

# **Rapid assessment of the impacts of COVID-19 on vulnerable populations and small-scale enterprises in Iraq**

Tewodros Aragie Kebede, Svein Erik Stave, Maha Kattaa



Report from the initiative on  
Assessing Impacts of COVID-19 on Labour Markets in  
Arab States

**July 2020**

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© Cover photo: Female entrepreneur from Fallujah on her new refreshment shop

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# Preface

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This report presents the findings from a study carried out as part of a larger initiative to assess the impacts of the COVID-19 pandemic on labour markets in three Arab States: Iraq, Jordan and Lebanon (see back cover). In Iraq, the International Labour Organization (ILO) led the initiative in collaboration with the Cash Consortium for Iraq (CCI), comprised of the Danish Refugee Council (DRC), the International Rescue Committee (IRC), Mercy Corps, the Norwegian Refugee Council (NRC), Oxfam, and the United Nations Development Programme (UNDP). The Fafo Institute for Labour and Social Research (Fafo) provided the conceptual and technical design for the initiative.

The findings presented in this report are based on data collected between 16-30 June 2020, through telephone surveys with a sample of households and small-scale enterprises. The sample was randomly selected from existing databases maintained by the collaborating humanitarian and development organisations. The report draws on interviews with 3,265 households and 1,175 enterprises.

The current assessment is the final in a first round of studies looking at the immediate economic impacts of the pandemic on vulnerable households and businesses. Follow-up surveys, examining the longer-term economic impacts of the crisis are being prepared for the coming months in the three countries.

We would like to thank all those who were involved in the preparation and execution of the surveys, including Alaa Al Arabiat and Anas Alakhras who provided interviewer training and facilitated the data collection process. We would like to express our special thanks to Virginia Leape and Gabrielle Fox for their excellent coordination and technical support of the CCI.

We would also like to extend our appreciation to Nisreen Bathish Abou Ragheb and Melissa Ruggles who provided editorial support during the write-up of the report.

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# Executive summary

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This report presents the findings from a rapid assessment of the impacts of the COVID-19 pandemic on households and enterprises in Iraq, carried out in June 2020. The objective of the assessment was to highlight the immediate effects of COVID-19 on vulnerable workers and their households, particularly on issues related to employment, income, economic conditions, and prospects for the immediate future. Furthermore, the assessment has addressed the effects of the pandemic on small-scale enterprises, including how they are adapting to the challenges that the pandemic presents and the implications for their employees.

The assessment is based on data collected through telephone surveys of households and small-scale enterprises. The households have been randomly selected from existing databases maintained by humanitarian and development organisations as part of their cash support programmes to vulnerable households. Furthermore, social protection registries from the Kurdistan Regional Government (KRG) have been utilised. Similarly, the enterprises have been selected from a database maintained by the organisations in relation to enterprise development and support interventions. Consequently, the samples are not representative at the national level. Nonetheless, studying populations supported by humanitarian and development organisations provides valuable insights and knowledge relevant to the design and adaptation of interventions and policies in times of crisis. As such, the assessments shed light on vulnerable populations and small-scale enterprises that are often overlooked in labour market policies and response measures. The report draws lessons from interviews with 3,265 households and 1,175 enterprises.

## Key findings from the household survey

Unemployment rates were high among women and youth before the pandemic, particularly in areas within the Kurdistan region of Iraq.

- Nineteen per cent of all respondents were unemployed, with unemployment being highest among women (at 28 per cent) and youth (at 42 per cent).
- Only 38 per cent of surveyed women were economically active in the labour market prior to the March 2020 lockdown.
- The majority of the respondents were employed in the construction sector (28 per cent) followed by the service sector (accommodation, food and other service activities).
- Five per cent of the surveyed male and female workers were employed in agriculture.

High degree of informal employment among younger workers and almost no social security for workers.

- Thirty-five per cent of the surveyed workers were found to be self-employed (own-account workers). Fifteen per cent of the female respondents were own-account workers.
- Fourteen per cent of the respondents were government workers and 27 per cent were employed in the private sector (including 17 per cent in private companies and 10 per cent in family-run businesses).
- The majority of wage-employed respondents are hired with either an oral agreement (40 per cent) or no verbal/written agreement (26 per cent).
- More than 50 per cent of the respondents were hired on a temporary, seasonal or irregular basis.
- The majority of the respondents indicated that they had no social security coverage (95 per cent), or health insurance coverage (97 per cent).

The pandemic has an adverse impact on the employment status and household income with younger workers and those in informal employment are disproportionately affected.

- About a quarter of those who were employed prior to the lockdown reported that they became permanently laid-off.
- The pandemic is disproportionately affecting young workers, with 36 per cent of those in the age group of 18-24 reporting that they were permanently laid-off.
- With 36 per cent of the respondents who are the main providers for their households being permanently laid-off, the effect of the pandemic is expected to be substantial – not only for those individuals but also for those who are economically dependent on them.
- Employed respondents earned an average monthly wage-income of IQD 350,000 in the 12 months prior to the lockdown. Their earnings have since declined by 40 per cent to about IQD 220,000 in the month of May 2020.
- Respondents employed with written contracts did not experience a decline in their income while those with oral agreements have had about a 40 per cent reduction in their income.

Economically vulnerable households are affected by the pandemic with limited coping mechanisms available at their disposal.

- Only 16 per cent of the surveyed households have savings, with 85 per cent of them indicating that their savings would last for less than three months.
- While the households' abilities to tap into existing savings seem to be limited, the majority of them (81 per cent) reported that they have taken on debts to manage their pandemic-affected financial situation.
- With regards to available assistance to households, the majority of them reported that they have received neither cash (81 per cent) nor in-kind (74 per cent) assistance during the past three months.

Limited awareness about measures taken by the government and high level of dissatisfaction among respondents.

- Various types of measures have been taken to mitigate COVID-19 transmission in workplaces. Employed respondents reported measures such as: the provision of protection equipment (68 per cent); disinfection (65 per cent); frequent hand washing (58 per cent), and smaller-sized gatherings (40 per cent).
- While the government of Iraq may have taken measures to address the COVID-19-affected employment situation, a very limited number of households seem to be aware of any of the measures (22 per cent).
- Satisfaction with measures taken by the government of Iraq as a response to the COVID-19 pandemic seem to be limited with 31 per cent of the respondents reporting that they are satisfied, while 44 per cent of them state they are rather dissatisfied.

## Key findings from Enterprises survey

The majority of the surveyed enterprises are micro and small businesses employing less than 5 workers, and almost half of the enterprises are located in the Ninawa province.

- Out of the 1,175 surveyed enterprises, 25 per cent were in wholesale and retail trade, followed by home-based businesses (13 per cent), services (11 per cent), and manufacturing and agriculture (both at 9 per cent).

- The majority of the surveyed enterprises were less than five years old (78 per cent). Out of these, 23 per cent were home-based businesses.
- Sixty-four per cent of the surveyed enterprises employ between one to four workers (home-based businesses or micro enterprises), 8 per cent employ between 5-19 workers (small enterprises), and 5 per cent employ 20-49 workers (medium enterprises).
- Forty-eight per cent of the enterprises are located in Ninawa (the majority of which are in agriculture), 16 per cent in Anbar, 9 per cent in Sulaimaniyah, 9 per cent in Salah al-Din, 8 per cent in Kirkuk, and 7 per cent in Erbil.

#### High degree of informality due to enterprises not being registered, and providing no social insurance or health coverage to their employees.

- About 60 per cent of the surveyed enterprises were unregistered, including 94 per cent in transportation, 67 per cent in wholesale, 59 per cent in construction, 80 per cent in water supply, and 64 per cent agriculture.
- Seventy-one per cent of the enterprises were owned by men, in comparison to 29 per cent owned by women. The majority of the female owners were in charge of home-based businesses.
- The majority of workers in the surveyed enterprises are Iraqi nationals (91 per cent), with a few Syrian refugee workers (7 per cent) and migrant workers (2 per cent), working mainly in tourism.
- The majority of workers employed in the surveyed enterprises are low skilled.
- Written contracts were primarily offered to employees in larger enterprises, mainly found in the tourism, finance, health and education sectors.
- Very few of the surveyed enterprises offer any benefits beyond wages to their employees (12 per cent only). Three per cent of the enterprises are offering social insurance, 2 per cent health insurance, and 8 per cent flexible work arrangements. None of the enterprises offer childcare facilities to their workers. Non-wage benefits increase with the size of the enterprises.

#### All the surveyed enterprises serve local and domestic markets only, and half of the enterprises had revenues below IQD 1 million prior to lockdown.

- Nearly all of the surveyed enterprises serve the local (90 per cent) and the national market (17 per cent).
- Only 14 per cent of the surveyed enterprises use e-commerce as part of their business strategies. The use of e-commerce increases by the size of the enterprises. The use of e-commerce was significantly more common among the enterprises in the KRI region (25 per cent) compared to enterprises in the North region (10 per cent).
- Although 94 per cent of the surveyed enterprises expressed that they were operating with economic profit or at break-even prior to the pandemic (see next point), only 6 per cent of the enterprises had an annual revenue higher than IQD 10 million (about USD 8,400). Fifty per cent of the enterprises had revenues below IQD 1 million (USD 840).

#### More than half of the surveyed enterprises indicated that they were profitable prior to COVID-19, with three-quarters having no financial commitments.

- Prior to the lockdown, 57 per cent of the enterprises operated with profit. Thirty-seven per cent were at break-even, while 6 per cent were losing money.
- Seventy-five per cent of the surveyed enterprises expressed that they had no financial commitments. Out of the enterprises with financial commitments, the majority (14 per cent) had microfinance loans.



One-third of the enterprises operate as before the pandemic.

- One-third (31 per cent) of the surveyed enterprises are operating as they did before the pandemic, while 39 per cent are operating with reduced hours, and 8 per cent with reduced hours and staff. Sixteen per cent have closed down their businesses.
- The main economic implications of the pandemic and lockdown has been reduced sales (74 per cent), loss of revenue (38 per cent), less access to cash (23 per cent) and increased debt (18 per cent).
- The biggest obstacles that enterprises currently face include reduced sales/demand (72 per cent), low liquidity (38 per cent) and political and social instability (19 per cent)
- Future challenges that enterprises anticipate include reduced demand (60 per cent), loss of revenue (32 per cent), lack of cash (24 per cent), and reduced access to production materials (20 per cent).

Only a few enterprises have laid-off employees, but the majority do not pay employees who are not able to come to work.

- Only a few enterprises have laid-off workers (20 per cent), either permanently (7 per cent) or temporarily (13 per cent), with a larger number of those laid off being men and workers in larger enterprises.
- The majority of employees who are currently not able to work do not received any payments from their employers (92 per cent). Out of these, about 40 per cent receive full payment while the rest receive only partial payment.
- Only 3 per cent of enterprises that have hired workers for temporary or seasonal work have paid any compensation to those who have had to terminate their work because of the pandemic.
- Forty-four per cent of the enterprises have stopped paying social security for all their workers, and around 50 per cent have stopped paying coverage for some of their workers.

Few enterprises will be able to remain operational in the coming months, but almost half of them are confident they will weather through the crisis.

- Eighteen per cent of surveyed enterprises expected to be operational not longer than one month from the time of the survey, while 20 per cent indicated they would be able to remain operational up to three months and 37 per cent anticipated that they could be operational for 6 months or more.
- Some 45 per cent of enterprises were confident they would weather through the crisis, while 33 per cent indicated that they were not confident to survive the crisis.

In response to the health threats imposed by COVID-19, most enterprises distributed personal protective equipment.

- When asked what measures they had introduced to prevent the spread of the COVID-19 virus in their workplaces, 74 per cent of the enterprises reported that they distributed Personal Protective Equipment (PPE), and 58 per cent reported to have introduced disinfection procedures of their workplaces. Sixteen per cent of the enterprises reported that they had taken no measures.
- Thirteen per cent of the enterprises had reduced the number of staff to cope with the situation, while 33 per cent had reduced the time of work.
- Twenty-five per cent of surveyed enterprises have stopped hiring new staff.
- A large number of the surveyed businesses did not have a business continuity plan (59 per cent). However, 76 per cent of the enterprises have taken some type of measures to ensure business continuity.

- Measures to ensure business continuity include price reductions (26 per cent), introduction of new businesses (22 per cent), introduction of new products (10 per cent), and starting to use e-commerce (10 per cent).

The vast majority of enterprises are not aware of any support schemes available to help them cope with the crisis.

- Eighty-nine per cent of the surveyed enterprises were not aware of any support packages offered by the government or other actors to help them cope with the present crisis.
- The most sought-after support was direct financial support (81 per cent), followed by wage subsidies (19 per cent), technical assistance for developing business continuity plans (11 per cent), and emergency unemployment insurance funds (6 per cent).

## Policy recommendations

The results from this assessment show that there is a need for immediate measures to help workers, households and enterprises through the on-going crisis. However, the results also show that there is a strong need for longer-term policy reforms to make workers, households and enterprises more resilient to meet future challenges - beyond the COVID-19 pandemic. While the government is instrumental in implementing policy reforms, both the government, business associations and civil society organizations can play important roles in supporting workers, households and enterprises cope with the present challenges and developing their resilience to meet future challenges. Some initial recommendations addressing both immediate needs and longer-term policy reforms are given as follows.

### Recommendations for immediate action:

- **Ensure that workers, households and enterprises are made aware of existing support packages available to them.** Results from the assessment show that around 90 per cent of the surveyed enterprises and individual workers are not aware of any existing support packages available for helping them cope with the COVID-19 crisis.
- **Provide cash and in-kind support to workers, households and enterprises that have lost, or significantly reduced, their incomes due to the COVID-19 pandemic, and prepare for expanding this support in the coming weeks and months.** The majority of individual workers (and their households) and enterprises surveyed for this assessment can be defined as vulnerable in the sense that they have low income/revenues, extensive debt to shopkeepers and other creditors and literally no savings. Furthermore, the majority of the households and enterprises also predict that they will not be able to sustain themselves for more than one month from the time of the survey.
- **Consider establishing technical support and mentor programmes for small-scale enterprises to develop business skills and strategic competence, including development of business continuity plans and e-commerce systems.** Although most of the surveyed enterprises were primarily concerned about their sales and income in the present situation, and requested direct financial support to cope with the on-going crises, a large share of them also voiced their need for technical support to develop their business strategies and continuity plans. Addressing this realisation made by the enterprises themselves provides a good opportunity to improve small-scale businesses and make them more resilient for the future.

### Recommendations for longer-term policy measures:

- **Foster the policy dialogue and social protection** reform and the system's shock responsiveness by focusing on SSN, PDS, and pro-poor employability programmes and strengthening the coverage and comprehensiveness of social insurance systems, includ-

ing unemployment insurance. Reform the in-kind assistance system into a comprehensive and inclusive cash assistance system premised on social protection floors while avoiding a narrow focus on extreme poverty.

- **Expand private sector opportunities for women** and empower their active participation in the labour market by developing and upgrading their technical skills, life skills, financial literacy and digital skills, facilitating their access to a broader range of decent jobs.
- **Decent work, decent work environment and protection for all** is not only a question of rights to ensure that all can contribute their talents and competencies to the national economy. Conversely, the deterioration of a group's working conditions actually prevents another group from accessing the occupations they are involved in. Support a comprehensive reform of labour inspection and occupational safety and health policies in consultation with the social partners in a COVID-19 -responsive manner.
- Integrate **labour intensive approaches in public works** projects, which boost much-needed employment creation for vulnerable groups and support local infrastructure development. It is proposed to undertake a comprehensive review of all infrastructure programmes to see where labour intensity of the work can be increased, and at what cost. The additional cost can be absorbed through donors' resources, and complement Iraqi investment in public infrastructure. An employment-based component under the social protection floor (an employment guarantee scheme for instance) should also be piloted for future upscaling.
- **Provide equal social security benefits for both public and private employees in Iraq**, regardless of nationality or status to ensure the inclusion of the poorest and most vulnerable in social protection schemes, which promote basic income security and access to health services. Support the implementation of social security reforms and the pursuit of the scheduled ratification of C102, with a view to supporting private sector growth of the labour market, focusing on synergies with MSME-led private sector development. Beyond legal reform, the focus will include support for the implementation/administration of the social security system for private sector workers, with a particular emphasis on short-term benefits, as these can generate trust in social protection system (health, maternity, unemployment, employment injury insurance) and respond to immediate needs.
- **Support the design and piloting of strategies for an extension of social insurance to vulnerable workers in the informal economy** based on a series of feasibility assessments. Look at benefit design and incentives, implementation modalities (registration, contribution, payment), awareness, financing, legal reforms – leading to targeted pilot testing of alternative modalities/approaches for extension of coverage for different categories of workers (e.g. irregular workers, seasonal workers, self-employed, migrant workers), and specific sectors (potentially in the construction and agriculture sectors targeted under priority).
- **Support a transition from the informal to the formal economy.** There should be a priority area in the national policies to understand the drivers of informality for business and workers and finding the mechanisms to overcome the obstacles to formality. Economic recovery, while necessary, will not by itself reduce informality; suitable public policies are also essential.
- **Design a comprehensive employment policy strategy to ensure that workers are quickly transitioned to decent employment** during the recession and recovery periods. Income relief and cash transfers will be integrated with active labour market policies and employment services such as innovative distance training during the recession, online matching services for sectors that are recruiting, and the provision of integrated and comprehensive information.

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# 1 Introduction

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Iraq is facing difficult financial and economic circumstances caused by the dramatic fall in oil prices, coupled with persistent political and social turmoil. The country has approximately 1.4 million internally displaced persons and 4.1 million people in need of humanitarian assistance. Insecurity, a lack of social cohesion and livelihood, and destroyed or damaged housing hampers people's ability to return home.<sup>4</sup> This situation is exacerbated by the rapid spread of the COVID-19 pandemic, for which the country's healthcare system has limited capacity and fiscal buffers to contain and manage.<sup>5</sup> Humanitarian need is expected to expand, and projections indicate poverty will increase between 14.4 to 18.7 percentage points.<sup>6</sup>

Recognising the immediate challenges presented by the COVID-19 pandemic and its adverse impacts on vulnerable individuals, households, and enterprises in Iraq, the ILO has taken a regional initiative to carry out rapid assessments on the pandemic's impacts on labour markets, in collaboration with humanitarian and development organisations. The regional initiative covers three Arab states: Iraq, Jordan, and Lebanon.

