



ECONOMIC SURVEY OF SYRIAN REFUGEES

Refugee Camps, Kurdistan Region of Iraq

Thematic Assessment Report

April 2014

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Cover picture: shop in Kawergosk camp – copyright: @REACH

SUMMARY

With the protracted crisis in Syria entering its fourth year in 2014, more than 2.6 million Syrian people have fled to neighbouring countries.¹ Around 220,000 have found refuge in the Kurdistan Region of Iraq (KRI), with 95,877 Syrians residing in camps located throughout the three Governorates of the KRI.² This represents roughly 40% of the total Syrian refugee population in the KRI, the remaining 60% having settled in host communities. With an increasing number of refugees having lived in these camps for months and in some cases years, the need to understand the different livelihoods strategies used by refugee households to meet their daily needs has come to the forefront.

In consultation with the Livelihoods Working Group (WG) and the United Nations High Commissioner for Refugees (UNHCR), REACH Initiative (REACH) was mobilised to assess livelihoods across refugee camps in the KRI. The Livelihoods WG identified several information gaps with regards to livelihoods strategies and cash-for-work (CFW) activities in refugee camps. Most needed was information on how (and if) Syrian refugees earn a living, what their spending patterns are and how CFW activities can be appropriately designed and oriented in the KRI camps. This assessment aimed to provide an overview of the livelihoods strategies developed by Syrian refugees living in camps throughout the KRI, while evaluating the relative importance of CFW amongst their income-generating activities.

Data gathering for this assessment took place between February 18th and February 27th 2014 in all refugee camps across the KRI: Basirma, Darashakran, Kawergosk and Qushtapa camps in Erbil Governorate, Arbat transit camp in Sulaymaniyah Governorate, and finally Domiz, Gawilan and Akre in Duhok Governorate. The methodology followed for this assessment was based on mixed-method data collection in order to ensure a proper balance of qualitative and quantitative data. The total number of assessed households was 2,283. Simultaneously, sex and age-specific Focus Group Discussions (FDGs) were conducted with groups of 7 to 10 persons, enabling further in-depth analysis of camp dynamics with regards to livelihoods activities of Syrian refugee households.

The main findings from this assessment clearly show that **income-generating activities currently available to Syrian refugee households living in camps in the KRI are not sufficient to cover basic needs**. More specifically:

- **Nearly half (47%)** of respondents reported **no source of cash/income** for their household in the 30 days preceding the assessment
- **Only 20%** of interviewees reported to be **fully able to meet their household basic needs**
- Slightly **less than half (43%)** of refugee households have had at least one member **involved in CFW activities** since their arrival in the camp
- **Only 12%** of households reported having a **female member** hired in **CFW activities** since their arrival
- **Food** constituted by far the **most significant proportion of expenditure**, as reported by 81% of households
- **Nearly all households** living in the KRI camp settings reported **having exhausted their savings**: of the 65% of households who arrived in the KRI with savings, only 4% said they had savings left
- **More than half** of the respondents (58%) have reported their households **contracted debts** since their arrival.

The findings in this report highlight that a significant proportion of refugees living in camps in the KRI have little to no access to income-generating activities, and those who do can often not manage to fully meet their households' needs.

¹ UNHCR Syria Refugee Regional Response Information Portal, <http://data.unhcr.org/syrianrefugees/country.php?id=103>, last accessed on 09/04/2014.

² UNHCR Syria Refugee Regional Response Information Portal, <http://data.unhcr.org/syrianrefugees/country.php?id=103> and <http://data.unhcr.org/>, link <http://data.unhcr.org/syrianrefugees/admin/download.php?id=5055> last accessed on 09/04/2014.

Most importantly, findings about **depleted saving and debt levels highlight the urgency to quickly provide adequate solutions for refugee households who are in an extremely precarious situation** and are resorting to negative coping strategies (selling households items/assets; taking loans; etc.) which will have long term impacts on their household. Based on the assessment findings, the following priority actions have been identified by REACH together with the Livelihoods WG leads:

- **Monitor and supervise CFW** schemes where they are implemented and implement them where they are not, as the distribution of workers is still quite unequal;
- **Enhance equity** in the ratio of male and female beneficiaries of CFW programmes;
- Implement mechanisms to **ensure the most vulnerable households do not contract (more) debts**, in particular through informal channels which are often applying higher interest rates;
- Devise **camp-specific strategies** and livelihood assistance programmes targeting in priority Gawilan, Darashakran and Basirma refugee camps;
- **Clearly define the space for starting economic activity within and outside the camp**, together with local authorities, the UN and NGOs, as well as the conditions under which refugees can work;
- **Develop small business grants** specifically tailored to the camp context, followed by a plan development and grant disbursement to enhance their sustainability;
- **Advocate and coordinate for fair wages for refugees and equitable terms of employment**, ensuring the most vulnerable households are included in employment schemes;
- Develop businesses that are **mutually beneficial for both the Syrian refugee and Iraqi host community population** and which could contribute to promote good relations.

The findings from this assessment should guide decision-making and planning of aid actors involved in the response for refugees in the KRI camps, with a **focus on identifying the most appropriate livelihood support**, whether vocational trainings or CFW activities, to ensure they benefit the highest number of households in need. Moreover, there is a need **to ensure proper targeting and to take into account different gender needs and roles**, in the livelihoods response for the upcoming months across the KRI. Further information should also be gathered on what refugees' livelihoods were prior to displacement in order to identify if they can directly integrate the market in the KRI or if vocational training is required to ensure their integration in the local economy. Concomitantly and as recommended in the Regional Response Plan (RRP6) strategy for livelihoods in Iraq, this assessment points to the fact that **a labour market analysis should be undertaken to assess if Syrian refugees are able to integrate into the local economy, and how this will impact both the local markets and host communities**.³

Overall, livelihoods interventions are increasingly crucial as the Syrian crisis becomes protracted and there is critical need **to gradually shift the response provided to Syrian refugee households from relief assistance to more sustainable support**. This is particularly evident in refugee camps such as Domiz where populations have been established for nearly three years. Sustainable solutions should address the needs of both displaced households living in host communities, and refugee households staying in camps where movement is more restricted.

³UNHCR RPP6 Iraq Livelihoods, <http://www.unhcr.org/syriarrp6/docs/syria-rp6-iraq-response-plan.pdf#G>, last accessed 17/04/2014

List of Acronyms

CFW	Cash-for-Work
FGD	Focus Group Discussion
IQD	Iraqi Dinar
KRI	Kurdistan Region of Iraq
NGO	Non-Governmental Organisation
ODK	Open Data Kit
RRP	Regional Response Plan
UNHCR	United Nations High Commissioner for Refugees
WG	Working group

Geographic Classifications

Governorate	Highest form of governance below the national level; comparable to a province with a governor
District	Sub-division of a governorate in which government institutions operate
Sub-district	Sub-division of a district composed of towns and villages

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About REACH

REACH is a joint initiative of two international NGOs - ACTED and IMPACT Initiatives - and the UN Operational Satellite Applications Programme (UNOSAT). REACH was created in 2010 to facilitate the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. All REACH activities are conducted in support to and within the framework of inter-agency aid coordination mechanisms. For more information visit: www.reach-initiative.org and follow us @REACH_info

INTRODUCTION

UNHCR's latest estimates indicate that around 95,877 Syrians reside in camps located throughout the KRI.⁴ This represents approximately 40% of the total refugee population. Frequent population relocation between camps and dynamic movement of a significant proportion of refugees between the camps and host communities make the collection and management of reliable and timely information a primary need for agencies seeking to respond efficiently to the crisis. With an increasing number of refugees having lived in the camps for months and in some cases, years, the need to understand the different livelihoods strategies used by refugee households to meet their daily needs has been identified as a major information gap by both the REACH Initiative (REACH) and actors involved in livelihoods activities. REACH is present in the KRI since November 2012 and actively supports information management efforts undertaken by other humanitarian actors, contributing towards addressing information gaps on Syrian refugee households. For this reason, the Livelihood Working Group (WG) and UNHCR mobilised REACH to conduct this thematic assessment.

To date, the only published report to address specifically livelihoods questions was a Joint Needs Assessment conducted by the Kurdish Regional Government, UN agencies and several non-governmental organisations (NGOs) in July 2012.⁵ The result of this RNA highlighted immediate needs such as rent, food and health assistance, and indicated that Syrian refugees were engaging in negative coping strategies such as child labour and borrowing.

The refugee situation has changed fundamentally since this assessment, with the refugee population in the KRI growing twenty-fold, and the number of refugee camps increasing from one (Domiz) to eight camps across all three Governorates. The 2012 RNA report warned that "in case the situation across the border escalates resulting in large numbers of [persons of concern], then the strain on the job market and the prices of food/rent would rise." The current assessment aims to shed light on how the current situation has aggravated the livelihood situation of refugee households across the KRI.

Syrian refugees in the KRI have fewer opportunities to build a livelihood than the local population, especially in camp contexts, and often face barriers when seeking to access labour markets. Although the government is issuing residency cards allowing Syrians to access local labour markets, various other hindrances remain, such as language barriers or the relative geographical isolation of some camps, which calls for more specific and targeted assistance.

