

LIVELIHOOD RAPID MARKET ASSESSMENT REPORT

March 2019

Ninawa Governorate

ZUMMAR AND RABIA SUB-DISTRICTS AND WEST MOSUL



1. Executive summary:

1.1 Introduction and context:

Zummar is a rural, mixed-ethnicity, Sunni Arab and Kurd, sub-district of Tel Afar that runs along the western shores of the Mosul Dam Lake – a reservoir on the Tigris that feeds the largest Iraqi dam, forty kilometers north of Mosul. It is a conurbation of 22 villages in the north of Telafar District in Ninawa Governorate.

Previously a focal point of the Kurdish claims within Iraq's disputed territories, Zummar is now under the control of Federal Government Authority. Zummar has remained a disputed territory that also relied on Kurdish and Muslim tribal forces for the provision of security. Zummar was under the Federal Government's authority until ISIL-captured Mosul in June 2014, which effectively stripped Baghdad from control in Ninawa governorate.¹ Kurdish Security Forces (with support from Coalition air strikes) cleared the sub-district by the end of the year and remain in control until 2017.

In August 2014, ISIS took control of Rabia – a strategic subdistrict located in Ninawa province between Mosul and Syria at the north of Sinjar border. The subdistrict of Rabia which part of TalAfar district is represents a key position as it is a border crossing traditionally known as a lucrative business centre for local tribes and multiple Iraqi governments.

The border town of Rabia has been at the forefront of fierce fighting due to this strategic importance. By November 2014, Rabia was a ghost town and the city suffered heavy destruction.

Rabia was liberated in a relatively quick operation because of the joint Sunni Arab Shammar-Peshmerga alliance that attacked under cover of coalition air support. However, Rabia is now under the control of Iraqi forces since October 2018.

Mosul- located in northern Iraq - is the country's second-largest city. Prior to recent conflicts, the city was home for about 2.5 million people. West Mosul (Al-Tamuz, Al-Iqtsadein and Al-Shifaa neighborhoods) is one of the most affected areas of Iraq. Al-Tamuz neighborhood is one of the biggest neighborhood with holding about 3500 families (21000 individual) according to Mukhtar's database. Until May 9, 2017 the neighborhood was under Terrorist Groups (ISIS) and besieged by Iraqi forces (ISF).

West Mosul, the second largest city in Iraq, has historically been one of the most diverse cities in the country — home to Arabs, Kurds, Assyrians, and smaller ethno-religious groups like the Yezidis, Shabaks and Kakais — but a year after the declared defeat of ISIS, locals are unsure it will regain its prominence.

Once West Mosul was liberated in late October 2017, the conflict moved to Tel Afar, towards Syria, as IS fighters fled from coalition forces driving them out of Mosul. In the week prior to military operations in Tel Afar and surrounding areas on 20 August, 19,000 people fled, doubling the number of the previous three months. The operation liberated the city and surrounding areas, lasted two weeks with little damage to infrastructure. Although up to 43,000 people fled the area by the end of August, it is believed many more had left undocumented prior operations had started. People fleeing reported dire conditions within the city with critical shortages of food and water. Many walked for 20 hours under intense heat conditions to reach assembly points and causing dehydration to mention only one consequence.²

¹ GPPI, 2017. Iraq After ISIL: Zummar. <https://www.gppi.net/2017/08/16/iraq-after-isil-zummar>

² IRAQ: Humanitarian Snapshot (as of 30 September 2017), OCHA.

1.2 Project Introduction:

Gender-balanced implementation structures (including vetting committees comprised of local leaders, community representatives and local partner institutions) will be established and they will determine the criterion for identification of vulnerable vocational trainees. CARE will advertise the program in strategic locations, inviting beneficiaries to apply. Vocational training beneficiaries (including those carrying out agricultural production) will be identified through inclusive processes that rank applicants according to a vulnerability criterion. Selected beneficiaries are then provided vocational training, start-up kits and apprenticeships, based on the conducted market assessment.

Supporting micro-business enterprises: Applicants for business trainings will be shortlisted and identified by committees made up of community leaders/local partners, in a similar process to the selection of vocational trainees. Training materials will be developed and finalized. Beneficiaries will be trained in running a small business and gender and gender-based-violence awareness. Trainees that successfully complete the program will be supported in designing and applying for microbusiness pre-financing, which a gender inclusive committee will award to awardees.

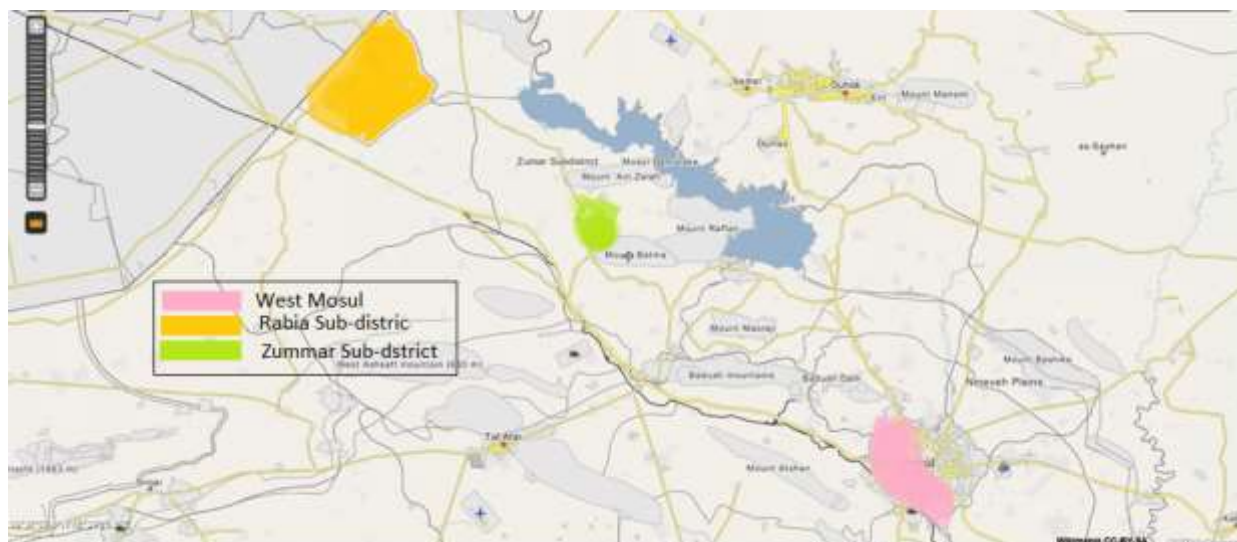
Providing cash for work (CFW) on public works projects: CFW projects will be conducted over three-month periods, engaging 300 workers in each of the two project sites of Rabia and Zummar. The CFW projects will be described to and prioritized with relevant stakeholders there, which include local community leaders, community and religious leaders and lowest government administrative structures involved in selecting CFW public works projects and understand community needs.