This report presents the findings from a rapid assessment of the impacts of the COVID-19 pandemic on households and enterprises in Iraq, carried out in June 2020. The objective of the assessment was to highlight the immediate effects of COVID-19 on vulnerable workers and their households, particularly on issues related to employment, income, economic conditions, and prospects for the immediate future. Furthermore, the assessment has addressed the effects of the pandemic on small-scale enterprises, including how they are adapting to the challenges that the pandemic presents and the implications for their employees.

The assessment is based on data collected through telephone surveys of households and small-scale enterprises. The households have been randomly selected from existing databases maintained by humanitarian and development organisations as part of their cash support programmes to vulnerable households. Furthermore, social protection registries from the Kurdistan Regional Government (KRG) have been utilised. Similarly, the enterprises have been selected from a database maintained by the organisations in relation to enterprise development and support interventions. Consequently, the samples are not representative at the national level. Nonetheless, studying populations supported by humanitarian and development organisations provides valuable insights and knowledge relevant to the design and adaptation of interventions and policies in times of crisis. As such, the assessments shed light on vulnerable populations and small-scale enterprises that are often overlooked in labour market policies and response measures.

The report is organised as follows. Chapter 2 briefly outlines measures the government of Iraq has taken to mitigate the effects of the COVID-19 pandemic. Chapter 3 presents the survey methodology including data collection procedures. Chapter 4 presents the findings regarding the pandemic's impacts on workers and their households, while chapter 5 presents the impacts on small-scale enterprises. The final chapter provides a summary of findings and some policy recommendations.

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<sup>4</sup> UN OCHA, 2020. <https://www.unocha.org/iraq>

<sup>5</sup> World Bank, 2020. <https://www.worldbank.org/en/country/iraq/overview>

<sup>6</sup> <http://documents1.worldbank.org/curated/en/446201588465646751/pdf/Iraq-Economic-Monitor-Navigating-the-Perfect-Storm-Redux.pdf>



## 2 COVID-19 related policy measures

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In June 2020, Iraq's Ministry of Health announced that there were around 70,000 COVID-19 cases in the country, which have resulted in nearly 3,000 deaths.<sup>7</sup> Since the onset of the pandemic, the government has taken measures to contain the spread of the virus by imposing a nationwide curfew, banning mass gatherings, and partially closing its borders and airports. In the wake of the economic and livelihood challenges presented by the lockdown measures that have caused sectors across the country have come to a standstill, the government has introduced schemes to support jobs, enterprises and household income levels.

A Higher Committee for Health and National Safety was established in Iraq to direct and coordinate the country's efforts in combating the COVID-19 pandemic. The committee is chaired by the Prime Minister and was established by an order of the Cabinet in late March 2020. The committee includes several ministers, as well as other high-level officials, such as the Secretary-General of the Council of Ministers, the Governor of the Central Bank of Iraq, and the National Security Adviser. The Committee is mandated with setting out policies and adopting necessary measures to respond to the COVID-19 pandemic.

The Committee for Health and National Safety has taken several key measures<sup>8</sup> to combat COVID-19, including: the establishment of a “committee at the General Secretariat of the Council of Ministers to investigate and report on support mechanisms for workers in the private sector during COVID-19,” and the establishment of a committee “to be chaired by the Minister of Planning to report on the financial impact of COVID-19 on citizens, and to suggest options to provide financial support to affected groups, especially those on low-income levels.”

Other introduced measures include:

- Exempting all medicines, medical supplies and devices, and diagnostic and laboratory equipment from import license regulations;
- Transferring USD 50 million dollars to the General Company for Marketing Medicines and Medical Supplies;
- Establishing a committee to assess current and future market needs in terms of food, medical supplies, and agricultural produce, with a mandate to promote Iraqi products;
- Facilitating the transit of lorries and refrigerated trucks carrying foodstuff, agricultural products, medical and veterinary materials between provinces and within cities;
- Monitoring the prices of essential goods to ensure that they remain stable, and to take measures against profiteers, according to law;
- Facilitating the transport of agricultural harvesters and livestock between provinces.

The committee also introduced an emergency grant to help families impacted by curfew measures. According to the government's website, the “government was making available a temporary monthly grant (Minha) to those affected by the nationwide curfew and other restrictions. The grant is only available to Iraqi citizens who are residing in Iraq. Government employees, those receiving state pensions, social security payments, or any other income

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<sup>7</sup> Ashrtaq Al-Awsat <https://english.aawsat.com/home/article/2382351/iraqi-mp-dies-covid-19-cases-jump-600>  
Updates figures can be found: <https://coronavirus.jhu.edu/map.html>

<sup>8</sup> Country policy responses-Iraq <https://www.ilo.org/global/topics/coronavirus/country-responses/lang--en/in-dex.htm#IQ>

from the state are not eligible to apply.<sup>9</sup> The scheme provides IQD150,000 per household.<sup>10</sup> Over 13 million individuals (2.2 million households) registered for the scheme and slightly less than 12 million were considered to be eligible.

The Ministry issued a call for non-governmental organisations (NGOs) and local companies to deliver 1 million food parcels to households with special needs and which were not receiving government assistance. At least 2,500 parcels (averaging 20-25 kg) have been reported as delivered so far. There are constraints in identifying and reaching those most in need, and systems are not currently shock-responsive. There is heavy reliance on applicants approaching the ministry to lodge or update their applications. It should be noted that the Ministry of Labour and Social Affairs has databases for welfare and unemployment, although reform initiatives are ongoing that span targeting, registration and information management.

The Ministry of Trade has announced that 3 million bags of flour<sup>11</sup> for upcoming ration distributions were produced and processed domestically, indicating that local food reserves are currently sufficient to feed into the social safety net programme in the short term. The Ministry of Agriculture issued directives for closures of imports on 25 agricultural commodities<sup>12</sup> in order to protect smallholder farming households.

The Ministry of Migration and Displaced covered more than 95 per cent of the Internally Displaced Persons (IDPs) camp population between January and April 2020 with monthly emergency food packages.

In addition, Iraq's cabinet announced the establishment of an Emergency Cell for Financial Reform to ensure financial liquidity, agree on measures to rationalise public spending, maximise resources, and propose mechanisms for reconstruction and investment projects from outside government funding streams. It also mandated the Ministry of Labour and Social Affairs to submit proposals within a month to increase the number of people entitled to social security benefits. In addition, it authorised the Reconstruction Fund for Areas Affected by Terrorist Operations to establish mobile hospitals to quarantine and treat patients with COVID-19 in regions to be agreed with the Ministry of Health, and to fund this project through the grant from the German Development Bank.<sup>13</sup>

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<sup>9</sup>Government of Iraq website: <https://gds.gov.iq/covid-19-iraqs-higher-committee-for-health-and-national-safety-announces-emergency-grant-to-families-impacted-by-curfew/>.

<sup>10</sup>For more information, see [https://reliefweb.int/sites/reliefweb.int/files/resources/COVID%20Weekly%20Food%20Security%20Monitor%20Iraq\\_21Apr2020\\_final.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/COVID%20Weekly%20Food%20Security%20Monitor%20Iraq_21Apr2020_final.pdf).

<sup>11</sup>Ministry of Trade. Accessed on May 3, 2020. <http://www.mot.gov.iq/index.php?name=News&file=article&sid=5647> - Iraq COVID-19 Food Security Monitor Weekly Update - Issue 4, FAO – WB – WFP.

<sup>12</sup>Government of Iraq. Ministry of Agriculture. April 22, 2020. <http://www.zeraa.gov.iq/index.php?name=News&file=article&sid=8448> . - Iraq COVID-19 Food Security Monitor Weekly Update - Issue 3, FAO – WB – WFP.

<sup>13</sup>Government of Iraq website: <https://gds.gov.iq/cabinet-agrees-measures-to-reform-state-institutions-rationalise-public-spending/>.

## 3 Survey methodology

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The rapid assessment presented in this report is based on data obtained from sample surveys of households and enterprises conducted during June 2020. While this report addresses the immediate impacts of the COVID-19 pandemic, the longer-term effects will be addressed at a later stage using follow-up surveys and assessments. As such, this initial report forms the basis for one or more future surveys where the same sample households and enterprises will be interviewed repeatedly. In this chapter, we provide a description of the methods and procedures utilised for data collection.

### 3.1 The samples

The assessment has two units of study: households and small-scale enterprises. These study units are defined as:

*“households and enterprises that received support as part of programmes and projects implemented by humanitarian and development organisations”.*

This definition implies that the scope of the assessments is limited and the findings are not representative at the national level. However, studying populations supported by humanitarian and development organisations provides valuable insights and knowledge relevant to the design and adaptation of interventions and policies in times of crisis. As such, the assessments shed light on vulnerable populations and small-scale enterprises that are often overlooked in labour market policies and response measures.

The samples of households and enterprises are drawn from existing databases maintained by the Cash Consortium for Iraq (CCI) and the individual participating organisations. The organisations that provided their databases and participated in the assessment are:

- Danish Refugee Council (DRC)
- International Rescue Committee (IRC)
- Mercy Corps
- Norwegian Refugee Council (NRC)
- Oxfam

The geographic scope of coverage of the samples is limited to the Kurdistan region of Iraq (KRI) and the North regions. The KRI includes the governorates of Dohuk, Erbil, and Sulaimaniyah. The North region constitutes the governorates of Anbar, Diyala, Kirkuk, Ninawa, and Salah al-Din. The geographic scope is limited mainly because we have access to databases from only the two regions of Iraq.

For the household sample, we constructed a sampling frame utilising an existing database of households provided by the CCI. The CCI primarily developed this database as part of its multipurpose cash assistance (MPCA) programme targeting socio-economically vulnerable households. The programme identifies eligible households for cash support using a socio-economic vulnerability assessment tool and vulnerability model.<sup>14</sup> The model is a proxy means test designed to predict the consumption of households and determine eligibility for cash assistance. The tool and models were first designed by the CCI in 2016, with subsequent

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<sup>14</sup> A description of the vulnerability assessment model can be found here: <https://www.humanitarianresponse.info/en/operations/iraq/document/iraq-mpca-vulnerability-model-review>

refinements developed in partnership with the Cash Working Group. It has been broadly accepted as the standard across all MPCA actors in Iraq.

The sampling frame for the household survey included those households that were assessed for assistance by the CCI since September 2019 and consented to information being shared for research purposes. The CCI database does not cover the Kurdistan Region of Iraq (KRI). To address this, a job-seeker database obtained from the Ministry of Labour and Social Affairs of the Kurdistan Regional Government (KRG) was utilised to expand the scope of coverage to the KRI region. The total number of households in the sampling frame constituted approximately 28,650 households.

Similarly, the sampling frame for the small-scale enterprises is based on the databases maintained individually by the five CCI partner organisations as part of their enterprise development support programmes and projects. The (joint) sampling frame included approximately 3,370 business enterprises.

The sample size was determined by the available number of personnel for data collection and statistical “power” considerations. A total of 4,384 households and 1,872 enterprises were selected for interviews. The samples are allocated to the two regions with equal proportions to the number of available households and enterprises in the database. The allocation of the samples per these regional categories is shown in Table 1.

Table 1 Sampling frame and sample allocation

Survey	Region	Number of units in the sampling frame	Sample allocation	Selection probability
Household survey	Kurdistan Region of Iraq	3,989	617	0,15
	North	24,572	3,767	0,15
	Subtotal	28,651	4,384	0,15
Enterprises survey	Kurdistan Region of Iraq	703	424	0,60
	North	2,671	1,448	0,54
	Subtotal	3,374	1,872	0,55

## 3.2 Survey instruments

Two structured questionnaires were developed to capture relevant information from households and enterprises. The type and complexity of questions in a questionnaire as well as the number of questions, affect the quality of survey data and the likelihood that respondents will participate again in the subsequent rounds. As a result, the survey questionnaire was kept short and concise, avoiding very detailed questions or questions with countless answer choices. A modular questionnaire design was developed, where the questionnaire was divided into smaller segments and addressed different categories of respondents (e.g. labour market participation status, sizes of enterprises). The instruments were translated and administered in two languages as appropriate to the respondent and the region: Arabic and Kurdish (Sorani dialect).

For individuals and question items aimed at measuring employment, unemployment, and labour force participation, we adhered to the ILO’s standard definitions of labour market concepts. The reference period of 1-15 March 2020 was used for assessing employment status before the lockdown. The period of 1-15 June 2020 was used as a reference period for assessing ‘current’ employment status. See the Annexes for the questionnaires.

The questionnaires were based on and very similar to questionnaires used in Jordan and Lebanon to allow comparability across the three countries. The questionnaires were adapted to Iraqi circumstances and contextualized in collaboration with the partner organisations.

### 3.3 Data collection

The survey was conducted using computer-assisted telephone interviewing (CATI). The data capture programme was developed using KoBoToolbox and administered using smart mobile phones.

The participating organisations jointly recruited a total of 94 interviewers. Three supervisors oversaw the data collection while an additional two people carried out call-backs to ensure data quality. During the call-backs, a few questions from the original interview were repeated and comparisons with the original responses were made. In case of discrepancies, the data is classified as incomplete. Fafo provided a day-long virtual training workshop to the three supervisors (trainer of trainees) who in turn conducted the training of the interviewers. The interviews took place during 16-30 June 2020. The data are stored on a dedicated and secure server.<sup>15</sup>

### 3.4 Response rates

The household survey was administered to the representatives of the household as registered in the databases selected for the study. Similarly, representatives of the enterprises were interviewed. The household survey has a response rate of 74 per cent resulting in a total of 3,265 completed interviews (Table 2). The main reasons for the non-response include refusal (5 per cent), call not answered and switched-off telephone (5 per cent each); as well as 7 per cent for unusable information as the status of the interview was not clear or the interview was incomplete.

To ensure that the survey resulted in good quality data, we have carried out quality assurance activities by calling back 10 per cent of the completed interviews. The quality assessments provided further assurances that the reported figures were recorded accurately.

Table 2 Interview status, household survey

Status of call	Frequency	Per cent
Completed	3,265	74
Other (incomplete information)	288	7
Call not answered	224	5
Refusal	219	5
Telephone switched off	213	5
Number disconnected	76	2
Number not in use	51	1
Wrong number (person no longer found on this number)	48	1
Total	4,384	100

<sup>15</sup> The humanitarian response server was utilised for data upload and storage during the data collection period. <https://kobo.humanitarianresponse.info>

The enterprise survey has a response rate of 63 per cent and 1,175 completed interviews (Table 3). The major reasons for non-response includes incomplete information (19 per cent), respondents not reached for various reasons (16 per cent), and refusals (4 per cent).

Table 3 Interview status, enterprise survey

Status of call	Frequency	Per cent
Completed	1,175	63
Incomplete information	347	19
Telephone switched off	103	6
Call not answered	86	5
Refusal	64	3
Number disconnected	41	2
Number not in use	37	2
Wrong number (person no longer found on this number)	19	1
Total	1,872	100

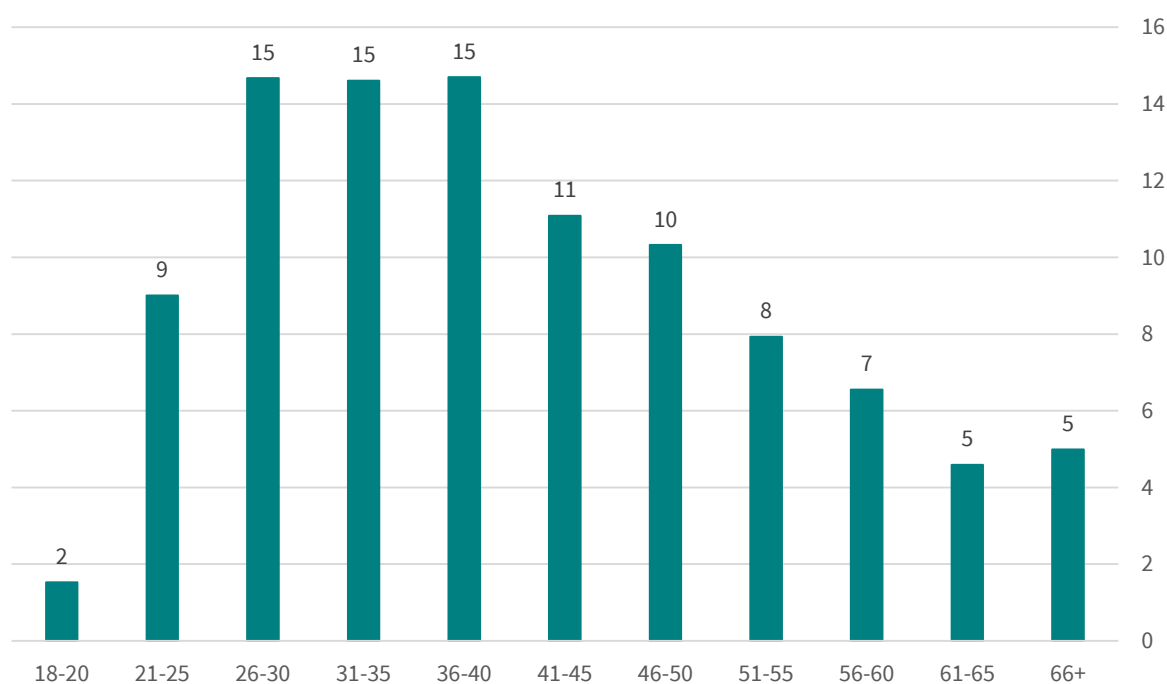
## 4 Impacts on vulnerable households

### 4.1 Basic characteristics of the surveyed households

The household survey is administered to a representative person from each of the selected households, as registered in the databases utilised for the purpose of the assessments. This person is oftentimes the head of the household providing information about herself/himself as well as the household's conditions.

A total of 3,265 household interviews were completed where most of the respondents were male (78 per cent). The age distribution of the respondents is shown in Figure 1. The majority of the respondents are in the working-age group of 18-64 years old. About 11 percent of the respondents are in the younger age category of 18-25 of age, while five percent are older than 65 years of age and can be considered as outside of the working age. In the subsequent sections of this chapter, the analysis is focused on persons within the working-age group of 18-64 years, making up 95 per cent of the household sample.

Figure 1 Age distribution of respondents (Sample size: 3,265 ; percentage)



The sample of households was distributed across eight governorates of Iraq. The majority of them reside in Ninawa governorate followed by Salah al-Din (18 per cent) and Anbar (15 per cent) governorates (Table 4). In KRI, most of the respondents are from Erbil governorate (46 per cent).