Proper assistance in term of livelihoods requires effective coordination of services, governance and community participation mobilization mechanisms, which generally proves challenging. Through the Livelihoods WG, REACH was able to work with sector members to identify information gaps in terms of livelihoods and refine the data collection tools that would be used to conduct this assessment. This information could then be used to support the targeting for key priorities identified by the WG such as the ability to secure sufficient income and the access to vocational training opportunities for both refugee and host communities.⁶

The Regional Response Plan (RRP6) recognizes that refugees' ability to secure sufficient income is one of the key needs. It therefore prioritizes the provision of individual support through employment generation initiatives, and improving access to on the job, post-secondary and vocational training, as the main objectives for 2014 programming. An unpublished report based on a rapid needs assessment conducted by the Danish Refugee Council in Domiz camp in December 2013 further supported the recommendation to develop vocational and small business training programs.

⁴ UNHCR Syrian Refugee Regional Response Information Portal, <http://data.unhcr.org/>, link <http://data.unhcr.org/syrianrefugees/admin/download.php?id=5055> last accessed on 09/04/2014.

⁵ Joint Needs Assessment Report, [http://data.unhcr.org/syrianrefugees/documents.php?page=2&view=grid&Language\[\]=1&Country\[\]=103&Type\[\]=4](http://data.unhcr.org/syrianrefugees/documents.php?page=2&view=grid&Language[]=1&Country[]=103&Type[]=4)

⁶ UNHCR RPP6 Iraq Livelihoods, <http://www.unhcr.org/syriarp6/docs/syria-rp6-iraq-response-plan.pdf#G>, last accessed 17/04/2014

The main objective of this assessment was to gather information, mostly at household-level but also at group-level (through sex and age-specific focus groups), to better understand the livelihoods strategies of refugees. The assessment mainly aimed at understanding how (and if) Syrian refugees earn a living and what their spending patterns are, while taking into account the demographic breakdown and specific vulnerabilities of the population.

Secondary objectives of this assessment were to identify livelihood-specific needs and vulnerabilities and gather profile information on the refugee population that could be used as a reference to orient future targeting for income-generating activities. While in the absence of any baseline data for comparison, this assessment cannot evaluate whether RRP objectives are met, it will serve to inform better programming and may serve as a baseline for future assessments. Ultimately, the exercise resulted in a report highlighting key findings that will be disseminated among all relevant actors to inform more effective humanitarian planning and action.

The report is structured along two main sections: the methodology and the main findings. Within the methodology section, the data collection tools, the sampling and the assessed population profiles are presented. Following that are the key findings, in which data about household income and expenditures, savings and debts, decision-making processes within the household and finally the participation in CFW activities are presented.

METHODOLOGY

REACH undertook an assessment of livelihoods strategies and the economic situation of Syrian refugees living in the KRI camps in order to gain an in-depth understanding of the situation and inform more effective humanitarian planning and action. Data collection took place from February 17 to February 28th, 2014 and covered all refugee camps in the Governorates of Erbil (Darashakran, Kawergosk, Basirma and Qushtapa), Sulaymaniyah (Arbat Transit) and Duhok (Domiz, Gawilan and Akre). In total, 2,283 households were assessed. The methodology followed for this assessment was based on mixed-method data collection including three modes of primary data collection complemented by desk based review of secondary data in order to ensure a proper balance of qualitative and quantitative data.

Household-Level Surveys

Household-level surveys were conducted in each camp with a sample of the population by using a questionnaire administered by REACH teams, composed of one man and one woman, using Open Data Kit (ODK) technology on Android-based smartphones. Enumerators were recruited in every camp and supervised by REACH field coordinators throughout the entire data collection process. A comprehensive training and piloting session with all enumerators preceded data collection to ensure full understanding and correct potential misinterpretations. The following information was gathered through household interviews:

- household profile;
- sources and amount of income;
- household expenditure;
- participation of household members in CFW activities; and
- debts and savings.

The survey assessed a representative sample of the refugee population in each camp, enabling generalization of findings at camp level with a confidence level of 95% and a 5% margin of error. The total number of assessed households was 2,283, and sample breakdown was as follows:

Table 1: Sample size - per camp

Camp name	Sample size (households)
Duhok Governorate	
Akre	183
Domiz	392
Gawilan	274
Erbil Governorate	
Darashakran	295
Basirma	267
Qushtapa	247
Kawergosk	364
Sulaymaniyah Governorate	
Arbat Transit	261
Total	2, 283

Systematic random sampling was used in this assessment, given that household distribution followed a clear pattern (here, rows of tents). The sampling interval (x) in each camp was determined using the basic formula:

$$X = \frac{\text{Total number of basic sampling units in the population}}{\text{Number of sampling units needed for the sample}}$$

After using a random number generator to choose a starting number (y), every xth tent of each sector was assessed until the full sample had been covered, starting at the yth tent from the beginning following a pre-established pattern.

Focus Groups Discussions

Sex and age-specific Focus Group Discussions (FGDs) were held simultaneously with household-level surveys in order to gather qualitative data enabling triangulation and verification of other data sources. FGDs were led in pairs: one field coordinator facilitated the discussion and one enumerator took notes. To ensure maximum data validity, the discussions were audio-recorded after asking permission from participating members. The following information was gathered through FGDs: sources of income; income-generating activities on the camps; main needs in terms of training and cash-generating activities; and main barriers to outside-the-camp work.

Four FGDs were held in each camp, with the exception of Domiz, where eight were held due to its greater population size. Each focus group comprised between 7 and 10 participants and the groups were divided as follows:

- Focus Group #1: Young women (less than 30 years old)
- Focus Group #2: Women (30 years old and older)
- Focus Group #3: Young men (less than 30 years old)
- Focus Group #4: Men (30 years old and older)

The groups were separated by sex and age to allow a more open and frank discussion among the participants, as well as to identify age and gender specific livelihoods-related issues and challenges⁷.

Direct Field Observations

Enumerators and coordinators conducted field observations throughout the data collection process, to further enable verification as well as to provide qualitative illustration of the quantitative information collected. At the end of each day of data collection, a short debrief was conducted to ensure all relevant observations were noted. The following information was gathered through direct observations by REACH assessment teams: types and number of shops present in the camps; traffic at the different shops; and other observations deemed relevant by the teams.

Data Entry and Analysis

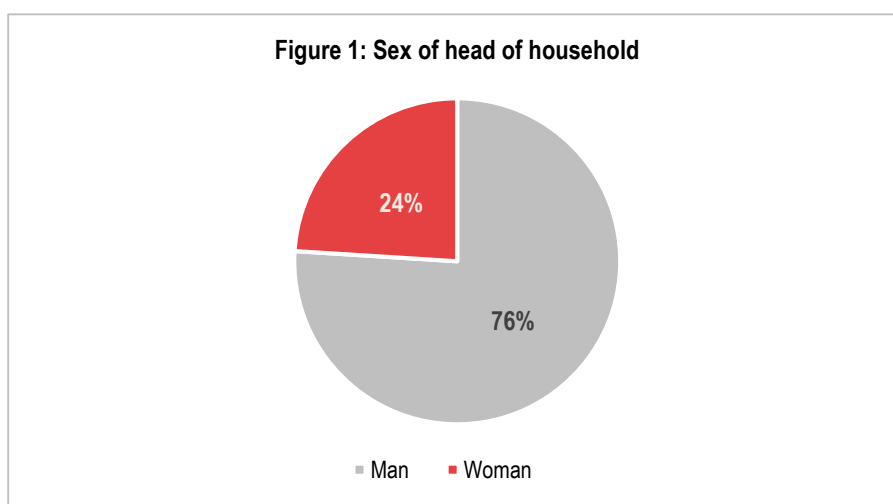
Data was collected using Android-based smartphones with an ODK platform, enabling data entry directly during the interview. Data analysis was both quantitative and qualitative, to provide analytical depth to the findings as well as significant statistics to help orient future actions and provide recommendations.

⁷ In this assessment, the terms sex and gender are not used interchangeably. Whenever the term gender is used, it follows the IASC Gender Handbook definition (which is also used by UNHCR in his Handbook for the Protection of Women and Girls): "Gender refers to the social differences between females and males throughout the life cycle that are learned, and though deeply rooted in every culture, are changeable over time, and have wide variations both within and between cultures." See http://www.humanitarianinfo.org/iasc/documents/subsidi/tf_gender/IASC%20Gender%20Handbook%20%28Feb%202007%29.pdf, p.12

Assessed Population Profile

Sex and Age of Head of Household

64% of respondents and 25% of heads of households were women. 92% of the heads of households were married, 5% single and 3% either widowed/divorced/separated. In nearly all cases where the head of household is either widowed or divorced/separated, the head of household was a female, representing 12% (3% widowed, 9% divorced/separated) of all cases with a female head of household.



39% of heads of households were aged 26 to 35 years old, 30% were between 36 and 45 years old, 19% were 46 and over and 12% are under 25. Nine households (representing less than 1%) reported that the person in charge of the household was a minor. The average age of female heads of households was 36,9 years old, while the average for men was slightly higher at 37,5 years old.

When looking at the age or sex of the head of household and the monthly revenue or expenses, no significant correlation was found, as shown in the respective income/expenditures sections below.

Household size

The majority of respondents (59%) lived in a household composed of five members or less currently living with them. 39% reported having between 6 and 10 household members, while only 1% (17 households) lived in large households composed of more than 10 people. Of the respondents, 13% reported having at least one household member living outside the camp. The data found in the expenses section shows a predictable proportional correlation between the size of the household and the average monthly expenditure.