Mobilizing the community: Communities will be mobilized and engaged in behavior change activities to transform social norms that perpetuate gender inequality and condone violence against women and girls.

Providing survivors with comprehensive services: Counseling/psychosocial first aid and case management support will be made available to GBV survivors, along with referrals for other services and dignity kits that include basic personal hygiene items.

Empowering women and girls in order to transform social norms that perpetuate gender inequality: Empowerment committees comprised of women and girls selected will be created and trained in awareness-raising on women's rights, livelihood opportunities, and comprehensive GBV services information.

Below is the map of the assessed and proposed locations for BPRM supported project;



1.3 Purpose of the Rapid Market Assessment:

- The primary objectives of the Rapid Market Assessment are to understand the impact of the protracted crisis on markets, specifically infrastructure, security and supply, the price and availability of key goods, the ability of traders to respond to an increase in demand.
- To obtain a realistic picture of the impact/effects of the crisis on the agriculture sector, including livestock rearing, fishery/ aquaculture and irrigation.
- To assess the agricultural livelihood status of the affected communities and their degree of vulnerability.
- To identify the different challenges rural communities are facing in the recovery process.
- To identify priorities for recovery needs and corresponding short- and medium-term interventions for the communities who depend on agriculture for their livelihood.
- To better understand the specific needs and concerns of men, women, girls and boys, and how their roles/responsibilities in the household and the community may have changed since the conflict.
- To understand community specific needs, and who is the most vulnerable, risks that may exist related to livelihoods, and how to ensure we do no harm in this project. Have a better understanding of power relations and mobility analysis.

1.4 Summary of Rapid Market Assessment methodology:

The questionnaires to be used can be found in **annex 1, 2**. A separate quantitative and interview questionnaire has been developed for the Rapid Market Assessment and a qualitative questionnaire has been developed within the context of the broader consultation with the affected population (KIIs, shopkeeper visits and FGDs) and key stakeholders (INGOs, NGOs, religious leaders, men and women community leaders, agriculture departments, Municipalities and chamber of commerce departments). FGDs were conducted with women, men, girls and boys of diverse ages, backgrounds, life stage groups including people with disabilities.

1.5 Summary of key findings:

Employment (Cash for Work) remains the highest need for those seeking livelihoods opportunities³. An estimated 65% (35% women, 30% Men) of both returnees and IDPs identify employment as their main

³Humanitarian needs overview: https://reliefweb.int/sites/reliefweb.int/files/resources/irq_2019_hno.pdf

livelihoods need. In Iraq generally and Ninawa governorate specifically, unemployment rates have been compounded by four years of conflict, with female-headed households identified as among the most vulnerable and most likely to resort to negative coping mechanisms, including the sale of assets and dropout of children from school due to a lack of income. Additionally, youth (people between ages of 15 - 24)—in particular female youth—are not accessing employment at the same levels as other target groups. Livelihood-based support will therefore prioritise employment needs of female youth whose levels of unemployment (60%) are double of their male counterparts (29%).

Small business grants are recognised as the second most pressing need for the livelihood cluster. The business environment in Zummar, Rabia and West Mosul remains unfavourable, despite significant changes to the local regulatory framework for starting up a business more quickly and gaining credit more easily; this environment is compounded by low capacity and investment into the private sector.

Job placement has been identified as the third priority by humanitarian response plan 2019 livelihood need. Years of conflict and external sanctions, and extensive emigration since 2003, have reduced the level of basic skills in the Iraqi labour force and specifically Ninawa governorate because of the instable security situation, which signals a call for improvements in the labour market skills base, complemented by vocational trainings.

Farmers' income has been reduced by more than 60% since the war against ISIS with poorest among them having to survive on less than \$200 per month.

Among the most important factors for this downturn is the lack of payment by government to farmers for their crops for nearly three years now. People's assets, job opportunities, and small businesses have all been seriously to partially damaged. A structured approach to meet immediate as well as longer term needs is required.

Impact of the Crisis

Trader KIs more frequently reported damage to road (55%) and electrical infrastructure to some surrounded villages and neighbourhoods in Zummar and Rabia sub-districts (42%) than to water (48%) and communication (18%) infrastructure, and the damage was also reported to have a more significant impact on the functionality of businesses. Notably, all four types of infrastructure damages were proportionally more widely reported by retailer than wholesaler KIs. Moreover, for all four types of damage, a greater percentage of retailer KIs reported them as having a severe-to moderate impact on business compared to wholesaler KIs.

A high proportion of retailer KIs 80% (45% men 35% Women) reported that they faced no physical barriers to accessing the markets in West Mosul and Zummar and Rabia centre. However, 45% (25% women and 15% men) in surrounding villages reported facing physical barriers, such as, transportation to the markets, cultural barriers for women and security issues after dark. Likewise, 70% of consumer KIs reported that the security situation did not prevent them from accessing the market.

70% of trader KIs reported that the number of suppliers has decreased since before the crisis (June 2014). Only 10% of trader KIs in West Mosul and Rabia reported an increase in suppliers, and 20% reported no change. In terms of location, 73% of trader KIs reported that their supplier's location had changed compared to the pre-crisis period.