Table 4 Distribution of respondents by governorates, gender, age group and regions (percentage)

	Governorates								Total	
	Duhok	Ninawa	Sulaimaniyah	Kirkuk	Erbil	Diyala	Anbar	Salah al-Din	Total	Sample size
All	4	46	3	6	6	2	15	18	100	3,265
Gender										
Male	3	49	2	7	5	2	15	17	100	2,562
Female	7	34	5	4	9	2	15	23	100	703
Age group										
18-24	18	22	9	3	29	2	6	12	100	245
25-34	7	38	6	7	9	2	14	17	100	940
35-44	1	50	1	6	3	3	15	21	100	834
45-54	1	50	0	6	2	2	19	20	100	647
55-64	1	60	-	4	1	2	14	18	100	381
65+	-	56	0	7	-	0	15	21	100	218
Region										
Kurdistan region of Iraq	32	-	22	-	46	-	-	-	100	413
North	-	53	-	7	-	2	17	21	100	2,852

n=All respondents

## 4.2 Employment and working conditions prior to the lockdown

The lockdown of businesses and activities became effective as of 15 March 2020. To capture the status of the labour market situation prior to the lockdown, we examined the employment situation for the period referring to 1-15 March 2020. During this period right before the lockdown came into effect, 61 per cent of the respondents were employed while 19 per cent were unemployed, and 20 per cent of were out of the labour force (Table 5).

The sample is characterised by a high number of female respondents (62 per cent) being out of the labour force. Furthermore, unemployment is high among the youth (42 per cent), and the older age group of 55-64 years old exhibit a relatively high out of the labour force rate (44 per cent).

Regional differences also existed prior to the lockdown. The KRI region exhibited a high level of unemployment (55 per cent) compared to governorates in the Northern region of Iraq (14 per cent). However, the KRI exhibits a relatively lower rate of those out of the labour force (7 per cent) compared to that of the North region, where 22 per cent are out of the labour force. These existing regional differences indicate that the impact of the pandemic may be differentiated across regions.



Table 5 Employment status prior to the lockdown, by gender, age and region (percentage)

	Employed	Unemployed	Out of labour force	Total	
				Total	Sample size
All	61	19	20	100	3,047
Gender					
Male	74	17	9	100	2,430
Female	10	28	62	100	617
Age group					
18-24	49	42	9	100	245
25-34	68	21	12	100	940
35-44	69	16	15	100	834
45-54	59	15	26	100	647
55-64	39	17	44	100	381
Region					
Kurdistan region of Iraq	38	55	7	100	412
North	65	14	22	100	2,635

n=All respondents aged 18-64

Table 6 shows that employment is spread across various industrial sectors with most of the respondents employed in the construction sector (28 per cent) and the service sector (accommodation, food and other service activities) employing about 14 per cent of the respondents. A relatively larger proportion of the respondents from the Northern governorates are engaged in construction (29 per cent) compared to those in the KRI (12 per cent).

Table 6 Industry of work prior to the lockdown, by gender, age and region (percentage)

Industry	Total	Gender		Age group					Region	
		Male	Female	18-24	25-34	35-44	45-54	55-64	Kurdistan region of Iraq	North
Agriculture; forestry and fishing	5	5	5	3	2	8	4	10	5	5
Mining and quarrying	2	2	-	1	3	3	1	1	3	2
Manufacturing	5	5	10	7	3	5	7	11	3	6
Electricity; gas, steam and air conditioning supply	3	3	-	1	2	3	3	5	1	3
Water supply; sewerage, waste management	2	2	2	2	2	2	2	2	5	2
Construction	28	28	3	28	34	30	19	14	12	29
Wholesale and retail trade	6	6	8	9	5	5	8	7	10	6
Transportation and storage	9	9	3	10	8	11	9	7	11	9
Accommodation and food service	4	4	11	8	4	3	4	2	8	4
Education	3	3	6	3	2	2	3	5	7	2
Other service activities	10	10	8	9	10	8	11	14	8	10
Households as employer	9	9	10	13	8	8	13	7	6	9
Not classified	14	13	34	6	15	13	16	16	21	13
Total	Per cent	100	100	100	100	100	100	100	100	100
	Sample size	1,847	1,785	62	120	631	570	379	147	1,691

n=All employed respondents aged 18-64

The type of employer indicates an aspect of informal work in the labour market and the findings of the survey are shown in Table 7. Most of the respondents are self-employed or hired by a private household for paid housework (39 per cent), followed by being hired in private businesses (17 per cent) and government (14 per cent). The limited number of employed females are mainly working in private companies or households (45 per cent) while most of the male respondents are self-employed (36 per cent). With regards to the regions, most of the respondents are employed in private companies (32 per cent) followed by self-employment (32 per cent) in the KRI. In contrast, the majority of the respondents in the North region are self-employed.

The construction sector that is hiring most of the respondents are characterised by informality where most of the respondents are self-employed (42 percent). The education sector is relatively more formal where most of the respondents are hired by the government (81 per cent).

Table 7 Type of employer, by gender, industry and region (percentage)

	Government	Private company/ business	Non- governmental organisation	Family business	A private household	Self- employed (own- account worker)	Other	Total	
								Total	Sample size
All	14	17	7	10	4	35	13	100	1,846
Gender									
Male	14	17	7	9	4	36	13	100	1,784
Female	15	24	6	18	21	15	2	100	62
Industry									
Agriculture; forestry and fishing	10	15	4	23	5	36	7	100	92
Mining and quarrying	10	20	41	12	2	10	5	100	41
Manufacturing	8	32	7	9	6	31	6	100	99
Electricity; gas, steam and air conditioning supply	43	6	10	6	-	24	10	100	49
Water supply; sewerage, waste management	53	26	9	-	-	9	3	100	34
Construction	1	15	10	4	6	42	23	100	505
Wholesale and retail trade	3	31	6	15	4	34	7	100	114
Transportation and storage	2	27	6	8	1	40	17	100	169
Accommodation and food service	-	51	10	12	7	12	8	100	73
Education	81	11	2	-	-	2	4	100	53
Other service activities	15	11	3	11	4	40	16	100	180
Households as employer	1	3	1	26	2	66	1	100	170
Not classified	41	12	7	5	5	19	10	100	259
Region									
Kurdistan region of Iraq	10	37	6	3	3	32	10	100	157
North	14	16	8	10	4	35	13	100	1,689

n=All respondents employed prior to the lockdown (age 18-64 years)

Another type indicator for informality in the labour market is the type of work contract/agreement governing employer-employee labour relations. In our survey, the type of contract is examined in whether the respondent has a written, oral or no contract and the findings are shown in Table 8. The majority of wage-employed respondents are hired with either an oral agreement (40 per cent) or no verbal/written agreement (26 per cent).

The degree of informality is higher among younger workers who experience relatively informal work relations. For instance, more than 75 percent of workers in the age group of 18-34 are hired with no written agreement. The degree of informality declines as age increases with older wage-employed respondents experiencing work relations governed by a written contract.

Both regions exhibit similar levels of informal work relations with about 67 percent of the respondents reporting that they have no written contract. However, the nature of informality is experienced differently across the two regions. In KRI, most of the respondents have only oral agreements (55 per cent) and nine per cent of them have no type of contract. On the other hand, 38 percent of wage-employed respondents in the North region have oral agreements while 29 per cent of them have no contract at all. This indicates wage workers in the North region experience a relatively higher degree of informality when assessed using the type of contract that they have with their employers prior to the lockdown.

Table 8 Type of work contract prior to the lockdown, by gender, age and region (percentage)

	A written contract	An oral agreement	Neither	Total	
				Total	Sample size
All	34	40	26	100	714
Gender					
Male	33	40	27	100	686
Female	46	39	14	100	28
Age group					
18-24	19	60	21	100	47
25-34	23	46	30	100	239
35-44	33	37	29	100	227
45-54	44	35	21	100	139
55-64	61	23	16	100	62
Region					
Kurdistan region of Iraq	36	55	9	100	89
North	33	38	29	100	625

n=All wage-employed respondents prior to the lockdown (age 18-64 years)

More than 50 per cent of the respondents were hired on a temporary, seasonal or irregular basis. While 50 per cent of wage-employed respondents in the North region have work agreements that stipulate a permanent duration (no limited period), this figure is much lower in the KRI. The majority of the respondents in KRI were hired on a temporary basis (60 per cent).

Younger wage-employed respondents experience more precarious durations of work. More than 65 per cent of those in the 18-34 age group were hired on either a temporary, seasonal or irregular basis.

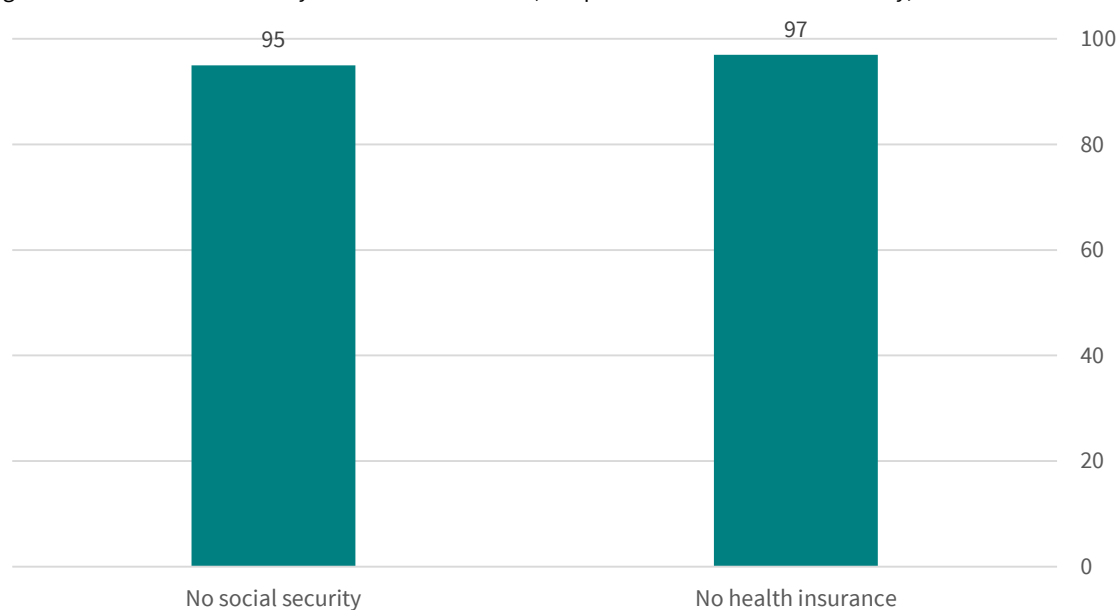
Table 9 Regularity of work agreements prior to the lockdown, by gender, industry, and region (percentage)

	Permanent	Temporary	Seasonal	Irregular	Total	
					Total	Sample size
All	47	23	4	26	100	717
Gender						
Male	47	23	4	26	100	689
Female	43	39	4	14	100	28
Age group						
18-24	15	48	6	31	100	48
25-34	35	31	5	29	100	240
35-44	50	17	5	28	100	228
45-54	61	19	1	19	100	139
55-64	73	6	6	15	100	62
Region						
Kurdistan region of Iraq	26	60	3	11	100	89
North	50	18	4	28	100	628

n=All wage employed respondents prior to the lockdown (age 18-64 years)

The sample of respondents experience a high degree of informality as exhibited by the working conditions that examine social security and health insurance coverages. Social security is defined as constituting insurances against work injuries, unemployment, old age and disabilities. More than 95 per cent of employed respondents do not have social security and health insurances (Figure 2). This indicates that employed persons are not shielded from shocks through their jobs, like that of the current pandemic. This calls for more social protection measures to counter the pandemic's negative effects and points to the overall dire working conditions in Iraq.

Figure 2 Access to social security and health insurance (Sample sizes: 1734 for social security; 1804 for health insurance)



### 4.3 Impacts on employment status, wages and household income

The COVID-19 pandemic and the measures taken to mitigate its effects are affecting the conditions of employed people. During the reference period of 1-15 June, used to reflect the “current” work status, only 23 per cent of employed people were working as usual (Table 10). The majority of them were working with reduced hours or days (35 per cent). About a quarter of those who were employed prior to the lockdown reported that they became permanently laid-off and 15 per cent of them are temporarily laid-off and expecting to return to work when the situation improves. The pandemic is disproportionately affecting young workers, with 36 per cent of those in the age group of 18-24 reporting that they were permanently laid-off. With regards to regional variations, 31 per cent of the respondents were permanently laid-off in KRI while 23 per cent of those in the North region were permanently laid-off. With 36 per cent of the respondents who are the main providers for their households being permanently laid-off, the effect of the pandemic is expected to be substantial not only to those individuals but also to those who are economically dependent on them.

Table 10 Current work status, by gender, age, household provider, employment contract and region (per cent) (1-15 June 2020)

	Working as usual	Working with reduced hours/days	Working from home	On paid leave	Temporary lay-off and expect to return to work	Permanently laid-off	Total	
							Total	Sample size
All	23	35	2	1	15	23	100	1,857
Gender								
Male	23	36	1	1	15	23	100	1,794
Female	27	25	11	2	16	19	100	63
Age group								
18-24	17	31	2	-	15	36	100	120
25-34	21	36	1	1	15	26	100	637
35-44	26	36	1	1	16	20	100	572
45-54	26	36	2	2	14	20	100	380
55-64	28	31	1	5	13	22	100	148
Economic status within the household								
Main provider	23	36	2	1	15	23	100	1,726
Not main provider	27	22	1	1	18	32	100	131
Type of employment contract								
Written contract	60	14	1	10	7	9	100	240
Oral agreement	25	35	-	-	13	27	100	287
Neither	29	36	1	1	11	22	100	187
Region								
Kurdistan region of Iraq	35	24	-	-	10	31	100	157
North	22	36	2	2	16	23	100	1,700

n=All employed respondents prior to the lockdown. (age 18-64 years)

Most of the employed respondents feel the effects of the pandemic. Employed respondents earned an average monthly wage-income of IQD 350,000 in the 12 months prior to the lockdown. Their earnings have since declined by 40 per cent to about IQD 220,000 in the month of May 2020. Similarly, the median monthly income of IQD 250,000 in the 12 months prior to lockdown has decreased by about 60 per cent to only IQD 100,000.

The decline in wage income varies across the regions. The relatively higher average monthly wage income of IQD 420,000 has declined by about 48 per cent to IQD 220,000 in the KRI. The reported average monthly income in the North region has declined by 40 per cent from about IQD 350,000 to IQD 220,000.

Employed respondents experienced declines in their wage income depending on the type of work agreement they have with their employers. Respondents employed with written contracts did not experience a decline in their income while those with oral agreements have had about a 40 per cent reduction in their income. This indicates that workers with better working conditions, such as having a formal written work agreement, are better shielded from the adverse effects of the COVID-19 pandemic. This calls for the formalisation of work as a mechanism for mitigating the effects of the pandemic and similar crises.

Table 11 Wage income in March 2020 compared to average monthly income during the previous 12 months, by gender, age, nationality, household provider and type of contract (Iraqi dinar/IQD)

	Average monthly income from employment during past 12 months			Income from employment during May 2020		
	Mean	Median	Sample size	Mean	Median	Sample size
All	348,266	250,000	1,547	219,808	100,000	1,129
Gender						
Male	348,293	250,000	1,497	220,953	100,000	1,089
Female	347,461	200,000	50	188,625	100,000	40
Age group						
18-24	397,071	250,000	96	200,212	100,000	62
25-34	319,221	240,000	527	174,506	100,000	386
35-44	361,217	250,000	490	225,212	100,000	348
45-54	367,615	250,000	312	263,713	150,000	243
55-64	333,826	200,000	122	288,162	150,000	90
Economic status within the household						
Main provider	344,947	250,000	1,443	217,577	100,000	1,053
Not main provider	394,309	300,000	104	250,710	150,000	76
Type of employment contract						
Written contract	527,805	500,000	179	552,227	550,000	185
Oral agreement	334,659	250,000	254	207,382	150,000	166
Neither	352,567	200,000	156	231,972	100,000	125
Region						
Kurdistan region of Iraq	418,621	400,000	108	218,570	150,000	107
North	342,986	250,000	1,439	219,937	100,000	1,022

n=All employed respondents (age 18-64 years)

The majority of the respondents report that the main reason for the decrease in their employment income is because of working less hours or days due to the COVID-19 measures (72 per cent). This was followed by the reason that they became unemployed (laid-off) as a result of the pandemic (14 per cent).

Figure 3 Reason for workers' reduction in wage income in March 2020, all employed respondents with reported income decline (sample size=1,181) (percentage)



The decline in wage income is not only limited to workers' income but also to a decrease at the household level. Overall, the pandemic seems to have an effect on household income with 95 percent of the respondents agreeing to subjective evaluative statements: "My household's income has decreased due to the COVID-19 pandemic" as shown in Table 12. The effect is the same irrespective of gender, age group and location of the respondents.

Table 12 Responses to the statement "My household's income has decreased due to the COVID-19 pandemic", by gender, age, type of contract and region (per cent)

	Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree	Total	
						Total	Sample size
Total	53	42	2	2	1	100	2,518
Gender							
Male	55	41	2	2	1	100	2,008
Female	45	49	2	3	2	100	510
Age group							
18-24	48	45	0	3	4	100	208
25-34	55	41	1	2	1	100	790
35-44	55	40	2	2	1	100	692
45-54	50	44	2	2	1	100	530
55-64	50	46	2	1	1	100	298
Type of employment contract							
Written contract	33	40	11	12	5	100	113
Oral agreement	56	40	1	1	2	100	248
Neither	58	36	2	3	-	100	144
Region							
Kurdistan region of Iraq	48	41	1	6	4	100	344
North	53	43	2	1	1	100	2,174

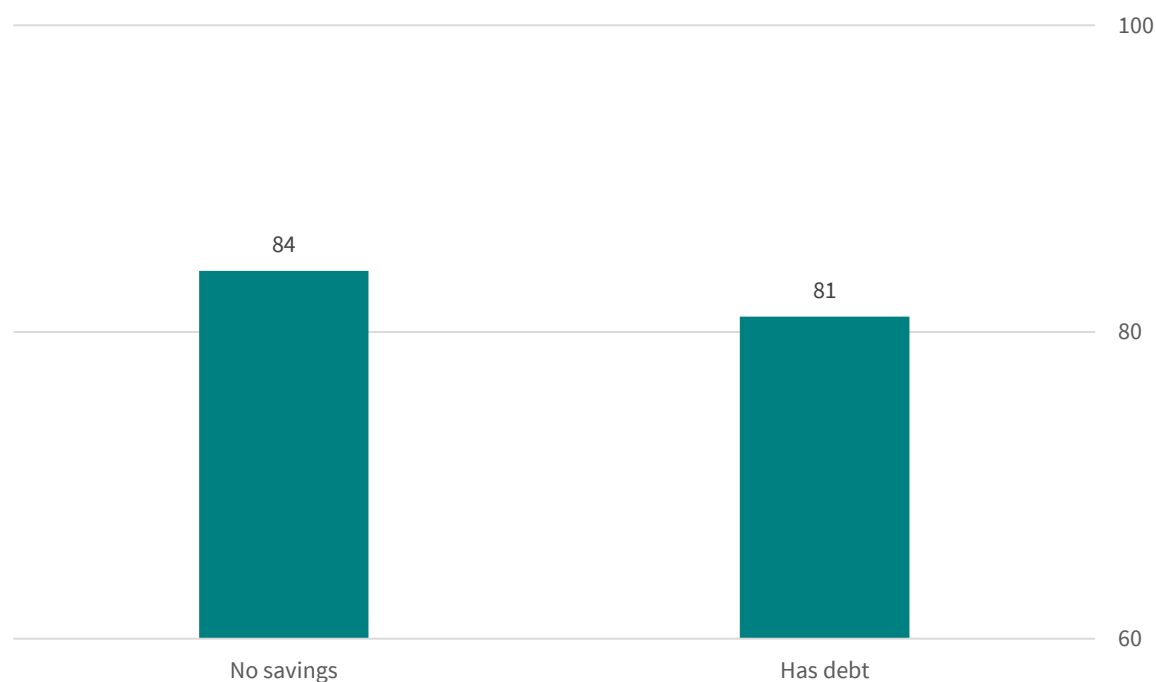
n=All respondents who reported decline in household income



## 4.4 Household coping mechanisms

Economically vulnerable households are affected by the pandemic with limited coping mechanisms available at their disposal. In times of crisis and emergencies, savings could help buffer declines in household income. However, such options are not available for households in our sample. The majority of the households do not have any savings (84 per cent) as shown in Figure 4.