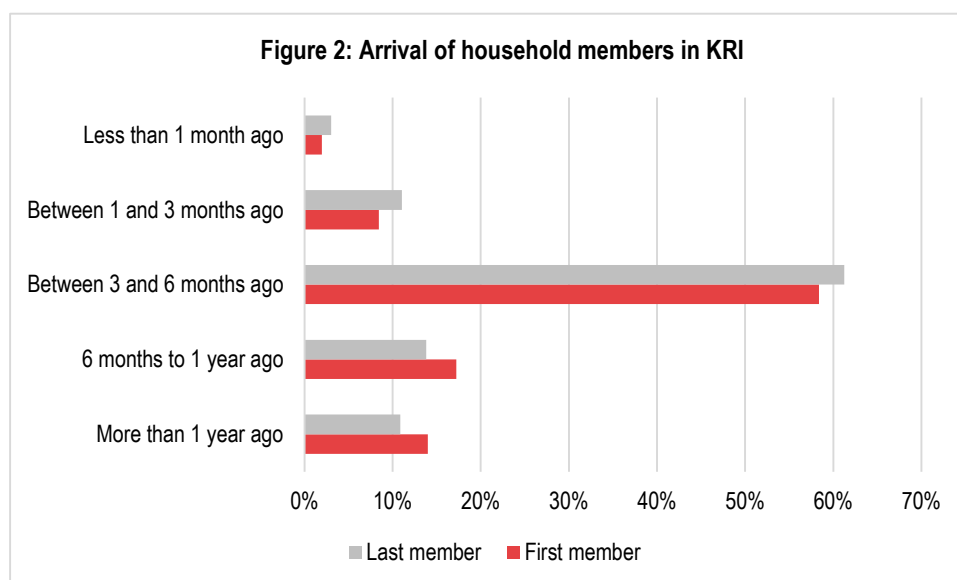
Education

With regards to the highest education level attained within the household, the levels were fairly consistent throughout the camps. 44% of households included at least one member that had completed elementary school; 25% that had completed secondary, and 15% that had completed university. 10% reported that no education was received within the household. The highest proportion of households reporting completion of university was found in Darashakran and Akre (both 19%) while the lowest was in Domiz (10%).

Households where the highest attained level of education was university enjoyed the highest level of income but also reported the highest levels of expenditure, as shown in the income and expenditures sections below. There was little difference in the average income or expenditures between households where the highest level of education was either high school, elementary school or no education.

Displacement

The majority of households (58%) reported that the first household member arrived in the camp three to six months preceding the assessment, so between the end of August and the end of November 2013. 51% of first household members arrived exactly six months previously, a number in line with the massive influx of refugees which occurred in August 2013 following the opening of the Peshakapor border. 14% of first household members arrived more than one year ago (February 2013), the majority of which reside in Domiz camp, where 56% of residents arrived 12 to 16 months ago.⁸ These figures vary only slightly when looking at arrival of the last household member presented in Figure 2, which could indicate that most households either moved as a whole, or did not have another member who stayed in Syria join them in the KRI at a posterior date to the first arrival.



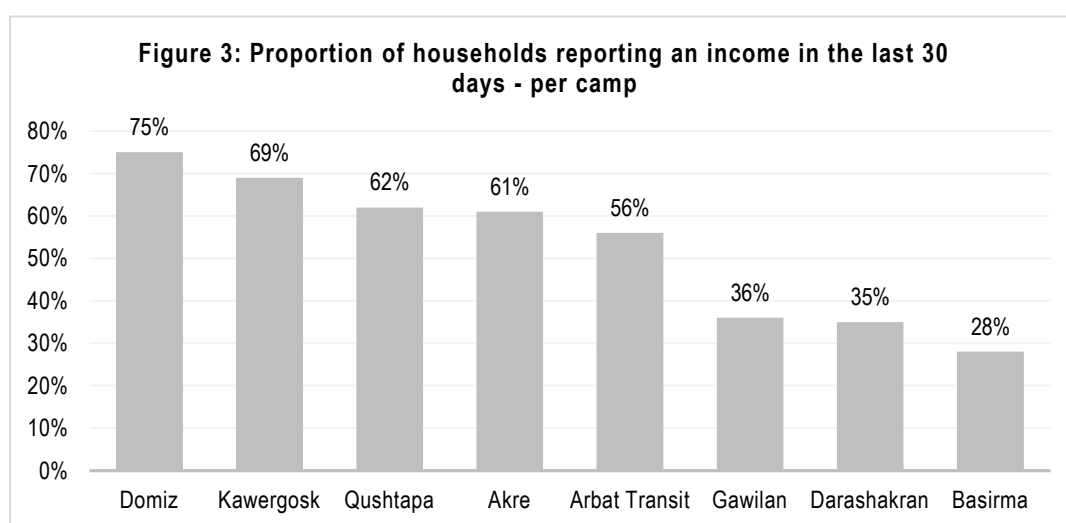
⁸ Whenever some categories are not mutually exclusive (i.e. 1 to 3 months, 3 to 6 months), it should be understood that the number representing the higher fence (3) was considered as x-1 and the one representing the lower fence (y) was considered as itself. Therefore, in the example, 1 to 3 months = 1 to (3 months-1 day), and 3 to 6 months means 3 months to (6 months- 1 day).

FINDINGS

This section outlines the main findings from the livelihoods assessment. Unless otherwise specified, these are representative for population of all the camps across KRI. Where findings are not disaggregated by camp, this results from the lack of significant variation amongst the camps.

Household Income Levels and Sufficiency

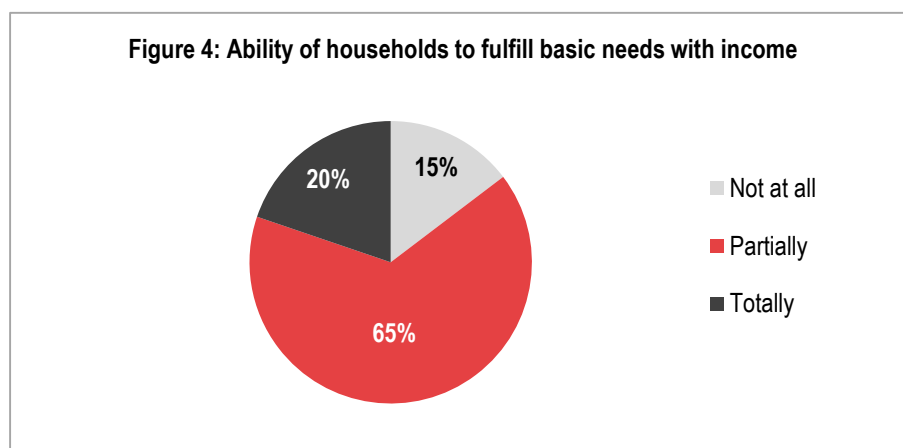
Across the KRI camps, **47% of respondents reported no source of cash/income for their household** in the 30 days preceding the assessment. At camp-level, some significant variations can be noted: on the one hand, camps like Basirma, Darashakran and Gawilan exhibit very low percentages of households with income (28%, 35% and 36% respectively) whereas others show **much higher percentages, especially Domiz (75%) and Kawergosk (69%)**.



Several factors can explain the variation in household income levels between refugee camps, including:

- The **correlation between geographical location and access to labour markets**. Camps located closer to urban areas have easier access to local labour markets. Camps located closer to urban areas have easier access to local labour markets, notably Domiz (near Duhok), Kawergosk and Qushtapa (Erbil), Arbat (Sulaymaniyah), and Akre, which is located inside the town of Akre. The camps of Gawilan, Darashakran and Basirma, which are located the farthest away from any major urban area, consequently have the lowest proportion of the population reporting an income.
- In the specific cases of Domiz and Kawergosk, the **high number of humanitarian actors inside the camps** impacts inevitably on the employment structure within the camps as well as it increases income-generating opportunities through CFW activities.
- The **ability to acquire a residency card** is also an important factor to consider when it comes to accessing income-generating activities, and at least one focus group in every camp mentioned this as a main barrier. That being said, the residency card in itself does not equate with employment, especially if the local labour market is already saturated and does not allow for more workers to integrate it. In Arbat transit camp, for example, refugees are generally allowed full freedom of movement but reported through focus groups that there is no job availability outside the camp.

Amongst the households that reported earning an income in the 30 days preceding the assessment, 15% indicated that their source of income was largely insufficient to cover their basic need, while 20% said it was fully sufficient. The **majority (65%) of households reported their source of income was fulfilling only part of their basic needs**. This indicates that a large proportion of households are unable to provide for themselves while relying solely on their source of income and need to turn to various coping strategies, such as borrowing money or spending savings. The fact that a **large number of focus group participants mentioned access to work as a major problem in all camps** explains partially their lack of resources to cover basic needs of the household.



Some variations in household income sufficiency could be noted between camps: while no household reported that their income was totally insufficient in Akre camp, this proportion was at 12% in Domiz and 10% in Arbat transit / Darashakran camps. Factoring in the finding that Domiz is the camp where people seem to have easier access to food (Domiz having the lowest proportion of households reporting food as their main expenditure, as detailed below), this statistic is quite surprising. One potential explanation is that since people have been living there for much longer than in other camps, their conception of basic needs has shifted to include a wider range of elements such as household furniture and such.⁹

Main Household Income Sources

CFW activities were consistently reported as the main source of income across the KRI, during the 30 days preceding the assessment. 53% reported it as their first main source, 17% as the second and 17% as the third main source of household income, as shown in Table 2. CFW activities usually refer to rotating positions for cleaning and maintenance of the camp as well as mass communication to inform camp population, but also include longer-term positions such as team leaders or hygiene promotion personnel¹⁰.