Response Capacity of Traders

Across all assessed items, trader KIs, and governmental bodies, such as, agriculture departments of different locations and chamber of commerce were confident in their ability to respond to a 65% increase in demand for the time being, meaning for the duration of the project supplies will be able to increase the resources if demands increase (65% for retailer and 85% for wholesaler KIs).

In terms of barriers to respond to a 65% increase in demand, 65% of retailer and 85% of wholesaler KIs reported that they would face no barriers, while 35% of retailer KIs and 15% of wholesaler KIs reported lack of resources to purchase additional stock as the main barrier.

1.6 Recommendations

The recommendations were developed by the evaluation team, according to the findings of the Rapid Market Assessment. The team focused on the challenges of the livelihood and GBV sectors and its possibilities for improvement, to ensure relevance and promote understanding of the living conditions for the most vulnerable population in Zummar, Rabia and West Mosul districts:

- CARE should work with the government to support longer-term strategy that promotes inclusive private sector development in West Mosul and decreased reliance on the public sector, particularly for youth and women.
- Markets should be carefully monitored as the situation in Ninawa governorate particularly and in Iraq generally evolves. In this context, monitoring should not only track price and availability, but also incorporate security analysis to be aware of the impact armed control of different areas may have on supply routes. The information and analysis in this report should be used and considered considering the current situation and ever-changing conflict areas.
- CARE can play a role in supporting trust building and market linkages between communities to reduce potential barriers to market access.
- There is a need for continued monitoring of the markets on regular basis covering main markets of West Mosul, Zummar and Rabia as a follow-up on food availability, food commodity prices and market functionality in the locations where CBTs will be implemented.
- From a market perspective, mid and long-term CBT programming should be reassessed if the transfer modality of public distribution system (PDS) is shifted to cash. This major paradigm shift could have a significant impact on markets; thus, requiring an in-depth update of food market analysis.
- Finally, Iraq is covered by very good road network linking the main markets across the country with the supply source. Based on this, most of the markets in Iraq have more or less the same characteristics; with good supply of the commodities. Therefore, the security situation should be the main short-term parameter for decisions regarding CBT intervention.
- Rehabilitation of shelters by distribution of building materials or use cash or voucher schemes. Subsidies feeds or feed-mills. Expand vet services. Provide support to expand stocks.
- Provide food or food vouchers for most vulnerable; cash for work to rebuild community agricultural infrastructure debris removal. Support clearance of mines.
- Provide skills development to support complementary livelihood activities. Stimulate redevelopment of cottage agro industries: cheese, yoghurt, preserved fruits etc.
- Review total asset and capabilities portfolio of farm and non-farm rural livelihoods systems and make comprehensive recommendations for sustainable livelihoods in Zummar and Rabia
- Clarify with local authorities the official requirements for business registration.

- To promote women’s access to income generating opportunities, CARE should work on raising awareness among communities and work to build confidence among women and to involve them in every stage of project, because women are considered as a vulnerable group because of their gender.
- Livelihoods trainings should involve opportunities for access to capital, particularly for vulnerable communities.
- Livelihoods programming in West Mosul should incorporate life skills and confidence-building, particularly for women and youth.
- In order to support market-based livelihood opportunities, programming should realistically consider current market conditions.

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2. Evaluation Methodology:

The instruments collected data across a range of sectorial needs, laid out both by the Livelihood and MEAL Teams. Such an approach was thought to promote efficiency in data collection. Multiple instruments collected data against sectorial needs, engaging in a process of ‘triangulation’ of findings.

The selected instruments comprised:

1. Documents Review
2. Key informant and stakeholder Survey Questionnaires
3. Shopkeeper Survey Questionnaires
4. Community Groups FGD

2.1 Quantitative Method:

The questionnaires employed for the Rapid Market Assessment survey were based on the tools developed by CARE International in Iraq. The tools used quantitative and qualitative methodology and are translated into Arabic language to facilitate the implementation. The survey carried out using a digital data capture that CARE team has already been using, such as KoBo collect. The survey team worked with trained enumerators (50% of which were women), to collect the quantitative data from shopkeepers (NFI and non-NFI shops), business owners and transportation companies. Whereas the qualitative data was collected through key informant interviews (such as; Mukhtars, religious leaders, community leaders, women leaders, men and women and other NGOs operating in the area, agriculture departments, etc.), and focus group discussions (FGD) with women, men, girls and boys of diverse ages, backgrounds and types of disability.

2.2 Qualitative Method:

The communities were consulted using a qualitative methodology. FGDs were held separately with men, women, girls and boys and key informant interviews were held with members representing the Municipalities, Mukhtars, directorate of agriculture representative, directorate of chamber commerce

representative, representatives of minority groups and disabled people and women leaders (since there was no women leaders, women in positions of authority such as teachers were consulted).

Additional data to contextualize, complement and help explain the Rapid Market assessment data was gathered through key informant interviews (KIIs), focus group discussions (FGDs), and observations. The results of the joint rapid assessment of markets (JRAM) conducted by REACH initiatives on monthly basis since CARE is one of the members with (JRAM) were incorporated accordingly. This information, in conjunction with the livelihood team and in collaboration with the Gender and Protection team, was used to analyze the survey's findings, and for case studies and communication about basic structure of the project. Where available, context specific secondary data, such as assessment reports, gender analyses, etc. are used to enhance the baseline data.

2.3 Coverage:

2. 3.1 Sample size strategy in Zummar, Rabia and West Mosul:

Shopkeeper visits: A simple random sampling method was used among the three locations. The sample size for the shopkeeper visit survey was calculated using a 10% margin of error and a confidence level of 95% of the total population per each location as stated below. Female headed-households, child headed-households, households with elderly people, households with many dependents and households with people with disabilities were prioritized, because they have been identified as particularly vulnerable.

