linguistic support but also essential cultural understanding, thereby facilitating trust and effective service delivery.

Second, strengthen support for refugees in their search for accommodation and employment. This includes establishing accessible bridging programs for newly recognized refugees across various locations in Bulgaria, complemented by interpretation and translation support. Such programs could follow the model of the Bulgaria Network of Compass Protection and Inclusion Centres, operating within the limited resources of UNHCR and its partners.

Furthermore, it is critical to develop and implement proactive campaigns to combat discrimination in housing and employment, which should involve public awareness initiatives, clear reporting mechanisms for discriminatory incidents, and readily available legal aid for victims. Local authorities in Bulgaria can also benefit from models experimented in other EU

countries with the support of UNHCR and RRP stakeholders to facilitate access to affordable housing.[6]

Third, provide special attention and tailored support to **women** and **refugees with disabilities** who seek **employment.** Programs and assistance must be readily accessible to address their specific needs and challenges. Given the fact that many women reported that they stay home to take care of children and other relatives, providing adequate support with childcare is also essential to improving women's employment outcomes.

Fourth, ensure readily available and culturally sensitive **Mental Health and Psychosocial Support (MHPSS) services.** Given the significant stress reported across various domains, including accommodation, employment, and past trauma, comprehensive MHPSS is fundamental for overall well-being and a prerequisite for successful integration.

Fifth, establish a robust system for continuous **monitoring and evaluation of all integration programs.** This involves regularly collecting and analyzing qualitative (like these FGDs and protection monitoring systems)[7] and quantitative data to identify emerging needs, assess program effectiveness, and adapt strategies in real-time to ensure their ongoing relevance and impact.

Finally, foster **social inclusion** by allocating resources to help refugees maintain and strengthen their connections both within their own communities and with the host communities, by providing adequate environments and spaces for meaningful interaction.

4. Recommendations

Based on the insights obtained from the discussions with refugees, the following recommendations are proposed to address key areas of concern and improve the well-being and integration of refugees in Bulgaria:

Bulgarian Language

The Bulgarian government needs to urgently address the existing gaps in Bulgarian language provision and establish a coordinated, high-quality language support system for asylum-seekers, beneficiaries of international protection, and beneficiaries of temporary protection. A designated coordinating institution should define the content and length of courses, certification standards, and quality assurance criteria.

To facilitate early language acquisition:

- Ensure the availability of Bulgarian classes in the reception centers of the State Agency for Refugees, allowing asylum-seekers to begin learning the language while their applications for international protection are being processed.

[6] See: Habitat for Humanity International, Housing of Ukrainian Refugees in Europe: Options for Long-Term Solutions, January 2023.
[7] See: *Regional Protection Profiling and Monitoring*, 31 December 2024.

- Include mandatory provision of Bulgarian language support within the Ordinance on Integration Agreement, enabling refugees to attend such classes.

To enhance practical language skills and accessibility:

- Develop diverse language programs providing specific content linked to employment sectors that traditionally hire refugees. This requires collaboration with the private sector to identify needs and linkage with existing learning programs offered by civil society organizations.
- Offer long-term Bulgarian classes outside of standard work hours, enabling refugees to achieve a confident level of fluency for daily life without conflicting with their jobs. Consider providing participation-based incentives, such as preferential access to education and employment opportunities.
- Develop flexible online courses allowing refugees to learn Bulgarian at their own pace and outside of working hours. Consider providing financial incentives based on demonstrated progress.
- Create free, accessible teaching materials, including textbooks, adapted reading books, grammar and vocabulary guides, and audio materials to facilitate independent language learning.

Employment and Livelihoods

- Tailored Support for Sustainable Work:
    - Implement targeted support measures like wage subsidies, and robust labor market integration programs. These are crucial for helping individuals move from precarious "survival employment" to stable, dignified work that matches their skills.
    - Promote access to entrepreneurship training and offer one-on-one counseling for refugees interested in starting their own businesses.
- Enhancing Access to the Labor Market:
    - Create a dedicated platform for refugee employment to efficiently match employer needs with refugee skills and experience. This platform should allow employers to post jobs and refugees to upload profiles.
    - Advocate with authorities to simplify the process for legalizing diplomas and qualifications, removing a significant barrier to employment.
    - Provide more vocational and technical education opportunities, ensuring they are market-driven and offered outside standard working hours for accessibility.
    - Organize training and information sessions for refugees on their labor rights and administrative/legal matters concerning employment in Bulgaria.
- Advocacy and Awareness:
    - Collaborate with the Government of Bulgaria and the private sector to develop advocacy programs. These programs should raise awareness about refugees' right to work, encourage employers to hire refugees, remind them of labor rights, and promote specific policies and incentives for hiring refugees.