The second most cited first source of income was wage labour outside the camp (26% as 1st source, 16% as second and 28% as third). All other sources of income are significantly less important. Many refugees working outside the camp work on construction sites, such as roads or even future camp sites and are hired by both private and governmental agencies. They represent a cheaper source of labour, and anecdotal evidences suggest that they are often more qualified than local workers.

⁹ Basic needs were defined as: food, health assistance, hygiene products, water, school costs, gas, transportation, clothes/shoes. That being said, households are generally given a few of these elements to base their answer on, which leaves room for interpretation.

¹⁰ As explained further down in this report, these longer-term, non-rotating CFW positions are officially referred to as "incentives for refugees" by UNHCR.

Table 2: Households' main sources of income

Source of income \ Ranking of source	First source	Second source	Third source
Cash for Work	53%	17%	17%
Wage labour (outside the camp)	26%	16%	28%
Informal commerce outside camp	9%	2%	3%
Informal commerce in camp	1%	11%	9%
Cash transfers from organisation	3%	11%	7%
Savings	2%	10%	11%
Sale of aid (food/non-food) or assets	0%	13%	5%
Money from relatives/Charity	2%	8%	7%
Credit/Debts	1%	10%	10%
Other	3%	2%	3%
Total	100%	100%	100%

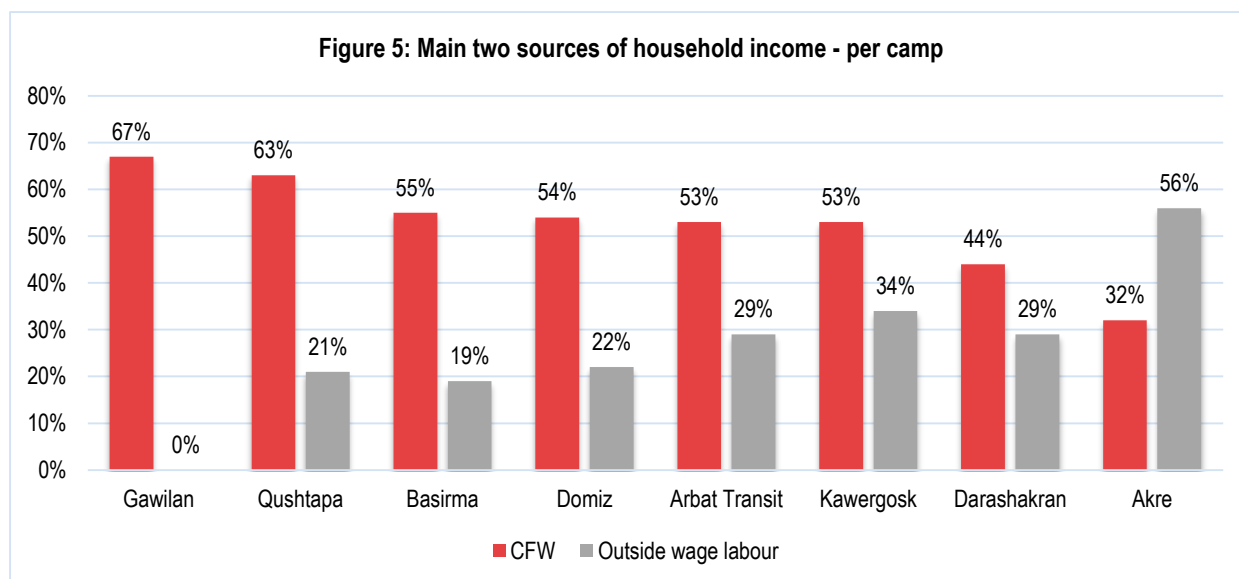
Table 2 clearly illustrates the centrality of CFW revenues as well as the importance of wage labour (outside the camp) for Syrian households living in camp settings. Although the sale of aid or household assets does not represent an important component of income, anecdotal evidence gathered from FGD suggests that camp residents do sell assets such as gold jewels, mobile phones and clothing to buy food, and are also selling food aid to buy either different food items (mainly breakfast food, which is a central meal in Syrian eating habits), household assets or health-related items.

83% of households reported that **one member was involved in the primary income-generating activity**. For the two main sources of income, namely CFW and outside wage labour, 10% of respondents stated that two members of the household were involved in such activities.

There are also variations in relation to the two main sources of income at camp level. When looking at Figure 5, a clear pattern appears: throughout camps, **about half the population reported CFW activities and approximately one in four households reported wage labour outside the camp**. Gawilan and Akre are the only camps clearly breaking from the pattern. Gawilan has the highest proportion of households engaging in CFW in the month preceding the assessment (67%) while having no household reporting outside work. The high rate of CFW can possibly be explained by the rotating schemes followed by NGOs¹¹ when hiring refugees for their CFW activities, which ensures that all available workers are given the opportunity to work, and this explains why more households report CFW activities than anywhere elsewhere.

¹¹ In this instance, Action Contre la Faim (generally referred to as ACF) and Première Urgence-Aide Médicale Internationale (generally referred to as PU-AMI)

Concerning outside work, it was reported by actors present in Gawilan camp that **many of the refugees who work outside the Gawilan camp are single males**, which can explain that none of the interviewed household reported this type of income.

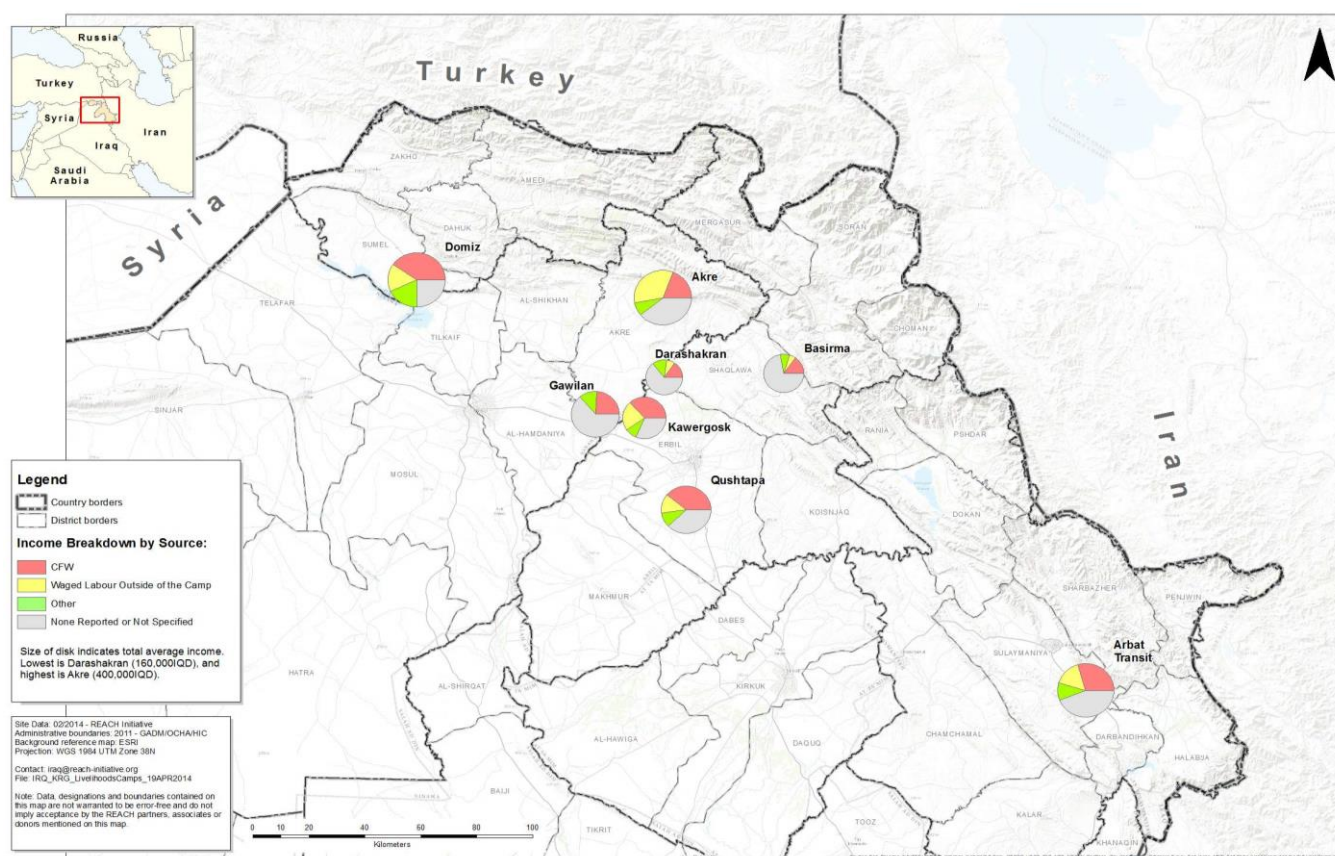


The fact that Gawilan is a closed camp, i.e. a camp where nearly all refugees are without a residency card and are therefore confined to the camp, limits significantly the freedom of movement of refugees wishing to work outside the camp. That being said, this alone does not explain the situation, as there are similar restrictions of movement in other refugee camps. In closed camps, (Gawilan, Qushtapa, Darashakran, Kawergosk), individuals working outside the camp can receive a daily authorisation to leave the camp for a limited period of time.