#	Neighborhoods/villages	FGD	KI	Shop visits
1	Zummar center and surrounding	(1 FGD) women and girls (1 FGD) Men and boys	2 FGDs with representatives of Neighborhood, including women reps. Interview with agriculture dept. mayor and business owners	80 interviews in different neighbourhoods and villages
2	Rabia center	(1 FGD) women and girls (1 FGD) Men and boys	2 FGDs with representatives of Neighborhood, including women reps. Interview with agriculture dept. mayor and business owners	70 interviews in different neighbourhoods and villages
3	Al-Iqtsadein Neighborhood	(1 FGD) women and girls (1 FGD) Men and boys	2 FGDs with representatives of Neighborhood, including women reps. Interview with agriculture dept. mayor and business owners	35 interviews in different neighbourhoods and villages

4	Al-Saha Neighborhood	(1 FGD) women and girls (1 FGD) Men and boys	2 FGDs with representatives of Neighborhood, including women reps. Interview with agriculture dept. mayor and business owners	35 interviews in different neighbourhoods and villages
Total		8 FGDs	8 FGD with KI	220 Interviews

FGDs – Separate FGDs were conducted with women, men, girls and boys residing in Zummar, Rabia and West Mosul. FGD included a minimum 10 and maximum 15 participants and lasted about 60-90 minutes.

Key informant interviews – Mukhtars, mayor, sub-mayor, community leaders (two-man, two-woman representative in each location), the Directorate of agriculture representative, Directorate of chamber of commerce representative, municipalities, NGOs and INGOs working in the area of operation with a particular focus on CSO and protection actors working on gender, child protection, women’s rights and with people with disabilities. Girls and boys interviewed were interviewed with consent from their caretakers.

2.4 Timeframe:

The assessment took 5 days from 5th of March until 10th of March 2019. Three days were allocated to collecting the quantitative data in Zummar and Rabia sub-districts and West Mosul and two days to qualitative data collection in the same locations. As outlined in the table above two enumerators (one man and one woman that speak the local language) were allocated to each location. They conducted four FGDs (1 with women, 1 with girls, 1 with men and 1 with boys) with residents for two days. The woman enumerator conducted the FGD with woman & girls and the man with men & boys.

2.5 Roles/Responsibility:

The CARE MEAL coordinator in collaboration with MEAL staff and CARE MEAL assistant and external team leader and gender and protection team introduced the enumerators to the project and Rapid Market Assessment objectives and trained them on the assessment methodology (questionnaire and how to conduct focus group discussion and key informant interviews in a safe and confidential manner). The consolidation and analysis of the data was done by CARE MEAL unit and external team leader and supervised by the CARE MEAL coordinator.

2.6. Limitations

The scope of this Rapid Market Assessment was limited in its capacity to complement all the information gaps that are identified, because of ongoing insecurity which limits the ability of the CARE team to travel to some surrounding villages in Zummar and Rabia. Although the safety audit is adapted and tailored to the context, it remains a very sensitive topic that is not openly discussed and stigmatized. In addition, the distances between the villages, time and financial resource constraints have limited sample size.

All information collected through this process was time-bound. Zummar, Rabia and West Mosul remains a complex and volatile environment that is constantly changing and evolving.

2.7 Data management and analysis:

All quantitative and qualitative data was analysed using Kobo toolbox and Microsoft Excel. Based on the raw data, available for download from KoBo Toolbox, a master database was developed, and data cleaning was carried out. A quantitative data framework was set up in Excel for all validated data. A series of frequencies count, and other statistical methods were employed in the analysis of the data. Qualitative data are collected and cleaned by MEAL team and been transferred to a standardized excel sheet to compare data of each location with others. All collected and analysed data refer to **Annex 3**.

3. EVALUATION FINDINGS:

This section is to establish basic indicators for the project logframe, as well as providing the broader analyses and data requested for the PRM project proposal, seeking provide contextualized recommendations for the project implementation. These have been broken down by sub-sectors, to ensure relevance and promote understanding:

Findings should be interpreted as indicative rather than statistically generalizable to the assessed markets. Furthermore, KIIs often provided estimates rather than exact figures, which should also be taken into consideration when interpreting the findings. Certain items, such as fuel, proved difficult for enumerators to locate within the assessed market places, though the lack thereof does not necessarily indicate market shortages:

3.1 General findings:

Challenges to secure livelihood opportunities are among the top three needs cited by both, people in displacement and people who have returned to their areas of origin. Difficulties in accessing employment and livelihoods limits the possibility for IDPs to obtain shelter, food and essential non-food items; it can also impede returnees in securing services including health, utilities and education. Of those able to be credibly assessed, it is estimated that 24 per cent of IDP families are using emergency negative coping mechanisms to address their most basic needs, including children dropping out of school to work, criminal acts, child- and forced marriage. More than 60 per cent of the affected people surveyed reported incurring debt, the majority for meeting basic needs. The average amount of debt per household is 2.2 million IQD (equivalent of US\$ 1,800). The situation is critical in several districts, including Mosul, where 80 per cent of youth between 18 and 25 are currently unemployed.

Ninawa Governorate covers an area of approximately 37,323 km² (14,410 square miles) divided in 31 districts. Historically, it is regarded as the breadbasket of Iraq⁴. Together with Salah-al-din, it produces over 1/3 of Iraq's annual wheat and barley. Due to conducive levels of precipitation and other favourable weather conditions in these areas, agricultural output is almost exclusively (99%) produced 'organically' on rain-fed lands. Consequently, the majority of residents in Ninawa were farmers.

Across the Ninawa governorate and specifically Zummar and Rabia, wage labour in the agricultural sector is one of the main forms of employment. Additionally, shop keeping, such as; food and non-food items and employment by the government are important means of generating income. Many civil servants also

⁴ Iraq Agriculture And Livelihoods Needs Assessment: http://www.fao.org/fileadmin/user_upload/FAO-countries/Iraq/ToR/FAO_Assessment1.pdf

supplement their public salaries by working other jobs such as taxi-drivers. The income of farmers has come under increasing pressure, further reducing the number of jobs available in the sector. Before the crisis, each farm employed around 10 workers on average 14. In the current situation however, due to a lack of markets, falling prices, security issues and increasing costs, many farmers cannot afford to hire the labourers needed to work the same amount of land previously cultivated. The income of farmers has taken a drastic downturn since the beginning of the war against ISIS. The average income is reported to have declined by more than 50% in most cases with the poorest of farmers now having to get by on as little as 167 US dollars a month.