- Specialized Programs for Vulnerable Groups:
  - Encourage the creation of tailored programs to support women and single mothers pursuing education or work. These programs must include accessible childcare, such as daycare facilities.
- Professional Integration and Networking:
  - Create opportunities for refugees to connect directly with Bulgarian professionals in their fields. Mentorship programs can offer invaluable insights into the local labor market, professional norms, and networking opportunities.
- Strengthening Social Safety Nets and Monitoring:
  - Strengthen social protection mechanisms to ensure access to vital support for all individuals, including those who are employed but remain at risk. This includes food assistance and housing subsidies. These mechanisms are critical to prevent individuals from falling into deeper vulnerability.
  - Develop comprehensive monitoring tools that differentiate between mere employment rates and actual livelihood security. This will enable a more accurate assessment of integration progress, ensuring policies lead to sustainable economic participation.

Accommodation

- The Bulgarian government should establish a coordinated and adequately funded state-led integration system. This system must provide comprehensive assistance for accommodation, alongside other critical integration measures such as access to language courses, education, and employment opportunities.
- Bulgarian municipalities should facilitate access to civil registration, in accordance with the amended Law on Civil Registration.
- The Bulgarian government should include refugees in broader housing action plans, and provide support to municipalities offering municipal accommodation units to persons in need, including access to available EU funding to expand social housing and other affordable housing schemes for all vulnerable persons.
- Bulgarian municipalities should remove discriminatory criteria for municipal housing applications, specifically the requirements for Bulgarian citizenship and a certain period of residency.
- Bulgarian authorities should examine promising best practices from other EU countries, including the Social Rental Agency model, which could offer housing solutions beneficial to both refugees and nationals with housing needs.
- Develop a comprehensive transition program to provide newly recognized refugees with more time to find accommodation and employment. Such a program could include hosting refugees in temporary accommodation (e.g., hostels) and providing them with administrative counselors to help them navigate the initial stages of integration.
- Identify and engage a pilot group of real estate agencies willing to support refugees in finding suitable accommodation.

Access to Financial Services

- There is a clear need for strategic, state-level actions to help refugees access financial services.
- Work with traditional and non-traditional financial providers to enable refugees to access financial institutions and products, while also providing these providers with relevant information about refugees residing in Bulgaria.
- Advocate to simplify banking procedures for opening accounts, particularly addressing requirements that pose barriers for refugees, given that a bank account is often required for employment.
- Raise awareness among refugees and provide direct support on how to obtain a bank account and other essential financial services.
- Complement efforts to improve access to financial services with practical financial literacy workshops. These should cover basic banking, budgeting, understanding contracts, and navigating the Bulgarian financial system, empowering refugees to manage their finances effectively.

Disabilities

- Promote access to tailored vocational training to support people with disabilities in finding employment other than heavy manual labor, coupled with job-placement assistance.
- Work with the Government of Bulgaria to develop advocacy programs aimed at reaching out to private sector employers and encouraging them to hire people with disabilities.
- Advocate for the creation of specific policies and incentives for private sector actors to motivate them in hiring people with special needs.

Links with the Refugee and Host Communities

- Actively seek out and support Refugee-Led Organizations (RLOs) and community initiatives. Empowering refugees to lead and shape their own integration processes fosters ownership, self-reliance, and ensures solutions are culturally appropriate and responsive to actual needs.
- Implement a refugee outreach volunteer program through Compass Network.
- Collaborate with partners to organize diverse activities through Compass Network, ensuring options for children during the day and for adults outside of standard working hours.
- Partner with the cultural sector in Bulgaria to organize ad hoc cultural events that foster interaction and mutual understanding between refugees and the host community.