The opposite situation that was found in **Akre**, where **outside work was more commonly relied on than CFW**, could be explained by the fact that few NGOs are present in the camp to offer CFW combined to the availability of outside work. It may also be due to the setting of the camp itself, where people live very closely to each other in a building instead of tents, which might limit the possibilities for CFW activities generally associated with camp settings (from trench digging for water infrastructures to hiring daily labourers to walk around camps for public announcements). Another potential hypothesis to explain this finding could be that the availability of CFW opportunities might act as a deterrent against finding outside work but anecdotal evidence from FGDs suggests otherwise. In fact, **FGD participants often mentioned that while CFW is indeed central to many refugee households' income, it generally remains a coping strategy households resort to when outside work is either unavailable, underpaid, and/or non-accessible.**

Another notable finding is that in **Darashakran, 21% of assessed households reported informal commerce in the camp as their main source of income.** This is a relatively high proportion in comparison to other camps where the camp security appears to be less permissive, as reported through focus groups. It would be interesting to look further into the relation between camp security apparatus and refugees operating businesses to see the potential impact of cooperative security forces towards informal businesses. Darashakran is also located away from any other settlement which means access to local markets is very limited thus providing boost to self-established commerce activities. Map 1 (below) shows the geographic mapping of households' income breakdown by camp, to further highlight the variations.

Map 1: Household income breakdown by source – per camp



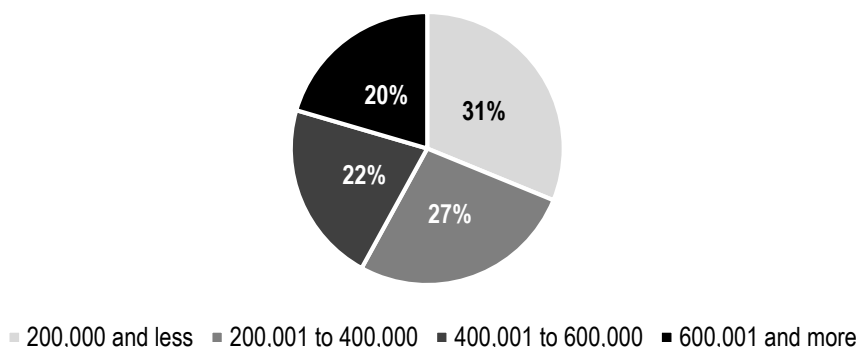
Average Monthly Household Income ¹²

Amongst the 53% of refugee households across KRI camps that reported earning an income in the 30 days preceding the assessment, the **average income from all sources was approximately 425,000 Iraqi dinars (IQD)**, which amounts to 355 US\$ with an exchange rate of roughly 1US\$=1, 200 IQD.¹³ When looking at monthly income distribution in Figure 6, one cannot fail to notice the fairly equal distribution of household throughout the four income brackets. If the highest proportion of households of households (31%) reported a monthly income of 200,000 IQD or less), there is nonetheless 20% who reported 600,001 and more.

¹² It must be pointed out that of all data, the data about IQD amounts is probably subject to the greatest room for user error (missing a zero, or noting the amount without the thousand at the end are easy mistakes to make). REACH, as well as anyone using this data for planning purposes, should be careful with conclusions in this respect.

¹³ <http://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=IQD>, last accessed 19/04/2014

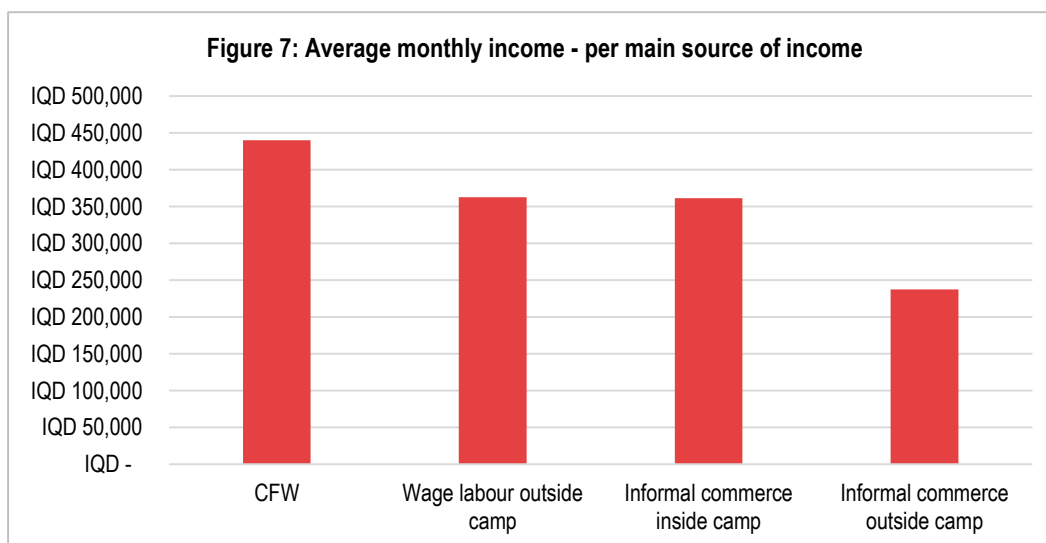
Figure 6: Proportion of households per monthly income bracket (IQD)



Households where the highest attained level of education was university enjoyed the highest level of income, at an average of 570,000 IQD. There was little difference in the average income between households where the highest level of education was either high school, elementary school or no education, all averaging between 335,000 and 365,000 IQD. Households where the highest reported level of education was Koranic school enjoyed the lowest average income, at 285,000 IQD. When looking at the age or sex of the head of household and the monthly revenue, no significant correlation was found. When comparing between male and female-led households, income was found to be slightly greater for male (388, 000 IQD) than female (352, 000 IQD) led households.

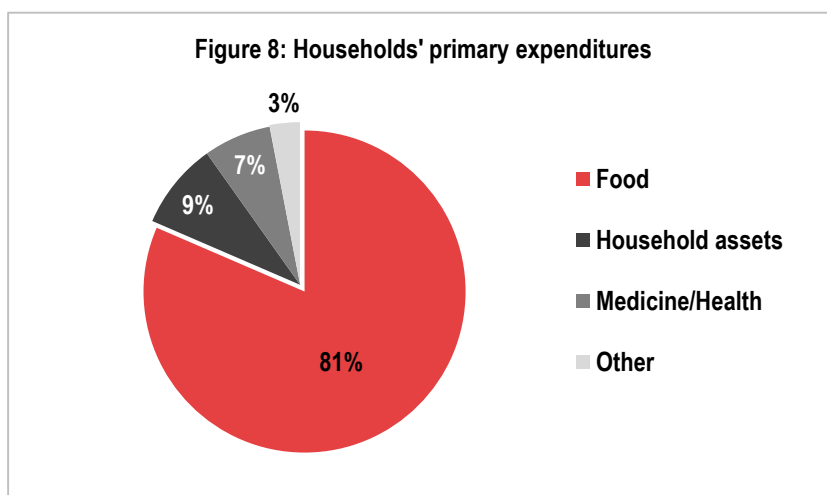
When breaking down further the income amount by source of income (as shown in figure 7 below), **CFW activities stand out as the most well paid income-generating activity in which households can engage in.** This seems slightly counter-intuitive considering FGD participants reported that refugees engaged in CFW only as an alternative to non-camp wage labour. One explanatory element would be that **Syrians feel that they do not have a choice other than to accept low wages**, considering that they are in need of cash and the support they receive from the aid community is not sufficient to cover households' needs. Given that many participants also reported not being able to access outside work due to language barriers, transportation problems or residency status, there may a bias among the refugee population to perceive work outside camp as being more rewarding or higher paid than CFW.

Figure 7: Average monthly income - per main source of income



Average Monthly Household Expenses

When looking at average monthly household expenditures, **food stands out as the central expenditure** for the 30 days preceding the assessment – **81% of households reported so throughout the KRI camps**. This proportion was found to be the highest in Akre (96%), Arbat Transit and Gawilan (92%), and the lowest in Domiz (48%). This low percentage in Domiz could be explained by the fact that refugees in this camp, unlike most others, receive food vouchers instead of food-in-kind, which allows them to choose the food they want. The second and third most important household expenses were household assets (8%) and medicines/health-related expenditures (7%). Other sources included the following, in order of priority: clothes/shoes (2%) transportation (1%), and fuel (1%).