Employment (Cash for Work) remains the highest need for those seeking livelihoods opportunities⁵. An

estimated 65% (35% women, 30% Men) of both returnees and IDPs identify employment as their main livelihoods need. In Iraq generally and Ninawa governorate specifically, unemployment rates have been compounded by four years of conflict, with female-headed households identified as among the most vulnerable and most likely to resort to negative coping mechanisms, including the sale of assets and dropout of children from school due to a lack of income. Additionally, youth (people between ages of 15 - 24)—in particular female youth—are not accessing employment at the same levels as other target groups. Livelihood-based support will therefore prioritise employment needs of female youth whose levels of unemployment (60%) are double their male counterparts (29%)

Quotation: Employment (Cash for Work) remains the highest need for those seeking livelihoods opportunities in the three targeted locations

Small business grants are recognised as the second most pressing need for the livelihood cluster. The

business environment in Zummar, Rabia and West Mosul remains unfavourable, despite significant changes to the local regulatory framework for starting up a business more quickly and gaining credit more easily; this environment is compounded by low capacity and investment into the private sector.

Quotation: Small business grants are recognised as the second most pressing need for the livelihood cluster.

Job placement has been identified as the third priority by humanitarian response plan 2019 livelihood need. Years of conflict and external sanctions—

and extensive emigration since 2003—have reduced the level of basic skills in the Iraqi labour force and specifically Ninawa governorate because of the instability security situation, which signals a call for improvements in the labour market skills base, complemented by vocational trainings.

Quotation: Job placement has been identified as the third priority livelihood need. Years of conflict and external sanctions.

Although asset replacement is considered the fourth priority need for those seeking an income source, such a response mechanism provides an opportunity to generate income and avoid the selling off of assets

⁵Humanitarian needs overview: https://reliefweb.int/sites/reliefweb.int/files/resources/irq_2019_hno.pdf

as a coping strategy by vulnerable groups. Females heads of households, especially widows, are most vulnerable to such negative coping strategies, as their access to income is reduced during crisis. Grants for the replacement of key income-generating assets are essential in environments where formal institutions have been closed during times of crises and where private sector jobs where females may engage with other females cooperatively, have deteriorated. Mobile assets allow individuals who are displaced to maintain making an income in places of displacement.

3.2 Impact of the Crisis

Key messages

- Farmers' income has been reduced by more than 60% since the war against ISIS with poorest among them having to survive on less than \$200 per month.
- Among the most important factors for this downturn is the lack of payment by government to farmers for their crops for nearly three years now.
- People's assets, job opportunities, and small businesses have all been seriously to partially damaged
- A structured approach to meet immediate as well as longer term needs is required.

3.2.1 Infrastructure and Property damage:

Zummar:

20% of municipality KIIs reported that marketplace has been affected by the damage of infrastructures and missing the property of traders. Infrastructure includes access road, sewerage and water system, electricity, warehouses and store. All damages are factor of making marketplace roads busy and difficulties of access of customer and traders as well.

More than 50% of traders cannot continue and run business as usual, because of the extremist groups and theft constrains, Mukhtar KII reported.

Rabia:

Rabia Mayor reported more than 90% of Rabia marketplaces are severely affected by the conflict, since 2014 the area has been affected by ISIL and by different armed groups.

Rabia city council claims, marketplace fired, property been stolen, besides the location of Rabia, which is one the boarder of Syria, has been affected by different groups from other side of boarders.

Sewage system, public electricity station, schools, marketplace, water system, more than 90% of all infrastructure has been damaged and need to repair, by both governmental and non-governmental organizations.

West Mosul

Municipality and sub-district Mayor KII reported more than half of marketplace and wholesalers are damaged, destruction includes water sewerage systems, electricity infrastructure and stations, highway and accessible roads by ware and vast by war.

District Mukhtars (Community Leader and women representatives) reported 90% of wholesaler, traders, warehouses and even people severely affected by war and most their properties and assets been fired, damaged or stolen by ISIS and armed groups.

3.3 Market Functionality

3.3.1 Market actor:

Zummar:

Sub-Mayor of Zummar city KII reported that in the city 62 Wholesalers, 12 Marketplace centers, 200 Mid-size and 300 small size shops) exist in Zummar. Those actors are supplying and providing all types of Goods, such as, NFI and non-NFI items.

Rabia:

Rabia Municipality states that 45 Wholesalers, 25 Trader supermarkets, 500 Medium size market shops and 300 small size-retailers, 25 Hawalas are available in Rabia. More than half of those shops are functional and running their business at the time being.

Wholesalers KII reported, more than 70% of market actors do not have warehouses, instead they use their home space as warehouse to store goods.

West Mosul

Mosul Chamber of commerce department reported, 90% of big market places and traders are available in Al-Tamuz and Al-Zanjili and neighbourhoods surrounded to west Mosul edges. Mosul Mayorality agree with the same idea.

In West Mosul, all type of traders and wholesalers with different type and with quantity and quality of commodities are available.

Market actor respondents reported, more than 50% of traders and markets are trailers markets of different commodities.

3.3.2 Market overview:

Zummar:

The Municipality director reported that in coordination with the sub-Mayor and police, rules and regulation been set up for all marketplaces and traders, besides quality control committee contains of municipality, police and health directorate representative to monitor and evaluate marketplace quality and price. However, 65% (40% women and 24% men) of community respondents claimed that relevant government directorates are not strongly monitoring the markets and most of the times quality of goods entered market are not controlled by government.

The Chamber of commerce department have rules and regulation for wholesalers. These procedures for registration and getting license need more than a week, all documents need to be authorized by local authority.

The Directorate of agriculture reported of the technical advisor and office in the city are not functioning. Only market of animal butchers are supervised by veterinary supervisors.

Food items' Market actor KIIs reported usual time of opening and closing marketplace are from 8AM to 6 PM with the busiest time in afternoon 3 pm-6 pm. Roads of marketplace are too busy, because of both transporters and customers truck. However, policemen are available and putting regulation on roads.

Rabia:

Monitoring and Evaluation of the marketplace by governmental bodies including all necessary regulations and rules is setting by a committee contains of Mayor, Municipality, police station and health department. However, community respondents believe that the committee is not as functioning as it should be.