Figure 4 Households' savings and debt status, (all households and sample size=3,000) (percentage)



For those households who reported that they have a savings, the majority of them (85 per cent) indicated that their savings will last for less than three months (Table 13).

Table 13 Duration that savings will last by gender and region (percentage)

	Less than one month	1-3 Months	4-6 Months	More than 6 months	Total	
					Total	Sample size
Total	48	37	9	5	100	420
Gender						
Male	48	38	8	6	100	339
Female	51	35	12	2	100	81
Region						
Kurdistan region of Iraq	32	31	29	8	100	75
North	52	39	5	5	100	345

n=All households with savings

While the households' abilities to tap into existing savings seem to be limited, the majority of them (81 per cent) reported that they have taken on debts to manage their pandemic-affected financial situation (Figure 4). The majority of them received loans from their families or friends (70 per cent), followed by taking on debt from a shop owner nearby (66 per cent) as shown in Table 14.

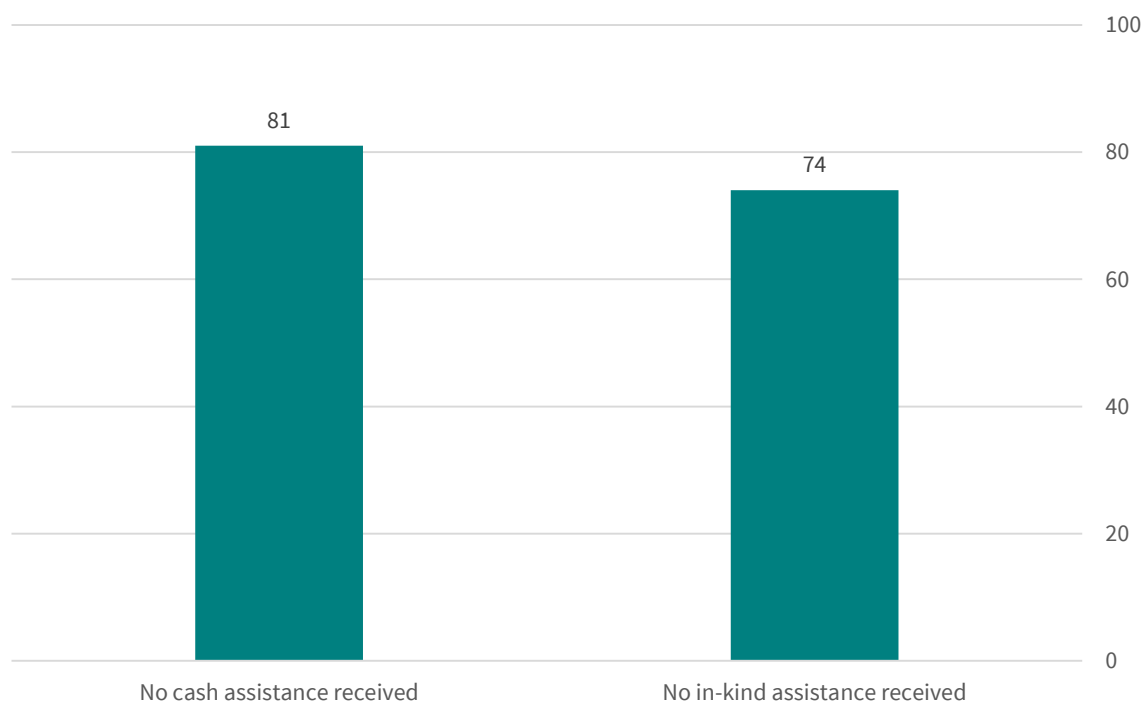
Table 14 Sources of household debt by gender and region (percentage)

	Family/friends in Iraq	Family/ friends outside of Iraq	Shop- owner nearby	Hospital/ medical doctor	Money- lender or bank	Other, specify	Total	
							Total	Sample size
Total	70	1	66	2	1	1	100	2,424
Gender								
Male	70	1	66	2	1	1	100	1,950
Female	69	1	68	1	1	1	100	474
Region								
Kurdistan region of Iraq	79	1	42	-	1	2	100	237
North	69	1	69	2	1	1	100	2,187

n=All respondents (age 18-64 years). More than one answer/Multiple answers allowed so total add up to more than 100

With regards to available assistance to households, the majority of them reported that they have received neither cash (81 per cent) nor in-kind (74 per cent) assistance during the past three months. Overall, household coping mechanisms are limited amid the COVID-19 pandemic and affected by the employment situation.

Figure 5 Households that receive cash and in-kind assistance (all households, sample size=3,033) (percentage)



## 4.5 Effect on household chores

The COVID-19 pandemic is not only affecting the respondents' employment situation (outside of the household) but also leading to an increase in household duties. The majority of the respondents (49 per cent) agree with the statement that their household duties have increased during the COVID-19 pandemic (Table 15). A slightly higher percentage is reported in the North region (49 per cent) compared to the KRI (42 per cent).

Table 15 Responses to the statement "my household duties have increased during the COVID-19 pandemic", by gender and region (percentage)

	Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree	Total	
						Total	Sample size
Total	10	39	42	8	1	100	2,987
Gender							
Male	9	40	41	9	2	100	2,372
Female	13	34	47	6	0	100	615
Region							
Kurdistan region of Iraq	8	34	46	12	1	100	410
North	10	39	42	7	2	100	2,577

n= All respondents (age 18-64 years)

The household duty that has increased the most is caring for children (63 per cent) followed by meal preparation (11 per cent) as shown in Table 16. A larger share of male respondents (67 per cent) reported taking on the task of childcare, which is more than their female counterparts (49 per cent). However, the percentage of women who reported taking on the task of meal preparation is significantly higher (34 per cent) when compared to their male counterparts (5 per cent). As such, the pandemic seems to affect household duties in a gender-differentiated manner.

Table 16 Type of household duties that increased the most during the COVID-19 pandemic, by gender and region (percentage)

	Caring for children	Caring for elderly	Meals preparation	Home schooling	Other	Total	
						Total	Sample size
Total	63	5	11	8	13	100	1,456
Gender							
Male	67	5	5	8	14	100	1,159
Female	49	5	34	6	5	100	297
Region							
Kurdistan region of Iraq	32	12	25	9	23	100	207
North	69	4	8	8	11	100	1,249

n=All respondents who reported increased household duties (age 18-64 years)

## 4.6 Response measures and households' perceptions

Various types of measures have been taken to mitigate COVID-19 transmission in workplaces. Employed respondents reported measures such as: the provision of protection equipment (68 per cent); disinfection (65 per cent); frequent hand washing (58 per cent), and reduced gatherings (40 per cent) (Table 17).

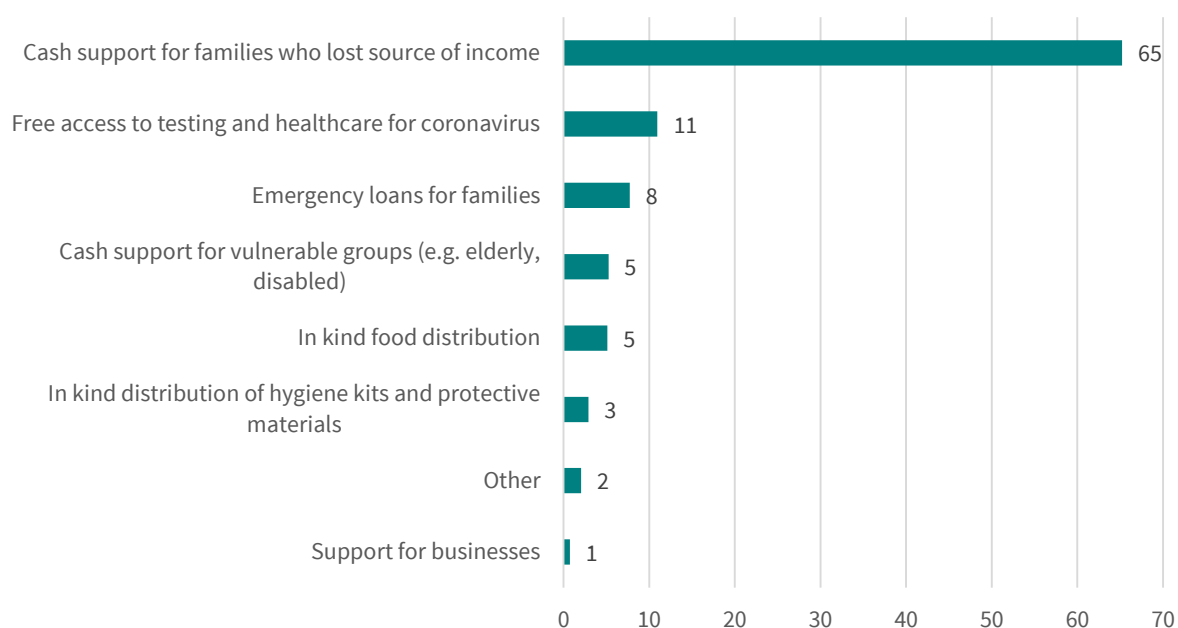
Table 17 Types of response measures introduced in workplaces to limit transmission of COVID-19, by gender, age, type of contract and region (percentage)

	Disinfection	Frequent hand washing	Provided protection equipment (mouth masks)	Enforced distancing	Reduced gatherings	Other	None	Total	
								Total	Sample size
Total	65	58	68	27	40	2	12	100	1,475
Gender									
Male	65	57	68	26	40	2	12	100	1,419
Female	73	66	73	41	45	2	13	100	56
Age categories									
18-24	64	45	76	31	34	1	13	100	87
25-34	63	58	65	31	38	2	14	100	483
35-44	65	58	67	26	45	2	11	100	470
45-54	67	61	71	24	43	2	11	100	315
55-64	68	56	66	18	30	3	11	100	120
Type of employment contract									
A written contract	83	64	75	33	48	3	8	100	219
An oral agreement	61	49	74	29	40	3	10	100	210
Neither	63	56	72	28	38	-	11	100	145
Region									
Kurdistan region of Iraq	73	55	81	51	36	1	10	100	124
North	64	58	67	25	41	2	12	100	1,351

n= All employed individuals with employers. More than one alternative can be recorded, total may add up to more than 100

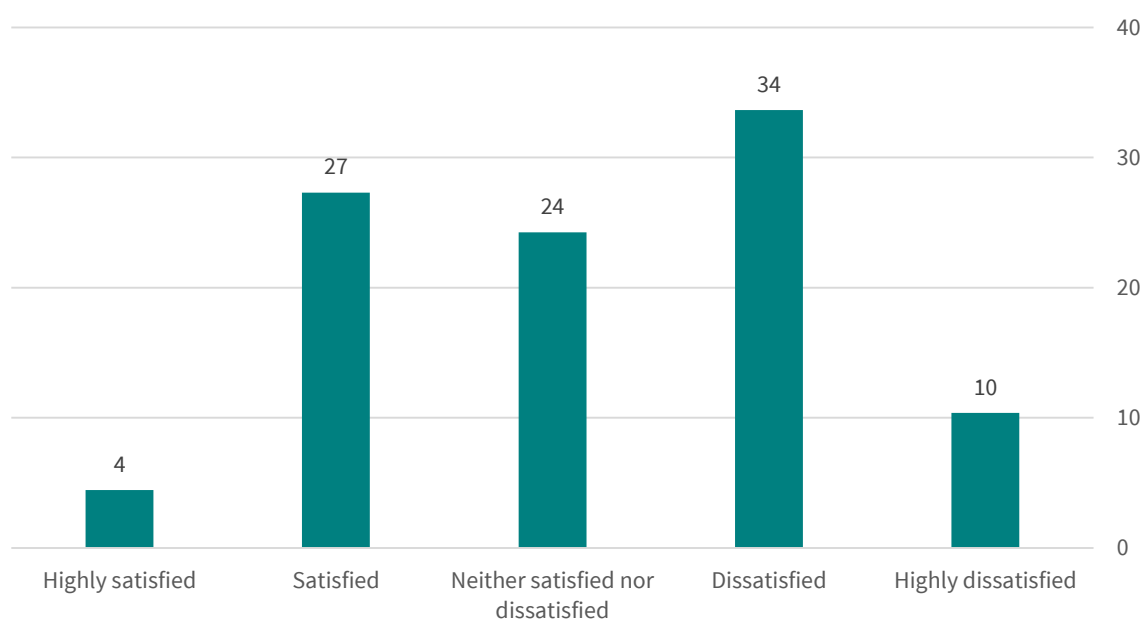
While the government of Iraq may have taken measures to address the COVID-19-affected employment situation, a very limited number of households seem to be aware of any of these measures (22 per cent). Those respondents that are aware of the government's initiatives indicate that cash support for families who lost their sources of income is the most important type of support (65 per cent) (Figure 6) to manage the pandemic's adverse effects.

Figure 6 Proposed measures to mitigate impacts of the COVID-19 pandemic on employment situation (all respondents who are aware of measures taken by the government, sample size=684) (percentage)



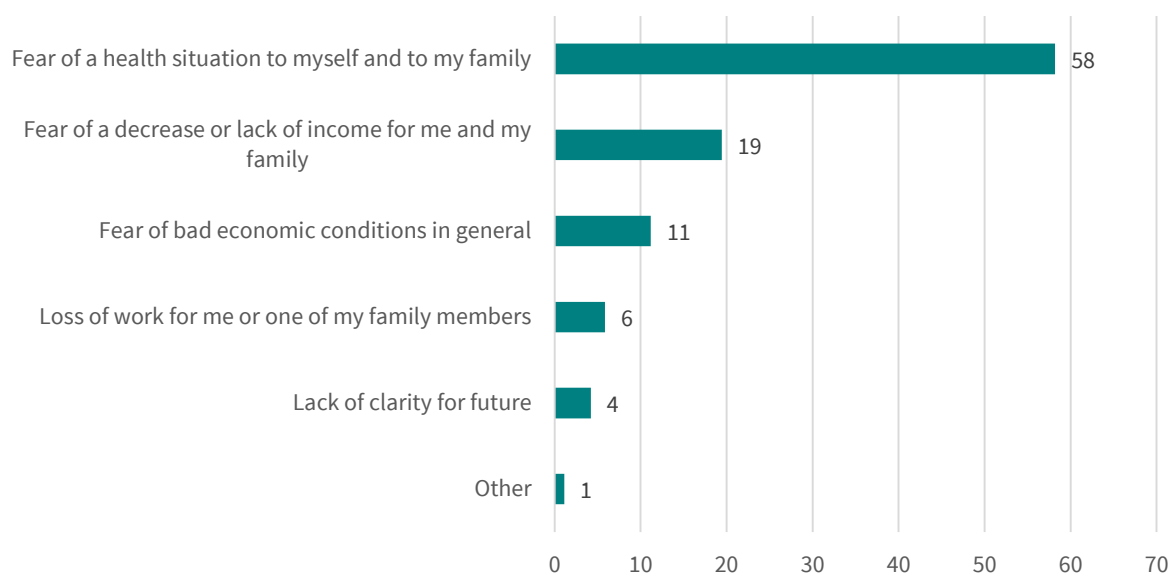
Satisfaction with measures taken by the government of Iraq as a response to the COVID-19 pandemic seem to be limited with 31 per cent of the respondents reporting that they are satisfied, while 44 per cent of them state they are rather dissatisfied (Figure 7). The level of dissatisfaction may be related to the limited level of awareness respondents have about measures taken by the government.

Figure 7 Satisfaction with the government's COVID-19 response measures (all households, sample size=3,047) (percentage)



Most of the respondents (58 per cent) reported that their main concern (worry) is a fear of a health situation happening to them and/or to someone in their households (Figure 8).