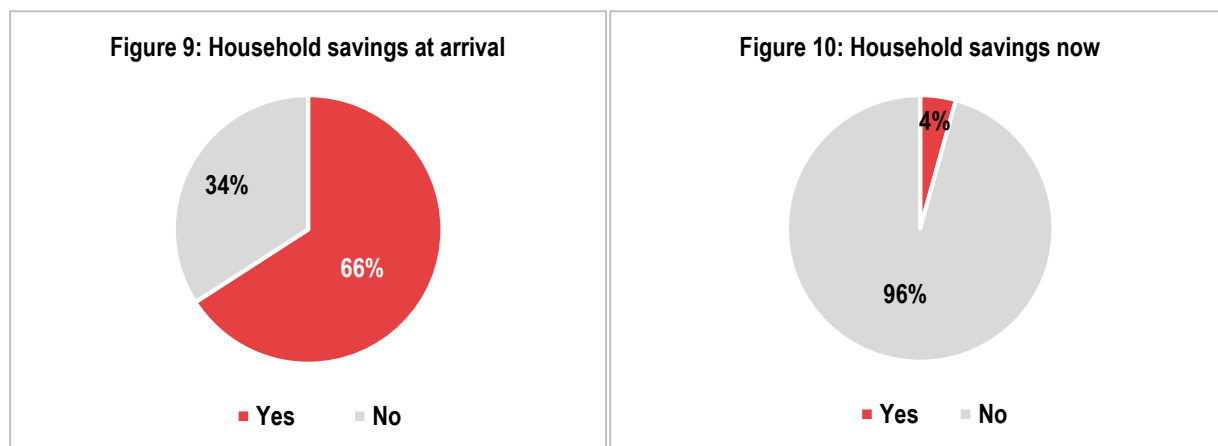
When looking at expenditures at camp level, some variations highlight differences in household priorities. For example, Domiz was the camp in which the expenditure level for household assets was the highest, (31%), followed from afar by Qushtapa (9%). This significant variation in Domiz could be due to the fact that households have inhabited the camp for a significantly longer period of time than any other camp and, with households being more integrated and exhibiting more long-term needs than elsewhere. With time households are able to establish themselves better and are able to not only cover their basic needs on a day-to-day basis, but can also devote higher percentage of their income to non-food items. The fact that Domiz has the lowest percentage of income spent on food demonstrates that there is more income available for other needs and that refugees might be more satisfied with a voucher system which allows them to choose their own food in the first place.

The data shows a **predictable correlation between the size of the household and the average monthly expenditure**. Households consisting of one or two members had an average expenditure of approximately 200,000 IQD, households of around eight members had an average expenditure of approximately 400,000 IQD while the average expenditure for households with 10 members or more was 425,000 IQD.

As with levels of income, when looking at the age or sex of the head of household and the monthly expenditures, no significant correlation was found. Households in which the highest level of education was university also reported the highest levels of expenditure (440,000 IQD), which correlates with the fact that they reported the highest level of income. Households in which the highest level of education was high school had the second highest level of expenditure (350,000 IQD), whereas there was little difference between the level of expenditure among the other levels of education (all between 280,000 and 300,000 IQD).

Households Savings and Debts

While two thirds of households arrived in the KRI with savings, only 4% of assessed households reported having savings at the time of interview. Amongst those in possession of savings, 65% stated these were expected to be depleted within less than one month. It is thus safe to conclude that **nearly all households living in KRI camp settings have exhausted their savings**, and that this might imply some of these households resorting to negative coping strategies to compensate for the exhaustion of this source of money.

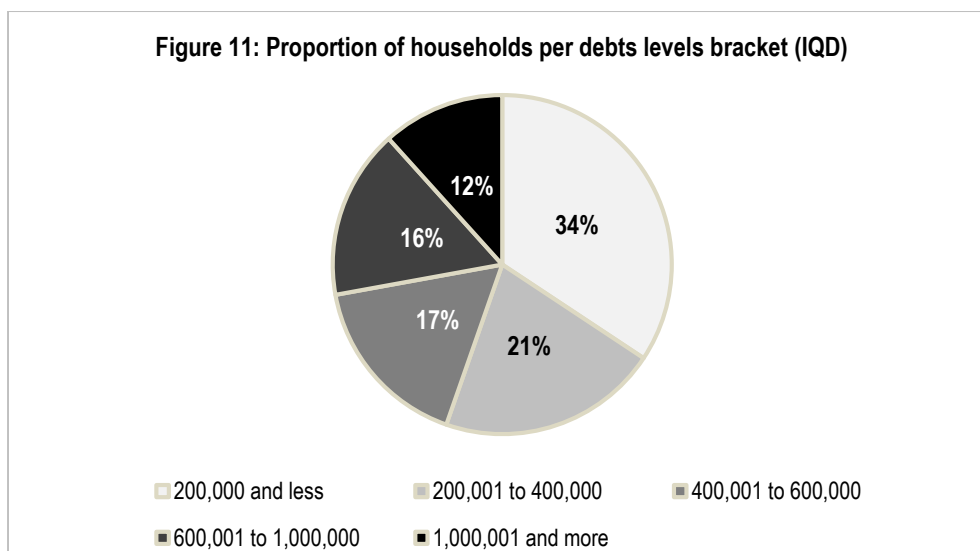


When comparing these numbers against the households' time of arrival in the camps to determine whether the 4% who still have savings are predominantly among the recent arrivals, no such correlation was found. While this shows planning on their part to adjust their living standards and coping mechanisms based on how much savings they have, it does not change the fact that **these statistics show that income-generating activities currently available are not sufficient to cover households' needs**.

Exhaustion of savings often means contraction of debts. **More than half the respondents, 58%, have reported that their household contracted debts since their arrival in the KRI.** When looking at the amounts borrowed represented in Figure 11, we can find that little over one third of households (34%) are in the lowest debt bracket and owe 200,000 IQD or less. Considering one day of CFW labour pays around 25,000 IQD, this is still a manageable amount provided that the household has able-bodied individuals and CFW labour is available. For the 12% of households owing more than 1,000,000 IQD, the situation is much more critical.

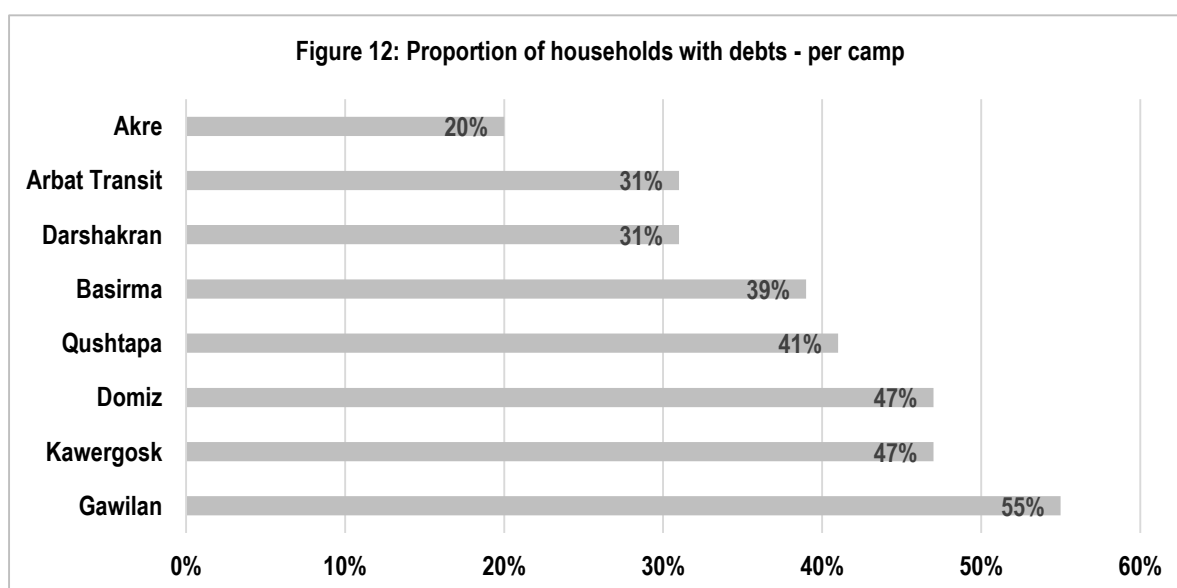
No significant correlation was found between the age or sex of the head of household and their debts levels. Surprisingly, no noticeable correlation was found between the size of household and the debts level. The only exception to this was the average debt level among singles, which was significantly smaller (275, 000 IQD) than the average of 760, 000 IQD. While this may be due to the fact that singles represent only a small proportion of respondents, an alternative explanation could be that single men might be more flexible in employing other coping strategies than contracting debts.

Figure 11: Proportion of households per debts levels bracket (IQD)



Numbers vary between camps as shown in Figure 12, with the highest levels of debts being reported in Gawilan (55%), where the income opportunities are most scarce. This contrasts with Akre, where only 20% of households are indebted. It is of interest in this specific instance to note that 61% of Akre's households reported a source of income in the 30 days preceding the assessment, as opposed to 36% in Gawilan.