Market actors need to go through registration procedures to get license of the market owner, and it takes five working days to approve and authorize all required document by local authority, "Municipality directorate" said.

The Health directorate reports that quality control committee contains of police staff, health advisor and representative from municipality are visiting market on bi-monthly basis to evaluate the quality, quantity and price of goods.

The Marketplace is open from 8 am to 8 pm, with the busiest time in the late afternoon 3-6 pm, marketplace roads are observed by police to avoid traffic jam and constraining access of customers.

West Mosul:

Municipality directorate claims, more than 90% of wholesalers, trailers and marketplace doesn't have any official registration, procedures and regulations of the municipality and governmental authority rules are not functional in west of Mosul.

Traders stated that some armed groups, in west Mosul place taxes and fines on the traders, who are not following their rules.

The Directorate of agricultural reported that not all markets are official and don't have any licensee from technical officers of their departments.

Most of markets start to open from 8AM to 7 PM, but busy time are in late afternoon between 3-7 pm, and because of lack of access roads, all type of trucks uses marketplace roads for traveling and transporting goods and customers.

3.3.3 Market Demand:

Zummar:

IDPs in Zummar and surrounded village travel to markets in Zummar for purchasing needs and goods, because those markets can meet their needs and are near to their living area.

90% of host communities who do not have transportation option to Mosul, purchase their needs in Zummar city.

Sub-Mayor reported 60% of people coming to marketplace increased, because house and property of most returnees have been affected during war and conflict and need to be repaired and also people demands increased, particularly food items, hygiene item and construction items.

Rabia:

The percentage of people coming to marketplace 60% decreased compared to before crisis. Host communities, returnees and IDPs from surrounded area are the customers of Rabia marketplace.

Customers mostly increased demand for food items, daily using house items and construction items, because people started to return, and because Rabia are far from both Duhok and Mosul city, which all people purchase needed goods from city itself.

West Mosul:

Chamber commerce directorate claims that 40% of host communities who doesn't have transportation option to East Mosul, purchase their needs in West Mosul. IDPs in west Mosul and surrounding villages travel to markets in west Mosul for purchasing needs and good, because those markets can meet their needs and also are near to their living area.

District police representative reported, after liberation of west Mosul many people returned to their houses, and started to repair and rebuild their damaged houses, therefore most of goods are available in west of Mosul.

3.4 Security and Physical barrier

3.4.1 Customer behavior:

Zummar:

More than 93% (55% men and 38%women) reported that access to marketplace and shops are smooth and doesn't have any kind of constrains. less than 7% (5% women and 2% men) of accessing constrains are because of current seasonal weather floods and rains, which roads of bad conditions were blocked by heavy rain and weather.

Mukhtar (Community leader) KIIs reported that more than 50% of women and girls are not able to visit market places except female related shops, because the area is heavily conservative, cultural, social and tribe system are controlling most of community rituals.

Market actor KIIs reported more than 90% of women and girls cannot independently own and run business, mostly because of social and cultural constrains, but partially there are both security and financial capacity constraints that all are barriers on the movement of females in the community, that is why parents and particularly male members of the households are decision makers inside family.

Rabia:

Market actor KIIs reported, 95% of customers do not have any kind of security constrains to access marketplace.

Community leaders agree on more than 75% of women and girls can travel alone to marketplace and purchase all required needs, but because of cultural and society constrains girls and women are not able to run their own business.

West Mosul:

According to respondents and enumerator's observation of marketplace more than 66% of women in the area can travel to marketplace alone without any security constrains, but because of cultural and traditional constrains mainly and partially because of financial capacity more than 80% of women and girls can not own a market and open their independent business.

Market actor KIIs reported that males within the households are responsible for purchasing all the family need.

3.5 The supply Chain

3.5.1 Source of Supply:

Zummar:

75% of goods and commodities are purchasing and transporting from Mosul markets, but before crisis and conflicts most of commodities were purchased in Duhok city, but because of current security constrains, taxes and transportation issues, most of traders and market actor are forced to mostly rely on Mosul markets and particularly West Mosul wholesalers' traders.

Rabia:

Wholesaler traders claims that 61% of commodities and goods comes from Mosul city, but before crisis and closure of boarders, many types of goods were transported from both Syria and Duhok because of less distance and convenient transportation roads.

West Mosul:

Wholesaler market KIIs reported, more than 60% of source of supplying different type of goods for wholesalers and retailers is West Mosul, particularly from Gogjali neighbourhood wholesalers warehouses , because Gogjali is the connection point between West Mosul and Erbil in one side and West Mosul and Duhok in another side, Most of the commodities been transported from Erbil and Duhok to West Mosul by big transportation companies and from there to East Mosul marketplace by smaller trucks.

3.5.2 Transporters:

Zummar:

Damage in roads, distance and not having private truck or vehicle, it pushed more than 83% of market actors to rely on rented vehicle of different sized to transport their goods and commodities. Those transporters are both official transportation companies and private trucks. KII truck driver "I have 3 Ton truck, cost of transporting from West Mosul to Zummar is 50,000 IQD" he said.

Rabia:

Wholesaler trader reports that 83% of traders hire trucks for transporting goods from source of supply to Rabia. Transporter usually hire trucks and avoid using personal car for transporting goods from Mosul, because of damaged in route access, distance of supplying source and also percentage of having private truck are very few.

West Mosul:

According to wholesalers and KII (Director of Municipalities and mayor), 70% of wholesalers transport their goods to warehouse by hiring vehicles or through transportation companies.

Marketplace owner claiming that more than 60% of wholsalers and trailers hire companies or trucks of private sector for transporting goods from East to West of Mosul.

Mayor states that more than 70% of trucks that transporting goods to west of Mosul are medium to small size volume, because all roads and bridges accessed to west mousl were destroyed and used artifical structure to re-build it, which are not able to hold heavy weight and also because of the widness of the accessed road to west Mosul.

3.5.3 Physical capacity:

Zummar:

Traders and Market actors have the ability to cover 76% of customer needs, but there is still demand for increasing food items, hygiene items and construction and building materials but due to the financial constraints and difficulties in transporting goods from other cities to Zummar, not all needs are covered by traders.