Figure 8 Main worry for the future (all households, sample size=3,047) (percentage)



## 5 Impacts on small-scale enterprises

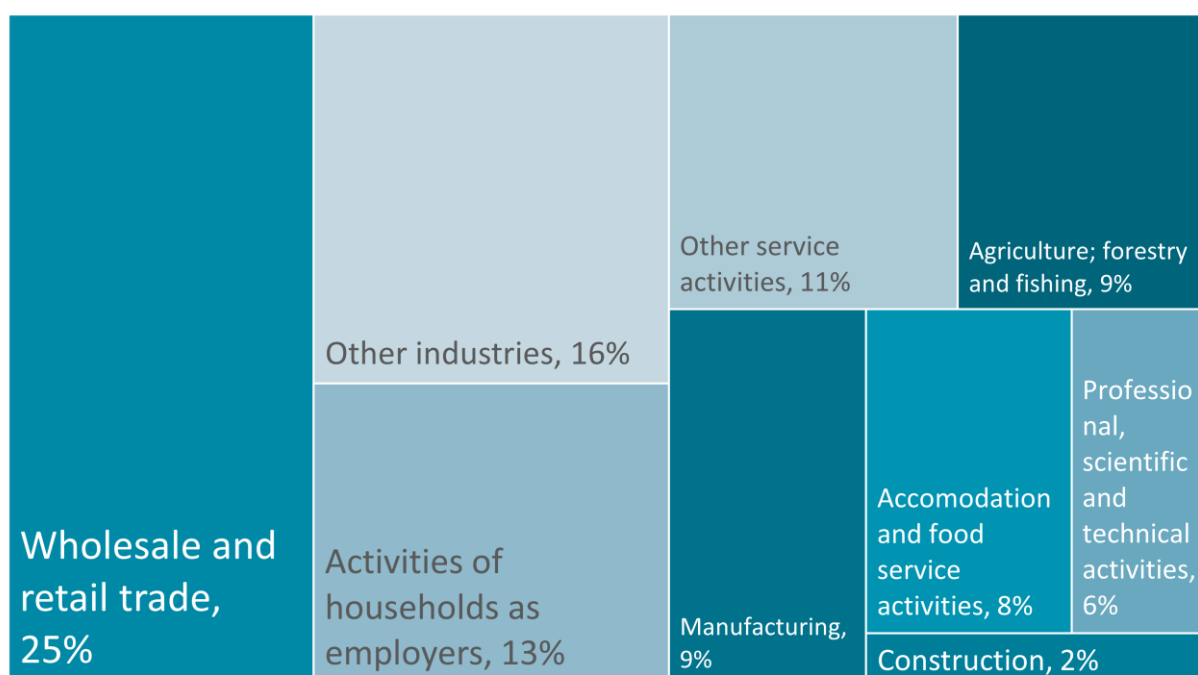
### 5.1 Basic profile of the sample of business enterprises

To assess the impact of the COVID-19 pandemic on small-scale enterprises in Iraq, a sample of 1,175 enterprises was used. They belong to different industries, representing various ages and sizes, and are located all across the northern part of the country. This section provides an overview of the basic characteristics of the sample. These characteristics are used as background variables in the tables and diagrams throughout this chapter.

#### Industrial structure

Based on the international standard industrial classification (ISIC), the surveyed enterprises are divided into nine different industrial categories (Figure 9). Industries representing less than 5 per cent of the total sample have been merged into one single category (“other industries”), which makes up 16 per of the total sample. One exception has been made for construction enterprises, which represents only 2 per cent of the total sample (26 enterprises), but is a central industry in the assessment of impacts on workers referred to in the previous part of this report. Hence, the inclusion of this industry may provide some useful insights on the links between the impact on workers and industries. However, results concerning the construction industry must be interpreted with caution.

Figure 9 Share of sample enterprises, by industry (percentage)



## Size of the enterprises

The sample enterprises used in this assessment are termed “small-scale” due to fact that the vast majority of them are micro- and home-based businesses with less than five employees (Table 18). In total, the 1,175 enterprises in the sample employ 2,677 people (2.3 people on average), of which 20 per cent are women.

Table 18 Size categories of the sample enterprises, by industry and region (per cent)

	Home-based Business	Micro 1-4	Small 5-19	Medium 20-49	Total	
					Total	Sample size
Total	23	64	8	5	100	1,175
Industry						
Agriculture; forestry and fishing	38	50	7	5	100	109
Manufacturing	23	64	6	6	100	108
Construction	4	69	19	8	100	26
Wholesale and retail trade	15	79	4	1	100	298
Accommodation and food service activities	22	58	19	2	100	97
Professional, scientific and technical activities	27	64	6	3	100	66
Activities of households as employers	35	51	6	8	100	156
Other service activities	29	62	8	1	100	124
Other	13	64	10	13	100	191
Regions						
Kurdistan region of Iraq	5	72	17	6	100	208
North	26	63	6	5	100	967

n=All enterprises

## Age of enterprises

Almost 40 per cent of the enterprises in the sample were established less than one year ago, and only 10 per cent of the enterprises are older than 5 years (Table 2). The low age and “immaturity” of the enterprises, combined with their small size, could make them particularly vulnerable to external shocks, such as from the COVID-19 pandemic. The surveyed enterprises in the Kurdistan Region of Iraq (KRI) are somewhat older than the enterprises in the North region, which might be connected to the returns and reconstructions of the Northern provinces. The enterprises in the KRI are also slightly larger than the enterprises in the North region (Table 19).



Table 19 Age categories of the sample enterprises, by size of enterprises and regional location (per cent)

	Less than 1 year	1-2 years	3-4 years	5-10 years	More than 10 years	Total	Sample size
						Total	
Total	38	27	14	10	11	100	1,169
Size of enterprises							
Home-based Business	47	27	11	8	7	100	264
Micro, 1-4	36	27	15	11	12	100	754
Small, 5-19	35	24	13	11	18	100	95
Medium, 20-49	30	25	16	14	14	100	56
Region							
Kurdistan Region of Iraq	8	25	23	28	17	100	207
North	44	27	12	7	10	100	962

n= All enterprises

## Regional location

Table 20 shows the sample enterprises in the two regional locations according to their age, size and industrial category. Out of the 1,175 enterprises in the sample, 208 (18 per cent) are located in the KRI.

Table 20 Regional location of the enterprises by age, size and industry (percentage)

	Region		Total	
	Kurdistan Region of Iraq	North	Total	Sample size
Total	18	82	100	1,175
Age of enterprise				
< 1 year	4	96	100	441
1-2 years	16	84	100	310
3-4 years	29	71	100	164
5-10 years	47	53	100	122
> 10 years	27	73	100	132
Size of enterprises				
Home-based Business	4	96	100	267
Micro 1-4	20	80	100	755
Small 5-19	38	62	100	95
Medium 20-49	21	79	100	58
Industry				
Agriculture; forestry and fishing	15	85	100	109
Manufacturing	18	82	100	108
Construction	8	92	100	26
Wholesale and retail trade	21	79	100	298
Accommodation and food service activities	25	75	100	97
Professional, scientific and technical activities	33	67	100	66
Activities of households as employers	4	96	100	156
Other service activities	19	81	100	124
Other industries	17	83	100	191

n= All enterprises

## 5.2 Status prior to the pandemic

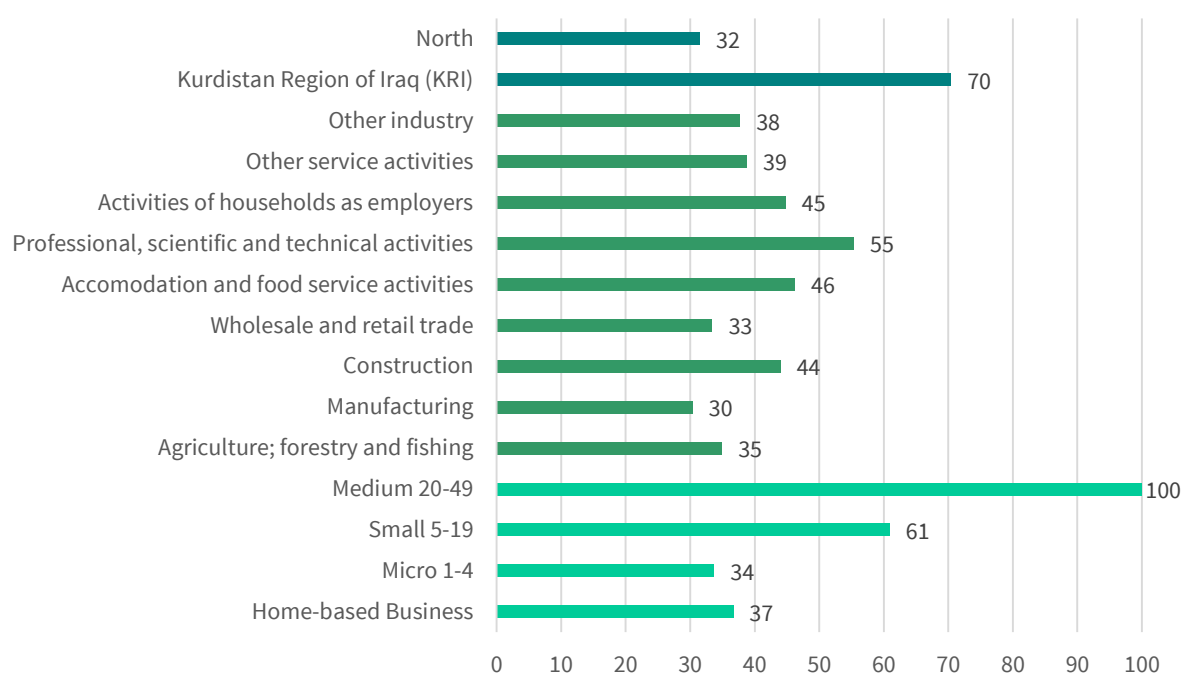
Prior to the COVID-19 pandemic, the vast majority of the enterprises were in good shape and almost 95 per cent of them were operating with an economic surplus or at break-even. This section provides an overview of the main operational status of the enterprises before the pandemic broke out in Iraq. The result constitutes a baseline for the assessment in the next section as well as for the follow-up surveys to be carried out in the months to come.

### Registration

About 40 per cent of the enterprises were registered with the Ministry of Trade or Chambers of Commerce. The registration rate increases with the size of the enterprises. While only about 35 per cent of micro-enterprises and home-based businesses were registered, all of the medium-sized enterprises were registered. Six in ten small enterprises (5-20 employees) were also registered businesses (Figure 10). The survey found significant variation across regions as about 70 per cent of all enterprises in KRI were registered compared to only 30 per cent in the North.

The same picture emerged when the non-registered enterprises were asked if they had a wish to register their businesses with the Ministry of Trade or Chambers of Commerce. While 65 of the non-registered enterprises in KRI wished to register, only 29 per cent of the enterprises in the North did so.

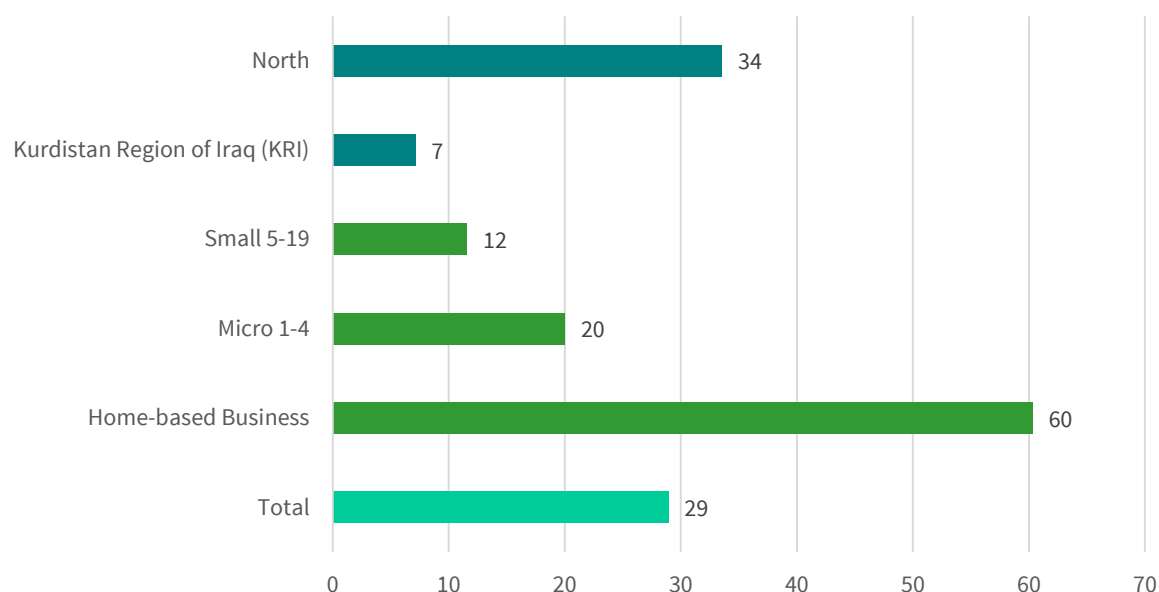
Figure 10 Share of registered enterprises, by regional location, industry and size (percentage)



### Ownership and employees

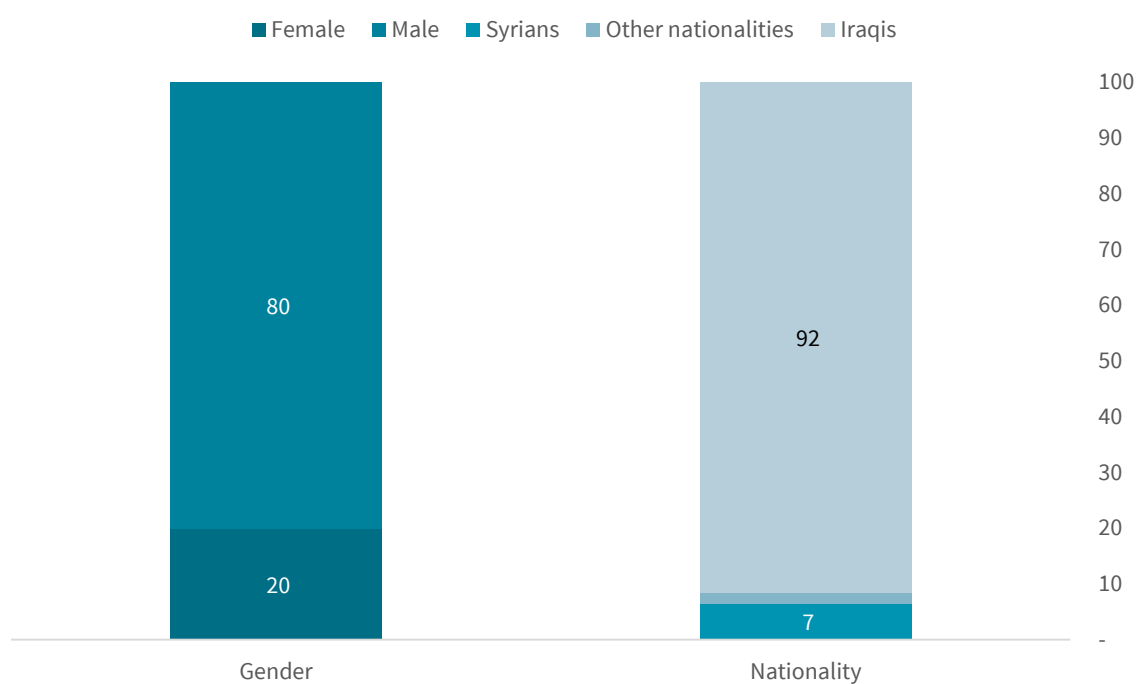
Women own almost 30 per cent of the surveyed enterprises. This means that the share of women who owns enterprises are higher than the share of women working in the enterprises (Figure 11). Women own the majority of the home-based businesses (60 per cent), while male ownership increases with the size of the enterprises. Female ownership is much higher in the North region compared with KRI. While women own 34 per cent of all the enterprises in the North, they own only 7 per cent of the enterprises in KRI.

Figure 11 Share of female owners of enterprises, in total and by regional location and size of enterprises



Women constitute 20 per cent of the workforce in the surveyed enterprises (Figure 12). The largest share of women work in home-based businesses (40 per cent) and in larger enterprises (29 per cent in medium-sized enterprises). Five per cent of the total workforce in the enterprises are Syrians, all of them working in the KRI.

Figure 12 Composition of employees by gender and nationalities (per cent)



## Conditions of employment

Beyond wages, very few enterprises offer any benefits to their employees (Table 21), indicating a high degree of informality. Only about 3 per cent of the enterprises offer written contracts to their employees. Although this figure is increasing substantially with the size of the enterprises, still only about 15 per cent of the medium-sized enterprises have employees with written contracts. The share of enterprises offering employees written contracts are substantially higher in the KRI (10 per cent) than in the North (2 per cent). Less than one per cent of the sample enterprises offer parental leave to employees who have new-born children.

Table 21 Share of enterprises offering written contracts and various benefits to their employees, by size, industry, and regional location (percentage)

	Written contracts	Health insurance	Social security	Child care services	Flexible work arrangements	Parental leave
Total	3	2	2	0	8	1
Size of enterprises						
Home-based Business	1	NA	NA	NA	NA	NA
Micro 1-4	2	1	1	0	9	0
Small 5-19	12	6	5	-	5	2
Medium 20-49	16	3	12	-	-	2
Industry						
Agriculture; forestry and fishing	-	-	1	-	3	-
Manufacturing	6	2	1	-	6	-
Construction	4	-	-	-	8	-
Wholesale and retail trade	0	1	2	-	10	0
Accommodation and food service activities	5	5	4	-	13	-
Professional, scientific and technical activities	11	2	10	-	4	-
Activities of households as employers	2	-	1	-	6	-
Other service activities	2	3	1	1	9	2
Other industry	6	1	3	-	8	2
Region						
Kurdistan Region of Iraq	11	4	4	-	19	1
North	2	1	2	0	5	1

## Economic status

Nearly all of the surveyed enterprises (98 per cent) serve local (90 per cent) or national (18 per cent) markets, and nearly all of them ran with a profit or at break-even before the pandemic (Table 22). However, for most of the enterprises, the profit is relatively modest, with 93 per cent reporting a surplus of less than IQD 10 million per year (about USD 8,400), and one-half of them having a yearly surplus of less than IQD 1 million (USD 840).

About 30 per cent of the enterprises' total expenditures go to wages. For home-based businesses, this figure is significantly lower, at 11 per cent. About 26 per cent of the enterprises have some sort of economic commitments to creditors: 14 per cent have microfinance loans, 6 per cent have bills of exchange, 4 per cent have open letters of credit, while 3 per cent have deferred cheques to serve.

Table 22 Economic status indicators of the enterprises prior to the pandemic by size of enterprises and regional location

	Revenue less than IQD 1 million	Revenue IQD 1-9,9 million	Revenue more than IQD 10 million	Wages' share of total expenditure	Profitable business	Break-even business	Share of enterprises with economic commitments
Total	50	43	7	28	57	37	26
Size of enterprises							
Home-based Business	60	36	3	11	58	38	19
Micro 1-4	48	46	7	33	55	38	29
Small 5-19	33	47	20	28	63	33	19
Medium 20-49	54	46	0	31	68	24	19
Region							
Kurdistan Region of Iraq	21	53	26	36	52	41	41
North	54	42	4	26	58	36	22

### 5.3 Implications of the pandemic on business operations

The COVID-19 pandemic and the national lockdown have affected the enterprises negatively with respect to both production activity as well as their economic status. Since the survey for this assessment was carried out after the relaxation of the strictest measures and the lockdown introduced by the government, there is reason to believe that the situation described in this section was even more severe in the weeks leading up to the survey.

#### Current operational status

About one-third of the enterprises are currently operating as they did before the pandemic, while about one-half of the enterprises operate with reduced staffing or working hours. Fifteen per cent of the enterprises have temporarily closed down their businesses (Table 23). While nearly one-half of the enterprises in the KRI are currently operating as before the pandemic, less than 30 per cent of the enterprises in the North do so.

Table 23 Current operational status of the enterprises, by age, size, economic status, and regional location (percentage)

							Total	
	Operating as usual	Operating with reduced hours	Operating with reduced staff	Operating with reduced hours and reduced staff	Work place closed temporarily	Other status	Total	Sample size
Total	32	40	3	8	15	3	100	1,175
Age of enterprise								
Less than 1 year	38	39	3	5	12	3	100	441
1-2 years	22	44	2	7	24	2	100	310
3-4 years	32	43	3	7	13	2	100	164
5-10 years	33	36	6	11	12	2	100	122
More than 10 years	36	34	2	12	11	5	100	132
Size of enterprise								
Home-based Business	44	36	3	3	12	3	100	267
Micro, 1-4	28	41	3	9	17	3	100	755
Small, 5-19	40	39	4	4	11	2	100	95
Medium, 20-49	21	34	3	17	21	3	100	58
Economic status prior to lockdown								
Profitable	37	39	3	6	12	3	100	651
Breakeven	28	43	2	10	15	1	100	421
Was losing money	17	27	3	5	41	8	100	66
Region								
Kurdistan Region of Iraq	49	28	3	7	11	2	100	208
North	28	42	3	8	16	3	100	967

n= All enterprises

## Economic implications

Seventy-five per cent of the enterprises reported that they have experienced reduced sales since the start of the pandemic, while almost 40 per cent had lost revenue (Table 24). Almost 20 per cent of the enterprises have increased their debt to cope with the situation, while 4 per cent have gone bankrupt due to the pandemic.

Table 24 Reported implications from the pandemic on the enterprises' economy, by size of enterprises and regional location (percentage)

	Loss of revenue	Reduce demand / sales	Increased costs of production	Access to cash/liquidity problems	Problems importing materials needed	Increased revenue	Increased debt	Bankruptcy	No economic impact	Total	
										Total	Sample size
Total	37	75	10	23	15	1	18	4	6	100	1,154
Size of enterprises											
Home-based Business	24	67	7	17	13	0	13	2	15	100	263
Micro, 1-4	41	79	12	28	18	1	22	5	3	100	744
Small, 5-19	45	76	6	10	6	3	11	3	5	100	94
Medium, 20-49	40	57	2	13	4	-	2	6	6	100	53
Region											
Kurdistan Region of Iraq	53	79	14	17	14	1	19	2	3	100	206
North	34	74	9	24	16	1	18	5	7	100	948

n= All enterprises. Multiple response and percent may add up to more than 100.

## 5.4 Implications for employees

Employees are suffering the consequences of the altered operational status of the surveyed enterprises. Some people have lost their jobs permanently while others are temporarily laid-off. Furthermore, some of the measures introduced by the enterprises to cope with the situation have also affected the working conditions and terms of employment of those employees still working. This section gives an overview of the main implications of the pandemic on the work situation of the enterprises' employees.

### Current employment situation

In total, 20 per cent of the employees who were working in the enterprises before the pandemic are currently laid-off because of the pandemic (Table 25). Out of these, about 30 per cent have been permanently laid-off, while the remaining 70 per cent are expected to resume their work when the situation returns to normal. Almost 90 per cent of those who have been permanently laid-off are men. A larger proportion of employees has been permanently laid-off in the KRI (11 per cent) than in the North (4 per cent).

Table 25 Share of employees permanently or temporarily laid-off because of the pandemic, by size of enterprises and regional location (percentage)

	Permanently laid-off			Temporarily laid-off		
	Total	Men	Women	Total	Men	Women
Total	7	6	1	13	8	4
Size of enterprises						
Home-based Business	3	2	1	6	2	3
Micro 1-4	6	5	1	15	13	2
Small 5-19	12	11	2	8	6	2
Medium 20-49	8	6	1	17	3	14
Region						
Kurdistan Region of Iraq	11	9	1	13	6	8
North	4	4	1	12	10	2

### Sustainment of wages to workers not able to work due to the lockdown

Only about 8 per cent of those who are currently unable to work due to the pandemic receive at least some payment from their employers (Table 26). About 3 per cent of the workers receive full payment, while the remaining 5 per cent receive partial payment. This implies that more than 90 per cent of the employees who are unable to work are not receiving any payment in the current situation.



Table 26 Share of laid-off employees due to the pandemic who are still receiving payment, by size of enterprises and regional location (percentage)

	Full payment	Partial payment	No payment	Total	
				Total	Sample size
<b>Total</b>	3	5	92	100	1,175
Size of enterprises					
Home-based Business	1	0	99	100	267
Micro, 1-4	4	5	91	100	755
Small, 5-19	5	6	88	100	95
Medium, 20-49	3	7	90	100	58
Region					
Kurdistan Region of Iraq	8	6	86	100	208
North	2	4	94	100	967

n=All enterprises

Table 27 shows that very few enterprises compensate workers hired temporarily or for seasonal work and who have had since had to stop working because of the pandemic. Out of the 770 enterprises hiring such workers, only 2 per cent provide partial compensation to them.

Table 27 Share of enterprises offering compensation to temporarily and seasonally hired workers who lost their job because of the pandemic, by size of enterprises and regional location (percentage)

	Full compensation	Partial compensation	No compensation	Not applicable to the enterprise	Offering alternative types of compensation	Total	
						Total	Sample size
<b>Total</b>	0	2	57	41	1	100	1,175
Size of enterprises							
Home-based Business	-	-	50	49	1	100	267
Micro 1-4	0	2	58	39	1	100	755
Small 5-19	1	-	54	45	-	100	95
Medium 20-49	-	5	79	14	2	100	58
Region							
Kurdistan Region of Iraq	1	3	63	32	-	100	208
North	0	1	55	42	1	100	967

n=All enterprises

It should also be mentioned that out of the very few enterprises (2 per cent of the total) that were paying social security and health insurance premiums for their employees prior to the pandemic, all of them have stopped doing so, either fully or partially. Respectively, 64 and 43 per cent of the enterprises have stopped all payments for health insurance and social security. The remaining enterprises have stopped payments partially, i.e. for some of their employees.

## 5.5 Ability to cope

The ability of enterprises to cope with the present situation depend on various factors directly or indirectly caused by the pandemic, including the opportunity to operate the business, the demands for the products and services delivered, and the access to resources that the production depends upon. This section gives an overview of the enterprises' major constraints to maintain operations at this time, as well as the perceived prospects for the time to come.

### Ability to operate in the present situation

Nearly half of the surveyed enterprises (46 per cent) predict that they will have to stop paying wages to their employees within one month from now, which is similar to the timeframe that most households anticipate that their savings will last (see Chapter 4). A further 28 per cent of the enterprises will have to stop payments within 4 months (Table 28). Enterprises in the KRI are more optimistic than their counterparts in the North region. While 46 per cent of the enterprises in the KRI predict that they can pay wages beyond four months, only 22 per cent of the enterprises in the North do so.

Enterprises are also more optimistic with respect to the time they expect to continue operations compared to paying wages. This would imply that workers are expected to work for little or no payment in order to sustain operations. When asked about their confidence in surviving the present situation, 56 per of the enterprises express that they are confident or highly confident in doing so. Only four per cent are highly doubtful that they will survive the crisis.

Table 28 Predicted time that the enterprises can pay wages and stay operational if the present situation continues, by size of enterprises and regional location (percentage)

	Less than one month		Up to four months		More than four months	
	Able to pay wages	Able to operate	Able to pay wages	Able to operate	Able to pay wages	Able to operate
Total	46	17	28	26	26	57
Size of enterprises						
Home-based Business	49	16	29	24	22	61
Micro 1-4	46	17	27	28	27	55
Small 5-19	27	10	36	14	37	77
Medium 20-49	45	34	29	19	26	47
Region						
Kurdistan Region of Iraq	32	12	22	21	46	68
North	48	18	30	27	22	55

### Expected challenges in the time ahead

Most enterprises are concerned about losses of sales, income, and revenues in the present situation. In addition to potential loss of sales, the enterprises also point to some underlying factors that may constrain their operations in the months to come (Table 29). Almost 40 per cent of the enterprises are concerned about the cash flow, 17 per cent about the possibility to transport products and raw materials, and 19 per cent about political instability in the country. A substantially larger share of enterprises in the KRI (41 per cent) than in the North (15

per cent) worry about social and political instability. Interestingly, very few enterprises are concerned about banks having to close down. This might point to the weakness of the role of banks and financial institutions in business development in Iraq at present.

Table 29 Main challenges to business in the coming months, by size of enterprises and regional location (percentage)

	Restrictions on foreign currency	Bank shutdowns	Political/social instability	Low liquidity/cash flow problems	No restocking of goods/raw materials	Problems moving goods/raw materials domestically	Loss of investment	Sample size
Total	2	1	19	38	10	17	9	1,175
Size of enterprises								
Home-based Business	-	0	15	33	9	15	3	267
Micro, 1-4	3	1	19	44	11	19	10	755
Small, 5-19	3	1	37	22	7	15	8	95
Medium, 20-49	-	2	24	16	5	10	22	58
Region								
Kurdistan Region of Iraq	6	-	41	29	14	13	5	208
North	2	1	15	40	10	18	10	967

n= All enterprises. Multiple response and percent may not add up to 100.

In a longer perspective, most enterprises are concerned about their cash flow (24 per cent), access to production materials (20 per cent), government restrictions on production and sales (14 per cent), and increased production costs (12 per cent) in the coming years (Table 30). Interestingly, enterprises in the KRI are much more optimistic about political stability in the longer term than in the coming months. While 41 per cent of the enterprises in the KRI voiced concern for conflicts in the coming months (see above), only 2 per cent were concerned about conflicts in the years to come.

Table 30 Main challenges to business in the coming years, by size of enterprises and regional location (percentage)

	Increased costs of production	Access to cash/liquidity problems	Problems obtaining materials needed	Problems maintaining qualified staff	Government restrictions prevent enterprise operation	Conflict prevents enterprise operation	Sample size
Total	12	24	20	3	14	3	1,175
Size of enterprises							
Home-based Business	9	23	18	1	15	2	267
Micro, 1-4	14	27	21	2	15	3	755
Small, 5-19	11	12	16	7	8	4	95
Medium, 20-49	7	10	19	7	5	-	58
Region							
Kurdistan Region of Iraq	20	19	22	7	13	2	208
North	10	25	19	2	14	3	967

n= All enterprises. Multiple response and percent may not add up to 100.

## 5.6 Responses and coping measures

Enterprises have introduced coping measures in response to the health threats from the pandemic, as well as to cope with the operational and economic effects of the situation. This section provides an overview of the measures that the enterprises have introduced so far as well as their need for external support to handle the situation in the coming months.

### Measures to protect employees from the virus

The vast majority (84 per cent) of the surveyed enterprises have introduced some types of measures to prevent the spreading of COVID-19 in their workplaces (table 31), and the measures are generally the same for all types of enterprises. Most enterprises have distributed hand sanitizers and protective gear to their employees (74 per cent), as well as enhanced disinfection and cleaning procedures across their facilities (58 per cent). About 16 per cent of the enterprises have not introduced any preventive measures.

Table 31 Main measures taken by the enterprises to prevent the spread of the COVID-19 virus in the workplace, by size of enterprises (percentage)

	Disseminated protective gear (i.e., hand sanitizer, masks, gloves) for employees to use at their discretion	Enhanced cleaning and sanitising efforts across facilities	Implemented a shift schedule to rotate staff and minimise the number of people at the worksite	Established a dedicated commuter shuttle for our employees	No measures have been taken yet	Other measures	Sample size
Total	74	58	9	1	16	3	1,175
Size of enterprises							
Home-based Business	63	60	6	1	19	1	267
Micro 1-4	77	58	10	1	16	3	755
Small 5-19	83	62	8	3	8	-	95
Medium 20-49	76	52	5	2	16	5	58

n= All enterprises. Multiple response and percent may add up more than 100.

### Measures that affect staffing

Around half of the surveyed enterprises (48 per cent) have taken coping measures to regulate the number of employees working in the workplace (Table 32). One-third of the enterprises have reduced working hours, and 11 per cent of the enterprises have reduced the number of staff in the workplace. One quarter of the enterprises have also stopped hiring new staff as a consequence of the pandemic.

Table 32 Measures taken which affects the number of staff at the workplaces, by size of enterprises (percentage)

	Reduced number of staff	Reduced working hours	Shifted to another type of production	Stopped hiring new staff	Other measures	No measures taken	Sample size
Total	11	33	1	24	7	52	1,154
Size of enterprises							
Home-based Business	3	21	3	13	7	67	267
Micro 1-4	14	36	1	27	7	48	746
Small 5-19	16	43	-	27	2	40	89
Medium 20-49	12	37	-	26	10	50	52

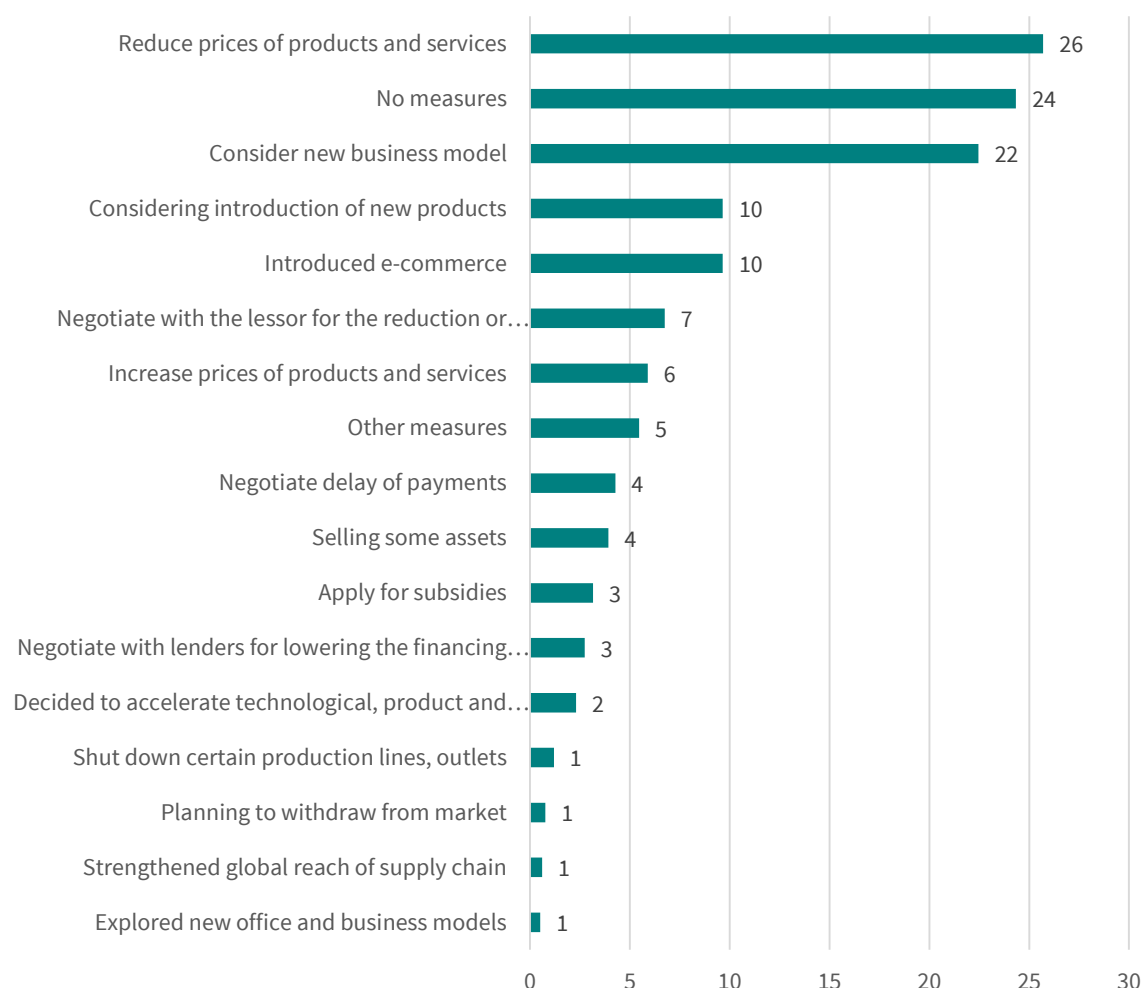
n= All enterprises. Multiple response and percent may add up more than 100.

## Measures to ensure business continuity

About 40 per cent of the surveyed enterprises claim that they have developed a business continuity plan as a response to situation caused by the pandemic, and about seventy-five per cent of the enterprises have implemented some measures to ensure the business continuity as a response to the current situation. The most common measures taken by the enterprises have been to reduce prices of their products and services to promote sales (26 per cent), and to consider new models for their businesses (22 per cent). Furthermore, about ten per cent of the enterprises have considered introducing new products to the market.

About ten per cent of the enterprises have also introduced e-commerce as a response to the current situation. E-commerce has proven to be a useful tool for sustaining businesses during the pandemic. Prior to the pandemic, only 12 per cent of the surveyed enterprises used e-commerce, and the use was significantly higher among enterprises in the KRI (24 per cent) compared to the North region (10 per cent). Twice as many enterprises in the KRI (16 per cent) compared to enterprises in the North region (8 per cent) have also introduced e-commerce since the pandemic started in Iraq.

Figure 13 Measures taken by the enterprises to ensure business continuity (percentage)



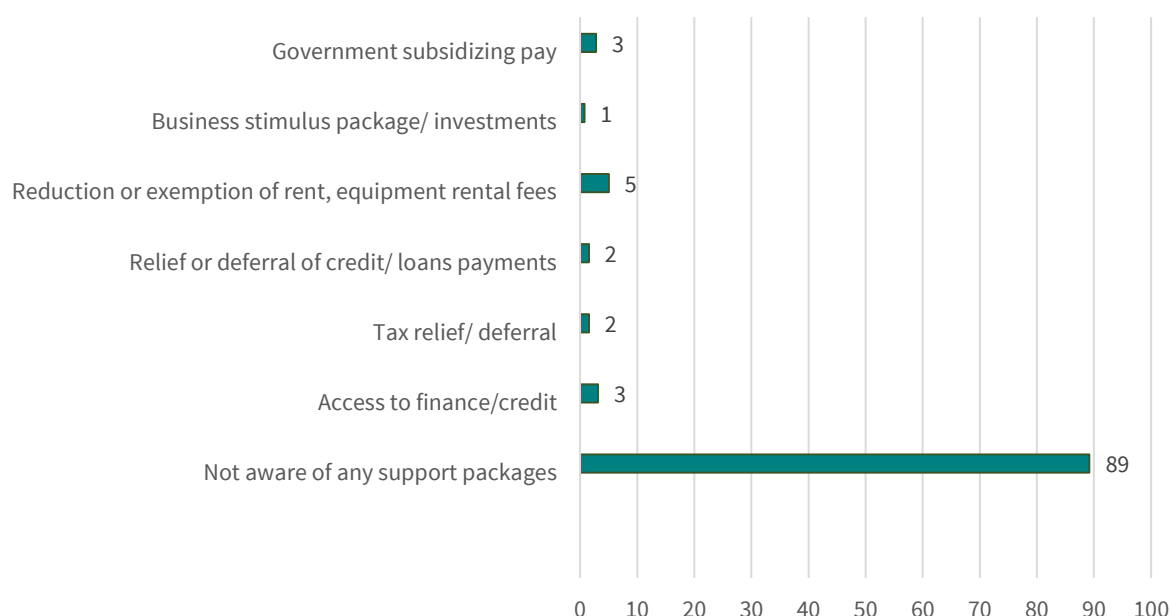
### Utilisation of business support packages

Only 10 per cent of the surveyed enterprises were taking advantage of any support packages or programmes launched by the government or other sources specifically to handle the crisis caused by the virus (figure 14). The remaining 90 per cent of the enterprises were not aware of any support packages offered to handle the crisis.

However, a minor share of the enterprises (about 10 per cent) were also collaborating with external actors to deal with the crisis in other ways. The majority of these enterprises were collaborating with civil society organisations (70 per cent), and about 80 per cent of the enterprises collaborating with external actors were located in the North region. Only about five per cent of the enterprises had collaborations with local or national authorities.

In the past and prior to the pandemic, 28 per cent of the surveyed enterprises had received support from government, business or civil society institutions. Out of these, the vast majority (91 per cent) had received their support from civil society organisations, and more than 90 per cent of the enterprises that had received support were located in the North region.

Figure 14 Utilisation of business support packages offered by the government or other actors (percentage)



### Preferred type of support to cope with the present situation

When the enterprises are asked what type of support they are in need of to cope with the present situation, their responses reflect the current and immediate economic challenges that they face. More than 80 per cent of the enterprises express that they are in need of direct financial support, while about 20 per cent of them would also prefer wage subsidies (Table 33). In a programmatic perspective, it is interesting to note that about ten per cent of the enterprises express that they are in need of technical assistance for developing business plans to deal with the crisis and prepare for the future after the pandemic.

Table 33 Type of support preferred by enterprises to cope with the situation at this stage, by size of enterprises and regional location (percentage)

	Technical assistance on development of business plans	Technical assistance to support introduction of e-commerce	Access to credit	Wage subsidies	More flexible rules on lay-offs and dismissals	Emergency unemployment insurance scheme	Preferential tax policies	Direct financial support	Social security policies for supporting employment, work resumption and production resumption	Policies for coordinating the supply chain	Policies for reducing production and operating costs	Other type of support	Sample size
Total	10	3	5	19	1	5	3	81	3	1	6	2	1,175
Size of enterprises													
Home-based Business	7	3	3	5	1	1	0	81	4	0	2	2	267
Micro, 1-4	9	4	5	23	1	6	5	84	3	2	7	2	755
Small, 5-19	22	5	2	24	4	7	2	69	3	2	11	-	95
Medium, 20-49	16	2	9	22	2	12	2	59	2	-	3	-	58
Region													
Kurdistan Region of Iraq	20	5	3	43	3	5	9	67	5	5	9	2	208
North	8	3	5	13	1	5	2	84	3	1	5	2	967

n= All enterprises. Multiple response and percent may add up more than 100.

## 6 Concluding remarks

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This report presented the findings from a rapid assessment of the impacts of the COVID-19 pandemic on households and enterprises in Iraq, carried out in June 2020. The objective of the assessment was to highlight the immediate effects of COVID-19 on vulnerable workers and their households, particularly on issues related to employment, income, economic conditions, and prospects for the immediate future. Furthermore, the assessment has addressed the effects of the pandemic on small-scale enterprises, including how they are adapting to the challenges that the pandemic presents and the implications for their employees.

The assessment was based on data collected through telephone surveys of households and small-scale enterprises. The report drew lessons from completed interviews with 3,265 households and 1,175 enterprises.

Overall, the rapid assessment using the household survey highlighted the following key findings:

- Unemployment rates were high among women and youth before the pandemic, particularly in areas within the Kurdistan region of Iraq;
- There is a high degree of informal employment among younger workers and almost no social security for workers;
- The pandemic has an adverse impact on the employment status and household income with younger workers and those in informal employment disproportionately affected;
- Economically vulnerable households are affected by the pandemic with limited coping mechanisms available at their disposal;
- There is limited awareness about government measures and a high level of dissatisfaction among respondents.

Overall, the rapid impact assessment of COVID-19 on enterprises based on interviews with the small-scale enterprises highlighted the following findings:

- The majority of the surveyed enterprises are micro and small businesses employing less than 5 workers, and almost half of the enterprises are located in the Ninawa province;
- There is a high degree of informality due to enterprises not being registered, and then providing no social insurance or health coverage to their employees;
- All the surveyed enterprises serve local and domestic markets only, and half of the enterprises had revenues below IQD 1 million prior to lockdown;
- More than half of the surveyed enterprises indicated that they were profitable prior to COVID-19, with three-quarters having no financial commitments;
- One-third of the enterprises operate as before the pandemic;
- Only a few enterprises have laid off employees, but the majority do not pay their employees who are not able to come to work;
- Few enterprises will be able to remain operational in the coming months, but almost half of them are confident they will weather through the crisis;
- In response to the health threats imposed by COVID-19, most enterprises distributed personal protective equipment;
- The vast majority of enterprises are not aware of any support schemes available to help them cope with the crisis.

While this first round of surveys has provided relevant lessons about the labour market situation before and during the lockdown period, upcoming and subsequent surveys under the current ILO initiative, will assess the more medium-term consequences of the COVID-19 pandemic on workers and enterprises.



# Appendix 1: Household survey questionnaire

## Impact of Coronavirus (COVID-19) Pandemic on the Iraqi Labour Market

### Questionnaire for households

1<sup>st</sup> Wave (16-22 June 2020)

#### Introduction and request for verbal consent

My name is \_\_\_\_\_ and I am working for \_\_\_\_\_ on a survey regarding the effects and impacts of the coronavirus (COVID-19) disease pandemic on Iraqi labour market. The aim of the survey is to provide useful information for policy recommendations. You are randomly selected to participate in this survey. We kindly request you for your voluntary participation in this survey. The information you provide us is strictly confidential and will only be used for research purposes. This interview may take about a maximum of 30 minutes and we appreciate and value your time in participating in our survey. If you have any questions, I will be happy to provide you with honest answers.

Date	Date of Interview		dd.mm.yyyy  _ _ . _ _ . _ _ _ _		
Agency	Organization conducting the survey		Oxfam DRC IRC Mercy Corps NRC Other	1 2 3 4 5 6	
QI01	Interviewer Name		_____		
QI02	Telephone number of the individual respondent		_____	10 digits	
QI03	Name of the individual respondent		_____		
QI04	Are you proceeding with the interview?		Yes, Interview begins with verbal consent No		
Status	Interview status	Completed 1 Connected but person refused 2 Wrong number (person no longer found on this number) 3 Call not answered 4 Telephone is switched off 5 Number is disconnected 6 Number not in use 7 Person has been interviewed by another person in the same survey 8 Other 9			

## Section 1: Employment situation before lockdown

<p><b>The Iraqi government has taken various measures in order to contain the spread of the coronavirus disease (COVID-19) including the lock down of the country from Mid-March. I would like to ask you about your employment situation prior to the lockdown of the country, referring to the period 1-14 March 2020/the first two weeks of March. Employment refers to any job (income generating activity) conducted for at least one hour.</b></p>				
101	<p>Prior to the lockdown of the country (1-14 March), what was your main employment status?</p> <p>Employment refers to any income generating /productive activity carried out for at least one hour</p>	<p>Working for wage/salary for someone, an enterprise, company or government</p> <p>Working on own account or enterprise belonging to the household</p> <p>Unpaid work in a business or farm owned by a household (Contributing family member)</p> <p>Cash for work</p> <p>Did not have any job and seeking for job</p> <p>Did not have any job and not seeking for job</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>→Next section</p> <p>→Next section</p>
102	<p><b>What was your job/occupation?</b></p> <p><i>Write down (a) <u>job title</u> and (b) <u>main tasks</u> or <u>duties</u></i></p>		<p>_____</p> <p>_____</p>	
103	<p><b>What kind of industry, business, service or activity is carried out at your work place?</b></p> <p><i>If respondent does not understand, give examples</i></p> <p><i>What are the main goods/products or services produced at the place where you work?</i></p>		<p>_____</p> <p>_____</p> <p>_____</p>	
103I	<p><b>Which industry does this enterprise belong to?</b></p> <p><b>Interviewer: Please conduct the classification. Do not ask the respondent!</b></p>	<p>Agriculture; forestry and fishing</p> <p>Mining and quarrying</p> <p>Manufacturing</p> <p>Electricity; gas, steam and air conditioning supply</p> <p>Water supply; sewerage, waste management and remediation activities</p> <p>Construction</p> <p>Wholesale and retail trade; repair of motor vehicles and motorcycles</p> <p>Transportation and storage</p> <p>Accommodation and food service activities</p> <p>Information and communication</p> <p>Financial and insurance activities</p> <p>Real estate activities</p> <p>Professional, scientific and technical activities</p> <p>Administrative and support service activities</p> <p>Education</p> <p>Human health and social work activities</p> <p>Arts, entertainment and recreation</p> <p>Tourism</p> <p>Other service activities</p> <p>Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use</p> <p>Activities of extraterritorial organizations and bodies</p> <p>Not elsewhere classified</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p>	
104	<p><b>What type of employer did you work for?</b></p>	<p>Government</p> <p>Private company/ business</p> <p>Foreign company/ business</p> <p>Non-governmental organization</p> <p>Family business</p> <p>A private household</p> <p>Self-employed (own-account worker)</p> <p>Other</p> <p>Refusal</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p>	<p>→108</p> <p>→108</p> <p>→108</p> <p>→108</p>
105	<p><b>Approximately, how many persons work in your main work place?</b></p>	<p>1-5 employees</p> <p>6-15 employees</p> <p>16-100 employees</p> <p>More than 100 employees</p> <p>Do not know</p> <p>Refusal</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>8</p> <p>9</p>	
106	<p><b>In your main job, are you employed on the basis of a contract or an oral agreement?</b></p>	<p>A written contract</p> <p>An oral agreement</p> <p>Neither</p> <p>Refusal</p>	<p>1</p> <p>2</p> <p>3</p> <p>9</p>	
107	<p><b>Is your contract/ agreement a limited or unlimited period contract/agreement?</b></p>	<p>Limited period contract/agreement</p> <p>Unlimited period contract/agreement</p> <p>Refusal</p>	<p>1</p> <p>2</p> <p>9</p>	

108	What type of transportation do you <u>usually</u> use to get to your work place?	On foot or bicycle Motorbike Private car (owned, rental, friends, etc..) Public bus Taxi services(including Careem, etc) Transportation provided by employer	1 2 3 4 5 6	
109	How much time—on average—do you use to reach the workplace (one way)?	<input type="text"/> <input type="text"/> Refusal	Minutes Hours 99 9	
110	For how long have you held this job?	Less than 1 month Months Years Refusal	0 <input type="text"/> <input type="text"/> 99 99	
111	Is this job temporary, permanent, seasonal or irregular?	Permanent Temporary Seasonal Irregular Refusal	1 2 3 4 9	
112	In your main job, how many days did you work during the month of February 2020?  <i>Work refers to any job (income generating activity) conducted for at least an hour</i>	Temporarily absent Number of days Refusal	0 <input type="text"/> 99	
113	Altogether, how many months have you worked (any work) during the last 12 months?  <i>Work refers to any job (income generating activity) conducted for at least an hour</i>	Less than 1 month Months Refusal	0 <input type="text"/> 99	
114_M	What was your <u>actual</u> take home amount from the main work during the month of February?	Refusal=9999  Amount in IQD	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
114_A	During the past 12 months prior to the lockdown, what was the typical take home amount that you earn per month from this job? Average amount	Refusal=9999  Amount in IQD	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
115	Do you have any health insurance (or receive subsidized health services)?	Yes No Don't Know Refusal	1 2 8 9	→117 →117 →117
116	From which sources do you receive the health insurance?  <i>Mark all that apply</i>	Mutual health organization / community-based health insurance Health insurance through employer Social security Other privately purchased commercial health insurance Other Don't know Refusal	1 2 3 4 5 8 9	
117	Did you have any social security coverage related to your job activities?  <i>Social security includes one or more insurances such as insurance against work injuries; insurance against old age, disability and death; maternity insurance (paid maternity leave); insurance against unemployment.</i>	Yes, facilitated by my employer Yes, arranged by myself Yes, arranged by other agencies No, don't have any coverage Don't know Refusal	1 2 3 4 8 9	→Next section →Next section →Next section
118	Which benefits are you aware that you can benefit from your social security coverage?  Mark all that apply	Insurance against work injuries Old age pension Disability and death pension End of service indemnity Maternity insurance (paid maternity leave) Insurance against unemployment. Medical treatment	1 2 3 4 5 6 7	

## Section 2: Livelihood implications

201	At present, what is your main work status?	Working as usual Working with reduced hours/days Working from home On paid leave On paid sick leave Temporary lay-off and expect to return to work Permanently laid-off Did not have any job and seeking for job Did not have any job and not seeking for job	1 2 3 4 5 6 7 8 9	→206 →206
202	What was your actual take home amount from the main work during the month of May?	No income due to layoffs=9994 Not yet paid=9995 Don't know=9998 Refusal=9999  <i>Amount in IQD</i>	_ _ _ _ _	
203	What was your income situation during the month of May compared to your usual pay?	Decreased Remained the same Increased Don't know Refusal	1 2 3 8 9	→206 →204 →206 →206
204	What was the reason for the reduction of your income from work during the month of May?	Employer reduced my wage/salary level Less hours/days worked due to Coronavirus measures Less hours/days worked due to Ramadan I became unemployed (laid-off) Other	1 2 3 4 5	
205	What was the reason for the increase in your income from work during the month of May?	I have worked more hours/days Expected usual increase in wage/salary Other	1 2 3	
206	How would you describe the level of food consumption of your household during the lockdown period compared to the one before? Increased, decreased, or remained the same?	Increased Remained the same Decreased Don't know Refusal	1 2 3 8 9	
207	I will now describe some statements that describe potential consequences of the coronavirus crisis. Please tell me if you agree or disagree with the statements.  A. My household income has increased due to the coronavirus crisis B. My household income has decreased due to the coronavirus crisis C. My household duties have increased while I have been at home D. My tasks of taking care of children have increased since the crisis emerged	Strongly agree Agree Neither agree nor disagree Disagree Strongly disagree Don't know Refusal	1 2 3 4 5 8 9	
208	Compared to the situation before the corona crisis, would you say that the tasks and work that you perform at home have increased today?	Yes, significantly Yes, moderately No change, remain the same I work less Don't know Refusal	1 2 3 4 8 9	→Next section →Next section →Next section →Next section →Next section

209	Which task has increased the most?	Caring for children	1	
		Caring for elderly	2	
		Meals preparation	3	
		Home schooling	4	
		Other specify _____	5	

### Section 3: Coping measures and assistance

301	What specific measures have been taken at your work place to minimize the risk of coronavirus disease (COVID-19)?  Mark all that apply	Disinfection Frequent hand washing Provided protection equipment (mouth masks) Enforced distancing Reduced gatherings Other None	1 2 3 4 5 6 7	Only for those with jobs
302	Are there measures related to closure or lay-offs taken by your employer?	Work place is closed down and no more in business Some employees have been temporarily laid off Some employees have been permanently laid off None, business runs as usual Not applicable	1 2 3 4 5	Only for those with jobs
Savings	Does or your household have any savings that can be used to ease problems caused by the Corona situation?	Yes No Don't know Refusal	1 2 8 9	→304 →304 →304
duration	For how long do you think these savings will last given that the situation remains the same as today?	Less than one month 1-3 Months 4-6 Months More than 6 months Don't know Refusal	1 2 3 4 8 9	
Debt	Does your household had to take debt to manage its financial situation created by the Coronavirus related conditions?	Yes No Don't know Refusal	1 2 8 9	→304 →304 →304
Source	From which sources have you borrowed the money?  Tick all that apply	Family/friends in Iraq Family/ friends outside of Iraq Shop-owner nearby Hospital/ medical doctor Money-lender or bank Other, Specify: _____ Do not know Refusal	A B C D E F Y Z	
303	Are there any other measures taken by your household to manage the financial impacts of the situation related to coronavirus?	_____ _____ _____		
304	During the last three months, has your household or anyone in your household received external cash assistance from anyone (excluding family and friends, etc)?	Yes No Refusal	1 2 9	→306 →306
305	From which source(s) have you received the cash assistance?  Mark all that apply	Social safety nets Special programmes related to religious institutions Special programs for local civil society organizations Special programs for foreign civil society organizations Any other external assistance programme Other	1 2 3 4 5 6	

306	<b>During the last three months, has your household or anyone in your household received external <u>in-kind</u> assistance from anyone (excluding family and friends, etc)?</b>	Yes No Refusal	1 2 9	→308 →308
307	<b>From which source(s) have you received the in-kind assistance?</b>  <b>Mark all that apply</b>	Social safety nets Special programmes related to religious institutions Special programs for local civil society organizations Special programs for foreign civil society organizations Any other external assistance programme Other	1 2 3 4 5 6	
Aware	<b>Are you aware of any government measures that support the employment situation during the Corona-virus crisis situation?</b>	Yes No	1 2	→309
308	<b>What government measure do you consider most relevant in minimizing the effect of the coronavirus crisis on your own employment situation?</b>	Free access to testing and healthcare for coronavirus In kind distribution of hygiene kits and protective materials In kind food distribution Cash support for vulnerable groups (e.g. elderly, disabled) Cash support for families who lost source of income Emergency loans for families Support for businesses Other	1 2 3 4 5 6 7 8	
309	<b>In general, how satisfied are you with the government measures designed to mitigate the impact of the coronavirus on your employment situation?</b>	Highly satisfied Satisfied Neither satisfied nor dissatisfied Dissatisfied Highly dissatisfied	1 2 3 4 5	
310	<b>What is your biggest fear or worry as we enter this time of uncertainty due to the coronavirus disease?</b>	Fear of a health situation to myself and to my family Loss of work for me or one of my family members Fear of a decrease or lack of income for me and my family Fear of bad economic conditions in general Lack of clarity for future Other	1 2 3 4 5 6	