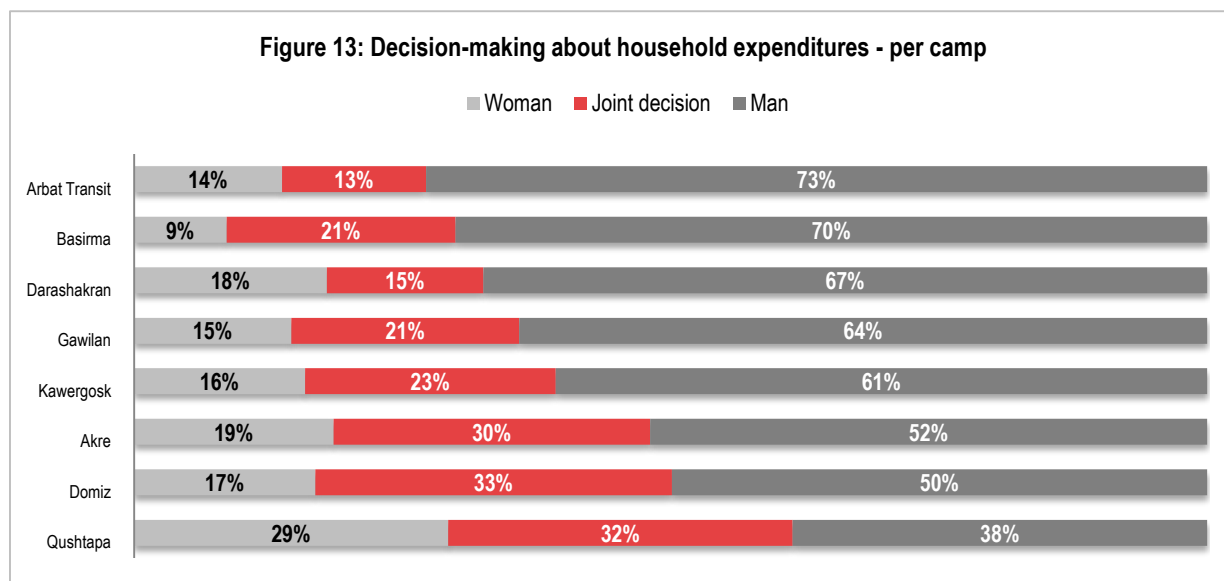
Figure 12: Proportion of households with debts - per camp



Main cited reasons for contracting debts were, in order of importance, the purchase of food (49%), household assets (27%) and medicines (17%). In Domiz, 54% of households with debts contracted them to buy household assets, while 20% reported to have accumulated debts to buy food. These figures together indicate that while in Domiz food is not as scarce as in other camps, other needs are pressing enough for families to contract debts. In Arbat 38% of households with debts reported this was to pay for medicines.

Decision-Making on Household Expenses

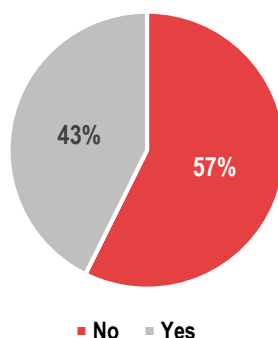
While only one out of four heads of household was reported to be a woman, the decision-making pattern when it comes to household spending shows that women play an important role in this regard. Throughout KRI, **40% of households reported that women were involved in decision-making related to household expenditures**, whether with their husband (23%) or on their own as sole decision-maker (17%). That being said, the fact that the proportion of female-headed households (25%) is higher than the percentage of women decision-makers shows that other male members are involved in these households. Further, women's involvement in decision-making, either by themselves or with another household member, varies considerably between camps, as shown in Figure 13.



Cash-For-Work Activities

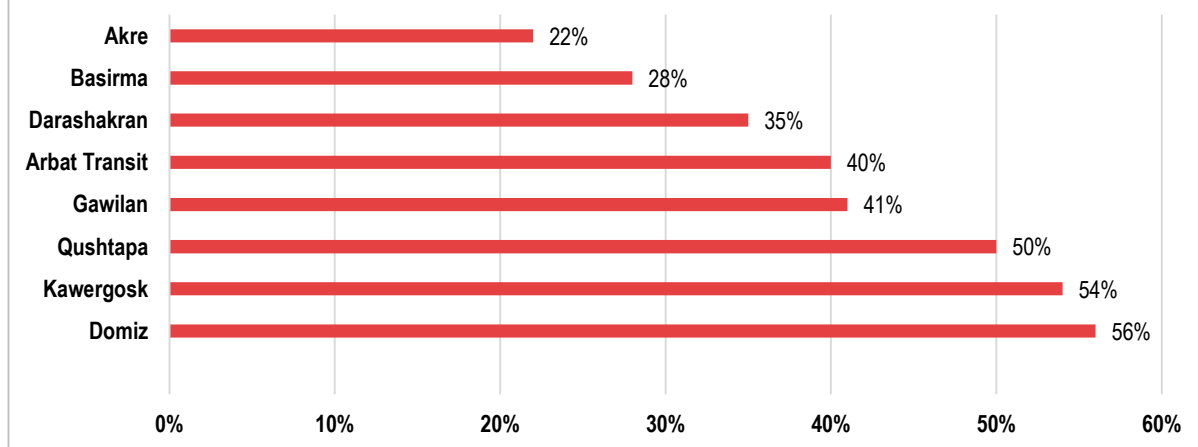
Assessment findings suggest that **access to CFW activities is open to less than half the camp population**. As shown in Figure 14, **43% of households have had at least one member involved in CFW activities since their arrival** in the camp in which they reside. When factoring in the fact that most organisations hiring refugees in CFW activities aim at implementing rotating schemes to ensure most refugees have the opportunity to be selected at one point or another, the immediate conclusion is that **more monitoring and supervision of these schemes have to be implemented as the distribution of workers is still quite unequal**. What could help to explain why less than half the camp population has been involved in CFW and why some households can gain relatively high incomes with it is the fact that refugee household also use this term to refer to longer-term positions within organisations present in the camps (although these positions are officially called “incentives for refugees” by UNHCR).

Figure 14: Proportion of households reporting at least one household member involved in CFW activities since arrival



Significant variation were found amongst camps, which are closely related to the sources of income presented previously. In Akre, where CFW was a main source of income for only 32% of households reporting an income, only 22% of respondents reported having a member involved in CFW since their arrival. This proportion is much higher in camps such as Domiz and Kawergosk, with 56% and 54% of households having worked in such activities.

Figure 15: Proportion of households reporting at least one member involved in CFW activities since arrival - per camp

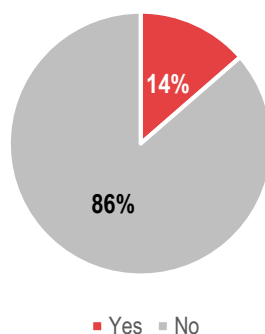


FGD suggested that the CFW hiring process is generally understood and accepted, but to varying degrees throughout the camps. The main criticism was related to **poor/absent advertising of positions on behalf of the organisations, on information boards and such, especially in larger camps such as Domiz.**

Another aspect to consider is gender, especially since most organisations are looking to attain gender equity as well as target most vulnerable household, such as female-headed households, when hiring CFW workers¹⁴.

¹⁴ As per IASC Gender handbook definition, "gender equality, or equality between women and men, refers to the equal enjoyment by women, girls, boys and men of rights, opportunities, resources and rewards. Equality does not mean that women and men are the same but that their enjoyment of rights, opportunities and life chances are not governed or limited by whether they were born female or male." See http://www.humanitarianinfo.org/iasc/documents/subsidi/tf_gender/IASC%20Gender%20Handbook%20%28Feb%202007%29.pdf, p.12

Figure 16: Proportion of households reporting at least one female member involved in CFW activities since arrival



When looking at graph 14, there is a clear **inequality between males and females when it comes to CFW activities**, as only 14% of households reported having a female member hired since their arrival in the camp. This can be partly explained by the fact that a large proportion of CFW activities require physical strength, which is considered more suitable for men. That being said, discussions with organisations hiring refugees for CFW show that most of them try to follow gender equity in their hiring procedures whenever possible.

CONCLUSIONS

The main purpose of this assessment was to provide an overview of the livelihoods strategies developed by Syrian refugees living within camps throughout KRI, while evaluating the relative importance of CFW within their income-generating activities. This report aimed at understanding how Syrian refugees are fulfilling their basic needs and how that relates to their income-generating activities, if any.

As presented above, nearly half (47%) of households had no source of cash/income in the 30 days preceding the assessment. Furthermore, only 20% of interviewees reported to fully be able to meet their household needs with their source of income, which signifies that 80% are not or not fully (65%) able to. This in turn will contribute to the need to accrue debt and it will be crucial to see what mechanisms could be implemented to ensure the most vulnerable households do not worsen their situation. CFW activities are reported as the most important source of income for refugees living in camps (53% reported it as their main income source), but some significant inequalities remain hitherto when it comes to CFW hiring process, as shown by the fact that less than half (43%) of households reported having been hired since their arrival in the camps and only 12% of women were ever engaged in CFW activities. There is room for improvement as most organisations seek to render the processes more equitable and transparent. This should also extend to other programmes oriented towards vocational training, with English classes, computer training and adult literacy classes offering equal opportunities to both men and women¹⁵. Finally, comparing the situation between all the camps allows to point out the most pressing need for livelihood assistance programmes in Gawilan, Darashakran and Basirma camps.

A consistent picture true for all the refugee camps emerges from the collected data: income-generating activities currently available to Syrian refugee households living in camp settings throughout the KRI are not sufficient to cover their basic needs. This picture underwrites the 2014 Syria Regional Response Plan (RRP6) for Iraq, which identified the ability of Syrian refugees to secure sufficient income as a key need. The number of interviewees reporting that their income was insufficient to fully meet their household needs (80%) is down only slightly from the 86% reported in the RRP, especially when taking into consideration the margin of error.

Further information should also be gathered on what refugees' livelihoods were prior to displacement in order to identify if they can integrate the market in the KRI or if vocational training is required to ensure their integration in the local economy. Concomitantly and as recommended in the RRP6 response strategy for livelihoods in Iraq, this assessment points to the fact that a labour market analysis should be undertaken to assess if Syrian refugees are able to integrate the local economy, and how this will impact both the local markets and host communities. Local host communities have a crucial role to play in this process and should also receive support.

Direct aid provision is a necessary component of the continuing response, however it cannot be sustained indefinitely and most importantly it does not address the evolving needs of refugee households. Focusing on creating and supporting refugees' self-sustainability through livelihood projects is critical not only to ensure that their basic needs are met, but also to enable the transition from emergency to more stable appropriate living conditions.

¹⁵ Most FGD recommended the above mentioned vocational trainings, regardless of gender.

ANNEXES

Annex I: Household-Level Questionnaire

Nota bene: questions in *italics* are optional based on previous answers

Date: _____

ACTED Tent Number: _____

Camp: _____

1. Household Profile

1.1 Is the respondent a male or a female?

1.2 Is the respondent the registered head of the household?

1.2.1 If no, is the registered head of household male or female?

1.3 What is the marital status of the head of household?

1.4 What is the age of the head of household?

1.5 What is the highest level of education completed in your household?

Elementary	High school	Other
Coranic school	University	

1.6 How long ago did the first member of your household arrive from Syria?

1.7 How long ago did the last member of your household arrive from Syria?

1.8 How many members are currently living in your household (including the head of household)?

1.8.1 Males in the Household

How many males 5 years old and younger currently live in your household?

How many males 6 - 11 years old currently live in your household?

How many males 12 - 17 years old currently live in your household?

How many males 18 - 30 years old currently live in your household?

How many males 31 - 59 years old currently live in your household?

How many males 60 years and older currently live in your household?

1.8.2 Females in the Household

How many females 5 years old and younger currently live in your household?

How many females 6 - 11 years old currently live in your household?

How many females 12 - 17 years old currently live in your household?

How many females 18 - 30 years old currently live in your household?

How many females 31 - 59 years old currently live in your household?

How many females 60 years old and older currently live in your household?

1.9 How many members of your household are currently living outside the camp?

2. Household Income

2.1 During the past 30 days, did you or any member of your family have a source of cash/income to sustain your household?

2.1.1 If yes, during the past 30 days, what was the main source of cash/income to sustain your household?

<i>Money from relatives abroad</i>
<i>Money from relatives in the camp</i>
<i>Informal small commerce in the camp</i>
<i>Cash for Work</i>
<i>Savings</i>
<i>Begging</i>
<i>Formal credits/debts</i>
<i>Informal credits/debts</i>
<i>Daily wage labor outside the camp</i>
<i>Cash transfer from humanitarian organizations</i>
<i>Sale of Assets</i>
<i>Sale of food or non-food aid</i>
<i>Charity from neighbours or strangers</i>
<i>Other, specify: _____</i>

2.1.2 How many members of your household were involved in that source of income?

2.1.3 How much money was earned with that source of income?

2.1.4 During the past 30 days, what was the second main source of cash/income to sustain your household?

See table above

2.1.5 How many members of your household were involved in that source of income?

2.1.6 How much money was earned with that source of income?

2.1.7 During the past 30 days, what was the third main source of cash/income to sustain your household?

See table above

2.1.8 How many members of your household were involved in that source of income?

2.1.9 How much money was earned with that source of income?

2.1.10 During the past 30 days, could you fulfill your needs with your income/source of cash?

<i>Totally</i>
<i>Partially</i>
<i>Not at all</i>

2.1.11 During the past 30 days, how much money was earned by the household?

2.2 Since the arrival of the first household member, were one or various members of your household selected for cash-for-work activities on the camp since your arrival?

2.2.1 If yes, how many men of your household worked in a cash-for-work activity?

2.2.2 If yes, how many women of your household worked in a cash-for-work activity?

2.2.3 How many days in total did the members of your family work in a CFW activity?

2.3 When you arrived from Syria, did you bring any cash savings?

2.3.1 If yes, today, do you have any of those savings left?

2.3.2 How much longer do you think your savings will last?

<i>Less than a month</i>
<i>Between 1 and 3 months</i>
<i>Between 3 and 6 months</i>
<i>More than 6 months</i>

3. Household Expenditures

3.1 During the last 30 days, what was the main source of spending for your household?

Food
Water
Clothes/shoes
Household assets
Transportation
Medicines/Health
Fuel
Other, specify: _____

3.2 During the last 30 days, what was the second main source of spending for your household?

See above table

3.3 During the last 30 days, what was the third main source of spending for your household?

See above table

3.4 During the last 30 days, approximately what amount was spent to cover basic needs of household?

3.5 Does your household currently have debts?

3.5.1 If yes, what is the amount of your debt?

3.5.2 What was the main use of the cash from the debt?

<i>Buy food</i>
<i>Buy water</i>
<i>Buy household assets</i>
<i>Pay for transportation</i>
<i>Pay for medicine or health services</i>
<i>Buy fuel</i>
<i>Buy clothing items</i>
<i>Other, specify: _____</i>

3.6 Since your arrival, have you sent money to relatives/friends in Syria?

3.6.1 If yes, at what frequency do/did you send money to Syria?

<i>Every week or twice a month</i>
<i>Every month</i>
<i>Every 2 months</i>
<i>Only once</i>
<i>Other</i>

3.7 Who in your household is in charge of the spending of income/cash?

Man in charge	Both man and woman in charge, concerted
Woman in charge	Other (specify: _____)

Annex II: Focus Groups Discussion Guide

LIVELIHOODS ASSESSMENT

تقييم سبل العيش

FOCUS GROUP DISCUSSION GUIDE

دليل المناقشة للمجموعة المستهدفة

Please list the types of cash-generating activities people (from the camp) engage in the camp. Be precise about different types of businesses you can find on the camp.

يرجى ذكر انواع الانشطة المولدة للمال التي شاركت بها داخل المخيم. تحدث عن الاعمال المختلفة التي تراها داخل المخيم بشكل دقيق

Which one(s) you think is the most reliable to generate a good income and why? Do not name more than 3 باعقاداتك 3 , اي الاعمال التي يتم الاعتماد عليها بشكل كبير للحصول على مورد جيد؟ ولماذا؟ لا تذكر اكثر من 3

- 1.
- 2.
- 3.

Please list the types of cash-generating activities people (from the camp) engage in outside the camp

يرجى ذكر انواع الانشطة المولدة للمال التي شاركت بها في المخيم والمرتبطة بخارج المخيم

Which one(s) you think is the most reliable to generate a good income and why? Do not name more than 3 باعقاداتك 3 , اي الاعمال التي يتم الاعتماد عليها بشكل كبير للحصول على مورد جيد؟ ولماذا؟ لا تذكر اكثر من 3

- 1.
- 2.
- 3.

Do you understand the selection process for Cash-For-Work activities? What do you think about it (is it fair, is it clear, etc)? هل تفهم عملية الاختيار لانشطة العمل مقابل النقد؟ ما رأيك حول هذا الموضوع (هل هو مقبول؟. هل هو واضح. الخ)؟

In the camp, do you know people who get money from selling some of the assets they brought with them from Syria? في المخيم، هل تعرف احد من الناس الذين يحصلون على المال من خلال بيع ممتلكاتهم التي جلبوها من سوريا؟

☐ Yes نعم

☐ No لا

☐ If yes, can you tell us which items people sell?

إذا الجواب نعم . هل يمكنك ان تخبرنا ماهي الممتلكات التي يبيعها الناس؟

☐ If yes, can you tell us which items they buy with this money?

إذا كان الجواب نعم، هل يمكنك أن تقول لنا أي سلع التي يشترونها بهذا المال

In the camp, do you know people who get money from selling some of the food or items they receive from organizations?

في المخيم، هل تعرف أناسا يحصلون على المال من خلال بيعهم للمواد الغذائية التي يحصلون عليها من المنظمات؟

☐ Yes نعم

☐ No لا

☐ If yes, can you tell us which items people sell?

إذا كان الجواب نعم هل يمكنك ان تخبرنا اي نوع يبيعه الناس؟

☐ If yes, can you tell us which items they buy with this money?

إذا كان الجواب نعم، يمكنك ان تقول لنا اي سلع يشترونها بهذا المال

What are the main needs in terms of vocational training for these groups?

ما هي الاحتياجات الرئيسية من حيث التدريب المهني لهذه الجماعات؟

17 years old and younger:

17 سنة واصغر

18 - 30 years old:

من 18-30 سنة

31 - 59 years old:

عمر من 31-59 سنة

60 years old and older:

عمر أكثر من 60 سنة

What are the types of business you cannot find on the camp but people would like to start? Why can't they start them?

ماهي انواع الاعمال التي لا يمكن العثور عليها في المخيم ولكن الناس يحبون ان يبدءوا بالعمل بها؟ لماذا لا يمكن ان يباشروا به؟

Do you feel the following aspects can be barriers to employment outside the camps for Syrian refugees in Kurdistan? If yes, how so? هل تشعر أن الجوانب التالية قد تكون عوائق أمام العمل خارج مخيمات اللاجئين السوريين في كردستان؟ إذا كان الجواب نعم، كيف ذلك

Language ☐ Yes نعم ☐ No لا
اللغة

Transportation costs/access ☐ Yes نعم ☐ No لا
تكاليف النقل / وصول

Women safety/security ☐ Yes نعم ☐ No لا
سلامة وأمن المرأة

Recognition of Syrian certifications/degrees ☐ Yes نعم ☐ No لا
الاعتراف بالشهادات السورية / درجات

Other barriers (no available employment, inability to get residency card, etc):
(عدم توفر فرص العمل, عدم القدره على الحصول على بطاقة الاقامه, الخ) عوائق أخرى