Market actors and traders do not have the ability to increase supply, because of their weak financial capacity, the volatile security situation, low storage capacity, increase in price, transportation and source distance. All mentioned constrains are factors that affect market actors to maintain supply level and not increase it.

Rabia:

69% of wholesalers agree that the market place has adequate commodities of different types and quality for customers.

Most of wholesalers and trailers are able to maintain supply of commodities but are not able to increase supply because of weak financial capacity, the volatile security constrains especially complicate procedures of checkpoints and taxes increase in price and far distance from source supply.

Currently demand for both food items and construction items increased, due to increase in number of returnees and rehabilitation of houses that been damaged by war and conflict.

West Mosul:

The Department of chamber commerce reported more than 74% of traders are willing to increase the supply while demand is increasing, because they do not have any financial and security constrains, current situation in Mosul and increase in percentage of returnee, affected in increase of supply to meet all needs of people. Also, the number of marketplaces of different sizes have increased, so that people have more options of both wholesalers and retailers' markets.

3.6 Prices and Availability of Goods

3.6.1 Availability of goods:

Zummar:

After the liberation of west Mosul and Zummar area, access to source and other surrounding parts of Mosul and Iraq become much easier, people started to return to their homes, the government opened their departments and offices. In general movement of people started to be much easier, therefore all above factors have affected the market supplying percentage and traders invest more funds to provide all kind of commodities to meet all needs of people.

KII (sub-Mayor of Zummar) stated that more than 76% of required items are available in markets and supply is still increasing.

Rabia:

Wholesalers trader stated that most of key commodities are available in markets, but the quality of those commodities are medium.

Customers mostly ask for low price commodities and particularly food items and daily house using materials, community leader KIIs reported.

West Mosul:

Mukhtars (community leader and women representatives) of district reported, 74% of respondents, which are retailers and wholesaler traders from four different neighbourhoods in West Mosul (Al-Tamuz, Al-Saha, Al-Iqtsadein and Al-Zanjili) confirmed that they have adequate required items to meet needs of people, and most of traders are willing to increase supply and transport more goods in case of more demands, particularly because of smooth access between North governorates and Mosul city, remove of taxes different groups Checkpoint and also most of traders have warehouse to store more items. These points helped traders to increase supply of different items to city.

Traders and particularly trailers start to have competition in increasing different quality and type of items to meet the people's needs of different backgrounds and to stay relevant among the market.

3.6.2 Prices of Goods:**Zummar:**

More than 82% of commodities prices increased and became higher than normal and before, because during the conflict most of infrastructures including roads, highway, bridges and sewerage system got affected and destroyed, changing source of supply (before most goods transported from Zakho and Duhok), far in distance and transportation cost, all mentioned constrains affected price of goods.

Rabia:

Price of goods compared to before crisis are higher, because prices of all goods increased from source of supply. Food items and non-food items source of supply are mostly from west of Mosul, distance of Rabia to Mosul takes 3 hours by car, cost of both transportation and fuel automatically increased to the price by wholesalers and trailers. For construction materials such as sand, cement and blocks source of them are west Mosul, distance is very close to area and also a local product, as such, food and non-food items, therefore its price is getting cheaper comparing to before crisis situation.

West Mosul:

Food Items Market actor KII reported that Prices of most items are stable and specially after opening access to other parts of Iraq, that most people including hosts families, IDPs and returnees have access to market and there are not any concerned constrains.

3.6.3 Cash access and Credits:**Zummar:**

60% of traders and especially trailers are giving credit to customers between 500,000 IQD to 1,000,000 IQD, particularly governmental employments whose have salary from government and relatives.

Number of people asking credit and amount of credit increased, because returnees and host communities started to repair shelters, the governmental salary is disrupted, and due to lack of job opportunities. "I have more than 10 Million credit on people" a Market actor KII said.

Rabia:

59% of wholesalers and trailers are willing to give credits to customer, but they mostly give employees owned monthly salary and relatives.

Losing of properties, damage in houses and shelters, disrupt of salary and lack of job opportunities are the reasons of increase of both number and amount of demand from customers.

West Mosul:

After Mosul liberation and returning of official governments to Mosul city and operating most of governmental directors, most of employee returned to their directorates and employee salary start to be paid by central government, therefore 84% of traders started to give credits to customers, the highest credit is about 1,000,000 IQD.

Increase in returnee, lack of private companies and factories, lack of job opportunities affected in increase of casual labours, therefore demand for daily workers increased with a daily worker fee between 4,000-15,000 IQD.

According to community leaders and women representatives' respondents demand for credits and increased amount of credits after stabilisation of the security situation, due to increase in number of returnees, lack of job opportunities, families need more to rehabilitate their damaged houses and to be resilient, also delay on paying employee salaries.

Since liberation of Ninawa governorate, the number of returnees to west of Mosul are in continues increase, returning back of governmental employee to the work and paying all employee rights, buying of commodities such as food items, Hygiene items and construction materials increased by 5%.

'There are not government and functional law to follow bank or Hawala rules' KII (Trader) said.

3.7 Response capacity of traders

3.7.1 Willing to Join Voucher program:

Zummar:

In Zummar marketplace more than 70% of traders are not willing to join and participate in being part of voucher program. Mukhtar of one neighbourhood in Zummar as one KII responded "because most of wholesaler and trailers do not have financial capacity to maintain and increase supply, lack of regulation and follow up by government to control people, destroy of security and safety and increase of poverty and lack of governmental law, all mentioned constrains are barrier for traders to join voucher program"

More than 95% of Traders and market actors mainly because of security constrains, lack of financial capacity and trust prefer cash spot payment.

Rabia:

Market actors in Rabia marketplace more than 74% of traders are not willing to join and participate and being part of voucher programs, “because most of wholesaler and trailers do not have financial capacity to maintain and increase supply, lack of regulation and follow up by government to control people, destroy of security and safety and increase of poverty and lack of governmental law, all mentioned constrains are barrier for traders to join voucher program”

More than 100% of Traders and market actors mainly because of security constrains, lack of financial capacity and trust prefer cash spot payment.