#### Section 4.1: Background (All respondents)

401	<b>What is your nationality?</b>	Iraqi Syrian Other Refusal	1 2 3 4	
Govern	<b>Which governorate do you currently live?</b>	Duhok Ninawa Sulaimaniya Kirkuk Erbil Diala Anbar Baghdad Babil Kerbala Wasit Salahaddin Najaf Qadissiyah Muthana Thiqar Missan Basra	11 12 13 14 15 21 22 23 24 25 26 27 28 31 32 33 34 35	
402	<b>Gender</b>	Male Female	1 2	

Marital	<b>What is your marital status?</b>	Single, never married Married Widowed, not remarried Divorced Separated	1 2 3 4 5	
403	<b>How old are you?</b>	<input type="text"/> <input type="text"/> <input type="text"/>		
404	<b>What is the most advanced level of education you have completed?</b>	Did not complete any level Primary Intermediate Diploma (5 years after intermediate) Secondary Diploma Bachelors degree Higher education Refusal	1 2 3 4 5 6 7 8 9	
Lang	<b>What is your mother tongue/native language?</b>	Arabic Kurdish Turkman Asserian Other	1 2 3 4 5	
405	<b>Are you the main provider in your family/household?</b>	Yes No Refusal	1 2 9	
406	<b>How many persons usually live in your household/family?</b>	Children [<18 years old]  Male <input type="text"/> <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/> <input type="text"/>  Adults [ Age 18-64] Male <input type="text"/> <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/> <input type="text"/>  Elderly persons [Age 65 and above] Male <input type="text"/> <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/> <input type="text"/>		
407	<b>How many male members of your family are currently working (engaged in income generating activities, irrespective of temporary absence)?</b>	None <input type="text"/> <input type="text"/> <input type="text"/>	0	
408	<b>How many female members of your family are currently working (engaged in income generating activities, irrespective of temporary absence)?</b>	None <input type="text"/> <input type="text"/> <input type="text"/>	0	
409	<b>Has any member of your family/household been laid off from work due to measures related to the coronavirus?</b>	Yes No Refusal		→END →END
410	<b>How many male members of your household have lost their jobs due to measures related to the coronavirus?</b>	None <input type="text"/> <input type="text"/> <input type="text"/>	0	
411	<b>How many female members of your household have lost their jobs due to measures related to the coronavirus?</b>	None <input type="text"/> <input type="text"/> <input type="text"/>	0	

## Appendix 2: Enterprise survey questionnaire

**Impact of the Covid-19 Pandemic on the Iraqi Labour Market**  
**Questionnaire for Enterprises**  
**1st Wave (16-22 June 2020)**

## Introduction and request for verbal consent

My name is ..... and I am working for....

The Coronavirus (COVID-19) pandemic, and the measures that Governments are taking to curb the spread of the virus, are having severe impacts on enterprises across the world as well as in Iraq. To help mitigate the impact, the government and its development partners need to know how enterprises and their employees are impacted. This will allow for prioritization, better design and targeting of response measures.

Hence, we kindly ask you to support these efforts by helping us fill out this survey. All your responses will be kept confidential and will only be used for research purposes.

Do you have any question at this stage before we proceed?

Thank you!

Date	Date of Interview		dd.mm.yyyy  _ _ _ . _ _ _ . _ _ _ _		
Agency	Organization conducting the survey		Oxfam DRC IRC Mercy Corps NRC Other	1 2 3 4 5 6	
QI01	Interviewer Name		_____		
QI02	Telephone number of the individual respondent		_____	10 digits	
QI03	Please enter the name of the respondent		_____		
Proceeding	Are you proceeding with the interview?		Yes, Interview begins with verbal consent No		
Status	Interview status	Completed Connected but person refused Wrong number (person no longer found on this number) Call not answered Telephone is switched off Number is disconnected Number not in use Person has been interviewed by another person in the same survey Other			1 2 3 4 5 6 7 8 9
Q104	Q104: What is the role of the respondent in the enterprise?	Owner President, Executive Director, or CEO Chief Financial, Chief Operational Officer (CFO/COO) Operational or plant manager Sales or marketing manager Accountant Lawyer Human resource Other Administrative Other Management			1 2 3 4 5 6 7 8 9 10



## Section 1: Enterprise profile

<b>To start with, we would like to ask you a few questions on the situation of your enterprise prior to the coronavirus (COVID-19) pandemic and the lock-down measures introduced by the Government of Iraq.</b>				
119	<b>What kind of business, service or activity is carried out by your enterprise?</b>  <i>If respondent does not understand, give examples</i> <i>What are the main goods/products or services produced at the place where you work? Describe the main activities carried out by the enterprise. Record if business is wholesale trade, retail trade, manufacturing, or services</i>	<div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div>		
120	<b>Which industry does this enterprise represent?</b>  <b>Interviewer: Please conduct the classification. Do not ask the respondent!</b>	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Agriculture; forestry and fishing  Mining and quarrying  Manufacturing  Electricity; gas, steam and air conditioning supply  Water supply; sewerage, waste management and remediation activities  Construction  Wholesale and retail trade; repair of motor vehicles and motorcycles  Transportation and storage  Accommodation and food service activities  Information and communication  Financial and insurance activities  Real estate activities  Professional, scientific and technical activities  Administrative and support service activities  Education  Human health and social work activities  Arts, entertainment and recreation  Tourism  Other service activities  Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use  Activities of extraterritorial organizations and bodies  Not elsewhere classified </div> <div style="width: 35%;"> 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 </div> </div>		
121	<b>For how long has your enterprise existed?</b>	Less than 1 year 1-2 years 3-4 years 5-10 years More than 10 years Don't know Refusal	1 2 3 4 5 8 9	
122	<b>Where was your enterprise mainly operating in Iraq?</b>	Duhok Ninawa Sulaimaniya Kirkuk Erbil Diala Anbar Baghdad Babil Kerbala Wasit Salahaddin Najaf Qadissiyah Muthana Thiqar Missan Basra	11 12 13 14 15 21 22 23 24 25 26 27 28 31 32 33 34 35	
123	<b>What was the size of your enterprise measured by the number of employees?</b>  <i>Interviewer: Explain the size in ranges as: home-based, micro (1-4), etc.</i>	Home-based Business Micro 1-4 Small 5-19 Medium 20-49 50-99 100 and above	1 2 3 4 5 6	
124	<b>Was the owner of your enterprise male or female?</b>	Male Female	1 2	Ask if 105<4
125	<b>What was the ownership structure of your establishment?</b>  <b>For Medium and Large enterprises</b>	Mostly Iraqi owned Fully Iraqi owned Equal share: Iraqi and Foreign Mostly foreign owned Fully foreign owned	1 2 3 4 5	

126	Approximately, how many employees were employed by your enterprise in February 2020?	<input type="text"/>		
127	What percent of your employees were female?	<input type="text"/>		
128	What percent of your employees were Iraqi/ non-Iraqi?	Iraqi <input type="text"/> Syrians <input type="text"/> Others <input type="text"/>		
129	Approximately what percentage of your employees would you describe as low-skilled workers?  <i>Low-skilled employees refer to those whose tasks involve no specialized knowledge/competence for the enterprise</i>	<input type="text"/> Don't know Refusal	98 99	
130	How many of your employees had a written contract?	<input type="text"/> Don't know Refusal	98 99	Ask if 110<2 or >3
131	How many of your employees had a contract with duration of 1-year or more?	<input type="text"/> Don't know Refusal	98 99	
132	What benefits does your enterprise offer to its employees other than wages/salaries?  Tick all that apply	Health insurance Social security Childcare services Flexible working arrangements Parental leave None	1 2 3 4 5 6	Ask if 103>1
133	What was the main market for your enterprise?  Tick all that apply	Local area market Broader domestic Regional (middle-east) Global	1 2 3 4	
134	Did your enterprise use e-commerce or website platforms for marketing and sales?	Yes ,specify reference _____ Not suitable to our business No	1 2 3	
135	What was the percentage of expenditure for wages and salaries in February 2020?	<input type="text"/> Don't know Refusal	98 99	
136	Approximately, what was the amount of operating revenue for the enterprise during 2019?  In IQD	Less than 1 million IQD 1-9.9 million IQD 10-29.9 million IQD 30-49.9 million IQD 50-79.9 million IQD 80-99.9 million IQD >100 million IQD Don't know Refusal	1 2 3 4 5 6 7 8 9	
137	How would you describe the financial status of your enterprise prior to the lockdown period, i.e. before March 2020	Profitable Breakeven Was losing money Don't know Refusal	1 2 3 8 9	
138	Do you have any existing financial commitments?  Tick all that apply	Micro-finance loan Bank loan(s) Bills of exchange Deferred Cheques Open letters of credit None	1 2 3 4 5 6	
139	What was the registration status of your enterprise?  Interviewer: Please fill in this information if available.	Home based (registered) Home based (unregistered) Unregistered/ informal Registered Don't know Refusal	1 2 3 4 8 9	→Next Section →Next Section →Next Section →Next Section
140	Would you be interested to register your business with the Chambers of Commerce/Ministry of Trade?	Yes No Don't know Refusal	1 2 8 9	→Next Section →Next Section →Next Section
141	What is the reason that you are not interested to register your business?	<input type="text"/> <input type="text"/>		

## Section 2: Impact and implications

In the following, we would like to ask you about how the coronavirus (COVID-19) pandemic and the government's response to it is affecting your enterprise at present.				
210	Currently, what is the operational status of the establishment?	Operating as usual Operating with reduced hours Operating with reduced staff Operating with reduced hours and reduced staff Work place closed temporarily Other	1 2 3 4 5 6	
211	So far and since the onset of the coronavirus crisis in the country, what has been the economic impact on your enterprise?  Tick all that apply	Loss of revenue Reduce demand / sales Increased costs of production Access to cash/liquidity problems Problems importing materials needed Increased revenue Increased debt Bankruptcy No economic impact Other. Please specify	1 2 3 4 5 6 7 8 9 10	
212	How many employees have been permanently laid off due to the coronavirus measures?  <i>This refers to employees which the enterprise does not intend to take back later</i>	Male <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
213	How many employees have been temporarily laid off due to the coronavirus measures?  <i>This refers to employees which the enterprise intend to take back later</i>	Male <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
214	Does your enterprise pay employees who are not able to come to work due to the lockdown?  <i>This doesn't include those that are diagnosed with the coronavirus</i>	Full payment More than 50 percent 50 percent pay Less than 50 percent pay No payment	1 2 3 4 5	
215	Is your enterprise providing any compensation to temporary/seasonal workers with regular tasks for the enterprise who are left without work as a result the coronavirus crisis?  Eg. Daily labourers, casual workers	Yes, full compensation Yes, partial compensation No compensation Not applicable, we do not have any contract/gig workers Other (specify) _____	1 2 3 4 5	
216	Is your enterprise usually paying for social security?	Yes No Don't know Refusal	1 2 8 9	→209 →209 →209
217	Has your enterprise stopped payments to Social Security (Old Age, Invalidity and Survivors Pension) due to measures related to Coronavirus?	Yes for all Yes for Some No Refusal	1 2 3 9	

218	Is your enterprise usually paying for health insurance for its employees?	Yes No Don't know Refusal	1 2 8 9	→211 →211 →211
219	Has your enterprise stopped payment for health insurance for your employees as a result of measures related to coronavirus?	Yes for all Yes for Some No Refusal	1 2 3 9	
220	For how many more months is your enterprise in condition to continue paying salaries to all current workers under existing conditions?	Less than one month 1-3 Months 4-6 Months More than 6 months	1 2 3 4	
221	How long would your enterprise still be able to stay operational if the restrictive measures continue?	Less than a month 1-3 months 4-6 months More than 6 months Don't know	1 2 3 4 8	
222	With regards to the coronavirus crisis, what are the biggest obstacles facing your enterprise in the coming months?  Tick all that apply	Reduced sales/demand Restrictions on foreign currency Bank shutdowns Political/social instability Low liquidity/ cash flow problems No restocking of goods/raw materials Problems moving goods/raw materials domestically Loss of investment Other	1 2 3 4 5 6 7 8 9	
223	How confident are you that the enterprise is economically robust enough to come through the crisis and resume profitable business after the crisis is over?	Highly confident Confident Neither Unconfident Highly unconfident	1 2 3 4 5	
224	In the past two years, has your enterprise been affected by any of the following shocks or stresses outside the current situation?  Tick all that apply	Price increases for goods/raw materials Lack of availability of goods/raw materials Difficulty recruiting qualified employees Conflict prevented enterprise operations Reduced customer demand Other, specify Have not been affected	1 2 3 4 5 6 7	
225	In general, what do you consider the greatest risks to your enterprise over the coming year?  Tick 3 that are most relevant to you.  Maximum three options allowed	Loss of revenue Reduce demand / sales Increased costs of production Access to cash/liquidity problems Problems obtaining materials needed Problems maintaining qualified staff Government restrictions prevent enterprise operation Conflict prevents enterprise operation Other, specify	1 2 3 4 5 6 7 8 9	

### Section 3: Coping measures and support

In the following, we would like to know more about how your enterprise is coping with the Coronavirus pandemic and the government's responses to it, as well as the needs that you might have to be able to better cope with the situation caused by the pandemic.				
301	<b>What measures has your enterprise taken to reduce the spread of the coronavirus at the work place?</b>  <b>Tick all that apply</b>	Disseminated protective gear (i.e., hand sanitizer, masks, gloves) for employees to use at their discretion Enhanced cleaning and sanitizing efforts across facilities Implemented a shift schedule to rotate staff and minimize the number of people at the worksite Established a dedicated commuter shuttle for our employees No measures have been taken yet Other specify	1 2 3 4 5 6	
302	<b>What general measures has your enterprise taken due to the coronavirus with regards to existing staffing?</b>  <b>Tick all that apply</b>	Had to reduce staff number Had to lower staff salary levels Had to reduce working hours Had to shift to another type of product/service No measures Other specify	1 2 3 4 5 6 7	
303	<b>Has your enterprise changed its existing recruitment plans as a result of the coronavirus measures?</b>	Yes, we stopped hiring completely Yes, but we do replacement hires No, there are no changes to recruitment plans Increased recruitment Unsure about plans Other. Please specify	1 2 3 4 5	
304	<b>Has your enterprise developed a business continuity plan?</b>	Yes No	1 2	Ask if 103>3
305	<b>What measures has your enterprise taken to ensure business continuity?</b>  <b>Tick all that apply</b>	None Consider new business model Introduced e-commerce Selling some assets Considering introduction of new products Reduce prices of products and services Increase prices of products and services Negotiate delay of payments Decided to accelerate technological, product and service innovation Explored new office and business models Strengthened global reach of supply chain Planning to withdraw from market Negotiate with lenders for lowering the financing cost and extending the repayment cycle Negotiate with the lessor for the reduction or exemption of rent, equipment rental fees Shut down certain production lines, outlets Apply for subsidies Other specify	0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	
306	<b>Are there any support packages /measures the enterprise is benefiting from?</b>	Not aware of any support packages Access to finance/credit Tax relief/ deferral Relief or deferral of credit/ loans payments Reduction or exemption of rent, equipment rental fees Business stimulus package/ investments Government subsidizing pay	1 2 3 4 5 6 7	

307	<b>Are there any organizations or groups you are working with to cope with the situation?</b>  <b>Tick all that apply</b>	Formal financial service providers Informal savings associations Enterprises operating in the same sector or area Civil society organizations National government ministries, please specify. Local government No, didn't work with any of them	1 2 3 4 5 6 7	
308	<b>Have you worked with any of these groups to cope with other shocks that impacted your business in the past?</b>  <b>Tick all that apply</b>	Formal financial service providers Informal savings associations Enterprises operating in the same sector or area Civil society organizations National government ministries, please specify. Local government No, didn't work with any of them	1 2 3 4 5 6 7	
309	<b>What type of enterprise support would be most needed to cope with the situation at this stage?</b>  \  <b>Tick 3 that are most relevant to you.</b>  <b>Maximum three options allowed</b>	Technical assistance on development of business plans Technical assistance to support introduction of e-commerce Access to credit Wage subsidies More flexible rules on lay-offs and dismissals Emergency unemployment insurance scheme Preferential tax policies Direct financial support Social security policies for supporting employment, work resumption and production resumption Policies for coordinating the supply chain Policies for reducing production and operating costs Other specify No support is needed	1 2 3 4 5 6 7 8 9 10 11 12 13	

#### Section 4: Follow-up information and comments

<b>Lastly, we would ask you a few questions that might help us to follow-up the valuable information that you have provided in the coming months as the Coronavirus pandemic progresses.</b>				
401	<b>Would you be willing to participate in a follow up survey we are planning to carry out in August?</b>	Yes No		
402	<b>Please provide contact information</b>	<b>Telephone number</b> <b>E-mail address</b>	10 digits xxx@xxx.xx	
403	<b>Please add any additional comment</b>	<hr/> <hr/> <hr/>		



## **Initiative on Assessing Impacts of COVID-19 on Labour Markets in Arab States**

The assessments address individuals and enterprises that have received support or participated in any program or project scheme implemented by the ILO or the collaborating development and humanitarian organizations. This implies that the assessments describe the situation for relatively vulnerable individuals and enterprises in the labour markets, and hence, that the assessments are not representative for the national labour market as a whole. Nonetheless, studying populations supported by humanitarian and development organizations should provide valuable insights and knowledge relevant to interventions and policies in times of crises, and sheds light on groups of individuals and enterprises that are often overlooked in labour market policies and responses.

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Fafo Institute for Labour and Social Research (Oslo, Norway) leads the scientific and technical design of the initiative and oversees its overall implementation.

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Humanitarian and development organizations provide relevant materials for the assessments, field personnel, and contribute with knowledge and programmatic experience. The participating organizations are: United Nations Development Programme (UNDP), International Rescue Committee (IRC), Danish Refugee Council (DRC), Norwegian Refugee Council (NRC), Save the Children International, Oxfam, and Mercy Corps.