West Mosul:

More than 90% of respondent are willing to participate in voucher programme, with pre-agreed prices, besides are willing to increase volume of supplying commodities according to the needs, but because of security constrain and financial capacity, most of traders prefer cash spots rather than Hawala or other payment modality.

3.8 Findings on Gender Roles and Responsibilities

The Findings show that life in Mosul, Zummar and Rabia is structured within a strict patriarchal understanding of the roles and responsibilities of women, boys, girls and men across whole communities in Iraq, with both men and women strongly observing adherence to, and sustaining unequal gender norms, gender inequality and rigid traditional gender roles. This understanding has specific impact on the ways in which women, men, boys, and girls live their lives, the opportunities they are afforded, and the violence and risks to which they are exposed throughout their lifetime.

The cornerstone institution of society is remained the family, with men and boys responsible for taking care of, by protecting and providing for, the family. Ideas of masculinity in Mosul, Zummar and Rabia are a rigid interpretation of traditional ideas of a man – at its most reductive: to be financially independent, and consequently the breadwinner and the protector of the family. Women and girls are responsible of doing domestic works. Family in Ninawa have on average 6.6 children.

Regarding mobility analysis, both women who were interviewed highlight that women and girls of different life stages including people with disabilities (PWDs) have very limited mobility movement and before they go anywhere outside the house they should take permission from males’ partners’ and must be accompanied by someone, and this depends on distance and kind of services. If women and girls need to go outside sub-districts they must be accompanied by one male family member and if they move inside the districts they can go with a accompany of female member, friends or relative in group or pair after getting permission from men but it is worth noting that this is related to household decisions and depends on individuals. The situation of FHH, widows and divorced people is the same and they need to get permission from men partners’ if they live with their parent’s in-law families if not, they inform their adolescent children. Also, if FHHs, widows, divorce women have a son above 18 then he is replacing his father’s position and have authority to make decision and protect the family but still husbands’ families do interfere into the household issues.

However, men and adolescent boys’ mobility is not restricted, and they can travel anywhere they want at any time without any limitation. In summary, it is worth to mention that People mobilization is restricted based on the genders, ages, social stages, life stages, physical ability and so on this is because society has

different expectations and attitude on women, men, boys and girls of different life stages. Besides that, women and girls including girls and women with disabilities freedom of movement is more restricted, because of unstable security, political and social situations. As for PWDs mobility movement depends on their genders, whether they are women, men, boys or girls including their physical ability for example there is a huge different between women and men with disabilities as men with disability can move around without limitation if they have physical abilities and availability\accessibility, but the situation is different for women and girls of disabilities this is because of their sex and gender identities. However, for Person of disability and elderly person, their movement is restricted to their gender and physical ability for example if it is a disabled woman\girl\old women, she needs to get permission and be accompanied by someone but if it is a disabled old man\boy, he can travel and move alone. One FHH mentioned that “I send my children if I need to buy something and if it is needed to go by myself then I take my adult children with me”. The other FHH reported that when her husband is on duty she seeks support from her brothers if she needs to go hospitals, market places...etc.

Service	Women	Girls	Men	Boys	PWD
Health Care	They cannot access health services alone as they should be accompanied by someone. They must use car because they cannot walk by feet as it is more than 30 minutes far from their homes by walking within the town centers. Women seek support from their relatives. The widow family seek support from their brother in law and the FHH seek support from their brothers when their husband is on duty.		They can access health services in three targeted locations as health primary centers as available and it is fine to access it without accompanying anyone.		Those who are able bodied, and men can access it alone but those who do not have abled body and are females cannot access it alone.
Livelihood	Generally vulnerable groups, such as, FHHs, widows do not have access to job opportunities, because they have young children and they have no one to look after their children. Or young girls are not skilled.		Men are keen and can access to any kind of job if opportunities are available. The main issues are not having job opportunities.		PWDs do have access to job opportunity but this depends on their genders and physical ability. If they have skills, abled body and culturally acceptable is not acceptable they cannot access the job.
Education	Majority of Women in Rabia do not have access to education, because they are over age and in education system only up to certain age can access education. Literacy trainings are not available in the area. Zummar and West Mosul have a higher percentage of women getting access to education.		Around 25% of Men do not have access to education in all areas, because they are over age and in education system only up to certain age can access education. Literacy training are not available in there.		PWDs have very limited access to education because of physical inability, environment, physical and social barriers. PWDs who have less health or physical issue can

	<p>Accessing girls education depends on various factors as following:</p> <ol style="list-style-type: none"> 1. Family believes and statues in traditional cultural and gender norms, 2. Economic/social statues; 3. Security and political instabilities; 4. Child marriage...etc. <p>It is worth to mention that some girls only have access to primary school, because some families do not allow their daughters to live in a far place for education, that mostly applies in West Mosul and Rabia.</p>	<p>Boys can access to education, if they have financial ability. Vulnerable groups do send their children to schools, but they do not send all family members to school due to financial issues. Generally speaking, boys have more access to education than girls because community think that girls will housewives after all and their salaries will go to a strange man this is why they think girls' education is useless.</p>	<p>access to education which mean who are independent and can take care of themselves but those who are depend and have difficulty in walking, seeing, hearing and so on have no access to education.</p>	
<p>Protection</p>	<p>If there are any kinds of issues with a person outside family member, people consult with PMU, traditional, religious and tribes' leaders. If the woman is widow\FHH her husband's in-law family interfere in the issues. If issues related to GBV, women do have right to raise a case against that even legally. Generally speaking, in the community it is a shame, if women\girls share their problems with others, because society has a negative perception and attitude on woman\girl who seek support from someone outside family member.</p>	<p>Men solve family issues, that are related to household internally. If there are any issues including protection, they inform tribe and religious leaders to intervene.</p>	<p>Boys inform their parents, if they have protection issues and it is father's decision how to deal with the issues.</p>	<p>PWDs access to protection services depends on physical ability and gender whether it is a female\male.</p>

Photos taken during the Livelihood Rapid Market assessment data collection stage in West Mosul:

